



Check out the latest  
Chelsea Communicator

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Chelsea basketball  
defeats Tecumseh

See Page 1-C



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# Chelsea Standard

75¢

VOL. 134, No. 36

THURSDAY, JANUARY 19, 2006

**CHELSEA SCHOOLS**

## Comments to be sought on proposal

Public hearings to be held for all-day kindergarten plan

By Erin Ryder  
Special Writer

The Chelsea Board of Education is arranging for several public input sessions to determine the community response to a proposal to switch to full-day kindergarten classes.

A committee researching early education options to maximize both social and academic development has proposed full-day, everyday kindergarten after a year of research, including visits to area school districts using the model.

The board currently has two issues to consider, whether the full-day option is the best choice for Chelsea students and, if so, how to implement the program, said Superintendent Dave Killips.

### HEARING SET

**Who:** Chelsea Board of Education.

**What:** The board is seeking public comment on implementing full-day kindergarten.

**When:** Public hearings are set 7 p.m. Feb. 2 and 7.

**Where:** The hearings will be held at the Washington Street Education Center, 500 E. Washington St., in Chelsea.

**Why:** Should public opinion favor the full-day option, school administrators hope to have it in effect by fall 2007. To make the change happen in that time period, board action would be needed in February.

"The big question is: Is a full-time program appropriate for our schools and community?" Killips said.

Should public opinion  
See PROPOSAL — Page 4-A

## — HONORING KING'S LEGACY —



Photo by Alton Marable

A peace rally in honor of Martin Luther King Jr. brought out Jesse Martinez-Krats (left) and Logan Marable, who held the One World One Family banner as the group of local residents made their way through town.

"(Martin Luther King Jr.) was important, not only as a person, but as a symbol of a new age. He changed everything for the better."

— Ann Cerveny  
President of the Chelsea High School Diversity Club

**WASHTENAW COUNTY**

## WATS conducting coordination study

Washtenaw Area Value Express may merge with Manchester transit

By Heather Connor  
Staff Writer

Local officials are working with Washtenaw County to explore the possibility of merging two area transportation services.

The Washtenaw Area Transportation Study has appointed a committee to oversee a study of the feasibility of merging the services of the Western Washtenaw Area Value Express, formerly the Chelsea Area Transportation System, with the transit service provided by the Manchester Area Senior Citizens Council.

Both services help to meet the everyday needs of senior

citizens by providing trips to medical appointments, the pharmacy and for shopping and socializing.

The study will focus on eight western townships in the county, including Lyndon, Dexter, Sylvan, Lima, Sharon, Freedom, Manchester and Bridgewater, the city of Chelsea and the villages of Dexter and Manchester.

The study is expected to be completed sometime in March.

Jim Carson, a Dexter Village trustee who also serves on the study committee, said the study will see if it's economically feasible to merge the services to provide better transportation for seniors throughout the county.

"It allows for the original Chelsea Area Transportation System region to merge with the Manchester area,"

See STUDY — Page 3-A

## Community participates in events honoring slain civil rights leader

One World One Family says it's making progress in Chelsea

By Erin Ryder  
Special Writer

Five years into the recognition of Martin Luther King Jr. Day in Chelsea, the One World One Family task force sees progress in its mission.

The group organizes King celebrations, as well as programs and groups that encourage diversity throughout the year.

The Chelsea School District was closed Monday, the second official recognition of the holiday by the district. Martin Luther King Jr. Day has been a federal holiday for 20 years.

The lack of a King program was one of the issues that encouraged the founding

of One World One Family five years ago. According to the group's communication director, Joanne Ladio, the absence of a celebration was "the most blatant omission within the community."

Along with the annual downtown march for community justice Monday, this year's activities featured student essayists from elementary through high school grades. More than 180 students submitted essays, writing from prompts based on King's Nobel Peace Prize-winning speech, focusing on poverty and economic diversity.

Selected writers read their pieces at the celebration. Other events included performances by area musicians, a showing of the actual "I Have a Dream" speech footage and a dramatization by the Chelsea High School's Diversity Club.

A new addition to One World One

Family, the diversity club was singled out for this year's Carrying the Dream Award, given to an individual or group that best furthers the ideals and goals of the slain civil rights leader.

Chelsea High School junior Ann Cerveny started the group last spring after hearing an essay that her brother wrote of racial discrimination he faced in Chelsea schools.

Though King was killed in 1968 before her birth, Cerveny still sees him as an inspirational leader.

"He was important, not only as a person, but as a symbol of a new age," she said. "He changed everything for the better. The world needed someone like him. He taught us that peace is possible, that tolerance is possible."

Chelsea High School junior Martin Bragalone, a member of the diversity club, also sees King as a powerful

See EVENTS — Page 3-A

1-D  
4-A  
0733810400

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**BRIEFLY...**  
Panel to speak to riparian property owners: Lima Township residents who own property on a lake or creek are invited to attend a meeting from 7 to 9 p.m. Tuesday at township hall, 11452 Jackson Road, hosted by the Mill Creek Research Council.  
A panel will answer residents' questions about

how to manage their riparian property. Water resource professionals from local and state agencies and organizations will be on hand to discuss how land practices affect Mill Creek, land management that benefits landowners and the creek, and which state and county permits are relevant to waterfront property owners.  
For more information, call 475-6968.  
Senior center to offer two new programs:

The Chelsea Senior Center is looking to help the elderly through its new Friendly Visitors and House Call Groceries for Seniors programs. Participants and volunteers are wanted for both programs. For more information, call 475-9242.  
Relay for Life volunteers to meet: The Western Washtenaw Relay for Life group will meet from 8:30 a.m. to 12:30 p.m. Jan. 21 at St. Paul's United Church of Christ.

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The Chelsea High School Diversity Club received the One World One Family task force's Carrying the Dream Award. Pictured with faculty adviser Karen Kurcz (left) are students Al Stewart, Katherine MacFarlan, Bridget Lynn, Ann Cerveny, K.J. LeBeau, Zoe Suffety, Katie Lynn and Martin Bragalone.

## EVENTS

*Continued from Page 1-A*  
 leader for a young generation.  
 "Dr. King means a lot to me," he said. "I've always looked up to him. I think he saw things we need to change."  
 "Chelsea has to work on understanding each other, getting more involved in the community, even from within the high school."  
 "Currently there's no asserted leader. Leaders are emerging, but we have yet to

see a Martin Luther King effect."  
 One World One Family board member Sandy Peterson also sees progress toward King's goals.  
 "It's like we're on a continuum," she said. "He saw a goal and we're taking steps toward that goal. But we still have to work on all of it."  
 Along with the King Day celebration and support for the diversity club, One World One Family promotes diversity through community reading groups and a movie series featuring different cultures.

"We would like to see a community where all sorts of people live and are welcomed, where our children are prepared for a diverse world," Ladio said.  
 Children were also a part of the King remembrance, with a special program directed toward them on Monday afternoon. Children were able to participate in a craft project, eat a snack, listen to a story and watch a movie.  
 Some children also ventured into the January cold to march with family members as part of a peace rally

that made its way through town.  
 Seven-year-old Jesse Martinez-Krantz took part in the march and was aware of the importance of the event.  
 "Because Martin Luther King made a great speech and made it so black and white people could go to school together and work together and live together," he said was the reason behind the event.  
 Erin Ryder is a freelance writer. She can be reached via e-mail at DressageRyder@hotmail.com.

Photo by Alison Marable

## STUDY

*Continued from Page 1-A*  
 Carson said. "It enhances the entire western Washtenaw system. It allows people to get between the areas and connect to the Ann Arbor system. It provides more transit-dependent people with extended service."  
 Matthew Raschke, associate transportation planner for WATS, said the group is conducting the study for the Ann Arbor Transportation Authority, which received a federal grant for the endeavor.

director of WATS, said her staff plans to conduct the study. All elected officials in the county were invited to serve on the Western Washtenaw Regional Coordination Transit Study Steering Committee, she said.  
 Blackmore said since the committee has only met once, she is unsure of how many officials are participating on the committee.  
 Public input will be very important for the study, she said.


"We'll be presenting information collected so far at the public meetings, as well as preliminary thoughts as to where to go with this," Blackmore said. "We're looking for public input."  
 The Manchester Village Hall is located at 912 City Road in Manchester. Chelsea Community Hospital is located at 775 South Main St. in Chelsea.  
 For more information, call WATS at 994-3127.

## STRAIGHT FACTS


An article in last week's paper should have said Jaclyn Murphy competed for Beach Middle School's swimming and diving team.  
 No matter how hard we try to avoid mistakes, sometimes they happen anyway. When that occurs, we rely on our readers to let us know about them. So, please help. To request a correction, e-mail Editor Michelle Rogers at editor@chelseastandard.com or call 475-1371.

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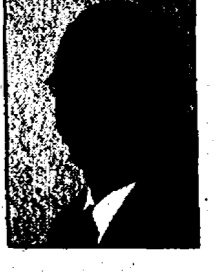
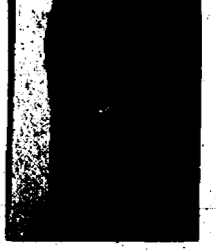
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CHELSEA

# City Council approves appointments

Appointments to city committees good through 2007

By Heather Connor  
Staff Writer

The Chelsea City Council approved appointments of delegates and liaisons Jan. 10 to various boards and committees.

The appointments are through 2007.

Council Trustee Jamie Bollinger was appointed as a liaison to the Ad-Hoc Municipal Building Committee is. Serving as delegate to the Architectural Review Committee will be Mayor Pro Tem Jason Lindauer.

Planning and Zoning

Administrator Jim Drolett will serve as delegate to the Chelsea Area Construction Agency, with City Manager Mike Steklac as an alternate.

Serving as delegate to the Chelsea Area Fire Authority board is Bollinger, with Council Trustee Joseph Merkel as an alternate.

Council Trustee Cheri Albertson was named liaison to the Chelsea District Library Board. Lindauer will serve as liaison to the Chelsea Recreation Council, with Albertson as alternate.

Lindauer was also appointed liaison to the Chelsea school board. Chelsea Mayor Ann Feeney will serve as liaison to the Downtown Development Authority.

Merkel will also serve as liaison to the Chelsea

Farmers' Market.

Council Trustee Kent Martinez-Kratz will serve as delegate to the Chelsea Historic Commission, the Walkable Neighborhoods initiative and as liaison to the Zoning Board of Appeals.

Steklac was appointed Michigan Municipal League coordinator, as well as to the Michigan Public Power Agency Board of Commissioners.

Albertson was named liaison to the Planning Commission, with Council Trustee Frank Hammer as alternate.

Feeney will also serve as delegate to the Southeast Michigan Council of Governments and Walter Bolt will be the alternate. In addition, Feeney will serve

as delegate to the Washtenaw Area Transportation Study Policy Committee, with Lindauer as alternate.

Feeney was also appointed as delegate to the Western Washtenaw Area Value Express, formerly the Chelsea Area Transportation

System.

Chelsea Police Chief Scott Sumner was named delegate to the Washtenaw County Emergency Telephone District Board.

Lindauer was also appointed delegate to the Washtenaw Development Council.

Albertson and Merkel were appointed as delegates to the Wastewater Treatment Plant Board of Appeals.

Hammer and Merkel were also appointed Chelsea's delegates to the Western Washtenaw Recycling Authority.

CHELSEA

# Public hearing slated

Chelsea City Council to consider utility rate increase

By Heather Connor  
Staff Writer

A public hearing is scheduled for Feb. 28 at the regular meeting of the Chelsea City Council to discuss possible utility rate hike.

The council voted Jan. 10 to hold the public hearing. The hearing was originally set

for Feb. 14, but council members changed the date because of scheduling conflicts.

The council approved a contract June 14 with Utility Financial Solutions for a cost-of-service study for the electric, water and wastewater utilities. The study since has been completed and a utility rate increase will be recommended.

City Manager Mike Steklac said the study will be presented at the hearing and comments about the proposed rate changes will be heard, but he said the council would not vote on the proposal at the meeting.

## PROPOSAL

Continued from Page 1-A

favor the full-day option, school administrators hope to have it in effect by fall 2007. To make the change happen in that time period, board action would be needed in February.

Public input sessions will be held 7 p.m. Feb. 2 and 7 at the Washington Street Education Center.

The board has planned for several work sessions, in addition to regular meetings, to process the feedback gathered at the public forums.

"Hopefully, these will keep us on task to get the information we need to make a decision quickly," Killips said.

One of the issues surrounding the proposed switch is the possible rearrangement of buildings that would be needed to house several new teachers

to handle the full-day classes. Several options have been discussed, including building an addition to Pierce Lake Elementary and moving the second grade, currently housed at North Creek Elementary School to Pierce Lake, so that kindergarten could expand within the North Creek setting.

Erin Ryder is a freelance writer. She can be reached via e-mail at DressageRyder@hotmail.com.

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# POLICE BLOTTER

## Lyndon Township

**Larceny**  
Larceny of building materials was reported Dec. 17 at a home under construction in the 10000 block of Boyce Road. State police said it was the second larceny from the construction site in the past month. They ask anyone with information to call the Michigan State Police post in Sylvan Township at 475-7207.

## Sylvan Township

**Breaking and Entering**  
A woman reported her vehicle had been broken into between Dec. 12 and the early morning hours of Dec. 13 while parked on Spring Lake Drive. Money was taken from inside the vehicle, which was left unlocked.

State police received several reports of vehicle and garage break-ins the morning of Dec. 17 around Cavanaugh Lake. The incidents occurred during the night. All of the vehicles and garages were unlocked at the time. The suspects also went through several mailboxes and opened Christmas cards, presumably looking for cash.

## Lima Township

**Breaking and Entering**  
Police responded to a break-in Dec. 12 at Nixon's Auto Parts on Jackson Road. An undisclosed amount of scrap metal was stolen. Police encourage anyone with information to contact the Michigan State Police post.

## Chelsea

**Trouble with Subject**  
A 21-year-old Pleasant Lake woman reported to police that someone had vandalized her vehicle Dec. 18 while it was parked at the Comfort Inn on Commerce Drive. The victim said she suspected a woman she used to work with at the Fairfield Inn in Jackson.

The woman had visited the Comfort Inn with her boyfriend, a 22-year-old Munith man, the night before and had a conversation with the victim. The vehicle was later found covered with a white lotion and a threatening message was found written in soap in the woman's room at the hotel.

Police told the victim that someone could be charged if the lotion damaged the vehicle's paint.

## False Alarm

Police received a call for a burglar alarm at 5:24 a.m. Dec. 17 at Hatch Stamping Co. on East Industrial Drive. Police found an employee at the business at the same time the Comtronics Alarm Co. canceled the call.

## Lost Property

A Chelsea man reported his cell phone missing at about 5 p.m. Dec. 16 while he was making several stops in Dexter and Chelsea. The man said he had no idea where he had lost it. The phone is described as a Motorola Razor model, black in color.

## Civil Disturbance

A resident of an apartment building reported a lot of loud yelling and banging at about 4:30 p.m. Dec. 16 in an apartment in the 200 block of Wilkinson Street. Police responded and found a father and son arguing.

## Violation of the Controlled Substance Act

A pupil at Beach Middle School is suspected of having marijuana in his possession Dec. 16. After questioned by the school principal, the pupil handed over a bag that was positively tested to contain marijuana. The child was taken into custody Nov. 21 for the same offense, according to a police report.

The pupil was taken to the Chelsea Police Department, where he was read his Miranda Rights and questioned. The child was later released to his parents. The case is pending review by the family court.

A 20-year-old Jackson man, a 24-year-old Toledo man and

a 25-year-old Jackson man were found parked in a blue 1997 Dodge Intrepid in the 100 block of Wilkinson Street at about 12:30 a.m. Dec. 16 playing loud music.

Police approached the vehicle and asked the men for identification. One man was taken into custody by the Michigan State Police for an outstanding arrest warrant in Detroit.

A K-9 unit called did not find any drugs in the vehicle, but officers searched it and found a marijuana under the driver's seat.

No arrests were made by Chelsea Police.

## Solicitation Without a License


A 24-year-old Livonia man and a 19-year-old Southgate man were issued citations Dec. 14 for peddling without a permit. The men were caught at the Chelsea State Bank on Main Street.

## Larceny

A 43-year-old Chelsea woman told police her white gold, 1.09-carat diamond earrings were stolen from her home in the 300 block of Washington Street Dec. 13. The woman said she had last seen the earrings three weeks earlier and has had several guests in and out of her home for the holiday season.

Based on reports filed with Michigan State Police and Chelsea Police Department.

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**Sunday, January 22nd**  
**7:00 p.m. at**  
**Keystone Community Church**

3375  
S. W. ...  
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The Chelsea Standard  
**COMMENTARY**

Page 6-A

THURSDAY, JANUARY 19, 2006

OTHER VOICES

# Do we really need an American Legion?

Sometimes the American Legion gets a bad rap.

Certainly, it's one of the country's organizations that deserves only praise and our utmost gratitude. But too often some may consider Legions to simply be hangout joints for old soldiers who want cheap beer before 10 a.m.

Those with their heads screwed on right will know there's much more, but some reassurance is always helpful.

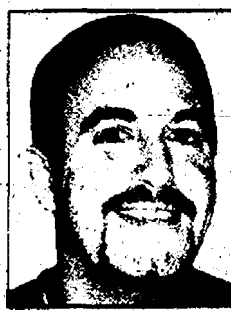
Beyond that, though, for us young punks who haven't served in the armed forces, yet have a curiosity about how our country is fought for and secured, American Legions are a worthwhile classroom.

Recently, I visited Hellertown's Edward Ackerman Post 397 for a Pearl Harbor remembrance ceremony. It has been 64 years and those vets still get together with members of the community — if even for 15 minutes — to memorialize that day that still lives in infamy.

Right inside Hellertown's Legion stands a mannequin dressed in authentic World War I attire. The helmet, boots and rifle (with bayonet) are almost mesmerizing. Something about them, knowing they're real and have experienced real battle, speaks volumes of lessons without ever saying a word.

There are lessons to be learned at every American Legion and in the conversations with the vets — to hear their war stories: how that guy lost a leg, how this guy led his group into the jungle.

About two years ago, I attended a general meeting at Post 242 to hear Ninth District Cmdr. Joe Glazier deliver some disappointing news. Veterans' benefits were being



CHRIS BARNES

removed or ignored, and lack of recruitment was causing Legion posts to go bankrupt and eventually close.

"Right now, the Legion is surviving because its membership is still at the 2.8 million mark," Glazier said at the meeting. "But it's mostly World War II, Korean and Vietnam veterans. We haven't been able to recruit the young veterans that have served since Vietnam. It's a huge problem."

It's unfair to the good vets who still believe in their purpose. Hopefully, they aren't a dying breed. In 2003, Post 242 was losing about 25 members a year.

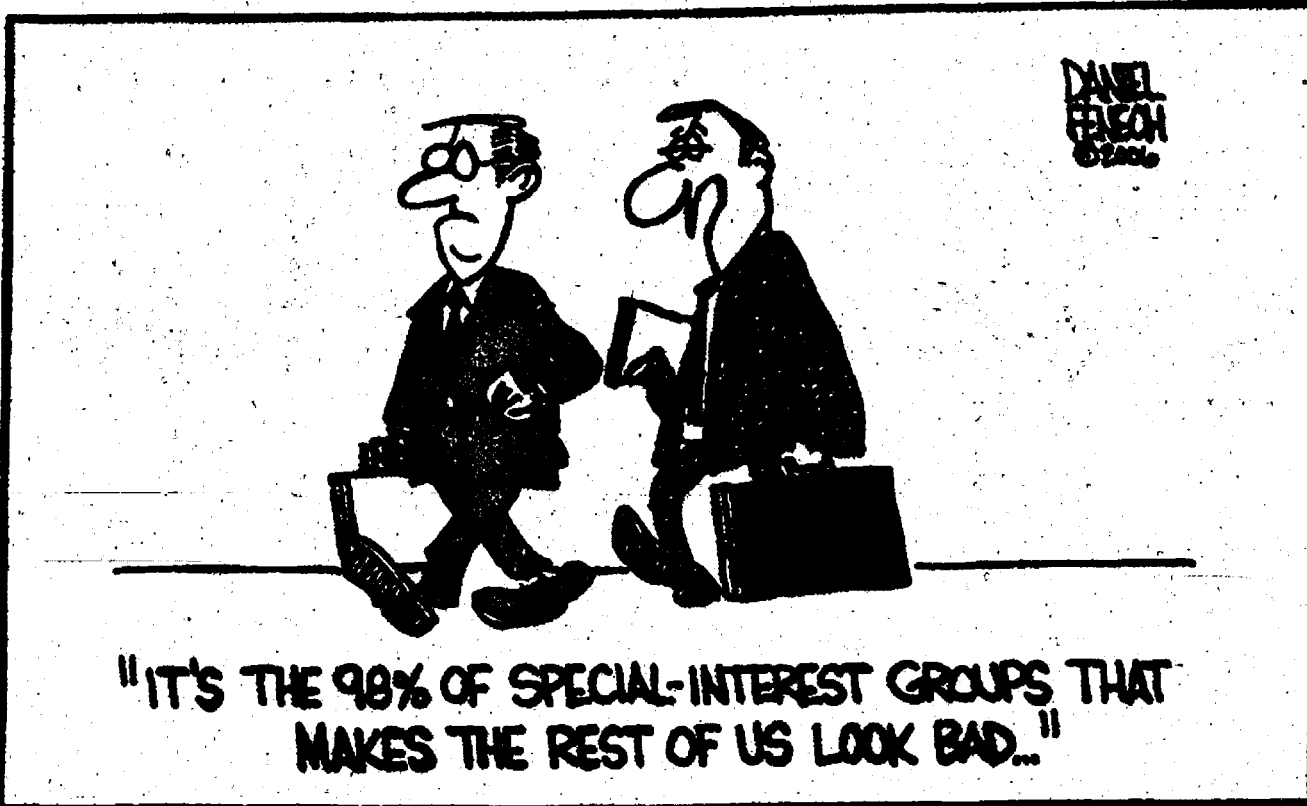
Are Legions still necessary? They have sponsored baseball teams since 1925 and have organized Boys State programs, which offer government instruction for high school students (girls have the same opportunities from the Legion's auxiliary).

Support for the Boy Scouts movement came from the Legion's first National Convention in 1919. Today, there are more than 2,500 Boy Scout units sponsored by Legion posts throughout the country. Add onto that community service, help with volunteer organizations and much more.

Every time I visit a Legion, I'm reminded of how important they are to society, the country and punks like me who are protected thanks to them.

Will there be an old guy sitting at the Legion's bar before 10 in the morning? Probably. But is there anyone else in the world who deserves it more?

Chris Barnes is the editor of The Free Press and The Saucun News in Quakertown, Pa. He can be reached at [tfp@berksmont-news.com](mailto:tfp@berksmont-news.com).



"IT'S THE 98% OF SPECIAL-INTEREST GROUPS THAT MAKES THE REST OF US LOOK BAD..."

## LETTERS TO THE EDITOR

### Train stops needed in Chelsea, Dexter

In the Jan. 5 issue of The Chelsea Standard and The Dexter Leader, Lynn Meadows wrote a letter encouraging people to travel by train. I agree with her. However, the train does not stop in Chelsea or Dexter.

By the time you get in your car and drive to Ann Arbor or Jackson, it's either already where you want to be or it's just much easier to continue by car.

Wouldn't it be nice if the train would stop in Chelsea or Dexter?

Please contact your local officials or the Southeast Michigan Council of Governments. Carmine Palombo is director of transportation programs, and can be reached at the Southeast Council of Governments, 535 Griswold St., Suite 300, Detroit, MI 48226-3802. Let SMOG know that you want the train to stop in Chelsea.

In particular, I think a commuter train would be useful. It could stop in Jackson, Grass Lake, Chelsea, Dexter, the current Ann Arbor depot, Washtenaw Community College, St. Joseph Mercy Hospital, Eastern Michigan University and Ford Motor Co. — all places where many commuters live and work.

It would cut down on congestion on Interstate 94 and feeder streets. It also would save gas and reduce traffic noise.

It would reduce air pollution and allow older people, who cannot safely drive, to be more independent. It also would allow commuters to arrive at work more relaxed and allow more community building among commuters on the train.

Commuters who walked or biked to and from the train would be healthier, and it would allow college students to not need cars on campus.

Kathie Gourlay  
 Lima Township

### LETTERS POLICY

Heritage Newspapers welcomes letters from readers.

Short letters have a better chance of being published in a timely fashion, as do letters on local issues.

The newspaper reserves the right to accept or reject any letter for publication, and to edit letters for length, accuracy and grammar.

All letters for publication must include the author's name, address and telephone number. The deadline is 1 p.m. Monday.

The deadline for letters concerning an election is two weeks prior to publication. No election-related letters are published the week before.

Direct letters to: Letters to the Editor, The Chelsea Standard/The Dexter Leader, 20750 Old US-12, MI 48118.

