

Money Management

WHEN YOUR CHILDREN LEAVE HOME: TURN AN EMPTY NEST INTO INCOME

When our youngest daughter moved to a college dorm, Kate was devastated. For years, her life had focused on her three children. Now, with the house empty, she felt abandoned and useless. Her husband John understood exactly how she felt.

Luckily, a neighbor who had experienced the same "empty nest" phenomenon a few years earlier came to their rescue. She reminded the couple of all the plans they had put on the back burner while they were raising children. Kate, for example, had always wanted to run a small catering business, and John dreamed of buying a small lake-side home. Within a year, the couple was too busy pursuing these long-postponed goals to focus on the void their children had left behind.

If you are suddenly confronting an "empty nest" the Michigan Association of CPAs suggests that you try concentrating on ways to turn the situation to your advantage. With some strategic planning, you may find that your empty nest is overflowing with golden eggs.

income. Capitalize on your knowledge, skills and interests. Although the fastest-growing segment of home business is computer and word processing, almost any type of service can be operated out of the home - from bridal consultations to investment counseling to gourmet-food services.

Besides satisfying your personal ambitions, a small business can reap substantial tax savings - especially if you operate the business out of your home. In most cases, you can deduct a portion of your utility costs and home insurance premiums. What's more, any additional income you earn from the business can help you achieve other personal and financial goals.

To get started, develop a business plan. Your local library can provide hundreds of sources to guide you. In brief, a business plan should describe your product or service, identify competitors and highlight your primary selling advantages. You should also address such issues as space requirements, equipment needs, financing and operating costs. Since some of the preparatory work you need to undertake is rather technical, you may want to consult legal and financial professionals.

Transform Free Time Into Business Income

Do you have a brilliant idea for a small business? If so, this may be the ideal moment to transform your free time into business

Turn An Empty Room Into Rental Income

Depending on the real estate market in your particular area, you may be able to substantially

increase your standard of living by simply renting all or portion of your home.

For example, you may be able to convert a basement, attic, garage, or spare room into a rental apartment. The extra income can help pay off your mortgage, increase your retirement savings, or finance a dream vacation. To prevent your tax liability from jumping dramatically, make sure you offset the rental income by such allowable deductions as depreciation, repair and maintenance expenses and insurance costs.

You should also note that taxpayers with an adjusted gross income (AGI) of \$100,000 or less can still deduct up to \$25,000 in passive net losses, including those associated with a rental property that they actively manage. For owners with AGIs over \$100,000, the \$25,000 active-rental-loss allowance is reduced by 50 cents for every dollar of income. Once an owner's AGI exceeds \$150,000, the allowance is totally phased out.

However, if you plan to sell your home and buy a new residence in the near future, CPAs advise you to proceed cautiously. When you sell a home that is partially rented, tax law

requires you to treat the sale as if it involved two separate pieces of property. Since you must pay tax on the gain allocated to the rental portion of your house, this provision may result in a stiff tax bill.

Trade Down And Build Up Savings

Another way to capitalize on your home is by selling it and trading down to a smaller, less expensive home. Let's look at how this works.

Thirty years ago, Kate and John bought their four-bedroom house for \$40,000. When they decided to sell the house, they were surprised to find that its market price had soared to \$165,000. Upon conclusion of the sale, the couple realized a profit of \$125,000. Before you start calculating how much tax they had to pay on that profit, consider this: the couple collected the entire amount tax-free. They accomplished this feat by claiming the \$125,000 exclusion-of-gain provision available to anyone who is at least age 55 and meets certain

ownership and age requirements. A once-in-a-lifetime tax break, this provision enables taxpayers to avoid paying tax on up to \$125,000 of the profit realized from selling a principal home.

Before you sell your house, the Michigan Association of CPAs advises you to thoroughly investigate this critical tax break. Used properly, the exclusion-of-gain provision can help you secure a financially sound retirement. Unfortunately, too many taxpayers unwittingly squander the exclusion simply because they failed to get all the facts.

Remember, an empty nest can be a great opportunity. With retirement not too far in the distance, this may be the ideal time for you to start focusing on ways to fortify your own nest egg.

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USPS 327-460

THURSDAY, SEPTEMBER 14, 1989

Manchester Girl Wins National Title in Hawaii



Annette Michelle Wurster, daughter of Vicky and Ray Wurster, of Manchester was crowned Miss American Coed Hostess 1989, August 30, 1989 in Hawaii.

Annette won her all-expense paid trip to Waikiki Beach in June of 1989, when she won the State Competition in Lansing. The National Pageant took place at the Sheraton Moana Surfside and the Hyatt Waikiki Hotels. Pageant week started August 23 and ended August 30.

Upon arrival in Honolulu, the contestants were given a real Hawaiian welcome. Throughout the week, they had a very busy schedule including photo sessions and many rehearsals. Their pageant schedule included tours of Punch Bowl National Cemetery, Pearl Harbor and the Arizona Memorial, a tour of the city, a dinner show at the Hula Hut and a sunset cruise on the Windjammer.

All the contestants had hula lessons and performed a hula dance in the pageant. The week was filled with excitement and as

Progress Made In R. R. Building

Manchester Enterprise
October 8, 1925

Stockholders' Meeting Of Oldest Rail Road in U.S. West of Buffalo at Adrian, Monday

The first railroad built in the United States west of Buffalo was the Erie & Kalamazoo, extending from Toledo to Hillsdale. It was a strap rail construction at first and did business for a few years, then was leased to the Michigan Southern railroad. After the Northern Indiana road was built from Toledo through northern Ohio and Indiana to near Elkhart, these two companies consolidated under the name of the Michigan Southern and Northern Indiana Railroad Co., with Chicago as its western terminal.

As years passed on, Buffalo and Dunkirk and a string of other companies which built roads between Erie, Cleveland, Sandusky and Toledo, merged under the name of Lake Shore and struggled along for several years, finally forming one company called the Lake Shore & Michigan Southern, operating between Buffalo and Chicago.

These roads, with the addition of many others extending in all directions and reaching principal points in Illinois, Indiana, Ohio and Michigan, were later on merged or taken over by the New York Central, making one of the greatest railway systems in the United States.

The Erie & Kalamazoo road is continued on page 6

Recycling Dilemma

Janet LaBeau Shurtliff

Four out of the five Manchester area township/village governments agreed to share the cost of maintaining the local Recycling Station. But the fifth, Sharon Township, did not.

This is the situation which has developed over the fate of the Manchester Area Recycling Station, currently located behind Wacker's, in Sharon Township, at M-52 and Pleasant Lake Road.

"No one voted against recycling," said Duane Haselschwerdt, clerk of Sharon Township, when asked about Sharon's decision. "But this needs more study - maybe complete reorganization - before we can go in on it," he continued.

As an example of what could happen, Mr. Haselschwerdt described the history of problems with the area's transfer site in the past: unauthorized and improper usage by non-residents and a steadily skyrocketing price tag.

"Three years ago the transfer site was costing us \$100,000 a year. More than fire protection or roads! Couldn't any of us afford that!" Since then the transfer site was reorganized and now works well, he maintained.

The uncertain costs and lack of a system for supervising usage were the concerns which resulted in Sharon Township commissioners' decision not to approve funding at this time, according to Mr. Haselschwerdt.

Mary Kalleward, Village of Manchester president, said, "In

time I hope Sharon Township will join us." The Manchester Village Council at its last regular meeting agreed to continue participating in the funding even though Sharon Township was not, and thus the costs would be divided four ways instead of five.

She said the agreement between the Village and Freedom, Bridgewater and Manchester townships was only for the remainder of this calendar year.

During the 3 1/2 month agreement period, the four municipality units involved will look for solutions to problems such as the location of the recycling station, the necessity and method of limiting usage, and the possibility of other sources of funding such as grants. The first meeting is scheduled for September 25.

Washtenaw County government began installing these recycling stations in out-county areas last year. The Manchester station was placed behind Wacker's in November of 1988.

Not much more than six months later, the County withdrew financial support for maintenance, leaving villages and townships to come up with the money after most municipality budgets had already been approved for the upcoming year.

Duane Haselschwerdt said, "Our budget was set. We didn't know exactly what the costs (for the recycling station) would be. We have to make sure we're handling finances in a business-

Continued on page 3

New Klager Staff



A welcome addition to the Klager Elementary School staff includes: (l-r) Cheryl Call, Bilingual; Michelle Spaulding, Speech and Language; Suzanne Whitney, Teacher Consultant; Debra Okray, Special Education; Suzanne Birgy, Migrant Resource and Jim Krzyzaniak, 4th grade classroom teacher.

Homecoming Week Activities

September 19, Tuesday: Girls Basketball game, away, against Stockbridge. JV starts at 5:30 p.m.

Golf match, home, against Osted, begins at 4:30 p.m.
September 20, Wednesday: Golf match, away, against Gabriel Richard, begins at 4:30 p.m.

September 21, Thursday: JV Football game, away, against Hanover Horton, begins at 7:00 p.m.

Girls Basketball game, away, against Michigan Center. JV starts at 5:30 p.m.

September 22, Friday: Varsity Football game, home, against Hanover Horton. Begins at 7:30 p.m.

Please come and show your support!

Bicentennial Writing Contest

Michigan students, from kindergarten to college graduate students, will be able to show their literary skills, as well as their patriotism, in a new writing contest sponsored by the Michigan Commission on the Bicentennial of the United States

continued on page 6

Senior Citizens News

Writing a weekly article is somewhat like doing homework, except someone else gives you the assignment. Back in the olden days, as our small fry used to call our childhood days, we didn't have so many distractions. We did it somewhat under protest, but that was quickly nipped in the bud. It was a treat to listen to the radio after homework was done and didn't our imagination run riot by just hearing words? It would be fun to relive just one of those days, don't you think? Seniors are special because they have all those memories to relate (sometimes whether you want to listen or not).

