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January 3, 2014

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Library looking for public input

The Charlevoix Public Library staff will be conducting an online patron technology survey for two weeks in January (January 6 – 14, 2014) and two weeks in August (August 4 – 17, 2014). Each time a patron goes to their website, a popup window will appear asking them to take the survey. The actual survey takes about 10 minutes. The survey will provide feedback which will help us assess our technology services; devise an improvement plan; and communicate the value of providing free access to computers and the internet.

The Impact Survey asks patrons how they use the library's public access computers and Internet connection, and how this resource has helped them. The questions cover general use, as well as use in the following areas: employment, education, eBusiness, eCommerce, eGovernment, civic engagement, health and wellness, and social inclusion. The survey will also collect information about use of specific library resources, help and training at the library, overall customer satisfaction, and patron perceptions of the importance of offering public access technology.

To access the survey, visit the library website during one of their test weeks in January at: www.charlevoixlibrary.org. For more information about this or other library questions, contact the library at 231.547.2651.

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Death Under Investigation

By Norma Jean Babcock

Charlevoix County police are investigating the death of 26-year old William "Billy" Grice who passed away on December 24th as result of serious head injuries which police are stating may have occurred due an altercation with a family member.

William Grice sustained his injuries roughly eight hours before being transported to Charlevoix Area Hospital on December 22nd. The hospital deemed that his injuries required emergency surgery and sent him to McLaren Hospital in Petoskey.

Despite the surgery, Mr. Grice died on December 24th.

Police say that this investigation is open, and have sent Mr. Grice's body to Grand Rapids where a forensic exam will hopefully reveal more information as to what happened to cause the injuries which killed him. Once those results are returned the information will be given to Charlevoix County Prosecutor Allen Telgenhof for



William "Billy" Grice

review.

At press time for this article no further information is available from either the Sheriff or the Prosecutor.

Family and friends of William Grice are choosing to commemorate him by a beautiful memorial, which will put up next to his grave. They are currently raising the funds for this endeavor via a FundRazr account where people can donate money easily and leave messages.

According to information posted on that website, the funeral costs for Mr. Grice have been successfully covered. The money now being raised will be used for the memorial. They hope to raise \$3,000 dollars which will allow for a stone and marble bench to be placed at his gravesite.

Adam Looze, a close friend of William Grice, is organizing the fundraising effort. He hopes that Billy will be remembered as a great person. Many of those donating to the website have left messages to the family assuring them of love and prayers given on their behalf.

Grice is described as a "wonderful person" and as "one of the nicest, most caring people," by those who have donated. For those interested in donating the web address is <https://fundrazr.com/campaigns/bfQZ5>.

RELATED:
Obituary on page 2A

Charlevoix Shop Local Campaign Names Winner



The Charlevoix Chamber of Commerce congratulates local resident, Craig Mann, the winner of the 2013 Shop Local Campaign. Craig is shown here with his prize of \$500 in Chamber Checks which can be spent same as cash at any Chamber member business.

We are happy to report that more than 300 entries were received, totaling over \$30,000 spent locally this holiday season.

Thank you to all who participated in this Shop Local Event and we look forward to even greater success in 2014!

Health Care Reform in 2014

Facts retrieved from ObamaCare Health Insurance Exchange website

By Heather DeLong

In an effort to provide affordable health care for Americans in the near future, the Affordable Care Act, also known as Obama Care, plans to provide up to 29 million people with insurance by 2019. Major provisions of the Act will be taking place at the beginning of 2014, including the implementation of health care exchanges that will offer income-based coverage options. All the preparation up to this point is reaching its end and the reform is finally taking place.

Below is a list of what you can expect of the Affordable Care Act in 2014 and on.

- For those procrastinators out there, open enrollment for ObamaCare's health insurance goes until March 31st, 2014.

- If you don't have insurance by January 1st this year, or obtain an exemption, you will be charged a per month fee on your year-end tax returns.

- Everyone can use the marketplace. If you don't like your current plan or don't have insurance you should apply for the marketplace today to see your options. Applying doesn't mean you have to enroll.

- If you have Medicare, Medicaid, CHIP, any job-based plan, any plan you bought yourself,



"While most Americans will pay less, some will not. However, the Affordable Care Act doesn't promise "cheaper insurance for everyone." It promises "Affordable, quality health care for everyone."

- COBRA, retiree coverage, TRI-CARE, VA health coverage, or some other kinds of health coverage, you don't have to purchase by 2014 to avoid the fee.

- Exchanges are either State, Federal or join-run depending on your State.

- If you have work-based coverage, you can apply but you won't be able to get subsidies.

- Tens of millions of Americans who will qualify for cost-assistance offered exclusively through the marketplace.

- Three types of cost assistance are offered through the Marketplace to those making

- under a certain amount of income who don't have access to employer-based insurance:

- Medicaid/ CHIP: for those making less than 138% of the Federal poverty level

- Help with out-of-pocket costs: for those making up to 250% of the Federal property level

- Premium tax credits: to reduce monthly premiums for those making up to 400% of the Federal property level

- You may qualify for both premium and cost-sharing subsidies as they are not mutually exclusive.

The ObamaCare facts website states, "Part of the Affordable Care Act is focused on providing "affordable" health care. This means that those who can pay more do, but most of us will qualify for discounts to help pay for health insurance premium. While most Americans will pay less, some will not. However, the Affordable Care Act doesn't promise "cheaper insurance for everyone." It promises "Affordable, quality health care for everyone."

Buying insurance through the Online Marketplaces is easy. Go to the website and fill out an application to see if you qualify for discounts or other coverage such as Medicaid or Medicare. You will then be able to use the Online Health Insurance Marketplace to compare different coverage options from health care providers that meet the requirements laid out in ObamaCare. Discounts are offered in the form of tax credits, which are deducted monthly by your insurance provider and then adjusted for increased or decreased income on your end of year tax returns.

Additional information can be found at obamacarefacts.com. 2013 polls and more FAQs can be found at kff.org/health-reform.

To contact Heather DeLong for comments, questions or concerns, send an email to heather@weeklychoice.com.

weather

THURSDAY



HIGH: Upper 00's
LOW: Minus 0's

FRIDAY



HIGH: Low 10's
LOW: Low 0's

SATURDAY



HIGH: Upper 20's
LOW: Upper 10's

SUNDAY



HIGH: Low 20's
LOW: Low 10's

snowfall

2012-13	.....Amt	2013-14	.....Amt
12/31//2012	..19.2	12/29/2013	..28.3
12/31//2012	..15.8	12/29/2013	..45.2
12/31//2012	..21.1	12/29/2013	..55.3
12/31//2012	..37.2	12/29/2013	..95.5
12/31//2012	15.2	12/29/2013	..30.2
12/31//2012	..24.3	12/29/2013	..57.4
12/31//2012	..36.1	12/29/2013	..75.5

record temps

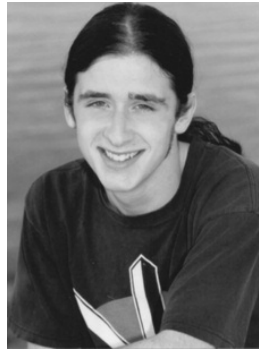
Day	.....Avg. High	.....Avg. Low	.....Record High	.....Record Low
2	.....38°F	.....26°F	.....61°F (1982)	.....-9°F (1976)
3	.....38°F	.....25°F	.....64°F (1982)	.....-1°F (1976)
4	.....38°F	.....25°F	.....60°F (1951)	.....-2°F (1966)
5	.....37°F	.....25°F	.....62°F (2001)	.....-10°F (1964)
6	.....37°F	.....24°F	.....64°F (2001)	.....-14°F (1964)
7	.....37°F	.....24°F	.....51°F (1988)	.....-4°F (1954)
8	.....36°F	.....24°F	.....53°F (1990)	.....-2°F (1977)

OBITUARIES

William "Billy" Grice, 26

(JUNE 17, 1987 - DEC. 23, 2013)

William "Billy" Grice of Boyne City passed away on Monday, December 23, 2013 at McLaren Northern Michigan Hospital in Petoskey.



