

Golden Roundup

April 2013



**A Lifetime of
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Find Security with a Charitable Gift Annuity



Staci Miller

Submitted by Staci Miller

One of the most time-honored ways to make a charitable gift is a charitable gift annuity. Perhaps the first charity to employ the gift annuity with its constituents issued the first U.S. gift annuity in 1843. While gift annuities have been available for over a hundred years, there are now many creative options for structuring gift annuities based on your individual needs and desires.

Thousands of people have a passionate concern for their favorite charities, yet recognize that they need future income. Some need income for life and others short-term, until other retirement resources become available. The charitable gift annuity offers a unique opportunity to serve each of these goals admirably.

A gift annuity is a plan that provides fixed income for life and leaves a lasting gift to charity. The gift annuity is essentially a contract. An individual transfers assets to charity in exchange for the charity's promise to pay a fixed stream of income for life. The income can be quite high depending on the person's age. Best of all, a portion of the income stream may be tax-free.

The tax benefits of a charitable gift annuity are numerous. Many individuals own appreciated securities or a personal residence that if sold would result in high capital gains tax. For a gift of appreciated property, bypass of significant capital gains is an important benefit. The most obvious benefit in the year the gift is made is the charitable deduction the individual receives for the value of the present gift made to charity.

Several types of assets may be gifted in exchange for a charitable gift annuity. A cash gift is an excellent way to fund a gift annuity and receive a large portion

of the annuity income tax-free. The partial capital gains tax bypass is an attractive benefit for a gift of appreciated securities to fund a gift annuity. A portion of the income stream will be taxed at the lower capital gain rate in addition to possible tax-free income.

Highly-marketable real estate may also be gifted to provide fixed income for life. Income may also include capital gain and tax-free amounts. Please contact the Foundation for Community Care for more information if you are interested in this gift option.

There are a number of ways to structure the gift annuity payout to meet an individual's needs. An individual desiring current income may transfer property for fixed income beginning in the year of the gift. The payout may be made monthly, quarterly, semi-annually or annually depending on the individual's needs and desires.

A deferred gift annuity is another good option for individuals who are planning for the future, but not yet ready to retire. The charitable deduction may be taken at the time that the gift is established. The individual may designate a future date to begin receiving income. Rates will be higher with this plan because of the deferral. For individuals who are uncertain about when to retire, there is also the option to establish the gift annuity now and take a current deduction while maintaining a flexible future retirement date.

It's obvious that gift annuities provide a variety of options to meet an individual's unique needs. The benefits of a gift annuity are apparent – fixed income for life, bypass of capital gain and a lasting gift to charity. For more information on creative options for gift annuities to meet your needs, please visit the Foundation for Community Care at 221 2nd Street, Sidney, MT, our website www.foundationforcommunitycare.org or give us a call 406-488-2273. We look forward to helping you.



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The Fight Against Food Cravings



Submitted by Ludmila Keller

You just enjoyed a delicious dinner and feel fully satisfied. No way you could bring yourself to have even just one other bite. Thirty minutes later: You are on the hunt for food! You are rushing to your fridge, checking out the kitchen cabinets for something to calm that forceful feeling that you just cannot get out of your head you are having a craving attack.

How is it possible you suddenly feel hungry again even though it's been half an hour since your last meal? The carbohydrates from our food enter our blood stream as simple sugar molecules. Our blood sugar rises, and our body responds with a supply of insulin. This results in a drop of our blood sugar. If the drop is low enough our brain thinks we are starving, and so we are experiencing a craving for more food.

A sudden drop in our blood sugar can be avoided if we consume our meals with fiber and protein, and keep our portions of grains small (1/4 of our plate). This slows down the absorption of sugars into the blood stream.

Always add plenty of veggies (1/2 of your plate) and protein (1/4 of your plate) to your meals. Choose whole grain products (brown rice, whole-grain pasta, whole-wheat bread, etc.) and avoid sugary drinks. Eat small frequent meals and snacks throughout the day (every 3-5 hours) to avoid a drop in your blood sugar. Choose healthy snacks, and don't forget to treat yourself with a piece of chocolate or cookie now and then!

For more information contact Richland County Extension at (406)433-1206.

Ideas for healthy snacks:

A handful of nuts: Walnuts, almonds, cashews, you choose.

A homemade milkshake: blend a glass of milk with your favorite fresh/frozen fruits.

