

## Five injured in area accidents

A 19-year-old Caro woman is still listed in satisfactory condition at the Caro Community Hospital following a near head-on collision which occurred at 2 p.m. Tuesday, June 10.

A car driven by Susan C. Cramer, 2079 Forest Drive, Caro, collided with a car driven by Frank E. Terry, 50, of 6457 Bay City-Forestville Road, Cass City.

Terry was admitted to the Caro hospital and released the next day. A passenger of Terry's, David L. Harrington, 38, of 579 E. Frank Street, Caro, was treated and released.

According to sheriff reports, the Terry auto was westbound on M-81 when he attempted to make a left-hand turn onto Graf Road colliding with Ms. Cramer's car.

Terry was distracted by picketers that were demonstrating near the scene, deputies said.

Patrick R. Withey, 14, of 3795 Cemetery Road was treated and released the next day from Hills and Dales General Hospital after the motorcycle he was driving in a field near his home lost control.

The accident occurred at 6 p.m. Thursday, according to sheriff reports.

Frederick J. Fahrner, 29, was treated and released from Hills and Dales Hospital after he went off the road near the intersection of

Penny and Dodge Roads. Deputies said Fahrner of 562 Sebewaing Road, Owendale, was northbound on Dodge, south of Penny when the accident occurred at 10:15 p.m. Friday night.

Dennis J. Brady, 17, of 3120 Hurds Corner Road, Caro, was cited for having defective equipment on his car following an accident in which his vehicle collided with a car driven by Mark J. Wilmont, 19, of 4970 E. Sanilac Road, Kingston.

The accident occurred at 5:48 p.m. Monday, June 9, when Brady attempted a left hand turn off Kingston Road onto Howard Street.

Deputies said a gas pedal, which was shaped like a foot, stuck, causing the car to go out of control.

### CAR-DEER

Two area residents reported hitting deer that ran in front of their cars last week.

Mary J. Lash, 52, of 2195 Crawford Road, Cass City, told deputies she was westbound on M-81 east of Cedar Run when the accident occurred at 2:30 p.m. Sunday.

Jackie L. Putnam, 35, of 4307 Mushroom Road, Deford, told deputies he was southbound on Hurds Corner Road, south of Phelps Lake Road, when a deer ran in front of his car at 6:35 a.m. Thursday.



**SMALL BLAZE** -- Elkland township firemen work to extinguish a woodpile fire Wednesday at the home of Dan Hennessey. The fire apparently was started by a spark from a nearby trash fire, firemen said.

## CCFCU and Active OK merger; Tuscola venture falls through

A proposed merger between the financially troubled Cass City Federal Credit Union and the Active Credit Union in Elkton has been approved by both boards of directors but there are still details to be worked out, according to the Active manager.

Details include moving the credit union office to Elkton and the National Credit Union Association absorbing any expenses incurred by the CCFCU, said Keith Rothfuss, manager and treasurer of the ACU.

Rothfuss would not elaborate further on the details. He did say that he has not yet talked to the NCUA about the results of the June 3 meeting in which they agreed to merge with the CCFCU.

A similar merger, between the CCFCU and the Tuscola County Federal Credit Union, fell through recently when the Tuscola membership voted to back out.

The NCUA must approve the Elkton-Cass City merger to make it final. One of the reasons is to see that the troubled Cass City office does not damage the healthy ACU.

That is the reason the

merger with the TCFCU fell through, according to Stacy Dalton, manager of both the TCFCU and the CCFCU.

The Tuscola credit union had some problems of its own, according to Joseph Meyer, a federal examiner for the NCUA.

However, the problems are minimal, assured Dalton.

They stem from the closing of the Hydramet Corp. in Caro which employed at least two persons with loans from the TCFCU.

Dalton proclaimed absolute trust that the loans would be repaid as soon as possible.

The ACU should not be damaged by a merger with the Cass City credit union, Meyer said, adding an estimated 1-1½ months for the merger to be finalized.

It is not known whether the demands by ACU's membership will have any

bearing on the finalizing time.

Once finalized the consolidation would allow depositors of CCFCU to make withdrawals that presently are severely limited.

However, all deposits are insured up to \$40,000 and people will eventually get their money back, he added.

