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Joel Evans reflects on community service and bright future for Charlevoix County

Retiring from County Board of Commissioners

BY MICHELLE MEDJESKY

CHARLEVOIX - When it comes to taking on leadership roles in Charlevoix County, lifelong resident Joel Evans certainly must hold some kind of record for serving on a laundry list of boards, committees, councils and commissions over a span of more years than even he can recall.

Now after decades of sitting through countless, hours-long meetings and serving in myriad advisory capacities throughout the county, Evans is retiring and hanging up the hat he's worn most recently as Charlevoix County commissioner for the past 12 years.

But throughout much of his adult life, Evans said he's always felt moved to help guide the growth and development of the county he loves; where he was born and raised and raised his own children and grandchildren. Whether he was a county commis-



Lifelong Charlevoix County resident Joel Evans is retiring after 12 years as county commissioner and a lifetime serving in other leadership roles in the community. PHOTO BY MICHELLE MEDJESKY

"I'm more one not to criticize but to help. I'll be one to say, 'What can I do to help you fix this? Can I come over on a Saturday afternoon to help you?'" Evans said, **"That's the key to helping people in Charlevoix County and everywhere. That's part of the job. That's part of life."**

sioner, South Arm Township supervisor or acting as chairman on a host of other advisory boards and committees, for Evans it has always been about fulfilling a need to serve and

to make things better. "Some people are made to serve, and they want to serve because they want to make things better," Evans explained, "But there's very few people who have the heart to want to make things better."

Over the years on the various boards he's served, Evans has seen his fair share of sticky situations, and dealt with countless contentious and highly-charged matters. He's also done his best to treat differing personalities with diplomacy and respect, even those who may have run for election or appointment to force a personal agenda or opinion. "Some have an ax to grind," Evans said, "But I try to look for the best in everyone and encourage them in what I see because everyone wants encouragement."

He knows firsthand the power of encouragement and how profoundly it can change a life.

Born the youngest of five in East Jordan, it was Evans' mother who instilled in him a strong work ethic and encouraged him to find a job and start mak-

ing a living right after he graduated from East Jordan High School in 1958.

Evans recalled walking down the road from his house and landing a job straight away nearby at what was then Ken Diller Lumber Co., where he went to work hauling hay and helping with the carrot and beet harvest. That job he found as a teenager through his mother's encouragement turned out to be his destiny when years later, Evans bought that very lumberyard in 1984 and became owner. He sold the business some years ago and the property on Ellsworth road sold last spring.

In between, Evans met and married the love of his life, Mary, and the couple have five children, Vicki, Julie, Andrea, Joshua and Erika. They also now have 13 grandchildren.

Their youngest daughter, Erika, 38, has had special needs since birth and requires constant care, which the couple lovingly provides. She has daily seizures and cannot feed

See **Evans' Retirement**— Page 3A



Retiring Charlevoix County Commission chairman Joel Evans takes a final seat at the desk he's occupied during countless meetings held in the commission's chambers at the county courthouse during his 12 years there. PHOTO BY MICHELLE MEDJESKY



COURTESY PHOTO

One fatality in Beaver Island plane crash

At approximately 7:45 p.m. on Sunday, December 30, 2018, personnel from the Charlevoix County Sheriff's Office, Beaver Island Fire Department, and Beaver Island EMS responded to a report of a loud explosion in the area of Peaine Township Airport on Beaver Island, Michigan. The U.S. Coast Guard responded to assist and after an extensive search, a Piper Fixed Wing twin engine plane was found to have crashed in a heavily wooded area off Buff Kett Rd. with one confirmed fatality.

The name of the deceased is Donald Stuart Falik, age 72, from Charlotte, Michigan. Falik was the pilot of the plane and the only person aboard at the time of the accident.

This investigation is active and ongoing by the Charlevoix County Sheriff's Office, the FAA, and the NTSB.

Annual Chamber Meeting/Dinner/Auction

The Chamber's largest event of the year, the Annual Dinner on January 26 at the majestic Castle Farms, kicks off the new year with an awards program, dinner and live and silent auction. Community members, Chamber Member businesses and organizations are honored and recognized annually with the Citizen of the Year and Spirit Award presented to deserving individuals and business owners. The Chamber's second largest fundraiser, next to membership dues, culminates the evening with spirited live auction. A silent auction is held during the Social Hour in the Castle's Gallery. For information on how to attend the dinner or donate an auction item, please contact the Chamber Office at 231-536-7351 or email info@ejchamber.org

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weather

THURSDAY



HIGH: 31
LOW: 30

FRIDAY



HIGH: 37
LOW: 28

SATURDAY



HIGH: 39
LOW: 29

2016-17	AMT	CITY
1/2/17	23.7	ATLANTA
1/2/17	42.5	BOYNE FALLS
1/2/17	22	CHARLEVOIX
1/2/17	25.8	CHEBOYGAN
1/2/17	46.3	EAST JORDAN
1/2/17	92.3	GAYLORD
1/2/17	71.4	KALKASKA
1/2/17	26.5	LEWISTON
1/2/17	24.7	MIO
1/2/17	39.4	ONAWAY
1/2/17	53.6	PETOSKEY

snowfall

2017-18	AMT	CITY
1/1/18	9.9	ATLANTA
1/1/18	53.5	BOYNE FALLS
1/1/18	50.9	CHARLEVOIX
1/1/18	30.6	CHEBOYGAN
1/1/18	80.6	EAST JORDAN
1/1/18	74.2	GAYLORD
1/1/18	52.2	KALKASKA
1/1/18	26	LEWISTON
1/1/18	11.6	MIO
1/1/18	31.7	ONAWAY
1/1/18	71.4	PETOSKEY

record temps

DAY	AVG	LOW	Avg	HIGH	RECORD LOW	RECORD HIGH
JAN 3	16°	31°	16°	(1996)	.51°	(1998)
JAN 4	15°	31°	36°	(1981)	.49°	(2007)
JAN 5	15°	30°	2°	(1968)	.50°	(2007)
JAN 6	15°	30°	12°	(1973)	.50°	(2008)
JAN 7	15°	30°	12°	(1973)	.52°	(2008)
JAN 8	15°	30°	17°	(1981)	.49°	(2008)
JAN 9	14°	30°	25°	(1977)	.49°	(2003)
JAN 10	14°	30°	15°	(1982)	.48°	(2002)
JAN 11	14°	30°	23°	(1981)	.50°	(1975)
JAN 12	14°	30°	20°	(1964)	.48°	(2006)

OBITUARIES

Russell Gilmore, 72

(NOV. 15, 1946 – DEC. 26, 2018)

Russell Gilmore of Boyne City died December 26, 2018.

Born on November 15, 1946 in Boyne City and graduated from Boyne City High School in 1966. Russell served as a sergeant first class in the US Army for 24 years. He also served in the National Guard while working at Wolverine World Wide, making shoes. He was also a part time police officer in Reed City. On December of 2007 he married Janet R Munson of Boyne City.

Russell enjoyed the outdoors, he loved hunting, fishing, camping and spending time with his family. Later in life, Russell became an artist and enjoyed painting.

