

# 'The Sound of Music'

Page 8

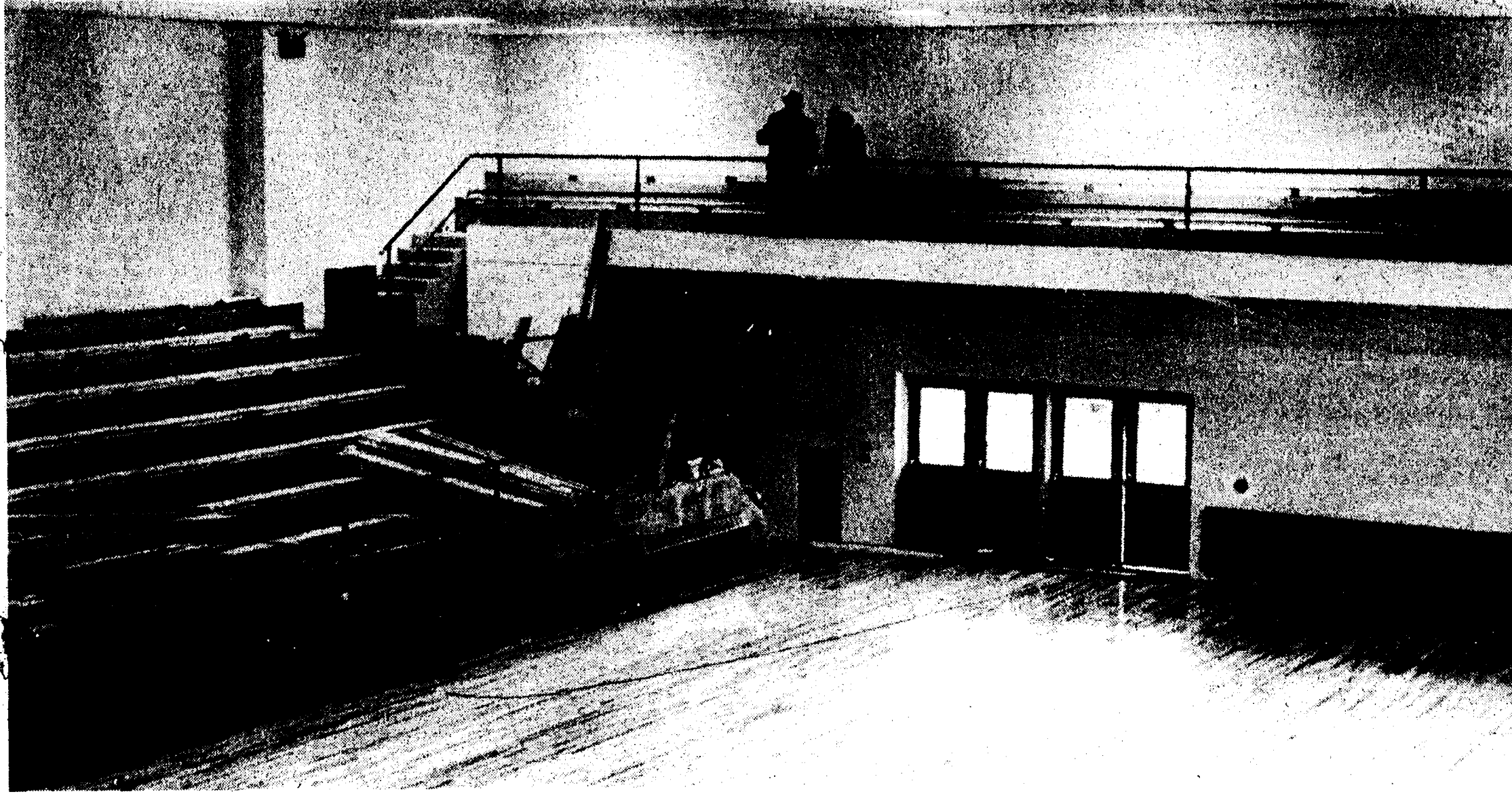
# Private Property Week

Special section

# Charlevoix County Press

YOUR COMMUNITY NEWSPAPER

Vol. 14, No. 25  
Thursday, April 17, 1980  
25 cents



The remodeling project at the East Jordan Community Center is almost finished. Looking over the progress are City Supt. Herman Rasch and Recreation Director Patricia Berlo.

## More layoffs at EJ plants

By JIM BAUMANN

**EAST JORDAN** - The city's economy, already ailing, suffered two more serious blows this week as the Gulf & Western stamping plant closed down for two weeks and the East Jordan Iron Works announced that layoffs would be made soon.

Gulf & Western, which has had a workforce as high as 450, was down to about 250 employees earlier this month before 100 workers were laid off.

The remaining 150 are out of work this week and next week as the entire plant has closed down.

The plant, which makes automobile hood latches, is expected to reopen April 28, according to company spokesman Walter Goebel.

"All I can say is that the economy is lousy, automobiles aren't selling and we're all playing it by ear," Goebel said this week. "Maybe President Carter can tell us when it's going to get better."

The Iron Works is expected to announce layoffs and a reduced work week sometime this week, according to several foundry employees.

Company officials say they aren't sure how many employees will be affected, but employees say they expect "a big layoff."

"The way my boss talks, it's going to be a bad one," one worker said. "It might mean 80 or 100 layoffs and others being cut back to four-day weeks. We should find out for sure by Friday."

Iron Works executive vice-president

Bruce Malpass confirmed that layoffs and work week cuts would be announced soon.

"I wish we knew how to avoid it, because I know the impact this is going to have on the community," Malpass said. "But the markets have just disappeared. Until something happens to change that, we have no choice but to cut back."

Malpass said that even in bad years, the Iron Works normally has a dramatic upturn in business around March 1, but the increase did not materialize this year. "It's a most unusual situation," he said.

"The construction industry has been stopped dead in its tracks," he said, noting the high rates of interest, unemployment and inflation.

The Iron Works has remained relatively stable in the past, he said, because its business has not been concentrated in one area. But now, the automotive, construction and agricultural business are all down dramatically.

One Iron Works employee noted that only one or two trucks a day are leaving the plant with outgoing shipments. Usually at this time of year, the volume is about 10 to 12 trucks a day, he said.

"You can't blame them for cutting back," he said. "They can only keep making stuff for so long, and if they don't sell it, they've got to slow down."

The latest Iron Works and Gulf & Western layoffs may put factory employment in East Jordan at an all-time low. The ITT Automotive Plant which once employed 175 workers, closed its doors permanently in December.

## 'New' center to open May 26

**EAST JORDAN** - The newly remodeled Community Center will be unveiled for the public during a week-long grand opening beginning May 26, the city council decided Tuesday.

Recreation director Patricia Berlo gave the council some ideas she has for creating public interest in the center. She said she would like to get all age groups and civic groups involved during the opening week.

"Hopefully with a little encouragement, it will really make people want to use this new building," she said.

Although no definite plans are set, Mrs. Berlo said she would like to invite the governor or some other state official to help dedicate the facility on Memorial Day.

Then, she would like to schedule different activities each day of the following week. Possibilities include a band concert, a school music program, square dancing, polka dancing, roller skating and a flea market.

The \$70,000 remodeling project is now nearing completion after the rear portion of the building sat half-finished for more than 40 years.

It will have a bleacher seating capacity of about 600 for concerts and meetings. A gymnasium-like hardwood floor was specially made to accommodate roller skating and other sports and recreation activities.

Now the facility needs a name. It has been referred to as the Community Center, Building and Auditorium, and

the city council will try to formally name it at the first council meeting in May.

In other action Tuesday, the council:

Approved a preliminary plan for major improvements at the city owned Tourist Park. The plan was developed with the assistance of a \$12,000 grant which paid for hiring Site Planning and Development Company, a Charlevoix landscape architectural firm. The city Recreation Commission worked with the architects in drawing up the plan. Final approval is expected next month for a matching grant which will finance the \$29,000 first phase construction.

Approved the purchase of 11 acres of land north of the Rolling Acres mobile home subdivision on highway M-32. The city will pay owner Ray Olsen \$4,800 for the land. The council feels the land would

be ideal for future development of softball fields. The current softball fields near the Tourist Park are too close to heavy traffic on M-32. The new fields would be located well off the highway.

Decided to make the slips at the city boat dock available for rent again this summer. It was earlier feared that shoreline improvements in the adjacent park would jeopardize the use of the boat dock this year. But the shoreline improvements are being delayed until September.

Decided to proceed with the airport paving project. Applications will be made for a \$50,000 loan and a \$72,500 grant which have already been promised to the city by the Michigan Aeronautics Commission.

## To run for county clerk

Thure (Eric) Erickson, 43, of Boyne Falls has announced his candidacy for Charlevoix County Clerk.

Erickson, who will run on the Democrat ticket, was one of the candidates who interviewed for the job when incumbent Clarence Rabach announced his retirement effective March 21.

Jane Brannon, former chief deputy

clerk under Rabach, was chosen to fill in as county clerk until the November election. Brannon has announced she will run for election.

Erickson moved to Boyne Falls three years ago upon retirement from the Air Force. He was stationed in Texas prior to moving into the area. His wife, the former Gala Fraley, is originally from Boyne Falls.

## Census continues; It's going well, officials say

They've been chased by dogs, had doors slammed in their faces and walked through mud but the census collection continues in Charlevoix County.

Being a census taker, or enumerator as they're formally called, is much like being a mailman, said one enumerator.

"I've been mistaken for the Avon lady, I've been invited in for dinner and I've been told to get lost," said one enumerator. "But overall, everyone's been cooperative, helpful and pretty friendly."

Two of the county's three crew leaders talked to The Press and said collecting the census was going surprisingly well.

Many people were surprised when they found out they'd have to fill out a long questionnaire even though they'd filled out a short census questionnaire.

"Some people got disgusted when they were told they'd have to fill out the long form. Some people invite you in for cookies and coffee and then there are those who tell you to get the "H" out of there, but they're few and far between," said census crew leader Dona Ulvund of East Jordan.

Ulvund and 12 enumerators working under her had picked up 519 census forms as of Friday. She does not know the

total number of census forms she has to pick up for her seven-township district.

Enumerators are working between 40 and 48 hours, five and six days a week. Ulvund and crew leader Thure Erickson of Boyne Falls said enumerators are finding the best time to find people at home is between 2 and 8:30 p.m.

Enumerators are paid for each completed form. The completed long form is worth more than the short form. According to district manager Sue Crampton, enumerators can make up to \$4 an hour and are reimbursed 18.5 cents per mile for gasoline.

Erickson, who has 11 enumerators working under him for a four-township area, said he had 258 forms collected as of Friday. "The (rainy) weather slowed us down. Some enumerators didn't want to go out in the rain because they don't have a car and they'd have to walk," he said.

"The response has been fine, the enumerators say. I haven't heard any complaints from enumerators or irate people," Erickson said.

Enumerators will go to a house twice to pick up the census form. On the second visit, they'll leave a notice asking the

person living there to call the enumerator to set up a time that he or she can pick up the completed questionnaire.

One enumerator said that most forms have been filled out by the time she comes around to picking them up. Many people thought the questionnaires would be picked up April 1 and had the forms completed by then.

Crampton said the enumerators and crew leaders in the 19 northern counties, which had been designated for door-to-door pick up "are really pushing to get a correct count of people living in this area."

"We've gotten some complaints from people saying they don't want to fill out the long form after they've already filled out the short form, but it puts us (northern Michigan) in better shape," she said.

By going door-to-door and having one out of three households filling out the long census form, more information will be compiled about northern Michigan. The additional information will give a more accurate picture of "life in the North," Crampton said, and should pay off when revenue sharing and other federal and state funds are distributed.

## Railroad future is cloudy

BY DIANNE MURRAY

**BOYNE CITY** - The economy is threatening the Boyne Valley Railroad.

Runs for the Boyne City based railroad may be reduced to weekend runs only. In past years, the railroad has made daily tours from Boyne City to Boyne Falls usually starting in late May or mid-June. The railroad is also considering only having freight or charter runs.

"The railroad is not going to fold and go out of business. But it may cease operating as a tourist business," said railroad board member Tom Workman.

Another board member, who asked not to be identified, said, "There's no way the railroad will run this summer." His reasoning was that there is not enough tourist money coming into the area to support the railroad.

Recreation dollars are few and far between and the number of tourists visiting the area may have dwindled the past few years due to the price of gasoline and the inflationary economy.

Company president Pat Cassidy was reluctant to discuss the future of the

Boyne Valley Railroad with The Press, but said the decision of whether the railroad will run or not this summer will be decided at one of two meetings - at a board meeting the second week of May or at a stockholder's meeting at the end of May.

The railroad charter, which calls for a stockholder's meeting to be held each year, was violated when no meeting was held last year. When asked why no meeting was held Cassidy said he couldn't answer that question.

Finding out the railroad may not run this summer at the end of May may be too late for the community to act once again to save the problem-riddled railroad.

A depressed economy, the high cost of gasoline and insurance, a lawsuit brought about by the railroad against a company which was repairing the Ladybug engine and money lost on special rail trips to Petoskey add to the railroad's financial problems.

The company's cost of insurance to run the railroad may be the deciding factor in whether the railroad runs, board member

Workman said. Workman expects the insurance cost to go up 30 percent this year compared to last.

Insurance for the railroad will cost approximately \$6,000, Workman said. "That means if \$1 out of each ticket fare goes toward paying for the insurance the first 6,000 people we're not making much money on."

Fuel cost have gone up between 300 and 400 percent since community stockholders bought the railroad in 1976, he said. "When we started out diesel fuel sold for 29 cents a gallon and now we're lucky to get it at \$1 a gallon."

Last year approximately 16,000 passengers took the 45-minute train ride which winds southeasterly along 7.2 miles of tracks from Boyne City to Boyne Falls. Approximately 23,000 riders are needed to break even, he said.

Last year he estimated the railroad lost more than \$2,000.

Opportunities such as running a snow train for skiers between Boyne City and Grand Rapids or transporting coal for Northern Michigan Electric Co., are in

the works for the railroad, he said.

"There's no way stockholders would lose any money," Workman said, "because the value of the steel and equipment for the railroad keeps going up every year. For every \$1 someone has invested, it's probably worth about \$2 now."

Stockholders will be informed of the railroad's financial status at the annual meeting, Workman said.

Over 300 people bought more than \$200,000 worth of stock for \$10 a share in 1976 to save the railroad from the auction block.

Workman said board members considered increasing the ticket price, but abandoned the idea because they thought they'd lose even more business.

"With the economic situation the way it is it doesn't seem feasible to raise the price. We wouldn't make up the number of passengers we'd lose by raising the price. The recreation dollar is just not here. People have to eat before they can spend money on going out places or riding a railroad," he said.



The Boyne Valley Railroad "will not fold but it may cease operating as a tourist business," one railroad board member said. The railroad may have to cut some runs to operate this summer.



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**NOTICE OF MORTGAGE SALE**  
Default having been made in the conditions of a certain Mortgage made by William S. Dunson and Patricia A. Dunson, husband and wife, to Martin Homes, Inc., a Minnesota corporation, dated June 16, 1978, and recorded in the office of the Register of Deeds for the County of Charlevoix and State of Michigan, on June 26, 1978, in Liber 153 of Mortgages on page 838; as-

signed to Martin Acceptance Corporation, and subsequently assigned to Martin Homes, Inc. by assignment dated January 24, 1980 and recorded January 30, 1980 in Liber 159, Page 652, Charlevoix County Records, on which Mortgage there is claimed to be due at the date of this notice, for principal and interest, the sum of TWENTY-FOUR THOUSAND THIRTY-SEVEN AND 54/100 (\$24,037.54) Dollars, and no proceedings

having been instituted to recover the debt now remaining secured by said Mortgage, or any part thereof, whereby the power of sale contained in said Mortgage has become operative:  
**Now Therefore, Notice is Hereby Given** that by virtue of the power of sale contained in said Mortgage and in pursuance of the statute in such case made and provided, the said Mortgage will be foreclosed by a sale of the

premises therein described or so much thereof as may be necessary, at public auction, to the highest bidder, at the main entrance to the County Building in the City of Charlevoix, and County of Charlevoix, Michigan, that being the place of holding the Circuit Court in and for said County, on Friday, April 25, 1980, at 10:00 o'clock local time in the forenoon of said day, and said premises will be sold to pay the amount so as aforesaid then due on said Mortgage together with Nine (9%) per cent interest, legal costs, Attorneys' fees and also any taxes and insurance that said Mortgage does pay on or prior to the date of said sale; which said premises are described in said Mortgage as follows, to-wit: Property located in the City of East Jordan, County of Charlevoix, State of Michigan, described as:

The South 250 feet of the following described parcel: Commencing at a point where the E. line of McKenzie St. if extended would intersect the S. line of a parcel described as: All that part of the S. Half of the SW 1/4 of the SW 1/4 of Sec. 23 T. 32 N. R. 7W. lying W. of Echo St. for the point of beginning of the parcel herein conveyed; thence E. to the W. line of Echo St. thence N. to the N. line of the S. 1/2 of the SW 1/4 of the SW 1/4 of said Sec. 23; thence W. along the N. line of said S. 1/2 of the SW 1/4 of said Sec. 23 to a point on the E. line of said McKenzie St. if extended N. thence S. along the E. line of said McKenzie St. if extended, to the point of beginning, all being a part of the S. 1/2 of the SW 1/4 of the SW 1/4 of Sec. 23 T. 32 N. R. 7W.

The period of redemption will be six months from date of sale.  
Dated: April 16, 1980

**MARTIN HOMES, INC.**  
Mortgagee.  
**FRASER TREBILCOCK DAVIS & FOSTER, P.C.**  
By: James R. Davis, Esq.  
Attorneys for Mortgagee  
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**Obituaries**

**Herbert H. Hart, 61**

Herbert H. Hart, 61, of Boyne City died March 27 at Little Traverse Division of Northern Michigan Hospitals.  
He was born Nov. 6, 1918 in East Jordan and moved to Boyne City as a young man. He attended schools in Boyne City and on May 13, 1958 was married to the former Anna Wasylewski in East Jordan.

The couple made their home in Flint where Mr. Hart had been employed at the Chevrolet truck assembly plant for 30 years. The couple moved back to Boyne City in 1978.

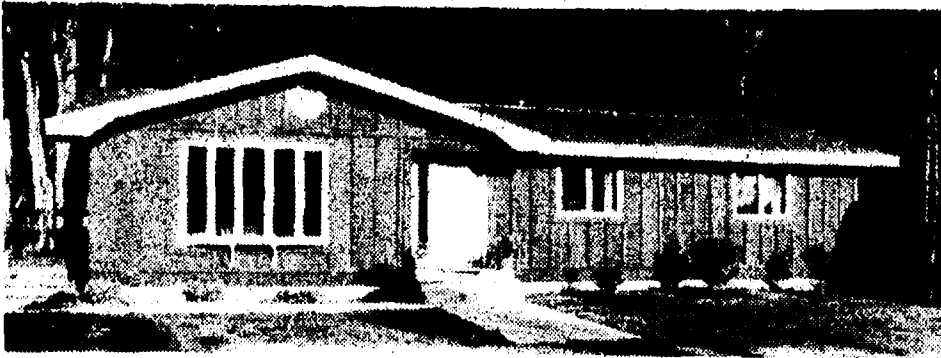
Mr. Hart is survived by his wife; one son, Herbert H. Hart III, also of Boyne City; three sisters, Mrs. Leonard (Virginia) Nelson and Mrs. Felix (Delores) Wasylewski, both of Boyne City and Mrs. James (Ella Jean) Curd of Newark, Ohio.

A funeral mass was held for him March 31 at St. Matthew's Church in Boyne City. Rev. Father Dennis Stilwell of the First Methodist Church officiated and interment will be in Maple Lawn Cemetery.

A rosary was recited at the Stackus Funeral Home in Boyne City March 30.

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# EJ, Boyne students do well in industrial arts competition

Several Boyne City and East Jordan students received ribbons for projects entered in the state Industrial Education Awards held April 10-12 in Grand Rapids.

The fair is designed to encourage and recognize fine craftsmanship in the field of industrial education in the state of Michigan.

From Boyne City High School, George Britton placed ninth in state competition in the photography division. He had placed first in regional competition held April 3 at East Jordan High School.

Matt Seeley took first place in both the regional and state competition in the transportation division with his hand-made canoe.

From East Jordan High School the following students placed in state competition in the drafting division; Mark

Postma, fifth place with house plans; Chris Kraemer, fourth place for sheet metal drawing and 10th place for pictorial machine drawing; Bill Ulvund, fifth place for sheet metal drawing and ninth place for detail mechanical drawing; Larry Ernst, sixth place for sheet metal drawing and Darryl Thompson, eighth place for sheet metal drawing.

Other top places in regional competition from Boyne City include Allen Towne who placed fifth in wood turning and Lester Crandell who placed third in his class for his popcorn cart.

Top place winners in regional competition from East Jordan in drafting include, for the house plan division-first place, Ben Griffin; second, Mike Cihak and Mark Postma; architectural-presentation drawing-first place, Jim Oliver, third

Sue Haney; architectural-models -- second place, Jim Oliver; mechanical drawing -- first place, Bill Ulvund; second place Chris Kraemer and Tom Rosendhl and third place, Mike Brennan; detail and assembly drawing -- first place, Bill Ulvund; second place, Chris Kraemer and Kevin Dietrich and third place, Tom Peters; pictorial machine assembly drawing -- first place, Bill Ulvund, Norma Lundy and Everett Combest; second place, Chris Kraemer, Todd Ingalls and Mike Sheridan and third place, Tim Kraemer and Tom Peters; sheet metal drawing -- first place, Bill Ulvund, Larry Ernst and Darryl Thompson; second place, Chris Kraemer and Norma Lundy and third place, Tim Kraemer; and open division -- third place, Lee Prevo.

Top East Jordan placers in regional

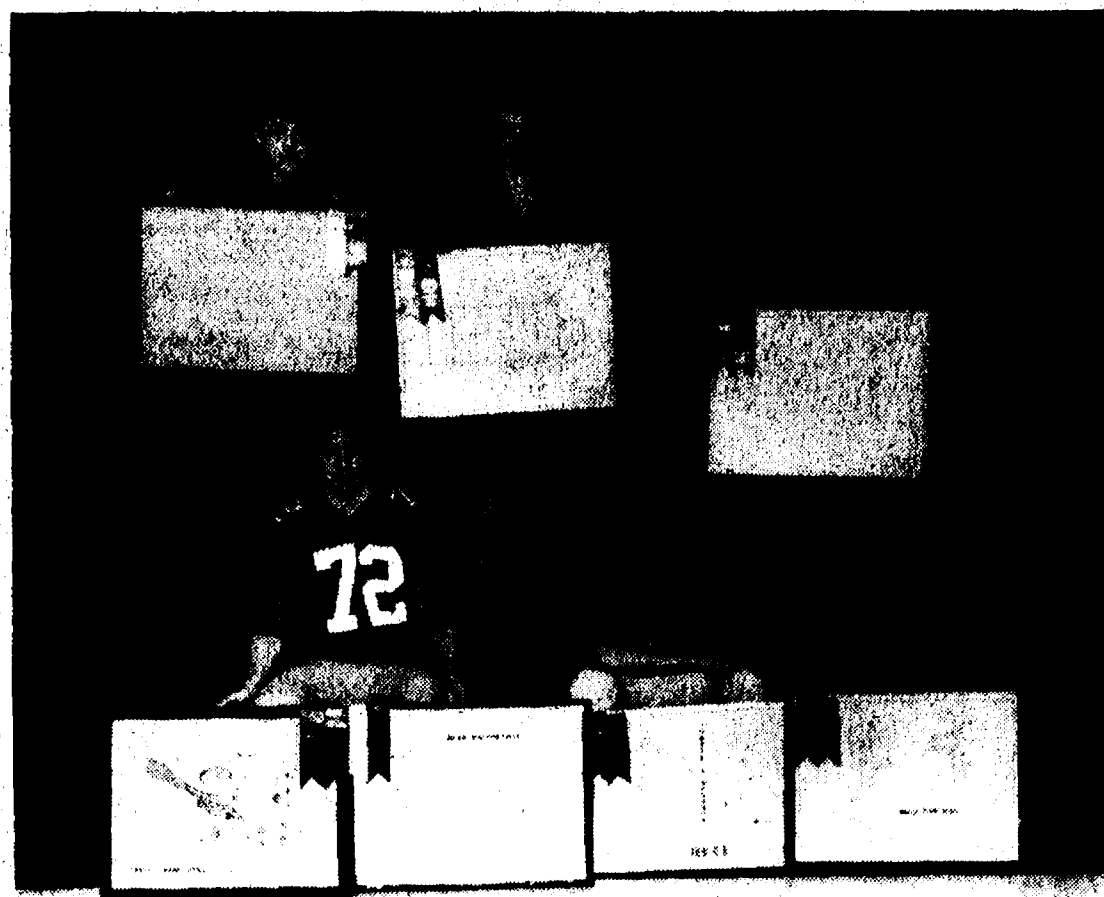
competition in metal shop include Bob Oliver, first place and Mike Scott, fourth place.

Top placers in the model division include third place winners Walter Olsen and Rick Wohlert. Bill Ulvund and Blair Saunders placed third for their group project and Gail Bartlett and Joel Ingalls placed second for their group project.

Top winners in the woodworking division include Carl Rosik, first place; Jim Walker and Mary Richards, third place, Gary Walker and Todd Ingalls, fourth place and Chuck Knoop, fifth place.

Randy Morris placed first in the open woodworking division.

Regional wrought metal winners were: Chuck Henry, second place; Loren Rullman, David Beck, Mike Ciszewski, Terry Skop and Bill Ulvund, third place; and Tim Lewis, Bob Finch and Don Laisure, fourth place.



Five East Jordan High School students won ribbons for their drafting projects at the State Industrial Arts Fair in Grand Rapids last weekend. From left, in front, are Darryl Thompson, Mark Postma and Larry Ernst. In back are Chris Kraemer and Bill Ulvund. Their teacher is Ted Jeffrey.

## Boyne school needs keep rising; Student state aid may be less

BOYNE CITY - Superintendent Rich Kelly announced that the formula used in figuring the district's student state aid for the 1980-81 school budget may be \$35 less per student than originally anticipated.