Thursday, September 14: Swiss steak is on the menu at 12 noon with bingo following at the Center. Also following lunch, at 12:30, a RSVP representative will be present to talk with us about their program.

Sunday, September 17: at 2:00 p.m., seniors leave for the Coun-

try & Western Show at Hill Auditorium in Ann Arbor for the 3:00 performance. Call Erma Alber at 428-8707 if you are interested in going along. There are ample free tickets.

Monday, September 18: A shopping trip to Fairlane is planned. Departure time is 9:30 a.m. from the Center. Call Erma.

Tuesday, September 19: Rev. Pegg Ainslie will give the clergy presentation beginning at 11:00 a.m. Noon lunch will feature classic b-b-q ribs (bet they are also classy.) Center activities will begin at 12:30. Call in reservations for all lunches to 428-8359 or before 10:30 a.m. to 428-7630 on the day of each lunch.

Wednesday, September 20: Chamber of Commerce luncheon and meeting will start at 12 noon. Call Rubena at 428-8359 if you wish to go.

Thursday, September 21: Good and hearty chuck roast is for lunch. Bingo will be enjoyed at 12:30 at the Center.

Looking ahead: A Wiard Orchard trip is scheduled for Saturday, September 23. Call Erma to go on the senior bus. Also, flu shots are scheduled for November 9 from 9-12 noon. Another thing: Herman Boelter—it hadn't better frost on the 15th, I'm not ready!

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415 E. Main - Presently owned by Lou & Tina Way, this house is known as the Rachenberger house after the family that built it in 1867.

206 W. Main - The current owners, Joe & Laurie Kiester, have recently updated this late 1800 Victorian structure while trying to preserve some of the original workmanship.

644 Grat Strasse - This beautiful, large contemporary home is owned by Marie Garlick. Overlooking private ponds, it contains four bedrooms, four and one-half baths, and much more!

679 Wald Strasse - This newly decorated Cape Cod style home sits on a lovely hillside lot and is owned by Ron & Debbie Ellison.

Tickets are \$5.00 per person and are on sale now at The Flower Garden or through any Lambda Nu member.

Obituary

**Agnes(Sis) Kent
Naples, Florida
Formerly of Manchester**

Age 80, died Saturday, September 9, 1989 following an extended illness. She was born June 18, 1909 in Onaway, Michigan, the daughter of Dr. L.C. and Margaret (Bowler) Kent. She was a retired school teacher.

She is survived by 1 sister, Jeanne England of Naples, Florida and Manchester; 3 nieces and 3 nephews.

A Mass of the Christian burial will be held Thursday, September 14, 1989 at 10:00 a.m. at St. Mary's Catholic Church. Rev. Fr. Raymond Schlinkert will officiate. Burial will follow in St. Mary's Cemetery.

Breather's Club

"Flu Shots: Yes or No?" will be the topic discussed by Dr. Terence Davies when he speaks at the next meeting of the Chelsea Breather's Club. The group will meet from 11:00 a.m. to 1:00 p.m. on Saturday, September 16 in Dining Rooms A & B at Chelsea Community Hospital, 775 S. Main St., Chelsea.

The Breather's Club is a social and educational program for persons with breathing difficulties caused by allergies, asthma, emphysema and other chronic lung diseases.

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

THE MANCHESTER ENTERPRISE

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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, September 14: Little Bulb Flowers

Friday, September 15: Planting Hardy Bulbs

Monday, September 18: Beautify Your Landscape

Tuesday, September 19: Growing Vegetables Indoors

Wednesday, September 20: Forcing Bulbs

Correction

The coyote shot on Raymond Louck's farm was trapped by Special Deputy Lahmael Picklesimer of Washtenaw County Animal Control.

Surplus Foods

Distribution of Federal Surplus Foods will be on Friday, September 22, 1989 from 9:00 a.m. until 11:00 a.m. Place for distribution will be the Manchester United Methodist Church, 501 Ann Arbor Street.

Shakespeare Reading Club

The club had a good time in August at the home of Mae Hardenberg when we were there for our summer picnic.

On September 19 we will meet at the Emanuel Church parking lot at 11:00 a.m. to go to Ann Arbor for lunch. Then we will go to the Bentley Library to give it our minutes of our club meetings from 1897 when the club was founded, through the present time. Lenora Parr had bound copies made of all the minutes in book form which we will use now. The old books are fragile due to age. The Library will show us how it preserves older materials that are given to them. There are other books and items from Manchester already there. It promises to be a wonderful outing to enjoy.

MAHS Presents A Fascinating Diary

Janet LaBeau Shurtliff
An incredible story is coming to the Manchester Area Historical Society this coming Monday evening: The story of Jacob Nagle's journal!

It is a story of a Revolutionary War soldier, a Royal Navy sailor, and a common man; of merchant's ships and brothels, and sea-side taverns.

It is the story of convict ships sailing to Australia and of trading ships traveling to the Mediterranean, South America, India and China.

It tells of floggings and mutinies, of espionage and survival. It is the story of 48 years at sea.

It is colorful and comical, powerful and fascinating. "Better than fiction," is how one reviewer put it.

Jacob Nagle wrote his journal in about 1840 at the age of 70. His story is coming to the Manchester Area Historical Society through the person of John Harriman from the Clements Library. (Clements is the beautiful arched library on the University of Michigan campus which is a treasure house of Early American History.)

John Harriman will share with the Historical Society the story of the vitality and abundance of 18th and 19th century records, and how the story of Jacob Nagle, who seemingly slipped through the cracks of history, was uncovered.

Mr. Harriman is Managing Editor of "The American Magazine and Historical Chronicle."



John Harriman and he is the Assistant Editor at the Clements Library. (He is also President of the Board of Direct-

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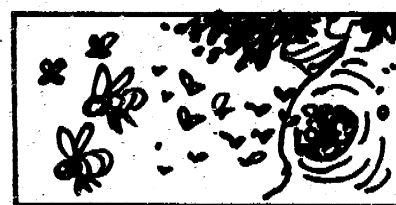
Recycling Dilemma

ors of the Performance Network, Ann Arbor's avant-garde theater!)
The Director of the Clements Library, John Dann, originally scheduled to give this talk, was called out of town, and he generously arranged for Mr. Harriman to appear in his stead.

In the acknowledgements in his book, "The Jacob Nagle Journal," John Dann says, "John Harriman, from the time he joined the staff of the Clements Library in 1984, worked closely with me on every aspect of the research and preparation of the manuscript for publication. His complete willingness to do anything to further the work, his meticulous scholarship, and his constant good humor and comradeship have made it a pleasure from beginning to end."

Mr. Harriman has spoken to various groups on the topic of "The Nagle Journal, and we look forward to his presentation in Manchester next Monday evening, beginning at 7:30 p.m. Please know that ALL IN THE COMMUNITY are invited to attend this fascinating discussion - you need NOT BE A MEMBER OF THE MAHS to attend. The meeting will be held at the Blacksmith Shop at 324 E. Main Street this coming Monday, September 18.

Don't miss this opportunity to hear about Nagle's incredible adventures and the tale of the discovery of his remarkable journal.



A colony of honeybees may be composed of as many as 80,000 individual bees.

like way. We're not against recycling; we're not against having it at Wacker's; we're not against the other townships. We just think the recycling station has some problems."

The station works like this: Residents take recyclable materials such as glass, newspaper and cans to the station and place them in appropriate bins.

A designated site maintenance "point" person contacts Recycle Ann Arbor when the site needs to be emptied. Recycle Ann Arbor sends a semi-truck which picks up and hauls the entire station into Recycle Ann Arbor where it is emptied and then returned to Manchester. Recycle Ann Arbor sorts the materials and sells them.

Historical Society Annual Meeting

All members and prospective members of the Manchester Area Historical Society are invited to attend the Society's annual meeting this coming Monday, September 18 at 7:30 p.m. at the Blacksmith Shop.

The nominating committee consisting of John B. Swainson, Dorothy Mann, and Mary Blossom will present its recommendations for officers for the upcoming year and a vote will be taken.

There will be a program featuring John C. Harriman from the University of Michigan entitled "Discovering Jacob Nagle, Sailor," and refreshments will follow.

All members and friends, and especially newcomers to the area, are invited to attend.

pay Recycle Ann Arbor for hauling plus a sorting fee. When the materials are sold, the amount of the sale is credited to the municipalities' account. The remaining balance is what they are then responsible for paying to Recycle Ann Arbor.

The uncertainty of resale price for recyclable materials puts a question mark on the actual costs for the recycling station.

Mayor Kallewaard said, "The bottom dropped out" of the market for the most common recyclable material, newspaper, about three months ago.

Although Washtenaw County has been directed to "reduce solid waste 30% over five years," Kallewaard said, "there is no network to get recyclable materials to factories...This needs to become a big business...It does no good if (the recyclable materials) just sit in a warehouse instead of a landfill."

Creative solutions to problems such as this and also reducing the costs of the station will be part of the work of Manchester Village and Freedom, Bridgewater, and Manchester townships over the next few months, according to Mayor Kallewaard.

There are certainly thoughtful opinions on each side of this dilemma, a dilemma the County government dropped in the laps of townships and villages throughout the county with less than two weeks notice.

"It's obvious we've got to reduce solid waste. We're running out of space," said Mayor Kallewaard.

"We want the Recycling Station to stay," said Sharon Township clerk, Duane Haselschwerdt.