Survived by his wife Janet Gilmore; son Russell (Rusty) Gilmore; three grandchildren Kayla, Jor-

dan and Zachary; great grandson Ronin; six siblings, Vi Gilmore of Evert Michigan, Earl (Sandy) Gilmore of Mecosta Michigan, Charlie (E.J) Gilmore of Rodney Michigan, Elmer Gilmore of Boyne City Michigan, Edwin (Terry) Gilmore of Chippewa Lake Michigan, Donald Owens of Florida; and many nieces and nephews.

Preceded in death by his parents; Grace Owens and Russell Crandel; twin brother Tommy Gilmore.

A memorial service will be held 11:00 AM on Wednesday, January 2nd, 2019 at the East Jordan Community Church.

Memorial donations may be directed to the Boyne City American Legion or the Boyne City V.F.W.

Family and friends wishing to share a thought or memory are encouraged to do so online at www.stonefuneralhomeinc.com.

Jeffery William Argetsinger, 65

(JUNE 10, 1953 – DEC. 26, 2018)



Jeffery William Argetsinger of East Jordan passed away on Wednesday, December 26, 2018, at Munson Medical Center in Traverse City.

He was born on June 10, 1953, in Muskegon, Michigan, the son of Harley and Helen (Bergman) Argetsinger. He moved to East Jordan, Michigan with his parents and siblings in February of 1955.

Jeffery attended East Jordan Schools and graduated from East Jordan High School in 1971.

On June 28, 1980, in East Jordan, he married Shari Stallard who he treated like a princess the rest of his life.

Jeffery had worked 42 years at the East Jordan Iron Works, now known as EJ, USA. He retired in 2013.

He loved building things and many wonderful gifts for his family. He also built his own home.

Jeffery was a member and past president of the East Jordan Lions Club where they make sure needy peo-

ple receive eye glasses. Jeff was involved with the Children's Playground Project at the Tourist Park in East Jordan. He also started the Christmas Village at the Tourist Park.

Jeff was a Wilson Township Trustee and a sexton for Wilson Township cemeteries. Jeff brought "Wreaths Across America", to Wilson Township. It's a program that coordinates wreath-laying ceremonies at local cemeteries during each December on National Wreaths Across America Day. He built, with the help of the East Jordan American Legion and many others, a huge wreath at Sunset Hill Cemetery in East Jordan to honor all seven uniformed services of the United States.

Jeff is survived by his wife, Shari "Stallard" Argetsinger of East Jordan; one daughter, Billie (Alan) Anderson of East Jordan; one son, Josh (Sara) Argetsinger of East Jordan; ten grandchildren; three great grandchildren; five siblings, Gerry (Maxine) Argetsinger of East Jordan, Shelley (John) Burr of Walloon Lake, Gregory (Deborah) Argetsinger of North Carolina, Cheryl (Thomas) Griffin of Boyne City and Charlie (Deb) Peabody of White Hall; two sisters-in-law, Kathy Argetsinger of East Jordan and Betty Carley of Mancelona; his second mom, Sue Stallard of East Jordan; brother-in-law, Alan (Shelly) Stallard of East Jordan; sister-in-law, Cindy (Bob Wonnacott) Stallard-Sitzema of East Jordan; many loved nieces and

nephews; many friends; and most of all, his two best friends, Chloe and Candy, his Basset Hounds. Jeffery was preceded in death by his parents, Harley and Helen Argetsinger, and two brothers, Terry Argetsinger and Kerry Argetsinger; and his father-in-law, Ernie Stallard.

Funeral services was held on Saturday, December 29, 2018 at the Lighthouse Missionary Church in East Jordan. Interment followed at Todd Cemetery, Wilson Township.

In lieu of flowers, memorial contributions can be made to the Charlevoix County Humane Society, 614 Beardsley Street, Boyne City MI 49712.

Irene Lillian Dougherty, 98

(AUG. 20, 1920 – DEC. 28, 2018)



Irene L. Dougherty of Echo Township died Friday, December 28, 2018 at Grandview Medical Care Facility in East Jordan.

She was born August 20, 1920 in Rapid City to Ervin and Mildred (Atkinson) Hart.

She married Versel Crawford on May 5, 1939 in East Jordan where they made their home. Mr. Crawford died in 1969.

On May 8, 1971 she married Henry Dougherty in East Jordan. Mr. Dougherty died in 1991.

Irene was a homemaker who enjoyed playing cards and being with her family. She enjoyed bowling for 35 years.

Surviving are her daughter Evelyn Graham of Echo Township; 5 grandchildren; 19 great-grandchildren, and 18 great-great-grandchildren; a step-daughter Diane (Victor) Ayers of Boyne City; 4 step-grandchildren, 5 step-great-grandchildren, and 13 step-great-great-grandchildren. She was preceded in death by her husbands Versel Crawford and Henry Dougherty, her brother Walter Hart, and son-in-law David Graham.

The funeral service was held Monday, December 31, 2018 at the Lighthouse Missionary Church in East Jordan with the Rev. Jim Jordan officiating. Burial will be in Sunset Hill Cemetery, East Jordan.

The family was served by Hastings Funeral Home in Ellsworth, online at www.hastingsfuneral.com.

Richard Russell, 82

(MARCH 31, 1936 – DEC. 27, 2018)

Richard T Russell, 82 of Charlevoix died Dec. 27, 2018 at Charlevoix Area Hospital.

Private family services will be held.

A full obituary will appear soon.

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PROPOSITION 18-1 MICHIGAN

To the Editor, East Jordan, Michigan, population 2343, 2018, where river, lake and friendly people meet. Of these 2343 friendly people, 7 commissioners meeting, 1 Mayor presiding, 1 City Manager overseeing, 8-10 concerned and dedicated members of the City Planning, un-unanimously declined to take a stand on allowing in-town East Jordan voters to embrace State law which has legalized possession and imbibing of marijuana for recreational atop medical usage. Not taking a stand locally means no-contest i.e. "Opting Out". How each person voted or murmured disapproval can be found by consulting press reports as they are forthcoming, but for the interim the general opinion is "tabled", meaning Now, hold on, folks, let's not get too anxious here. Voters, however, calmly concluded legality.

A map of counties for and against is available online with predictable coloration green and violet, or blue and red as the case may be, college areas naturally going for the pot, with a definite plurality of Northwestern Lower Peninsula counties taking up, I mean opting in. East Jordan is vacillatingly opting out but

that's nebulous so far since some need more time to think about it. In a fair and balanced town decision, a vote would be put forward for the people of East Jordan to decide this issue, like, however many voters there are amongst the 2343 people registered as residents. That would be a rational way to decide such matters as who can do what in their homes, on the streets, in the parks, maybe not in their cars and trucks if that forebodes something like DUI matters, but in general the people should determine what they want to do and when and where by Democratic opinion. This is an issue beyond a 7-person committee, clerks and managers. FDR made marijuana illegal in 1937. And here we thought he was a pothead with all that New Deal and Repeal of Prohibition and World War Two and prosperity and so on. He seemed like a High Guy. But no, he was conflicted. Well, sort of like East Jordan planners.