This may lead to the school board requesting five mills, rather than four, be added to the district's 27.65 total operation millage in the June 7 election.

The board has called a special meeting at 7:15 p.m. Monday, April 28, at the high school to set the 1980-81 millage and to decide what teacher or program cuts will be included in the budget.

Earlier last month Kelly said he expected student enrollment to be 1,339 with \$115 state aid per student, totalling \$155,000 state aid.

He then revised the budget to figure on 1,319 students, with \$92 per student in state aid.

But according to his latest calculations, the school district will only receive approximately half of the state aid first

anticipated. Kelly estimates student enrollment to be 1,319 next year, with \$57 in state aid per student, totalling approximately \$75,000 in state aid.

The school budget committee will hold three meetings to look into program cuts prior to the April 28 meeting. By that meeting the school board members will know what the expected kindergarten enrollment will be. Kindergarten round-up is being completed this week and Kelly said knowing the number of kindergartners enrolled will help in planning the budget.

High school pre-registration will also be completed by that time so board members will know how many students are enrolled in classes and which classes have low enrollment.

The board is considering some teacher and curriculum cuts, although board members would not say in what areas or how many programs or personnel would be cut.

The board is also looking into cuts in extra-curricular activities such as sports. Middle school sports may be reduced to

an intramural program and freshman and junior-varsity basketball teams may be combined into one team.

In other action Monday night, the board:

--Considered accepting an offer of \$37,000 for the Morgan-Shaw School. Larry Zahn and Bill Ferrand, both of Ann Arbor, have offered to pay \$6,500 down with a balance of \$31,450 to be paid off in five years.

A representative of Colwell and Co., the real estate firm handling the offer, said the men would like to restore the building and make apartments out of it.

School attorney Robert Klever recommended the school board not accept the offer as is because it includes a six-month option to take the building off the market. An alternative contract with a three-month option will be drawn up and presented at the April 28 meeting.

## Business beat

### Lodge sold

WALLOON LAKE - Boyne Valley Lodge was recently sold to Gregory T. Billiard of Perrysburg, Ohio.

Vicki and Dave Williamson, owners of the lodge for five years, plan to stay in the area although they have no definite plans for the future.

The resort lodge, on M-75 in Walloon Lake, can accommodate 175 people and will be run primarily in the same manner by

the new owner as it was by the Williamsons.

### Chamber board candidates

BOYNE CITY - Six area business people have been nominated for the board of directors of the Boyne City Area Chamber of Commerce.

Ballots have been mailed to Chamber directors, and should be returned by 5 p.m. Friday, April 18. New directors will

be introduced at the Chamber's annual dinner meeting on April 26.

Candidates include Art Gibbs of the Dairy Queen, Jerry Jensen of Boyne USA Resorts, Randy Lightfoot of Lakewood Savings and Loan, attorney Richard May, Mac McNicol of the Boyne River Inn, and Rick Vogel of the Dilworth Hotel.

Chamber members are also reminded that they should purchase tickets to the April 26 annual dinner by next Wednesday, April 23. Tickets are \$25 per couple or \$15 for singles, and are available at the Chamber office from 9 to 5 daily.

## Boyne City Auction Barn

Every 1st & 3rd Friday night of every month

**Next Auction : Friday, April 18 at 7 p.m.**

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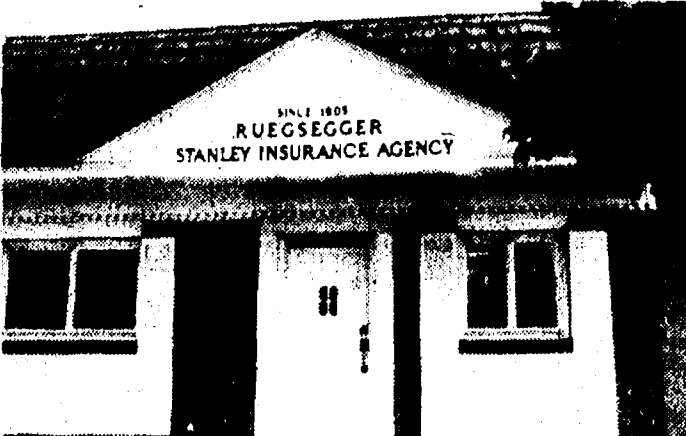
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No bank in town pays you more on a regular savings than First National Bank & Trust. And that's a fact. Which is one reason why more & more people are putting their money in daily interest savings at First National Bank & Trust, the oldest banking institution operating in Charlevoix or Emmet County.

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First National Bank & Trust is now offering high-return 2 1/2-year Money Market Certificates of \$500 or more.

New interest rates are established monthly and after purchase remain the same for the 2 1/2 year period. The total of your deposits at First National Bank & Trust is insured up to \$100,000.


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# Viewpoints

## Big Rock closing? It's a real possibility

There are no easy answers to the nuclear power controversy. And having a nuclear plant in our own backyard here in Charlevoix County makes the issue that much more difficult.

If we lived a few hundred miles from the nearest nuclear plant it would be easier to say "We need nuclear power!" After all, there's an energy shortage, and if there were an accident, it would be far enough away that we wouldn't be in direct peril.

If we lived a few hundred miles away, it would also be easier to say "Get rid of nuclear power!" This would force people to conserve and find other sources of energy. It would be much easier to disregard the economic benefits of having a nuclear plant in the area.

We reported last week that the future of Big Rock Point nuclear plant in Charlevoix is in jeopardy. Numerous federal regulations have been imposed on nuclear plants in the wake of the 1979 accident at Three Mile Island.

If Big Rock is forced to follow these

regulations exactly as they are proposed, Consumers Power Company officials say it will be too expensive to keep the plant open. They estimate the new modifications required by the Nuclear Regulatory Commission will cost them more than \$120-million.

Opponents of nuclear power may

### Editorial

rejoice at this news. They contend that Big Rock ought to be closed because it is an older plant, it only supplies a small percentage of the state's electricity, and it has already received a number of NRC safety exemptions.

Closing the plant would mean the loss of 106 jobs and the payroll those jobs pump into the local economy, plus more than \$500,000 in local tax revenue.

It's hard to predict at this point whether the plant will be able to remain open. There are many factors. The energy situation is worsening, which might create pressure to keep

the plant open. But there is also political pressure on the Nuclear Regulatory Commission to be strict in enforcing its safety regulations.

There is also the possibility that Consumers Power is using the plant closing as a threat to win compromises on how it complies with the new safety regulations. Even with the high cost of the new regulations, it may be cheaper to keep the plant open than to close it down.

Shutting down the plant today would cost Consumers \$31-million, and the company recently asked the Michigan Public Service Commission permission to raise its rates now so it can build up a reserve over the next 22 years to pay for the anticipated shutdown in the year 2002. And if the plant closed 20 years early, there would be the considerable expense of permanently guarding the radioactive portions of the plant.

For better or worse, local residents and government officials should recognize that there is a real possibility that Big Rock may be closed within a few years.



Promoting Artrain

Silk-screened posters promoting Artrain's visit to Boyne City this June, have been designed and produced by elementary school students. Working on the poster production last week are, from left, Becky Raa, Jimmy Stackus, Tomi Smith and Debbie Grunch. The posters were a combination of two designs created by Tomi and Becky, who are fourth graders. High school students and art teachers Charles Britton, Betty Adgate and Kathy Copeland helped silk-screen and produce the posters, which are being distributed to schools and businesses throughout the area.

### Letters to the editor

## Nuclear plant and employees are good for Charlevoix County

Editor,

It's with interest that I read and hear of wishes by a minority that Big Rock Point Nuclear Plant be shut down. My interest is piqued even further when offers are made to help plant workers find other employment.

Let's keep in mind that employees are here for a number of reasons, among them: they like their jobs (it is safe or they wouldn't be here); they like the area; they were born and raised here; and importantly, they are working to provide electrical generation.

Longtime residents and businessmen tell of the good Big Rock did for the area when it became operational in 1962. It is still doing good for the area, and the employees are doing good for the area. They are not only receiving benefits from the area, but they are also adding to it.

Approximately 30 percent of the plant personnel are involved in community activities: civic clubs; church functions; United Way; government; chamber of commerce; Little League president; sports booster president; and Big Brothers-Big Sisters to name just a few.

Fifteen employees have been at the plant since 1962. The 15 original employees presently at the plant, in total, have 48 children. In contrast to "hazardous" and "adverse conditions" implies through "...dangers of low level radiation", one gentleman at the plant is the father of 10 children. Two former plant superintendents each have 12 children.

Big Rock's annual payroll for 106 employees (plus more than 40 Burns Security personnel) is about three and a half million dollars. Property taxes paid

to Hayes Township in 1979 amounted to \$504,589.60.

We also have numerous people visit the area to conduct business with Big Rock. Included are Nuclear Regulatory Commission personnel; company traveling repair crews; General Electric Company; Exxon Corporation; Southwest Research Corporation; and Catalytic Corporation, among others. Virtually all our supplies are purchased locally, and a great deal of work is locally contracted.

In one recent 15 month period, 1,300 persons visited the plant for business purposes. It's estimated they spent a total of between \$300,000 and \$500,000 in the area.

The point is... Big Rock is more than just a domed building along the shore of Lake Michigan. It's people who, while working hard to provide a clean and safe form of electrical energy, are also working to help make the area the nice place in which it is to live.

That's kind of hard to do with revenue sharing and CETA funds.

Phil Loomis  
Public Affairs Director  
Big Rock Point  
Charlevoix

## Discussing the crime rate, then...

Editor,

On Wednesday April 2, I was at the Boyne City Middle School as a guest speaker showing slides of Japan to a Class.

I was talking to the class about the fact that Japan has the lowest crime rate in the world and that it is safe to walk at night in Tokyo or anywhere in Japan without fear of being mugged or anything of this sort.

I was quoting from Paul Harvey's comment that Japan does not tolerate crime. I further explained that Japanese people have tremendous pride in their homes, schools, communities, companies (where they work) and the nation.

The tragedy and the irony of the morning was that when I was ready to leave, to my utmost dismay, I discovered

that my handbag was missing.

I am writing this letter to you now because I want to appeal to the students and the parents of the Boyne City Middle School and the citizens of Boyne City to please be on the lookout for my brown leather handbag.

There were many personal things inside of my hand bag such as my driver's license, ID cards, a pair of prescription sunglasses, etc., that have no value to anyone but myself. I am really heartsick. I do not expect to have the cash returned but I earnestly hope and pray that someone would find the rest of it and return it to the school or to the police station.

Hinako Regier  
1206 State St.  
Charlevoix

## Legislator on Big Rock:

# 'I'd rather be safe than sorry'

CHARLEVOIX - State Senator Mitch Irwin threw himself into the lion's den between anti-nuclear people and employees of Big Rock Point Nuclear Power plant at a luncheon Friday in Charlevoix. Amidst soup and sandwiches washed down with cups of coffee, the 27-year old Democrat told the mostly pro-nuclear crowd that his "gut feeling is that there should be a moratorium on any new nuclear construction until the safety and disposal question (of nuclear wastes) is resolved."

Irwin said he can't see "stuffing out the lights on nuclear energy" right away, but that as a legislator he has the responsibility to do what is in the best interest for future generations. That

future should include a combination of other sources of energy, he said, including solar, wind, geothermal, fusion and gasohol.

"I'd rather be safe than sorry and make sure Big Rock is completely safe and sound with strict safety regulations," Irwin said.

Irwin is also opposed to the expansion of fuel storage at Big Rock and admitted he's "dubious about nuclear energy in a larger sense."

One member of the audience who said he is an employee at Big Rock, said, "I voted for you in 1976 and now I have a gut feeling that I've made a mistake."

Several employees stated the safety record of Big Rock and said the plant is

good - both for its employees and for people living around the plant.

A licensed senior reactor operator at the plant said he feels safe working at the plant. "I could go anywhere in the world and work, but I choose Charlevoix because I like the area and I feel safe where I work. I think Consumers Power has to keep operating nuclear power with controls. The controls have become pretty heavy recently, too."

Irwin responded that his "gut feeling" was that the danger of nuclear power was greater in the vicinity of the plant. "We should not be headed toward expansion, but toward containment and development of other energy sources," the Sault Ste. Marie senator said.

Irwin also said the public should be made more aware of what is happening at the plant. He asked Big Rock Point public affairs director Phil Loomis if he would be willing to work with members of the Concerned Citizens of Charlevoix (an anti-nuclear group) and other interested people to hold more discussions of this type between the two opposing sides.

Loomis responded that "There's been too much name calling between the two sides and we should work together on this because we're all in it together."

Several members of the Concerned Citizens of Charlevoix said they would be willing to work with Loomis to set up workshops or public discussions.

Nub's closed out the ski season March 30, which was the same closing date as last year, but it opened Dec. 15, several days later than last season's opening date.

There was 51 to 55 percent less snowfall this year than last year, a Nub's representative said.

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## Charlevoix County Press

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Deadlines: Noon Friday for community events. 5 p.m. Friday for display advertising. Noon Monday for general news, letters and classified ads. 4 p.m. Tuesday for late-breaking news.

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## Area ski resorts down as much as 30%

Both profits and the number of skiers were down this last winter season at Michigan ski resorts, according to an Automobile Club of Michigan survey.

Weather was to blame - a warm Thanksgiving and rain over the Christmas-New Year's week - and a light natural snowfall accounted for the decrease in revenues at the ski resorts.

Boyne Mountain was hardest hit in the area with a decline of 26 to 30 percent in the number of ski lift ticket sales this year as compared to last, the survey revealed.

Revenues were reported down 16 to 20 percent compared to last season's revenues. Ski lift rates for adults were increased \$2 from \$12 last year to \$14 for this season.

Skilling also started a week later than last year and there were 18 less skiable days, the report showed.

"We couldn't have had any worse weather," said Tom Ellis of the T.W. Ellis Ski Shop at the Mountain. "We lost

money this year; it was a very difficult season. It kills you when it's 45 degrees between Christmas and New Years because nobody is buying gloves, hats, down jackets or skis for presents," Ellis said.

He would not estimate how much business was down.

Boyne Mountain remained open through Easter, maintaining a 30-year tradition, but a lot of the slopes had bare spots.

Thunder Mountain, another Boyne County ski resort in Charlevoix County, never opened this season because of lack of snow.

Boyne Highlands, of Boyne Country ski resorts, did not stay open for Easter weekend because of lack of skiers, manager Art Tebo said.

Both revenues and lift ticket sales were down 11 to 15 percent, according to the auto club survey. The Highlands also increased lift ticket price from \$12 to \$14

for adults this season. The amount of natural snowfall this season was down between 36 and 40 percent compared to last season's snowfall. Boyne Highlands opened five days later than the 1978-79 season and reported 18 less ski days, down from 153 days to 135 days.

"The gas situation was not a factor (in the low turnout of skiers)," Tebo said. "It was a slow season start because of the weather which hurt us. That was something which couldn't be made up. During February and March the skiing was good and we had a lot of skiers, but we were way down in December and January," he said.

The survey recorded that a representative of Boyne Highlands said the reason for the decline in number of skiers was primarily because there was no snow over the holidays. Warm weather during early January convinced downstate people that there was no snow in the north, the representative said.

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# Neighbors

## Indian crafts, artwork displayed at Boyne Girl Scout meeting

On Tuesday afternoon Ben Green was the guest speaker for the Junior Girl Scout troop 278 with leaders Connie Lingle and Peggy Suedhoff. Mr. Green demonstrated a slide presentation of his craft and artwork of basket weaving and beadwork, displaying beautiful necklaces, belts, headbands and other works of art. He also gave a short talk on the background of his Indian name and tribe and how the name Michigan came from Indian words meaning Great Lakes. The girls were very responsive with a question and answer period.

The Campus Life Singers, a group of teens and staff members, sang at the Wesleyan and Southgate Churches over the weekend. Those from the Boyne City area were Cindy Allen, Bruce Bergman and Tim Hamlin.

On Tuesday four people from the Country Star Restaurant attended the Sysco Frost Pack Food Distributors annual food show held at the Civic Auditorium in Grand Rapids. Jerry Mercer, Rex Behling, Sandy Conklin, and Joanne Bowman observed the presentations of various food ideas.

The Marshall Behlings and the Robert Bryans attended the annual Rotary Antique Show held in Grand Rapids recently.

Frank and Linda Crouch and their two children, all of Traverse City, have moved into the Herrick home.

Mr. Roy Pratt is a patient in Lockwood Hospital in room 207 this week.

Mrs. Gretchen Willoughby of Shepherd and Mrs. Dorothy Thompson of St. Johns were here over the weekend

visiting Mrs. Willoughby's sister Mrs. Grace Pratt.

Judy Kenyon is a patient this week in the Charlevoix Area Hospital.

Mr. and Mrs. Charles Phillips returned earlier this week from spending the winter months in Florida and Arizona.

Mr. and Mrs. Elmer Hammontree and Mr. and Mrs. Maxwell Houck returned over the weekend from vacationing for two weeks in the Florida area.

Juanita Erber, Florence Hollaway, and Mrs. Ashton Hayes of Petoskey attended

John Karkosak enlightening the group with reports as members of the Sex Education Advisory Board.

The Steve Moody's returned recently from spending a couple of weeks in Florida and visiting her mother Mrs. Jennie Kalinka in Grand Rapids who is in the hospital with a broken ankle.

Mr. and Mrs. Paul (Joanne) Hampton of Macedonia, Ohio were here over the weekend for the wedding of Kelly Howard and Dennis Looze.

Brownie Scout troop 272 and their leader Barb Kerridge and Mrs. Inez Harmon toured the Petoskey News Review office Wednesday afternoon. They observed how the computer operates and produces the newspaper in one hour. Each girl was given a sample copy of the newspaper.

Mr. and Mrs. Ashton Hayes, Evelyn Gould, Stella Clute, Dorothy McClure, Florence Hollaway, of Petoskey, Mr. and Mrs. John Borton of Charlevoix, and Mr. and Mrs. Rod Saxton of Petoskey, will attend the Western Michigan District of White Shrine of Jerusalem in Traverse City, Saturday.

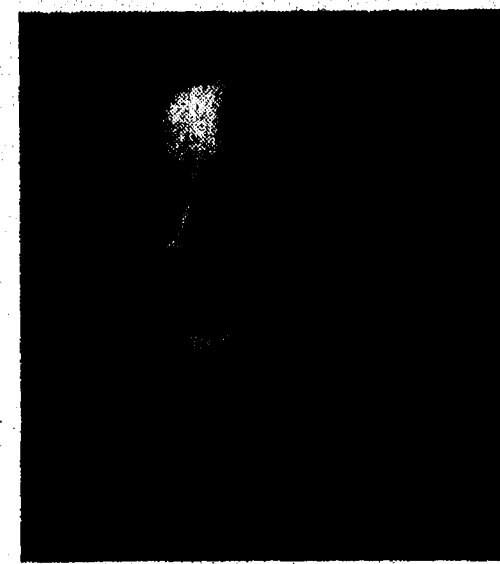
On Thursday the bingo games at the Senior Citizen Center were well attended. Prizes were awarded to: Floyd Morton, a scented candle donated by the Coffee Mill, and Ruth Shaver, salt and pepper shakers donated by Margaret Compton.

The cover-all prize went to Mary Green, a Kodak camera donated by Bogema's Pharmacy. Peanut Brittle was donated by the center's director Richard Hanor and nutrition director Alice Munson donated cupcakes for the day. The Senior's

bowling team meets on Wednesdays and reports of their scores improving.

Mr. and Mrs. Lyle Thompson and family of Lansing were here over the weekend at the Howard Thompsons. The Verlin Thompsons of East Jordan joined them on Saturday and also Rev. Lawrence and Mrs. Thompson and family of Pellston.

The Marvin Howes of Grand Rapids were weekend guests of Ann Jenkins.



Marcy Eaton

## BC senior engaged

Marcy Lynn Eaton, a senior at Boyne City High School, was recently engaged to Gary E. Cole, also of Boyne City.

Marcy, the daughter of Mr. and Mrs. Bob Eaton of Boyne City, is employed at Boyne City Lanes.

Gary, the son of Mr. and Mrs. Archie Cole, of Boyne City, is employed at Bendix-Courter, Inc.

The couple plan to wed Aug. 23 at the United Methodist Church.



Boyne Area  
NANCY NORTHUP  
582-9174

the installation of Shrine officers Thursday in Sault Ste. Marie, Ontario.

Mr. and Mrs. Wayne Nadon of Bemidi, Minn. were here last weekend visiting her mother, Mrs. Ann Jenkins. They joined Mrs. Myra Lewis and boys of Clarkston, G. Wade Jenkins of Ferris State University, and Mrs. Bernice Lewis for a holiday dinner at Duffy's in Charlevoix.

Ada Banker is a patient in room 185 at Little Traverse Hospital this week.

The Child Study Club met at the home of Kathy Glem on Monday night with co-hostess Jackie Carpenter. Guest speakers were Thelma Behling and Dr.

## Couple wed in double ring ceremony

Shelly J. Briggs, formerly of Boyne City, was married in a double ring ceremony March 28 to Arthur Vos Jr. of Wyoming.

Shelly, the daughter of Mr. and Mrs. Harry Hess of Boyne City, has been living at Wyoming for several years. Arthur is the son of Mr. and Mrs. Arthur Vos of Grand Rapids.

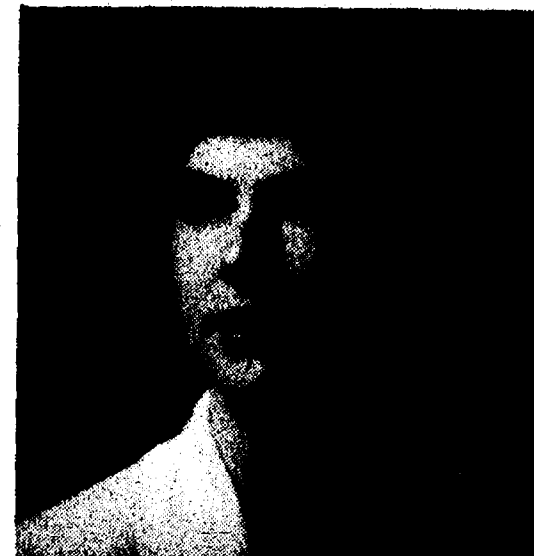
The bride wore a French-style knit dress and carried blue tinted carnations

at the ceremony. Rev. Brook Stevens of the Newhall Reformed Church performed the ceremony which was held at the Reformed Church in Wyoming.

Over 100 guests attended the wedding and reception held afterward at the Gerribe Hall in Grandville.

The groom owns a heavy equipment business.

The couple will travel to Florida and Las Vegas before making their home in Wyoming.



Linda Prebble

## Couple plans June wedding

Just engaged is Linda Prebble, daughter of Mr. and Mrs. Robert Prebble of Advance Road, Boyne City. Her fiancé, Carmen Cristallo Jr., is from Midland where he works as an instrument and control supervisor for Consumers Power Co.

Cristallo is the son of Mr. and Mrs. C. F. Cristallo Sr., of Laurens, N.Y.

The bride-elect is employed as an engineering assistant for Dow Corning, Inc. in Midland.

The couple plan a June 7 wedding at the Memorial Presbyterian Church in Midland.

## Winners of the VFW 50/50 drawing

VFW Post 7580 Commander Clifford Green would like to remind members that there will be a meeting at 7:30 p.m. Tuesday.

There will be a Burial Service at the cemetery site of Ernie Mockerman on Saturday, April 19, at 11 a.m. Anyone wishing to attend should meet at the American Legion Hall at 10.

The winners of the VFW 50/50 drawing held March 23 are Roy Lewis of Charlevoix and Jim Shepard of East Jordan. Bill Bennett sold the most tickets.

Pvt. David B. Burch, son of Mr. and Mrs. Roger Harchis, South Lake, East Jordan, recently completed basic training at Fort Jackson, S.C.

During the training, students received instruction in drill and ceremonies, weapons, map reading, tactics, military



East Jordan  
KAREN BENNETT  
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courtesy, military justice, first aid, and Army history and traditions.

## EJ man reports for duty

Marine Pvt. Robert A. Kuzmik II, son of Robert A. and Sharon K. Kuzmik of East Jordan, has reported for duty at Marine Corps Air-Ground Combat Center, Twentynine Palms, Calif.

He joined the Marine Corps in September, 1979.

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Bridge St. Downtown Charlevoix 547-2431

Mon. - Sat.  
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### Week-long services

## Horton Bay church plans spring revival

A minister from Kalamazoo will be the featured speaker at the spring revival services at the Horton Bay United Methodist Church from April 20 through 27.

Rev. Allan R. Valkema will lead the revival with both preaching and music. Rev. Valkema is a trumpet player, and he and his wife will lead the music and work with church instrumentalists to provide music for each evening's service.

Valkema is the pastor of Galsburg United Methodist Church near Kalamazoo.

Services will be held at 7 p.m. each evening throughout the week, except Saturday, April 26, which will be at 7:30.

A family potluck dinner will be held at the church at 6:30 Saturday, April 26. On Sunday, the final night of the revival, a 9:30 a.m. service will also be held.

## Ninety-second, third birthdays celebrated

On Wednesday a birthday dinner was held at the home of Bill and Debbie Korthase in honor of their daughter Adrea's third birthday and also for Uncle Hank (Henry Korthase), who was celebrating his ninety second birthday that same day.

Mrs. Margie Meyers of Fruitport spent two weeks visiting her mother, Mrs. Pauline Ellison and attending her step-

fathers funeral. Those to attend funeral services for Marshall Ellison were from Charlevoix, Montague, New Era, Hesperia, Muskegon, South Haven, Kalamazoo and Texas.

### Deer Lake

LEONA STANEK  
582-9881

Curt and Fran Bricker of Little Rock, Ark. were Thursday supper guests of Darlene and Cal Bricker.

The Curt Brickers and daughters left Saturday for their home in Little Rock, Ark. after spending a week visiting his parents, the M.C. Brickers and other relatives.

## Community events

### Chest board meeting

East Jordan Community Chest Board will meet at 7 p.m. Thursday, April 17, at City Hall to elect board members. The public is welcome.

printed from 1916-1967. Tickets are 50 cents for the book drawing to be held July 4 weekend.

