

Combines

John Deere 55 HiLo Int. Feeder House & 343 Cornhead
 1976 John Deere 6600 Dip & Pour elev., hydrastatic, 1100 hours
 John Deere 95 for grain, corn & beans
 John Deere 434 Cornhead for "95"
 John Deere 434 Cornhead for "105"
 New Idea 2 row picker sheller

Tractors

1963 Allis Chalmers D14 Gas
 1973 Allis Chalmers 210, w/cab & duals, 130 h.p. \$12,000
 1975 John Deere 4230 w/cab & duals
 1975 John Deere 1530 w/loader 600 hrs.
 1974 John Deere 4430 cab & duals
 1964 John Deere 4020 Gas, power shift
 1976 John Deere 4630 PFWD, Duals, 3 hyd. 1422 hrs.
 1953 John Deere 60 Gas
 1962 John Deere 4010 Diesel w/cab
 1972 John Deere 4320 w/cab
 1963 IHC 404 Gas 3 pt. hitch

Used Planters

John Deere 7000 12 row, plate or plateless
 John Deere 7000 6 row 30"
 John Deere 7000 6 row 28"
 John Deere 1280 8 row 30" plateless
 John Deere 494 4 row 30" corn & beans
 John Deere 184 w/71 unit for beets
 John Deere 184 8 row tandem hitch

Miscellaneous

John Deere 44 Manure spreader
 John Deere 2500 7-18 plow
 Glencoe 11 shank Soil Saver
 Donahue 9 x 32 implement trailer
 Chisel plows: 8 ft., 10 ft., 11 ft., & 14 ft.
 Case 5-16 trash plow
 Glencoe 24'9" soil finisher
 John Deere 1100 3 pt. cultivator 15'
 IHC 28 1/2 Vibra-shank cultivator
 Graham Hoeme chisel plow 16' folding

Laethem Equipment Co.

"Around Here It's John Deere"

337 Montague Caro 673-3939

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 Chronicle's Classified Ad—
 You Will Too!

Insurance rates to increase for most drivers

Continued from page one

the only way to find that out is to figure the premium with both companies.

Friday, he was still waiting for the new premiums from the companies his agency represents, but the estimate presented at seminars he had attended was that rates for all but the single young male drivers would go up an average of 10-15 percent.

THE LAW NARROWS the grounds for which persons can be refused insurance.

For auto insurance, it permits refusal because of license suspension or revocation, insurance fraud, cancellation for non-payment of premium in the previous two years and for accumulated "insurance eligibility points," a new point system for traffic accidents and violations.

Each time a driver is in an accident or gets a ticket, he will accumulate points, which will boost the premium. Beyond a certain point, however, the car owner will have to buy insurance through the "high risk pool," for which they pay a higher premium.

Because a person's driving record plays a bigger factor in the premiums, "It's a more equitable rating," Harris said. "If there is a good thing about the new law, that's it."

On the other hand, Harris explained, a person may have a good driving record for many years, only to have a couple accidents or tickets within a couple of years. Under the old system, he might have been able to stay with his insurer, but under the new system, it will be automatically into the pool.

THE ASSIGNED RISK pool, according to Edward H. Doerr of Doerr Insurance Agency, has always been a money losing proposition for the insurance companies, which means it has to be subsidized through higher

premiums paid by good drivers.

Under the new law, the rates are set so low the loss will be even greater, until maybe 6 months to a year from now, when losses will be known so rates can be adjusted accordingly.

Doerr also predicts big losses from the homeowners insurance pool for homes in high risk areas, such as the inner city in Detroit. He expects it will be an incentive for arsonists to burn homes to collect the insurance money.

Of the two companies he represents for homeowners insurance, one hasn't raised its rates yet and the other lowered them by increasing the deductible amount the claimant must pay before he can receive reimbursement for his loss.

He figures the companies are waiting until they can gauge the amount of claims under the new system before increasing premiums but expects eventually they will go up "a heck of a lot more."

Harris expects homeowner policy premiums will go up 10-15 percent.

Music program

Becky Bacon and Geneva Richards will present a Christmas music program at the American Association of Retired Persons meeting this Thursday at the Good Shepherd Lutheran church fellowship hall, following the 12:30 dinner.



SOME DENTS can be repaired and some can't. What is sure under Michigan's new essential insurance law is that most motorists will have a bigger dent in their wallets in paying their insurance premiums.

Owen-Gage school board

Continued from page one

The board commended the girls' basketball team and coach Judy Campbell for their 21-3 season, winning the league title and district championship.

Erickson has written a lengthy "position paper," which he has sent to the "Sixty Minutes" and "20-20" television programs and "Reader's Digest" in hopes of gaining publicity for the district's plight. November student of the month is Jim Kuhn.