It's legal but some don't think it should be. Of course anyone can simply drive out beyond the city limits and take up legally, thumb noses at passing cop cars and concerned citizens with cell phones, taunt little kids in backseats by blowing smoke-rings for their mirth and amusement. Pot's legal in town-

ships, which means everywhere but inside town parameters, which are a miniscule portion of a county in such rural areas as these.

Now, we know that many who may seem to be mugg-wumps don't really care whether it's flaunted or just casually adopted. Mugg-wumps as you may know derive from a coined phrase meaning someone who has one's mug on one side of the fence and her wump on the other. This is typical political play and is merely a ploy to let the smoke, ha, ha, settle as it will. One thing certain, the smoke is not about to clear. Not with a majority of voters from out ten million residents in support of it. No one can stand in the doorway of evolution whether it's called progress, regress, devolution, Make American Great Again or Dooby-ville USA. And inevitably there is a contingent of folks who are dead set against any kind of stimulant that forebodes evils of free anything. And they stand ready with cell phone to curtail any and all activities not in accord with prejudiced opinion.

In Ann Arbor they're dancing in the streets. Oh, wait, they already were; that's right, it's been sort of legal there for decades. But wait, what about the Narc Squads? Straits Area Nar-

cotics Enforcement (SANE), Traverse Narcotics Team (TNT) and so on. What're they gonna do now? And what about all those people in jails and prisons for holding/selling weed? Will their convictions be expunged? Will the steel doors be flung open? Will they get a couple joints along with a bus ticket on the way out?

Meanwhile, back in little ol' East Jordan, Michigan the beat goes on to a waffling tune of indifference or maybe concern or closet-stash or something. Put it to a vote, guys and girls, let the people decide what the people want. It's not POTVILLE USA or anything; this is a statewide resolution. Everybody wants to get stoned – uh, that is, utilize medical and recreational cannabis with proper discretion. Many say logically that like alcohol some restrictions need be implemented. First, you treat it like alcohol in terms of interaction, working, driving, and so on, be sensible. Okay, that should do it – Let's Party. Oh, wait, no, let's be sensible here; we're civilized, right? This can work, just be cool about this, let it blend naturally, organically. Hey, man, wanna get stoned?

Michigan Jon MacKay, East Jordan

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News

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Registration open for Camp Daggett Summer Camp

Registration opens for Camp Daggett summer camp in January. Applications for 2019 summer camp will be mailed out to 2018 summer campers and 2018 wait-listed campers on January 2, 2019. Applications will be delivered to local schools and Chambers of Commerce in Emmet and Charlevoix counties on January 4.

The 2019 Summer Camp Application will be available on the website January 11. Please download and print the application, so that a completed hard copy can be mailed to Camp Daggett with your deposit. Please check availability of weeks below before considering weeks to register. Registration is on a first-come, first-served basis. Applications must be downloaded, printed and mailed to Camp Daggett with payment.

Camp Daggett offers eight one-week co-ed camping

sessions starting June 16 and ending August 10, 2019. Cost is \$430 for children who attend schools in the Charlevoix and Emmet Intermediate School District during the 2018-2019 school year and have year-round residence in Charlevoix or Emmet County. Scholarships are available to campers who need financial assistance.

Camp also offers wilderness trips for campers ages 13-15. These four trips are: Discovery (new this year), June 23-29, backpacking Pigeon River State Forest; Pathfinder, July 7-13, backpacking North Manitou Island; Canoeer, July 21-27, canoeing the Platte, Betsie and Crystal Rivers; and Explorer, August 4-10, backpacking Pictured Rocks National Lake Shore.

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EVANS' RETIREMENT FROM PG. 1A

herself or communicate beyond a smile or a hug. Evans' bright blue eyes seem to twinkle when he speaks of her: "She's beautiful," he smiled.

It's in part because of Erika why Evans decided earlier this year to resign from all the commissions and committees and advisory groups he's served on for so many years, now.

He wants to be able to help out more and have more time for her and wife, Mary, who also recently retired from her job at E.J.

He concedes they're both growing older, now, and it's just time to slow down. If all goes well and health issues don't impede them, Evans said he hopes they can maybe travel some. He would also like to take up trapping again, a sport he enjoyed in his youth, and maybe going on another Rocky Mountain elk hunt sometime in the future.

Looking back at his time as a county commissioner, Evans said he hopes he did a good job putting aside his own personal convictions and doing what was right for all. A humbly religious man, Evans said he routinely prays to God for wisdom to guide him.

"I pray for wisdom continuously. God said, 'If man lacks wisdom, let him ask for it, and I will give it to him.' Isn't that a great statement?" Evans smiled, "Because when you're making decisions for the county, you better have wisdom."

Often that wisdom would come through simple logic and just plain helping people where help was needed, he said. Like if a property owner had a "junky house", explained Evans, and was facing mounting citations and fines until it gets cleaned up, would it be wise to continue to impose citations and fines to overwhelm them, or help them clean up?

"I'm more one not to criticize but to help. I'll be one to say, 'What can I do to help you fix this? Can I come over on a Saturday afternoon to help you?'" Evans said, "That's the key to helping people in Charlevoix County and everywhere. That's part of the job. That's part of life."

In his 12 years as county commissioner-10 years as

chairman-Evans said there have been highs and lows in terms of matters that have come before the board.

The most memorably difficult issue arose in 2012 when Charlevoix County's then chief assistant prosecuting attorney Shaynee Fanara filed a lawsuit against her boss at the time, former prosecutor John Jarema, for alleged gender-based harassment. Fanara eventually received a settlement from the county in her case, but it was a dark time for county commissioners because the matter drew so much publicity and local contention, and ultimately resulted in the loss of jobs.

"People were hurting; people who could've done well. My heart went out to that type of thing," Evans recalled, "It's challenging much of the time because you're dealing with finding a balance between the commission and the public. The bottom line is having the wisdom to think about a situation, long and hard and deciding what is the best thing to do. What's the impact of our decision going to have today, or what will it have in five years? Ten years from now?"

As for the future, Evans sees it shining brightly for Charlevoix County with many exciting projects on the horizon. Among them, he noted the county's recent purchase of the old Charlevoix Elementary School that will likely one day become the new county building and the possible future purchase of some 70 acres of land on Beaver Island for a county park which will someday become one of few such parks nationwide with a lighthouse.

Walking with Evans through the hallways at the Charlevoix County Courthouse last week and reminiscing on the countless hours he's spent there, he's greeted warmly by all who pass. Everyone smiles and stops to chat and shake his hand, congratulating him on his retirement and a job well done. All agree he will be missed, but Evans vows to stop by every once in a while.

"The people here are all just like family. It's more than they're the people who have jobs here, they're really like family," said Evans, "I see a lot of good things going on in Charlevoix County and it's because of the people who live here and the people who are running it and I believe in them. I see some really good times coming."



Get ready for the New Year

BY JIM AKANS

Happy New Year!

