

Money Management

Give Yourself Credit

Try obtaining a mortgage if you have never owned a credit card or repaid a loan. You may be in for some unpleasant surprises. Without a credit rating, you may not be able to convince a bank that you are a responsible borrower.

To insure that you can obtain credit when the need arises, the Michigan Association of CPAs suggests that you start working on establishing a credit rating right away.

When you apply for a loan or a credit card, lenders turn to credit bureaus to check your status as a borrower. Contrary to what you may think, the credit bureau is not responsible for deciding if you are creditworthy. The bureau simply collects information about you and sells it to lenders. Based on their own standards or credit-scoring system, the lenders will then decide whether or not you are a good credit risk.

Your credit file generally contains basic identifying information like your name, address, Social Security number, date of birth and employment history. The credit bureau also knows if you have loans and whether your repayments are timely, if any judgments have been filed against you and whether any of your bills have been turned over to a collection agency.

Obviously, if you have never had a credit card or a loan, a credit bureau cannot report on what kind of borrower you are and therein lies the problem. With no credit history to rely on, a lender may be reluctant to provide you with a loan.

To establish a credit rating, you should start small. Begin by opening a savings and checking account at one financial institution. While this step does not actually establish credit, it enables you to develop a banking relationship that may be useful later on.

Your next step is getting a credit card. Normally, the easiest cards to obtain are those with a single purpose, such as a department store or a gasoline company card. Contact the store or companies where you make the

most purchases and apply to those with the lowest interest rates. If your application is approved, your credit limit will, as a rule, start off low—perhaps as low as \$500. But, as you demonstrate your ability to handle credit wisely, the lender will likely increase your credit limit.

Once you receive your first card, be sure to use it. Don't make the common mistake of assuming that obtaining a credit card automatically establishes a credit rating. In order to build a credit history, you must use your credit card and demonstrate a pattern of timely payment.

If you are using a credit card strictly to establish a credit rating and do not want to incur interest charges, pay the bill in full each month, within the grace period allowed.

After a period of charging and repaying your debts, you will be ready to apply for a national bank credit card such as MasterCard or Visa. Your chances for approval may be best at the financial institution where you opened your savings and checking account.

Again, you will probably receive a low credit line at first. In most cases, however, the credit companies will reward prompt payments with increases in the credit line.

Be selective in choosing the right form of credit to meet your borrowing needs. The right choice can help you save a significant amount of money. If you use your credit mainly for convenience and pay your bills in full each month, look for a card with no annual fee and a long grace period. Don't worry if the interest rate is on the high side—as long as you pay off the bill within the grace period, you will not incur any interest. If, on the other hand, you tend to stretch out your payments and maintain a balance on your card, make sure that the credit card's annual percentage rate is reasonable.

After you have established credit, make sure you use your cards sensibly. Don't apply for more cards than you need and don't run up more debt than you can handle. Some experts suggest that your credit debts

(including mortgage and car payments) should not exceed 10 to 15 percent of your annual take-home pay. Remember, too, the tax reform is phasing out the deduction for consumer interest. This year, such interest will only be 40 percent deductible.

Finally, prepare a list of all your credit cards, with account numbers and the address and phone numbers of the banks or stores that issued them. Keep this list at home in a safe place, or better yet, in a safe deposit box. If your cards are lost or stolen, immediately notify everyone on the list. When you call, note the date and time and get the name of the person who handled the call. Follow the call with a letter.

If you are the type of person who has trouble finding your house keys every morning, you may prefer subscribing to a credit protection bureau. For a minimum fee, the bureau will keep track of all your cards, as well as notify the appropriate creditors if the cards are ever lost or stolen.

CPAs urge you to establish a credit rating in advance of your need and make every effort to keep your credit record unblemished.

News From The DNR

Frank Ruswick, Director of Michigan Civilian Conservation Corps (MCCC), of the Department of Natural Resources (DNR) accepted a national award on behalf of the MCCC from President Reagan at a ceremony held in the White House.

The Conservation Corps was selected as a national finalist in the "Take Pride in America" Campaign for its work toward state park beautification in 1987. Their entry was chosen as one of the 212 national finalists from a pool of 545 nominations from 49 participating states.

Take Pride in America is a public awareness campaign launched by President Reagan in his 1986 State of the Union text. The campaign was established to increase wise use of our country's

natural and cultural resources; encourage an attitude of stewardship and responsibility of these resources, and; promote participation by individuals, organizations and communities in caring for our country's natural resources.

"Corps members take pride in their work and that is reflected in the quality of work they perform and the number of projects they complete. Awards such as this reinforce the fact that their efforts contribute to the welfare of not only our State and its citizens, but to our entire nation, as well," commented Ruswick.

Said Department of Natural Resources Director David F. Hales, "We're certainly pleased and proud that one of our programs is receiving such a prestigious honor, especially one involving the young people throughout our state."

State Coordinator of the Take Pride in America Campaign and Director of the Office of the Great Lakes, Thomas D. Martin stated, "All DNR divisions and offices are encouraged to become involved in the campaign. However, the MCCC is particularly targeted because of its outstanding work and the vast amount of work it performs on behalf of natural resources throughout the entire state."

Some of the projects completed by corps members in state parks throughout Michigan were as follows:

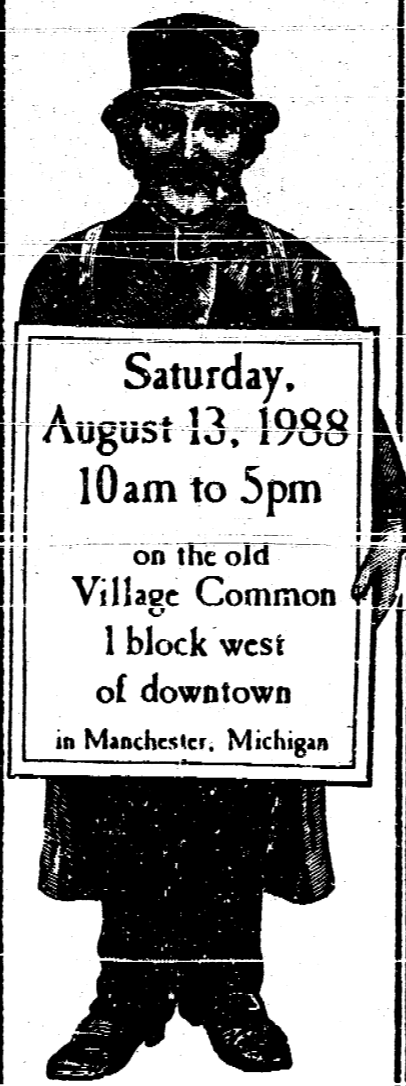
- Constructed 4 large buildings, 6 picnic shelters, 4 frontier cabins.
- Remodeled/reroofed 23 buildings.
- Planted 51,686 trees, removed 561 (dead) trees.
- Planted 7,765 shrubs, removed 12 (dead) shrubs.
- Landscaped 203 total acres.
- Completed 5,776 erosion control projects.
- Maintained 409 miles of trail, made 16.7 miles of new trail.
- Installed 3,550 feet of boardwalk, removed 400 feet.
- Maintained 18.1 miles of beach.
- Made 15 footbridges, renovated 9, painted/stained 19.
- Made 410 new campsites, renovated 156, maintained 6,145 sites.
- BUILT 671 new picnic tables and 245 benches.
- Made 1353 new firepits,

renovated 586, maintained 2,617. Made 115 new grills, removed 98, renovated/maintained 234. This will be MCCC's second trip to the Take Pride in America National Awards Ceremony in Washington. The Corps was recognized as a 1986 national finalist for completing approximately 80 water conservation projects.

MANCHESTER'S SUMMER HERITAGE CELEBRATION

- Crafts
- Pomp & Ceremony
- Barber Shop Quartet
- KID'S GAMES
- Quilt Show
- ARTS
- Carriage Rides

- HERITAGE CRAFTERS
- CHURCHES
- Oom Pah Band!
- Historic Tours
- Dulcimers
- MOONWALK
- Used Book Sale



Saturday, August 13, 1988
10am to 5pm
on the old Village Common
1 block west of downtown
in Manchester, Michigan

FUN for the whole family all day long!

THE MANCHESTER ENTERPRISE

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

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121st YEAR VOLUME NUMBER FORTY-THREE

USPS 327-460

THURSDAY, AUGUST 11, 1988

Heritage Day Saturday, August 13th

A Summer Heritage Celebration will be held on Saturday, August 13th, on the lawn of the old Village Commons, two blocks west of downtown, in Manchester. It will be a day-long festival of music, games, arts, and events - in short, a day of fun for the whole family, all day long!

Sponsored and coordinated by the Manchester Area Chamber of Commerce, the Heritage Day activities are being arranged for by a number of Manchester organizations. For instance, the Manchester Area Historical Society will be offering horse-drawn carriage tours of the historic district of Manchester. These tours will be guided by members of the Historical Society who will provide a lively commentary on the sights. The Historical Society will also be sponsoring an antique quilt display featuring a varied collection of the fruits of busy hands so many years ago.

Also, the Manchester Township Library, which is celebrating its 150th anniversary this year and which is located on the edge of the Commons, will be hosting a number of events including much pomp and ceremony. State Senator Lana Pollack will present a Joint Resolution of the Michigan Legislature honoring the Library, and former Governor John B. Swainson, the current President of the Michigan Historical Commission, will dedicate an official State of Michigan Historical Marker to recognize the Library's history. The Library will also present several puppet shows and an "Old Books Sale" on the lawn in front of the Library.

The Manchester Recreational Task Force will be arranging for traditional games for the kids all day long - from sack races to hop scotch to bobbing for apples. There will also be arts and crafts displays by invited artists, and the Heritage Crafters will present demonstrations of spinning, weaving, candle-making, and more. Don't miss also the displays of beekeeping and antique bicycles.

Musical offerings at the Gazebo will consist of a Barber Shop Quartet, an Oom Pah Band (the Napoleon Community Band), and a Dulcimer Ensemble. All of these activities will take place in the lovely park setting in front of the Library and at the Gazebo. There will be picnic tables for those who bring baskets, and historical dress is encouraged. Also, the downtown merchants will feature sidewalk sales and good food.

Join us for a lovely summer afternoon of traditional fun and activities. The Heritage Day Celebration will be held from 10 a.m. until 5 p.m. at the old Village Commons in Manchester; it will provide an opportunity for young and old alike to discover firsthand just how interesting and fun one's heritage can be!

Progress Slow In Teacher Talks

Spokespersons for the Manchester Board of Education have been meeting with representatives of the Washtenaw-Livingston Education Association (WLEA) since mid-June in an attempt to reach agreement on a new contract. The WLEA represents 60 teachers employed by the Board. The current agreement expires August 31.

To date, several sessions have been held. Progress has been slow. Discussions on major issues such as insurance and salary have been forestalled due to ongoing discussions on innumerable non-economic proposals issued by the WLEA.

