

# Friends, relatives fete Vender on 90th birthday

Rev. Melvin R. Vender, pastor at First Presbyterian church from 1944-57, celebrated his 90th birthday Wednesday.

He and his wife of 60 years, Blanche, live at 6473 Church Street.

Visiting Sunday were his

niece, Mrs. Lee Adair of Battle Creek, her daughter, Judith (Mrs. Phillip) Waldorf of Hastings and her two children, Tara and Dan, and Mrs. Vender's cousin, Velma Snodden of Bad Axe. Long-time friends Dr. and Mrs. K.I. MacRae took the

Venders to lunch Wednesday at the Fraser Presbyterian church Ladies Aid meeting. The final celebration will come Saturday when nephew David Vender of Middleville, wife Lynnia and son Cory will visit. Rev. Vender was born

Oct. 15, 1890 at Kinde. He graduated from Bad Axe High School after having dropped out for 3½ years to help run his father's store when his father was ill.

He attended then Ferris Institute and Alma College, graduating from the latter in 1920. His education at Alma was interrupted for 19 months in 1917-19, when he served in the Army during World War I.

He and his wife, Blanche King of Bad Axe, were married in Detroit June 25, 1920.

He was director of Christian education and assistant pastor at a Presbyterian church in Detroit from 1922-28, after which he went to Princeton Seminary at Northwestern University in Illinois, where he received his master's degree in 1929.

From 1929-31, he was director of Christian education and associate pastor at a church in Kansas City, Mo. When the Depression came, he recalled, the church's annual income fell from \$58,000 to \$28,000 and he knew he would soon be out of a job, so he resigned to come back to Michigan.

His first pastorate was at Stockbridge, from 1931-34. He served at Crosswell from 1934-43, then came to Cass City, where he stayed until he retired.

After that, he served for two years as a part-time associate pastor at a church in Marietta, Ohio.

Rev. Vender then suffered a mild heart attack. He recalled with a chuckle that his doctor told him if he took it easy, he might live a few more years. That was more than 20 years ago.

He and Blanche returned to Cass City, where they had their present home built on Church Street.

After a year's recuperation, he started performing Sunday services at area churches that were either between pastors or the pastor was on vacation.

Rev. Vender did that until six years ago, having performed 191 services in the 14 years, at churches at Midland, Yale, Vassar, Akron, Fraser, Uby, Kinde, Bad Axe and North Huron. His longest stint, 43 Sundays, was at Akron.

The retired pastor is an ardent poetry writer and two volumes of his poems are at Rawson Memorial Library. A recently published third volume is presently at the Presbyterian church and will probably be given to the library.

Rev. Vender is or has been a member of the American Legion, Cass City Rotary Club, of which he was president in 1948-49, life member of Tyler Lodge No. 317 F & AM, was a charter member of the American Association of Retired Persons in Cass City, and helped organize and was first president of the Cass City Council of churches in 1946.

It's easy to find folks who say just what they think—indeed, they're more plentiful than popcorn.



REV. MELVIN R. VENDER

## O-G district approves budget

Continued from page one

### 1980-81 BUDGET

The budget approved by the board projects general fund revenues at \$991,473. However, that does not include revenue from the Goslin parcel (projected \$101,231) and Elenbaum parcel (\$105,747).

General fund revenue last year, if Goslin is deducted, was \$953,642, which means projected revenue is up \$37,831.

Under the non-Goslin and non-Elenbaum budget, local revenue, primarily property taxes, is projected at \$839,623; state revenue, \$56,350; federal, \$88,000, and incoming transfers, \$9,500.

General fund expenditures are projected at \$991,473, meaning a zero balance on June 30, 1981, and \$65 more than spent in 1979-80.

The district spent \$347,306 on teacher salaries last year. The new budget projects them at \$370,000.

The district is still negotiating with teachers concerning a new contract and board member Jack Brinkman asked Supt. Ronald Erickson that if in approving the new budget, was that committing the board to certain salaries.

The superintendent responded that the budget could be changed at any time.

Erickson will be getting \$32,000, according to the budget, an increase of \$2,500 from his 1979-80 salary.

Expenditure for heating fuel and electricity are both projected at \$25,000. Gasoline, oil and grease for buses are budgeted at \$28,500, compared to \$22,740 spent last year and \$14,493 in 1978-79.