Now that the revelry of the turning of the calendar to the New Year has passed, take advantage of clearing the slate from a year gone by and make get ready for 2019.

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. Simplify - 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, Salvation Army or a local resale store. 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 2019 - What is your 2019 "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 2018 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. Make a financial plan



Whether a two-week vacation or a few three or four day weekends; plan a trip to a local or far off location. Wikimedia photo



Don't forget to sort those 2018 digital photos before storing them on backup disk. While your at it, take the best ones to your local photo processing station and print them. It's much easier to share "hard copies" of your favorite photos when family and friends come to visit. Wikimedia photo

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.

5. Fill out the calendar - Go through the 2019 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.

6. 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.

7. 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.

8. 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 and financial records. Don't forget to sort those 2018 digital photos before storing them on backup

disk. While your at it, take the best ones to your local photo processing station and print them. It's much easier to share "hard copies" of your favorite photos when family and friends come to visit.

9. 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.

10. Enjoy the New Year. With 12 months stretching before you, make some room on the calendar to take some time for yourself and yours. Whether a two-week vacation or a few three or four day weekends; plan a trip to a local or far off location. Schedule a regular date night, some hobby time, attend a concert or play, go fishing...whatever floats your boat!

There's a whole New Year ahead.

BOYNE CITY POLICE DEPARTMENT INCIDENT REPORT

Monday, December 10, 2018
 0559 Car deer crash on Pleasant Ave. near the city limits.
 1008 Assist EMS in the 800 block of S Park St
 1657 Citation issued for CI No Insurance at Boice and Brockway. Vehicle towed.
 1757 Citation issued for CI No Insurance at lake and Groveland. Vehicle towed.
 1935 Report of PPO Violation on West St

Tuesday December 11 2018
 0425 Assist EMS on N Lake St
 1250 Vehicle unlock in the 1000 block of Boyne Av
 1823 Vehicle unlock in the 500 block of N Lake St
 1839 PR at high school wrestling.

Wednesday, December 12 2018
 0655 Car deer crash at Boyne Av and Main St.
 0730 Car deer crash at State St. and Jefferson St.
 1056 Fraud complaint reported from the 400 block of Boyne Av
 1150 Driving complaint from the 300 block of E Division St

1335 Citation issued for disregarding stop light at Lake and Water
 1340 Attempted mail fraud.
 1531 Citation issued for fail to yield left turn on Boyne Av at McDonald's driveway
 1828 Property damage crash at Beardsley and Brockway.
 2129 Dead deer on State St. in from of the Baptist Church.
 2134 Driving complaint on Boyne Ave.
 2357 Parking violation on E. Lincoln near S. Park.

Thursday, December 13, 2018
 0053 Assist EMS in the 100 block of N. Park St.
 0705 Suspicious subject in the 300 block of E Division St.
 0714 Vehicle unlock in the 1300 block of Boyne Av
 1420 Private property damage crash in the 1000 block of Boyne Av.
 1453 Citation for speed on Boyne Av at School Entrance.
 1942 Suspicious activity in the 1000 block of Robinson St.
 2057 Assist EMS in the 500 block of N Lake St

Friday, December 14, 2018
 0025 Found an injured deer in the roadway on W. Michigan near Mechanics.
 0745 Cops and doughnuts at the High School.
 1100 Salvage Inspection
 1241 Salvage inspection
 1435 Attempted phone scam reported from Cedar St. The grandparent scheme has started up again.
 1500 Assist EMS in the 200 block of W Cedar St
 1525 Custody dispute in the 900 block of Brockway.
 1840 Citation issued for Expired Registration at Lake and Cherry.
 2033 Assist EMS in the 800 block of State St.
 2035 Dog running at large at Bailey and Jefferson
 2225 Vehicle Unlock in the 400 block of High St

Saturday December 15th, 2018
 1039 Citation issued for speed. N. Lake St/Lakeview Dr.
 1715 Request for welfare check in the 100 block of N Park St.
 1800 Assist EMS in the 100

block of N Park St
 1848 Citation issued for speed at Front St and Second St.
 2324 Property damage crash at Division and Boyne Ave.
 2330 Report of dog barking on Haven Ct.

Sunday, December 16 2019
 0017 Suspicious situation at Park and Vogel St.
 1052 Civil dispute in the 1000 block of S Lake St.
 1122 Alarm in the 100 block of Water St
 1152 Responded to medical alarm on Pine Pointe Tr
 1619 Arrested subject for OUID, Possession of Cocaine, DWLS and an Emmet County warrant in the 400 block of N Lake St.
 1730 Assist Sheriff Dept. on Crozier Road
 2250 Citation issued for speed at Front and Second.

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BOYNE CITY FORMER FELON TURNED INSPIRATIONAL SPEAKER SHARES INSIGHTS

January 6, 6:30pm, Lifetree Cafe. The program, titled "Second Chances: From Down and Out to Up and at 'Em," features the filmed story of author and entrepreneur Weldon Long. A high school dropout and addict, Long was in prison the third time when he decided to change the direction of his life. Admission to the 60-minute event is free. Lifetree Café is in the First Presbyterian Church, 401 S. Park St., Boyne City. Use the Pine St. entrance.

CHARLEVOIX FREE BLOOD PRESSURE CLINIC

January 8, 1-2pm, America House, 615 Petoskey Ave. Free Blood Pressure Clinic hosted at American House Charlevoix by Hospice of Michigan.

BOYNE CITY WHETHER GOD IS FAIR DISCUSSED

January 13, 6:30pm, Lifetree Cafe. The program, titled "Does God Play Favorites? Why Would a Caring God Bless Some and Not Others?" features the filmed stories of people affected by a devastating fire. Some residents describe how their house was "miraculously" spared, while others tell how their lives' possessions were lost in the forest fire. Admission to the 60-minute event is free. Lifetree Café is in the First Presbyterian Church, 401 S. Park St., Boyne City. Use the Pine St. entrance.

PETOSKEY GLCO RECITAL; PIANO DUO

January 13, Emmanuel Episcopal Church, 1020 Mitchell St. Please join us for an afternoon of exciting music featuring Duo Pianists: Michelle Mitchum & Robin McCarty. Free Will donations will be taken at the door.

CHARLEVOIX CHAMBER BUSINESS AFTER HOURS

January 15, 5-7pm, Lake Charlevoix Brewing Company. Come mix and mingle at Business After Hours. Hosted by Lake Charlevoix Brewing Company. Networking, Food & Fun.

WALLOON LAKE SNOWSHOE ADVENTURE

January 16, 10am, Indian Garden Nature Area. Join the Walloon Lake Trust and Conservancy staff members as we snowshoe through the Indian Garden Nature Area. Director of Conservation Programs, Heather Huffstutler, will guide the group around one of our favorite preserves and share a bit of ecological knowledge,

too. This is a family friendly event and a perfect way to enjoy the beautiful, snowy season we all love Up North. Registration is appreciated, please call the office at 231-535-6112 or email us at wla-wlct@walloon.org.

