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**Stafford's Hospitality Announces The Pending Sale of Their Collection of Iconic Hotels and Waterfront Restaurants to Michigan Family**

PETOSKEY - Stafford Smith and equity partners, Dudley Marvin, Brian Ewbank, Butch (Christian) Paulsen, David Marvin, and Reginald Smith announce the sale of Stafford's Hospitality to Jon and Lauren Cotton of Grosse Pointe, MI. "We are proud to have served our guests, our associates and communities of northern Michigan for over 60 years," stated Stafford, founder of Stafford's Hospitality. "We are very excited for the future opportunities this transaction presents for our family of associates, our guests and the communities in which our properties are located." "As a longtime resident of Michigan, I have dined and stayed in these historic establishments many times, and know what each of them mean not only to our State, but also, to their respective communities," said Mr. Cotton. "We will be dedicated to maintain the legacy of Stafford's



Jon and Lauren Cotton

Hospitality and committed to retain their employees who have played such a key role in the success of these properties." Hotel Investment Services (HIS) of Troy, Michigan has been selected to manage this portfolio.

"It is a tremendous honor, and responsibility, that we will be standing on the shoulders of one of the great hospitality legacies in Michigan," said Ron Wilson CEO of HIS. "Stafford is an innkeeper's innkeeper who has dedicated his

working life to the art of hospitality." The Cottons and HIS, along with insight from Stafford's leadership, are in the beginning stages of planning renovations that will be appropriate for each of these historic properties while maintaining the highest level of service for the guests Mr. Cotton has been doing similar renovations since he acquired the Hotel Iroquois on Mackinac Island. The sale is expected to be completed in early January 2024.

**About Stafford's Hospitality:** Staffords' Hospitality began when Stafford Smith and his wife Janice purchased the Bay View Inn in Bay View Michigan in 1961. The portfolio has expanded over the decades under Stafford's leadership with the help of equity partners Dudley Marvin, Brian Ewbank, Butch (Christian)

Paulsen, David Marvin, and Reginald Smith, all of whom have been long-term employees. Stafford's Hospitality properties include: The Bay View Inn in Bay View, The Perry Hotel in Petoskey, The Crooked River Lodge in Alanson, The Pier Restaurant in Harbor Springs, The Weathervane in Charlevoix, The Noggin Room Pub in Petoskey.

**About Hotel Investment Services, Inc. (HIS):** HIS encompasses a diverse portfolio of elegant boutique hotels, award winning resorts, franchised full-service and limited-service hotels, independent hotels, and banquet facilities. The company is an approved operator for Marriott, Hilton, Hyatt and IHG hotels. Services include Hotel Management, Design, Development, Sales and Marketing, Revenue Management, Hospitality Consulting, Feasibility Studies and Culinary Consulting.

**Charlevoix Circle Market Returns to Delight Shoppers for the 2023 Holiday Season**

CHARLEVOIX - Charlevoix Circle of Arts is thrilled to announce the return of its highly anticipated annual event, the Charlevoix Circle mARkeT, running from November 17 to December 30, 2023. This enchanting holiday showcase will feature a diverse array of locally crafted items, original art, and delectable locally produced treats. The festivities kick off with an opening recep-

tion on Friday, November 17th from 5-7pm, where visitors can enjoy complimentary food and beverages while shopping. Charlevoix Circle of Arts' exhibit gallery will transform into a festive haven for handmade shopping, offering a splendid selection of gifts for everyone on your list, including yourself. Visitors will have the opportunity to peruse and

purchase items from 50 local makers, artists, jewelers, and more, with sales continuing through December 30, 2023. In addition, on Saturday, December 2nd, the Charlevoix Circle of Arts will host its 2nd annual Christkindl Market, a German-style holiday festival and artisan market. This delightful event will feature a combination of indoor and outdoor activities, as

well as a tempting assortment of food and drinks. It provides a one-of-a-kind shopping experience with an abundance of handmade gifts for everyone on your holiday list. Sarah Matye, Executive Director, emphasizes the importance of supporting local artists and makers by shopping at the Circle mARkeT. She notes, "Dollars spent go directly to the artists who create

the items purchased, and a small commission supports Charlevoix Circle of Arts in covering operational costs such as staffing, heating, and electricity for the building." The public is cordially invited to explore and shop this curated collection of locally made products, made possible through the generous sponsorship of Charlevoix State Bank. The Charlevoix Circle of Arts is open from 11am to 4pm, Monday through Friday, and from 11am to 3pm on Saturdays. You can find us at 109 Clinton Street, in the heart of downtown Charlevoix. For more information about the exhibit or the Charlevoix Circle of Arts, please contact us at (231) 547-3554 or visit our website at www.charlevoixcircle.org.



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# News

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weather forecast

**THURSDAY**




**HIGH: 60**  
**LOW: 40**

**FRIDAY**




**HIGH: 41**  
**LOW: 37**

**SATURDAY**



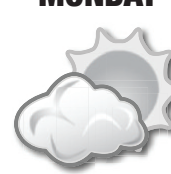
**HIGH: 43**  
**LOW: 35**

**SUNDAY**




**HIGH: 39**  
**LOW: 32**

**MONDAY**




**HIGH: 42**  
**LOW: 38**

**TUESDAY**



**HIGH: 43**  
**LOW: 36**

**WEDNESDAY**



**HIGH: 39**  
**LOW: 30**

**record temps**

Day	.....Avg HIGH	.....Avg LOW	.....Record HIGH	.....YEAR	.....Record LOW	.....YEAR
Nov 16 ..	41	27	65	1953	0	2019
Nov 17 ..	40	27	70	1953	5	1959
Nov 18 ..	40	26	68	1953	7	1959
Nov 19 ..	40	26	71	1953	10	1992
Nov 20 ..	39	26	65	1953	0	1951
Nov 21 ..	39	26	62	1953	-2	2008
Nov 22 ..	38	25	63	2012	-7	2018

## OBITUARIES

### John Comber, 89

(JAN. 1, 1934 — NOV. 10, 2023)  
CHARLEVOIX



John Douglas Comber of Charlevoix passed away peacefully on Friday, November 10, 2023, at the Charlevoix Hospital. He was born on January 1, 1934, in Flint, MI, the son of Vernon and Rosa (Taylor) Comber.

John graduated from Flint Northern High School in 1952, and shortly after, he enlisted in the United States Army in 1954 at the end of the Korean War. Upon returning home, he married Kathleen Myers on January 26, 1957, and attended Michigan State University where he earned his bachelor's degree in business. He then operated the Dayton Street Comber's Market in Flint which was one of three stores his father had opened. Years later, he taught business and finance classes at Grand Blanc High School, Baker College, and Northwestern University.

John and his wife retired to the home he built on Torch Lake in the late 80's before moving to Charlevoix around 2010. John and Kathleen attended Belltower Reformed Church in Ellsworth for many years. He loved meeting new people and hearing the different stories everyone had to tell. Over the years he enjoyed wood carving, fishing, swimming, and playing chess and rook. He will be remembered for his outgoing personality and his humor, which was quick-witted until the very end.

John is survived by his loving children, Debbie Comber (Dennis Schneider), John (Melanie) Comber; his sister, Dorothy (Don) Teasdale; three grandchildren, Charlie Comber (Natalie Ferrer), Amie Comber, and Noah Comber; and his great-granddaughter, Mara Morley.

He was preceded in death by his beloved wife, Kathleen Comber; his parents; his brother, Bill Comber; and his sister, Louise Mills.

John's family will hold a remembrance gathering at the Torch Lake Day Park on Saturday, November 25th at 2:00 p.m. They would also like those who knew John to leave a memory or picture of him in his online obituary guestbook at [www.mortensenfuneralhomes.com](http://www.mortensenfuneralhomes.com)

In lieu of flowers, memorial contributions may be made to the Shriner's Children's Hospital.

Arrangements are in the care of the Charlevoix Chapel of Mortensen Funeral Homes.

### Nona Marie Spence, 87

(NOV. 27, 1935 — NOV. 10, 2023)  
EAST JORDAN



Nona Marie Spence passed away peacefully, November 10, 2023, with her beloved husband Jim by her side. She was born November 27, 1935 the daughter of Alva and Elizabeth (Pruitt) Noiro.

Nona was full of life. She loved to cook and spend time with her family. She enjoyed camping and the great outdoors. Nona also kept a very clean house.

On June 19, 1980 in Bellaire she married James Spence who survives. Also surviving are her children Mark (Marlene) Derenzy of East Jordan, Orville Derenzy of East Jordan, Donna (Al) Buning of Mancelona, stepson Edward (Margaret) Spence of Fort Fairfield, ME, brothers Alan (Connie) Noiro of East Jordan, Alvie Noiro of Charlevoix, 6 grandchildren, 3 great grandchildren and many nieces and nephews. Preceding her in death were her parents, her son Dennis Derenzy, daughter Sherry Monfort, sister Brenda Bowden, and stepson Timothy Spence.

Arrangements are in the care of the Ellsworth Chapel of Mortensen Funeral Homes. Please sign her online guestbook at [www.mortensenfuneralhomes.com](http://www.mortensenfuneralhomes.com).

### Alfred Bergmann, 96

(APRIL 30, 1927 — NOV. 8, 2023)  
CHARLEVOIX



Alfred Ewald Bergmann of Charlevoix passed away peacefully on Wednesday, November 8, 2023 at Boulder Park Terrace. He was born on April 30, 1927, in Charlevoix, the son of Fritz and Sybel (Cook) Bergmann.

At the age of 17 Alfred left high school to serve his country during World War II in the United States Navy. Al-

fred was a "Nuclear Veteran" having helped to sail the Japanese battleship Nagato to the Bikini Atoll, he was honorably discharged shortly after witnessing the first in a series of nuclear tests in the region. Upon returning home, Alfred went back to school and graduated from Charlevoix High School. Alfred worked as a lineman for the City of Charlevoix for 36 years and served his community as a volunteer fireman and EMT for many years.

Alfred loved spending time in the outdoors. He was an avid deer hunter and fisherman, and enjoyed many other outdoor activities including camping, gardening and mushroom hunting. He was an avid bowler, nearing a perfect game on more than one occasion.

Although he loved to travel, having taken his fifth wheel across American on several occasions, he would always say that he never found a place that could compare to Charlevoix.

Alfred is survived by three children, William (Peggy) Bergmann of East Jordan, Beth Sommerfeld of Charlevoix, and Allen (Mary) Bergmann of Coon Valley, WI; nine grandchildren; and many great-grandchildren.

He was preceded in death by his wife, Betty Bergmann; his parents; seven brothers, Frederick, Robert, George, William, Richard, Eugene, and Charles; and his granddaughter, Kelly Bergmann.

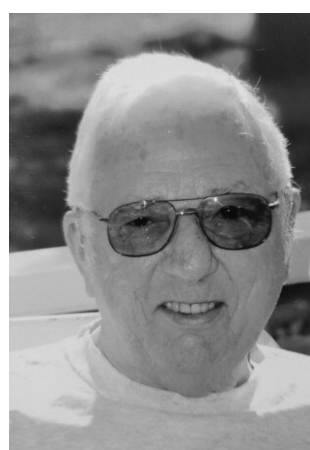
Alfred will be laid to rest next to Betty during a private graveside service.

In lieu of flowers, memorial contributions may be made to the Charlevoix Area Humane Society.

Arrangements are in the care of the Charlevoix Chapel of Mortensen Funeral Homes. Please sign his online guestbook at [www.mortensenfuneralhomes.com](http://www.mortensenfuneralhomes.com)

### Arthur James Ruis, 96

(MARCH 13, 1927 — NOV. 8, 2023)  
ELLSWORTH



Arthur James Ruis of Ellsworth died on November 8, 2023. He was the son of James and Alice Ruis of Ellsworth. Born March 13, 1927, he graduated from Ellsworth Public Schools where he met the love of his life, Maxine Ruth Somerville. Art worked with his father, James, in his auto mechanic garage in downtown Ellsworth during high school, and immediately upon turning 18 he enrolled in the Navy

to serve his country during World War II. He attended training in Chicago and then spent a year working in the engine rooms on Navy ships in the Pacific theater before being honorably discharged in July 1946. Upon returning to Ellsworth, he immediately went looking for Max, and he was thrilled (and perhaps relieved) to find her in town waiting for him. They married on November 13, 1947.

Art continued working with his father as an auto mechanic after returning to Ellsworth, and he built his family a home on Main Street in Ellsworth over the next several years, working on the house late into the night most nights after working in the garage all day. It was truly a labor of love.

Eventually Art took over the garage from his father, operating it until his retirement in 1991, and he continued to do small engine repair from his home shop for many years thereafter. Known affectionately by many in the community as "Smart" Ruis, Art could fix any machine or engine he ever laid hands on, and built plenty of them from scratch as well. His mechanic skills were legendary, but so were his generosity and strength of character. He earned the respect of every person who knew him, but particularly that of his family, who thought the world of him.

In retirement, he enjoyed camping in Sault Ste. Marie, where he spent countless hours logging the ships that passed through the Soo Locks. He remained fascinated by ships and mechanical wonders for all of his days. Even after his camping days were behind him, Art enjoyed watching ships during day trips to the Locks, or even just to Charlevoix to watch the ships docking at St. Mary's Cement Plant.

Art dotingly cared for Max in her later years as she suffered from dementia, and she preceded him in death in 2010. He has missed her terribly, but he is now rejoicing at being reunited with her in Heaven.

Art was also preceded in death by his parents, James and Alice; his sister, Geneva (Hans) DeYoung, his daughter, Patricia Dawn, and a grandson, Collin Ruis. He is survived by sons Randall (Cynthia) Ruis of Charlevoix and Donald (Danielle) Ruis of Tampa, FL; grandchildren Hilary Dawn, Amanda (Jeff) Skeel, Aaron Dawn, Bradley Ruis, and Natalie Ruis; great-grandchildren Parker and Emily Skeel, niece Judith (Robert) Vollmer, nephew Dean (Jennai) DeYoung, and many grand-nieces and grand-nephews.

Memorial services were held on November 13, 2023 at Belltower Reformed Church in Ellsworth, where Art was a member all his life. After the service, Art was laid to rest next to his beloved wife, Maxine, at Atwood Cemetery.

Memorial contributions in Art's name may be made to Good Samaritan Family Services in Ellsworth, PO BOX 206, Ellsworth, MI 49729.

Arrangements are in the care of the Ellsworth Chapel

of Mortensen Funeral Homes. Please sign his online guestbook [www.mortensenfuneralhomes.com](http://www.mortensenfuneralhomes.com).

To order memorial trees or send flowers to the family in memory of Arthur James Ruis, please visit our flower store.

### Joseph Stanley McDermott, 88

(MAY 31, 1935 — NOV. 7, 2023)  
CHARLEVOIX



Joseph (Joe) Stanley McDermott of Charlevoix, MI found solitary peace on 11-7-2023 at Grandview Medical Care Facility in East Jordan. Joe was born to Sophrona Vossberg McDermott and Robert "Mick" McDermott on May 31, 1935 in Charlevoix.

He grew up in Charlevoix and was a golden gloves boxer, played high school football and was a golf caddy at the Belvedere Golf Club as a teenager. Joe enjoyed golfing, cross-country skiing, wood-working, drawing cartoon characters, camping, bicycling, walking and traveling. He took great pride in his yard, home and vehicles. He was instrumental in the development of the Golden Gloves Boxing Academy at the East Jordan Civic Center. He dedicated his career to the East Jordan Iron Works and retired as the Superintendent (white hat) of the Grinding Room. He was known as a dedicated member of the organization, hardworking with attention to detail, and a passionate motivator!


Joe is survived by: his wife Pauline McDermott children; Jody Purifoy Reeves, Cathy Griffore, Kristine Roy, Jill Austin, Patti Fuller, and Lewis (Butch) Wright; and siblings; Robbie McDermott, Kitty Faulkner and Betty Slade. He has many grandchildren and great grandchildren who have brought him joy through the years. He was greeted in passing by his parents, daughter Kelly Conway, brother Robert McDermott, and sister Nancy Currier.

A celebration of life was held on Sunday, November 12, 2023 at the Mortensen Funeral Home in Charlevoix. Memorial Contributions may be directed to the Charlevoix Public Library.

Please sign his online guestbook [www.mortensenfuneralhomes.com](http://www.mortensenfuneralhomes.com).

Join the sharing of memories via Zoom <https://us02web.zoom.us/j/85344724172?pwd=emNtYmN4ZS9ySTdnTy8rWDF0UjVudz09>

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# News

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## LEADERSHIP

### Increasing Our Self-Confidence

BY JOHN KEYSER



John Keyser

who support, believe in us and reaffirm our strengths and positive qualities.