The teachers' union has proposed a one year contract with a 9% base salary adjustment. Including incremental experience increases, teachers would receive raises from 9% to 24% under the WLEA proposal. The WLEA has alleged "economic factors" exist which supports the 9% proposal. The union has refused offers made as early as

June to have its financial experts examine the district's records. The Board has proposed a 4% base increase for the 1988-89 fiscal year with salary increases in the second and/or third years tied to growth in unrestricted revenues from local tax dollars. The Board has established other employee salaries for 1988-89 with base increases ranging from 3.0% to 6.5%. With incremental experience increases, certain employees did receive 3% to 8.5%.

The Board has additionally proposed limitations on the monthly insurance premium allocations commencing in July of 1989. The present insurance benefits are purchased through the Michigan Educational Special Services Association, (MESSA), an organization controlled by the Michigan Education Association, the state's largest teacher union. Over the past 2 years, premiums for the unions' plans have increased by 51%.

The Board remains hopeful of settling on the terms of a new contract in the near future.

Manchester Mill Run - August 13

On Saturday, August 13th, the seventh annual Manchester Mill Run will be held. The race will start and end at the historic Manchester Mill located on Main Street. Check in time is at 7:30 a.m. and the race will begin at 8:30. There will be a 6.2 mile race, a 2 mile race, and a 2 mile fun run/walk.

The registration fee of \$4.00 includes a free pancake breakfast at the K of C hall. Breakfast will be served from 8:30 to 10:30 a.m. Applications are available at most area merchants.

School Starting Date Set

The Manchester Board of Education has set Monday, August 29, 1988, as the first day of school for students. This will be a Friday session. There will not be a Kindergarten session the first day of school.

Kindergarten classes begin for both morning and afternoon sessions on Tuesday, August 30, 1988.

Schedule for August 29th is as follows: Klager Elementary 8:40 a.m. - 11:45 a.m.; Nellie Ackerson Middle School 8:50 a.m. - 11:56 a.m.; High School 8:45 a.m. - 12:04 p.m.

A complete bus route list will be enclosed in the August issue of the Manchester Community Schools District Newsletter.

Skateboard/Bicycle Ordinance

A new ordinance passed by the Village Council forbids skateboards, bicycles, roller skates, mopeds and scooters to be used on the downtown sidewalks. The new ordinance will go into effect within the next few weeks after new signs are posted. Violations will carry a fine of \$5 for the first offense, \$25 for the second offense and \$100 for further disregard of the ordinance within a year. Guardians of the children who break the law will be legally responsible. Wheelchairs will be exempt from the new law. Signs will be placed in the following areas affected: Clinton Street between Madison and Main Streets, Main Street between Clinton Street and M-52, Duncan and Main Streets.

Notice

The Manchester Village Planning Commission has changed its meeting to Monday, August 15, 1988, at 7:30 p.m. in the Council Room.

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Mobile Home Park

After several months of hearings the Village Council has passed a motion to allow the Mobile Home Site Plan. Following the Village Planning Commission's recommendation the designated site will allow 17 acres for development. This is slightly more than one half the size requested by Ken Monicatte and Louis Ciotti who want to build a 160 unit park.

Council members cited the reasons behind this decision, an estimated 25 percent increase in population and that the park would not generate its share of property tax. Several residents have been adamant in their campaign against the Mobile Home Park. At last month's Planning Commission meeting they voiced their complaints, stating the heavy burden on the village utilities and the traffic problems involved. They also felt the developers did not provide genuine demographic evidence that the community needs 160 new homes.

Monicatti and Ciotti said after the council's decision, "We have to go back and do a new site plan. They will decide whether it is cost efficient to develop just 17 acres." Bob Raymond, engineer of the project charged the village with stalling the petition and discriminating against low income housing. He threatened to file a law suit against the village if the zoning issue is not resolved.

Raisin River Reveries

Manchester Enterprise August 11, 1981

Number IV

It was a cloudy day in the early springtime, and I sat by the fire cogitating over the mutability of human events, when a loud knock at the door called me to it, and there I found myself face to face with a man bearing in his arms certain mysterious jars. With an automatic smile of greeting he entered and deposited the jars upon the floor. Then I saw that they contained specimens of fruit, rendered mammoth in size by a process well known but seldom practiced by honest fruit growers. He then displayed "twice as large as life," pictures of impossible apples and improbable grapes, in red, orange and purple. Then he began to talk. I lent him my best ear and tried to listen. When he said, "We bud all our pears so that they bear in two years from the bud," I stopped listening and went to thinking, and "all of a sudden" it came into my head, lo! Ananias hath returned to life.

Continued on Page 4

Don't Forget The Fair!

The right place to be next week is at the Fair! From Tuesday, the 16th, through Saturday, the 20th, you'll want to be a part of the fun and excitement at the Manchester Community Fair!

Tradition prevails with the tractor pulls, steer and lamb auctions, pony pulls and all of the exhibits from your friends and neighbors. Of course, the Food Tent will be open everyday for breakfast through the late night snack! And, we'll have the carnival for the children.

See you at the Fair - starting with the Parade!

Fair Parade

Tuesday, August 16th is the date for Manchester's Fair parade. The theme for this year's parade is "Agriculture Beautifies Our Country." Entrants should line up along the North side of the Athletic field by 6 p.m., the parade starts at 6:30. If you have anything of interest, bring it along and join the fun. There will be bicycle judging for the kids. If you have any questions call Jim Mann 428-5388 days or 428-8074 evenings.

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Monday, Wednesday, Thursday & Friday 11am-4:30 pm
Saturday 2:30 pm-4:30 pm
146 East Main Street
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CHERYL BUNN

Senior Citizens News

It's time to hover over tomato plants so we may grab the ripe ones, nothing tastes quite so good. Del brings in ten cucumbers daily and the beans have lots of blossoms. Guess that watering before our most welcome rains did the trick (now we are busy mowing like crazy, too). I didn't realize the water level was down so low 'til we went to the State Park for swimming last week. You have to walk so far to get in deep enough that I stood awhile before getting all wet. The one dollar season pass for seniors was a little unbelievable, another bonus for us gray haired folks! Another dollar bargain in the swimming department was the fee charged us last week when we attended the Water Exercise Program at Mack Pool in Ann Arbor. Aquacise class is held each Monday, Tuesday, Thursday and Friday from 7:30-8:30 a.m. for people over 55. It was mighty early in the morning (6:30) when a very sleepy group driven by an equally yawning Howard watched the sunrise. But, you know, we enjoyed the different approach by our instructor and the hospitality that greeted us. Call Howard at 428-9233 if you are interested in the next trip and we will do phoning too.

Saturday, August 13: This is Craft Fair Day in town and our seniors will have a booth displaying lap robes and will also show off our bus which has a lift for the handicapped. Rubena reminds us that you who have signed up to help with the Mill Run to be at the Mill at 7:30 a.m. Come out and walk the course, the exercise and early morning scenery will do us good.

Tuesday, August 16: Our great Manchester Fair begins with the parade at 6:30 p.m.

Thursday, August 18: This is our day at the Fair. All who are

62 or over will get in free until 5:00 p.m. Come on out!

Looking ahead: Two trips are planned, one is a shopping trip to Puka Plaza in Jackson on Monday, the 22nd; and the second is 'Seniors are free to go wild...at the Detroit Zoo! The bus will leave at 8:30 a.m., August 24, bring a sack lunch, parking and admission are free to seniors and you may even win a color television. Call Helen Knickerbocker at 428-7239.

Attends MSU Ballet Workshop

Jenny Okey was among the more than 200 dancers at the July 6-18 Cecchetti Ballet Conference at Michigan State University. Young dancers 12 and older came from throughout the U.S. to take daily classes with the prominent international faculty. The event concluded with a public performance in MSU's Wharton Center for the Performing Arts.

Instructors included Paul Sutherland, ballet master of the New Jersey Ballet Company; Francoise Martinet, former New York City Opera ballerina and current chair of the University of Iowa Dance department; Diane Van Schoor of South Africa, a Cecchetti Method examiner; Peter Pawlyshyn, Iowa Ballet of Des Moines; and Peggy Benson, associate director of Jazz Dance Theatre, Ann Arbor, Michigan.

The Cecchetti Council of America was founded in 1934 by several Michigan ballet teachers to promote a standard system of grading young ballet students' progress. There are now 14 regional Council committees throughout the U.S.

Planning Commission

Regular Session - Council Room
Monday, August 15 - 7:30 p.m.

Agenda

1. Call to Order.
2. Minutes of the Previous Meeting.
3. Approval of Agenda.
4. Request from Public to address the Meeting.
5. Correspondence.
6. Report from Village Council.
7. Old Business.
 - 7.1 MHP Status.
 - 7.2 Home Occupation Definition/Day Care Centers.
8. New Business.
 - 8.1 Sign Permit Application: This 'N That Country Store.
 - 8.2 Alley connecting Duncan/Vernon between Division and Morgan - Recommendation to Council.
 - 8.3 Other New Business.
9. Adjournment.

Federal Foods

Surplus federal foods will be distributed in the Manchester area again August 19, at Manchester United Methodist Church, 501 Ann Arbor Street, from 10:00 to 12:00 noon.

It is expected to have butter, dried milk, cornmeal, and maybe rice. There will be no cheese.

Low income households throughout the area are eligible. For information about income call 428-7076 or 428-8852, or call Ann Arbor Community Service Agency at 994-1650 and ask for the Federal Foods office.

THE MANCHESTER ENTERPRISE
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Saline Breathers Club

Physical Therapist, Peggy Clough, will discuss "How to Deal with Shortness of Breath" at the August 20th meeting of the Saline Breather's Club. The group will meet at 10:30 a.m. in the classroom at Saline Community Hospital, 400 W. Russell, Saline.

The Breather's Club is a free program sponsored by the American Lung Association of Michigan to benefit people of all ages who suffer from chronic lung problems, such as asthma, allergies, and emphysema. Family members are encouraged to attend. Pre-registration is not necessary.

For more information, please call the American Lung Association of Michigan at 313-995-1030.

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, August 11 - Poison Ivy Control.

Friday, August 12 - Harvesting Late Summer and Autumn Crops.
Monday, August 15 - Making Landscape Plans.

Tuesday, August 16 - Evergreen Needledrop.

Wednesday, August 17 - Animals in the Garden.

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Sunday 12-8 p.m.

FREE SNACKS SERVED IN BAR ROOM
Tues.-Thurs. 4-7 p.m.
Reservations Accepted

Manchester Fair Queen Candidates

Come To The Fair



Senior Class of 1989
Front Row Left to Right - Connie Zimmer, Linda Milkey. Back Row Left to Right - Kim Lee, Shannon Sloat, Alternate.



Sophomore Class of 1991
Front Row Left to Right - Michelle LaRue, Alternate, Nicole Bigelow. Back Row Left to Right - Jackie Ahrens, Rachel Rodriguez.



