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East Jordan City Commission meeting, March 3, 2020

East Jordan will apply for grant to fund Sportsman's Park

BY KAREN WALKER

The City of East Jordan held a public hearing just prior to their regular Commission meeting last Tuesday, seeking comment on the proposed application for a \$300,000 Michigan Natural Resources Trust Fund (MNRTF) grant from the Department of Natural Resources for Sportsman's Park Water Access improvements.

If the City's grant application is successful, the

planned improvements include a kayak launch site with ADA access, a landing area for non-motorized watercraft, additional parking, and a walking trail connecting the park to the Friends of the Jordan Watershed Center building. Also included are improvements to sidewalks, existing fishing pier and restrooms as well as raising the elevation of some areas in the park to address the high water level. Following the public

hearing, as part of their regular meeting, Commissioners adopted a resolution approving the grant application. In addition to the \$300,000 request, the grant will require a local match of \$140,000. The City plans to seek additional grant funding from other sources to offset the City's portion of the project. The City first applied for the grant last year and was unsuccessful. City Administrator Tom Cannon said, "We scored very well in

2019 and just missed the eligibility point cutoff so hoping for better luck this year". The City will apply for the grant April 1st. Cannon said he would expect to learn if the grant application is successful by this fall with construction scheduled for the summer of 2022.

The next regular Commission meeting is scheduled for 7 p.m., Tuesday, March 17, 2020.

Miss EJ Pageant to be held April 18



The 2020 East Jordan scholarship pageant will be held on April 18. The event will begin at 7pm in the East Jordan High School Auditorium. This year's contestants are; Top (L-R) Molly Kitson, Sharity Whitaker, Amber Cetnarowski, Madeline Diller, & Lilly Ziebarth. Bottom (L-R) Jayden Weber, Kara Feury, Drue Daley, & Margaret Stevenson. Courtesy photo



Don't forget to roll clocks ahead one full hour before going to bed this coming Saturday night, or you might show up late for Sunday. File photo

Daylight Saving Time returns this Sunday

BY JIM AKANS

It's the first sign of spring. While it doesn't seem that long ago when we "fell back," get ready to "spring forward" as Daylight Saving Time returns at 2am this coming Sunday, March 8. If you don't want to be late on Sunday or Monday, don't forget to set your car, stove, microwave, coffee maker, wall, alarm (you will find them all eventually) clocks ahead one hour before going to bed Saturday night.

Body clocks, aka circadian rhythms, are a bit more finicky. A rule of thumb noted on the webmd website states that is can take a day or two to readjust to losing that hour of sleep. A BMC Biology study found that some people never completely adjust to the DST time hop.

Reported effects include an increase in workplace and traffic accidents on the Monday following the time change, and even an increase in heart attacks after the first three weekdays after DST Sunday. Exposure to bright light after waking, and keeping lights off at night has been shown to help with readjustment. Going to bed an hour earlier isn't a good idea, as the body prefers going to bed and rising at the same time each day.

Daylight Saving Time (DST) period extends from the second Sunday in March until the first Sunday in November, or nearly nine months. Prior to the enactment of the Energy Policy Act of 2005, DST began on the first Sunday in April and ended on the last Sunday in October, so the duration was over a month less than it is now.

Daylight Saving Time was an idea hatched by Benjamin Franklin, who proposed in a 1784 essay that moving the clock ahead an hour each spring would save candle wax. However, the first Daylight Saving Time wasn't imposed in the United States until World War I, when it helped to alleviate the effects of wartime coal shortages and nightly air raid blackouts. Congress reinstated the concept from 1942 until 1945 to, once again, save energy during wartime. Some states continued this ritual after World War II, and some did not.