□ Think about situations where we are the

strongest and most powerful (managing projects, at the gym, coaching a team, etc.) and remember that we are this strong and powerful person. (Use visualization and positive affirmations.)

□ Set some short-term, attainable goals and work toward achieving them. Remember to reflect on, celebrate, and reward our progress.

□ Take on and learn a new skill such as dancing, painting, a foreign language, or playing an instrument. Be sure to acknowledge each step of our development.

□ Do something that scares us or makes us nervous. (Speak at a conference, attend a networking event, hold a difficult conversation, etc.) Reward our self for following through on a difficult and challenging task.

□ Find a mentor or a coach to help work to build our self-confidence and hold our self accountable for taking action.

Many people mistakenly believe they have to stop being afraid of something before they can do it, when in fact the opposite is true. Once we do something that scares us, we will not be as afraid of it, and our self-confidence increases. This courage will transfer over to new things that we have never done before. We fear what we think we can't handle. Once we prove to ourselves that we can handle it, our fear diminishes and our self-confidence grows.

*"Feel the Fear and Do It Anyway."*

— Susan Jeffers, Ph.D.

We all know that we communicate and influence others through our body language. But did you know that we also influence and communicate subconsciously to ourselves through our own body language? In a TED talk by Amy Cuddy, she talks about how "Your Body Language May Shape Who You Are."

When your body language is closed and constricted it communicates to our self and to others a self-protection and lacking self-confidence. (Examples are crossing your arms, slouching, or putting your hand on your chin/face.) Whereas when our body language is open and expanded, it communicates strength and confidence. (Examples are standing with your arms straight up in the air, sitting back with your arms crossed behind your head, or standing with your hands on your hips.)

Now we obviously don't want to pose like Wonder Woman or a winning athlete in the middle of a business meeting. However, practicing these power poses for 2 minutes in private before going into a stressful situation (giving a presentation, holding a tough conversation, going to a job interview, etc.) will actually cause us to feel and appear more confident. This is an easy technique that anyone can use to feel and come across as more self-assured and poised. Fake it until we make it really works.

Here are some more tips to increase our self-confidence:

- Develop a list of past successes, strengths, positive attributes, praise, accolades, etc. and refer to this list whenever we doubt our self or face a daunting challenge.
- In times of self-doubt and uncertainty, talk with others

## COMMUNITY LEADERS

# ANNIE RUSSELL

## HELP MAKE PEOPLE HAPPY

BY JOHN KEYSER



Annie Russell

Annie Russell is endless energy directed at helping others, to help improve our community.

First, Annie's background. She grew up everywhere, as her father was a pilot in the air force. Her mom's family was originally from Charlevoix, and Annie spent her summers here. When she graduated from high school in Florida, where her father was stationed at the time, she came up to attend community college in Traverse City, and then on Grand Valley State University, majoring in elementary education.

Upon graduation, Annie moved up to her Charlevoix, first working at Great Lakes Whitefish and Chips which has since been merged into the Villager Pub. She quickly was moved into the role of manager.

While at Villager, she met Jack, her husband to be, who also worked there. Jack had grown up in Charlevoix. They have two children a son, Jack Jr., who lives in New Orleans, and Lisa, who lives here.

When the children were young, Annie retired from the Villager, (note: and she is very thankful for the experience and learning she gained about the restaurant business), so she could be with them as they grew up. Jack had started his own remodeling and contracting

business and Annie was able to manage it while home with Jack Jr. and Lisa.

During this time, Annie and Jack purchased a home in East Jordan, where they lived happily for a number of years. They subsequently were able to find an affordable house in Charlevoix, which was more convenient as Annie now owned Bywater Café at Michigan Beach. This is a popular seasonal restaurant, which requires like 90 hours a week from Annie. Also, as a side note, Annie says she does not agree that our younger generation does not have good work ethic. She employs up to 8 young people and

has nothing but admiration at how hard they work, the hours they put in, and their reliability.

As personally experienced in the leadership field, I know exactly why Annie gets such fine work from these young employees. She works alongside them, encourages them to contribute their ideas, and she lets them do their job without micro-managing and looking over their shoulders. They are appreciative and feel a sense of ownership in the Bywater Café business. This is a lesson for all of us in our work!

Annie is also a writer. Her fourth book should

be published by the time this article appears. Also, Annie is an artist, especially during winter months, using vibrant colors and strokes to convey her feelings.

Annie has also created a Haunted History Tour. She loves the history of our area, Up North Michigan.

While Jack Jr. and Lisa were in school, Annie helped with a great many activities, e.g., set designs for plays and shows, bake sales, Girl Scout Leader, and whatever was needed. She loves helping children! Annie quietly, without desired recognition, is continually helping single moms find housing, and clothing for children in school whose families are in need.

Annie knows that there are so many families here that struggle, that are one unfortunate event from poverty. She cares and she wants to do what she can to help, and to help make people happy.

I asked Annie about messages she would like to share. She immediately said:

- Be positive, only positive, and do not vent online, which is not helpful
- Help out in our community, many are in need
- Recognize the potential benefits of trade schools in our area

We are blessed to have Annie Russell here in Charlevoix County and Up North Michigan!

## Conservancy Trails that are CLOSED to Hunting

With firearms hunting season opened, Little Traverse Conservancy is sending its annual reminder that there are many trails throughout its service area in northern lower and eastern upper Michigan where hunting is not allowed. The following list is not exhaustive but features those preserves and reserves that include official trail systems.

For more information, visit the Conservancy interactive map at [landtrust.org/](http://landtrust.org/) explore.

You can also find hunting information at the same location on the web.

A printed map is available at their office at 3264 Powell Road, Harbor Springs.

Hunting is NOT allowed on the following preserves and reserves owned by Little Traverse Conservancy:

### Charlevoix County

- Nathan "Barry" Driggers
- The Hill
- Charles A. Ransom
- Raven Ridge
- Rogers Family Homestead
- Portions of St. Clair Lake/Six Mile Lake Natural Area
- Wisser-Saworski

### Beaver Island

- Barney's Lake (open to waterfowl hunting only)
- Little Sand Bay
- George and Althea Petritz

### Cheboygan County

- Agnes S. Andreae (hunting is allowed on adjacent Boyd B. Banwell)
- L. John & Helen Bishop
- Chaboiganing (hunting is allowed on adjacent Indian Point)
- Duncan Bay
- Adolph and Margaret Gauthier
- Hildner-Bearce/Waubun/Davis
- Seven Springs
- Vivian VanCampen

### Mackinac County

- William B. Derby
- Mackinac Bay

### Chippewa County

- DeTour Peninsula
- Vermilion Point



### Emmet County

- Bubbling Springs
- Sally and Jack Clark
- Sally & Art Hailand, Jr./Helstrom Family
- Ray Johnston
- Allan and Virginia McCune
- Naas, Mauger, Raunecker, & Leslie
- Oden Island
- Round Lake
- Sally Stebbins
- Offield Family Viewlands
- Thorne Swift
- Waldron Fen
- Woollam Family

NOTE: Little Traverse Conservancy is currently phasing out the LTC Explorer app and will be moving to the All Trails app in 2024.

The Little Traverse Conservancy is your local land trust. Individuals, families, and businesses make annual donations to ensure that LTC can protect land throughout northern Michigan for your family and generations to come. Nature Preserves and Working Forest Reserves are open to you and can be found throughout the northern lower and eastern upper peninsulas of Michigan. LTC receives no government funding for its operations. In addition to offering voluntary land protection options for landowners, we reach thousands of children with environmental education programs each year. More than 100 miles of trails are available on dozens of the more than 200 nature preserves and working forest reserves. For more information, visit [www.landtrust.org](http://www.landtrust.org) or call 231.347.0991.

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# News

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## Practicing Contentment This Holiday Season

BY RACHEL CRUZE

I love Thanksgiving almost as much as I love Christmas. There's just something about the family time, and the official kick-off to the whole holiday season that feels extra cozy and magical. But with the start of the season also comes more pressure, higher expectations, and countless opportunities to spend crazy amounts of money on everything from plane tickets to monogrammed organic cotton napkins. So here are five tips for keeping your expectations realistic and your spending in check throughout the holidays this year.

### Set healthy boundaries

My good friend Dr. John Delony always encourages people to decide in advance what their holiday boundaries are going to be, and then be firm about them. This will help you not cave to the unnecessary expectations we can often place on ourselves (or others can place on us) during the holidays. And you can set boundaries around all kinds of things—like time, technology and money—that will then inform the choices you make throughout the season.

For example, visiting family is important, but if you're trying to get out of debt and already planning to travel to see your family for Christmas, maybe you choose to stay home for Thanksgiving. Or maybe your idea of the perfect holiday is one where everyone is talking and genuinely connecting, so you set a "no phones allowed" rule for the day.

### Stick to your budget

Speaking of money boundaries, don't let yourself head into the holiday season without having a monthly budget in place. Now, all you Black Friday shoppers, hear me out. Being on a budget doesn't mean you can't spend money—it just means you tell your money where to go by deciding in advance how much you're going to spend and what you're going to spend it on. Then you actually have the freedom to spend that money without the headaches and stress that come with accidentally overspending!

### Prioritize generosity

My dad always says generosity is the most fun you can have with money, and I agree. And while we should make giving part of

our budget year round, this is such a special time to be intentional about blessing others. So, brainstorm some creative ways you can give your money, time and talents. If you have a spouse and kids, involve them in this process too, and enjoy all the fun that comes with an others-focused perspective.

### Keep a gratitude journal

Not to get super cheesy, but in the whirlwind of holiday activities, it's easy to lose sight of the meaning behind all of it. So if you're a journaler like I am—and even if you're usually not—set aside some time to get quiet and jot down what you're truly grateful for this year. I have a Contentment Journal with guided prompts you can use for this, or you can just write down some reflections on your own. This really sets the tone and gets you in the right mindset for the rest of the season.

### Talk about contentment with your family

This time of year can come with so much focus on all the "stuff" we want or don't have yet. Let this season naturally spark conversations about con-

tentment and appreciating everything your family already has. This is a great principle to keep in mind year-round, since comparison and wanting to keep up with the Joneses can lead us down a slippery slope financially and emotionally—and contentment protects us from all of that. If you have kids, talk to them about the fact that it's okay to want and have nice things, but there are other things in life that matter much, much more.

If you're looking for a simple way to start conversations about money and beyond with the little ones in your life, check out these free resources. I'm wishing you and your family the happiest Thanksgiving and holiday season!

Rachel Cruze is a two-time #1 national bestselling author, financial expert and host of The Rachel Cruze Show. Since 2010, Rachel has served at Ramsey Solutions, where she teaches people how to avoid debt, save money, budget, and win with money at any stage in life. She's authored three bestselling books, including her latest, Know Yourself, Know Your Money: Discover WHY You Handle Money the Way You Do, and WHAT to Do About It! Follow Rachel on Twitter, Instagram, Facebook and YouTube or online at rachelcruze.com.

## Protecting Public Health

CHARLIE MACINNIS  
FORMER EMMET COUNTY  
COMMISSIONER,  
HARBOR SPRINGS

We all can thank the Health Department of Northwest Michigan for its outstanding job of protecting the overall health of the public within the counties it serves.

Guidance of the agency by the eight-member board of health made up of two county commissioners each from Emmet, Charlevoix, Otsego and Antrim counties can be a slightly different matter.

Near the end of an otherwise routine monthly meeting on November 7, Commissioner Jaris Rubingh of Antrim County offered a surprise, verbal motion not published in advance to immediately end a public health program.

His focus was the agency's participation in an innovative nationwide program to monitor the presence of Covid virus by sampling wastewater to help prevent future, larger outbreaks.

Rubingh called it "a phenomenal waste of taxpayer money." He cited his experience taking fecal samples from his large herd of dairy cows and what he said was its lack of value in preventing disease.

In coordination with the Michigan Department of Health and Human Services, The Department of Environment, Great Lakes and Energy and Michigan State University, health department staff take samples from 18 sites including wastewater treatment plants in Gaylord, Charlevoix, East Jordan and Petoskey, multiple schools, and four congregate care facilities.

Written documentation provided by staff said that wastewater monitoring can provide an early indicator for the presence of disease in our community and track trends over time. After a spike in virus

was discovered at Mancelona High School, school staff requested additional home test kits. A spike at a long-term care facility prompted staff to get all residents tested. Those who tested positive were isolated, which prevented the possibility of a much larger outbreak.

The board of health was reminded by staff that the \$700,000 state-funded program was approved in September as part of the budgeting process and cancellation would be very disruptive.

Dan Thorell, the agency's health officer, said that the program has opened a new door for public health surveillance and is part of a national project related to Covid. He noted that our communities are not doing as much Covid testing as was the case during the pandemic. He said abruptly ending it doesn't make sense. He noted it can be expanded to test for other diseases.

Before calling a vote, Chairman Hankins said, "I trust Dan. When he says something is valuable, I am going to defer to his judgement."

Rubingh's surprise motion failed on a 4-4 vote with both Emmet County commissioners, Hankins and one Antrim County commissioner voting against it; both Otsego County commissioners, Rubingh and a Charlevoix County commissioner voted for it.

The meeting was shorter than some in recent months, with fewer people in the audience.

You can go to the Health Department website to watch the whole meeting on YouTube. Better yet, look on the health department's website, <https://nwhealth.org>, for the informational packet given to the commissioners in advance of the meeting. You can read about the great work being done to improve the health of our communities.

## New Family Resource Guide, Family Planning & Pregnancy Guide, and resource support phone line now available from the Great Start Collaborative

The Great Start Collaborative of Charlevoix, Emmet and Northern Antrim Counties has recently completed and released two online resources to help families, individuals and children throughout Northwest Michigan: The Family Resource Guide and the Family Planning & Pregnancy Guide. In addition, a new phone line is now active to help families connect with local resources.

The Family Resource Guide is intended to provide easy access to the many supports and services available in our community to support individuals in times of hardship. Users can find a range of resources, from child and parenting resources to counseling and crisis services, food assistance, housing, and utility assistance. It is intended for use by individuals of all ages, including families with young children, veter-

ans, and resources for the elderly.

The GSC has also completed and released the first ever Family Planning & Pregnancy Guide, in collaboration with the Health Department of Northwest Michigan. This guide is intended to be a source of education and resource connection for individuals and families who are no longer actively taking steps to prevent pregnancy and who are of childbearing age.

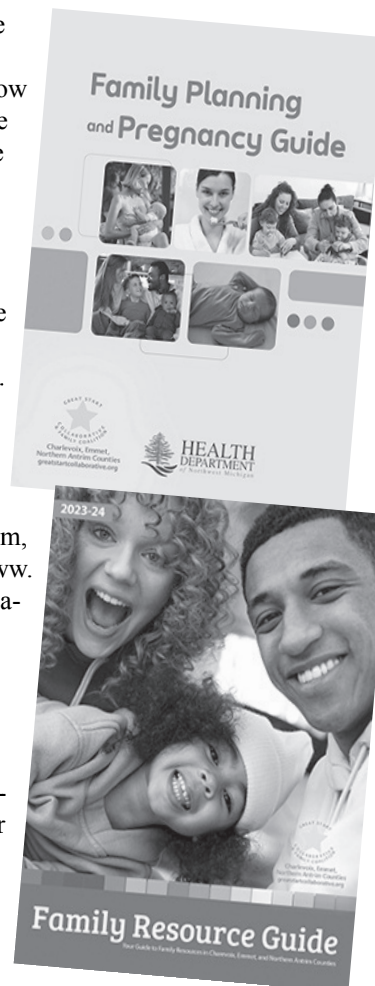
Both guides are available online at <https://greatstartcollaborative.org/family-resource-guide>

"These two guides will help families and individuals in our region with finding critical resources and support in times of need or significant transition," said Savannah Cool, Great Start Collaborative Director.

Resource support phone line also now available As part of the release

of the Family Resource Guide, the Great Start Collaborative is also now operating the "Help Me Grow Char-Em" phone line, with a Family Resource Coordinator available who can assist families with children prenatal to age 8 in navigating local resources and supports. To reach the Family Resource Coordinator, call (231) 308-0289. To learn more about Help Me Grow Char-Em, go online to <https://www.helpmegrow-mi.org/charcounty>.

The Help Me Grow initiative is part of a nationwide effort to connect families with young children with resources to support their needs, from providing an online developmental assessment tool to finding child care and preschool.



## Chamber Champion Raffle winners announced

THANK YOU To Everyone who purchased tickets from our Chambers. We are so humbled and appreciative of the support and dedication of our members and residents throughout our communities that we serve. Proceeds raised from this event will help each of the three Chambers' (East Jordan, Charlevoix and Boyne City) with our operating expenses. Thanks

to everyone's support of this fundraiser we are ALL winners!

Congratulations to the three (3) winners of the Chamber Champion Raffle drawing.