Junior Class of 1990
Front Row Left to Right - Nikole Reinhardt, Christa Spork. Back Row - Amy Wagner. Not Pictured - Jennifer Faulhaber, Alternate.



Freshman Class of 1992
Front Row Left to Right - Rebecca Scherdt, Tracey Sixbey. Back Row Left to Right - Amy Blumenauer, Susan McGuire, Alternate.

The 44th Annual Manchester Community Fair will be held August 16-20, 1988. The theme for the Fair is "Agriculture Beautifies Our Country". Starting off the Fair is the Parade at 6:30 p.m., Tuesday, August 16th with Parade Grand Marshalls, Mr. and Mrs. Ed Kirk of Manchester. Follow the parade of floats, fire trucks, decorated bikes and many more participants back to the fairgrounds located at the corner of Vernon and Wolverine, on the old athletic field in Manchester. As soon as the Parade arrives on the fairgrounds, a Fair Queen will be picked from the twelve contestants chosen earlier this year and judged during the day. After the Manchester Fair Queen has been crowned there will be "Animal Grams", performing animals, sponsored by E.G. Mann & Sons and Master Mix. Also, in the Entertainment Tent will be the "Gold Mountain Band" from Saline.

On Wednesday at 8:00 p.m., the "L" Three Dulcimers will be returning to perform Blue Grass and Country music on a handmade wooden dulcimer.

Thursday, August 18th, Senior Citizens, 62 and over will be admitted free until 5:00 p.m. And the afternoon starts off at 1:30 p.m. with kids 14 and under bringing their pets for the Pet Judging Contest. Also, at 6:30 p.m. children 10 years and under have a watermelon eating contest and 11-16 year olds have a Egg Toss Contest. In the Entertainment Tent, returning for her fifth year, is Tracey Lynn and the Mountain Express. The band is from the New Hudson area and will be performing Country music.

Kid's Day is Friday, starting at 1:00 p.m. Kiddies rides will be half price, there will be a Sack Race and Bubble Gum Blowing Contest, and ending Kid's Day at 5:00 p.m. with prizes being drawn for the kids. At 8:00 p.m. returning for their second year will be the "Short Crick Flatpickers", a Blue Grass and Country music group from Wheeling, West Virginia.

On Saturday, August 20th, Ladies Day Activities begins at 10:00 a.m. until noon, with speakers and demonstrations, also door prizes donated from area merchants. The Horseshoe Pitch has been moved to Saturday and starts at 1:30 p.m. The Pedal Pull for children will be returning for the fourth year. Children 3-8 years of age will compete, in several classes, by pulling weights with tractors that they push. The registration is at 2:30 p.m. with the Pull at 3:00 p.m. Also, at 8:00 p.m. the "Short Crick Flatpickers" will be performing. The Fair has scheduled daily Pulling Contests. On Wednesday, an A.T.V. Pull at 7:00 p.m.; on Thursday, the Pony Pull at 6:30 p.m.; and the Compact Tractor Pull at 7:00 p.m.; on Friday, Antique Tractor Pull at 5:00 p.m. and on Saturday, the Large Tractor Pull Eliminations at 10:00 with the Pull at 7:00 p.m.

The Market Lamb Club lambs will be judged at 6:00 p.m. on Wednesday, with the Optimist Steer Club steers being judged at 8:00 p.m. The Livestock Auction for both clubs will take place at 8:00 p.m. on Thursday, August 18th. The Fair will have nightly drawings with prizes from area merchants every evening at 10:00 p.m.

"Poise: The art of raising the eyebrows instead of the roof."
Howard W. Newton

THE MANCHESTER AREA HISTORICAL SOCIETY
invites you to
SUMMER HERITAGE CELEBRATION
Saturday, August 13, 1988 - 10am to 5pm

Visit our Antique Quilt Display; Take our horse-drawn carriage tour of Manchester's Historic District; Talk to our Bee Keeper to learn all about bees and honey!

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Rodeo Clowns!!



WORLD CHAMPION RODEO CLOWNS - J.W. SNYDER (left), 1986 & 1987 "RODEO CLOWN BULLFIGHTER OF THE YEAR" from Waco, Texas, and JOHN GILSTRAP (right), 1986 & 1987 "RODEO CLOWN OF THE YEAR" from Nashville, Tennessee, pose with friend "BUBBA" (center) in preparation for the 24th ANNUAL SALINE WORLD CHAMPIONSHIP RODEO starting this FRIDAY, SATURDAY and SUNDAY, at the SALINE FAIRGROUNDS. DON'T MISS THIS FUN FOR THE ENTIRE FAMILY!

"Rodeo isn't rehearsed, not by a long shot," says two-time "Rodeo Clown of the Year" John Gilstrap. And this Nashville, Tennessee athlete should know as he makes his living working some 150 rodeo performances a year.

Slapstick comedy and pratfalls are all a part of a lot of hard work on his clown face and baggy pants that transform him into a hat-slapping, joke telling, barrel rolling, wild and crazy guy.

This veteran of some 25 years in rodeo isn't only there for the laughs however. He's also there to keep 2,000 pounds of angry,

"These cowboy bull riders are out there to win money and world championship points," Snyder said. "If you see blood on a rider, you can bet it ain't ketchup. They're serious about what they do."

Snyder's primary job sometimes includes grabbing a bull's head to force the charging animal away from a downed rider - one reason why his job is so very dangerous.

Snyder, the younger of the two...22 years young, hasn't experienced as many hospital visits as the seasoned Gilstrap. "Well, let's see...a couple years ago, I got my back broken...I've got a pin in my right shoulder...got a bunch of busted ribs along the way, too," says Gilstrap.

"Some of these bulls are real grouchy," says Snyder. "And when he throws the rider, I've got to move in to distract him - sometimes let him hit me - 'cause if I don't, there's fixin' to be a wreck."

Rodeo's half-time entertainment at this year's Saline World Championship Rodeo will be in the capable hands of John Gilstrap. The "King of Comedy" himself will have you holding your sides from laughing so hard...plus he plans to debut a new act in Saline this year. He's been keeping it a secret for the past few months so not even the contestants know. "I've been working on this new act for quite sometime," replied Gilstrap.

"There are still a few 'bugs' in it, but that will be straightened out by the time I get to Saline."

This year's Saline World Championship Rodeo will certainly be a once-in-a-lifetime experience...to see both the "Rodeo Clown of the Year" and the "Rodeo Clown Bullfighter of the Year" appear during the same rodeo.

In addition to the world champion rodeo clowns, world champion rodeo livestock (many past and present "Bucking Horses" and "Bucking Bulls of the Year") plus world champion cowboys and cowgirls both past

and present are expected to compete for more than \$18,000 in prize money and world championship points.

Make plans now to see this award-winning rodeo this Friday, Saturday and Sunday at the Saline Fairgrounds on the Ann Arbor/Saline Road in Saline.

Friday night at 8:00 p.m. is "BARGAIN NIGHT". All tickets (adult and children) only \$5.00.

Regular ticket prices for the Saturday - 8:00 p.m. and Sunday - 3:00 p.m. performances are: Adults \$8.00 and children (12 and under) \$5.00. Save \$1.00 on adult advance tickets by purchasing your tickets before 12 noon, Friday, August 12th.

For more information and location of a ticket outlet nearest you call: (313) 429-4494 in Saline.

Raisin River...

Continued from page 1

went into the garden of an old friend, this spring, and there I saw Isabella grape vines that had barely withstood the winter, and right beside them, thrifty and strong, were some "foreign" grape vines, bought at a high figure. Now as the foliage of foreign grapes is entirely different from these, and they cannot be grown in the open air in this latitude save on the Pacific coast, I said in my heart, verily Ananias hath been here also; and I was wroth; hence these lines. Leading nurserymen sell direct to customers or to men in our midst who take the responsibility of buying from them at wholesale rates and selling to their neighbors. "We employ no agents," such nurserymen reply to all inquiries. If we buy of these local agents we get what we pay for. If we buy of Ananias we get...what he can sell us. Great is humbug, and Brass is his prophet(profit).

A bookworm is the popular name for the larvae of several beetles that bore through books.

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in cooperation with La Fontaine Bros. ARBOR DODGE



FRIDAY 8PM BARGAIN NIGHT All Seats \$5.00

SAT 8 PM Whoopin' & Hollerin' Night

Sunday-3PM WSDS "Funday"

TICKETS: Friday - 8PM (All Tickets \$5.00) Saturday - 8PM - Sunday 3PM Adults: \$8.00 Children: \$5.00 (12 & under)

GREAT FAMILY FUN!

FOR MORE INFORMATION AND LOCATION OF A TICKET OUTLET NEAREST YOU CALL- (313) 429-4494

SALINE FAIRGROUNDS

Superconducting Super Collider Progressing

Work is progressing on the complex land acquisition project to buy properties or underground rights in Ingham and Jackson counties for the \$4.5 billion federal Superconducting Super Collider (SSC) ring.

The U.S. Department of Energy (DOE) is scheduled to choose a location from among seven states still competing for the massive particle accelerator

and announce its "preferred site" in late November, following the general elections. The SSC is expected to provide thousands of temporary and permanent jobs and pump hundreds of millions of dollars into the local economies in its vicinity.

About 800 parcels of property with 687 owners are involved in the 16,000-acre Michigan site project area. Of those, 333 parcels with 286 owners will be needed "fee simple" where the surface rights would be acquired. The rest are "stratified fee estate" acquisitions where an underground right-of-way will be required for the SSC tunnel.

securing "options to purchase" on some properties near Stockbridge before the winning location is named. According to the official schedule, the first areas must be purchased, cleared and turned over to the DOE by July 1, 1989.

"The land acquisition schedule is so intensive that work functions will spread very rapidly," Haniecki said. "It is probable that different phases of the program will be affecting many of the ring neighborhoods at the same time."

"Contacts with property owners by surveyors, appraisers, land acquisition agents and others will continue until the acquisition process has been completed," he concluded.

The overall survey work is approximately 20 percent completed. Preliminary project plans have been completed and will be finalized upon receipt of all title information and completion of surveys.

Research on "comparable sales data" to be used in the SSC property appraisal process is about 85 percent completed.

Gilbert/Commonwealth, Inc., the contractor for the Michigan SSC Commission, has mailed letters to 60 property owners in the Central Campus, Injector and Near Cluster (A, B and G) areas notifying them that appraisers will be calling for an appointment to inspect and appraise their properties.

Land acquisition agents have been conducting interviews with residents of the project area to determine their housing needs which Gilbert/Commonwealth will use to prepare an overall relocation plan and find suitable replacement housing for those who will be displaced by the SSC if it is built in Michigan. These interviews are nearly completed in the A, B and G areas, and have begun in the Far Cluster (H) areas west of Leslie.

Gilbert/Commonwealth, Inc. plans to begin making offers to purchase property and buying options for the SSC land this month in the A and G areas. The property will not actually be bought until Michigan is named the SSC site.