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Klager PTO Minutes

August 22, 1989

The meeting was called to order at 7:40 p.m. with 14 members present.

Minutes for the May 22, 1989 meeting were read with one change being made. Instead of At Home Gift Wrapping, we have Best Friends Gift Collection with the bulbs for our Fall Fund Raiser.

The Treasurer's Report was read and approved. We have a balance of \$3,303.77.

The picnic tables are here and put together. Thank you to Harold and Rick. The kites are in and put up in the sky lights.

Principal Yvonne Henry gave her school update. We have approximately 440 students in grades K-4, 100 of them kindergartners and 78 1st graders. The 1st grade classrooms have an aide for 3 hours each morning.

September activities are: September 7-Assembly for Fund Raiser, September 19-Room Parents Tea at 3:10 p.m., September 21-The Wonder and Mystery of Chemistry (K-12 1:00 p.m., 3-4 2:10 p.m.), September 26-Open House (K-6:15 p.m., 1-4 7:00 p.m.).

Assemblies for the year are: January 18-Reptiles are Cool, March 16-Magic Show.

The merry-go-round, junior wheel and swinging gate are here and should be in soon.

Sharon Anderson and Monica Brooks are co-chairing the Fund Raiser. September 12 Gail Kuhl will attend the goal setting meeting with the school Board.

Election of Officers for 1989-90:

President-Gail Kuhl, Vice President-Virginia Johnson, Secretary-Monica Brooks, Treasurer-Shirley Haussler, Corresponding Secretary-Patsy Aiken, Sonja Shultz; Council-Vicki Miller, Jennifer Loud, Pat Ahrens, Elsie O'Dell, Sharon Anderson, Margaret Goodrich.

Virginia Johnson made a motion to change the time of our meeting to 3:15 on the 4th Monday of the month, seconded by Monica Brooks. Motion passed. The next meeting is September 25 at 3:15 at Klager. If child care is needed, please call Monica Brooks in advance at 428-8696.

Mrs. Supers from Community Ed asked if we could help with some outside toys for Developmental Kindergarten to be held at Pleasant Lake School this year. Margaret Goodrich has a sand box she will donate; Gail Kuhl will get sand for it. Gail Kuhl made a motion to allocate \$35 for sandbox and outside toys for Pleasant Lake School, seconded by Elsie O'Dell. Motion carried.

The 4th grade teachers would like spiral bound notebooks for the students to write in all year. Patsy Aiken made a motion allocate \$50 to purchase 100 notebooks, seconded by Sharon Anderson. Motion carried.

Meeting was adjourned at 9:12 p.m.

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Sunday September 24, 1989 8 am-5 pm
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BEGINNING BALLROOM DANCING

Wednesdays 7:30-8:30 pm Klager Cafeteria
12 weeks Sept. 20-Dec. 20
NO CLASS Nov. 1 or Nov. 22
\$90.00/couple
\$45.00 due upon registration - balance due on November 1, 1989

Beginning Ballroom Dancing taught by qualified and experienced instructor, Gary Carlson. Fox trot, waltz, swing, rumba, and cha-cha will be covered. Call Manchester Community Education, 428-7804, to register.

Engagement Announced



Robert and Jane Shoemaker of Lake Odessa are pleased to announce the engagement of their daughter, Susan Lynn, to Michael Scott Kempf, son of Clyde and Nancy Wellwood of Manchester and the late David Kempf.

The bride-elect is a graduate of Lakewood High School and Michigan State University. She holds a degree in elementary education and is currently employed by the Livonia School District.

The bridegroom-elect is a graduate of Manchester High School and Michigan State University. He holds a degree in advertising and is currently employed at Bridgewater Lumber Company in Saline.

The couple plan to be married October 21 in Central United Methodist Church in Lansing.

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• Speaker's Bureau
Contact
Liz Lindsey 483-7942
Monday - Friday
9:00 am - 5:00 pm
CALL NO LATER THAN
September 15, 1989
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leased in perpetuity to this company, but its organization is continued, and on Monday the annual meeting of that company was held at Adrian. Herman Youngs of New York City, secretary of the company, and C. D. Hardy of Adrian, who hold proxies of the shareholders, were present and the meeting was duly recorded.

It may be of interest to some of the readers to know that the Detroit, Hillsdale & Indiana railroad, which passes through Manchester, is leased to the New York Central, as are many others in the state.

No doubt most of the Enterprise readers know that the first railroad in the United States was built between Schenectady and Albany, N.Y. only a few years prior to building of the Erie & Kalamazoo road, and between them have been united and bolted together to heavy steel rails over which pass perhaps the greatest passenger, mail and freight business in the world.

Village Council

September 13, 1989

1. Call meeting to order
2. Pledge of Allegiance to Flag
3. Minutes of previous meeting
4. Approval of Agenda
5. Correspondence
6. Public Participation
 - A. Public Hearing, 7:15, Variance, Off-street Parking (Sam & JoAnn Beal)
 - B. Public Hearing, 7:25 p.m., Plant Rehab District Reports
7.
 - A. Sheriff's Report
 - B. Planning Commission
 - C. DPW Report
 - D. Village Hall Maint.
 - E. Parks Commission
 - F. Ordinance Committee
 - G. Other
8.
 - A. Furnace St bridge-cost of engineering for restoration
 - B. Recycling Station
 - C. Other
9.
 - A. Merit increase for Brad Roberts
 - B. Resolution of Pay-Waste-water Treatment Plant
 - C. Other
10. Adjourn

Christian World Mission Banquet Birth Announcements

Emanuel, Bethel and St. James churches are co-sponsoring a special Christian World Mission Banquet.

Gene and Natahe Johnson, retiring medical missionaries, will present "A View of Wider Mission". Gene is an administrator and Natalie is a laboratory technician and bacteriologist. They have been missionaries since 1964, working for the U.C.C. Board for World Ministries in Lesotho, Africa, Zimbabwe, and Phillipines, and they returned to independent Zimbabwe on request of the United Church of Christ in Zimbabwe in 1982.

The banquet will be held at Emanuel Church Fellowship Hall Tuesday, September 26 at 6:30 p.m. Child care will be provided. Tickets must be purchased in advance from one of the sponsoring churches. No refunds-please! Come on out and enjoy the fellowship and a fine dinner and learn about mission in the world today, and contribute to the wider ministry at the same time.

Moms In Touch

What is Moms In Touch?
• Two or more who meet for 1 hour per week to pray for their children, their schools, their teachers and administrators.
• Mothers, grandmothers or anyone who is willing to pray for a specific child and school.
• Moms who believe that prayer makes a difference.
If you are interested, please join us in prayer every Tuesday, 4:15-5:15 at 520 Granger.

Desiree Sophia Kemeter
Brandon and Zachary Kemeter are happy to announce the birth of a sister on August 30, 1989. Desiree Sophia was born at Herrick Memorial Hospital in Tecumseh and weighed 9 pounds 1 ounce and was 20 1/2 inches long. The proud parents are Jim and Sherry Kemeter of Norvell.
Maternal grandparents are Pete and Darlene Minor of Norvell. Paternal grandparents are Joe and Thelma Kemeter of Manchester.

Heather Lynn Birchfield
Troy and Suzanne Birchfield are proud to announce the birth of a daughter, Heather Lynn, August 29, 1989. Heather weighed 8 pounds 8 ounces and is 20 3/4 inches long. She was born at 2:58 a.m. in St. Joseph Mercy Hospital in Ann Arbor.
Grandparents are Theodore and Carol Wheeler, William and Judith Robards of Grass Lake, Jean and Ethel Wheeler of Manchester and Elvin and Lena Meyer of Ann Arbor. Great-grandparents are Victor and Jane Paloiak who live in Gainesville, Florida and great-great-grandmother, Elsa Meyer of Saline.

ZION LUTHERAN CHURCH
Thursday, September 14: Worship/Music Committee 7:30 pm
Saturday, September 16: Catechism Class
Sunday, September 17: 9 am Sunday School for all ages 3-adult, 10:15 am Worship
Monday, September 18: Steward's Voice deadline
Tuesday, September 19: 7:15 pm Senior Choir
Wednesday, September 20: 7:30 pm semi-annual Congregational meeting, 9 am-9 pm Red Cross Bloodmobile St. Paul UCC

MANCHESTER UNITED METHODIST CHURCH
Friday, September 15: 9:45 am Bible Study at church
Sunday, September 17: 9 am Worship, 9:40 Sunday School, 10:30 Worship, 3:30 Welcome celebration for new DS at West Side UMC
Tuesday, September 19: 11 am Rev. Ainslie at Senior Citizens, 1:30 pm UMW Cluster III meeting at Chelsea UMC
Wednesday, September 20: 1 pm UMW at church, 6:45 pm Substance Abuse Awareness Committee Dinner Meeting at Manchester UMC.

