

# Charlevoix County Tax Foreclosure Notice Inside

**Sno Blast Chili Supper**  
See page 3 for details

## Charlevoix County News

January 3, 2013

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### 2012 Year in Sports 1-3B



# 32ND ANNUAL "Sno-Blast"

...coming to East Jordan next weekend

By Jim Akans

Prepare for a real "Sno-Blast" weekend! Next Friday, Saturday and Sunday, January 11th through the 13th, East Jordan will be hosting its 32nd annual Sno-Blast. The winter festival will feature wonderful snow sculptures around town, a downtown parade, the EJ Rotary's famous Chili Supper, an always fascinating antique snowmobile show and drag racing event, indoor sidewalk sales, games and contests, the crowning of the "Belle of the Blizzard" and "Winter Knight" and much more indoor and outdoor seasonal fun.

"The great news is that we have snow this year!" states Mary Faculak, East Jordan Area Chamber executive director. "People are already creating snow sculptures around town and at Sportsman Park. We are also encouraging adventurous winter campers to stay at Tourist Park during Sno-Blast, where we also have two cabins available."

Out of town visitors can also find excellent accommodations at the Jordan Inn and the East Jordan Hotel. During Sno-Blast, the Jordan Inn will offer live music both Friday and Saturday evenings, with a Hip Hop theme on Friday and a Blues theme on Saturday.

The East Jordan Chamber of Commerce encourages businesses, organizations to dress up in a costume, put a float together, and join in the fun of the Sno-Blast Parade through downtown next Friday evening at 6 pm. This year's parade Marshal will be Erv Prevo, and after the parade (around 6:15 pm), the 2013 Belle of the Blizzard and Winter Knight will be crowned at the Community Center.

The East Jordan Freedom Festival is sponsoring the first ever "Lantern Lift" next Friday at 7 pm. Write a wish, write an "in memory", light the lantern and let it drift into the night sky from Memo-



Get your group, organization, business or family out and build a snow sculpture. Registration forms available at the EJ Chamber Office. COURTESY PHOTO

rial Park. Lanterns will be sold for \$3.00 each at the Community Center

Who will win this year's Winter Knight and Belle of the Blizzard title from the 2012 Winter Knight Zach Pajtas and 2012 Belle of the Blizzard Jennifer Burr-Cutler? Courtney Fender, Niki Imel and Heather Outman all of East Jordan, are vying for the Bell title this year and Tom Cannon, Tom Fender and Dave Willingham, also of East Jordan, are looking to be crowned Winter Knight. COURTESY PHOTO



on Friday night and will benefit the 2013 East Jordan Freedom Festival. Following the Lantern Lift, the East Jordan Drama Class will present a family show "Glow in the Dark Extravaganza" at 7:30 pm in the Community Auditorium at the East Jordan High School.

Next Saturday, residents and visitors can enjoy lots of activities and fun in East Jordan, including indoor sidewalk sales at several downtown merchants. Other activities next Saturday will include a Teen S.A.F.E. Dance at the Civic Center, Roller Skating at the Harvest Barn Church, Softball in the Snow at Murphy Field, and all-day snowshoeing and cross country skiing at the Mallard Golf Course.

The EJ Sno-mobilers Club on Mt. Bliss Road will host an antique and vintage snowmobile show, plus snowmobile races and the frozen pancake toss next Saturday. The delicious Sno-Lovers Breakfast events will be taking place on Sunday Morning. In East Jordan next Sunday, there will be a free family movie, "Big Miracle," at the Jordan Valley District Library Community Room starting at 1:30 pm.

For more information and a complete Sno-Blast schedule, contact the East Jordan Chamber at 231-536-7351 or visit www.ejchamber.org

### Annual Boyne Area Chamber Meeting will be held January 17 at Boyne Mountain

It's the "can't miss" event of the year... the Boyne Area Chamber's Annual Meeting, presented by Korthase-Flinn Insurance and Financial Services. The gala event is held at Boyne Mountain from 5 to 8:30 p.m. Thursday, Jan. 17th. The 2012 event sold out with nearly 300 people attending. The program is an upbeat gathering with great food and drink, business awards, live and silent auctions, and the introduction of our Chamber Board members.

If you would like to promote your business by donating an auction item or becoming a sponsor, email jim@boynechamber.com or call 231-582-6222.

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# News

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<b>weather</b>	<b>THURSDAY</b>	<b>FRIDAY</b>	<b>SATURDAY</b>	<b>SUNDAY</b>	<b>snowfall</b>	<b>record temps</b>
	HIGH: Upper 20's LOW: Low 20's	HIGH: Upper 20's LOW: Mid 20's	HIGH: Low 30's LOW: Mid 20's	HIGH: Low 30's LOW: Mid 20's		
	2011-12 .....Amt	2012-13 .....Amt	Day.....Avg. High.....Avg. Low.....Record High.....Record Low			
	1/2/2012.....4	12/31/2012..19.2	3.....31°F.....16°F.....51°F (1998).....16°F (1996)			
1/2/2012.....6.3	12/31/2012..15.8	4.....31°F.....15°F.....49°F (2007).....36°F (1981)				
1/2/2012.....17.7	12/31/2012..21.1	5.....30°F.....15°F.....50°F (2007).....2°F (1968)				
1/2/2012.....37.6	12/31/2012..37.2	6.....30°F.....15°F.....50°F (2008).....12°F (1973)				
1/2/2012.....7.6	12/31/2012..15.2	7.....30°F.....15°F.....52°F (2008).....12°F (1973)				
1/2/2012.....8.5	12/31/2012..24.3	8.....30°F.....15°F.....49°F (2008).....17°F (1981)				
1/2/2012.....17.5	12/31/2012..36.1	9.....30°F.....14°F.....49°F (2003).....25°F (1977)				

## OBITUARIES

### Jacob M. Perrault, 11

(SEPT. 7, 2001 – DEC. 27, 2012)

Jacob Matthew Perrault was granted his angel wings on Thursday, Dec. 27, 2012. At the young age of 11, Jacob brought smiles and warmth to all those who were lucky enough to know him. He had an infectious laugh and was always happy.

Jacob enjoyed being in the water, watching Spongebob Square Pants and Blues Clues, and eating his "cookie." He overcame many obstacles in life and was a true blessing to his family. As a son, a brother and an uncle, Jacob was loved and he will be greatly missed.

Jacob was born in Newark, N.J., on Sept. 7, 2001. He is survived by his parents, Douglas and Marianne Perrault of East Jordan; his brothers and sisters, Emily (William) Vernon also of East Jordan, Alice (Ryan) Spence of Charlevoix, Nathan, Melanie, Kayla, Charlie and Olivia, all of East Jordan. He was preceded in death by his grandfather, Donald Priest; brothers, Andrew and Adam Perrault, and cousin, Andrew Priest.

His funeral was Sunday, Dec. 30, at the Penzien Funeral Home in East Jordan.

### Betty Jane Zimmerman, 87

Betty Jane Zimmerman, age 87, of Boyne City, died unexpectedly Wednesday, Dec. 26, 2012, as the result of a car accident in Kalkaska County.

Arrangements for Betty are pending and will be announced at a later date by Stackus Funeral Home of Boyne City.

### Patrick Duane Sevenski, 58

(OCT. 19, 1954 – DEC. 25, 2012)

With deep sadness we announce the death of our beloved husband, father, brother and friend, Patrick Duane Sevenski, 58, who left our earthy presence on Tuesday, Dec. 25, 2012, at his home in Hudson Township, Charlevoix County.

Born Oct. 19, 1954, in Gaylord, to Michael and Celia (Kuzmik) Sevenski, he was the ninth of 10 children; Larry, Joan, Anthony, Jim, Ed, Rosie, Gloria, Mike and Cecilia.

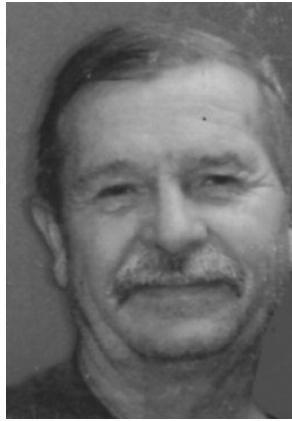
Pat and Debbie (Buchholz) were married June 8, 1974. They soon began their family; three daughters, Monica, Stacie and Susan; four grandchildren, Hailey, Tanner, Parker Rose and Adelina; and one granddog Mya Ray.

Pat loved to work with heavy equipment in the oil fields and did not like to miss a day of work. Pat always seemed to be hard on most family members, but only because he wanted to see them achieve the best for themselves. But, if you knew him he had a big heart hidden inside. Pat was preceded in death by his parents, Celia and Mike; his brother, Ed; and granddaughter, Hailey.

Though now all we have left are great memories, if he is ever needed, we know he will be looking down upon us.

A Mass of Christian Burial was Friday, Dec. 28, at St. Augustine Church in Boyne Falls, the Rev. Dennis Stilwell, officiating. Burial at St. Augustine Cemetery.

Contributions in memory of Pat Sevenski may be made to the family, through the Nelson Funeral Home, P.O. Box 1548, Gaylord, Mich. 49734.



Power Squadron, Indianapolis Sailing Club, and Great Lakes Cruising Club. Wade was a board member of Purdue Delta Tau Delta Association, Methodist Hospital of Indiana, Methodist Health Foundation, Washington Township School Board, Meridian Street United Methodist Church, Noble Industries, and Murat Shrine. He was a 50-year member of Millersville Masonic Lodge, Scottish Rite and Murat Shrine. Among his many awards, Wade received the Delta Tau Delta Distinguished Service Award and the Gamma Lambda Alumni Achievement Award for civic and professional contributions.