Billy was born on June 17, 1987 in Denver, Colorado. He is survived by his parents Jerry (Amy) Grice and Kristine (Dennis) Moore; brothers Christopher Grice, Kevin Grice and Taylor Jepsen; grandmothers Beverly Kelley and Evelyn Grice; aunts and uncles Mike and Becky Slaght, Kevin Kelley, Tim Kelley, Mike and Cheryl Kelley, Jeff and Vickie Grice, Ed and Cindy Grice, Deb and Ray McLeod, Diane Grice and Jodi Hellwege; seventeen cousins; and special loves Ingrid and Bella Frazier. Family and friends will cherish the time they had together will Bill and will never forget that even in death Bill gave of himself to the Gift of Life.

Billy is preceded in death by grandfathers Byron Kelley and Jim Grice and he will also be joining his best friend Garrett Stackus in heaven.

The family would like to give a special thanks to a great family friend Dr. Cathy Wonski

A memorial service was Monday, December 30, 2013 at St. Matthews Church in Boyne City. Pastor David Behling officiated.

In lieu of flowers the dona-

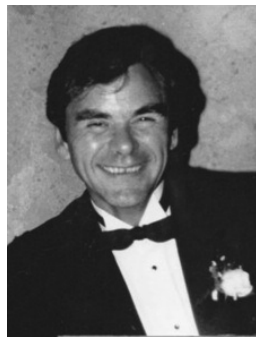
tions may be directed to the family C/O Dr. Cathy Wonski, 417 Elm Street Boyne City, MI 49712.

Stackus Funeral Home of Boyne City is serving the family.

Robert Nicholas Phreed, 74

(APRIL 24, 1939 - DEC. 22, 2013)

Robert N. Phreed, 74 of Boyne City, Mich. died peacefully into the arms of God December 22nd at Otsego Memorial Hospital in Gaylord, Mich.



Robert was born in Dearborn, Mich. 4-24-39, the son of Stella and Robert Phreed. Bob attended school at Lansing Everett High school and Lansing Community College. On April 23, 1960, he married the love of his life, Judith Hengsbach in Lansing Mich. Married for 53 1/2 years. Bob was able to celebrate a 50 year Wedding anniversary with all of their 5 children and 10 grandchildren in the Ozarks.

Bob read for the Radio Talking Book, a Singer for the Earl Nelson Singers of Lansing and making Rosaries for the Missions. Bob loved to Camp, Hike, Hunt and Fish. He cantored for most of his life at church. He was currently a dedicated member of St. Matthews Catholic Church. Bob especially loved to read and play with his grandchildren.

Bob is preceded in death by

his firstborn and best friend son, Greg, and his mother Stella.

Survivors include, beloved wife, Judith. Sibling Gary of FL. Father of Eric of Mich., Kristin Burse (Bob), of FL, Karen Boe (Todd) of TN, Kira Dumais (Bob) of NM and Martin of OR.. Grandchildren, Greg Satterfield, Stephanie Burse, Joshua, Logan and Gabriella Dumais, Rachel Phreed and, Dallas, Greg, Lucas and Michael Boe.

In lieu of flowers, Please donate to Alzheimers Research, Boyne City AA and Wounded Warriors.

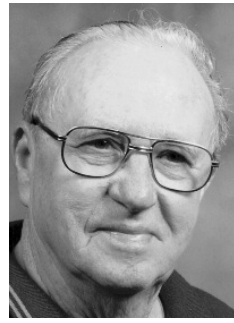
Service was held December 28 at St. Matthews Church of Boyne City, with Fr. Geyman officiating the mass.

Harold Burton DeYoung, 92

(JAN. 15, 1921 - DEC. 20, 2013)

Harold Burton DeYoung of Charlevoix passed away Friday, December 20, 2013, at his home.

He was born January 15, 1921, in Charlevoix, the son of Nicholas and Anna (Klooster) DeYoung.



Harold served with the US Navy during WWII in the Asiatic-Pacific and during the Philippine Liberation, as a Motor Machinists Mate.

On June 24, 1941, Harold married Marie D. VanZant in Charlevoix where they made their home. She preceded him in death on March 3, 1962.

Harold owned and operated DeYoung's Auto Body Repair in Charlevoix, and drove school bus for Charlevoix Public Schools for thirty years.

He is survived by his sons, Terry (Linda) DeYoung of Salem, Ore., Tom (Maria) DeYoung of Mt. Clemens, Robert DeYoung of Lansing, Randy DeYoung of Charlevoix; grand children, Christy and Stephen, Scott and Chad, Annica, Anuphong and Kamla, Colyn and Ethan, Ryan and Kyle; eight great-grandchildren; sister, Jeanette Boss of Charlevoix. Harold's son, Nick, preceded him in death in 1994.

A memorial gathering will take place at the Charlevoix VFW Hall from 1-4 pm, Saturday, January 11, 2014. Military honors will be presented by the Charlevoix Area Veterans.

Memorial contributions may be made to Hospice of Northwest Michigan, 220 West Garfield, Charlevoix, MI 49720.

Please sign Harold's guest-book at www.winchesterfuneralhome.com

attended school at the Five Mile Creek School and later Holy Childhood of Jesus Catholic School.

Roland enlisted in the United States Army on January 21, 1943 and served as a tank driver in North Africa and Europe. He was awarded the Bronze Star, Good Conduct Medal and a Distinguished Unit Badge.

Following his honorable discharge on October 30, 1945 Roland returned to Harbor Springs and in 1948 married Adeline Shawanibin. He and Adeline moved to the Flint area where Roland worked for General Motors. Adeline sadly preceded Roland in death on August 25, 1978. On April 19, 1980 he married Irene McCary-Gasco. Roland and Irene remained in Flint for a short time until moving back to Northern Michigan settling near Levering.

Roland was known and dearly loved for his kind heart and affable nature. Always active, Roland rarely let grass grow under his feet; he was an avid golfer and over his lifetime achieved a hole in one on three separate occasions. He never tired of being outdoors, tending to his yard or his garden for hours on end. He was also a steadfastly loyal Detroit Tigers fan.