See Daylight Savings-Page 3A

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News

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Munson Healthcare notifies patients of data security incident

Munson Healthcare became aware of a recent data security incident where certain employee email accounts were accessed by an unauthorized third-party. Upon learning of this issue, Munson Healthcare commenced a prompt and thorough investigation, working closely with external cybersecurity professionals. After an extensive forensic investigation and comprehensive manual document review, we discovered on January 16, 2020 that one or more of the email accounts accessed between July

31 and October 22, 2019 contained identifiable personal and/or protected health information. Affected email accounts contained the personal and protected health information of certain patients, including their names, dates of birth, insurance information, and treatment and diagnostic information. A limited number of individuals' financial account numbers, driver's license numbers and Social Security numbers were also contained in the impacted email accounts. This incident

does not affect all patients of Munson Healthcare and not all information was included for all individuals. Munson Healthcare is now notifying affected individuals so that they can take steps to protect their information. "It is important to note that we have no evidence that any information has been acquired or misused by the unauthorized third party that accessed it," said Lucas Otten, Munson Healthcare system director of information security. "Notification to affected patients is being pro-

vided so that affected individuals can take proactive steps to protect themselves." Munson Healthcare is sending notification letters to all affected patients for whom we have enough information to determine a physical address and is setting up a dedicated call center. Munson Healthcare is also offering complimentary credit monitoring to the limited number of individuals whose Social Security numbers were contained in the email accounts. Notified patients should monitor insurance statements for

any transactions related to care or services that have not actually been received. "Patient privacy is a top priority and we take this matter very seriously," added Otten. "Munson regularly trains and educates all employees on cyber security awareness and risks, and we use a 24x7 staffed cyber security response team in partnership with other Michigan hospitals to detect and respond to suspicious incidents as they happen. As cyber security threats continue to evolve, we will continue

evolving our defenses to match and will implement additional technical safeguards to prevent the recurrence of similar incidents." For further questions or additional information regarding this incident, or to determine if you may be impacted, Munson Healthcare has set up a dedicated toll-free response line for patients to ask questions. The response line can be contacted at 1-844-904-0961 and is available Monday through Friday, 9:00 a.m. to 6:30 p.m. Eastern Time.

Watkins charged with four counts of Second-Degree Child Abuse

Sheriff Charles Vondra reports on February 25, 2020 the Charlevoix County Sheriff's Office Detectives, in cooperation with Child Protective Services, investigated an alleged child abuse complaint.



MARCUS ROBERT WATKINS

The Sheriff's Office was contacted by the Department of Health and Human Services in regard to a two-year-old child having deliberate injuries. The Sheriff's Office interviewed several individuals in conjunction with Health and Human Services which revealed the alleged perpetrator to be a biological parent of the child.

The perpetrator, 20-year-old Marcus Robert Watkins of Evangeline Township, was arrested and charged with four counts of Second-Degree Child Abuse. At this time, the child has been placed in the care and custody of their biological mother.

The incident remains under investigation by the Charlevoix County Sheriff's Office and the Department of Health and Human Services. Watkins was arraigned in the 90th District Court on February 27, 2020 and has since bonded out of the Charlevoix County Jail on the \$50,000.00 cash or surety bond. Watkins will appear in 90th District Court for a Preliminary Examination on March 17, 2020 at 3:00 pm. All people are innocent until proven guilty in court.

Sheriff Vondra would also like to remind the community of mandated reporters

of abuse: physicians, licensed emergency medical care providers, licensed master social workers, school counselors, dentists, audiologists, teachers, licenses bachelor's social workers, physicians assistants, psychologists, registered social service technicians, law enforcement officers, registered dental hygienists, marriage and family therapists, social services technicians, members of the clergy, medical examiners, licensed professional counselors, nurses, social workers, school administrators, regulated child care providers, persons employed in a professional capacity in any office of the Friend of the Court, and employees of an organization or entity that as a result of federal funding statutes, regulations, or contracts, would be prohibited from reporting in the absence of a state mandate or court order. Along with mandated reporters we believe it is everyone's job to report abuse. We have to protect the most vulnerable of society so everyone is safe.