Letters also may be sent by e-mail to [editor@chelsea-standard.com](mailto:editor@chelsea-standard.com) or faxed to 475-1413.

OTHER VOICES

# No hope for 2 plans

The start of the new year always brings an air of optimism. But, with all due respect to those who believe in that stuff, the future of two worthwhile proposals in the legislative hopper are dimmer than a frosted light bulb in a heavy snowstorm.

State Reps. George Cushingberry Jr., D-Detroit, and Bob Gosselin, R-Troy, deserve a pat on the back for charging forward on two controversial plans: one to slice the salary of state lawmakers, and the other to mandate the teaching of black culture to children of all races.

The Legislature's Mr. Conservative, Gosselin is on another one of his famous Don Quixote missions that will endear him to no one in these legislative halls.

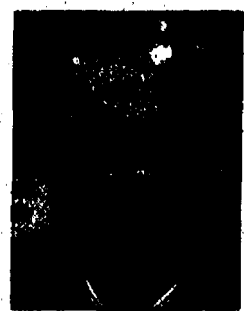
He wants to whack 7 percent — or about \$5,500 — from every lawmaker's paycheck.

"I think we get paid too much," he suggests and heads nod all over the state as you read this.

There are two questions that come up all over the state. One is, where does the lottery money go and the other is, what about that 38 percent pay raise that lawmakers got?

Never mind that the beefy increase was way back in 2002 and there has not been a boost in pay since then. Everyone remembers it as if it was yesterday.

Gosselin argues that since the private sector is forcing pay cuts on workers, the Legislature should not be immune. The GOP speaker gives an illusion that he is agreeing, but he stops short of endorsing



TIM SKUBICK

the move. After all, Rep. Craig DeRoche does not want a palace revolt on his hands.

fooling around with their own salaries is one of the least favorite things for lawmakers, even though a case could be made for doing it, especially since GOP conservatives want to cut everything in state government that moves.

But, so far, Mr. G has a grand total of seven — count 'em, seven — co-sponsors for his far-fetched idea. He needs 49 more in the House and 20 votes in the Senate to make this unrealistic bill a reality.

Likewise for Cushingberry, who is the Sancho Panza to Gosselin's Don Quixote. "Cush" figures since lawmakers are going to debate beefing up the high school graduation requirements, the new curriculum should also include a mandatory class on Afro-American culture for everyone.

He recalls an old professor at Wayne State University who, on the eve of establishing a Black Studies College, told his inner city students, "Black studies are not just for black students, they are for everybody."

Gov. Jennifer Granholm has described Michigan as the most segregated state in the nation and many still believe that racism is alive and well around these parts.

According to Cushingberry, some well-placed cross-cultural sensitivity in the classroom might help. It most certainly would not hurt.

He believes, "We never want to take seri-

See PLANS — Page 7-A

## STREET TALK

By Jennifer Sinkwitts

### What do you think about the 2-cent stamp increase?



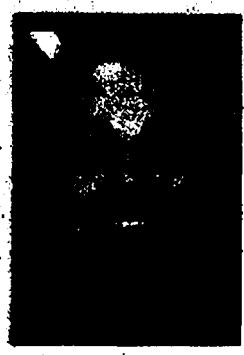
"They doubled my heat bill, so who cares about stamps."  
 Danielle Hale  
 Chelsea



"Unfortunately, e-mail and the Internet have destroyed the Postal Service. They need to revamp in order to survive."  
 Matt Hinzman  
 Dexter Township



"I wish my wages would increase by 2 cents."  
 Merv Guenther  
 Sylvan Township



"I didn't know they were raising stamps."  
 Andy Stahl  
 Dexter Township

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 The Chelsea Standard/Dexter Leader (USPS #101-780),  
 20750 Old US-12, Chelsea, MI 48118

Periodical postage paid at Chelsea, MI 48118  
 ISSN # 1524-3486

Office hours: Monday through Friday 8:30 a.m. to 5 p.m.  
 Web Site: [www.heritage.com](http://www.heritage.com)

The Chelsea Standard is published every Thursday by  
 Heritage Newspapers  
 A Journal Register Company Newspaper  
[www.journalregister.com](http://www.journalregister.com)

CAC Journal Register

**LETTERS**

*Continued from Page 6-A*  
Please stop and help it, even if you're in a hurry or their paws are muddy or, at the very least, call the police department in your community to report the sighting.  
Most animals have owners and most owners want them back. Animals left to fend for themselves run the risk of starvation, exposure or being hit by a car. For the most part, they are confused and scared. Their lives may

depend upon your kindness. Our police departments, humane societies, shelters and local veterinarians are happy to record lost and found pet information to help pets and owners reunite. A simple phone call may be all it takes.  
You never expect to become separated from your pet. But a car accident, storm or simple bad luck can allow it to happen. The chance of having your pet returned to you increases dramatically if it's micro-chipped.  
I am desperate to have my

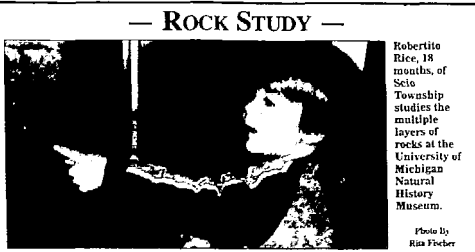
pup returned to her loving home. If you have found her or seen her in your neighborhood or on the streets, barking from behind a fence or a window, please contact me, the Tecumseh Police Department or a veterinarian. We are offering a reward for her return with no questions asked.  
Our pets rely on people to make their lives safe and happy. Please help Luca and others return home by offering your heartfelt help.  
Crystal Smylie  
Tecumseh

**PLANS**

*Continued from Page 6-A*  
our cross cultural things." Bottom line is it appears to be easier to ignore the race problem and hope it will go away.  
However, hope alone won't get the job done. And hope won't get this bill passed, either.  
In this Legislature, where

outstate (read non Detroit) lawmakers have a ton of votes, they can hardly wait to bury this idea in the do-gooder file, along with that crazy notion about cutting

their own salaries.  
Tim Shubick is the host of public TV's "Off the Record" and also provides regular commentary on WWJ Radio 550.



Roberto Rice, 18 months, of Seis Township studies the multiple layers of rocks at the University of Michigan Natural History Museum.

Photo by Rex Fisher

**THE BAD NEWS:**

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# CLINTON HIGH SCHOOL

## WEATHER AccuWeather.com

### FIVE-DAY FORECAST FOR WASHTENAW COUNTY

THURSDAY	THU NIGHT	FRIDAY	SATURDAY	SUNDAY	MONDAY
HIGH: 38°-42° Chance of an afternoon shower	LOW: 30°-34° A touch of snow and rain	HIGH: 40°-44° Mostly cloudy LOW: 28°-32°	HIGH: 40°-44° Cloudy with a chance of rain LOW: 21°-25°	HIGH: 34°-38° Mostly cloudy with flurries LOW: 18°-22°	HIGH: 38°-40° Times of clouds and sun LOW: 22°-26°

### MICHIGAN



Shown is Thursday's weather. Temperatures are Thursday's highs and Thursday night's lows.

### LOCAL WEATHER

City	Thur. HI/Lo/W	Fri. HI/Lo/W
Ann Arbor	41/31/27	42/30/26
Battle Creek	40/31/27	42/29/26
Bay City	41/31/27	42/27/26
Coldwater	40/33/28	43/31/26
Dearborn	40/34/28	42/30/26
Detroit	39/32/28	41/27/26
Grand Rapids	43/33/28	42/29/26
Holland	40/34/28	42/30/26
Jackson	41/32/28	41/27/26
Kalamazoo	41/33/28	43/29/26
Leansing	41/33/28	43/29/26
Livonia	41/33/28	43/29/26
Midland	38/32/28	40/30/26
Monroe	43/36/28	48/32/26
Muskegon	41/32/28	39/28/26
Pontiac	39/32/28	44/27/26
Port Huron	45/36/28	40/27/26
Saginaw	41/32/28	42/30/26
St. Joseph	41/32/28	42/30/26
Traverse City	41/32/28	42/30/26
Westland	41/32/28	42/30/26

### TRAVEL

Lenawee, Monroe and Washtenaw Counties  
A cold front will bring the chance of afternoon shower Thursday with southwest winds of 10-20 mph. Dry weather is then expected Friday.

### REAL FEEL TEMP\*

Highest Friday	30°
Highest Saturday	22°
Highest Sunday	22°

### SOLUNAR TABLE

Four-day forecast indicates peak feeding times for fish and game.  
Major Minor Major Minor

### UV INDEX

The ultraviolet index is a guide to exposure to the sun. The higher the UV index number, the greater the need for eye and skin protection.

### ALMANAC

Statistics for the week ending Jan. 16.

**Temperatures:**

High for the week	50°
Low for the week	20°
Normal high	50°
Normal low	17°
Normal average temperature	23.0°

**Precipitation:**

Total for the month	1.14"
Normal for the month	1.19"
% of normal this year	96%

**SUN AND MOON**

Sunset Thu. night	5:33 p.m.
Moonset Thursday	10:36 a.m.

Last  
 New  
 First  
 Full

Jan 22    Jan 29    Feb 5    Feb 12

### NATIONAL CITIES

City	Thur. HI/Lo/W	Fri. HI/Lo/W	City	Thur. HI/Lo/W	Fri. HI/Lo/W	City	Thur. HI/Lo/W	Fri. HI/Lo/W	City	Thur. HI/Lo/W	Fri. HI/Lo/W
Albany	39/29/pc	45/33/c	Burlington, IA	51/32/pc	39/28/r	Des Moines	44/28/pc	39/23/pc	Las Vegas	58/38/pc	58/33/s
Anchorage	18/4/sn	13/4/pc	Casper	34/8/pc	32/12/pc	El Paso	69/35/s	65/30/s	Lincoln	48/22/pc	34/20/sn
Atlantic City	51/32/s	58/40/pc	Charleston, SC	62/42/s	69/52/s	Fargo	27/11/ft	22/1/pc	Los Angeles	64/45/s	68/47/s
Baltimore	52/32/s	58/40/pc	Charlotte	60/34/s	64/42/s	Fort Wayne	44/34/ft	48/34/ft	Madison	42/24/ft	32/21/c
Bilings	39/20/pc	39/21/pc	Chicago	44/32/ah	42/30/c	Green Bay	32/21/ft	33/17/pc	Miami	72/58/pc	60/58/ah
Bismarck	30/14/pc	29/9/pc	Cleveland	48/38/pc	50/38/ah	Honolulu	81/67/pc	80/68/pc	Minneapolis	33/18/ft	24/16/c
Boise	39/27/c	37/27/pc	Columbus, OH	48/38/pc	58/40/ah	Indianapolis	51/38/c	52/38/ah	Nashville	62/44/s	68/48/ah
Brownsville	62/84/pc	60/58/pc	Davenport	46/27/pc	37/22/pc	Kansas City	54/38/pc	41/28/r	New York	48/38/s	58/40/pc

Forecasts and graphics provided by AccuWeather, Inc. ©2006



# COMMUNITY

THURSDAY, JANUARY 19, 2006

PAGE 1-B

Bennett Rhodes is busy painting the walls of the library at Bates Elementary School in Dexter. Rhodes created a unique display for the library's Folk and Fairy Tale section and plans to do the same for the live animal section.

Photo by Heather Connor



*"He has created a phenomenal folk and fairy tale display for our library and plans to do an educational exhibit for our live pet section."*  
— Librarian Paula Smeltekop

# GIVING BACK

Youngster picks Bates library for community service project

By Heather Connor  
Staff Writer

The library at Bates Elementary School in Dexter is a little bit brighter thanks to Bennett Rhodes. Bennett, who attended Bates through second grade, is now educated at home. As part of the community service component of his education, he decided to help out school librarian Paula Smeltekop. Smeltekop said she had dreamed of having an improved display for the library's "Folk and Fairy Tale" section, as well as for the reference and animal sections. "I told Bennett my biggest dreams for the library space and he, along with his mother and grandmother, have made them come true," she said. Martha Rhodes, Bennett's mother, began home-schooling her son last year and encouraged him to do something to benefit

the community. "Mostly, we focus on what we feel is most important, both academically and what will be needed to function in the real world," Rhodes said. "One aspect of the real world is my belief that giving back is important in life. So, community service is part of our lessons. Bennett chose his old school for the project. Smeltekop explained to him that she wanted the sections of the library to stand out more because they had plain, white walls. Both Bennett, his mother and Smeltekop came up with the ideas and got to work. For the fairy tale section, Bennett divided the wall space above the shelves into three separate storyboards. Each space depicts a different tale. Bennett chose to feature "Jack and the Bean Stalk," "The Gingerbread Man" and "The Frog Prince." For "Jack and the Bean Stalk," the youngster created a 3-D castle, complete with a

giant looking over the wall down onto a 3-D Jack, who is climbing a painted stalk that goes from the floor of the library all the way to the castle. With the help of his grandmother, Bennett created foam core gingerbread men that are attached to foam boards to look like actual pages in the book. The area is complete with a fox and pond with actual sand banks. The pages read, "Run, run as fast as you can. You can't catch me, I'm the Gingerbread Man." Rhodes said this is to help lead children to the actual story. Bennett paid just as much attention to detail for "The Frog Prince" display. It features green forest paint on the walls with 3-D props. A stump and a ceramic frog are next to a life-size, foam core princess with actual hair and a sequined gown. Smeltekop is pleased with all of Bennett's work. "He has created a phenomenal folk and

fairy tale display for our library and plans to do an educational exhibit for our live pet section," she said. "This display is gorgeous and creative." Rhodes said Bennett's plans for the animal display in the Bates Elementary School library include creating an electronic game for pupils to match the animals with their natural habitat. He is also donating to the live animal display a Madagascar hissing cockroach that he raised as part of a 4-H project. Bennett will use skills that he is expected to learn in an upcoming 12-week course about electric circuits as part of the home-schooling group Explorers. "He has some basic knowledge about electric circuitry to complete the light part of his board. Mom just needs to secure the supplies," Rhodes said. "He pretty much will do this project on his own since I am clueless about electrical circuits."



Kevin Nauts, a seventh-grader at Beach Middle School in Chelsea, shows how he can keep up to the beat of Dance Revolution at Chelsea District Library.

Photo by Rita Fischer

## Dance Dance Revolution hits the Chelsea District Library

Game brings children into the library, provides workout

By Rita Fischer  
Special Writer

A dancing revolution has made its way to Chelsea. Dance Dance Revolution, an interactive video game that debuted in Japan in October 1998, caught the attention of two dozen people Jan. 5 at the Chelsea District Library. It will be offered again from 6 to 9 p.m. Feb. 24. Karen Persello, head of youth and teen services at Chelsea District Library, started holding Dance Dance Revolution events at the library as a way to attract teens to the facility. She first learned about its popularity during a video gaming workshop last spring at the Ann Arbor District Library. "Once we get teens in the door, we can foster reading and literacy, positive behavior and role modeling,"

Persello said is the library's motivation in hosting the activity. The event attracted 16 teens to the Chelsea library in December and two dozen earlier this month. Kevin Nauts, a seventh-grader at Beach Middle School, is into the game. He first played it in Jackson about three years ago. "It's a lot of fun to play and see friends," he said. The library has the Dance Dance Revolution Extreme 2 version for PlayStation 2. It includes three dance pads — two that are wireless — and a projector that puts the action on a big screen. Liz Johnson of Dexter Township said it's a good aerobic workout. "It's fun and great that the library has this," she said. "I'd rather see them play this than some of the other games that are out there." There is a 3-foot-by-3-foot platform made out of plastic with four arrows pointing up, down, left and right. There are four stationary arrows at

the top of the screen, and arrows that scroll up from the bottom of the screen. When the scrolling arrows overlap the stationary arrows, a player then hits the corresponding arrow on the platform with his or her feet. The problem is that feet don't always move the way you want them to. The game is based on the correspondence between the arrows on your pad and the arrows that are flashing at the top of the screen. These arrows scroll at a speed determined by the beats per minute of the song, and each player has to hit the arrows on his or her pad when the arrows scrolling up on the screen overlap the floating ones. The game becomes even more challenging when the player chooses harder options, and discovers that all four buttons can't be hit at once. Rita Fischer is a freelance writer. She can be reached at ritafisch@yaho.com.



# WEDDINGS



## Lesser, Stoker exchange vows

Susan Lesser of Ann Arbor and Darrell Stoker of Grass Lake were married Sept. 10 at St. Andrew's United Church of Christ in Dexter. The Revs. Kenyon Edwards and Reginald Lancaster officiated.

The bride is the daughter of Carl and Elizabeth Lesser of Dexter. The groom is the son of Harold and Linda Stoker of Grass Lake.

The maid of honor was Tami Leemon of Belleville. The bridesmaids were Laurie Appier of Paola, Kan., and Sheri Spears of Chelsea. The junior bridesmaids were Caroline and Raquel Dillon of Jackson.

Jill Wollpert of Grass Lake was the flower girl and Caleb Tesluck of Melvin was the ring bearer.

Duane Stoker of Grass Lake was the best man. The groomsmen were Rick Wollpert, Steve Loveland, both of Grass Lake, John Lesser of Dexter and Rick Beeman of Chelsea.

A reception was held at the Knights of Columbus Hall in Dexter. The couple honeymooned in Niagara Falls, Canada, and Scottsville, N.Y.

They reside in Grass Lake. The bride graduated from Dexter High School and Washtenaw Community College. She is employed with the University of Michigan Health System.

The groom graduated from Grass Lake High School and from NBC Tech. He is employed with Conway Central Express.



## Vitale, Boyce wed

Jennifer Vitale and Ben Boyce, both of Dexter, were married Sept. 30 at Dexter United Methodist Church. The Rev. Stephen Brin-gardner officiated.

The bride is the daughter of Ken and Sue Vitale of Dexter. The groom is the son of Roger and Jane Boyce of Dexter.

The maid of honor was Melissa Vitale of Ann Arbor. The bridesmaids were Rebekah Murphree of Tampa, Fla., Karra Dettling of Dexter, Krista Bobo of Ann Arbor, Amanda Hollis of Ann Arbor, Jessica St. Amour of Dearborn Heights and Shefalli Gnauck of Las Vegas. Jacob Boyce of Kalamazoo

was the best man. The groomsmen were Jacob Murphree of Tampa, Fla., Aaron Boyce of Orange, Calif., Andrew Dettling of Dexter, John Bobo of Ann Arbor, Kurt Wilson of Ann Arbor, Jacob Meadows of Utica and Sam Hines of White Lake.

A reception was held at Kensington Court in Ann Arbor. The couple honeymooned in Hawaii.

They reside in Dexter. The bride is a 1995 graduate of Dexter High School. She is employed as a personal trainer.

The groom is a 1996 graduate of Dexter High School. He is employed in logistics.

### WASHTENAW COUNTY

## Arbor Consort to hold auditions

The Arbor Consort, which attracts singers from across Washtenaw County, will hold auditions for new members 7:30 p.m. Jan. 25 and Feb. 8 at the Calvary United Methodist Church, 1415 Miller Road, located between Maple and Seventh St., in Ann Arbor.

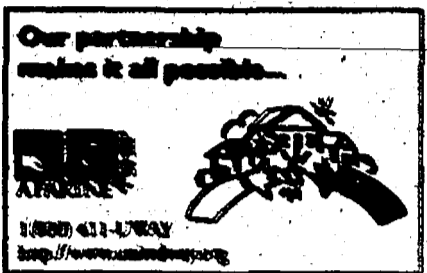
Rehearsals are held from 7:30 to 9:30 p.m. every Wednesday at Calvary.

The Arbor Consort is a semi-professional ensemble which, during the spring and summer, sings a Madrigal repertoire in Renaissance period costumes, recreating the sound and look as closely as possible.

The group sings in English, French, Italian, Spanish and German at the Renaissance Festival in Holly, Mayfaire in Marshall, weddings and other venues throughout the spring and summer.

Its larger ensemble splits into smaller groups of from five to 10 singers made up of both veterans and novices.

For more information, contact Board President Kevin O'Brien at 1-734-483-1732 or e-mail [zwilnik@zwilnik.com](mailto:zwilnik@zwilnik.com) or Marketing Chairwoman Nancy Daly at 475-6660 or [NancyJdaly@comcast.net](mailto:NancyJdaly@comcast.net).



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## CALENDAR

*Continued from Page 2-B*

8040 Fourth St., in Dexter.

**Dexter Village Council** meets 7:30 p.m. the second and fourth Mondays at the Dexter Senior Center, 7720 Ann Arbor St., in Dexter.

**Dexter Village Planning Commission** meets 7:30 p.m. the first Monday of the month at the Dexter Senior Center, 7720 Ann Arbor St., in Dexter.

**Dexter Village Zoning Board of Appeals** meets 7 p.m. the third Monday of the month at Dexter Senior Center, 7720 Ann Arbor St., in Dexter.

**Tuesday**

**Dexter AA Group** meets 8 p.m. every Tuesday at St. Joseph's Parish Hall Education Building, 3470 Dover St., in Dexter.

**Dexter Child Study Club** meets 7 p.m. the third Tuesday of the month. For more information, call 426-3664.

**Dexter Kiwanis Club** meets 6:30 p.m. the first and third Tuesdays of the month at Lighthouse Cafe, 8124 Main St., in Dexter.

**Dexter Township Board** meets 7 p.m. the third Tuesday of the month at Dexter Township Hall, 6880 Dexter-Pinckney Road.

**Dexter Township Planning Commission** meets 7:30 p.m. the first and fourth Tuesdays at Dexter Township Hall, 6880 Dexter-Pinckney Road.

**Dexter Village Parks Commission** meets 7 p.m. the third Tuesday of the month at Wylie Elementary School, 3060 Kensington St., in Dexter.

**Wednesday**

**Dexter American Legion Auxiliary** meets 7 p.m. the third Wednesday of the month at the American Legion Post, 8225 Dexter-Chelsea Road. Call 426-3112.

**Dexter Touchdown Club** meets 7 p.m. the first Wednesday of the month in the media center at Dexter High School, 2200 N. Parker Road.

**La Leche League** meets monthly on Wednesday mornings in Dexter. The league is a support and information group for pregnant and nursing mothers. For more

information, call 426-5648.

**TOPS Weight Loss Group** meets weekly from 6:30 to 8 p.m. at the Dexter Senior Center, 7720 Ann Arbor-Dexter Road. Call 426-4031 for more information.

**Western Washtenaw Democrats** meets 7 p.m. the fourth Wednesday of the month at the IBEW Hall, 7920 Jackson Road, in Scio Township. For more information, call 475-8551.

**ANN ARBOR**

**Sunday, Jan. 22**

**Genealogical Society of Washtenaw County** will meet 1:30 p.m. at the Education Center Auditorium on the St. Joseph Mercy Hospital campus, 5305 Elliott Drive, in Superior Township. The lecture is free and open to the public.

**VOLUNTEER CORNER**

The Chelsea District Library is looking for volunteers to assist with a genealogy project. For more information, call 475-8732, ext. 233.

The American Cancer Society is looking for volunteers for its Road to Recovery program, a volunteer-based driving program that provides transportation to and from medical centers in the area for cancer patients undergoing treatment. For more information, call 971-4300.

sudoku

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EASY #30

Fill in the grid so that every row, every column, and every 3x3 box contains the digits 1 through 9.

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MEDIUM #28

Solutions published in this newspaper, or check "JNC Publications" on the Solutions page of [www.sudoku.com](http://www.sudoku.com)

## Western Washtenaw Democrats

### ANNUAL MEETING

**Thursday, January 26, 2006**

at the Chelsea Depot

with special guest speaker

### Mark Brewer

chair of the Michigan Democratic Party

**6:00 p.m. Reception - 7:00 p.m. Meeting**

Please come join us for hors d'oeuvres and conversation with other like-minded individuals committed to community building through responsible government. Stay for an inspiring program led by Michigan's own Mark Brewer, current chair of the MDP, regarding the 2006 campaign and what grassroots organizations such as ours can do to help. If you've been a long-time member or have never been to a WWD meeting before, we welcome you to this meeting and encourage you to get involved.

"Never underestimate that a small group of thoughtful committed people can change the world; indeed it's the only thing that ever has." - Margaret Mead

Visit our new, updated website at [www.wwdems.org](http://www.wwdems.org)

# WRITING MATTERS

Poetry and prose from the students in Chelsea



Kate Lewis-Lakin

## Waves

Gliding, swimming, diving through  
This wonderful, endless sea of blue.

Intoxicated by the chlorine smell.  
How great I feel, no one can tell.

Feels so cool rushing over my face.  
The surface as delicate as a piece of lace.

My ears are starting to hurt and pop.  
As I travel downward, away from the top.