### Shriners

The Western Michigan District Association meeting of the White Shrine of Jerusalem will be held at the Traverse City Masonic Temple Saturday at 3 p.m. Several members from the area are going and anyone in need of a ride should contact Florence Hollaway at 582-6333.

### EJ Garden Club

The East Jordan Garden Club will meet Monday at 1:30 p.m. at Elm Point. Membership drive is being conducted and anyone interested in becoming a member should attend the meeting.

### Movie drama

The movie, "Paradise Trail," a drama set in a small western town in the late 1800s, will be shown Sunday at 6 p.m. at the Assembly of God Church, 509 N. East, Boyne City. The movie is free and open to the public.

### Senior forum

Bert Notestine of the Charlevoix-Emmet Health District #3 will speak on preventative cancer at the East Jordan Senior Center Wednesday, April 23 at 12:30 p.m. The forum is free and open to the public.

### Library news

The Boyne City Public Library invites everyone to come browse through shelves of books during National Library Week, Monday through Saturday. The friends of the library will meet Wednesday at 7:30 p.m. in the library basement. Everyone is invited to come help the library plan events.

### Cancer program

Health Educator Bert Notestine will speak Thursday, April 24 at 7:30 p.m. about the latest information from the cancer society and answer any questions regarding cancer. The program is held in the lower level of the East Jordan Health Center and is open to the public free of charge.

### Personal growth

Personal growth, parenting and consumer education will be offered through the Petoskey Women's Resource Center-Special Needs Program, in seven-week segments beginning Thursday, April 17. Registration can be made at the first session or phone 347-3973, ext. 365. The program is available at no cost and will be held at the Big Brothers/Big Sisters office in Charlevoix Thursdays from 9:00 a.m. to noon.

### Ladies luncheon

The Youth for Christ ladies luncheon will be held Friday, April 18 at 12:30 p.m. at Stafford's Bay View Inn in Petoskey. Carol Kent, a former drama teacher and community specialist from Port Huron, will be the guest speaker. For Reservations and free child care call 347-6563.

### Church women

Area Church Women will meet for their spring luncheon Tuesday at 12:30 p.m. at the Country Star Restaurant. Come expecting a surprise.

### Parents to meet

Newcomers are welcome at the monthly general meeting of the northern area Parents Without Partners chapter on Wednesday, April 23. The meeting will be held at 8 p.m. in the cafeteria of North Central Michigan College in Petoskey.

### Friends of library

Tickets for a \$600 shopping spree in East Jordan are available for a \$1 donation from any Friends of the Library member or at the library.

There will also be a drawing for a \$75 Norman Rockwell book, including every "Saturday Evening Post" cover he ever

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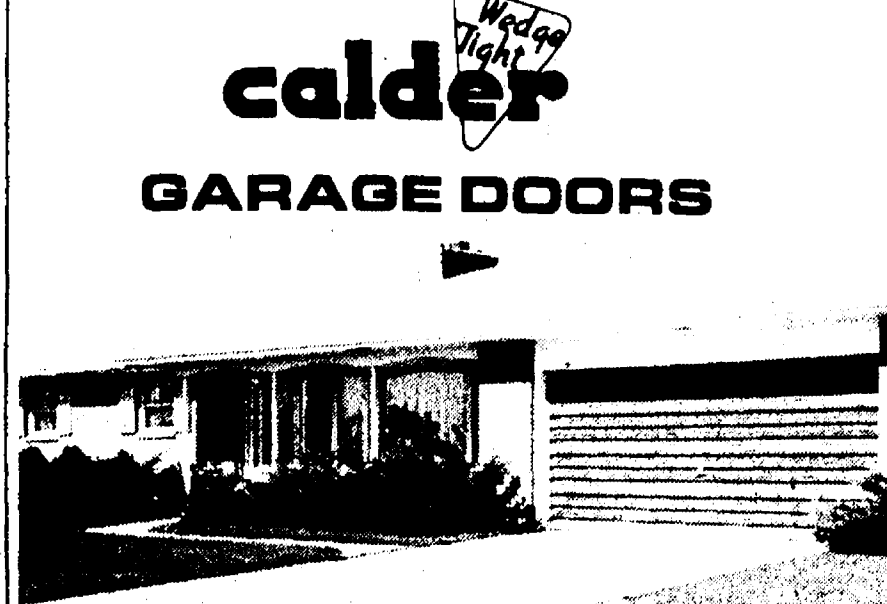


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616 347-4761

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Sale on Garage Doors Ends April 26th.



### Home Show Special

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Screw Drive



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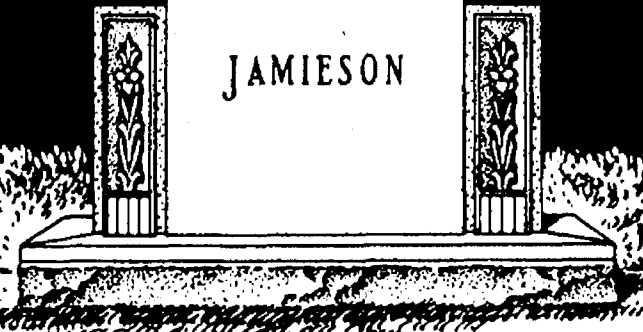


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## Memorials



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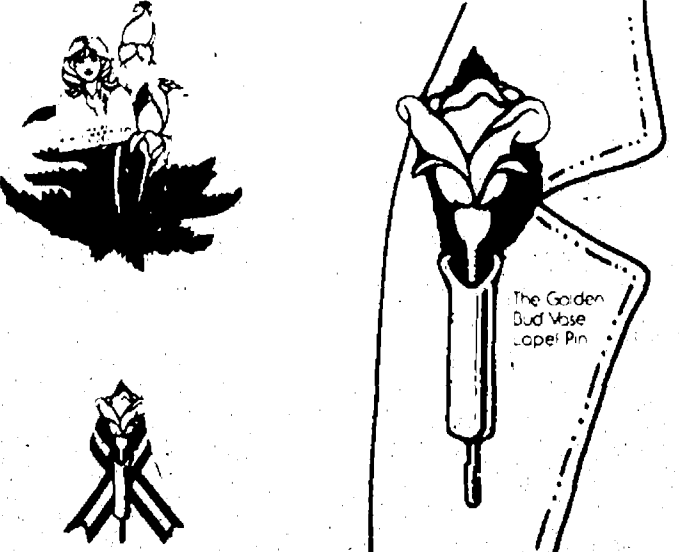


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## S & R Seals & Roberts Construction Co.

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Boyne City - 582-6535

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April 19.



### TAKE NOTE OF NATIONAL SECRETARIES' WEEK

STARTS MONDAY APRIL 21

We've prepared something special for that special lady known as a secretary. Our arrangement is called "You're Worth Your Weight in Gold" and includes a golden bud vase lapel pin. We can deliver it anywhere in this area or almost anywhere in the world through 15,000 affiliated Teleflora's. This is the kind of gift that's bound to make a lasting impression.

## Boyne Avenue Greenhouse

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Boyerne City 582-6621

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-At The Main Store-

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East Jordan 536-2275



# Sports

## Boyne sets Little League registration

**BOYNE CITY** - Registration for an expanded Boyne City Little League will be held at 7 p.m. Thursday, April 17, at the high school cafeteria. Boys and girls aged 8 to 15 are eligible to play this year. That is an expansion from previous years, because a Senior League for 13 to 15-year-olds is planned this summer.

Participants must be at least 8 years old or under 16 on Aug. 1 to play this year.

All players and at least one parent of each player are required to be at the sign-up Thursday. A \$3 insurance fee will be collected.

Parents and other volunteers from the community are needed as coaches,

managers and umpires, and to assist with the league concession stand and other fund-raising projects.

This year's season will start Monday, May 19. About 200 area youngsters participated on 13 teams in Minor League and Major League competition last year. With the addition of a four-team Senior

League this year, league officials expect about 260 participants.

President Dave Williamson said the league emphasizes sportsmanship, fun and safety. He notes that the league has a rule guaranteeing that every player will play at least two innings per game. "They have the best in equipment and uniforms," he added.

## Party shop extends volleyball streak to 6-0

**BOYNE CITY** - With a 6-0 record, Boyne Country Party Shop retained its first place standing, in co-ed volleyball play.

Northwestern State Bank is in second, with a 4-2 record, beating Ace Hardware in Wednesday night's action. Ski and

Shore and Schafers are tied for third with 3-3 records.

Ace Hardware is in fifth place with Sportsman Bar finishing up in last place. Games are played Wednesday at 7 p.m. at the high school gymnasium and are open free to the public.

## Bowling

<b>E.J. Ladies League</b>	
April 9	
Gulf Western	275 175
I.T.T.	274 175 1/2
N.W. St. Bank	243 205 1/2
Colwell	237 212 1/2
Campbell	225 224 1/2
American Leg.	219 230 1/2
E.J. Lumber	214 235 1/2
Gemini Lanes	208 241
Hite Drug	207 242 1/2
Taylor's IGA	203 247
Dairy Corner	195 254 1/2
Dressel	195 255
<b>High Game &amp; Series</b>	
Marilyn Carpenter	214 507
Ruth Chanda	213
Jane Russell	188 496
Donna Benson	508

Dave's Mobil	182 237 1/2
Chucks Place	143 276 1/2
Watsons	140 280
<b>High Game</b>	
Mary Brzozowy	187
Kim Derenzy	180
Barb Brooks	179
Lana Midgett	179
<b>High Series</b>	
Lana Midgett	511
Arvilla Kowalske	473
Vicki Cutler	470
<b>High Game &amp; Series</b>	
East Jordan	
Merchants League	
April 3	
Rainbow Bar	239 151

Gemini Lanes	227 162 1/2
American Leg.	219 171
Taylor's IGA	218 171 1/2
Petries Const.	212 178
Smith's Exc.	207 182 1/2
E.J. Lumber	182 208
Country House	181 209
Dave's Mobil	175 214 1/2
Greenhouse	170 220
Cass Supply	155 235
Bartlett's Exc.	152 238
<b>High Game &amp; Series</b>	
P. Weisler	595 209
P. Bennett	579 210

D. Raymond	569 204
T. Thomson	553 212
B. Howard	542
L. Bennett	539 204
<b>Thursday Night Women's League</b>	
April 10	
Rons Pro Shop	255 164 1/2
Buick	241 179
Schafers	240 179 1/2
Mogul Inn	224 195 1/2
Trumco, Inc.	224 196
Boyne Essex	222 197 1/2
Little Lenas	219 200 1/2
Bucks B. Shop	214 205 1/2
Overhead D.	213 207
Greenhouse	208 212

Northland T.	208 212
Starks Total	204 216
Altair	203 216 1/2
Patty Moore	190 539
Hamill Carpet	203 217
Pet. Plastics	201 218 1/2
Lil Pub	197 223
Ace Hdwe.	196 223 1/2
The Depot	177 243
B.C. Lanes	173 246 1/2
Advance Gro.	173 247
<b>High Game &amp; Series</b>	
Karen Guzniczak	223
Rita Simon	218 541
Ella Peters	217 505
M. Wasylewski	205 552
C. Reinhardt	202
Kay Peck	201 517

Katie Holzschu	200
Karen McCary	192 541
Patty Moore	190 539
<b>Inter-City League</b>	
April 7	
American Leg.	251 108 1/2
Spike's St.	204 155 1/2
Chuck's Place	180 180
N.W. St. Bank	166 193 1/2
Ells. Lions	158 201 1/2
Peter's La.	120 240
<b>High Game &amp; Series</b>	
P. Weisler	593 224
T. Shooks	583 219
T. Galmore	555 225

G. Seeley	555 206
E. Gee	535 234
<b>Early Birds</b>	
Seals-n-Rob.	273 177
Denison's	235 214 1/2
Vallance TV	225 225
Sayles Mas.	217 233
Boiser's Con.	208 242
Zephyr	191 258 1/2
<b>High Series</b>	
Lana Midgett	505
Deb Warner	495
Susie Boggeman	469
<b>High Game</b>	
Susie Boggeman	188
Deb Peck	187
Lana Midgett	176

## Public Notices

### WILSON TOWNSHIP Board Meeting Dates

Regular meetings for the Wilson Township Board will be as follows:

May 20, 1980	July 15, 1980
Sept. 16, 1980	Nov. 18, 1980
Jan. 19, 1981	March 16, 1981

Pat Falls, Clerk

### Proceeding of East Jordan City Council

East Jordan City Council met in regular session Tuesday, April 1, 1980. Mayor Protem Campbell presiding and all present except Mayor Meredith. The meeting was delayed about ten minutes because the Budget Hearing immediately preceding ran a few minutes overtime. Minutes were approved and authorization was given to pay \$54,558.25 in bills as presented. Sue Wodzinski was appointed to the Library Board to replace Phyllis Lilak who resigned; Police Officer Cole's resignation was received effective April 11 and selection of a replacement was referred to Police Committee with power to act; and bids for Signs and Posts for the "Signing Program" were received and referred to the Street Committee. The March Ambulance report showed 24 runs for the month. The proposed 1980-1981 Budget was considered and adopted just as proposed and published. Superintendent Rasch was authorized to hire a Recreation Director. Meeting Adjourned at 9:00 p.m. A copy of the official minutes of the above meeting is posted on the bulletin board at City Hall for perusal during normal office hours. Fern L. Morris, CMC City Clerk/Treasurer

<b>Coffee Cup League</b>	
April 8	
J. Guys & Gals	35 20 1/2
Rainbow Bar	31 25
Jordan Heating	28 28
E.J. Co-op	27 28 1/2
Metropolitan	27 29
Petrie Const.	19 37
<b>High Game &amp; Series</b>	
Shirley Petrie	219 493
Paula Dubas	190 480
Lorie Vincent	476
Ethel Wilson	192
<b>Jordan Valley Ladies League</b>	
April 8	
Smith's Exc.	274 146
American Leg.	246 174
E.J. Shop	246 174
Bartlett's Exc.	240 179 1/2
Morwell St.	231 188 1/2
Bonnie's	222 197 1/2
Cass Supply	214 206
J. Val. Texaco	193 227
Grahams	185 234 1/2

### East Jordan School Menu

April 21 - 25

**MONDAY** - Stew, biscuits, honey, fruit cup.  
**TUESDAY** - Hot dogs, buns, corn, peaches.  
**WEDNESDAY** - Baked chicken, sweet potatoes, mixed vegetables, pears.  
**THURSDAY** - Spaghetti, hot rolls, green beans, applesauce, apple raisin cake.  
**FRIDAY** - Surf burger, tartar sauce, cole slaw, pineapple.

Bread, butter and milk served with each meal. Menu subject to change without notice.

**EAST JORDAN LUMBER CO.** 913 Water St. East Jordan 536-2622

### BOYNE CITY SCHOOL MENU

April 21 - 25

**MONDAY** - Hot dogs.  
**TUESDAY** - Pork and gravy.  
**WEDNESDAY** - Bean soup.  
**THURSDAY** - Oven-fried chicken.  
**FRIDAY** - Goulash.

These are the main dishes. Also served each day will be salad or vegetable, fruit, bread, butter and milk.

**Behling's Little Cub Market** 123 N. Park Boyne City 582-7302

### BOYNE FALLS SCHOOL MENU

April 21 - 25

**MONDAY** - Lasagna, green beans, bread, milk, dessert.  
**TUESDAY** - Hot turkey sandwiches, cranberry sauce, buttered peas, milk, dessert.  
**WEDNESDAY** - Hamburgers, salad, cheese slices, milk, dessert.  
**THURSDAY** - Chicken soup, chicken & egg salad sandwiches, crackers, milk, dessert.  
**FRIDAY** - Roast beef in gravy, mashed potatoes, buttered spinach, milk, bread, dessert.

**BOB'S DISCOUNT PHARMACY** 582-6661

# Service directory

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 Rustfighters, Inc. DBA  
 WE RUSTPROOF YOUR CAR TWICE.  
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 Camp Dagget Rd. 582-9392 Boyne City

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 Complete repair on all makes of cars  
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 Transmission Alignment M-75  
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 Bars  
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## Registration Notice

Charlevoix County Township & Cities for Presidential Primary Election held Tuesday, May 20, 1980

Notice is hereby given that in conformity with "Michigan Election Law," We, the undersigned clerks, will upon any date except Sunday and a legal holiday, receive for registration the name of any legal voter not already registered who may apply to us personally for such registration. NOTICE IS HEREBY GIVEN that we will be at our homes or offices Monday, APRIL 21, 1980, from 8:00 a.m. to 8:00 p.m. on said day for the purpose of reviewing the registration and registering such of the qualified electors as shall properly apply therefore. The name of no person but an actual resident of the precinct at the time of said registration, entitled to vote at the next election, shall be entered in the registration books. APRIL 21, 1980 IS THE LAST DAY TO REGISTER FOR THE PRESIDENTIAL PRIMARY ELECTION.

<b>SOUTH ARM TOWNSHIP</b> Helen Cherry, Clerk 7143 Rogers Rd. East Jordan	<b>BAY TOWNSHIP</b> Margaret E. Smith, Clerk 2775 Wildwood Boyne City
<b>EVELINE TOWNSHIP</b> Eric Beishlag, Clerk Sequanota Road East Jordan	<b>EVANGELINE TOWNSHIP</b> H. Anne Thurston, Clerk Box 2640 Wildwood Harbor Road Boyne City
<b>BOYNE VALLEY TOWNSHIP</b> Louise MaGee, Clerk Corner of Springbrook & Thumb Lake Road Boyne Falls	<b>WILSON TOWNSHIP</b> Patricia A. Fall, Clerk Box 1300, Deer Lake Rd. Boyne City
<b>HUDSON TOWNSHIP</b> Celia Sevanski, Clerk Huffman Lake Road Elmira	<b>MELROSE TOWNSHIP</b> Willis Planck, Clerk 2130 North Shore Dr. Walloon Lake
<b>CITY OF BOYNE CITY</b> Tom Garlock, Clerk Boyne City Hall 319 N. Lake St.	<b>CITY OF EAST JORDAN</b> Fern Morris, Clerk East Jordan City Hall 201 Main St.



# Your Sun guide



The von Trapp family sing one of several songs in "The Sound of Music." Cast members left to right are, Cindy Morgan, Barry Lewis, Matt Chellis, Sandy Morgan, Michelle Coombes, Marty Moody, Ami Bogetto, Shelley Stevens and Stacey Bryan. The play will be performed for three nights, April 24-26, at the Boyne City Elementary School.

## Student production 'Sound of Music' -it'll have class

Lines aren't quite memorized yet, a singer's voice may crack once or twice and someone may forget where he's to stand on stage, but on opening night Thursday, April 24, the production of "The Sound of Music," will be spectacular.

The 60 or so students who make up the cast and stage-hands of Boyne City High School's drama department started in January to prepare for the sell-out audiences expected for the three-day performance April 24-26.

Bob Wollenberg, drama director and teacher at Boyne City High School, said about his eighth play production: "It'll have class. The kids have put a lot of time into it and it's paying off. We've been lucky and not had any cast member sick and we're coming along well -- it's all due to the kids. They're the ones who show up for practice regularly and put in long hours to make sure everything runs good."

Ticket sales are proof of the high school drama department's past accomplishments.

Tickets are still available for the Thursday, April 24 performance -- but hurry! Wollenberg said he had 60 tickets left as of Sunday. Friday's performance may have a few dozen tickets available and tickets for the Saturday, April 26 performance are sold out. All productions will begin at 8 p.m. at the elementary school auditorium.

Tickets are on sale at the high school or from any drama student for \$3.

A special dress rehearsal Tuesday is open to the public for all those who can't get tickets, Wollenberg said. Ticket price is \$2 and will be available at the door the night of dress rehearsal.

No programs will be distributed at the dress rehearsal. The program is 20-pages and includes 22 pictures of the cast during rehearsals. "It's a keepsake for the kids and their parents," Wollenberg said, which was only made possible by the support of local business buying ads.

"I think tickets are selling so well because 'The Sound of Music' is a universal show. I have never heard of anyone saying they did not like the play or movie production," Wollenberg said.

The key to a successful play production, he said, is picking the right show for the students and talent you have to work with. "The personality of the drama students should fit the production--and it does quite well with this production."

Cindy Morgan, playing Maria and Marty Moody, playing the Captain both are good stage actors and actresses and have good voices. Play members range in age of first to twelfth grade. Wollenberg and his wife/assistant-director Jackie are

very picky about costumes, position on stage and the volume of a person's voice, but said everyone has taken criticism and orders well.

"We're in a good spot right now," Wollenberg said during a recent practice. "We've come a long way and it looks like we'll have an excellent production come opening night."

One of the hardest aspects of putting on this play, he said, is making sure everyone is properly dressed for their part. Jackie is in charge of costumes.

For the play, the drama department had to rent 24 nun outfits and come up with German Nazi-looking uniforms for others. "We had help from two area

women (Glory Barden and Jean McCary) who sewed a lot of the costumes for us," he said.

A lot more time, effort and money was spent on stage props for this year's production as compared to past productions, he said.

Wollenberg figured the total production cost, including printing the program --will cost approximately \$4,500.

The art and shop departments of the high school helped build and paint many of the sets.

"It is really a group effort. 'The Sound of Music' is a big production show and all the help we've gotten will pay off," Wollenberg said.



A sell-out crowd is expected each night for the Boyne City High School drama play "The Sound of Music." Director Bob Wollenberg attributes the success to the versatility of the play, but community response has shown that it's the hard work both students and Wollenberg put in that makes the high school plays so popular.

## Cast ages range from 7 to 50

The following students comprise the cast of "The Sound of Music:"

Sister Margaretta, played by Terri Landon; Sister Berthe, played by Georgia Hawkins; Sister Sophia, played by Laurie Redmer; Sister Bernice, played by Laura Behling; Franz, played by Jeff Froats; Postulant, played by Theresa Johnson; Frau Schmidt, played by Stacey Doyal;

Elsa, played by Sheri Sutliff; Baroness Elberfeld, played by Barb Barden;

Baron Elberfeld, played by Dean Hawver; Maria, played by Cindy Morgan; Captain, played by Marty Moody; Rolf, played by Jim Speaker; Liesl, played by Sandy Morgan; Friedrich, played by Matt Chellis; Louisa, played by Michelle Coombes; Kurt, played by Barry Lewis; Brigitta, played by Shelley

Stevens; Marta, played by Ami Bogetto;

Gretl, played by Stacey Bryan; Mother Abbess, played by Liz Walls; Heir Zeller, played by Matt Sturm; Ad. von Schreiber, played by Bill Holland; Ursula, played by Angie Ayers; Head Judge, played by Tom Gilbert.

Jim and Joan Bogetto are in charge of music and chorus direction.

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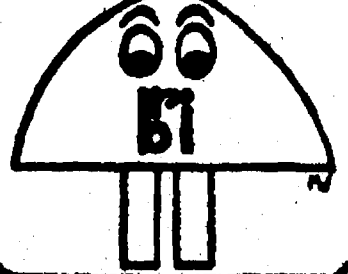
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1303 Bridge St. Hwy. 31 South Charlevoix, Mich. (616)547-5321

Hours: Mon.-Thurs. 11 to 11 Fri. & Sat. 11 to midnight Sunday Noon to 11 p.m.

Call Dave at 547-5321




**HAMBURGERS FRENCH FRIES CHICKEN BASKETS FISH BASKETS SHRIMP BASKETS AND A TASTY TREAT FOR DESSERT**

OPEN 7 Days

SUN. THURS. 11 a.m.-9 p.m. FRI.-SAT. 11 a.m.-10 p.m. DOWNTOWN BOYNE CITY 582-9153

## Restaurant guide



### Dairy Corner

The Dairy Corner in East Jordan features homemade luncheon specials six days a week from the kitchen of Maxine Griffin. The restaurant is located at the corner of Second and Mill Streets (Highway M-32) near the Post Office in downtown East Jordan. The Dairy Corner is open from 6 a.m. to 7 p.m. Monday through Saturday. Phone 536-2801 for carry-outs.




**The IRONTON FERRY Landing INC.**

Serving Fresh Perch and Walleye Daily

**TUESDAY SPECIAL**  
Beef Barbecue Ribs

**THURSDAY SPECIAL**  
Spaghetti Night

OPEN DAILY  
From 8 a.m. to 2 a.m.  
Phone 547-9135




**Dairy Corner**

Open 6 days  
Closed Sundays  
6 a.m.-7 p.m. Mon. Thru Sat.

MAXINE'S DAILY LUNCHEON SPECIALS

UNDER NEW OWNERSHIP  
536-2801 - EAST JORDAN  
Corner 2nd and Mill St.




**CALORIE FACTORY**

7 DAYS WEEKLY  
OPEN AT 6AM  
SERVING A COMPLETE MENU  
BREAKFAST • LUNCH • DINNER

536-2851

301 W. MILL ST. JORDAN - AT THE REDS



**GRAIN TRAIN**

The Grain Train Natural Food Cooperative -- A natural foods store that will improve the quality of your life.

Full line of herbs, spices, vitamins and natural foods, books, baking supplies, soy foods & home brewing supplies.

Nutritional Information  
Healing and Health Research Service

All at  
421 Howard St.  
Petoskey 347-2381

Plan your weekend with



**Out & about**



# Out & about

Out & About listings are published as a service to readers at no charge to the establishments listed. If you know of something you'd like listed, call The Charlevoix County Press at 582-6761 by 10 a.m. Friday.

**GASLIGHT CINEMA** in downtown Petoskey presents Bette Midler in her debut in "The Rose" rated R. Bette Midler is a 1960 rock singer passing time and her life touring across the country. Showtimes are 7 and 9:30 p.m. Monday night special, all seats \$1.50. 347-9696.

**VICTORY LANES** in Petoskey features North Country Thursday through Saturday nights. 347-4927.

**BROWNWOOD ACRES** Farmhouse near Eastport is spotlighting Harvest, a 4-piece show group playing Wednesday through Sunday. 544-5811.

**LITTLE CAESAR'S PIZZA PARLOR** on Bay View Road in Petoskey has disco Wednesday through Sunday. 347-8757.

**HILTON SHANTY CREEK** in Bellaire presents the Peter Schless Trio Monday through Saturday from 9 p.m. to 2 a.m. 533-8621.