He is lovingly survived by his wife of 33 years Irene and by 8 of his 11 children; John Gasco of Levering, Marcia (Tom) Sutton of Boyne Falls, Harry Gasco of Vancouver, Washington, Allen (Judy) Gasco of Boyne Falls, Deleta Smith of Pellston, Regina Bentley of Boyne City, Bart (Jody) Gasco of Boyne City and Stephen Gasco of Boyne City; as well as many grandchildren, great grandchildren and great-great grandchildren, and numerous nieces and nephews. Including his first wife Adeline, Roland was also preceded in death by 3 of his children, Norma Koldogy, Alicia Carson and Joseph Gasco and by 3 brothers, Lawrence, Fred and George, as well as 5 sisters, Helen, Betty, Eva, Josephine and Katherine. His family and many, many friends will miss this truly gentle man.

Mass of Christian Burial will be held on Tuesday, December 31, 2013 at Holy Childhood Catholic Church in Harbor Springs at 11:00 a.m.; Fr. Joseph Graff will celebrate mass. Visitation will take place within the church gathering space from 10:00 a.m. until 11:00 a.m. on Tuesday. Interment will take place in the spring within Holy Childhood Cemetery.

Franklin D. "Chum" Steinhoff, Sr., 79

(JAN. 30, 1934 - DEC. 27, 2013)

Franklin D. "Chum" Steinhoff, Sr. of East Jordan died Friday, December 27, 2013, in Petoskey, Michigan.

He was born on January 30, 1934, in Munising, Michigan, the son of Russell Edward and Grace Ann (Gaullinger) Steinhoff. He grew up and attended catholic school in Munising. On July 19, 1952, in Munising, he married Marjorie Ann Scott.

Chum worked 30 years at the East Jordan Iron Works, now known as "EJ", and retired in

1995.

For many years, he organized the East Jordan Men's Softball League. Chum was also the manager and team member of the East Jordan Co-op Softball Team. He enjoyed playing softball, hunting, camping, fishing and snowmobiling. Most of all he enjoyed his grandchildren.

He is survived by his wife, Marjorie Steinhoff of East Jordan; six children, Franklin D., Jr. (Laura) Steinhoff of East Jordan, Bonnie (Tom) King of East Jordan, Edith (Tom) Goodburn of East Jordan, Russell Steinhoff of East Jordan, Connie Steinhoff of Reed City and Rod (Jan) DesRocher of East Jordan; sixteen grandchildren; forty great grandchildren; two brothers, Levi (Joanne) Steinhoff of Bay City and Vernon E. (Suzy) Steinhoff of Munising; and one sister, Lillian Moreau of Midland.

Funeral mass will be held on Friday, January 3, 2014 at 11:00 A.M. at St. Joseph Catholic Church in East Jordan. Rev. Father James Gardiner will officiate.

The family will receive friends on Thursday from 2:00 to 4:00 and 6:00 to 8:00 P.M. at the Penzien Funeral Homes, Inc. in East Jordan. A prayer service will be held Thursday evening at 7:00 P.M. at the funeral Home.

Memorials may be given to the Heart and Vascular Center at McLaren Northern Michigan Hospital in Petoskey or Internal Medicine at Otsego Memorial Hospital in Gaylord.

Adelaide E. Albrecht, 96

(MAY 20, 1917 - DEC. 23, 2013)

Adelaide E. Albrecht, of Boyne City, formerly of Saginaw, passed away Monday, Dec. 23, 2013, at age 96.

Adelaide E. Distler was born May 20, 1917 to the late John and Edna (Barth) Distler. She married Harold C. Albrecht, March 15, 1941. He predeceased her Jan. 24, 2009. Adelaide was a lifetime member of St. John Lutheran Church, its choir, and the Ladies Aid.

Surviving are her son Robert (Barbara) Albrecht of Boyne City, two grandchildren; Connie (Mike) Reckowsky of West Lafayette, IN, and Robert J. (Pam) Albrecht, Jr. JD, of Rockford, Mich., three great grandchildren; Ryan and Robert Reckowsky, and Logan Albrecht.

The family extends a grateful thank you to the staff of the Brook of Boyne City, Rev. Peter Elliott of Christ Lutheran Church, Boyne City, and Hospice of Michigan.

Funeral service was held Friday, Dec. 27 at the Reitz Herzberg Funeral Home, 1550 S. Midland Road (S. M-47). Rev. Kathleen Basner officiated. Entombment will take place at Roselawn Memorial Mausoleum.

Memorial offerings are suggested to Kinder Closet Christ Lutheran Church, Boyne City, MI 49712, or Hospice of Michigan.

Charlevoix County News
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News

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Retirement Looks Bright For Baby Boomers

After years on the job and endless family responsibilities, baby boomers are ready to redefine what it means to be retired. A composite of Del Webb Baby Boomer surveys completed throughout 2013 found that boomers plan to use retirement to revamp their social lives and focus on their overall physical well-being.

Del Webb, the leading active adult community builder and brand of national homebuilder PulteGroup, Inc. (NYSE: PHM), has been surveying the 50 and older demographic for more than 15 years, seeking to better understand the attitudes and opinions of the generation born between 1946 and 1964.

More than half (57 percent) of baby boomers indicated in 2013 that they intend to retire by age 65 – compared to the median retirement age of 67 in 2010. Once retired, they hope to find better balance in their lives by placing an increased emphasis on:

Activities and hobbies that enhance physical/mental well-being (62 percent)

Spending time/focusing on family (51 percent); and

Traveling (34 percent)

While family remains important to baby boomers, not having children around presents a newfound freedom. As a whole, nine of ten current empty nester boomers indicated they are happy, and they look forward to increased personal time (95 percent), time with their significant other or dating (85 percent), and socializing with friends (85 percent) now that the kids are gone.

This freedom becomes so dear to them that 68 percent said they would rather lend their child financial

support than allow them to move back home. When asked if boomers are planning to move now that the kids have left the nest, more than half (55 percent) say they are planning to move to a new home at some point in the future, with nearly 10 percent indicating they may move out of state or to a warmer climate.

“For the first time in what may seem like a lifetime, boomers are transitioning to a new stage in their lives that is filled with zest and personal discovery,” said Fred Ehle, vice president of brand marketing for Del Webb. “They are able to re-evaluate their lives and focus on what is most important to them – which tend to be friends, family and a healthy lifestyle. Once they do so, they optimize every available opportunity to live their ‘new’ lives to its fullest extent.”

Part of this newfound freedom can also involve finding new friends and companions later in life through dating. When asked about their attitudes toward dating, 56 percent of single boomers said they are open to dating – showing love and companionship knows no age limits. Forty-five percent of single boomers said they are actively dating, but not necessarily looking for love and marriage. Whether looking for a new friend or someone to tie the knot with, single boomers agreed that the top ways to meet someone is through friends/family (66 percent) and social activities/fitness classes/clubs (56 percent).