Wade was preceded in death by his parents, George and Bel, and his much loved wife, Janet. He is survived by his children, Susan Neal, Linda (Bob) Cichocky, George (Susie) Neal, and Steve (Meagan) Neal; brothers-in-law, Steve (Linda) Stephenson and Henry Gass; grandchildren, Mary (Josh) Adamson, Ann Cichocky, Tyler, Stephanie, Jordan, Rachel, Cullen and Owen Neal; and great-grandchild Caleb Adamson. Wade also leaves behind many nieces and nephews who were dearly loved by him.

Funeral was Wednesday, Dec. 27, at Flanner and Buchanan-Broad Ripple. In lieu of flowers, please direct any contributions to Meridian Street United Methodist Church or East Jordan United Methodist Church. You are invited to visit the website [www.flannerbuchanan.com](http://www.flannerbuchanan.com) to share a personal memory of Wade or to sign the guest book.

### Valerie K. Wellman, 53

(APRIL 4, 1959 – DECEMBER 27, 2012)

Valerie K. Wellman, age 53, of Lansing, passed away Dec. 27, 2012. Val was born in Eaton Rapids, Mich., then lived in Charlevoix, Mich., for most of her life, where she graduated from Charlevoix High School.

Val held the position as supervisory bank teller for Old Kent Bank of Petoskey, Mich., and most recently worked in medical records at Sparrow Hospital in Lansing. She will always be remembered by her family and friends for her beautiful smile, her warm and friendly heart toward everyone, and her quick wit which made us all laugh.

Valerie is survived by her mother, Helen Wellman; brother, Jeff Wellman; sister-in-law, Julie Wellman; nephews and nieces: Tyler, Claire and Madison Wellman; and boyfriend, Randy Peeper. As requested by Val, there will be no services. Donations may be made to the local humane society to help all pets. Condolences can be sent to the family at [www.palmerbush.com](http://www.palmerbush.com).



### Viona Alice Seals, 83

(OCTOBER 19, 1929 - DECEMBER 25, 2012)

Viona Alice Seals, of Boyne City, passed away Christmas morning, Dec. 25, 2012, at her home surrounded by her family.

Viona was born on Oct. 19, 1929, in Jamestown, N.D., the daughter of Edward and Amelia (Wolfe) Oster. Viona married William "Bill" Seals and the two of them moved to Boyne City where they lived on Lake Charlevoix raising their four children. She enjoyed playing cards, gambling, reading, traveling and loved to garden. Viona also loved quilting for her family and passed the legacy onto her grandchildren.

Viona is survived by her children, Renee (Steve) Seals of Fort Myers, Fla., Cindy (Russ) Bolt of Ellsworth, Julie Hase of Boyne City and William Seals of Petoskey; eight grandchildren; two great-grandchildren; and sisters, Erna, Erma and Gladys. She is preceded in death by her parents and husband, Bill.

A celebration for Viona was held Friday, Dec. 28, at Stackus Funeral Home in Boyne City.

The family requests memorial donations are directed to William Seals. The family will then make donations directly to local charities. Family and friends wishing to share a thought or memory of Viona are encouraged to do so online at [www.stonefuneralhomeinc.com](http://www.stonefuneralhomeinc.com).

### Wade LaRue Neal, 91

(APRIL 10, 1921 – DEC. 22, 2012)

After a lifetime filled with love, family and friends, Wade LaRue Neal was taken home on Saturday, Dec. 22, 2012. He was born on April 10, 1921, in Indianapolis, Ind., to George and Bel LaRue Neal.

To say that Wade had a great love for people is an understatement. He was a friend to everyone, opening his home and his heart to people throughout his life. Wherever he went, whether to a Purdue or Colts football game, a sailing trip on the Great Lakes, or a simple trip to the grocery ... Wade left an impression on those whose lives he touched. His unconditional love for his family was extraordinary and his zest for life was contagious.

Wade grew up in Detroit, Mich. and graduated from Central High School in 1939. After high school he attended Purdue University and graduated in 1942 with a bachelor's degree in public service engineering. Wade served in World War II, from 1944-1946, in the U.S. Navy. He enlisted in Detroit, and was stationed at Brooklyn and Portsmouth Naval Yards. He was on Commodore's Staff in Okinawa and served as senior assistant maintenance officer in Long Beach, Calif. He left active duty with the rank of lieutenant. On Oct. 7, 1950, Wade married his "partner in crime" for nearly 60 years, Janet Mary Stephenson. She preceded him in death and is most surely enjoying that long awaited dance with him in heaven. Wade and Janet had four children and enjoyed many summers sailing the Great Lakes on their boat, the Janalin, and enjoying their friends at their cabin in Eveline Orchards in East Jordan, Mich.

In his professional career, Wade was a sales engineer for J.T. Couchman Co. from 1946-1954, a partner at Walter F. Greene & Associates from 1954-1959 and president of Neal Engineering Company from 1959 until his retirement in 1984. Wade was a member of American Legion, Columbia Club, Contemporary Club, Delta Tau Delta, Service Club of Indianapolis, Downtown Kiwanis, John Purdue Club and Purdue Alumni, Hoosier



**Charlevoix County News**

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# News

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## CHARLEVOIX COUNTY 90TH DISTRICT COURT ROUNDUP

The following cases were heard recently in Charlevoix County's 90th District Court:

- Natalie Anne Jason, 48, of East Jordan; operating without a license on person; \$200 in fines and costs
- Renne John Okkonen, 33, of East Jordan; illegally taking deer with a spotlight and trespassing on recreational lands; 10 day community service, no hunting privileges for the next three years, \$1,275 in fines and costs
- Jeremy David Morse, 31, of East Jordan; illegally taking deer with a spotlight and trespassing on recreational lands; 10 day community service, no hunting privileges for the next three years, \$1,275 in fines and costs

## One person injured in two vehicles accident on M-75 South

On Thursday, December 20, 2012 at approximately 2156 hrs. the Charlevoix County Sheriff's Office responded to a two vehicle personal injury traffic crash which occurred on M-75 South near Topolinski Road in Boyne Valley Township.

36 year old Larry Dale Gardner, of East Jordan, was traveling Southeast on M-75 South when he received a phone call from a friend asking for help who was stuck off the road on M-75 South near Boyne City. Gardner attempted to turn around on the roadway and found the reverse gear of the 1993 Ford Van he was driving had malfunctioned. Gardner exited his vehicle in an attempt to fix the problem from the driver's side when his van was struck by a second vehicle. Gardner was struck by his van, which was pushed sideways by the second vehicle.

The second vehicle was being driven by 28 year old Kirsten Lee Ploe of Boyne City. The 1994 GMC Suburban Ploe was driving struck Gardner's van on the rear passenger corner with its front passenger corner. Ploe nor her 5 passengers were injured in the crash.

Gardner complained of pain in his right side and was transported to McLaren Northern Michigan Hospital by the Boyne Valley Ambulance.

The Sheriff's Office was assisted at the scene by the Boyne Valley Fire and EMS and the Boyne City EMS.

# Michigan Conservation Districts Encourage Farmers and Landowners to Apply for Conservation Assistance

The Michigan Association of Conservation Districts reminds farmers and non-industrial forest landowners who are interested in conservation financial assistance through the Environmental Quality Incentives Program to submit their applications by January 17, 2013. The Environmental Quality Incentives Program is made available through the USDA Natural Resource Conservation Service (NRCS), the federal partner of Michigan Conservation Districts. The Environmental Quality Incentives Program (EQIP) provides funding for conservation improvements, including cover crops, nutrient management, pest management, prescribed grazing, installation of windbreaks, forest stand management, and many other practices.

"NRCS has announced the deadline of January 17 for the first selection of applications for fiscal year 2013. For those farmers and landowners who have worked with Conservation District and NRCS staff to develop a conservation plan and are ready to move forward with implementation in 2013,

I encourage you to contact your local USDA Service Center to begin the application process," said Art Pelon, President of MACD. "Michigan Conservation Districts work closely with the NRCS to provide quality service and assistance to farmers and landowners and EQIP has greatly assisted in getting good conservation out on the land in Michigan."

The Environmental Quality Incentives Program provides financial assistance to agricultural producers and non-industrial forestland owners, including organic producers, beginning farmers and historically underserved producers. Funding is available for the adoption of a wide variety of conservation practices with financial assistance available for those practices that are a part of an agricultural or forest operation's conservation plan.

Producers are encouraged to contact their local NRCS or Conservation District staff to learn more about the program and to develop a conservation plan before applying for the program. Successful applicants

enter into a contract with NRCS to implement conservation activities and are reimbursed for a portion of the cost. NRCS provides higher levels of financial assistance for beginning farmers and historically underserved producers.

More information about conservation financial assistance available through the Environmental Quality Incentives Program is available at local Conservation District and NRCS offices and online at [www.macd.org](http://www.macd.org) and [www.mi.nrcs.usda.gov](http://www.mi.nrcs.usda.gov).

Michigan Association of Conservation Districts (MACD), a non-profit organization that represents the interests of Michigan Conservation Districts and works to strengthen Districts through leadership, information and representation at the state level.

Michigan's 78 Conservation Districts are the local providers of natural resource management services that help our citizens conserve their lands and our environment for a cleaner, healthier, economically stronger Michigan.

