THE OBSERVER

"America, Land of the Free, Because of the Brave!"

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Kewanna Library
Box 365
Comp.

Holiday Art Tour, December 3 & 4

A desire to support and promote the arts has prompted five artists in the Fulton County area to open their home studios for holiday shopping. The free, self-guided Holiday Art Tour will be held Saturday and Sunday, December 3 and 4, from 10 a.m. to 5 p.m. both days. The tour offers guests the opportunity to visit with the artists about both their work and the creation of their studios. Guests can enjoy refreshments at each studio and a relaxing day of shopping for unique gifts.

Artists participating in the events include:

Jim Scott, Sand Hill Studio. The Sand Hill Church, located at 5532 N Old Highway 31, is the home and studio of artist Jim Scott. Originally a school located on the Tippecanoe River, it was moved to its present site in 1890 and became the Sand Hill Methodist Church. Jim moved to the area in 1976 and purchased the abandoned church. He restored it for use as his studio and residence. Jim will be showing his original paintings and giclee prints of his work. His work is done in the style of "fantasy realism", sometimes taking an Old Master's subject matter and using it in a contemporary form.

Gail Karas, Artistic Impressions, 5212 West 100 North, Rochester. Self-taught artist Gail Karas has been painting and sketching most of her life. A love of flowers and art brought her and her mother, Junette Price, together to form the studio, Artistic Impressions, where they provide a variety of art and flowers. Small painted gifts, cards, sketches, wreaths, and ornaments will be among the gifts for sale. Pat Thompson will also be exhibiting her work at the studio.

Gib Foster, Rain Creek Studio, 5303 East Mt. Zion Rd., Rochester. Gib moved to the Rochester area in 1975, purchased a 100-year-old Sears kit barn and moved the barn to the Mount Zion-Millark Mill watershed of Lake Manitou. His barn studio and gallery are situated on ten and a half acres along Rain Creek, a natural wetlands habitat. He will be showing his paintings, hand pulled drypoint etchings, drawings, small bone sculptures and computer generated art prints.

Barbara Lutterbein, Sky Studio, 7300 East 400 South, Akron. A visit to Sky Studio will make the reason the studio was so named apparent. Barbara designed her home and quilting studio around a turn-of-the-century nail counter from her grandfather's lumberyard. Quilts will be displayed in the gallery and a variety of textile gifts – purses, fabric bowls, home décor, and gifts for quilters – will be offered.

Holiday Brunch & Craft Sale, Dec. 3

The Rochester First Baptist Church Fellowship Guild will host a holiday brunch and craft sale Saturday, December 3, from 9 to 11:30 a.m. Tickets for the brunch and sale are $5 per person and must be purchased in advance. Proceeds will go to missions.

The First Baptist Church is located at 1000 Main Street.

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Guest Speaker at Promised Land Church

Steve Box, whose life once was totally controlled by his methamphetamine addiction, will be a guest speaker at the Promised Land Church Saturday, Dec. 3 at 7 pm; and Sunday, Dec. 4 at 10:30 am. Running a Bible based ministry, Steve is the author of two books on the subject of meth addiction and how he believes this drug has its roots in sorcery and witchcraft. Everyone is welcome to attend. Promised Land Church is located three miles southwest of Fulton on St. Rd. 114, turn south at 350W; turn west on 800S. For more information, call 574-298-0495.

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Bureau of Motor Vehicles
Hours (Rochester Branch)
Closed Monday
Tuesday 8:30 a.m. to 7 p.m.
Wed., Thurs. & Fri. 8:30 to 5
Sat. 8:30 a.m. to 12:30 p.m.

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Braxton Eikenberry, Eikenberry Glass Studio, 15464 North 200 West, Akron. Braxton has operated the Eikenberry Glass Studio since 1975. His studio is located in a post and beam, mortised and tenon granary dating to the mid-eighteen hundreds. The granary was dismantled, moved and reassembled at its present location to house his studio and workshop. Stained glass windows and other glass objects will be for sale. Works by the Granary Group of painters, Gretchen Coplen, Rachelle Houchin, Wade Bussert and Jeff Skersick, photography by Mike Kenny and jewelry and pottery by Larry Houchin, will also be featured.

The tour is being sponsored and promoted by the Fulton County Tourism Commission, the individual artists, and businesses in the Rochester area.

A map and directions to the studios can be obtained by e-mailing holidayarttour@rtcol.com or by sending a self-addressed stamped envelope to Holiday Art Tour, in care of 100 West 9th St, Suite 106, Rochester, IN 46975. Additional inquiries can be answered by calling 574-223-6575.

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MEMORIAL CHRISTMAS TREE ON DISPLAY

The Christmas Season is a time of remembering Christmas past and a time of hope for Christmas yet to be. Again this year a commemorative Christmas tree has been placed inside the entrance of First Federal Savings Bank in Rochester. There are no packages at its feet, no tinsel, no stars. Yet, this tree is full of light. Not traditional electrical lights, but the light of love remembered.

At this special time of year, our thoughts turn to those we have been privileged to know. And it is a time to rededicate ourselves to the work begun in caring for our friends who are in need. To lead in this memorial, Hope Hospice of Fulton County will write the names of loved ones on beautiful glass ornaments and one by one, hang these on the tree. Also, a book listing the names of all the honorees will also be on display at First Federal Savings Bank in Rochester.

Hope Hospice of Fulton County invites the public to join others in celebrating the life of a loved one, by making an honorary or memorial gift to Hope Hospice. For a contribution of $10.00 or more, a personalized Christmas ornament will be created in honor or memory of a loved one, or special individual. Honorary or memorial gifts for the Memorial Christmas Tree will be accepted through December 31, 2005.

Forms listing the donor and the person being acknowledged by the contribution are available at First Federal Savings Bank in Rochester and at the Hope Hospice office. The completed form and a contribution for each ornament should be mailed to Hope Hospice, Memorial Christmas Tree. P.O. Box 621, Rochester, IN 46975.
should be mailed to Hope Hospice, Memorial Christmas Tree, P.O. Box 621, Rochester, IN 46975.

Those donating, honorees and the families of memorialized persons are invited to an *OPEN HOUSE* to be held on Wednesday, January 11, 2006 from noon to 3 p.m. at the Hope Hospice office, 420 Main Street in Rochester. At that time the commemorative ornaments will be given as keepsakes of this special holiday season.

Postal Service Offers Options Online To Avoid Crowds on "Black Friday"

"Black Friday" (Nov. 25) is the busiest shopping day of the year, which means crowds, lines, traffic jams and headaches. This year employees at the Kewanna Post Office say customers can stay home, pour themselves a cup of coffee and click their way through all their holiday shopping needs in quiet comfort.

"The U.S. Postal Service is looking out for its customers," said Kewanna Postmaster Marvin Gilliland. "Greeting cards, postcards, gift cards from more than 20 national retailers, even year-end letters to family and friends are all available at www.usps.com/cardstore."

Customers can buy gift cards and create and send greeting cards at the NetPost CardStore.

Ask for a package to be picked up and delivered.

Buy insurance and print labels – all at a time that's convenient for customers

One of the most popular federal websites, usps.com receives more than 23.5 million visits each month.

NetPost is a suite of three, online products:

- Mailing Online provides the perfect solution for those end-of-the year holiday letters and can be sent by first-class mail or standard mail rates.
- "Premium Postcards" can be created in black and white or glossy, full color to announce new products, send a personal greeting, or announce a move to a new business or residential address.
- CardStore allows customers to send customized greeting cards for any occasion, and add a gift card from more than 20 national retailers.

Customers also may create a more personalized card by uploading a photo and selecting either a folded card with an envelope or a postcard. Once the card is selected, customers easily click through to the page that instructs the Postal Service to mail the card.

Add a gift card in values ranging from $5 to $200 from retailers to complete the holiday gift package, including AMC Theatres, Blockbuster, Foot Locker, Marriott Hotels, Old Navy, SpaWish, The Sharper Image, Lowe's Circuit City, Bed Bath & Beyond, Chili's Bar & Grill, Macaroni Grill, Barnes & Noble and Bass Pro Shops.

Gift cards must be purchased online no later than Dec. 19 to insure delivery by Dec. 24.

"Hassle-free holidays, courtesy of the US Postal Service, is our goal," Postmaster Gilliland said. "Whether it's online or in person, we are here to help answer the toughest holiday questions and challenges."

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Grass Creek Lions Selling Fruit

The Grass Creek Lions are selling fruit again this year. They have oranges, grapefruit, and red and yellow delicious apples. The group hopes to be in Kewanna the first of the week. If you would like to place an order for fruit sooner than that, call George Hendrickson at 653-2567; Carl Sommers, 653-2230; or Martin Van Meter, 653-2730.

