

The Tamarack



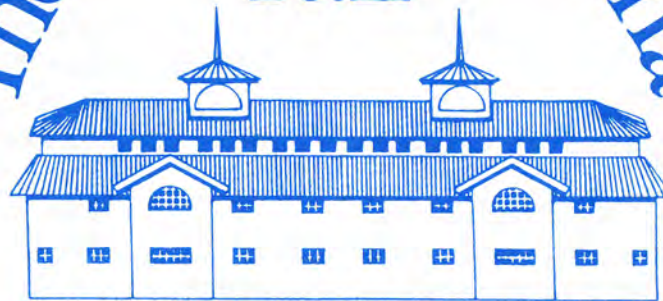
BONNER, MONTANA

AUGUST 1992

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The Western Montana Fair



MISSOULA, MONTANA

AUGUST 11-16, 1992

TUESDAY

FREE ADMISSION

Carnival Opens
Horse Racing Post Time - 1:30 P.M.
Association Concert 8:00 P.M.

WEDNESDAY

SENIOR CITIZENS' DAY (\$2.50 Adm.)
Ticket Booth Opens
Fair Parade 10:00 A.M.
Horse Racing Post Time - 1:30 P.M.
Rodeo 8:00 P.M.

THURSDAY

McDONALD'S® KIDS' DAY
(18 & Under Free - 10:00 A.M. - 6:00 P.M.)
Ticket Booth Opens 10:00 A.M.
Horse Racing Post Time - 1:30 P.M.
Rodeo 8:00 P.M.

Free Entertainment Daily

Antique Engine Display

FIREWORKS DISPLAY NIGHTLY

FRIDAY

Ticket Booth Opens 10:00 A.M.
Horse Racing Post Time - 1:30 P.M.
Blacksmithing & Horseshoeing Competition
Rodeo 8:00 P.M.

SATURDAY

Livestock Show & Sale 8:00 A.M.
Ticket Booth Opens 10:00 A.M.
Horse Racing Post Time - 1:30 P.M.
Blacksmithing & Horseshoeing Competition
Joe Diffie & Collin Raye Concert 9:00 P.M.

SUNDAY

Rabbit Show
Sheep Show & Sale 8:00 A.M.
Blacksmithing & Horseshoeing Competition
Demolition Derby 8:00 P.M.
\$6.00 Admission

Demonstrations In The Culinary & Other Departments Daily!
Exhibit Building Open 10:00 A.M. - 10:00 P.M. Sunday: 11:00 A.M. - 6:00 P.M.

FOR MORE INFORMATION, CALL: 721-3247
Mountain Line Shuttle Service Every Day - Call 721-3333 for more information.



August 1992						
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A Look At The Change Process

By Tom Breum
(Plywood Plant Manager)

With better than one-half of 1992 behind us, we need to look at what has happened in the change process. Many of us listed goals at the beginning of the year. Are we reminding ourselves of these goals to see if we are progressing towards achieving them?

Area teams need to list down the accomplishments they or task team members have completed. This list should include those individuals who are making the extra effort to improve on-the-site 'core values':

Safety

Participation

Product Quality/Customer Satisfaction

Cost Effective Production

Projects do not mean only those which involve the revamping of existing equipment

or the adding of new. Some of the most effective projects are where individuals or groups analyze system or process roadblocks and determine a better way, be it improved preventative maintenance or a change in process methods.

I believe it is safe to say we need not look at 100 percent fixes, rather, we need to look at degrees of improvement. If each negative factor affecting our daily performance was reduced by five to ten percent, the overall impact would be enormous. Once an improvement change is made, this then opens up our minds towards other positive changes and the continuous improvement process is rolling. This, in reality, is what the change effort is all about.



Customer Profile: BOISE CASCADE'S DISTRIBUTION CENTER IN BILLINGS

- 55 employees
- Commodity Distribution/Profit Center
- Responds to customer problems immediately
- Supplies market information and tends to customers
- One of Champion's (Bonner's) biggest/best customers
- Manager feels Champion's (Bonner's) product quality is as good, or better, than other suppliers

SERVICE AND QUALITY ARE VALUED THINGS! Not only to our customers, but from our suppliers to us!

We are proud of the fact that we establish, a one on one relationship with our customers. And, proud of the quality of the products and the services that we provide for our customers. We service a customer radius from Butte to Minot, ND and into Northern Wyoming. We are concerned over the potential sale of Bonner. Will a new buyer keep the mill running, keep the same product mix?

One area where Bonner could improve on is: The core voids in the 3/8" premium underlayment. Also, we wish Bonner could make more 1/4" AC and begin to make 1/4" premium underlayment.