# How things have changed in 100 years

Compiled by Jim Akans

There's nothing quite like the turning of the year to provoke one to look back at the times past with a sense of nostalgia for what has been as well as anticipation of what is to be. Looking back 100 years ago, when the 20th Century was just getting steady on its legs, the world was a significantly different place than it is today. Here are a few "mind boggling" statistics from a world just a few generations past;

- The average life expectancy was 47 years; according to the Center for Disease Control (CDC) today it is 77.9 years.
- Only 14 percent of homes had a bathtub.
- Only 8 percent of homes had a telephone.
- There were only 8,000 cars, (in 2007 the Department of Transportation (DOT) estimated there were 254.4 million registered passenger vehicles) and only 144 miles of paved roads,

(up to 3.9 million as of 2008 according to Bureau of Transportation data).

- The maximum speed limit in most cities was 10 mph.
- The tallest structure in the world was the Eiffel Tower (at 1,063 ft). Today, the world's tallest structure is Burj Khalifa in Dubai, at 2,723 feet.

- average wage in 1909 was 22 cents per hour. The average worker made between \$200 and \$400 per year. A competent accountant could expect to earn \$2000 per year, a dentist \$2,500 per year, a veterinarian between \$1,500 and \$4,000 per year, and a mechanical engineer about \$5,000 per year. According to the 2010 Census, today's median family income is \$49,777.
- More than 95 percent of all births took place at HOME.
- Sugar cost four cents a pound, eggs were fourteen cents a dozen, and coffee was fifteen cents a pound.
- Most women only washed their hair once a month, using

Borax or egg yolks for shampoo.

- Canada passed a law that prohibited poor people from entering into their country for any reason.
- The five leading causes of death were:

1. Pneumonia and influenza
2. Tuberculosis
3. Diarrhea
4. Heart disease
5. Stroke

- In 2009, the leading causes of death were;

1. Heart disease
2. Cancer
3. Stroke
4. Chronic lower respiratory diseases
5. Accidents

- The population of Las Vegas, Nevada, was 30 people. Today, the city has 2.7 million people according to the 2010 US Census.
- Crossword puzzles, canned beer, and ice tea hadn't been invented yet.
- There was no Mother's Day or Father's Day.

- Two out of every 10 adults couldn't read or write. Only 6 percent of all Americans had graduated from high school.

That figure is at 69 percent as of a 2009 report published by the Alliance For Excellent Education

- Marijuana, heroin, and morphine were all available over the counter at the local corner drugstores. Back then pharmacists said, 'Heroin clears the complexion, gives buoyancy to the mind, regulates the stomach and bowels, and is, in fact, a perfect guardian of health.'
- Eighteen percent of households had at least one full-time servant or domestic help.
- There were about 230 reported murders in the entire United States. The U.S. Department of Justice reported 16,272 homicides in 2008.
- There had been no World Wars.

## Weekly Crossword

1	2	3	4	5	6	7	8	9	10	11	12	13
14				15					16			
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66				67					68			

**Across**  
 1- Rat-\_\_\_; 5- Toward the stern; 10- \_\_\_ avis; 14- Chapter of the Koran; 15- Unit just above a yard; 16- Sponsorship; 17- Adjoin; 18- Old French expression meaning "good-bye"; 19- Bona \_\_\_; 20- Long drawers with fancy trimming; 22- Dadaist Max; 23- "Lord, is \_\_\_?"; Matthew; 24- Heston's org.; 25- Computer adjunct; 29- Most strange; 33- Having long gams; 34- "\_\_\_ She Lovely?"; 36- Taboo; 37- Tropical cuckoo bird; 38- Windings predecessor; 39- Trifling amount; 40- Fleet; 42- Trompe l' \_\_\_; 43- Fool; 45- Bess's predecessor; 47- Quantities; 49- Jockey Turcotte; 50- Abby's twin; 51- "Surprise Symphony" composer; 54- Shopgirl; 60- Olive genus; 61- Wading bird; 62- Suffix with exist; 63- Do a number; 64- Birthplace of Muhammad; 65- Algerian seaport; 66- Naturalness; 67- Hair net; 68- Hotbed;

**Down**  
 1- Quickly, quickly; 2- Big brass; 3- Give \_\_\_ for one's money; 4- Lace; 5- Charlotte \_\_\_, Virgin Islands; 6- "Venerable" English monk; 7- Arguing; 8- Professional charges; 9- Capote, to friends; 10- Chorus; 11- Not fer; 12- Frees (of); 13- I'd hate to break up \_\_\_; 21- ABA member; 22- Go astray; 24- You can't catch fish without them!; 25- Flat surface; 26- Related to the kidneys; 27- Uncle!; 28- Vertical face of a stair; 29- Name on a bomber; 30- Red fluorescent dye; 31- Snob; 32- Track tipsters; 35- Star Wars letters; 38- Earth's satellite; 41- Running back's pursuit; 43- Electrically charged particles; 44- Stronghold of a castle; 46- Prefix with profit or fiction; 48- Frenzied woman; 51- Flexible tube; 52- Inter \_\_\_; 53- Cravings; 54- Spotted; 55- Sacramento's \_\_\_ Arena; 56- Bananas; 57- About, in memos; 58- Some DVD players; 59- Gave temporarily, holy period of 40 days; 61- \_\_\_ Pinafore;

## East Jordan Rotary Club

presents...

# Sno Blast Chili Supper



## Friday, January 11

Chili, Cornbread, Drink & Desserts

**WHERE:** Downtown East Jordan at the Senior Center

**WHEN:** Friday, January 11, 4:30-7PM

**TICKETS:** \$8-Adult, \$7 Senior, \$5 Child

## City Limits Deliveries!

Orders will be taken until noon on Friday, January 11

# 536-0964

# Health

ONLINE AT WWW.CHARLEVOIXCOUNTYNEWS.COM



## Health Department offers this New Year's resolution: Stop using tobacco!

The benefits of quitting smoking can be detected within the first 20 minutes, according to the American Cancer Society. In that time, blood pressure drops and, within 24 hours, a person's chance of a heart attack has already decreased. The benefits continue for years, including reduced risk of lung cancer, stroke, and heart disease.

"New Year's Day is the single most popular day for giving up unhealthy habits," said Linda Yaro, Health Officer for the Health Department of Northwest Michigan. "Quitting tobacco use provides immediate benefits and benefits that last a lifetime. It is the single best thing you can do for your health."

There are several tools and resources available to help with becoming tobacco-free in 2013:

The Michigan Department of Community Health (MDCH) Tobacco Quitline, (800) 784-8669 (800-QUIT-NOW), provides free telephone coaching for the uninsured and for those with Medicaid and Medicare, as well as

free nicotine replacement medications for those who qualify. The Quitline includes extra help for pregnant and postpartum women. Information on quitting smoking and a free printable Michigan Smoker's Quit Kit are available through MDCH by visiting [www.michigan.gov/tobacco](http://www.michigan.gov/tobacco).

BecomeAnEX.org is a free, interactive Web site that shows smokers how to re-learn life without cigarettes. The site, developed by the American Legacy Foundation in partnership with the Mayo Clinic, offers a free, personalized quit plan and an online support community to help people prepare to quit and stay off tobacco.

The American Cancer Society offers tools to help with quitting. For more information, contact the American Cancer Society at (800) 227-2345.

Your individual health care provider can provide counseling, nicotine replacement medication, and referrals for other services.

# What's in store for Health Care Reform?

By Jim Akans

As the Affordable Care Act rolls forward into the new year, there are several initiatives and tax considerations that will be going into effect in 2013. Many major provisions of the Act, including the implementation of health care exchanges that will be offering income based coverage options, will not take place until the calendar flips to 2014.

Following is a list of what's in store for Health Care Reform beginning this January.

1. Effective January 1st, 2013, the Affordable Care Act requires states to pay primary care physicians 100-percent of Medicare payment rate for primary care services. The federal government is funding the increase, which is designed to prepare for greater patient load for Medicaid programs and providers.

2. Also effective January 1st, 2013, the Act establishes a national pilot program to develop improve coordination and qual-

ity of patient care among hospitals, physicians and other providers. The intent is to create payment bundling among these providers where they will be paid a flat rate for treatment of a condition or illness, rather than having services billed separately by multiple care providers.

3. Effective as of October 1st, 2013, states will receive two more years of funding for the Children's Health Insurance Program, which offers insurance for low-income children not covered by Medicaid.

Other provisions of the Act going into effect in 2013 include prescription discounts for Medicare Part D members in the "gap," and the Consumer Operated and Oriented Plan will be awarding grants to help establish non-profit health insurance companies.

There are also few tax changes going into effect this year.

For those with flexible health care accounts, or Health Savings Accounts, there will be an

annual limit of \$2,500 for those accounts, and this limit will be adjusted yearly based on changes in the cost of living. The threshold for itemized deductions for un-reimbursed medical expenses will increase from 7.5-percent to 10-percent of adjusted gross income.

Medicare taxes for those singles earning \$200,000 or more, or couples earning \$250,000 or more, will increase from 1.45-percent to 2.35-percent. For those at that income level or above, there will also be a 3.8-percent tax on unearned income.

The Henry J. Kiaser Family Foundation has a website that identifies a total of 15 provisions of the Affordable Care Act that will go into effect in 2013, as well as a timeline for provisions that will be initiated in 2014 and beyond. Additional information can be found at on this website: <http://healthreform.kff.org>.

## When smokers quit

What are the benefits over time?

### 20 minutes after quitting

Your heart rate and blood pressure drop.

### 12 hours after quitting

The carbon monoxide level in your blood drops to normal.

### 2 weeks to 3 months after quitting

Your circulation improves and your lung function increases.

### 1 to 9 months after quitting

Coughing and shortness of breath decrease; cilia (tiny hair-like structures that move mucus out of the lungs) start to regain normal function in the lungs, increasing the ability to handle mucus, clean the lungs, and reduce the risk of infection.