Considering Applications

The Washtenaw County Board of Commissioners is scheduled to consider applications for the Private Industry Council of the Washtenaw County/City of Ann Arbor/Livingston County (WALTEC) at a September session of the Board at 7:00 p.m. in the Board Room, Administration Building. The Board will consider applications for eight representatives of Private Sector Business (business owner or persons working in management level position within business); three representative of education, one government representative, a representative of social services and one representative of health care services.

The Private Industry Council was established by the Board under Federal Legislation to provide oversight and policy guidance for employment and training activities in Livingston and Washtenaw Counties. The positions would require the commitment of at least one meeting per month.

In some cases persons currently serving in these positions are seeking reappointment.

For the private sector business representatives one page resumes should be addressed to the lead business agency in your area, i.e. Chamber of Commerce. In the Ann Arbor area address your resume to Mr. Rodney Benson, Executive Director, Ann Arbor Chamber of Commerce, 211 East Huron Street, #1, Ann Arbor, Michigan 48104-1914. In the Ypsilanti area address your resume to Mr. Daniel Tennon, President, Ypsilanti Area Chamber of Commerce, 125 North Huron Street, Ypsilanti, Michigan 48197. Resumes for all other positions should be addressed to Carol Hampton, County Administrator's Office, P. O. Box 8645, Ann Arbor, Michigan 48107.

Those resumes received by the end of August will be submitted to the Board of Commissioners for their consideration at a meeting in September.

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P195/75R14 51.50
P205/75R14 53.50
P215/75R14 55.50
P225/75R14 57.50
P205/75R15 54.50
P215/75R15 56.50
P225/75R15 59.50
P235/75R15 63.50

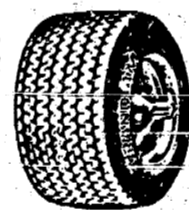
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It's happened to almost everyone: buy a set of tires, and before long one or two tires are wearing out before the others: On today's cars, this applies to the rear tires as well as the front tires. The most common cause of unusual tire wear is improper alignment. Over the years, a properly aligned vehicle can save hundreds of dollars in tire wear.
- 2. Spot problems early**
A suspension system inspection is an inherent part of the wheel alignment operation. This gives the mechanic a chance to spot worn parts that would affect vehicle alignment. It also gives him an opportunity to spot small problems before they become big, costly ones.
- 3. Ensure safe driving**
A periodic four wheel alignment makes sure your car handles properly and, more importantly, provides an opportunity for inspecting the suspension system for defective parts. In some ways, the safe driving aspect may be the most important benefit of wheel alignment.
- 4. Stretch fuel mileage**
Fuel mileage increases as rolling resistance decreases. Proper wheel alignment sets all four wheels parallel which, in turn, assures minimum rolling resistance. This plus proper tire inflation provide top efficiency for maximum mileage.
- 5. Improve handling**
Does your car pull to one side, does the steering wheel vibrate, do you have to constantly move the steering wheel to keep your car traveling straight ahead? These and other handling problems can generally be corrected by four wheel alignment.
- 6. Get a better ride**
Proper alignment helps the front and rear suspension systems do their job. With all the system components in proper relation, road shock is efficiently absorbed, so the vehicle is more stable, and you get a smoother ride.

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Put Your Best Foot Forward This Saturday, August 13th In The MANCHESTER MILL RUN

Proceeds to benefit: Manchester Senior Citizens, Manchester Athletic Boosters and Manchester Band Boosters.

Events for the serious runner, the beginning jogger and for those who simply enjoy strolling through the scenic Village of Manchester.

Late Registration for Manchester Mill Run on Saturday, August 13, 7:30 a.m. - 8:15 a.m. at the mill.

MANCHESTER UNITED METHODIST CHURCH

Sunday, August 14 - 10:00 a.m. Worship - Reverend Erik Alsgaard preaching.

EMANUEL UNITED CHURCH OF CHRIST

Sunday, August 14 - 9:30 a.m. Worship; 10:30 a.m. Coffee Hour and Fellowship Time.

Tuesday, August 16 - 7:30 p.m. Narcotics Anonymous.

Wednesday, August 17 - 8:00 p.m. AA, Al Anon.

Sunday, August 21 - 9:00 a.m. Worship; 10:30 a.m. Coffee Hour; Newsletter deadline for September Newsletter.

Bear Hunting This Fall

Drummond Island will be open for bear hunting this fall for the first time since 1962.

The deadline for hunters to apply to participate in the two hunts scheduled for the island is August 15.

Applicants must send a postcard with their name, address, passbook number and 1988 bear hunting license number to: Drummond Island Bear Hunt, P.O. Box 30023, Lansing, MI 48909.

The hunt dates are September 10-16 and September 24-30. Hunters may not request a specific hunt. Thirty hunters will be chosen for the first hunt, 40 hunters for the second hunt. A random drawing will be held from the postcards submitted. Successful hunters will be notified by mail by August 20.

ST. THOMAS LUTHERAN

Saturday, August 13 - 6:30 p.m. to 9:00 p.m. Ice Cream Social.

Sunday, August 14 - 10:00 a.m. Worship Service; 6:30 p.m. Softball Game at Concordia.

Tuesday, August 16 - 8:00 p.m. Board of Elders.

BETHEL UNITED CHURCH OF CHRIST

Sunday, August 14 - 10:00 a.m. Worship Service.

Saturday, August 20 - 10:00 a.m. Senior Youth Beach Party.

ST. JOHN'S LUTHERAN

Thursday, August 11 - 7:00 p.m. Mary Martha Circle Dinner Outing.

Sunday, August 14 - 10:30 a.m. Worship with Holy Communion; 7:00 p.m. Youth Group.

FAITH COMMUNITY CHURCH

Wednesday, August 10 - 7:00 p.m. Prayer Hour & Bible Study.

Friday, August 12 - 7:30 p.m. After-Glo at Howard Kuhl's, 7900 Boettner Road. Bring salad or dessert & swimsuit.

Sunday, August 14 - 10:00 a.m. Morning Worship Service. Nursery available; 11:20 a.m. Sunday School for all ages; 7:00 p.m. Evening Fellowship Hour; 8:15 p.m. LIFELINE youth group meeting.

Monday, August 15 - 6:00 p.m. Tecumseh Convalescent Ministry.

Tuesday, August 16 - 6:00 p.m. AWANA kids meet in uniforms to ride in Manchester Fair Parade.

ZION LUTHERAN CHURCH ELCA

Wednesday, August 10 - 7:00 p.m. Business Management; 8:00 p.m. Council.

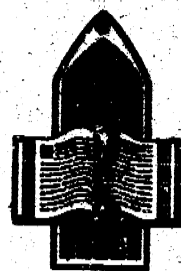
Sunday, August 14 - 8:45 a.m. Sunday School; 9:15 a.m. Worship with Rev. Alton Koenigter; 10:30 a.m. Lutheran Vespers.

Monday, August 15 - Stewards' Voice Deadline for September.

Tuesday, August 16 - 3:30-9:30 p.m. Photog dates for pictorial booklet.

Wednesday, August 17 - 3:30-9:30 p.m. Photography dates for pictorial booklet.

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 Winingler, 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; Sacrament 9:30 a.m.; Sunday School, Primary 10:50 a.m.; Priesthood, Relief Society, Aaronic Priesthood, Youth 11:40 a.m. For more information, call 475-1778.

Public Notice

STATE OF MICHIGAN IN THE CIRCUIT COURT FOR THE COUNTY OF WASHTENAW

Case No. 88-38748-DO

Judge: Ross W. Campbell

ELWOOD PATTERSON, Plaintiff,

vs

JUDITH A. REED, Defendant

WASHTENAW LEGAL CENTER, P.C. (AF1062)

By: Andrew L. Fanta (P29540)

Attorney for Plaintiff

4930 Washtenaw Ave.

Ann Arbor, MI 48108

434-3800

ORDER TO ANSWER

At a session of said Court held in the City of Ann Arbor, County of Washtenaw, State of Michigan, on the 25th day of July, 1988.

PRESENT: HONORABLE Ross W. Campbell.

On the 27th day of May, 1988, an action was filed by ELWOOD PATTERSON, Plaintiff, against, JUDITH A. REED, Defendant, in this court for divorce.

IT IS HEREBY ORDERED that the Defendant, JUDITH A. REED, shall answer to take such other action as may be permitted by law on or before the 1st day of October, 1988. Failure to comply with this order will result in a judgment by default against such Defendant for the relief demanded in the complaint filed in this court. Such answer or other action shall be filed in the above-entitled cause and a copy thereof sent to the Plaintiff's attorney.

WASHTENAW LEGAL CENTER, P.C.

By: Andrew L. Fanta (P29540)

Attorney for Plaintiff

8-25

STATE OF MICHIGAN IN THE CIRCUIT COURT FOR THE COUNTY OF WASHTENAW

Case No. 88-38461-DM

Judge: Ross W. Campbell

CHRISTA M. HATCH, Plaintiff,

vs

RICHARD C. HATCH, JR., Defendant

WASHTENAW LEGAL CENTER, P.C. (AF1062)

By: Andrew L. Fanta (P29540)

Attorney for Plaintiff

4930 Washtenaw Ave.

Ann Arbor, MI 48108

434-3800

ORDER TO ANSWER

At a session of said Court held in the City of Ann Arbor, County of Washtenaw, State of Michigan, on the 21st day of July, 1988.

PRESENT: HONORABLE Ross W. Campbell, Circuit Court Judge.

On the 23rd day of March, 1988, an action was filed by CHRISTA M. HATCH, Plaintiff, against RICHARD C. HATCH, JR., Defendant, in this court for divorce.

IT IS HEREBY ORDERED that the Defendant, RICHARD C. HATCH, JR., shall answer to take such other action as may be permitted by law on or before the 1st day of September, 1988. Failure to comply with this order will result in a judgment by default against such Defendant for the relief demanded in the complaint filed in this court. Such answer or other action shall be filed in the above-entitled cause and a copy thereof sent to the Plaintiff's attorney.

WASHTENAW LEGAL CENTER, P.C.

By: Andrew L. Fanta (P29540)

Attorney for Plaintiff

8-25

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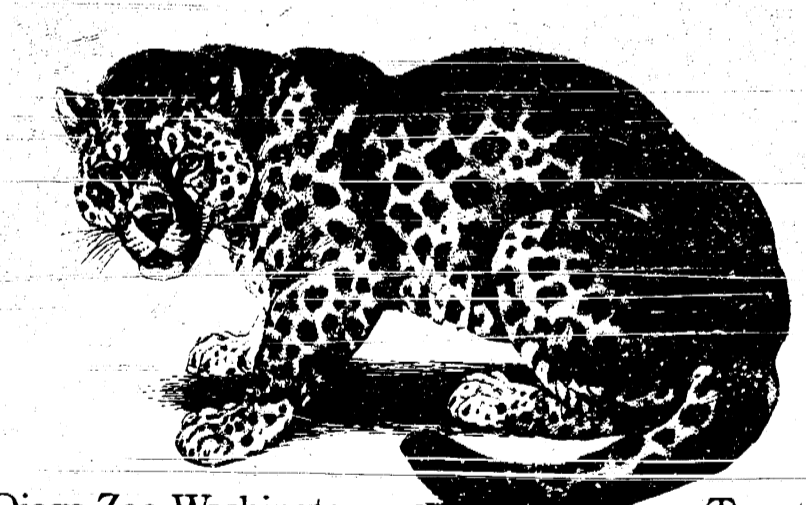
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It's all part of Zoofari. An all expense paid week for four worth up to \$5,000, which includes airfare, hotel accommodations, zoo admissions and spending money.