BOYNE CITY ANNUAL AWARDS GALA

January 17, Boyne Mountain. This year, the Annual Awards Gala has a red carpet theme. We are hoping everyone will get into the fun and dress up like the local celebrities we know they are! Dust off those fancy duds - suits and dresses, or tuxes and gowns if you really want bonus points - and give them new life at the Annual Awards Gala. New this year, we'll have a plated meal, with your choice of entrée options that you can choose when you register.

CHARLEVOIX EMPLOYEE RETENTION INFORMATION SESSION

January 17, 2-3:30pm, Char-Em ISD (Emmet Room), 8568 Mercer Boulevard. Local businesses will learn about the benefits of participating in a Business Resource Network (BRN). The information session will feature an expert panel that will include BRN Success Coach Kate Stolarski and local member employers who will discuss the many benefits offered through Business Resource Networks. There is no charge to attend the event. Companies may reserve a seat or learn more about the positive impact of the Business Resource Network by contacting Evelyn Szpliet at Evelyn.Szpliet@NetworksNorthwest.org or 231.631.2613.

PETOSKEY LUNCHEON LECTURE SERIES; PUBLIC TRANSIT

January 18, Lunch begins at 11:30am, NCMC Library conference room. After years of debate, public transit is finally being expanded in Emmet County to reach many more people. County Administrator John Calabrese explains the new service and how you can benefit from it. Reservations are required. You must call 231-348-6600 or email luncheonlectures@ncmich.edu to reserve your place for each presentation. Cost is \$12.e

BOYNE CITY 2ND ANNUAL "FAT AND FLURRIOUS" BIKE RACE

January 19, Avalanche Mountain. Test yourself and race your buddies to see who can make it around the groomed trails at Avalanche Mountain the fastest. The course will change this year (since last year was scorching fast and had textbook race conditions). The final course map will be released one week prior to the event

and will be condition-dependent. The After Party will again be held at Stiggs Brewery & Kitchen, and this is also their anniversary party. Awards will be held outside and good food and libations will be available. All event proceeds will be donated to the Top Of Michigan Mountain Bike Association. Info at www.fatandflurrious.com

BOYNE CITY ILLEGAL IMMIGRATION DISCUSSED

January 20, 6:30pm, Lifetree Cafe. The program, titled "Kids Without a Country: An Illegal Immigrant's Story," features the filmed story of Reyna Grande, who crossed the border with her family illegally when she was 9 years old. The Lifetree program explores the challenges facing immigration reform, including issues surrounding children of illegal immigrants. Grande, now a teacher and author, describes the border crossing and her subsequent life as an undocumented alien. She's the author of *The Distance Between Us*. Admission to the 60-minute event is free. Lifetree Café is in the First Presbyterian Church, 401 S. Park St., Boyne City. Use the Pine St. entrance.

PETOSKEY LUNCHEON LECTURE SERIES; RECREATIONAL MARIJUANA

January 25, Lunch begins at 11:30am, NCMC Library conference room. On December 6, 2018, the recreational use of marijuana became legal in the State of Michigan, the result of a constitutional amendment approved in November. Medical marijuana has been legal in Michigan since 2008. While marijuana may be used legally in the State of Michigan, it remains illegal under Federal law. What does that mean for our community? Emmet County's chief assistant prosecutor, Stuart Fenton, and Sheriff Pete Wallin will explain. Reservations are required. You must call 231-348-6600 or email luncheonlectures@ncmich.edu to reserve your place for each presentation. Cost is \$12.

EAST JORDAN ANNUAL CHAMBER MEETING/DINNER/ AUCTION

January 26, 5:30-9pm, Castle Farms. The Chamber's largest event of the year, the Annual Dinner in January at the majestic Castle Farms, kicks off the new year with an awards program, dinner and live and silent auction. Community members, Chamber Member businesses and organizations are honored and recognized annually with the Citizen of the Year and Spirit Award presented to deserving individuals and business owners. The Chamber's second largest fundraiser, next

to membership dues, culminates the evening with spirited live auction. A silent auction is held during the Social Hour in the Castle's Gallery. For information on how to attend the dinner or donate an auction item, please contact the Chamber Office at 231-536-7351 or email info@ejchamber.org

BOYNE CITY DISTRACTED DRIVING WORKSHOP

January 26, 10am-2pm, Boyne District Library community room. Join Michigan State Trooper Corey Hebner and Officer Dan Mercer from the Boyne City Police Department as they demonstrate and educate us on how dangerous distracted driving can be...including a chance to use a driving simulator! Ages 14 and up. RSVP for use of driving simulator: call the library 231-582-7861 or online www.boynelibrary.org/programs.

BOYNE CITY TV'S BIGGEST LOSER INTERVIEWE

January 27, 6:30pm, Lifetree Cafe. Tips and strategies for losing weight and becoming healthy will be shared at Lifetree Café on Potluck Sunday, Jan. 27. Bring a dish to share at 5:30. The program, titled "Hard to Be Healthy: TV's 'Biggest Loser' Weighs In," includes a filmed interview with Jaron Tate, a contestant on NBC TV's *The Biggest Loser*. Tate shares his secrets for losing over 150 pounds and keeping the weight off. Lifetree Café is in the First Presbyterian Church, 401 S. Park St., Boyne City. Use the Pine St. entrance.

BOYNE CITY FARMERS MARKET

Boyne City Hall, Saturday's, 9 am - Noon. The Boyne City Indoor Farmers Market is located in the main lobby and training room of the City Facilities Building, which is located across the street from the summer market location in Veterans Park. Twenty vendors are confirmed for the indoor market. For more information on the market, visit the Boyne City Farmers Market Facebook page or email farmersmarket@boynecity.com

BOYNE CITY KINDER CLOSET

At Christ Lutheran Church is open from 10am to noon on the second Saturday of every month. Free baby items are provided, including diapers; wipes; clothes and more, for any Charlevoix County parent with a newborn to 24 month-old-child. Christ Lutheran Church is located at 1250 Boyne Avenue in Boyne City. For more information, call 231-582-9301.

CHARLEVOIX

WELLNESS WORKSHOPS

Held at Munson Healthcare Charlevoix Hospital Wellness Workshop, 411 Bridge Street. Call (231) 437-3482 for more information.

- Hatha Yoga, every Monday and Friday 7:30-8:30am. The yoga sequences, along with breath work and relaxation techniques will assist in building strength, stamina, flexibility, balance, and increasing body awareness. The use of props, blocks, or blankets make poses easily modified to suit the individual. All levels of fitness are welcome and modifications will be provided as needed. The class is taught by Lisa Hepner is a licensed physical therapist assistant with Munson Healthcare Charlevoix Hospital.

- Wellness Wednesday, every Wednesday from 8am-11am. Health screens include: Total Cholesterol, HDL, TC/HDL Ratio, Glucose Level, Body Mass Index Score, Muscle and Fat Percentages, and a Blood Pressure Reading. No fasting is required. However, if you are fasting and LDL and Triglyceride reading can also be obtained. Cost for the service is \$15. Hemoglobin A1C Levels can also be done for known or borderline diabetics for an additional \$10. Participants will receive all test results at the time of the screening and a "Know Your Numbers" log to track progress. A Registered Nurse will adapt health consultation and educational materials to individual results. Walk-ins only, no appointment required.