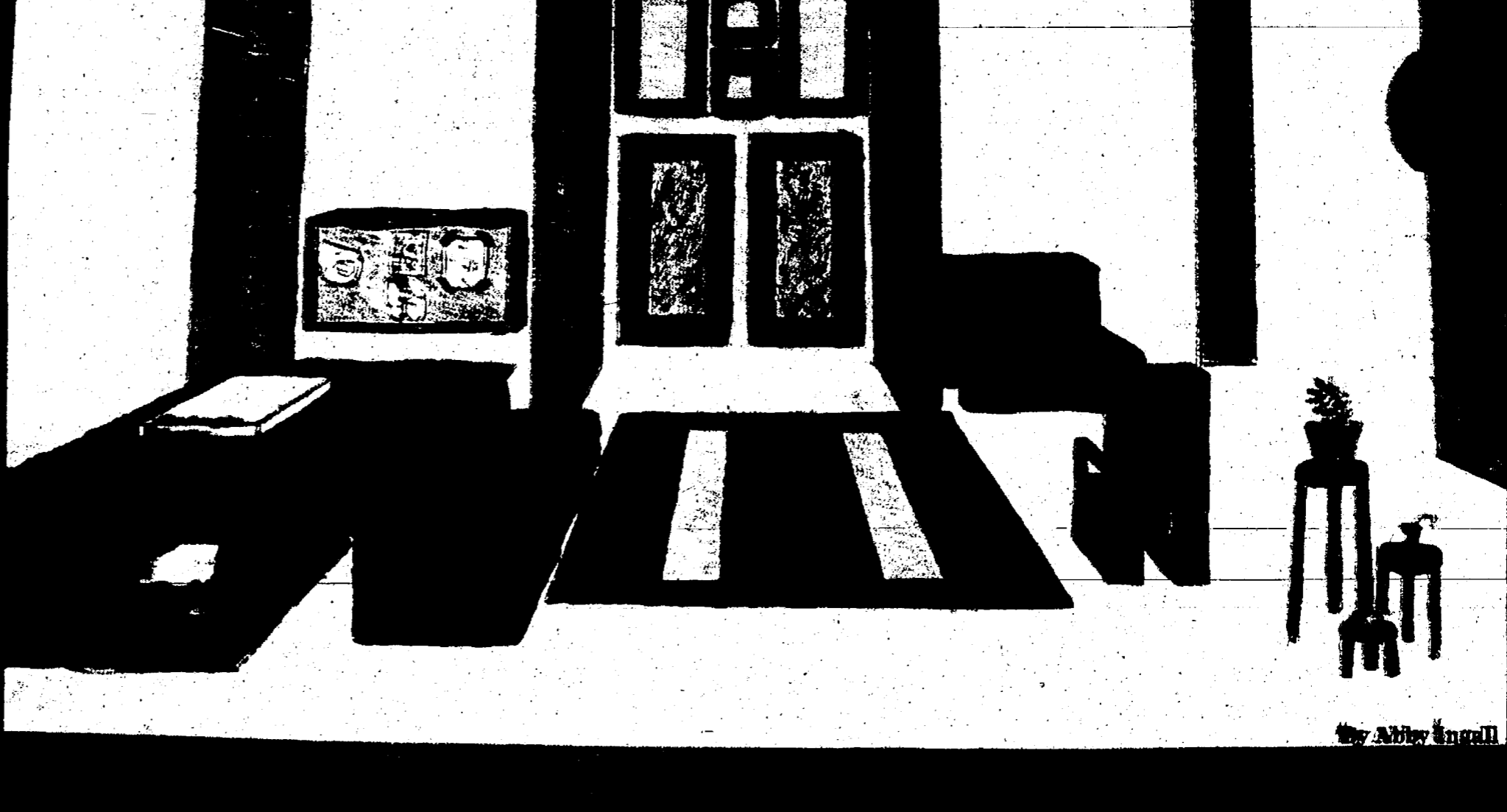
Shoot back up and breathe the air.  
Leave the water? I wouldn't dare.

Kate Lewis-Lakin  
Eighth Grade  
Beach Middle School

## One-Point Perspective



Abby Ingoll



Abby Ingoll

## BOOK vs MOVIE

# 'The Sisterhood of the Traveling Pants'

The Sisterhood of the Traveling Pants is one of my favorite books, but the movie could have been better. The book had so many great qualities that the movie just didn't touch on as much as I would have liked it to.

The book and the movie are very different. The biggest difference is that in the movie, Lena (who goes to Greece) doesn't have a sister like she does in the book. I was really disappointed to see this, because Effie (who is Lena's sister) was a very fun character to follow during the book's pages.

Another major difference was with Lena as well. In the book, Lena's grandparents are absolutely crazy about Kostos, (a Greek

fisherman whom Lena falls for) always wanting Lena to be around him.

In the movie, it is a whole different story. Lena's grandparents loathe Kostos after a family incident, and forbid Lena from seeing him again.

There are also several other small differences, but those are the two that I recognized the most.

There were also similarities between the book and the movie. Tibby, who stays at home to work, meets a young girl around 12 years old named Bailey who has leukemia. Together they set out to make a small movie, interviewing different people along the way. In the end, Bailey, sadly, passes away.



Brittany Schmelz

Also, Bridgett, who goes to Mexico to attend a soccer camp, falls for a camp director-coach named Eric. They set off on different excursions throughout the summer, each one of them packed with adventure.

Carmen, who goes to spend the summer with her divorced dad, got a big surprise when she found out that he recently has gotten engaged. Her summer just gets worse, as she gets to know her dad's fiancé more and more.

The main event that stays the same throughout the movie and the book is that four friends — Tibby, Bridgett, Carmen and Lena — all share a pair of pants that came to them by fate that magically fit all of them, even though they have very different body builds.

Overall, both the movie and the book were very enjoyable. I really wish that there were four or five books in the series, so we could follow them to college and through their adult lives.

Brittany Schmelz  
Eighth Grade  
Beach Middle School

## The Vase



I.  
I am.  
I am a drop.  
I am a raindrop.  
I am a tiny raindrop.  
I am a tiny raindrop in a world.  
I am a tiny raindrop in a world of clouds.  
I am a tiny raindrop in a world of clouds and I'm invisible.

I.  
I am shy.  
I am shy and.  
I am shy and afraid.  
I am shy and afraid someone will.  
I am shy and afraid someone will talk to me.  
I am shy and afraid someone will talk to me and I won't.  
I am shy and afraid someone will talk to me and I

won't know how.  
I am shy and afraid someone will talk to me and I won't know how to answer them.

I.  
I need.  
I need to come.  
I need to come out of my shell.  
I need to come out of my shell and shine.  
I need to come out of my shell and shine for the world.  
I need to come out of my shell and shine for the world so that it knows.  
I need to come out of my shell and shine for the world so that it knows I am not useless.

I.  
I need.  
I need to let.  
I need to let it know.  
I need to let it know I am

tired.  
I need to let it know that I am tired of hiding.  
I need to let it know that I am tired of hiding and I want.  
I need to let it know that I am tired of hiding and I want to do something.  
I.  
I need.  
I need to do.  
I need to do something.  
I need to do something brave.  
I need to do something brave, extraordinary.  
I need to do something brave, extraordinary and unique.  
I need to do something brave, extraordinary and unique before I go crazy.

I.  
I am.

I am doing something neat and frightening all.  
I am doing something neat and frightening all at once by.  
I am doing something neat and frightening all at once by standing out.  
I am doing something neat and frightening all at once by standing out and doing my own thing.

I am being Me and doing It at my best.  
That is all that They can ask.



Melanie Burchett

Melanie Burchett  
Eighth Grade  
Beach Middle School

## Friendship is Life

Friendship isn't something in life that is temporary. A friend isn't something you pick out and then throw away. Real friends are there for you and will always be there for you, no matter what.

To me, a true friendship is the most sacred thing that God could give you. There are so many people out there who have nothing, but they are able to make it through all those tough times just because of the support system they get from having one good friend.

Some might think that to be happy, you need 50 friends. They think that having that large of a group around them that is filled with decent friends is the only way to go. But life isn't really about that.

Good friends will stick up for you, and not because they think they have to, but because they want to. They won't get mad at you for the little mistakes that you make in life — the ones that everyone makes.

To me, friends are like scrapbooks. With them, you can dig up so many memories, whether they are good or bad. All you have to do is look at their face and it will bring back that time when you fell asleep in the same sleeping bag because neither of you wanted to move. Or when you compare stories about the first time you met. Maybe you don't see eye to eye on everything, but that is what makes life interesting.

Without true friends, you wouldn't have anyone to share your experiences

with, to learn from, and to laugh with. People don't realize how much of your life is made up of friendship. You grow up together, you live together, you cry together, you love together.

There are so many things that you might not even realize make up you — friendship being one of them. There is so much meaning in the word friendship, and it means different things to different people. To me, friendship is not only a way of life, friendship is life.

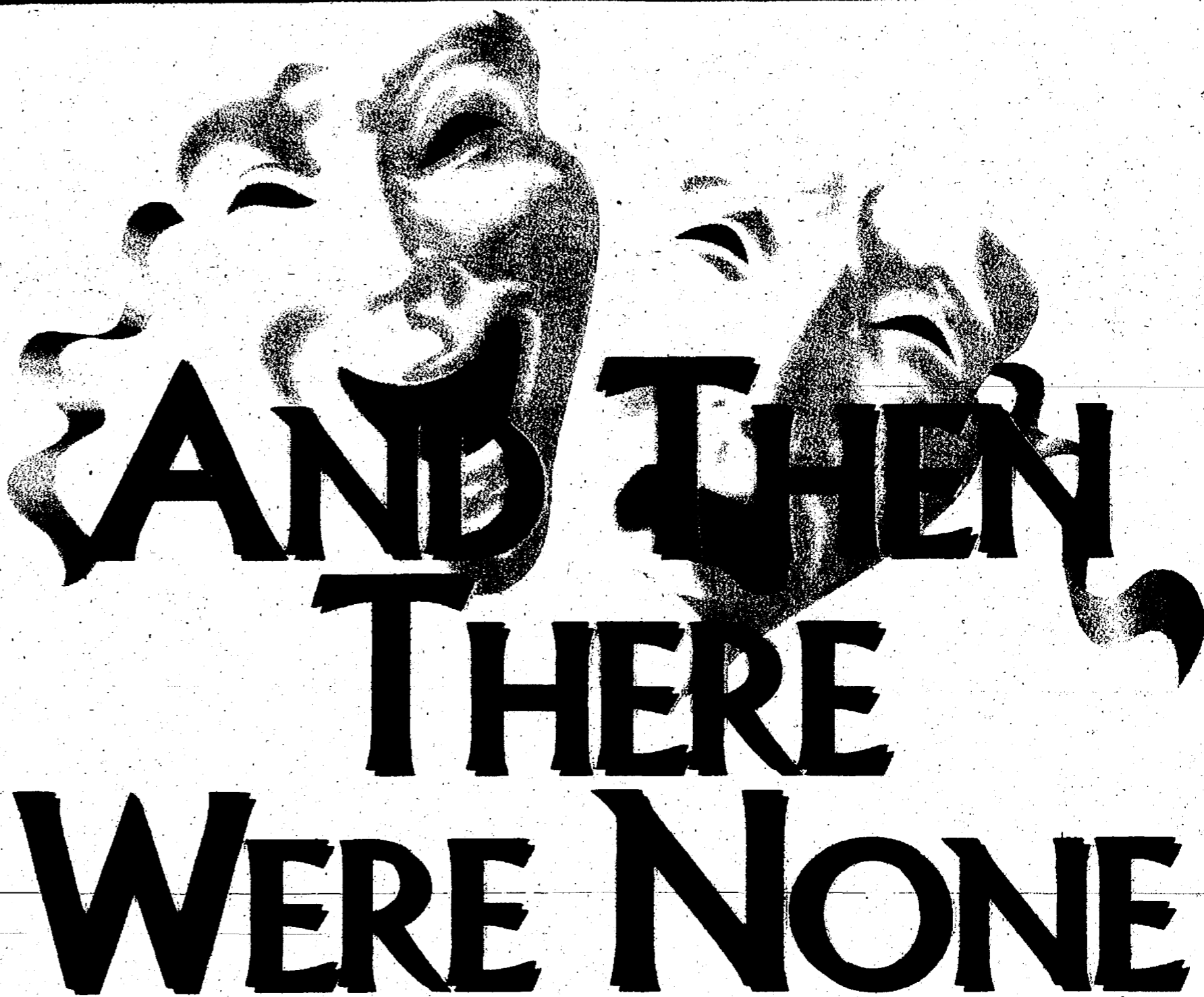
Kadi Fries  
Eighth Grade  
Beach Middle School



# PEOPLE



Eric Hohnke plays Dr. Armstrong in the play "And Then There Were None," a stage adaptation of Agatha Christie's "Ten Little Indians." The play is set for 7 p.m. Saturday and 3 p.m. Sunday at First Congregational Church in Chelsea.



"And Then There Were None," a stage adaptation of Agatha Christie's "Ten Little Indians," will be performed this weekend at the First Congregational Church, 121 E. Middle St., in Chelsea.

Youth from the church will put on two performances. The first is set for 7 p.m. Saturday and the other at 3 p.m. Sunday. A dessert reception with the cast will follow.

There is no admission, but there will be a freewill offering to support the church's youth mission to Neon, Ky.

The Rev. Barbara Wright directs the play. It opens on Indian Island, off the coast of Devonshire, England, as Narracot, the boatman played by Mason Borders, helps the servants, Mr. and Mrs. Rogers, prepare for the guests of a mysterious Mr. and Mrs. Owen.

When the boat leaves, the two servants and eight guests are left without contact with the outside world, and Mr. and Mrs. Owen are not there.

It turns out that the servants have only been employed in the house a week and have never actually met the owners. Likewise, Mrs. Owen's new secretary, Vera Claythorne, has never met her employer, either, and they all soon find that none of the guests has ever met their hosts as the mystery begins.

The cast includes a long list of veterans of local theater productions, including Lauren Wright, who has performed with the Chelsea Theater Guild, and Joe-Bob Daly, who will mark his eighth Chelsea theatrical production.

Eric Hohnke also has been a veteran of local productions and Adam Neuenschwander, who plays General Mackenzie, was most recently seen as Cinderella's prince in "Into the Woods."

Carolyn Paul, who plays the prudish Emily Brent, has been seen locally as Ronnette in "Little Shop of Horrors," Mrs. Furnival in "Black Comedy" and Mrs. Wilkins in "Dear Ruth."

Lee Bailey has been in three productions, as has Michael Sullivan, who plays William Blore, the detective in "And Then There Were None."

Brian Clark plays Mr. Rogers and Alana Wright will take on the role of Mrs. Rogers. She was last seen in the Chelsea Theater Guild production of "Into the Woods."

Rounding out the cast are Mason Borders as Narracot and Shawn Schrottenboer as Marston.

For more information about the play, call 475-1844.



Joe-Bob Daly takes on the role of adventurer Captain Lombard and Lauren Wright is Vera Claythorne, secretary to the mysterious Mrs. Owen, in this weekend's production of "And Then There Were None."



The cast includes, in front, Joe-Bob Daly (left), Lauren Wright and Adam Neuenschwander; in back, Shawn Schrottenboer (left), Alana Wright and Eric Hohnke.



Alana Wright plays the role of Mrs. Rogers, the maid, and Adam Neuenschwander is General Mackenzie in this weekend's production.



In the play, Joe-Bob Daly (left) is Captain Lombard, who shares his concern of the nervous Dr. Armstrong, played by Eric Hohnke.











# LIVING

THURSDAY, JANUARY 19, 2006

PAGE 5C

CHELSEA

## Folk singer Joel Mabus to perform Jan. 28

American Roots series part of Chelsea Music Celebrations programming

By Sheila Pursglove  
Special Writer

Baby boomers will enjoy a stroll down memory lane when folk singer-songwriter Joel Mabus comes to town Jan. 28.

Bob Pierce, executive director of the Chelsea Area Chamber of Commerce, will be among them.

Last year, Chelsea Music Celebrations and the Chelsea Center for the Arts invited Pierce to join the music selection board to help create an American Roots music series.

"This series will complement the fantastic programming already in place with Chelsea Music Celebrations season programs," Pierce said.

"It was my goal to select an artist for the first show who embodies all of the elements of American Roots music, but with a distinctive Michigan and

Midwest flavor. Joel Mabus fits that bill perfectly."

Mabus, an Illinois native, was born into a family of musicians. By age 9, he was singing gospel songs at church and old-time songs with his family, and was introduced at an early age to playing mandolin, guitar, banjo and fiddle.

After cutting his teeth on old-time and bluegrass music, Mabus expanded into blues and jazz, Celtic music, and the folk-protest songs of the 1960s, and began writing poetry and crafting songs.

He studied anthropology at Michigan State University, playing music by night, and by 1975 he was performing full time. He has traveled over most of North America, playing at music festivals, folk clubs, concert halls and radio shows.

His 2004 CD, Golden Willow Tree, features his songwriting as well as interpretations of traditional folk music on banjo and guitar. In 2005, he released Parlor Guitar, an all-instrumental album of classic songs from the early 20th century.

"He is a fabulous storyteller whose lyrics range

See MABUS — Page 7-C



Folk singer-songwriter Joel Mabus will perform as part of the American Roots concert 8 p.m. Jan. 28 at the First Congregational Church, 121 E. Middle St., in Chelsea.

### NEW PRESCHOOL AUTISM PROGRAM IN ANN ARBOR!

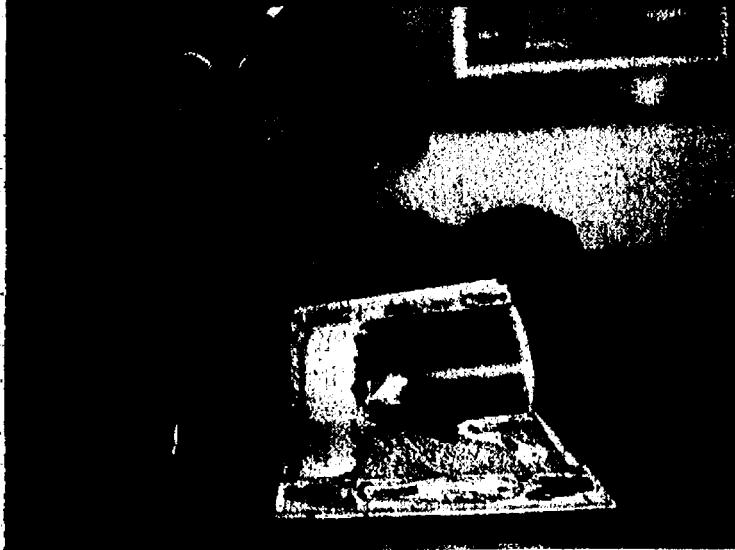
Preschool Autism Communication Therapy (PACT) is for children, ages 12 - 36 months, with autism and/or language disorders.

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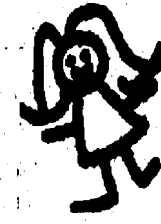


### Open House

January 26  
February 16  
7:00-8:30 PM

Come visit our K-8 facility, meet teachers & school families, and find out more about our integrated curriculum.

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Ann Arbor Christian School, 5500 Whitmore Lake Road, 734.741.4948



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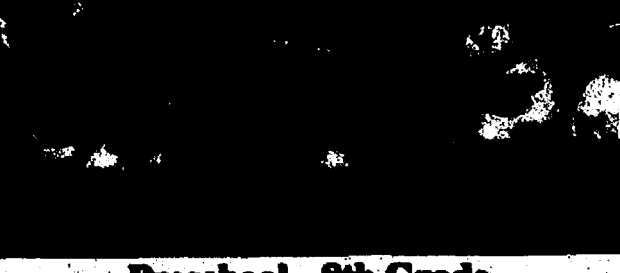
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Enrollment Opportunities















Multiple real estate listings for properties in Belvidere, Chelsea, Dearborn, Lincoln Park, and Southgate. Includes details like bedrooms, bathrooms, price, and location.

Reinhart Realtors.com advertisement. Includes the company logo, contact information for Charles Reinhart, and a large grid of real estate listings with photos and descriptions.

Advertisement for 'Two Great Neighborhoods, Two Great Locations!' in Chelsea. Features 'Manchester Meadows' and 'Crescent Court' subdivisions. Includes descriptions of homes, pricing, and contact information for Reinhart Elizabeth Brien.

Advertisement for Cheryl Kingsley Gilmore, Re/Max Mid-Michigan. Features a photo of a house, contact information, and a list of services provided, including home sales and rentals.

Large advertisement for 'Professional Services Directory'. Features a graphic of a wrench and screwdriver, the text 'NEED HELP? CALL A LOCAL PROFESSIONAL FROM OUR Professional Services Directory', and the phone number 1-877-888-3202.

King Crossword Answers. Includes the crossword puzzle grid and the correct answers for each square.

STEEL BUILDINGS advertisement for Factory Service Co. detailing services for building projects.

LIL' SAINTS PRESCHOOL NOW OPEN advertisement for a preschool in Dearborn.

WET PLASTERING advertisement for a company offering interior wall services.

MYERS MAINTENANCE SERVICES advertisement for a handyman service.

EXPERT CONSTRUCTION advertisement for kitchen, bath, and recreational rooms.

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CASH! IN CLASSIFIEDS... Call Heritage Classifieds at 1-877-888-3202, or fax to 1-877-21-FAXUS, or e-mail www.heritage.com. Features a large graphic of a dollar bill.

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COLDWELL BANKER SUCCESS



2006

Financial

Guide



Supplement of Heritage Newspaper/West

# It's important to maintain tax records

As tax season approaches, Rob Mull, an enrolled agent at H&R Block of Milan, stresses the importance of a good record-keeping system as part of an effective tax plan. But once your tax return is completed, what do you do with that mountain of papers?

The guide below will help you fit that mountain into a small filing cabinet by detailing which documents are essential, and the length of time they should be saved. However, if you have a reason for keeping a particular record or document, by all means do so.

## Keep Your Tax Return

It's a good idea to keep copies of your tax return indefinitely. Even though the IRS can generally go back only three years to question your return, there are certain situations in which they go back further.

Also, your return contains data about investments, business transactions and other information that may be useful at some future date.

The IRS also recommends keeping copies of your W-2 forms until you have reached retirement age in case there is a discrepancy with your Social Security records.

## Keep Receipts of Donations

Keep receipts for charitable contributions for a minimum of seven years in case you have to substantiate these deductions to the IRS. Be sure to review IRS Publication 526 for guidance on what kinds of documentation you need for different kinds and levels of donations.

You should also keep a log of expenses incurred while doing charitable work such as your mileage, parking fees, tolls, bus fare or the cost of cleaning a uniform. H&R Block's DeductionPro software can help you track your charitable giving from cash and mileage to non-cash property donations. The program also assigns fair-market values to your non-cash donations, which helps you to maxi-

mize your tax savings.

## Keep Bank Statements

If bank statements or canceled checks have no long-term tax significance, you only need to keep these for a year. But, if a particular check or statement reflects something important, such as taxes, the purchase of property, home improvement or a special contract, it's a good idea to file it with the papers pertaining to the transaction and keep it indefinitely.

## Keep Transaction Receipts

Hold on to receipts from ATMs or credit and debit cards long enough to verify the accuracy of the transaction on your monthly statement. If a receipt corresponds to a major purchase or deposit, it's a good idea to file it away with the papers pertaining to that specific transaction.

## Hold Onto Insurance and Medical Records

Save all papers regarding insurance claims and medical expenses, including medical insurance that was not subsidized by your employer. Qualified medical expenses that are more than 7.5 percent of your adjusted gross income may be deductible on your tax return. If you claim the deduction, keep these records for a minimum of seven years.

Even if you don't claim a deduction, it's a good idea to keep records pertaining to surgery, hospital visits, etc. Unfortunately, there are often insurance and payment disputes years after a medical situation has occurred.

## Maintain Gambling Records

This can be a simple log listing the type of gambling activity, how much money you won or lost, the address of the establishment, and the date and names of others who were present with you. Also, be sure to keep any Forms S-2G you receive, as they will show any taxes withheld from your winnings. Keep this information for a minimum of seven years.

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ISSN # 1524-3516

Office hours: Monday through Friday 8:30 a.m. to 5 p.m.  
World Wide Web: [www.heritage.com](http://www.heritage.com)

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# Start clipping your way to savings

How many times do you clip coupons, only to find them at the bottom of your junk drawer, long expired?

According to the PMA Coupon Council, a group that promotes coupon use, shoppers can save more than 10 percent on their grocery bill on each shopping trip thanks to coupons.

Make coupon clipping a routine part of your lifestyle. Choose the same day and time to clip coupons every week. A good clipping time is at the beginning of the week on Sunday or Monday or on the days you routinely go grocery shopping.

Seek out coupons from store fliers, magazines, weekly mailers, cash register receipts and, of course, the Sunday newspaper.

When coupon clipping, clip based on quality, not quantity. That means don't clip everything that catches your eye. Many coupons advertise new products to encourage you to try them out. So just because that new mango fruit smoothie drink is \$2 off, doesn't mean you should buy it, especially if you hate mangoes.

The same goes for using brand names versus generic products. If the coupon is for one brand of garbage bags, but the generic brand you usually use is still cheaper and practically

the same, stick with the generic.