BETHEL UNITED CHURCH OF CHRIST
Thursday, September 14: 7:30 pm Youth Choir Plus
Sunday, September 17: 10 am Worship Service, Church School 3 & 4 & Kindergarten, 11 Church School grades 1-8, 11:15 Sr. Choir-Confirmation Parents, 12 noon Sr. Youth Fellowship, Lunch Plan & go Putt Putt Golfing
Wednesday, September 20: Seniors of Bethel-Chicken Broil, Oct. Newsletter, 5:30 Children's Choir

ST. THOMAS LUTHERAN CHURCH
Sunday, September 17: 9:30 am Sunday School and Bible Class 10:45 Worship Service with Holy Communion
Tuesday, September 19: 8 pm Board of Elders Meeting
Wednesday, September 20: 7:30 pm Bible Study at Clarence & Viola Schneider's
EMANUEL UNITED CHURCH OF CHRIST
Thursday, September 14: 12 noon Senior Meal, 3:20 Cherub Choir, 3:40 Children's Choir, 7:30 Women of Emanuel
Sunday, September 17: 9 am Sunday School, Adult Study, Worship, 10 Coffee Hour, 10:30 Worship
Monday, September 18: 6:30 pm Brownies
Tuesday, September 19: 12 noon Senior Meal, 6:30 pm Girl Scouts
Wednesday, September 20: 6 pm Bell Choir, 7:30 pm Adult Choir, 8 pm AA, Al Anon

FAITH COMMUNITY CHURCH
Thursday, September 14: 7:30 pm Men's Chorus Practice
Saturday, September 16: 4:45 pm Church Bowling League begins
Sunday, September 17: 10 am Morning Worship Service, nursery available, 11:20 am Sunday School for all ages, 4:45 Choir practice, 6 pm Evening Fellowship Hour-Film #2 in series by John MacArthur "The Family: God's Pattern for Relationships". Public invited. 7:15 Lifeline for grades 9-12, 7:15 Missionary Board meeting
Monday, September 18: 6:15 Tecumseh Convalescent Ministry

Tuesday, September 19: 9 pm Men's Discipleship class
Wednesday, September 20: 6:30-8:30 pm AWANA kid's clubs begin for 3 years old through 6th grade, 7 pm Prayer Hour & Bible Study
SHARON UNITED METHODIST CHURCH
Sunday, September 17: Harvest Festival Sunday, 7 pm Fellowship Lunch, 7:45 Program, 6 pm Y.F.
Monday, September 18: 7:30 pm Sharin' Women will meet at the home of Lori Voegeding
Wednesday, September 20: 8:15 Chancel Choir practice

Guest Pastor To Speak
Reverend Earl Lawrence will preach at the 9 and 10:30 a.m. worship services at Emanuel United Church of Christ, Sunday, September 17.
Rev. Lawrence is the organizing pastor of First Congregational Church U.C.C. in Plano, Texas.
In 25 years of Christian ministry, Rev. Lawrence has had a wide range of experiences. These have included pastoring established congregations, doing extensive counseling, and for the past 9 years, organizing a new congregation in Plano, Texas.
Earl, his wife Nancy, and daughter Heather reside in Plano.
Rev. Lawrence will speak on the challenge of forming new congregations and the role established churches have to play in this work of evangelism.
Friends of Rev. Lawrence and the public are invited to come to worship at Emanuel United Church of Christ, Manchester, September 17.

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Emanuel United Church of Christ Invites You To
COME WORSHIP WITH US AND GROW IN YOUR WALK WITH GOD!
Sermon: "Our Struggle With The Good News"
Guest Minister: Rev. Earl Lawrence
CHURCH SCHOOL 9:00 A.M.
WORSHIP SERVICES 9 & 10:30 A.M.
(Child care provided)
Pastor Paul Kuntzman Associate Nancy Doty

SEE "THE FAMILY: GOD'S PATTERN FOR LIVING," FILM SERIES WITH DR. JOHN MAC ARTHUR, JR.
produced by Moody Institute of Science, a ministry of Moody Bible Institute
DATE **September 10 - October 15**
Sunday Evenings at 6:00 PM
Faith Community Church
8400 Sharon Hollow Road Manchester, Michigan 48158
Submit your family to the power of God's Word through this dynamic six-part film presentation. Learn how husbands, wives, parents, and children can experience all the dignity, joy, and fulfillment of family life the way God Intended it to be.

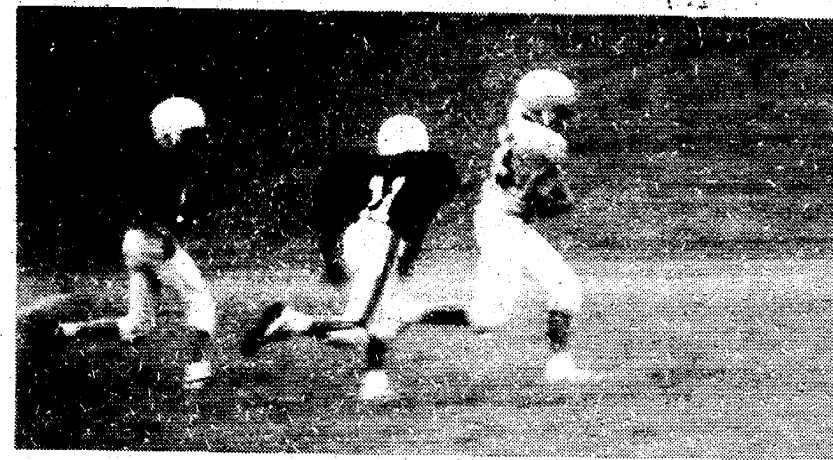
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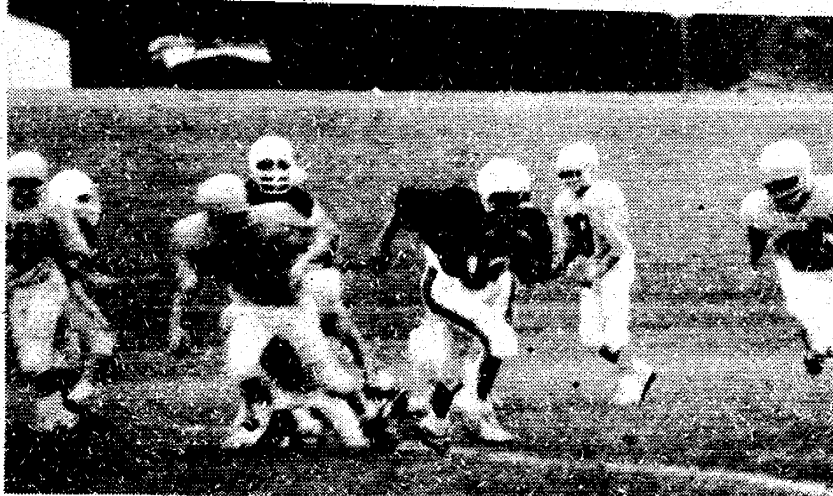
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7th Grade Football



Clinton defensive players vainly attempt to catch Mica Puscas (#33) above, and Geoff Brooks (#22) below.



If it had been a game rather than a scrimmage, the score might have been something like this: Manchester-30 vs Clinton-0!

There was no formal score keeping, however, the scrimmage against Clinton on Wednesday afternoon, September 6, allowed the 7th grade Middle School team an unofficial opportunity to experiment with some of the many plays, procedures and passes they have been practicing under the leadership of Coach Brian Schick.

A light rain went virtually unnoticed as loyal parents, family members and fans steadfastly watched from the bleachers on Redskin territory. They were rewarded with a pre-season glimpse of a potential winning team executing some impressive plays.

The consensus of opinion (admittedly somewhat biased) was that various game plans, obviously successful in this scrimmage, may indicate a promising season.

Golf Team Evens Record

The Manchester golf team had two matches last week and evened its record at two wins and two losses for the season. On Tuesday, Manchester journeyed to Center-view to play Onsted at their home course. In a very close match, Onsted was victorious by a 178-182 score. Low scores for Manchester were Doug Raab-43, Tim Sanders-43, Tim Burkhardt-47, and Dave Mitchell-49. Troy La-Follett was medalist with a 41.

On Thursday, Manchester hosted a very strong Jonesville team at our home course, Clark Lake. In their best performance of the year, Manchester came out on top with a score of 165-176. Dave Mitchell was a medalist with a score of 37. Chris Spaulding added a 40, Tim Burkhardt-43 and Chris Wiethoff-45. The team score and Dave's individual score were the lowest since 1980.

The JV team also split the two matches, winning 209-215 over Onsted and losing 196-201 to Jonesville. In the Onsted match, low scorers were Jeremy Harris-51, Dave Black-51, Tim Andrews-51, and John Donnellon-56. A gainst Jonesville, the lowest scorers were Dawn Schaffer-49, John Donnellon-49, Jeremy Harris-51, and Jon Andrews-52.

Village Planning Commission

Regular Session, Tuesday, September 19, 1989, 7:30 p.m., Council Room Village Hall

1. Roll Call
2. Approval of Agenda
3. Minutes of previous meeting
4. Reports from Village Administration, Council, Planning Commissioners, Committees; written communications and petitions
5. Regular Business
 - A. Site condominiums - Commissioner Way
 - B. Special Use Permit - Commissioner Boone
 - C. Railroad R.O.W. Review
 - D. Mobile Home Park - L. Ciotti, Preliminary site plan
6. New Business
7. Public Participation
8. Adjournment

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Ages 12 months - up
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Constitution's Bicentennial Week

Citizens and others from all walks of life should note that Constitution Week is set for September 17-23 with special observances set for Monday, September 25, the 200th anniversary of the day the document was signed.

"Communities, civic groups, business and the professions should initiate and support appropriate programs to assure that the Bicentennial is widely observed, particularly in the classrooms," said John K. Parker, chair of the State Bar of Michigan's Constitutional Law Committee. "We are particularly pleased that the Bicentennial coincides with the State Bar's Annual Meeting, scheduled for September 20-22 in Lansing."

The State Bar of Michigan has provided a copy of "Ideas in the Constitution" to every high school in the state as a contribution to the Bicentennial. The teacher's guide and lesson plan has been called "an outstanding piece of work and...a good addition to the high schools of Michigan" by Hon. Warren E. Burger, Chair of the Commission on the Bicentennial of the United States Constitution and former Chief Justice of the United States Supreme Court. The project, written by Prof. Harold Norris of Detroit College of Law, was funded by the Michigan State Bar Foundation.