**GREY GABLES INN**, 308 Belvedere, Charlevoix, features Al Breeze on the piano seven nights a week from 9 to 2.

Plan your weekend with  
**Out & about**

**IVAN'S ATTIC** at Schuss Mountain, Stover Pond Road, Mancelona, features the Silver Creek Band Friday and Saturday nights starting at 9 p.m. for the month of April. 1-800-632-7170.

**NEW MOGUL INN** on M-75 South, Boyne City, features the band Threshold Thursday through Saturday starting at 9:30 p.m. Sunday a rock and roll jazz session with six rock bands will begin at 4 p.m. 582-6371.

**PARK GARDEN CAFE** on East Lake Street in Petoskey features Bob Crosser and Patty McPeak Friday and Saturday nights from 9:30 p.m. to 1:30 a.m. Wednesday nights are open mike night. 347-8251.

**HUGGS** located in the Holiday Inn on U.S. 31 at the south edge of Petoskey features the group Attraction through April 26 every night but Sunday from 9 p.m. to 1:30 a.m. 347-6041.

## flicks

**BOYNE CINEMA** in Boyne City is showing the comedy "The Prize Fighter" rated PG April 18-20. Starring Tim Conway and Don Knotts, the movie is set in the 1930s and is a boxing story about a man who trains to become the world's champion. Showtimes Friday and Saturday are 7 and 9 p.m. Sunday one show only at 7 p.m. and all seats are \$1.50. 582-2411.

**CINEMA III** in Charlevoix is showing the science-fiction movie "Black Hole" rated PG April 18-20. This Walt Disney production speculates about a 1/2-mile long space station perched on the edge of a black hole. Showtimes are 7:15 and 9:30 p.m. Friday and Saturday with one show only at 8 p.m. Sunday. 547-4353.

## tunes

**Betty's Restaurant**  
(formerly Mr. Don's)

Stop in and try some of Betty's homemade specials

Serving Breakfast, Lunch and Dinner

Ask about Senior Citizen Rates

**Betty Kelts**  
Mon thru Fri. 6 a.m. - 9 p.m.  
Sat. and Sun. 8 a.m. - 9 p.m.

Ample parking behind Restaurant  
549-2680  
Hwy 131 Boyne Falls



Come and hear Barbershop Singing at its best!  
The Boyne City Chapter, S.P.E.B.S.Q.S.A. presents

The 34th Annual  
**BUSH LEAGUE SHOW & QUARTET CONTEST**  
Saturday, May 3, 1980

featuring  
The Crosstown Exchange Quartet  
The Black Velvet Quartet  
The Boyne City Snow Belt Chorus

**BOYNE CITY HIGH SCHOOL**  
Quartet Contest 2 p.m. - Show 8 p.m.

Afterglow party at The Dilworth

For Tickets, see any Barbershopper  
Also available at:  
Boyne City, Ben Franklin Store, 126 Water St. 582-6591  
Charlevoix, Docksider Pharmacy, 401 Bridge St. 547-2133  
East Jordan, Hite Drug Co., 209 Main St. 536-2541  
Petoskey, Wynn Off. Sup., 125 E. Mitchell, 347-3545



# 4-H achievement day is Saturday

The 4-H Clubs of Charlevoix County will put their projects on display Saturday at the 4-H Spring Achievement Day.

This year's show will be in the Charlevoix High School Gymnasium and cafeteria. It will feature around 240 4-H projects which members have been working on through the winter. Projects include sewing, crafts, foods, horses and many more.

4-H clubs will arrive with their projects from 8 to 10. Starting at 10, each 4-H member will discuss his project with an evaluator, who will determine how much the 4-H member has learned in completing the project. From this conversation the evaluator decides what ribbon to award the child.

The evening program will begin at 7:30 with sewing club members modeling their garments in the style show. Following the style show will be a club recognition period.

For more information contact Phyllis Summer, 4-H program assistant, at 582-6232.

**BUY ONE GET ONE FREE**

**Dairy Queen**



**THURSDAY-FRIDAY APRIL 17-18**

Here's your chance to treat a friend to something special. Just buy your favorite Sundae and we'll give you another one free (same size, of course). Rich, thick hot fudge. Smooth, buttery caramel. Juicy-red strawberry. They're all on sale. So treat a friend to a Sundae. At your participating DAIRY QUEEN® store.

**IT'S A REAL TREAT!**

**BOYNE CITY**  
201 E. WATER ST.

**CHARLEVOIX**  
1111 BRIDGE ST.

**MANCELONA**  
111 NO. WILLIAMS ST.

**Real estate**



**Come See Us FIRST**



**RENTAL INCOME PROPERTY** - Five separate units, total gross of \$750/month. Large lot borders on two streets. All city services. Nat. gas heat. \$55,000 with good land contract terms available.



Newly remodeled 4 bedroom home on 6 acres just outside of East Jordan. All new plumbing, wiring and septic. This lovely home is well insulated and has two fireplaces, one with a heatilator. Many fruit trees and nice view of the countryside.

**Ben Schenck & Assoc. Inc. - Real Estate**

East Jordan 200 Main Street [616] 536-7641  
Mancelona [616] 587-8301  
Mancelona

If the Quiche, Spinach Salad or the Chicken Elegant, doesn't get you, the Cheeseburger will.

**J.D. & COMPANY**  
a restaurant with imagination

DELIGHTFUL LUNCHEONS AND DINNERS  
201 Howard at Bay St. Petoskey 347-5422

A blind preacher and a crippled gun lighter meet on...

**THE PARADISE TRAIL**

A movie of tense drama set in a small western town in the late 1800's will be shown on **SUNDAY, APRIL 20 6:00 p.m.**

**ASSEMBLY OF GOD 509 N. EAST BOYNE CITY, MICHIGAN EVERYONE IS WELCOME**

**Charlevoix PROPERTIES, INC.**

210 E. Water St. Boyne City 582-6781




**Real Estate**

By Mark D. Kowalske  
Certified Business Counselor


Ski & Shore Properties of Boyne

**We Know A Special Place For You...**



Horse Lovers Delight! Located just minutes south of Charlevoix. Offered with this three bedroom aluminum-sided home is 16 rolling acres, an excellent horse barn, a separate work shop, and all priced at less than \$44,000! This offering is a MUST-SEE for those desiring elbow room. SKI & SHORE CHARLEVOIX, INC. - 616/547-9905.

**skishore** Of Charlevoix  
Corner of Park & Bridge  
Charlevoix 547-9905



**Personal or real property?**

When a home is sold, the question often arises: "What stays with the house as part of the purchase and what property goes with the buyer?" Real estate is usually defined as the land and everything attached to it, such as: buildings, trees, shrubs, etc. The buyer normally gets all of the real estate, but none of the owner's personal property. The problem arises when personal property has become a part of the real estate. This is called a fixture and **does** pass with the real estate.

There are three usual tests which must be satisfied. Has the personal property been permanently annexed to the real estate? Is it intended to become part of the real estate? And finally, what is the local custom? Usual fixtures might include: shades, heaters, ranges, screens, storm windows, lighting fixtures, etc.

It is important that the seller spell out specifically in his sales agreement exactly what he intends to give to the buyer as part of the real estate.

**skishore** PROPERTIES of Boyne  
232 E. Water Street  
Boyne City, MI. 49712  
Phone 616-582-6554

**BOYNE CINEMA**

Theatre Information 347-9696  
**BOYNE CITY - 582-2411**

216 S. Lake St. Boyne City

April 18th thru April 20th

Fri. & Sat. 7 & 9 p.m.  
Sunday 1 show 7:00 p.m.

Sunday night Special \$1.50 a seat

**TIM CONWAY DON KNOTT'S**

**THE PRIZE FIGHTER**  
A Knockout Comedy!

A Tri Star Pictures Production  
A New World Pictures Release  
PG

**BEAT THE GAS INFLATION!**

Come on out for the cheapest entertainment, fun and exercise. Get in with the CRAZE that's sweeping the country.

**ALL FOR FUN & FUN FOR ALL**

For Health's Sake...  
**Roller Skate**

**SKATES** Are Now AVAILABLE In All Sizes ...and Prices ...and Styles See Us For A "Wheel & Deal"

**Water Wonderland**

Adult Supervision  
Open Days & Evenings For Private Parties  
Call 347-1032  
Skating Time & Reservations  
1000 River Rd. Petoskey

**WHERE THE GOOD TIMES JUST KEEP ROLLING ALONG**





# Classified ads 582-6761

## Spring has sprung! It's time to plan that garage sale!

ANNOUNCEMENTS 1	THANK YOU 3	FOR SALE MISC. 6	AUTOS & TRUCKS 7	SERVICES 11	SERVICES 11	HELP WANTED 12	REAL ESTATE 16	LEGAL NOTICES 17
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**BIBLE STUDY** Tuesday afternoons, 1:00-3:00. Build your faith with the Word! Joyce Spohn, 530 E. Division, 582-9305.

**CHRISTIANS!** All supplies still available New Life Book Store - We have moved. Temporary number 582-9100. Please Call.

**WE BUY GOLD** and diamonds. Call Reusch Jewelry, Petoskey, 347-2403.

**SOUND OF MUSIC** tickets for the BCHS drama production are now on sale. If you need tickets to the show call John Bogema at 582-7125.

**PLEASE RETURN** - Would the person who took Kathy Howard's billfold from the American Legion Hall Saturday night please return the pictures and her license. Box 3045, Boyne City, mail C.O.D.

**LOOKING** for a house? Check the Realtors Page every week in The Press.

**PENINSULA GRANGE** is having a pancake and sausage supper Saturday, April 26, from 5-7 p.m. Donation - Adults, \$2.50; children under 12, \$1.25.

Hi Laz! Thanks for the package and note. Now we can really show our friends at school that we know you. Please come and visit us again real soon. Mom says hi also. 64-82-93 hike. "The Boys."

**CLOSETES** crowded? Run a for sale ad. Call 582-6761. Deadline is Monday noon.

We would like to thank all our friends, neighbors and relatives for their cards, flowers, plants and prayers during Ferns stay in the hospital.  
Fern and Jim McNeal

### GARAGE SALES

**SPRING** is here, and it's time to plan that garage sale. Tell the world with an ad in The Press! Call 582-6761 by Monday noon.

**GARAGE SALE** Thursday and Friday, April 17 & 18, 131 Groveland, Boyne City. Next to the antique store. 582-6895.

### LOST & FOUND

**LOST** - Poodle mix, white male in the vicinity of Boyne Ave. and East Main, Boyne City. Answers to Wiggles. Call 582-2636.

**UMBRELLA LOST** - Royal blue. Maybe left in phone booth by Chamber. If found please leave in Chamber office, Boyne City.

### FOR SALE MISC.

**FOR SALE** - 7 1/2 ft. Angle Hydraulic snow plow with controls and lights. \$500. McCormick stainless steel floor model cream separator - excellent condition. \$150. 6 H.P. Martin boat motor Model 60 \$40. Extension mirrors for car \$10. Cellulose insulation machine \$700. 536-7656

**PICNIC TABLES** - New Custom made, any size, stained, urethane finish. State Park type. Call 347-7765 days or evenings.

**TROMBONES** - 2 good, used, name-brand. Call 582-7734 days or 582-2466 evenings.

**"BE KIND to your Feet!"** Try Knapp Shoes. Contact Bill Gaunt Jr. 536-7232. East Jordan.

**SONNY'S GUN SHOP**, Ironton, Buy-Sell-Trade-New-Used. Antiques, Winchesters and Weatherbys wanted. 547-6784.

**UTILITY BOX 1971 GMC** pick-up, only 50,000 miles, excellent running condition. 582-2601.

**CONN CORONET** - Like new, \$150. Days 582-6784. After 5, 582-2449

**FREE** Mobile Home Site, indefinitely, near Boyne City, with purchase of 12 x 60 mobile home with large addition, extras. \$4,900. 536-7892

**SPEEDQUEEN** washer & Coronado dryer, \$150. Magic Chef range & 32" refrigerator freezer, olive green, \$380.25" Magnavox color console \$350. Also marble slab for sale. Don Anderson, 536-3213.

**BEAUTY SHOP** equipment, good condition, reasonable. Phone 536-7967.

**MOTORCYCLE** insurance doesn't have to be expensive. Call Van-Treese Insurance Agency for a quote. 582-6746.

**8 FT. CEDAR** posts, \$1.25. Call 582-7429.

**1974 CHEVROLET** 1/2 ton pick-up, 6 cylinder, standard transmission, camper top, \$800. Will sell without top. Call after 6 or week-end, 582-9772.

**MAKE IT EASY** to sell your car. Have TUFF-KOTE RESTORE THE "show room shine" to your older car. Ask about the car seller's special. Call TUFF-KOTE. 547-9733.

**1951BUICK** with parts car. 1961 Buick Electra Coupe. 1963 Olds 98, four-door hard top. 44,000 actual miles. Days, 582-6784. After 5 p.m., 582-2449.

**1978 MONTE CARLO** Sport, 2 door, low mileage, radial whitewalls, clean and in perfect shape. \$4400. 536-3290.

**1972 BLAZER**, 4-wheel-drive, economical 4 speed. Excellent shape, Z-Barted, \$1395. Call 582-6345.

**1973 MUSTANG** silver Mark I, fast-back, fold-down back seat, automatic transmission, PS/PB, air, steel radial tires, AM/FM stereo, restored, excellent condition. Call 536-2723.

**66 CORVAIR**, 71 Gremlin, 6 cylinder, \$600. Don Anderson, 536-3213.

**1973 PICKUP** - 3/4-ton step-side. Good body, rebuilt motor. 582-6740.

**1971 PLYMOUTH** Duster, 6 cylinder automatic. Call 536-7142.

**1971 GMC** half-ton, 307, 3-speed, \$600. Call 582-9257.

### FIREWOOD

**DRY HARDWOOD**, maple, iron wood, elm, mixed. \$25 per cord. \$30 delivered. Call 549-2079.

**HARDWOOD** for sale. Stock up now for next year at this year's prices. \$22 per cord. Call any time 347-5848.

### BOATS & EQUIP.

**26 FT. THOMPSON** Voyager Cruiser 1973, two 165 hp motors, 200 hours. Sleeps 6, complete gally, head, all electronics, trim tabs, E-Z loader trailer. Excellent condition. \$17,500. Days 313-979-5000, evenings 313-881-6382.

### \$100 & UNDER

**MAN'S BOWLING BALL**, \$15. Wringer washer, double laundry tubs, \$25 blond coffeetable, \$15. 536-2784

**FREE PUPPIES** - Mother registered English setter, father malamute. Call 536-7714 anytime.

**KINDLING** - Large bundle: \$1. Call after 4 weekdays or all day weekends. 582-9070 or 582-9616.

**VACUUM** cleaner, \$10; Drapery traverse rod fits to 125 in., \$8. Free cat, beautiful calico, good with kids. 582-6807

**FIREPLACE** glass doors, 42" wide, 33" high; brass frame with screen curtain; iron grate. All for \$60. 1315 Pleasant, Boyne City.

### SERVICES

**BUILDING** or remodeling? Call B&L Contractors, 547-2876, or 347-5989 for free estimates. Licensed contractors.

**BAYSIDE ROOFING** offers a complete line of roofing services year-round, including insulation and venting. Licensed and insured. Free estimates. 347-7594.

**EXPERT UPHOLSTERY** and drapery services available now for spring decorating at reasonable prices. Quality work by professionals. FREE estimate—your home. 347-4269.

**PIANO TUNING AND REPAIRS**, all makes and models, reasonable. R. T. Louisele Piano Service, Route 2, Charlevoix. Call 547-2677.

**BUILDING AND RE-MODELING**. Masonry, wood stoves, chimneys cleaned. Honest Christian estimates. Call Earl, evenings. 547-6026 or 347-9792.

**BOOKKEEPING**. Payroll, general ledger, financial statements, quarterly reports. Arrangements made for out of town customers. 347-1885.

**Stammer's**  
CARPETS and CLEANING SERVICE

- \*Carpets
- \*Upholstery
- \*Walls
- \*Windows
- \*Drapes dry cleaned on the rod in your home
- \*Fire & Flood Restoration

We specialize in hard to clean fabrics that others refuse to do.  
Authorized Scotchgard Applicator  
For free estimates, call... 547-9085 or 533-8422

**VACUUM CLEANERS!** Complete sales & service. New, used, reconditioned, \$10 and up. The Sweep Shop, 221 W. Mitchell, Petoskey, 347-1320.

**CHARLEVOIX ANSWERING SERVICE** - Office, medical and residential use. 24 hr. service. 6 days a week. 547-4214.

**PAINTING, PAPERING**, Staining, textured ceilings. 18 years experience. Insured, winter rates. 347-0033 after 6 p.m.

**JACK STEBE**  
Custom Carpentry  
Building-Remodeling  
Additions  
RR3 Box 203B  
CHARLEVOIX  
547-9066

**CHIMNEY** and wood stove installations, fireplaces, basements, crawl spaces, driveways and sidewalks. Guaranteed work, 10 years experience. Call 347-8358.

**A-I GARBAGE SERVICE**  
For Charlevoix, East Jordan and surrounding areas—We offer specialized service with pick-up at your door—Special rates—Nobody does it better. 547-4697.

**REMODELING** or repairing? For complete carpenter work, inlaid brick, slate, masonry, slab and ceramic; also wood stove installation. Phone 536-7667 or 535-2277.

**BINGHAM & SONS WELL DRILLING & REPAIR** - Water well repair, pump repair and new systems. 536-3169.

**582-2267 ALL-TRASH**  
We Pick Up Anything Residential Commercial-Contract Day-Week-Month-Job 119 W. Cedar St. Boyne City

**RECEPTIONS** and Banquets - Affordable facilities. Catered or not catered, with dance floor. Boyne Valley Lodge, Walloon Lake, 535-2475.

**PIANO TUNING**, Gordon Wheeler, 39 years experience. 12 years factory experience. Phone 547-4220 or ABC 347-7970, 347-1215.

**STEAM CARPET** Cleaning available, free estimates. Ask for Andrew. 582-2475.

**GUARANTEED CLOCK REPAIR**  
Keywind, weight driven, cuckoo, chime, grandfather. Specialize in ANTIQUE CLOCKS. 3 Experienced watch and clock makers on staff. FREE Estimates. REUSCH JEWELRY, Charlevoix, 547-2971; Petoskey 347-2403.

**CARPENTER** contractor—remodeling repair—30 years experience. Firm contract bids. Gordon Moody, 347-1606.

**BOYNELAND REFUSE** serving Boyne City, Boyne Falls, Horton Bay, Advance and adjoining townships. We pick up EVERYTHING. 582-6692.

**WE BUY** Oriental rugs, Navajo rugs, gold and silver coins. Ali's Persian Carpets, 306 Howard St., Petoskey, 347-4542.

**FAMILY** of seven looking for place to rent on Walloon Lake for one week. Either the week of July 26 or Aug. 2. Please call Ros at 582-6761 days or 547-5476 evenings.

**SAVE YOUR** red & yellow onion skins. I need them for dyeing yarn. Call 582-2223.

**WANTED TO BUY:** Pre-1964 American silver coins, will pay current price. 547-6057.

**CARD TABLES** needed. If anyone has any card tables, the senior citizens of Boyne City would appreciate any donations. Also would be interested if reasonable priced. Call 582-6682.

**MY HOME** is still open for clothing, dishes, and toys. For more information and directions call Millie Clark, 536-7628.

**SMALL FEMALE** dog wanted. One or two years old, prefer Cockapoo, call 536-7628.

**FINEOUT'S DEEP STEAM CARPET CLEANING**. Phone 582-6813 or 582-2391.

**MOTORCYCLE** mechanic. Tune up to complete engine rebuilding. Lots of spare parts. John Nagle. 582-2119.

Interior & Exterior Painting  
**BOB OLSON**  
PHONE 547-9567  
Charlevoix

**BUYING** & picking up wrecked or junk cars within 20 mile radius of East Jordan, for the month of April. Walker Auto Parts, East Jordan. 536-7449 or 536-7663.

**CHIMNEY & Woodstove** installation, fireplaces, basements, crawl spaces, driveways, sidewalks, guaranteed work, 10 years experience. 347-8358.

**AUTO PAINTING**, Body work, rust repair, state certified shop. Boyne City-Charlevoix Road, near Young State Park. BROOKS AUTO SALES, 582-6348.

**MOVING?** Covered trailer for rent - 20 ft. long, 6 1/2 ft. high, 8 ft. wide. With 8,000 pound capacity. With vehicle. 535-2475.

**MOTORCYCLE** insurance doesn't have to be expensive. Call Van Treese Insurance Agency for a quote. 582-6746.

**Dick's Home & Lawn Maintenance**  
Experienced - Insured  
Snow plowing  
Phone 582-6638  
Boyne City

**CARETAKING** - All types of home maintenance. Experienced. Call 347-6915.

### HELP WANTED

**NEW PLAN** - Rawleigh distributor wanted, full or parttime. Call 536-2587 or 547-4171.

**HIRE A TEEN** program can provide you with reliable teenagers ready and willing to work odd jobs. For more information call 582-6682 between 3 and 6 p.m.

**RESTAURANT** - Now taking applications for restaurant work. Apply in person. Roberts' Restaurant, Boyne City.

**MATURE WOMAN** companion wanted for older lady. Salary commensurate with ability. References. Phone 536-2939 for interview.

**PART TIME PERSON** wanted - Opportunity to earn \$100 per week, part-time, handling Electroflux supplies and machines. Call collect, 946-6913, or write 515 S. Union, Traverse City.

### ITEMS WANTED

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**SMALL FEMALE** dog wanted. One or two years old, prefer Cockapoo, call 536-7628.

**FOR RENT** - Houses & duplexes available, call Boyne County Realty, 582-2242. Betty, Keith and Marilyn.

**APARTMENTS** for rent - 1 & 2 bedrooms. Char-Boyne Apts. \$175 - \$195 per month includes all utilities. 582-6162.

**OFFICE** for rent on Lake Street in downtown Boyne City. Two adjoining areas, 750 and 450 sq. ft. Rent one or both for reasonable monthly rate. Available immediately. Call 582-2264.

**EAST JORDAN** two bedroom home for rent. Newly carpeted, new drapes, Lake Charlevoix view and access. \$250 plus security deposit. 536-7343.

**EAST JORDAN** - One bedroom home for rent, \$175 per month plus utilities, \$100 security deposit and reference. Call 536-2959.

**ROOMMATE** needed to share spacious farmhouse on Behling Road. Split rent, utilities. 582-2480.

**BOYNE CITY** - 1 bedroom cabin, electric and water included. \$150. Call Charlevoix Properties Inc. 210 E. Water St., Boyne City, 582-6781.

**APARTMENTS** for rent - 1&2 bedrooms, Char-Boyne Apts. \$175-\$195 per month, includes all utilities. 582-6162.

**EASY** as a phone call - Classified Ads in The Press. Just call us by Monday noon, we'll tell you the cost, and you can mail us your check. 582-6761.

**LAND CONTRACTS** purchased, any amount, anywhere. Prompt local service. Call anytime. Richard May, Northern Michigan Investment Co. 582-6751.

**HOME WANTED** - On lake, 3 or 4 bedroom, winterized or not. Call (616) 535-2331 or write Box 203, Walloon Lake 49796.

### LEGAL NOTICES

**NOTICE OF MORTGAGE SALE** - Default having been made in the terms and conditions of a certain mortgage made by DONALD G. KERR and BARBARA JEAN KERR, his wife, (formerly Barbara Jean Wilson) as tenants by the entirety, of 525 South Park, Boyne City, Michigan, Mortgagors, to TRUSTEES OF UNITED STATES MUTUAL REAL ESTATE INVESTMENT TRUST, Mortgagor, dated the 13th day of November, 1978, and recorded in the office of the Register of Deeds, for the County of Charlevoix and State of Michigan, on the 15th day of November, 1978, in Liber 155 of Charlevoix County Records, on page 498, on which mortgage there is claimed to be due, at the date of this notice, the sum of Eleven Thousand Forty-Four and 76/100 (\$11,044.76) Dollars.....\*

And no suit or proceedings at law or in equity having been instituted to recover the debt secured by said mortgage or any part thereof. Now, Therefore, by virtue of the power of sale contained in said mortgage, and pursuant to the statute of the State of Michigan in such case made and provided, notice is hereby given that on Thursday, the 1st day of May, 1980, at 10:00 o'clock A.M., Local Time, said mortgage will be foreclosed by a sale at public auction, to the highest bidder, at the Main Lobby entrance to the Court House in Charlevoix Michigan (that being the building where the Circuit Court for the County of Charlevoix is held), of the premises described in said mortgage, or so much thereof as may be necessary to pay the amount due, as aforesaid, on said mortgage, with the interest thereon at ten and one-half percent (10.5%) per annum and all legal costs, charges and expenses, including the attorney fees allowed by law, and also any sum or sums which may be paid by the undersigned, necessary to protect its interest in the premises. Which said premises are described as follows:

All that certain piece or parcel of land situate in the City of Boyne City in the County of Charlevoix, and State of Michigan, and described as follows, to-wit:

The west 1/2 of Lot 187 of Block "Y" in Nicholl's and Morgan's Second Addition to the Village of South Boyne, now City of Boyne City, according to the recorded plat thereof.

\*plus unpaid taxes in the amounts as follows:  
1978 Winter Taxes: \$354.71, if paid in February, 1980.  
1979 Summer Taxes: \$121.48, if paid in February, 1980.  
1979 Winter Taxes: \$227.38, if paid prior to February 14, 1980

During the six months immediately following the sale, the property may be redeemed.  
Dated at Detroit, Michigan, February 8, 1980

**THE FEDERAL LAND BANK OF SAINT PAUL** Mortgagee

Attorneys for Mortgagee: Murchie, Calcutt & Sondey  
By: Jack E. Boynton  
400 State Bank Building  
Traverse City, MI 49684

**NOTICE OF SALE**  
Default having been made in the condition of a certain mortgage made the 27th day of December, 1977, by IVAN G. PARSONS, as Mortgagor, to THE FEDERAL LAND BANK OF SAINT PAUL, as Mortgagee, and recorded on January 17, 1978, in the office of the Register of Deeds for Charlevoix County, Michigan, in Liber 152, Pages 304; on which mortgage there is claimed to be due and unpaid at the date of this Notice Forty-One Thousand Five Hundred Twenty-Three & 87/100 (\$41,523.87) Dollars no suit or proceeding at law or in equity having been instituted to recover the debt, or any part of the debt, secured by said mortgage, and the power of sale in said mortgage contained having become operative by reason of such default.