Too much TV time for kids

If you're having a problem ungluing your children from the television set, you're not alone. According to a recent Nielsen Report, children two through five average over 31 hours a week watching television; children six through 11 average about 27 hours.

When children watch too much TV, the experts say, their creative ability diminishes and they don't play as much with their friends.

Thieves take tree lights

Thieves stripped the Christmas tree outside the Thumb National Bank branch of its lights early Saturday.

Kurt Strickland of the bank told Cass City police that morning that 20 sets of small lights and three extension cords, worth a total of \$200, were taken sometime between midnight and 8:30 a.m.

Viola Opperman of 5761 Bond Road, Deford, reported to sheriff's deputies Sunday that someone had removed 80 gallons of gasoline from her storage tank.

The loss was \$96.

Helmut Kocan of 720 Elmwood Road, Cass City, told deputies Sunday morning that someone had stolen his mailbox during the night. It was worth \$15.

Cass City police arrested Lawrence Coleman, 58, of Port Austin, on a charge of driving under the influence of liquor after stopping his car on Main Street at Weaver at 1:25 a.m. Tuesday.

He was released from the county jail in Caro on bond later that morning, pending arraignment in district court.

SPECIAL SAVINGS THAT CUT THE COST OF GIFT GIVING

When It's From McConkey's It's Always Something Special

AUCTION SALE

Moving out of State we will sell at public auction at the place located 4 miles west, 1/4 mile south of Cass City on Cedar Run Road the following personal property on:

Saturday, December 13

Commencing at 12:30 p.m. sharp

B&C Lunch Wagon on the grounds

- John Deere A tractor
- Bolen diesel G174-4 wheel drive tractor with loader, cultivator, seeder, 3 point hitch
- International pull type combine for grain
- International 76 combine for beans
- New Idea 1 row corn picker
- New Holland No. 66 baler
- John Deere 2 bottom plow
- 3 section spring tooth harrow
- Tandem disc
- New Idea ground driven manure spreader
- New Idea 7 foot mower
- John Deere side rake
- 2 row planter - Table saw
- Gravity box - Utility trailer
- Quantity of good hand tools
- Electric grinder
- Roto tiller
- Riding lawn mower
- Artic 292 Lynx electric start snow mobile
- Double snow mobile trailer
- Snow mobile sleigh
- Ice auger - Outboard motor
- Quantity of camping equipment
- 3 electric heaters
- Propane heater
- Steel stock racks for pickup
- Miller 180 amp welder
- Hammermill
- Hand corn sheller, set up for PTO
- Battery charger
- Vice with stand
- Work benches
- Post hole auger with 3 1/2 H.P. motor

- Car ramps and jacks
- Jack stands
- Gas barrel - Tires
- Generator - Helmets
- Automatic pig feeder
- Pony saddle
- Quantity of straw
- Quantity of ear corn
- Quantity of Alfalfa hay
- Quantity of oats
- Shelled corn
- 5 feeder pigs
- Bikes
- Industrial cut off saw

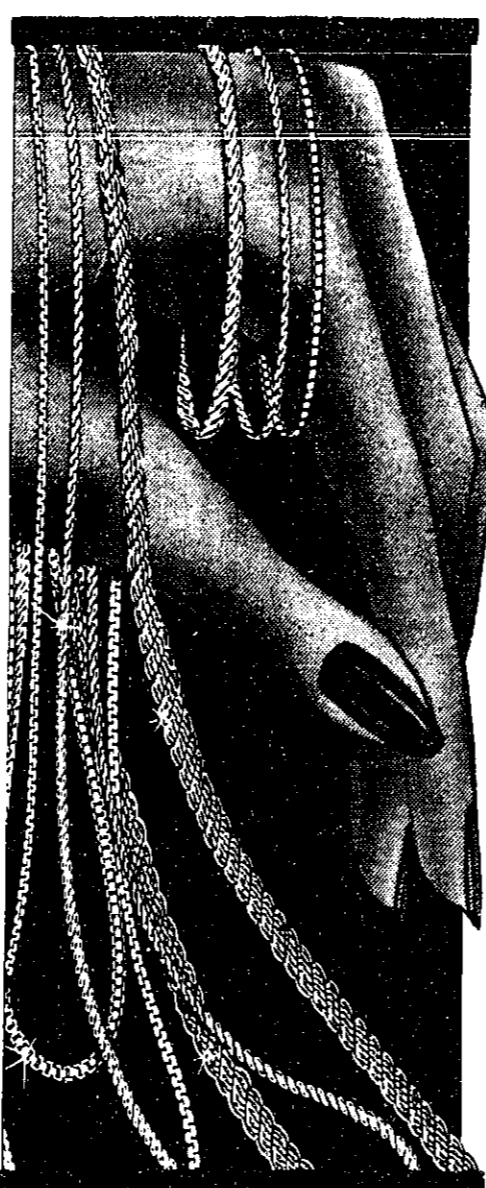
- GUNS**
- Springfield 30-06 No. 03A3 lever action, 5 shot rifle with 7 power scope
 - Savage 22, single shot, lever action rifle
 - 12 gauge pump, Model 67, 5 shot
 - Rasco 16 gauge, single shot
 - Jennings Super T 65 pound compound Bow, 30 inch draw