Community Conversation Planned for Jan. 28 in Charlevoix

In partnership with The Center for Michigan, a nonprofit and non-partisan “think-and-do” tank located in Ann Arbor, the Charlevoix County Community Foundation and the Charlevoix Public Library will co-host one of the Center’s “Community Conversations.” The session will be held at the Charlevoix Public Library on Tuesday, January 28, 2014, at 6:00 p.m.

During this discussion participants will learn more about many of the key issues impacting our state today, and will also be able to share their priorities for Michigan’s future. In November 2014, Michigan voters will choose our

next governor, all 38 state Senators and all 110 members of the state House of Representatives. The Center for Michigan believes that our voices should shape the focus of this election and Michigan’s path in 2015 and beyond—and they plan to take the priorities that Charlevoix County residents raise in this discussion and amplify them to the candidates.

The conversation will be one of more than 150 structured dialogues taking place from September 2013-April 2014. Altogether, the participants will include more than 3,000 Michigan residents from all over the state. Discussion topics will in-

clude:
How you feel about Michigan today
Education
Economy & Prosperity
Quality of Life
Public Money Priorities

To learn more about the Community Conversations and the Center for Michigan, please visit www.the-centerformichigan.net.

Citizens interested in reserving a space in the Community Conversation session should RSVP to the Charlevoix Public Library (231-237-7340) or register online at <http://tinyurl.com/p8y7wml>.

WINTER HOME MAINTENANCE

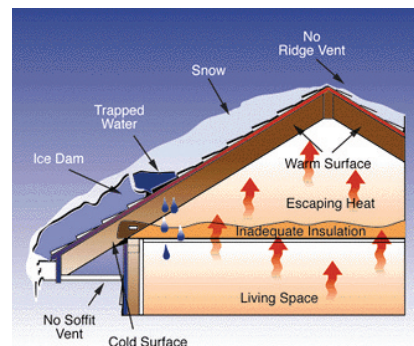
Hot Tips for preventing cold weather damage from roof ice dams

Ice dams occur in climates with freezing temperatures. When the temperature in the attic is above freezing, snow on the roof melts and runs down the sloping roof. When the snowmelt runs down the roof and reaches the colder eaves (overhang) and gutters, it refreezes.

After several days of melting-freezing cycles, the freezing snowmelt builds up and forms a dam of ice, behind which water ponds. The ponding water can back up under the roof shingles until water enters the attic and eventually does damage to the interior ceilings, walls, and contents along the exterior walls.

Research has shown sun exposure in the winter has little effect on attic air temperature. Warm air from living spaces below penetrating into the attic is usually the culprit in the formation of roof ice dams. The presence of significant icicles along the gutter or eaves may be an indication of roof ice damming.

There’s no way to guarantee an ice dam will not damage your home, but you can reduce the like-



When the temperature in the attic is above freezing, snow on the roof melts and runs down the sloping roof. When the snowmelt runs down the roof and reaches the colder eaves (overhang) and gutters, it refreezes, forming ice dams. Courtesy photo

lihood of an ice dam forming in the first place:

- Thoroughly clean all leaves, sticks, and other debris from rain gutters and down spouts. This allows melting roof snow to flow into gutters and through down spouts.
- Strive to keep snow on your roof to a minimum. Long-handled

devices called “roof rakes” let you stand on the ground and pull the snow off the roof. Keeping heavy snow loads off your roof reduces the chances for both ice dam formation and roof failure due to the weight.

□ Keep gutters and down spouts clear of snow and icicles all winter.

□ Evaluate the insulation and ventilation in your attic. Most experts agree attic insulation should have an R-value of at least R-30 (R-38 is preferable in northern climates). In addition, good airflow from under the eaves or soffit area along the underside of the roof and out through the roof vents is essential. The insulation prevents heat loss from the interior of the home. The venting allows the attic air to stay cold enough to prevent or minimize the freeze/thaw cycle on the roof. Consult a reputable roofing and/or insulation contractor about these improvements.

For more information visit www.mcswa.com

LETTERS TO THE EDITOR

Letters may be submitted by e-mail to office@CharlevoixCountyNews.com.

THANK YOU TO THE CHARLEVOIX COMMUNITY

Dear Editor:

We would like to extend a big thank you to the Charlevoix community for making the 3rd annual Charlevoix Gifts with a Purpose Alternative Giving Event such a success. The 18 local non-profit organizations who participated received total donations of more than \$8,200 in alternative “gifts” which will be given throughout the holidays. A special thanks to the library for the use of their facility, Charlevoix State Bank for their assistance with credit card process-

ing, and the Bergmann Center Aktion Club for providing refreshments. If anyone missed the event, and would still like to make a donation as a Christmas gift, all 18 organizations are still accepting donations. Thanks again to everyone who made this day such a success.

Sincerely,
Val Myerson and Cheri Hoffman, event co-chairs
Cheri Hoffman, Executive Director
Hospice of Northwest Michigan



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News

ONLINE AT WWW.CHARLEVOIXCOUNTYNEWS.COM

HIDDEN TREASURES

Goodwill Retail & Distribution Centers in Petoskey and Gaylord

By Jim Akans

It is a well-recognized name that symbolizes services and programs that provide a means for people in need to get back on their feet and regain their treasured independence. Goodwill has been around since 1902, when a Boston area Methodist Minister named Rev. Edgar Helms began collecting used household goods and clothing, and hired those who were down on their luck to mend and repair those goods for resale. Here in Northern Michigan, Goodwill opened their doors at Asgard Enterprises in 1972, and today the non-profit organization offers vocational, housing, transportation, nutritional and family strengthening programs across the region.

Goodwill also continues to offer gently used clothing, household items, books, home décor accessories and more at their Retail and Donation Centers. In our area, centers are located in Petoskey and Gaylord, employing a total of 34 people, utilizing proceeds from sales at each location to help support programs throughout Northern Michigan that help people overcome barriers to independence.

"Part of our business model is also being 'green,'" observes Ruth Blick, Director of Marketing and Communications for Goodwill Industries of Northern Michigan. "Everything that is donated to our stores is either reduced, reused or recycled. Items that come in that don't meet quality standards go thru our salvage program. We are also in partnership with Dell Reconnect and we accept all types of computer equipment and recycle those items. Many people don't realize that a computer monitor can contain up to a pound of lead. We are able to safely recycle those units."

Goodwill also recycles metal items, cardboard, purses, belts, shoes, books and clothing. The gently used items on the sales floor follow a rotation model where they are on display for four weeks a regular price, then



The 6,700 square foot Goodwill Retail and Donation Center in Petoskey is located at 1600 Anderson Road. Photo by Dave Baragrey Sr.



The 6,000 square foot Goodwill Retail and Donation Center in Gaylord is located at 1361 Pineview Drive. Photo by Jim Akans

half-off for a week, then reduced per item to 99-cents for adult sizes and 49-cents for children sizes, and those items are finally recycled if not sold.

"So there are always items at sale prices when someone visits our store," observes Ruth Blick. "People want to see different items on display when they visit us. Thousands of items are regularly coming in and going out of our stores."