Yoghurt parfait: Layer yoghurt with fruits and sprinkle with granola.

Veggie snack: Dip your favorite vegetables in a yoghurt-based dressing or hummus.

Salad: Add a few pieces of meat from yesterday's dinner for a quick protein-rich salad.

Seniors in Montana Saved \$17.4 Million on Prescription Drugs as a Result of New Health Care Law

Submitted by U.S. Department of Health & Human Services

As the third anniversary of the Affordable Care Act approaches, Health and Human Services Secretary Kathleen Sebelius announced today that people with Medicare in Montana saved \$17,435,536 on prescription drugs because of the health care law.

"By making prescription drugs more affordable, the Affordable Care Act is improving and promoting the best care for people with Medicare," Secretary Sebelius said.

The Affordable Care Act makes Medicare prescription drug coverage (Part D) more affordable by gradually closing the gap in coverage where beneficiaries must pay the full cost of their prescriptions out of pocket. This gap is known as the donut hole. Nationally, since the law was enacted, more than 6.3 million people with Medicare saved over \$6.1 billion on prescription drugs.

People with Medicare in the donut hole now receive

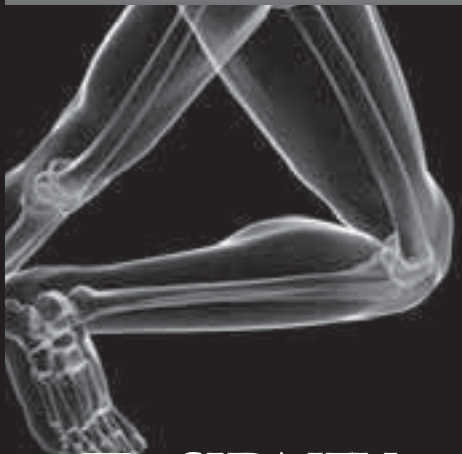
discounts when they purchase prescription drugs at a pharmacy or order them through the mail, until they reach the catastrophic coverage phase. The Affordable Care Act gave those who reached the donut hole in 2010 a one-time \$250 check, then began phasing in discounts and coverage for brand-name and generic prescription drugs beginning in 2011. The law will provide additional savings each year until the coverage gap is closed in 2020.

In 2013, the health care law increases the discounts and savings to 52.5 percent of the cost of most brand name drugs and 21 percent of the cost of covered generic drugs.

Also under the Affordable Care Act, those who choose to enroll in Medicare Advantage and Part D now have access to a wider range of high-quality plan choices, with more four and five-star plans than were previously available. The Affordable Care Act continues to make Medicare more secure, with new tools and enhanced authority to crack down on criminals who cheat the program.

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Grandchildren Safety is Something You Should Learn About

By Richland County Injury Prevention Team

New research from NACCRRRA study shows that 40% of all grandparents are providing childcare for their grandchildren and the Pew Research Center shows that 1 in 10 grandparents are raising their grandchildren.

Your grandchildren are curious by nature and can think up lots of ways to find "trouble"...it's up to you to stay ahead of them when they are in your care. Without the constant reminder of those little-ones around it's easy to forget everything you can do to protect them. Here are a few suggestions to make that job easier:

Car Safety - Make sure they are buckled into the proper restraint system when you pick them up, drop them off and anytime they are riding with you.... It's the law. Remember you are their role model...buckle up yourself. Never drive distracted, tired or under the influence of medications or alcohol. For more information on Car Seats contact Richland County Health Department. Never re-use a car seat; your grandchild is priceless.

Pedestrians - Children act before they think....Children under 8 are at the greatest at risk. Teach and remind them often about safety when walking. Provide safe areas for them to play away from traffic.

Bikes, Skates, Boards - Most injuries involve falls. Falls cause head trauma which could mean permanent brain damage. Helmets reduce the risk of brain injury by 90%. Teach and remind your grandchildren often of the rules. Remember you are their role model...wear your helmet.

Poisonings - Never take medications in front of young children; never leave the containers where your grandchildren can see or reach them. Never call it candy...use the proper name and use of medications when talking to older children. Use child resistant caps when possible. Store all medications, household cleaners and products out of sight of children and in a child resistant cupboard or under lock and key.

Falls - The single highest cause of unintentional injuries and deaths due to them. Install safety gates on steps and balconies. Supervise young children at all times when playing or climbing. Remember to have them pick up their toys to prevent slips and falls for your own safety.

