

Charlevoix County News



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FEBRUARY 6, 2020



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Inside County Township Association hears from sheriff and prosecutor on enforcement of ordinances

BY KAREN WALKER

The Charlevoix County Chapter of the Michigan Township Association (MTA) held their regular monthly meeting Jan. 25th at the Bay Township Hall. The purpose of the Association meetings is to share information and discuss topics of interest to local township officials. Guest speakers for the evening were Charlevoix County Sheriff Chuck Vondra and Charlevoix County

Prosecutor Allen Telgenhof. The pair were invited to address the group on the subject of township ordinance enforcement.

Sheriff Vondra noted there are several areas in which his department assists the County's townships including delivering citations and accompanying township officials on home visits as well as enforcing township and county ordinances.

An ordinance the Sheriff's

Department is often called on to enforce is the Fireworks Ordinance. Sheriff Vondra explained the Sheriff's Department has an agreement with each township that makes it legal for them to enforce the township's fireworks ordinance. With the agreement, his only request was that every township have the same ordi-

Sheriff Vondra stated the Alarm Ordinance seems to

pose an issue for the Sheriff's Department, He said, "We get so many [false] alarms at houses and businesses." He pointed out, "the County's ordinance states you must register your alarm systems so we know who key holders are so we can contact them." While not opposed to alarms, he noted, "If something's going on, we certainly want to get there and take care of the problem." But, Vondra explained he reviewed 30-40

alarms this past week and "Not one was valid".

A County ordinance that is currently under review is the Animal Control Ordinance. Vondra feels the ordinance needs to be more 'objective' as opposed to 'subjective' and encouraged township officials to give input on a revi-

Boyne Valley Township Supervisor Sue Hobbs com-

See **Enforcement** – Page 3A



The Health Department of Northwest Michigan has been awarded the Gold Workplace Award from the Michigan Breastfeeding Network for the second year in a row for being a breastfeeding-friendly workplace. Courtesy photo

Health Department receives Gold Workplace Award

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The Health Department of Northwest Michigan has been awarded the Gold Workplace Award from the Michigan Breastfeeding Network for the second year in a row for being a breastfeeding-friendly workplace.

The Michigan Breastfeeding Network provides criteria that employers must meet to be considered a breastfeeding-friendly workplace. The Health Department has established a Workplace lactation policy that includes a private space and time to express milk during the workday.

"Support is essential to the success of breastfeeding," according to Danica Howard, an International **Board-Certified Lactation** Consultant at the Health Department. "That support needs to come from a mother's community and can come in many forms. Seamless support from the hospital to home can be one of the most critical times. but it's important for a mother to feel supported throughout the breastfeeding journey, especially when returning to work."

In addition to creating a workplace culture that supports breastfeeding, the Health Department boasts some of the highest breast-

feeding rates among Michigan for mothers who utilize the Women, Infants, Children (WIC) program - 64% at six weeks for Antrim, Charlevoix, Emmet and Otsego Counties, compared to a state average of 49%. Breastfeeding, according to the Centers for Disease Control and Prevention (CDC), can provide unmatched health benefits for babies and mothers, including reducing risks of asthma, obesity, Type 1 diabetes, Sudden Infant Death Syndrome and ear infections in infants who were breastfed, and lowering the mother's risk of high blood pressure, Type 2 diabetes,

ovarian and breast cancer.

The Health Department has two International Board-Certified Lactation Consultants and four Certified Lactation Specialists within the agency. They also offer free newborn home visits to any mother, regardless of income - a visit that often allows for breastfeeding

support as those needs arise. For additional information about breastfeeding support services, call the Health Department at 1-800-432-4121 or visit nwhealth.org. For additional information on how to become a breastfeedingfriendly workplace, visit mibreastfeeding.org/workplace/.

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MDHHS activates **Community Health** Emergency **Coordination Center**

As cases of 2019 Novel Coronavirus (2019-nCoV) continue to increase in the United States and internationally, the Michigan Department of Health and Human Services (MDHHS) activated the Community Health Emergency Coordination Center (CHECC) today to support local and state response to the outbreak.

'We at MDHHS recognize the potential threat associated with this virus and are working to identify any suspect cases in Michigan along with our local health partners," said Dr. Joneigh Khaldun, MDHHS chief medical executive and chief deputy for health. "To help coordinate Michigan's response to 2019 Novel Coronavirus, we are opening the Community Health Emergency Coordination Center to assist the multiple public health jurisdictions involved in the response and prevention of coronavirus here in our state."

The CHECC will develop and distribute guidelines and educational materials concerning 2019-nCoV to public health agencies and healthcare providers as needed. This includes coordination with local health departments, including Detroit and Wayne County Health Departments especially as Detroit Metropolitan Airport has become a 2019-nCoV screening location.

To date, there are no confirmed cases of 2019 Novel Coronavirus in Michigan. MDHHS has issued statewide messages through the Health Alert Network encouraging healthcare providers across Michigan to assess patients for exposures associated with the risk of 2019-nCoV infection, including travel to China or close contact with a confirmed case, and for symptoms consistent with 2019-nCoV infection. This includes coughing, shortness of breath and fever.

The first U.S. case-patient was identified on Jan. 21, and had recently traveled from Wuhan, China. Since that time, additional cases have been confirmed in the United States among persons who traveled from Wuhan, and two close contacts of con-

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FRIDAY

SATURDAY



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SUNDAY

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<u> 2010-13</u>	MINI I	<u> </u>	<u> 2013-20</u>	MINI I	<u> </u>
2/4/19	.32.5	ATLANTA	2/3/20	.35.7	.ATLANTA
2/4/19	.71.5	BOYNE FALLS	2/3/20	.56	BOYNE FALLS
2/4/19	.53.4	CHARLEVOIX	2/3/20	.46.2	CHARLEVOIX
2/4/19	.47.4	CHEBOYGAN	2/3/20	.44.5	.CHEBOYGAN
2/4/19	.88.1	EAST JORDAN	2/3/20	.78.5	EAST JORDAN
2/4/19	.85.4	GAYLORD	2/3/20	.97.7	.GAYLORD
2/4/19	.67.2	KALKASKA	2/3/20	.116.2	.KALKASKA
2/4/19	.43.5	LEWISTON	2/3/20	.39.5	LEWISTON
2/4/19	.40.3	MIO	2/3/20	.39.8	.MIO
2/4/19	.57.1	ONAWAY	2/3/20	.56.5	ONAWAY.
2/4/19	.98.5	PETOSKEY	2/3/20	.76.6	PETOSKEY

record temps

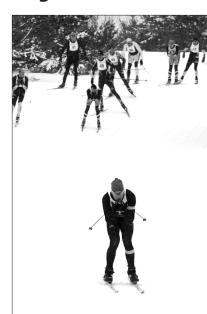
DAYAVG LOWAVG. HIGHRECORD LOWRECORD HIGH
FEB 610°30°20° (1978)56° (2005)
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Perfect day for the annual White Pine Stampede

Skiers from around the country and Canada make their way to the starting line of the annual White Pine Stampede event last Saturday. The race began outside the Mancelona High School. Race Director Ben Tarbutton said a combination of the right temperatures and an early, light morning wind cooled off the trail and provided for fast, near perfect conditions for the race.

