

## Charlevoix County News 🛞 **YOUR SOURCE FOR LOCAL NEWS & SPORTS JANUARY 2, 2020**

BOYNE CITY, CHARLEVOIX, EAST JORDAN, ELLSWORTH AND SURROUNDING AREAS





BOYNE CITY - Just outside of Boyne City this home boasts a unique blend of indoor and outdoor living. Tranquil private patio offers a sheltered seating area while surrounded by an artist garden. The home features 3 bedrooms and 2.5 baths including large living and family rooms. The Master bedroom features a private deck area. The property backs upto 100's of acres of conservancy. There is a storage shed that (when finished) could afford a year round shelter for a man-cave or she-shed. Great opportunity out of town. Contact an agent for you tour today! **\$215,000.** 



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#### A new study shows how much housing is needed to meet the demand in communities throughout northwest Michigan. Networks Northwest and Housing North contracted with LandUse USA, a real estate analysis firm, to conduct the target market analysis for communities in the ten-county region.

The study was based on analysis of demographic groups and "movership"

rates within and outside the region or study area. It includes consideration of people moving within a community, as well as those that might move to a community if the circumstances were right - that is, for example, if they can find housing. Those "movers" are sorted by income, age, spending patterns, and more to identify the price points and other characteristics of the types

of housing they are looking for.

The market analysis points to a regional total demand for 10,880 new rental units in 2020 and 4,660 new ownership units in 2020. Most of the demand is for lowerpriced housing units: about two-thirds of ownership housing demand was for units priced below \$200,000, and 83 percent of the demand for rentals was for rents of

New study details housing needs in Northwest Michigan \$800 per month and less. "These housing units and prices largely aren't available in our communities now,' said Sarah Lucas, Housing North Executive Director. "This demand represents the

homes that people like teachers, health care workers, emergency responders, restaurant and hospitality workers, and construction workers are looking for, and not finding - so they're not

moving to the community, or they're traveling long distances to get to work. This has huge impacts on our schools, our businesses, and our economy's long-term sustainability."

Lucas noted that in most cases, it is not possible to build homes at these prices and make a profit. "That's why it's so important for

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#### Mackinac Bridge rolling out new format for MacPass

The MacPass toll card is being replaced with a windshield-mounted sticker for customer convenience, and for a limited time they are available for free. The Mackinac Bridge Authority (MBA) has been slowly replacing current Mac-Pass cards with the new stickers for the past few months and is now encouraging others to make the switch as well. Customers are encouraged to visit the MacPass website at https://MacPass.MackinacBridge.org to sign up for an account and receive stickers in the mail.

"Unlike the old MacPass cards that required drivers to roll down their window and hold the card near the reader device, the new system will automatically scan the windshield sticker when drivers pull up to the toll booths," said MBA Executive Secretary Kim Nowack. "Drivers still need to stop and wait for the gate to rise before proceeding, but the new process

will speed transactions for fre-

The stickers are part of a

quent customers."



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tle 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. It 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 taxdeductible receipt for next year's tax return. Take those old magazines and newspapers to the local recycle center.

2. Make a primary goal for 2020 - What is your 2020 "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.

The New Year celebration has passed. Take advantage of clearing the slate from a year gone by and make get ready for 2020, Wikimedia photo



Whether a two-week vacation or a few three or four day weekends; plan a trip in 2020 to a local or perhaps an exotic location. Wikimedia photo

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 2019 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.

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 2020 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

See New Year – Page 3A



new tolling software system installed last fall. Anyone can open a MacPass account, which allows for online deposits and transaction information. Mac-4. Make a financial plan Pass stickers are currently free but will be \$1 each after July 1, 2020. MacPass customers can use toll lanes designated for MacPass by the overhead signs, or any open lane. Drivers should still watch for toll collectors and customers walking across lanes.

Though the MacPass is not exclusively for commuter customers, MacPass holders with passenger vehicles can still qualify for the commuter discount toll if they make both a northbound and southbound trip within 36 hours. The toll will be \$4 for the first trip but customers will not be charged for the return trip if completed within 36 hours.

Current MacPass cards can still be used through the end of 2020. MacPass is the only tolling transponder currently in use at the Mackinac Bridge; I-Pass, E-ZPass, SunPass, etc., though similar, are not accepted. Customers who already have a MacPass account can still use their cards through the end of 2020. Current MacPass account holders do not need to open a new account to get a sticker.

Passenger vehicle MacPass accounts require an initial deposit of \$80 and a \$7 one-time set-up fee. Commercial accounts require a \$200 deposit and \$7 one-time set-up fee.

More information on the MacPass is available on the MBA website at www.MackinacBridge.org/MacPass.

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<u> </u>	THURSDAY	FRIDAY	SATURDAY	SUNDAY	snowfall		record temps
weathe	HIGH: 40 LOW: 34	HIGH: 39 LOW: 29	HIGH: 32 LOW: 23	HIGH: 29 LOW: 25	2018-19     AMT"     CITY       12/31/18     .9.9     .ATLANTA       12/31/18     .20.5     .BOYNE FALLS       12/31/18     .20.5     .BOYNE FALLS       12/31/18     .20.5     .BOYNE FALLS       12/31/18     .27.1     .CHARLEVOIX       12/31/18     .27.1     .CHEBOYGAN       12/31/18     .20.5     .GAYLORD       12/31/18     .40.5     .GAYLORD       12/31/18     .29.7     .KALKASKA       12/31/18     .20.7     .MIO       12/31/18     .21.2     .MIO       12/31/18     .26.8     .ONAWAY       12/31/18     .38.6     .PETOSKEY	2019-20     AMT"     CITY       12/29/19    11.8    ATLANTA       12/29/19    20.5    BOYNE FALLS       12/29/19    20.7    CHARLEVOIX       12/29/19    23.4    CHEBOYGAN       12/29/19    45.2    EAST JORDAN       12/29/19    51.2    GAYLORD       12/29/19    51.2    GAYLORD       12/29/19    51.2    GAYLORD       12/29/19    51.2    GAYLORD       12/29/19    19.5    LEWISTON       12/29/19    17.8    MIO       12/29/19    25.6    ONAWAY       12/29/19    39.5    PETOSKEY	DAY     AVG. LOW     AVG. HIGH     RECORD LOW     RECORD LOW     RECORD LOW     RECORD HIGH)       JAN 2     15°    30°    7°     (1999)     .49°     (1998)       AN 3    16°    31°    76°     (1996)     .51°     (1998)       JAN 4    15°    31°    36°     (1981)     .49°     (2007)       JAN 5    15°    30°    2°     (1968)     .50°     (2007)       JAN 6    15°    30°    2°     (1968)     .50°     (2007)       JAN 6    15°    30°    2°     (1968)     .50°     (2007)       JAN 6    15°    30°    2°     (1973)     .52°     (2008)       JAN 8    15°    30°    17°     (1981)     .49°     (2008)       JAN 9    14°    30°    15°     (1977)     .48°     (2002)       JAN 10    14°    30°    23°     (1981)     .50°     (1975)