Karen Brennan of East Jordan with her metalwork piece titled "Spring Flowers" for the upcoming exhibit at JRAC

New exhibit at JRAC features art works in metal

BY KAREN WALKER

The Jordan River Arts Council kicks off their 2020 exhibit season this Sunday, March 8th with an opening reception from 1-4 p.m. For their first show of the season JRAC presents "Malleable Metals II", an art exhibit featuring works in metal, executed using a variety of techniques. This exhibit takes a fresh

look at a 2004 exhibit of the same name, and honors both the neighboring foundry and Jane Diller and John Stevens who were curators of the first Malleable Metals exhibit. The current exhibit includes sculptures, furniture and jewelry that are cast, fabricated, or forged in bronze, pewter, silver, copper and aluminum. Artists include: Bill Allen, Kim Brazemore, Karen Brennan, Kim Cook, Ann Gildner, Doug

Gruizenga, Christine Leader, Glen Malpass, Diane Mason, Leon Nash, Scott Nelles, Joel Sanderson, Bob Schubert, and Paul Varga. Also included in this exhibit is a unique series of photographs of cast iron street gratings by Duncan and Carla Brown. These vibrant "Golden Hour Trout" prints reveal the true and changing colors of the metal as it is exposed to the elements and taken in different

lighting situations. The current exhibit runs through April 3rd. The gallery located at 301 Main Street in East Jordan is open daily from 1-4 p.m. during exhibits. The Jordan River Arts Council hosts a variety of exhibits and workshops throughout the year, featuring work by local as well as international artists. More information can be found on their website at jordanriverarts.com.

DAYLIGHT SAVINGS

FROM PG. 1A

When Congress made this seasonal time warp official by the passing of the Uni-

form Time Act of 1966, only Arizona, Hawaii and parts of Indiana decided to opt out. Short story is; don't forget to move those clocks ahead one hour this coming Saturday night or Sunday morning. You will get that hour back on November 1 when Daylight Saving Time ends.

BOYNE CITY POLICE DEPARTMENT INCIDENT REPORT

MONDAY, FEBRUARY 10, 2020
 0034 Assault on W Main St
 0615 Injured deer dispatched at Call and State St.
 1138 Report of a road rage incident in the 1000 block of Boyne Av on Friday night.
 1444 Report of subject smoking while pumping gas in the 1300 block of Boyne Av
 1644 Report of a vehicle parked behind the 1910 building that had been running for over an hour with no one around.
 1704 Citation issued for speed on Division near Park.
 2035 Suspicious subject reported in the 100 block of E Water St
TUESDAY, FEBRUARY 11, 2020
 1525 Subject at PD to report harassment complaint
 1754 Stalking complaint at the PD.
 1946 Report of road hazard at Maple and Lincoln.
WEDNESDAY, FEBRUARY 12, 2020
 1548 Arrested subject on State St for warrant.
 1724 Hit and Run crash at S East and Water.
THURSDAY, FEBRUARY 13, 2020
 0827 Report of vehicle passing flashing lights of a school bus on State St east of Call St
 0842 Civil complaint on E Main St
 0908 Report of vehicle in the ditch on M-75 S near Lexamar Dr. Gone on arrival.
 1154 Assist Sheriff Dept at BC Rd and Sumner
 1202 Property damage crash in the 300 block of Silver St

1350 Report of retail fraud that occurred in the 100 block of E Water St
 1738 Fraud complaint in the 300 block of E Cedar St.
FRIDAY, FEBRUARY 14, 2020
 0659 Vehicle unlock in the 200 block of S East St
 1140 Medical Assist on Call St.
 1317 Panic Intrusion alarm in the 400 block of Elm St.
SATURDAY, FEBRUARY 15, 2020
 0608 Hit and run crash on Charlevoix St near Grunow Dr.
 1436 Salvage vehicle inspection.
 1454 Assist EMS on Taylor St.
 1710 Arrested subject for No Insurance on N. Lake near Lower Lake.
 2208 Suspicious person at Division and Park.
SUNDAY, FEBRUARY 16, 2020
 0001 Assist EMS in the 800 block of S Park St.
 0019 Suspicious situation in the 200 block of S Lake St.
 0146 Arrested subject for OWI at M-75 N and Old State Rd.
 1424 Assist EMS in the 100 block of W Pine St.
 1854 Vehicle unlock for in the 300 block of S. Lake St
TUESDAY, FEBRUARY 18, 2020
 842 Property damage crash at S East St and E Main St.
 824 Disturbance in the 800 block of Brockway St.
 1154 Vehicle stuck in snow drift on State St and North St.
 1318 Child custody concerns
 1623 Retail fraud in the 400 block of N Lake St