The popular course winds through beautiful stretches of terrain from Mancelona to Bellaire, and ends at Shanty Creek Resort. Skiers reported the conditions were perfect for Saturday's race.

Each year, a portion of the proceeds are donated to Children's Hospitals of Michigan. This year, a check for \$1673 was presented. For a full look at race results, visit www.whitepinestampede.org.





LEFT: And they're off! White Pine Stampede racer Jeff Koch is the first down the hill just moments after the start of the race's 50K at Mancelona High School Saturday. Koch finished fourth overall. Placing first was Lars Hallstrom, 22, of Ann Arbor. RIGHT: Skiers in the annual White Pine Stampede take off to start the 20K event, beginning at Mancelona High School. Photo by Joanie Moore

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SUZANNE STRALEY, 83

(NOV.3, 1936 - FEB. 2, 2020)



On Sunday February 2, 2020, Suzanne Straley, loving wife, mother and grandmother, surrounded by her family, went to be with her Lord and Savior Jesus Christ.

Suzanne was born November 3rd, 1937 in Flint, MI to Homer and Beryl Strahle. She received her degree in Liberal Arts from the University of Michigan in 1958 and began teaching geography, Spanish and French at Grand Blanc High School in Michigan. On July 27th 1959 she married the love of her life, James E. Straley DDS. They raised three children, Jim Jr.,

Jeff, and Jennifer in Flushing, MI.

For many years Suzanne had a passion for health and fitness. As an accomplished tennis player and golfer she turned her attention to running, cycling and swimming while in her 40's. In 1989 at the age of 53 she qualified, competed in and completed one of the most grueling tests of endurance in the Ironman Triathlon in Hawaii. She was also known for her quick wit and compassionate nature to all who knew her.

She was preceded in death by her son Jim, Jr. (November 2019), parents Homer and Beryl, and brother Tom.

She is survived by her loving husband of 61 years Jim, sister-in-law Margaret, son Jeff (Rhonda), daughter Jennifer (Christian), grandchildren Lauren, Juliyana, and Aeryn. Nephews and ni residing in Florida are Stephen James (Jodi) Straley, Craig Allen (Diane) Straley, Stuart John Straley, and Cynthia Louise Straley.

The family would like to say a special thank you to the doctors and nurses of McLaren Northern Michigan Hospital in Petoskey, especially nurse Sandy Novotny

OBITUARIES

of the Critical Care Unit. Sandy provided exceptional, respectful & compassionate care to Sue and her entire family.

A memorial service will be held on Saturday February 8th at Petoskey United Methodist Church. Visitation will be at 10:30 a.m., service at 11:00 a.m. and a luncheon to follow.

BUDDY T. HULL, SR. 74

(MAY 25, 1945 - JAN. 29, 2020)



Buddy T. Hull, Sr. of East Jordan died on Wednesday, January 29, 2020 in Charlevoix.

He was born on May 25. 1945, in Charlevoix, the son of

Joseph H. and Alice (Shore) Hull.

On September 16, 1967, in East Jordan, he married Evelyn K. Bolser and they made their home in East Jordan.

Buddy served in the United States Army during the Vietnam Conflict. He worked at Harbor Industries in Charlevoix and retired in

He was an active member of the American Legion Post #227 in East Jordan. He loved working on cars as well as complaining about cars.

He is survived by one son, John L. (Liz) Hull of Bellaire; four grandchildren, Andrew, Kendra, Wesley and Braxtyn; one brother, Don Hull of Boyne City; one sister, Eleanor Barrow of Oklahoma; one brother-in-law, Don (Cheryl) Bolser of Belleville; numerous nieces and nephews; as well as a bunch of great nieces and nephews. Buddy was preceded in death by his wife, Evelyn on December 5, 2017 and a son, Buddy T. Hull, Jr.

A graveside service will be announced in the spring. The family was served by the Penzien Funeral Home, East Jor-

LETTERS TO THE EDITOR

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

To the Editor,

Below is a letter written in January 1999 referencing the impeachment of President Bill Clinton. I am requesting that you print this letter with the following comments of introduction.

The sham impeachment trial being carried out in the Senate this week is of course mandated by the U.S. Constitution. It is my position that President Trump has done nothing to rise to the removal from office as defined in the Constitution.

The sad commentary is to observe the continued deterioration of 'character' by the current elected officials in the House of Representatives and the U.S. Senate. Only this time, the previous 'character' that was demonstrated by two Presidents, Nixon and Clinton, is overshadowed by the extreme failure to govern by democrats and some republicans in the House and Senate. Once again, as in 2016, voters in America will

have an opportunity in November 2020 to beat down the ugly head of socialism and purge our government from that evil, godless system attempting to oppress the freedom loving people in the United States.

Thank You, Lynnwood Stephens, East Jordan

Here is the letter from 1999 Censure is ½ truth by 2/3 majority Editor,

America has witnessed impeachment of its president and a trial in the senate is eminent. The president and his supporters believe that his actions do not warrant removal from office and will likely agree to accept censure.

Obedience is a learned skill, usually taught by parents, family and teachers. Somewhere between second and fourth grade I learned that accountability for the choices I made had a pro-

found effect on my wellbeing. As a Boy Scout at age 11, the Scout oath and 12 points of the Scout law were offered as a guide to live by, as were the themes used to teach good citizenship.