Additional information on Bicentennial activities scheduled as well as information and support about establishing activities in

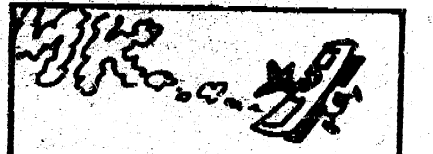
local communities, is available through the Michigan Commission on the Bicentennial of the United States Constitution, P.O. Box 30026, Lansing, Michigan 48909, 517-335-4460.

Bicentennial Writing Contest

The theme of this year's competition is "200 Years of Establishing Justice: The American Court System." Entries will be judged in two divisions: essays and poetry. Grade categories include: kindergarten-grade 3, grades 4-6, grades 7-9, grades 10-12, and college/adult education.

Each student may submit one entry. All entries must be received by the Michigan Bicentennial Office no later than Friday, December 15, 1989 (Bill of Rights Day).

Entry forms and guidelines may be obtained from the Michigan Bicentennial Commission, Dept. of Management & Budget, P.O. Box 30026, Lansing, MI. 48909. For more information you may call 517-335-4460.



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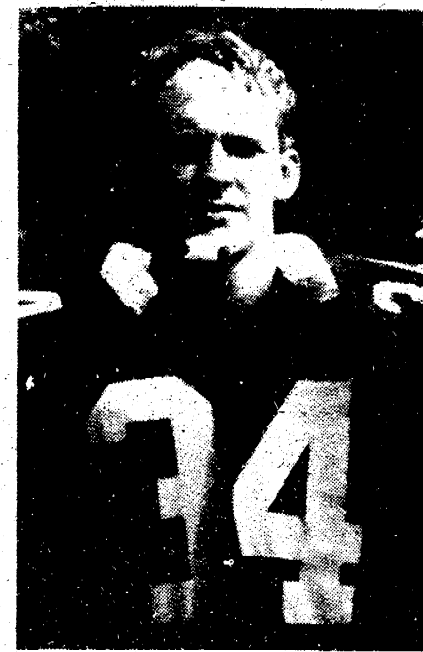
WORK SESSION of the FREEDOM TOWNSHIP PLANNING COMMISSION

Tuesday, September 19, 1989
The Freedom Township Hall — 8 p.m.

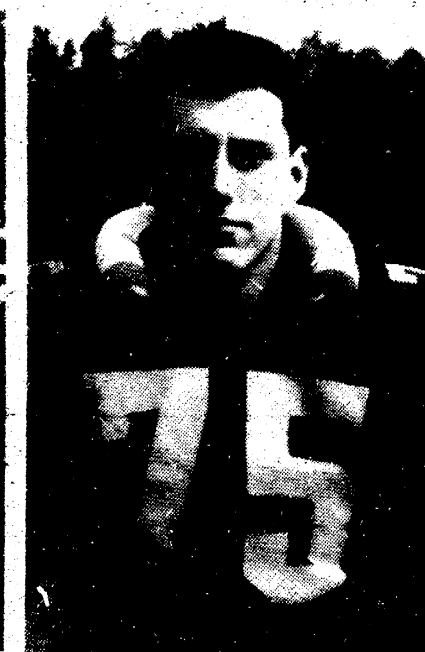
The Freedom Township Planning Commission will meet with Norm Ellison and Don Pennington to discuss the "sliding scale" zoning approach. The public is invited.

Bob Miller, Secretary
Freedom Township Planning Commission

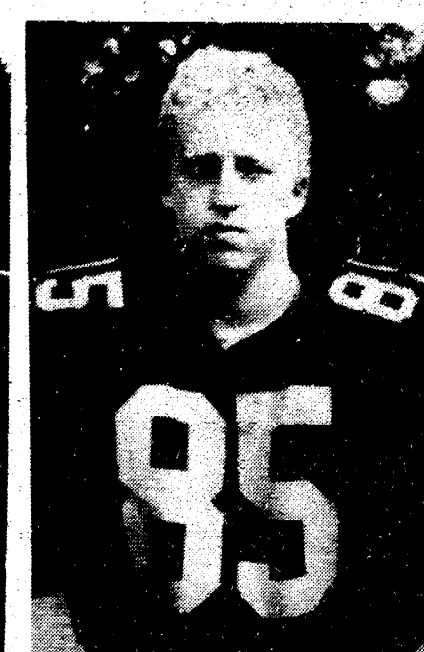
Players Of The Week



Offensive Player
Jesse Widmayer



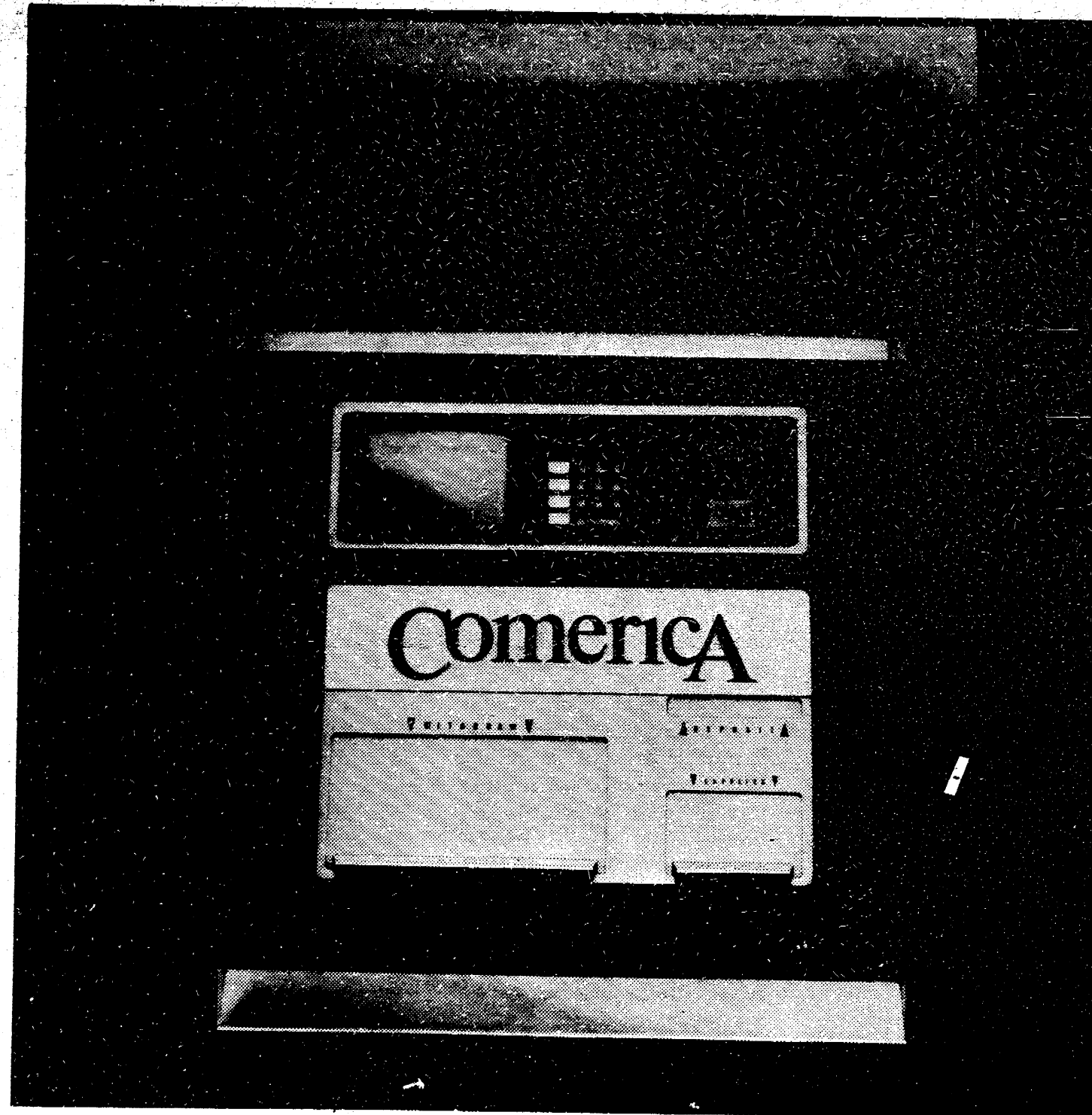
Defensive Player
Stephen Andrews



Scout Team Player
Eric Fillyaw

Dutch Play E. Jackson There Sept 15

From 0 to 200 in 11.7 seconds.



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Varsity Dutchmen's Winning Streak Begins

by a Duly Designated Substitute for Jon

The big action occurred in the opening minutes of the game - but the real tension came at the end last Friday night when Manchester varsity football achieved a 6-0 victory at Addison.

The first Cascades Conference game of the season opened with the Dutchmen putting together a 14 play-82 yard drive.

The result was a touchdown scored by Dave Beck putting Manchester first on the scoreboard - at six to zip - a score which held through the final buzzer.

Although Manchester immediately began a second campaign, their momentum was stopped just twenty-eight yards short of the goal. From then on it was a see-saw battle to maintain poss-

ession. Both sides repeatedly turned the ball over on downs.

The Dutchmen were also plagued by frequent penalties, thwarting each of their subsequent attempts to score.

The last few minutes, however, kept the fans rooted to their seats. The Addison Panthers intercepted a Dutchman pass and put together a series of plays which, when coupled with Manchester penalties, moved the ball down to Manchester's 29-yard line.

With just seconds to go, the Panthers attempted a pass which Manchester's Steve Andrews intercepted to end any victory hopes for the Addison Panthers that night and to clinch for the Manchester Flying Dutchmen their first win of the season!