If you don't see coupons for items you regularly use, call the manufacturer. Many manufacturers will send coupons if you request them. You should also look for fliers from stores that advertise that they double or triple the value of coupons.

Organization is a crucial part of the coupon-clipping process. Don't just stash all your coupons in a wallet or at the bottom of your purse. Use an envelope, notecard box, diaper wipes container or zippered plastic bag to store them. Then, divide up the coupons with large index cards or store-bought dividers. Label the dividers by department, like produce, meats, etc.

Sort coupons within each department alphabetically, like grapes before strawberries in your produce section. You can be even more organized by arranging the sections based on how you visit the supermarket. Perhaps you hit the produce aisle first, then proceed to cereals and frozen foods, and end with dairy. Whatever your route, your coupons will be in perfect order.

Keep your coupon holder with you at all times — in your purse or glove compartment. That way, you will have



Shoppers can save more than 10 percent on their grocery bill on each shopping trip thanks to coupons that can be found in store fliers, magazines, weekly mailers, cash register receipts and the newspaper.

it even for unplanned shopping trips.

A common coupon problem is expired coupons. One way to prevent this problem is to get 12 different marker colors. Associate a color with each month. February could be pink for Valentine's Day, March may be green for St. Patrick's Day, October is orange for Halloween.

When you clip coupons, dot your

coupons with the coordinating color (coupons that expire Feb. 25 get pink). That way, you can easily spot which coupons are about to expire and use them in a timely manner. You may even consider planning your menu around expired coupons so they don't go to waste.

So start clipping and watch your savings soar.

# You can make your money work harder

Though the days of opening a bank account with a jar full of pennies aren't entirely gone, for those of you older than 10, such a meet-and-greet with your local banker is probably not the first impression you want to make.

With a market saturated with a seemingly endless supply of banks, all of which are competing harder and harder for your patronage, understanding the differences in available accounts and what account might be best for you is essential to ensure you're socking away those pennies in the right place.

Choosing the right account involves, first and foremost, knowing exactly what you want your money to do. If you're hoping the money you put in the bank can work for you and earn higher interest, then a money market account is probably your best option.

Money market accounts are accounts that allow you to write checks while also earning interest on your balance. While these accounts typically pay higher rates of interest than a normal checking or savings account, they also require a higher minimum balance. That said, only people who are confident they can maintain that higher balance should open a money market account, as most banks boast steep penalties if a minimum balance is not maintained.

Another drawback to money market

accounts is their limiting nature with respect to accessing your funds. The majority of money market accounts limit account holders to six transactions per month, while laws provide further restrictions as to the size of those transactions. Bank of America, for instance, does not allow money market account holders to write more than three checks per month — a standard restriction practiced by most banks.

While money market accounts do have certain drawbacks, perhaps their biggest advantage is the tiered interest rate system most banks apply. Under this system, your interest rate climbs as your balance reaches predetermined plateaus, rewarding those customers who can continue to build on their balances.

Most banks offer different types of money market accounts as well. Washington Mutual, for instance, offers a Guaranteed Great Rate Money Market account that offers more interest tiers than their standard Money Market Deposit Account.

Since money market accounts are certainly not for everyone, exploring other options might be the best way for you to go. Another option is a standard checking account. Most standard checking accounts — called demand deposit accounts — do not pay interest and, therefore, minimum balance

requirements are substantially easier to meet than with money market accounts.

Checking accounts that do pay interest, or negotiable order of withdrawal accounts, frequently offer just a flat interest rate as opposed to the tiered interest rate system offered in money market accounts. Though some checking accounts offer tiered interest rates, meeting the minimum requirements to qualify for those tiered rates might be difficult for someone just opening an account.

Having a checking account also has become easier thanks to debit cards, which allow you to swipe a card just as you would a credit card and have the money automatically deducted from your checking account. This saves you from the hassles of writing out a check every time you buy some groceries.

If you're just looking for a place to sock away some extra cash for a rainy day, perhaps a savings account is best for you. Much like money market accounts, most savings accounts limit your number of transactions, including withdrawals per month and often require that you carry a minimum balance as well.

Similar to a savings account, but not quite the same thing, are CDs, or Certificates of Deposit. CDs require you to deposit a previously agreed upon amount of money while allowing

you to determine the length of time your money is on deposit.

Once you have decided how long you want your money deposited, your initial amount of deposit is generally not available for withdrawal until the CD reaches maturity, though some banks allow customers with CDs access to the interest to see how much their money has earned.

Since the nature of a CD requires you to keep your money in the account for a specified period of time, banks offer higher interest rates on CDs than they do on regular savings accounts.

If you're thinking of opening a CD, be sure to ask your bank's financial representative about the penalties for withdrawing money prior to maturity.

Several banks, such as Bank of America, BankOne and Washington Mutual, penalize early withdrawals, with some penalties being so stringent they draw on more than just the interest accrued and into your initial deposit, meaning you will lose money.

Another question you should be sure to ask before opening a CD is the bank's policy with respect to the notification of maturity. Oftentimes, CDs will rollover for another term if customers do not inform the bank that they want to close the CD on the date of maturity, making it essential for CD holders to know this date.

# Lower your car expenses by staying informed

Fuel prices, insurance rates and car maintenance expenses continue to rise. Gas prices alone are up as much as 65 percent or more from a year ago, according to a survey of service stations by the U.S. Energy Information Administration.

Thankfully, you don't have to alter your driving habits or buy a new car to get some relief. Here are some quick, inexpensive, and easy ways to save money.

- **Mind the air to save money on fuel.** The U.S. Energy Department reports that under-inflated tires can increase fuel consumption by up to 3 percent. One study by the U.S. Energy Department estimates that 50 to 80 percent of the tires rolling on U.S. roads are under-inflated.

Astonishingly, we could save up to two billion gallons of gas each year simply by properly inflating our tires.

Secondly, a clogged air filter can increase fuel consumption by as much as 10 percent. Air filters keep impurities from damaging the interior of the engine, so replacing dirty filters will

save gas and protect your engine. More tips to save money on fuel are available at [www.fueleconomy.gov](http://www.fueleconomy.gov).

- **Get slick to reduce maintenance costs and save fuel.** There are high-performance motor oils that can make meaningful improvements to your car's fuel economy and engine life. You'll pay a little more for premium motor oil, but the savings in fuel and the reduced maintenance costs more than make up for the higher price.

- **Reduce your insurance costs by doing your homework.** One of the simplest ways to reduce insurance costs is simply to shop around. Prices vary from company to company, so it pays to do your homework. Get at least three price quotes. You can call companies directly or access information on the Internet.

An astute consumer can save hundreds of dollars a year on automotive expenses without buying a new car or changing his or her lifestyle. All it takes is a little time and research and the good sense to choose better-performing products.



Individuals can lower their car expenses by properly inflating tires and unclogging air filters, among other ways.

# Learn investment terms before taking the plunge

Getting started on an investment portfolio can be intimidating to say the very least. Whether you're reluctant to trust someone else with your hard-earned money or just scared off by an investing language you fear you might never fully understand, starting out in the world of stocks, bonds and markets is a big, yet oftentimes confusing, step toward securing your financial future.

With that in mind, here's a list of basic terms with which to become acquainted before taking the investing plunge.

## STOCKS

- **Stock:** When you purchase stock in a company, you are purchasing ownership in that company and are a bona fide shareholder. The more shares you buy, the bigger your stake in the company becomes.

- **Common Stock:** Stock purchased that entitles the buyer to vote at shareholder meetings and receive dividends declared by the company.

- **Preferred Stock:** Stock purchased that does not entitle a shareholder to any voting rights, but gives him a higher claim on assets than common stockholders. For instance, if a company was to go bankrupt and be forced to liquidate its assets, a preferred stockholder would have priority in staking a claim to those assets.

- **Dividend:** A percentage of a company's profits that is distributed to shareholders. Distributing dividends is typically indicative of a healthy company, and shareholders receive a particular amount for each share they own.

- **P/E Ratio:** A P/E Ratio is the

stock's price per share divided by the stock's earning per share. The value of the price to earnings ratio shows how the price of the stock relates to how well the company is doing with respect to earnings.

- **Bull Market:** Chances are, you've heard this term before. A bull market refers to when a market is on a consistent upward trend, (meaning stocks are rising, and generally reflects a strong economy.

- **Bear Market:** The opposite of a bull, a bear market is when stock prices are falling and a recession is looming.

## BONDS

- **Bond:** Unlike stock, purchasing a bond in a company has nothing to do with ownership. When you buy a bond, you are loaning money to a company (or government), and therefore are a creditor to that company, but not an owner. You make money when buying bonds thanks to agreeing to a predetermined interest rate, the dividends of which will be paid to you along with the initial amount of your loan on a predetermined date.

- **Maturity Date:** The agreed-upon date that a bond issuer will pay you back the amount you lent plus the interest that has accrued.

- **Coupon:** The predetermined rate of interest agreed upon between you (the bond buyer) and the bond issuer.

- **Default:** A default happens when a company fails to repay a bond.

- **Bond Rating:** A bond rating specifies a bond issuer's probability of defaulting based on the issuer's financial condition and profit potential. The highest rating, available (AAA)

signifies a strong investment, while the lowest (D) indicates the issuer is in default.

- **Junk Bond:** A bond with a rating of BB or lower, meaning the risk for default is very high.

## MUTUAL FUNDS

- **Mutual Fund:** A mutual fund is a collection of stocks and/or bonds. The easiest way to look at a mutual fund is as if it is a company that brings together people and invests their money in stocks and/or bonds. The main objective of a mutual fund is to minimize risk by spreading out your investment dollars over a collection of stocks or bonds, allowing you to avoid putting all of your eggs into one basket.

- **Liquidity:** An investor's right to ask that his shares in a mutual fund be turned into cash at any time.

- **Equity Funds:** Mutual funds that invest in stocks and whose goal is to

provide long-term capital growth, particularly for those looking to secure their financial situation come retirement.

- **Fixed Income Funds:** Also known as income or bond funds, fixed income funds are mutual funds that invest in bonds and typically provide steady income to investors. Those who invest in these types of funds are often retirees or conservative investors.

- **Money Market Funds:** Money market funds are for those with a particular aversion to financial risk. These funds typically boast short maturities. Similar to bonds, these are generally IOUs issued by institutions to allow those institutions some cash flow and the opportunity to escape short-term debt. While they offer an extremely low amount of risk, they also offer very little return.

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# Flipping homes not always the easy money

Take a stroll through just about any neighborhood across the country and, chances are, you'll notice a developing trend when it comes to lawn decoration.

In lieu of the once popular lawn jockeys, many homeowners are now choosing to decorate their yards with "for sale" signs. This is indicative of a booming real estate market, one that saw the median price for a single-family house rise to just under \$210,000 in the second quarter of 2005, up nearly 14 percent from the same time a year ago.

Such a boom in the real estate market has led to a nationwide trend called "flipping," in which people buy a house and then quickly sell it for profit. Typically, flippers buy homes that may appear as though they need major repairs or overhauls when, in reality, all they need is some touching up and light maintenance before they can be sold for substantially more money than what the flipper paid for them.

While the essence of flipping lies in buying a home, making the necessary repairs and then selling it quickly for profit, those who are looking to get into the business of flipping would be wise to take a few precautions.

For instance, before flipping your first house, gain a greater understanding of the tax laws pertaining to real estate. Knowing these laws could end up saving you a bundle in tax dollars that could otherwise take a large chunk out of your potential flipping profits.

Should you complete a number of transactions in a small period of time — as many involved in flipping houses typically do — there is a strong chance you will be deemed to be in the real estate trade or business. This means you would be subject to both self-employment and traditional income tax, where you'll be taxed at 35 percent.

A way around this, however, is to hold on to the property for longer than 12 months — you could even turn it into rental property. Should you decide to go this route, the property is viewed as a capital asset and will be taxed as a long-term capital gain, meaning you could pay as little as 15 percent in taxes.

Fortunately, for those people looking to get into flipping houses, the practice has become so popular that an abundance of resources exist that can offer you advice or guidance on how to get started. In fact, the A&E cable network even has a weekly program, "Flip This House," hosted by flipping veteran and real estate baron Richard C. Davis, which offers viewers an inside look at the ins and outs of flipping houses.

Though flipping has grown more popular and has become more widely known, such a growth has also led to greater restrictions, many of which come from developers who find it difficult to sell the community aspect of a new neighborhood if they're selling to buyers who intend to sell the homes in less than a year.

With that in mind, many developers are now requiring buyers to sign agreements that mandate they will remain in the property for at least a year, making it more difficult for flippers to turn quick profits.

Still, if you remain interested in flipping, Davis offers these tips, courtesy of [www.aetv.com](http://www.aetv.com):

- Do not get emotional about a property. Flipping is a business, and flippers should not get emotional about any real estate purchase other than their own home.

- First impressions sell most houses. Appearance can be everything, and if a buyer doesn't want to leave his car upon seeing the house, he'll never make it to the inside of the house.

- Change is good. Cosmetic changes can help draw more attention to a house.

- Do not keep carpet and paint. Throw out all remaining carpets and repaint the interior if not the entire house.

- Start simply. Take on smaller jobs at first while you learn the business.

- Stay away from structural problems. You're in the business of flipping, not construction.

- Activity breeds activity. Pre-market the finished product while you're still working so people can see the end is near.

- Don't be greedy. Set a financial goal, and take the first offer that meets it.

and anything else that established the scope of the loss. Keep this information for a minimum of seven years.

#### Keep Investment Records

Records reporting the purchase and sale of stocks, bonds and other investments should be kept as long as you own the investment and for up to seven years after you sell it. Also, be sure to keep all records pertaining to dividend and interest payments.

## RECORDS

Continued from Page 3

#### Keep Documentation of Loss

If you suffered a theft of casualty loss, keep all documents pertaining to the incident, including ownership records, insurance appraisals and claims, police reports, receipts for replacement property, court records,

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# Use credit wisely to achieve financial gains

We've all heard about the pitfalls of credit-card use. Many people put themselves in severe debt after charging up a storm and then being unable to pay off high-interest balances.

Worse yet, some mistake checks provided by credit card companies for easy money, and fail to realize they are just a loan being offered at a phenomenal payback rate.

Yet, when used responsibly, credit cards can actually be a business-savvy tool.

Here's how you can maximize their benefits:

## Credit Rewards Programs

Many cards offer incentives for frequent use. Your rewards may include points redeemable for merchandise, cash-back bonuses, frequent flier miles and discounts at participating vendors. These rewards can add up quickly, particularly when large purchases are made by credit card. However, even smaller, more mundane purchases can rack up rewards. Here are some pointers for maximizing reward incentives.

- If you own a card that has a good rewards program, request a compan-

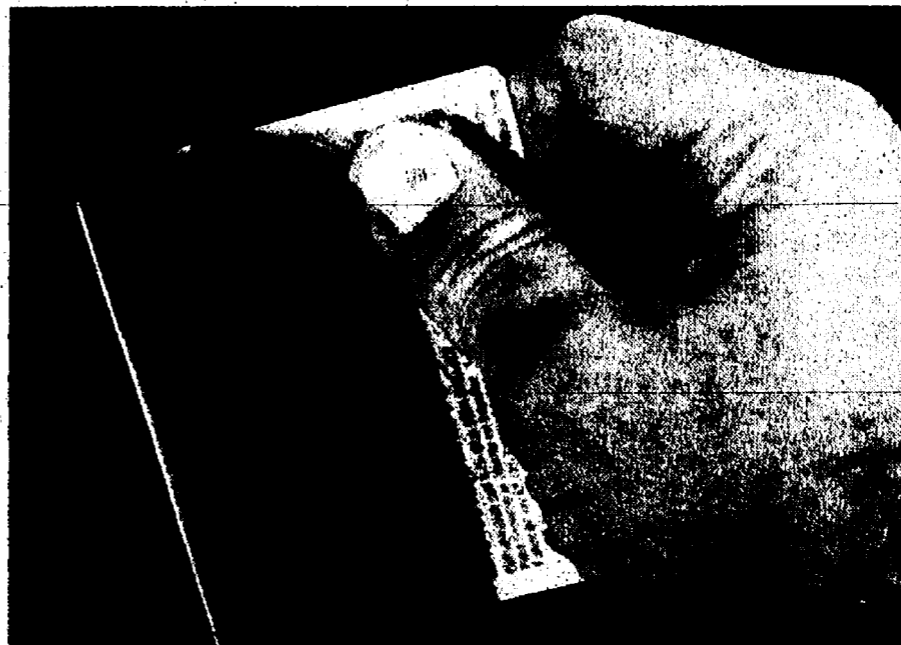
ion card so that your spouse or another family member can make purchases as well and help you earn points faster.

- Pay for groceries, gas and other daily purchases with your card. Some supermarket chains offer their own incentives for charging purchases, such as coupons.

- Remember to pay off your balance in full. Rewards are only beneficial if you use your credit card in lieu of cash, and can pay off your bill each month. If you're faced with high monthly interest charges, they may exceed the rewards you've earned during the billing cycle, and where's the reward in that?

- Find out if you can pay for utilities or even your rent or mortgage on your card. This will offer an even faster way to build up rewards.

- You can even use your cards to pay for your child's education. For example, the Upromise program puts a percentage of your purchases aside for college savings when you buy items at participating sponsors. You can register your current credit cards when enrolling in the program. And some universities allow you to pay for tuition with a credit card as well.



Credit card abuse can put people in severe debt as they charge up a storm and then are unable to pay off high-interest balances. But, when used responsibly, credit cards can actually be a business-savvy tool.

## No- and Low-Interest Cards

Your mailbox is likely filled with credit-card offers promising you amazing deals. Just be sure to read the fine print to find the card that will be best for your household.

A zero-percent rate is usually an introductory offer or can be only applied to a balance transfer.

Look for cards that have a fixed annual percentage rate that is within

reason. You can find some as low as 7 or 8 percent these days. If you're happy with your current card, don't be afraid to call up the company and haggle for a new rate. Explain that you're being inundated with offers and, if they want to keep your business, you want a new rate. If they refuse, take your business elsewhere.

The same can be said for rate increases. You have the right to refuse a rate increase on your card. If you protest, the credit card company may make an exception. If not, move on as well.

# It's time to create a budget

Do you want to improve your financial future, lower your financial stress and counter your tendency to overspend?

Or maybe you want to stop the collection agents and credit card companies from banging on your door.

It's time to give yourself a spending audit, says Jim Trippon, a certified public accountant and author of "How Millionaires Stay Rich Forever" (Bretton Woods Press) and financial adviser to hundreds of millionaires, many of whom went from rags to riches by budgeting their money wisely.

Budgeting helps you reach a financial goal, whether that be breaking even or becoming a millionaire. In fact, Trippon believes anyone can become a millionaire by living frugally and by having a good savings plan.

So grab a pen and paper and set up an Excel spreadsheet or nab one of the many budget templates available online. You're on the way to developing a budget to keep your spending on track and put more money in your wallet.

- Determine your monthly expenses. The first step to budgeting is tracking where your money comes from and where it's going. Keep track of all your expenses and income for the next month or two.

You can do this by recording purchases and collecting receipts to determine your monthly costs on items such as food, entertainment, car and housing. Or an even easier way to track

this, Trippon says, is by asking your credit card company to give you an annual statement of your expenses for the last year.

Also, use your check register to help determine your average expenses, too, which can also help you track all those ATM cash withdrawals.

- Create categories for your budget. Break down your budget into categories such as housing, food, personal care, transportation, entertainment, savings and investments, utilities, charitable contributions and miscellaneous expenses such as vacations, unplanned car repairs or home plumbing that needs immediate replacement.

- Allocate a percentage to each category. Categories vary greatly, depending on your spending habits, financial experts say. Also, your geographic location may shape your budget. For example, those who live in New York City may devote half of their income to rent since housing costs tend to be higher there, whereas in other cities, housing may only make up 30 percent of your budget.

As a general rule, Trippon advises saving 10 percent of your monthly income and then breaking the remainder into percentages to cover the other categories' average expenses. Your overall goal should be to save 10 percent monthly, as well as not incur any additional debt, he says.

- Stick to your budget. Hold yourself accountable to your budget by main-

taining accurate records. Every week, record your receipts under each budgeted category to keep yourself in check. At the end of the month, compare your actual expenses to your budgeted amounts. Are you over budget, under budget or right on track?

A re-evaluation of your spending habits may be in order if you find you're over budget.

In fact, "You might need to do plastic surgery by cutting up those credit cards," Trippon says.

For example, you might switch to a debit card, where you have to use the money-in your checking account, or you might refrain from splurging to determine if you really need that particular item by waiting at least 72 hours before buying it.

Also, if you owe a lot of money on your credit cards, Trippon recommends asking your credit card companies for a lower interest rate — about half of the time, they'll grant it, he says. Or, you might consider switching to another credit card that offers a lower interest rate.

- Show me the money. Don't forget to budget some money toward savings and investments to improve your financial future. If you find yourself falling under budget, pay the surplus toward any debts, especially ones with high interest rates, or use it to save for splurges, like home remodeling or a new car.

Also take advantage of the maximum

See BUDGET — Page 7

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# Credit scores impact your insurance rates

First time homebuyers often feel a little nervous before signing on the dotted line. Purchasing a home is one of the biggest financial decisions most people make, and it involves numerous components, such as insurance costs, which can either make or break potential homebuyers.

How much you'll pay is largely subjective, based on your own personal history and the choices you've made, not only with respect to the home you've decided to purchase, but also your own lifestyle choices.

## Credit Scores Count

One of the biggest factors that comes into play when determining your insurance costs is your credit history. Simply put, insurers feel that people who have experienced financial troubles in the past pose a greater risk and, therefore, insurance companies can justify charging them more money.

On the flip side, insurers feel that people with strong credit histories deserve lower premiums on the basis of their strong financial track record. This philosophy is one that comes with baggage, as many people on both sides of the fence have different opinions on whether this is a legitimate practice.

While many people want to be

rewarded for good behavior, some also feel that punishing those with poor credit histories can be unfair, as there exists an argument that credit histories are misleading.

For example, many bankruptcies are the result of sudden medical or economic catastrophes that are largely out of an individual's control. Yet, insurance companies — and lenders, in general — greatly frown on bankruptcies, which have even caused many insurance providers to deny insurance applicants.

Another issue this practice raises is what to do with those who have limited credit histories. Is increasing someone's premiums simply because their credit history is not very long, ethical? And is a brief credit history from someone who has experienced financial troubles really indicative of that person's long-term financial responsibility?

Arguments by advocates on both sides make strong points, as those who support the current practice point to the accuracy of credit reports and claim that including a credit score minimizes discrimination, creating an objective, mathematical way of determining a person's insurance rating.

For those who dislike the current practice, finding a way to live with it is

going to have to become their reality, as an independent study released by the University of Texas in 2003 in conjunction with the Bureau of Business Research essentially determined the practice is justified.

## Lower Insurance Costs

One available avenue for limiting insurance costs is to increase your deductible. Some insurance companies offer deductibles as low as \$250. While this might seem enticing, it's typically a Catch-22, as you will have to pay less out of pocket when any losses incur, but you'll also be paying significantly more in premiums. By agreeing to a \$1,000 deductible, you can expect to see your premiums decrease by 20 to 30 percent.

Another way to reduce your premiums is to equip your home with an alarm system, smoke detectors and even deadbolt locks. While alarm systems can get pricey, smoke alarms should be in your home anyway, and deadbolt locks can be purchased at your local hardware store for little money.

Potential homebuyers might also want to start looking for newer homes. Though older homes have more aesthetic value, they also come with more problems, something insurance inspectors readily point out.

Insurance companies know that upkeep on older homes costs them and you more money, so you'll have to pay extra for the luxury of an older home.

Newer homes, on the other hand, might not be the house of your dreams, but their renovations are typically minimal and predictable, so budgeting them is easier. Also, technology has enabled newer homes to be built to handle natural disasters, which have become more prevalent and less geographically specific in recent years. This, in turn, can greatly reduce your insurance costs.

Another thing to consider is location. Though that oceanfront home you've had your eye on might be the home of your dreams, it's also an insurance nightmare, as insurance providers list coastline areas as one of the most high risk areas in which to own a home.

For those looking to buy a home, it can be a source of comfort to know that how much you'll have to shell out to insure your home is something that is largely in your hands. Though some policies might leave you scratching your head, it's best to remember that having and maintaining a strong credit history is a great start to eventually owning a home you can afford.

# Save money on car insurance for your teen

In the teenage years, the hormones grab hold. Pinups wreak havoc to faces, the opposite sex suddenly gets factored into the equation and mood swings become the norm.

One of the most anticipated milestones of a teen's life is, innamgantly, getting a driver's license. But before teens hit the road full speed ahead, they need to make the words "auto insurance" part of their vocabulary.

It's illegal to drive without car insurance, and it's unfortunately surrounded by some daunting statistics: the risk of crash per mile driven is four times higher for 16- to 19-year-olds than for older drivers, according to the Auto Insurance Advocate, an online car insurance resource. That's why auto insurance is necessary to protect teens in case of an accident as well as theft.