\$10,000.00 Winner  
Kelsey Novotny  
\$2,000.00 Winner  
Shannon Dunlop  
\$1,000.00 Winner  
John Howrani

## St. Mary's Christmas in Bavaria

All are invited to "Christmas in Bavaria" - a Festive Dinner Celebration honoring the life of Pope Benedict XVI on Saturday, Dec. 9 at 5:00pm at St. Mary Parish in Charlevoix.

"Christmas in Bavaria" will feature an inspiring presentation from Fr. Christopher Jarvis on the life of Pope Benedict XVI and his teachings on the Eucharist.

Guests will also enjoy a festive Christmas Market, authentic Bavarian cuisine, and a special

musical performance from St. Michael High School Choir.

Cost is \$50 a ticket and group table reservations are now available. Tickets are now available for purchase on St. Mary's parish website, [stmarycharlevoix.com](http://stmarycharlevoix.com) and at St. Mary's Parish office by calling 231-547-6652.

Proceeds to benefit St. Mary's Youth Ministry Program.

Contact Liz Gengle at [egengle@stmaryschool-charlevoix.org](mailto:egengle@stmaryschool-charlevoix.org) for more information.

## LOCALLY OWNED, LOCALLY OPERATED LOCAL NEWS, LOCAL SPORTS

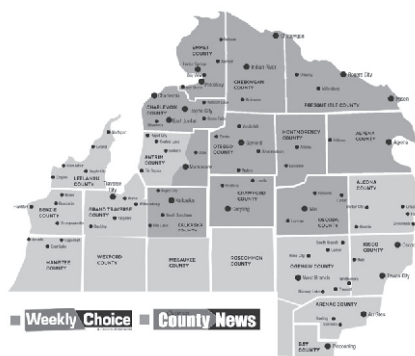
The Weekly Choice and Charlevoix County News are locally owned newspapers

We are independently owned newspapers based in Gaylord, Michigan

Dave Baragrey and the staff of news writers, sports writers, photographers, graphic designers, delivery people and sales people all live and work here and care about our local communities we serve.

We hear from readers every week how much they appreciate all the local coverage. We appreciate all the positive response from both readers and advertisers to our newspapers that we hear so frequently.

So many newspapers in the area have dropped 30% and as much as 50% in circulation over the past year. Our newspaper distribution has remained steady and in many towns has grown in circulation.



We of course REALLY appreciate the advertisers. That is our primary source of revenue that allows us to publish our popular newspapers every week covering all over Northern Michigan.

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newspaper advertising that is costing you way too much while reaching way fewer readers, you should try our newspapers. You will likely pay less money for far more circulation and reach readers in a much larger area.

The Weekly Choice is distributed free every Thursday at almost 600 locations around Northern Michigan.

The Charlevoix County News is distributed every Thursday in Boyne City, Boyne Falls, Charlevoix, East Jordan and Ellsworth to subscribers and on newsstands and wherever newspapers are sold. Cost is still just 75 cents (not \$1.25 or \$2.00).

If you want to reach more consumers with your advertising and pay less money for advertising, give Dave Baragrey a call or email. You can even stop into our office (we still have our office open).

### CHOICE PUBLICATIONS AND MICHIGAN MEDIA

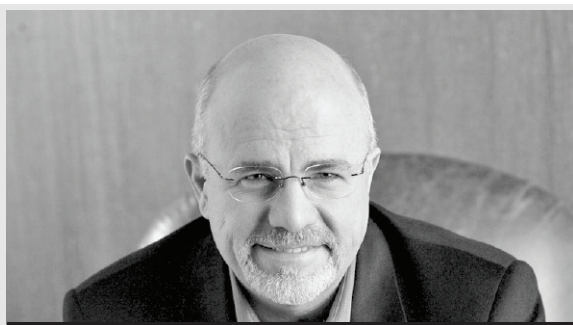
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# News

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## DAVE

### Says...

By Dave Ramsey

## Go into Debt for a Wedding? Nope!

Dear Dave,

Our daughter's college education is pretty much paid for already through grants and scholarships, and my wife and I make good money. We just started your plan, so when we get to Baby Step 5, saving for college, can we substitute that with saving for a wedding?

—Benton

Dear Dave,

My husband and I have just \$12,000 to pay off before we're debt-free. We've paid off almost \$70,000 in debt in the last two years, and we both just turned 50. We would like to buy a house soon, but we know we need an emergency fund. It would take us over a year to build up an emergency fund, so since we're getting older, should we make adjustments to the Baby Steps?

—Debbie

Dear Benton,

I'm glad you're thinking ahead, buddy. And I don't have a problem with your idea. It's always a good plan to save for a wedding, if you have the financial resources to do so.

Did you know the average wedding in America this year, according to Zola.com, ran around \$29,000?

Of course, you don't have to pay anything close to that amount to make a wedding a beautiful and memorable occasion. Your household income, debt, savings and other factors will all play a part in how much you can legitimately afford.

Sit down with your wife, crunch some numbers and see what makes sense in your situation. Just remember to pay cash for the wedding. If you have to go into debt to make it happen, you're spending way too much!

—Dave

Dear Debbie,

You've been making great progress, and you obviously have a good income to be able to pay off debt that quickly. But it shouldn't take you two a year to build up an emergency fund, considering the rate at which you've been paying off debt.

Yes, you need a fully funded emergency fund of three to six months of expenses set aside before you start saving a down payment for a home. Maybe in your case, you could lean a little more toward the three-month side with your emergency fund. Then, after you're all moved in, you could revisit the emergency fund and beef it up to six months.

Fifty isn't old, Debbie. Just stay on course and stick with the plan. You two have plenty of time to get your finances in order and find a great home!

—Dave

## While the Hunter's away, the spouse will play! Join us Saturday & Sunday for Hunter's Widow Art & Craft Show

GAYLORD – Treetops Resort in Gaylord will host Hunter's Widow Weekend on Saturday and Sunday November 18-19, from 10am to 5pm daily. Artists, makers and vendors will have unique, handmade and unusual items just in time for the holidays. Admission is \$3 and free for anyone under 16. Bring a canned or non-perishable item to support local food bank and save \$1.

Boomerang maker, Larry will be back with his handmade wooden creations. Perfect for any guy gift this holiday season. Grab your bestie and get matching permanent jewelry. Bracelets, anklets and more! Paintings, stuffed cuddly toys, home decor, pottery, small batch dog treats and even pooch real antler chews will be available.

Grab a drink and shop away! Tasty cocktails and libations will be offered with a cash bar. Be sure to wear your BEST camo outfit for a chance to win \$50 in Blue Ribbon Bucks that may be spent with any booth at any Blue Ribbon Event. Contest takes place at 3pm Saturday. Check in when you arrive. Contest is

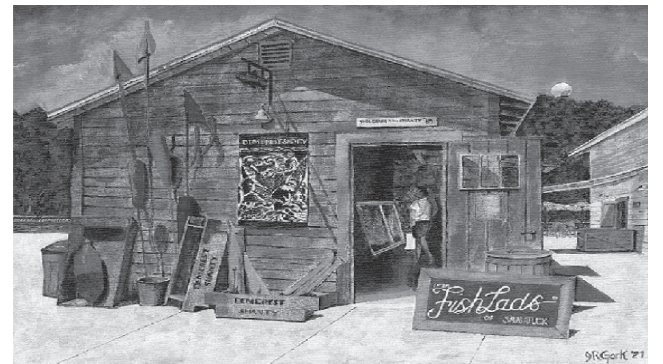


FREE and open to anyone.

Giving back to local communities is part of Blue Ribbon Events mission. Many events each year are chosen by Blue Ribbon events to work with area Food Banks providing assistance in stocking their shelves. There are several ways you can support your community food bank this weekend.

Bring a canned good and save \$1 off your admission.

You can win some cool art by purchasing raffle



tickets with all proceeds going to Community Lighthouse Food Bank. Tickets are just \$1, 6 for \$5 or 25 for \$20

Stop by the Hunter's Widow Photo booth, drop a donation in the bucket and get a memento of your day.

Applications are now open for all 2024 events! For more information on future events or how you can participate as an artist, visit [www.daniellesblue-ribbonevents.com](http://www.daniellesblue-ribbonevents.com) or call 231-350-8277.

## Record Number of Boyne City Children are "Dressed for Chill" by Local Non-Profit

Boyne Eta Nu Charities is a nonprofit organization that has served the Boyne City community for nearly 60 years. The 48-member ladies group works across many different committees to support vulnerable Boyne City residents as well as to help celebrate the "Best Fourth in the North" by raising funds for the annual fireworks show. One of the most intensive projects, "Dress for Chill" just wrapped a record 221 early childhood and elementary children in warm outdoor wear for the upcoming cold-weather. Charlotte Battjes, Dress for Chill (DFC) committee chair for the past five years provides this perspective, "Each year we see the need grow in our early learning and elementary needs, last year we dressed 203 children. We

work closely with designated school personnel to identify and coordinate the efforts with the parents and gain accurate information on sizing and then we go to work!"

This past October 12, twenty-nine ladies dressed 136 children at the Boyne City Elementary School. A week later, the team was back in action at the Early Learners program where another 85 children received their bundles of warmth to face the winter ahead. Though it may seem this project is limited to the fall season, it is a massive lift all year. The Dress for Chill team shops all year for deals and bargains, taking advantage of end-of-season sales and close outs. We buy, sort, catalog and store all the purchases throughout the year

until September, when we begin working with school administrators to coordinate sizing information from parents. Simultaneously, the team starts coordinating ensembles for each child, which are then assembled and tagged for delivery to the school. In mid-October, we meet with the children at school to try on their new clothes, making sure of fit. We bring totes of inventory in case we need to switch out sizes, and make sure everything fits just right. Each article is then labeled with their name, signifying ownership of their items. It is truly a labor of love.

Each year we also need to resupply our inventory and are at the mercy of fundraising through grants and donations from individuals and organizations in the area and beyond. One

of these standout supporters has been Pat O'Brien & Associates Real Estate who on November 6, made another very generous donation to the effort. The organization has been a long-time supporter of DFC and Eta Nu is honored by their continued support for this project. "We couldn't do this without the strong community business and individual support," says Battjes.

The organization invites others to champion this cause with funding support. All donations are tax deductible. Checks should be made out to Boyne Eta Nu Charities/Dress for Chill and can be mailed to: P.O. Box 133, Boyne City, MI 49712, or donations can be made online at <https://donorbox.org/harvest-fest-2022>

# Christmas in BAVARIA

## A FESTIVE DINNER CELEBRATION

Honoring the Life of Pope Benedict XVI  
With Guest Speaker Father Christopher Jarvis

**ST. MARY PARISH CENTER**  
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DECEMBER 9, 2023 | 5PM

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Tickets Available at St. Mary Parish Office  
\$50 Per Individual  
Proceeds to Benefit St. Mary's Youth Ministry Program

### 4th Annual, Light Up EJ For Christmas Parade & Block Party!

6:30 – 8:00 p.m.  
Main Street, EJ

**Parade:** Friday, December 1st, 2023 @ 6:30 pm (Line Up at 6:00 pm)

**Santa & Mrs. Claus Visits:** The Foundry Craft Grillery (please enter from Main St. & exit on Spring St.)

**Reindeer:** Antler Ridge Farms: Parking lot by the Chamber

**Raffle Drawing:** Winner drawn @ 7:30 pm \$500 Cash Prize (do not have to be present to win).

**Soup Cook Off:** The Teen Zone, 5:00 pm – 7:00 pm

**Family Activity-Ornament Making:** Jordan River Arts Council  
301 Main St., EJ, 5:00 pm – 7:00 pm

**Jubilee of Trees:** Thurs., Nov. 30 @ The Boathouse: 5:30pm-7:00 pm

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Contact:  
Shandra Sweet-Hook  
with any questions  
231-350-3154



# News

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## East Jordan Student Wins Lion's District Peace Poster Contest!

East Jordan seventh grader, Nevaeh Cahoon, won the Lions Club District 11-E2 Peace Poster Contest. She will be awarded \$300 at the Lions District Convention in April 2024. Her poster will move on to compete for the Lions State Peace Poster Competition in December. If it wins, it will move on to the international level competition.

Pictured are East Jordan Lions Linda Poole and King Lion Linda Chase presenting her with \$50 and a certificate from the East Jordan Lions Club for having the winning poster in her class.

Lion Linda Poole helped to coordinate the contest with the East Jordan Middle/High School Art Instructor, Mike Schroeder.

### ASK LAURA

YOUR DOSE OF POSITIVITY AND INSPIRATION

## The Essence of Humility: A Lifelong Virtue

Hi there, dear readers! This week, we're exploring humility further – the very essence that leads to true success, which for me, means the purest form of joy.

Last week, we uncovered a common misconception: humility isn't about suppressing our ego or self-worth. Instead, it's about embracing the fact that our value is an innate part of who we are – we don't need to earn it, we're born with it. This realization empowers us to think less about ourselves and more about how we can positively impact the lives of others, beautifully aligning with the profound quote, "Humility isn't about thinking less of ourselves; it's about thinking about ourselves less."

So, how can we cultivate a more humble approach to life? Start by loving and accepting yourself, knowing you're enough just as you are. Recognize your talents and areas for improvement. View others as equals, each with unique contributions to the world. Embrace virtues like integrity, honesty, respect, and empathy. Nurture a growth mindset, embrace feedback, live in the moment, and dare to step out of your comfort zone.



Laura Jasurda

Humility is about personal growth, seeking wisdom through mentors and introspection, and understanding that our self-worth is a given, not a goal.

Let's commit to fostering and teaching humility. It's not just a moral attribute but a road map to a life filled with joy and a heart inclined to serve. Until next time, keep your spirit inspired and your actions humble.

Laura Jasurda is not just a writer and columnist; she's also a certified John Maxwell Leadership Trainer and Mentor, as well as a highly accomplished global business development executive and entrepreneur. Her passion lies in spreading positivity, nurturing personal growth, and fortifying our community bonds. Laura's mission is to empower you to unlock your full potential and lead your best life, both individually and as an integral part of your community.

## Boyne Area Young Life launched in March of 2023 for our local middle school students!

Our Young Life community consists of committed local board members, donors, volunteers and lots of wild middle school students!

Young Life is a non-profit outreach program that offers mentorship, community, a safe place, adventure, and God's love to middle school and high school students all over the world. Here in Boyne, a group of adults saw the need in the lives of kids and thought Young Life would help fill this need.

We know kids today are looking for connection,



purpose, confidence, significance and hope; YoungLife is a place where they can find that with safe adult mentors.

Wyldlife is our program for middle schoolers. We offer weekly clubs with wild and crazy games, laughter, community building, and deeper conversa-

Join us in November for Middle School Wyldlife Club 6:30-8pm

- 11/07 at BC Lanes with free bowling and pizza!
- 11/14 & 11/28 at Veterans Park Pavilion with all the usual fun.

tions about the big questions in life. We offer bible studies for students who do want to know more.

Kids are invited to Young Life summer camp where they experience a week of adventure and God's love alongside their peers and mentors -many kids describe it as the best

week of their lives!

We hope to be another positive resource in the lives of our local youth. We are looking forward to working alongside the Boyne Chamber of Commerce for the betterment of the community we serve. Many thanks to those in the community who have already partnered with us. Give us a shout if you would like to become involved in this fast-paced and joy-filled, program with kids in our community!

Contact us at [boyneareayounglife@gmail.com](mailto:boyneareayounglife@gmail.com)

## TAKE ACTION: Join the Great American Smokeout NOVEMBER 16

Northern Michigan Public Health Alliance and Health Department of Northwest Michigan (HDNW) are promoting the Great American Smokeout and encouraging community members to quit — starting with day one.

Each year, on the third Thursday in November, the American Cancer Society marks the day as the Great American Smokeout. HDNW is joining the American Cancer Society to encourage tobacco users to quit by joining the smokeout and by taking advantage of the available resources.

"You don't have to stop in one day," says Dr. Joshua Meyerson, HDNW Medical Director. "All you need to do is start with day one and move forward from there. The Great American Smokeout is a powerful reminder that tobacco users have access to resources and support in their efforts to stop smoking."

Quitting smoking is not an easy task. It takes time, a plan, and for most people, does not happen overnight. Tobacco products are highly addictive, and most tobacco users make several attempts before they successfully quit. It's never too late to quit smoking.

"Every time you fail, you learn something new and you're more prepared to try again," says Holly Campbell, HDNW Deputy Health Officer. "The best way to prepare for smoking cessation is to write a quit plan."

A quit plan can include:

- Choosing a date,
- Listing your reasons,
- Noting your triggers like stress or boredom
- Having coping methods in place to combat nicotine cravings.