The theme during the 1950's was "Onward for God and Country." Vice President Richard Nixon addressed Scouts and leaders at the 1957 National Jamboree held at Valley Forge. I can't remember a word he spoke that day, but a voting adult 17 years later, his resignation from the office of President of the United States signaled that somewhere in the climb to the summit, the sense of right and wrong became lost in the mind and heart of the president. Nixon's resignation was the right action for America.

Ironically, President Clinton addressed Scouts at the 1997 National Jamboree at Fort A.P. Hill under the current scouting theme banner, "Character Counts." This

president has no intention of

resigning. This letter is not about Scouting or the sexual affair. but about truth. Truth is buoyant it will always come to the surface. The framers of the Constitution understood human nature and the absolute requirements that all elected officials be of the highest character. To fall short, whether it be for treason or a misdemeanor, the consequence would be the same. Truth has no 'degree' and cannot be compromised. A half-truth is not the full truth and as light overcomes darkness, so does truth overcome falsehoods. Money, sex and power are the three reasons choose to lie.

America has seen the answer as demonstrated by the president's testimony over the past year. The senate must now weigh the question, "what is truth."

Lynnwood Stephens, East



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FROM PG. 1A

mented it's a big problem for the township to enforce ordinances, the Zoning Ordinance in particular. Enforcement costs are often more than the fines. She feels it can be a waste of taxpayer money attempting to enforce the ordinance.

After the discussion of ordinance enforcement, the talk turned to other issues facing Charlevoix County. Sheriff Vondra reported that patrol time on Lake Charlevoix is up by about 500 hours over the last couple years. He explained an increasing number of people come here because they've discovered this is the best place to live and play. He said he foresees more problems with erosion along the shoreline due to high water levels and nonobservation of slow/no wake zones. He also noted that people have approached the County Board asking for a smaller swim area at Whitings Park so they can get more power boats in. Vondra recommended the Board think of swimmers first. He said there's no greater re-

sponsibility than to a swimmer in the water. He quipped, "There's plenty of lake out there for the boaters.'

High water levels are also causing concern for township officials. Vondra predicts that some sanitation systems along the lake are likely to fail because of the high water, and may contaminate well water. Complicating the problem is that owners of vacation rentals may not necessarily know their septic systems are not working properly. Vondra commented that vacation rentals bring a whole new set of issues including noise complaints.

Prosecutor Telgenhof further explained many of the above issues from a legal standpoint and discussed how his office can be of service to the townships. MTA Chair and Melrose Township Clerk Robin Hissong Berry commented to the group, "we all have similar problems and county resources are only a phone call away". More information on the MTA as well as county ordinances may be found on the County's website, charlevoixcounty.org.

Local road network left in the dust with Governor's bond proposal to fix the darn roads

BY KAREN WALKER

The County Road Association of Michigan (CRA) says Governor Whitmer's bonding proposal to fix Michigan's roadways leaves the local road network in the dust. In her recent State of the State address. Governor Whitmer unveiled her plan to fix Michigan roads by taking out \$3.5 billion dollars in bonds. The County Road Association of Michigan has called any road funding solution that does not provide additional dollars for local roads a woefully incomplete answer to the situation with Michigan roads.

Local roads are those roads not part of the state trunkline. They include city streets and the county road systems,

both primary and local, the kinds of roads you normally use to go to work or go shopping. These are the roads we use every day in Northern Michigan which the Governor has no plans to fix.

In a recent television interview. Charlevoix County Road Commission Manager Pat Harmon explained, "It looks like it's all going to be spent on MDOT Roads which leaves the 83 county road commissions out of that equation". He pointed out, "There was no mention of funding for the road commissions or the cities, counties, or villages.'

"While not in a position to evaluate what is widely expected to be \$3-plus billion in bonds for state trunkline

projects - which comprise a mere 8% of Michigan's road network - this actionable proposal from the Governor entirely leaves out the local and primary road network," said Denise Donohue, director of the County Road Association of Michigan, whose members are the 83 county road commissions and road departments across the state.

Donohue stated, "Last May we provided data to the Governor, House and Senate indicating that our local road network is currently 45% good/fair condition on the primary system (federal aid roads) and only 36% good/fair on the local road system. With counties responsible for 75% of Michigan road miles and 52% of

the bridges, a bonding proposal with no local dollars will lead to further decline." Donohue noted, "In order for counties to restore primary roads to the same goals that MDOT has (90% good/fair) and the local roads to 60% good/fair additional dollars will be required."

CRA and its member agencies called upon the Governor and the Legislature to find an immediate solution that will benefit all types of roads and bridges in the state.

Ed Noyola, CRA deputy director stated, "While we all have had bumpy drives on the freeway, and those certainly need repair, every Michigan resident's daily travels begin and end in their driveway.'

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East Jordan Lions Club presents Milestone Achievement awards

The East Jordan Lions Club presented two Milestone Achievement Awards. Recognizing 15 years of service to the Club, receiving the

award is Bob Noll. Recognizing 10 years of service is Joe Krumholz.

Both awards were presented by Lion's First Vice District Governor Rod Leathers. The East Jordan Lions Club meets the first and third Mondays at the Jordan Inn at 6pm.



Recognizing 15 years of service to the Club, receiving the award is Bob Noll. Courtesy photo

Recognizing 10 years of service is Joe Krumholz. Courtesy photo

FISHING TIP Targeting walleye? Wait until the sun goes down!

While many anglers pack up their gear and head off the ice after dusk settles in, some anglers will stick it out – especially if they've got a lighted shelter. This can be an ideal time to target walleye and to see some angling success.

Many anglers adopt a simple presentation when targeting walleye in the dark they jig a spoon to catch the fishes' attention and then offer them a setline with a minnow nearby. Focus on baits that glow to appeal to the walleye's senses, and keep the minnows small to accommodate their slower appetites.

Want even more tips for targeting walleye? Visit the walleye page on the DNR



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Against Hunger

Saturday, February 29, 2020 • 9am - 3pm

At the Mio Community Center, 309 9th Street, Mio (2 blocks behind Rite-Aid).

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Admission is \$5.00 (or more)

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Kids 12 years & under free with an adult

All local, state and federal laws apply. All guns must be unloaded, inspected and tied at the door.

