

When is ice safe? It depends on conditions

Q: How can you tell when ice on ponds, lakes or streams is safe to use?

A: Since most Michigan lakes and streams are at least partially ice covered from December through April, safety must be a top priority throughout the winter recreation season.

There are no set rules. Safety depends on the specific conditions. While three inches of ice on a pond may hold a person, three inches on a moving stream or spring-fed lake may be unsafe.

Particularly on large lakes, a large thickness in one area does not



consumer mailbag

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mean it's that thick all over. Very thin layers of ice can be next to a six-inch thickness.

Early ice should be hard or blue. Porous, spongy ice or dark, discolored areas should be avoided. Interestingly, repeated use of an area of ice, such as for an ice rink, has a

tendency to thicken the ice.

A SPUD OR needle bar should be used by persons each time they go onto the ice. These tools are used to test the ice thickness and to chip a hole in the ice for fishing.

An ice spud is a walking staff ap-

proximately 4 1/2 feet long with a chisel attached to the end. A needle bar has a sharpened tip rather than the chisel on the end. The spud should hit the ice with enough force to indicate at least three inches of ice ahead of the person. Or it can be used to drill a hole and measure the thickness.

A general rule for ice thickness from the state Department of Natural Resources:

- At least three inches: a few people spread out over the area (such as ice fishing).
- Four inches: safe for general use.
- Over five inches: snowmobile use.

IF THE WORST should occur and you or someone else falls through the ice, you only have a few minutes to get out. Your clothes will provide some flotation for several minutes.

One of the most successful methods is to turn onto your back and kick, working your way onto the ice surface. Usually the direction from which you came is the safest stand up. Roll away from the hole until you can safely stand up.

Once you're out of the water, your clothes will freeze rapidly, so move to safety quickly and remove car

keys from your pocket before it freezes shut.

When helping someone else who has fallen through the ice, use a ladder, clothing, rope, tree branches to hold out for them to grab. If you must go onto the ice, lie down to distribute your weight as much as possible.

Ice should be tested thoroughly before each use to help insure safety.

The Consumer Mailbag answers your questions. Address mail to The Consumer Mailbag, Concern Detroit, 1025 Shelby, Detroit, 48226.

Violence center gets \$35,000 grant

HAVEN, Oakland County's sole domestic violence and sexual assault counseling center, has been awarded a \$35,000 grant by the Detroit-based Skillman Foundation for its child sexual assault prevention program.

HAVEN stands for Help Against Violent Encounters Now.

The program is designed to teach pre-school and elementary school children how to protect themselves from sexual abuse.

"We are extremely fortunate that a foundation as prestigious as the Skillman would again designate us as a recipient of one of their grants," said Debi Cain, executive director of HAVEN.

Skillman Foundation directs funds toward program needs in the areas of child and youth welfare, basic human needs, cultural arts, education and health care. More than \$30 million has been awarded since the foundation was established in 1960 by the late Mrs. Rose P. Skillman.

Management exam classes on at OU

Individuals who want to take the March 21 Graduate Management Admissions Test can enroll now in personalized GMAT workshops offered by Oakland University's Division of Continuing Education on campus near Rochester.

Saturday workshops meet from 9 a.m. to 12:30 p.m. on Feb. 14, 21, 28 and March 14. The March 7 class meets from 9 a.m. to 3 p.m.

Registration fee, including materials, is \$135. Workshops may be repeated once at no charge. To register, call 370-5120.

For those needing a math review before taking GMAT, an optional math refresher course is scheduled for 1:30-5:30 p.m., Feb. 14. Fee is \$35.

GMAT workshops are designed to provide insights into the types of questions that appear on the exam. Areas covered include business judgment, data sufficiency, mathematical ability, English usage, reading comprehension, verbal ability, logical reasoning and validity of conclusions.

MNC to sell Tawas bank

Michigan National Corp. will sell its subsidiary, Michigan Bank-Huron, to Alliance Financial Corp.

MNC chairman Robert Mylod said an agreement in principle had been reached but refused to disclose the terms. The transaction is expected to be completed in fall.

Michigan Bank-Huron is in East Tawas and has assets of \$35.6 million with shareholders' equity of \$3.8 million.

Mylod would not say why the Huron bank was for sale, only that "we have determined that it is no longer prudent to retain our investment."

Alliance Financial Corp., headquartered in Dearborn, is the owner of Dearborn Bank and Trust Co., Alliance Data Services Inc. and a new mortgage company being formed.

Alliance President Wilbur M. Brucker Jr. said, "This bank is in an area we believe to be on the verge of major growth and development."

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The homeowners in this example had monthly principal and interest payments of \$514.31. If they continue to pay on that loan until it matures, they will pay an additional \$126,671.64 in interest. However, by obtaining a 15-year fixed rate loan now at 9.00% (9.50% APR) they will save \$85,605.53 in interest. What's more, they will be able to pay off

	Current 30-Year Loan	New 15-Year Loan
Interest rate	12% (12.41% APR)	9.00% (9.50% APR)
Unpaid Balance on \$50,000 loan (as of January 1987)	\$49,736.69	\$49,736.69
Monthly payment	\$514.31	\$504.46
Interest yet to be paid	\$126,671.64	\$41,066.11
Last payment due	August 2015	January 2002

(The figures shown above are estimates.)

*All of the annual percentage rates in the above example are estimated based on a \$50,000.00 loan with a down payment of at least 20%. The term of the loan and all of the normal prepaid finance charges (including a 2% loan discount fee) were taken into consideration in calculating these annual percentage rates.

their mortgage 12 years sooner, and their monthly payment on the new 15-year loan will actually be \$9.85 less than the payment on their old 30-year loan.

If these same homeowners wanted to reduce their monthly principal and interest payments even more, they could obtain a 30-year loan from Standard Federal at 9.50% (9.84% APR).

In this case, they would reduce their monthly payments by \$96.10 and still save \$25,852.73 in interest over the remaining term of their new loan.

The interest rates shown above are subject to change. So, now is the time! Stop in at any Standard Federal office and talk to one of our mortgage counselors to see just how much you can save.

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