Jesse Widmayer led the offensive with 95 yards; Dave Beck had 71. The Manchester defense was successful in completely stopping Addison with a tough line and at least one outstanding sack.

The Dutchmen will face East Jackson this Friday night, beginning at 7:30 p.m. on East Jackson's turf. Manchester will try to remain undefeated in the Cascades Conference while East Jackson will be looking for their first win of the season.



High-quality buttons are perhaps the quickest tip-off about the quality of clothes. Good buttons are bone, leather, pearl or metal.

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FUND RAISING

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

Manchester American Legion
203 South Adrian Street
Saturday 7:00 p.m.

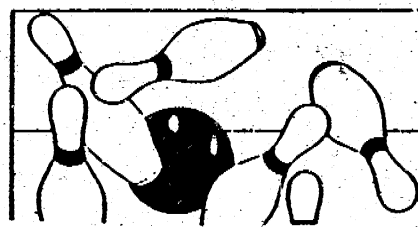
KLAGER PTO Flower Bulb Sale

September 6-September 18

If You Wish To Purchase Flower Bulbs Contact A Klager Student or Call Monica Brooks
Phone 428-8695

PAY WHEN BULBS ARE DELIVERED

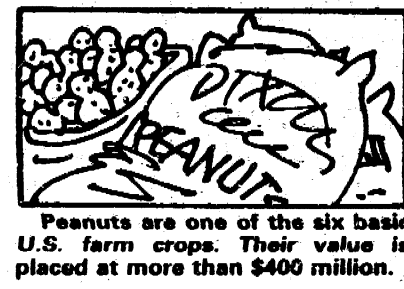
Proceeds Will Help With Klager School Projects and Equipment:
Honest Abe Assembly
Senior Citizens Dinner
New Merry-Go-Round
Shrubs To Beautify School Grounds



Strikes N Spares

Manchester Town Club		HIGH GAME	
Klink's Excavating	5 2	Kathy Kanka	216
Wampler Construction	5 2	Diane Brown	212
Waynes Windshield Repair	5 2	Marilyn Russell	206
Cooks	4 3	Debbie Frolich	198
Norm Walz	4 3	Jolly Keglers	
Jack Schlaff AAA	3 4		
Jenters	3 4	Bollinger Sanitation	11 33
Eighties Ladies	2 5	Robertson-Morrison	10 4
C & M Lawn Care	2 5	Dutch Country Kitchens	9 5
Shear Crazy	2 5	Comerica	7 7
500		Carol's Cut-N-Curl	5 9
Peggy Crump	526	Chelsea Lanes	5 9
HIGH IND GAME		Manchester Car Wash	5 9
Debbie Klink	192	Manchester Automotive	4 10
Peggy Crump	190	INDIVIDUAL GAME	
Phyllis Baker	180	M. Wilson	195
Lisa Mussio	180	J. Hefner	188
HIGH IND SERIES		P. Kruttsch	187
Peggy Crump	526	INDIVIDUAL SERIES	
Debbie Klink	499	K. Smith	506
Susie Klink	481	J. Hafner	487
HIGH IND GAME ACT		S. Hinderer	474
Cooks	787	HIGH TEAM GAME W/HDCP	
HIGH TEAM SERIES ACT		Chelsea Lanes	921
Jack Schlaff AAA	2121	Carol's Cut-N-Curl	879
HIGH GAME HDCP		Robertson-Morrison	845
Cooks	789	HIGH TEAM SERIES W/HDCP	
HIGH TEAM SERIES HDCP		Chelsea Lanes	2823
Cooks	2118	Robertson-Morrison	2473
		Carol's Cut-N-Curl	2470
		500 SERIES OF THE WEEK	
		K. Smith	506

Manchester Women	
McMaster Ford-5	25.0 5.0
Mid-Michigan-4	21.0 9.0
Town Laundry-10	20.0 10.0
Weatherwax Drugs-7	18.5 11.5
Haarer's Mtg Place-2	16.0 14.0
Emerson & Wesch-1	14.0 16.0
Mann Realtors-8	11.5 18.5
Floral Fantasy-9	10.0 20.0
Ken's Service-3	9.0 21.0
Gentner Trucking-6	5.0 25.0
HIGH SERIES	
Sharon Malak	527
Joanne Dew	522
Diane Brown	519
Kathy Kanka	516



Peanuts are one of the six basic U.S. farm crops. Their value is placed at more than \$400 million.

CLASSIFIEDS GET RESULTS!

Engagement Announced



William and Nancy Caspary of Hancock, Michigan are pleased to announce the engagement of their daughter, Leanne Caspary, to Robert C. Weidmayer, son of Eldean and Carolyn Weidmayer of Rockford, Michigan.

The future bride is a graduate of Hancock High School and is presently a junior at Concordia College in Ann Arbor.

Her fiancé is a graduate of Lutheran High School Northwest and is presently a senior at Concordia College.

The wedding is planned for June 9, 1990 at the Chapel of the Holy Trinity on the campus of Concordia College.

Board of Education

Regular Meeting Agenda September 18, 1989

- Pledge of Allegiance
- Roll Call of Officers
- Communications
- Visitor Input
- Minutes of Previous Mtgs.
 - Regular Mtg 8/21/89
 - Special Mtg 9/12/89
- Financial Report
- Bills Payable
- Discussion Items:
 - Employee Recognition, Marian Below
 - Judge Judith James Wood, Juvenile Div. Court
 - Financial Audit Report, Gross, Roof & Co.
 - Report, School Improvement, R. Morrison
- Finance Reform Proposals
- Set Date For Special Board Meeting
- New Business
 - Personnel Items:
 - Employment-Instruct'l
 - Coaches Appts.
 - Locker Bids
 - MASB-Voting delegate
- Old Business-District Goal Setting
- Other Business-Closed Session, negotiation strategy

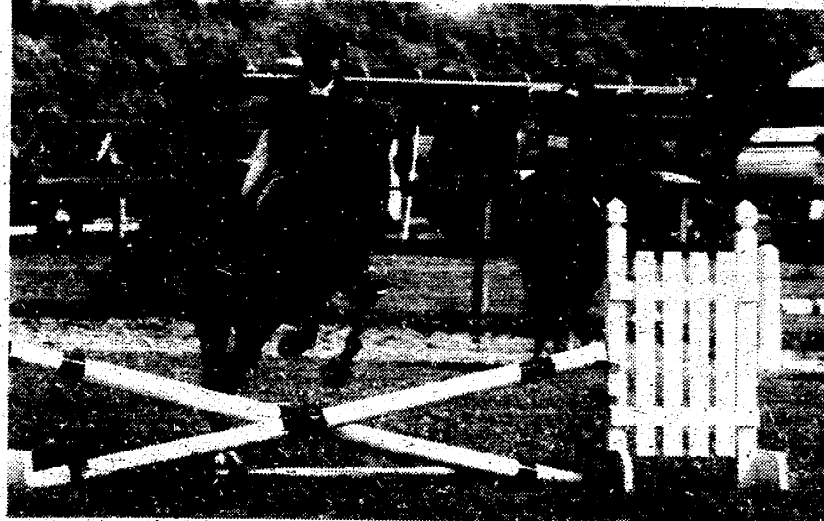


IMPORTANT: Please learn American Red Cross Infant/Child CPR

MHS Equestrian Team



Lisa Lozier and her horse "Tuffy" in the Flag Race.



Jennifer Blades takes her horse over a jump.

High schoolers from Manchester's equestrian team competed Saturday afternoon at the Milan Fairgrounds against high school teams from Saline, Ann Arbor Pioneer, Chelsea, Belleville and Huron-New Hudson. Although a disqualification on a technicality cost the Manchester team first place, the team still accumulated enough points to maintain high placing overall in their District B division.

Rebecca Scherdt placed 3rd in Fitting & Showing and 5th in Speed & Action on her horse, Bee Bee. Kelly Lucas won points on her horse, Royal, by taking a 3rd place in Hunt Seat Equitation and a 2nd in Trail. Rhonda Evilsizer also placed in the Trail class. Lisa Lozier raced to a 5th place finish in gymkhana events, Cloverleaf and Flag.

The next equestrian meet is scheduled for September 23 also in Milan on Sanborn Road near Arkona Road. The public is invited to watch; there is no admission charge. Coach Brenda Moore may be contacted for further information at 428-9352.

Wedding Bells Ring



Sharon Sue Widmayer and Gene J. Kemeter were joined in marriage on June 16, 1989 at the Emanuel United Church of Christ. Rev. Paul Kuntzman performed the double ring ceremony uniting the daughter of Mr. and Mrs. Richard Widmayer and the son of Mr. and Mrs. Joseph Kemeter, all of Manchester.

The bride wore a satin off-shoulder gown with a cathedral length train and carried a bouquet of white roses, carnations and baby's breath trimmed with red ribbon.

The honor attendants were Ann Hassett, sister of the bride and Thomas Huber, friend of the bride and groom.

The bridesmaids were Kathy Steele and Laurie Keister, both friends of the bride and groom. The bridesmaids wore tea-length black and white off-shoulder gowns and carried bouquets of red carnations and baby's breath.

The groomsmen and ushers were Mark Roberts and Michael Stockwell, both friends of the bride and groom; Daniel Hassett, brother-in-law of the bride and James Kemeter, brother of the groom.

A reception was held following the ceremony at the American Legion Hall in Manchester.

The couple honeymooned in the Bahamas and reside in Manchester.

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Manchester, MI 48158
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"TRY CHIROPRACTIC NATURALLY"

STAN GILBERT, D.C. 232 E Main
313-428-7207 Manchester, Mich.