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Thanksgiving Food Survey Second Lowest Since 2001

A slight increase in the price of turkey contributed to a very small increase in the cost of a traditional Thanksgiving meal, according to Indiana Farm Bureau's annual "market basket" survey of Thanksgiving food prices.

The survey showed that the cost of 13 basic items found on the Thanksgiving Day dinner table – a 17-pound turkey and the traditional fixings – increased from $34.91 in 2004 to $35.91 in 2005. Despite the $1 increase, this is the second lowest price recorded by the survey since 2001, when the cost of the meal averaged $37.72. IFB volunteers scattered around the state collect the data for the survey at their local grocery stores.

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Send In Your News

May your Thanksgiving be blessed with…..
The bounty of the season and the very best of life !



"Happy Thanksgiving"

Clubs Societies Personals

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MEMBER: Hoosier State Press Association
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Christmas Tour of Homes, Dec. 3 & 4

The Fulton County Republican Women's Club will sponsor its sixth annual Christmas Tour of Homes Saturday and Sunday, December 3 and 4. Saturday tour hours will be 6 to 9 p.m. and Sunday hours will be 2 to 5 p.m. Residents opening their homes for the tour include Robert and Debbie Draper, 5179 N. 600 E., Rochester; Mark and Julie Melton, 1368 Woodland Court, Rochester; Larry and Kristine Mueller, 1372 Lakeview Bend, Rochester; and Dr. Tom and Joy Troutman, 1402 Main St., Rochester.

The cost of the tour is $5 per person. Tickets are available from club members; B & B Men's and Boys' Wear, Rochester; The Observer, Kewanna; the Fashionette Beauty and Tanning Salon in Akron; or at the homes during tour hours. Refreshments will be served at the Mueller home.

The Drapers live about five miles north of Athens in a spacious Cape Cod home built in 1998. The outside of the 2-story home is covered with clay-colored vinyl. The 6,000-square foot home comprises 14 rooms, including three bedrooms, four baths and a finished basement. The country décor features many items handmade by the Drapers. Their doll and snowman collection will be on display.

The ranch style Melton home was built in 1999 and features a walkout basement. The exterior of the 4,000-square foot, 12-room structure, is brick and white vinyl. The home features a built in curio cabinet and two fireplaces. The bars and trim are made from oak cleared from the lot. The décor includes a collection of Eileen Melton wildlife art, as well as a snowman collection. A four-acre pond adds to the serenity of the location.

The Muellers two-story home was custom built in 1994 by Bill Coplen Construction. It encompasses 3,200 square feet including 10 rooms (four bedrooms) and three baths. The exterior is covered with taupe-colored vinyl and the interior features a traditional décor with a touch of country. The first floor great room has a 26-foot ceiling and a large window-wall. The upper floor den area has a balcony overlooking the great room. The kitchen and foyer feature hand-painted stenciling. Various quilts from the 1930s and 1940s grace the balcony railing. The home is furnished with several oak antique pieces.

An 11-room, free classic style house built in 1890 is home for Tom and Joy Troutman. The 3,328-square foot structure is covered with gray vinyl enhanced by gaslights and three open porches. The home features a traditional décor, carved oak fireplace with benches, carved hardwood open staircase, oak pocket doors, stained glass and leaded glass windows, antique light fixtures, and a carved wood transom between the living and dining rooms. The couple's collection of Christmas cookie jars will be on display.

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One Day Bible School at Church of Christ

The Kewanna Church of Christ will host "The True Gift of Christmas", a one-day Bible school, Saturday, December 10, from 10 a.m. to noon. Preschool children through fifth graders are welcome to attend.

Activities will include singing, crafts, games, an interactive Bible lesson and a birthday party for Jesus. Lunch will also be provided.

An offering will not be collected; however, children are encouraged to bring a non-perishable food item to be given to the food pantry. For more information, call 574-653-2605.

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CASTON MENU
Breakfast
November 28 – December 2

Choice each day with juice and milk: cereal and toast, sausage/cheese bun, ham/cheese bun or toaster pastry

Lunch

Monday – Pizza, corn, applesauce, iced grahams and milk. Comet Café – tenderloin combo

Tuesday – Breadsticks with meat and cheese, mini cubes, sherbet and milk. Comet Café – submarine combo with chips

Wednesday – Chicken nuggets, whipped potatoes and gravy, California blend, dinner roll and milk. Comet Café – breaded cheeseburger combo

Thursday – Pork patty sandwich, seasoned potatoes, peach crisp and milk. Comet Café – footlong hot dog combo

Friday – Roast beef/cheese sandwich, French fries, green beans, cookie and milk. Comet Café – taco salad and French bread pizza.

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HOSPITAL NOTES....

WOODLAWN HOSPITAL

November 13
Births – Jack and Stephanie Clark, Rochester, a daughter
November 14
Admissions – Cheryl Dahlquist and Frederick Manuwal, Rochester
Dismissals – Penny Howard, Culver; Chad Conley and Amanda Hicks, Rochester
Births – Heaven Finke, Macy, a son
November 15
Admissions – John Thomas, Rochester; Clayton Chapin, Fulton
Dismissals – Harry Overmyer, Donna Grooms and Cheryl Dahlquist, Rochester
November 16
Admissions – Timothy Kruse, Rochester; Marion Shafer, Argos
Dismissals – Stephanie Clark and daughter, Rochester; Heaven Finke and son, Macy
November 17
Admissions – Martha West, Rochester
Dismissals – Frederick Manauwal and Timothy Kruse, Rochester
Births – Dwight and Sally Dunwoody, Rochester, a daughter
November 18
Admissions – Eileen Donathen, Kewanna; Donna Rans, Lucerne
Dismissals – Clayton Chapin, Fulton

PULASKI MEMORIAL HOSPITAL

November 11
Admissions – Doris Mayfield and Don Grostefon, Winamac
Dismissals – Elmer Marks and Lisa Kistler and daughter, Winamac; Alice Shively, Kewanna; Christopher Clemons, North Judson
November 12
Admissions – Virgil Fauser, Kewanna
Dismissals – James Sterling, Royal Center
November 13
Admissions – Arnabelle Penicaro, Winamac; Debbie Lyons, Medaryville
Dismissals – Cecil Hood, Kewanna
November 14
Admissions – Emma Ingersoll, Kewanna; Adaline Fulgham and Bernice Hunt, Winamac
Dismissals – Stephanie Bradley, North Judson; Don Grostefon, Winamac
November 15
Admissions – Mia Johnson, Kewanna; James Burke, North Judson
Dismissals – Debbie Lyons, Medaryville
Births – Mia Johnson, Winamac, a daughter, Peggy Ellen Becca Jo Johnson
November 16
Admissions – Cecil Hood, Kewanna; Opal Steel and Elmer Marks, Winamac
Dismissals – James Burke, North Judson; Doris Mayfield, Winamac
November 17
Admissions – Robert Kirk, Monterey
Dismissals – Arnabelle Penicaro, Adaline Fulgham, Mia Johnson and daughter, Opal Steel and Bernice Hunt, Winamac; Virgil Fauser and Emma Ingersoll, Kewanna

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DEATHS.....

ROBIN B. HOLBROOK

Funeral services were held at 2 p.m. Tuesday, November 22, 2005, in the Querry-Ulbricht Funeral Home, Francesville, for Robin B. Holbrook, 33, Kewanna. Rev. Mike Tatman officiated. Mrs. Holbrook died at 9:39 p.m. Thursday, November 17, at Indiana University Hospital, Indianapolis.

Born April 21, 1972, at Winamac, she was the daughter of Harold R. and Glenna Davis West. She was married May 12, 1989 at Monticello to Darrell Holbrook.

Robin was formerly the manager and cook at Pizza Hut in Winamac. She enjoyed camping, hiking and fishing.

Survivors include her husband, Rensselaer; four sons, Joshua West, Monon, Justin West, Wabash, Dillon West, Kewanna, and Devin Holbrook, Rensselaer; one daughter, Eleshia Holbrook, Rensselaer; her mother, Glenna K. West, Winamac; and two sisters, Diana L. Ketchum, LaPorte, and Peggy West, Monon. Her father preceded her in death.

Memorials may be given to the family to establish a fund for the children.

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DELORIS RUTH SCHEFFER

Deloris Ruth Scheffer, 70, Rochester, died at 7:40 a.m. Wednesday, November 9, 2005, at Woodlawn Hospital, Rochester.

Born December 22, 1934, in Fulton County, she was the daughter of John E. and Zadie Cannon. A 1952 graduate of Kewanna High School, she lived most of her life in the Kewanna and Rochester communities.

She had been employed at Ristance Products and Hart Schaffner & Marx, both formerly of Rochester, and enjoyed bowling and playing bingo.