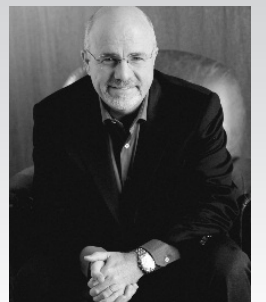
Submitting items for donation is easy. Each location has a drive up donation center, open 7 days a week, and members of the Goodwill team will happily unload items from the donor's

vehicle.

The 6,000 square foot Goodwill Retail and Donation Center at 1361 Pineview Drive in Gaylord is open Monday through Saturday from 9 am to 7 pm, and Sunday from 11am until 6 pm. The 6,700 square foot Goodwill Retail and Donation Center at 1600 Anderson Road in Petoskey is open Monday through Saturday from 9 am to 8 pm, and Sunday from 11am until 6 pm.

For additional information, visit www.goodwillnmi.org

DAVE Says



Dave Ramsey

Humility, gratitude and contentment

Dear Dave,
Do you have any advice for teaching responsibility and generosity to adult children and grandkids when it comes to money?

Justin

Dear Justin,

I think there are three key factors when it comes to teaching children of any age about these concepts—humility, gratitude and contentment. In my mind, humility is where gratitude comes from, and gratitude leads to contentment.

I'm generous to my adult children, but they have no sense of entitlement. That's due to their personal humility. They don't feel that I owe them anything, and they already know that anyone who cops an entitlement attitude gets cut off. You're no longer qualified for my generosity when you lose your gratitude.

You've got to spend time talking to kids about these things. Otherwise, you run the risk of them counting on the income. Here's an example. We coach some family businesses at my company, and the best family businesses are the ones that teach non-employee family members who receive money from the business—dividends from the profits—never to live on those dividends. I've seen lots of cases where someone will start living on the business they don't work in, and they immediately start feeling entitled to the money.

The same principle applies in your situation. If someone starts saying, "Well, since mom and dad are paying for our daycare, we can use that money we would have spent to buy a car." That means they've started counting on mom and dad's generosity to live, and that's a form of entitlement mentality.

None of our kids receive any kind of financial help from us at all, unless they're already carrying their weight in their own

lives. That's not being cold. It's teaching responsibility and self-reliance. Now it would be different if one of them developed a serious medical issue or something like that. But the whole idea that mommy and daddy have lots of money, and I can just get some from them? That doesn't fly in our family.

You have to teach them character and giving in order for them to be valid recipients. Plus, it's all about the kids' attitude. But you've got to talk about it often and communicate the value system out loud. The giving and generosity are contingent upon the humility that leads to gratitude that leads to contentment.

—Dave

Not quite ready for a house

Dear Dave,

My wife and I just bought a business with cash. We had been living with my brother and sister-in-law while we saved up, and things are starting to get a bit cramped. My brother has offered to co-sign on a house for us, but rent is pretty cheap in this area. What do you think we should do?

Peter

Dear Peter,

You need to forget about a house and plan on renting for a while. You just bought a business, and at this point you don't even know if it's going to be successful. Plus, if you need a co-signer to buy a house, car or anything else, it means you're not financially ready for that purchase.

Take some time, maybe two or three years, to get your business up and running. Go find a decent, inexpensive place to rent then pay off any debt you have while saving up as much money as possible. I want you to have a nice house one day, Peter. But you're just not ready now. A house should be a blessing, not a burden.

—Dave

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www.challengemtn.org

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231-675-2463
Proceeds benefit the Boyne Valley Food Pantry

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231-547-9624
www.bergmanncenter.org

CHARLEVOIX

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www.dkellyantiques.com

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thegoodsam.org

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Good Samaritan
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Ellsworth
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Frederic
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989-732-9500

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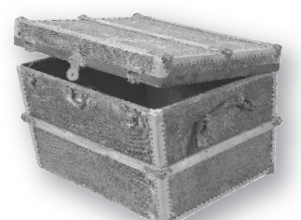
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PETOSKEY

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231-348-3195
www.challengemtn.org

Goodwill

1600 Anderson Rd., Petoskey
231-348-6947
www.goodwillnmi.org



News Briefs

ONLINE AT WWW.CHARLEVOIXCOUNTYNEWS.COM

BOYNE CITY

Computer classes

Boyne District Library is offering free computer classes on Fridays at 10 a.m., including Jan. 3. Classes will continue every Friday in January and February, with help available for all levels of users. Participants may bring their own laptops or other devices such as e-readers and tablets, or use the library's computers.

EAST JORDAN

Christmas village

Lighted Christmas Village thru Jan. 5 at East Jordan Tourist Park. Sponsored by East Jordan Lions Club.

CHARLEVOIX

Shop Local Winner Announced

Congratulations Craig Mann, winner of the 2013 Holiday Shop Local initiative sponsored by the Charlevoix Chamber. Craig has won \$500 in Chamber Checks that can be spent (same as cash) at any Chamber member business. We are happy to report that all of Craig's holiday shopping receipts were for gift purchases made at member businesses. More than 300 entries were received totaling over \$30,000 spent locally. Thanks to everyone that participated and shopped local and this holiday season!

CHARLEVOIX

Wellness Wednesday

Charlevoix Area Hospital's next Wellness Wednesday will take place from 8am until 11am on Wednesday, January 8 in the Hospital's Solarium. CAH will offer Free Flu Shots for Adults.

CHARLEVOIX

BASES Community Education Series

2nd Wednesday's - Octo-

ber thru April from 6:30-7:30pm (no charge for these presentation or materials) All presentations conducted at BASES Teen Center. Topics include: Developmental Model of Recovery / Relapse, Relationships in Recovery, Emerging Drug Trends, Dealing with Other Addictions in Recovery, Raising Drug Free Kids, Young People in Recovery, Brain Training for Addiction Recovery. Attend one or all, no pre-registration required, call (231) 547-1144 for more information.

BOYNE CITY

Farm market

The Boyne City farm market is indoors at the Red Barn next to the library on Park Street. The winter market continues every Saturday at that location from 9 a.m. to 1 p.m. through April.

CHARLEVOIX

Farmers Market

The Charlevoix Farmers Market is indoors at the Charlevoix Public Library every Thursday from 9am to 1pm. Stop in for bagels, maple syrup, scones, granola, preserves, veggies, pumpkins and more all grown and produced locally here in northern Michigan.

BOYNE CITY

New location for Celtic sessions

Boyne Celtic session concerts are moving to a new venue. The concerts previously presented at the Freshwater Art Gallery in Boyne City will now be at the Boyne District Library community room. Singer and musician Gaeyle Gerrie-Boss will continue to host the free traditional Celtic music events from 1-3 p.m. on the first and third Sundays of the month. Musicians from the around the

area will gather and play tunes from ancient Scotch, Welsh, Irish and Bretons for listeners of all ages.

NORTHERN MICHIGAN

Flu vaccinations available

The Health Department of Northwest Michigan has received reports of increased flu activity, and reminds families throughout Northern Michigan to schedule an appointment to receive this year's flu vaccine. The cost for seasonal flu vaccination is \$25, payable by check or cash. Private insurance, Medicare and Medicaid are also accepted. Call the Health Department at (800) 432-4121 to schedule an appointment. You can also visit www.nwhealth.org or www.facebook.com/nwhealthdepartment for details on the flu vaccine and other important vaccines.