- Full Body Toning Exercise Class, every Thursday from 5:30-6:30pm. The first class is free as are all yoga and strength training classes. If you enjoy your first class, low-cost punch cards available and are good for any of our classes. Call (231) 437-3482 for more information or email chx-wellness@mhc.net to have our calendar emailed to you monthly.

BOYNE CITY FREE COFFEE, DOUGHNUTS & LUNCH FOR VETERANS

The community of Boyne City will be hosting a free social gathering for all veterans from 9 to 11 a.m. on the fourth Tuesday of the month at the Boyne Area Senior Center. Coffee and doughnuts will be donated by supportive area businesses. The senior center will also offer free lunches to all veterans on the fourth Tuesday of the month, starting in January. The senior center is located at 411 E. Division St.

CHARLEVOIX

Hospice of Northwest Michigan invites you to join our Monthly adult grief, loss & bereavement support group, which

takes place the 2nd Sunday of each month from 4-5pm at the First Baptist Church, 6781 M66 North. This program is open to anyone in our community looking for assistance in their grief process and is facilitated by Rev. David Behling. There is no charge to attend. Please feel free to call Hospice at 231-547-7659 to register or for more information.

NORTHERN MICHIGAN

Women's Resource Center of Northern Michigan provides counseling and support services at no cost to survivors of domestic abuse, sexual assault, child abuse, child sexual assault and adults molested when they were children. Support services include crisis counseling, individual counseling, support groups, trauma therapy (EMDR), play therapy for children, safety planning, advocacy and resources/referrals. If you or someone you care about has been a victim of crime, contact the WRCNM's main office at (231) 347-0067.

NORTHERN MICHIGAN

Women's Resource Center of Northern Michigan offers free playgroups for children 0-60 months and their pre-school-age siblings. Playgroups help you learn about your child's developmental stages, learn new children's games/activities and share parenting concerns/experiences with other parents and the playgroup facilitator. Playgroups are held in various northern Michigan communities. For current playgroup locations/times, visit www.wrcnm.org or call (231) 347-0067.

BOYNE CITY

BOYNE DISTRICT LIBRARY PROGRAMS

- Toddler Tales & Tunes every Monday at 10am and Preschool Storytime every Tuesday at 10am. Check website for any date changes. No registration is required.
- Yoga with Reb Andrews 9am every Monday, 8 week sessions/\$5 per week
- Tai Chi every Wednesday, 9am beginners class, 10am advanced class, cost is \$5 per session
- The Boyne District Library Book Club meets at 7pm. Information at www.boynelibrary.org.

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News

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January is National Healthy Weight Awareness Month

Even though the weather has cooled off, now is not the time to slow down. Physical activity is important. People of all ages who are generally inactive can improve their health and well-being by becoming active with moderate intensity on a regular basis. However, when one changes their level of activity, consult a health-care provider for individual considerations and/or restrictions.

The following are some of the identified benefits of a regular exercise program:

- Control Weight: Physical activity and diet are two important components in controlling your weight. To maintain weight, 150 minutes of moderate-intensity aerobic activity or 75 minutes of vigorous-intensity aerobic activity is required per week.

- Reduced risk for cardiovascular disease: Heart disease and stroke are the two leading causes of death in the United States. To reduce risk for this disease, a minimum of 150 minutes/week of moderate-intensity aerobic activity is required.

- Reduced risk of Type 2 diabetes and metabolic syndrome: A minimum of 120 to 150 minutes per week of moderate-intensity aerobic activity will lower rates of Type 2 Diabetes and Metabolic Syndrome.

- Reduced risk of some cancers: Physical activity reduces the risk of colon cancer and breast cancer.

- Strengthened bones and muscles: A minimum of 120 to 300 minutes per week of



People of all ages who are generally inactive can improve their health and well-being by becoming active with moderate intensity on a regular basis. Wikipedia Commons photo.

moderate-intensity aerobic activity that includes muscle-strengthening and weight bearing activities can help in preventing bone density loss.

- Improve your mental health and mood: Aerobic and strengthening exercises for 30-60 minutes 3 to 5 times per week can assist in thinking, learning, and judgment skills.

- Increase your chances of living longer: People who are physically active for about 7 hours a week have a 40 percent lower risk of dying than those who are

active for less than 30 minutes a week. A minimum of 150 minutes a week of moderate-intensity aerobic activity is required to reduce this risk.

Warm up exercises are a critical component in preparing to perform any sport or fitness training program. The purpose of the 10 to 15 minute light physical activity simulating exercises that you are about to perform is to provide a safe muscle preparation by providing a dynamic muscle stretch. Dynamic stretching can be defined as a con-

trolled motion gradually forcing a particular body part past its usual range of motion.

Warm up exercises are contrary to the old myth of performing only static stretches prior to any exercise program. Static stretches can be defined by maintaining the position of the muscle while it is under tension causing the muscle to lengthen. Current research has shown that static stretches prior to an exercise program does not have any physiological benefits. Static stretches are shown

to be more appropriate at the end of the workout program as part of the cool down, promoting maximum muscle range of motion of the involved muscle group. Cool down exercises should contain 5 to 10 minutes of easy exercise followed by 10 to 20 minutes of stretching.

Now that you are warmed up and ready to go, what are some exercises that will promote the above health benefits?

Moderate Physical Activity: Activity in which respiration and heart rate is increased resulting in the

ability to still carry on a conversation.

- Walking briskly
 - Light yard work
 - Cycling at a casual pace
- Vigorous Physical Activity: Activity in which respiration and heart rate is increased resulting in the inability to carry on a conversation.
- Jogging/running
 - Swimming laps
 - Cross-country skiing
 - Most competitive sports

Despite the proven benefits of physical activity, more than 50 percent of Americans do not get enough physical activity to provide health benefits. Roughly 25 percent of all adults are not active in their leisure time.

Do you more often fall in the 25 percent category of adults who are not active at all in their leisure time? Or, are you only active intermittently and do not participate in a minimum of 150 minutes a week of moderate intensity aerobic activity? If so, now is not the time to become complacent with your exercise programs, or stall in starting new ones.

For the New Year, pledge to yourself and make a commitment to remain active. This will help you stay motivated and stay on track to reach your physical fitness goals for 2016.

Article reprinted with permission of the U.S. Public Health Service Commission Corps.

Drs. Oz and Roizen

Television's Dr. Oz and Cleveland Clinic's Dr. Roizen report on health, wellness and quality of life.



Healthy sperm is declining everywhere — except in NYC

If you're thinking about starting (or expanding) your family and would like an excuse to go to a taping of "The Dr. Oz Show," come to NYC and you might get a two-fer. It seems that sperm counts everywhere (researchers also looked at Los Angeles; Palo Alto, California; Houston; Boston; and Indianapolis — the Brit publication Daily Mail reports the same holds true in Europe) are plummeting, except in the Big Apple. The reason for decline in the West? Exposure to chemicals and increasingly sedentary lifestyles.