APPOINTMENT HOURS:
Monday, Wednesday, Friday 9 am-12 noon and 3 pm-7 pm
Tuesday, Thursday, Saturday By Appointment

We invite
The Manchester Community
to attend
Homecoming '89
the week of
September 18 thru 22

Pandemonium on Wednesday, September 20.
Beginning at 7:00 p.m. at the old athletic field

Varsity game, home, against Hanover-Horton
on September 22 beginning at 7:30 p.m.
Crowning of Homecoming Queen during half-time of the game.

High School dance after game until midnight.
All alumni invited.

Millrose Women's Health Center
has a weight loss program

Just for Me!

"I was looking for a way of eating and preparing food that I could stick with for life. I didn't only want to lose the weight, I wanted to keep it off. Forever. I've learned to cook the healthy way, and as a result, my whole family is benefiting. And the best part is that it's not a 'diet' in the way I used to think of a diet. I don't count calories and the food isn't 'diet' food — it's good, real food.

The fact that the program is medically based is important to me, too. Having the benefit of a dietitian to help me plan my program and talking with a nurse three times a week has made all the difference. So far, I've lost 24 pounds in this program, and I honestly believe that they're as happy for me that I've lost the weight as I am. That means a lot to me."

— Barbara Mills
Milan

For information or to schedule your free introductory appointment, call (313) 429-1555

MILLROSE Women's Health Center

SALINE COMMUNITY HOSPITAL

Carefree Retirement Living in Chelsea

The United Methodist Retirement Community in Chelsea provides an attractive, independent lifestyle.

New independent living apartments will be ready for occupancy in 1991... a unique opportunity to join new friends in a stimulating community.

Call us to arrange a visit to our model apartment, or to have a copy of our free, colorful brochure mailed to you.

Join us for an OPEN HOUSE on Sunday, September 17, from 2 to 4 p.m. at our model apartment in Chelsea. Refreshments will be served.

Chelsea United Methodist Retirement Community
134 W. Middle Street, Suite C
Chelsea, Michigan 48118
(313) 475-6951

The Chelsea United Methodist Retirement Community was established in 1905, and has provided continuous service. In addition to independent living apartments, the community also provides three levels of living for those who need more support.

WAYNE'S WINDSHIELD REPAIR MOBILE SERVICE

WAYNE TERVO TIM ARNETT

NOVUS WINDSHIELD REPAIR

Expert Repair Of Cracked, Stone Damaged & Scratched Windshields 428-7028

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Lube, Oil Filter up to 5 qts Oil... \$19.95
Foreign Cars Oil Filter Extra

WE NOW HAVE 2 NEW PREMIUM GASOLINES

New Super-M 92 Octane the premium grade gasoline that can save you money while improving engine performance.

New Extra-M 89 Octane the plus gasoline for those cars not requiring a premium grade.

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MICHIGAN PEAT SALES

Black dirt for sale, \$12 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

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, bull-dozing, 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

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

PIANO TUNING & REPAIR - Qualified technician - Ron Harris, 475-7134. tfn

ROOFING: BARNS - HOMES - repairs of all types. 14 years experience. Licensed. Free estimates. Kirk Randall 517-522-5175 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 428-7637. tfn

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

HOUSECLEANING COMPANY looking for full and part-time help. Mon-Fri., no weekends. Starting wage \$5 per hour. Wisk Away Cleaning Service 761-1100 tfn

TO QUALIFY FOR A FREE Safe Deposit Box call America Bank for sizes and details. 428-8334 tfn

AUTO MECHANIC: Must be certified and experienced in all phases of repair, including A/C and driveability. Pays salary & commission. Mechanic should make over \$30,000 per year. Send name, address, phone number and years of experience with last place of employment or if still employed to P.O. Box 64, Manchester, Mich. 48158 tfn

ALBER AND HAMILTON EXCAVATING: Basements, drainfields, general backhoe work. Call D. Hamilton 313-428-8637 or 313-428-8636 tfn

JOHN'S PORTABLE POWER WASHING: Specializing in outside home washing (including mobile homes) and eavestrough cleaning. Call for free estimate. 517-522-5367 tfn

3 BEDROOM HOUSE: \$525 per month. 428-9150 tfn

1 BEDROOM GROUND FLOOR apartment. Washer/dryer, central air. \$325 per month. 428-9150 tfn

HELP WANTED: Little Dutch Child Care Center is seeking teaching assistants to work with children 2-7 years. Hours available-mornings 7:11-30 or 12:30 and afternoons 3:30-6:00. Call the program director for application information at 428-8968. 9/21/p

ATTENTION PARENTS: Energetic mother will babysit in her home full time, part time, week-days. Very reasonable rates. Call Sue 428-9349 9/23/p

TIM'S VCR CLEANING: Professionally cleaned, lubricated and demagnetized. Free pickup and delivery. Only \$24.95. 428-7625 tfn

HELP WANTED: Kids in school? Turn extra time into extra money. Work your own hours selling House of Lloyd gifts, toys, home decor, fashions and Christmas decorations. Free \$300 kit, training and paper supplies. Call Karen collect 313-429-7501 9/14/p

COON DOG PUPPIES For Sale: \$30 each. Mother and father can be seen. For more information, call 313-428-7136, 475-8240 9/14/p

CHEF FOR NEW EXCITING family restaurant in new Chelsea Shopping Center with diversified menu. Excellent wages. Equal Opportunity Employer. 663-0645 9 am-5 pm Mon. through Fri. 9/14

CHILD CARE HELPERS needed for mother's support group which meets Wednesday morning twice monthly in Bridgewater. Will pay \$10 per 2 1/2 hour session. Call Debbie Ellison 428-7504 9/14/p

MCDONALD'S OF CHELSEA now hiring afternoons and evenings. Flexible hours. Contact Tom Shephard, 475-9620 9/14

WANTED: Someone to repair a small building. Roofing, some cement and straightening. 313-428-7593 p

Chelsea United Methodist Retirement Home Paid Training

We are a quality Home with talented people dedicated to caring for our elderly residents. As a Nursing Assistant you will receive the following benefits:

- *Paid training
- *Choice of shifts
- *Flexible hours
- *Benefits package
- *Competitive wages
- *Referral bonuses
- *A new and constantly improving work environment

Become part of our caring team, and a vital part of the daily lives of our elderly residents.

Call 313-475-8633 or apply in person at 805 W. Middle St. Chelsea

ALBER ORCHARD & CIDER MILL, Bethel Church Road, Manchester: Now open! Fresh, sweet cider, apples, Michigan maple syrup and misc. Hours: 9 am-6 pm 7 days a week. 313-428-7758 11/2 tfn

PARENTS: LITTLE DUTCH CHILD CARE CENTER has full and part-time openings for children 2-7 years in our preschool childcare program. Contact the program director at 428-8968 for enrollment information. 9/21/p

RAMBLING CEDAR RANCH: 1 plus acres, short walk to Pleasant Lake, natural gas heat, 3 bedrooms, high basement, 2-car attached vaulted-ceiling garage. GREAT BUY at \$139,000. Florence Cammet 429-4947 or 429-7159

SPEAR & Associates, Inc. Realtors 9/14

EFFICIENCY APARTMENT: \$275 per month includes all utilities, central air. No pets. Non-smoker. 428-9296 p

WAITRESS/WAITPERSON: Full time position available for retirement home. Morning shift 6 am-2 pm. Apply now at Chelsea Methodist Retirement Home, 805 W. Middle St.

VAN DOP LICENSED FAMILY Day Care has openings for the fall, ages 12 months and up. Meals & snacks provided. Located 1 block from Middle School. Call 428-9488

CONSTRUCTION MATERIALS LAB TECHNICIAN needed immediately. Road building contractor and material producer seeks lab technician for quality control department. Good math skills a plus. Unique opportunity to learn a trade. Call 662-8843. Send resume or apply at Barrett Paving Materials, Inc., 857 S. Wagner Rd., Ann Arbor 48103. We are an equal opportunity employer working with an affirmative action program.

FOR SALE: Bundy Saxophone Alto \$400. Snare drum & stand \$100. Phone 428-7480 after 4 pm p

CHEAP GRAIN STORAGE: 2 grain bins for sale. 428-8739 p

SAXOPHONE for sale. Bundy Alto Sax. 428-8739 p

FOR SALE: Zenith FM stereo radio. 39 x 17. \$20. 428-7462 p

1 BEDROOM APARTMENT for rent in Manchester. Now taking applications. Call 428-9216 tfn

HELP WANTED: Lunch time at Corky D's Deli in Manchester. Call 428-9216 tfn

'88 TEMPO: Like new. Low mileage, power package, A/C, AM-FM stereo cassette, air bag. \$8,200. Call anytime 428-8162 9/21

FOR SALE: 15 cubic foot chest freezer. 2 years old. Like new. \$150. 428-7681 evenings, 936-5713 days p

FREE LOVEABLE PUPPIES AND KITTENS to good loving family. 428-9208 9/14/p

WANTED: Old crank-up phonographs, working or broken. Prefer horn types. Write-Old Phonographs, 2081 Cumberland Rd., Lansing, Michigan 48906 9/21/p

MACHINE OPERATORS with good mechanical skills. Full benefit plan, profit sharing. Blue Cross/HMC's/Dental, dependent coverage. 70-plus years in business. Apply in person: Federal Screw Works, 425 Congden, Chelsea, MI 48118. 313-475-1391 9/21

FOR RENT-ADRIAN VILLAGE HILLS: Independent living retirement apartments. Offering preconstruction rentals. 1 and 2 bedrooms with patios. Call 517-263-8199 9/21

DREXEL DINING SET: Table w/3 leaves, custom pads, 6 chairs, china cabinet. \$350. Also sofa. Excellent condition. 428-8118 p

APPOINTMENT RECEPTIONIST: Full/part time. Scheduling appointments, answering phone, light filing, greet customers. Out-going personality and clear speaking voice a must. Competitive starting salary plus bonuses and full benefits & management advancement. Call, collect if necessary, 313-522-8648 10 am-8 pm. Equal Opportunity Employer

EARN UP TO \$8 PER HOUR working part or full time for Glen Mills Studios. Positions available are proof consultant, appointment secretary, photographer, tele-marketing manager. Numerous studios throughout the area. Call, collect if necessary, 313-522-8644 10 am to 8 pm. Equal Opportunity Employer.