Survivors include five daughters, Deborah Swanson and her husband Kurt, Coloma, Michigan, Doreen Hairsh and her husband Hart, Pennsylvania, Donna Harding, Logansport, Darlene Smith, Alabama and Roberta Cowles Blacketor, Rochester; one son, Richard Cowles and his wife Marietta, Elizabethtown, Kentucky; 17 grandchildren, and several great-grandchildren. She was preceded in death by her parents, a sister, Alice Shelton, and a brother, Pete Cannon.

There was no visitation or services. Good Family Funeral Home, Rochester, was in charge of arrangements. Electronic condolences can be sent to the family at goodfamily@rtcol.com.

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FULTON COUNTY CRIME STOPPERS

CRIME OF THE WEEK!

November 21st, 2005
CRIME / ACTIVITY: THEFT
CASE NUMBER: 25-344-05
LOCATION: 6624 East 500 North
Rochester, Indiana

SUMMARY: Sometime after midnight on 10-16-05 the suspect committed the theft of seversl cement figurines as well as four outdoor solar lights. Anyone with information is requested to contact Crime Stoppers. If you have any information on this case or any other crime call Crime Stoppers. You could earn up to $1,000.00 reward if the information leads to an arrest or indictment. Callers do not have to reveal their names and all calls are confidential.

CRIME STOPPERS DOES NOT USE CALLER ID
CALL (574) 223-7867 OR 1-800-616-7867

Small Business Counseling

Fulton County small business owners and entrepreneurs can learn more about operating their own business by attending confidential counseling sessions provided by the regional Small Business Development Center and SCORE.

Through an arrangement with the Fulton Economic Development Corporation (FEDCO), this service is free to Fulton County residents. A business counselor can help current and prospective business owners with business plans, marketing, arranging financing and growing a business.

A counselor is available the second Wednesday of each month at the FEDCO office, 822 Main Street, Rochester. **To schedule an appointment for December 14, call 574-223-3326.**

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Looking Back.....

FIFTY-FIVE YEARS AGO

December 1, 1950

Mrs. Everett McVay, Grass Creek, lost a race with the stork last Sunday morning at 3.30 a.m. when her seventh child was born enroute to Woodlawn Hospital. Dr. Lawrence Kelsey, who made the delivery, was following the McVays into Rochester. After the birth, they proceded to Woodlawn Hospital where the mother and eight pound infant daughter are doing fine.

Dr. Paul Heinsen, veteranarian, will speak over radio station WFBM, Indianapolis, Thursday, December 7, at 12:30 p.m. His talk will be on "Proper Feeding of Dairy Calves". The farm program is a regular feature of WFBM.

The Grass Creek EUB Church has done extensive remodeling and improving of the church and on December 10 will have homecoming and rededication of the church.

Warren Nelson Cummings, 67, died Sunday at his home in Rochester after being in bad health for four weeks. He was a former Kewanna resident.

Mrs. Tillie Smith entertained the Tri Beta bridge club in her home Tuesday afternoon, November 21. Guests for the afternoon were Mrs. Glenn Skersick and Mrs. Carl Russell.

Miss Mary Lou O'Connell, daughter of Mr. and Mrs. Clarence O'Connell, Rochester, and Dale Elmer Douglass, Rt. 2, Kewanna, were united in marriage Thanksgiving Day at the Christian Church in Rochester. Rev. Grant Blackwood officiated.

Pvt. Howard J. Lease, 19, son of Mr. and Mrs. H. J. Lease of near Kewanna, has completed his Air Force basic training at Lackland AFB, San Antonio, Texas.

Noreen Kinley, Kewanna, who attends college in Terre Haute, has been chosen to play the part of a young Hebrew mother in the Christmas story "The Other Wise Man" which is being presented by the Wesley Players of the Centenary Church in Terre Haute.

FIFTY YEARS AGO

December 1, 1955

Jacob Moon, 76, a retired farmer, died at his home on Rt. 4, Rochester, Wednesday night, expiring nine days after his wife. He had been ill for several years. Survivors include three brothers, Charles and Frank, Kewanna, and Samuel, South Bend; and two sisters, Mrs. Ida Rouch, Rochester, and Mrs. Clara Yelton, South Bend.

Joe McPherson, owner and manager of the Key Theatre, announced this week that the service station he is building will be in operation about January 1. The structure is located just north of his residence on State Road 17 at the north edge of Kewanna.

The Kewanna Fire Department made a run Wednesday afternoon to the Bert Gillespie apartment over the locker plant. The alarm was turned in because of a large volume of smoke filling the apartment. The firemen found that an extra damper had been added to the stove and had turned crosswise, causing all of the smoke to come out into the apartment. Mr. Giliespie stated that the complete interior will have to be redecorated. James Reinholt is the tenant.

Services were held Thursday morning in Chicago for Mrs. Hermine Hubeny, 45, Kewanna. Mrs. Hubeny died Tuesday morning in her home following a lingering illness. Survivors include her husband, Emil, and one daughter, Dorothy, at home.

Final rites were held Sunday at the Hibbard EUB Church for Mrs. Bertha M. Shoemaker, 60, mother of Mrs. Wilma VanDuyne, Kewanna. Burial was in the Culver Cemetery.

Maude Murray and Almeda Moon returned home Saturday after spending a few days in the arthritis hospital in Ottawa, Illinois

Kay Myers, who is attending airline stewardess school in Minneapolis, Minnesota, spent a few days recently in the Floyd VanMeter home.

Helen Haage, daughter of one of the Haage Bros. Circus owners, appeared on the Sealtest Super Circus television program November 26 in a trained chimpanzee act. The Haage brothers are former residents of Kewanna.

FORTY-FIVE YEARS AGO

December 1, 1960

The Kewanna Methodist Church held a carry-in supper and "This Is Your Life" program Sunday evening, November 27, in honor of Mrs. Anna Nutt for her service in the church school program. Kenneth Cook, Sunday school superintendent, was the master of ceremonies.

Funeral services were held at the Kewanna Church of Christ Wednesday for Thomas Errett Graffis, 79, Kewanna. Mr. Graffis was a retired farmer, a member of the Church of Christ, and one of the incorporators of the Fulton County REMC, having served on the board of directors for several years.

Garland Masterson, secretary of the Kewanna Progressive Association, has announced that negotiations have been completed for the opening of a new manufacturing enterprise in Kewanna. The newly formed corporation will be named Kewanna Metal Specialties Inc. The incorporators are Robert Harmon and Carl Saunders, Logansport, and Wayne Strasser, Winamac. The new company is expected to commence operations in the next few days in the Shull Welding Shop building which they have leased.

After months of arduous searching, the town board has finally located a new dump site. The present dump is completely filled and is under serious consideration as an industrial site. The new dump is located on the northwest corner of the Harold Hyatt farm and is easily accessible, being located one-half mile north of the IOOF Cemetery.

Paul Hoover, 55, of near Leiters Ford, hit and broke a telephone pole about three miles south of Kewanna on State Road 17 Tuesday night. The accident was blamed on blowing snow. Hoover was enroute to the Leiters Ford-Grass Creek basketball game at Grass Creek.

FORTY YEARS AGO

December 2, 1965

The Kewanna Indians won their third game of the season Wednesday night with a win over their host, the Akron Flyers, 78-74. Jim Talbott was the leading scorer for the Indians with 29 points. Ron McColley added 16 and Fred Plantz and Mark Deckard each had 13 points.

A surprise house warming was held Sunday for Beth Reason and family and Lelia Tomlinson. Those attending brought gifts for the new home and well filled baskets for a covered dish supper.

Roy Blausser is recuperating at the home of his son in Phoenix, Arizona, after being released from the hospital where he was treated for a heart attack.

The Gold Diggers Circle will meet at the home of Mrs. Ersa Enyeart December 7 for a covered dish supper. Mrs. Florence Earp will give devotions.

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Bureau of Motor Vehicles
Hours (Rochester Branch)
Closed Monday
Tuesday 8:30 a.m. to 7 p.m.
Wed., Thurs. & Fri. 8:30 to 5
Sat. 8:30 a.m. to 12:30 p.m.