The big reduction is legal expenditures, budgeted at \$31,500.

### OTHER ITEMS

The bid of D and D Masonry of Owendale of \$825-850 was approved for construction of a wheelchair ramp from outside into Gagetown Elementary School. The work includes installing a cut-in the curb and removing some sidewalk. The other bid obtained was \$850-925.

Elementary Principal Bill Britt was authorized to have Gagetown village employees

clear a lot the district owns, fronting on Bay City-Forestville Road, at a cost not to exceed \$500. The lot is 3-4 acres and the work will include removing trees and stumps.

September student of the month was Peggy Berube.

The board ended its meeting by adjourning into executive session to discuss teacher negotiations. The next negotiating session is scheduled Monday, Oct. 20.

## Letter to the Editor

## Tisch tax cut maybe—Erickson

It is becoming increasingly obvious that many people in the public sector of our state dislike the three tax amendment proposals that are coming to a vote Nov. 4.

My initial response to many of the doom-and-gloom statements is that it's about time we can cut back on taxes, cut back on the bureaucrats, and cut back on the ever increasing power of Lansing.

We in Owen-Gage are extremely bitter at seeing our fine school district being systematically destroyed by the surrounding school districts and the state.

We have voted time and time again to keep our school and yet we lose over \$200,000 per year in property taxes to Lakeland and Cass City via property transfers. A total of approximately \$1 million in the last five years.

I believe Proposal D (Tisch) will change government drastically and many services, including schools, will be in difficulty. I believe that the same people who are crying the loudest now didn't really mind when Owen-Gage was being torn apart.

And I also believe that if our present system can destroy a fine school like

## Vassar man dies in crash

Continued from page one

hicle was southbound on S. Elkton Road, crossed the centerline, traveled 582 feet along the east shoulder, went back across the road, then skidded 189 feet before going off the road into the east side ditch, where it rolled over onto its top.

Dennis L. Nye, 21, of 3125 Hartsell Road, Owendale, was ticketed by Cass City police on a charge of failure to yield right of way after a 5:50 p.m. accident Saturday.

They reported he was westbound on Church Street. He told officers he stopped at Oak Street, thought he could make it across in front of an approaching southbound car, but when he realized he couldn't, slammed on his brakes.

His car was then struck in the right side by the southbound car of Mary O. Rexin, 61, of 2525 N. Crawford Road, whose car left 21 feet of skid marks in trying to avoid the impact.

At 7:15 p.m. Friday, according to village police, Leona Curtis, 59, of 1525 N. Kingston Road, Deford, was eastbound on Main Street in the right lane and swerved to go around a vehicle attempting to park. In doing so, her car struck the right door of a passing eastbound car that was in the left lane.

Driver of the other auto was Harry D. Davis, 68, of

Bad Axe. Timothy L. Guinther, 22, of 6397 Seventh Street, Cass City, was ticketed by deputies on a charge of disregarding a stop sign after a mishap at 3 a.m. last Thursday.

Officers reported he was southbound on Graf Road and realized too late there was a stop sign at Gilford Road.

His car went across Gilford into a corn field at the south side of the road.

Deputies reported that at 2:55 p.m. Saturday, Norman E. Hurd, 77, of 5578 E. Shabbona Road, Deford, backed into the car parked behind him on a private drive running between Hurds Corner Road and M-46, in the northeast corner of the intersection. Owner of the other vehicle was not identified.

### CAR-DEER

The following car-deer collisions in the area were reported during the past week, with the police department reporting the accident noted:

Bobby W. Redmond, 20, of 1728 Kingston Road, Deford, while southbound on Cemetery Road, north of Gilford Road, at 10:15 p.m. last Wednesday, Car state police.

Lawrence J. Roe, 35, of 4406 Woodland Street, Cass City, at 4:15 a.m. Friday, while westbound on Bevins Road, west of Plain Road, Car state police.

Carl D. Geister, 54, of 6572 W. Deckerville Road, Deckerville, while westbound on Deckerville Road, west of Plain Road, at 7:25 p.m. Friday, Sheriff's department.

Joanne K. Harder, 50, of Bay Port, at 7:30 a.m. Saturday, while eastbound on M-81, west of Schwegler Road, Cass City police.