HAPPY 21ST, AUNT CAROL. Love, Brent and Rebecca

LOST DOG: Friendly black & white English Setter. Answers to Kassie. English Road area. 428-9683 anytime.

HELP WANTED: Gas station attendant full or part time. Must be neat and 17 years or older. Apply at Back Door Party Store. 9/21

2 BEDROOM APARTMENT 2 blocks from downtown. 428-7173 tfn

1 BEDROOM CONDO on Hilton Head. Ocean view. Available Nov. through Mar. 428-7741 9/14/p

Photographer Trainee

Local Family Portrait Studios has entry level positions for those who enjoy children and photography. WILL PAY TO TRAIN + SALARIES + ADVANCEMENT POTENTIAL. Call, collect if necessary, 313-522-8643 10 AM to 8 PM. EOE M/F

Needed - Corporate Trainees

Qualifications:
1. Mature 2. Neat 3. Ambitious 4. Goal Setter
5. Career Oriented 6. People Person

The following experience helpful but not essential:
A. Cosmetic Sales B. Jewelry Sales C. Home Party Plan Sales D. Teaching

Salary paid while training. Call, collect if necessary, 313-522-8647 10 AM to 8 PM EOE M/F

Buy, Rent Sell Thru The Classifieds

WANTED: BABYSITTER for children 2 and 4, with transportation to preschool. Please call Karen 428-8872 9/21/p

WANTED: FULL & PART TIME DELIVERY. Apply in person. Baker's Dozen, 118 E. Main St., Manchester 9/21

Garage Sales

BARNYARD SALE: Very good pressed back cane bottom chairs, collectors bottles and jars, crocks, baskets, jugs, china, old records, wood ironing boards, milk bottles, automatic washer, misc. Thurs & Fri, Sept 14 & 15, 9 am-5 pm. 14100 Lammon Rd. Take Sharon Valley to Prospect Hill to Lammon. Follow signs. p

YARD SALE: Saturday Sept 16, 9-4, 612 E. Vernon. Something for everyone

CHELSEA GARAGE SALE: Sept 16, 9-4. Dryer, car speakers, refrigerator & misc. 406 W. Middle St.

YARD SALE: 207 W. Duncan, Wed through Sun. Baby items, horse & pony tack, some appliances, clothes, many misc. Cheap! 10 am-dark

3 FAMILY GARAGE SALE: Thurs & Fri, Sept 14 & 15, 9 am-6 pm. Lots of furniture, pickup stock rack, pony saddle, small pig feeder, radial arm saw, clothes, misc barn & household items. 7940 Ernst Rd., Manchester p

Cards of Thanks

Marilyn and I would like to express our appreciation to the Manchester Fire Department Rescue Squad for their prompt response to our home in my moment of need. The E.M.T. trained personnel and familiar faces were a great relief and comfort to me. God bless you all, Dave & Marilyn Minick

Money Management

TERMS OF INDEBTEDNESS: SELECTING THE RIGHT CREDIT CARD

Up until now, the best way to find out the true cost of a credit card was by taking out a magnifying glass to read the fine print on the back of the application. There, in Lilliputian-size letters, you would discover the facts about such clever traps as hidden transaction fees or two-tier interest rates. As of September 1, 1989, however, all of this changed. The Federal Reserve Board now requires credit-card issuers to state "clearly and conspicuously" their methods for calculating balances as well as their annual percentage rates, grace periods, annual fees and other related information—usually tucked away in the fine print.

With the terms of a credit card carefully laid out before you, selecting the right card for your purposes should be easier than in the past. That is, if you know just what the terms mean.

Annual Percentage Rate. According to the Michigan Association of CPAs, one of the least understood but most important factors to consider when selecting a credit card is the annual percentage rate (APR).

The APR is the rate of interest a bank charges on your credit card balance. Obviously, different issuers charge different rates. What is not so obvious is that the banks may also use different methods of calculating the interest. And some methods cost you more than others.

The first method, and the best for you, is the "adjusted balance method." With this system, the interest charge is based on the amount you owe after subtracting your payment from the previous balance. Let's say your card charges an APR of 18 percent, or 1.5 percent a month. If your previous balance was \$500 and you pay \$400 on the account, the 1.5 percent interest on \$100 yields an interest charge of only \$1.50 for the month.

Another way to calculate interest is known as the "average daily balance method." In this case, the bank adds your balance for each day in the billing period and then divides the total by the number of days in the billing period. So, if you made that \$400 payment on the 15th day of a 30-day cycle, your total balances for the month are \$9,000 (15 days at \$500 plus 15 days at \$100). Dividing the \$9,000 by 30 days, you arrive at your average daily balance: \$300. As a result, your interest cost for the month is 1.5 percent of \$300, or \$4.50.

As you can imagine, the differences in interest costs can add up quickly if you tend to carry substantial balances on your credit cards. For this reason, CPAs urge you to pay special attention to the method of calculating interest used by any credit card company to which you apply.

The Grace Period
Another factor that can greatly affect your interest costs is the grace period allowed by the credit card company. The term "grace period" refers to the period starting when an item is posted to your account and ending when the interest is first calculated against it. As with interest rates and calculations, the grace period will vary greatly between card issuers.

Some credit card companies will start charging interest as soon as an item is posted to your account. If it gets posted on the first day, you will be charged for a full month of interest before you even get a chance to pay your bill. Your best choice is a credit card that allows at least a 25-day grace period. That way, you can pay your account in full each month without being charged interest.

Public Notices
STATE OF MICHIGAN
IN THE CIRCUIT COURT FOR THE COUNTY OF WASHTENAW
Case No. 89-40111-89
Judge: Ross W. Campbell

Aron Kwon, Plaintiff
-vs-
Bok R. Kwon, Defendant

Washtenaw Legal Center, P.C.
By: Andrew L. Fanta (P29540)
Attorney for Plaintiff
4930 Washtenaw Avenue
Ann Arbor, MI 48104
313-434-3800

ORDER TO ANSWER
At a session of said Court held in the City of Ann Arbor, County of Washtenaw, State of Michigan on the 24th day of July, 1989.
PRESENT: Honorable Ross W. Campbell, Circuit Court Judge

On the 22nd day of May, 1989, an action was filed by Aron Kwon, Plaintiff, against Bok R. Kwon, Defendant, in this court for divorce. IT IS HEREBY ORDERED that the Defendant, Bok R. Kwon, shall answer to take such other action as may be permitted by law on or before the 22nd day of November, 1989. 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.
Dated: July 24, 1989

Washtenaw Legal Center, P.C.
By: Andrew L. Fanta (P29540)
Attorney for Plaintiff
9-14-89

concern to you since you generally will not incur interest charges. In either case, be sure you review any credit-card promotional materials as closely as possible. What sounds like an unbeatable deal may turn out to be an unscrupulous gimmick. For example, a company may advertise a credit-card interest rate far below that of competitors without making it crystal clear the low rate applies only to balances above a certain point—perhaps \$3,000 or higher. CPAs also advise you to look for unreasonable late payment fees, elevated cash-advance charges and over-limit penalties.

Remember, before you apply for any credit card, take time to read the entire credit agreement, including the fine print.

23 New Buses

Federal and state grants totaling \$1.4 million will put 23 new small buses on the road in 16 Michigan counties, the Michigan Department of Transportation (MDOT) announced.

The U.S. Department of Transportation's Urban Mass Transportation Administration (UMTA) is providing 80 percent of the grant. The remaining 20 percent is from the state's Comprehensive Transportation Fund.

The new vehicles will be used for service in these counties: Alcona, Allegan, Alpena, Benzie, Chippewa, Clinton, Emmet, Genesee, Gratiot, Hillsdale, Kent, Lapeer, Luce, Mackinac, St. Joseph and Washtenaw.

Selecting The Right Card
Unless you can find a card that combines a low annual fee with a low interest rate and a long grace period, you must be willing to compromise a bit. If you consistently carry a balance on your card, you should concentrate on finding a card with a low interest rate. After all, at 18 percent interest, debt can double in only four years. On the other hand, if you tend to pay your balance in full each month, your best bet is a card with a longer grace period and a lower annual fee. The interest rate should be of little

AFFIDAVIT FOR ORDER TO ANSWER
STATE OF MICHIGAN
COUNTY OF WASHTENAW
Aron Kwon, Plaintiff, being first duly sworn deposes and says that the Defendant, Bok R. Kwon is a resident outside the State of Michigan.

It is further stated that this is a civil action in which personal jurisdiction over the Defendant is not required and that an order to answer is necessary in this case. The Defendant's present address is UNKNOWN.

Washtenaw Legal Center, P.C.
By: Andrew L. Fanta (P29540)
Attorney for Plaintiff
4930 Washtenaw Avenue
Ann Arbor, MI 48104
313-434-3800

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Ann Arbor, MI 48104
313-434-3800

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