Burns - A major cause of long-term damage to children. Keep hot liquids well out of reach of young children. Never leave lighters or matches where your grandchildren can see or reach them. Even hot water from the tap can scald in seconds!

Toys & Furniture - The toys, playpens, highchairs and cribs your children used can be very unsafe and dangerous for your grandchildren. There are many websites and resources to help you determine the safety of these items.

Drowning - The biggest danger to children under 5. If you have a pool, even the plastic kiddie pool, make sure it is fenced off, emptied and not-accessible to children. If you have waterways near your home, teach and remind your grandchildren often of the rules. Always stay with young children when they are in the bathtub or playing around water. They should always wear a life jacket when involved in water sports.

Dog Bites - Around 75% of dog bites are from a family or a friend's dog. Teach your grandchildren how to respect dogs and the dangers of approaching or petting unfamiliar dogs.

Farm Safety - Label the danger areas around your farm and teach and enforce the rule that your grandchildren do not play in those areas... Teach your grandchildren the safety rules and remind them often. Remember you are their role model, demonstrate safe farming to them.

Please contact Richland County Health Department's Injury Prevention Specialist or visit <http://www.safetyathome.com/> for more information and additional resources. Keep your grandchildren safe & happy so they can play tomorrow. Richland County Injury Prevention Team helping keep our community safe and healthy.

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Book Review: 'Orphan Boy' by R.J. Milne, Jr.

By Ashley Harris

This biography, which was written by Milne's son, is a journey back to this young boy's experiences growing up. If you are looking for a nicely written book and a look into the past, this book is a good read.

At the age of five, Russell J. Milne, Sr. was orphaned. At this point he was living with his grandmother in Indiana, but when he turned 10 she passed away. By now, he was starting to feel unwanted and lonely as he was shuffled between relatives.



From this point on, he never stayed at one place very long. His journey began as he was put on the train to go work on his uncle's homestead in Poplar, Montana. While in Montana, Milne worked for many different people learning all aspects of ranching. This came in handy, as he soon became restless and started traveling.

Milne spent a good portion of his life traveling, whether by horse, train, or automobile. He would regularly hop trains, only to stop and work for a few days at various ranches from Poplar down to Miles City. Although he enjoyed ranching, especially the animals, Milne worked many other jobs. He spent a few years at the coal mines in Butte, Montana, where he had to lie about his age to get the job. A good majority of the miners would go to the bar and gamble after work, which kept them working. Milne saw this and decided he should switch jobs.

When times got rough and jobs were scarce, he came up with his own business ventures. He started delivering necessities to both homes and businesses. At one point or another he sold eggs, milk, potatoes, seafood, dirt and ice. During the prohibition time, he made a good business finding old bottles and selling them to bootleggers. "The Depression was very bad for most, but was prosperous for me; I was forced to do well."

He eventually moved back to Indiana where he worked operating streetcars and working at the steel mines.

In 1951, Milne moved to Daytona Beach, Florida, where he became a patrolman. After a few years, he was asked to run for sheriff. His legs began causing him problems, ultimately costing him his position.

At the age of 76, Milne suffered a massive stroke which ultimately caused his death. On April 20, 1981 he passed away. "He is greatly missed, but not forgotten."

'Orphan Boy' books can be purchased on Amazon.com for \$9.94.

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Montana Map Maker Chronicles Eastern Montana History

Submitted by Heather Ripkey

When Michael Bugenstein began researching the Kalfell family with intentions to write a short Kalfell family history, he found a story larger than he anticipated. The result became *Since the Days of the Buffalo*, (\$24.95, Kalfell Ranch, Inc., 2013) a comprehensive history of eastern Montana.