WEDNESDAY, FEBRUARY 19, 2020
 406 EMS assist in the 300 block of Front St.
 0816 Parking complaint on Cedar between Grant and 1609
 1609 Snowmobile violation in the 1200 block of Boyne Ave
 1720 Vehicle unlock in the industrial Park.
 1737 Road hazard in the 200 block of Vogel.
 1745 Snowmobile complaint on Boyne Av
 1900 Driving violation on N. Lake near Vogel St.
 1941 Assist citizen in the 300 block of Hannah St.
THURSDAY, FEBRUARY 20, 2020
 1209 Assist citizen in the 300 block of E Division St
 1515 911 call from the 1000 block of Boyne Av.
 1456 Motorist assist on Boyne Ave. near Beardsley St.
 1532 911 hang up from the 300 block of S Lake St.
 1630 Verbal dispute in the 300 block of E Division St.
 1820 Salvage Vehicle Inspection.
 1926 Suicidal subject on E Pine St.
FRIDAY, FEBRUARY 21, 2020
 0544 Assist EMS in the 800 block of Thompson St
 0803 Citation issued for speed in a school zone at Boyne Ave and Division
 1322 CSC complaint in the 1000 block of Boyne Av
 1714 Driving complaint on Pleasant near City Limits.
 1814 Report of purse stolen from the 400 block of E Division

1910 Citation issued for Improper Parking in the alley between Water and Ray on S. Lake.
 2150 Assist Sheriff Dept. on Erickson Rd.
SATURDAY, FEBRUARY 22, 2020
 0142 911 hang up call from the 300 block of State St.
 0645 Suspicious situation in the 700 block of Wenonah St
 0853 Suspicious subject in the 1000 block of Boyne Av.
 1515 Road rage incident in the 300 block of N Lake St.
 1814 Citation issued for Expired Registration at Lake and Lower Lake
SUNDAY, FEBRUARY 23, 2020
 0008 Report of alleged BE to vehicle and child abuse in the 700 block of Wenonah.
 0105 Assist Sheriff Dept. with a fight at Boyne Mountain.
 0124 Suspicious situation in the 700 block of Wenonah St
 0230 Disturbance on W Main St.
 0940 Vehicle unlock in the 900 block of Brockway
 1339 Health and Safety on Front St.
 1432 Citation issued for speed at N Lake St and S Lake St
 1916 Arrest subject for OWI at Boyne and High

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News

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Hestia Women's Giving Circle announces funding availability

Are you part of an organization in Emmet or Charlevoix County seeking funding for a project that will make a positive difference in the lives of local women or girls? The Hestia Women's Giving Circle is welcoming applications for its annual grant cycle. Application deadline is May 1, 2020. Grants will be announced by May 31 and awarded in mid-June.

The Giving Circle is a donor-advised fund of the Charlevoix County Community Foundation (c3f). Organizations applying for grants must have 501(c)3 non-profit status, be a school or government agency, or have a fiscal agent with non-profit status. Potential applicants should go to www.hestiacircle.org, then the Grants page where they can access the online application.

The Hestia Women's Giving Circle was formed in 2005 with the mission to promote the economic self-sufficiency and well being of women and girls in Emmet and Charlevoix counties. The Circle is named for the Greek goddess Hestia, who expresses her love and concern for others through thoughtful acts. The Giving Circle provides an opportunity for women to pool their donations to make a significant impact locally, and to educate themselves about is-

suess facing women and girls in our community. Anyone interested in learning more about the Circle please visit the website at www.hestiacircle.org

Since Hestia's founding, grants totaling more than \$473,702 have been awarded to a variety of projects specifically geared to women and girls. Past recipient organizations include the Petoskey Public Schools Robotics Program, Big Brothers Big Sisters of NW Michigan, Women's Resource Center, Planned Parenthood of West & Northern Michigan, North Country Kids, Raven Hill Discovery Center, Petoskey Area Hockey Association, Petoskey Public Schools Debate Program, First Tee of Northern Michigan, and the Northmen Den, among many others.