SAFETY

Loss Prevention Accident/Incident Report

June 1992

By Jim Connelly

Bonner had another good month experiencing **18** recordable accident/incidents, **2** of which were restricted work activity. There were no lost time accidents, our second consecutive month.

Central Services had **2** recordable accident/incidents, **1** of which was restricted work activity, a millwright fractured his little finger. Central Services now has **5 consecutive months** of no lost time. Log Yard/Processor had another good month, experiencing only **1** recordable accident. The Department now has **8 consecutive months** of no lost time. The Lumber Department also had a good month, recording only **2** recordable accidents, no restricted work activity. The Department now has **18 consecutive**

months of no lost time. They have passed the 400,000 manhour milestone of no lost time - **403,799**. Congratulations! The Plywood Department experienced **10** recordable accident/incidents, **1** of which was restricted work activity, a strained shoulder. Plywood now has **2 consecutive months** of no lost time.

Our Lost Workday Rate and OSHA Rate remain good when compared to our yearly goals. For the first months our rates are:

Lost Workday Rates	1.6 vs 2.2 goal
OSHA Rate	7.9 vs 9.9 goal

DEPARTMENT ACCIDENT RATES,
ACTUAL vs GOAL

	Lost Workday Rate		OSHA Rate	
	Actual	Goal	Actual	Goal
Central Services	2.9	2.2	8.6	9.9
Log Yard/ Processor	0	2.2	3.7	9.9
Lumber	0	2.2	9.8	9.9
Plywood	1.9	2.2	7.7	9.9

SAFETY MATTERS

Buckle Up Your Kids!

Child safety seats, used properly, cut the risk of a child's being killed in a crash by 71 percent. The National Safety Council reminds us that children must be buckled in when riding in a moving vehicle. It's the law in every state.



PARTICIPATIVE MANAGEMENT IN PROGRESS

“Another Step Closer To Improving Quality — The Key To Our Success”

By Doug Farmer

Participants from Bonner attending a recent customer site visit to Fargo, North Dakota and the Minneapolis area took another step closer in determining how we at Bonner can improve the quality of our products.

The first visit during this customer site visit was conducted at a Georgia Pacific Distribution Center outside of Minneapolis. The group spoke with the Manager, Cory Muggenburg, who appeared to be very satisfied with the plywood from Bonner and Libby. He also has had no problems with claims. Cory felt the key to our success was quality and diversity.

The second visit was with one of our best customers in this region, Lavelle in Fargo, North Dakota. The group spoke with Bob Lavelle, one of the owners; Everette Bjerke, Manager; and Wayne Lofdren, Yard Foreman. Here again, quality was on top of the list. The manager felt our most successful products were 5/8 and 3/4 underlayment. However, we should strive for 1/4" or less core voids. He stressed the need for availability. He said it would help him if he had at his fingertips, what we had on hand and what we planned on making. He is looking for a solid, **no gap** core line, next to face, 5/8 UL. Also, they would like to receive the plywood on the good side, or face up. A job site was also visited in this area where the group met with a contractor who had received some bad flooring, which as best as we could tell, appeared to be a dry-out problem.

Next, the group went to a Georgia Pacific Distribution Center in Fargo, North Dakota. At this location, they were concerned about late shipments. They have been losing some business due to product appearance (core voids). They would like to have more 5/8 and 3/4 CDX. They also brought to the group's attention that the Champion logo appears too dim, stressing that it needs to stand out more.

Lyman Lumber likes our products and the way we conduct business. However, they do

not like to see core voids. Here again, quality is the key to our success. Lyman Lumber is compiling a list of companies to buy from and those not to buy from (an in-house list). Overall, they are satisfied with our products.

The next visit was to a re-loading warehouse in Minneapolis. Here again, our logo didn't show up very well, as compared to other competitors.

After a visit with Canton Lumber Company, the group discovered that they use some 5-ply 5/8, but would like it 7-ply also. At this location, 95% of the plywood goes to industrial applications, preferring 7-ply 3/4 PTS.

Another Georgia Pacific Distribution Center in Minneapolis stressed their concerns about core voids affecting the appearance on the edges of our products. They would also like more mix in the cars. A problem was also brought to the group's attention that fill material sticks out of our 19/32 CCX PTS.

The overall feeling that I received from the customers we visited was that they like the quality of our products. They have received few complaints from their customers and very few claims. I do feel we have a way to go with the appearance of our wood; tape hanging off, fill material sticking out, core voids, and a bolder logo.