David J. Vashinder, 33, of 6906 W. Sanilac Road, Kingston, at 8:15 p.m. Saturday, while northbound on Cemetery Road, south of M-46, Car state police.

Robert D. Conley, 41, of Otisville, while southbound on Schwegler Road, north of Hurley Road, at 11:10 a.m. Sunday, Cass City police.

Edwin C. Browning, 34, of 2500 S. Phillips Road, Kingston, at 6:20 a.m. Tuesday, while eastbound on Kelly Road, east of Cemetery Road, Cass City police.

## Professional and Business DIRECTORY

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**James Ballard, M.D.**  
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### Report of Condition of THE CASS CITY STATE BANK

Cass City, Michigan 48726  
at the close of business September 30, 1980, a state banking institution organized and operating under the banking laws of this State and a member of the Federal Reserve System. Published in accordance with a call made by the State Banking Authorities and by the Federal Reserve Bank of this District.

Dollar Amounts in Thousands		DP No.	DP No.	DP No.	Total
<b>Assets</b>					
1	Cash and due from depository institutions (From Schedule C, item 6)	11	984		
2	U.S. Treasury securities	12	272		
3	Obligations of other U.S. Government agencies and corporations	13	00		
4	Obligations of States and political subdivisions in the United States (From Schedule B, item 2, Column E)	14	1,724		
5	All other securities	15	233		
6	Federal funds sold and securities purchased under agreements to resell	16	350		
7	a. Loans, Total (excluding unearned income) (From Schedule A, item 10)	21	9,093		
	b. Less: Allowance for possible loan losses	22	75		
8	Loans, Net	23	9,018		
9	Lease financing receivables	24	00		
10	Bank premises, furniture and fixtures, and other assets representing bank premises	25	469		
11	Real estate owned other than bank premises	26	00		
12	All other assets (From Schedule G, item 3)	27	71		
13	TOTAL ASSETS (sum of items 1 thru 12)	32	13,537		
<b>Liabilities</b>					
14	Time and savings deposits of individuals, partnerships, and corporations (From Schedule F, item 1, Columns B & C)	33	2,191		
15	Deposits of United States Government (From Schedule F, item 2, Columns A & B & C)	34	9,369		
16	Deposits of States and political subdivisions in the United States (From Schedule F, item 3, Columns A & B & C)	35	300		
17	All other deposits (From Schedule F, item 4, Columns A & B & C)	36	00		
18	Certified and officers' checks (From Schedule F, item 5, Column A)	37	87		
19	Total Deposits (sum of items 14 thru 18)	44	11,947		
20	a. Total demand deposits (From Schedule F, item 6, Column A)	45	2,344		
	b. Total time and savings deposits (From Schedule F, item 6, Columns B & C)	46	9,603		
21	Federal funds purchased and securities sold under agreements to repurchase	47	00		
22	Interest-bearing demand notes (note balances) issued to the U.S. Treasury and other liabilities for borrowed money	48	190		
23	Mortgage indebtedness and liability for capitalized leases	49	00		
24	All other liabilities (From Schedule H, item 3)	50	00		
25	TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 19 thru 23)	54	12,137		
26	Subordinated notes and debentures	55	00		
27	Common Stock a. No shares authorized	56	6,000		
	b. No shares outstanding	57	6,000		
28	Surplus	58	500		
29	Undivided profits and reserve for contingencies and other capital reserves	59	300		
30	TOTAL EQUITY CAPITAL (sum of items 26 thru 29)	60	1,400		
31	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 24, 25 and 30)	61	13,537		
<b>MEMORANDA</b>					
1. Amounts outstanding as of report date					
a. Standby letters of credit, total					
b. Time certificates of deposit in denominations of \$100,000 or more					
c. Other time deposits in amounts of \$100,000 or more					
2. Average for 30 calendar days (or calendar month) ending with report date					
a. Total deposits (corresponds to item 19 above)					

I, A. R. Randall Exec. Vice President, of the above-named bank do hereby declare that this report of condition has been prepared in conformity with the instructions issued by the Board of Governors of the Federal Reserve System and the State Banking Authority and is true to the best of my knowledge and belief.