'Wardens'TV show chronicles DNR officers



A Michigan conservation officer participates in investigation and cleanup of a dump site in Roscommon County, as part of the Adopt a Forest program. The latest series of the popular TV show "Wardens" chronicling Michigan DNR officers on their jobs is airing weekly on the Outdoor Channel. (courtesy of DNR)

The DNR continues its partnership with the Outdoor Channel on production of the 2020 season of the channel's television series

"Wardens." New episodes started this week and air on the Outdoor Channel every Monday at

8:30 and 11:30 p.m. and Tuesday at 2:30 a.m., with repeats Saturday and Sunday. Focusing on ice fishing, bear hunting, opening day of firearm deer hunting season and more, the episodes will showcase law enforcement activities, as well as the science

behind successfully managing Michigan's natural resources.

Michigan-based Wolf Creek Productions is filming episodes at locations around the state with conservation officers and staff members from other DNR divisions

who will be featured throughout the season.

'Wardens," on the air since 2011, chronicles the lives of conservation officers in America. Learn more about the show at OutdoorChannel.com/Wardens.

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News Briefs

WALLON LAKE

CAMP DAGGETT FATHER/SON WEEKEND

February 7-9. Fathers, stepfathers, grandfathers or big brothers are invited to bring their sons (ages 7-14) for this fun filled weekend at Camp. Activities begin at 6 p.m. on Friday and close at 10 a.m. on Sunday. Cost is \$200 for father/son, plus \$50 for each additional family member. Space is limited and registration is on a first come first served basis. Participants can expect a weekend of fun and adventure as they try their hands at various outdoor activities and enjoy wild game lunches and dinners in front of the lodge fireplace. For additional information or to register, please contact Ed Leverenz at Camp Daggett, 231-347-9742 ext 112.

PETOSKEY

VOICES WITHOUT BORDERS PRESENTS: A TIME TO SHINE

February 8, 7pm, Great Lakes Center for the Arts. Voices Without Borders presents the 2nd Annual A Time to Shine, a celebration of Northern Michigan's amazing stars. This sparkling evening will include performances by singers, dancers, musicians, and entertainers of all ages. as well as silent and live auctions. Tickets; \$25 VIP or \$10 General admission. VIP includes early admission to Silent Auction at 5:45pm, VIP pre-concert reception at 6pm and box/premium seating. General Admission includes Silent Auction at 6pm. Purchase tickets at GLCA website; www.greatlakescfa.org.

BOYNE CITY

MODERN ROMANCE EXPLORED February 9, 3:30pm, Lifetree Cafe. The program, titled "Modern Romance: That Crazy Thing Called Love," features a filmed interview with cowboy humorist and performer Gary McMahan as well as his wife of more than 20 years. 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.

PETOSKEY

CROOKED TREE ANNUAL WINTER CONCERT

February 9, 2:30pm, CTAC Theater. The CTAC Concert Orchestra and Chamber Orchestra will perform selections highlighting the diversity of string orchestra repertoire. From medieval French love songs to Bach concertos to Japanese-influenced modern compositions, there will be something for everyone to enjoy. The concert will also feature performances from CTAC's Little Stars and Intermediate Strings classes. The concert is free and open to the public. For more information about the CTAC School of Music or the Winter Concert. visit www.crookedtree.org or call (231) 347-4337. The Crooked Tree Arts Center is located at 461 E. Mitchell Street.

PETOSKEY

TRUESTREAM FIBER INTERNET INFORMATION SESSION

February 12, 4:30-7pm, Petoskey Middle School. Great Lakes Energy and Truestream will host a fiber internet informational session on Weds., Feb. 12 at Petoskey Middle School from 4:30-7p.m. The event is free and open to Great Lakes Energy electric members who are eligible for Truestream, the cooperative's new fiber internet and voice network. Truestream is currently available to Great Lakes Energy members in Emmet County with expansion beginning in Antrim and Charlevoix counties this year. Event attendees will learn more about Truestream's service offerings which include internet plans with speeds up to 1 Gig with no data caps and no contracts. The event also includes an educational how-to session on streaming TV services. To register for the free event, visit www.truestreamfiber.com/eve nt/truestream-rally-february/. The Petoskey Middle School is located at 801 Northmen Drive, Petoskey, MI. To register for Truestream fiber internet or learn more visit www.jointruestream.com.

BOYNE CITY

CHASTITY BROWN AT FRESHWATER

February 14, 8pm, 217 South Lake Street. We're very proud to welcome back to the Fresh-Stage, Chastity Brown.We've had several request for her return. She is a tour de force. An incredibly strong, straight forward woman who sings from the heart about love, life and the rotation of planet earth. We're stoked, and I'm making brownies. Tickets \$35 in advance and \$40 at the door. Seating is limited. Call (231) 582-2588 to reserve.

PETOSKEY

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 fourhour 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.

BOYNE CITY

CHOCOLATE COVERED BOYNE

February 14 & 15. This event is a great way to chase away the winter blues and indulge in delectable creations, all conveniently located in downtown Bovne City. The event culminates in a Chocolate Dessert Contest on Saturday, February 15. Check next week's newsletter for the time and place. This "tasty" competition, hosted this year by last year's winner, the Boyne City Hospitality Class, is open to the public. Be a part of the action as our guest judges sample desserts prepared by local restaurants. The winner, decided by both a public vote and judged vote, takes home a trophy and chocolate bragging

CHARLEVOIX

80TH BIRTHDAY GALA FOR

February 14, 6pm, Argonne Please join the House. Charlevoix Historical Society for a special evening to honor Society curator David Miles and celebrate his legacy of preserving Charlevoix's history - before they open to the public. 6pm-Cocktails and Hors D'ouevres, 7pm-Program and Dinner. \$80 per person, Cash Bar, Swing Music provided by Pine River Jazz Band. Buy your ticket or make a donation in honor of Dave's birthday: 231-547-0373 or online @chxhistory.com/miles or visit the online store. Tickets must be purchased by Feb.

EAST JORDAN

UNITED METHODIST CHURCH SWISS STEAK DINNER

February 15, 5-7pm. The East Jordan United Methodist Women are sponsoring an All you care to eat Swiss Steak Dinner with Swiss steak, mashed potatoes, gravy, green beans, salads, rolls, and homemade pies. The dinner will be held at the United Methodist Church, 201 Fourth St., East Jordan. Ticket prices are \$9 for adults, \$5 ages 5-12, under 5 free. Take out will be available. For information call (231) 536-2161.