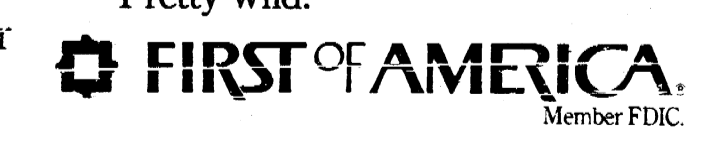
Runners-up will also win prizes. Namely, stuffed animals up to four feet in height.

To enter, fill out an entry form at any First of America bank location. Rules are listed at each branch display. And there's no purchase necessary.

Then, drop off or mail your entry on or before November 18 of this year.

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Pretty wild.



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Manchester Board of Education

Monday, August 15, 1988
High School Library 8:00 p.m.

AGENDA

- I Pledge of Allegiance.
- II Roll Call of Officers.
- III Communications.
- IV Visitor Input.
- V Minutes of Previous Meetings.
 - A. July 18, 1988, Truth in Taxation Hearing.
 - B. July 18, 1988, Regular Meeting.
 - C. August 3, 1988, Special Meeting.
- VI Financial Report.
- VII Bills Payable.
- VIII Discussion Items:
 - A. Michigan Association of School Boards-Election.
 - B. Board Policy - Designation of Fund Equity.
 - C. Gifted & Talented Program.
 - D. Request - Non Resident Student.
 - E. Report - Parking Area -

- Athletic Facility.
- F. Report - Transportation Department.
- G. Purchase Transportation Vehicles.
- H. Procedures for Developing District Goals 1988-1989.
- IX New Business:
 - A. Resolution to Authorize Tax Levy & Set Debt Retirement Tax Levy.
 - B. Food Service Agreement.
 - C. Personnel Items:
 - 1. Grievance Hearing WLEA/MEA.
 - 2. Employment.
 - X Old Business.
 - XI Other Business.

Traffic Slowdown Advisory

Traffic on westbound M-14/US-23 Business Route at Huron River Bridge in Washtenaw County north of Ann Arbor will be reduced to one lane during bridge repairs beginning Tuesday, August 9, the Michigan Department of Transportation (MDOT) said today.

Work includes patching on the bridge deck and repairs on the structure. The construction zone runs for about one-half mile.

Work will continue through this fall and be completed by August 1989. When westbound repairs are finished, the contractor will begin work on the eastbound lanes.

All lanes of traffic will be kept open during University of Michigan home football games, according to MDOT engineers.

Contractor for the project is Argersinger-Morse & Co. of Ann Arbor who will complete the work at a cost of \$742,000.

Motorists are advised to observe the 45 mile-per-hour speed limit in construction zones.

Legislature Introduces SB Tax Changes

On May 25, Governor Blanchard decided to support changes in the Single Business Tax (SBT) to make the tax system more fair to smaller and less profitable businesses. Lawmakers quickly took action and have introduced legislation to replace the SBT with a 4% profits tax for small enterprises.

Both the House and the Senate have introduced legislation that eliminates the Small Business Credit and gives small businesses the option of paying the regular SBT or paying the 4% profits tax. However, insurance companies and companies with directors or officers who have salaries above \$110,000 do not qualify for the profits tax option.

There are two differences between the House and the Senate versions of the bill. Senate Bill 878, introduced by Norman Shinkle (R-Lambertville), allows businesses with gross receipts less than \$7 million to take the profits tax option. In House Bill 5667, introduced by Debbie Stabenow (D-Lansing), businesses need only \$6 million in

gross receipts to opt for the profits tax. The second difference is that SB 878 allows firms with business income (Federal taxable income) of less than \$550,000 to take the SBT profits tax option, while the House version allows only firms with an adjusted business income (the firm's net business income plus compensation paid to shareholders and directors who own at least 5% of the stock) of less than \$550,000 to opt for the new profits tax.

The Single Business Tax was enacted in 1975 as a value-added tax on businesses. Before 1975, businesses had to pay seven different taxes for the privilege of doing business in Michigan. The SBT consolidated these into one value-added tax on business income, wages, interest and depreciation.

One of the problems with the SBT that plagued small businesses is that it is complicated to calculate. According to a 1987 survey conducted by the National Federation of Independent Business-Michigan, small businesses statewide spent an

CLARK LAKE MANCHESTER LATE LEAGUE

M. Blossom-J. Gould	263 1/2
B. Allen-J. Hagar	245 1/2
S. Steele-R. Tirb	232 1/2
M. Agin-D. Nugent	228
R. Surma-R. Steele	225
G. Koebbe-D. Lamb	219 1/2
J. Hinkley-R. Gross	218
R. Hough-C. Little	216 1/2
B. Smith-D. Heslip	216 1/2
G. Milosh-T. Short	205 1/2
K. Scully-B. Scully	202
M. Cashdollar-T. Bildner	201 1/2
R. Klein-B. Van Matre	187
B. Daisher-D. Friday	176 1/2
P. Baumgardner-D. Warren	151 1/2

4-H Outdoor Adventure Club

All Washtenaw County youth in grades 7-12 are invited to have a hands on forestry experience at the next 4-H Challenge Club meeting. The club will have its monthly meeting on Tuesday, August 9 at 7:00 p.m. at the Cooperative Extension Service Office, 4133 Washtenaw Ave. (in the County Service Center - enter on Hogback Road). Forestry activities will include log rolling, bucksawing, match splitting, tree identification, and forest measurements.

Club members will also be planning future outdoor adventures at this meeting. There is no fee to join 4-H or the 4-H Challenge Club. For more information please contact Mike Jensen, 4-H Youth Agent, at 971-0079 daily between 8:30 a.m. and 5:00 p.m.

Mr. Larry Salyer has just returned from Decatur, Indiana, where he has completed a course at the Reppert School of Auctioneering.

His Studies included all phases of the auction profession and also actual experience selling public auctions under the guidance of the instructors at the school.

Mr. Salyer will be available to anyone expecting to have an auction or to anyone wishing to raise money for a worthy cause. Call 428-7389 after 4:30 p.m.

Vera L. Kluwe, DVM

Dr. Vera's Veterinary Clinic Pet Supplies

Open Daily 9 AM-6 PM
Clinic Hours 4 PM-6 PM
or By Appointment

230 East Main Street
Manchester, MI 48158
Phone 313-428-8365

JOHN H. VECCHIONI
Real Estate Consultant

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REALTOR

323 S. Main Street
Chelsea Michigan 48118

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WE'RE BOOTIN' OUT HIGH PRICES!

1985 MERCURY GRAND MARQUIS LS
Leather seats, loaded, loaded, loaded!
Was \$9,995
NOW \$6,795

1986 MERCURY GRAND MARQUIS SQUIRE WAGON
Loaded! Ready for summer fun & vacation
Was \$10,495
Now \$9,499
\$217.86

FACTORY OFFICIAL 1987 MERCURY SABLE LS
Leather, power windows & locks, 6 way seat, digital dash, only 9,800 miles.
SAVE THOUSANDS
Only \$11,995
or just \$222.79 per mo.

FACTORY OFFICIAL 1987 FORD TEMPO LX
Loaded, 6 way seat, window & locks, cassette & more! Only 6,800 miles.
Only \$7,995
or just \$148.49 per mo.

'78 Ford LTD, automatic, super clean
Only \$399

'84 Chevrolet Celebrity Wagon, air, V6, auto, nice car
Now Only \$3895

'86 Mercury Lynx, 4 dr., stick, super nice car
Now Only \$3995

'86 Chevy Chevette, 4 dr., air, auto, 22,000 miles
Only \$3995

'86 Ford Tempo GL, 4 dr., air, auto, good value
\$4595

'87 Ford Turbo Thunderbird, loaded, 5 spd., excitement
Only \$10,495

'87 Ford Tempo GL, 4 dr., air, auto, silver, low miles
Only \$7195

'86 Ford F-250 Supercab, trailer tow special, loaded
Only \$11,495

'85 Chevy C-10 Pickup, silverado, V8, auto, air, showroom condition
Only \$9395

'85 Ford Crown Victoria, loaded, just traded in beautiful car
\$8495 or \$148**

'84 Buick Skylark, low miles, super nice
Only \$3995

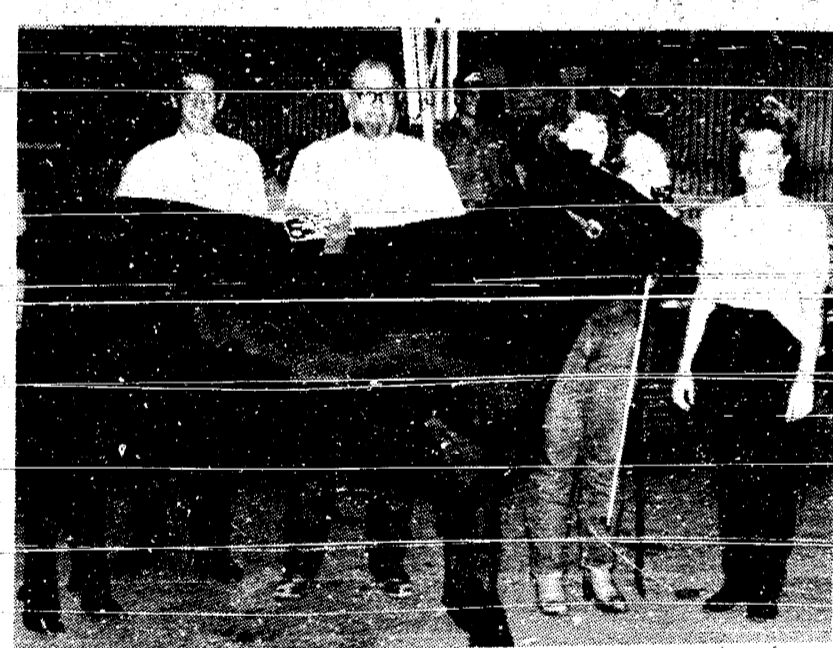
'80 Chevrolet Caprice low miles, one owner
Only \$1995 or \$76**

'84 Chevrolet Conversion Van, super nice
\$8995

'88 & '87's - 60 mo. w/15% down at 8.75%
'86's - 48 mo. w/10% down at 10.25%
'85's - 48 mo. w/15% down at 10.75%
'84's - 36 mo. w/20% down at 12.50%

FREE 35 PT SAFETY INSPECTION OIL CHANGE & FILTER
On Any Ford Car.....\$15.75
On Any Ford Truck.....\$16.75
Excluding diesels
Bring This Ad In or Just Mention That You Saw It!