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CHRYSLER BRAUN CHRYSLER DODGE JEEP DODGE Jeep

'05 Dodge Grand Caravan SE (5)	rear A/C, dark or light blue, 20,000 mi.	$19,995
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'05 Dodge Neon SXT	auto, red, 16,000 mi.	$11,495
'04 Dodge Grand Caravan	Anniversary Edition, DVD, leather, pat. blue, 48,000 mi.	$19,995
'04 Jeep Grand Cherokee Laredo	cloth, Freedom Edition, silver, 23,000 mi	$20,995
'04 Jeep Grand Cherokee Laredo	Special Edition, leather, maroon, 35,000 mi.	$21,495
'04 Chrysler 300 M Special	loaded, silver, 29,000 mi.	$21,495
'04 Dodge Neon	auto, PW, PLKS, red, 25,000 mi.	$10,495
'04 Dodge Stratus SE	4 cyl., PW, PL, Gold, 30,000 mi.	$11,995
'04 Ford F250 4x4 XLT	gas, super cab, maroon, 30,000 mi.	$25,995
'04 Chrysler T&C LTD	loaded, satin jade, low miles	$23,495
'04 Dodge Dakota QD 4x4 SXT	V6, pat. blue, 15,000 mi.	$19,995
'03 Buick Rendezvous CXL	loaded, silver, 19,000 mi.	$17,995
'03 Chrysler Town & Country Limited	roof, butane blue, 69,000 mi.	$20,495
'03 Dodge Caravan SXT	silver, 51,000 mi.	$13,995
'03 Pontiac Transport Van	DVD, maroon, 52,000 mi.	$15,995
'02 Chevy Suburban 1500	leather, roof, 35,000 mi.	$24,995
'02 Chevy Express 3500 15 Passenger Van	white, 60,000 mi.	$16,995
'02 Jeep Liberty Sport	PW, PLKS, blue, 60,000 mi.	$14,995
'02 Dodge Ram 1500 SLT 4x4	silver, 40,000 mi.	$20,995
'02 Dodge Dakota CC	auto, 6 cyl., sport, red, 64,000 mi.	$11,995
'02 Olds Silouette Van	AWD, leather, graphite, 54,000 mi.	$14,995
'02 Dodge 3500 15 Passenger Van	PW, PLKS, white, 48,000 mi.	$14,995
'02 Dodge Ram Quad Cab 4x4 SLT	silver, 40,000 mi.	$20,995
'01 Jeep Grand Cherokee Laredo	cloth, silver, 88,000 mi.	$13,495
'01 Chrysler PT Cruiser LTD	leather, roof, pat. blue, 65,000 mi.	$10,995
'01 Dodge 1500 SLT CC	green, 55,000 mi.	$14,995
'01 Dodge Dakota QC	leather, maroon, 50,000 mi.	$14,500
'99 Buick Park Avenue	nice car, 40,000 mi.	$9,895
'97 Mercury Grand Marquis LS	39,000 miles	$8,495

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Kewanna/Union Township PUBLIC LIBRARY NEWS....

The next library board meeting will be Monday, November 28, at 6 pm in the library.

New books at the library.

ADULTS:

Christian Fiction— the first installments of new series: *Shattered Justice* (Family Honor series) by Karen Ball; *The Preacher's Daughter* (Annie's People series) by Beverly Lewis; *First Dawn* (Freedom's Path series) by Judith Miller; *Giver of Roses* (Guardians of Gadiel series) by Kathleen Morgan; *The Homeplace* (Singing River series) by Gilbert Morris; *Crown of Fire* (The Thistle and The Cross series) by Craig Parshall; and *A Perilous Proposal* (Carolina Cousins series) by Michael Phillips.

Christian Mystery Fiction— *The Trouble with Tulip* (A Smart Chick mystery series) by Mindy Starns Clark.

General Fiction— *Mary, Mary* by James Patterson.

Nonfiction— *Teacher Man* by Frank McCourt.

YOUTH:

Christian Fiction— *Bad Girls Days* and *When Stars Fall* (Brio Girls series) by Lissa Halls Johnson; *Just Ask* (Diary of A Teenage Girl: Kim) by Melody Carlson; and *Chopstick* (Friends for A Season series) by Sandra Byrd.

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Pulaski Memorial Hospital Calendar

Cancervive, a support group for people who have a history of cancer or those currently being treated for cancer, their families and friends, will meet Tuesday, November 29 from 4 to 5:30 p.m. in the PMH conference center. This is a free service of PMH and is open to residents of any county. For more information, call 574-946-2147.

Prenatal classes will be held on two consecutive Thursdays, December 3 and December 10, from 8 a.m. to noon in the PMH conference center. There will also be a breastfeeding class December 10, from 1 to 3 p.m. To register, call 574-946-2193 Monday through Friday from 8 a.m. to 4 p.m. If you deliver at PMH, there is no charge for the classes.

The next sibling class at PMH will be Saturday, December 17, from 9 to 10:30 a.m. Students will receive education on adjusting to a new baby in the family. Parents are encouraged to enroll their children so they can participate in the class about six weeks before the birth of the new baby. To register for the class, call 574-946-2193 Monday through Friday from 8 a.m. to 4 p.m. This is a free service of PMH.

The Help for the Hurting Parent bereavement support group of PMH will meet Wednesday, December 7, from 7 to 9 p.m. in the PMH conference center. The group is open to residents of any county who have experienced the death of any aged child. Call 574-946-2180 for more information.

The Living with Grief Support Group will meet Thursday, December 1, from 12 to 1:30 p.m. in the PMH board room. This group is for anyone grieving the loss of a loved one. Before attending the group experience, it is highly suggested that you meet with the grief counselor alone to assess your individual needs. Call 574-946-2180.

There is a walk-in immunization clinic from 7 a.m. to 5 p.m. at the Healthy Family Office on the third floor of the Pulaski County Building in Winamac. Vaccines available include DTaP, EIPV, Hib, Hep B, MMR and Td. Please bring any previous immunization records.

The Sweet Beginnings Prenatal Program at Health Families offers a walk-in clinic at the Pulaski County Building, Winamac, providing prenatal care coordination services. Services include free urine pregnancy testing, risk assessment and referral to other community services including medical provider and financial coverage. Services are offered during regular business hours, 7 a.m. to 5:30 p.m. Call 574-946-6017 for information.

Families First offers a free smoking cessation program. The trained cessation therapist will provide counseling and support to those interested in quitting. Call 574-946-6017 to schedule an appointment.

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Toys for Tots, December 4

ABATE of Indiana, Fulton County Region 1, will host its 22nd annual Toys for Tots Sunday, December 4, from 12 noon to 6 p.m. at the Fulton County 4-H fairgrounds.

Admission is one toy valued at $10 or more and two canned goods.

The afternoon will include live music, prizes, food and beverages, and a kids' activity room. Music will be provided by Treated-N-Released, Switchpoint and more.

For more information, call Tom at 574-835-0172 or Putt at 574-223-8883.

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Recycling Dates
Dec. 2nd,
Dec. 16th & 30th

FULTON SOLID WASTE DISTRICT COUNTY

Materials accepted at the Recycling Center:

Aluminum Cans
- Beverage cans
- Pop tab pet food cans

Aluminum Foil
- Foil wrap
- Aluminum pie and dinner trays

Chipboard
- Cereal box type paper
- Office paper - all types
- Paperback books
- Junk mail
- Phone books
- Hardback books - covers need to be removed

No tissue or foil paper
No carbon, carbonless forms or other treated paper
No wax paper

Corrugated Cardboard
- Viewed from the edge, corrugated cardboard looks like this: VVVVVV
- Remove packing materials

Electronics
- Computers **(including mice, keyboards, monitors and printers)**
- Main frames
- Fax machines
- Scanners
- VCRs
- DVD players
- Stereos
- Telephones
- TVs

Glass Jars & Bottles
- Separate into: CLEAR COLORED
- Labels do not have to be removed
- Remove lids - put with steel

No mirrors, light bulbs, window, ceramic, Pyrex or other glass

Grocery Bags
- Paper grocery bags can be used to hold newspapers

Magazines & Catalogs
- Only magazines & catalogs made of slick, glossy paper
- Slick newspaper insert

Scrap Metal
- Small amounts of any type of scrap metal are accepted
- Aerosol cans - remove lids

Miscellaneous
- AAA-D, hearing aid, watch and rechargable batteries
- Inkjet and laser cartridges
- Items containing mercury
- Florescent bulbs
- Motor oil
- Pallets - wood or plastic
- Styrofoam packing peanuts - must be contained

Newspaper
- Stack in brown paper grocery bags
- Remove glossy inserts and put with magazines

Do not pack in plastic bags

Plastic Bags and film
- Plastic grocery bags (make sure they are empty)
- Bubble wrap
- Clean plastic film

Plastic Bottles #1-#7
- All plastic bottles - look for the chasing arrows
- Farm chemical containers - MUST be triple rinsed

Refrigerated Units
- Refrigerators
- Freezers
- Air conditioners
- Dehumidifiers

(Any item containing Freon)

Steel Food Cans
- Include metal lids from glass jars
- Pet food containers

Please make sure all items are **separated** and **rinsed** out. Manufacturers require **clean and contaminant-free materials** to make new products.

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Dec. 2nd,
Dec. 16th & 30th

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Kewanna Locals

Luke Sutton was the guest of honor at a family gathering Sunday, Nov. 20. The occasion was in celebration of his 8th birthday was and hosted by his parents, Wendy and Steve Sutton.