Visit <https://tobaccofreelife.org/quit-smoking/> to access the "Guide to Quitting Smoking." The guide includes information on nicotine withdrawal symptoms, methods to quit, including the use of patches and other means to minimize physical symptoms, and more available aids.

The Michigan Tobacco Quitlink, 1-800-QUIT-NOW (784-8669), can offer free counseling to those who qualify. For more information visit: <https://michigan.quitlogix.org/en-US/>.

For information on the Great American Smokeout, visit: <https://www.cancer.org/cancer/risk-prevention/tobacco/great-american-smokeout/resources.html>

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## DEER HUNTING PREVIEW

# Deer herds plentiful in Northern Lower Peninsula

BY CHAD STEWART  
DEER, ELK AND MOOSE  
MANAGEMENT SPECIALIST  
MICHIGAN DEPARTMENT OF  
NATURAL RESOURCES

The 2023 Michigan firearm deer hunting season is underway, and archery season is completed. As hundreds of thousands of deer hunters prepare to head to the state's fields and forests in pursuit of white-tails, here's a look at what they can expect to find in each region.

### UPPER PENINSULA

The winter of 2022-2023 was again severe, with several impactful snowfalls late in the winter, raising fears about a significant mortality event across much of the Upper Peninsula. While there was some adult and fawn mortality reported in select areas, major die-offs from the hard winter were again avoided.

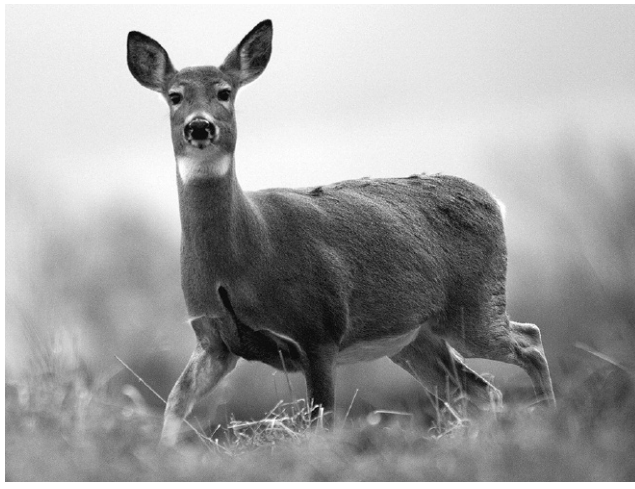
Deer numbers remain low in many locations, especially along the Lake Superior shoreline and in the western counties and even some locations in the eastern U.P., which will again temper expectations of overall harvest in the U.P. The southern portions of the U.P., including parts of Menominee, Delta and even Dickinson counties, seem to have consistent deer numbers, and another good year is anticipated for those areas. But, to be clear, there will be places in the U.P. where deer densities remain low, and hunting efforts in some of these locations will prove extremely challenging.

Where oaks are present, acorn production looks good for this year, and bow-hunters may find added success in emphasizing these areas early in the season.

The big news in the Upper Peninsula this year is that the Chronic Wasting Disease Surveillance Zone, surrounding the lone detection of a deer with CWD, was lifted. After testing nearly 2,100 deer since 2018, we identified no other CWD-positive animals. This led the DNR to recommend, and the Michigan Natural Resources Commission to approve, the removal of this zone. Of course, hunters who still want to get their deer head tested can do so. The best way to understand your testing options is to visit [Michigan.gov/CWD](http://Michigan.gov/CWD) to see what options are available in the area you are hunting. Hunters in the previously defined CWD Surveillance Zone can resume baiting, which had been prohibited since the establishment of the zone.

Also returning will be the "hunter's choice" deer regulations. This allows any legal buck (one with one antler 3 inches or longer) to be harvested on a single deer license, but hunters purchasing a deer combo license must hunt under an antler point restriction, using the regular tag to take a buck with at least three points on one side and the restricted tag to take a buck with at least four points on one side. The entire area of the former CWD Surveillance Zone will have these regulations, consistent with the surrounding units, which should simplify the regulations.

To learn more about which deer you can harvest in the area you hunt using each deer tag, see informa-



The Department of Natural Resources encourages deer hunters, especially in the Lower Peninsula, to consider harvesting a doe and passing on younger bucks to help manage the deer herd. (courtesy of DNR)

tion about U.P. antler point restrictions in the 2023 Michigan Hunting Regulations Summary.

### NORTHERN LOWER PENINSULA

The winter appeared to be mild across much of the northern Lower Peninsula, and the deer herd didn't appear to have any negative impacts coming into the spring. This has been a common trend in recent years, with typically minimal, if any, winter loss reported across the region.

Hard mast seems to be plentiful and widely distributed. It's shaping up to be a good, and potentially great, year for both red oak and white oak acorns. Pre-season scouting can definitely pay off in identifying these areas of abundance ahead of time. It's important to note that some areas have been affected by spongy moth in recent years, and those areas still might be on the lower end of mast production.

Deer numbers can vary depending on where you are in the region, but numbers are plentiful in many locations. With time in the field, most hunters should have opportunities to be successful this year. Antler growth seems to be good across the region compared to previous years, so while there are some great bucks to be had, if one doesn't present itself while you are hunting, consider harvesting a doe and passing on younger bucks to try and help manage the deer herd. Your choices will pay off in the future.

If you're able, don't hesitate to take advantage of the venison donation program through Michigan Sportsmen Against Hunger. It's a great program that allows you to donate the meat from your deer at a registered processor to be distributed to those in need.

No regulatory changes for the northern Lower Peninsula this year, so what you experienced last year should hold true for this coming year as well. It's worth noting that we still require online harvest reporting, so make sure to record your harvest within 72 hours of tagging your deer to help us with data collection and deer harvest tracking.

One big change hunters will notice this year will be to the online reporting map. Last year, hunters were asked to identify a location where the deer was harvested. After feedback from this past season, we shifted this map to the township level, giving hunters greater confidence in reporting their harvest knowing that the specific location of the deer will no longer be collected.

To record your deer harvest, visit [Michigan.gov/DNRHarvestReport](http://Michigan.gov/DNRHarvestReport) or download the Michigan

DNR Hunt Fish mobile app, where you can purchase licenses, track your lottery points and record your harvest all in one location.

For 2023, CWD testing will be focused on the northwestern Lower Peninsula and in a few counties in other areas where additional information is still needed. The counties for CWD testing in 2023 include Antrim, Benzie, Charlevoix, Emmet, Grand Traverse, Hillsdale, Isabella, Kalkaska, Lake, Leelanau, Manistee, Missaukee, Osceola and Wexford. In these counties, there will be drop boxes, staffed submission sites, and partner processors and taxidermists to assist with collection efforts.

### SOUTHERN LOWER PENINSULA

Deer remain abundant throughout much of the region. The winter of 2022 was relatively mild and once again didn't negatively affect deer in this region. In fact, the southern Lower Peninsula's deer herd is one that rarely experiences any overwinter mortality due to the abundance of summer food and the relatively mild winters.

The summer of 2023 started with droughtlike conditions throughout much of May and June.

The slow growing at the start of the planting season may translate into a later crop harvest, which typically reduces hunter success due to the availability of more standing cover for deer. This is always something worth monitoring as we approach harvest season.

The concern of epizootic hemorrhagic disease, which is often associated with droughtlike conditions, has been a discussion in deer circles for most of the summer. At the time of writing this report, EHD has only been identified in Washtenaw County, and with the peak time period coming to a close with the onset of colder temperatures, it appears we will not have a significant outbreak this year.

One change many in the southern Lower Peninsula will notice is the return of antler point restrictions on the second tag of the deer combo license.

Data from last year's online harvest reporting showed that the percentage of bucks killed with four points on one side didn't differ between southern Lower Peninsula counties with the four-point restriction on the second tag (68.1% of bucks harvested had a rack with four points on one side) and those counties without the four-point restriction on the second tag (69.4% of bucks harvested had a rack with four points on one side).



Deer hunters in the southern Lower Peninsula and parts of the Upper Peninsula should be aware of changes in antler point restrictions this season. (courtesy of DNR)

Essentially, we discovered that we had two regulations doing the same thing, so in the interest of simplicity, we placed the four-point restriction back on the second tag in 19 counties (Barry, Calhoun, Clinton, Eaton, Gratiot, Hillsdale, Ingham, Ionia, Isabella, Jackson, Kent, Lenawee, Mecosta, Midland, Montcalm, Muskegon, Newaygo, Ottawa and Shiawassee). Deer combo license buyers who hunt throughout the region will have an unrestricted first tag, with their second tag dedicated toward a buck with four points on one side. Of course, hunters can still harvest an antlerless deer on either of these tags during the archery, firearm or muzzleloader seasons.



Michigan deer hunters are required to report their harvest online within 72 hours of tagging their deer to help the Department of Natural Resources with data collection and deer harvest tracking. (courtesy of DNR)

To learn more about which deer you can harvest in the area you hunt using each deer tag, see information about Lower Peninsula antler point restrictions in the 2023 Michigan Hunting Regulations Summary.

# Earlier THAN THE BIRD

*Jump out of bed and get the earliest bird start on holiday shopping with special deals from downtown merchants. Then enjoy a sweet treat, breakfast or lunch after a busy morning of shopping!*

## Sat, Nov 18, 7-11am

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# News Briefs

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## CHARLEVOIX COUNTY SUBSCRIBE TO THE ONLY LOCALLY OWNED NEWSPAPER IN THE COUNTY

Local News, Local sports, locally owned. The Charlevoix County News is distributed by mailed subscription or at tons of locations throughout Boyne City, Boyne Falls, Charlevoix, East Jordan, Ellsworth and Petoskey. While other newspapers in the area are quickly fading, the Charlevoix County News is growing. Our newsstand prices, subscription rate and advertising rates are far less than any other paper and your message will reach readers all across the area. Contact us at Office@CharlevoixCountyNEWS.com or call 989-732-8160. One of the few Locally Owned and Locally Operated newspapers in the state.

## BOYNE CITY CITY ELECTION

Bob Farrell and Sandy Pritchard were elected to four-year terms on the Boyne City Commission Tuesday. Here are the vote totals: Bob Farrell - 508 Sandy Pritchard - 464 Skylar MacNaughton - 392 David Grayson - 186 The newly elected commissioners were sworn in at the City Commission's meeting Tuesday, Nov. 14th. The Commission will also elect a mayor and mayor pro tem. City Clerk Treasurer Jessica Puroll said there were 861 votes cast - 333 in person and 528 absentee.

## EAST JORDAN CITY ELECTION

Congratulations to the newly elected East Jordan City Commissioners - Amy Sherman, Dan Miller, Melyssa Lindenthal, Peter Sladick. The newly elected Commission members were sworn in at their organizational meeting on Monday, November 13 at 6:30 PM at East Jordan City Hall.

## EAST JORDAN RAFFLE WINNERS

The East Jordan raffle winners are: \$200 - Lisa Clavier \$300 - Lynn Carson \$1000 - Kenneth Young (graciously donated it back to the Lions). The East Jordan Lions Club would like to thank the community for purchasing their raffle tickets. Part of the proceeds will go towards childhood cancer and scholarships. They would also like to thank Gil-Roy's Hardware for allowing them to sell the tickets there.

## BOYNE CITY BOYNE MEETS BROADWAY

Tickets are on sale now. Shows dates are November 16, 17 & 18 at 7 pm - Doors open at 6:30 pm. All seats are general admission and are \$10. Cash or checks to BCPS. Tickets may be purchased through cast members, at the BCHS office (M-F 8 am - 4 pm), or at the door (if not sold out) starting at 6 pm before each show. Come see this amazing high school cast in numbers from Lion King, Aladdin, West Side Story, Moulin Rouge, Wicked, Some Like It Hot, The Producers.

## CHARLEVOIX COUNTY SNOW REMOVAL FOR SENIOR CITIZENS

The 2023/24 Senior Residential Snow Removal Program applications are now available. Contact the Charlevoix County Commission on Aging to sign up. Call 231-237-0103.

## BOYNE CITY LET'S TALK TURKEY

With Good Neighbors Food Pantry. Let's round up those turkeys for Thanksgiving and put them on the plates of those in need in the Boyne area. A \$20 donation will provide a family with a complete Thanksgiving meal. Drop off your check at Pat O'Brien Real Estate or mail to Good Neighbors Food Pantry, PO Box 35, Boyne City, MI 49712. You may also donate online at [www.goodneighborsboyne.org](http://www.goodneighborsboyne.org).

## MANCELONA BUCK POLE

69th annual Mancelona Buck Pole, November 15-16.

## CHARLEVOIX JOPPA HOUSE FALL BENEFIT GALA

Join us Nov. 16, 6:30 - 8:30pm at Castle Farms for our annual Fall Gala where we will celebrate 3 of our residents as they graduate from the Joppa House program. \$25 person, buffet dinner. Tickets can be purchased by calling the number on the ticket or by heading to our website: <https://joppahouseministries.org/gala>

## NORTHERN MICHIGAN NOTICE OF EARLY DEADLINE

Deadline for classified and display advertising and news releases for the Thanksgiving edition of the Weekly Choice and Charlevoix County News and the November 26 edition of the Michigan MoneySaver is Friday, November 17. The papers are going to press early for the Thanksgiving holiday. Call 989-732-8160 or email Office@WeeklyChoice.com or Office@CharlevoixCountyNews.com to submit ad copy or articles by Friday to be included in these issues of the papers.

## BOYNE CITY EARLIER THAN THE BIRD

Jump out of bed and get the earliest bird start on holiday shopping with special deals from downtown merchants. Saturday, November 18, 7-11am. Special gift for shoppers in their pajamas.

## EAST JORDAN GOSPEL MUSIC

7PM, 1st & 3rd Saturday of each month November 18 - The Walkers At the Open Door - A Christian Coffee House, Lighthouse Missionary Church, 7824 Rogers Road. Entry by donations - Everyone Welcome. Refreshments are available: free coffee & snacks. Pizza & Water available for a small charge

## WALLOON LAKE VILLAGE LIGHTING

Visit Walloon Lake for the annual Lighting of the Village, a free family friendly event on November 22. See live performances from the Petoskey Steel Drum Band, live reindeer, and a special visit from Santa & Mrs. Claus. Bring a donation for Toys for Tots and shop local vendors with gifts for everyone on your list. Enjoy free hot chocolate, kids' activities, and a cash bar available from 5 PM to 8 PM.

## PETOSKEY & CHARLEVOIX OLESON'S DOLLAR DRIVE FOR SAFE HOME

Oleson's Food Stores in Petoskey and Charlevoix are hosting a Dollar Drive fundraiser to support Safe Home services November 12 through Thanksgiving. Shoppers can choose to donate a dollar at checkout to support families seeking refuge from domestic abuse at Women's Resource Center of Northern Michigan's Safe Home. Dollars raised help shelter staff purchase fresh food items and fulfill current Safe Home needs. The Oleson Foundation will match the first \$1,000 raised. The Safe Home is staffed and operated 24/7 and provides support, shelter, meals, and daily necessities to survivors in Antrim, Charlevoix, Cheboygan, Emmet, and Otsego counties at no cost. Oleson's is at 2000 US-31 North in Petoskey, and 112 Antrim Street in Charlevoix. To make a financial contribution to support families at the Safe Home, <https://secure.gqiv.com/wrconn>

## CHARLEVOIX COMMUNITY THANKSGIVING DINNER

All are welcome. Meal provided for no charge. Thanksgiving Day, Nov. 23, Noon - 3pm at Community Reformed Church. 109 Elm St. Eat in, Take out, Delivery to shut ins. Sponsored by the Charlevoix Ministerial Assoc. and area community members. For more info or to volunteer contact Shelley, 989-640-5260 or Shelley@AirAdvantage.net.

## BOYNE CITY TURKEY TROT

The 13th annual Kiwanis Boyne City Turkey Trot 5k/1 mile Fun Run will be held Thanksgiving morning, November 23 at 9:00am. The event will begin and end at the pavilion at Boyne City Veteran's Park. Registration will open at 8am, and chip timing will be provided by 3 Disciplines. Awards will be given for the top 3 finishers in 10 year age groups. Prior to the event, individuals can register for \$30 each which includes a long sleeve Tech shirt if registered before November 15. The day of the event, registration fees will be \$35 per person.

## EAST JORDAN HAPPY FRIENDSGIVING

Please join your friends and neighbors on Thanksgiving Day, Nov. 23 for a community Thanksgiving feast at St. Joseph Catholic Church at 1pm. Games, snacks at 1pm. Dinner at 2pm. Everyone is welcome.

## BOYNE CITY LIVE NATIVITY

Friday, Nov. 24, 5-8pm at Coldwell Banker Parking lot, 231 Water St. Complimentary Chili, soups, hot dogs and cookies donated by Family Fare. Hot cocoa and coffee. Live camels, donkey, goats, baby cows and sheep along with food for the kids to feed the animals. Sponsored by Coldwell Banker Schmidt Realtors and Family Fare of Boyne City.