### 1 year after quitting

The excess risk of coronary heart disease is half that of a continuing smoker's.

### 5 years after quitting

Risk of cancer of the mouth, throat, esophagus, and bladder are cut in half. Cervical cancer risk falls to that of a non-smoker. Stroke risk can fall to that of a non-smoker after 2-5

years.

### 10 years after quitting

The risk of dying from lung cancer is about half that of a person who is still smoking. The risk of cancer of the larynx (voice box) and pancreas decreases.

### 15 years after quitting

The risk of coronary heart disease is that of a non-smoker's.

These are just a few of the benefits of quitting smoking for good. Quitting smoking lowers the risk of diabetes, lets blood vessels work better, and helps the heart and lungs. Quitting while you are younger will reduce your health risks more, but quitting at any age can give back years of life that would be lost by continuing to smoke.

Sources:  
IARC Handbooks of Cancer Prevention  
A Report of the Surgeon General: How Tobacco Smoke Causes Disease - The Biology and Behavioral Basis for Smoking-Attributable Disease Fact Sheet, 2010  
US Surgeon General's Report, 2010  
US Surgeon General's Report, 1990  
(Effect of smoking on arterial stiffness and pulse pressure amplification, Mahmud A, Feely J. Hypertension

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www.otsegocountycoa.org

Crawford County Commission on Aging  
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989-348-8342  
www.crawfordcoa.org

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# News

ONLINE AT WWW.CHARLEVOIXCOUNTYNEWS.COM

## Mackinac Bridge commuter tolls to increase Jan. 1st - other tolls remain unchanged

The Mackinac Bridge Authority (MBA) reminds motorists that only the commuter toll rate will increase effective Tuesday, Jan. 1, 2013. The new commuter rate will be \$2.10 per crossing, provided commuter card holders make their return trip within 36 hours of the first one. The expiration date for commuter cards was eliminated in July 2012.

After a series of public hearings in December 2007, the MBA board opted for incremental toll rate increases to help fund a long-term maintenance and preservation program that

includes a complete deck-replacement project within the next decade. The 55-year-old Mackinac Bridge is maintained and operated exclusively with toll revenue.

The MBA will work diligently on its long-term preservation strategy to continuously review and implement a variety of cost-saving measures, as appropriate, in the future.

MDOT reminds drivers: Snowplows need room to groom.

[www.michigan.gov/drive](http://www.michigan.gov/drive)  
[www.twitter.com/MichiganDOT](http://www.twitter.com/MichiganDOT)  
[www.facebook.com/MichiganDOT](http://www.facebook.com/MichiganDOT)

## MDOT teams up with law enforcement on YouTube distracted driving video

“Step in the cell!” is the first thing that you hear in a new safety video posted on the Michigan Department of Transportation’s (MDOT) YouTube channel [www.youtube.com/michigandot](http://www.youtube.com/michigandot). The new educational video, titled “Distracted driver crashes and goes to jail,” shows some of the consequences motorists can face if they engage in dangerous distracted driving behavior.

The safety video was produced by the MDOT Office of Communications in partnership with the Michigan State Police (MSP), the Macomb County Sheriff’s Office, and the Traffic Improvement Asso-

ciation of Michigan (TIA).

MDOT hopes to raise awareness and change driving habits to improve roadway safety. According to [www.distraction.gov](http://www.distraction.gov), the official U.S. government Web site for distracted driving, 3,092 people were killed in 2010 in crashes involving a distracted driver. That same year, an estimated 416,000 people were injured in motor vehicle crashes involving a distracted driver.

MDOT reminds drivers: Snowplows need room to groom.

[www.michigan.gov/drive](http://www.michigan.gov/drive)  
[www.twitter.com/MichiganDOT](http://www.twitter.com/MichiganDOT)  
[www.facebook.com/MichiganDOT](http://www.facebook.com/MichiganDOT)

## Boyer City among Michigan communities achieving National Main Street Accreditation

The Michigan State Housing Development Authority (MSHDA) announced today that eleven communities have been recognized as Nationally Accredited Main Street communities by the National Trust Main Street Center and the Michigan Main Street Center at MSHDA. Those recognized are, Boyne City, Calumet, Hart, Howell, Iron Mountain, Manistee, Niles, Old Town Lansing, Owosso, Portland, and Scottville.

The Michigan Main Street Center is part of MSHDA’s effort to create vibrant communities across the state. Numerous recent studies show that investing in our downtowns creates vibrant centers where people want to live, work and invest. The mission of the Michigan Main Street Center at MSHDA is to encourage community revitalization and economic development through:

- Organization: assembling the appropriate human and financial resources to implement a Main Street revitalization program
- Promotion: selling a positive image of the commercial district and encouraging consumers and in-

vestors to live, work, shop, play and invest in the Main Street district

- Design: capitalizing on the district’s best assets, such as historic buildings and pedestrian-oriented streets
- Economic restructuring: strengthening a community’s existing economic assets while expanding and diversifying its economic base

“The Michigan Main Street Program provides communities with the tools needed to develop into thriving districts,” said Laura Krizov, manager of the Michigan Main Street Center at MSHDA. “These tools can be used to create jobs, attract and retain residents and investment while building a sense of place in Michigan communities.”


Each of the Michigan Main Street Selected and Master Level communities is evaluated annually using a year-end evaluation process and accreditation criteria. This criterion is intended to assist each community in performing up to National Accreditation standards as prescribed by the National Trust Main Street Center. Though accreditation as a

Michigan Main Street community is a significant milestone, it is also critical for the community to maintain the accreditation status once it has been earned.

Communities with a traditional downtown or neighborhood commercial district can be selected annually as an Associate Level Michigan Main Street Community. After completion of one year of Associate Level training, as well as a multi-step application process based on the four key points mentioned, communities are eligible to move up to the Selected Level.

Currently, the Michigan Main Street Center works with 21 Associate Level, five Selected Level and 11 Master Level communities. The National Trust Main Street Center’s 30-year program encompasses over 1200 communities in 43 states.

Individuals interested in more information can contact Laura Krizov, manager of the Michigan Main Street Center at 517-241-4237, or [krizovl@michigan.gov](mailto:krizovl@michigan.gov), or visit the Michigan Main Street website at [www.michiganmainstreetcenter.com](http://www.michiganmainstreetcenter.com)



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12	13	14	15	16	17
18	19	20	21	22	23
24	25	26	27	28	29

# News Briefs

ONLINE AT WWW.CHARLEVOIXCOUNTYNEWS.COM

## BOYNE FALLS & HARBOR SPRINGS

### Ski Academy

Northern Michigan Ski Academy race training sessions start Wednesday, Jan. 2nd at Boyne Mountain and Thursday, Jan. 3rd at Boyne Highlands. Training sessions take place from 6:30 to 8:30pm on Wednesdays at Boyne Mountain and Thursdays at Boyne Highlands. A meeting for parents will take place at both locations during the first sessions. For registration forms, pricing and additional information on the Northern Michigan Ski Academy please refer to the website, [www.nmsa-zone.org](http://www.nmsa-zone.org). For information related to this press release call Tom Teske, 231-536-3128.

## EAST JORDAN

### Snow Lovers Breakfast

East Jordan Sno-Mobilers Club House Jan. 6, 7am - Noon. Come by sled or by car - right on the snowmobile trail, Mt. Bliss Rd.

## EAST JORDAN

### Winter Farmer's Market

East Jordan Civic Center. Many of the same great vendors as the summer market. Jan 10, 9am - 1pm.

## CHARLEVOIX COUNTY

### Funding Applications

#### Available

Char-Em United Way's 2013 Community Investment Allocation process has begun. Non-profit agencies which provide programs and services meeting the health and human service needs of Charlevoix and Emmet Counties are encouraged to submit a Letter of Intent to apply for funding. Letter of Intent applications can be requested by contacting Char-Em United Way at 231-487-1006. All first time applicants are encouraged to call first and discuss their program. Applications can also be downloaded from United Way's website [www.charemunitedway.org](http://www.charemunitedway.org) under Allocations/Apply for Funding. Letters of Intent are due by January 11. The submissions will be reviewed by the United Way Allocation Committee, and agencies which meet United Way's funding criteria and priorities will be invited to submit a complete application.

## EAST JORDAN

### 2ND Annual Sno-Blast

#### Winter Festival

Family fun in the snow. Contests, Races, Winter Knight and Belle of the Blizzard and much more. For information call the Chamber 231-536-7351. Jan. 11 - 13

## EAST JORDAN

### Rotary Chili Supper

Jan. 11, 4:30pm at East Jordan Community Center

(Senior Center) Chili Supper. Enjoy Chili, salad, dessert and a beverage. \$8 adults, \$7 seniors and \$5 children.

## EAST JORDAN

### Belle of the Blizzard & Winter Knight Crowning Ceremonies

In front of the Community Center. Part of the Sno-Blast Festival Jan. 11, 6:15pm.

## EAST JORDAN

### Wish Lantern Lift

Jan. 11, 7pm. Purchase a Chinese Wish Lantern from the East Jordan Freedom Festival during the Chili Supper and meet down at the waters edge to let them all go into the night sky.

## EAST JORDAN

### Glow in the Dark Extravaganza

A Family Show presented by the EJ Drama Class. Jan. 11, 7:30pm. The East Jordan Drama Class will present "Glow in the Dark Extravaganza" in the Community Auditorium.

## EAST JORDAN

### Frozen Pancake Toss

Jan. 12, 11am. Sno-Mobile Club House, four age categories. Longest toss wins a Snow Lovers Breakfast.