As reflected in news headlines across the country, auto insurance rates have skyrocketed in most states. But there are ways to purchase quality insurance without having to sacrifice their college sav-

ings. Here are five tips from industry experts to help teens and their parents save:

1. Educated students reap rewards. Those who get a B or better average can score discounts. The credit varies state to state, but you could get a discount of up to 25 percent. And teens who take a driving course can get about a 10 percent discount.

2. Once teens have three years of driving experience, they are considered less of a risk. Unfortunately, those with three or less years are slammed with higher rates.

3. Adding a teen to your policy is always going to raise your premium, but it's cheaper than getting a teen his own policy. Get a few quotes before deciding on a company.

Also, ask your carrier if you can designate one vehicle as your young driver's on the policy. That way the insurance company won't price the premium based on the highest-risk vehicle on your policy. Note that in many states if you have

three drivers and two vehicles, the teen driver will be rated on the car with the higher premium, even if the teen never drives it. But, if you have three cars and three drivers, you can lock the teen into one vehicle.

4. Even one ticket or accident hikes rates. More than three can threaten teens with policy cancellation. Teens shouldn't even think about drinking and driving. A conviction can get a policy canceled or prevent teens from getting insurance. Even if the policy is renewed, the rates will be higher for the next three to five years.

5. If you are thinking of buying your teen a car, inquire about its rating.

Spinning around the high school parking lot in a pricey convertible may sound cool, but more high-performance vehicles or those that are favored by thieves mean higher insurance rates. But that doesn't mean you should skimp completely and get a lemon of a car. Instead, look at cars that boast safety-minded features like automatic seatbelts, airbags and antilock brakes that could also bring in discounts.

Auto insurance doesn't have to drain a teen's allowance. Parents and teens can work together to curb auto insurance costs. And that can make getting a license one milestone that was worth the wait.

## BUDGET

Continued from Page 6

making contribution your company offers on your 401(k) plan by contributing at least that much, which can boost your overall compensation by five to 10 percent.

And if your financial goal is to become a millionaire, you can achieve that feat by saving \$8.87 a day from age 20 until 65 in a Roth IRA account or taking advantage of other savings plans with IRA accounts. Tzipon says. By the time you retire, your tax-free investments will make you a millionaire.

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# It's time to make financial resolutions

Many people resolve to be more financially savvy at the start of the new year. But how do you do it? These days everything is more expensive, and carefully monitoring income and expenses is key.

Perhaps you want to learn how to make your money go further, but don't know who to trust or how to get started. According to Mary Caraccioli, financial expert and host of "Money Matters Today" on CN8, The Comcast Network, the first step to improving your financial situation is as easy as getting organized.

Caraccioli offers the following tips to make New Year's financial resolutions a reality:

- Buy a label maker and 20 manila folders: Start organizing with something that has been piling up, maybe those dreaded credit card statements. As you put your statements into one folder, examine spending habits. Before you know it, you will have a better understanding of your financial situation and a stack of well-organized, easy-to-find financial files.

- Prioritize your new folders: Take 15 minutes to stack your new folders in order of significance. Whether you want to refinance a mortgage or pay down debt, move the most important folders to the top of the pile.

- Call a family meeting, even if you are single: Talking about money is crucial to financial success. Bring everyone to the meeting who is part of your financial life — your spouse, children, parents or partner. Discuss the folders and important financial issues such as college funds or retirement planning. Money is not a taboo subject and managing it requires open dialogue and input.

- Set goals: After the family meeting, write out new financial goals. For example, if you want to do a better job living within your income level, make a plan on how to do that — from clipping coupons to saving a little more each week from your pay check. Write out your goals so you can review them throughout the year.

- Divvy up the duties: Involve family members. Find out who is willing to take responsibility for various financial tasks. Even children can participate, with easy jobs such as reminding

the rest of the family to watch the thermostat to save on the utility bill. This will empower everyone and take some of the burden off the main money manager.

- Think back and think ahead: Taking a few minutes to consider what life changes you experienced last year and what you expect in the coming year can help you make better decisions. If you know a child will be starting high school or the lease will expire on the car, consider how these changes will impact spending or investment habits. The start of high school is a great time to re-examine your child's college fund, and last year's job promotion could enable you to increase your 401(k) contribution.

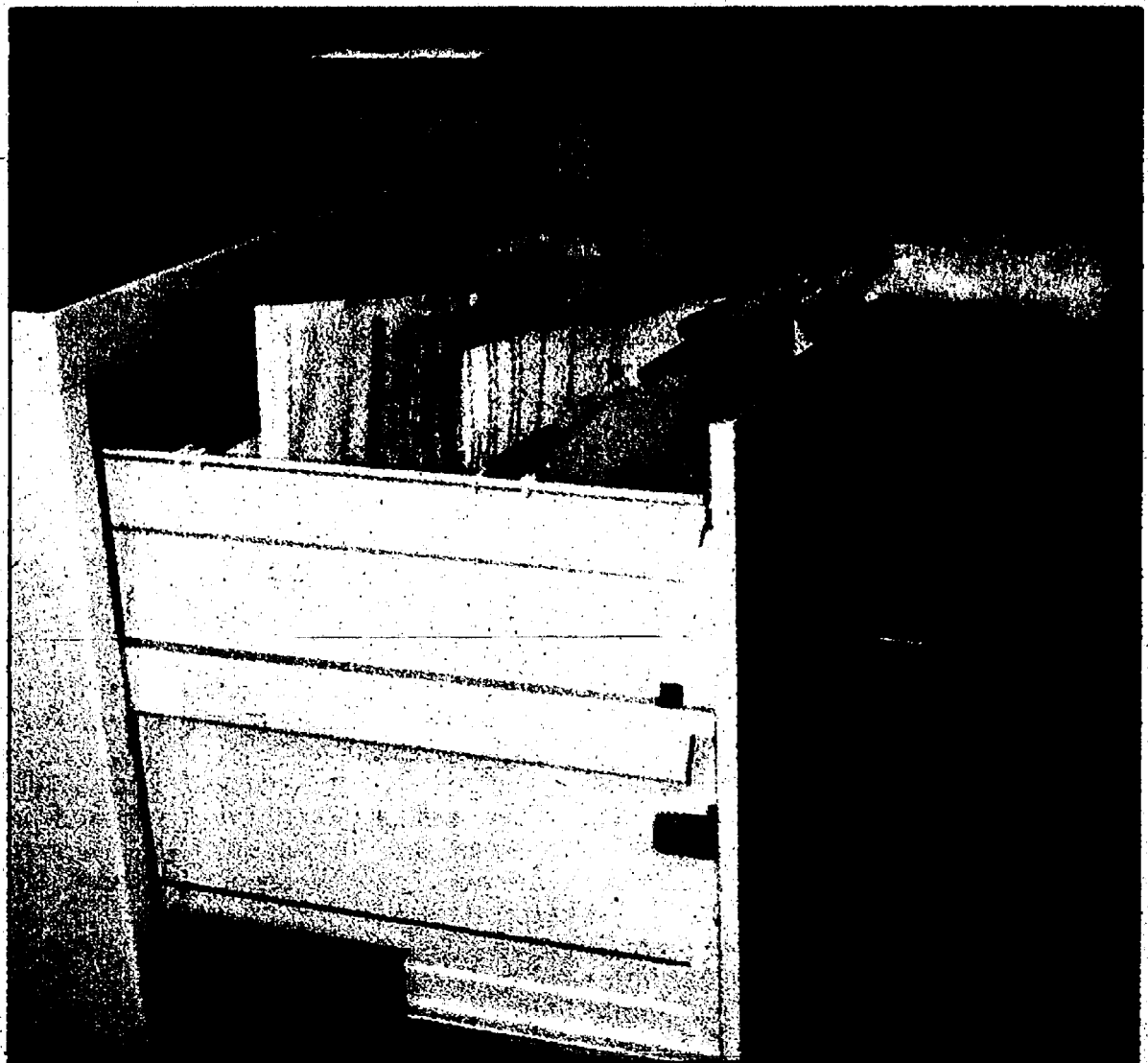
- Get out the checkbook and last month's credit card statements: This is a quick way to get a rough idea of what you spend monthly. There are certain things like mortgage and car payments that are consistent, but pay attention to the other expenses, like dinner outings, shopping trips and doctors visits. This can help provide an important reality check about your spending habits.

- Where is your stuff: You spent the time to organize all your important financial documents in the manila folders, now make sure someone knows where they are stored in case of an emergency. This should include your will, medical proxy and account information.

- Give 10 minutes a week: If you dedicate just 10 minutes a week to review one aspect of your financial life, you will be more organized by the end of the year. You may also start making better choices for yourself and your family.

- Invest in yourself: There are two major things that can prevent you from saving money: an accident or illness. Protect yourself by adding long-term disability insurance to your portfolio and make sure your regular health-care coverage suits your current lifestyle. Health is your most important asset — protect it with passion.

For more advice on how to achieve your financial resolutions and answers to all your financial questions, tune in to "Money Matters Today," 8 p.m. Monday through Thursday on CN8, The Comcast Network.



The first step to improving your financial situation is getting organized. File your credit card statements and other financial records.

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## Top 10 fastest growing jobs

Looking for a better-paying job, or do you just need a change? Here's a listing of the top occupations projected to grow the fastest between now and 2012, and their median annual earnings.

1. Medical assistants, \$23,940.
2. Network systems and data communications analysts, \$58,420.
3. Physician assistants, \$84,670.
4. Social and human service assistants, \$23,370.

5. Home health aides, \$20,670.
6. Medical records and health information technicians, \$23,890.
7. Physical therapist aides, \$20,670.
8. Computer software engineers, applications, \$70,900.
9. Computer software engineers, systems software, \$74,040.
10. Physical therapist assistants, \$36,060.

Source: U.S. Department of Labor Bureau of Labor Statistics

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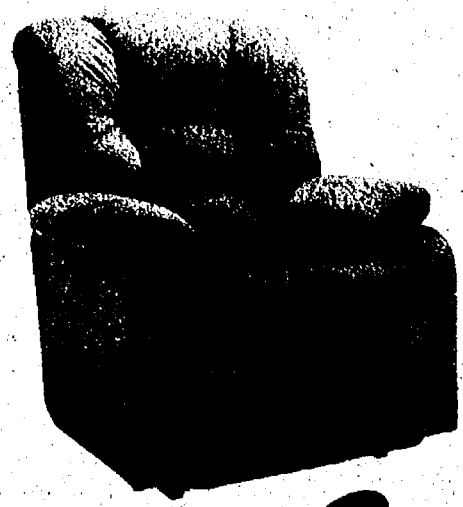
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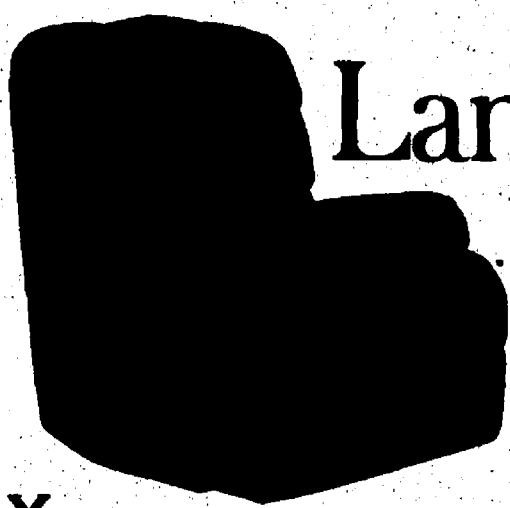
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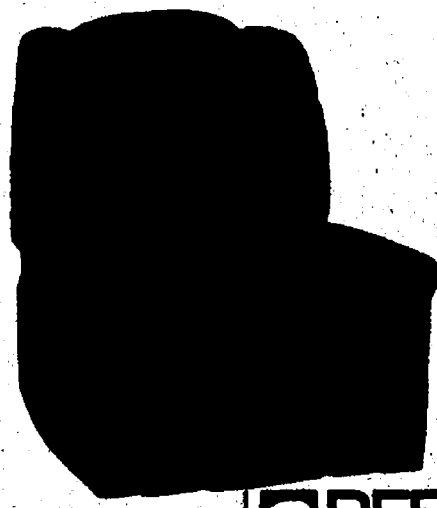
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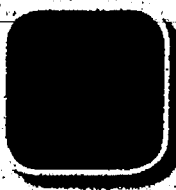
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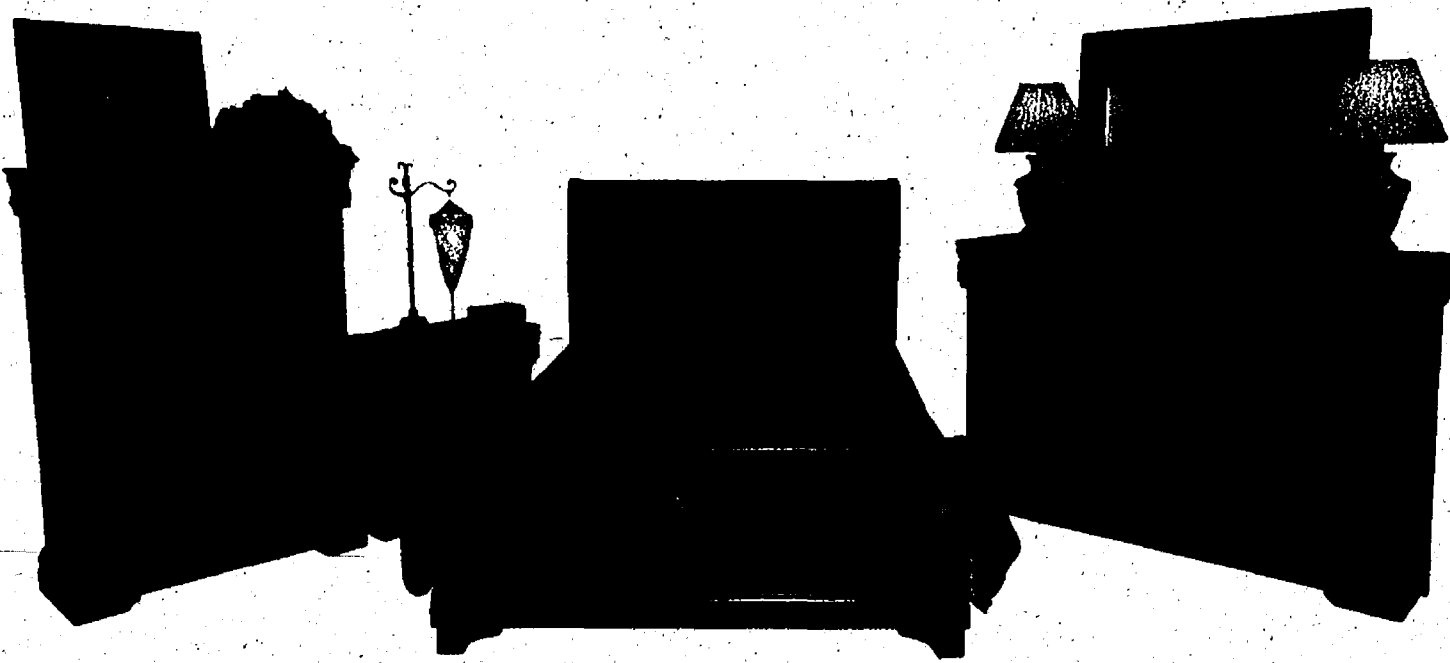
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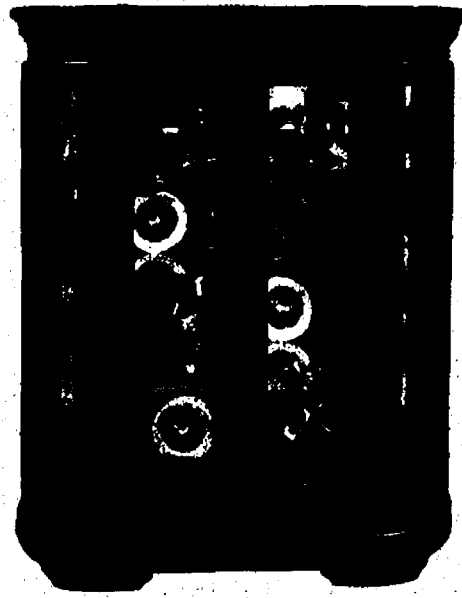


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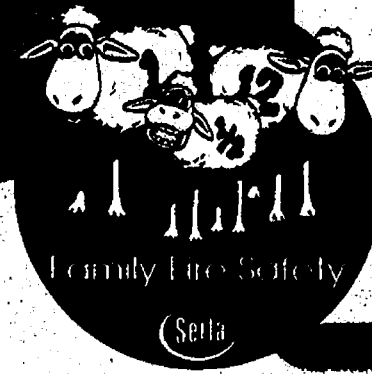
Featuring



**CONSUMER ADVISORY:** More than 700 people in the United States die in bedroom fires each year.\*

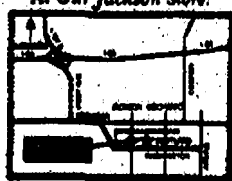
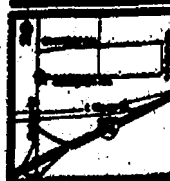
Effective January 21st, 2005, Serta became the only major mattress manufacturer to include open flame retardant materials in the production of all Serta bedding nationwide.

\*Source: National Fire Protection Association (NFPA)



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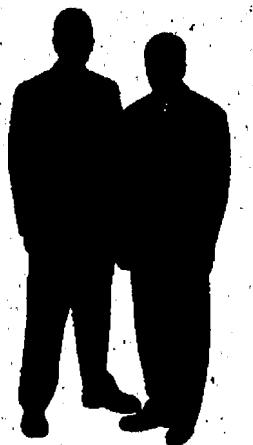
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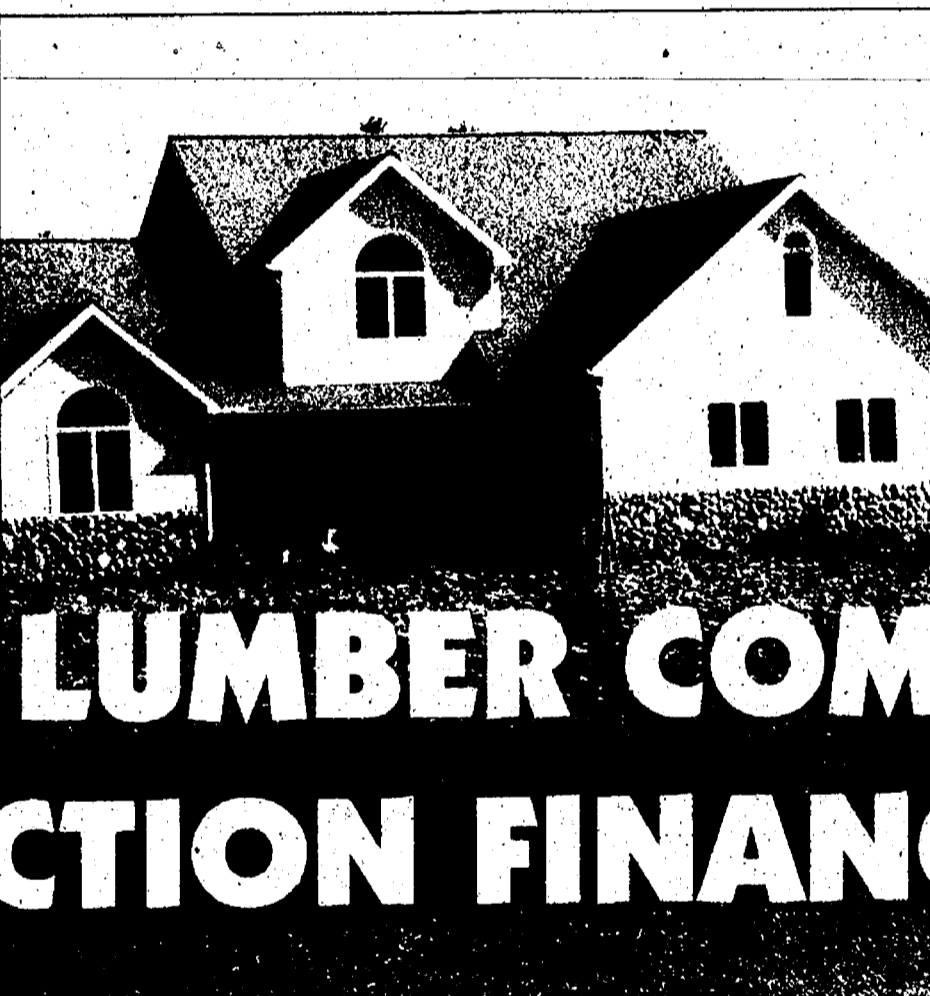
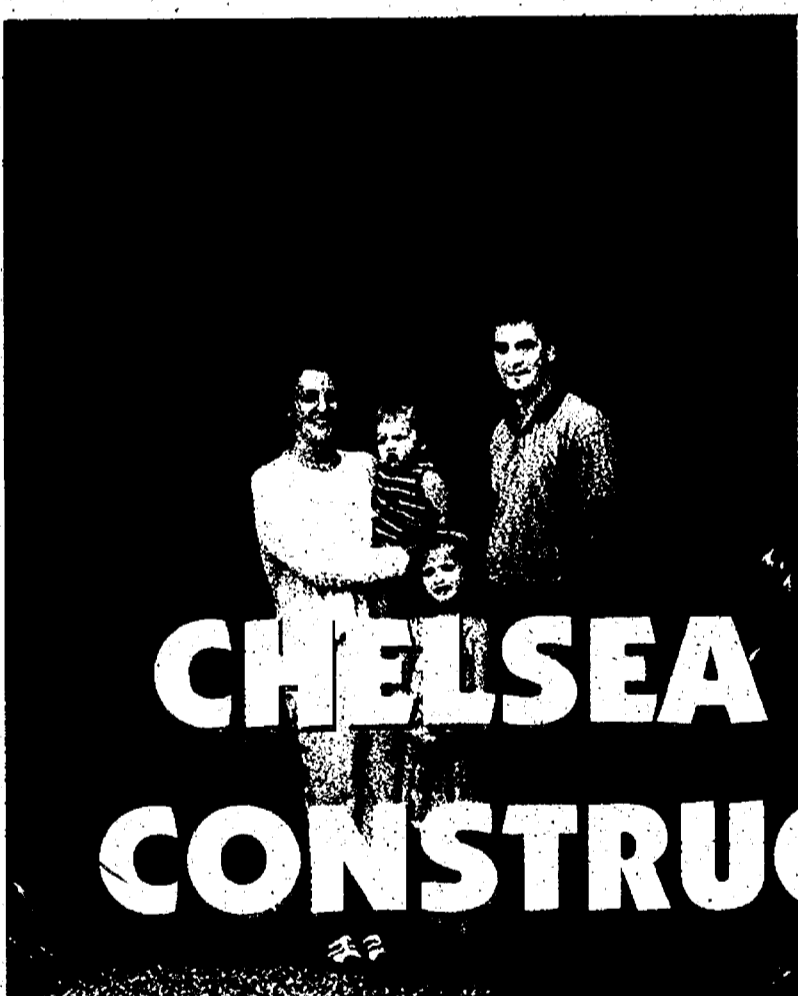
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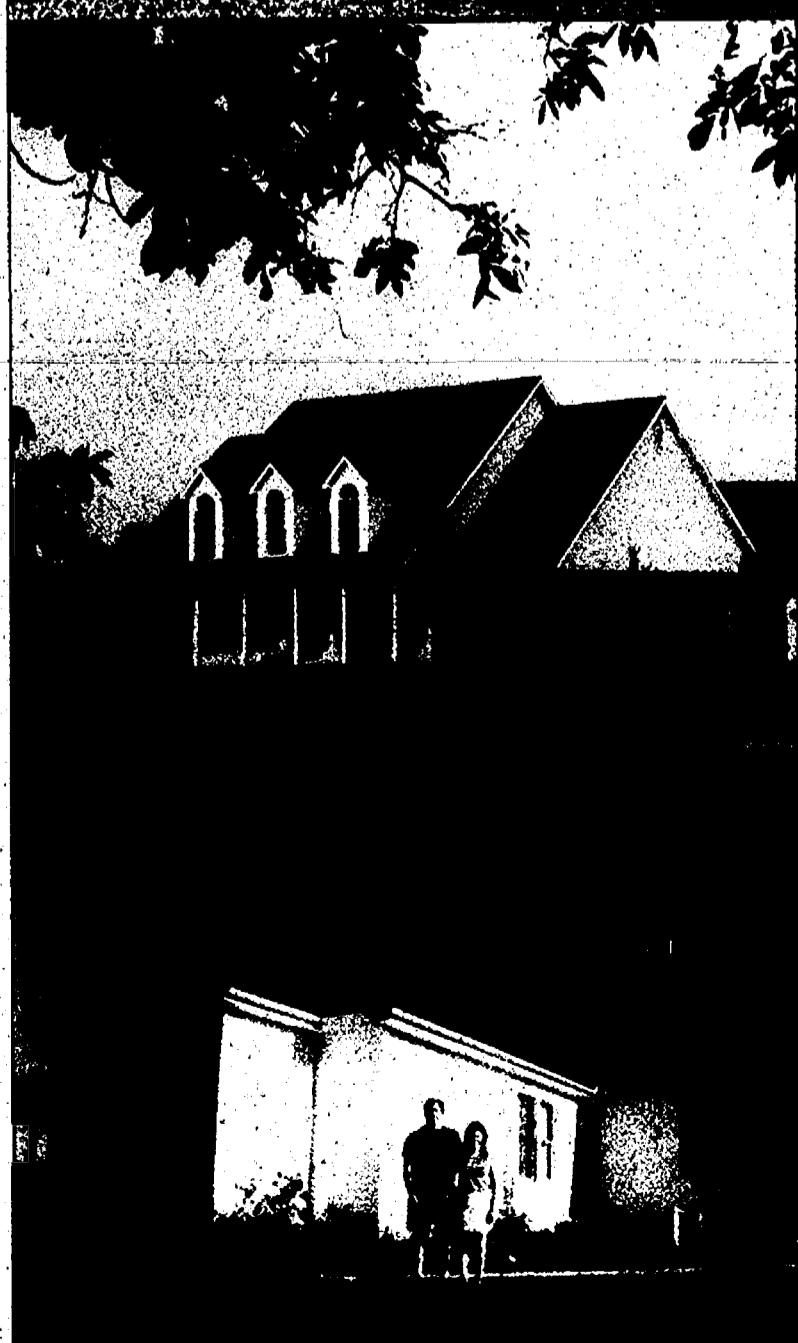
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JANUARY 2006