CHARLEVOIX

WILD GAME DINNER

February 15. Charlevoix Elks. Dinner at 5pm, Music at 7pm. Music will be Danny, Danny and Guests. Raffle for a Winchester Ducks Unlimited 12-Gauge Limited Edition. Many Silent Auction items. \$10 per person. Children ages 12 and under \$5. Open to the public with a special license from the MLCC.

HARBOR SPRINGS

WINTER FEST AT POND HILL FARM

February 15, 11am-9pm, 5699 S. Lake Shore Drive. Trailside Tasting; 12-4pm.

Snowman Explosion; 4:30pm. Live Music by One Lane Highway; 5-8pm. Lunch & Dinner Served; 11am-8pm, Drinks, wine and beer tasting; 11am-9pm, Gnome House Hunt, Cross Country Ski, snowshoe, fat tire bike or hike our miles of groomed trails, Sled Hill and Animals. Free admission. Info at www.pondhill.com.

BOYNE CITY

LIFE'S OBSTACLES EXPLORED February 16, 3:30pm, Life-

tree Cafe. The program, titled "Overcoming Life's Obstacles: How a 10-Story Fall Changed One Man's Perspective," features a filmed interview with Craig DeMartino, an avid rock climber who tumbled off a rocky cliff and plummeted the equivalent of 10 stories. During the program, Lifetree participants will have the opportunity to talk about obstacles they've faced and overcome in their own lives. 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

ANNUAL MEETING & AWARDS

February 20, 5:30pm, Castle Celebrating Farms. Charlevoix, its Chamber businesses, organizations, clubs and individuals at the Chamber Annual Meeting and Awards Dinner. Business of the Year; Oleson's Food Stores, Outstanding Citizen of the Year; Denise Fate, Customer Service Award; Daniel Elliot, Charlevoix State Bank, New Business of the Year; Bier's Inwood Brewery, Young Professional of the Year; Richard Chirstner and Ambassador of the Year; Tabatha Simpson. register www.charlevoix.org or call the Chamber at (231) 547-2101.

BOYNE CITY

CHAMBER "OFF THE CLOCK"

February 20, Boyne Valley Vineyards, 5325 US 131 Boyne Falls. The Boyne 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 FITZGERALD

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 Lvnn, 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.

EAST JORDAN

SNO-BLAST

February 21-23, EJ Sno-Mobilers Club House & Downtown. Events include a Taco Dinner, the Crowning of the Winter Knight & Belle, Snowmobile Safari Ride, a Grand Story Hour, Euchre Tournament, Classic/Antique Snowmobile Ride, ORV Fun Run, Blessing of the Sleds, Ride Like a Girl Bikini Run, Snowmobile Radar Runs. Bean Pot and a Snow Lovers Breakfast. Schedule at www.ejchamber.org

CHARLEVOIX

DOGMAN CHALLENGE FAT BIKE RACE

February 22. Revolution Bike will host the Dogman Challenge Fat Bike Race with the support of BB&A, The City of Charlevoix, and Visit Charlevoix. The race begins with a mass start at Noon at Mt McSauba. Riders will race Fat Bikes on a 1.8 mile loop

through the trails of Mt Mc-Sauba and North Point Nature Preserve. The riders to complete the most laps in two hours are the champions and will be awarded Dogman medals and prizes. Sponsors and prize donations are needed. For more information or to register, contact Revolution Bike at 231-237-0900 or visit www.dogmanchallenge.net.

ELLSWORTH

EUCHRE FUN

February 22, 7pm, Banks Township Hall. No partner needed to join the fun. Refreshments & prizes provided. \$10 per person. Sponsored by Ellsworth Lioness Club with all proceeds going to fund community projects. For further information please call Jan at 232-588-2213.

WALLOON LAKE

WINTERFEST

February 22, 1-4pm. The

event will take place at Barrel Back Restaurant, The Village Green Park, and Tommy's Walloon. Winterfest is a family-friendly event, with indoor and outdoor activities for kids of all ages. There will be complimentary ice skate rentals in a variety of sizes, and free skating at the ice rink in the Village Green Park. Snowshoe and cross-country skis are available for rental at Tommy's to explore local hiking trails, weather permitting. Warm up inside with a complimentary Hot Chocolate Bar. The Petoskey Snowmobile Club will be holding their 2nd Annual Vintage Snowmobile Ride beginning at their clubhouse, 4172 Evergreen Trail, Petoskev. It will end at Barrel Back Restaurant with the snowmobiles showcased on the lake. Gas is available at the Blue Facilities Building and snowmobile parking is available for the event. Enjoy free bean soup at the bean pot while enjoying the vintage snowmobiles. Explore local breweries & wineries, located in Tommy's, featuring eight local beer, wine, cider, and liquor companies. Giveaway prize drawings will be held every hour on the hour, with the grand prize a two-night stay at Hotel Walloon to be given away at 4 p.m. (Must be present to win.)

BOYNE CITY

REINCARNATION AND PAST LIVES EXPLORED

February 23, 3:30pm, Lifetree Cafe. The program—titled "Reincarnation: Have You Been Here Before?"—features filmed interviews with people describing past life experiences as well as religion experts who share views about the afterlife. 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.

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.

EAST JORDAN

YOUNG AMERICANS AT EJ HIGH SCHOOL

March 10, 7pm. Tickets are \$10 for adults, \$8 for students and will be available for purchase at the door. East Jordan School students are preparing for the opportunity of a lifetime when they will take the stage with the Californiabased performing arts group, The Young Americans. This nonprofit music, dance and performance organization will make a stop at East Jordan High School March 8-10, during its Spring Performing Arts Workshop Tour. At each tour stop, the cast teaches

three-day performing arts workshops, which include classes in singing, dancing, and performance. Registration for the workshop is open to 3rd-12th graders, and no prior performing experience is necessary. Thanks to a generous local donation, the cost for an East Jordan Public School student to attend is only \$19.00. More details about the workshop can be found on The Young Americans' website: www.youngamericans.org/us, or by contacting Kim Brown at kbrown@ejps.org.

CHARLEVOIX

BUSINESS EXPO

March 18, 4-7pm, Castle Farms. Networking, Local Business Booths, Demos, Give Aways, Cash Bar, Restaurant Booth. \$5 admission.