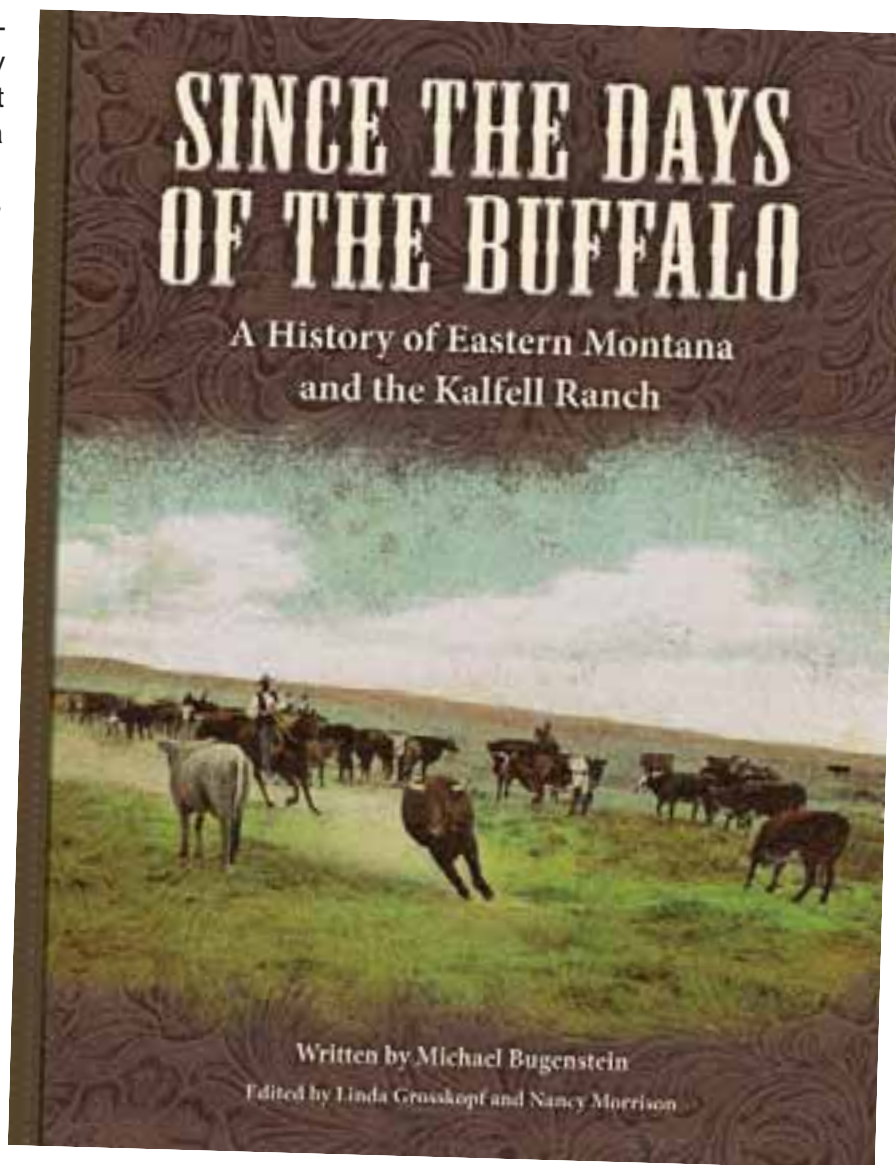
"I found a lot of documents that were previously unpublished," said Bugenstein of his decision to expand the family history into a broader book about eastern Montana ranching. "I asked Lance [Kalfell] about adding this information, and the project turned into a multifaceted history of eastern Montana using the Kalfell Ranch as a focus."

A map maker by trade and history buff by inclination, Bugenstein met Lance Kalfell at a trade show in Glendive, Montana. Kalfell contracted with him to create an operations map of the Kalfell Ranch, and then asked Bugenstein to write a brief family history for the Montana Stockgrowers Association's 125th Anniversary book. And the project kept growing.

Since Gottlieb Kalfell staked his claim on Camp Creek, the Kalfell ranch has been in the family for 130 years, making it one of the oldest ranches in eastern Montana.

"The Kalfell Ranch, established when the buffalo herds still roamed the plains, can be considered an example of what long-term ranchers can expect over the years. The book is intended to contribute to the success of ranchers in future generations," explained Bugenstein.

Balancing the personal family history with the broader account of frontier farming and ranching,



Kalfell admitted, was a challenge. Kalfell wanted a detailed family history to pass on to future generations, and Bugenstein was after a broad history book.

"We decided to keep most of the family details in a separate book just for the family," said Kalfell, "and focus more on the general history of eastern Montana for the public book."

"The book has nine chapters," said Bugenstein, "including accounts of tribal and military history, ranching and homesteading history, early railroading and outlaw history, an in-depth account of the 1920s Mon-

tana economic collapse, and the effect of Roosevelt's New Deal on eastern Montana. The final chapter describes the challenges Kalfell Ranch has faced since the 1930s."