## "Give a Can, Get a Kit" Radon Testing Offered in January

January is National Radon Action Month; have you tested your home in the last two years?

The Health Department of Northwest Michigan wants to remind community members that regular testing for radon (every two years) in your home, office, and school is an important way to protect your health. This January, participate in our "give a can, get a kit" event where bringing in a non-perishable item to be donated to a local food pantry will get you a free radon test kit.

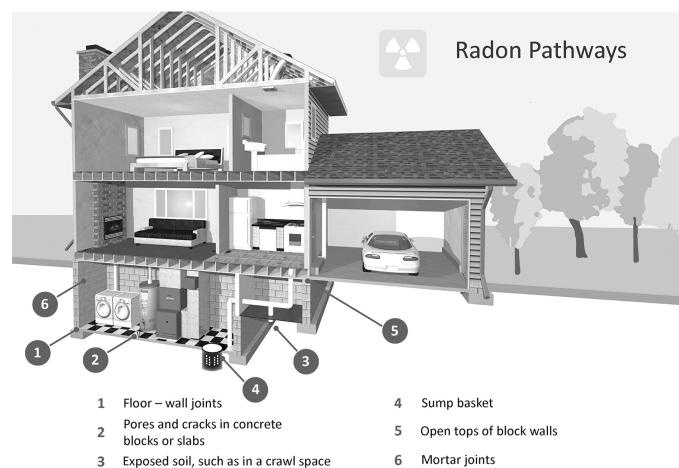
Radon is the second leading cause of lung cancer, behind smoking. Because vou can't see, smell or taste radon, the only way to know if you have elevated levels is by doing a test. Testing every two years is suggested as homes settle and slight cracks in the foundation of a home can result in changing radon levels. Radon reduction systems can be installed to help reduce radon to acceptable levels.

Elevated levels of radon are present in 7-40% of homes in Antrim,

Charlevoix, Emmet and Otsego Counties. According to Scott Kendzierski, Director of Environmental Health, "There are no warning signs for radon and the only way to know if there is a risk of exposure is to test. When property owners test for radon, they can identify problems early and take steps to reduce elevated radon levels.'

Kits can be picked up – and non-perishable food items dropped off - at Health Department Offices in Bellaire, Charlevoix, Gaylord, Harbor Springs/Petoskey, and Mancelona Monday-Friday between 8:00AM-12:00PM and 1:00PM-5:00PM until January 31, 2020.

For additional information about radon, visit the Environmental Protection Agency's site (epa.gov/radon). For additional information about radon test kits, please call 1-800-432-4121.





E-Mail News Releases and Announcements to Office@CharlevoixCountyNews.com

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#### Gertrude Rubingh, 97

(SEPT. 16, 1922 - DEC. 26, 2019)



Gertrude Rubingh of Ellsworth passed away on December 26, 2019 at the Eastport Village Care Home. She was born on September 16, 1922 in Lucas, MI, the daughter of John and Alice (Meekhof) Kortman. On April 20, 1944, in Lucas, MI, she married James Rubingh who preceded her in death in 2008 after 64 years of marriage. Gertrude was an active member of the Ellsworth Community as well as the Ellsworth Christian Reformed Church. She was a longtime member of the Michigan Farm Bureau. was a 4H Leader and enjoyed gardening, baking and sewing. Gertrude is survived by 3 children, Gary (Rebecca) Rubingh off Jenison, MI, Janice Bordner of San Diego, CA, and Glenn (Gail) Rubingh of East Jordan, daughter-in-law Ardith Rubingh of Hudsonville, MI, as well as 11 grandchildren, Edward Rubingh, Sarah Rubingh, Jonathan (Daisy) Rubingh, Michael Rubingh, Stephen (Olive) Rubingh, Matthew Rubingh, Mark Rubingh, Elissa Bordner, Jennifer Seeger, Stephanie (Carl) Vanniman, Joseph Rubingh and fiance (Keely Nagel), 8 greatgrandchildren and many nieces and nephews. She was preceded in death by her husband James Rubingh, a son Allen Rubingh, 8 siblings, Henry Kortman, Jennie Toering, Fenna Gabrielson, Gerrit Kortman, Bernice Meekhof, Betty Spoelma, Eleanor Van Haitsma, infant Julia Kort-

#### **OBITUARIES**

man as well as her parents. Funeral services will be held Thursday, January 2, 2020 at 2 p.m. at the Ellsworth Christian Reformed Church with Pastor James Zwier officiating. The family will receive friends from 1 p.m. until the time of service. Private interment will take place in Ellsworth Cemetery.

Memorial contributions may be made to the Ellsworth Christian Reformed Church, PO BOX 217, Ellsworth, MI 49729 or Ebenezer Christian School, PO BOX 158, Ellsworth, MI 49729.

Arrangements have been handled by the Ellsworth

her partner, Shelley Mayer, daughter, Huston Mayer, siblings, Sherry Jette, Paul Trask, Lynne Trask and William Trask and a grandson, Emerson Mayer As per her wishes there

will be no services scheduled. The family is served by the Lintz Funeral Home

#### Mary Alice (Reed) Gahn, 76

(DEC. 26, 1942 - DEC. 22, 2019)



their life. Well known for her strong and beautiful singing voice, she brought praise to Jehovah daily. She loved deeply anyone that chose to be part of her life and prayed for all those that didn't.