**NOTICE IF HEREBY GIVEN** that on May 2, 1980, at 3:00 o'clock in the afternoon at the Court-house in the City of Charlevoix, that being the place of holding the Circuit Court for the County of Charlevoix, there will be offered for sale and sold to the highest bidder, at public sale, for the purpose of satisfying the amounts due and unpaid upon said mortgage, together with the legal costs and charges of sale, including an attorney fee of Seventy-five (\$75.00) Dollars provided by law and in said mortgage, the lands and premises in said mortgage mentioned and described as follows, to-wit: Charlevoix County Michigan, West 1/2 Northwest 1/4 and the Northwest 1/4 Southeast 1/4 of Section 32, Except commencing at the Northwest corner of Section 32 for a point of beginning, thence East 400 feet, thence South 100 feet, thence West 143 feet, thence South 1220 feet, thence East 37 feet, thence South 1320 feet, thence West 294 feet, thence North 2640 feet to the point of beginning; All in Section 32, Town 33 North, Range 7 West.

Subject to existing highways, easements and rights of way of record.  
The above described premises contain 104 acres, more or less.

The redemption period shall be 12 (twelve) months from the date of sale.  
Dated: March 7, 1980.

**THE FEDERAL LAND BANK OF SAINT PAUL** Mortgagee  
Attorneys for Mortgagee: Murchie, Calcutt & Sondey  
By: Jack E. Boynton  
400 State Bank Building  
Traverse City, MI 49684

**More legals**  
on  
Page 2.

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116 E. Main Street  
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# Private Property Week

April 13-19, 1980

Supplement to Fibre (C) Brandkewitz (C) and Fibre (C) Brandkewitz (C) Process





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- Notary Public Services
- Direct Deposit of:
  - Social Security and all Government Checks
  - Pension Checks
  - Dividends Annuities
  - Prestige Emergency Cash

## Newspapers combine efforts for this section

This special section on Private Property Week is a cooperative effort of Charlevoix County's two weekly newspapers, the Charlevoix Courier and the Charlevoix County Press.

Even though the two newspapers are owned by different companies, they decided they could put out a bigger, better and more complete section by working together. We hope you enjoy it.

Perhaps we'll try more cooperative efforts like this in the future.

The cover photo was taken by Sallie Cannon Tudor, an area photographer who has done free-lance work for the Courier.

News stories for the section were written by Barbara Cruden and Dianne Murray of the Press and Dennis Chase and Peg Ohle of the Courier.

## What's new? Find out at Home Show

What's new around the house? The fifth annual Home Show is coming this weekend April 18 through 20, with new ideas from all over Michigan.

"If it's for the house, outside or inside, we've got it," is the way Dick Meyers describes the upcoming displays at the show. The home show will fill the Emmet County Road Commission Garage on U.S. 31 in Petoskey.

Meyers, store manager at Kit Carson Lumber in Charlevoix, is this year's chairman of the show, put on every year by the Little Traverse Association of Home Builders. The 100-member organization is a branch of the Michigan chapter of the national association. Interested in maintaining ethical practices and acting as a business liaison with government agencies, the association covers Charlevoix, Emmet, and Cheboygan counties.

Meyers is enthusiastic about new furniture display coming up for the show. Three or four kitchen cabinet firms will be offering all the latest in style and efficiency. Land developers, plumbing products, experts in insulation—the show will be a gold mine of ideas and information.

Admission will be the same old uninflated one dollar as in other years, Meyer says. And there will be prizes every day, totalling \$2,500, and a micro-oven grand prize, he says.



**RE/MAX is coming!**



Market is relatively stable

# Home buyers turn to land contracts

By DIANNE MURRAY

With mortgage rates so high, buyers and sellers are turning to land contracts, Farmers Home Administration loans and other government loans.

The alternative means of financing have taken up most of the slack created by tight mortgage money, as the number of recorded real estate sales dropped by only 6.5 percent in the first two months of 1980, compared to the first two months of 1979.

"What is becoming prominent this year is, rather than people going through banks for financing, homes are being bought and sold with land contracts," said Realtor Richard Lobenherz of Ski and Shore Properties of Charlevoix.

"Thank God for land contracts," said associate realtor Bill Morrow of Charlevoix Properties of Boyne City. Morrow said he's been involved in almost a half-million dollars in sales in the past six months, and all have been land contract deals.

Home sales haven't decreased much the past year, both Realtors and lenders say, because as Orval J. Hicks, vice-president of the mortgage loan department said: "A good Realtor will know where else to look if his client can't pay the going interest rate on bank loans--because there are other loan opportunities out there."

"Mortgage money is very, very tight. We're not quoting rates until the deal closes," said Elaine Martin, assistant vice-president of First State Bank of Charlevoix.

The mortgage rate has been changing month by month and banks are admitting they're just about out of money to loan.

"We don't have any money (for home loans) right now. We're virtually not mortgaging any homes now," said Hicks.

Hicks said state bank has been "out of the mortgage lending business for about three or four months. We're just servicing those loans we have out now."

Mortgage interest rates a year ago fluctuated between 10 and 12 percent. Now it varies from 16.5 to 22 percent, although most lenders don't want to publicly state their rates because it is changing so often.

The mortgage lenders who are making loans have had to take steps to make borrowing more difficult.

They are short of funds mainly because record high interest rates are available elsewhere, such as money market certificates, to investors who used to deposit money in savings accounts. Money market



Associate realtor Bill Morrow of Charlevoix Properties of Boyne City: "Thank God for land contracts."

certificates pay an interest rate of approximately 14 percent while savings account interest rates are less than six percent.

Since lenders have to pay higher rates to savers, they also have to charge higher rates to borrowers. Much higher down-payments are also required. In addition, many lenders will loan only to existing customers or on houses on which they already hold

the mortgage, leaving borrowers with little choice about whom they deal with.

Hicks described his bank's loan priorities--if the money is available: "First we'll loan to customers of the bank, then non-customers, then people wanting loans on second homes and then construction loans," he said. The lowest priority are builders who want to build a "spec" house, --build the home first and then go looking for a buyer, Hicks said.

Chuck McDowell, chairman of Northwestern State Bank with Charlevoix County offices in East Jordan, Boyne City and Boyne Falls, agreed that the requirements for loans applications are stricter than past years.

"The only applications we're taking are from (existing) customers or potential deposit customers," McDowell said.

The mortgage loan rate is a little lower at Northwestern--between 16½ and 17 percent, McDowell said, depending on the age and cost of the home. A minimum down payment of 30 percent is required to qualify for the mortgage loan.

When Realtor Marilyn Roberts of Boyne Country Realty in Boyne City was asked about how people are reacting to present mortgage interest rates, she said, "They scream!"

Even though home sales have been relatively good in the county, Roberts said she has not gone through a bank to mortgage a home for six months.

"People can't afford bank financing. With the mortgage rates so high, people are thinking twice about buying a home through the bank," she said.

## Mortgage money drops 40%

Approximately \$4.1 million worth of mortgages were transcribed during January and February, 1979, compared to almost \$2.4 million in January and February, 1980, approximately a 40 percent drop.

There were less than half the number of mortgage loans during the first two months of this year than in the same period last year.

There were 27 less mortgage loans in Charlevoix County in January, 1980, than in January, 1979. The number of loans decreased from 52 in January, 1979 to 25 in January, 1980. Total mortgage amount decreased \$979,357 between the same time period.

In February there were 30 less mortgages in 1980 compared to 1979, dropping 60 mortgages to 30


mortgages. Total mortgage amount decrease from \$2,275,179 to \$1,648,044.

Land contracts, which real estate agents and bankers say is how the majority of homes are being sold, increased only three during the first two months of this year compared to January and February, 1979.

In January, 1980, there were 36 land contract transactions compared to 40 during the same month of 1979.

Land contract sales increased seven from 28 in February, 1979, to 35 in the same month of 1980.

All figures are according to Northern Michigan Abstract & Title Company.



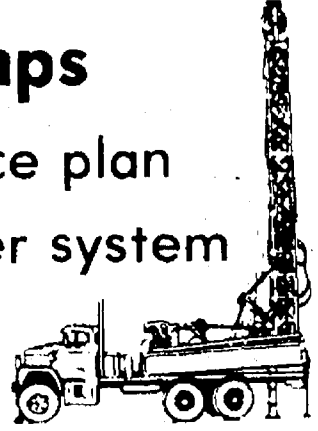
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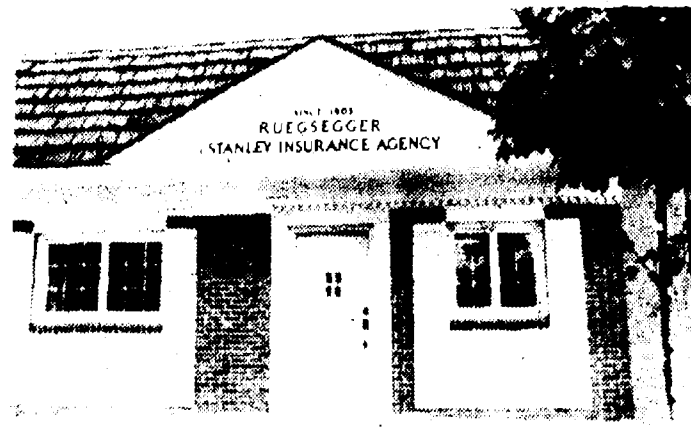
## ...and what have YOU got?

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# Condominiums: A second home

By Peg Ohle

CON-DO-MIN-IUM... "a: joint dominion, esp; joint sovereignty by two or more nations b: a government operating under joint rule. 2: a politically dependent territory under condominium. 3: individual ownership of a unit in a multi-unit structure (as an apartment building); also, a unit so owned."—Webster's New Collegiate Dictionary, 1976.

What's the significance of this definition? Perhaps none of it has any interest to the average reader except the last part referring to ownership of a unit in a building.

Just when the word "condominium" came to describe a form of home ownership is not clear, but that part of the definition did not appear in the 1963 edition of Webster's New College Dictionary.

Looking back, the casual observer would probably say that, just like the definition, condominiums simply began to

appear in the area in the last decade. Now, condominium buildings, large and small, dominate the shorelines of Lake Michigan and Round Lake in Charlevoix. The two completed condominium complexes in Boyne City will soon be joined by others to change the shoreline of Lake Charlevoix in that city.

Why condominiums as places to live? Records show that the first ones to be built, in Arizona, California, Florida, and other places in the sunbelt, were built for retirement homes. The advantages of condominium living for older people are many. Central maintenance takes over the responsibilities of grass-cutting, snow-removal, window-washing, and other household chores. Occupants own their living quarters so they can remodel and decorate them as they choose, just as they did the single family home many of them left. There is a sense of security in a condominium. Occupants know there are other persons around them who

are also owners, not renters, who care about the property. Also, most condominiums have security systems so that if an occupant chooses to leave the condominium for a long period of time, he has a sense of security knowing that someone is looking after the property.

In citing the above advantages of condominium living for retired people, Charlevoix realtor George Richardson notes that in Charlevoix County most condominiums are used as second homes — resort homes.

"They tend to be built on good pieces of property — on water, golf courses, ski hills. By joining together this way, people can afford the second home when they couldn't afford a second individual home," Richardson explains.

"Just imagine what it would be like if all the Charlevoix condominium owners were buyers for lots on Lake Charlevoix. It's better to have the density of condominiums."

Resort condominiums, of course, furnish the same freedom from maintenance and security worries as do retirement condominiums, and in addition they can include such amenities as swimming pools and tennis courts that the younger market cares for.

Another advantage of the condominium approach, Richardson points out, is liquidity.

"It's simple to get into a condominium deal. The groundwork has all been done. You don't have the worries about deeds, easements, and such things. Then, if you want to sell, the market is easier. You have a number of units of similar character that can be compared. This provides stability in price."

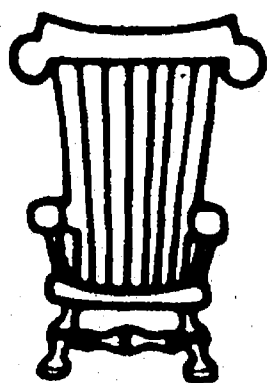
A third and emerging group of condominium owners is the average family using them as permanent homes. "This (Continued on page 13)

## Heart's Desire Sale

Stop in at **Hess Furniture** during their great **Mother's Day Give Away** and visit with **Dennis and Sheila McLelland**, the new owners, that plan to live and raise their five children in Charlevoix. To celebrate their friendly, family motto; the McLellands are giving away the sofa or chair of your "**Heart's Desire**", just in time for Mother's Day. Here's how it works. **No purchase is necessary**, but while **you're** at Hess Furniture take advantage of their **20% off Sale** on all merchandise in stock. **To win your "heart's desire" sofa or chair** stop by Hess Furniture between April 24th and May 10th to register your name, address and phone number. Your registration card will then be placed in a box for the drawing that will take place on Saturday, May 10th. So bring your mom, wife, sister or sweetheart and let them **choose the sofa or chair of their "Heart's Desire"**. **It could be yours absolutely free.**

**And right now** during our sale we are featuring a beautiful **Lane dining room suite** that regularly sells at \$3,200, and is now available for only **\$1,799 on sale**. The suite includes a table, six chairs, 4 side chairs, 2 arm chairs and a gorgeous china set.

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Charlevoix Building Site. Northside of Charlevoix, large building site, partially wooded, township water, priced at \$10,500.

Large wooded lot on Pa Ba Shan Lane. Water and gas.



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Unique opportunity to own one of Charlevoix's finest resort condominiums. Features include 2 bedrooms, 2 baths, fireplace, garage with storage area, and boat dockage. \$112,500 with terms available.



**NORTH POINT HOME**

Two year old ranch home on a nicely landscaped lot, 3 bedrooms, 2 bathrooms, fireplace, patio with a grill, priced at \$61,500 with good terms available.



**NORTHSIDE HOME**

Older Charlevoix home featuring 5 bedrooms, 2½ bathrooms, fireplace, full basement, 1 car garage, large lot, \$49,500 with land contract terms.



**IN TOWN HOME:** Charlevoix home located on a corner lot with a large garden plot, spacious new kitchen with built-in appliances, 3 bedrooms, full basement, priced at \$41,500.

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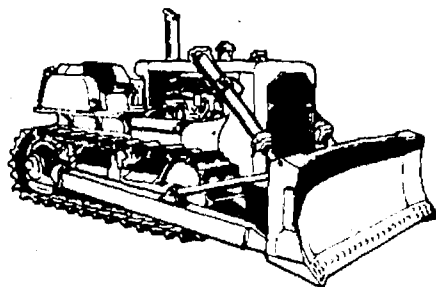
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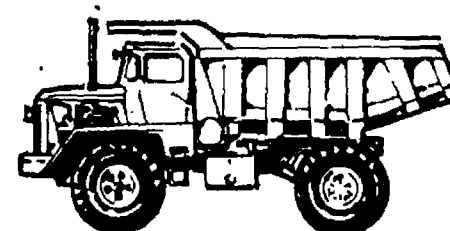


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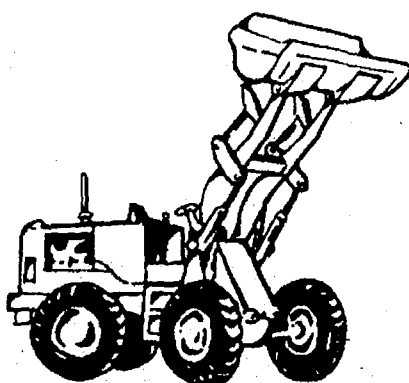
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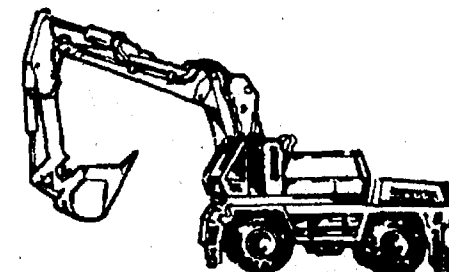
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# Realtors set standards for their profession

Behind the stylized white R on the black square you see in real estate ads is a world of know-how and responsibility. Locally the Antrim-Charlevoix Board of Realtors is the voice of this world, including as it does the Realtors in the area.

The local board, a member of the state and national boards, acts as "a force for good," according to Justice Frankenthaler of the New York Supreme Court. Frankenthaler compares it to the American Bar Association for lawyers in establishing standards of conduct for a profession.

Other facets of membership keep realtors busy improving their service. This year's president of the two-county board, Martin Bieganowski of Boyne City, is well-known for his cry "Educate!" This means much more to Bieganowski than convincing everyone that the word Realtor is not pronounced Reel-a-tor, but Ree-al-tor. (Try it!)

Bieganowski's on-going interest is in the continual upgrading of Realtor knowledge in financing, zoning, appraisal, development, and so on. An informal type of education should go on between realtors and their clients, adds Bieganowski. Conscientious Realtors will help property owners become better informed as they work together in the buying and selling processes.

In addition, board members are on call to speak to service groups or schools on any aspect of the real estate business.

The board is concerned with the significance of the word "Realtor." While real estate salespeople are licensed by the state and work in a Realtor's office for three years for their broker's license, the designation of Realtor is meant to indicate membership in the board and to commitment to the ethical code and to furthering knowledgeability.

Thus the esteemed R in the black square is not automatically any broker's. Even Webster's Dictionary says the word "Realtor" must be spelled with a capital R, and it only applies to "a real estate agent who is a member of the National Association of Real Estate Boards."

Private property owners have a watchdog in the Board of Realtors. Bieganowski says that of the 5,000 or so bills considered by the two-year state legislature, around 10 percent affect real estate. The board scrutinizes such measures as they go through committees. They try to see that they are both fair and practical. The Headlee tax limitation act, wetlands, and now high mortgage interest rates have received such scrutiny.

Bieganowski comments on those interest rates: "We really feel government spending has promoted the rise in interest rates." He voices satisfaction in federal budget-balancing.

Realtors sit on planning and zoning boards. Zoning is a guide for the future, Bieganowski notes. Private property needs the protection of intelligent zoning.



This symbol designates that a real estate agent is a Realtor.



The Realtors' 1979 home fix-up project was in East Jordan.

Realtors are interested in the overall effects of decisions in zoning or in sales. What will such decisions do to neighboring property values? What will they do to the community as a whole? How will any negative factors balance out with the positive? As citizens as well as business people, Realtors are affected by what affects everyone else.

While the Antrim-Charlevoix Board of Realtors deals in many such abstractions, they also do some very concrete things. Coming up soon is their annual house renovation project. Last year for Private Property Week they chose one house from each county in need of repair and provided the owners with the muscle and materials (some donated by local hardware-paint stores) needed to fix the place up good as new. This concrete evidence of concern was done for homeowners who could not afford to do it themselves.

But the board is not a monolithic organization. Realtors are as individual as anyone else. For example real estate sales commissions are not set by the board, and not all board members participate in the Multiple Listing Service.

What is multiple listing? "From the buyer's point of view," says Bieganowski, "it's one-stop shopping." Each listing obtained by one of the Realtors if filed with the MLS secretary. Every Realtor member has access to these listings. This gives the sellers of property - and the buyer - about 175 Realtors working for him or her - powerful exposure.

The advice of Realtors is worth asking for. You don't even pay for it if you don't purchase the property. On the other hand some Realtors are also in the business as consultants. It is not necessary to make a purchase or sale through the Realtor who has served in a consulting capacity.

The rigors of the Realtors' code of ethics makes some 24 demands on Realtors, ranging from accuracy in advertising to the restriction against undisclosed Realtor interest in the property in question.

Officers of the board of directors of the Antrim-Charlevoix Realtors are Bieganowski, president; Hank Hood, vice-president; Rick Lobenherz, secretary; and Mark Kowalske, treasurer. Directors are Ardoth Kessler, George Laufersky, Linda Cran, Tom Balganorth and Stuart Merillat.

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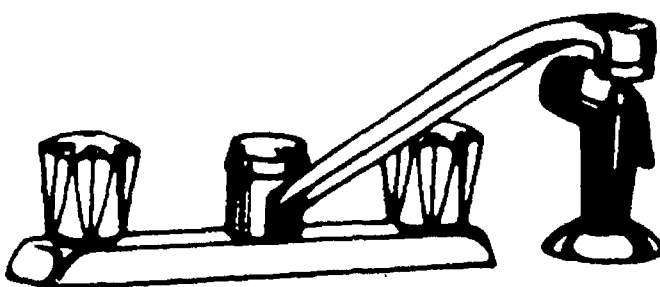
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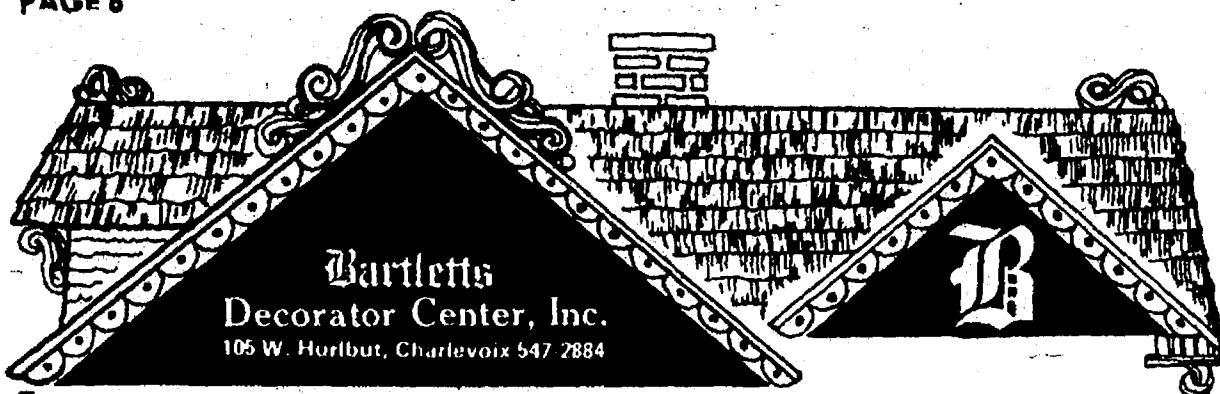
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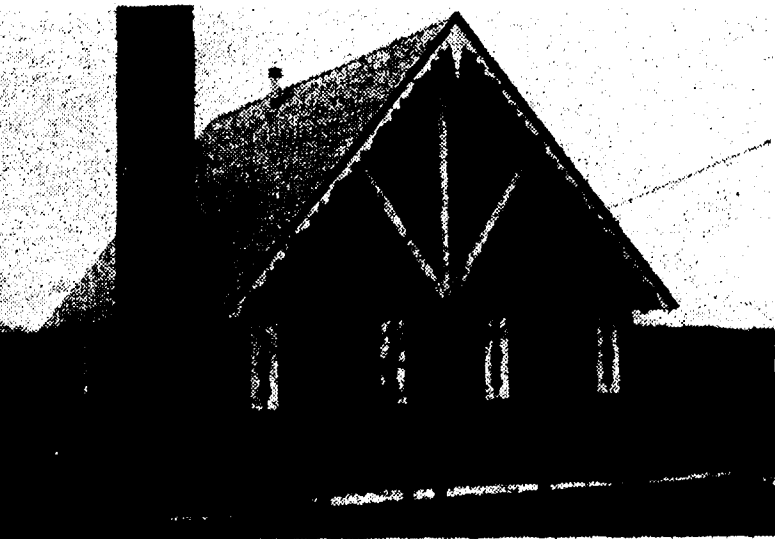
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# Small, energy efficient homes the new trend

With inflation galloping onward at 18 percent more and more people who are building homes are designing them to be small and energy efficient.

"Most of the new homes have one to two bedrooms," said Howard Carson, Charlevoix County building inspector. "Three and four bedroom homes are rare. The spare bedroom is becoming a thing of the past."

"A lot of people stop by the office to find out what the minimum requirements (square footage) are. Small homes are the trend now."

According to Carson, energy conservation is also a key element in new home construction. Carson said that most new homes are well insulated, equipped with wood burning stoves and have fewer and smaller windows. Some even have solar panels. The big movement, though, is to wood.

"A lot of people are turning to wood. I would say that half of those who built last year put in wood stoves," Carson said.

Some are using it as strictly a back-up source of heat while others depend on it as their primary source.

"I know on Beaver Island it's the primary source," Carson said. "They use electric as a back-up. Electric is cheaper than oil on the Island."

As an example of how many people are turning to wood, the Michigan Department of Natural Resource (DNR) office in Boyne City issued approximately 150 wood cutting permits during the first two days of April. Reportedly, the DNR office at Indian River issued over 400.

With the heavy emphasis on wood, Carson said it is "very

important" that stoves are properly installed.