PETOSKEY

LUNCHEON LECTURE: TALKING TRASH

March 20, Lunch at 11:30am, Program at noon, NCMC Library Conference Center. Do vou 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.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 lesserknown facets, including his long affair with a married woman known as "Immortal Beloved." Dr. Sewell has written a biography of Wendy Carthe composer los, "Switched-On Bach," which is forthcoming from 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

FARMERS MARKET

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

> **CHARLEVOIX COUNTY GO GRANTS**

Connecting Women in Business (CWIB), a Petoskey Regional Chamber of Commerce group, is now accepting applications for its Summer 2020 GO Grants for girls. Formed in 2007, Connecting Women in Business provides opportunities for area women business leaders and business owners to learn, form connections, share ideas, and find personal and professional growth. The purpose of the grants is to provide small grants to girls in grades 6 to 10 in the Char-Em ISD service area of Charlevoix, Emmet and northern Antrim counties. These grants will allow the applicant to pursue a special interest gain or improve a skill, participate in an outdoor experience and more. We encourage applications that will be challenging to the applicant. Application deadline is March 9, 2020. You can also download an application at petoskeychamber.com/connectingwomen-in-business. For more information, contact Lisa Hoyt at 231-347-4150.

ONLINE AT WWW.CHARLEVOIXCOUNTYNEWS.COM

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.

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 re-

quired. 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, lowcost 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.

News

CORONAVIRUS

FROM PG. 1A

firmed cases. Globally, reported illnesses in people with 2019-nCoV have ranged from mild to severe, including death.

Last week, U.S. Department of Health and Human Services Secretary Alex Azar declared the coronavirus a public health emergency in the United States. In response to the evolving threat of the novel coronavirus, and to minimize the risk of the virus spreading, the Department of Homeland Security (DHS) has begun enforcing restrictions for all passenger flights to the United States carrying individuals who recently traveled from the People's Republic of China. Any U.S. citizen who has been to China in the last two weeks will be diverted to one of 11 airports, including Detroit Metropolitan Airport, to be checked and potentially quarantined for an additional 14 days. According to DHS, as of

Sunday, Feb. 2, U.S. citizens who have been in Hubei province within 14 days of their return will be subject to up to 14 days of mandatory quarantine to ensure they are provided proper medical care and health screening. U.S. citizens who have been in other areas of mainland China within 14 days of their return will undergo proactive entry health screening and up to 14 days of self-quarantine with health monitoring to ensure they have not contracted the virus and do not pose a public health risk.

Generally, foreign nationals (other than immediate family of U.S. citizens, permanent residents and flight crew) who have traveled in China within 14 days of their arrival, will be denied entry into the United States.

As this is a rapidly changing situation, more information about the 2019 Novel Coronavirus outbreak and current recommendations will be updated at Michigan.gov/Coronavirus and CDC. gov/Coronavirus.

BOYNE CITY POLICE DEPT. INCIDENT REPORT

Monday, January 20, 2020

Lodged a stray dog at the shelter. 0825 Civil issue in the 800 block of Thompson St.

Report of possi-1336 ble CSC in the 1000 block of Boyne Av 1350 Civil complaint

from the 800 block of Thompson St. Vehicle unlock 1432

on W Main St Juvenile complaint in the 700 block of Wenonah St.

Civil complaint 2028 from the 800 block of Thompson St.

Civil complaint from the 800 block of Thompson St. Harassment

complaint from the 800 block of Thompson St 2149 Assist Sheriff Dept. on Addis Rd. Noise complaint 2304 in the 500 block of N.

TUESDAY JANUARY 21, 2020

0226 Parking violation St. Vehicle towed for snow removal.

0804 Driving complaint on Lake and Water Streets

1027 Suspicious situation in the 1100 block of Boyne Av 2127 Assist EMS in the

600 block of W. Court St. 2205 Noise complaint in the 500 block of N. Lake St.

Assist EMS in the 2214 300 block of E Division St

WED. JANUARY 22, 2020 0947 Arrest subject at PD for outstanding war-

rant. Juvenile com-1252 plaint from the 1000 block of Boyne Av 1331 Vehicle unlock in the 200 block of W Division St.

Assist Sheriff 1425 Dept. on Wildwood Harbor.

Assisted Sheriff 1824 Dept. and EMS on Reinke Road. 1835 Ongoing noise

complaint in the 500 block of N Lake St.

Thursday, January 23, 2020 1033 Assist EMS on M-

Resale Shop

Welfare check in 1139 the 800 block of Thomp-

son St Health and safety concern in the 100 block of W Michigan. 1251 Assist EMS in the 700 block of Front St Retail Fraud complaint in the 400 block of N Lake St 1337 Assist citizen regarding Trent St 1432 Report of vehicle blocking sidewalk and handicap parking on N

Park St 1544 Request for No Trespass Order in the 200 block of Water St. Vehicle unlock in 1706 the 600 block of Bovne

Friday, January 24, 2020 Vehicle unlock in the 300 block of 305 Silver St.

Civil complaint in 1450 the 800 block of Thomp-

1510 Subject at PD ref fraud calls he is receiving on Boyne Av. 1534 Civil complaint in

the 800 block of Thompson St

1535 Assist EMS with attempted suicide in the 800 block of Brockway. Assist to another agency in the 400 block of N Lake St 1837 Assist EMS in the

1000 block of Boyne Av

SATURDAY JANUARY 25, 2020

Arrested subject 0205 for DWLS and outstanding warrant at Lake and Vogel.

1200 **Assist Sheriff** Dept. on M-75 S 1739 Report of mailbox being hit on Thompson St.

Arrested subject for bond violation in the 100 block of N. Park St. Located intoxicated driver.

SUNDAY JANUARY 26, 2020

1258 Vehicle unlock at Avalanche. Assist Fire Dept. 1852 in the 400 block of Front

231.547.9624

www.bergmanncenter.org

'Homes for Our Future' Campaign breaks new ground

Business owners, teachers, first responders, parents, business owners and community volunteers are organizing around 'Homes for Our Future" - a communications and outreach campaign intended to drive action for housing options throughout 10 counties of Northwest Lower Michigan (Antrim, Benzie, Charlevoix, Emmett, Grand Traverse, Kalkaska, Leelanau, Manistee, Missaukee and Wexford). The campaign is being sponsored by Housing North, a nonprofit housing partnership based in Traverse City.