## BELLAIRE SKI SALE

Used Skis, snowboards, equipment, clothing Sat. Nov. 24, 9-3 pm. Drop off items for sale on Fri. 5-8pm. Sale location in the Grand Ballroom, Lakeview Hotel at Shanty Creek. Proceeds to fund the Antrim Ski Academy, scholarship program and the Great North Alpine co-op high school ski team.

## CHARLEVOIX HOLIDAY PARADE

The 10th annual Holiday parade and tree lighting downtown, November 24. Sponsored by 4 Front Credit Union, 3-5pm - Pictures with Santa at Charlevoix State Bank 3-5pm - Pick up a Make-and-Take Holiday Craft at Charlevoix Circle of Arts 5:30pm -Holiday Parade - We are looking for people to participate in the parade! Businesses, organizations, friends and family are welcome to be a part of the magical parade in Downtown Charlevoix. Decorate your car, truck, tractor, bike, boat, etc and join in the fun! Only one rule: No Santa! We have him covered. 6pm- Santa Lights the Tree

## EAST JORDAN COMMUNITY BAND

Come join in the fun Thursday nights 6:30-8:30. The Jordan Valley Community Band welcomes everyone in the community to join us. We meet at the East Jordan High School Band room with the door being open at 6:15 p.m. for set up and warm up. We understand many musicians will have to drive straight from work or catch a quick dinner after work. If you cannot make it exactly at 6:30 we understand. Come for the part of rehearsal that fits into your schedule. Musicians in our band are mainly adult and high school band members. However we have had some outstanding 7th and

8th grade musicians play with us. If you are in 7th or 8th grade, our director would like to meet with you to hear you play, to see if you would be able to play our level of music. If you are not quite ready, but would love to be involved with our community band, we have many different hats that need to be worn and your help with any of these areas would be greatly appreciated. Contact our director Becky Palmeter at 231-675-0543 or our Board President Terri Warnos at 231 536-0417.

## EAST JORDAN LIGHTED CHRISTMAS DISPLAY

The East Jordan Lions Club is accepting applications for lighted Christmas displays for the annual Lighted Christmas Village at the EJ Tourist Park. The displays should be set up at the campsites by November 24th. Viewing by car or walk through continues through January 1st. The Tourist Park is open every day, and the displays are lighted from dusk until midnight. Businesses, churches, clubs, families, and school groups are encouraged to participate. There is no cost to set up a display, and electricity is provided by the city. Please contact Sherry Pursel at [skpursel@yahoo.com](mailto:skpursel@yahoo.com) for information or an application

## EAST JORDAN HOLIDAY AFTER HOURS

Holiday Business After Hours & Jubilee of Trees for 501 C's. Thursday, November 30th at the Boathouse on Lake Charlevoix, 5:30 PM - 7:00 PM. Christmas Tree & Basket Auction, Food, Networking. Entry by donation to benefit Care & Share Food Pantry & Good Samaritan Food Pantry

## EAST JORDAN KAREN WALKER STUDIO PORTRAIT DAY, NOVEMBER 30TH

Is it time you updated your business portrait? Want a professional portrait for high school graduation or something nice for Christmas? Now is your chance! Karen Walker will be setting up her studio at a nearby location on Thursday, November 30th to fill all your portrait needs. There is no session fee, packages start at \$300, and individual prints start at just \$40. Call Karen at 231-536-3663 or email [kwalkerphoto@gmail.com](mailto:kwalkerphoto@gmail.com) for more information or to reserve your time slot. Sessions are by appointment only.

## EAST JORDAN ARTS COUNCIL GIFT MARKET IS OPEN

Join us for the JRAC Gift Market. Open 1 - 4PM. There will be fun and practical gifts for giving all made by local artists. Your purchase helps local artists as well as JRAC. We will have many items including paintings, collages, jewelry, scarves, baskets, cards and Christmas decorations. We will be open for extended hours on Friday, December 1 from 5:00 - 7:00. There will be cookies and an ornament decorating activity for children on the lower level that evening. Jordan River Arts Council, 301 Main St.

## EAST JORDAN ATTENTION CAROLERS

If you love singing Christmas carols, please join us as we bring a little old-school caroling to the Holiday Community Night and Lighted Parade Friday, Dec. 1. Who are we? Just a collection of locals from a variety of churches and organizations who are sharing good cheer. Song sheets will be provided. Please bring a battery-operated candle and dress for wintry weather. To join us, please meet at Gar Park at 6 p.m. We will then line up in the parade, which starts at 6:30 p.m. After reaching the main intersection by Charlevoix State Bank and The Foundry, we will gather around a firepit in the street and welcome others to join us for carols during the block party. As part of the evening's

festivities, there's a soup cookoff, a raffle with a \$500 prize, and more. Individuals, families, employee and church groups—all are welcome. If you have questions, please call Janenne at 231-357-1869.

## EAST JORDAN LIGHT UP EAST JORDAN

December 1, Christmas Parade 6:30pm. Visit with Santa and his Reindeer, raffle drawing, Soup Cook-off, ornament making. Sponsored by Helping Hearts of East Jordan.

## CHARLEVOIX OPEN HOUSE & HOT COCOA CONTEST

Holiday merchant open house and hot cocoa contest December 2 All Day - Merchant Open House 12pm-4pm - Hot Cocoa Trail 1pm - Holiday Movie at Charlevoix Cinema III. Sponsored by Charlevoix State Bank - Bring 1 non-perishable item for admission

## EAST JORDAN SWIM-A-THON

East Jordan community pool endowment fundraiser December 9, 10am - Noon. Help support our community pool. Interested in participating or making a pledge? Email Ivy at [IWells@ejps.org](mailto:IWells@ejps.org).

## CHARLEVOIX HOLIDAY BUSINESS AFTER HOURS

Wednesday, December 13, 5-7pm at the Charlevoix Yacht Club. Wear your best ugly sweater- winner gets a prize

## MICHIGAN COAT DRIVE

The Michigan State Police Commercial Vehicle Enforcement Division is collecting new and gently used coats, scarves, gloves, hats and mittens for adults and children. All donations will remain local. Now thru Dec. 15 at MSP posts and Weigh Station facilities.

## EAST JORDAN VOLUNTEER AT THE DEPOT TEEN CENTER

When the snowflakes begin to fall, the volunteer snowbirds begin to fly! As a result, we need you to help pour into the lives of our community's Teens with us. Whether you serve a shift a week, a couple of shifts per month, or even volunteer as a meal provider, your service is needed and very much appreciated. For more information or to schedule a time to stop in to experience what it would be like, please contact The Depot's Outreach Director, Scott Gillespie at 989-444-1695.

## BOYNE CITY FARMERS MARKET

The market now meets at the Veterans Park Pavilion every Saturday, 9am - 12:30pm. Fresh produce, local artists and live music

## EAST JORDAN RAVEN HILL FALL HOURS

Raven Hill Discovery Center is currently open noon to 4pm Saturdays; 2pm to 4pm Sundays and other times, including holidays, by appointment. Give a call if you are interested in visiting. 231-536-3369.

## CHARLEVOIX FREE BREAKFAST CLUB TEAMS UP WITH COA

Collaboration Between The Free Breakfast Club & Commission On Aging has begun. Anyone can come to the Shirley Roloff Center (old Elementary School on Division), between 8-9am and get a free breakfast sponsored by Safe Haven and prepared for you by COA chefs and our volunteers. You may dine in, take out or get curbside pick-up. This will happen at the Shirley Roloff center every Tuesday and Friday for all ages at no cost.

## NORTHERN MICHIGAN CHILD CARE PROGRAM

The MI Tri-Share Child Care Program help companies retain their employees by participating and pay 1/3 of the cost of childcare, the OCEA (Grant from the State of MI) pays 1/3, leaving the parent only to pay 1/3 of the childcare cost. We are looking for smaller businesses that want to help their employees. Right now, some of the companies participating are Treetops Resort, Albies Foods, Gaylor Insurance. We can help self-employed families by paying 1/3 of cost. They would be responsible for 2/3 of the cost. Non-Profits can participate with this program to help their employees. For more information call 989-731-7510 or email Brandy@Gaylord-Otsego.com

## EAST JORDAN TEEN CENTER

The Depot Teen Center Located in the Teen Zone at 214 Main St. Serving 6th-12th Graders throughout Northern Michigan Wednesdays & Fridays after school until 6pm. EJDepot.org. (231) 222-2224. DepotJTeenCenter@gmail.com

## 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.

## EAST JORDAN CANCER SUPPORT GROUP

Cancer and Caregiver Support group meets at 10am the 3rd Saturday of each month at Lighthouse Missionary Church

## CHARLEVOIX COUNTY ADVERTISING FUNDS THE CHARLEVOIX COUNTY NEWS

We love to run community announcements and news releases about all the things happening in Northern Michigan in the Charlevoix County News. We help publicize hundreds of events and activities all across our area. Readers love the fact that the Charlevoix County News is distributed by mailed subscription or at tons of locations throughout Boyne City, Boyne Falls, Charlevoix, East Jordan, Ellsworth and Petoskey. However, it is expensive to publish this newspaper each week filled with tons of local news and sports. Our main source of revenue comes from advertising. If your business or organization has an advertising budget, be sure to include the Charlevoix County News in your plans. While other newspapers in the area are quickly fading, the Charlevoix County News is growing. Our newsstand prices and advertising rates are far less than any other paper and your message will reach readers all across the area. Contact us at Office@CharlevoixCountyNEWS.com or call 989-732-8160. One of the few Locally Owned and Locally Operated newspapers in the state.

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## Call the Human Trafficking Hotline

We have seen a lot of stories in the news recently about human trafficking in Michigan.

If you see or hear something that should be reported please call the hotline.

The National Human Trafficking Hotline number is

**888-373-7888**

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### Addison Boop

Charlevoix Rayders Volleyball

In the regional final loss to Roscommon, the Rayders had Addison Boop finish with a career high 23 kills and she also had three aces and seven digs.

## Charlevoix County News

# Sports AND OUTDOORS

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Nick Hopp

## Ellsworth Community School Announces New Athletic Director

ELLSWORTH – Ellsworth Community School is pleased to announce the appointment of Nick Hopp as their new Athletic Director. Mr. Hopp, a dedicated and experienced educator, is a first-year math teacher at Ellsworth Community School. He brings a wealth of expertise to his new role, having previously served as a teacher and athletic director at Central Lake Public Schools. Before his tenure in Central Lake, Mr. Hopp was a teacher in South Carolina.

Expressing his excitement about joining Ellsworth Community School, Mr. Hopp stated, "I am honored and thrilled to be given the opportunity to lead the athletic programs in Ellsworth. Sports have always been a passion of mine, and I am committed to fostering an environment where student-athletes can excel both on and off the field. I look forward to working closely with the students, coaches, and the entire Ellsworth community to continue the school's tradition of athletic excellence."

Aaron Gaffney, the current Ellsworth superintendent and acting Athletic Director, shared his confidence in Mr. Hopp, stating, "We're extremely excited that Mr. Hopp has agreed to take on the role of AD in Ellsworth. He brings real knowledge to the position. His dedication to the development of student-athletes make him the ideal candidate for this important role."

Mr. Hopp's passion for sports and education, combined with his ability to inspire and motivate students, positions him as a valuable asset to Ellsworth Community School. The entire Ellsworth community looks forward to his contributions and the positive impact he will make on the school's athletic programs.

For more information on Ellsworth Community School please contact either Superintendent Gaffney at agaffney@ellsworth.k12.mi.us or Principal Sponable at nsponable@ellsworth.k12.mi.us.

## High School Senior Tyler DeYoung Earns Prestigious Spot on the 2023 Michigan Academic "All-State" Team

ELLSWORTH – On Friday, November 10th, Senior Tyler DeYoung, a standout athlete from Ellsworth High School, was selected to the 2023 Michigan Academic "All-State" team by the Michigan High School Track Coaches Association.

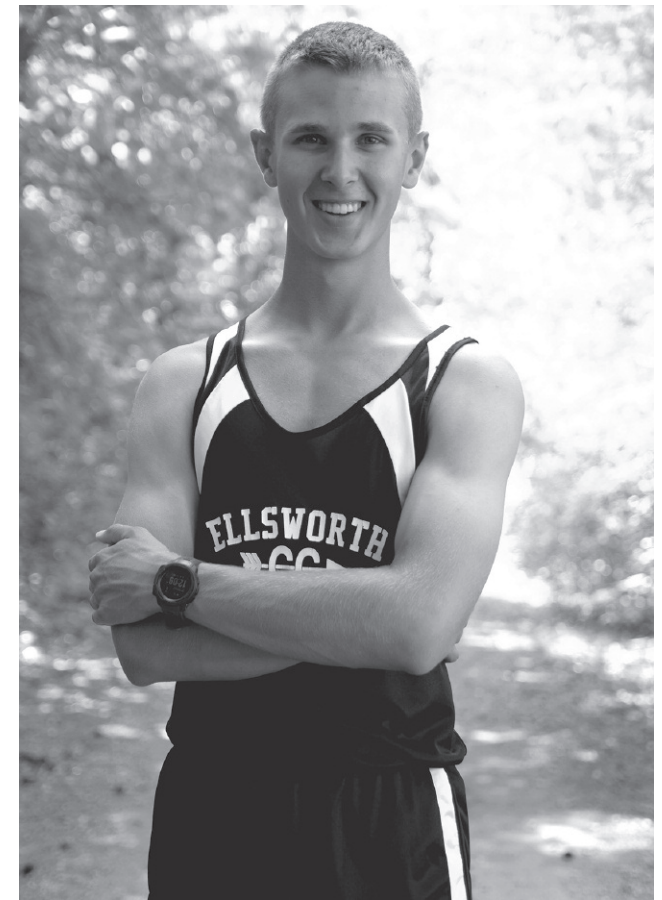
To qualify for this recognition, athletes must be a Sophomore, Junior, or Senior with a minimum GPA of 3.800. Furthermore, they are required to finish in the Top 50% of competitors at the State Finals. Tyler DeYoung not only met but exceeded these criteria in his final and most successful high school Cross Country season.

Throughout his high school career, Tyler demonstrated a consistent commitment to excellence, participating in cross country during all four of his high school years. His

dedication and hard work paid off as he qualified for the MHSAA state finals in his sophomore, junior, and senior years. Notably, Tyler achieved his personal best state finals time as a senior, completing the challenging 3.1-mile course at Michigan International Speedway in an impressive 18 minutes.

In addition to his achievements in cross country, Tyler is a multi-sport athlete, also participating in basketball and track at Ellsworth High School.

Ellsworth Superintendent and Athletic Director stated that "beyond his athletic pursuits, Tyler is an exemplary student with a stellar academic record. The entire Ellsworth community congratulates Tyler on this well-deserved honor and wishes him continued success in his future endeavors."



Tyler DeYoung

### VOLLEYBALL

## Boyne City spiked by Kingsford in regional semis

BY BEN MURPHY

The Boyne City volleyball team had their eyes set on a Division 2 regional trophy. That bid unfortunately came up short last week, as they lost their regional semi-final game to Kingsford in straight sets, 25-19, 25-18 and 26-24.

"We ended the season with a tough loss, it's not the way we wanted it to end, but I wouldn't change anything about this season though," head coach Tyla Coates, said of the match held at Sault Ste. Marie.

"I'm so proud of all the girls and we got that district trophy. Yes, we would have liked the regional trophy as well but Kingsford played a great game." Elly Wilcox was able to get 12 kills, three aces and 10 digs, Josie Wilson had eight kills and three digs and Ava Tarsi added 25 assists, four aces, eight digs and served at 100-percent.

"We studied Kingsford and worked hard to find their weaknesses but they were difficult to stop," Coates said. "I think we weren't fast enough for

them and that's something we will work on this summer. With our game against Kingsford you could tell they weren't what we were expecting.

They came out strong but we kept up with them until we hit about the 15 point mark. Then we got caught up in a tricky serve receive that made us fall back a little and couldn't get up. The third set we pushed and our energy was a lot different than the first two. We realized we needed to change up our mentality if we wanted

to win this. Losing seven seniors is tough and I will miss all of them a ton. They made this season and were the seniors to get us that district title."

Aubrey Burns finished with 20 digs on the night, surpassing 1000 for her career. She also had one assist. Amelia Dunstan had four kills, two aces and five digs, Brianna Ager had seven digs and two aces, Katelyn Dittmar added five digs, Elaina Michael had three digs and served at 100-percent and Sawyer Cadarette added three kills.