## CHELSEA LUMBER COMPANY'S CONSTRUCTION FINANCE PLAN

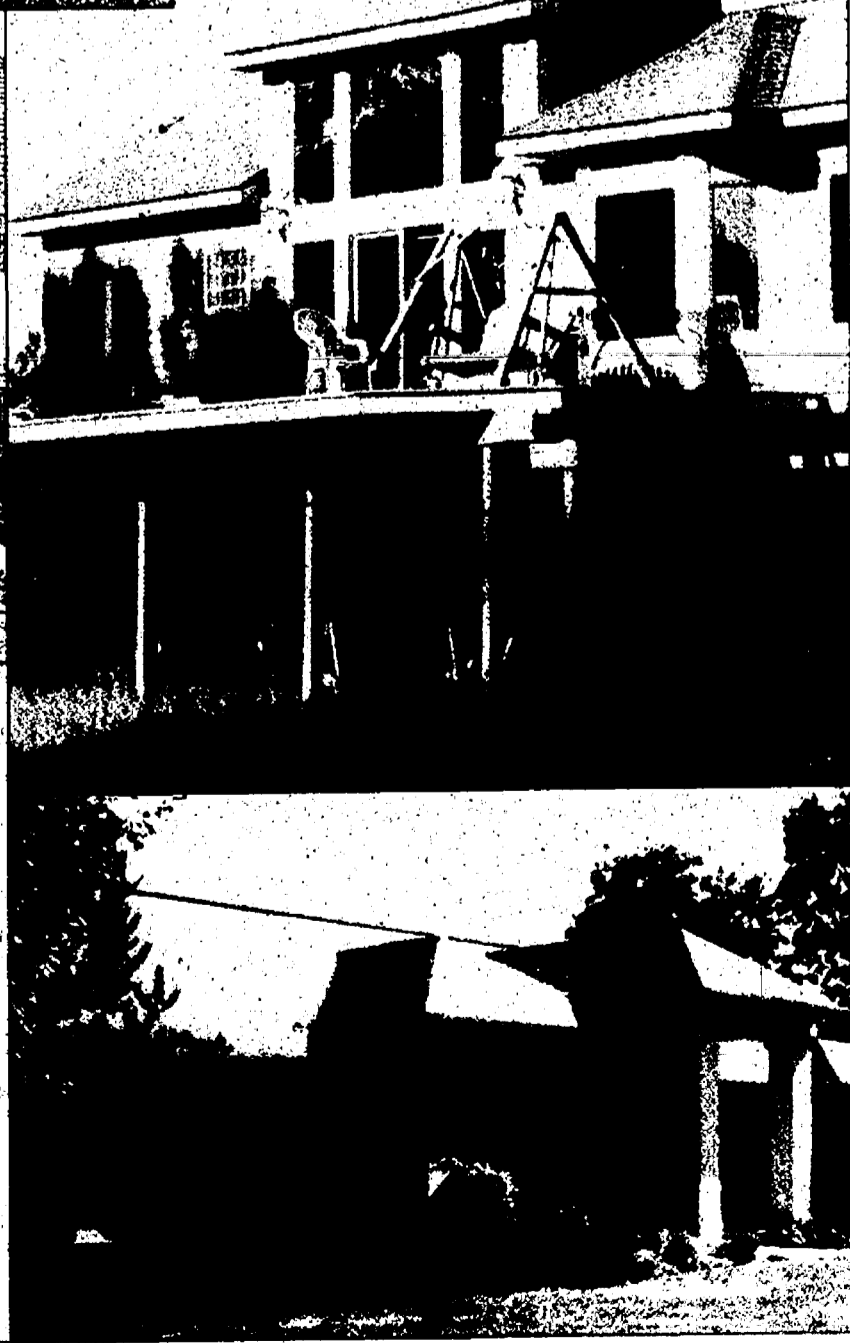


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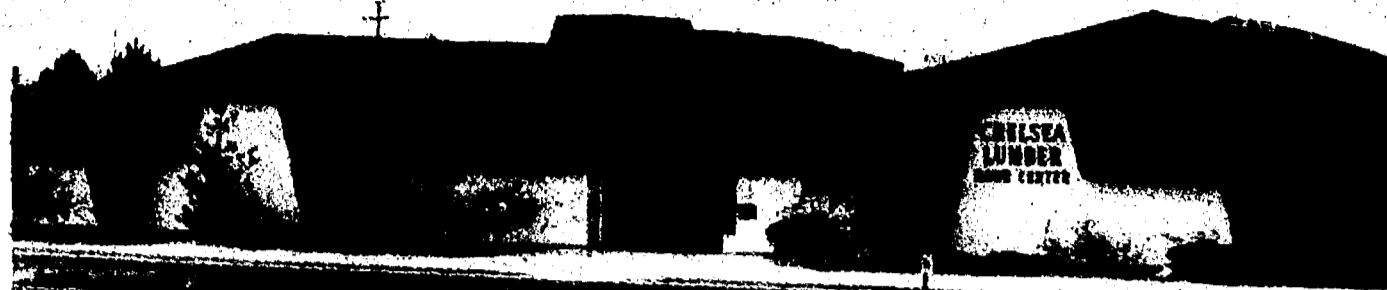




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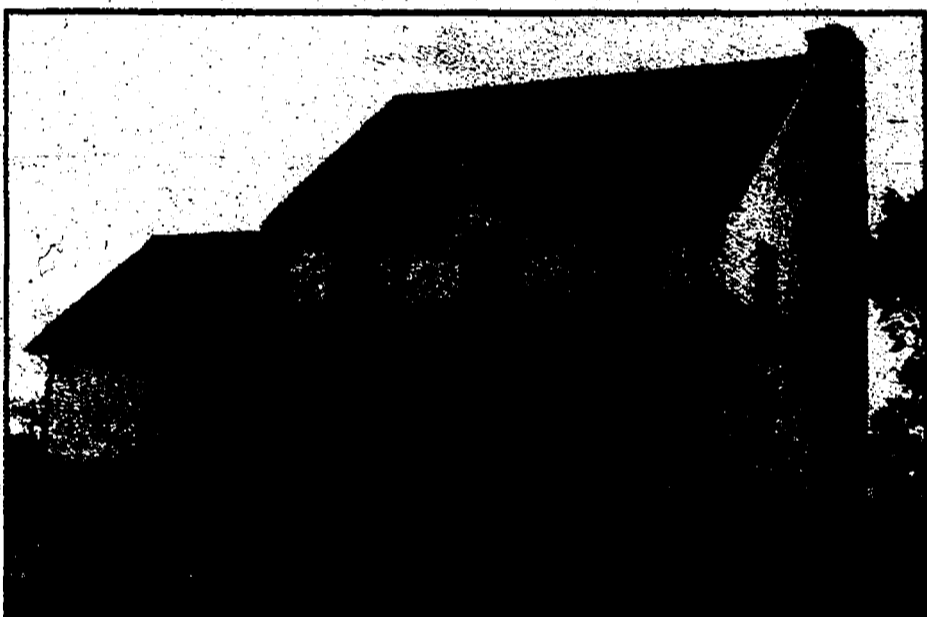
This certificate is for a person attending the Clinic; one per family. It is valid for purchasing merchandise at Chelsea Lumber Company and can not be redeemed for cash. It is valid through April 30<sup>th</sup>, 2006.

### *Of special interest in this issue*

- Cash and help to build your home ..... 2
- Free Water System with Kitchen Purchase ... 4
- 40 pre-priced home plans ..... 5
- Board Headquarters (all kinds) ..... 6
- See our free delivery service ..... 6
- Huge Selection of Pole Barns ..... 8

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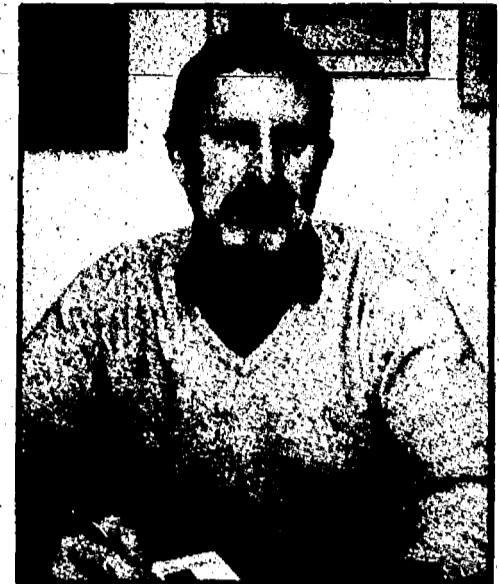
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26'	\$27.78	\$32.58	\$38.58	\$45.58	\$53.58
28'	\$32.58	\$38.58	\$45.58	\$53.58	\$63.58
30'	\$38.58	\$45.58	\$53.58	\$63.58	\$75.58
32'	\$45.58	\$53.58	\$63.58	\$75.58	\$89.58
34'	\$53.58	\$63.58	\$75.58	\$89.58	\$107.58
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# ***Kitchen & Bath Design Center***

## ***New Home or Remodeling . . . start with us.***

The Kitchen & Bath design center at Chelsea Lumber Company is sure to have all the right ingredients — from concept to completion and all the steps in-between. We've become one of the largest kitchen centers in Michigan and can offer you the finest cabinetry, counter tops and fixtures.

### **We are truly a kitchen and bath specialty house.**

- 9 Experienced, creative staff.
- All of the best name brands.
- Over 3,600 sq. ft. showroom.
- Over 30 exciting and diverse displays.
- Computerized, 3-dimensional designs.
- Complete service from start to finish, including installation.
- Learn more about our design staff and many of the quality products at [www.chelsealumber.com](http://www.chelsealumber.com)

### **Service, Design Quality**

*Chelsea Lumber Company is unique. We are small-town friendly, with big city capabilities. We believe we have the finest designers in the state. They will take whatever time you want until you're satisfied. People who know us come back time and time again because they know we are absolutely the best value. And, we have everything else you expect from a first class lumber company. If you're remodeling or building new, we have what you want. Come on in and see for yourself.*



*We can now supply interior doors to match the colors of cabinetry.*

**Free Everpure Drinking Water System with any kitchen purchase over \$3,000**  
\$299 value Offer expires February 28th, 2006

At Chelsea Lumber, we combine the best designers available with a tremendous selection of high quality cabinetry and accessories to design your kitchen and bath. Your ideas and personal taste will completely influence the final outcome of your project.



*Back Left: Elizabeth Ahrens, Jeanene Stell, Bart Bauer, Rick Tarantowski, Lisa Hartman.  
Front Left: Becky Chamberlin, Marnie Wallace, Jennifer Mann, Pam Kol.*



### **Quality products start with quality manufacturers . . .**

In addition to all the great name brand cabinets above, we have Corian, solid natural stone granite and marble, custom laminate, and Marbleite cultured marbled counter tops. In Tubs and Showers, we carry Manhattan, Jacuzzi, Aqua Glass, Zimmer Marble and Kohler.

# CHELSEA LUMBER COMPANY NOW HAS 40 PRE-PRICED EXCITING FLOOR PLANS

*Our Design Library Lounge has hundreds of plans for you to select from. Relax in our comfortable lounge while you view hundreds of home designs.*

*Come  
 see  
 for  
 yourself*



**The Arbor - \$46,760**  
 1,605 Sq. Ft.



**The Bellamy - \$50,745**  
 1,660 Sq. Ft.



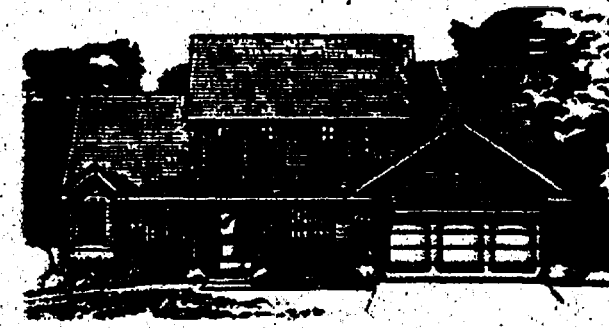
**The Seville - \$58,000**  
 1,735 Sq. Ft.



**The Carlton - \$47,035**  
 1,800 Sq. Ft.



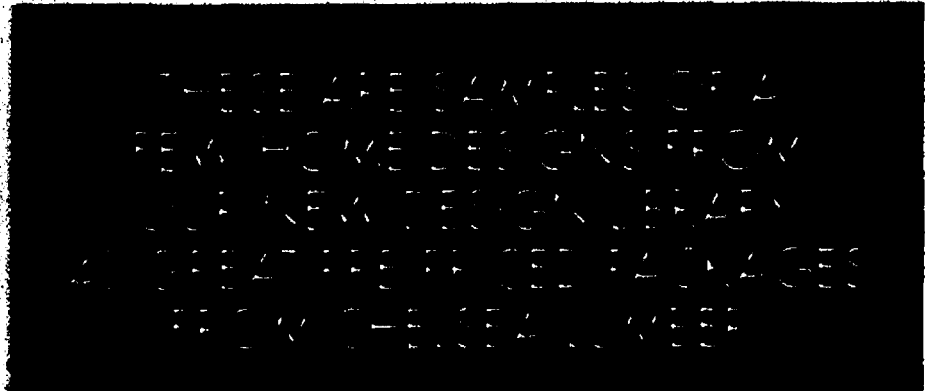
**The Pottersville - \$60,220**  
 1,984 Sq. Ft.



**The Granite - \$47,325**  
 1,361 Sq. Ft.



**The Thurston - \$58,835**  
 2,316 Sq. Ft.



**OUR EXTENSIVE PACKAGES INCLUDE:**

- All Rough-in Framing Lumber including Basement Beams
- 2x4 Walls with R-13 Insulation (Garage Walls Also!) • Pre-Built Trusses Where Possible • 25-Year Shingles • Vinyl Siding
- Aluminum Overhangs • Insulated Steel Prehung Doors
- Andersen® Permashield Windows • Insulated RP Steel Garage Doors • Drywall • All Stair Parts • Interior Primed 6-Panel Doors • Primed Interior Trim • Fireplace (Not All Packages)
- Closet Materials • Kitchen & Bath Cabinets • All Countertops

The "Build A Dream" People Now Have A Design Consultant Who Will Design to Your Specifications.

CHELSEA LUMBER IS—

# board headquarters

## cedar

—The finest cedar 2X4'S & 2X6'S in Michigan! We know lumber and this is it for quality — and for value. One more reason Chelsea Lumber keeps on growing.

		8'	10'	12'	14'	16'	18'	20'
SPECIALLY SELECTED DECK-GRADE CEDAR	2x4	\$6.89	\$7.98	\$10.89	—	\$14.98	—	—
	2x6	\$12.89	\$15.89	\$19.59	\$21.89	\$25.96	\$28.89	\$30.89
	4x4	\$19.89	\$27.89	\$32.59	—	—	—	—
	5/4x6	\$8.59	\$10.89	\$12.98	\$14.89	\$17.89	\$20.89	\$23.89

### ROUGH-SAWED BOARDS KILN-DRIED CEDAR

1X3	49¢	LN. FT.
1X4	46¢	LN. FT.
1X6	89¢	LN. FT.
1X8	\$1.29	LN. FT.
1X10	\$1.69	LN. FT.
1X12	\$2.09	LN. FT.

### 2x2'S AND RAIL SPINDLES

CEDAR 42" TAPERED-END SPINDLES	\$2.10
CLEAR PREMIUM CEDAR 2x2x8'	\$4.98

### CEDAR LATTICE PANELS DECORATIVE-FUNCTIONAL

4x8	\$20.95
4x6	\$32.95

### CEDAR PANELING-SIDING

1x6 V-EDGE CEDAR Rough sawed face, sound knots, smooth back	\$1.11	LN. FT.
1x4 V-EDGE CEDAR	\$1.19	LN. FT.

FACE CEDAR SIDINGS  
8' LN. FT.  
6' LN. FT.  
4' LN. FT.  
2' LN. FT.

CEILING SIDING  
4' LN. FT.  
2' LN. FT.

TRIM BOARD  
1x4 LN. FT.  
1x6 LN. FT.  
1x8 LN. FT.  
1x10 LN. FT.  
1x12 LN. FT.

ALUMINUM  
1x4 LN. FT.  
1x6 LN. FT.  
1x8 LN. FT.  
1x10 LN. FT.  
1x12 LN. FT.

## boards for all uses

Price per Linear ft.	2"	3"	4"	6"	8"	10"	12"
Clear Poplar - 1/2"	—	—	97¢	\$1.39	\$2.07	—	—
Clear Poplar - 1"	52¢	76¢	96¢	\$1.30	\$1.88	\$2.82	\$3.49
Clear Poplar - 5/4"	—	—	\$1.47	\$2.23	\$3.07	\$3.98	\$4.98
Clear White Pine - 1"	79¢	89¢	79¢	\$1.47	\$1.89	\$2.34	\$3.29
1&2 Premium Pine - 1"	22¢	32¢	37¢	59¢	78¢	89¢	\$1.38
Utility Pine - 1"	—	—	21¢	32¢	44¢	—	—
Rufsawn White Wood - 1"	16 1/4 (12 only)	—	29¢	52¢	69¢	79¢	\$1.05
Clear Oak - 1"	84¢	\$1.15	\$1.50	\$2.39	\$3.26	\$4.69	\$5.64

Price Per Piece	8'	10'	12'	14'	16'
Furring Strips - 1"x2"	89¢	—	—	—	—
Furring Strips - 1"x3"	\$1.29	\$1.69	\$2.18	—	\$2.89

## COMPARE OUR "FREE-DELIVERY" DEAL:

SIZE OF YOUR CASH ORDER	MILES TO JOBSITE				
	0 TO 15 MILES	20 TO 45 MILES	45 TO 60 MILES	60 TO 75 MILES	75 TO 90 MILES
Under \$1000	\$75	\$45	\$55	\$65	\$75
\$1000 to \$1500	\$70	\$20	\$45	\$55	\$65
\$1500 to \$2000	\$65	—	\$40	\$45	\$55
\$2000 to \$2500	\$60	—	—	\$40	\$45
\$2500 to \$3000	\$55	—	—	—	—
Over \$3000	\$50	—	—	—	—

## specialty trim boards



Azek is a solid white cellular PVC... perfect for trim, fascia and soffits. It is reversible, smooth one side and woodgrain on the other. It has the look, feel and sound of clear premium lumber and can be milled, moulded, shaped, and thermo-formed to any millwork profile.

1x4x18 AZEK TRIM BOARD	\$21.50	5/4x4x18 AZEK TRIM BOARD	\$27.25
1x6x18 AZEK TRIM BOARD	\$33.50	5/4x6x18 AZEK TRIM BOARD	\$43.50
1x8x18 AZEK TRIM BOARD	\$44.50	5/4x6x6x10 AZEK CORN'R BOARD	\$57.25
1x12x18 AZEK TRIM BOARD	\$69.25	1/2x6x18 AZEK BEAD BOARD	\$29.50

## primed trim boards

1x4 PRIMED RUFSAWN SPRUCE 43¢ L/FT.		1x6x8 PRIMED PINE	\$8.50 EA.
1x6 PRIMED RUFSAWN SPRUCE 69¢ L/FT.		1x6x16 PRIMED PINE	\$17.05 EA.
1x8 PRIMED RUFSAWN SPRUCE 89¢ L/FT.		1x8x8 PRIMED PINE	\$10.55 EA.
1x10 PRIMED RUFSAWN SPRUCE \$1.18 L/FT.		1x8x16 PRIMED PINE	\$21.05 EA.
1x2x8 PRIMED PINE	\$3.15 EA.	1x10x8 PRIMED PINE	\$15.00 EA.
1x2x16 PRIMED PINE	\$6.25 EA.	1x10x16 PRIMED PINE	\$29.99 EA.
1x4x8 PRIMED PINE	\$5.40 EA.	1x12x8 PRIMED PINE	\$19.73 EA.
1x4x16 PRIMED PINE	\$10.80 EA.	1x12x16 PRIMED PINE	\$39.45 EA.

All Primed Rufsawn boards priced per linear foot.



### ASTCO Specialty Trim Boards

Trim Boards have a true cedar profile carefully moulded into one side and the reverse side is smooth. Since it's free from natural flaws and knots, there's no splitting or checking, which means there's no waste. And that saves you money.

	Actual Size	Each
1x4x18	3 7/8 x 1 3/4"	\$7.49
1x6x18	5 7/8 x 1 3/4"	\$11.49
1x8x18	7 7/8 x 1 3/4"	\$15.49
1x12x18	11 7/8 x 1 3/4"	\$23.49

DISCOVER

CHELSEA LUMBER — YOU'LL COME AWAY ASKING YOURSELF— IS THIS SOME SPECIAL KIND OF PLACE — OR WHAT!

# plywood

SANDLED PLYWOOD GOOD 1-SIDE WITH EXTERIOR GLUE		SHEATHING GRADE PLYWOOD EXTERIOR GLUE	
1/4" \$21.69	1/2" \$28.89	3/8" (11/32)	\$14.69
3/8" \$22.97	3/4" \$37.89	1/2" (15/32)	\$13.89
SANDLED PLYWOOD GOOD 2-SIDE WITH EXTERIOR GLUE		5/8" (19/32)	\$20.89
1/2" \$38.96	3/4" \$48.96	3/4" (23/32)	\$24.98
PRESSURE TREATED 1/2" \$29.89	GOOD ONE-SIDE 3/4" \$40.89	SHEATHING GRADE 3/4" \$36.89	

## 1/2" CDX ROOFING/SHEATHING

3-PLY PINE	\$13.89	5-PLY FIR	\$19.89
TONGUE & GROOVE SINGLE APPLICATION FLOORING	3/4" STURDI-FLOOR PINE	\$27.69	3/4" ADVANTECH ORIENTED STRAND BD.
	3/4" ORIENTED STRAND BOARD	\$22.89	3/4" PREMIUM STURDI-FLOOR SPRUCE
		\$29.96	
ORIENTED STRAND BOARD	7/16" \$12.98	1/2" \$14.98	3/4" \$22.89
			1/4" \$11.98
			3/8" \$12.59
			5/8" \$18.98
GREAT NEW MULTI-PURPOSE 4x8 PANELS			
HARDWOOD PLYWOODS	5.2mm OAK \$21.59	5.2mm BIRCH \$21.95	3/4" OAK \$59.89
			3/4" BIRCH \$59.95
			ONE PIECE FACES, VENEER CORE

# garages

Erected Packages  
to get the job done.

MATERIALS PACKAGE:

- Plans
- All materials including steel-clad walk-in door with Schlage lock
- 16x7 paneled steel overhead door
- Additional 9 x 7 overhead door included with the Cord.
- 12" overhang 4 sides (Hudson has 6" on eaves only)

ERECTED PACKAGE:

- Construction by dependable craftsmen backed by Chelsea Lumber

THE PACKARD  
★ 24 X 24

THE CORD  
★ 32 X 24

THE HUDSON  
★ 22 X 22

THE REGAL  
★ 28 X 24

TYPE OF SIDING	VERTICAL GROOVE SmartPanel® (TEXT 1-11)	VINYL WHITE DOUBLE 4.5"	ADD FOR SLAB ON LEVEL SITE SLAB BY US — AS PART OF ERECTED PKG. ONLY
MATERIALS ONLY	\$4255	\$4295	
ERECTED ON YOUR SLAB	\$8315	\$8985	\$5075
MATERIALS ONLY	\$5250	\$5280	
ERECTED ON YOUR SLAB	\$10,775	\$11,650	\$6760
MATERIALS ONLY	\$3725	\$3830	
ERECTED ON YOUR SLAB	\$7455	\$8190	\$4265
MATERIALS ONLY	\$4580	\$4725	
ERECTED ON YOUR SLAB	\$9270	\$10,135	\$5920

OTHER PRE-FIGURED-PACKAGE SIZES: 16'X22' & 30'X22' (or we'll custom figure any size).