## EAST JORDAN

### Softball in the snow

Get your softball teams together for the "Softball in the Snow" game that will be held on Saturday, January 12, 2013 at 2:00 PM during the 32nd Annual East Jordan Sno-Blast Festival. The event is sponsored by Essence Hair Salon. Call Debbie to register your team 536-3400. Don't have a team...just call Debbie and let her know you would like to play and she will set you up with a team. The more teams we have the more fun it will be. Sno-Blast schedules are now available. 2013 Sno-Blast dates are January 11 - 13th.

## EAST JORDAN

### Snowmobile Races & Antique Snowmobile Show

The East Jordan Sno-Mobilers welcome everyone the Sno-Mobile Club House on Mt. Bliss Rd. for a day of fast pace snowmobile drag racing and an Antique Snowmobile Show. There will be concessions available. Jan. 12. Racing Registration at 9:00 AM, Radar Runs start at 9:00 AM, Drags at 11:00 AM

## EAST JORDAN

### Teen Snow Ball Dance

Sponsored by S.A.F.E. & EJ Learning Alliance Snow Ball Dance for teens sponsored by the EJ Learning Alliance and S.A.F.E. held at the East Jordan Civic Center. All

area teens welcome. Jan. 12 at Middle School: 5:00 - 7:30 PM, High School: 8:00 - 11:00 PM \$3 admission with a SAFE wrist band

## EAST JORDAN

### Snow Lovers Breakfast

East Jordan Sno-Mobilers Club House. Jan. 13, 7am - Noon. Come by sled or by car - right on the snowmobile trail, Mt. Bliss Rd.

## EAST JORDAN

### Free Movie

Free Movie in the Jordan Valley Library Community Room sponsored by Jordan Valley Library Friends. "Big Miracle" a movie for all ages. Jan. 13, 1:30pm.

## CHARLEVOIX

### Fiddlers & Pickers Jam-boree

The Charlevoix Knights of Columbus invites you to a day of fun music Jan. 12 at the VFW Hall, 12735 US 31 North. The 10th annual Music Fest featuring area violinists, fiddlers, guitarists and other string instruments are invited. A musical hoedown for fun and laughs. Dancing and sing alongs encouraged. Food and beverages available. Proceeds fund area youth music scholarships. Great fun for all ages. 3-10pm. Admission by donation.

## CHARLEVOIX

### Business after hours

Join the Chamber and your colleagues at Business After Hours (BAH) hosted the third Wednesday of each month from 5 to 7pm. It is a fact that companies who do not network are missing out on an opportunity to maintain their business relationships as well as an opportunity to tap into a rich stream of new contacts that can make them more successful! Admission is free for chamber members and \$10 for not-yet members. January 18 sponsored and hosted by Fox Motors in Charlevoix

## BAY HARBOR

### Ice & Spice Festival

Join Bay Harbor Jan. 18 - 19 for this grand winter celebration. There will be ice carving competitions and a wide variety of winter activities, and fireworks display to please the whole family. The Ice and Spice Cook-Off will be a part of the festival on January 19th.

## CHARLEVOIX

### Free throw contest

The Knights of Columbus invite area youth to participate in the K of C free throw contest Jan. 19. Registration at 12:30. Shooting at 1pm. Contest at Charlevoix Middle School, 108 Garfield. Winners may advance to regional and state competition. Registration slips at all area schools.

## EAST JORDAN

### Snow Lovers Breakfast

East Jordan Sno-Mobilers Club House. Jan. 20, 7am - Noon. Come by sled or by car - right on the snowmobile trail, Mt. Bliss Rd.

## CHARLEVOIX

### Let it Snow

Our featured artist Michael Todoroff will be on hand to meet and greet guests on opening night, Saturday evening at the Charlevoix Circle of Arts at 109 Clinton Street. Canapes and libations will be served from 6 to 8pm. The Exhibit runs through January 21st. See what Juror, Artist Neil W. Ahrens, has selected for the exhibit. Juror Ahrens is a graduate of Cranbrook Academy of Art and has Bachelors of Fine Arts in Painting from Michigan State University.

## CHARLEVOIX

### Let it Snow! Exhibit

Let It Snow is a juried all media exhibit. "Let It Snow!" will open to the public through January 21. "Let it Snow!" highlights the beauty of Winter in Northern Michigan. Michael Todoroff is our featured Artist. Born and raised in Michigan, artist Michael Todoroff has been drawing and painting the natural world since childhood. An avid birder and naturalist, Todoroff's passion for nature often takes him to Michigan's more pristine and wild areas in search of subjects to paint, including Isle Royale, Whitefish Point, and out of state locations in Alaska, Montana and Wyoming.

## EAST JORDAN

### Wassail! A Potluck and Winter Celebration

January 21, Potluck 6 PM, Wassail & Sledding 7 PM Wassailing is an ancient rural tradition of toasting to the health of an orchard in hopes that a bountiful crop will ensue the following year. A community celebration, Wassailing is done on a January night beginning with a feast and libations, followed by a short procession to the orchard where toasts are made and torches lit. For more information call 231-536-0333

## CHARLEVOIX

### State of the Community

The Charlevoix Chamber of Commerce will be hosting the 3rd Annual State of the Community Address on

### SHOCKS

## East Jordan Automotive

(formerly Fair Auto Repair)  
4455 N. Waterman Rd.  
(just east of the Mallard Golf Course)

East Jordan  
231-222-2645

Friday, January 25th, from 7am-9am at Castle Farms. This year five speakers will recap the accomplishments and challenges that the community faced in 2012 and will take a look at future plans for 2013. Admission is \$25 per person or \$175 for a table of eight, and everyone is welcome to attend. Tickets also include a catered breakfast, and a community organizational booklet, with over 40 reports from different community sectors that have an impact in Charlevoix. If you are interested in attending this event, please contact Bethany at the Charlevoix Chamber of Commerce by calling 231-547-2101, or e-mail [pearson@charlevoix.org](mailto:pearson@charlevoix.org). Tickets are sold on a first come first serve basis. Last year's event was sold out so make sure to reserve your seat today!

## CHARLEVOIX

### Snowmobile Club Annual Ride-In

Come join the Charlevoix Snowmobile Club for their Annual Ride-In winter time picnic in the park. January 26, 11AM-3PM at Ferry Beach pavilion #2.

## BOYNE CITY

### Winterfest

Winterfest fun planned in Boyne City on Jan. 26. Everything in the family friendly Winterfest is free. Here is the tentative schedule.

## EAST JORDAN

### Snow Lovers Breakfast

East Jordan Sno-Mobilers Club House. Jan. 27, 7am - Noon. Come by sled or by car - right on the snowmobile trail, Mt. Bliss Rd.

## BOYNE CITY

### Indoor farmers market

The Boyne City Farmers Market moves indoors for the winter and spring on Saturday at the Red Barn next to the Boyne District Library on Park Street. The indoor market will continue every Saturday through April from 9 a.m. to 1 p.m. You can purchase Holiday Gift Certificates and share the gift of local healthy food. Boyne Bucks from the Chamber are also now honored at the market. Bridge Cards are also welcome all year at the Market.

## CHARLEVOIX

### Farmers market

The Charlevoix Farmers Market will be held indoors at the Charlevoix Public Library the every Thursday from 9am-1pm, November through May.

## BOYNE CITY

### Avalanche Park

For a true winter experience, Avalanche Park has it all with its large ice rink, famous sledding hill, and ski and snowshoe trails. The City of Boyne City hopes the Avalanche ice rink will be in full operation before Christmas with an attendant, free skate and sled loaners, warming house and restrooms.

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# News

ONLINE AT WWW.CHARLEVOIXCOUNTYNEWS.COM

## DAVE Says



Dave Ramsey

### Better safe than sorry

Dear Dave,  
My wife and I are 70, and we have \$950,000 in annuities in the market, plus \$68,000 in our emergency fund. The only debt we have is our mortgage. I'm considering converting our stocks to a money market account to lower the risk. What do you think?

Howard  
Dear Howard,  
There are two sides to this. One is the asset allocation method, where as you grow older you move away from equities like mutual funds toward safer, more conservative investments like money markets, bonds and certificates of deposit. This is standard financial planning theory.

I disagree with that theory, and here's why. Statistics show that if you make it to 72 years of age and are in good health, you have a high probability of living into your nineties. If you're making around one percent on your money market and inflation is four to five percent, then your money isn't going to be worth a lot. You need to outpace inflation, at least with your investments, in order to break even.

You might move some cash over to money markets and CDs for your own peace of mind, but I'd also recommend growth and income mutual funds along with some balanced funds. You want the entire group to be hitting the four to five percent range over the next several years, so you can at least keep up with the rising costs of gas and bread.

In my mind, you're avoiding one type of risk by moving everything to money markets, but you're taking on a different kind of risk—the chance you'll get tackled from behind by inflation. My advice is to balance things out so you can sleep better at night, but at a pace where

you and your money stay ahead of the curve!

—Dave

### Is this an emergency?

Dear Dave,  
My wife just had our first child. As a result, we now have \$2,500 in medical bills not covered by insurance. We've got \$7,000 in our emergency fund, and I make about \$25,000 a year. Should we dip into our savings for this or set up a payment plan with the hospital?

Matthew  
Dear Matthew,  
Congratulations on your new baby! I know this is going to make the new year extra-special for you.

If I were in your situation, I'd write a check today and knock out that hospital bill. This definitely falls under the heading of "emergency" in my mind, so pay the bill and jump back into rebuilding your emergency fund.