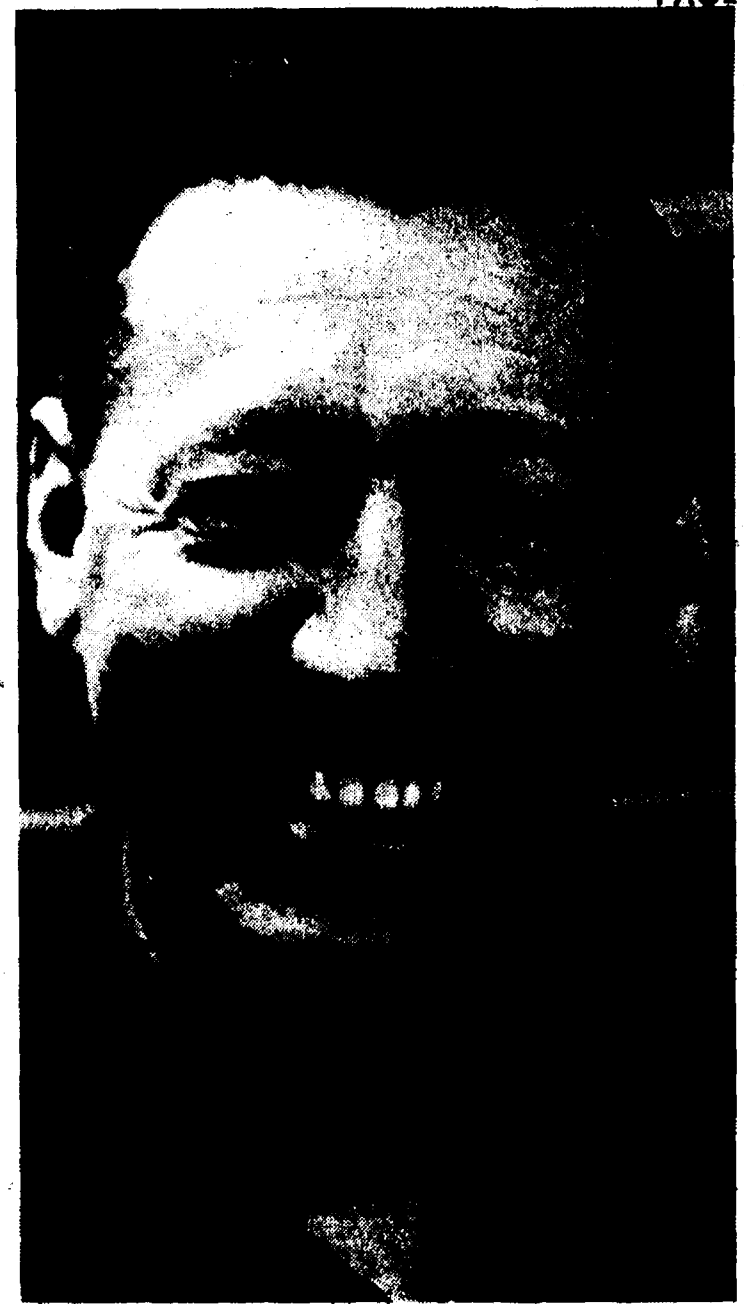
In particular, he cautioned those people who are converting the use of their chimney from oil or gas to wood to make sure it is checked "thoroughly."

"I think if you were to ask local fire officials they would 75 percent of the fires this winter were caused by wood stoves."

When installing a stove, the Michigan State Police ask that you keep the following tips in mind:

- 1) Make sure that the manufacturer has had that particular stove design tested by a nationally recognized, independent testing laboratory. Look for the test on the stove. The label should state the distances the stove should be separated from combustible walls and floors. The chimney size and type should also be indicated. The manufacturer's installation directions should be followed.
- 2) If the stove is not labeled, make sure there is at least a six inch air space beneath and 36 or more inches of air space to a wall.
- 3) Make sure the installation of stoves are in accordance with the building code.
- 4) Users should be cautioned to tend the stove properly; never let it overheat; never leave the stove unattended and over fueled.

(Continued on page 16)



Howard Carson

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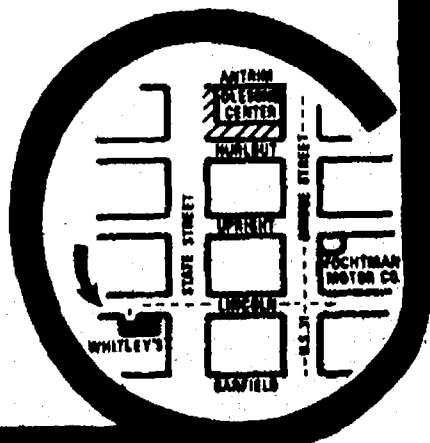
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10 Acres all wooded between East Jordan and Boyne Mountain. Deer Creek crosses this property. Black top road frontage. Priced to sell at \$10,000 with Land Contract terms.

1.6 Acres on M-32 between East Jordan and Elmira, all beautiful hardwood trees. Electric and telephone to the property. Nice building site either for house or mobile home. Full price \$4,000 owner will take small down balance on Land Contract.

2-Bedroom home in East Jordan. Convenient to schools, stores, etc. It's just been newly remodeled. New carpet, cupboards, the works, also new roof. Attached one-car garage with workshop area. Large corner lot with city water and sewer. Full price \$26,400.

3-Bedroom plus large Den, 2 baths, large living room, formal dining room, huge country kitchen (with cabinets galore) basement. Large 24x40 garage with heated workshop, private fishing pond, paved driveway, fruit trees, nut trees, has many many other features including the beautiful 3 acres, landscaped parcel. Along with the double and triple insulation, an eight per-cent Land Contract is assumable. Full price \$84,500.

Choice wooded 100' x 220' lots directly across M-66 from Lake Charlevoix just North of East Jordan. All the pleasures of lake front living without the high taxes. Land Contract term available.

20 Acres - Close to public fishing site on 6 Mile Lake on Black top Road. Partially wooded with small creek crossing property. Priced at \$14,000. 10 per cent Land Contract terms.

10 Acre Parcel with 210 feet on black top road. Health Department approved. Close to public fishing site on 6 Mile Lake. Price \$7,500 with Land Contract terms. (Partially wooded)

10 Acres, located next to and adjoining the above parcel has all the same features except has 450' of road frontage. Price \$8,500 with terms.

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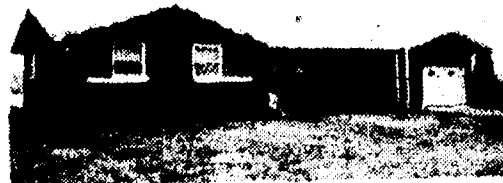
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20 acres hilly and wooded. Echo Township private road, view, only \$1,500 down, land contract terms.

60 acres - M-66 south of East Jordan 1/2 wooded, all or part, 2 road frontages. Land contract.

25 acres - \$7,500 full price, cleared land near county line. A swell place to raise a few beef or horses \$1,150 down on 11% land contract. Call now!

10.5% land contract on 17 acres between Boyne City and East Jordan. Only 20% down on this rolling parcel. First time offered call now!

40 acres - Wilson Township. 60% hardwoods. Road splits parcel. Rolling land. First time offered.

80 acres with buildings and Balster Creek, just listed! 90% wooded a quiet area, buildings are new, house is small, it's worth checking into! All or part.

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# Remodeling becomes much more practical

By Barbara Cruden

A man's (or woman's) home is his (or her) castle, it was said of old. Some of our castles today are of minimum dimensions, but they are, nonetheless, little kingdoms where we arrange, decorate and even structure things as near to the way we want as we understand--and afford.

Private Property Week, April 13-19, underlines this in a world where private property generally continues to be a question mark. Here in Charlevoix County, private property struggles with increasing taxes and mortgage interest rates. People are turning to a variety of alternatives to having a new three-bedroom house built on a vacant lot in town.

Not many personal changes can be wrought in a mobile home, but plainly it is more affordable than a new house. As years go by, a roof may be built over it, extended to walls, sometimes replacing the chrysalis within.

Companies who will ship a house in varying degrees of pre-fabrication, are, of course, making a dent in the demand for housing.

Increasingly favored is remodeling an older home, gone to seed for lack of funds. Or take the case of Mike Burr and Russ Thomas of East Jordan. For a bargain price they bought a house charred by fire, but still sound, and used their handyman skills to renovate it.

For know-how, they asked lots of questions. For time, they used weekends over the winter. For help, they had their wives and children. Bonnie Thomas says they all painted, cleaned, lugged things, and helped in everything.

The result was a house that looks like new inside and is an investment for the two families. Besides that, they rented it quickly and put a roof over some more heads.

Steve Middaugh of Spaulding-Middaugh Builders of East Jordan says when you remodel, and that includes adding on, you do have to see how it ties into the appearance of the whole structure.

"I would consider the possible uses in connection with energy," he adds. "I'd pay special attention to the south side of the building," making use of "solar gain" from bay windows, for example, or

Providing the handyman [and handywoman] labor on this house in East Jordan were, from left, Mike and Pam Burr and Bonnie Thomas. Bonnie's husband Russ isn't pictured, but also helped on the project.



solar air-circulators or solar hot water installations, all simple and useful even in northern Michigan.

Middaugh believes today there is enough information on solar benefits to make it worthwhile to remodel a house for that reason alone.

He adds, however, "As yet there are only certain builders that are concerned with these advantages."

He thinks anybody planning on remodeling should read up on alternatives. Book stores are a good place to go. Then one is informed enough to start asking questions.

He advises the do-it-yourselfer to get as much information as possible to avoid mistakes. People who do it themselves can save on some materials. They can be ingenious about forms of recycling.

Remodeling has many aspects. One is preservation. The area has many large houses built with the extra care typical of the late 1800s and early 1900s.

East Jordan has, according to historian George Secord, an usual quota of these places, some of them modified with contemporary siding and some have been somewhat changed inside.

All owners have their own ideas about what is worth keeping, but Secord believes enough familiarity with the architectural excellencies of the past will save them for future generations and certainly add to the variety and quality in a town. It's nice to keep the original exterior lines, Secord says.

[Continued on page 15]

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# Condominiums

(Continued from page 4)

trend has accelerated in the last two or three years, especially in the metropolitan areas," Richardson says.

One proposed condominium development recently approved by the City of Charlevoix is Marina Bluffs, located on the bluff between Hampton Village and Ferry Avenue overlooking Lake Charlevoix. Richardson is one of the principals in this development and sees it as appealing especially to people buying condominiums as permanent homes.

"It will consist of 18 units on four and a half acres of ground. The Charlevoix Code permits as many as 15 units per acre," Richardson added. The time table for starting this development depends on the end financing market outlook in the next six to 12 months, he says.

Another condominium project recently approved is The Boathouse (formerly the Browe Marina). It will consist of 16 units but no time table for starting or completing has been announced.

The Lake House, overlooking Lake Michigan from the end of the Pine River Channel, is almost ready for occupancy, adding six more units to the already 200-plus condominium units in Charlevoix.

A little different approach to condominiums is seen in the 37 units of the Weathervane Motel that have been converted from ordinary motel units to condominiums.

Richardson notes that these condominiums serve a special purpose for persons who come to Charlevoix just for weekends and would otherwise rent a motel room.

While there has not been as much condominium growth in Boyne City as there has been in Charlevoix, the picture will change if plans presently on the books materialize.

At the present time, the Boyne Ridge Condominiums are becoming popular as permanent homes for families of all ages. On the other hand, The Landings, located on the shores of Lake Charlevoix on the north side of town, are used exclusively as resort homes.

It looks as if the long-planned development of the Tannery property on the south side of Boyne City will begin this summer. The developers will start with only 10 or 12 condominium units as a prelude to an ultimate 100 units within the next few years.

Arch Wright, chief executive officer of Lakewood Savings & Loan in Boyne City, who also has a financial interest in the property formerly owned by the Boyne City Railroad, says there are plans for condominium development on that property.

Wright envisions building the type of condominiums that local people could use as permanent homes. Like Richardson, he believes there is a definite move toward condominiums as permanent homes.

"We will probably also have condominium shop space with living space condominiums above the shops. These can be used by individual persons or small families who don't need much room, Wright said.

As a loan agent, Wright indicated he would just as soon make a loan to condominium developers as home owners. As far as rates are concerned, he says he is "confident

rates will come back down and some type of normalcy will return.

"The Federal Reserve is trying to break the back of inflation and it's tough medicine but it's beginning to help."

Wright, who also spent 20 years in the building industry, is concerned about the effect of high interest rates on the building industry, which is the largest industry in the country. He said he had read that the bankruptcy rate in the building industry is equal to 10 Chrysler Companies, and that 60 percent of building trades people in the Detroit area are now laid off.



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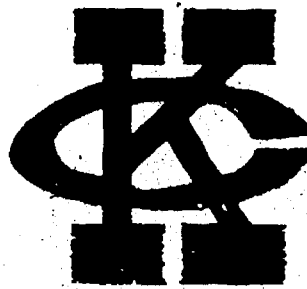
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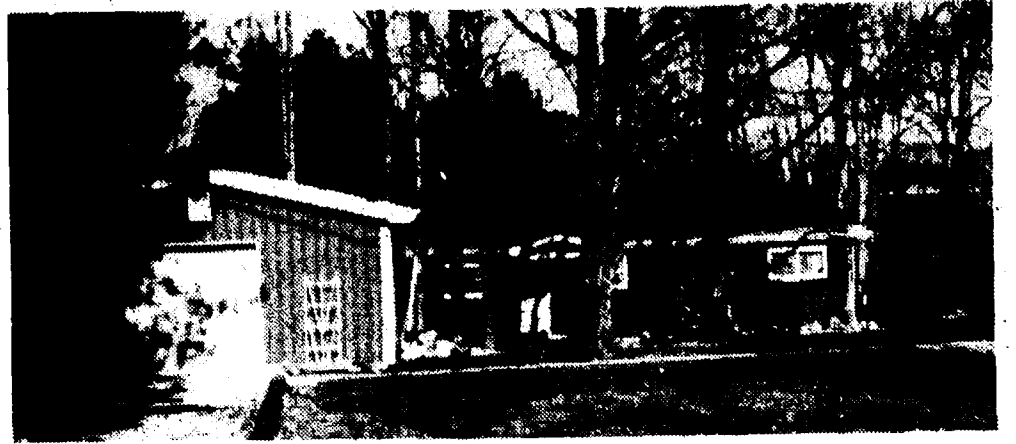
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Lake Charlevoix Lots

1.5 to 10 acres, wooded. Health Department approved. Terms.

Walloon Lake Lots

100 ft. frontage, 10 acre lots. Wooded, sandy beach. Health Department approved. Land contract. Terms.

Lake Charlevoix - South Arm

Building site on hill overlooking Lake Charlevoix. Well and drain field, electricity. 6.25 acres. Terms

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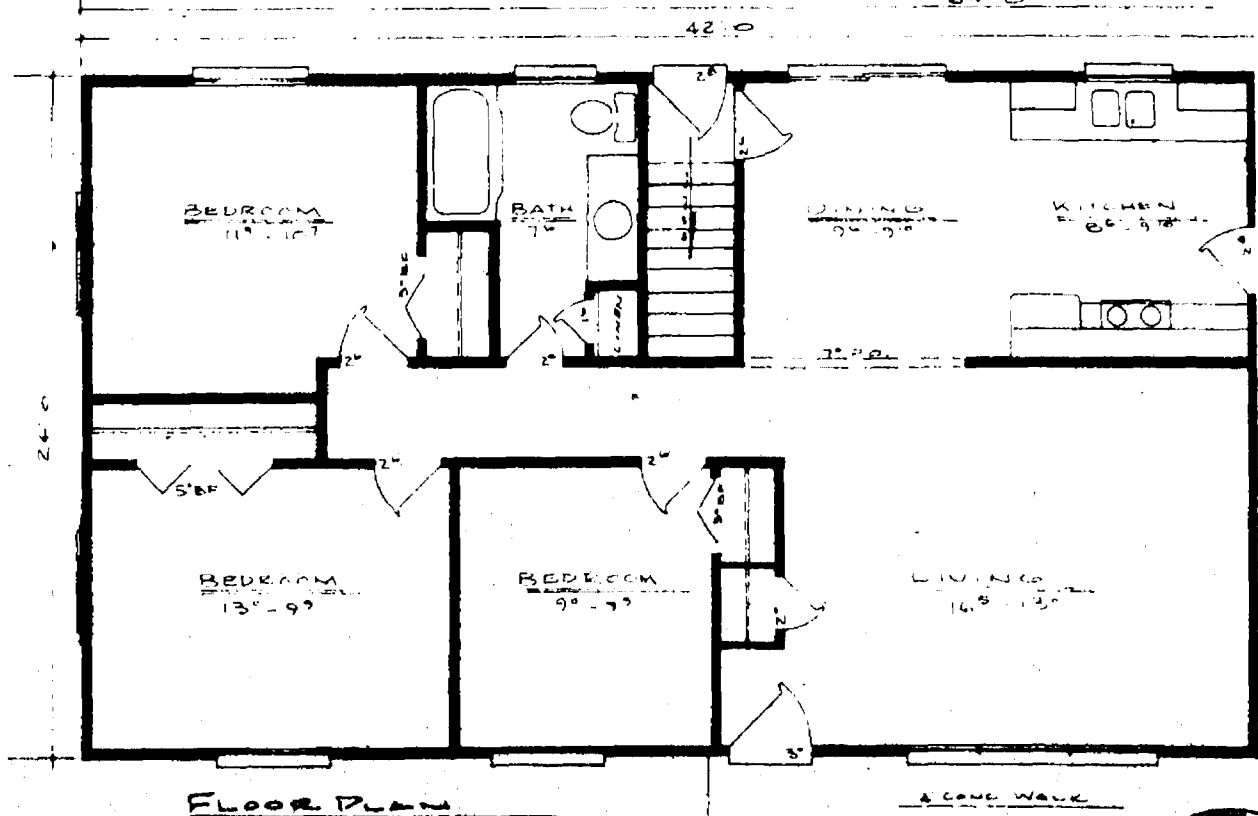
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Other Home Designs Available





## Remodelers can't be too persnickety

(Continued from page 11)

Marian and Basil Mackay, who live south of East Jordan, are among many delighting in the log homes built by Bohemian settlers. Some of these places still stand because of the giant logs and the four-square skill of their builders.

The Mackays say the way to become intrigued is to step into one of the abandoned old homes (if you can find one) and see by candlelight the huge beams overhead.

"When you appreciate what goes into hand-hewing, you...appreciate!" says Marian Mackay.

While the logs themselves are a form of insulation, the owners often added wallpapering, and continued to paper over the paper as the years went by, increasing the insulation.

A modern solution to preservation and insulation of one of these old home is to add a second roof and also to build outside around the walls of the original log home, remove the layers of wall paper inside, and enjoy the beautiful beams and walls from inside.

Mackay speaks of double hardwood floors and other such beauties in these early homes. Some flooring may need to be taken up and put down again more tightly as the years may have shrunk the flooring enough to leave cracks between the boards.

How do you keep the feeling of an old place? You have to have the feeling, Mackay emphasizes. Then you will put old things together. Buy an old building that has fallen apart--not the land, just the building. Use the old wood and hardware from that to repair or extend the home you are working on.

She adds, "You can't be too persnickety" about 16-inch centers and modern standard window sizes. "You have to take advantage of what was there," she emphasizes, "and go along with it."

She recalls attending the private ceremonies a family had on the centennial of the log home built by their forebears. Pictures were laid out on every table; stories were told. "It was so nice," Mackay says. They were the story of a castle, the history of a little kingdom.

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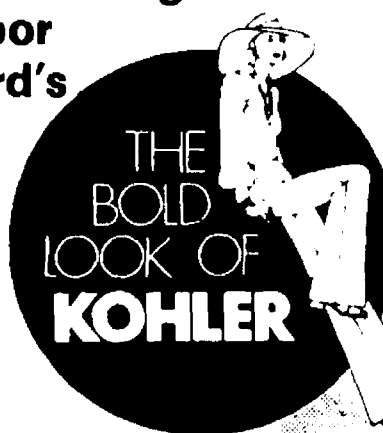
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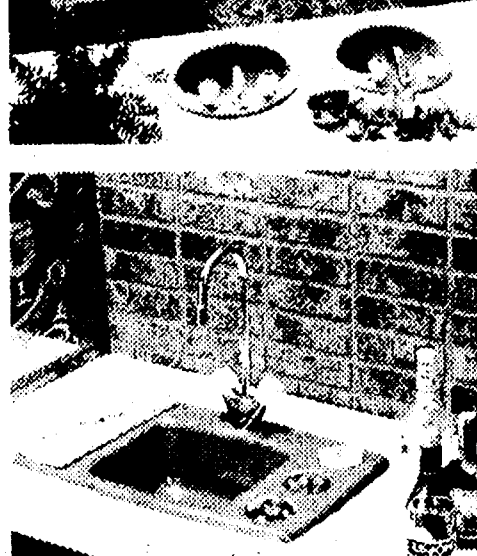
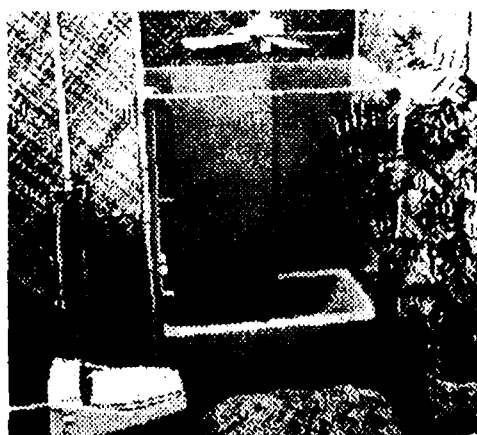
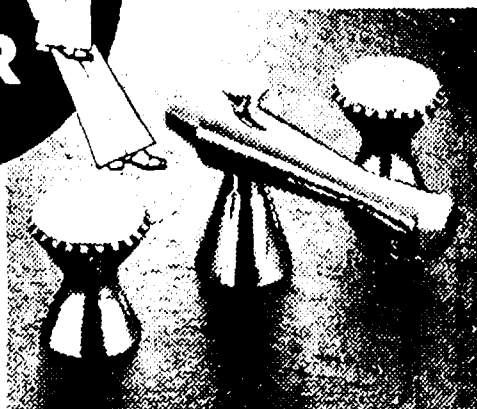
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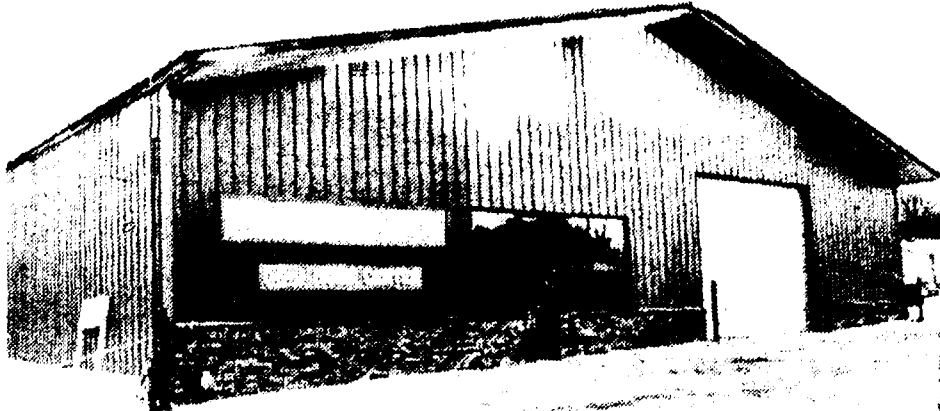
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# Building

(Continued from page 9)

Carson described the building climate in the Charlevoix area as "not bad."  
 "I think '78 and '79 were good years and so far '80 has

been no different."  
 Carson added that there would probably be "more additions than new homes" in 1980.

If a person wants to build a home, several permits are required. First of all, a zoning permit must be secured from the city or township zoning administrator to make sure the zoning ordinance is complied with. A health permit from District Health Department No. 3 is also needed if no city sewer or water is available to the site. A soil erosion permit is required if the new home will be within 500 feet of a lake or stream or if more than one acre of earth is to be disturbed. And a building permit is necessary in order to start building.

Once all of that is taken care of, construction can begin. Only two permits are needed once construction has started - a plumbing permit and an electrical permit. In Charlevoix County, state officials issue the plumbing permit and Don Anderson, the county electrical inspector, issues the electrical permit. Applications for a plumbing permit can be obtained at the Charlevoix County of Building Inspection or with most contractors.

During construction, the building and electrical inspectors will inspect the home about three times. The building inspector will check the footings, the rough-in and the finished product while the electrical inspector will check the temporary power line to the home, the rough-in and the finished product. Both Carson and Anderson are trained to reverse roles so Anderson, for instance, could check the footings as well as the temporary electric in one stop, thus saving Carson a trip to that residence. It saves time and money, Carson said.

"The big thing is that people know about permits," Carson said. "The first step is to go to your zoning administrator."

Carson's duty is to review the plans to make sure they meet code. The code book he administers from - as do most county building inspectors - is BOCA (Building Officials Code Administration). This code sets the minimum standards for building. The state and county have the option of raising those standards. The Michigan Energy Code must also be adhered to.

Carson noted that although most of the construction work is done by contractors, a lot of homeowners "are doing their own." He said his office is willing to work with anyone who needs or wants assistance.

"We'll bend over backwards to help people," he said.



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### \$2,500 IN PRIZES!!

(You don't have to be present to win!)

**\$1.00 Admission**

**HOME SHOW HOURS:**  
Friday & Saturday  
1 p.m.-10 p.m.  
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The Charlevoix County Department of Building Inspection issued construction permits totaling \$10,867,335 in 1979.

All told, 695 permits were issued last year, compared to 677 in 1978. The total cost of construction was down almost \$5 million, however, primarily due to the large expansion project at the Medusa Cement Co. (permit issued in 1978). Residential construction dropped slightly. Permits were issued for 143 new homes in 1979, compared to 172 in 1978.

Large construction projects started in Charlevoix County during 1979 included: May Street Apartment, Charlevoix, \$1,020,000; Belvedere Apartments, Charlevoix, \$440,000; Lake Michigan Terraces, Charlevoix, \$413,000; Glen's Market, East Jordan, \$350,000; Fochtman Motor, Charlevoix, \$250,000; First National Bank, Wilson, \$206,000; Barden Lumber, Boyne City, \$100,000; Grandvue Medical Care Facility, Marion, \$94,000; Northwestern State Bank, Boyne Falls, \$85,000; and Norm Brumm Studio, Norwood, \$85,000.

Following is a breakdown of the number of construction permits issued in 1979.

Cities	Permits
Boyne City	78
Charlevoix	77
East Jordan	54
Townships	Permits
Hayes	52
Eveline	50
Wilson	47
Marion	46
Melrose	43
South Arm	42
Bay	34
Charlevoix	32
Evangeline	30
Hudson	23
St. James	21
Boyne Valley	20
Norwood	19
Peanie	19
Chandler	4
Villages	Permits
Boyne Falls	7

## The difference between a condo and co-op

Of every seven new apartments, one is either a co-operative or a condominium. In an age where slang and shortened words are in frequent use, it is easy to be confused with the meanings of these two types of permanent housing, say The Michigan Association of Certified Public Accountants. One of the fundamental differences between the two, is that in a "condo" individuals take title to their units while in a "co-op," an individual has stock ownership in a corporation which owns and runs the building. The "co-op" person has the right of occupancy to a specific unit.

Condominiums are treated like a separate parcel of real estate, separately taxed and assessed while in a co-operative, an individual pays his or her share of taxes on the project in a monthly carrying charge. This means any charge not paid by one co-op owner must eventually be paid by the others.