"There are a lot of Montana histories out there, but none centering on eastern Montana," Bugenstein said about his book's unique qualities. "I wanted a different angle than other histories, so we emphasized tradesmen's procedures rather than just places and dates."

Lance Kalfell, along with editors Linda Grosskopf and Nancy Morrison, provided invaluable assistance outlining the agricultural procedures in the book. Said Lance, "I wanted to pass on some perspective of who we are as a family and how we got here, in addition to how other farmers and ranchers got here. And I hope someone else can gain some good from it."

Since the Days of the Buffalo is available at local bookstores and gift shops, through online retailers, or from distributor Farcountry Press at 1-800-821-3874 or www.farcountrypress.com.

About the Author

Michael Bugenstein has produced a series of Montana county Historical Maps, maps of the Historical Crow Nation and Astorian Expeditions, the Upper Missouri River Corridor, northern Montana Tribal movements and migrations from 1877-1882 newspaper reports, a pre-1900 replica brand book of the North Dakota Badlands, BNSF Railway station maps, and an Operations Map of the Kalfell Ranch, among many other projects. His website is www.highplainsmapping.com. He works as a conductor for BNSF Railway and lives in Glendive, Montana.

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Laura Sanford (middle), Executive Director of the Watford City Chamber of Commerce, she is shown presenting Sharon (right) & Shirlene (left) with Certificates of Appreciation for many years of unsurpassed customer service.

By Jaimee Green

With the dynamics of today's workforce changing, it seems the days of employees spending a lifetime working for just one employer are now the exception, rather than the rule. Yet, there are those who still devote a lifetime to their chosen profession. And some of them, like Shirlene Lawlar and Sharon Olson of Watford City, two long-time employees of Larsen Service Drug, are really happy they did.

Together they have multiple decades of time de-

voted to a store both say they truly enjoyed working at. Lawlar just retired several weeks ago and Olson retired two years ago.

"Sharon and Shirlene were absolutely indispensable to our business. Both of them were as reliable as the sun coming up in the morning. I knew that any day they were scheduled to work, they would be there and they rarely missed a day in the almost 20 years they worked for me," said Debbie Larsen, owner.

Larsen Service Drug is situated on a cozy corner

of Main Street, in the heart of Watford City, N.D. It opened its doors in 1952 when John Larsen moved his original pharmacy from Hope, N.D. For 40 years, John ran the store with Iona Lawlar, a red-haired lady often referred to as "grandma." Multiple family members of both John and Iona have worked in the store throughout the years, including Lawlar. Today, the pharmacy is owned and operated by John's son Larry, a pharmacist, and his wife Debbie.

Shirlene Lawlar actually worked for the store at various times throughout her working career. Originally hired in 1979 by Iona, her mother-in-law, Lawlar worked off and on as she raised her family. Beginning full-time work in 1995, she continued with it until her retirement.

As a sales person and manager, she spent much of her time assisting customers, scheduling and training employees, ordering products and arranging displays. Every Wednesday, weather permitting, she was involved with the outdoor street sales. She also worked closely with both Johnson Corner Christian Academy and Watford City High Schools' vocational education programs and the students who came in and worked for the store.

Lawlar describes her time with the store as a rewarding journey. In recent years she has enjoyed watching the population surge and the growth within the store as well. "You would think that after being involved in retail all these years I would have some negative memories, but I do not. I have truly found that the greatest asset of McKenzie County is not oil, it is the wonderful people," she said.

But the store is known for even more than its steadfast and reliable workers. One of the trademarks of the store is the 1935 carbonic soda fountain brought from the original store in Hope, North Dakota. Today, it echoes a nostalgic thump of the heartbeat of a life from long ago and still creates a stir from those who see it, both young and old.

To this day, Olson still gets a craving for her favorite frozen treat, coffee caramel ripple. Like Lawlar, she said she misses the morning coffee group she started each day visiting with. "You really got to know the older folks and it was fun to listen to everything they had to say," she confessed.

Before Olson joined Larsen's Drug Store, she spent 19 years working for the local hardware store, today known as Badlands Hardware. After spending nearly two decades there, she was ready for change and simply walked over to the drug store and filled out an application. The rest is history.

When she started the job she was in charge of pricing freight and putting it away and eventually took over the card department.

Lawlar and Olson were both known for going out of their way to order specialty items when customers needed something they couldn't find on the drugstore

shelves.