But why is NYC exempt? As Dr. Peter Schlegel — president-elect of the American Society of Reproductive Medicine (ASRM) and New York resident — said: "The exceptionalism of New York sperm donors is intriguing, but maybe not so surprising. New Yorkers tend to be physically active [walking culture] and our water system provides some of the cleanest and highest quality water in the U.S." He also added that NYC has the best pizza and the best bagels, both of which could owe their superiority to the water, too. In Boston, while total sperm count didn't decline, there were declines in categories such as average concentration and total motile sperm.

So men, to keep your swimming-sperm count up to speed (that's the motile count), get in your 10,000 steps a day (New Yorkers do it regularly), stay away from pesticides and processed foods, and bring your bride to "The Dr. Oz Show." Then stop for a slice and a whole-wheat bagel with lox, too. You'll be glad you did.

Spices: Benefits? Yes,

but risks too

In her acclaimed 1995 series, "Cooking With Master Chefs," Julia Child stressed the joys of herbs and spices. To her, the beauty of American cuisine was that it has few boundaries, allowing you to create a style all your own. Clearly, you listened! Today American's spend almost \$1 BILLION a year on spices and \$300 million on herbs!

That's great! These flavorings can boost your love of veggies and leaner cuisines (Indian, Thai, Japanese, etc.), and there are many health benefits from spices. For example: According to Cleveland Clinic's dietitian Anna Taylor, in addition to making a stir-fry sing, ginger may reduce inflammation associated with osteoarthritis, ease nausea and reduce muscle pain.

But hiding in your spice rack may be something you don't want: lead. A new 10-year study found that more than 50 percent of the 1,500 imported spice samples from 41 countries had detectable lead, and more than 30 percent had concentrations greater than 2 parts per million (ppm), the amount considered safe for food. Spices from Georgia (the country), Bangladesh, Pakistan, Nepal and Morocco generally had the highest concentrations. Especially risky: The Georgian spice kviteli kvavili (yellow flower), turmeric, hot pepper, chili powder and paprika.

Fortunately, you can protect yourself and still enjoy the flavorings. Avoid purchasing spices in unlabeled bags or from scoop-it-out containers. Select ones produced by reputable U.S.-based companies. Use fresh spices and herbs when you can — identified with place of origin. And consider organic to help you dodge other toxins.

When you want to prevent Type 2 diabetes (and still have fun!)

Movies about food are as common as indigestion after a greasy meal. Some, like "Cloudy With a Chance of Meatballs," make it clear that when unhealthy food choices rain down on you, it's time to take action to save the planet. Others, like "Babette's Feast," are revelries on flavor. They both get it right. You can experience the joys of great flavor — and avoid the health risks that come from being pelted with unhealthy foods!

How? The recent Twitter backlash over Harvard professor Eric Rimm's suggestion that a serving of french fries be limited to six sticks, shows that simply reducing your intake of unhealthy food isn't the solution. (A sample tweet: "What kind of MAD MAN would want six french fries? I get it, they are bad for you, but eating SIX sounds like torture. I'd rather not have them at all...") Clearly, the solution is to opt for substitutes that taste as good as or better than the original, and protect your health.

In "What to Eat When" Dr. Mike lists mouthwatering food substitutions. Here are a couple you'll love at first bite.

— Bye-bye fries. Try baked potato skins! You'll dodge loads of carbs-to-sugar and inflammatory fats. Top toasted skins with olive oil, pressed garlic and ground pepper. Have hand-fuls!

— Bye-bye delivery pizza. "Hello pizza with pizzazz!" Control fats, sugars, salt and carbs by making pizza with 100 percent whole grain crust; olive oil; marinara; loads-o-veggies; low-fat or skim mozzarella.

The youngest kindergartners may be overdiagnosed with ADHD

When the pilot for "The Andy Griffith Show" aired in 1959, Ron Howard was 5 years old. He was born on March 1, so if he'd started kindergarten that year in a state with a Sept. 1 cut-off date for enrollment, he would have been 5 years and 6 months old. That would have been OK.

What's not OK, according to Harvard and Massachusetts General Hospital researchers, is what happens to the youngest kids in a kindergarten class. They found that when children born in August start school in states with a Sept. 1 enrollment date (they are 5 years and a couple of weeks old when they start kindergarten), they're 30 percent more likely to be diagnosed with attention deficit-hyperactivity disorder (ADHD) than their slightly older peers.

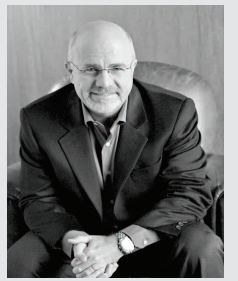
That's pretty shocking — not only does it mean teachers don't recognize developmental differences between children at different ages, it also can lead to medication of many children for a condition they don't have! The health and emotional repercussions are far-reaching.

Smart steps: Have kids born near enrollment cut-off dates evaluated to assess if they're ready for the demands of an organized classroom.

If you discover your child is iffy for school this fall, let him or her wait a year so he or she will be more comfortable and better able to cope when starting school. Make sure it doesn't negatively affect self-esteem — there is nothing negative about it (you need to believe that, and transmit that message). You certainly don't want your child to be misdiagnosed with ADHD!

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DAVE Says



Dave Ramsey

Worried about mom

Dear Dave,

My mom is 75, and I'm the executor of her estate. She has \$500,000 in retirement accounts, and the only debt she has is around \$70,000 on her mortgage. Most of her money is in the stock market, with only \$20,000 in a money market account, and this worries me. She lives well within her means, so am I wrong to be concerned? Also, do you think she should go ahead and pay off her mortgage?

Keith

Dear Keith,

Yes, I would recommend she go ahead and pay off the mortgage. If she can do that at age 75, and still have \$430,000 left, that's the way to go.

Now, being in the stock market at her age sounds like a shock to you. I don't think it's a bad thing at all. It's not what the typical financial planner tells you to do. For the most part, they'll tell you to get super conservative with your money as you get older. But from what you've said, she's not going to use this money. She's going to use the income from this money. So, the money's going to be left alone. If she's in good mutual funds, and not single stocks, I'm not worried about her.

Let's pay off the mortgage, and then she can start taking her income off the remainder. With the house payment out of the way, she won't need as much in terms of income, because she won't be sending money to the bank to pay the note on the house anymore. I'm comfortable with that. I'm 58, and I'm 100 percent into stocks through mutual funds. I don't have anything else, and I really don't ever plan on changing that!

—Dave

Changing jobs and retirement savings

Dear Dave,

What happens to my Roth 401(k) when I change jobs and go to a company that doesn't offer this type of investment savings account? How should you proceed in this situation?

Jamie

Dear Jamie,

Anytime you leave one company for another, you should always roll your 401(k) from your former employer into an IRA (Individual Retirement Account). If it's a traditional IRA, you roll it to a traditional IRA. If it's a Roth IRA, you roll it to a Roth IRA. You would choose your own mutual funds, and you would manage your own accounts, with the help of a financial advisor of your choosing.