\*SLAB (FLOOR) INCLUDES: A 4" slab finished with expansion joint, fiberglass reinforced concrete, a 42" deep footing, two rows of block, a 24" apron at garage doors, and a 3x3 apron at service doors. 4" of sand is included for the base. Certain soil conditions may require additional reinforcement of slab and/or footing at extra cost. Important Note: Erected prices are based on a pre-leveled site free of vegetation.

## landscape timbers

The landscape timbers are pressure-treated to point of refusal.

3" x 4" x 8' Rounded-Edge	\$3.98
4" x 6" x 8' Rough Sawn Red Pine	\$4.95
6" x 8" x 8' Rough Sawn Red Pine	\$19.69
5" x 5" x 8' (full 5" x 5") Rough Sawn Red Pine	\$12.89

## Railroad Ties

#1 Railroad Ties	\$9.69
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# fibercement siding

This siding takes its graining from real wood panels

• Realistic woodgrains	7 1/2" x 12' CertainTeed Fibercement Siding	\$5.96	Ea.
• Won't rot, split, crack, or burn	8 1/2" x 12' James Hardie Fibercement Siding	\$6.98	Ea.
• 50-year warranty	12" x 12' Vented Soffit	\$15.89	Ea.
• Cuts nails & paints like wood	16" x 12' Vented Soffit	\$19.89	Ea.
• No affect by insects, UV rays	12" x 12' Non-vented Soffit	\$10.97	Ea.
• Outlasts wood			

• Kiln Dried • Grade Stamped • Foundation Stamped

Come to our FREE CLINIC Jan. 24<sup>th</sup> at 7:00 p.m.

2x6 PRECUTS #1	\$7.69	2x8 PRECUTS #2	\$10.79	1x12x16	\$21.96
2x6x8	\$6.69	2x8x8	\$9.89	1/2" CCX PLY	\$24.89
2x6x16	\$14.69	2x8x10	\$11.59	5/8" CCX PLY	\$29.89
2x4x16	\$11.59	2x8x16	\$19.89	3/4" CCX PLY	\$38.89
2x10x16	\$28.89	2x12x16	\$39.69	3/4" T&G PLY	\$42.96

# WINDOWS DOORS ENTRANCES STAIR PARTS MOULDINGS

Chelsea Lumber has added 3,500 sq. ft., displaying the world's leading manufacturers of windows and doors. You really should come in and check us out.

WINDOWS  
Anderson,  
JELD-WEN

ENTRANCES  
JELD-WEN L.W.  
MOULDINGS -  
Primed, White Pine,  
Oak

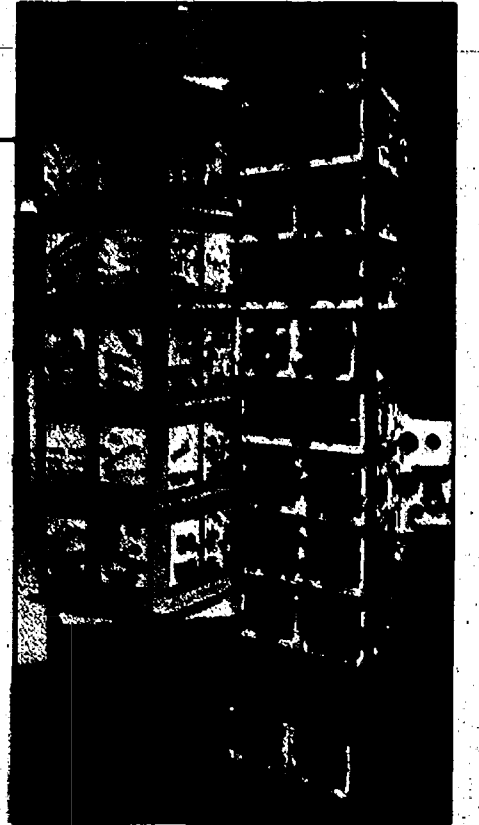
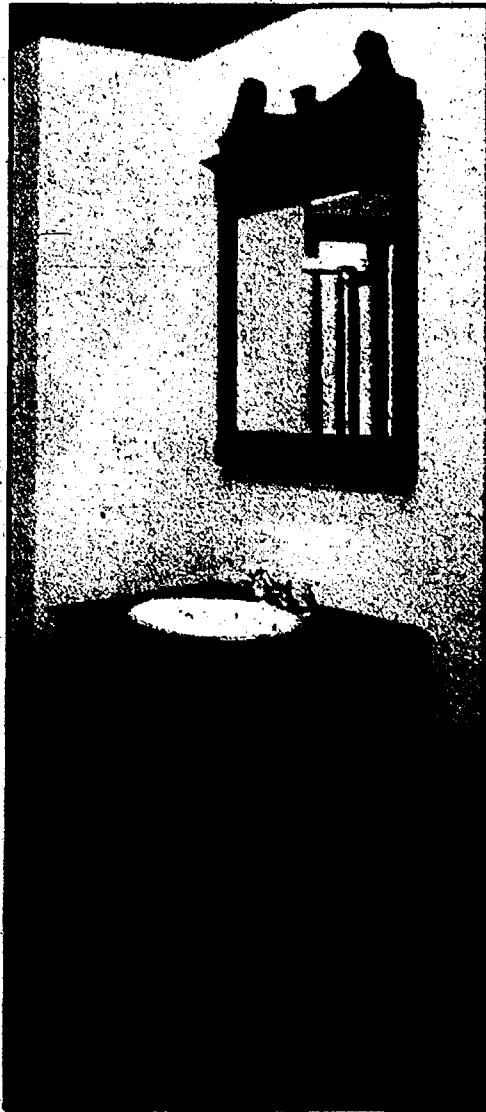
STAIR PARTS  
L.J. Smith  
EXTERIOR DOORS  
Door Craft (Steel),  
Therma-Tra

INTERIOR DOORS  
Woodharbor, Craftmaster,  
Oak and Birch Flush,  
Elite Molded Colonial





B E R



**Call for information  
about our home  
construction financing  
program—the plan  
that made Chelsea  
Lumber famous!**

**Whether your plans call for a new home,  
a new kitchen, bath, deck—or just new  
cabinet or door handles, we can help.  
Chelsea Lumber's cozy design library  
lounge is stuffed with good ideas. Spend  
time looking through the magazines, cat-  
alogs, brochures and our 40 pre-priced  
plans. Our staff of consultants are always  
available and will be pleased to assist  
you build your dreams.**

# POLE BARN:

## CLINIC!

Wed., Jan. 25<sup>th</sup> 7 PM

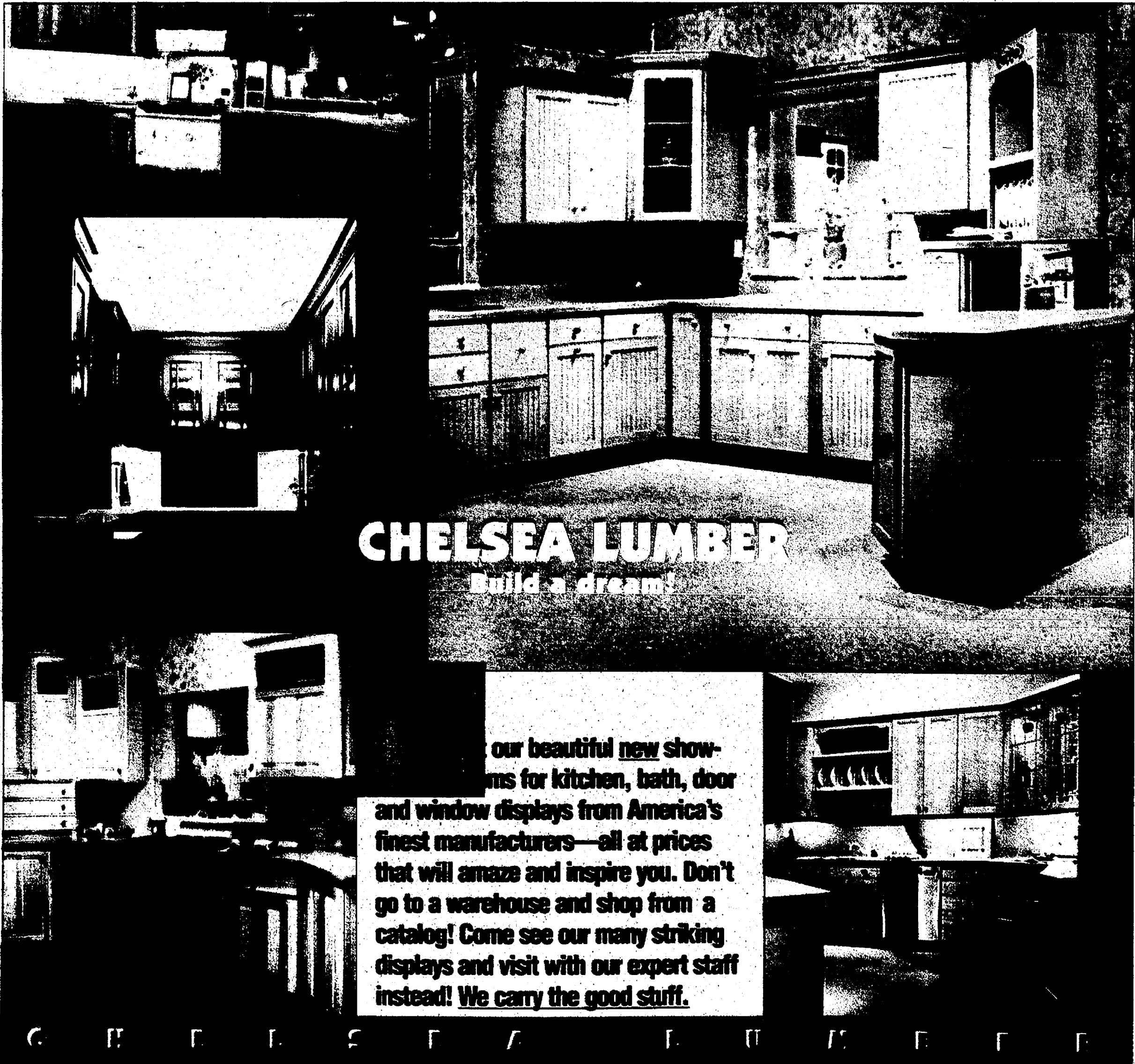
# Equestrian Barns

(Give your horse a home)



MATERIALS

ERECTED



# CHELSEA LUMBER

Build a dream!

See our beautiful new show-rooms for kitchen, bath, door and window displays from America's finest manufacturers—all at prices that will amaze and inspire you. Don't go to a warehouse and shop from a catalog! Come see our many striking displays and visit with our expert staff instead! We carry the good stuff.

C H E L S E A L U M B E R

Old Barn Circle, Chelsea Michigan 1-800-875-9126

Special Bottom Line Savings

# Country Market



✓ Check & Compare -  
You'll Save More at Country Market Everyday!

<b>Polly's</b>		<b>BROOKLYN</b>	<b>SALINE</b>
<b>JACKSON</b> 201 PARK AVENUE 517-783-4226	<b>JACKSON</b> 1210 W. PARNALL RD 517-796-4606	11301 BROOKLYN RD 517-592-4040	1335 E. MICHIGAN AVE 734-944-7878
<b>JACKSON</b> 1821 SPRING ARBOR RD 517-787-5228	<b>JACKSON</b> 2110 FERGUSON RD 517-787-6096	<b>ADRIAN</b> 1535 W. MAUMEE 517-265-4196	<b>ADRIAN</b> 1392 S. ADRIAN HWY 517-263-0569
<b>CHELSEA</b> 1255 S. MAIN ST 734-433-0130		<b>DEXTER</b> 7001 ANN ARBOR DEXTER RD 734-424-9600	

MICHIGAN LOTTERY — PACKAGED LIQUOR — DOUBLE COUPONS TO 50¢ — OPEN 6 AM TO MIDNIGHT 7 DAYS A WEEK

Sale prices effective Wednesday January 18 thru Tuesday January 24, 2006

SAVE UP TO \$2.00 LB.

**USDA Choice Boneless Beef CHUCK ARM ROAST**

**\$1.99** LB.

SAVE UP TO \$1.70 LB.

**"Pork" The Other White Meat Boneless Pork SIRLOIN CHOPS**

**\$1.59** LB.

FAMILY PACK

**Imported RED SEEDLESS GRAPES**

**98¢** LB.

SAVE UP TO 60¢

**BANQUET MEALS**  
6.75 - 12 oz.  
Assorted Varieties

**69¢**

SAVE UP TO 58¢

**COOL WHIP TOPPING**  
8 oz.  
Assorted Varieties

**79¢**

SAVE UP TO \$1.40

**PROGRESSO SOUP**  
19 oz.  
Assorted Varieties

**99¢**

SAVE UP TO \$1.80

**AQUAFINA DRINKING WATER**  
24 Pk. 16.9 oz. Bottles

**\$3.99**

**DON'T MISS OUR WEEKLY AD ON OUR WEBSITE [WWW.COUNTRY-MARKETS.COM](http://WWW.COUNTRY-MARKETS.COM)**  
 Suggestions? Comments, Looking for a Specific item? Send your requests or comments to: [guykennedy@country-markets.com](mailto:guykennedy@country-markets.com)

**DOUBLE COUPONS** You can get DOUBLE COUPON SAVINGS this week at Polly's Country Market. Bring in your manufacturers' "50¢ OFF" or less coupons and get double the savings (Not to include retailer, cigarette/tobacco products, Polly's Country Market Coupons, free or coupons exceeding the item value). You must purchase the products in sizes and quantities specified. Limit one coupon for any particular item. Additional coupons for identical items will be redeemed at face value.

We reserve the right to limit quantities. Some items not exactly as pictured. Not responsible for typographical errors.

# COMPARE OUR PRICES TO ANYONE!



**THOMAS' REGULAR MUFFINS & TOASTING BREADS**  
12 - 16 oz.  
Assorted Varieties

**\$1.39**



**KELLOGG'S CEREAL**  
Raisin Bran Crunch 18.2 oz.,  
Cran-Vanilla Crunch 13.2 oz.,  
Toasted Honey Crunch 13.5 oz.,  
Frosted Flakes 20 oz., Froot  
Loops 15 oz.

**\$1.79**



**V-8 JUICES**  
64 oz.  
Assorted Varieties

**\$1.99**



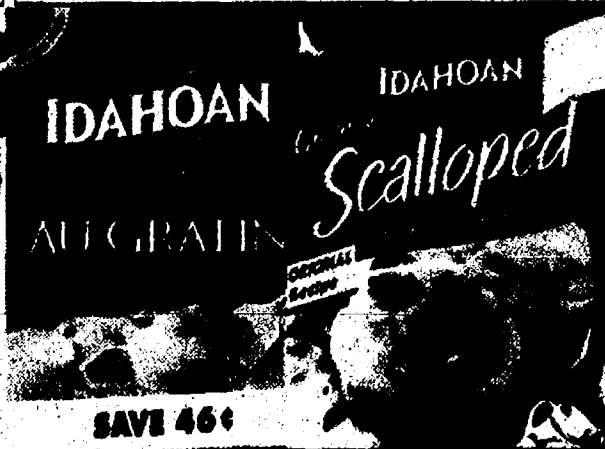
**SKIPPY PEANUT BUTTER**  
16.1 - 18 oz.  
Assorted Varieties

**\$1.79**



**DUTCH COUNTRY FAMILY GRAINS & X-TREME BREADS**  
20 - 24 oz.  
Assorted Varieties

**\$1.19**



**IDAHOAN SUPREME POTATOES**  
5.5 oz.  
Scalloped or Au Gratin

**79¢**



**BUSH'S BEANS**  
16 oz.  
Assorted Varieties

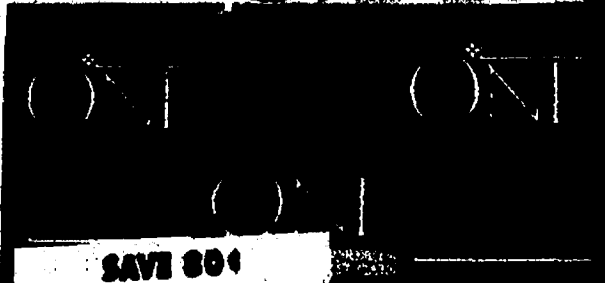
**2/\$1**



**DEL MONTE TOMATOES**  
14.5 oz.  
Assorted Varieties

**79¢**

## PET CARE SAVINGS



**PURINA ONE CAT FOOD**  
3.5 lb.  
Assorted Varieties

**\$4.99**



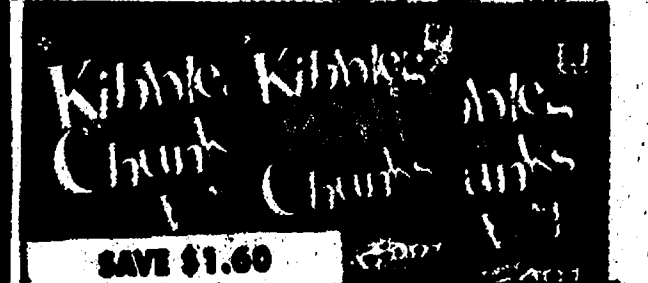
**PURINA BUSY & CHEWEEZ BONES**  
5 - 8 oz.  
Assorted Varieties

**2/\$4.98**



**PURINA ONE DOG FOOD**  
20 lb.  
Assorted Varieties

**\$14.99**



**KIBBLES & CHUNKS**  
17.6 lb.  
Original or Mini

**\$7.99**

# TOTAL BOTTOM LINE SAVINGS!



**CAMPBELL'S SOUP AT HAND**  
10.7 - 10.8 oz.  
Assorted Varieties  
**99¢**



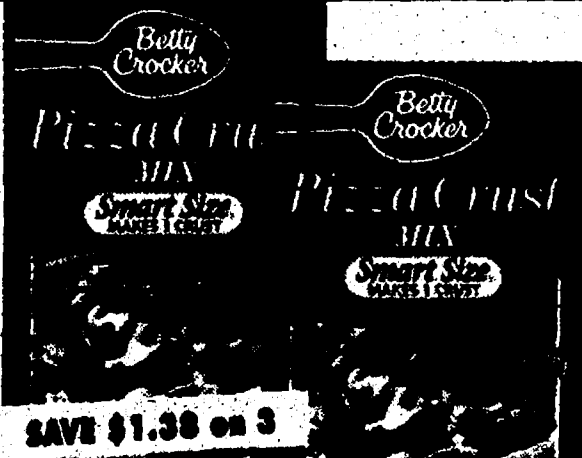
**KRAFT EZ MAC & CHEESE**  
12.9 oz.  
Assorted Varieties  
**\$1.99**



**DEL MONTE VEGETABLES**  
11 - 15.25 oz.  
Assorted Varieties  
**2/\$1**



**RAGU PASTA SAUCE**  
16 - 26.3 oz.  
Assorted Varieties  
**\$1.19**



**GENERAL MILLS PIZZA CRUST**  
6.5 oz.  
**3/\$99¢**



**KRAFT HANDI-SNACKS**  
4 Pk.  
Assorted Varieties  
**99¢**

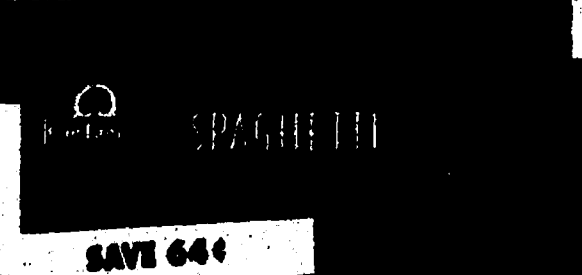


**KELLOGG'S FRUIT SNACKS**  
5.4 - 9 oz.  
Assorted Varieties  
**3/\$4.98**



**HOSTESS SNACK CAKES & MUFFINS**  
8 - 24 ct.  
Assorted Varieties  
**\$1.79**

## OUR FAMILY PROPS



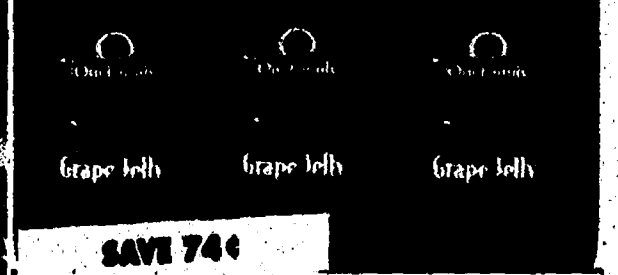
**OUR FAMILY SPAGHETTI**  
32 oz.  
Regular or Thin  
**99¢**



**OUR FAMILY MAC & CHEESE**  
7.25 oz.  
**4/\$1**



**OUR FAMILY HAMBURGER HELPER**  
7 - 8 oz.  
Assorted Varieties  
**79¢**



**OUR FAMILY GRAPE JELLY**  
32 oz.  
**99¢**

# EASY FIXING IDEAS!



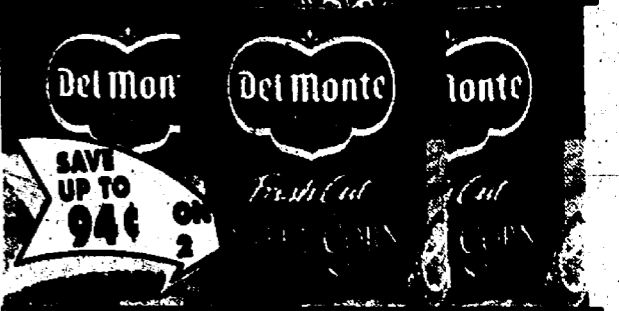
**GENERAL MILLS CORN MUFFIN MIX**  
6.5 oz. **4/\$1**



**DEL MONTE CANNED FRUIT**  
15 - 15.2 oz. Assorted Varieties **99¢**



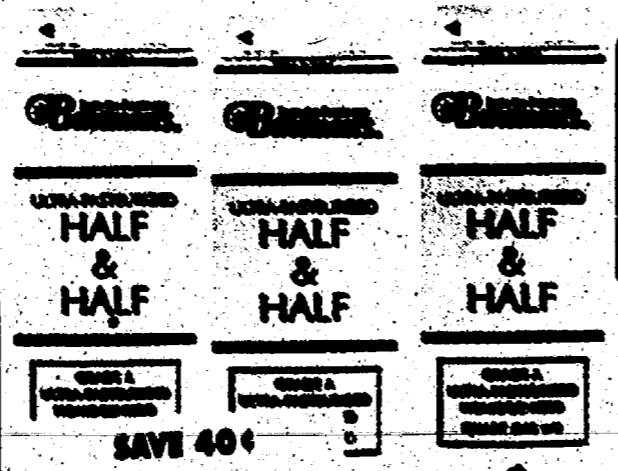
**WISHBONE OR WESTERN DRESSINGS**  
16 oz. Assorted Varieties **\$1.99**



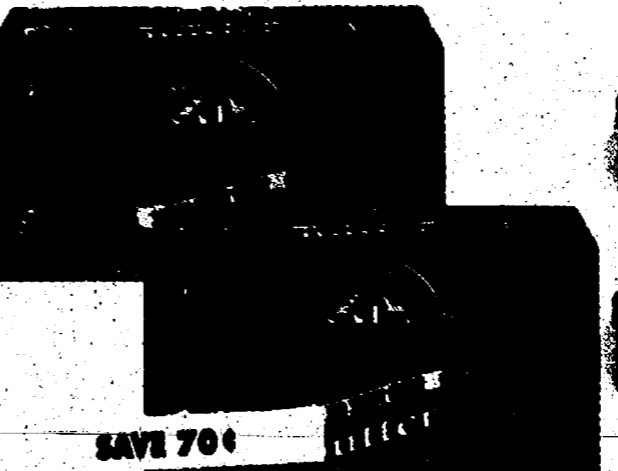
**DEL MONTE CREAM CORN**  
14.75 oz. Regular or No Salt **2/\$1**



**HUNT'S KETCHUP**  
36 oz. **\$1.49**



**BAREMAN'S HALF & HALF**  
Quart **\$1.39**



**CRYSTAL FARMS GRADE A BUTTER**  
1 lb. Quarters **\$1.99**



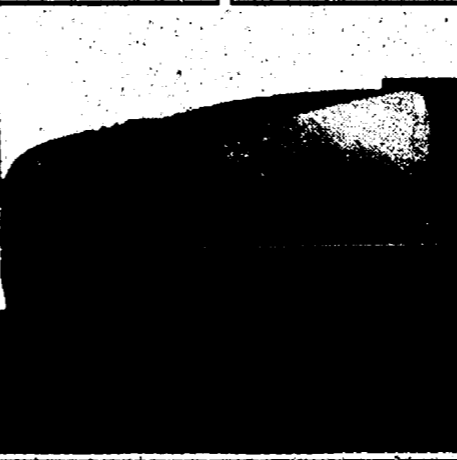
**BEA'S CORNED BEEF BRISKET**  
Mild or Spicy **\$2.79** LB.