She had her shortcomings! Stubborn to a fault upon occasion. She was always leaving a used tissue behind wherever she went. She had difficulty apologizing, but she always did eventually. In spite of the irritations she caused to those close to her. she was always forgiven and well-loved!

In her final years, she sent undreds of hand-made

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**Publisher DAVE BARAGREY 1** Office@CharlevoixCountyNews.com Editor JIM AKANS News@CharlevoixCountyNews.com **Office** CATHY BARAGREY CB@WeeklyChoice.com

Sports Reporters **CHRIS FIEL** sports@charlevoixcountynews.com

MIKE DUNN Mike@WeeklyChoice.com

News Reporters **KAREN WALKER** 

**TINA SUNDELIUS** tina@charlevoixcountynews.com

Advertising Sales SHERRY **KILBOURN** shersk1942@gmail.com Cell 231-645-6414 DAVE KORTE DaveKorte@WeeklyChoice.com Cell: 989-614-7105 **Photography** SCOTT RICHARDS Scott@CharlevoixCountyNews.com

**OLIVIA ADAMS** 

#### **Distribution JEFF BARAGREY** Jeff@WeeklyChoice.com

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Chapel of Mortensen Funeral Homes. Please sign her online guestbook www.mortensenfuneralhomes.com.

#### Madeline A. Trask, 60

(DEC. 27, 1958 - DEC. 22, 2019)



Madeline A. Trask of Charlevoix passed away in Petoskey on Sunday December 22, 2019. Madeline was born on December 27, 1958 in Lowell, MA to William & Nadine (Galloway) Trask.

She grew up in Nashua, New Hampshire and graduated from Nashua High. Madeline served in the United States Air Force and graduated from Spring Arbor University with a BA in Social Work. She enjoyed reading, flower gardening and was a great cook and she loved spending time with her grandson. She is described as selfless and a true and loyal friend.

Madeline is survived by

Mary away peacefully at home surrounded by loved ones on December 22, 2019. She is survived by a brother and a sister, 6 children, many grandchildren and a multitude of loved ones.

Born on December 26, 1942, to Forest and Martha Reed of Dayton Ohio.

She left the Woman's Army Corps to marry Phillip

Arthur Gahn on May 29, 1965. While Phil was stationed in Würzburg Germany, Mary gave birth to a son.

Baptized as one of Jehovah's Witnesses July 1970.

While residing in Cheboygan, MI, she gave birth to a

daughter. On June 1, 1998, Phil passed away.

Mary faithfully served Jehovah God telling all about his promise of a paradise earth and his plans for our future. She found great joy in his creation, gardening and feeding the birds and local critters that passed through her yard. She was a builder at heart, tackling any job ... even if it required a circular saw. She was an amazing seamstress that sewed clothing for her children for much of

cards to friends and family and donating many to the local nursing homes so everyone could find a smile. Her sticker collection was unrivaled. Even when she became too tired to make the cards, her daughter would make the base and she would choose stickers to add to it.

Music... Music was her greatest joy through life. It was what made her survive rough days growing up. It was what caused her to fall in love. It was a constant as she raised her children. It was in how she worshiped and how she recreated. Her choices spanned from Kingdom Melodies to ZZ-Top and Van Halen (the clean songs). Often she would enjoy Opera and then switch to country and then land on Rod Stewart's oldies. Not a dav was ever spent without music.

We look forward to the day when "no resident will say I am sick" (Isaiah 33:24) and "death will be no more" (Revelation 21:4) and welcome her back from her sleep into a life of perfection. It too will be filled with music!

A memorial service will take place on January 4, 2020, at 2 pm at the East Jordan Kingdom Hall of Jehovah's Witnesses, 04925 Boyne City East Jordan Rd, East Jordan, MI 49727.

For more information about God's promise for the future, visit www.JW.org.

In lieu of flowers, please direct memorials to the Gahn family, c/o Wendy S. Congdon, PO Box 1327, East Jordan, MI 49727.

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#### News HOUSING FROM PG. 1A

communities and other partners to consider what tools and incentives we can use to offset development costs and make homes more affordable," said Lucas

She added that there continues to be a demand for highervalued housing units, but that, for the most part, the market is able to meet those needs.

Not all of the demand has to be filled by new construction. The study suggests that some housing needs can be met by rehabilitating existing homes and subdividing large homes into duplexes or other multifamily types of housing.

"We have examples of communities that are looking to that approach as a partial solution," said Kathy Egan, Networks Northwest Community Development Manager. "For instance, the City of Charlevoix just passed some zoning changes that give property owners more flexibility, allowing them to convert single family homes to two-family homes and use rooms in their houses for long-term rentals.'

"Looking at ways to convert single-family homes is especially important in light of our demographic changes," said Egan. "As household sizes shrink, we often have only one or two people living in these large homes – which become more difficult to maintain as people age.'

The complete study, and county and community-specific studies, are available on housingnorth.org in the Resources section and networksnorthwest.org/tma.

#### **NEW YEAR** FROM PG. 1A

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, lu-

# **GLCO Sunday Series:** "The Complete Chopin Preludes and Harp Selections"

On Sunday, January 12, the Great Lake Chamber Orchestra's Sunday Series will present, "The Complete Chopin Preludes and Harp Selections." This free concert will be held at the First Presbyterian Church in Harbor Springs starting at 4pm.

Cheryl Staats received a Master of Fine Arts degree in piano performance from the University of Minnesota, and later invested in extensive post-graduate performance study at Indiana University and The University of Texas at Austin. She has presented solo piano recitals and collaborative vocal and instrumental recitals in Ohio, Colorado, Indiana, Minnesota, and Texas.

In addition to performing, Ms. Staats also has been active in professional music teacher associations, serving in many executive positions, including as President, for music organizations in several states, and organizing various competitions and



(shown here) will begin their 2020 season in April with "Take to the Sky" at the Great Lakes Center for the Arts. **Courtesy photo** 

festivals. She served as Executive Director of the Boulder Bach Festival for many years, administering an an-

**New Year Fun Facts!** 

nual budget of \$100,000+ and producing performances throughout the year which featured the great Baroque

composer.

