



CHERYL KEE

Mr. and Mrs. Norman Kee of Dandridge Avenue, Plymouth, announce the engagement of their daughter, Cheryl Lynn, to Timothy L. Nagle, son of Mr. and Mrs. Paul Nagle of Birmingham. Both are seniors at Eastern Michigan University. They plan an early September wedding.



VICTORIA LECKIE

Mr. and Mrs. H. Victor Leckie Jr. of Hartsough Avenue, Plymouth, announce the engagement of their daughter, Victoria, to Lawrence Parsons, son of Mrs. Robert Parsons of Powerville and the late Mr. Parsons. The bride-elect attended Ferris State College, where she affiliated with Delta Zeta sorority, and is employed by the Michigan Consolidated Gas Co. Her fiancé graduated from Ferris State in 1973 with a degree in business administration and works for Glover Electric. They plan an April wedding.



DEBORAH TOWERY

Mr. and Mrs. Jimmy Towery of Livonia announce the engagement of their daughter, Deborah Ann, to Gary Lee Somerville, son of Mr. and Mrs. Chester Somerville of Detroit. The bride-elect is a 1972 graduate of Bentley High School and employed by American Concrete Institute in Detroit. Her fiancé graduated from Cody High School in Detroit in 1969 and works for Hydro-matic in Ypsilanti. They plan a July wedding.



ANNABELLE ABBOTT

Mr. and Mrs. Elbert Abbott of East Grand Rapids announce the engagement of their daughter, Annabelle, of Livonia, to F. Dan Longhi of Livonia, son of Mr. and Mrs. Francisco Longhi of Garden City. Both are 1969 graduates of Michigan State University. The bride-elect teaches in the Ferndale school district and her fiancé is with the City of Livonia Police Department. A July wedding is planned.



SANDRA ÖFF

Mr. and Mrs. Edward Öff of Ohio Avenue, Livonia, announce the engagement of their daughter, Sandra, to Curtis Gargarello, son of Mrs. Genevieve Gargarello of Westland. The bride-elect attended Eastern Michigan University and she and her fiancé both are employed by Ezor Express. They plan to be married in January in Martha - Mary Chapel, Greenfield Village and will honeymoon in Las Vegas.



KATHLEEN TEICHMAN

Mr. and Mrs. Donald Teichman of Lyndon Avenue, Redford Township, announce the engagement of their daughter, Kathleen M., to Michael L. Yost, son of Mr. and Mrs. Robert Yost of Sandusky, Ohio. The bride-elect is working on an associate degree in child care technology at Schoolcraft College and is employed by the Little Cottage Day Care Center in Redford Township. Her fiancé has an associate degree in fire science technology from Owens State Technical College and is employed as a fire marshal by Chrysler Products in Sandusky. They plan to be married in September.

Westland Home For Varilones

Mr. and Mrs. Michael Davido Varilone have a home in Westland following their recent afternoon wedding in St. John Bosco Catholic Church.

Mrs. Varilone is the former Valerie Karen Laudertack, daughter of Mr. and Mrs. Francis Laudertack of Centralia Avenue, Redford Township. Her husband's parents are Mr. and Mrs. George Varilone of Milford, formerly of Redford Township.

The Rev. Sidney Eckert performed the double-ring ceremony.

Given in marriage by her father, the bride wore a southern-style gown trimmed in lace, tiny pearls and light blue ribbon. Her mantilla veil was of matching lace and the carried white carnations and roses and blue baby's breath.

Her attendants wore light blue organza dresses with peach and blue floral designs. Denise Siebert was matron of honor and the bridesmaids were Kim Laudertack, Lori Johnson and Mrs. Kathy Zack.

The best man was George Varilone, brother of the bridegroom, and the ushers were Mark Beausoliel, Gary Ciagowski and Steven Varilone. Mark Laudertack, brother of the bride, was ring-bearer.

After a reception for 200 guests in the Dunham Ray Hall in Southfield, the couple



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Here's A Consumer New Year Resolution

BY ESTHER K. SHAPIRO
Michigan Credit Union League

Once again it's time to face up to that old American tradition — the New Year's resolution. Solemnly sworn to in the grin of fog the day after New Year's Eve, blithely broken when the sun comes up again, this annual catalogue of promises to mend our bad old ways has become a joke.

But it shouldn't be. The beginning of a new year is a fine time to take stock of our assets and debts. We may even find that we can lead better lives after all, if we only know how. As consumers, we can improve the quality of our life style considerably, just by changing a few bad habits. This year, let's make our new consumers resolutions, and stick to them.

I do hereby solemnly resolve that:

same brand name companies. I will check consumer publications for impartial reports on product testing, ask your friends who have used the product, examine the item as closely as you can for durability of material and quality of workmanship.

I will not tie up more than 20 per cent of my take-home pay for installment payments.

(The term "installment payments" does not include house payments or rent.) If I am already obligated for payments amounting to more than 20 per cent, I will refrain from new purchases until the old debts are settled.

I will not make new loans to pay off old ones.

Since there is an additional charge for credit each time I borrow, I am simply adding to my burden of debt; and changing one large payment for several small ones may temporarily postpone, but will never solve your budget problems. Only careful planning and restraint can do that.

I will remember that using

credit does not increase the amount of money I have to spend.

It only makes it easier to spend. Eventually, I must pay it back out of future income, plus interest.

I will use credit only to build up family assets.

"Big-ticket" items for long term needs — a home, car, furnishings, major appliances, education are needed to enhance the quality of my family life. Using credit for a multiplicity of small items adds to my cost, increases the burden of payment. I will never finance anything that will have ended its usefulness before it's fully paid for.

I will try to maintain a savings balance equal to three months' take-home pay, as a protection to meet emergencies.

Doing without a paycheck for a few months is never a pleasant prospect, but I can save a lot of sleepless nights by resting on that cushion of savings.

Camp To Get Renovation

Facilities at Camp Crawford, 10-acre campsite owned by the Huron Valley Girl Scout Council, will undergo renovation costing nearly \$10,000 this winter.

Money for the work, said Mrs. Louis Galan, council president, will come out of profits from Girl Scout cookie sales.

The camp is located in southeastern Washtenaw County and used primarily for primitive camping and daytime activities such as hiking, outdoor cooking and ecology projects. Improvements planned are fencing and posting camp boundaries, expanding lavatory facilities, repairing and painting two open shelters and repairing the entrance road and parking lot.

A volunteer committee including Girl Scouts and Camp Crawford neighbors will assist with the repair work, Mrs. Galan said.

Livonian Wins Photo Contest

Heather Hale of Livonia has been named local winner in this year's National Children's Photograph Contest.

Her winning photograph was taken by the O'Connor Portrait Studio in the J. L. Hudson Co. Westland store.



SHARON NICHOLAS

Mr. and Mrs. Roland J. Nicholas of Russet Lane, Plymouth, announce the engagement of their daughter, Sharon Dee, to Jeffrey L. Mooney, son of Mr. and Mrs. Virgil Mooney of Plymouth. Both are graduates of Plymouth High School and students at Kalamazoo Valley College. A Jan. 12 wedding is planned.

Singles Club Plans Party

The Tuesday and Saturday Night Singles Clubs of Ann Arbor, invite all singles over 25 to a New Year's Eve dance in the YM-YWCA, 350 S. Fifth.

There will be dancing to live music from 8 p.m. to 1 a.m., with a smorgasbord supper at 10 p.m.

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