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# Sports

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## VOLLEYBALL

# Charlevoix drops wild one with Roscommon in regional semis

BY BEN MURPHY

Charlevoix's final match of the season went the distance. The Lady Rayders took on Roscommon in a Division 3 regional semi-final match at Johannesburg-Lewiston on Tuesday, Nov. 7, coming up just short, 25-21, 15-25, 20-25, 25-22 and 15-11.

"It was a match that kept all our fans on the edge of

their seats through five sets of great volleyball," head coach Audra Randall said. "Truly a match that was winnable, but just not tonight. Our girls played their hearts out, giving everything in this match and I am so proud of the girls upswing this past four or five weeks, buckling down to set our goals on our post-season success."

After dropping the opening set, Charlevoix played some of its best volleyball of the evening in the next two.

"The second set, the girls were dominating and our hitters got hot," Randall said. "The third set we kept the same pace and closed it out. The fourth set it was point for point and tied through 11-11 and 19-10, but dropped it 25-22. Then the fifth set, was point for point until 11-11, and with a call for a lift, then two digging errors put us down 14-11."

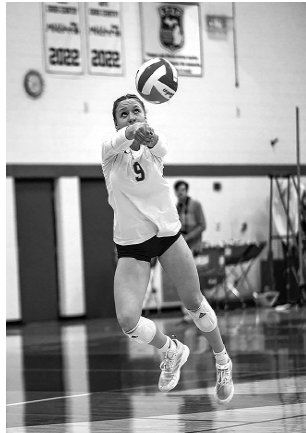


Ava Boss was all over the court last night making great plays

The Rayders had Addison Boop finish with a career high 23 kills and she also had three aces and seven digs. Kylee Rice had 12 kills, 24 assists and 21 digs, Abbey Wright was able to get 11 kills, three aces and two blocks, Aeryn Larson had seven kills and three blocks, Ayla Kemp had 23 digs and nine good receptions, Anna Kemp had 19 digs and 18 good receptions, Ava Boss had 12 digs, 17 receptions, 26 assists and served at 100-percent and Karlee Eaton had 10 digs and eight receptions.

"We are graduating nine seniors whom have committed great time and energy that will be dearly missed if we were to look at next year, but now is the time to reflect and to enjoy our success and celebrate our 4-peat district record at this time and our senior contributions," Randall said.

"Addison and Kylee have really left the best of what they had on the court as three year varsity players and led through example on the court, they have been special girls for me to coach."



Ayla Kemp following in here big sisters footsteps playing like all-stars



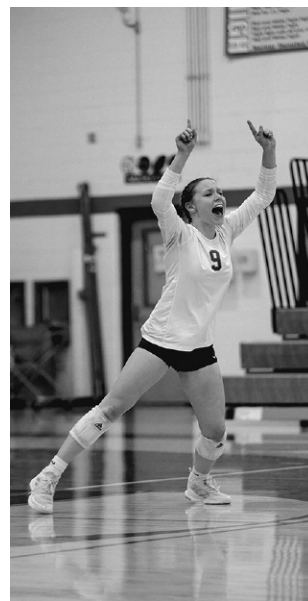
Anna Kemp Gave 110% all season and her last game as a senior was no different.



Sisters Anna Kemp (Left-Senior) and Ayla Kemp (Right-Freshmen) during their last game on the high school court together.



Karlee Eaton serving the ball



Ayla Kemp celebrates a great play while trying to mount a comeback.



Abby Wright was soaring high all night around the net

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## ANNOUNCEMENTS

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## NOTICE OF APPEALS HEARING RENOTICE

PLEASE TAKE NOTICE that the Norwood Township Zoning Board of Appeals will hold a public hearing at their regular meeting on December 4, 2023 at 7:00 PM at the Norwood Township Hall, 00640 Lakeshore Drive, Charlevoix, MI 49720 to consider the request from John & Jari Sutton, 17650 Ferry, Charlevoix, MI, aka tax identification #011-018-006-70 for a Variance from Section 5.09 of the Norwood Township Zoning Ordinance. The Ordinance requires a parcel in the Agriculture Zoning District to have 300' of frontage and a 25' side setback. The request is to reconfigure two parcels, one of which is a legal non-conforming lot of record with no road frontage and allow for 89' of road frontage and allow the remaining parcel to have a 10' side yard setback for an existing accessory structure. A copy of the proposed application is available for review on our website at: <http://www.norwoodtpw.org> or an appointment can be made at Township Hall by contacting [zoning@norwoodtpw.org](mailto:zoning@norwoodtpw.org) or calling 231-237-4404.

Written comments regarding these items can be submitted to the Norwood Township Planning Commission, 00640 Lakeshore Drive, Charlevoix, MI 49720.

**Due to a publishing error, State Law Requires that we repost the variance request and reschedule. Please note that the date of the hearing has changed to December 4, 2023.**

LOCALLY OWNED, LOCALLY OPERATED, LOCAL NEWS, LOCAL SPORTS. The Weekly Choice and Charlevoix County News and Michigan MoneySaver are locally owned newspapers. We are independently owned newspapers based in Gaylord, Michigan Dave Baragrey and the staff of news writers, sports writers, photographers, graphic designers, delivery people and sales people all live and work here and care about our local communities we serve. We hear from readers every week how much they appreciate all the local coverage. We appreciate all the positive response from both readers and advertisers to our newspapers that we hear so frequently. CHOICE PUBLICATIONS AND MICHIGAN MEDIA. Publisher of the Weekly Choice, Charlevoix County News, Michigan MoneySaver and APS – Advertisers Postal Service. 112 East Sixth St., Gaylord • Office – 989-732-8160, Cell – 989-350-9235 • Office@WeeklyChoice.com

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## APPLIANCES

Whirlpool Cabriolet HE (High Efficiency) 8 cubic washer in fair condition. Asking \$400, paid \$1,000. Will give non-functional electric dryer free with purchase (needs new control panel). Contact Christopher at 989-448-2215. Leave name and number.

## AUCTIONS

A&B Coffeehouse & Cafe Online Auction Bidding Is Open through Nov. 22, 8pm; Sale Features: Like New S.S. Restaurant Equip., Cafe Items, Bistro Items, Lots Of Restaurant Support Related Items, Antiques & Collectibles. Located: Downtown West Branch. A&B Coffeehouse, Seller. John Peck Auctions 989-426-8061. To View A Complete Detailed Listing With Hundreds Of Photo's Visit [johnpeckauctions.com](http://johnpeckauctions.com)

Bedore Online Estate Auction Bidding Is Open though November 29, 8pm; Sale Features: Ford 3500 Loader/Backhoe, Fishing Boat W/ Cuddy Cabin, Pontoon W/ Trailer, J.D. Z-Turn Mower, Other Lawn/Garden Equip., Shop Tools, Utility Trailer & Household Furnishings. Located: 230 W. Indian Lk. Rd., Gladwin. The Bruce & Norma Bedore Estate. John Peck Auctions 989-426-8061. To view a Complete detailed listing with Hundreds of Photo's Visit [johnpeckauctions.com](http://johnpeckauctions.com)

Online Commercial Restaurant Equipment & Estate Auctions Happening Now. +Gun Estate Opening Soon. Want Top Dollar For Your Firearms On The National Stage? Call John 989-345-4866. Michigan's Premier Firearm Auctioneers [johnpeck-auctions.com](http://johnpeck-auctions.com)

Rifles, Ammo, Woodworking power tools, Lincoln welder, Liberty gun safe, 6' 3-pt. rototiller, 3-pt. seeder, Woodchipper, Fishing supplies, much more! Bowen Downsizing Online Auction bidding open thru Dec. 4. Bid.SherwoodAuctionServiceLLC.com 800-835-0495

## AUTOMOBILES

2 to choose from. 2011 Volvo XC 90. AWD, leather, moon roof, 180K miles. Sale Price \$5,995. Rivertown Auto Sales & Leasing. 989 VFW Rd, Cheboygan. 231-627-6700. Need a car a day or a week. We rent vehicles.

2009 Toyota Corolla. \$7,995. As low as \$199 a month. Byrider - 2215 US Hwy 31 N, Petoskey. Call Zeke Eberly, 231-347-3200. Buy. Finance. Drive On

2011 Chevy Impala. 154 K miles. Sale Price \$3,995. As low as \$199 a month. Rivertown Auto Sales & Leasing. 989 VFW Rd, Cheboygan. 231-627-6700. Need a car a day or a week. We rent vehicles.

2012 Dodge Avenger. \$8,995. As low as \$199 a month. Byrider - 2215 US Hwy 31 N, Petoskey. Call Zeke Eberly, 231-347-3200. Buy. Finance. Drive On

2013 Ford Fiesta, \$8,495. As low as \$199 a month. Byrider - 2215 US Hwy 31 N, Petoskey. Call Zeke Eberly, 231-347-3200. Buy. Finance. Drive On

2014 Chevy Cruze. Great MPG, 170 K miles. Sale Price \$8,995. As low as \$239 a month. Rivertown Auto Sales & Leasing. 989 VFW Rd, Cheboygan. 231-627-6700. We rent vehicles.

2014 Ford Taurus SEL. Leather, rear camera, 128 K miles. Buy Here, Pay Here. Byrider - 2215 US Hwy 31 N, Petoskey. Call Zeke Eberly, 231-347-3200. Buy. Finance. Drive On

2016 Chevy Impala Limited. Sale Price \$5,995. As low as \$199 a month. Rivertown Auto Sales & Leasing. 989 VFW Rd, Cheboygan. 231-627-6700. Need a car a day or a week. We rent vehicles.

2017 Ford Focus SE. Great MPG, 143 K miles. Buy Here, Pay Here. Byrider - 2215 US Hwy 31 N, Petoskey. Call Zeke Eberly, 231-347-3200. Buy. Finance. Drive On

2018 Chevy Cruze. One owner, rear camera, high miles. Sale Price \$8,995. As low as \$249 a month. Rivertown Auto Sales & Leasing. 989 VFW Rd, Cheboygan. 231-627-6700. Need a car a day or a week. We rent vehicles.

2019 Chevy Cruze. \$18,995. As low as \$313 a month. Byrider - 2215 US Hwy 31 N, Petoskey. Call Zeke Eberly, 231-347-3200. Buy. Finance. Drive On

2019 Chevy Malibu LT. Nice car, 65 K miles. Sale Price \$23,995. As low as \$399 a month. Rivertown Auto Sales & Leasing. 989 VFW Rd, Cheboygan. 231-627-6700. Need a car a day or a week. We rent vehicles.

2019 Subaru Legacy. AWD. Cash Price \$22,995. As low as \$381 a month. Byrider - 2215 US Hwy 31 N, Petoskey. Call Zeke Eberly, 231-347-3200. Buy. Finance. Drive On

2020 Toyota Corolla XSE. Leather, bluetooth, moon roof, 67 K miles. Sharp car! Cash Price \$22,995. As low as \$389 a month. Byrider - 2215 US Hwy 31 N, Petoskey. Call Zeke Eberly, 231-347-3200. Buy. Finance. Drive On

Are you tired of driving a vehicle that breaks down all the time. Get a LOW MILEAGE automobile at Byrider. 2215 US Hwy 31 N, Petoskey. Call Zeke Eberly, 231-347-3200. Buy. Finance. Drive On

I BUY CARS! Wrecked or in need of mechanical repair, 1995 and up. Gaylord area. 989-732-9362

## BOATS & MARINE

1675 Northwoods Fishing Boat, 28hp Evinrude motor, new seats, storage box , anchor, storage box, live well, cover, trailer etc. All you need for fishing trip. 231-590-6774. \$3,800 obo.

## BUILDING MATERIALS

METAL ROOFING regular and shingle style, half off special colors. Lifetime asphalt shingles. Steel and vinyl siding. Half damage. Licensed and insured builders. Pole Buildings. Quality work for 40 years! Amish crew. 517-575-3695

Replace your roof with the best looking and longest lasting material – steel from Erie Metal Roofs! Three styles and multiple colors available. Guaranteed to last a lifetime! Limited Time Offer – 50% off installation + Additional 10% off install (for military, health workers & 1st responders.) Call Erie Metal Roofs: 888-718-1856

Various styles of Utility Sheds. Finance for 48 months or Rent to Own. Free Delivery within 30 miles. Rivertown Auto Sales & Leasing. 989 VFW Rd, Cheboygan. 231-627-6700. Need a car a day or a week. We rent vehicles.

## CLASSIC AUTOS

CASH FOR pre-1970 vehicles. Michel's Collision & Restoration 231-622-1553

## DISCOUNT OFFER

Switch and save up to \$250/ year on your talk, text and data. No contract and no hidden fees. Unlimited talk and text with flexible data plans. Premium nationwide coverage. 100% U.S. based customer service. For more information, call 844-775-1950

## FIREWOOD & WOODSTOVES

98% HARD MAPLE, split, You Haul. \$70 face cord. Johannesburg. 989-732-5878

DRY FIREWOOD. Delivered within 30 miles of Boyne and Mancelona. 231-631-9600. B. Moeke, Boyne City.

## FREE ITEMS

FREE wooden skids. Most are in very good shape. Others for kindling. New supply every week. APS Mini Warehouse. 112 East Sixth Street, Gaylord

HAVE SOMETHING TO GIVE AWAY? Free items classified ads run free of charge in the Weekly Choice, Charlevoix County News and the Michigan MoneySaver. Call 989-732-8160 or e-mail your ad to Office@WeeklyChoice.com.

## FURNITURE

Adjustable Bed Brand New with mattress. Made in U.S.A., in plastic, with warranty. Retail cost \$3,995, sacrifice for \$875. Call for showing or delivery: DanDanTheMattressMan.com. 989-615-2951

Amish Log Beds, Dressers, Rustic Table and Chairs, Mattresses for Cabin or Home. Lowest price in Michigan! DanDanTheMattressMan.com 989-923-1278

## GUNS

FREE FIREARM APPRAISALS and Consignment Sales. Terry's Gun Shop, Rose City MI. Buying Winchesters and 1899 Savages. Call 989-709-1944.

## HEALTH

Caring for an aging loved one? Wondering about options like senior-living communities and in-home care? Caring.com's Family Advisors are here to help take the guesswork out of senior care for you and your family. Call for your free, no-obligation consultation. 833-667-1055

LOW COST HEALTH INSURANCE. Government subsidies available for families earning \$111,000 or less a year. See if you qualify! Call for your free quote! 866-766-6658

MEDICARE PLANS HAVE CHANGED!!! Make sure your plan will meet your needs in 2024. Our licensed agents can review the changes, address your needs and make sure you aren't overpaying! For a free quote, Call now! 1-844-488-3839

VIAGRA and CIALIS USERS. 50 Generic Pills. Special \$99. 100% guaranteed. 24/7. Call now. 888-835-7273 Hablamos Espanol

## HELP WANTED

ALPENA. SPORTS PHOTOGRAPHER. We are expanding our coverage in the Alpena area and have an opening. We are adding a writer to our staff of the Weekly Choice. Nice extra income for a few hours of work. You will need dependable transportation and a digital camera. Sports writer will attend local high school sporting events for photos and a game report. This is an independent contractor position. E-mail Office@WeeklyChoice.com or call Dave at 989-732-8160. Weekly Choice

## NOTICE

**The City of East Jordan Commission Meeting scheduled for Tuesday, November 21, 2023 at 6:30 p.m. has been cancelled due to lack of agenda items.**

## PUBLIC NOTICE

The City of East Jordan is currently accepting applications for the vacant Commission Seat whose term will expire in November 2025. This person will hold this seat until the next general city election in November 2025.

If you are interested in applying for this position, please contact City Hall for an application. Applications are due to the City Clerk's office by Thursday, November 30, 2023 at 12:00 p.m.

Any questions please contact City Hall at (231) 536-3381.

## WILSON TOWNSHIP Charlevoix County Ordinance No.2 of 2023

AN ORDINANCE TO AMEND THE WILSON TOWNSHIP ZONING ORDINANCE TO ZONE PROPERTY

THE TOWNSHIP OF WILSON ORDAINS:

### Section 1. Rezoning of Property.

The zoning map incorporated into Section 3.04 of the Wilson Township Zoning Ordinance is hereby amended to zone the following property situated in the Township of Wilson, County of Charlevoix, State of Michigan and described as:

BEG AT E1/4 COR SEC 4 T32N R6W TH AL E LI SD SEC N0DEG47°04'W 659.70FT TH S88 DEG52'52"W 33FT TO W LI ANDERSON RD TH CONT S88DEG52'52"W 634.71FT TO W LI OF E1/2 OF SE1/4 OF NE1/4 SD SEC TH AL SD LI 0DEG43'40"E 627.11FT TO N LI DAY RD TH CONT AL LAST DESC CRSE S0DEG43'40"E 33FT TO E&W1/4 LI SD SEC TH AL SD 1/4 LIN88DEG50'49"E 668.37FT TO POB BEING PT SE1/4 OF NE1/4 SEC 4-32-6 CONT 10.120A 2003SP072002 FROM 004-007-10 to the Rural Residential 1 (RR1) District.

