

## Family Federal Savings plans another branch

GAYLORD — Family Federal Savings' 23rd branch office in Michigan is planned for Old 27 South.

The branch would join the Family Federal branch office at 416 W. Main Street, opened in 1972, in offering savings and loan services to the area.

Family Federal Savings originally was chartered in 1888 at Saginaw. Its predecessor was Saginaw Savings and Loan Association.

In 1981, Family Federal's assets were estimated at \$400 million, with further expansion anticipated in northern Michigan.

New services include checking accounts that earn interest, all-saver tax-free certificates (starting Oct. 1); increased lending capabilities and insurance increased to \$100,000 for 10 separate classes of accounts.

Later this year and in early 1982, association officials are looking forward to new regulations pertaining to retirement accounts that offer tax advantages to the consumer-depositor.

Overseeing the northern Michigan region for Family Federal is Eugene Sauer, vice-president. David Gahn, also a vice-president, manages the Gaylord office.

## Gaylord Glass supplies north

GAYLORD — Founded in 1967 with just two employees, Gaylord Glass Company has since developed into a major supplier of glass in northern Michigan.

Owners Ron and Carol Czinki, the firm's only employees when it was first established, now own and operate glass businesses at three area locations.

In addition to Gaylord Glass, the Czinki's

also operate North Pointe, Inc., a glass wholesale firm supplying lumber and glass companies, from their Gaylord location at 760 Old 27 North.

They also own the Petoskey Glass Co. and the Grayling Glass Co. Each location serves an area of about 30 miles in radius.

About 25 people are employed at the three locations.

## Plum Shoppe and local history

GAYLORD — The Plum Shoppe, 131 W. Main St., is located on a site formerly occupied by one of the city's oldest downtown businesses.

Three generations of the Quay family cut hair when Quay's Barbershop operated on Main Street for more than 80 years. Lewis Quay, who had various shops downtown, bought the building in 1925. He taught the

trade to his son Bud, and Bud's son Dale attended barber school in 1949 and joined the shop.

A new building was constructed at the address in 1962. Kenneth and Isa Gregory purchased the building in 1979, and established a shop that today handles lingerie, sleepwear and accessories.

## Granger Engineering, Inc.

128 N. Court Gaylord, MI 49735  
517-732-3584

### CIVIL ENGINEERS — LAND SURVEYORS

#### CIVIL ENGINEERING SERVICES:

David W. Rommelmann, P.E.



Wastewater Collection & Treatment  
Water Supply & Distribution  
Roads and Bridges  
Dams and Hydraulic Works  
Recreational Facilities  
Industrial Parks  
Airports  
Site Development  
Rate Studies  
Project Management  
Contract Administration  
General Municipal Assistance

#### LAND SURVEYING SERVICES:

James L. Schwandt, R.L.S.

Boundary Surveys  
Proprietor & Assessor Plats  
Site & Topographic Surveys  
Construction Control Layout  
Mortgage Reports  
Subdivision & Condominium Layout  
Oil Well & Pipeline Surveys



# We're Committed

## to growth in Otsego County

- Septic Systems •Land Clearing
- Land Preparation
- Subdivisions •Excavating
- Oil Field Service
- Grading •Trucking



## North Central Excavating & Trucking

Richard Townsend

Gaylord

(517) 732-2125