When it comes to choosing a financial advisor, my advice is to find someone with the heart of a teacher. A good financial advisor will help you make informed decisions about your money, and they will explain all aspects of your investments until you fully understand everything. In short, a quality advisor will never encourage you to invest in something you don't understand.

Also, look for someone with the ability to assess your overall retirement picture. You need someone who will help you map out a complete retirement plan, and your advisor should be able to explain the big picture and provide a comprehensive, easy-to-understand strategy for achieving your retirement goals.

—Dave

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

News

ONLINE AT WWW.CHARLEVOIXCOUNTYNEWS.COM

“Women Who Care Circle” contributes \$11,800 to the community

The Tip of the Mitt Women Who Care Giving Circle has made two contributions to the community during their December meeting. The group contributed \$11,800 to be shared equally between the Char-Em United Way Dolly Parton's Imagination Library and a grant to match funds to agencies who purchase EMGO Ride bus passes.

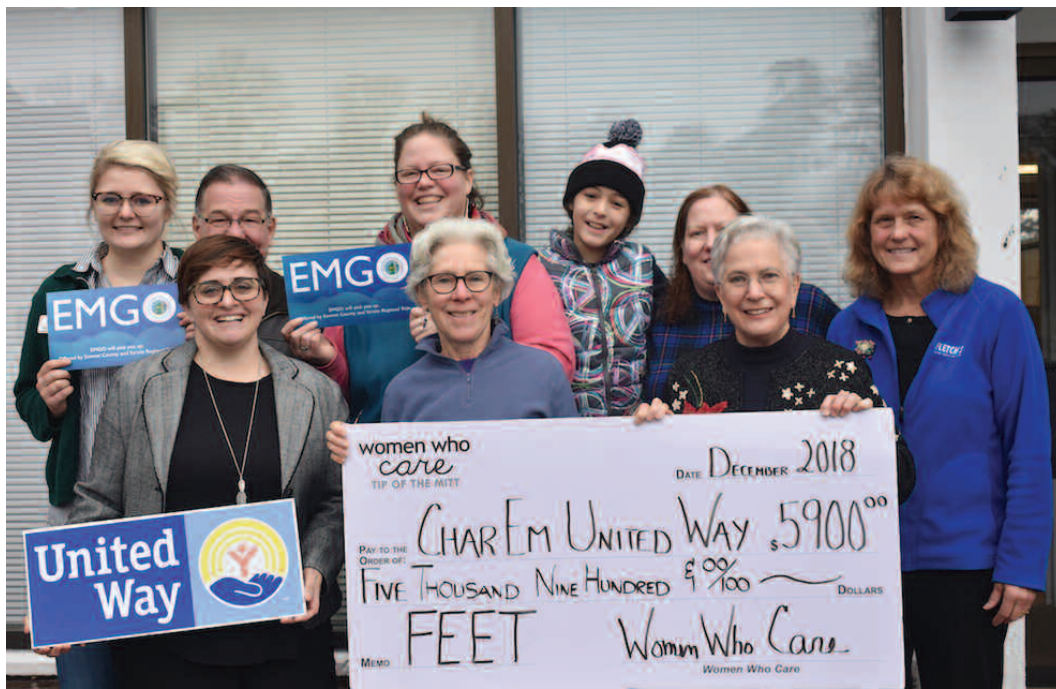
Dolly Parton's Imagination Library is a program that is funded by the Char-Em United Way and its donors. The program mails one new, age-appropriate book every month to each child registered. Children are eligible to receive books from birth through age five as long as they live in Charlevoix and Emmet Counties. By the time they enter kindergarten, children have their own library of books and are more prepared to enter school and become readers.

The program furthers United Way's priorities of helping children be ready for kindergarten and read proficiently at grade level by third grade. Currently there are 1,503 children enrolled and another 1,989 have graduated from the program since its inception in August 2012. That is over 120,000 books that have been distributed throughout the Char-Em communities. The Women Who Care contribution just put books into nearly 200 children's hands for a year. Visit <https://www.charemunit-ed-way.org/dolly-partons-imagination-library> for more information.

Emmet County transit will begin on January 2 as EMGO Ride. Details about the services can be found at www.emgoride.org. Friends Enhancing Emmet Transit (FEET) has raised funds to help small non-profits to purchase EMGO bus passes to give to their clients. Women Who Care has provided a match for funds spent by agencies. Agencies can then purchase bus passes at a special rate passing, along the savings to those they serve



The Tip of the Mitt Women Who Care Giving Circle contributed to the Char-Em United Way Dolly Parton's Imagination Library. Courtesy photo



The Circle also provided a grant to match funds to agencies who purchase EMGO Ride bus passes. Courtesy photo

and encouraging potential riders to starting using the EMGO in early January. Char-Em United Way has volunteered to be the fiduciary for the grant and coordinate with Straits Regional Ride to help agencies obtain the passes.

If you're an agency who would like to purchase bus passes, please contact the Char-Em United Way at 231-487-1006 or info@charemunit-edway.org.

The Women Who Care Giving Circle gathers four times per year and to date has con-

tributed \$148,700 to 24 Northern Michigan organizations since the first meeting in 2013. More information about the organization is available on www.Facebook.com/WomenWhoCareintheTipoftheMitt.

Employee Retention Information Session in Charlevoix

Local businesses will learn about the benefits of participating in a Business Resource Network (BRN) at an information session Thursday, January 17 in Charlevoix. The event will run from 2 to 3:30pm at the Char-Em ISD (Emmet Room), 8568 Mercer Boulevard. The information session is being hosted by Northwest Michigan Works! in collaboration with local employers and Char-Em United Way.

Business Resource Networks assist employers with worker retention, training, and supportive services that are available through a professional Success Coach. The information session will feature an expert panel that will include BRN Success

Coach Kate Stolarski and local member employers who will discuss the many benefits offered through Business Resource Networks. Business representatives will include Amanda Bomers from Boyne Highlands Resort, Scott VanHuis from Boyne Mountain Resort, Jill Harrell from Wojan Windows and Doors Corporation, and Jane Korhase from Grandvue Medical Care Facility.

There is no charge to attend the event. Companies may reserve a seat or learn more about the positive impact of the Business Resource Network by contacting Evelyn Szpliet at Evelyn.Szpliet@NetworksNorthwest.org or 231.631.2613.

DNR FISHING TIP

Relax while ice fishing by using tip-ups

Tip-ups are a perfect technique to use for the entire ice fishing season in Michigan. This method allows anglers to sit back and relax, yet still experience the thrill of the catch!

Early in the season stick by shallow structures where species like northern pike and walleye will congregate. Try a variety of depths to figure out where they're targeting exactly. However, if you are walleye fishing, the minnow should be hung 12 to 15 inches off the bottom.

For pike the minnow should be hung three to seven feet off the bottom or just above the top of any vertical aquatic plants. The minnows should be hung in these positions for walleye and pike regardless of the over water depth.

Tip-ups become even more productive later in the season as less-aggressive fish are drawn to your presentation.

For more information on fishing during Michigan's winter, visit Michigan.gov/fishing.

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