"Northwest Michigan is a special place to live and we want young families and all of our citizens to be able to have homes in our cities, villages and rural areas," said Sarah Lucas, Co-Chair of the citizens committee. "But it's becoming more and more out of reach for families and middle-class people to live here. The problem has been growing for years, and we need to take action. The great news is we know there are strategies that work, and there are steps we all can take to put them in place."

There are three goals of the Homes for Our Future campaign:

- Encourage citizens to join the campaign, learn more, and act as advocates for housing solutions

- Encourage local planning

commissions and boards to become "Housing Ready" Communities by considering changes to zoning and other local policies, as well as opportunities to work with developers and other partners

- Encourage business owners and leaders to join the campaign, act as advocates. and consider how to participate as partners The Homes for Our Future

campaign will conduct community outreach and promotion activities throughout the region beginning in January 2020. Several communities. businesses and organizations have already endorsed the objectives of the Homes for Our Future campaign.

"Housing is one of the biggest issues we face when hiring new employees," said John Zimmerman, owners of BrightStar of Northern Michigan, which provides inhome health services to all of Northern Michigan. "We could add more jobs, but we just don't have enough people to fill them. We need housing priced for this workforce. At the same time, it's hard to create more housing when there's not support from local leaders or the public. We know we need to come together as a community to raise awareness and build support for solutions."

The campaign, and the need for action, are being driven by economic challenges arising from housing shortages for a broad range of households:

The region as a whole has a significant gap in available housing. According to a study conducted by LandUseUSA in 2019, there's a need for over 15,600 units – about 70% of which is for rentals - to meet current demand. Most of that demand is for homes priced below \$200,000, or for rents below \$800.

- Overall available housing stock remains the same while more rental housing is taken of the market for short term rentals. Between 2010 and 2016, the total number of regional housing units in the 10-county region remained stable – but during that same time, the number of housing units classified as "seasonal" increased by about 15%.

- Lack of available housing creates an acute problem for working people. Local surveys conducted by Manistee and Traverse City Chambers of Commerce and the Leelanau Peninsula Economic Foundation show that "access to housing" is considered a primary obstacle to creating new local jobs, and that young professionals are considering leaving the region for lack of housing. Businesses in wide-ranging industries describe putting new employees up in hotels while they search for housing - and having new employees ultimately turn down job offers because they can't find a place to live.

- Housing shortages create traffic and environmental issues. When people need to live far away from jobs and schools, long commutes add traffic, put more wear and tear on roads, and create more emissions that impact air and water quality.

- Without housing, it will be impossible to solve homelessness. Other communities throughout the nation have had great success in reducing or ending homelessness by ensuring that enough housing choices are available.

- There are solutions that will work. A variety of locally-driven tools and policies - including incentives, access to land for development, public-private-nonprofit partnerships, and zoning changes can make it easier for the private sector and nonprofits to build housing for our workforce, seniors, young people, and others.

- By participating in the campaign, citizens, community leaders and business people can ensure that Northern Michigan communities are places where working people, young working families and all people can live and thrive.

For more information about the Homes for Our Future campaign, visit homesforourfuture.org.

DAWE Says



Dave Ramsey

(Learning to say no)

Dear Dave,

We're debt-free except for our home, and we'll have our fully-funded emergency fund of three to six months of expenses, we've agreed on six months' worth, saved up by the end of February. We're also setting aside a little each month to buy a newer car with cash later. We're about \$5.000 from our car fund goal, but my husband is getting impatient. He wants us to go ahead a finance the remainder, since it's a relatively small amount. He has tried to justify this by mentioning that you don't seem to have a problem with people borrowing money to buy a house. Could you explain the difference?

Lana

Dear Lana,

Okay, first things first. I don't like debt of any kind. I don't really like borrowing for a house, but I'm not unreasonable. I tolerate mortgage loans, as long as people use a 15-year, fixed rate mortgage, with payments that are no more than a fourth of their monthly takehome pay. A house is often the largest purchase in a person's life, and one most people can't achieve based solely on saving. I still recommend, however, setting aside as much as possible for a down

payment before taking out a mortgage. Here's the thing. Cars go

down in value, while traditional homes generally increase in value substantially over the years. Plus, you can get an absolutely great, preowned car for \$10,000 to \$15,000 dollars. This is an amount which, in my mind, is doable over the course of several months through determined saving and living on a budget. Depending on where you live, a good home can cost 10 to 20 times that much.

The best way to build wealth and have a secure financial life is to stay away from debt. This means getting out of mortgage debt as quickly as possible, too. You're never going to win with money if you can't learn to delay pleasure.

Everyone has that little kid inside them, and that little kid wants everything he or she wants right now. Your husband is asking a normal question, but he's dangerously close to letting that immature little kid out. It happens to all of us once in a while, but we have to grow to a point as adults where we tell that little kid no!

—Dave

(Tighten up!)

I'm beginning to think we got in over our heads with our house. My wife and I

make about \$125,000 a year combined, but we've never been able to put anything aside for an emergency fund. Our mortgage payment is 35 percent of our take home pay each month. We have two young children, so we eat out a lot, but we have no debt other than our house. Do you think we should refinance our home? Jeff

Dear Jeff,

You two are making good money, and you're debt-free except for your home. You can't tighten up your budget enough to save up an emergency fund? Stay out of restaurants, dude! There's no law stating you have to eat out a lot just because there are kids in the house. I mean, you've got no emergency fund. That's a pretty basic thing. You guys need to get on a

written, detailed plan, and start hitting your goals. I'm talking about a strict, monthly budget. Now, I'll admit your mortgage payment isn't exactly what I would've signed you up for. Your house payments, or rent, should be no more than 25 percent of your monthly take home pay. But your house payment isn't what's holding you two back. What's holding you two back is the fact that you haven't been willing to tighten up the finances in other areas of your life to offset biting off more than you could chew in terms of a home.

No, I wouldn't refinance. You're fairly close where the mortgage payments are concerned, so I think you can make it through this by looking at ways to increase your income and selling stuff you don't need to build an emergency fund. You two have been smarter than some, but you're really going to have to buckle down and rearrange your priorities to make this

happen! —Dave

(Cash out my Roth IRA?)

Dear Dave,

I have around \$15,000 in a Roth IRA. I just recently started studying your advice, and I was wondering if it would be a good idea to cash it out and put the money toward debt.