Earl and Mary Bangel hosted their family's celebration of the Thanksgiving holiday Sunday. Their guests for dinner and an afternoon of visiting were their daughter, Linda Bangel of Schoolcraft, Michigan; their son and his family of West Lafayette, Darel and Nancy Bangel, Sarah and Andrew; their son and his family of Winamac, Louis and Jean Bangel and Joyce; and their son and his family of Indianapolis, Bruce and Theresa Bangel, Kevin and Rob.

Marie Smitley had company Sunday. Coming by for a visit were her niece and her family, Mary and Bill McCarty and Doug of Cutler.

Jerry Brown was a Sunday evening visitor of his daughter and her family, Angie and Tom Smith, Leighnee, Kaelee, William and Aidan of Rochester.

Recent Saturday afternoon visitors of John and Virginia Agnew were their niece, Cheryl (Worl) Alcantara and her friend Dick Nickell of Fort Wayne. The afternoon was spent "chit chatting" and eating sugar cream pie (Dick's favorite).

Sunday morning breakfast guests of John and Virginia Agnew were Greg Agnew of Warner Robins, Georgia; John and Pam Agnew and Jeff and Tina Agnew, Shayna and Kayleena, all of Rochester. The family enjoyed the meal and visit even though they had to bid Greg farewell as he left to return to his home in Georgia where he arrived safe and sound later that evening.

Those persons who will be having birthdays next week (so please remember to give them your best regards) are: Breanna Fairchild, Joe Good and Angela Thomas, Nov. 27; Tia Allor, Andrew Buswell, Bill Evers and Raeann Hunter, Nov. 28; Jackie Agnew, Harold Dittman, Jack Hogan, David Jones, Morgan Kegarise and Jerry Kimble, Nov. 29; Hali Berry, Megan Easterday, Rich Powell and Opal Shull, Nov. 30; Don Bennett, Sharon Carlson, Jeff Good and Kathy Patty, Dec. 1; Cindy Eisbrenner, Matthew Moss and Shirley Zartman, Dec. 2; and Jamie Short, Dec. 3.

There are four couples who will be celebrating their wedding anniversaries next week: Mr. and Mrs. Harold Johnston, Nov. 28; Mr. and Mrs. Jonathan Paul and Mr. and Mrs. James Simpson, Nov. 29; and Mr. and Mrs. Eric Mills, Nov. 30.

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Indiana State Fairgrounds Upcoming Events

Stewart's Indiana Flea Market: Nov. 25-27 in the Exposition Hall & Marsh Ag/Hort Building. Hours: Fri. noon to 6 p.m., Sat. 10 a.m. to 6 p.m.; Sun. 10 a.m. to 4 p.m.

Midwest Reptile Show: Nov. 27 in the Southwest Pavilion. Hours: 10 a.m. to 4 p.m. Admission: $5, children 8 and younger, free.

Super Sunday Swap Meet & Car Sale: Nov. 27 in the West Pavilion & South Pavilion. Hours: 8 a.m. to 3 p.m. Admission: $5, children 12 & younger free.

Hoosier Antiques Expo: Dec. 2-4 in the Exposition Hall. Hours: Fri. and Sat. 11 a.m. to 6 p.m.; Sun. noon to 5 p.m. Admission: $5.

Hoosier Beef Congress: Dec. 2-4 in the West Pavilion, South Pavilion and Champions Pavilion. Hours: Fri. noon to 6 p.m. (trade show); Sat. 9 a.m. to 8 p.m.; Sun. 9 a.m. to 3 p.m. Admission: free

Elite Cage Fighting: Dec. 3 in the Pioneer Our Land Pavilion. Doors open at 6 p.m.; bouts begin at 7:30 p.m. Admission: $20, $30, $35, $40 & $50.

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INDIANA DEPARTMENT OF INSURANCE

311 W. Washington St., Suite 300
Indianapolis, IN 46204-2787
Non-LIFE - STATEMENT OF CONDITION
On the 31st day of December, 2004

COMPANY NAME: Insurance Corporation of Hannover
ADDRESS: 7 Times Square 36th & 37th Floor
CITY, STATE ZIPCODE: New York, NY 10036
ORGANIZED UNDER STATE OF New Jersey FEIN: 36-3030511 NAIC CODE: 37257
CONTACT PERSON: PHONE: EMAIL:

ASSETS OF COMPANY

	(Nearest dollar)
Bonds (Schedule D)	$ 523,754,252.00
Stocks (Schedule D)	$ 9,464.00
Mortgage Loans on Real Estate (Schedule B)	$
Real Estate (Schedule A)	$
Cash & Short Term Investments (Schedule DA & E)	$ 17,294,079.00
Agents Balances or Uncollected Premiums	$ 69,949,148.00
Other assets	121,538,205.00
TOTAL ASSETS	$ 732,545,148.00

LIABILITIES, SURPLUS AND OTHER FUNDS

Reserve for Losses	$ 36,124,067.00
Reserve for Loss Adjustment Expenses	$ 32,437,369.00
Reserve for Unearned Premiums	$ 30,771,697.00
Reserve for Taxes	$ (26,602.00)
All Other Liabilities	$ 453,388,085.00
TOTAL LIABILITIES	$ 552,694,616.00
Special Surplus Funds	$
Capital Stock	$ 5,000,000.00
Gross Paid in and Contributed Surplus	$ 162,426,176.00
Unassigned Surplus	$ 12,424,356.00
Surplus as regards Policyholders	$ 179,850,532.00
TOTAL LIABILITIES AND SURPLUS	$ 732,545,148.00

Signature ☐ Signature ☐

Gary Ropiecki (Print Name) Vice President

Michael McFaddan (Print Name) ~~Secretary~~ Ass't Vice President

State Form 1143 (R/10-87)

For more information on this company or any company authorized to transact the business of insurance in Indiana, see www.in.gov/idoi.

INDIANA DEPARTMENT OF INSURANCE

311 W. Washington St., Suite 300
Indianapolis, IN 46204-2787
Non-LIFE - STATEMENT OF CONDITION
On the 31st day of December, 2004

COMPANY NAME: Contractors Bonding and Insurance Company
ADDRESS: 1213 Valley Street
CITY, STATE ZIPCODE: Seattle, WA 98109-0271
ORGANIZED UNDER STATE OF Washington FEIN: 91-1082952 NAIC CODE: 37206
CONTACT PERSON: PHONE: EMAIL:

ASSETS OF COMPANY

	(Nearest dollar)
Bonds (Schedule D)	$ 112,618,425
Stocks (Schedule D)	$ 2,750,510
Mortgage Loans on Real Estate (Schedule B)	$
Real Estate (Schedule A)	$ 2,453,295
Cash & Short Term Investments (Schedule DA & E)	$ 5,251,298
Agents Balances or Uncollected Premiums	$ 13,207,639
Other assets	6,482,640
TOTAL ASSETS	$ 142,763,807

LIABILITIES, SURPLUS AND OTHER FUNDS

Reserve for Losses	$ 29,653,623
Reserve for Loss Adjustment Expenses	$ 7,917,178
Reserve for Unearned Premiums	$ 30,035,179
Reserve for Taxes	$ 336,613
All Other Liabilities	$ 36,710,186
TOTAL LIABILITIES	$ 104,652,779
Special Surplus Funds	$
Capital Stock	$ 2,500,000
Gross Paid in and Contributed Surplus	$ 2,510,250
Unassigned Surplus	$ 33,100,778
Surplus as regards Policyholders	$ 38,111,028
TOTAL LIABILITIES AND SURPLUS	$ 142,763,807

Signature ☐ Signature ☐

Donald Sirkin (Print Name) President

R. Kirk Eland (Print Name) Secretary

For more information on this company or any company authorized to transact the business of insurance in Indiana, see www.in.gov/idoi.