In 2020, The Hestia Giving Circle anticipates awarding \$70,000 in funds. The group is especially interested in supporting projects with creative approaches to existing issues and smaller organizations that may have limited access to other sources of funding.

For more information about grant making or becoming a member of The Hestia Women's Giving Circle, please send an email to INFO@hestiacircle.org.

Montessori Academy students named winners in 51st annual "America & Me" essay contest

Three students from Charlevoix Montessori Academy have been named local winners in the 51st annual America & Me Essay Contest, sponsored by Farm Bureau Insurance. The three students, who earned the first, second and third place awards for their school are Cordelia Wiltfong (first place), Genevieve Tuck (second place) and Zane Greene (third place). All three received award certificates for their achievement. As the schools' first place winner, Cordelia's name will also be engraved on a plaque for permanent display in the school.

Cordelia Wiltfong's first place essay now advances to the state level competition, from which the top ten essays in Michigan will be selected. The top ten statewide winners, who will be announced in April, will each receive a plaque, a medallion and a cash award of \$1,000. In addition, the top ten essayists will be honored at a banquet in Lansing meet with some of Michigan's top governmental leaders and be the featured guests at a Lansing Lugnuts minor league baseball game dedicated in their honor. In addition to these honors, each school placing a student in the statewide top ten will be awarded with a \$1,000 check.

Several thousand eighth grade students from nearly 400 Michigan schools participated in the 2019-2020 America & Me Essay Contest,



Three students from Charlevoix Montessori Academy have been named local winners in the 51st annual America & Me Essay Contest, sponsored by Farm Bureau Insurance. Shown here are (from left); Genevieve Tuck (second place), Cordelia Wiltfong (first place) and Zane Greene (third place). Courtesy photo

which was conducted with the help of Farm Bureau Insurance agents across the state. The topic of the 2019-2020 contest was "My Personal Michigan Hero." Cordelia should take great pride in advancing to the state level competition. A team of finalist judges,

including a top Michigan government official as well as the sponsoring teachers of last year's top two statewide winners, will determine the ranking of the top ten statewide winners this year.

Started in 1968 and open to all Michigan eighth grade students, the contest encour-

ages Michigan youngsters to explore the greatness of America and its people. As sponsor of the contest, Farm Bureau Insurance has earned 11 national awards from the Freedom Foundation at Valley Forge.

LETTERS TO THE EDITOR

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

TOWN WITHOUT PITY

To the Editor,

Except for prosecutors and cops, that is. Petoskey, Michigan, December 31, 2019, New Year's Eve, dark and stormy night in a town that knows how to keep its secrets - unless a witness appears. Emmet County Chief Assistant Prosecutor Michael Schuitema was on duty that night, Prosecuting Attorney James Linderman off-duty: Petoskey's top cops. From a note on the windshield of a damaged car parked in Petoskey, the car's owner was able to report the incident and pertinent information to the Petoskey Public Safety Department, i.e. cops. An officer immediately called the Assistant P.A. whose absconded license plate number it was! and received evasive comment, upon arriving at the residence was refused entry, again when A.P.'s wife returned suspect refused compliance with officer's request for investigation.

To wit: leaving the scene of an accident, refusal to comply with police request regarding investigation, no arrest being made subsequently, suspicion naturally focused on inebriation of Assistant Prosecutor said to have "slurred" voice in brief conversation. Suspect's vehicle was later found to be at a body shop for repairs when followed up by investigators. On February 12, 2020 Assistant Prosecutor Schuitema pled guilty to misdemeanor charges and was fined \$350, no further charges or comment recorded.