Joan Raeburn Holland is the Associate Professor of Harp for the University of

Michigan and Instructor of Harp for the Interlochen Arts Academy and Arts Camp. Joan performs as principal harp for the Midland Symphony, Co-Principal for the Traverse Symphony Orchestra, the Lexington Bach Festival and also, played several years with the Great Lakes Chamber Orchestra. An avid chamber musician and soloist, Joan participates in various chamber music series recitals and as concerto soloist.

Sunday Series provides free chamber music with small ensembles of musicians from the orchestra. The venue location rotates throughout northern Michigan neighborhoods. Generous support for the Sunday Series is provided by Carolyn Klender.

Visit the GLCO website; www.glcorchestra.com for information about upcoming Sunday Series recitals and Great Lakes Chamber Orchestra concerts.

### Camp Daggett Summer Camp registration for 2019 opens in January

Registration opens for Camp Daggett summer camp in January. Applications for 2020 summer camp will be mailed out to 2019 summer campers and 2019 wait listed campers January 2, 2020. Applications will then be delivered to local school offices and Chambers of Commerce in Emmet and Charlevoix counties on January 6, 2020 and finally, the application will be available on the website for download on January 13, 2020. Once the registration form for 2020 is available on the website, to register you must download the form and print it. Complete it and mail it as soon as possible. All applications must be mailed. Confirmation letters will take approximately 2-4 weeks to receive after we get the application. If a session is full we will call promptly to discuss another week or waitlist. 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 14 and ending August 8, 2020. Cost is \$440 for children who attend schools in the Charlevoix and Emmet Intermediate School District during the 2019-2020 school year and have yearround 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: Pathfinder, June 21-27, Backpacking on North Manitou Island; Canoer, July 12-18, Canoeing on Platte, Betsie and Crystal Rivers; and Explorer, July 26 - August 1, Backpacking Pictured Rocks National Lake Shore.

#### What is the meaning of 'Auld Lang Syne'?

What is the most common New Year's resolution?



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bricate 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 2019 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

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By Mike Dunn

The song most associated with New Year's is "Auld Lang Syne." It was written by the Scottish poet Robert Burns in 1741 and first published in 1796 after Burns' death. Burns put words to a folk melody that was already popular in Scotland and it has become the standard for bringing in the New Year. "Auld Lang Syne" literally means "old long ago" or, in modern English, "the good old days.'

If you've made a New Year's resolution to lose weight and you're looking for something to munch on at the New Year's Eve party, try celery. It actually has negative calories, meaning it takes more calories to eat the celery than the celery has in the first place. Apples are the same way.

The top 10 resolutions are usually to lose weight, eat more healthily, exercise more, stop smoking, stick to a budget, save money, get more organized, be more patient, find a better job and to just be a better person over all. These days, another resolution is not to spend so much time on your mobile device.

The date of January 1 for the New Year goes back to Julius Caesar, the Roman emperor who ruled a generation before Jesus was born. His calendar, authorized in 46 B.C., used the 365day solar calendar as its basis and became known as



the Julian Calendar.

The Gregorian calendar was introduced in October of 1582 by Pope Gregory XIII as a revised version of the Julian calendar. It took almost 350 years for the world to get on board. Turkey didn't make the switch until 1927.

More than 100 million Americans will watch the New York City New Year's Eve bash on TV. In total. about 56 percent of people in the U.S. will see the Times Square event. The ball drop will also be broadcast live in many other countries, including Spain, China, Germany, Japan, Portugal, Venezuela.

About 2,000 pounds of confetti is dropped on the crowd in Times Square at midnight.

The tradition of dropping of the ball in Times Square is more than 100 years old. The first time the ball was dropped in Times Square was 1907. The idea of dropping the ball as a signal of the passing of time was taken from the English Royal Observatory at Greenwich, which started that particular tradition in 1833. The "time ball" was dropped from the Royal Observatory each day at 1 p.m. to help ship captains coordinate their navigation equipment. Similar balls were set up in coastal areas around

the world.

But time balls are not the only things used to usher in the new year. In Miami, a giant orange is dropped leading up to midnight. In Mechanicsburg, Pa., the residents drop a giant wrench and in Hershey, Pa., the residents bring in the New Year with the dropping of a giant Hershey Kiss. And in Dillsburg, Pa., they drop ... you guessed it ... a giant pickle!

Americans drink around 360 million glasses of sparkling wine on New Year's. Corks can fly out of the bottle at a speed of 25 miles per hour, so it's best to open bottles at a 45-degree angle (away from yourself and others).

In Italy, people wear red underwear on New Year's Day to bring good luck all year long. The tradition dates back to medieval times.

Many parts of the United States observe the tradition of eating pork and blackeved peas on New Year's Day for good luck.

The island nation of Kiribati in the central Pacific. also known as Christmas Island, rings in the new year before anyone else.

There is a New Year's Eve event held each year on the island of Anarctica (where they are just entering the summer season but it is still

frigid!). The annual IceStock music festival is held at McMurdo Station where the local population balloons to over 1,200 people during their summer months.

The late Dick Clark was associated with New Year's Eve and hosting the dropping of the ball on TV for 30 years, from 1973 to 2003. Before Dick Clark. the name most associated with New Year's Eve in the U.S. was probably Guy Lombardo, whose band ushered in the New Year in New York for decades.

The first ball that was dropped in New York in 1907 was made of iron and wood and decorated with 100 25-watt light bulbs. It was 5 feet in diameter and weighed about 700 pounds. The ball has been replaced seven times through the years, the last time in 2008. The new ball weighs nearly 12,000 pounds and is a 12foot geodesic sphere covered in 2,668 Waterford crystals.

