

60th Anniversary



Mr. & Mrs. Howard Woodruff

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, May 25: Drip Irrigation
- Friday, May 26: Flowers for Dry Gardens
- Monday, May 29: Memorial Day, No New Tape
- Tuesday, May 30: Poison Ivy Control

Optimists Tri-star Baseball Contest

The Optimists tri-star baseball contest will be held on Saturday June 10th at 1:00 p.m. at Kirk Park. Boys and girls ages 8-13 are welcome to compete in batting, base running and throwing. Boys and girls will compete separately in their own age groups with 1st, 2nd and 3rd place trophies being awarded for each group. Entrants may use their own bats. Entry forms will be available at Dr. Bates' office and Krauss Pharmacy. They will also be available the day of the contest.

School Hot Lunch Menu

- Tuesday, May 30: Chicken Fried Beef Patty on Bun, Tator Tots, Dill Pickles, Fruit Cocktail, Milk
- Wednesday, May 31: Macaroni & Cheese, Ham Patty, Buttered Green Beans, Dinner Roll/Butter, Sliced Peaches, Milk
- Thursday, June 1: Hamburger on Bun, Potato Salad, Carrot & Celery Stix, Granola Bar, Milk
- Friday, June 2: Cheese & Sausage Pizza, Tossed Salad with Dressing, Cookie, Fresh Fruit, Milk

People once believed it bad luck to put the left shoe on before the right.

A lovely open house was held Sunday, May 7, at the Water Wheel Estates Club House at Clinton, Michigan to honor the 60th Wedding Anniversary of Howard and Velma Woodruff. The event was planned by their children, Frisella and Duane Haselschwerdt of Manchester, Michigan; Howard and Evelyn Woodruff of Palm Bay, Florida; and Robert and Christina Woodruff of Milan, Michigan. The Woodruffs have eight grandchildren and two great-grandchildren.

Among the 150 guests who attended were Fr. Donald Rusch of St. Dominic's, Clinton, Michigan; their granddaughter's family Janet and John Senft, Sara and Kari Ann of West Hartford, Connecticut; their nephew and wife, Richard and Jill Hansen of Scottsdale, Arizona; their daughter-in-law Evelyn's twin sister and husband, Eileen and Stanley Richardson of Toronto, Canada; and a childhood schoolmate of Mr. Woodruff's, Marshall and his wife, Hazel, Tebo, of Yale, Michigan.

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DOES YOUR CHILD HAVE SCOLIOSIS?



Most parents are loving and have a deep concern for their children's health. Even so, many parents wouldn't have any idea how to answer the question: Does your child have scoliosis? We shouldn't be too critical of our unknowing parents however, for scoliosis, "THE UNSEEN CRIPPLER," is very difficult to detect in its early stages. Without proper detection techniques, scoliosis can remain unnoticed until it has progressed to near crippling proportions and can last a lifetime.

The next question a person might ask is: If so many people have scoliosis, why isn't it more well known? The answer to this question lies in four simple facts:
Fact One: When a scoliosis is being formed there is usually no immediate pain involved. As a result, the individual is often unaware that a problem exists.
Fact Two: Unfortunately, the majority of people do not get regular monthly check-ups for their family or for themselves. Sadly, this means that early detection is hampered.
Fact Three: Since there is no pain involved, children don't often complain, and general examinations are not usually directed to scoliosis detection, people believe all is well.
Fact Four: Until recently, little attention was given to spinal care, and the formation of spinal abnormalities. People are now becoming more aware of the need for spinal care. With recent passage of spinal care laws, and mandatory spinal check laws for school age children, we can only believe that many children will be spared the agony of adult scoliosis.

However, unless we remain attentive to the need for scoliosis detection, many children and adults will develop this crippling disease. Fortunately, not all cases progress to the disabling stages of Kyphosis (hunchback) or Lordosis (swayback). Rather, many cases stay in the area termed "functional scoliosis." Sadly, without treatment, the "functional" cases may advance to a crippling stage without warning. This often results in a variety of physical problems such as respiratory and mobility difficulties, and could even cause a shortened life expectancy, due to the impingement of nerves supplying energy to vital organs.

As today's health care environment begins to touch on the causes, progression and treatment of scoliosis, chiropractic patients will be encouraged to know that doctors of chiropractic have been diagnosing and treating scoliosis patients for nearly 100 years. They are clearly the experts in this field. Chiropractors, as pioneers of spinal research, have done much to pave the way for proper diagnostic and treatment techniques. This research has uncovered a wide variety of diseases directly related to, but not previously linked to, the various forms of scoliosis. Most doctors of chiropractic agree that the best time to detect scoliosis is when the child is in the most vulnerable years (4 to 10 years of age). For this reason, we suggest that if you are not bringing your children for regular monthly chiropractic adjustments, that you start soon. Scoliosis can be corrected through regular chiropractic adjustments.