### Section 2. Effective Date.

This Ordinance shall become effective eight (8) days after being published in a newspaper of general circulation within the Township.

Ordinance No 2 of 2023 was adopted on the 8th day of November 2023, by the Wilson Township Board as follows:

Motion by: Ray Guzniczak  
Support by: Karen Hellebuyck  
Yeas: Guzniczak, Rainey, Sorenson, Beebe, Hellebuyck  
Nays: None  
Absent: None

s. Marilyn L. Beebe, Wilson Township Clerk  
November 8, 2023



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\$200**

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## HELP WANTED

4 SALES POSITIONS OPEN. PETOSKEY, WEST BRANCH, STANDISH and BENZIE COUNTY. Independent contractor position earns 20% commission. If you are self-motivated to get moving and get in front of local businesses you can make a ton of money. Most of our salespeople work from home and service the businesses close to home. Businesses love the results they get from advertising in the Michigan MoneySaver, Weekly Choice, Charlevoix County News and our 13 weekly papers. Our family owned business if based in Gaylord, Michigan but we distribute our weekly papers in 100 towns in 19 counties in Northern Michigan. I need great salespeople in various areas in Northern Michigan. Send your resume to Dave Baragrey 1. E-mail to Office@WeeklyChoice.com

ATTENTION EMPLOYERS. Reach across the state with a Michigan MegaMarket Statewide Classified Network EMPLOYMENT classified ad. Reach 1.2 Million households within highly-read, local home-delivered newspapers and shopping guides each week! A 25-word ad is just \$249.00, \$10 for additional words per-week! Call 989-732-8160 today.

CHURCH ACCOMPANIST - ORGAN AND/OR PIANO. Part-time position. For more details or to send resume and references to Grace Lutheran Church, 119 W Dunbar St, Alpena, MI 49707. officemanager@gracelutheran-alpena.org. 989-354-2640

Crawford County Commission on Aging Positions Available. Senior Center Manager/Public Relations Starts at \$20/hr. Duties include planning and directing Senior Center programs and publishes monthly Senior Gazette. Preferred candidate will have Associate or Bachelor's in Public Relations and two years' experience. Maintenance Technician/Custodian - Part Time Starts at \$16/hr. Duties include operation/repair of facility equipment, building and grounds along with daily janitorial service. Must be high school graduate or equivalent. Preferred candidate will have two years experience and/or certification in commercial building maintenance. Receptionist - Part Time Starts at \$13.91/hr. Duties include multi line phone, meal registration, data entry and receipting of monies. Excellent computer skills a must. Preferred candidate will have two years' experience and/or education working with older adults in a social service setting. Please visit our website to see how your skills match the position description. The application can be found at <https://www.crawfordcoa.org/employment>.

FEATURE STORY WRITER. Writing experience preferred. The Weekly Choice, a Locally owned "Positive News" weekly paper is distributed all around Northern Michigan including Alpena, Gaylord, Petoskey, Cheboygan, Grayling, Indian River, Mackinaw City, Onaway, Lewiston, Mio, Mancelona, Kalkaska and everywhere in between. Freelance writer will supply articles and photos. \$35 per story plus \$10 for photo(s). Email Resume Dave Baragrey. Office@WeeklyChoice.com

Forest Dunes Golf Club in Roscommon seeks an equipment technician, mechanic for its maintenance department's operation. Be a part of one of the nation's top-ranked golf facilities (benefits include playing privileges). Year-round position. \$23-\$28/hour. 40-50 hour work weeks. Please call 989-281-0850.

IMMEDIATE OPENING - BOYNE CITY, EAST JORDAN, CHARLEVOIX. LOCAL NEWS WRITER. We have an immediate opening in this area. You will need dependable transportation and a digital camera. E-mail Office@CharlevoixCountyNews.com or call Dave at 989-732-8160. Charlevoix County News

IMMEDIATE OPENING - Indian River. LOCAL NEWS WRITER. We have an immediate opening in this area. We are adding a writer to our staff of Northern Michigan's most popular local newspaper. Nice extra income for a few hours of work. You will need dependable transportation and a digital camera. Attend local government meetings, feature local people, events and businesses. This is an independent contractor position. E-mail Office@WeeklyChoice.com or call Dave at 989-732-8160. Weekly Choice

Indian River, Petoskey. ADVERTISING SALES. We are expanding our coverage in the Petoskey and Indian River area and have an opening. We are adding a display advertising salesperson to our staff of the Weekly Choice. Nice extra income for a few hours of work. You will need dependable transportation and enjoy working your own schedule. This is an independent contractor position. 20% Commission. E-mail Office@WeeklyChoice.com or call Dave at 989-732-8160. Weekly Choice

Newspaper Home Delivery. GAYLORD, INDIAN RIVER AREA - We have an immediate opening in this area. Home Delivery is primarily on Saturday or Sunday before Noon. Nice extra income for a few hours of work. You will need dependable transportation and weekends free. E-mail Office@MichiganMoneySaver.com or call or text Dave Baragrey at 989-350-9235. Michigan MoneySaver - APS - Advertisers Postal Service.

PETOSKEY - FEATURE STORY WRITER - Experienced writer and photographer a plus. Must have Digital camera and computer. E-mail info and samples to Dave at Office@WeeklyChoice.com

PETOSKEY - FEATURE STORY WRITER - Experienced writer and photographer a plus. Must have Digital camera and computer. E-mail info and samples to Dave at Office@WeeklyChoice.com

Weekend Newspaper delivery in town. WALK ROUTES. Gaylord, Boyne City, Charlevoix, East Jordan, Indian River, Kingsley. Home Delivery is primarily on Saturday or Sunday before Noon. E-mail Office@MichiganMoneySaver.com or call or text Dave Baragrey at 989-350-9235.

## HOMES FOR SALE

Immediate possession, clean 3-bedroom ranch home with full basement, two bathrooms, fireplace, 26' x 28' garage, plus two storage sheds on 2 acres, appliances included. \$235,000. Call Koske Realty Co. 989-732-1012

3 BEDROOM HOUSE for sale by owner on Marquardt Rd, Gaylord on 5 acres. 989-732-5039

## MISCELLANEOUS

AMISH BUILT MINI CABIN 12 x 24 \$10,900.00. New construction, delivery included. Call for details, other sizes & options. 989-832-1866

AMISH BUILT storage sheds and mini cabins delivered to your site anywhere in Michigan. Starting at \$2,500. mynextbarn.com. 989-832-1866.

BATHROOM RENOVATIONS. Easy one day updates. We specialize in safe bathing. Beautiful walk in showers with no slip flooring. Also, grab bars and seated showers available. Waiving all installation costs, plus no interest and no payments for 1 Year: 877-401-2404

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Dish Network: Only from Dish. 3 year TV price guarantee! 99% signal reliability, backed by guarantee. Includes Multi-Sport with NFL Redzone. Switch and Get a free \$100 gift card. Call today. 866-950-6757

DURACELL. The #1 trusted battery brand now offering the M150 Portable Power Station. When fully charged the M150 provides enough power to charge all your devices- laptops, phones, tablets, earbuds and more for work and fun. Give the gift of portable power this holiday season -only \$199. Go to [portablepower.info/offer197](http://portablepower.info/offer197)

Eliminate gutter cleaning forever! LeafFilter, the most advanced debris-blocking gutter protection. Schedule a free LeafFilter estimate today. 20% off Entire Purchase. Plus 10% Senior & Military Discounts. Call 844-369-2501

FREE high speed internet for those that qualify. Government program for recipients of select programs incl. Medicaid, SNAP, Housing Assistance, WIC, Veterans Pension, Survivor Benefits, Lifeline, Tribal. 15 GB internet service. Bonus offer: Android tablet FREE with one-time \$20 copay. Free shipping & handling. Call Maxis Telecom today. 866-783-0224

Jacuzzi Bath Remodel can install a new, custom bath or shower in as little as one day. For a limited time, we're waiving all installation costs! (Additional terms apply. Subject to change and vary by dealer. Offer ends 9/30/23) Call 888-510-0901

LOWEST COST IN MICHIGAN! CLASSIFIED ADS ARE JUST \$2 for a 8-word ad in the Weekly Choice, Charlevoix County News or Michigan MoneySaver. The area's widest distribution paper and the lowest cost for advertising. E-mail your ad to Office@WeeklyChoice.com or call 989-732-8160. The Weekly Choice is distributed weekly from Mackinaw City to Grayling. 11 zones of the Michigan MoneySaver distributed from Traverse City to Tawas City. Northern Michigan's best choice for buying and selling.

MINK COAT. Full length, \$800. Mink hat, \$200. Mink muff, \$200, Fox neck wrap scarf, \$150. Excellent condition. 231-549-3446 anytime, Vanderbilt

PEST CONTROL: PROTECT YOUR HOME from pests safely and affordably. Roaches, bed bugs, rodents, termites, spiders and other pests. Locally owned and affordable. Call for a quote or inspection today. 844-524-7227

Prepare for power outages today with a GENERAC home standby generator. \$0 money down + low monthly payment options. Request a free quote. Call now before the next power outage: 855-922-0420

Reach Across Michigan with a MegaMarket Statewide Classified Ad! Over 1.2 million weekly circulation just \$249 per week! Buy 3 Get 1 Free! Call this paper, 989-732-8160.

Safe Step. North America's #1 Walk-In Tub. Comprehensive lifetime warranty. Top-of-the-line installation and service. Now featuring our free shower package and \$1,600 off for a limited time! Call today. Financing available. Call Safe Step 888-707-0424

Saving just got easier with EarthLink Internet. Get up to \$30 off your monthly bill and unlimited data with the Affordable Connectivity Program. Apply without credit checks. Call 877-381-4064 now

Smoker MastEr Built Triple Crown, Charcoal Smoker, 4 Tier Grand Mac Model. New In The Box \$140, Vanderbilt. 231-549-3446

Trek 300 Navigator bike for sale in excellent condition. Helmet, storage bag, new tire, car carrier, etc. \$300. 231-590-6774.

Various styles of Utility Sheds. Finance for 48 months or Rent to Own. Free Delivery within 30 miles. Rivertown Auto Sales & Leasing. 989 VFW Rd, Cheboygan. 231-627-6700. Need a car a day or a week. We rent vehicles.

VINTAGE SPORTS CARDS wanted, 20's, 30's, 40's, 50's, 60's. Call 810-599-2550. Sell or send pictures or private message me.

## MOTORCYCLES & ATV

2015 HARLEY DAVIDSON ELECTRA GLIDE, LIMITED, black, 4,380 miles. Excellent condition, new tires and like new helmets, \$18,900. Mancelona. 231-622-9156

## NOTES OF ENCOURAGEMENT

Positive Notes of Encouragement are free in the Weekly Choice, Charlevoix County News and Michigan MoneySaver. Birthday, Anniversary, Wedding, Congratulations or just a Positive Note all are free. E-Mail your Note of Encouragement to Office@WeeklyChoice.com

## PETS

DESIGNER Lap Dog Puppies. 3 Beautiful Chorkie-Tzu Males. Mostly black, 2 Long haired. Born Aug 14th. Ready for their forever families. \$250 each. Call (231) 587-0452

## RECREATIONAL VEHICLES

2003 Spartan 40 foot Motorhome. Double slideout, Owens 7500 watt quiet diesel generator, diesel pusher rear engine, 32 K miles. Sale Price \$44,900. Rivertown Auto Sales & Leasing. 989 VFW Rd, Cheboygan. 231-627-6700. Need a car a day or a week. We rent vehicles.

## SERVICES

LAST MINUTE SANTA Services. CW Howard School of Santa Clause Graduate. 20 years experience, taking gig appointments. 231-350-3998

ROGERS HANDYMAN SERVICE Quality work, reasonable rates. Small remodel, painting, flooring, etc. 989-619-7246

## STORAGE

APS Mini-Warehouse of Gaylord has 5x10 units for just \$39 a month. No long term contract necessary. In town, safe storage. Larger units may also available. Call Dave at 989-732-8160.

## SUV

2006 Chevy Equinox. Sale Price \$1,395. Rivertown Auto Sales & Leasing. 989 VFW Rd, Cheboygan. 231-627-6700. Need a car a day or a week. We rent vehicles.

2007 Jeep Patriot. \$7,995. As low as \$199 a month. Byrider - 2215 US Hwy 31 N, Petoskey. Call Zeke Eberly, 231-347-3200. Buy. Finance. Drive On

2011 Chevy Equinox LT. AWD, 82 K miles. Cash Price \$8,995. As low as \$199 a month. Byrider - 2215 US Hwy 31 N, Petoskey. Call Zeke Eberly, 231-347-3200. Buy. Finance. Drive On

2011 Hyundai Tucson. Buy Here, Pay Here. Byrider - 2215 US Hwy 31 N, Petoskey. Call Zeke Eberly, 231-347-3200. Buy. Finance. Drive On

2012 Kia Soul. Cash Price \$6,995. As low as \$199 a month. Byrider - 2215 US Hwy 31 N, Petoskey. Call Zeke Eberly, 231-347-3200. Buy. Finance. Drive On

2013 Ford Explorer. Sale Price \$6,995. As low as \$199 a month. Rivertown Auto Sales & Leasing. 989 VFW Rd, Cheboygan. 231-627-6700. Need a car a day or a week. We rent vehicles.

2013 Jeep Wrangler. Sale Price \$18,995. As low as \$329 a month. Rivertown Auto Sales & Leasing. 989 VFW Rd, Cheboygan. 231-627-6700. Need a car a day or a week. We rent vehicles.

2013 Kia Sportage EX. Buy Here, Pay Here. Byrider - 2215 US Hwy 31 N, Petoskey. Call Zeke Eberly, 231-347-3200. Buy. Finance. Drive On

2015 Chevy Suburban LTZ. 8 passenger, DVD, rear camera, leather, 208 K miles. Beautiful vehicle! Cash Price \$19,995. As low as \$339 a month. Byrider - 2215 US Hwy 31 N, Petoskey. Call Zeke Eberly, 231-347-3200. Buy. Finance. Drive On

2016 Jeep Cherokee. 4x4, rear camera, toe pkg, 174 K miles. Cash Price \$13,995. As low as \$232 a month. Byrider - 2215 US Hwy 31 N, Petoskey. Call Zeke Eberly, 231-347-3200. Buy. Finance. Drive On

2017 Jeep Patriot. 4x4, 106 K miles. Buy Here, Pay Here. Byrider - 2215 US Hwy 31 N, Petoskey. Call Zeke Eberly, 231-347-3200. Buy. Finance. Drive On

2018 Ford Explorer. 4x4. \$24,995. As low as \$466 a month. Byrider - 2215 US Hwy 31 N, Petoskey. Call Zeke Eberly, 231-347-3200. Buy. Finance. Drive On

2019 GMC Acadia SLE 2. AWD. \$24,995. As low as \$466 a month. Byrider - 2215 US Hwy 31 N, Petoskey. Call Zeke Eberly, 231-347-3200. Buy. Finance. Drive On

2021 Volkswagen Tiguan. \$25,995. As low as \$485 a month. Byrider - 2215 US Hwy 31 N, Petoskey. Call Zeke Eberly, 231-347-3200. Buy. Finance. Drive On

Are you tired of driving a vehicle that breaks down all the time. Get a LOW MILEAGE automobile at Byrider. 2215 US Hwy 31 N, Petoskey. Call Zeke Eberly, 231-347-3200. Buy. Finance. Drive On

## TRUCKS

2001 Ram 1500. 4x4, reg. cab, 8 foot bed, V-8 magnum, 130 K miles. Sales Price \$5,995. Rivertown Auto Sales & Leasing. 989 VFW Rd, Cheboygan. 231-627-6700. Need a car a day or a week. We rent vehicles.

2006 Chevy Silverado 1500. Z-71 4x4, double cab, bedliner, tow pkg, soft tonneau cover. Sale Price \$7,995. Rivertown Auto Sales & Leasing. 989 VFW Rd, Cheboygan. 231-627-6700. Need a car a day or a week. We rent vehicles.

2009 GMC Sierra 1500. Regular cab, 4x4. 140 K miles. Sale Price \$8,995. As low as \$229 a month. Rivertown Auto Sales & Leasing. 989 VFW Rd, Cheboygan. 231-627-6700. Need a car a day or a week. We rent vehicles.

2010 Ford Explorer Sport Trac Limited Pickup. 4x4, hard tonneau cover, moon roof, leather, V-8. Sale Price \$7,495. As low as \$219 a month. Rivertown Auto Sales & Leasing. 989 VFW Rd, Cheboygan. 231-627-6700. Need a car a day or a week. We rent vehicles.