The ball has dropped every year since 1907 except for two: 1942 and 1943, during World War II. More than 1 million people turn out in Times Square for the New Years Eve celebration each year. Roughly a fifth of them will be visiting from another country. Happy New Year to all!





ahead

## News Briefs

#### BOYNE CITY Downsizing for Happiness Explored January 5, 6:30pm, Life-

tree Cafe. The Lifetree event, titled "Upsizing Life by Downsizing Stuff: Living Large in an 84-sq-ft House," features a filmed interview with Dee Williams, author of the best-selling book The Big Tiny. Participants will get practical tips for getting rid of stuff and see how one woman downsized to owning less than 300 items to maximize the amount of space in her life. Admission to the 60minute event is free. Lifetree Café is in the First Presbyterian Church. 401 S. Park St., Boyne City. Use the Pine St. entrance.

#### **BOYNE CITY**

#### Pint and Paint

January 9, 6-9pm, Stiggs Brewery basement. Instruction will be the "Art of Mandala Drawing," using simple tools to create beautiful designs and patterns. Lexie Brummeler will walk you through the process of painting a beautiful mandala on a stone and Sue Metzger help you create a wonderful mandala on canvas. You will be able to take home two beautiful pieces of art. All materials will be provided and registration includes a drink of your choice for \$25. Profits will go to the Charlevoix Area Humane Society to help fund some much-needed projects, including a small surgical suite to spay and neuter strays and a new HVAC system. Enrollment is limited to 15, so register early by calling Sue at 231-582-7567, email sue@shangrilahouse.com or mail a check to Susan Metzger, 05804 Lake Street, Boyne City MI 49712

#### BOYNE CITY Fat & Flurrious Bike Race

January 11. The course is 10-15 miles (Sport Class) or 15-20 miles (Open Class - Riders must be registered for the open class to accumulate points in the Shorts overall points series), depending on conditions leading up to the event, over the professionally-designed and built singletrack at Avalanche Mountain. This will be the most challenging Fat Tire Bike Race in the Lower Peninsula! The start and finish being North Country Cycle Sport in downtown Boyne City.This event is used as a fundraiser for Top Of Michigan Mountain Bike Association (TOMMBA) for further trail development. The event is timed by Epic Race Timing who will provide live results. Registration info at fatandflurrious.com.

for great prize packages with 10 tickets available for \$25. There will also be a raffle with \$10 tickets for a Yeti Cooler full of spirits and goodies, sponsored by Boyne City Hardware. The Live Auction is sponsored by Boyne Mountain. Ticket info at

www.boynechamber.com

#### Luncheon Lecture: The Chemistry of Cannabis

January 17, Lunch at 11:30am, Program at noon, NCMC Library Conference Center. Lake Superior State University's new cannabis chemistry program is the first academic degree program in the nation focusing on the quantitative analysis of cannabis-related compounds, including THC and CBD. Professors Benjamin Southwell and Steven Johnson will explain their program, the career potential for graduates, and the possible positive impact their program could have on the economy of the eastern Upper Peninsula. Reservations are required. You must call 231-348-6600 or email luncheonlectures@ncmich.edu to reserve your place for each presentation. Cost is \$12.

#### PETOSKEY

## Luncheon Lecture: 2020 Census

January 17, Lunch at 11:30am, Program at noon, NCMC Library Conference Center. It's that time again: The nation's decennial census takes place this year. The census is the primary source of data on the nation's population and economy. Census data are used to determine our system of political representation, inform business investment and allocate government funds. David Springsteen, partnership specialist for the U.S. Census Bureau, explains the process, the jobs that need to be filled and more. Reservations are required. You must call 231-348-6600 or email luncheonlectures@ncmich.edu

limited. Auction items are always appreciated and welcome. Contact the Chamber Office to arrange pick-up. Call (231) 536-7351 or email info@ejchamber.org

#### WALLOON LAKE Bearcub Outfitters Torchlight Snowshoe Outing

January 25, 5-9pm, Camp Daggett. Experience the ambiance of snow-covered trails illuminated by more than 100 torches on your trek. Afterward, come inside for a cup of hot chocolate, freshly-baked cookies and to warm up by the crackling fire in Camp's beautiful main lodge. Buy raffle tickets for great Bearcub Outfitter products with all proceeds going to Camp Daggett. Admission is free, donations are encouraged. and snowshoes are available for all ages. For additional information or to register. please contact Ed Leverenz at Camp Daggett, 231-347-9742 ext 112.

**BOYNE CITY** 

#### Wicca, Paganism, and Witchcraft Explored

January 26, Lifetree Cafe. Join us at 5:30 with a dish to share. Program begins promptly at 6:30. The program, titled "Conspiracies: What 'They' Don't Want You to Know," features a filmed interview with Ross Hemsworth, a well-known radio personality and speaker at conferences addressing conspiracies and conspiracy theories. During the episode, Lifetree participants will be given an opportunity to share their opinions of commonly reported conspiracy theories including the JFK assassination, UFO landings, and genetically engineered viruses. 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

Oxford University Press. Reservations are required. You must call 231-348-6600 or email luncheonlectures@ncmich.edu to reserve your place for each presentation. Cost is \$12.

#### BOYNE CITY Chamber "Off The Clock"

February 20, Boyne Valley Vineyards, 5325 US 131 Bovne Falls. The Bovne Area Chamber has announced the 2020 schedule for "Off The Clock," our new name for Business After Hours. This is the Chamber's monthly business networking event, held at member businesses. The first one of the year, as always, is the Annual Awards Gala at Boyne Mountain Resort on Thursday, January 16th. Except for the Awards Gala and the Regional Business After hours, there is no charge for admission or refreshments. Chamber members and the general public are welcome to attend

#### PETOSKEY Luncheon Lecture: S.S. Edmund Fitzgerold February 21, Lunch at

11:30am, Program at noon, NCMC Library Conference Center. Drawing on rare archival material and exclusive underwater images of the wreck site, Bruce Lynn, executive director of the Great Lakes Shipwreck Historical Society, has written a richly illustrated, 272-page meditation on the remarkable life and tragic loss of a ship that has become part of the folklore of North America's inland seas. Reservations are required. You must call 231-348-6600 or email luncheonlectures@ncmich.edu to reserve your place for each presentation. Cost is \$12.