For Olson, no longer having a set schedule has given her and her husband of 50 years, Duke, time to travel and watch their grandchildren's sporting events. She said she appreciates retirement most when the weather is bad and she no longer has to go out in it. "There were many times when Larry went out of his way to come and get me so that I could get to work," she recalled.

Lawlar admitted she felt lost the first days she woke up as a recent retiree. "Now, I have no schedule to check and I can just go. This is all kind of exciting," she confessed. She plans to spend time with her grandchildren and outside in her garden. "Maybe for the first time I will have some scrapbooks and photo albums caught up," she said.

For Debbie, losing two long-time employees has been an adjustment over the last two years.

"Even though they have been hard to replace, we are happy for Sharon and Shirlene. People who have devoted their hearts and souls into their jobs like they did have earned the right to enjoy their retirement, and they can look back with a lot of satisfaction knowing they did a fabulous job all those years," Larsen said.

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Stroke Educator Learns From TIAs

Submitted by Jon Ebel

Knowing the warning signs of a transient ischemic attack (TIA), also known as a mini-stroke, is one thing; acting on them is quite another. Cliff Christian, Director of Government Affairs for the American Heart Association/American Stroke Association, found this out the hard way when he suffered his first TIA in 2010.

Christian had his first TIA while driving to work. He felt some confusion, slight vision problems and weakness for a brief period of time. Christian pulled over and once the symptoms passed, continued on to work. It wasn't until a later doctor visit that he learned he had suffered a TIA.

"I was embarrassed," he said. "Working at the American Stroke Association, I knew the warning signs of stroke. However, I had heard the warning signs so much they became like wallpaper—in the background."

Since his first TIA, he has had three more mini-strokes. After the first experience, he knows not to ig-

nore the warning signs. As soon as Christian noticed the symptoms, he went to the hospital to receive treatment.

The symptoms of TIAs are the same as for stroke: sudden weakness in the face, arm or leg; loss of balance or coordination; confusion, trouble speaking or understanding; and vision problems or severe headache. It is impossible to tell the difference between a stroke and TIA. The only difference is that symptoms from a TIA completely resolve in less than an hour resulting in no permanent impairment. Any stroke symptoms should be treated as an emergency – dialing 911 is always the best option.

While a TIA is not as severe as a stroke, it should not be ignored. A TIA occurs when there is a disruption of blood flow to the brain, usually caused by a blockage. Generally, TIAs can be a precursor to a major stroke. Like stroke, TIAs can be prevented.

For Christian, he has changed his eating habits, is losing weight and watching his stress levels. High blood pressure and atrial fibrillation are the main causes of stroke and TIA – followed by smoking, diabetes and high cholesterol. Stress may contribute but is less of a true risk factor.

"I used to tease my wife about being a health nut," he said. "Now, I understand how essential a healthy diet is and I really watch what I eat. Before the TIAs, I never thought one would happen to me."

The TIAs have taught Christian that knowledge means nothing without follow-through. When the signs are there, take action to get immediate treatment. His experience has also given him a different perspective on his job at the American Heart Association/American Stroke Association. As he advocates for heart attack and stroke issues, he knows from first-hand experience the importance of educating the public about the warning signs, fast treatment and a healthy lifestyle to help save lives.

The stroke warning signs are:

Sudden weakness of the face, arm or leg usually affecting one side of the body

Loss of balance or coordination

Confusion, trouble speaking or understanding

Vision problems or severe headache with no known cause

To learn more about stroke, visit <http://www.strokeassociation.org> or call 1-888-4-STROKE (1-888-478-7653).

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Space-saving Gardening

By Ashley Harris

Whether it is a move or a just a simple change, sometimes we are forced to make adjustments to the way we do things. This applies to gardening. Sometimes you may move, losing your beautiful garden or just want to change your plants, causing you to have to alter your methods.

Recently, Tim Fine with the MSU Extension Office gave a presentation concerning alternative gardening methods. He showed alternative garden beds, which take up less space and increase the growing season.



With the use of wood planks, square foot gardening' puts everything within arm's reach.

One alternative is the use of raised beds, or 'elevated gardens'. With the use of wood or stones, the whole garden can be elevated for easier access and better drainage. Raised beds can be built to your height, size, and shape. They can also be specified to your taste, depending on the materials you use to build them with. A major positive for this is that any soil or dirt can be added to the bed.