A. R. Randall Exec. Vice Pres.  
Signature of officer authorized to sign report

We, the undersigned directors, attest the correctness of this report of condition and declare that it has been examined by us and to the best of our knowledge and belief has been prepared in conformity with the instructions issued by the Board of Governors of the Federal Reserve System and the State Banking Authority and is true and correct.

Richard W. Wallace  
F. B. Auten  
L. J. Dickinson Directors

State of Michigan County of Tuscola

Sworn to and subscribed before me this Ninth

day of October, 19 80

Philip R. Keating  
Notary Public  
My Comm. Exp. 7-20-82

### Consolidated Report of Condition of THE PINNEY STATE BANK

Cass City, Michigan 48726  
at the close of business September 30, 1980, a state banking institution organized and operating under the banking laws of this State and a member of the Federal Reserve System. Published in accordance with a call made by the State Banking Authorities and by the Federal Reserve Bank of this District.

Consolidated Report of Condition of THE PINNEY STATE BANK, Cass City, Michigan  
at close of business on September 30, 1980 State Charter No. 671

		Dollar Amounts in Thousands		DP No.	DP No.	DP No.	Total	
<b>Assets</b>								
1	Cash and due from depository institutions (from Schedule C, item 6)	11	1,547				1	
2	U.S. Treasury securities	12	4,187				2	
3	Obligations of other U.S. Government agencies and corporations	13	00				3	
4	Obligations of States and political subdivisions in the United States (from Schedule B, item 2, Column E)	14	1,528				4	
5	All other securities	15	700				5	
6	Federal funds sold and securities purchased under agreements to resell	16	00				6	
7	a. Loans, Total (excluding unearned income) (from Schedule A, item 10)	21	10,043				7	
	b. Less: Allowance for possible loan losses	22	99				7 b	
8	Loans, Net	23	9,944				8	
9	Lease financing receivables	24	228				9	
10	Bank premises, furniture and fixtures, and other assets representing bank premises	25	00				10	
11	Real estate owned other than bank premises	26	00				11	
12	All other assets (from Schedule G, item 3)	27	361				12	
13	TOTAL ASSETS (sum of items 1 thru 12)	32	18,575				13	
14	Time and savings deposits of individuals, partnerships, and corporations (from Schedule F, item 1, Column A)	33	3,338				14	
15	Deposits of United States Government (from Schedule F, item 2, Columns A & B & C)	34	18				15	
16	Deposits of States and political subdivisions in the United States (from Schedule F, item 3, Columns A & B & C)	35	568				16	
17	All other deposits (from Schedule F, item 4, Columns A & B & C)	36	00				17	
18	Certified and officers' checks (from Schedule F, item 5, Column A)	37	80				18	
19	Total Deposits (sum of items 14 thru 18)	44	16,403				19	
20	a. Total demand deposits (from Schedule F, item 6, Column A)	45	3,757				19 a	
	b. Total time and savings deposits (from Schedule F, item 6, Columns B & C)	46	12,646				19 b	
21	Federal funds purchased and securities sold under agreements to repurchase	47	00				20	
22	Interest-bearing demand notes (note balances) issued to the U.S. Treasury and other liabilities for borrowed money	48	00				21	
23	Mortgage indebtedness and liability for capitalized leases	49	85				22	
24	All other liabilities (from Schedule H, item 3)	50	523				23	
25	TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 19 thru 23)	54	16,311				24	
26	Subordinated notes and debentures	55	00				25	
27	Preferred stock a. No shares authorized	56	20,000				26	
	b. No shares outstanding	57	20,000				27	
28	Surplus	58	500				28	
29	Undivided profits and reserve for contingencies and other capital reserve	59	750				29	
30	TOTAL EQUITY CAPITAL (sum of items 26 thru 29)	60	1,750				30	
31	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 24, 25 and 30)	61	18,061				31	
32	<b>MEMORANDA DEPOSITS OF STATE MONEY - MICHIGAN (included in item 16)</b>							32
<b>A</b> Amounts outstanding as of report date								
a	Standby letters of credit, total	74	00				1 a	
b	Total certificates of deposit in denominations of \$100,000 or more	75	200				1 b	
c	Other time deposits in amounts of \$100,000 or more	76	00				1 c	
<b>B</b> Average for 30 calendar days (for calendar month) ending with report date								
a	Standby letters of credit, item 16 above	74	00				2 a	
							16,314	