Participants from the Bonner Plywood Plant who attended the customer site visit to Fargo, North Dakota and the Minneapolis area during the month of June were:

Richard Zinke — Green End Area
 Ken Moos — Dryer Area
 Will Mitchell — Glue Room Area
 Henry Reed — Finish/Shipping Area
 Doug Farmer — Green End Area Supervisor



Timberlands And GIS

By John Woods

Timberlands has acquired a new forest management tool called GIS, which stands for Geographic Information System. But what does it mean? GIS is actually a process for integrating maps with data for analysis purposes. Let me explain one step at a time.

All Champion lands have been mapped showing the boundaries of the different types of trees (called stands) we have growing on our ground. These maps used to be produced and maintained by hand, a very, laborious job. Now, however, these maps are produced by a computer called the workstation. The initial work of converting the hand drawn maps to computerized maps, called digitizing, was done by the Timberlands Technical Center in Jacksonville, Florida. Now, any changes that need to be made to the maps are digitized by Jim Martinson on our workstation in the Russell Street office. The workstation is the heart of the GIS program in that it pulls together all the different components that make a GIS.

The other major component that makes up our GIS is the forest inventory system. We have over 100,000 cruise points on our ground that give us a good picture of what kind of trees are growing out there, how big they are, what condition they are in, where they are located, and a whole host of other information about how the trees and ground look.

When this information, which resides on the mainframe computer in Hamilton, Ohio, is combined with the map data on the workstation, we have "smart maps", but still not a GIS. By this we mean if you pick any stand on the map it knows where

it is located in the real world, where it is located in relation to other stands (adjacency), what types of trees it has growing in it, its slope, aspect, elevation, and other physical features are, and how many acres it is.

If this integration of map and data is used in analysis work or to help make land management decisions, then we have a functioning Geographic Information System. The foresters will be able to use the GIS to help them make decisions concerning areas to plant, thin, or log, to analyze the impact of regulations (such as SMZ Law or Cumulative Watershed Effects), or just to keep a record of past activities, future activities, research areas, permanent growth plots, or whatever information they need to help them do the best job they can to manage Champion's Timberlands.



Meet Our Summer Employees!

What are your plans and goals for the future?



Kristie Freestad
Chemistry And Lumber

Two years down and three to go, is the current status for Kristie Freestad, who is study-

ing to obtain a B.S. Degree in Chemistry. Kristie, pictured with her dad, Mel Mytty (Saw Filer), stated that the field of Chemistry covers a broad spectrum, and that during this stage of her education, she has not established a career field. Kristie starts her internship next year, which upon completion, should enable her to focus more clearly on a career field, possibly in petroleum or engineering. Kristie enjoys hunting, fishing, and golf when she is not studying or working, and stated that she downed her first buck during the last hunting season, using Mel's 30-06, which proved to be a bruising experience — especially to her shoulder. Kristie also mentioned that working at Bonner provides a higher rate of pay, compared to waitress jobs or working in hamburger stands, not to mention a workplace with many good friends and fellow employees.

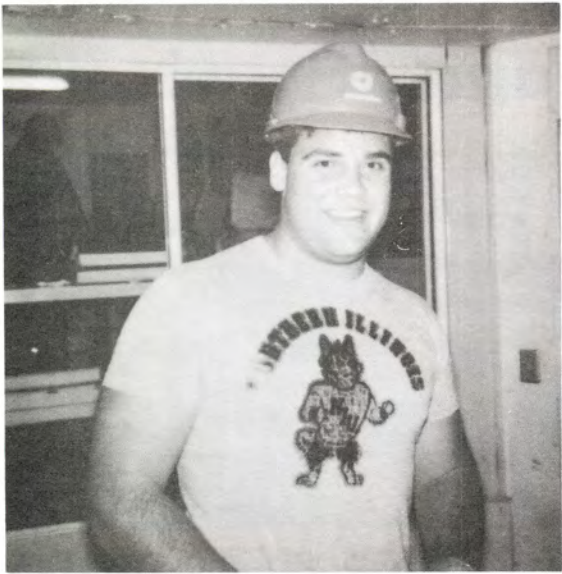
Tony Amaya
Finance And Marketing

Five years at the University of Montana, coupled with a lot of hard work (which included two summers in the Bonner Lumber Department working as summer help), enabled Tony to achieve his goal of obtaining a Bachelor's Degree in Finance.

Tony recently became married on June 13th, and his wife Barbara (who has attended the University of Montana for four years) hopes to start a career in Marketing after her graduation in December.