As all citizens know, leaving the scene of an accident is against the law, failure to comply with an officer's request quite the same; an officer normally demands a breathalyzer or blood test whenever suspicion of OUIL occurs. Prosecutor Linderman states that this incident was handled just as are all incidents of agency complaint, leaving vocal-written allusion to official staffs being exempt from that which accompanies all complaints against citizens not of City-County-State employ. So there, we might conclude, is legal impunity for prosecutorial employees as contrasted with the public, viz. officials operate outside the law. The Prosecutor himself said so in coded rhetoric, viz. "Treat him as you would anyone else", in token perfunctory opt-out-copout. There are many instances of malfeasance on the parts of officials of the law locally just as elsewhere, cursorial in report and rarely extended beyond the immediate. And of course we have the Lisa Piel story to relate to concerning Petoskey police as far back as the 1970s. Investigative journalism tends to keep record of such things. Check out the charges against Sweeney of the Petoskey Michigan State Police Post; check out the Reggie Burke

racial travesty; check out the bogus police break-in on Korhase Road when Charlevoix County Sheriff Lasater had his teeth knocked out; check out the Larry Sevanski State Police tragedy of West Elmira several years ago. See? These things don't go away regardless the attempted burial rites of job transfers, waiting out suspension time etc. Double Standard is the name of the game.

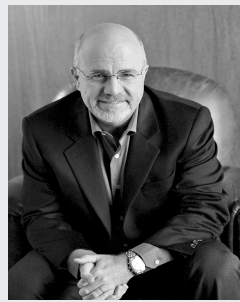
Within this double standard lies the underlying ulterior motive for police surveillance, namely: Revenue. Cops (Constables On Patrol) have a seriously conflicted job. They do serve and protect the public to varying extents, which is how they continue to be funded while being simultaneously granted sentimental leeway in their comportment which the "culture" of cops extends to malfeasance under guise of difficulty of job description and tweaked verisimilitude within legal parameters. The well-known quip of acting like the bad guys to catch the bad guys is no joke. It's often Dirty Harry episodes in real time, undercover police drug deals, bundles of cash, the whole TV scenario. They know it's a game but they help old ladies cross the street safely, unlock car trunks, rescue seniors, animals, all in the course of daily shifts while also watching for bad guys and the most lucrative tickets to write to bolster the day's take for City, County, and State coffers, a hefty amount when considering all fees, fines, dockets, bail bonds, confiscations, mandatory inflated-cost counseling, breathalyzers, monitors, tethers, and so on, all remunerative. When public funding becomes squeezed, police squeeze the public directly.

Thus, when the cops themselves get in trouble, they fall back on the dangers of the job, the "to serve and protect" idiom, the boy-next-door community servant image, maybe some military veteran bolstering, sometimes mistakes and overreach being perpetrated but not in any intentional manner God forbid. And the public and the press for the most part don't hold grudges long which in turn allows for the prolonging of self-same malfeasance interminably. This is observable more blatantly in new recruits just as Army grunts train to perform for their Master Sergeants to prove their gung-ho macho patriotism. Rookies, like criminals, watch and imitate lots of cop shows.

What will come of Michael Schuitema's perfidy? James Linderman's concealment? Oh, nothing much. They're back in court prosecuting the usual suspects. This is not any big bad city corruption; this is one little bad city corruption.

Mitchell Jon MacKay, East Jordan

DAVE Says



Dave Ramsey

(There's a better idea)

Dear Dave,
My husband and I had our first child in December. We bought a house not long before the baby was born, and since then we've been getting mail and phone calls about buying mortgage protection insurance. We're both 27, we have good jobs, and our mortgage is \$105,000. Would it be a good idea to get this insurance?
Rachel

Dear Rachel,
Mortgage insurance is really nothing more than a life insurance policy with the word "mortgage" stuck on the front. They make it sound like a specialized product, and they jack the price up. The truth is it's just a big rip-off in most cases.

If you two are healthy, you both could easily get \$250,000 on 20-year level term life insurance policies, for around \$12 a month. Then, if something happened to one of you, the other could pay off the house with the insurance money and still have a nice chunk left over.

However, I recommend going a little further. My ad-

vice is for each of you to get good, level term life insurance—not just to cover your mortgage—but for 10 to 12 times your annual incomes. Both of you should have sensible plans in place to take care of your family now, and in the future, should something unfortunate happen.

And Congratulations! God bless you two and your new baby!
—Dave

(Think of it as Murphy insurance)

Dear Dave,
I was thinking about putting my emergency fund savings into a balanced mutual fund. Would this be a good idea?
Trey

Dear Trey,
You should never put your emergency fund into anything that can go down in value, or anything that charges penalties for early withdrawals. I recommend putting it into a good money market account with check-writing privileges.