You've done a good job of saving on \$25,000 a year, but let's look around and see what you can do about making more money, too. Additional classroom education or extra training in your field could increase your income pretty quickly. Your emergency fund probably needs to be a little bit bigger as well, and it'll be a lot easier to make this happen if you're bringing in more cash.

I'm sure you're a hard-working guy, but the truth is it's going to be pretty tough for even a small family to make it on what you're bringing home now. Life happens, and the unexpected can become a common occurrence when there's a little one loose in the house!

—Dave

\* Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.

## Charlevoix County Community Foundation Awards \$84,577 in Grants

The Board of Trustees of the Charlevoix County Community Foundation recently approved \$84,577 in grants, including three grants to agencies that are expanding their use of technology in innovative ways. The foundation's Ethel Coeling Environmental Fund awarded \$6,000 to the Land Information Access Association for a non-motorized trail web marketing initiative; \$750 for a nature preserve smart phone application; and \$4,500 to the Tip of the Mitt Watershed Council to produce ten educational videos demonstrating good water quality practices.

Some other grants awarded include:  
Beaver Island Christian Church & Food Pantry (\$550) for Easter dinner baskets

Beaver Island Cultural Arts Association (\$5,500) to expand the Baroque on Beaver Festival from six days to ten days

Boyer Falls Public Schools (\$5,000) for a farm to table program and to build a hoop house

Charlevoix Area Community Pool (\$7,000) for a hydraulic lift for the pool

Charlevoix Public Library (\$2,500) to expand the Jazz at the Library program Big Band Swing Dance Party

Charlevoix Public Schools (\$4,000) for a literacy program for the Elementary and Middle Schools

Conservation Resource Alliance (\$3,250) to construct Chimney Swift migration towers on Beaver Island

Crooked Tree Arts Council (\$1,000) for building renovations and to construct an outdoor plaza  
East Jordan Care & Share Food Pantry (\$3,000) for holiday food baskets

East Jordan Care & Share Food Pantry (\$1,275) for computer equipment, software and internet access for one year

East Jordan Ecumenical Ministerial Association (\$5,000) for various human services needs

Northern Lakes Economic Alliance (\$5,000) for an East Jordan business marketing program

Northern Lakes Economic Alliance (\$5,000) for an economic gardening program

NW Michigan Community Action Agency (\$3,000) for a foreclosure prevention specialist

Raven Hill Discovery Center (\$5,000) for construction of the Evolving Technologies building

Grants were distributed from a wide variety of funds held at the community foundation. "This grant cycle, we saw an emerging trend. We live in an interesting era, where environmental organizations are more effective when they are connected with technology. With these grant awards, they will be enabled to market their programs and services with an enhanced web presence, using new videography tools and skills, social media networks and technology equipment," said Maureen Radke, Program Officer. In this way, environmental programs can bolster economic

development efforts, capitalizing on and marketing our beautiful northern Michigan natural resources in a positive fashion", Radke added.

A charitable organization dedicated to improving and enriching life in the area, the Charlevoix County Community Foundation accepts gifts from individuals, families, businesses, and civic groups and manages them as permanent endowments. Every year, a portion of the investment income is used to support programs in education, the environment, the arts, human services, health and wellness, youth activities, community development, and various civic projects. The principal of the endowment continues to grow, providing perpetual charitable capital to benefit Charlevoix County's residents and nonprofit organization.

Since it was founded in 1992, the foundation's net assets have grown to more than \$24 million, and grants and scholarships totaling more than \$13 million have been distributed for the common good.

The foundation welcomes inquiries and grant requests. The next deadline for submitting a grant request is March 1, 2013. For more information about grantmaking opportunities, or the community foundation, call 231/ 536-2440, or visit the foundation's website at www.c3f.org.



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All proceeds go to purchasing food for our food pantry

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# HIDDEN TREASURES

Northern Michigan Treasure Hunter's Guide to area antique, consignment, resale and thrift shops

<p><b>CHARLEVOIX</b></p> <p><b>Bergmann Center Resale Shop</b> 8888 Ance Road, Charlevoix 231-547-9624 <a href="http://www.bergmanncenter.org">www.bergmanncenter.org</a></p> <p><b>Kelly's Antiques &amp; Furniture Barn</b> 06176 Old US 31 S., Charlevoix 231-547-0133 <a href="http://www.dkellyantiques.com">www.dkellyantiques.com</a></p> <p><b>EAST JORDAN</b></p> <p><b>Crossroads Resale Shop</b> 205 Water Street., East Jordan 231-536-7606 Open Tuesday thru Saturday</p> <p><b>BOYNE CITY</b></p> <p><b>Challenge Mountain Resale</b> 1158 S. M-75, Boyne City 231-582-5711 <a href="http://www.challengemtn.org">www.challengemtn.org</a></p> <p><b>Consign Design</b> 100 Van Pelt Pl., Charlevoix 231-237-9773 <a href="http://www.consigndesign.net">www.consigndesign.net</a></p>	<p><b>ELLSWORTH</b></p> <p><b>Good Samaritan Resale shop</b> 9746 Main Street Ellsworth 231-588-2208 <a href="http://thegoodsam.org">thegoodsam.org</a></p> <p><b>FREDERIC</b></p> <p><b>Pineview Military Surplus</b> 7328 Old 27 North, Frederic 989-348-8300</p> <p><b>GAYLORD</b></p> <p><b>A-2-Z Resale</b> 1829 Old 27 South, Gaylord 989-732-9500</p> <p><b>Goodwill Retail and Donation Center</b> 1361 Pineview Dr. (near Lowes) Gaylord 989-705-1747 <a href="http://www.goodwillnmi.org">www.goodwillnmi.org</a></p>	<p><b>GAYLORD</b></p> <p><b>Great Rooms Quality Pre-Owned Furniture</b> 148 W. Main St., Gaylord 989-745-5184 <a href="http://www.greatroomsgaylord.com">www.greatroomsgaylord.com</a></p> <p><b>Angels at Work Resale</b> 1523 S Otsego Ave., Gaylord 989.448.8615</p> <p><b>Venus &amp; Blue Jeans</b> 340 West Main St., Gaylord 989-731-2600 <a href="http://www.venusandbluejeans.com">www.venusandbluejeans.com</a></p> <p><b>Four Seasons Resale of the North</b> 1182 B. South Otsego Ave. (Next to Sears) Gaylord, MI 49735 989-306-3700</p> <p><b>Seconds Center</b> 501 North Center St. Gaylord 989-448-2170</p>	<p><b>GAYLORD</b></p> <p><b>Salvation Army Family Store</b> 919 S. Center St. Gaylord 989-448-2357</p> <p><b>HARBOR SPRINGS</b></p> <p><b>New Beginnings Thrift Shop</b> 650 W Conway Rd., Harbor Springs 231-348-2980</p> <p><b>HARBOR SPRINGS</b></p> <p><b>Habitat for Humanity Restore</b> 8460 M-119., Harbor Springs 231-347-8440</p> <p><b>MANCELONA</b></p> <p><b>Mancelona Food Pantry &amp; Resale Shop</b> 201 N. Maple St., Mancelona 231-587-9606</p>	<p><b>MIO</b></p> <p><b>Strawberry Patch</b> Downtown Mio 989-826-1503</p> <p><b>PETOSKEY</b></p> <p><b>Challenge Mountain Resale Shop</b> 2429 US31 North, Petoskey 231-348-3195 <a href="http://www.challengemtn.org">www.challengemtn.org</a></p> <p><b>PETOSKEY</b></p> <p><b>Goodwill Retail and Donation Center</b> 1600 Anderson Rd., Petoskey 231-348-6947 <a href="http://www.goodwillnmi.org">www.goodwillnmi.org</a></p> <p>To add your business listing E-Mail <a href="mailto:office@CharlevoixCountyNews.com">office@CharlevoixCountyNews.com</a></p>
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# News

ONLINE AT WWW.CHARLEVOIXCOUNTYNEWS.COM

## Boyer City Strategic Plan will be presented at Boyne Library on January 10th

The results of a community-wide visioning and planning process for Boyne District Library will be presented on January 10th at 7 p.m. in the library's community room. The public is invited to attend. Consultants from Hartzell-Mika Consulting, who facilitated the process, will present the Strategic Plan for Boyne District Library, followed by a question and answer session.

The impetus for the planning process came from the library's receipt of a gift of \$250,000 from the Mary Peabody Foundation in 2011. The foundation specified the purpose of the gift is "to

provide support for special capital improvement projects of the Boyne District Library."

The planning process, begun in September, relied heavily on local involvement through a community survey, focus group sessions, and interviews with key community leaders. This information then served as a basis for discussions at two community planning sessions held in October and November, during which priorities were identified, and goals and strategies were discussed.

For more information, contact library director Cliff Carey at 231-582-7861.

## Sign up for "Softball in the Snow" at the 2013 Sno-Blast

Get those softball gloves and bats out, it's time to hit Murphy Field in East Jordan on Saturday, January 12th at 2:00 PM for a game in the snow! The popular "Softball in the Snow" once again is part of the weekend festivities. Sponsors Niki Imel, Debbie Bennett, Julie Laferty and Melissa DeHaan of Essence Hair Salon are inviting softball teams and individuals from the region to be a part of the

fun!