CHARLEVOIX

CNC certificate program

Baker College of Cadillac will be offering a CNC certificate program at the Charlevoix High School Advanced Manufacturing and Machining Lab in January, 2014. Questions can be directed to the Baker College Admissions office at 231-876-3119.

CHARLEVOIX

New exhibit

Milagros an all media exhibit at the Charlevoix Circle of Arts runs through 01/14/14. Milagros, small metal figures used to thank Christian saints for fulfilling requests in a time of need accompanied the Spanish as they arrived in the Americas. The featured exhibit for this show is a collection created by members of the Fiber Artists Coalition that celebrate Milagros, the small miracles and joyful surprises in everyday life. For details

visit www.charlevoixcircle.org.

CHARLEVOIX

State of the Community & Awards Presentation

Mark your calendar for Friday, February 7th when the Charlevoix Area Chamber of Commerce will host the State of the Community Address & Awards Presentation during a special breakfast event at Castle Farms beginning at 7:30am.

NORTHERN MICHIGAN

Video Contest Promotes Careers in Manufacturing

Careers in manufacturing will be showcased in a student video contest available to all high school students in northwest Michigan. The contest is designed to show what modern manufacturing jobs are really like and to show that there are opportunities for rewarding careers in the manufacturing industry. The student teams with the top videos will win cash prizes for their schools and gift cards for each team member. The contest is organized by the Education Advisory Group (EAG) of the Northwest Michigan Workforce Development Board and sponsored by Northwestern Michigan College (NMC). It is open to all high school students in Antrim, Benzie, Charlevoix, Emmet, Grand Traverse, Kalkaska, Leelanau, Manistee, Missaukee, and Wexford counties. The student teams will visit local manufacturing plants and put together a three minute video highlighting career opportunities in manufacturing. Students do not need to be enrolled in a film or visual media program in order to participate in the contest. More information is available at: nwm.org/video-challenge. There is no entry fee and the deadline for video submissions is March 1, 2014.

United Way Tops 50% Mark

Char-Em United Way announced that it has passed the 50% mark toward its 2014 Campaign Goal of \$425,000.

"We are excited to reach this important benchmark in our Campaign," says Lorraine Manary United Way Executive Director. "The Frey Foundation has offered an additional \$30,000 challenge grant for new or increased gifts, and we know that has given us a great incentive."

"With the current economic downturn, these funds are needed more than ever. The holidays are coming to a close, what a great time to give thanks and gratitude for all that we have by making a pledge to the United Way and giving back to your community", continues Manary. "The long cold winter is really just beginning and for so many the hardest part of the year is upon us. United Way's mission of improving the lives in Charlevoix & Emmet counties continues throughout the year and touches children, families and seniors in our community."

The United Way campaign raises funds for non-profit health and human service agencies serving residents of Charlevoix and Emmet Counties. Funds are awarded to agencies in the spring through a competitive application process. In

2013, Char-Em United Way distributed nearly \$330,000 to 31 agencies which, in turn, provided services to nearly 1:2 local residents.

Corporate support for the United Way Campaign has come from Northern Michigan Review Inc., Wojan Window and Door, Michigan Scientific Corporation, Shell Oil Company Foundation, Wine Guys Restaurant group and more.

"Corporate support for the United Way Campaign is coming in and additional gifts have come from work-site campaigns and many generous individual and small business donors," says Manary. "We have an established Leadership Circle of individual and business donors who contribute \$500 or more each year, and many new donors are stepping up to the challenge of the Leadership Circle."

Char-Em United Way is continuing to accept tax-deductible contributions to the 2013-2014 Campaign. Donations can be mailed to P O Box 1701, Petoskey MI 49770. Gifts can be made online by going to: www.charemunitedway.org and clicking on the Donate button. For more information about United Way call 487-1006 or email: info@charemunitedway.org.

DIRECT MAIL ADVERTISING FOR LESS!

If you would like to reach every household in Charlevoix or East Jordan, advertise in the new East Jordan & Gaylord Michigan MoneySaver.

Michigan MoneySaver

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SATURDAY, JANUARY 11TH 9AM-4PM
SUNDAY, JANUARY 12TH 10AM-2PM

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20ft Amish Oak Dining Set with 22 matching arm chairs, 1800's Scottish Grandfather Clock, Shipwreck rudder table Queen City, Shipwreck coffee table, Shipwreck mantel piece, Regina 1901 coin operated music box with 35 discs. #10 out of 70 of this model made, Bronze "The Packer" 1970 By John P. Klassen, Wright Brothers Model .0026 sterling silver, Royal Doulton Vase soft paste porcelain, pre-1891, Fire engine coffee table copper & brass, Ships wheel table 8ft dia., Ships wheel chandelier "Maasbracht" NED OTCR001 St. Jozef Port in Netherlands 1880's, Whirleygig Pussywillow II, Clock regulator case "Athena" carved 1870's-1880's Waterbury Clock Co., Brumms large wall hanging 9'9" long, Stained glass window from St. Michaels Catholic Church in Grand Ledge, MI., Grill and griddle restaurant style, 1945 Willys Military Jeep, 1976 Mercedes 450 SEL 4 door sedan, Tiffany 24" hanging light fixture, Bronze "A lesson well learned" 1979, Many brass ship parts, Red Crown Gasoline 42" porcelain sign, Red Crown Gasoline pump globes, Woodard wrought iron patio furniture, Antique slot machine, Antique coin operated horse racing machine, Royal Princess stove, Archery equipment, fishing rods, reels, tackle, bear traps, Antique phone booth with payphone, Brass bed, Craftsman, Snap-on tools, many hand, power, and lawn tools, snow blower, lawn mower, leaf blower and vacuum, power washer, large bellow, snow sleds, dog cage, 2 sofa sectionals, Skis and poles, watersports, duck boat, sewing machine, antique steamer trunk, bicycles, snow-mobile sleigh, Antique round oak dining table with ball & claw foot pedestal base, set of 14 oak dining chairs, and much more!!!

ARTWORK-

"The Survivor" original oil by Charles Denault
"The Trophy" original oil by Bernard Thomas
Edmund Fitzgerald picture 16 of 52

VIEW PICTURES AND SALE DETAILS ONLINE AT:
WeDoEstateSales.org

TERMS AND CONDITIONS:

ADDRESS WILL BE RELEASED ONLINE JANUARY 8 and in the Jan 9 Weekly Choice!

Cash, Visa, MasterCard, Discover and American Express Accepted. NO CHECKS will be accepted per request of the family. Due to the nature of this sale NO CHILDREN UNDER 18 WILL BE ALLOWED TO ENTER ANY BUILDING ON THE PROPERTY! NO STROLLERS OR BAGS WILL BE PERMITTED INTO SALE. You are responsible for safe removal of purchase by NOON on Sunday. WE DO NOT MOVE OR HELP MOVE ANY ITEM - YOU MUST ARRANGE FOR YOUR OWN HELP. ENTER THE ESTATE PROPERTY AT YOUR OWN RISK - NOT RESPONSIBLE FOR ACCIDENTS OR INJURY.