FREE FAMILY POSTURE EXAMINATION

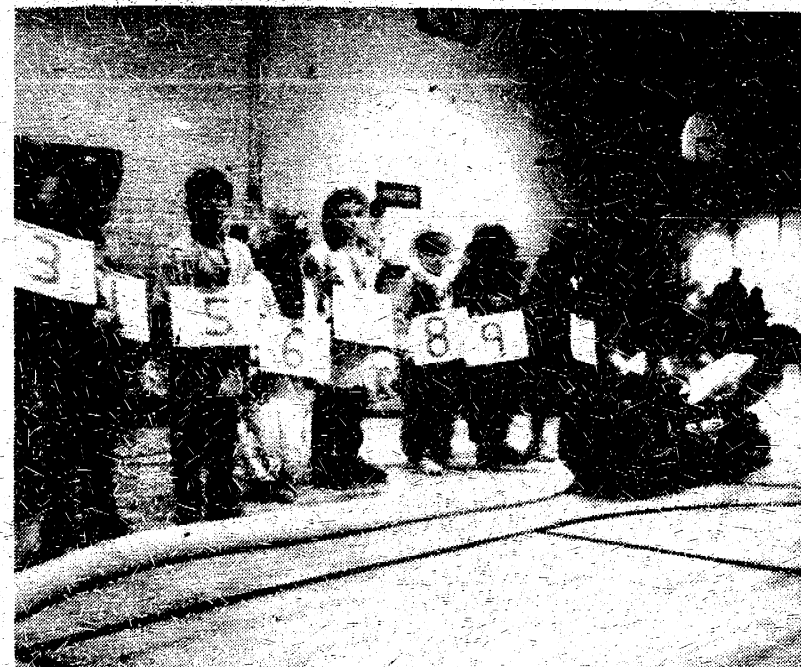
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Money Management

LOOKING FOR A HOUSE? FOLLOW THESE GUIDELINES TO A SMART INVESTMENT

In "The Money Pit," a film released just a few years ago, a young professional couple sinks their last dollar into a dream house in the country. Within a few days, the nightmare begins. The spiral staircase collapses; the faucets emit a foul, unidentifiable liquid. Each repair drives the couple further into debt. The comedy mirrors fears that plague nearly all prospective home buyers: Can I afford the purchase? Is the house a good investment? To help you answer these questions, the Michigan Association of CPAs has provided the following guidelines.

How Much Can You Afford?

First, calculate how much you can afford to spend. In most cases, your yearly mortgage payments, property taxes and homeowners' insurance premium should equal no more than 28% of your annual gross income. So, if you have a gross income of \$50,000, your home-related expenses should not exceed \$14,000 a year, or \$1,166 a month. If you have a long-term installment debt-including credit cards and student or automobile loans-add these expenses to your

annual house payments. The combined total should not exceed 36% of your gross income.

How much you can afford to spend also depends on prevailing mortgage interest rates. Even a single percentage point can make a significant difference. To illustrate, the monthly payment on a 30-year, fixed mortgage at 9.5% of \$100,000 is \$841. The same loan at 10.5% results in a monthly payment of \$915. On an \$80,000 loan, the payments drop \$183, to \$732 a month.

Keep in mind that your costs may be higher during the first year. In addition to the expense of moving, furnishing your home and making minor modifications, you will also have to pay points to the bank issuing your mortgage. Each point equals one percent of the entire loan, so three points on a \$100,000 loan is \$3,000.

Before you panic at how much it costs to buy a home, remember that these expenses are partially offset by several valuable tax deductions. For instance, the points on a first mortgage on your home are generally tax-deductible in the year in which they are paid-providing that you pay them with your own funds. So, if you buy a house in 1989 and pay the points with a separate check drawn on your personal account,

you should be able to deduct the entire amount on this year's taxes. Other tax advantages include deductions for mortgage interest and property taxes.

What Makes A House A Good Investment?

Once you have a realistic idea of how much you can afford, start scanning the classifieds. By reviewing the real estate ads, you can get a sense of the market price for homes in various areas. The classifieds can also help you define your priorities. For instance, how many bedrooms do you want? How important are the "luxury" options, such as a fireplace? Sit down and write a description of your dream home. You probably won't find a house that fits the description exactly, but the written list can make your search more manageable. Just make sure the description is reasonable. If you search for a home simply to fulfill some romantic fantasy, you may end up making a poor investment.

How do you know if a home is, in fact, a good investment? First of all, the value of a house is largely determined by the location and character of the neighborhood it is in. Take Beverly Hills. Not too long ago, a house there sold

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