MIDWEST FORD
510 W. Main Street - Manchester, MI
Call us Collect 313-428-8343
MIDWEST FORD / MIDWEST FORD



NOW OPEN! VILLAGE GIFTS
Gifts, Cards, Home Accessories & Balloons
Village Cleaners Operating As Usual
Monday-Saturday 10 am-5 pm Sunday 12-5 pm
134 East Main Street Barbara Vecchioni Phone 428-9640

SATURDAY AUGUST 13 Sidewalk Sale
Hair Cuts.....\$6.00
Ear Piercing.....\$5.00
Jewelry.....50% Off
All Summer Clothing
50 To 70% Off
Marti's Salon
231 East Main Street Phone 428-7616 Manchester, Michigan

1988 Washtenaw 4-H Youth Show



The 1988 4-H King Keith Weidmayer of Ann Arbor and 4-H Queen Jill Sherrill of South Lyon are pictured with each of the winners pictured on this page.

Pictured on the left side of this page, starting from the top picture to the bottom picture are: Grand Champion Poultry - Seller Tina Bowles of Saline; Buyer Karen Bristle of Lutheran Brotherhood Ins. of Ann Arbor; Grand Champion Dairy - Seller Kim Deborde of Manchester; Buyer Glenn Mann of E.G. Mann & Son of Bridgewater; Grand Champion Steer - Seller Jennifer Bailey of Manchester; Buyer G.E. Wacker of Manchester.

Pictured on the right side of this page in the same order are: Reserve Grand Champion Poultry - Seller Jason Cousino of Manchester; Buyer Grover Colby of Dexter; Reserve Grand Champion Heifer - Seller Robyn Gillen of Manchester; Buyer Jacob Haas of Ann Arbor; Reserve Grand Champion Sheep - Seller Sharon Bihlmeyer of Manchester; Buyer Cousins Heritage Inn of Dexter.

STREET DANCE

BY THE OLD MILL ON ADRIAN STREET

Saturday, August 13th

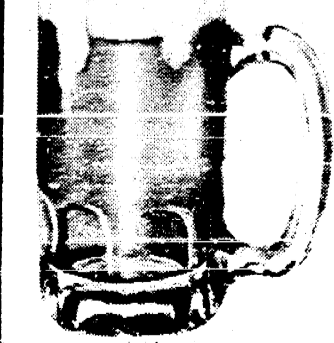
9 PM-1 AM

Music By:
Paul Meyers and The Black Forest Band

Beer Tent

Dance and be Merry

Sponsored By
Manchester Men's Club



What makes a great Classified ad? RESULTS!

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

C & B PAINTING - Interior-exterior-free estimates. Contact Charles E. Benedict. Phone 428-7136 or 428-7416. tfn

PIANO TUNING & REPAIR - Qualified technician - Ron Harris, 475-7184. tfn

LOST OR FOUND A PET? - Call Humane Society, 662-5585. tfn

JERRY WHITAKER EXCAVATING - Dozer, backhoe, dragline and 10 yard truck. Drain fields, basements, driveways, sand and gravel. Call 475-7841. tfn

LITTLE WACK EXCAVATING - Licensed and Insured. Basements, drainfields, digging, bulldozing, trenching, black dirt, sand gravel. Paul Wackenhut, 313-428-9025. tfn

MERRIMAN INSULATION - Free estimates. Blown-in cellulose, professionally installed. George Merriman, phone 517-592-5527. tfn

HYPNOTHERAPY - Smoking, weight, stress, etc. Terri White, MS Ann Arbor 662-1777. It works. tfn

CORKEY'S - Homemade Ice Cream & Waffle Cones - Sandwiches - Subs - Baskets - Burgers - Fries - Party Trays & Salads - Baked Goods of all kinds, phone ahead-428-9216. tfn

VILLAGE HAIR FORUM - 201 East Main, Old Mill 428-7684. tfn

MANCHESTER ANTIQUE MALL - 35 Dealers. Open 7 days, 10-5, 116 E. Main 428-9357. tfn

FIELDER PAINTING - Interior and exterior. Free estimates. Senior Citizens discount. Phone 428-8506. tfn

AVAILABLE FOR Wedding receptions, parties, meetings. Hall rental \$175, \$40 cleaning, catering available. For further information call 428-8393 or 428-7687. tfn

WALKOW'S HOME IMPROVEMENT COMPANY - Phone 313-428-8468. Seamless aluminum gutters for low prices and dependable service. tfn

STANLEY HOME PRODUCTS new dealer in Manchester. Call Cas Atkinson 428-7405 evenings, Monday to Friday. tfn

TIRED OF BOARDING YOUR HORSE? Board no more! Move into this immaculate Manchester ranch on 10 acres with 3 bedrooms, 2-1/2 baths and full walk-out basement. Beautiful setting atop a hill - 30' x 40' pole barn w/service. Reduced to \$139,500! Call Glen, eves. 429-7567 for more details on this fine home. tfn

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

LAWNMOWER REPAIR, windows and screens repaired. Kleinschmidt True Value Hardware, 428-8337. tfn

BEDDING PLANTS, LANDSCAPE timber, potting and top soil, all your lawn and garden needs are at Kleinschmidt's True Value Hardware, 428-8337. tfn

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

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

FOR RENT - 2 bedroom apartment \$375 month plus utilities. No pets or children, 428-7212. tfn

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

COUNTRY, NEW, SPACIOUS, 1700 sq. ft. cedar ranch on 1.26 acres. Oak kitchen, deck and porch, 2 1/2 car garage. Call 996-9097; after 5, 971-7181. 8-25

COOKS & WAITRESSES, full and part time morning and day shifts. Work while your kids are in school. Call Chelsea A & W Restaurant, 1555 S. Main, Chelsea, 475-2055 ask for Linda or Kathryn or apply in person. 8-25

ATTENTION HIGH SCHOOL students, Chelsea A & W Restaurant has positions available for cooks and waitresses. Work part time while going to school. Chelsea A & W Restaurant, 1555 S. Main. Call 475-2055 or apply in person. 8-25

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

WANTED TO RENT - House in country, professional couple, references, please call 517-641-6628, leave message. 8-18p

FOR RENT: Vacation Cabin in Lewiston, MI on private lake. For more information call evenings 428-7398 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 - 26 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

CARRIERS NEEDED - 1 day a week to deliver Jackson News Advertiser. 9 years or older, no collecting. For information call 1-517-787-2300 ext. 227. 8-11

COOK WANTED - apply at the Bridgewater Bank Restaurant and Tavern, 8452 Boettner Road or phone 429-5875. 8-11p

HELP WANTED - full or part time gas station attendant and cashier. Must be 18 years old, in Manchester. Send resume to P. O. Box 37. 8-11

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

SPECIAL EDUCATION Classroom Assistant. Full time position. Experienced with and tutoring handicapped children. Heavy lifting will be required. Will require both educational and personal hygiene assistance. Contact: Yvonne Henry, Principal, Klager Elementary School, 405 Ann Arbor Street, Manchester, 428-8321. 8-11

IN THE VILLAGE OF Manchester - choice, wooded, sloping building lot 132' x 150' - all utilities available - across from Kirk Park. Call 313-428-8561 or 517-529-9896. tfn

STEP BY STEP - School of Dance - now is the time for fall enrollment for classes in pre-school, tap, jazz, ballet and tumbling. To enroll or for more information contact Annette after 4 at 428-9581. Classes begin September 12th. 9-1p

VANDON 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. 8-25

TEACHER, Adult Education, secondary certification. Send resume to Manchester Community Schools, 710 E. Main, Manchester, Michigan 48158. 8-25

TEACHER, Adult Education, must speak spanish, send resume to Manchester Community Schools, 710 E. Main Street, Manchester, MI 48158. 8-25

GOVERNMENT HOMES from \$1.00 (U Repair) Foreclosures, Repos, Tax Delinquent Properties. Now selling your area. Call 1-315-736-7375 Ext. HMI-M6 for current list. 24 HRS. 8-25p

1971 CHEVELLE 427 C.I. Big Block 400 turbo transmission, new 4-10 rear end, Holley 750 carburetor, must see. \$4500 or best. 434-2098. 8-18p

FOR SALE: Honda Fat Cat 428-7986. 8-18p

FOUND - YOUNG DOG - German Shepherd/Mix, Sharon Township, Pleasant Lake and Meyer Road Area. Inquire after 6 p.m. - 428-8184. 8-11

MOVING - must part with 2 adult cats. Good companions to right home; Home - 428-7275 or Work 971-9741. 8-11

START NOW

Waitresses

Service Assistants

Salad Bar Attendants

Full-time & Part-time

We Train You

Flexible Schedules

Competitive Wages

Advancement Potential

Apply In Person

Saline Big Boy

220 W. Michigan Ave.

8-25

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.

APARTMENT FOR RENT - single person - 1 bedroom in Manchester business district. 428-7639 or 428-7422. 8-11

Garage Sales

YARD SALE: boys clothing 6-12 and tools. Thursday, August 11, 9-4, NO RAIN DATE. 7830 Ernst Road. 8-11

MOVING SALE: August 13 - 14, 9 to 5, 7374 Kothe, some furniture, household and barn equipment, lawn and garden tractor. p

GARAGE SALE - Saturday and Sunday, August 13 and 14, 14701 Tracy Road, Manchester. p

BACK YARD SALE - August 12-13-14, from 10 a.m. to 8 p.m., furniture, and knick-knacks. 15261 Grass Lake Road. p

YARD SALE - antiques, victrola, car parts, lots more, Saturday, August 13, 9 to 6, 424 Lafayette. p

4 FAMILY GARAGE SALE - 310 S. Washington, 9 to 5, Friday and Saturday, 12th and 13th, 2 stereo consoles, T.V., 3 motorcycles, furniture, toys, clothing - infant thru adult mens' and womens' household and lots of misc. p

PART TIME OPENINGS available in childrens shoe store, excited starting pay, apply at Stride-Rite Bootery, Briarwood Mall. 8-11

OFFICE HELP WANTED - 7 a.m. - 5:30 p.m. Monday - Friday on M-52 between Chelsea and Manchester. General office work and weighing trucks, phone 587-8295. 8-11

COLLINS CASTLE - licensed daycare has full-time openings. Infants - 5 years. Call Denise 428-9238. 9-1p

SEARS KENMORE WASHER good condition, asking \$100. 428-9238. p

FOR SALE - sweet corn - ready soon. By the bushel or the dozen, call after 5, 428-8652. 8-11

ATTENTION LADY BOWLERS The Manchester Town Club Bowling League will hold their fall meeting at the Chelsea Bowling Lanes, Wednesday, August 17, 1988, at 7:00 p.m. All lady bowlers are invited to attend. We bowl every Tuesday night at 5:50 p.m. For more information please call President - Tootie Armentrout - 428-7615 or Secretary - JoAnn Clark - 428-8257. p

WE HAVE AN IMMEDIATE opening for a person to work 2:30 p.m. - 6:00 p.m., prepare outgoing mail and provide switchboard coverage. Knowledge of mail services and switchboard a plus. Rate of pay \$4.25. Please send resume or call; Christy Guenther, Johnson Controls, Inc., 912 City Road, Manchester, 48158 - 428-9741. 8-11

Take this to heart
Have regular medical check-ups
American Heart Association

WEDDING PREPARATIONS SIMPLIFIED

See us for . . .