Voting privileges also differ. Usually in a condo, an individual owner's vote in managing the financial or other affairs of the complex is proportionate to the size of his or her unit. In a co-op each individual has one vote, regardless of the unit's size.

In most cases, a condominium owner can sell his apartment more freely than the owner of a co-operative apartment, who must have the purchaser approved by the board of directors. Also, say the CPAs, under the mortgage that blankets an entire co-op complex, a prospective buyer sometimes must have cash to assume the seller's share of unpaid debt. This is opposed to the would-be condo buyer who can more easily get a mortgage to finance his or her purchase.

An important distinction to know between owning a condominium apartment and owning a share in a co-op, is if other condo owners default or if the entire complex fails, the individual is not held financially responsible. This is known as limited liability, and becomes the individual mortgage lenders' problem, not yours. This is not true in a co-op. If one or more other occupants default, then the remaining people must make up the losses.



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# He's 'Realtor of Year' after only 3 years

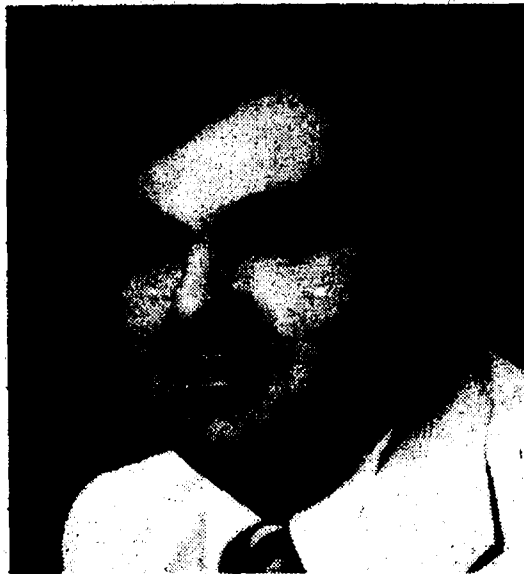
Three years on the job and he's voted "Realtor Associate of the Year" by the Antrim-Charlevoix Board of Realtors. That's Robert C. Winters of Ski and Shore Properties Boyne City.

Maybe it's because he has such a quantity of referrals that 70 percent of his sales are now based on advertising done for him informally by satisfied customers.

Certainly a Realtor Associate of the Year has to have taken advantage of one-day and three-day seminars put on by Realtor boards in the various states. This is the way Realtors become educated in their profession and keep up-dated.

And Winters is active in board committee work. For example, he is on the grievance committee, the Multiple Listing Service committee, and is chairman of the Make-America-Beautiful committee, which annually paints and repairs a home in the county.

Winters is busy, too, outside the office. A member



Bob Winters

of the Methodist Church and the Lions Club, and just recently, of the Fraternal Order of Eagles, he also served on the Boyne City Board of Review.

That Winters likes his work is clear. He came to Boyne City after encountering Bob Wachter in a restaurant near Carp Lake, where the Winters lived. Wachter, then associated with Ski and Shore, told Winters if he liked to sell, he should go into real estate.

"This whole business is serving people," says Winters, and adds for the benefit of any young person coming along, you get paid in proportion to what you do. For anyone wondering whether or not to go into real estate work he says, "If they're a positive-thinking person, it's about as unlimited an opportunity as a person can pick."

It should be noted here, Winters in three years has twice made the million-dollar club in sales.

[Continued on next page]

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Three bedroom ranch nestled on approximately 1 acre among 19 different types of trees. 2 car garage, paved drive, fireplace. Low down payment with land contract.



Well kept older three bedroom home in town with fenced in yard.



Four two bedroom cottages on beautiful Lake Charlevoix. A year around resort with two acres plus and land contract terms.



Tastefully decorated walk-out type ranch home in town. Land Contract terms available.



Immaculate country home on Porter Creek with five acres on a black top road.



Springbrook Hills Chalet. Features community club house, pool and golf course. Fireplace, furnished and close to skiing.



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## Realtor of the year

[Continued from preceding page]

Before coming to Ski and Shore, Winters was for seven years salesman for Peter Eckrich. He also has construction experience.

He likes Boyne City because it is awake the year

around. He and his wife Linda now live here with their four children: twins Karen and Kim, son Tim, and Tammie, the youngest. Linda has become licensed in some facets of real estate. Sharing Bob's interest, she is just starting secretarial work for her husband.

Eugene W. Smith  
attorney

800 Water St. East Jordan  
536-2062

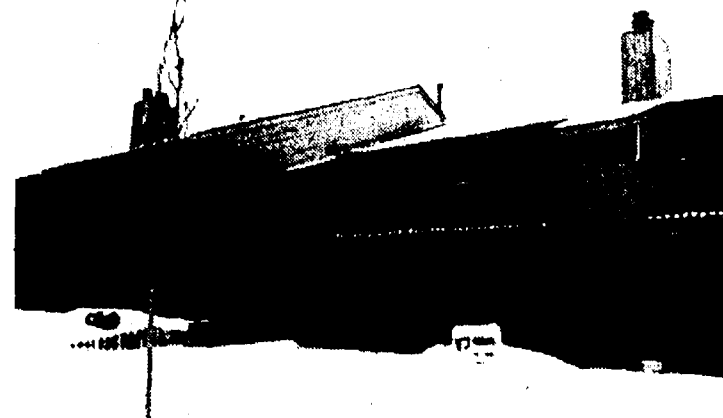


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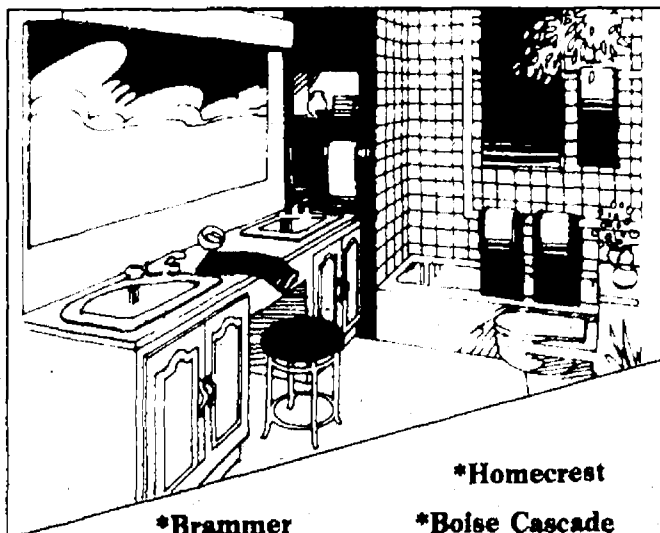
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LAKE CHARLEVOIX BUILDING SITES on Horton Bay - ranging in sizes from 3 to 10 acres. Sugar sand beach, sheltered harbor, excellent access and nicely wooded. Land Contract terms offered.

Neat two bedroom home on 150' of sandy Lake Michigan beach frontage. Home offers a franklin fireplace, decking. Nicely wooded, secluded setting. \$98,000.

A share of 600 feet on Lake Charlevoix's South Arm goes with this neat three bedroom resort home near Ironton. Fully carpeted, appliances and furnishings included. As low as \$69,900. Land Contract terms available.



2 Cabins -- 500' of water frontage. Both cabins with bath, kitchen, and fireplace. Beautiful setting on 150 acre fishing lake 5 miles south of Charlevoix. \$39,000 with Land Contract terms.

Excellent all-brick home with LAKE CHARLEVOIX frontage. Decking off living room offers fantastic views. All oak hardwood floors up, 18' x 8' walkout deck and much more. Convenient near-town location. \$84,500.

BEAUTIFUL LAKE MICHIGAN Building Site located in Clipperview Subdivision, just minutes from Charlevoix. Plenty of trees and sand. Priced at \$27,500 - with great L/C terms offered.

100' TORCH LAKE FRONTAGE - Attractive building site in an excellent location. Priced right for a quick sale.

Lake Marion. Beautifully wooded building sites. Health department approved. Private drive. \$11,000 with terms.

### Homes

All Cedar, hilltop chalet. 2400 square feet living area. Very plush. Next to Golf Course, Lake Michigan beach, and tennis courts. Good view of Grand Traverse Bay from the wrap-around, walkout deck. \$75,000.

FIELDSTONE FARMHOUSE and 85 acres. Mostly wooded but with two large meadows for crops or pasture. Home has three bedrooms, two baths - needs some finishing. Low \$50's - Cash - Land Contract - Or Assumption.

Beautiful three bedroom, two bath ranch located in one of Charlevoix's finest subdivisions - Sugarbush Knoll. Excellent energy-efficient home offers a full basement, 2-car garage (attached), completely carpeted and much more! See this one today! Under \$60,000.



SKITTISH ABOUT BANK FINANCING? -- There are Excellent Land Contract terms available on this spotless three bedroom home with garage, 7 acres, a barn and more! Under \$50,000 - and located 6 miles South of Charlevoix.

Charlevoix School District Mini-Farm - Aluminum-sided three bedroom home, horse barn, heated workshop. Located 11 miles from town.

Breathtaking Valley View-This 3200 plus square foot home with 5 acres offers all you need for comfortable country living. Fully carpeted, fieldstone fireplace, large deck, three car garage, cement block out-building and many more extras! Priced in mid-seventies. Land Contract assumption available at 8% interest.

Mobile Home with storage shed. Located between Charlevoix and Ellsworth. Land Contract terms.

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154 Acres prime recreational, east of Walloon Lake. State land on 3 sides, good country road, Timber Rights. Less than \$425.00 per acre. Land Contract terms.



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240 Wooded Acres within 2 miles of Lake Charlevoix, includes 95 acres of Harvestable Red Pine, the rest Hardwoods, good access, telephone and electricity nearby. \$450.00 per acre. Owner will finance.

20 acres on Sequanota Road. Close to good fishing and hunting. Only \$8,500. Good Land Contract terms.

10 acres with 330' frontage on Ferry Road one mile from the Ferry. Birch, Pine, and Maple trees line the road frontage.

840 Acre wilderness, includes 100 acre lake, surrounded by State Land. Furnished lodge. Will trade up or down Land Contract terms. \$500,000.

58 beautiful acres with Jordan River and Severance Creek frontage. Priced under \$30,000.

# Ski & Shore

CHARLEVOIX, INC.

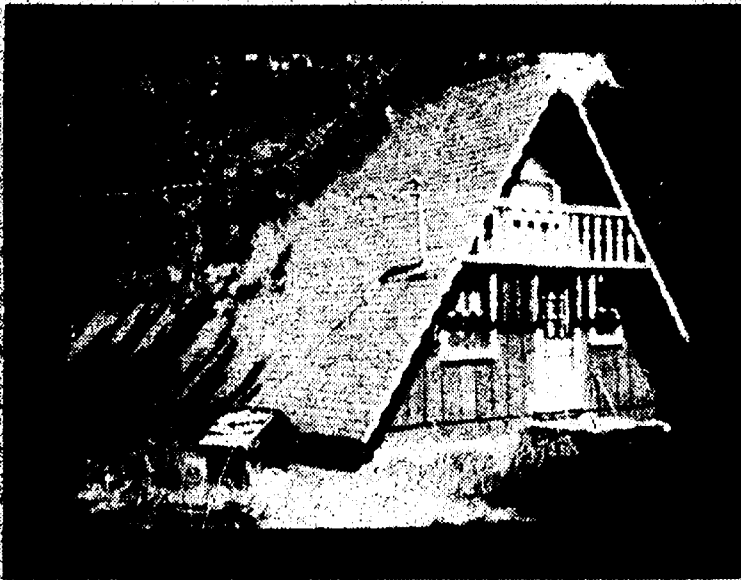
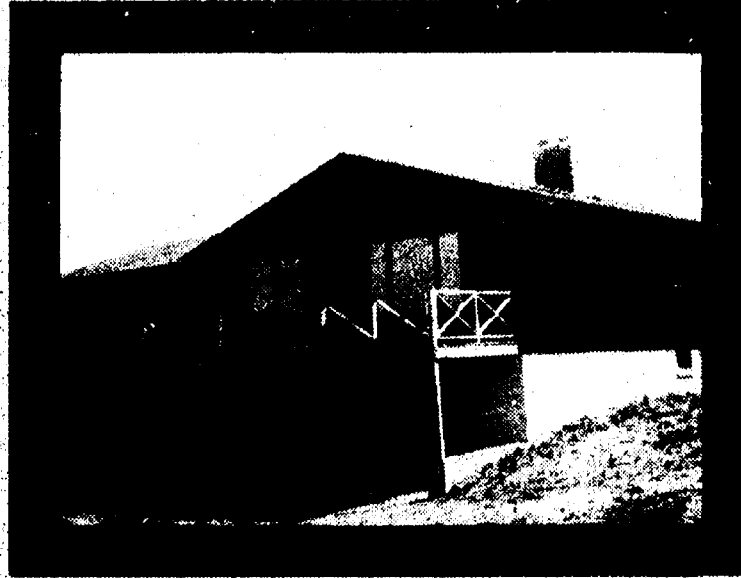
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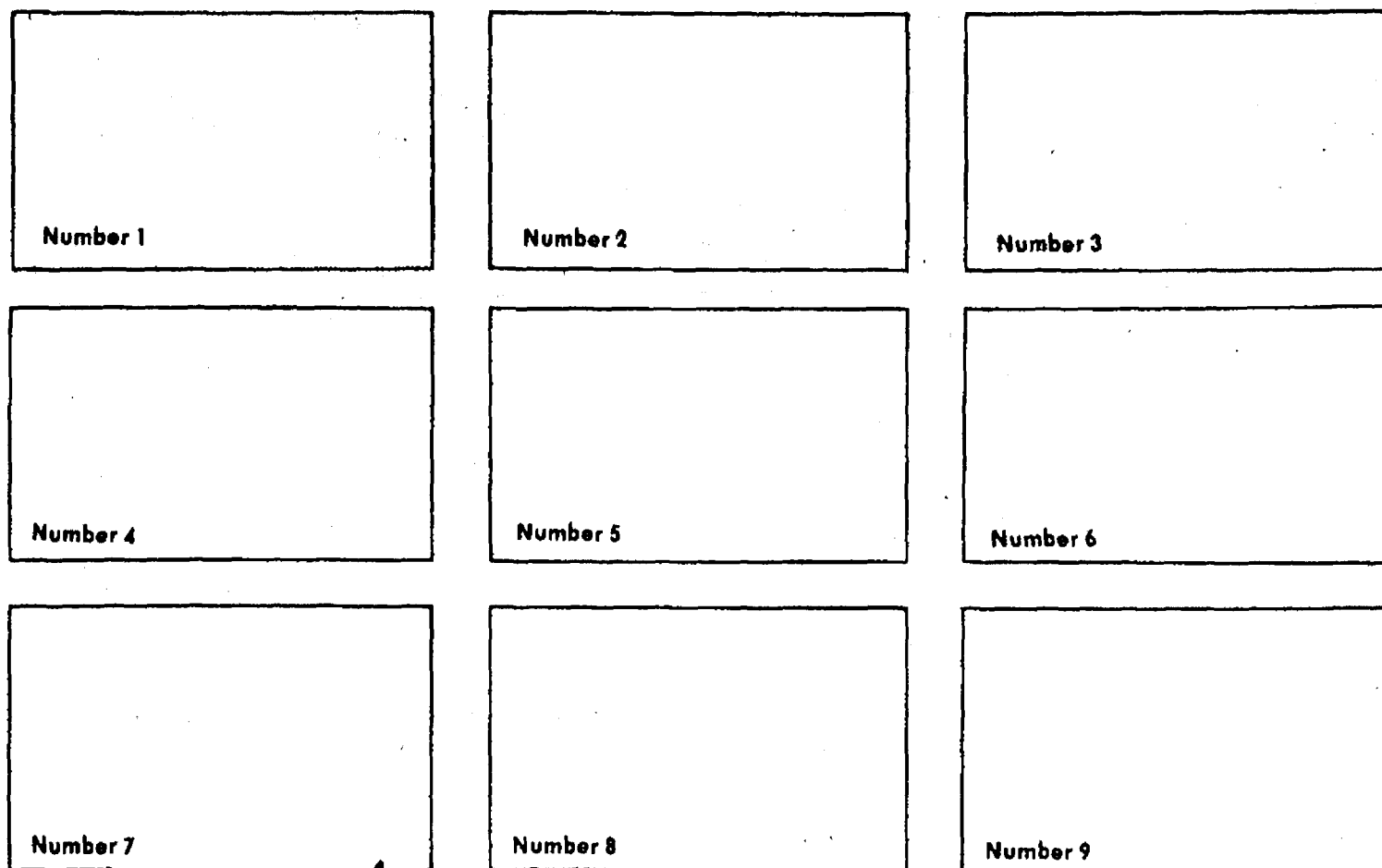


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Supplement to the Charlevoix Courier and Charlevoix County Press





**Cover: The following realtors are identified by number with our front page photos. For more information about these and other exceptional properties contact these realtors.**

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 Photo No. 2 Carpenter Construction, Inc. Boyne City  
 Photo No. 3 Charlevoix Properties, Charlevoix  
 Photo No. 4 Colwell of Charlevoix  
 Photo No. 5 Colwell of East Jordan

Photo No. 6 Patridge and Assoc. of Torch Lake Village  
 Photo No. 7 Pines and Palms of Bellaire  
 Photo No. 8 Ski & Shore of Boyne City  
 Photo No. 9 Ski & Shore of Charlevoix

# Most growth in the county is in townships

by PEG OHLE

The population of Charlevoix County increased from 16,541 to 19,460, or 17.6 percent, as the Census Bureau figures it.

That means 3,119 more people. Where are they all living? What areas of the County have experienced the greatest growth?

Perhaps not surprising is the fact that the greatest growth has occurred outside the three cities of Charlevoix, East Jordan, and Boyne City. It is in the rural townships in all sections of the County that newcomers and movers have decided to make their homes.

A study of census figures for 1970 and 1980 shows some remarkable population growth patterns:

Hayes Township, up 85.6 percent; Wilson Township, up 82.2 percent; Norwood Township, up 63.1 percent; Hudson Township, up 56.6 percent; Chandler Township, up 42.7 percent; St. James Township, up 43.5 percent.

Peaine Township, up 36.2 percent; Marion Township, up 36.9 percent; Evangeline Township, up 36.6 percent; Charlevoix Township, up 34.9 percent; Bay Township, up 26.1 percent; Eveline Township, up 24.7 percent; South Arm Township, up 21.5 percent; Melrose Township, up 11.8 percent; Boyne City, up 6.6 percent; East Jordan, up 4.3 percent; and the City of Charlevoix, down 9 percent.

One might question the figure for the City of Charlevoix when one remembers that most of the condominiums in Charlevoix were built after 1970. Because these condominiums are almost all "second homes", most owners were not counted as residents of Charlevoix in the census.

However, in another compilation of figures, the City of Charlevoix is at the top of the list. During 1980, five permits for new residential construction in the City were issued by the Charlevoix County Department of Building Inspection.

These included the permit for the Senior Citizens Housing project (\$1,259,812), two for multiple housing units (\$115,8000 and \$188,257), and two for single family residences (\$51,643 and \$35,468), for total construction costs of \$1,650,180, the highest for any city or township in the County.

How is the growth of Charlevoix County holding up? An indication may be obtained from the number of building permits for new residences issued for each township and city during 1980:

Hayes Township, 18 permits, \$753,533 costs; Bay Township, 15 permits, \$525,756 costs; Marion Township, 14 permits, \$482,671 costs; Melrose Township, 13 permits, \$504,300 costs; Boyne City, 11 permits, \$500,316 costs; South Arm Township, nine permits, \$272,536 costs.

Peaine Township, eight permits, \$200,150 costs; Evangeline Township, seven permits, \$413,615 costs; Boyne Valley Township, six permits, \$175,519 costs; Eveline Township, six permits, \$253,656 costs; Charlevoix Township, five permits, \$362,947 costs; City of Charlevoix, five permits, \$1,650,180 costs; Wilson Township, five permits, \$138,583 costs; East Jordan, four permits, \$112,100 costs; Hudson Township, four permits, \$233,334 costs; St. James Township, four permits, \$157,461 costs; Norwood Township, three permits, \$37,866 costs; Chandler Township, no permits for new residential construction.

All of this adds up to 137 units of new housing costing \$6,814,523 for Charlevoix County during 1980.

It will be noted that although Hayes Township apparently is still experiencing the greatest growth

Continued on page 7

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## "You and Your Home"

"You and Your Home" is presented this week as a joint effort by the Charlevoix Courier and the Charlevoix County Press. It is an annual project by Charlevoix County's two weekly newspapers to commemorate Private Property Week which, this year, is being recognized from April 19 through April 25.

Because of the broad impact on the county of the housing industry, and the many trades and services associated with it, the Courier and County Press join forces each year to provide as complete and informative a section as possible.

This year, contributors to the editorial content of "You and Your Home" include Dave Knight and Peg Ohle of the Courier and Trish Wright, Kathy Johnson and Barbara Cruden of the County Press.

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Rileys experiment with a solar greenhouse; by Dave Knight...page 15.

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Revision of county's sanitary code may open up more building sites; by Peg Ohle...page 18.

Need new items for an old house?; by Kathy Johnson...page 19.

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# Condominiums are catching on

BY TRISH WRIGHT

Individual ownership of a dwelling in a multi-unit structure is not a new concept for homeowners. However, the condominium craze is catching on as never before in Northern Michigan and has many city councils and township boards buzzing about the rezoning requests and zoning ordinances necessary for some condominium projects.

Charlevoix County's most recent condominium proposal, Hemingway Pointe Club, is now being considered by the Eveline Township board. The 72-unit project will be on a 170 acre parcel—with 130 acres being considered for rezoning to R-3 for condominiums.

According to Art Seaborne, general partner of Landmark Development Company, the R-3 zoning request should not present a problem since no multiple zoning exists in the township. "It's a reasonable request, especially when the pluses are considered," said Seaborne who plans to live in Hemingway Pointe.

"Our development will be situated on the largest amount of acreage that exists for any condominium project from Traverse City to Mackinaw, and we have the lowest density project, 72 living units on 170 acres of land—and 140 acres of that will probably become a nature preserve." The Hemingway Pointe Club is located on a point jutting out into Lake Charlevoix. It was once the home of George



The Harborage—108 units under construction.



Hemingway Pointe—72 units proposed for Eveline Township.

Hemingway who established a tree farm on the property. "We want to preserve as much of the land as possible and protect anything of historical significance there," said Seaborne.

Seaborne added that the project does comply with the restrictive ordinance language but the county planning commission has advised the township board to zone it as a Planned Unit Development (P.U.D.).

"I see the P.U.D. as an extension of the existing zoning ordinance but it allows the planners and developers more creativity with design as well as more restrictions for zoning," said Seaborne.

Should rezoning be approved by the board this month, construction of the development will begin shortly afterward. Although construction of the 72 units will span four or five years, Seaborne hopes that 18 units will be build during this summer and fall.

"A tennis court, beach house and swimming pool are also planned for completion during the first phase," added Seaborne. "I believe in cluster development with shared walls, common areas and maintenance. There is an ever-increasing number of people who have owned large homes and no longer wish to devote as much time to the maintenance of them."

The Hemingway Pointe Club units will have redwood exteriors and approximately 2,000 square feet of living

space. A condominiumized marina is also slated for the project but must first meet DNR specifications.

"We don't expect the marina to materialize until next year," said Seaborne. "Our plan is to keep the integrity of the project completely private. The 45 or 50 dock slips will be available only to our condominium owners."

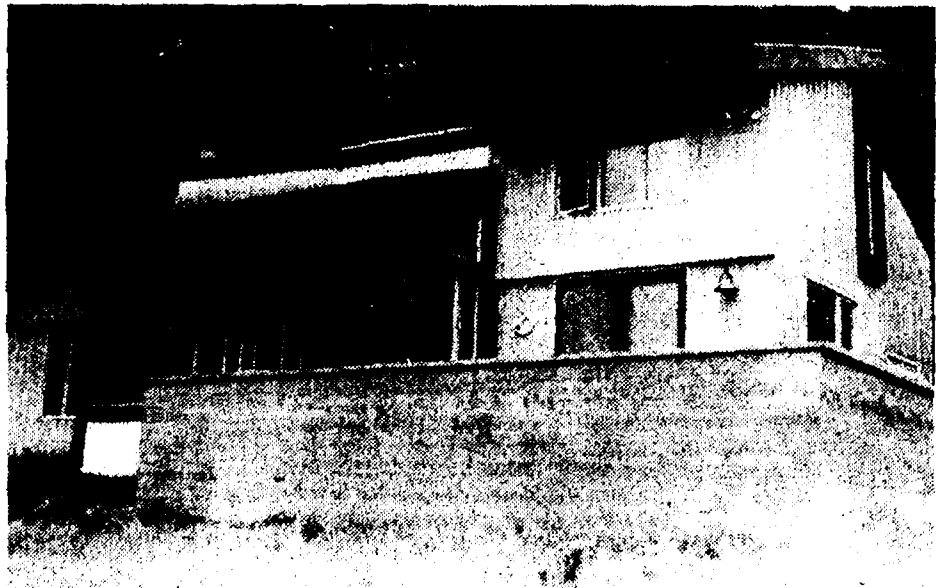
Another condominium project, in the Boyne City area The Harborage, plans to condominiumize dock space but will allow some slips for boat owners not living in the project. According to Dave Smith of Lake Associates, the firm developing the Harborage, approximately 206 slips will be available over the next few years.

"This will be the first new marina that is condominiumized in Michigan. There are some existing marinas that are in the process of converting. We have a permit to take reservations for the slips now," said Smith, "but we don't expect the permit necessary to begin construction until the end of May."

"We haven't established a price for the slips. Engineering bids will determine that," Smith said.

Popularity of cluster type living in and around Lake Charlevoix is evidenced by the number of people on the waiting list for condos.

The Harborage already has 85 paid reservations for the 108 housing units. The first building which houses eight units will be ready for occupancy by late spring. "I think that some people will be moving in by late May," said Smith.