Tony, center of picture, stated that he would like to get a job locally, in either Corporate Finance or Banking, but would relocate if necessary. We in the Lumber Department wish Tony and his wife, who have invested nine years towards their educations and futures, the very best, not to mention sincerely missing Tony when he goes on to bigger and better things.





Three Years Down And Two To Go

A summer vacation from school, equates to searching for and securing a summer job for **Warren Arledge**, a student at the University of Montana. Warren, pictured in the Enddogger Cab working as a chaser, is studying for a B.S. Degree in Business Management. Warren commented that he is very impressed with the safety focus in the lumber department, as well as the other facets of the PM process. Warren also stated that summer jobs which provide similar benefits and pay received at Bonner are hard to find.

Warren enjoys weight lifting whenever he is not studying or working, and never misses an opportunity to go fishing or hunting when one arises.

PLANS AND GOALS FOR THE FUTURE



Lisa Brewer plans to stay in Missoula and find a job working with children. Lisa has a degree in Social Work. Lisa's goal is to go back to school and obtain a Master's Degree in Social Work.



Mark Ritzheimer is a Chemistry Major at Willamette University in Oregon. Mark plans to go to Medical School.



Dave Grapensteter is a Pre-Med major at the University of Montana. His goal is to become an Optometrist.

IMPORTANT INFORMATION

Champion Fund For Community Service

Since 1984, Champion's local Champion Fund for Community Service Committee has granted a total of \$115,117.35 in donations to numerous nonprofit agencies and organizations that serve our community and improve the local quality of life.

Current committee members are pictured from left to right: George Gow, Diane Farra, Pete Christianson, Mary Ann Buckhouse, Mel Lockridge, Jan Paulson, Peter Tucker, Ed Johnson, and Lorrie Woods (not pictured).



MISSOULA COUNTY SHERIFF'S DEPARTMENT
200 W. BROADWAY
MISSOULA, MONTANA 59802

Phone (406) 721-5700
Fax (406) 721-8575

DOUG CHASE
Sheriff
LARRY WEATHERMAN
Undersheriff

May 4, 1992

Mary Ann Buckhouse, Secretary
Champion Fund for Community Service Committee

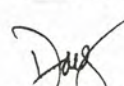
Dear Mary Ann,

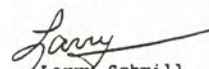
Thank you for the generous donation of \$1,000.00 to the Missoula County Sheriff's Department Search & Rescue Unit. We have ordered the rescue boat from Al's Outboard in East Missoula. Our cost is \$13,500.00.

The Champion Fund Program's continued support of our Search & Rescue Unit is certainly appreciated and benefits the whole community. Your contributions over the years have enabled us to purchase equipment and add to existing equipment. As you're aware, all of our funding comes from donations and our fund raisers.

Again, thank you.

Sincerely,


Doug Chase
Sheriff


Larry Schmill
Chief, S&R Unit

DWC/ms

Sherene Ricci Update

Just a note to let you all know how things have been going for us, and to share some very good news with you. We took our daughter to the Seattle Children's Hospital during the week of June 8th through the 12th, which is our 5th trip to Seattle. After a very thorough examination, the doctor declared our daughter free of cancer.

During the last year, Sherene has had eleven very aggressive treatments of chemotherapy, with ten weeks of radiation therapy, as well as two major operations, and four minor operations.

Sherene will undergo examinations every three months for the next two to five years, which will be conducted here in Missoula, not to mention examinations every six months which will be conducted in Seattle. These examinations will consist of: Magnetic Resonance Imaging, C.T. Scan, X-ray and Blood Tests.

Thank you all, so very much for your generosity and support during the past year. You were all a great help in making this situation tolerable.

Sincerely,

Preston A. Ricci and Family

Keep An Eye In The Sky On August 12th & 13th

Since the year 830, sky watchers have observed an annual meteor shower that seems to originate in the constellation Perseus. Its peak arrives so punctually on the night of August 11 that the date has come to be known as the "Night of the Shooting Stars." (Because this is a leap year, the stars will be a day late, beginning on the 12th.)

Observers everywhere in the world but the South Pole may see as many as 60 meteors an hour lighting up the sky as they enter the earth's atmosphere. Each one may be tiny, but they all shine brightly in the sky.

The Perseus constellation is located in the northern hemisphere near Andromeda and Auriga.

Mythology buffs will recall that in Greek mythology, Perseus is the son of Zeus and Danae who slew Medusa and rescued the fair Andromeda (Perseus' wife).

Keep an eye on the sky on August 12 and 13. If you ever wanted to make a wish on a falling star, you will not have a better opportunity for some time.