- Carlson Craft INVITATIONS ENCLOSURES NAPKINS THANK YOU'S RECEPTION ITEMS ATTENDANTS GIFTS

The Manchester Enterprise 428-8173

Fish Oils May Provide Answers

Fish oils rich in omega-3 fatty acids have become noteworthy recently because of their capability to lower levels of blood lipids and to reduce blood pressure. Recent studies show that these oils may have yet another important beneficial effect. Dr. William M. Bennett of the Oregon Health Sciences University in Portland reported at a Science Writers Briefing sponsored by the National Kidney Foundation that fish oils containing omega-3 fatty acids may protect the kidneys against harmful side effects caused by cyclosporine, a drug that is used after transplant surgery to prevent the body from rejecting the new organ. Cyclosporine has improved the success rates of all types of organ transplants. It may also be helpful against immune-mediated diseases - such as diabetes, rheumatoid arthritis and multiple sclerosis. However, cyclosporine affects the kidneys to some extent in almost all patients receiving this drug. Some heart transplant patients have developed end stage kidney failure due to cyclosporine. At present, attempts to control cyclosporine's side effect on the kidney involve close monitoring of blood levels of the drug. However, this approach has been somewhat disappointing, said Dr. Bennett. Each individual handles cyclosporine differently, and a lower dose can still be toxic to some individuals. Dr. Bennett explained that cyclosporine affects the kidneys by causing constriction of the blood vessels and filtering capillaries of the kidneys. Prolonged constriction of these vessels can lead to scarring of the affected blood vessels. Fish oils containing omega-3 fatty acids are known to have an inhibitory effect against this type of constriction. Animal studies have shown that, when cyclosporine is combined with fish oils, kidney toxicity is markedly reduced. Early clinical trials are currently in progress to test the effectiveness of fish oils in inhibiting the side effects of cyclosporine on the human kidney. The National Kidney Foundation of Michigan, Inc. is the major voluntary health agency located in Ann Arbor, Michigan seeking the total answer to diseases of the kidney and urinary tract... prevention, treatment and cure.

Traffic Advisory

Three miles of I-94 from west of Elm Road to the I-94 Business Loop (Ann Arbor Road) in Jackson County will receive a new asphalt surface beginning in mid-August, the Michigan Department of Transportation (MDOT) said today. Traffic will be reduced to one lane each direction and shoulder space will be limited during the resurfacing project, which will continue until late October. Entrance ramps from Elm Road will close temporarily for the construction. MDOT has taken steps to reduce inconveniences to motorists. Most of the resurfacing will take place at night, meaning less disruption for drivers, and allowing the contractor to finish the job faster. The contract for the project includes special financial incentive/disincentive clauses, awarding the contractor for every day the project is finished early, and fining the contractor if the job is finished later than scheduled. All lanes will be open for holidays and home football games at the University of Michigan. Ajax Paving Industries, Inc., of Madison Heights won the contract for the project with a low bid of \$2,599,464. Work includes cold milling of the old roadway, paving of the new surface and repair of the underlying concrete roadway where necessary. Work this year is the first part of a two-part project. Phase two will begin in March 1989 and ends in June 1989. Phase two will extend from east of Airport Road to west of Elm Road. Forests still cover a third of this nation's land.



Mr. and Mrs. Claude Crumb

St. Joseph's Shrine in the Irish Hills was the setting of the June 3 ceremony uniting Lisa Anne Rafalski and Claude David Crumb in marriage. Approaching the altar on the arm of her father, the bride wore a satin gown, long satin gloves and a traditional veil. Her bouquet was white roses enhanced with lace and pearls. Ginny Stripp and Jeremy Crumb, brother of the groom, were honor attendants. Bridesmaids included; Sue Anne Rafalski and Marie Lawson, sisters of the bride, Wendy Gallentine and Pat Preston. Serving as groomsmen were; Ric Winnick, David Stetler, Mike Rafalski, brother of the bride, and Rick Vitale. Amber Crumb, daughter of Lisa and Claude, and Stephanie Lawson, niece of the bride, were flower girls while Steven Lawson, nephew of the bride, carried the rings. Parents of the bride and groom are Mr. and Mrs. Anthony Rafalski, Mr. and Mrs. Louis Belleau and Mr. and Mrs. Charles Crumb. A reception was held at the America Legion Hall in Manchester. Denise Jacobi assisted at the guest book and Kathy Faulhaber was in charge of the cake. Albert Williams and Deacon Way served as bartenders. The newlyweds are residing in Manchester.

Sutton Agency, Inc.

136 East Main Street
Manchester, MI 48158
313-428-9737

Your Independent Insurance Agent Serves You First

Monday - Tuesday - Wednesday - Friday 9:00 a.m. - 4:30 p.m.
Thursday 9:00 a.m. - 12:00 Noon

Auto Insurance
Hastings Mutual Insurance Company
Independent Insurance Agent

CHEVROLET

A GOOD SELECTION OF NEW and USED CARS ON OUR LOT

TIRB CHEVROLET CO

131 ADRIAN STREET MANCHESTER, MICHIGAN
PHONE 313-428-8212 OR 313-428-8492

MON	TUE	WED	THUR	FRI	SAT
7:30-8	7:30-6	7:30-8	7:30-6	7:30-6	7:30-12 Noon

Attention Kindergarteners!!

If you have a child that will be ready for Kindergarten this fall and you have not registered him/her, please call Klager School at 428-8321.

PARR'S AUTO BODY

BODY WORK - PAINTING
FREE ESTIMATES
INSURANCE WORK
GLASS INSTALLATION

1646 1/2 W. Austin Road
Manchester, Michigan
Phone 313-428-9538

FUND RAISING

Manchester Sportsman Club
8501 Grossman Road
Friday 6:45 p.m.

"Honor The Flag"
Manchester American Legion
203 South Adrian Street
Saturday 7:00 p.m.

MANCHESTER TOWNSHIP LIBRARY SUMMER HERITAGE CELEBRATION

Saturday, August 13th

Share in our 150th anniversary celebration with:

- * A ceremony at 2:00 on the Gazebo. Honors from our State government, tributes, and a ceremony for the dedication of our new Historic Marker.
- * Also a Puppet Theater with a variety of shows for the little ones - outside the Library.
- * An "Old Book Sale" on the lawn. Perhaps a treasure will lie therein!

JOIN US AT THE MANCHESTER TOWNSHIP LIBRARY!

Money Management

Understanding The Not So Simple World of Interest Rates

In today's financially complex world, nothing is simple any more—not even interest rates. If you think differently, try selecting the best interest rate simply by scanning the local newspapers. Advertisements fight for your attention by boldly announcing annual rates that vary by fractions of a percentage point based on how much you deposit, what type of accounts you choose and whether the yield is tax-free, tax-deferred or taxable. Convicted?

According to the Michigan Association of CPAs, a little knowledge can go a long way in helping you choose the right money market account or certificate of deposit (CD) for your investment. To make an informed decision, you must understand how interest is compounded, evaluate the annual yields offered by various accounts and investigate the type of fees the institution can charge.

Imagine you have only two possible choices for your investment: a CD with an annual rate of 8 percent, compounded monthly and a CD with an annual rate of 8.1 percent, compounded semi-annually. Which is the better investment?

If you think that the 8.1 percent CD is better because its annual rate is higher, think again. In this case, the account offering the lower rate of 8 percent will actually earn more because of the power of compounding.

Most people actually choose to deposit their money in a bank or other savings institution by virtue of newspaper advertisements that proclaim "the highest available interest rates." But, in fact, those impressive interest rates adver-

tised in one-inch print and with slick Madison-Avenue style, may not always be the best available. Under federal regulations, any advertisement that lists an interest rate for a savings account must also disclose the annual rate. The annual rate alone tells you very little. To really understand the investment value of a savings account, you have to know how often the interest earned on your money is compounded.

Compounding means that your interest is periodically added to your savings so that your interest earns more interest. Interest can be compounded in any number of ways: daily, monthly, semi-annually or annually. In general, the shorter the compounding period, the more total interest you earn on the account.

Look at the difference compounding makes. A one-year CD advertising a 10 percent "simple" interest rate would earn \$100 in interest on a \$1,000 deposit at maturity. By comparison, the same 10 percent compounded daily would be equivalent to an account earning 10.52 percent—for a return of \$105.20 on the same one-year CD.

Now, that extra \$5.20 may not seem a lot to you, but those

dollars can add up faster than you might expect. In the above example, an account earning a non-compounded interest rate of 10 percent would double in value in 7.2 years. If compounded daily, the same account would double approximately one and a half years earlier.

Although the Federal Reserve Board does not require bank advertisements to disclose the compounding period applied to an investor's deposit, many ads do volunteer this information—often in fine print, located beneath the interest rate figure.

Another number that is frequently trumpeted in ads is the "effective annual yield," which provides a more accurate gauge for those shopping for the best savings account. This figure reflects the impact that compounding has on the annual interest rate. By comparing effective annual yields between two or more accounts, you can get a fairly accurate idea of how hard your money will be working for you in the account.

A simple comparison of yields may not work, however, if you are comparing taxable investments to those exempt from taxes, such as a municipal bond. The actual yield of a tax-exempt account depends not only on the account's interest rate and compounding method, but also on your tax bracket. If you are in the 33

percent bracket, a 5 percent tax-free yield is really the equivalent of a 7.5 percent taxable yield.

In a tax-deferred account, such as an IRA or 401K plan, the tax is not eliminated; rather, it is merely postponed until a later date. The primary advantage of such investments is that they allow you to build assets at a faster rate by dramatically enhancing the effect of compounding.

A few other wrinkles must be smoothed over before you can rest assured that the account with the highest annual yield will actually provide you with the best bottom-line earnings. For instance, some accounts require you to deposit a specific amount in order to get the advertised yield. While the boldly printed rate and yield numbers may catch your eye, the ad may make no mention about any minimum deposit.

Another factor to consider when choosing a savings account is whether the institution imposes restrictions on or charges fees for establishing, maintaining or terminating your account.