To register your team or to be placed on a team, contact Debbie at 231-536-3400. Spectators are promised a lot of laughs and fun watching players bat, pitch, catch and run through the snow drifts on Murphy Field. For further festival details contact the East Jordan Area Chamber of Commerce at 231-536-7351 or [www.ejchamber.org](http://www.ejchamber.org)



Left to Right – Shannon Fender (East Jordan Area Chamber of Commerce Office Manager/Events Coordinator), Debbie Bennett (Essence Hair Salon Stylist), Niki Imel (Owner of Essence Hair Salon), Mary Faculak (East Jordan Area Chamber of Commerce Executive Director)

## Camp Daggett summer camp registration begins January 4th

Registration opens for Camp Daggett summer camp on Friday, January 4th. Summer Camp applications may be picked up at area schools and local Chambers of Commerce beginning mid-afternoon on Thursday, January 3. Registration is on a first-come, first-served basis. Applications will be available online beginning mid-afternoon on Friday, January 4. (Applications must be downloaded, printed and mailed to Camp Daggett.) Registrants for the first week of camp, June 16-22 get \$50 off the registration fee.

Every year, over 1,000 children ages 7-14 get the opportunity to spend a week at Camp Daggett. They experience the beauty of the natural environment that the camp provides, make new friends, try new things and have loads of fun. The summer program also develops a feeling of acceptance, respect and independence that campers take home with them. Camping provides a setting in which children can live, learn, and develop skills that are useful throughout their lives.

Activities include group sports and games, sailing, swimming, canoeing and fishing, arts and crafts, nature study,

hikes, adventure ropes courses and team building activities, archery, campfires and campouts. The program answers a child's search for adventure in an environment that is upbeat and wholesome. Appetites are satisfied with nourishing, family style meals served in beautiful Mac Hall, a picturesque log dining room overlooking Walloon Lake.

Camp Daggett offers eight one-week coed camping sessions starting June 16 and ending August 10, 2013. Cost is \$385 for children who attend schools in the Charlevoix and Emmet Intermediate School District during the 2012-2013 school year and have year-round residence in Charlevoix or Emmet County. Scholarships are available to campers who need financial assistance.

Get your child started on the meaningful and memorable experience of a lifetime.

Camp Daggett also offers three Wilderness Adventure Trips from June 23-29, July 14-20 and July 28-August 3. Details of all Wilderness Adventure Trips can be found at [www.campdaggett.org](http://www.campdaggett.org).

For more information, visit [www.campdaggett.org](http://www.campdaggett.org) or call 231-347-9742.

## Free bus service between downtown Boyne City and Boyne Mountain throughout ski season

Free bus service between downtown Boyne City and Boyne Mountain will begin during the holidays and continue every Saturday evening during the ski season. The expanded bus service is provided by Charlevoix County Transit and the Boyne City Main Street Program.

"Bus service between Boyne City and Boyne Mountain was tried last winter for the first time in many years and there was more than enough support to offer it again this winter," said Main Street Manager Hugh Conklin. "This is a great partnership between Boyne City, Boyne

Mountain and Charlevoix County Transit and by working together everyone will benefit."

Offered every Saturday from 5 to 10 p.m. during the ski season, the bus will leave Boyne Mountain on the hour starting at 5 p.m. Saturdays from the Mountain Grand Lodge, and will leave Boyne City on the half hour. The pickup/drop-off points in downtown Boyne City will be the Park and Water streets intersection and near the Boyne Area Chamber office on Water Street. Anyone interested in traveling between the two locations is invited to use the free

service.

"We're excited to help introduce visitors at Boyne Mountain to the beauty and friendliness of Boyne City and also help local residents access activities, events and dining at Boyne Mountain as well," said Charlevoix County Transit Manager Jill Drury.

For more information contact Charlevoix County Transit at 582-6900 or the Main Street office at 582-9009.

## Harbor Springs Habitat for Humanity Restore helps build dreams

By Jim Akans

When someone purchases an item from the vast inventory of new and gently used home improvement products at the 9,500 square foot Habitat for Humanity Restore facility in Harbor Springs, they not only enjoy huge savings in price, they are helping to build the new home dreams of the families the Habitat organization helps each year. It is truly a win-win situation, the expansion of a vision that began back in 1976 when Millard and Linda Fuller founded Habitat for Humanity. To date, over 400,000 affordable houses have been built by Habitat affiliates, housing more than 2 million people worldwide.

Harbor Springs Habitat for Humanity Restore Director, Bob Bystrom, states, "There were 28 Restores in Michigan when we started this one four years ago. Today there are approximately 50

here in Michigan, and over 800 nationwide. We offer a wide variety of home improvement items, such as windows, doors, plumbing and electrical products, lawn and garden products, light fixtures, paint and more."

The inventory also includes a constantly changing selection of gently used furniture and home accessories. About the only type of item they don't carry is clothing, and as with every Habitat for Humanity Restore in the state, they no longer accept box springs or mattresses.

Bystrom notes that local businesses, area contractors, and people in the community donate the vast majority of the items offered in the store. Since Habitat for Humanity Restore is a non-profit organization, those donations are typically tax-deductible for the donor. Proceeds from the sales at the Restore are utilized to assist affiliate Northwest Michigan Habitat for Humanity

build quality, energy efficient, new home for families in Emmet and Charlevoix Counties.

"When we open our doors back in March of 2007," Bystrom recalls, "Norwest Michigan Habitat for Humanity was building approximately one and a half homes per year. That capacity has now jumped to four to five homes per year, and last year there were seven active projects. Since opening, we also estimate that we have diverted approximately 11,000 tons of waste that would have ended up in landfills."

Harbor Springs Habitat for Humanity Restore is located at 8460 M-119 in Harbor Springs, and hours of operations are Monday through Friday, 9:30 am to 5:30 pm, and Saturday 8:30 am to 2:30 pm. For details, call 231-347-8440 or visit [www.northwest-mihabitat.org/Restore.htm](http://www.northwest-mihabitat.org/Restore.htm)

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# News

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## A Ten-Point Checklist for the New Year

By Jim Akans

It's the New Year! A time to tuck away memories of a year gone by while looking forward to a clean slate stretching across 52 weeks of possibility. While many utilize the ceremonial switch of the calendar year as an opportunity to pursue a New Year's resolution or two, here is a checklist that requires a little less, well...resolve, but can help get the coming year off to a great start just the same.

**1.** Simply - Great advice any time of the year that can reduce stress, debt and increase the quality of life. Put cabin fever to good use by going through closets, cupboards, basement storage areas and getting rid of unused items. If they are still functional, sell them on eBay or Craigslist, donate them to local agencies such as Goodwill or a resale store, and if applicable, be sure to get a tax-deductible receipt for next year's tax return. Take those old magazines and newspapers to the local recycle center.

**2.** Make a primary goal for 2013 - What is your 2013 "hot button." Whether gaining control of finances, going on a dream vacation, improving personal health...whatever your goal, be specific about your plan to achieve it - write it down, and review your progress at least monthly.

**3.** Prepare for the tax season - Now is the time to gather income statements and tax-deductible receipts. Make a list of items and forms you will need to file your 2012 taxes such as mortgage interest statements, W-2's or 1099's. Check these items off as you receive them and file taxes as early as possible (even if you owe taxes, prepare your forms early so they

are ready to file). You, and your tax preparer, will be grateful for avoiding the April madness.

**4.** Plan for next years holiday shopping - Oh yeah, do it now while receipts from the 2012 holiday shopping season are still near at hand. Utilize those to review your retail performance this past season and estimate your spending for 2013. Try to set aside one-tenth of the 2013 target amount each month and you won't have to pull out the plastic as the next holiday shopping season approaches.

**5.** Make a financial plan for the year - While digging through last year's bill statements and receipts, group them by spending category and prepare a household budget for the coming year. Look at small ways you can save money, such as cutting down on dining out, not stopping for that cup of coffee on the way to work, limiting alcohol or tobacco purchases, or starting to utilize shopping lists and sticking to them.

**6.** Fill out the calendar - Go through the 2013 calendar, month by month, and mark the birthdays and anniversaries of family members and friends, special events such as graduations or reunions, and block out desired vacation weeks before your co-workers can even think about asking for the time off. Note reminders for making appointments for annual and semi-annual events such as dental or doctor exams.

**7.** Check your credit report. One report is available free of charge once per year. Go to AnnualCreditReport.com. You can dispute any errors online

through each credit bureau.

**8.** Take care of small maintenance tasks around the house. Install fresh batteries in smoke and CO2 detectors, change the furnace filter, touchup paint on interior walls, replace burnt out light bulbs with new energy efficient compact fluorescent bulbs, lubricate squeaky door hinges (don't forget the garage door). Speaking of doors, check to see that your spare front door key is still hidden where you think it is.

**9.** Back up your computer - This should really be done on a more short term basis, say monthly or even weekly, but just in case you forgot, back up documents, financial records and don't forget to sort and label those 2012 digital photos before storing them on disk.

**10.** Take stock of reoccurring expense items. Do some price comparison-shopping for your auto, home, medical and insurance policies. Pull out statement for mortgage, equity line, charge cards, and investment accounts. Write down the balances and interest rates. Go online (remember; if it looks too good to be true...), or call local lenders or investment professionals to see if more attractive terms are available.

After completing the checklist sit back, relax, and take satisfaction in knowing that whatever the New Year brings, each of these items are well under control, at least until January 2014.

## Charlevoix Public Library January Events Schedule

All events are at the Charlevoix Public Library, 220 W Clinton St., 231-237-7340.

Saturday Stories, 10:30 a.m., January 5: Play "Ms. Laura Says," listen to stories and music, learn finger plays, and spend time with friends and family. Call for information: 231-237-7350.

Tech Today: eReaders, 10:30 a.m., January 7: Register for this class to learn the basics of using your eReader.

Genealogy Interest Group, 6:00 p.m., January 10: Enjoy the opportunity to discuss new advances in genealogy and to bring information on new research techniques.