- HOUSEHOLD GOODS**
- Hide-a-bed
 - Upright 17 cu. ft. freezer
 - Entertainment center including stereo, radio and tape player
 - Antique desk
 - Air conditioner, 8,500 BTU
 - Norge dryer
 - Double tubs
 - 2 end tables
 - 2 twin beds
 - Dresser
 - 2 night stands
 - Mirror - Lamp

9.5 acres with large T-shaped barn, new roof, 4 bedroom 2 story house, well insulated, new 150 amp. electric service, 2 car detached garage. This will be auctioned off at 2:30 p.m. Terms: 10% down sale day, balance cash in 30 days. Other terms may be available. We reserve the rights on all bids on Real Estate.

Statements made day of sale take preference over printed matter. NOT RESPONSIBLE FOR ACCIDENTS AT SALE OR STOLEN ITEMS - ALL SALES FINAL. TERMS: Cash or checks with proper ID on personal property. Nothing removed until settled for. CLERK: Osentoski Auction Service

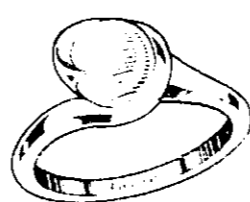
ARCHIE AND LINDA WELLER, OWNERS
 AUCTIONEERS: Ira, David and Martin Osentoski, Phone Cass City 872-2352 or Bad Axe 269-9303.



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Fine Speidel Selection

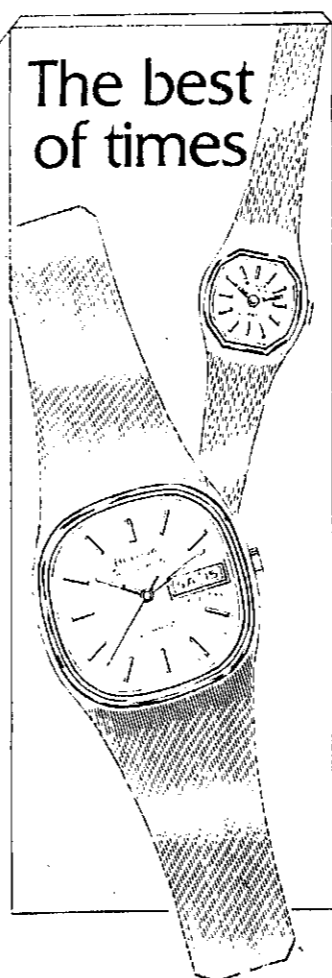
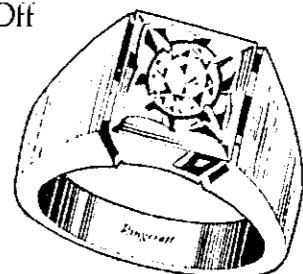
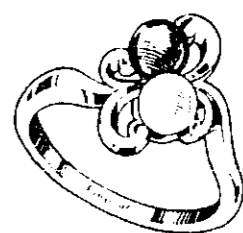
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Rings Of The Season

10% to 40% OFF

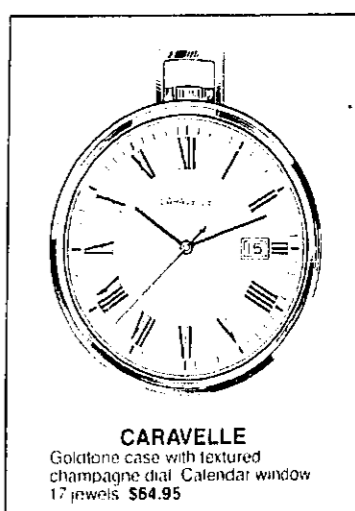
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 Star Sapphires
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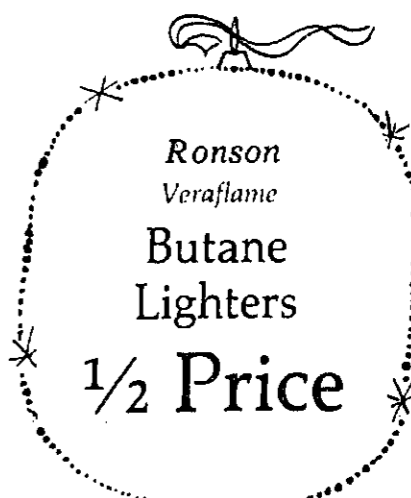
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