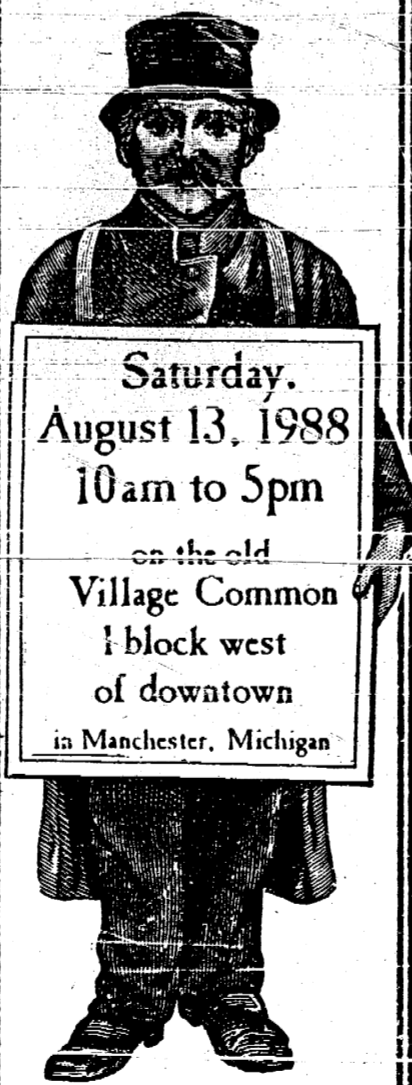
According to a Federal Reserve Board study, some depositors are paying fees as high as \$60 a year. Some banks that offer the convenience of automatic teller machines charge as much as \$1 for each transaction conducted at one of their machines. Other fees that take a bite out of your savings

include penalties for low balances or early withdrawals.

According to the Michigan Association of CPAs, the best way to avoid any surprises is to ask your banker to calculate how much will be in your account after a specific period of time. If you are shopping for a two-year CD, for example, find out how much money you will be able to withdraw when the CD matures.

MANCHESTER'S SUMMER HERITAGE CELEBRATION

- Crafts
- Pomp & Ceremony
- Barber Shop Quartet
- KID'S GAMES
- Quilt Show
- ARTS
- Carriage Rides
- HERITAGE CRAFTERS
- POPPY
- Omni-Pact Band!
- Historic Tours
- Dulcimers
- MOONWALK
- Used Book Sale



Saturday, August 13, 1988
10am to 5pm
on the old Village Common
1 block west of downtown
in Manchester, Michigan

FUN for the whole family all day long!

Manchester Community Fair

44th Annual Fair • August 16-20

Come to the Village of Manchester for an old-fashioned country fair! Livestock and craft exhibits, carnival rides, free entertainment and prize drawings.

- Tuesday-Parade 6:30 PM. Animal Grams 8 PM.
- Wednesday-Swiss Steak Dinner 5 PM. Lamb Judging 6 PM. ATV Pull 7 PM. Steer Judging 8 PM. "L" Three Dulcimers 8 PM.
- Thursday-Senior Citizens Free admission till 5 PM. German Dinner 5 PM. Pony Pull 6:30 PM. Compact Tractor Pull 7:00 PM. Tracy Lynne Band 8 PM.
- Friday-Kid's Day 1 PM-5 PM. Fish Dinner 5 PM. Antique Tractor Pull 5 PM. Short Crick Flatpickers 8 PM. Daily Drawing 10:00 PM.
- Saturday-Ladies' Day Activities 10 AM. Pedal Pull 3 PM. Chicken Dinner 4 PM. Tractor Pull 7 PM. Short Crick Flatpickers 8 PM. Daily Drawing 10 PM.
- Admission - \$2.25 adults; children 12 and under free.
- Located - In the big fair tents at Vernon and Wolverine Streets, two blocks east of M-52 in Manchester.

Public Notice

STATE OF MICHIGAN
PROBATE COURT
COUNTY OF WASHTENAW
CLAIMS NOTICE
INDEPENDENT PROBATE
FILE NO. 88-81931-IE

Estate of MINARD V. DIVER, Deceased. Social Security No. 390-18-0491.

TO ALL INTERESTED PERSONS: Including DANA SCHOLL whose address and whereabouts are unknown. Your interest in the estate may be barred or affected by the following:

1. The decedent, whose last known address was 424 Territorial, Manchester, MI 48158, died 6-14-88.
2. An instrument dated 3-19-86 has been admitted as the will of the decedent.
3. Creditors of the decedent are notified that all claims against the estate will be barred unless presented within four months of the date of publication of this notice, or four months after the claim becomes due, whichever is later.

4. This estate is not being supervised by the Probate Court. Any interested party may file a written petition with the Washtenaw County Probate Court, located at P.O. Box 8645, Ann Arbor, MI 48107, and with the independent personal representative, Objecting to the appointment and to the admission of the decedent's will to probate.

Claims must be presented to the independent personal representative, Mary V. Diver, 424 Territorial, Manchester, MI 48158.

Notice is further given that the estate will be thereafter assigned and distributed to the persons entitled to it.

JAMES R. DATSKO P-24295
P.O. Box 276
Manchester, MI 48158
(313)428-8333

THE MANCHESTER ENTERPRISE

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121st YEAR VOLUME NUMBER FORTY-FOUR

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THURSDAY, AUGUST 18, 1988

Special Tribute To Claire Reck



State Senator Lana Pollack, Linda Reck Wakefield, Mac Hardenbergh with Claire Y. Reck at the presentation of the state's award to Claire.

by Janet LaBeau Shurtliff

A deeply moved crowd joined State Senator Lana Pollack on Heritage Day last Saturday in presenting a special "Tribute" to Claire Y. Reck.

At the Gazebo ceremony during which she presented legislative honors to the Manchester Township Library, Senator Pollack took the microphone for a second time. She began with a personal account of her first meeting with

Mrs. Reck whose daughter, Sarah, was Senator Pollack's roommate in college.

She then read the formal "Tribute" from the Michigan Senate to Claire Y. Reck, a citizen whose tireless and selfless service to the people and the community of Manchester have certainly made Manchester a "finer place."

Mrs. Reck was taken by surprise with this Tribute, and the gathered crowd rose to offer sustained applause as Senator Pollack moved from the podium into the crowd to present to her the framed document.

Mrs. Reck has lived in Manchester since 1941. Almost immediately upon moving here, Claire Reck became involved in community service. She joined the Library Board in 1943 and has served continuously as a Board member until the present. Perhaps her best known work is with the Manchester Family Service which she was instrumental in founding and of which she has served as Chairman from its beginning until the present.

Although Mrs. Reck has been honored with numerous awards including most recently the Governor's Minuteman Award, it was obvious that the audience felt included in offering this "Tribute" as many came forward to shake Mrs. Reck's hand, and many were dabbing tears from their eyes when Senator Pollack read the beautifully worded tribute. Once more is perhaps not yet often enough to say "Thank You" to Claire Y. Reck.

See You At The Fair!!

Hinkley Named Hearing Officer

Village Council unanimously voted to name John Hinkley as Hearing Officer to deal with violations of the village's new Dangerous Building Ordinance. The ordinance enables the village to act when there is a structure considered dangerous by the local building inspector or other local official.

Hinkley's job will be to conduct hearings and decide, based on evidence presented by both the officials and the property owner, what action should be taken. Property owners who are unhappy with Hinkley's determination may appeal the decision to the Village Council.

Recreation Task Force Receives Grant

Manchester's Recreation Task Force will again be the recipient of a \$2,000 grant from the Washtenaw County Community Services Board.

"The money will be used to provide programs for young people as an alternative to substance abuse," Dianne Schwab told the Village Council.

Last year the Recreation Task Force organized dances and activities for area youths, mostly in the evenings and on weekends. This year the activities will be much the same, except that the program will be starting later and the Task Force will coordinate their activities with the schools, said Schwab.

MEA Responds To Board

On August 8, 1988, a media release was issued by the Superintendent of the Manchester Community Schools regarding bargaining of a new teachers' contract.

While there was no prior agreement between the parties prohibiting the issuance of such releases, the WLEA/Manchester Education Association was/is more than a little surprised that Mr. Niedzwiecki has elected to go public relative to the status of negotiations. Ordinarily, "negotiating in public" is recognized as not being in the best interests of either party to the bargaining process.

However, since this is the course the Manchester administration apparently wishes to follow, by virtue of this first volley, the Association feels obligated to respond.

Mr. Niedzwiecki's August 8, 1988, statement to the media can be found on page 11

Library Honored



Governor Swinson, Howard Parr, and Maggie Gisting at the unveiling of the Historic Marker for the Manchester Township Library, August 13, 1988.

by Janet LaBeau Shurtliff

The Manchester Township Library which is this year celebrating its 150th anniversary was honored during the Heritage Day ceremonies last Saturday when State Senator Lana Pollack presented a Resolution from both Houses of the Michigan State Legislature recognizing the Library's history and contributions to the community.

The framed document was received by Ron Mann and Clarence Fielder, who both have served as Township Supervisor during this anniversary year, and by Ann Fowler, treasurer of the Library Board.

The ceremony began with a very inspired invocation by Father Raymond Schlinkert which reminded us of the importance of knowledge and books. The Girl Scouts then led the audience in the Pledge of Allegiance, followed by some opening remarks by Village President, Mary Kallewaard. The Honorable John B. Swanson introduced the almost two dozen Library Board members and staff, past and present, who were on hand to share in honoring the Library.

After a very special tribute to Claire Reck, the assembled crowd made a procession across the street to the Library itself where, on the lawn in front, the new official State of Michigan Historic Marker was formally dedicated. Governor Swanson, the President of the Michigan Historical Commission, offered some very eloquent thoughts on the Library being a window, much larger than that of a television screen, to the world. And he discussed the long and unique history of our Manchester Township Library. He then unveiled the Marker.

The marker is nearly two feet by three feet and stands on a pole

almost seven feet high. It is made of bronze and has text on both sides. Governor Swanson read the text, one side being the history of the Manchester Township Library and the other the history of the building itself, the James A. Lynch House. The marker was a gift to the Library arranged for by the 150 Committee and funded by the Manchester Area Historical Society. All are certainly invited to stop at the Library to read the marker.

The interesting ceremony was concluded with a thoughtful benediction by Father Schlinkert. And the crowd was invited into the Library for refreshments and a look at the most recent renovations.

This ceremony to formally and officially mark the Library's 150th anniversary is part of the many activities which have taken place and are still planned for this 150th year. As a part of the Summer Heritage Celebration, it was categorized as "Pomp and Ceremony" - and more interesting, inspiring, and meaningful "pomp and ceremony" would be difficult to find.

Looking For United Way Campaign Slogan

Twenty-five (\$25) dollars will be awarded to the winning slogan selected for the 1988-89 United Way Campaign. All Manchester area residents are eligible, no age limit. Bring your slogan ideas to the fair. The United Way slogan box will be located at the Manchester Recreation Task Force booth. Last year's winning slogan "Go Dutch! Let's Give Much!" was submitted by Reno Feldkamp.