#### WALLOON LAKE Bearcub Outfitters Torchlight Snowshoe Outing

February 29, 5-9pm, Camp Daggett. Experience the ambiance of snow-covered trails illuminated by more than 100 torches on your trek. Afterward, come inside for a cup of hot chocolate, freshly-baked cookies and to warm up by the crackling fire in Camp's beautiful main lodge. Buy raffle tickets for great Bearcub Outfitter products with all proceeds going to Camp Daggett. Admission is free, donations are encouraged, and snowshoes are available for all ages. For additional information or to register, please contact Ed Leverenz at Camp Daggett, 231-347-9742 ext 112.

#### ONLINE AT WWW.CHARLEVOIXCOUNTYNEWS.COM

beautiful produce, greens, homemade goodies and so much more. The Market is also working with the support of Blissfest and Grain Train to continue to provide talented local musicians for your listening pleasure as you shop. For more information on the market, visit the Boyne City Farmers Market Facebook page or email farmersmarket@boynecity.c om

#### NORTHERN MICHIGAN Leadership travel opportunity for High School Students

High school sophomores and juniors whose parents or guardians are Great Lakes Energy members are invited to take part in a oncein-a-lifetime leadership travel opportunity in June 2020. From the battlefields of Gettysburg, to the halls of Congress in Washington, D.C., the Electric Cooperative Youth Tour will explore leadership lessons from our nation's history and immerse participants in the cooperative spirit. The event takes place June 20-25, 2020. More information and the online application are available at CooperativeYouth-Tour.com. Applications must be received by Feb. 28 for consideration.

#### EAST JORDAN Open Door Christian Coffee House

Features gospel music on the first and third Saturdays of the month starting at 7pm. East Jordan Senior Center, 951 Mill Street. Everyone welcome. Free coffee and snacks with a small charge for pizza and water.

#### 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 monthold-child. Christ Lutheran Church is located at 1250 Boyne Avenue in Boyne City. For more information, call 231-582-9301.

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.

#### 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.

#### BOYNE CITY Demons, Satan Explored

January 12, 6:30pm, Lifetree Cafe. The program, titled "Is the Devil Real? An Exorcist Tells All," features interviews with people who claim to have had encounters with demons, including a clergyman who has conducted many exorcismsthe removal of demonic spirits. 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.

#### BOYNE CITY Annual Chamber Awards Gala

January 16, 5:30pm, Boyne Mountain Civic Center. Presenting sponsor for the gala will be KorthaseFlinn Insurance and Financial Services. In addition to the presentation of awards to community leaders and the installation of chamber board members, the event will feature a buffet dinner, cash bar, bucket raffles and a live auction. Tickets are \$55.

Bucket raffles will be held

reserve your place for each presentation. Cost is \$12.

#### CHARLEVOIX

#### Live From Charlevoix Presents Three Men and a Tenor

January 18, 8-10pm, Charlevoix Cinema III. THREE MEN and a TENOR has regularly sold-out shows at performing arts centers, theatres, and festivals and fairs for over 25 years with a powerful blend of vocal harmonies and feel-good music for all ages. For information visit http://livefromcharlevoix.com

#### BOYNE CITY Wicca, Paganism, and Witchcraft Explored

January 19, 6:30pm, Lifetree Cafe. The program-titled "The Witch Next Door: What's the Appeal of Wicca and Paganism?"—features filmed interviews with selfidentified pagans and a Wiccan who says she began exploring the religion as a teenager and still practices it today. Admission to the 60minute event is free. Lifetree Café is in the First Presbyterian Church. 401 S. Park St., Boyne City. Use the Pine St. entrance.

#### EAST JORDAN Annual Chamber Meeting/Dinner Auction

January 25, 5:30-9:30pm, Castle Farms. The East Jordan Area Chamber of Commerce will hold it's annual Meeting/Dinner/Auction at Castle Farms. Everyone is welcome to attend, RSVP to the Chamber Office to reserve your seat. Seating is

#### Luncheon Lecture: The Blues

February 14, Lunch at 11:30am, Program at noon, NCMC Library Conference Center. A musical genre that began in the Deep South in the 19th century has grown to influence just about every type of modern music. Attorney Stuart Fenton is such a big fan that he hosted a weekly four-hour blues show on a Kalamazoo radio station for several years. He will give us a brief overview of some of the most influential blues artists from the beginning through the modern era. Reservations are required. You must call 231-348-6600 or email luncheonlectures@ncmich.edu to reserve your place for each presentation. Cost is \$12.

#### PETOSKEY

#### Luncheon Lecture: Beethoven and the Ode to Joy

April 17, Lunch at 11:30am, Program at noon. NCMC Library Conference Center. In 2020, orchestras across the world will celebrate the 250th birthday of one of the greatest composers of all time. Although Ludwig van Beethoven is often hailed as a hero who overcame deafness to compose some of the greatest music ever written, there is much more to his story. Amanda Sewell, Ph.D., music director of Interlochen Public Radio, will survey his life and music, focusing on some lesser-known facets, including his long affair with a married woman known as "Immortal Beloved." Dr. Sewell has written a biography of Wendy Carlos, the composer of "Switched-On Bach," which is forthcoming from PETOSKEY

#### Luncheon Lecture: Talking Trash

March 20, Lunch at 11:30am, Program at noon, NCMC Library Conference Center. Do you ever wonder what happens to the stuff you put out to the curb every week? Chris Gee knows. He got his start in the trash business at age 9. Today, he runs the landfill in Onaway owned by GFL Environmental Inc. based in Toronto, Canada, that takes all of the trash collected in Emmet County. He can also tell you some surprising things about eagles and how he's looking at ways to turn some of your waste into electricity. Reservations are required. You must call 231-348-6600 or email luncheonlectures@ncmich.e du to reserve your place for each presentation. Cost is \$12.

#### BOYNE CITY Farmers Market

Saturdays, 8am – Noon. The market has moved indoors to the lobby of Boyne City Hall. Packed full of

#### 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

#### **NORTHERN MICHIGAN**

Women's Resource Center of Northern Michigan offers free playgroups for children 0-60 months and their preschool-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.