State Form 1143 (R/10-87)

INDIANA DEPARTMENT OF INSURANCE

311 W. Washington St., Suite 300
Indianapolis, IN 46204-2787
Non-LIFE - STATEMENT OF CONDITION
On the 31st day of December, 2004

COMPANY NAME: Pacific Specialty Insurance Company
ADDRESS: 3601 Haven Avenue,
CITY, STATE ZIPCODE: Menlo Park, CA 94025
ORGANIZED UNDER STATE OF California FEIN: 94-3092010 NAIC CODE: 37850
CONTACT PERSON: Ms Tanya Bolozdynia PHONE: 650-556-8262 EMAIL: tbolozdynia@mcgrawgroup.com

ASSETS OF COMPANY

	(Nearest dollar)
Bonds (Schedule D)	$ 152,662,749.00
Stocks (Schedule D)	$ 24,213,904.00
Mortgage Loans on Real Estate (Schedule B)	$ 9,160,000.00
Real Estate (Schedule A)	$ 0.00
Cash & Short Term Investments (Schedule DA & E)	$ 21,125,783.00
Agents Balances or Uncollected Premiums	$ 7,162,174.00
Other assets	16,701,701.00
TOTAL ASSETS	$ 231,026,311.00

LIABILITIES, SURPLUS AND OTHER FUNDS

Reserve for Losses	$ 39,309,479.00
Reserve for Loss Adjustment Expenses	$ 16,604,826.00
Reserve for Unearned Premiums	$ 65,973,776.00
Reserve for Taxes	$ 1,000,000.00
All Other Liabilities	$ 33,302,817.00
TOTAL LIABILITIES	$ 156,190,898.00
Special Surplus Funds	$ 0.00
Capital Stock	$ 3,500,000.00
Gross Paid in and Contributed Surplus	$ 6,000,000.00
Unassigned Surplus	$ 65,335,413.00
Surplus as regards Policyholders	$ 74,835,413.00
TOTAL LIABILITIES AND SURPLUS	$ 231,026,311.00

Signature [x] Signature [x]

Mr Michael J. McGraw (Print Name) President

Timothy J. Summers (Print Name) Secretary

For more information on this company or any company authorized to transact the business of insurance in Indiana, see www.in.gov/idoi.

State Form 1143 (R/10-87)

PUBLIC NOTICE

NOTICE OF INTENT TO SELL BONDS
$3,470,000
GENERAL OBLIGATION BONDS OF 2005
FULTON COUNTY PUBLIC LIBRARY

Upon not less than twenty-four (24) hours notice given by telephone by the undersigned Secretary prior to February 8, 2006, Fulton County Public Library (the "Library) will receive and consider bids for the purchase of the following described Bonds. Any person interested in submitting a bid for the Bonds must furnish in writing to the Fulton County Public Library c/o Umbaugh, 925 Dora Lane, Suite One, Plymouth, Indiana 46563; (574) 935-5178, (574) 935-5928 (facsimile) or by e-mail to pletcher@hju.com on or before 2:00 p.m. (Indianapolis Time) December 1, 2005, the person's name, address, and telephone number. Interested persons may also furnish a telecopy number. The undersigned Secretary will notify (or cause to be notified) each person so registered of the date and time bids will be received not less than twenty-four (24) hours before the date and time of sale. The notification shall be made by telephone at the number furnished by such person and also by telecopy, if a telecopy number has been received or by electronic e-mail, if an e-mail address has been received. It is anticipated that the sale will occur at 11:00 a.m. (Indianapolis Time) on December 8, 2005.

At the time designated for the sale, the Library will receive at the offices of Umbaugh, 925 Dora Lane, Suite One, Plymouth, Indiana, and consider bids for the purchase of the following described Bonds:

General Obligation Bonds of 2005 (the "Bonds) of the Library, an Indiana corporation, in the principal amount of $3,470,000; Fully registered form: Denomination $5,000 and integral multiples thereof; Originally dated the date of delivery of the Bonds; Bearing interest at a rate or rates to be determined by bidding, payable on July 15, 2006, and semiannually thereafter; These Bonds will be initially issued in a Book Entry System (as defined in the Bond Resolution). Interest payable by check mailed one business day prior to the interest payment date or by wire transfer to depositories on the interest payment date to the person or depository in whose name each Bond is registered with the Registrar on the fifteenth day immediately preceding such interest payment date; Maturing or subject to mandatory redemption beginning on July 15, 2006 through no later than January 15, 2026 in the amounts and on the dates as provided by the Library prior to the sale.

The Bonds are redeemable prior to maturity at the option of the Library, in whole or in part in such order of maturity as the Library shall direct and by lot within maturity, on any date not earlier than January 15, 2015, at face value.

In case of any redemption, 30 days' notice will be given by mail to the registered owners of the Bonds to be redeemed, and accrued interest will be paid to date fixed for redemption. Interest on the Bonds so called for redemption will cease on the redemption date fixed in said notice if funds are available at the place of redemption to redeem the Bonds so called on the date fixed in said notice, or thereafter when presented for payment.

The Bonds have been designated as qualified tax-exempt obligations for purposes of Section 265(b)(3).

A bid may designate that a given maturity or maturities shall constitute a term bond, and the semi-annual amounts as provided by the Library shall constitute the mandatory sinking fund redemption requirements for such term bond or Bonds. For purposes of computing net interest cost, the mandatory redemption amounts shall be treated as maturing on the dates set forth in the schedule provided prior to the sale.

Each bid must be for all of the Bonds and must state the rate of interest which each maturity of the Bonds is to bear, stated in multiples of 1/8th or 1/20th of 1%. The maximum interest rate on the Bonds shall not exceed 6.00% per annum. All Bonds maturing on the same date shall bear the same rate, and the rate of interest bid for each maturity must be equal to or greater than the rate bid on the immediately preceding maturity. Bids shall set out the total amount of interest payable over the term of the Bonds and the net interest cost on the Bonds covered by the bid. No bid for less than 99% of the face value of the Bonds will be considered. The Bonds will be awarded to the highest qualified bidder who has submitted a bid in accordance herewith. The highest bidder will be the one who offers the lowest net interest cost to the Library, to be determined by computing the total interest on all of the Bonds to their maturities based upon the schedule provided by the Library prior to the sale and deducting therefrom the premium bid, if any, and adding thereto the discount bid, if any. No conditional bids will be considered. The right is reserved to reject any and all bids. If an acceptable bid is not received for the Bonds on the date of sale hereinbefore fixed, the sale may be continued from day to day thereafter, during which time no bids for less than the highest bid received at the time of the advertised sale will be considered.

Each bid must be enclosed in a sealed envelope addressed to the Library and marked on the outside "Bid for General Obligation Bonds of 2005". A good faith deposit ("Deposit") in the form of a certified or cashier's check or a Financial Surety Bond in the amount of $34,700 payable to the order of the Library is required for each bid to be considered. If a check is used, it must accompany each bid. If a Financial Surety Bond is used, it must be from an insurance company licensed to issue such a bond in the State of Indiana, and such bond must be submitted to the Library or its financial advisor prior to the opening of the bids. The Financial Surety Bond must identify each bidder whose Deposit is guaranteed by such Financial Surety Bond. If the Bonds are awarded to a bidder utilizing a Financial Surety Bond, then that purchaser (the "Purchaser") is required to submit its Deposit to the Library or its financial advisor in the form of a cashier's check (or wire transfer such amount as instructed by the Library or its financial advisor) not later than 3:30 p.m. (EST) on the next business day following the award. If such Deposit is not received by that time, the Financial Surety Bond may be drawn by the Library to satisfy the Deposit requirement. No interest on the Deposit will accrue to the Purchaser. The Deposit will be applied to the purchase price of the Bonds. In the event the Purchaser fails to honor its accepted bid, the Deposit will be retained by the Library as liquidated damages. The checks of the unsuccessful bidders will be returned immediately following the award of the Bonds.

The successful bidder shall make payment to the bank selected as registrar (the "Registrar") for the Bonds and accept delivery thereof from the Registrar within five days after being notified that the Bonds are ready for delivery, at such place in the City of Indianapolis, Indiana, as the successful bidder may designate. The Bonds will be ready for delivery within 45 days after the date of sale. If the Library fails to have the Bonds ready for delivery prior to the close of banking hours on the forty-fifth day after the date of sale, the bidder may secure the release of his bid upon request in writing, filed with the Library. The successful bidder is expected to apply to a securities depository registered with the SEC to make such Bonds depository-eligible. At the time of delivery of the Bonds to the successful bidder, the bidder will be required to certify to the Library the initial reoffering price to the public of a substantial amount of each maturity of the Bonds.

It is anticipated that CUSIP identification numbers will be printed on the Bonds, but neither the failure to print such numbers on any Bond nor any error with respect thereto shall constitute cause for failure or refusal by the successful bidder therefore to accept delivery of and pay for the Bonds in accordance with the terms of its proposal. No CUSIP identification number shall be deemed to be part of any Bond or a part of the contract evidenced thereby and no liability shall hereafter attach to the Library or any of its officers or agents because of or on account of such numbers. All expenses in relation to the printing of CUSIP identification numbers on the Bonds shall be paid for by the Library; provided, however, that the CUSIP Service Bureau charge for the assignment of said numbers shall be the responsibility of and shall be paid for by the successful bidder. The successful bidder will also be responsible for any other fees or expenses it incurs in connection with the resale of the Bonds.

The unqualified approving opinion of Ice Miller, bond counsel of Indianapolis, Indiana, together with a transcript of the proceedings relating to the issuance of the Bonds and closing papers in the usual form showing no litigation questioning the validity of the Bonds, will be furnished to the successful bidder at the expense of the Library.