Recognizing The Accomplishment Of Our Children!

CHRISTINA LORENE DIMMITT

Graduate of Hellgate High School.

Christina is the daughter of Ed Dimmitt, Glue Room - Swing - Plywood.

She is also the Granddaughter of Arnie & Evie Fehr. Arnie works in the Planer.

FRANKIE HENDRIX

8th Grade Graduate of Rattlesnake Middle School.

Frankie is the son of John & Diana Hendrix. John works in Central Services and Diana is the Payroll Clerk in the main office.

HOWARD ROY REED, Jr.

8th Grade Graduate of Hellgate Elementary School.

Howard is the Grandson of Arnie & Evie Fehr. Arnie works in the Planer.

AROUND AND ABOUT BONNER

Champion Golf Tournament

The results of the Champion Golf Tournament held June 27, 1992 at the U of M Golf Course were as follows:

First Place Team: Rod Hand, Ernie Wilson, Gary Engebretson and Bill Kostilecky.

Second Place Team: Kim Kadlec, Cindy Kadlec, Tom Breum and Arlene Breum.

Third Place Team: Geoff Brewer, Bob Brewer, Gary Pamin and Ed Johnson.

Fourth Place Team: Jim Johnson, Scott Johnson, Dennis Volin and Frank Cianflone.

PRIZES:

Long Putt Women - Putter from Rucker - Arlene Breum, winner.

Long Putt Men - Putter from Rucker - Frank Jesness, winner.

Long Drive Women - Golf Balls - Kelly Giesen, winner.

Long Drive Men - Golf Balls - Geoff Brewer, winner.

Closest to Pin women - \$25 Gift Certificate - Linda O'Connor, winner.

Closest to Pin Men - \$25 Gift Certificate - Gene Schaffer, winner.

\$25 Gift Certificate from Industrial Tool - Gary Pamin, winner.

Box of Golf Balls from Menasha Corp. - Bob Brewer, winner.

Ice Chest from Fasteners - Mike Steinburg, winner.

5th Place Award - Jim and Ed Martinson, Zale Bender and Tom Himes.

Last Place Award - Kelly & Robbie Giesen, Rick & Karen Becker.



The Missoula Aquifer

In Missoula, we often take our drinking water for granted. We shouldn't. Most of the 77,000 people who live in the Missoula Valley live on top of the Missoula aquifer, the valley's drinking water supply.

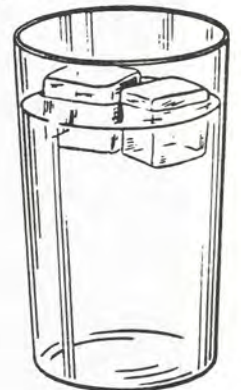
When you dump chemicals down a storm drain, spray your lawn with pesticides or wash oil off your car's engine in the street, you may be contaminating your drinking water. That's because our aquifer is easy to pollute. The aquifer is the body of sand, gravel and cobbles that lies under the Missoula Valley. Glacial ice and streams deposited these materials around 20,000 years ago and now they're saturated with high-quality water. Ninety percent of the water that recharges the aquifer comes from the Clark Fork River.

Water moves through this porous groundwater system at an average rate of three feet a day, which is very fast. The water in many aquifers barely moves three feet a year. The

aquifer is also close to the valley floor. Groundwater can be tapped anywhere from 10-100 feet below the surface. Because the aquifer is both porous and near to the surface, we can easily contaminate it.

How contaminated is the aquifer now? It's still fairly clean. We don't even have to treat it before we drink it. But in recent years, scientists have found diesel, gasoline, pesticides, cleaning chemicals and nitrates in portions of the aquifer.

The presence of these substances indicates we are imperiling our water supply. Removing pollutants from drinking water will be very expensive. So do your part and watch what and where you dump.



The Bonner Highlanders

A Young Ambitious Batter vs. A Cranky Old Pitcher

By Glenn Smith



As the 1930's drew to a close, the effects of the Depression and its associated hardships took its toll on people from all walks of life. The residents of Bonner and the surrounding areas were equally effected, but they had a common interest — the love of baseball, which prompted them to dig deep into their pockets and sponsor a second Bonner baseball team. The name of this team would be The Bonner Highlanders, derived in part, from a name sewn onto the newly purchased (but used) baseball uniforms. The Highlander Brewery in Missoula had sponsored a team and provided them with uniforms, but that team was disbanded, leaving a pile of unused uniforms and a great bargain for the new Bonner team. Dornie Dornberger (a security guard on the Mill's Main Gate) would be the coach for this new team and the youngest player would be "Lefty" Pleasant (kneeling front row center). This new team provided Lefty an excellent opportunity to pursue his love of the game, as well as initiating the first steps towards becoming a professional ball player. The hard work and efforts of this young player suffered a momentary set back when the pitcher on a

ball club from a small town east of Bonner refused to pitch as Lefty came to bat, complaining that Lefty was too young. Coach Dornberger quickly replaced Lefty with a more mature batter, smoothing the ruffled feathers of the irate pitcher and allowing the game to continue. Lefty's love of the game was not dampened by this incident, which actually inspired him to continue on and play pro ball. Two other Bonner ball players who went on to play pro ball were: Howard Peers and Ed Jacobson.