## News

#### 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 likelihood 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



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

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 Rvalue 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



(Starting off on the right path together)

Dear Dave,

I'm getting married next summer. My fiancé and I are in agreement about how to handle money, and we both follow your plan. Do you recommend premarital counseling? If so, what do you feel are some of the important areas of agreement for couples before they get married? Allison

Dear Allison, Congratulations! I'm glad you're both on the same page with your finances, too.

I've worked with thousands of couples and numerous marriage counselors over the years. In that time, I've learned fights over money-and the resulting problems from those disagreements-are probably the biggest cause of divorce in America. In my opinion, in-depth premarital counseling is an absolute must. The idea of entering into something that's supposed to be a lifelong commitment, without thoroughly addressing all the issues-and potential issues—is a really bad idea.

With that said, it's been my experience that couples have a high probability of a successful marriage if they agree on four things, in detail, before the big daykids, money, religion, and in-laws. With kids, the big question is do you want



Dave Ramsey

them? If so, how many and when? Are you going to let them run wild, or are you going to provide structure and make them behave? When it comes to money,

something it sounds like you two are already in agreement on, get all your cards out on the table, and construct an intelligent game plan for your finances that you both agree on. Staying away from debt, living on a written, monthly budget, and saving for the future are important parts of this.

Also, be in agreement on religion. Statistically speaking, two people from the same faith have a better chance of making a marriage work. And finally, when it comes to your future in-laws, you need to learn who they are and what you're getting into. What are they really like? What are the boundaries when it comes to their influence on your lives?

All these topics should be discussed at length, dealt with, and agreed upon before the rings are exchanged. God bless you two, Allison! -Dave

(Great start, but follow the steps)

Dear Dave,

I've recently begun living on a budget, and I've got \$1,000 saved. At the moment, I have \$150 left over each month after every-

thing is account for in my budget. I also have three debts totaling about \$12,000. Should I use this extra cash to pay off debt, or would it be a better idea to start investing the money? Leland

#### Dear Leland, Let's put off investing for the time being. You've done a great job so far by getting on a budget and saving \$1,000. Making mature decisions and telling your money where to go, instead of wondering where it went, is the key to gaining control of your finances.

Now, let's take a closer look at my plan and where you stand. You've already set aside \$1,000 for a beginner emergency fund. That's Baby Step 1. Don't touch that money except in the event of an actual emergency. You're ready now for Baby Step 2, which is to pay off all debt except for your mortgage using the debt snowball system.

To do this, make a list of your debts from smallest to largest. Make minimum payments on all but the smallest debt, and attack it with a vengeance. As soon as you get that one paid off, move on to the next one and then the next one.

Once you finish the debt snowball, and you're debtfree except for your house, you go back to your emergency fund and stash more money away until you have a fully-funded emergency fund of three to six months of expenses. This is Baby Step 3. Now you can begin concentrating on investing for retirement, which is Baby Step 4. Start with your employer's 401(k) plan. Then, you can invest the rest into Roth IRAsone for you, and one for your spouse—if you're married.

Saving and investing are both very important. But it's also important to become debt-free. That's what makes them easy! -Dave

#### (Who will be liable for the debt?)

Dear Dave,

ONLINE AT WWW.CHARLEVOIXCOUNTYNEWS.COM

My parents are getting up there in years, and they aren't really prepared for when they pass away. They can't afford life insurance at this point, and they also have a lot of debt. When they die, who will be liable for their debt? Tammi

Dear Tammi,

Any outstanding debt your parents have upon passing will likely go against their estate. If they have a positive net worthmeaning they owned more than they owed-there will be money left over after the debts are paid, and this could go toward an inheritance. If they have a negative net worth, which means they owed more than they owned, everything could be sold off to cover as much of the debt as possible. Regardless, you would only be held liable for any of their debt if you were a co-signer on the loans.

I'd also suggest getting their permission to buy burial policies on them. If they won't agree to this, you might have to save up money for their final expenses yourself. In most areas, \$10,000 to \$15,000 is enough to cover basic burial costs for two people. —Dave

\* Dave Ramsey is CEO of Ramsey Solutions. He has authored seven best-selling books, including The Total Money Makeover. The Dave Ramsey Show is heard by more than 16 million listeners each week on 600 radio stations and multiple digital platforms. Follow Dave on the web at daveramsey.com and on Twitter at @DaveRamsey.

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#### LETTERS TO THE EDITOR

#### Letters may be submitted by e-mail to office@Charlevoix CountyNews.com.

**MARIJUANA MECCA** 

has a history of radical chic coupled with the prestige of

laxation in combination contributed to facilitatin harder to comply with law than not to but of course there is that little matter of jail when not complying. There are still persons incarcerated for pot sales and consumption in this state. How does that work? Some states are trying mass amnesty programs which saves money, bureaucracy, brick-and-mortar facilities, police work, and eases the neighborhood angst if so beset with surveillance and usage, sales and the potential of violence. It's a win-win situation in most cases to make drugs legal, at least soft drugs like marijuana and similar strains. In Kalkaska the proof remains to be seen but the townsfolk are apparently ready and willing to have a go at it. They'll have to deal with local and greater area cops who might just be prepped for some action dependent upon the constabulary's point of view. Just like DUI bust stakeouts, seatbelt roundup ticketing, cops are often out to make money for the county or city by virtue of supposed serve and protect rhetoric, but we know how that works. It's money at stake. Same with marijuana, we might presume, but surely the new Mayor has his handle on that. It's his Mecca. Mitchell Jon MacKay, East Jordan

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To the Editor,

That's the headline in the TC weekly, Kalkaska gets the new Pot Paradise designation. The Northern Express news weekly explicates a new Renaissance-like atmosphere in the Village of Kalkaska, still a village after all these years, not a "City". New Mayor too, openly gay as the paper divulges, the past Mayor having been ousted under scandalous onus. Quite a change indeed for the small town which is predominantly the Main Street which is predominantly US-131 and a brief web of side streets. We might infer that this is Ann Arbor North from the buildup article and supposedly there are signs showing already of the prosperity following new businesses inclusive of rising housing costs. What is this: Pot City USA?