2010 Ford F-150. 4x4. Sale Price \$5,995. As low as \$199 a month. Rivertown Auto Sales & Leasing. 989 VFW Rd, Cheboygan. 231-627-6700.

2010 Ford F-150. Sale Price \$9,995. As low as \$249 a month. Rivertown Auto Sales & Leasing. 989 VFW Rd, Cheboygan. 231-627-6700. Need a car a day or a week. We rent vehicles.

2012 Nissan Frontier SV. 4x4, soft tonneau, double cab, 186 K miles. Sale Price \$12,995. As low as \$229 a month. Rivertown Auto Sales & Leasing. 989 VFW Rd, Cheboygan. 231-627-6700. Need a car a day or a week. We rent vehicles.

2013 GMC Sierra 2500 HD. Reg cab, 4x4, high miles, setup for Meyer snow plow. Sale Price \$9,995. As low as \$249 a month. Rivertown Auto Sales & Leasing. 989 VFW Rd, Cheboygan. 231-627-6700.

2014 Ford F-350 XL. 4x4, dually, 6.7 L Power stroke Diesel, tow pkg, crew cab, 166 K miles. Sale Price \$24,595. As low as \$429 a month. Rivertown Auto Sales & Leasing. 989 VFW Rd, Cheboygan. 231-627-6700. Need a car a day or a week. We rent vehicles.

2014 Ram 1500 Big Horn. 5.7 L Hemi, quad cab, 4x4, tow pkg, bedliner. Sale Price \$13,995. As low as \$299 a month. Rivertown Auto Sales & Leasing. 989 VFW Rd, Cheboygan. 231-627-6700. Need a car a day or a week. We rent vehicles.

2015 Chevy Silverado 1500. 4x4, Double cab, tow pkg, 168 K miles. Sale Price \$16,995. As low as \$319 a month. Rivertown Auto Sales & Leasing. 989 VFW Rd, Cheboygan. 231-627-6700. Need a car a day or a week. We rent vehicles.

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2015 GMC Sierra 1500. All Terrain, 4x4, leather, soft tonneau cover, tow pkg, bedliner, crew cab, 159 K miles. Sale Price \$19,995. As low as \$339 a month. Rivertown Auto Sales & Leasing. 989 VFW Rd, Cheboygan. 231-627-6700. Need a car a day or a week. We rent vehicles.

2015 GMC Sierra 1500. All Terrain, 4x4, leather, soft tonneau cover, tow pkg, bedliner, crew cab, 159 K miles. Sale Price \$19,995. As low as \$339 a month. Rivertown Auto Sales & Leasing. 989 VFW Rd, Cheboygan. 231-627-6700. Need a car a day or a week. We rent vehicles.

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2016 Chevy Silverado 1500 LT. Crew cab, 4x4, spray-in bedliner, tow pkg. \$18,995. As low as \$329 a month. Rivertown Auto Sales & Leasing. 989 VFW Rd, Cheboygan. 231-627-6700. www.rivertownautosales.com. Need a car a day or a week. We rent vehicles.

2016 Ford F-150 XL. Double cab, tool box, rear camera, 191 K miles. 2 to choose from. Sale Price \$14,995. As low as \$299 a month. Rivertown Auto Sales & Leasing. 989 VFW Rd, Cheboygan. 231-627-6700. Need a car a day or a week. We rent vehicles.

2016 Ford F-150. 4x4, rear camera, double cab, tow pkg. 213 K miles. Sale Price \$22,995. As low as \$399 a month. Rivertown Auto Sales & Leasing. 989 VFW Rd, Cheboygan. 231-627-6700. Need a car a day or a week. We rent vehicles.

2016 Ford F-150. 4x4, rear camera, double cab, tow pkg. 213 K miles. Sale Price \$22,995. As low as \$399 a month. Rivertown Auto Sales & Leasing. 989 VFW Rd, Cheboygan. 231-627-6700. Need a car a day or a week. We rent vehicles.

2017 Chevy Colorado. Crew Cab, top, rear camera, 133 K miles. Sale Price \$21,995. As low as \$379 a month. Rivertown Auto Sales & Leasing. 989 VFW Rd, Cheboygan. 231-627-6700. Need a car a day or a week. We rent vehicles.

2017 Ford F-150. Reg. cab, tow pkg, bedliner, 130K miles. Sale Price \$21,495. As low as \$399 a month. Rivertown Auto Sales & Leasing. 989 VFW Rd, Cheboygan. 231-627-6700. Need a car a day or a week. We rent vehicles.

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2018 Ford F-150. Crew cab, rear camera, soft tonneau cover, tow pkg, bedliner, 217 K miles. Sale Price \$12,995. As low as \$279 a Month. Rivertown Auto Sales & Leasing. 989 VFW Rd, Cheboygan. 231-627-6700. Need a car a day or a week. We rent vehicles.

2020 Ram Laramie 1500. Double cab, 4x4, tow pkg, bedliner, rear camera, premium sound, leather, 5.7L Hemi, 68 K miles. As low as \$649 a month. Rivertown Auto Sales & Leasing. 989 VFW Rd, Cheboygan. 231-627-6700. Need a car a day or a week. We rent vehicles.

2022 Ram 1500 4x4, Crew cab, eTorque, bedliner, tow pkg, 21K miles. Sale Price \$38,995. As low as \$639 a month. Rivertown Auto Sales & Leasing. 989 VFW Rd, Cheboygan. 231-627-6700. Need a car a day or a week. We rent vehicles.

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2018 Ram Promaster City Cargo Van. 188 K miles. \$14,995. As low as \$269 a month. Rivertown Auto Sales & Leasing. 989 VFW Rd, Cheboygan. 231-627-6700. Need a car a day or a week. We rent vehicles.

2021 Chrysler Voyager Limited. 4 captain chairs, leather, rear camera. JUST REDUCED. Sale Price \$24,495. As low as \$439 a month. 2 to Choose From. Rivertown Auto Sales & Leasing. 989 VFW Rd, Cheboygan. 231-627-6700. Need a car a day or a week. We rent vehicles.

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**2018 FORD F-150**  
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**2018 CHEVY TAHOE**  
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**2016 CHEVY SILVERADO 1500 LT**  
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**2017 CHEVY COLORADO**  
Crew Cab, topper, rear camera, 133 K miles.  
**SALE PRICE \$21,995**  
*As low as \$379 a month*



**2017 RAM 1500**  
4x4, 5.7L Hemi, club cab, soft tonneau cover, 223 K miles.  
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**2003 JEEP WRANGLER SAHARA**  
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**2016 FORD F-150 XL**  
Double cab, tool box, rear camera, 191 K miles. 2 to choose from.  
**SALE PRICE \$14,995**  
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**2022 RAM 1500**  
4x4, Crew cab, eTorque, bedliner, tow pkg, 21K miles.  
**SALE PRICE \$38,995**  
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**2019 FORD F-150**  
4x4, tow pkg, hard tonneau cover, crew cab, rear camera, 131 K miles.  
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**2015 GMC SIERRA 1500 4X4**  
All Terrain, leather, soft tonneau cover, tow pkg, bedliner, crew cab, 159 K miles.  
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**2011 CHEVY IMPALA**  
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**2013 GMC SIERRA 2500 HD**  
Reg cab, 4x4, high miles, setup for Meyer snow plow.  
**SALE PRICE \$9,995**  
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**2016 CHEVY IMPALA LTZ LIMITED**  
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**SALE PRICE \$7,995**  
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**2014 FORD F-350 XLT**  
4x4, dually, 6.7 L Power stroke Diesel, tow pkg, crew cab, 166 K miles.  
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**2013 BUICK ENCORE**  
AWD. Nice. 104 K miles.  
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*As low as \$199 a month*



**2015 CHEVY SILVERADO 1500**  
4x4, Double cab, tow pkg, 168 K miles.  
**SALE PRICE \$16,995**  
*As low as \$319 a month.*



**2013 FORD EXPLORER**  
**SALE PRICE \$6,995**  
*As low as \$199 a month*



**2015 GMC SIERRA 1500**  
All Terrain, 4x4, leather, soft tonneau cover, tow pkg, bedliner, crew cab, 159 K miles.  
**SALE PRICE \$19,995**  
*As low as \$339 a month*



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**SALE PRICE \$19,595**  
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<p style="font-weight: bold; font-size: 14px;">BUY HERE ► PAY HERE</p>  <p style="text-align: center; font-weight: bold; font-size: 12px;">2013 KIA SPORTAGE EX</p>	<p style="font-weight: bold; font-size: 14px;">BUY HERE ► PAY HERE</p>  <p style="text-align: center; font-weight: bold; font-size: 12px;">2014 FORD TAURUS SEL Leather, rear camera, 128 K miles.</p>	<p style="font-weight: bold; font-size: 14px;">BUY HERE ► PAY HERE</p>  <p style="text-align: center; font-weight: bold; font-size: 12px;">2013 DODGE GRAND CARAVAN SE 120,219 MILES ► 17 / 25 MPG</p>	<p style="font-weight: bold; font-size: 14px;">BUY HERE ► PAY HERE</p>  <p style="text-align: center; font-weight: bold; font-size: 12px;">2013 FORD F-150 150,928 MILES ► 14 / 19 MPG</p>
<p style="font-weight: bold; font-size: 14px;">BUY HERE ► PAY HERE</p>  <p style="text-align: center; font-weight: bold; font-size: 12px;">2017 FORD FOCUS SE Great MPG, 143 K miles.</p>	<p style="font-weight: bold; font-size: 14px;">BUY HERE ► PAY HERE</p>  <p style="text-align: center; font-weight: bold; font-size: 12px;">2017 JEEP PATRIOT. 4X4 106 K MILES.</p>	<p style="font-weight: bold; font-size: 14px;">BUY HERE ► PAY HERE</p>  <p style="text-align: center; font-weight: bold; font-size: 12px;">2011 HYUNDAI TUCSON</p>	<p style="font-weight: bold; font-size: 24px; text-align: center;">BAD CREDIT OR NO CREDIT?</p> <p style="font-size: 12px;">No problem. We'll take a look at your credit score, but it's not the only thing we use to make our decisions. We consider your whole financial situation, including your income and vehicle needs before making a decision on your application.</p>

 <p style="font-size: 10px;"><b>2011 Chevy Equinox LT</b> AWD, 82 K miles. <b>Cash Price \$8,995</b> As low as \$199 a month</p>	 <p style="font-size: 10px;"><b>2015 Suburban LTZ</b> 8 passenger, leather, 208K mi. <b>Cash Price \$19,995</b> As low as \$339 a month</p>	 <p style="font-size: 10px;"><b>2009 Toyota Corolla</b> As low as \$199 a month <b>Cash Price \$7,995</b></p>	 <p style="font-size: 10px;"><b>2016 Jeep Cherokee 4x4</b> Rear camera, toe pkg, 174 K mi.. <b>Cash Price \$13,995</b> As low as \$232 a month</p>	 <p style="font-size: 10px;"><b>2019 Chevy Cruze</b> As low as \$313 a month <b>Cash Price \$18,995</b></p>	 <p style="font-size: 10px;"><b>2019 GMC Acadia SLE 2 AWD</b> As low as \$466 a month <b>Cash Price \$24,995</b></p>	 <p style="font-size: 10px;"><b>2013 Ford Fiesta</b> As low as \$199 a month <b>Cash Price \$8,495</b></p>
 <p style="font-size: 10px;"><b>2003 Honda Pilot</b> 8 passenger, leather. <b>Cash Price \$7,995</b> As low as \$199 a month</p>	 <p style="font-size: 10px;"><b>2013 Chevy Silverado 1500 4x4</b> As low as \$365 a month <b>Cash Price \$21,995</b></p>	 <p style="font-size: 10px;"><b>2012 Dodge Avenger</b> As low as \$199 a month <b>Cash Price \$8,995</b></p>	 <p style="font-size: 10px;"><b>2012 Kia Soul</b> <b>Cash Price \$6,995</b> As low as \$199 a month.</p>	 <p style="font-size: 10px;"><b>2021 Chrysler Voyager</b> As low as \$485 a month <b>Cash Price \$25,995</b></p>	 <p style="font-size: 10px;"><b>2020 Toyota Corolla XSE</b> Leather, bluetooth, moon roof, 67 K miles. Sharp car! <b>Cash Price \$22,995</b> As low as \$389 a month</p>	 <p style="font-size: 10px;"><b>2018 Ford Explorer 4x4</b> As low as \$466 a month <b>Cash Price \$24,995</b></p>



## Sharp home on large corner lot in Boyne City

BY JIM AKANS

This week's feature listing is a sharp, nicely maintained home on a large corner lot in Boyne City.

This three-bedroom home has approximately 1,100 square feet of space on the main and upper levels plus a Michigan style basement. Interior highlights include beautiful wood flooring, a gorgeous gas fireplace in the living room, main level master bedroom, spacious kitchen and dining area and an insulated two-and-a-half car garage.



There is a covered porch on the front of the home and a private deck overlooks the large, open yard. There is plenty of space for

gardening, a kids play area as well as accommodate outdoor summer gatherings. Downtown Boyne City, parks, schools and Lake

Charlevoix are all just a few blocks away. What a great home and location!

This sharp, two-story home on a large lot is located at 528 Grant Street in Boyne City and it is listed at \$239,900.

For more information or to arrange a home tour, call Marty Moody, Associate Broker or Christopher Christensen, Associate Broker, at Lynda's Real Estate Service in Boyne City at 231-582-9555 or email at [Marty@lyndasrealestateservice.com](mailto:Marty@lyndasrealestateservice.com) or [Chris@lyndasrealestateservice.com](mailto:Chris@lyndasrealestateservice.com).

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### Does Insurance Cover Roof Damage?

The easiest way to know what's covered or what's not, is to contact your insurance provider. Coverage will often depend on the age of your roof, the area you live in, and many other factors, so it's important to know the specifics of your policy.

Most homeowner insurance policies will provide coverage for roof damage caused by unpreventable reasons such as vandalism or fire. Disastrous "acts of God" such as hurricanes and tornadoes are also usually covered. Although wind, rain, and hail are covered by your home insurance policy, there are many factors that determine if your damage will be covered, and if so, how much you will be reimbursed. The same basics that apply to your roof, may apply to your exterior property as well. Exterior property is considered anything that is attached to the outside structure of your home, such as siding and gutters.

Although wind, rain, and hail may be covered by your home insurance policy, there are many factors that determine if your damage will be covered, and if so, how much you will be reimbursed.

Some policies take the age of your roof into account at the time it is damaged. For example, if your roof is under 10 years old, you may be covered for the full cost of repairing or replacing the damaged section of your roof at the time of the claim. If your roof is over 10 years old, you may only be reimbursed for the depreciated value of the damaged roof. The depreciated value takes the aging and wearing of your roof into account, meaning its value has decreased prior to any damage occurring. Depending on where you live, some policies will only offer roof damage coverage up to the depreciated value, regardless of the age of your roof. Other policies will cover the full cost of repairing or replacing the damaged section of your roof at the time of the claim, regardless of the age of your roof. In most cases, your insurance company will send an inspector to your home to investigate and verify your claim. If the damage is determined to be from aging, wear and tear, or poor condition of your roof, it will typically be considered normal

maintenance, and will not be covered under your policy.

In some instances, water damage due to flooding or surface water, might have to be covered under an additional policy. Mold caused by continued water damage or leaking, for example, also may not be covered by your insurance policy. Preventing leaks and inspecting your property are crucial responsibilities of the homeowner and could help avoid unnecessary damage. If you are experiencing leaking due to a damaged roof, promptly remove any furniture or other belongings that could sustain water damage.

Replacing a roof or other exterior property can be a time consuming and expensive process. That's why it's important to take certain steps to prevent damage from occurring.

Get your roof inspected by a trained professional who can identify areas that may need immediate repair. Replace broken and worn shingles. Consider using impact-resistant shingles, which may be more expensive at first, but are designed to resist damage from hail, saving you money in the long run. Remove any dead trees from around your property that could potentially fall onto your home.

To ease the experience of the claims process and to help you receive proper settlement for your loss, take a set of "before" photos of your roof and exterior property. Update the photos whenever you have maintenance or repairs done. After damage occurs, take a set of "after" photos. Document and record the damage as well as any estimates, invoices and bills you receive. Having all of this information on file will help ensure a smooth and hassle-free claims process.

Overall, it's important to remember that all insurance companies cover roof and exterior property damage differently. Even the same company can vary coverage drastically by state or the age of your roof or property. Policies also differ in coverage limits, deductibles and certain exclusions. The only way to be certain of what your policy covers, is to speak with your insurance provider about the details.





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