This picture of the Bonner Highlanders (taken during the late 1930's) was provided by Ty Jacobson and the special insight about living and working in Bonner during this time period was provided by Lefty. The players on this team are: Dornie Dornberger (standing back row left). Standing next to Dornie is Don Thompson, Jim McCluskey, Charles Campbell, unknown, and Billy Beare. Sitting center row are: Ken Soure, Ed Jacobson, Ty Jacobson, Swede Anderson, Howard Soure, Norman Jacobson, and Fred Farmer. Kneeling front row left are: Bill Jacobson and Lefty Pleasant.

HOT SHOTS

Temperature

By Carla Verworn

August gets very hot sometimes. Here's some information to help prevent any problems from the heat and possibly from the unexpected cold of summer.

When you move or work in hot weather, your body loses sweat: fluids and body salts. That loss causes the main types of heat illnesses. They are: heat cramps, heat exhaustion, and heat stroke.

Heat Cramps: cause muscle cramps or twitches.

You need to: slow down, remove yourself from the heat, and replace fluids with water.

Heat Exhaustion: causes dizziness, weakness, or feeling lightheaded. The skin is moist and very warm.

You need to: stop work immediately, remove yourself from the heat immediately, and replace fluids with water.

Heat Stroke: causes headache, **confusion** and unconsciousness. The skin is **usually** dry and very red. The skin is very hot.

You need to: cool **IMMEDIATELY**, apply cool towels, water or ice to the victim, and call the Emergency Medical System (911).

Remember to pay attention to the symptoms of overheating. You won't be able to work them out. If you are at work and you feel any of the above problems, such as muscle cramps or dizziness, go to the lunchroom where it is cooler — get help if necessary — and drink some water or a can of pop slowly.

If someone you are working with appears **confused** and has other symptoms of heat stress, help them to a cooler place to rest and drink fluids. Since they are confused, they may not be able to decide for themselves to get cooler. If you or someone else have the symptoms of heat exhaustion, and with treatment the symptoms get better, don't assume you can go right back to work. The problem will only get worse very quickly. Heat **exhaustion** can lead very quickly to heat **stroke** and heat stroke can kill you.

You need to decide **before** you get in the hot times to take care of yourself and prevent problems. Drink plenty of fluids: water every 20 minutes, or a prepared electrolyte solution, like the sports drinks on the market. Don't wait to be thirsty to get a drink because thirst is a **late** sign of dehydration.

Eat salted foods, like pretzels or potato chips to help replenish the salt lost through sweating.

Avoid salt tablets. They make your blood too salty and can cause other problems besides heat stress. If you have high blood pressure, a heart condition, or kidney illness, ask your doctor for **specific** instructions for replenishing your body fluids and salts, so you **know** how to care for you. Do it **before** you are exposed to high temperatures.

The most important item here is **Prevention**. Drink fluids every 20 minutes. If you think you are getting too hot, cool off. Wet your neck, arms, and your hair. Be aware of the potential for problems and take care of yourself.

The biggest factor in how you are affected by heat is how much heat and physical labor you have been exposed to in the previous 3 weeks. If you have been hiking every day for the last 3 weeks with 50 pounds of supplies on your back, you will tolerate any increase in heat much better than the person who hasn't been hiking or hasn't carried a pack.

Here are a few words about the unexpected cold of summer. People die of **hypothermia** — the body getting too **cold** — in the summer. The victims may or may not be physically fit. The hypothermia usually happens when the victim plans only for the heat of summer and does not believe that they can be affected by the cold.

Hypothermia has happened to people who spent all day in the heat and cooled off — too much — with a sudden, very cold shower. Another common victim is the hiker in shorts. He sees a storm approaching and knows the weather is getting cold. He thinks that since he is walking he will be warm enough so he keeps walking even though he feels cold. Then he gets confused because that's one of the early signs of hypothermia. Maybe he loses the trail. He is out in the mountains during the storm and the body can't get warm. If he is lucky and smart, he has told someone where he is going or is hiking with a friend who is not hypothermic and will get him to shelter and get him dry. Sometimes these people haven't gotten help in time and they have died from **cold**.