Well, there is Music City, sure, why not? Whatever works. Housing costs and business taxes, new influx of energy, none of that can hurt a small town and yet there are always growing pains attendant. The Mayor is quoted as saying he bought his house for \$20,000 whereas it now appraises at four times that. No worry over this turning into another Ann Arbor, though, no big university there. A2

one of the topnotch universities in the country. Pot was all but legal there since the 1960s, token ticket citations, \$5 for possession.

But here it is upon us, legal pot. Who would have thought? In truth it is as filmmaker Michael Moore has said, that putting marijuana on the ballet helped tip the Democrat vote in 2018. Why? More vounger voters turned out, plus older people who used marijuana for various reasons felt compelled to participate even if of conservative mien. Marijuana is a proven medical product as well as recreational. It can ease physical pain and it can create a euphoria beneficial to sufferers of many emotional disorders. In 17th-18th century Amsterdam, Holland. Dr. Hendrik Willem Van Loon kept a journal of his friendship with Rembrandt Van Rijn while tending the Maestro's wife Saskia. Published by Van Loon's Great Great Great Grandson of same or similar name in 1930, there is a passage of note about marijuana. Upon return from a trip to America the doctor discovered through plants brought back with him that the burning incense from pot eased a pregnant woman's delivery remarkably though it is not known to what extent physical-and-mental re-

childbirth. The doctor's description of the phenomenon is striking for there were known difficulties the woman had experienced before and were again aggravating.

Enter the 21st century. There was already legalized pot for medicinal purposes. The 2018 referendum tipped the scales and here we are and away we go. Right there in Kalkaska, Michigan. Of course they're yucking it up in Ann Arbor, Detroit and elsewhere, but who would have imagined Kalkaska? The village is known as a workingman's town, a drive-through on the way somewhere else. There are auto-related companies. the usual array of shopping, resale, food and convenience stores, nothing to entice the traveler to stop lest it's lunch, gas, or alcohol. And now pot. Reportedly you can toke up in some places designated, not that it's a freefor-all street theatre scene, but like any bar it's conservatively presented as a place of relaxation, so the PR states. No reason to think differently, the town seems hyped up to the change. And why not? More money, more people, the influx is badly needed and wanted.

Basically the same laws and social customs apply to marijuana as to alcohol sales and consumption. It's

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## News

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#### **IMMEDIATE OPENING** FOR NEWS REPORTER

#### **Should you Appraise your Home Before Putting it on the Market?**

It isn't necessary, but an appraisal will give a good indication of the price the seller will actually get for their property. A real estate agent can give you similar reliable data to determine current market value.

First, to determine the asking price, a seller's agent will look at the "comps," the price for which "comparable" homes in the area have recently been sold.

Based upon these prices, the seller should adjust what they are asking. For example, if similar properties in the area are selling for \$210,000, then trying to get \$250,000 usually does not

make sense. Thus, before putting the house on the market, a seller should review the "comps," which can be obtained from a local real estate professional. The appraisal process used

by a licensed appraiser is more theoretical than a "comp," and doesn't predict what a buyer will be willing to pay. Why would anyone ever get an appraisal then? Although rarely needed by buyers or sellers, appraisals are normally required by lenders who are considering making a loan.

However, sellers of expensive, custom homes may get appraisals, because there

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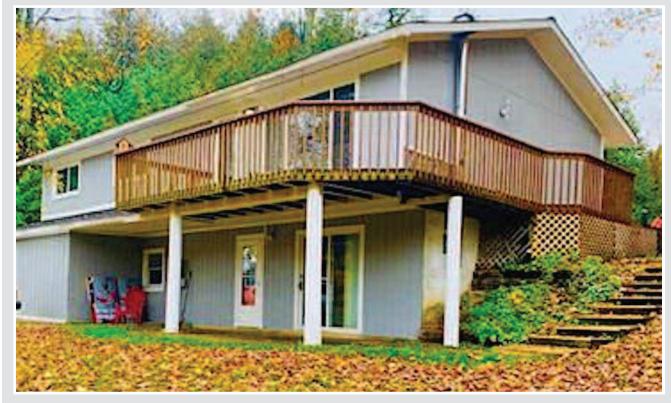
may not be any homes in the area that compare. Buyers of these one-of-a-kind homes will also have more confidence in an asking price that is supported by an appraisal.

Before determining an asking price, sellers should give their agent a list of major improvements done to the home, such as a new roof

or upgraded heating system. This will help the agent consider all the factors when recommending a price.

It will also put him or her in a better position to sell the house-and all of its featuresfor the best possible price.

## **Real Estate Feature Property UPDATED HOME NEAR BOYNE CITY ON OVER TWO ACRES**



#### **BY JIM AKANS**

This weeks feature listing is a nicely updated home near Boyne City on nearly two-and-a-half acres with a 26x40 foot

an open concept kitchen, dining and living area. The kitchen features lots of work space and has a handy island with snack bar. Updates in the home include new windows, exte-

and an oversized utility room. There is also a storage room that has plumbing ready and waiting to add an additional bath.

Outdoors, a raised 8x22 foot wrap-around deck ofdriveway.

This updated home on well over two acres is located at 00235 Fall Park Road near Boyne City and it is listed at \$210,000. For more information or to arrange a home tour, call Jennifer Burr, Associate Broker at Coldwell Banker Schmidt in Bovne Citv at 231-675-0157 or email at jennifer.burr@cbgreatlakes.com.

ton Township and Detroit. For more information call 800-878-2355 or visit wwwbellforklift.com.

#### -- CHARLEVOIX AREA-

Attend and report on local governmental meetings, school board and local news reporting. Experienced writer and photographer a plus. Must have Digital camera and computer.

E-mail info and samples to Dave at Office@CharlevoixCountyNews.com

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#### barn/garage.

This three bedroom, oneand-a-half bath home has approximately 2,053 square feet of space, with 1,200 feet on the main level and the remainder on the finished lower level walkout. Interior highlights include

rior and interior paint, carpet, kitchen counters, stove top and a subway tile backsplash.

The finished walkout basement has a large family room with wood stove, an office space that could also serve as a hobby room fers gorgeous views of the yard. The 26x40 foot barn/garage has an area that can be used for a workshop, a studio or more. The front yard features vinyl fencing and five yards of gravel have recently been added to the



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