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friendly & positive news and sports covering all of Charlevoix County

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News

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BOYNE CITY POLICE DEPT.

Monday, December 9, 2013

1:03am Assist Sheriff Department with vehicle chase on Clute and Griffin Rd
10:23am Subject in the 300 block of E Division St taken into protective custody and transported to hospital for mental evaluation
3:36am Report of lost Samsung
4:25am Report of damage to fence in the 100 block of E Main St
6:28am Assist to intoxicated subject in the 300 block of E Division St
11:45am Alarm in the 300 block of N Lake St

Tuesday, December 10, 2013

12:41am General assist to resident in the 300 block of E Division St
1:02am Parking violation in the 200 block of S Lake St
1:22am Vehicle in the ditch at Vogel and Maddy
10:24am Subject in the 100 block of Silver St reporting harassment on Facebook
11:19am Parking violation reported in the 100 block of E Water St
11:41am Found purse turned in from the 400 block of N Lake St. Returned to owner
11:55am Vehicle unlock on Franklin St
4:34am Report of vehicle in the roadway at Marshall and Lake Shore
8:41am Vehicle unlock at Lake and Main
8:55am Vehicle unlock on River St

Wednesday, December 11, 2013

5:45am Assist Sheriff Dept with rollover accident at 131 and Bauman Rd

9:18am Report of vehicle hit in the 400 block of N Lake St
1:18am Report of vehicle being hit in the 400 block of N Lake St
1:58am Subject at PD regarding landlord tenant issues
7:20am Vehicle unlock on LacVue

Thursday, December 12, 2013

6:45am Vehicle unlock on Brockway
11:11am Parking violation in the 100 block of E Water St
1:11am 2 vehicle property damage accident at Boyne Av and Air Industrial Dr
1:23am Report of suspicious activity in the 700 block of E Main St since October
1:25am Assault reported in the 600 block of Grant St
1:35am Vehicle unlock in the Industrial Park

Friday, December 13, 2013

7:55am 2 vehicle property damage accident in the 900 block of S Lake St
8:20am Arrest for DWLS in the 300 block of N Lake St
11:37am Arrest for DWLS
12:12am Vehicle unlock in the 500 block of N Lake St
12:53am Vehicle unlock on Beardsley St
12:59am Motorist assist at Boyne Av and Fall Park Rd
6:50am Report of audible alarm in the Industrial Park
11:35am Subject at PD regarding bond conditions
11:00am Attempted to unlock vehicle in the 600 block of E Main St

Saturday, December 14, 2013

11:16am Hit and run to parked vehicle on W Water St
1:54am Vehicle unlock in the Industrial Park
3:36am Retail fraud in the 300 block

of N Lake St
Sunday, December 15, 2013
10:11am 911 hang up from the 700 block of Vogel St
12:48am Private property accident in the 1200 block of Boyne Av
1:41am Abandoned vehicle in road at Park and State
3:37am Vehicle unlock on Beardsley St

CHX. COUNTY SHERIFFS DEPT.

December 23-29, 2013

911 Hang Up Call.....2
Abandoned Vehicle.....2
Abuse.....0
Alarm.....2
Animal Complaint.....6
Annoyance.....0
Assault.....0
Assist Citizen.....2
Assist Motorist.....6
Assist Other Agency.....3
Attempt to Locate.....1
Attempted Suicide.....0
Bank Alarm.....0
Boating Accident.....0
Boating Violation.....0
Breaking & Entering.....2
Car/Deer Accident.....6
Citations Issued.....7
Civil Complaint.....3
Criminal Sexual Conduct.....0
Death.....0
Disorderly Person.....0
Disturbance.....0
DNR Complaint.....1
Domestic Dispute.....3
Driving Complaint.....1
Fireworks Complaint.....0

Found Property.....0
Fraud.....0
Health & Safety.....1
Hit & Run.....0
Intoxicated Person.....2
Juvenile.....0
Larceny.....4
Lockout.....6
Lost Property.....0
Malicious Destruction of Property.....0
Mental Subject.....0
Minor In Possession.....0
Miscellaneous Criminal.....1
Missing Person.....0
Noise Complaint.....0
Operating Under the Influence.....0
Paper Service.....18
Parking Violation.....1
Personal Injury Accident.....1
Personal Protection Order.....0
Private Property Accident.....0
Property Check.....40
Property Damage Accident.....10
Prowler.....0
Road Hazard.....5
Stalking.....0
Suspicious Situation.....4
Threat.....0
Traffic Stop.....26
Trespassing.....0
Unknown Accident.....1
Unlawful Driving Away of Automobile.....0
Vehicle in the Ditch.....13
Violation of Controlled Substance Act.....1

Roll-over accident on US 131

Charlevoix County Sheriff's Office responded to a one vehicle roll over personal injury vehicle crash on December 17, 2013 in Melrose

Township. The Sheriff's Office was assisted by Melrose and Boyne Valley Fire and EMS services.

Randell Wilkinson, age 57 from Charlevoix, was traveling Southbound on US 131 South of M-75 when he lost control of his vehicle. The vehicle ran off the road to the right and rolled after striking snow plowed to the shoulder of the roadway. The vehicle rolled and stopped upon its passenger side. Passenger Lance Daniels, age 19 from Petoskey, and Wilkinson were able to get out of the vehicle after the roll over.

Both occupants were seen by EMS and refused treatment for minor injuries sustained in the crash.

Boyne City Man's death under investigation

Charlevoix County Sheriff Don Schneider reports his office is investigating the death of a 26 year old Boyne City man.

William Grice was transported to the Charlevoix Area Hospital on December 22, 2013 by family members, approximately eight hours after an incident had taken place at his home in the early hours that morning. Earlier reports have indicated there may have been an altercation with a family member.

Grice was subsequently transported to McLaren Northern Michigan Hospital in Petoskey where he underwent emergency surgery. Grice died on December 24th as the results of his injuries. He was further transported to Grand Rapids for a forensic exam.

The investigation remains open. However, alcohol is believed to have been a contributing factor.

Upon results of the forensic exam, the report will be forwarded to Charlevoix County Prosecutor Allen Telgenhof for review.

No further information is available at this time.

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News

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Quick Tips On Getting Debt Under Control In 2014

The New Year is only a few weeks away, and after the holiday gifts and decorations are packed away, mailboxes will soon be packed with credit card bills.

"In early January, we really see a surge in calls from people worried about their holiday bills," said David Flores, GreenPath personal finance counselor. "Once the excitement of the holidays has passed, they realize they need to get serious about paying off their debt in the New Year."

GreenPath Debt Solutions, a nationwide, non-profit credit counseling and education organization, has come up with a list of ways to work your way out of debt in the New Year.

- Plan Your Finances - This is an important first step to take in the New Year. An active financial plan is a tool that helps reduce

spending and increase savings. "You shouldn't simply be content with having money left over in your checking account, at the end of each month," said Flores. Developing a plan will allow more financial freedom and enable you to get through financial emergencies.