Take shelter during unexpected cold weather. And a useful hint: talk to yourself out loud now and then. Slurring of speech is the **first** sign of getting too cold. Decide before you need it to take care of yourself.

Cent\$ibly Your\$

**Champion Intermountain Federal Credit Union Hours: M&F 7:00 a.m. - 4:00 p.m.
T-W-TH 11:00 a.m. - 4:00 p.m. Phone: (406) 258-6785**

Dealers Try New Tactics

This summer and fall many car dealerships have smart new twists to lock up your financing. **Balloon Payments Make A Big Return.** "Just pay \$100 a month for two years!" People hear that low payment and sign up on the spot. Of course, there's that final payment of \$9,000. If people can't pay it (and who could?), the dealership will be happy to finance it at a nice premium interest rate. And, the person has no say over that rate.

Balloon Payments Don't Save anyone money in the long run and invariably encourage them to overbuy - - to choose a more expensive vehicle because the payment is so attractive.

"Dealer Incentive" Promotions Replace many rebate promotions. The shift in wording is subtle but important. "Here at Value Auto, the factory is offering \$1,500 incentives to dealers. Go down and make your best deal!" People think this ad is talking about a \$1,500

guaranteed rebate, but it isn't. Dealers don't have to give one dime of "dealer" incentives to customers. They simply say, "Oh, we've already included your incentive in our offer." Who's misled? You are. Who benefits? The dealers. When they sell someone a car - - most likely at their regular profit - - the factory sends the dealer \$1,500 as a nice thank you.

Computers Join The Sales Force. For people who like to fool with computers, many dealerships will let them "build" their own car by computer and then design their own finance plan. Push a button and the finance contract pops out. So what is the dealer's finance rate is four percentage points higher than the credit union's or the bank's? Who loses?

So What Can People Do? Talk to your credit union before going to the dealership, so you don't fall victim to any of those ploys. We have the Kelley Blue Books that will help you determine a fair price for the car you are looking for.



HERE'S THE SCOOP!!!

Looking for an answer to a job or company related question? Want to know if the current rumor is true? Let one of your **Tamarack Committee Members** help you get your answer. Just write your questions on this form, cut it out and send it to one of us. If the question is thought to be of general interest, it may be chosen for publication in *The Tamarack*, along with the answer. Even if your question isn't published, you'll still get an answer by phone or inter-office mail if you sign your name to the form. Your name will not be published without your permission.

Question(s): _____

Name (Optional) _____

Title _____

Department _____

August Anniversary Dates

Ed Baylor
 Tommy Daugherty
 Jack Bishop
 Mel Richardson
 Andrew Weaver
 Ronny Straight
 Don Jager
 James Ritchey
 Greg Bauer
 Gerald Gross
 Gary Clevenger
 Charles Hansen
 Ricky Palin
 John Bernhard
 Ernest Wilson
 Dana Nichols
 Stanley Schlemmer
 Clinton Carver
 Dennis Anderson
 Brent Hinthier
 Jeannie Christean
 Joe McKay
 Gerry Slingsby
 Kathryn May

Edna Hill
 Dan Thompson
 Terrance Price
 Jack Smith
 Willard Hamilton
 Randolph Whippie
 Vang Moua
 Curtis Wilbur
 Michael Conley
 Dana Baker
 Bart Goldbar
 Leonard Voigt
 Leroy Donovan
 Christopher Gullett
 Randy Augustine
 Leonard Moore
 Jenny Dame
 Eric Sutherland
 Brenda Rang
 Erik Cloutier
 James Nelson
 Anton Meuchel

Are you one in 90 million?

In 1988, George Bush got 26.8 percent of the vote, Michael Dukakis got 24.3 percent and "I don't Care" got 49.8 percent (90 million Americans).

In 1992, you can make a difference.



Register and Vote!

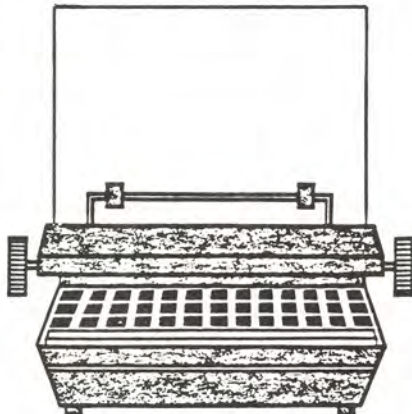
"A negative attitude will destroy a dream and paralyze ideas. The world is blessed by those with a positive attitude who see possibility where others see barriers."