Sarah

Dear Sarah,

I teach people to stop investing temporarily while they attack their debt. So, I wouldn't add anything to it at this point, but the worst thing you could do is cash it out. If you do, taxes and penalties will steal a huge chunk of that cash. The only time I take money out of a retirement account to pay off debt is to avoid bankruptcy or foreclosure

Start working the Baby Steps from the beginning. Baby Step 1 is saving up \$1,000 for a starter emergency fund. Baby Step 2 is paying off all debts from smallest to largest, except for your home, using the debt snowball method. This will free up a ton of money! Then you're ready for Baby Step 3, which is increasing your beginner emergency fund to a fully-loaded emergency fund of three to six months of expenses. Now you're ready for Baby

Step 4, which is 15 percent of your income going into retirement!

—Dave

* he 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.





GOOD SAMARITAN RESALE SHOP

9746 MAIN STREET, ELLSWORTH • ON THE BREEZEWAY

Stop in and check out our huge selection. We always appreciate your donations!

GOOD SAMARITAN FURNITURE STORE

Located on Main Street in Ellsworth. - Gladly Accepting Furniture Donations





We turn your purchase into food for our neighbors in need

<u>2/11 - 2/15</u> CLOTHES WITH POCKETS ARE BUY ONE GET ONE 2/18 - 2/22 CLOTHES WITH WHITE ARE BOGO



PUBLIC NOTICE

NOTICE OF PUBLIC HEARING TO ADOPT A BROWNFIELD PLAN **Notice of Public Hearing**

City of East Jordan, Charlevoix County, MI

NOTICE OF PUBLIC HEARING ON THE ADOPTION OF A BROWNFIELD PLAN FOR THE CITY OF EAST JORDAN PUSUANT TO AND IN ACCOR-DANCE WITH ACT 381 OF THE PUBLIC ACTS OF THE STATE OF MICHIGAN OF 1996, AS AMENDED.

PLEASE TAKE NOTICE THAT, a Public Hearing shall be held before the City Commission of the City of East Jordan on the 18th day of February, 2020, at 6:45 p.m. in the Council Chambers of City Hall located at 201 Main Street, East Jordan, MI 49727, on the adoption of a Brownfield Plan for the City of East Jordan. The Brownfield Redevelopment Authority shall exercise its powers pursuant to and in accordance with the provisions of the Brownfield Redevelopment Financing Act, being Act 381 of the Public Acts of the State of Michigan of 1996, as amended.

The description of the proposed brownfield property is: Part Of 053-023-094-00

Land situated in the City of East Jordan, County of Charlevoix, State of Michigan, described as follows:

In the City of East Jordan, Charlevoix County Michigan, Commencing at an iron stake on the West line of Fourth Street, 763.5 feet South of the South line of Mill Street in the City of East Jordan, Charlevoix County, Michigan; thence along the West line of said Fourth Street, North 0°39'57" West (recorded as North and North 0°31'11" West) 328.85 feet to a ½" iron rod being the POINT OF BE-GINNING; thence parallel with the South line of Mill Street South 88°40'20" West, 400.51 feet (recorded as West and South 88° 46'18"West, 400.5 feet) to a T-iron; thence North 0°09'45" East, 306.83 feet (recorded as North, 307 feet) to a 1/2" iron rod; thence North 89°40'41" West, 28.48 feet (recorded as West, 28.5 feet) to a 3/4" iron pipe; thence North 0° 44'58" West, 136.07 feet (recorded as North, 136 feet) to an iron stake on the South line of Mill Street; thence along the South line of Mill Street, South 87°20'30" East, 60.15 feet (recorded as East, 60.25 feet) to an "X" in the concrete at the intersection of the South line of Mill Street and the Southwesterly line of Highway M-32, also known as State Street; thence along the Southwesterly line of Highway M-32, South 63°24'54" East (recorded as Southeasterly), 235.24 feet to an "X" in the concrete; thence leaving said Southwesterly line of M-32, South 26°34'36" West, 61.31 feet to a 1/2" iron rod; thence South 12°33'25" East, 138.43feet to a 1/2" iron rod; thence North 89°08'23" East, 155.07 feet to a Mag Nail in the asphalt on the West line of Fourth Street; thence along the West line of Fourth Street, South 0°39'57" East, 138.09 feet to the Point of Beginning, being a part of Government Log 3, Section 23, Town 32 North, Range 8 West and containing 2.702 acres. Subject to the rights of the public and of any governmental unit in any part thereof taken, used or deeded for street, road, or highway purposes.

The proposed brownfield plan would allow to be reimbursed for eligible costs incurred to prepare the brownfield property for redevelopment. Eligible costs may include environmental and/or site preparation costs. The brownfield plan must first be approved by the East Jordan City Commission.

This description of the property along with any maps and a description of the Brownfield Plan are available for public inspection at City Hall, 201 Main Street, East Jordan, MI 49727, Charlevoix County, MI.

All aspects of the Brownfield Plan are open for discussion at the public hearing.

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The Connecting **Women in Business** GO Grants applications due March 9

Connecting Women in Business (CWIB), a Petoskey Regional Chamber of Commerce group, is now accepting applications for its Summer 2020 GO Grants for girls. Formed in 2007, Connecting Women in Business provides opportunities for area women business leaders and business owners to learn, form connections, share ideas, and find personal and professional growth. The key purposes of CWIB include:

- Provide professional development and leadership train-

- Strengthen and market area businesses;

- Offer networking toward strategic alliances, affiliations and business opportunities;

- Mentoring and support; and - Provide opportunities for girls to dream big, thereby improving self-esteem and leader-

It is through the last goal listed above that CWIB created GO Grants for Girls in 2007. GO Grants, or Girls Outreach Grants, will reach out to young girls in our area who have an idea and passion to try something new. Grants will range from \$100 to \$500, and can be used as resources in any field of endeavor. Since its inception, Connecting Women in Business has provided more than \$71,000 to 194 girls in our service area.

The purpose of the grants is to provide small grants to girls in grades 6 to 10 in the Char-Em ISD service area of Charlevoix, Emmet and northern Antrim counties. These grants will allow the applicant to pursue a special interest gain or improve a skill, participate in an outdoor experience and more. We encourage applications that will be challenging to the applicant.

Application deadline is March 9, 2020. You can also download an application at petoskeychamber.com/connecting-women-in-business. For more information, contact Lisa Hoyt at 231-347-4150.



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