- Create a Budget - A budget forces you to get your spending under control, and to "live below your means," which is exactly what you'll need to do to start eliminating your debt. Making little adjustments to your lifestyle can add up to big savings. "Be sure to give yourself a bit of breathing room in your budget for unexpected expenses," said Flores.

- Prioritize Your Debts - "Debts that take first priority are the ones directly related to your ability to survive, such as mortgages

or auto loans," said Flores. "If you don't pay these loans, you can face foreclosure or repossession." Flores recommends prioritizing payments into three categories: high priority (housing, child support, utilities, car loans); medium priority (personal secured loans, student loans, home improvement loans); and low priority (loans for household goods, credit cards, doctor's bills).

- Estimate Available Income - Income can be a weekly paycheck, pensions, public assistance and investments. After you subtract taxes and other deductions from your total income, you will have your available income that you can work with each month.

- Check Your Spending - Identify your past spending patterns by reviewing cancelled checks, re-

ceipts, and charge statements, for the past two to three months. Place expenses in "fixed" or "flexible" categories. Fixed expenses occur at specific times and rarely change (car note or mortgage). Flexible expenses fluctuate from month to month, and may possibly be altered to balance the plan (credit card bills, electric bill).

- Use Cash for New Purchases - Unless you pay off the entire balance every month, you are probably paying interest on new purchases from the date of the purchase. If you stop using your credit cards all together, you will be able to reduce your debt more quickly. Because of compounded daily interest, it is far better to use cash for the things you need and adjust your budget to accommodate those expenses, rather than to use credit cards and then

struggle to send large payments. **- Review Your Plan -** You should review your plan about every two to three months. Do not be surprised if, in the beginning, actual expenses are quite different from what you initially listed. Your plan will become more realistic as you continue the process.

Planning ahead early in the New Year can set you on a path to being debt-free in 2014.

For more information on GreenPath, or to receive a free counseling session and budget plan, log on to www.greenpath.org or call (866) 648-8122. Keep up with GreenPath Debt Solutions on social media at www.facebook.com/greenpathdebt and www.twitter.com/greenpathdebt.



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Benefits of Chair Yoga!

By Cheryl Jacobs

Chair Yoga can help both the younger and older generations improve their general physical fitness and overall health. People are fit when they can do physical activity with energy and a sense of well being.

This program can improve your ability to twist, bend and move around. While it does not

directly prepare you for intense physical activity, it enhances your ability to keep up with your daily life and improves your basic fitness level.

A series of poses are used to increase flexibility and strength. After stretching, strengthening and breathing through chair poses, your body and mind can experience a release of stress and tension. A great way to start (or end) your day!



Chair Yoga classes are offered at the Charlevoix Senior Center on Tuesday

mornings at 10:30am. Call (231) 547-5361 for more information.

MEDICARE NEWS

By: Jim Verville, Region 10 Coordinator
Michigan Medicare/Medicaid Assistance Program
Area Agency on Aging, Traverse City, Michigan

MEDICARE OPEN ENROLLMENT FOR 2014

Hopefully all Medicare beneficiaries are aware that we are currently in the Medicare Open Enrollment Period. The time for new enrollments runs from October 15th through December 7th. This is when new enrollments can take place for Medicare Prescription Drug Plans and Medicare Advantage Plans for the upcoming year.

Each year can bring about changes in the Medicare drug plan offerings as follows:

Often there are new plans offered and some are terminated. Monthly premiums often change. Drugs that are approved for coverage under plan (formularies) can change. The deductibles often change. The co-pay charges can vary from year-to-year.

Existing plans may not provide the same level of coverage in the donut hole or gap.

These are just a few reasons that Medicare beneficiaries should review their prescription drug plans each year, even if their list of medications remains the same.

There are currently 31 stand-alone prescription drug insurance plans authorized by Medicare for 2014. In addition, there are another 5 plans that are under sanction and may possibly be available for the upcoming year, providing that the plan sponsors are able to demonstrate to Medicare that they can meet all of the requirements going forward.

While there are a large number of drug plans available, it is important to keep in mind that the only way to make a correct choice is to do an analysis using Medicare's Plan Finder located at <https://www.medicare.gov/find-a-plan>. Once the personal information and medications are entered, plans can be compared to determine which are going to work best. Enrollment in a different plan can also be done using the same website. If a Medicare beneficiary wants to stay in the same plan for 2014, then nothing needs to be done, presuming that their plan is still available for next year.

For those who do not feel comfortable doing their own online plan search, help is available from the Medicare/Medicaid Assistance Program (MMAP). Trained counselors can help with plan comparisons and also screen

for eligibility in the Extra Help Program that can assist with prescription drug and premium costs; and also screen for eligibility in Medicaid health benefits.

Please call 800-803-7174 to reach counselor. This is a message-only line and callers will

be asked to leave their contact information so a MMAP Team Member can return the call. This is a very busy time of the year for our staff, but we try to return calls in the order in which they are received, as soon as possible.

Here is a listing of all of the Medicare prescription drugs plans offered in Michigan along with their monthly premium cost:

Plan Name	Monthly Premium	Plan Name	Monthly Premium
AARP MedicareRx Enhanced	\$88.40	EnvisionRxPlus Silver	\$32.20
AARP MedicareRx Preferred	\$38.80	Express Scripts Medicare - Choice	\$65.90
AARP MedicareRx Saver Plus	\$22.20	Express Scripts Medicare - Value	\$36.80
Advantage-Plus Meridian	\$29.40	First Health Part D Essentials	\$47.10
Aetna CVS/pharmacy Prescription Drug Plan	\$31.00	First Health Part D Premier Plus	\$95.60
Aetna Medicare Rx Premier	\$108.40	First Health Part D Value Plus	\$42.50
Alliance Medicare RX	\$67.50	HealthMarkets Value Rx	\$30.20
Cigna Medicare Rx Secure	\$26.40	Humana Enhanced	\$45.60
Cigna Medicare Rx Secure-Max	\$102.90	Humana Preferred Rx Plan	\$22.80
Cigna Medicare Rx Secure-Xtra	\$71.20	Humana Walmart Rx Plan	\$12.60
Cigna-HealthSpring Rx -Reg 13	\$31.30	MedicareRx Rewards Standard	\$52.50
EnvisionRxPlus Silver	\$32.20	Prescription Blue Option A	\$62.80
Express Scripts Medicare - Choice	\$65.90	Prescription Blue Option B	\$98.30
Express Scripts Medicare - Value	\$36.80	Symphonix Rite Aid Value Rx	\$29.00
First Health Part D Essentials	\$47.10	Transamerica MedicareRx Choice	\$51.50
First Health Part D Premier Plus	\$95.60	Transamerica MedicareRx Classic	\$45.50
First Health Part D Value Plus	\$42.50	United American - Enhanced	\$57.80
HealthMarkets Value Rx	\$30.20	United American - Select	\$30.00
Humana Enhanced	\$45.60	WellCare Classic	\$16.10
Humana Preferred Rx Plan	\$22.80	WellCare Extra	\$44.60

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