**OUR FAMILY WHOLE BONELESS HAM**  
LB. **\$1.99**



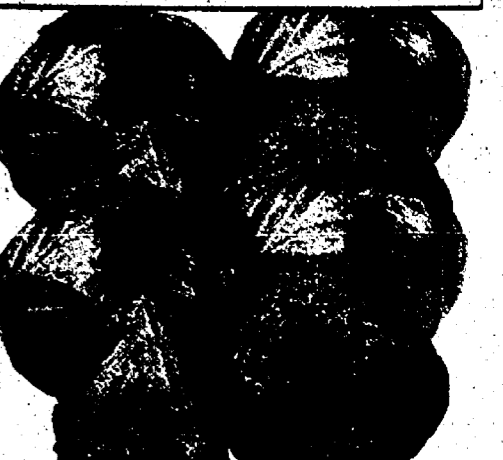
**SCALLOPED POTATOES**  
LB. **\$2.79**



**DELALLO GOLD 10% COOKED HAM**  
LB. **\$2.99**



**MICHIGAN WHITE POTATOES**  
10 lb. Bag **\$1.98**

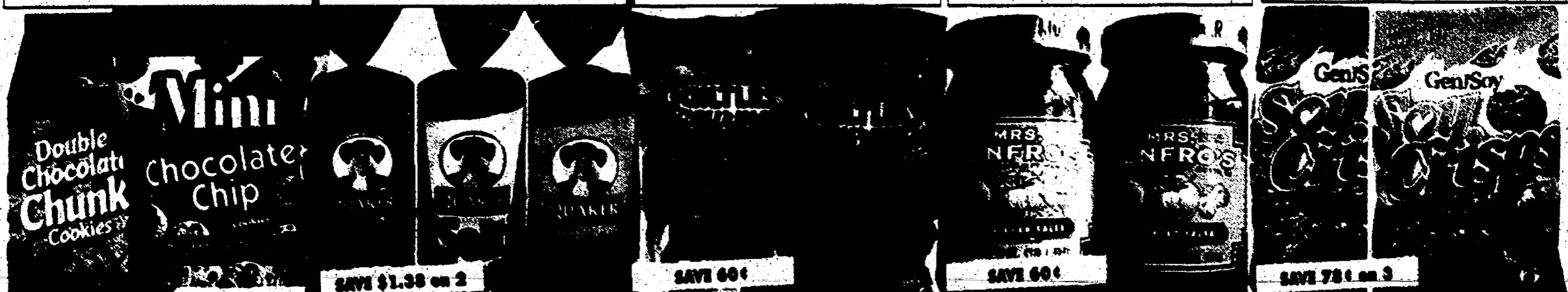


**FRESH GREEN CABBAGE**  
**3 lbs/\$1**

# NATURAL & ORGANIC FOODS!



<p>HEALTH VALLEY TARTS &amp; GRANOLA BARS 6.1 - 8.5 oz. Assorted Varieties</p> <p><b>2/\$4.98</b></p>	<p>HEALTH VALLEY CEREALS 9 oz. Chocolate or Fruit Rings</p> <p><b>\$1.99</b></p>	<p>IMAGINE FOODS RICE DREAMS 32 oz. Assorted Varieties</p> <p><b>\$1.99</b></p>	<p>EDENSOY NON-DAIRY BEVERAGE 32 oz. Assorted Varieties</p> <p><b>\$1.99</b></p>	<p>HEALTH VALLEY CHILI 15 oz. Assorted Varieties</p> <p><b>2/\$3</b></p>
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<p>HEALTH VALLEY COOKIES 7.2 - 12 oz. Assorted Varieties</p> <p><b>\$1.99</b></p>	<p>QUAKER RICE CAKES 4.5 - 7.23 oz. Assorted Varieties</p> <p><b>2/\$3</b></p>	<p>GUILTLESS GOURMET TORTILLA CHIPS 7 oz. Assorted Varieties</p> <p><b>\$1.99</b></p>	<p>MRS. RENFRO SALSA 16 oz. Assorted Varieties</p> <p><b>\$1.99</b></p>	<p>GENISOY SOY CRISPS 3.5 oz. Assorted Varieties</p> <p><b>2/\$6.99</b></p>
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## ALL NATURAL MEAT & VEGETABLES

NO ANTIBIOTICS, NO PRESERVATIVES, NO ADDED HORMONES, ALWAYS VEGETARIAN FED!

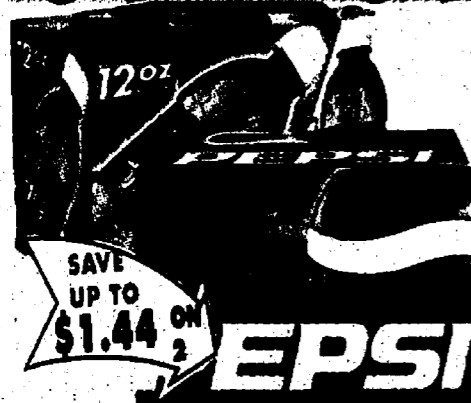


<p>All Natural Choice SIRLOIN TIP ROAST &amp; STEAK</p> <p><b>\$4.99</b> LB.</p>	<p>All Natural Choice GROUND SIRLOIN</p> <p><b>\$4.79</b> LB.</p>	<p>Springer Mountain Farms CHICKEN ROASTER</p> <p><b>\$1.49</b> LB.</p>	<p>Springer Mountain Farms BONELESS SKINLESS CHICKEN BREAST</p> <p><b>\$3.99</b> LB.</p>	<p>EARTHBOUND ORGANIC ROMAINE HEARTS</p> <p><b>\$1.98</b> 3 PK.</p>
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# SAVINGS ON SNACKS & BEVERAGES!



SAVE UP TO \$1.44 ON 2

**PEPSI-COLA PRODUCTS**  
 12 Pk. 12 oz. Cans or  
 8 Pk. 12 oz. Plastic  
 Assorted Varieties

**2/\$6.50**  
 + Dep.



SAVE UP TO \$2.96 ON 4

**FAYGO PRODUCTS**  
 12 Pk. 12 oz. Cans  
 Assorted Varieties

**4/\$9**  
 + Dep.



SAVE UP TO \$2.37 ON 3

**7-UP PRODUCTS**  
 12 Pk. 12 oz. Cans  
 Assorted Varieties

**3/\$9.60**  
 + Dep.



SAVE UP TO 8¢

**COCA-COLA PRODUCTS**  
 2 Liter  
 Assorted Varieties

**\$1.19**  
 + Dep.



SAVE UP TO 38¢ ON 3

**COCA-COLA PRODUCTS**  
 6 Pk. 8 oz. Cans  
 Assorted Varieties

**3/\$6**  
 + Dep.



SAVE \$1.89 on 3

**BETTERMADE POTATO CHIPS & TORTILLA CHIPS**  
 11.75 - 15 oz.  
 Assorted Varieties

**3/\$4.98**



SAVE 38¢

**SNYDER'S POUNDER TORTILLA CHIPS**  
 16 oz.  
 Assorted Varieties

**\$1.99**



SAVE \$1.36

**KEEBLER ZESTA OR KRISPY SALTINES**  
 16 oz.  
 Assorted Varieties

**99¢**



**NABISCO CHOCOLATE COVERED OREOS & NUTTER BUTTERS**  
 7.5 oz.  
 Assorted Varieties

**\$1.99**

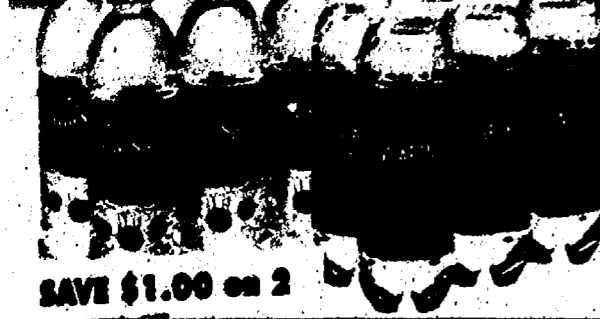


SAVE \$1.00

**NABISCO OREO COOKIES**  
 15 - 18 oz.  
 Assorted Varieties

**\$1.99**

## THE WATERING HOLE



SAVE \$1.00 on 2

**AQUAFINA WATER**  
 Splash 6 Pk. 16.9 oz.  
 or Drinking 6 Pk. 24 oz.

**2/\$4.98**



SAVE \$1.40

**FIJI PREMIUM WATER**  
 6 Pk. 1/2 Liter

**\$3.99**



SAVE \$2.48 on 2

**FRUIT 20**  
 6 Pk.  
 Assorted Varieties

**2/\$4.98**

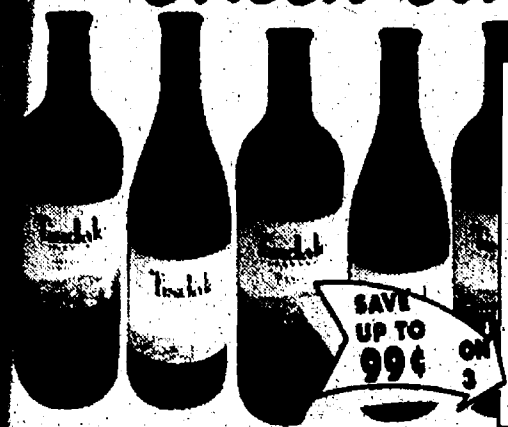


SAVE 80¢

**DANNON WATER WITH FLUORIDE**  
 8 pk. 8.5 oz. Sports Cap

**\$1.99**

# Check out our Wine Cellar & Beer Barrel Specials



**TISDALE WINES**  
750 ml  
Assorted Varieties  
**3/\$7.99**  
+ tax

SAVE UP TO 99¢ ON 3



**BAREFOOT CELLARS CALIFORNIA WINES**  
750 ml  
Assorted Varieties  
**\$4.99**  
+ tax

SAVE \$2.00



**ARBOR MIST FRUIT WINES**  
750 ml  
Assorted Varieties  
**\$2.99**  
+ tax

SAVE 50¢



**MIRASSOU VINEYARDS CALIFORNIA COLLECTION**  
750 ml  
Assorted Varieties  
**\$6.99**  
+ tax

SAVE \$3.70



**ST. JULIAN WINES**  
750 ml  
Assorted Varieties  
**\$4.99**  
+ tax

SAVE \$1.80



**FIRE FLY AUSTRALIAN WINES**  
750 ml  
Assorted Varieties  
**\$4.99**  
+ tax

SAVE \$2.00



**CHI CHI'S PREMIXED COCKTAILS**  
1.75 Liter  
Assorted Varieties  
**\$9.99**  
+ tax

SAVE \$3.00



**SMIRNOFF**  
12 Pk. 12 oz. Bottles  
Assorted Varieties  
**\$11.99**  
+ dep + tax

SAVE \$2.50



**BELLS & DARK HORSE CRAFT BEERS**  
6 Pk. 12 oz. Bottles  
Assorted Varieties  
**\$6.99**  
+ dep + tax

SAVE UP TO \$1.50



**SAM ADAMS & PILSNER URQUELL**  
12 Pk. 12 oz. Bottles  
Assorted Varieties  
**\$11.79**  
+ dep + tax

SAVE \$1.20



**RED STRIPE, PACIFICO OR SIERRA NEVADA**  
6 Pk. 12 oz. Bottles  
**\$6.79**  
+ dep + tax

SAVE UP TO \$1.50



**MICHELOB BEER**  
12 Pk. 12 oz. Bottles  
Regular Or Light  
**\$8.99**  
+ dep + tax

SAVE 94¢



**MILLER BEER**  
18 Pk. 12 oz. Bottles  
Assorted Varieties  
**\$10.99**  
+ dep + tax

SAVE \$1.80



**LABATT'S BLUE & BLUE LIGHT**  
24 Pk. 12 oz. Cans  
**\$14.79**  
+ dep + tax

SAVE \$1.00

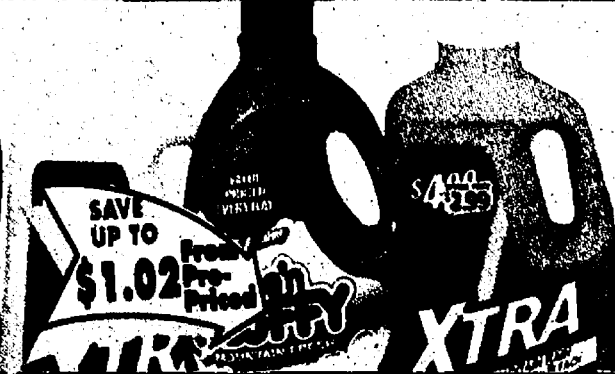
# HOUSEHOLD NON-FOOD SAVINGS!



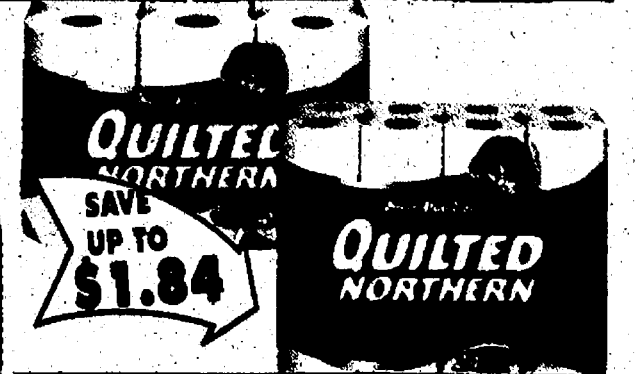
**SO-DRI PAPER TOWELS**  
1 Ct.  
**3/\$1.98**



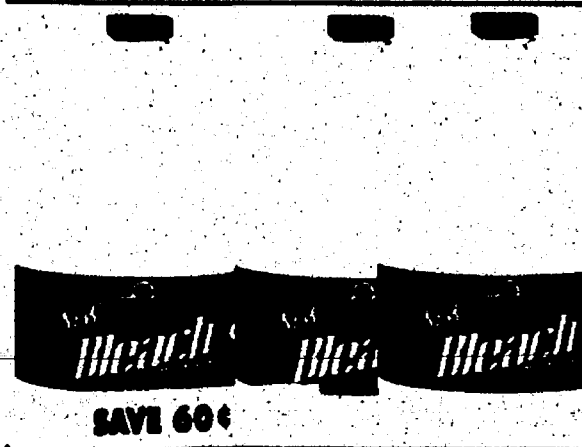
**TIDE LAUNDRY DETERGENT**  
200 oz.  
Assorted Varieties  
**\$9.99**



**XTRA LAUNDRY DETERGENT**  
128 oz.  
Assorted Varieties  
P.P. \$2.99  
**2/\$4.96**



**NORTHERN BATH TISSUE**  
24 Regular Rolls  
or 12 Double Rolls  
**\$5.99**



**OUR FAMILY LIQUID BLEACH**  
96 oz.  
Regular or Lemon  
**99¢**



**OUR FAMILY WINDOW CLEANER**  
32 oz.  
**99¢**



**LYSOL DISINFECTANT SPRAY**  
12 oz.  
Assorted Varieties  
**\$2.99**

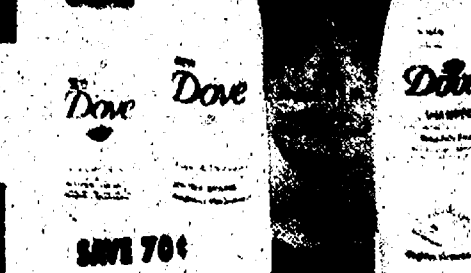


**LYSOL ALL PURPOSE & BATHROOM CLEANER**  
24 - 32 oz.  
Assorted Varieties  
**\$1.99**

## HEALTH & BEAUTY CARE



**ULTRA BRITE TOOTH PASTE**  
6 oz.  
Assorted Varieties  
**99¢**



**DOVE SHAMPOO, CONDITIONER & STYLING AIDS**  
4 - 12 oz.  
Assorted Varieties  
**\$2.79**



**HUGGIES WIPES**  
72-80 ct.  
Assorted Varieties  
**2/\$5**



**ARRID AEROSOL DEODORANT**  
6 oz.  
Assorted Varieties  
**\$2.99**

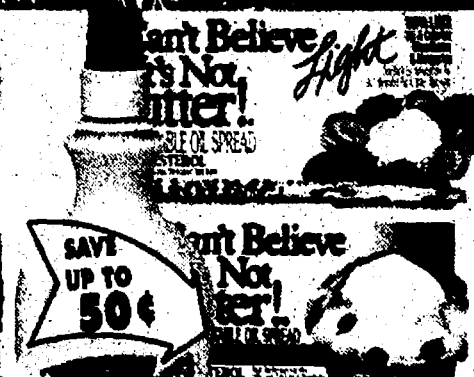


**KLEENEX FACIAL TISSUE**  
75 - 200 ct.  
Assorted Varieties  
**2/\$3**

# DAIRY & FROZEN SAVINGS!



**DOLE ORANGE JUICE & JUICE BLENDS**  
64 oz.  
Assorted Varieties



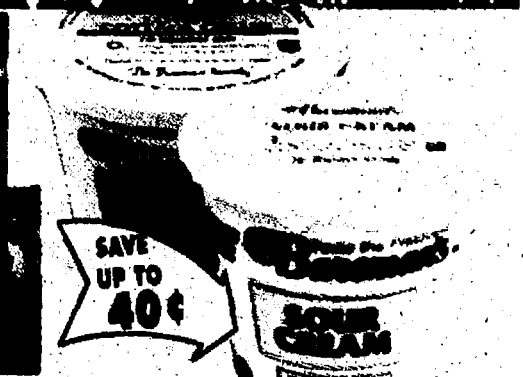
**I CAN'T BELIEVE IT'S NOT BUTTER**  
8 - 16 oz.  
Assorted Varieties



**DANNON YOGURT**  
6 oz.  
Assorted Varieties



**YOPLAIT GOGURT OR SMOOTHIES**  
18 - 20 oz.  
Assorted Varieties



**BAREMAN'S COTTAGE CHEESE & SOUR CREAM**  
24 oz.  
Assorted Varieties



**CRYSTAL FARMS CHEESE CHUNKS & SHREDDS**  
8 oz.  
Assorted Varieties



**DANNON DANIMALS & FRUITION**  
4 - 8 Flz.  
Assorted Varieties



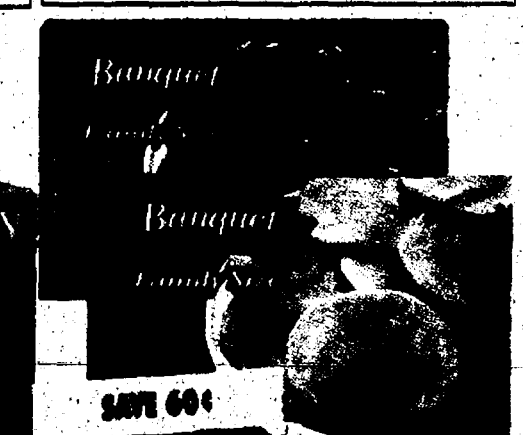
**PILLSBURY WAFFLES OR PANCAKES**  
14.5 - 20 oz.  
Assorted Varieties



**BANQUET HEARTY ONE DINNERS**  
14.7 - 17 oz.  
Assorted Varieties



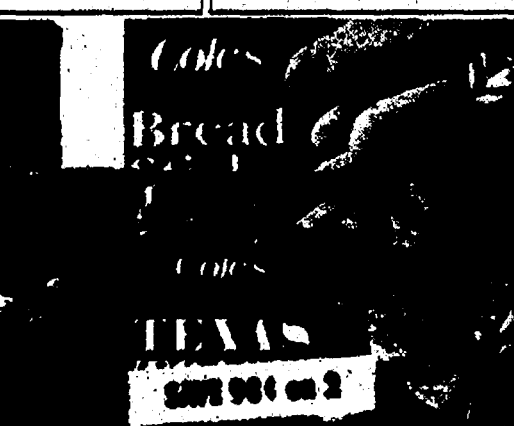
**BANQUET FAMILY DINNERS**  
26 - 32 oz.  
Assorted Varieties



**STOUFFER'S PARTY SIZE LASAGNA**  
96 oz.  
Assorted Varieties



**COLE'S BREAD**  
9 - 16 oz.  
Assorted Varieties



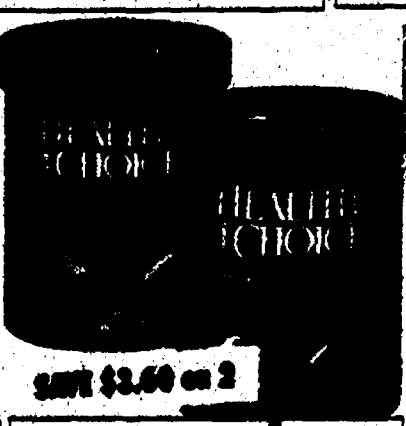
**INLAND VALLEY POTATOES**  
24 - 32 oz.  
Assorted Varieties



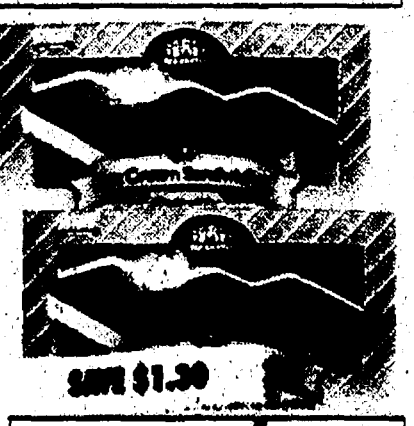
**JENO'S PIZZA**  
7 oz.  
Assorted Varieties



**HEALTHY CHOICE LOW FAT ICE CREAM**  
56 oz.  
Assorted Varieties



**ICE CASTLE ICE CREAM SANDWICHES**  
12 Flz.

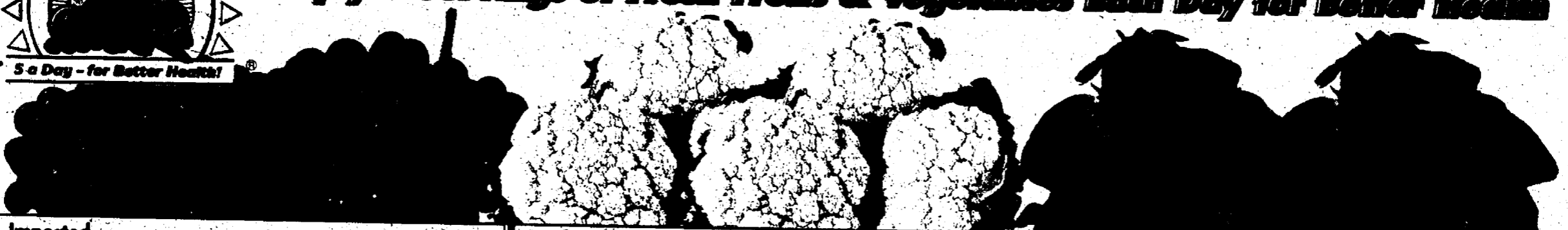


**STOUFFER'S PARTY SIZE LASAGNA**  
96 oz.  
Assorted Varieties



# THE FRESHEST PRODUCE AROUND!

Enjoy 5 Servings of Fresh Fruits & Vegetables Each Day for Better Health



Imported  
**RED SEEDLESS GRAPES**  
**98¢** LB.

Fresh  
**SNO-WHITE CAULIFLOWER**  
**2/\$3**

Red, Ripe  
**FLORIDA STRAWBERRIES**  
**\$2.88** 1 LB.



Fresh Packed  
**DOLE CAESAR SALADS**  
**2/\$4** 10 oz. Bag

Royal Gala, Fuji or Braeburn  
**WASHINGTON APPLES**  
**98¢** LB.

Fresh  
**FLORIDA GREEN BEANS**  
**88¢** LB.



Sweet  
**SUNKIST NAVEL ORANGES**  
**6/\$2**



Fresh  
**SNO-WHITE MUSHROOMS**  
**\$1.28** 8 oz. pkg.

Fresh Floral Department  
**RAINBOW MINI CARN DELUXE BOUQUET**  
**\$4.99** EACH



**WHITE BREAD**  
**89¢** 16 OZ.



**STEAK HOAGIES**  
**99¢** COUNT



**DUTCH APPLE PIE**  
**\$4.79** 9 INCH



**ASSORTED CAKE DONUTS**  
**\$2.59** 12 COUNT



**SILVER DOLLAR DINNER ROLLS**  
**\$1.19** 12 COUNT

*Fresh Bakery*