Along those same lines, you can use all containers. Whether it is pots or planter boxes, they can be arranged and the plants separated out for better growth. Some varieties of vegetables are specifically made for growth in containers, which provide you with fresh produce without taking up a lot of space. Growing in smaller

amounts also prevents waste, ultimately saving money.

The main alternative, which is rather widely spoken about now, is square foot gardening. With the use of wood planks, this gardening system organizes the plants. With a four foot by four foot bed, everything is within an arm's reach. It is called square foot gardening, as each separate section is one foot by one foot. This method practically eliminates

all weeds and concentrates the plants closer together. Only certain vegetables can be used in this method, but the ones that can grow can be grown in numbers. Due to the rising popularity of this method, there are lots of helpful resources for those just beginning.

All these methods could have numerous gardens arranged around each other, making a large garden that is still easily accessible.



With the options to build to whatever height, raised gardens create an easy, much more accessible alternative to gardening than a regular garden plot.



Many raised gardens, or containers, can be arranged to create an easily accessible, yet attractive arrangement.

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Fairview Memories

The Fairview News

Thursday, March 22, 1979

An Independent Newspaper

The Fairview News Thursday, March 22, 1979

Fairview FFA Takes District Sweepstakes

The Fairview Chapter of Future Farmers of America came away from the Big Muddy District FFA convention held at Baker with the Sweepstakes Award banner. Competition at the district included schools from Sidney, Plentywood, Baker, Bainville, Plevna, Culbertson, Wibaux, Medicine Lake, and Fairview.

Individual awards won by Fairview FFA members included Ron Cayko; District Outstanding Greenhand; Dawn Taylor, second place District Sweetheart; Todd Cayko, third place Public Speaking; Cameron Karst, high individual in Crops; Allen Emly, high individual in Soils and Range and Kelly Cherrey, second high individual in Mechanics.

Team awards included first place in Crops, team members Shane Lester, Cameron Karst, Kevin Mathson and Craig Finsaas; first place in Soils and Range, team members Allen Emly, John Knels, Cody Hurley and Craig Johnson; first place in Ag Achievement tests, team members Christy Dore, Jim Zoanni, Ron Cayko and Shane Lester; second place in Mechanics, team

members Kelly Cherrey, Cameron Karst, Wayne Oakland and Larry Poff; third place in Farm Management, team members Steve Sundheim, Kelly Cherrey, David Danielson and Dan Cayko.

Sweepstakes points earned by the various schools were as follows: Fairview 54, Plentywood 47, Medicine Lake 46, Bainville 44, Sidney 37.5, Wibaux 33.5, Baker 31.5, Plevna 28 and Culbertson 21.5

The Fairview News Thursday, April 12, 1979

City Crew Numbers One, Councilmen To Help Out

Members of the Fairview City Council gave a favorable nod to development of land on the west edge of the city; the preparation of an ordinance concerning the responsibility of water lines; discussed shortage of help on city crew; opening and management of the city pool and denied a request for the placement of rental trailers on lots facing Ellery during their Monday evening meeting this week.

Upon noting the shortage of help for City and the lack of available applicants for the job openings, members of the council volunteered their

services in off hours to help Ken Sharbono, City Maintenance Foreman (and city crew of one) until such time as additional help can be secured. The city fathers will be helping out with the garbage runs as well as repairs in combined effort to meet the most demanding needs of the city.

Roger Johnson visited with the Council concerning the procedure and regulations involved in the sale of lots on the west side of the city; the same being property which he has purchased from Herb Tabbert. Already platted, Johnson stated that it would involve 62 lots with either 30' or 40' frontages. The council gave a favorable nod to Johnson's request but emphasized that all city ordinances concerning same must be strictly adhered to. It is expected that instant housing such as trailers will result from the sale of lots however, home building, as such, will not be restricted in

the area.

Members of the Council agreed that an ordinance was needed which defined responsibility in the event of water line leaks and/or breakage. Richard Phillips, City Attorney, was instructed to prepare same for the Council's approval at the next meeting.

Request of Gary Lapka for the placement of three trailer rental units in back of the Super Valu store was denied by the Council. It was the consensus of the Council that such placement would be on the back side of lots facing Ellery in that portion of the city under ordinance against same. Since such action would be in direct violation of said ordinance, Lapka's request was denied.

Following much discussion concerning the opening and management of the city swimming pool, the matter was tabled until the next meeting.

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