—C. Neil Strait in QUOTE

Correspondents

We are currently looking for several staff correspondents for "The Tamarack." We are looking for people who can interview employees, gather information, take photos, and/or write articles for "The Tamarack" on a monthly or bi-monthly schedule.

If you are interested in working with a team of correspondents to produce an interesting, informative monthly newsletter, please call a member of the Tamarack Editorial Committee.



TAMARACK EDITORIAL COMMITTEE

	Ext.		Ext.
John Barnhart	2259	Deb Moravec	2212
Jim Bentley	2611	Ed Roberts	2108
Karen Carter	2206	Larry Schneider	2337
Tom Hilmo	2285	Glenn Smith	2259
Sue Hogan	2214	Alan Wagner	2259
Mel Lockridge	2231		

Enjoy The Fair!



August, 1992

CALENDAR OF EVENTS



SUNDAY MONDAY TUESDAY WEDNESDAY THURSDAY FRIDAY SATURDAY

AUGUST OBSERVANCES: American Artists Appreciation Month National Catfish Month National Water Quality Month Romance Awareness Month			AUGUST was named to honor the first Roman emperor, Augustus Caesar, who lengthened the month to 31 days by taking a day from February.			1
2	3	4	5	6	7	8
TWO WEEK SHUTDOWN						
BLACK HILLS MOTORCYCLE RALLY - STURGIS, SOUTH DAKOTA - AUGUST 1-9						
9	10	11	12	13	14	15
TWO WEEK SHUTDOWN						
		HORSE RACING BEGINS		TAMARACK DEADLINE DATE WATCH FOR SHOOTING STARS - AUGUST 12 & 13		MISSOULA COUNTY FAIR - AUGUST 11 - 16
16	17	18	19	20	21	22
LAST DAY OF MSLA. COUNTY FAIR						
SOUTHERN CALIFORNIA TIMING ASSOCIATION WORLD LAND SPEED TRIALS - BONNEVILLE SALT FLATS - WENDOVER, UTAH - AUGUST 16-23						
23	24	25	26	27	28	29
30	31					

Every month we will be including a calendar of events for you to announce your clubs, fund raisers, drawings and raffles, union meetings, company events, and other items of interest. If you would like to put your events on the calendar, please contact a **Tamarack Committee Member** by the 12th of the month PRECEDING the event.



WHAT'S SO SPECIAL ABOUT

A·U·G·U·S·T·?

National Water Quality Month, to increase awareness of pure water, the great natural resource. By Culligan Intl, One Culligan Parkway, Northbrook, IL 60062.

Romance Awareness Month, to promote romance all through the year rather than just at times of special events. By Celebrate Romance, 5199 E. Pacific Coast Hwy, Long Beach, Ca 90804.

August 2: Friendship Day, first designated by Congress in 1935 as the first Sunday in August each year. This organization says it deserves more attention today: The Best to You, 7915 Silverton Ave., Ste. 307, San Diego, CA 92126.

August 2, 1861: Anniversary of the First U.S. Income Tax. Congress passed the first national income tax bill to provide funds for the Civil War, but the three percent tax on incomes of more than \$800 was never actually put into effect. It wasn't until ratification of the 16th Amendment to the Constitution on February 3, 1913, that Congress actually received authority to levy taxes on income.



August 13: International Left-handers Day. Think about what it's like to live left handed in a right-handed world. Twenty-five million lefties — 15 percent of the U.S. population — handle this challenge each day with admirable dexterity! Born into a right-handed world, those who naturally favor their left hands have learned to write at right-handed desks, open cans with right-handed can openers, and shift gears with right-facing levers!

August 14: V-J Day, anniversary of the announcement that hostilities had ceased, ending World War II.

August 17-20, 1992: Republican National Convention. Houston is the site of this year's gathering to nominate the Republican Party candidates who will face the people in the 1992 presidential election this fall. Houston's Astrodome will seat 35,000 for the occasion, including 2,209 delegates and 12,000 to 15,000 members of the press.



August 3-9: National Smile Week, by Heloise International, Box 795000, San Antonio, TX 78279. They say, "Share a smile and it will come back to you, bringing happiness to you and the giver."

August 6: Hiroshima Day, observances in many locations for victims of the atomic bombing which occurred in 1945.

This newsletter is the monthly publication of ALL Champion/Bonner Operations employees and their families. Your suggestions and articles are welcomed and encouraged.

The Tamarack Editorial Committee

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