Family Love Letter, 6:30 p.m., January 10 & 17: All participants will receive the Family Love Letter booklet and learn how to fill it out so loved ones will have all the critical information needed in case of sudden incapacitation or death. Tech Today: Digital Photos, 10:30 a.m., January 14: Register for this class and learn how to maneuver your photos from your digital camera.

Self Defense Awareness for Teens, 6:00 p.m., January 14: Martial Arts Master, Tim Bruce, will teach kids the basics of self defense in this one hour class.

LEGO Club: 3:45 - 5:00 p.m., January 14: Drop in for this monthly session of fun with LEGOs.

Emerging Drug Trends, 6:30 p.m., January 15: Learn about national drug use trends and what the impact is in Charlevoix County.

Tech Today: Using Digital Photo, 10:30 a.m., January 16: Register for this class and learn about the many different creative uses for your photos.

Knitting Group, 10:30 a.m., January 16: Organizational meeting for those interested in joining a library knitting group, all skills welcome.

Loose Threads: North-

ern Michigan Textile Artists, 12:00 p.m., January 16: Join local fiber artist, Kathie Briggs, for this informal group to discuss art and help each other with ideas and projects.

Artists in Action: LEGO Creations, 2:00 - 4:00 p.m., January 17: Stop by the lobby to watch master LEGO Artist Paul Vermeesch finish his creation of the Charlevoix Public Library built with LEGO bricks.

Baffling Bill the Magician, 5:30 p.m., January 18: Special family program for all ages.

BookTalkers Discussion, 6:00 p.m., January 21: Join the Charlevoix Library BookTalkers for a discussion of Turn Right at Machu Picchu, by Mark Adams.

Tech Today: Computer Basics, 10:30 a.m., January 21 and 23: Register for this class and learn how to use a mouse, basic terms and how to start searching the internet.

WinterFolk: Dolph, 6:30 p.m., January 28: One hour feature performance with Dolph, current host of Northern Michigan Musician's Journal, followed by an open mic session.

Tech Today: Windows Desktop, 10:30 a.m., January 30: Register for this class and learn how manage your desktop.

T-Shirt Surgery, 4:00 p.m., January 30: Artist Jasmine Lace will show teens how to upcycle their favorite t-shirt.

WEEKLY PROGRAMS: MUG: Mac Users Group, 5:00 p.m., every Monday: This group will gather to share tips and problem solving using Macs.

Story Hour w/ Ms. Laura, 10:30 a.m., Every Thursday: Play "Ms. Laura Says," listen to stories and music, learn finger plays, and spend time with friends and family. Call for information: 231-237-7350.

Writers Group, 6:00 p.m., Thursdays: All writers welcome - published, unpublished and novices - for support and gather new ideas with other writers.

### Subscribe

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Distributed to Boyne City, East Jordan, Charlevoix, Boyne Falls, Walton Lake, Ellsworth and Atwood. Local Home Delivery of the News: \$35.00/year. Out-of-County Delivery of the News: \$55.00/year. (Local area includes Boyne City, Boyne Falls, Charlevoix, East Jordan, Ellsworth, Petoskey, Gaylord)

friendly & positive news and sports covering all of Charlevoix County

**PUBLISHED WEEKLY ON THURSDAY**

**Charlevoix County News**

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"The mission of the Charlevoix County Commission on Aging is to provide the highest quality senior services in partnership with the community. We focus our efforts on advocacy and support for seniors and their caregivers by promoting health, wellness, and education to achieve a dignified and enriched quality of life."

218 W. GARFIELD ST.,  
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CONTACT INFORMATION**

**Beaver Island Center:**

Ann Partridge  
26215 Main St, BI, 49782  
231-448-2022

**Boyne Area Senior Center:**

Terri Powers  
411 E. Division, PO Box 964  
Boyne City, MI 49712  
Phone: 231-582-6682

**Charlevoix Senior Center:**

Leslie Lake  
06906 Norwood Road  
Charlevoix, MI 49720  
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- Tax Assistance
- Volunteer Opportunities

**WEBSITE ADDRESS:**

[www.charlevoixcounty.org/coa.asp](http://www.charlevoixcounty.org/coa.asp)

## January Notes on Medicare

Medicare Advantage Plan Disenrollment Period

Medicare Advantage Plans are one of the coverage options that Medicare beneficiaries may choose to provide their Medicare services. Also called "Part C" or Medicare Health Plans these policies are HMOs, PPOs, and Private Free-for-Service (PFFS) Plans. Benefits offered by Medicare Advantage Plans may include coverage for prescription drugs, vision, hearing, dental and health / wellness programs. In some cases enhancements to these benefits may be added as a rider to the plan for an additional premium amount. Beneficiaries generally experience a co pay for ANY service that they receive when enrolled on an Advantage plan.

If the plan in which you were enrolled in 2012 didn't renew for 2013, or if you picked a plan that doesn't meet your needs, CHANGES CAN BE MADE between January 1 and

February 14. This is the Medicare Advantage Plan Disenrollment Period. Individuals in a Medicare Advantage Plan have the option of going back to coverage through Original Medicare and picking a Medicare Drug plan to replace prescription coverage they have in the Advantage Plan.

Changes in Medicare Premiums and Deductibles for 2013

Deductible amounts for Medicare Part A (Hospital coverage) and Part B (Medical Coverage) have changed for 2013. The deductible for Part A is \$1184 for the first 60 days of hospital care. The deductible for Part B is \$147 for outpatient services. The premium for Part B - which is generally deducted from Social Security - is \$104.90 for 2013. In addition, beneficiaries who are enrolled in a Medicare Prescription Drug Plan will pay 47.5% of the full cost of their brand name medication and 79% of the cost of their generic medications if

they experience the "coverage gap" (including gradually down from 100% in 2010).

The Medicare Medicaid Assistance program (MMAP) is the state-wide program which provides free health benefits counseling to Medicare and Medicaid beneficiaries, their families, and caregivers. Individuals with questions about Medicare may contact MMAP for assistance at their local Commission on Aging office or regional office at the Area Agency on Aging 1-800-803-7174.

This document was produced by the Regional MMAP office at the Area Agency on Aging of Northwest Michigan.

MMAP is funded by a grant from the Michigan Office of Services to the Aging through funding received from the Centers for Medicare and Medicaid Services.

## The computer is your friend!

The computer swallowed Grandma, yes, honestly it's true!  
She pressed 'control' and 'enter', and disappeared from view.

It devoured her completely, the thought just makes me squirm.

She must have caught a virus, or been eaten by a worm.

I've searched through the recycle bin and files of every kind;

I've even used the Internet, but nothing did I find.

In desperation, I asked Mr. Google my searches to refine.

The reply from him was negative, not a thing was found 'online.'

So, if inside your 'Inbox', my Grandma you should see,

Please 'Copy', 'Scan' and 'Paste' her, and send her back to me!



This is a tribute to all the Grandmas & Grandpas, Nannas & Pops, who have been fearless and learned to use the Computer..... they are the greatest!!!

We do not stop playing because we grow old; We grow old because we stop playing

### CHARLEVOIX SENIOR CENTER ACTIVITIES

<b>Thursday, January 3</b> 1p Pinochle	<b>Friday, January 4</b> 9:30a Craft Class 10am Sit & Be Fit 1p Rummy	<b>Monday, January 7</b> 10:30am Sit & Be Fit 1 pm Pinochle 1 pm Wood Carving 7p Bible Study	<b>Tuesday, January 8</b> 1pm Paint Class 1 pm Rummy	<b>Wednesday, January 9</b> 9am Advisory Board Mtg 1pm Bingo	<b>Thursday, January 10</b> 11am Roger Hartson 1pm Pinochle	<b>Friday, January 11</b> 9:30 am Craft Class 10 am Sit and Be Fit 1 pm Rummy
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### BOYNE AREA SENIOR CENTER ACTIVITIES

<b>Thursday, January 3</b> Wii Bowling	<b>Friday, January 4</b> 11am MUSIC: Cousin's Raffle	<b>Monday, January 7</b> Bingo	<b>Tuesday, January 8</b> Craft Class	<b>Wednesday, January 9</b> Line Dance Brown-Bag Bingo	<b>Thursday, January 10</b> Wii Bowling	<b>Friday, January 11</b> 11am MUSIC: Don Judd Raffle
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### EAST JORDAN SENIOR CENTER ACTIVITIES

<b>Thursday, January 3</b> Game Day: Uno/ Wii Fun Pool Table	<b>Friday, January 4</b> BIRTHDAY DAY 11am MUSIC! Bingo/Bake raffle	<b>Monday, January 7</b> 8-1pm: walking M-F	<b>Tuesday, January 8</b> 11am line dancing 12:30 bingo 1pm Paint class	<b>Wednesday, January 9</b> 1pm Movie & Popcorn	<b>Thursday, January 10</b> Game Day: Uno, Wii Fun, Pool Table	<b>Friday, January 11</b> 10:30 AVB.meeting 11am MUSIC: Tag-A-Longs Bingo/Bake Raffle
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### CHARLEVOIX COUNTY SENIOR CENTER MENU

<b>Thursday, January 3</b> BAKED FISH	<b>Friday, January 4</b> SWISS STEAK	<b>Monday, January 7</b> CHICKEN & GRAVY	<b>Tuesday, January 8</b> POLISH SAUSAGE	<b>Wednesday, January 9</b> HUNGARIAN GOULASH	<b>Thursday, January 10</b> CHICKEN AL KING W/ BISCUIT	<b>Friday, January 10</b> MEAT LOAF
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