If this merger fails, the CCFCU may be forced to liquidate, meaning it would close and have the NCUA come in to bail out the depositors.

Meyer said liquidation is something he would like to avoid.

"We would rather that they merge so that the services can be continued in this area, he said.

But Dalton said he would not mind seeing Cass City liquidate since that would give the Tuscola credit union an opportunity to expand into the Cass City area.

"If everything is liquidated it would all be dissolved. There would be no books, no nothing. Tuscola would go in and start from scratch and do it right this time."

The financial problems of the CCFCU, which by law could not be discussed by Meyer or Dalton, were blamed on poor record-keeping by the former manager. He said there was no evidence of fraud.

The problems were uncovered during a routine review conducted by Meyer's agency more than a year ago.

An audit, designed to reconstruct all transactions during the poor record-keeping period, was only partially successful, Dalton said.

Without all the records, auditors were unable to bring the books totally up to date, he said.

Meyer of the NCUA said a

merger between the Active and Cass City credit unions would be more involved than the unsuccessful Tuscola merger since the CCFCU is federally chartered and the ACU is state chartered.

Basically it amounts to more paper work, Meyer said, adding it should not take any longer than usual.

### 2 fires

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the home of Dan Hennessey at 6181 E. Milligan Road last Wednesday when a pile of barnwood in his yard caught fire.

The blaze erupted around 3:30 p.m. after a spark from a nearby trash fire ignited the wood, firemen said.

No value estimate was available on the wood and firemen said that was all that was damaged.

Meyer of the NCUA said a

### Association of Retired Persons.

She is survived by one daughter, Sharon Harris of Grand Rapids, three sisters, Mary Buehly of Uby, Lena Schwegler of Cass City and Martha Darling of Marlette.

Also surviving are one brother, Edward Mark of Cass City, and two grandchildren.

Funeral services are Thursday at 1 p.m. from Salem United Methodist church. Rev. Eldred Kelley will officiate.

Burial will be in the Elkland township cemetery.

### Linda Gaymer new manager at loan office

Linda Gaymer of Farwell has been appointed manager of the Cass City office of Mutual Savings and Loan Association.

Ms. Gaymer brings with her 12 years' experience with financial institutions.

Ms. Gaymer joined Mutual Savings in 1970 as a loan clerk at the Mt. Pleasant office. Since 1977 she has worked in the Association's Saginaw office, where she served as loan officer and assistant vice-president.



Ms. Gaymer completed two years at Central Michigan University and numerous courses in finance and real estate through the University of Michigan and the Institute of Financial Education. She is a member of the Saginaw Chapter of the Women's Council of Realtors.

## Ubyly man, 45, believed dead

It will probably be at least one week until anything further is known in the case of Thomas C. Welton, 45, a rural Ubyly man who disappeared last Wednesday and is feared dead.

Bones believed to be human were found Saturday in the ashes of a burned out smokehouse near Welton's home on E. Huron Line Road.

Although they will not be sure until a complete analysis is performed at the State Police Crime Laboratory in Bridgeport, a trooper at the Bad Axe post said Tuesday the Sanilac county medical examiner believed the bones to be human.

Also found in the ashes were the remains of a .308 caliber rifle which Welton's son had noticed was missing, along with a three by four inch piece of cloth believed to be Welton's. A single spent shell from the rifle was also found.

Welton, who had suffered personal and financial setbacks in recent years, felt the final blow Wednesday when a public notice of mortgage foreclosure and court-ordered sale of his 160-acre farm was published in the Huron Daily Tribune.

The farm had been in Welton's family for more than 100 years.

That night Welton had gone to bed but was gone the next morning when his sons woke up. When he did not return Thursday or Friday family members and police searched an area near the farm but with no results.

It was not until Saturday and a search involving 120 persons that the remains of the fire and bones were found.

The shed, once owned by Welton, was made of pine and burned intensely, troopers said. It was located about a half-mile from Welton's home.

An exact cause of death, providing the bones are determined Welton's, will not be published pending a report from the Sanilac county medical examiner.

In recent years Welton, who was known around the Thumb as the leader of "Calvin's Merry Makers," a polka band, went through a divorce and financial problems.

His farm is to be sold at a public auction July 17.

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