The Bonds are being issued for the purpose to pay the cost of the renovation of and addition to the Fulton County Public Library building, and will be direct obligations of the Library payable out of unlimited ad valorem taxes to be collected on the taxable property within the Library. Fulton County Public Library is a library organized pursuant to the provisions of I.C. 20-14, and the Bonds will not be "private activity bonds" as defined in Section 141 of the Internal Revenue Code of 1986.

The Bonds constitute an indebtedness only of the Library. Interest on the Bonds is exempt from all income taxation in Indiana. In the opinion of bond counsel, under the existing federal statutes, decisions, regulations and rulings, the interest on the Bonds is excludable from gross income for purposes of federal income taxation.

The Library has prepared a preliminary official statement relating to the Bonds which it has deemed to be a nearly final official statement. Within seven (7) business days of the sale, the Library will provide the successful bidder with 69 copies of the final official statement at the Library's expense. Additional copies, at the purchaser's expense, must be requested within five (5) business days of the sale. Inquiries concerning matters contained in the nearly final official statement must be made and pricing and other information necessary to complete the final Official Statement must be submitted by the successful bidder within two (2) business days following the sale to be included in the final official statement.

The Library has agreed to enter into a Continuing Disclosure Undertaking in order to permit the successful purchaser to comply with the SEC Rule 15(c)2-12. A copy of such Agreement is available from the Library or financial advisor at the addresses below.

Further information relative to said issue and a copy of the nearly final official statement may be obtained upon application to Umbaugh, 925 Dora Lane, Suite One, Plymouth, Indiana 46563, financial advisor to the Library: Burke & Heller, 113 East Tenth Street, Rochester, Indiana 46975, attorney for the Library; or Dave Ewick, Director, Fulton County Public Library, 320 West Seventh Street, Rochester, Indiana 46975. If bids are submitted by mail, they should be addressed to the Library, attention of Dave Ewick, Director, Fulton County Public Library, 320 West Seventh Street, Rochester, Indiana 46975.

Dated this 17th day of November, 2005

/s/ Sarah Wilson
Secretary, Board of Trustees
Fulton County Public Library

Pub. 11/17, 24, 2005

Online Shopping for the Holidays

The holiday season is a busy time as people hunt for the perfect gifts for family and friends. The Internet can make your shopping faster and easier, but there can also be pitfalls if you're not careful. The Better Business Bureau, the National Consumers League and the National Cyber Security Alliance offer key advice to ensure you have a safe online shopping experience, so that your gift-giving is a joyous occasion, not an opportunity for cyber thieves:

Know who you're dealing with. Check out unfamiliar sellers with the Better Business Bureau and your state or local consumer protection agency. If you're buying gifts on an online auction site that provides a feedback forum, check the track record of the seller before you bid. Don't buy things in response to unsolicited emails from unknown companies, since these may be fraudulent.

Get all the details. Check the name and physical address of the seller; how much the product or service costs; what is included for that price; whether there are shipping charges; the delivery time, if any; the seller's privacy policy; and the cancellation and return policy.

Look for signs that online purchases are secure. At the point that you are providing your payment information, the beginning of the Web site address should change from http to shttp or https, indicating that the information is being encrypted – turned into code that can only be read by the seller. Your browser may also signal that the information is secure with a symbol, such as a broken key that becomes whole or a padlock that closes.

Pay the safest way. It's best to use a credit card, especially when you're purchasing something that will be delivered later, because under federal law you can dispute the charges if you don't get what you were promised. You also have dispute rights if there are unauthorized charges on your credit card, and many card issues have "zero liability" policies under which you pay nothing if someone steals your credit card number and uses it.

Never enter your personal information on a pop-up screen. When you visit a company's Webb site, an unauthorized pop-up screen created by an identity thief could appear, with blanks for you to provide your personal information. Legitimate companies don't ask for personal information via pop-up screens. Install pop-up blocking software to avoid this type of scam.

Keep documentation of your order. When you've completed the online order process, there may be a final confirmation page and/or you might receive confirmation by email. Print that information and keep it handy in case you need it later.

Know you rights. Federal law requires orders made by mail, phone or online to be shipped by the date promised or, if no delivery time was stated, within 30 days. If the goods aren't shipped on time, you can cancel and demand a refund. There is no general three-day cancellation right, but you do have the right to reject merchandise if it's defective or was misrepresented. Otherwise, it's the company's policies that determine if you can cancel the purchase and whether you can get a refund or credit.

Be suspicious if someone contacts you unexpectedly and asks for your personal information. Identity thieves send out bogus emails about problems with consumers' accounts to lure them into providing their personal information. Legitimate companies don't operate that way.

Check your credit card and bank statements carefully. Notify the bank immediately if there are unauthorized charges or debits, if you were charged more than you should have been, or if there are any other problems.

Keep your computer secure for safe shopping and other online activities. Protect your computer with spam filters, anti-virus and anti-spyware software, and a firewall, and keep them up to date. Go to www.staysafeonline.org and www.onguardonline.gov to learn more about how to keep your computer secure.

Beware of emails offering loans or credit, even if you have credit problems. Con artists take advantage of cash-strapped consumers during the holidays to offer personal loans or credit cards for a fee upfront. These scammers simply take the money and run.

Contact the seller promptly about any problems with your order. Check the company's Webb site for a customer service page, "contact us" link, email address, or phone number to get your complaint addressed or questions answered. If you can't resolve the problem, contact the Better Business Bureau or your state or local consumer protection agency for help.

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Indiana Issues Employability Certificates

Indiana is one of several states that have developed "portable credentials" that job seekers can use to indicate their job skills and work readiness. The Work Readiness Certificate joins four other states that have launched credential certificates in the last two years, Kentucky, Louisiana, North Dakota and Virginia. Several other states have certificates in development, all using ACT's job skill exams as the core.

The certificates are one element of the state's Innovating Indiana initiative, designed to attract high-growth industries to Indiana. Since the Indiana Department of Workforce Development launched the initiative in 2004, more than 5,000 Work Readiness Certificates have been awarded to job seekers. Certificates are awarded at two levels – Gold and Blue – depending on the recipients' exam scores. Other WorkKeys offerings include Reed Act-funded job analysis and skill exams for companies. Job analysis and employee exam scores are compared to determine individual employee skill gaps.

"Having a work readiness certification has been a tremendous tool for showing Indiana's workforce capacity," said Andrew Penca, deputy commissioner of strategic research and development for the Indiana Department for Workforce Development. "The economic tools under WorkKeys are designed to attract industries with high growth potential to Indiana – industries such as advanced manufacturing information technology, life sciences, transportation, distribution and logistics, motor sports and value-added agriculture."

The certificates give job seekers an advantage in the interview process and give businesses a way to recognize skilled applicants. Recipients present their certificates, which list their exam scores and interpretations of those scores, when they apply for jobs.

Participants take exams in foundational job skills such as applied mathematics, reading for information and locating information – skills that are crucial to trainability and employability. WorkKeys exams and certificates are administered through the Department of Workforce Development's WorkOne offices, located statewide.

For more information about WorkKeys use in Indiana, go to www.in.gov/dwd.

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INDIANA DEPARTMENT OF INSURANCE

311 W. Washington St., Suite 300
Indianapolis, IN 46204-2787
Non-LIFE - STATEMENT OF CONDITION
On the 31st day of December, 2004

COMPANY NAME: Progressive Preferred Insurance Company
ADDRESS: 6300 Wilson Mills Rd., W33
CITY, STATE ZIPCODE: Mayfield Village, OH 44143
ORGANIZED UNDER STATE OF Ohio FEIN: 34-1287020 NAIC CODE: 37834
CONTACT PERSON: William B. Miller PHONE: 440-395-4460 EMAIL: financial_reporting@progressive.com

ASSETS OF COMPANY

	(Nearest dollar)
Bonds (Schedule D)	$ 500,499,731.00
Stocks (Schedule D)	$ 0.00
Mortgage Loans on Real Estate (Schedule B)	$ 0.00
Real Estate (Schedule A)	$ 0.00
Cash & Short Term Investments (Schedule DA & E)	$ 0.00
Agents Balances or Uncollected Premiums	$ 145,558,341.00
Other assets	46,879,189.00
TOTAL ASSETS	$ 692,937,261.00

LIABILITIES, SURPLUS AND OTHER FUNDS

Reserve for Losses		$ 186,036,646.00
Reserve for Loss Adjustment Expenses		$ 48,081,144.00
Reserve for Unearned Premiums		$ 188,841,026.00
Reserve for Taxes		$ 5,030,560.00
All Other Liabilities		$ 66,840,116.00
TOTAL LIABILITIES		$ 494,829,492.00
Special Surplus Funds	$ 0.00	
Capital Stock	$ 3,003,300.00	
Gross Paid in and Contributed Surplus	$ 40,712,474.00	
Unassigned Surplus	$ 154,391,995.00	
Surplus as regards Policyholders		$ 198,107,769.00
TOTAL LIABILITIES AND SURPLUS		$ 692,937,261.00

Signature [x] Signature [x]
David James Skove (Print Name) President
Dane Allen Shrallow (Print Name) Secretary

For more information on this company or any company authorized to transact the business of insurance in Indiana, see www.in.gov/idoi.