Remember, your emer-

gency fund is insurance. It is not an investment. That three to six months of expenses you've saved has one purpose and one purpose only—to protect you, your family, and your stuff against the unexpected. You know how Murphy's Law says anything that can go wrong will go wrong? Think of your emergency fund as Murphy repellent.

That's one of the reasons an emergency fund is so important. If you don't have one, and something unexpected happens, you're likely to end up borrowing money from the bank, or cashing out retirement savings to fix things. So, don't worry about investing this money. Just park it, and think of it as an insurance policy for when Murphy comes knocking at the door!
—Dave

(Take time to heal and to learn)

Dear Dave,
I went through a divorce a couple of months ago, and I'm not sure what to do next. I received custody of our kids, ages 13 and 15, plus I have a good job and I got the house in the settlement. It's a nice, simple home, but it's paid for and worth about \$200,000. I receive \$1,400 a month in child support, and I got \$125,000, which was half our savings. I also have no other debt. Most of my friends are telling me I should begin investing, but they all have different ideas about where I should put the money. Can you give me some guidance?
Michelle

Dear Michelle,
I'm so sorry to hear you're going through this. Divorce is hard enough when it's just a couple, but it must be incredibly difficult with kids involved. Make sure you spend lots of time hugging on them, and telling them how much you love them. God bless you guys.

Ok, I know your friends are just trying to help, but I wouldn't follow their financial advice right now. The trauma from your divorce is still fresh, and you should never make important, long-range decisions when your emotions are messed up. If there's anything positive in all this, it's that you're in a really nice place where your finances are concerned. You've got a good job, you have no debt, and you've got six figures sitting in the bank.

My advice is to park that money in a CD until you feel you're getting over the shock of what has happened. You won't make much money doing this, but you won't lose any, either. Then, after some time has passed, I want you to find a good financial advisor—one with the heart of a teacher—and look into investing \$25,000 in good growth stock mutual funds. I'm talking about ones with at least a 10-year track record of success.

Time and knowledge can help erase fear, Michelle. Plus, you've got a responsibility to yourself and your kids to invest wisely.
—Dave

* Dave Ramsey is CEO of Ramsey Solutions. Follow Dave on the web at daveramsey.com and on Twitter at [@DaveRamsey](https://twitter.com/DaveRamsey).

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The Sno-Sculpture Competition which was won by the Char-Em Intermediate Transition School students. Courtesy photo

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Great year for Sno-Blast Winter Festival

39th Annual Sno-Blast Winter Festival saw great weather and fun events for all who attended. Thank you to everyone who volunteered, sponsored an event and participated. Thank you to South Arm Cafe for sponsoring our Sno-Sculpture Competition which was won by the Char-Em Intermediate Transition School students, BC Pizza of East Jordan sponsor of our Children's Coloring Contest and to our winners - 1st Place - Delilah Struefert, 2nd Place - Noah Fowler, 3rd Place Caris McKinnon.

Congratulations to our newly crowned Belle of the Blizzard Alyssa Dunson and Winter Knight Josh Peck. Kudos to Courtney Fender who organized the TNT Ride Like A Girl to Save The Girls Bikini Radar Run which raised over \$11,000.00 for local residents battling breast cancer. Thank you to the members of the South Arm ORV

Club, East Jordan Sno-Mobiler's Inc. and Euchre Tournament Committee for their events that they organized and ran. Thank you to Cheryl Hoyt of Books N Things for sponsoring the Grand Story Hours and Craft activity and to the 2019 Belle of the Blizzard and 2020 Citizen of the Year Luanne Reed for reading at the Story Hour event.

Special thank you to committee members Shannon Fender, Don and Connie Massey, Kelly and Alan Kava and Courtney Fender for all of their time and organization of this winter festival.

Winter Festival saw great weather and fun events for all who attended. Congratulations to our newly crowned Belle of the Blizzard Alyssa Dunson and Winter Knight Josh Peck. Courtesy photo



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