State Form 1143 (R/10-87)

INDIANA DEPARTMENT OF INSURANCE

311 W. Washington St., Suite 300
Indianapolis, IN 46204-2787
Non-LIFE - STATEMENT OF CONDITION
On the 31st day of December, 2004

COMPANY NAME: First American Property & Casualty Insurance Company
ADDRESS: 114 East Fifth Street
CITY, STATE ZIPCODE: Santa Ana, CA 92701
ORGANIZED UNDER STATE OF California FEIN: 94-2545863 NAIC CODE: 37710
CONTACT PERSON: Ted Misogas PHONE: 714-560-7833 EMAIL: tmisogas@firstam.com

ASSETS OF COMPANY

	(Nearest dollar)
Bonds (Schedule D)	$ 57,816,095
Stocks (Schedule D)	$ 12,457,658
Mortgage Loans on Real Estate (Schedule B)	$
Real Estate (Schedule A)	$
Cash & Short Term Investments (Schedule DA & E)	$ 2,958,235
Agents Balances or Uncollected Premiums	$ 1,888,412
Other assets	8,544,839
TOTAL ASSETS	$ 83,665,239

LIABILITIES, SURPLUS AND OTHER FUNDS

Reserve for Losses		$ 16,837,383
Reserve for Loss Adjustment Expenses		$ 2,730,103
Reserve for Unearned Premiums		$ 27,784,002
Reserve for Taxes		$ 272,717
All Other Liabilities		$ 6,945,078
TOTAL LIABILITIES		$ 54,569,283
Special Surplus Funds	$ -0-	
Capital Stock	$ 5,000,000	
Gross Paid in and Contributed Surplus	$ 17,190,000	
Unassigned Surplus	$ 6,905,955	
Surplus as regards Policyholders		$ 29,095,955
TOTAL LIABILITIES AND SURPLUS		$ 83,665,238

Signature [ ] Signature [ ]
Dirk R. McNamee (Print Name) President
Kathleen M. Collins (Print Name) Secretary

For more information on this company or any company authorized to transact the business of insurance in Indiana, see www.in.gov/idoi.

State Form 1143 (R/10-87)

The News In Brief

All Fulton County government offices will be closed Thursday and Friday, November 24 and 25, in observance of Thanksgiving.

Ethanol Tip of the Week

The University of Iowa has just released a report that a 40 million gallon ethanol plant impacts the economy of the surrounding community (35-mile radius) in the amount of $161,000,000 in the first 13 months.

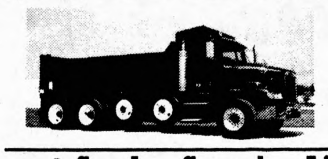
Public Notice

PUBLIC HEARING NOTICE

The Town of Kewanna will hold a public hearing on December 7, 2005 at 6:30 pm at the Kewanna-Union Township Public Library, Main Street, Kewanna, Indiana, to provide interested parties an opportunity to review and express their views on the Library Building Addition Plan. The plan, produced by Morrison Kattman Menze, is the result of the CDBG Planning Grant project federally funded through the Indiana Office of Rural Affairs. Persons with disabilities or non-English speaking persons who wish to attend the public hearing and need assistance should contact Karen Good, Clerk-Treasurer, P.O. Box 5, Kewanna, IN 46939 or (574) 653-2777 not later than December 6, 2005. Every effort will be made to make reasonable accommodations for these persons.

Interested citizens are invited to provide comments regarding these issues either at the public hearing or by prior written statement. Written comments should be submitted to Karen Good, Clerk-Treasurer, P.O. Box 5, Kewanna, IN 46939, in order to ensure placement of such comments in the official record of the public hearing proceedings. For additional information concerning the project, please contact the Town of Kewanna at (574) 653-2777, Monday through Friday between 8:00 a.m. through 2:00 p.m. or write to Town of Kewanna, Attention: Karen Good, P.O. Box 5, Kewanna, IN 46939.

Pub. 11/27, 12-1, 2005



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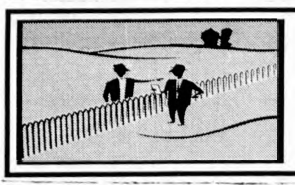
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Send In Your News



Town & Country CHATTER...

By: Julie Brown (574) 653-2451

Romayne Wentzel was in Butler recently where she enjoyed spending the weekend as a houseguest of her daughter and son- law, Becky and Mike Slentz, and their family. On the first day of her visit, she attended a play in which her grandson, Matthew Slentz, was one of the actors. The following day, she attended a musical at Goshen College in which her granddaughter, Rachel Slentz, was performing.

Doris and Don Woolington had company Saturday, Nov. 12. Joining them for a pleasant day of catching- up were their granddaughter and great-grandchildren, Christie Fahlsing, David and Jorydn of New Haven. Also stopping by that day for a chat was their niece, Patty Grossman of Akron.

Helen Whiteman had a houseguest last week. Staying with her for a few days was her daughter, Karen Rice of Indianapolis.

Tuesday, Nov. 15, Ruth Cogdill began a two- day visit with her daughter and son- in-law, Linda and Gordon Ligocki at the Tortuga Inn. Dropping by for a visit Tuesday evening were the Ligockis' daughter and her family, Renata and Joe with children, Doran, Lillian, and Roan, and family friend, Dale Fleming.

Don and Pauline Scales had visitors Tuesday. Stopping by late in the day for a chat were their daughter and her family, Linda and Tom Garner and T.J.

Jerry and Kay Brown were in Winamac Tuesday evening. They had a wonderful time attending a basketball game in which their grandson, Michael Brown, was participating. Also cheering for Michael and his team were Michael's parents, Mike and Kathie Brown, and his uncle and aunt, Mark and Mick Brown.

Ruth Cogdill enjoyed a delicious baked apple breakfast prepared by Linda Ligocki Wednesday morning, Nov. 16. Joining them for the meal was Dale Fleming. Later in the morning, Renata Crissinger stopped by and the ladies enjoyed some homemade chi tea as they watched the first snowflakes of the season fall. Ruth returned home Wednesday evening.

Pauline and Don Scales had several energetic houseguests Wednesday and Thursday. Coming over for an afternoon visit Wednesday, were their granddaughter and great-granddaughter, Cindy Wiese and Ally, and great- granddaughters, Brianna, Kaylyn and Stevanna Young of Twelve Mile. Stopping by in the evening Thursday, were their granddaughter and great-grandchildren, Heidi Rudicel, Jasmine and Bryce of Twelve Mile.

John Lincoln and Jackie Heidenreich enjoyed dining at Kosta's restaurant in Winamac Friday, Nov. 18.

Tom and Linda Garner were in South Bend Friday evening to attend a concert at the Morris Civic Center. They had a wonderful and inspirational time attending the musical program performed by the Gaither Vocal Band.

Kay and Jerry Brown traveled to Caston Friday. They enjoyed attending the Caston vs Rochester girls' basketball game. Their granddaughter, Molly McKinney, is a member of the Rochester team.

Rose Barton and Jackie Heidenreich enjoyed attending the craft show hosted by the Winamac VFW post Saturday, Nov. 19.

Nancy Evers and her daughter-in- law, Maria Evers, joined Nancy's daughter, Janet Yocum, at the Fulton County 4-H fairgrounds Saturday. The ladies enjoyed checking out the various crafts being offered by the Fulton County Crafters at their 26th annual craft show.

Pauline and Don Scales had a caller Saturday afternoon. Coming by for a visit was their daughter, Phyllis Koontz of Rochester.

Katherine Blocker of Argos was a Saturday afternoon houseguest of Marie Smitley. The ladies enjoyed a visit while dining on the dinner that Katherine had brought.

Beth Weller and Ruth Ann Anderson were among those who enjoyed the craft open house held in the building once occupied by the Sharon Wesleyan Church.

Linda and Tom Garner had company Saturday evening. Their guests for dinner were their daughter and her family of Twelve Mile, Missy and Steve Young, Trey, Brianna, Kaylyn and Stevanna; their daughter and her family of Valparaiso, Amanda and Don Wassermann and Zach; and their son and his friend, T.J. Garner and Ashley Allen. The family had a fun time visiting and helping Trey and Brianna celebrate their birthdays.

Barb and Jon Gast had guests Saturday evening. Joining them for supper were their son- in- law and great- grandson, Howard Clemans and Brendan.

Nancy and Maria Evers enjoyed attending the craft open house held at the Off- The-Beaten- Path shop in what was once the Sharon Wesleyan Church.

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