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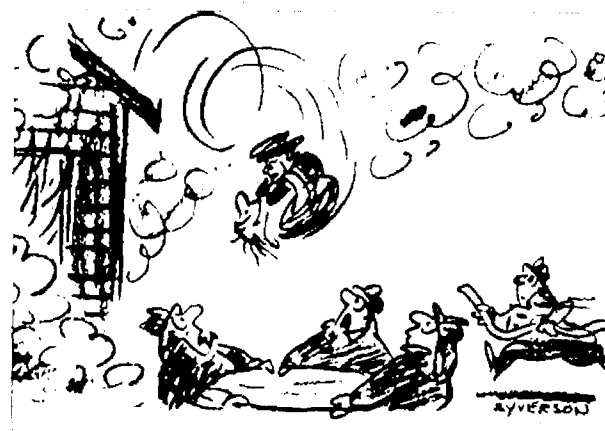
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# Cluster housing can preserve open spaces

BY BARBARA CRUDEN

"We are blessed to be living in an area so physically attractive," says Rick Smith, well-known builder and developer in Charlevoix County. "But we can soon lose what is so attractive if we put up structures indiscriminantly."

The present trend of population increase is projected to grow here while the rest of Michigan and other midwestern states are expected to have a population loss.

While developers are often considered enemies of the land by environmentalists, it is really one of their inventions that offers a sensible solution to the problem.

It is called cluster housing. A more amiable name for it might be estate-living, because it satisfies the desire for large acreage but dilutes the expense.

Cluster housing groups dwelling units into one area on, say, 20 acres instead of dotting them over the same land in two-acre squares.

This way an unbroken portion of the land is left as a private park or natural wilderness or whatever the owners agree on to preserve streams, wildlife, and the peace of nature.

In 1975 Rick Smith and his brother David were honored by the Charlevoix Soil Conservation District for exhibiting good land use. The award was given in connection with their Wildwood cluster housing development near Walloon Lake.

Cluster housing can vary, Smith points out. It can be composed of dwelling assembled as one building but designed to look individual, with privacy indoors and private outdoor areas. It can also be separate units grouped together a few feet apart or even 20 feet apart. But always the idea is to group toward one corner of the land to leave the rest unintruded.

Smith notes that busy people are less likely to be self-sufficient. "They may have the pioneering spirit but not the pioneering skills," he says.

In cluster housing there are neighbors to share the driveway snow removal, the expenses of obtaining electricity and water. Their children have playmates.

Realtors agree that often people move up north sure that they want 10 acres and solitude, but eventually find they have never even walked as far as the boundaries of their land. They have constantly increasing taxes, and not that much pleasure in solitude.

What they really want is privacy, a beautiful view, and not so much responsibility. Sounds just like the cluster housing concept.

But the concept must be realized properly, Smith emphasizes. Proper density is essential. The idea is lost if 20 families are crowded into one-half acres of the 10-20 acres, although developers in other regions of the United States have turned the concept into cameo cities, clustering dwellings, community center, and shopping in the middle of the rural setting.

Often the term cluster housing sounds as though it would crowd out dreams of something like one's own little barn and horses. Not so. On the other hand, it makes a tennis court or golf course possible through this sharing of land ownership.

Although not yet a familiar concept in Northern Michigan's development pattern, cluster housing has elsewhere been found desirable and profitable. As Smith says, "It is a good blend of a good idea - and profit - making."

Smith, like all students of land use planning, is aware of the disadvantages of strip development - building homes along a roadside, stringing out services expensively and inefficiently, and cutting up the flow of traffic. Equally disadvantageous are the grid-pattern developments which carve up the

land, creating little suburbs in the country.

Nearly everyone who comes to northern Michigan would like to be the last one. "Let's not have any more development" is the familiar cry. Yet, as Smith says, "Growth is inevitable anywhere that is desirable."

However, he adds, "We are so wasteful of our land! We have got to make more careful use of it...Working with it instead of against it...respecting this resource."



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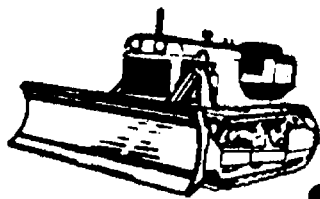
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# Usury laws: Adequate or restrictive?

by DAVE KNIGHT

Usury laws, the constraints the State of Michigan places upon interest rates in several areas of business, have become a special subject of concern among home builders, sellers, financial institutions and buyers.

At present, specific interest is focused on ceilings of 11 percent on land contracts and seven percent on second mortgages.

The ceilings are part of a sunset law that is due to expire on December 31, 1981 if no action is taken in the State Legislature. Deliberation is currently under way, however, in legislative committees on a

total interest package.

Indications are that even if the package, a comprehensive bill that will address interest limits in all areas of business, is not put together by the end of the year, the extension of the present usury ceilings will be all but automatic.

The basic position among home builders and sellers is that land contracts and second mortgages are two of the more attractive methods of financing homes right now and that the present usury ceilings are too restrictive to these methods.

Says Terry Vanderveen of the Michigan Association of Realtors, "Our feeling is that if the ceilings are raised on the interest rates, the buyer

and seller will have more flexibility in working out the best way of financing a home."

The selling process begins with the seller determining how much he must have for the property. With the 11 percent and seven percent ceilings on second mortgages and land contracts respectively, the seller will have a tendency to raise the purchase price to make up for the income lost from the restricted interest rates.

"These figures have been set arbitrarily," said Vanderveen, "And for today's economic situation, most of our members feel they are arbitrarily too

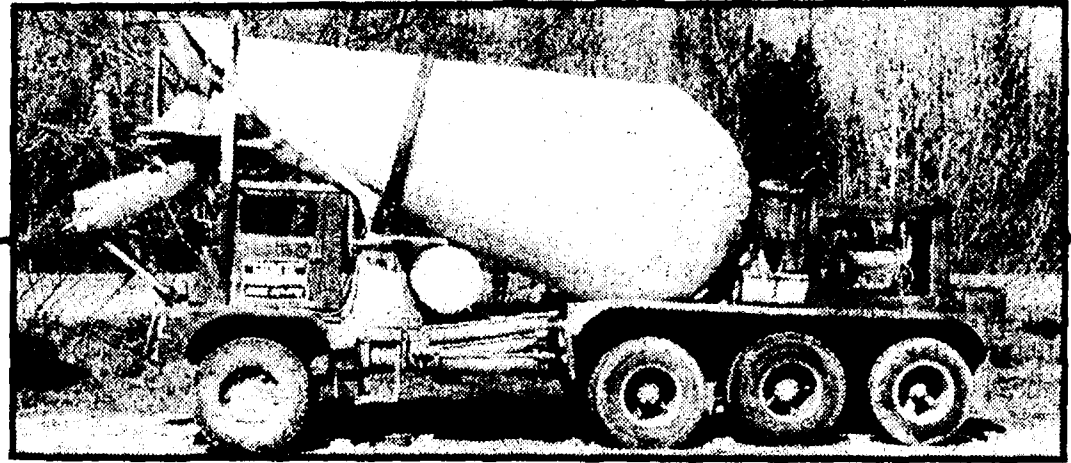
*Continued on page 7*

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## Realtors question necessity of ceilings on interest rates

Continued from page 6

low."

Vanderveen added, however, that not all MAR members agree.

Lending institutions are, naturally, just as interested in usury legislation as the builders but at least one local banker indicated some ambivalence toward a dramatic change in interest rate ceilings such as the total elimination of the ceilings.

"I am somewhat of a protectionist," said Lou Hollow, president of the First State Bank in Charlevoix, "I cannot see doing away with all ceilings, letting the rates be solely pegged to the prime rate and letting them rise to whatever point the market will bear. On the way to that point, there will be a time at which the rates will just be too high for people to afford homes. And people have to have housing."

Hollow said that he favors extension of the usury law this year but that some form of relief from Lansing is still crucial to a housing industry in Michigan that is in dire trouble.

He indicated that the Michigan Bankers Association has been working closely with legislators and that "some very imaginative stuff is coming out."

The area of seller financing is getting a lot of attention lately as more and more ways are found to work around the constraints of high interest rates. To ease the burden of a 16 percent interest rate for a buyer, for instance, a builder may agree to partially finance the mortgage making the effective lending rate to the buyer as low as 11 or 12 percent.

Specific recommendations have been made by the MAR to raise the maximum rates for both second mortgages and land contracts to 15 percent even though, said Vanderveen, many MAR members would like to see the ceilings eliminated completely.

He explained, "If the limits are raised to, say, 15

percent, we are afraid that everyone will automatically use that arbitrary figure and that all rates will rise to that amount. If the limits are abolished altogether, there will be more freedom and flexibility to use the rate most workable for the

situation which, perhaps, may well be below 15 percent in some cases."

"A change in the usury limits," said Vanderveen, "is just as desirable for the consumer as it is for the realtor."

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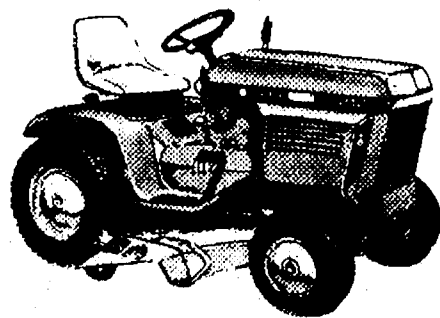
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## Population trends

Continued from page 2

in the County, the overall County growth pattern seems to be changing. For instance, Bay Township, which was below the average in population growth from 1970 to 1980, last year was second in number of new housing starts.

As far as building costs are concerned, it should be mentioned here that the Department of Building Inspection building cost figures do not reflect the actual cost of the building project, but are the product of a formula used statewide upon which the Department bases the costs of building permits. The formula is based on the size of the building but does not include the costs of plumbing, heating, and electrical work.



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**CHOICE WOODED 110' x 220' LOTS** directly across M-66 from Lake Charlevoix, just north of East Jordan. All the pleasures of lakefront living without the high taxes. Land contract terms available.

**JORDAN RIVER FRONTAGE:** 1 1/2 acres M/L with views of country side, all health department approved with septic systems. We have three parcels, all have an average of 130 feet of frontage on Jordan River. Owners will sell on land contract. Jordan River frontage is hard to come by.

**2 ACRE PARCEL** in city limits of East Jordan with city water, sewer and natural gas. Blacktop county access road. Beautiful building site.

**TWO LOTS** on Jordan Street in East Jordan. 50' x 132'. City water, natural gas available. Owner wants to sell. Full price \$4,500.

### Business Places

**COMBINED BUSINESS AND HOME** in this 3 bedroom, 10-year-old ranch. The attached 2 car garage has been converted to a beauty shop, could be used for repair shop, antiques, photography or art studio. 2 acres M/L, full basement, natural gas (also Fisher Wood Stove), stone fireplace. Full price \$49,500 with possible land contract.

**715 WATER STREET IN EAST JORDAN** - 3 bedroom brick home. Zoned Commercial. Home needs repair, could be used for office, or business along with living quarters. Other business in the area. Owner asking \$19,900 with terms.

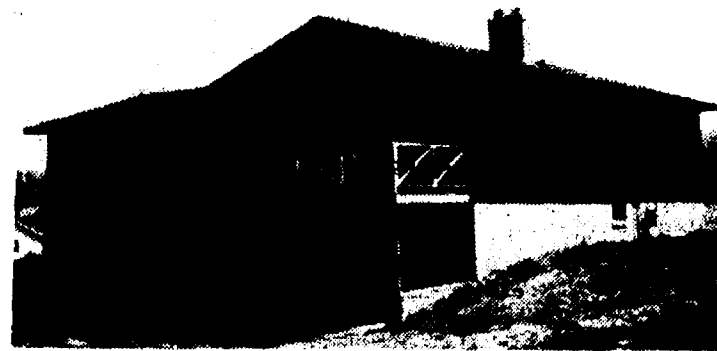
**COMMERCIAL—WITH VARIANCE.** 1800 sq. ft. block building in Advance. Natural gas, 440 - 3 phase electric wiring, lots of head room (24 blocks high), located on 66' x 132' lot with four extra 66 x 132 lots thrown in. Many possibilities on this one, only 4 miles from Boyne City. Owners want to sell, have incorporated their businesses elsewhere.

**SIX-YEAR-OLD DUPLEX.** Retirement home, plus income. This well-constructed duplex has 908 sq. ft. of living area in each side, with two bedrooms, large closets, 12 x 16 living room, modern and convenient kitchen and dining room. Each side has its own natural gas F.A. furnace. All this on a 90' x 157' lot. Just a block from Main Street. Priced under replacement cost. Shown by appointment.

**GOOD INVESTMENT** - An older 2 bedroom apartment house with 2 apartments. Partly furnished. Located on Main Street in East Jordan. Priced to sell. Call today for an appointment.

**CHOICE OFFICE BUILDING** - Ideal professional office location. Yes, right in the center of East Jordan at 123 Main Street. East Jordan needs an attorney. Part of this building is already set up for you, including a full law library. We are midway from two county seats with clients waiting for a top qualified man. Other part of building is ideal for the right C.P.A. or other professional person. Lot size is 63' x 89' with 28' x 50' off street parking. Call for an appointment to see this convenient office. We offer our services to help you get established in this working community.

**COMMERCIAL BUILDING** located on M-32 and US 131. 20 x 30 office and showroom. 30 x 40 shop. Underground storage tanks. All this located on approximately 2 acres.



### Nit Pickers Welcome!

We warn you it will be tough to find much wrong here! (EACH JORDAN'S BUILDING TRADES) are offering this 3 bedroom raised ranch with attached 2 car garage. Completely finished, walk-out basement (paneled and drop ceiling) with the third bedroom (or office); also large laundry room, work room and a second bath all roughed-in for your choice of fixtures. Sliding glass doors to a 8' x 26' wood deck overlooking Lake Charlevoix. Full thick insulation in sidewalls plus 1" Styrofoam sheathing, 12" blown Cellulose in ceiling. Also extra 8 x 12 flue in chimney for wood burner. Steel insulated exterior door, along with "Anderson Perma-shield" insulated glass windows. The kids went all out on this one and are anxious to sell to continue this worthwhile program. Stop in today! Priced to sell. As pictured on the front cover of this section.

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### Homes & Cottages

**3-BEDROOM** plus large den, 2 baths, large living room, formal dining room, huge country kitchen (with cabinets galore), basement. Large 24 x 40 garage with heated work shop, private fishing pond, paved driveway, fruit trees, nut trees. Has many, many other features including the beautiful 3 acres landscaped parcel, along with the double and triple insulation. An eight percent land contract is assumable. This is a doctor's home in East Jordan. Full price \$77,500.

**4-BEDROOM** home at 204 Fourth Street East Jordan. Beautiful oak woodwork, all maple floors. 1 1/2 baths, all large rooms, natural gas heat, fully insulated. A real buy at \$37,500.

**LOG 3 BEDROOM RANCH HOME**, attached 2 car garage, 12 x 24 family room with Franklin fireplace. Large living room recently recarpeted. Aluminum storm and screens throughout. Natural gas. Located equal distance from Boyne Mt., Walloon Hills, and Thunder Mt. Full price \$45,500 with terms.

**LAKE FRONTAGE A REAL BUY** - This summer cottage (24 x 24) on a very nice 50 x 165 lake lot (Lake St. Clair in Ellsworth) has three bedrooms, kitchen, combination living room and dining room and an enclosed porch. Price includes apartment size stove and refrigerator. Part basement. Priced to sell. Call for an appointment.

**3-BEDROOM**, field stone and frame home. Large modern kitchen (built-in stove and oven) other appliances and furniture. Enclosed porch, part basement, natural gas heat, full price only \$27,500 with terms by owner.

**3-BEDROOM RANCH**, on 1.78 acres located just south of East Jordan. Owners must sell, as they have left the area, needs some clean-up and paint-up. Full price \$19,000.

**3-BEDROOM RANCH**, full basement including garage in basement. Wood deck encircles the house. Natural gas, city water and sewer. 150' x 120' lot completely fenced-in with chain-link fencing. Lots of extras. Full price \$48,500.

**3-BEDROOM HOME** in beautiful condition on 2 1/2 acres on blacktop road, nice stream on property, stone-throw from the famous Jordan River. Oh yes! Also large 2 1/2 car attached garage. Full price \$38,000.

### Homes with acreage and farms

**2-YEAR-OLD**, three bedroom ranch, 28' x 44', situated high on 10 acres, about 1/2 wooded, has beautiful view. 2 full baths. Full basement (walk-out), well-insulated (6" side wall studs). Oil fired forced air, also Shanandoah Wood Stove. 12 x 14 - 2 story barn or storage building. Many extras. Full price \$46,700 with terms. Central Lake School District.

**77 ACRE FARM**, just south of East Jordan on M-66. Two story, 3 bedroom, 2 baths, large living room, dining room and bedroom all carpeted. Wood stove. Tool shed and workshop. 30 x 50 basement barn. Spring fed trout pond. A real set-up for beef cattle or horse farm. Priced to sell at \$69,000.

**80 ACRES**, 5/8 of SW 1/4 Section 14, Jordan Township, Antrim County. Like new 12 x 60 Holly Park Mobile Home. 4" well, 40 x 60 barn. 50% woods, all hardwoods. Close to state property, Jordan River and all the ski slopes. Full price \$45,000.



# Making your home energy efficient

If you hesitate to make your home more energy efficient because of the expense, think about it again. Improving your home in this way is an investment with one of the highest returns imaginable. Considering the savings in fuel, tax credits and appreciation on the value of your house, you may be able to realize a 300 percent profit.

About half of an average home energy bill is for heating and cooling. By adding insulation to your attic these bills can be reduced from 30 to 50 percent. Even more money can be saved by insulating ceilings with cold spaces above them such as an attached garage, floors above cold spaces such as an open porch and exterior walls. In addition, three-fourths of the cost of insulation is recoverable when you sell your home.

Your well-insulated home still allows some heat to escape. Plastic storm windows can cut heat loss up to 32 percent. Glass storm windows can reduce heat loss up to 50 percent, saving you about \$87 in gas heating bills each year. Your summer electricity bills will also be lower, since storm windows keep your home cooler reducing the need for air conditioning.

You can save about three percent on your heating bills by

plugging up "leaks" in your home with weatherstripping. Entrance doors, window sashes and attic and basement doors should be weatherstripped on all sides and on top and bottom.

Drafts can also be sealed out by caulking windows and doors where the frame meets the wall, around outdoor faucets and cracks in exterior walls. Be sure to caulk wherever there is a building joint, for example, where your porch joins your house.

Insulation, storm windows and doors, weatherstripping and caulking qualify for the energy tax credit. This credit is limited to 15 percent of the first \$2,000 spent on the improvements and their installation. If you spent \$2,650 on making your home more energy efficient, you could claim the maximum credit of \$300.

If you financed a home improvement loan of \$2,000 over two years at an annual percentage rate of 17 percent, and you are in the 40 percent tax bracket, you could save about \$150 in taxes by deducting your total finance charge of \$373 on your federal income tax return.

The first year after the improvements were made, you would save \$350 in energy costs; the second year, \$315 and

you would have third year savings of \$284. You've already cut your initial investment to nearly half with energy savings of \$949. Adding your \$300 tax credit and your \$150 income tax saving, you've cut your initial investment from \$2,650 to \$1,251.

Should you decide to then sell the house, you benefit even more. A house worth \$60,000 this year could appreciate to \$75,000 in three years. Because of the improved energy efficiency, it could appreciate an additional five percent, or \$3,750, which is three times your actual energy related expenses of \$1,251. Your return is 300 percent.


No matter which energy conservation methods are chosen, you almost can't afford not to improve your home's energy efficiency.

This article was prepared by the Michigan Association of Certified Public Accountants.

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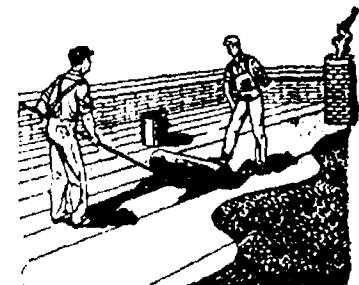
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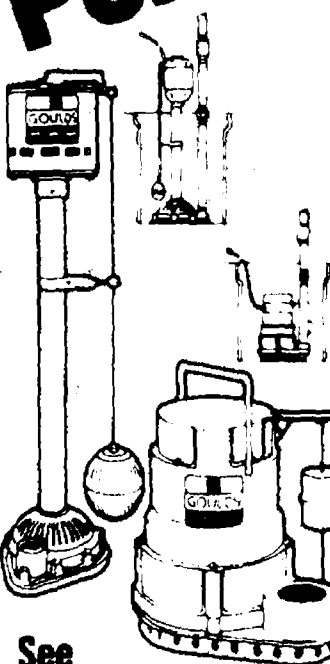
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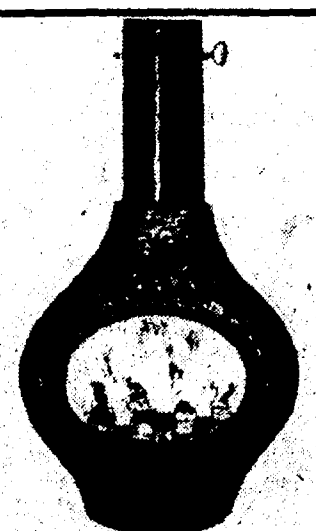
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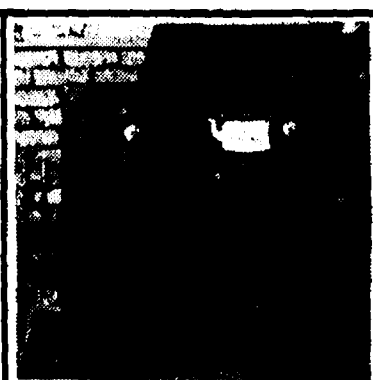
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# Investing in land can be risky but profitable

In the investment game, owning undeveloped land could bring satisfaction, security and profit to you several years down the road or it could leave you with less money than when you started. As a game of chance, keep in mind that your money will be tied up when you buy the land, as real estate is not very liquid (not easily converted to cash.)

Don't assume all land will appreciate. How much a piece of land is worth depends on many factors such as how suitable the land is for commercial development. Is there a potential for development in the future? How many years will it take?

How much you profit from your land will depend primarily on how a buyer can use the land. Land outside the suburbs and within urban areas generally carry a higher rate of risk than land in the suburbs.

Before investing in land, the Michigan Association of Certified Public Accountants says do some thorough research. Consider the costs involved, cash down payment, mortgage payments,

*Continued on page 11*

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Improved Site, two acre building site or mobile home site, new septic system and 4" wall, new 24x36 ft. pole barn, garage, nice lawn with some landscaping priced at \$13,500 with terms available.

Horton ten acre parcel with road frontage on the Boyne City - Charlevoix Road, priced at \$7500.00 with good terms available.

Long time established appliance store in Northwest Michigan, real estate, fixtures and equipment, good business volume, priced to sell at \$42,500 on a land contract.



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## Investing in land

Continued from page 10

property taxes, maintenance costs, tax aspects and a realtor's commission when you sell. The best place to look for land possibilities is where you are most familiar with property values and real estate development. This includes land where you live, work or vacation.

Land investment often requires a greater initial cash outlay than other types of investments with other expenses involved, too, such as property taxes and mortgage interest. Consider your federal income tax return as these may affect your deductions.

High returns and leverage may be realized from real estate investments by paying as little as possible with your own resources and as much as you can with borrowed money.

If you buy five acres at \$30,000, you may contribute \$10,000 in cash and have a \$20,000 mortgage. Should you be able to sell the property at \$50,000, there would be \$30,000 remaining after repaying the mortgage. Then, subtracting the initial \$10,000 in cash that you paid, your profit before taxes would be \$20,000.

Tax benefits are a major consideration with any investment and the CPAs remind you that investing in raw land is not treated as a tax shelter. The advantage to owning land is that profits on the sale is viewed as capital gains. When the property is held for one year or less, the gain is considered to be short-term and is fully taxed as ordinary income. When owned for more than one year the gain is long-term with only 40 percent of any gain from the sale taxable.

Money may be made from your land while you hold onto it by putting it to use. Renting it as pasture, selling timber rights or charging hunters or campers for their use of the land are some common ideas. You may even plan it so the sale of portions of your acreage will finance the building of a vacation or retirement home.

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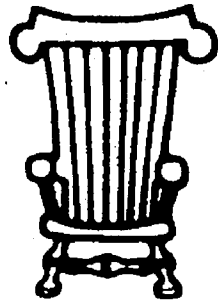
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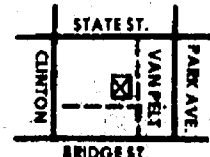


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# Plan carefully before building your own home

With the price of houses zooming out of the average person's reach, more and more Americans are building their own homes. According to the U.S. Bureau of the Census, one out of five new homes started in 1979 and the first half of 1980 were by owner/builders. Predictions are that number will be one in four by 1983.

Before building a home, be sure to calculate all the real and hidden costs as accurately as possible. Most homes end up costing much more than the owners initially budgeted and they usually take longer than expected to build.

If you hire an architect and a contractor, and do no work yourself, you won't save a dime. In fact, you'll probably spend more than you would for an existing home or a developer-built house. If you act as your own contractor you'll probably save 15 to 20 percent. If you do it all yourself, you could save more than 50 percent.

One of the bigger financial considerations should be the resale potential of the house. This is one reason it makes more sense not to cut corners on the land. It's better to build a less expensive house in a prime location and expand the house later as your budget allows.

Before starting to build, you'll need money for site development and a foundation; permits and fees; hookup of water, sewer and utilities (or drilling a well) and delivery of the materials to the site.

Other costs to consider include plumbing, heating, air conditioning and finishing costs. Be very detailed with estimates, for the cost of appliances, molding, paint and wallpaper, floor finishing, light switches and fixtures, all of which can add up.

The cost of financing is an important part of the total cost. You can get money by selling or refinancing your present home, borrowing from friends and relatives or building only as cash becomes available to buy materials. For this type of project, there are other lenders besides banks. A real estate broker might be a good source.

Remember that lenders won't give you a mortgage on something that is only in your head. Also, they like to consider the resale value before giving you a loan and since they don't know if you'll succeed with your house, or if anyone else would want to buy it if you do, you may have some problems.

You'll have the most success getting your construction loan if you have sufficient assets, a good credit rating and

sufficient income. If you hire a contractor with a known track record, you'll also have a better chance. Without sufficient assets and an experienced contractor, you'll have the most trouble.

When looking for financing, be aware that both interest rates and terms of repayment vary. The repayment terms may be a more important consideration, so do some comparison shopping.

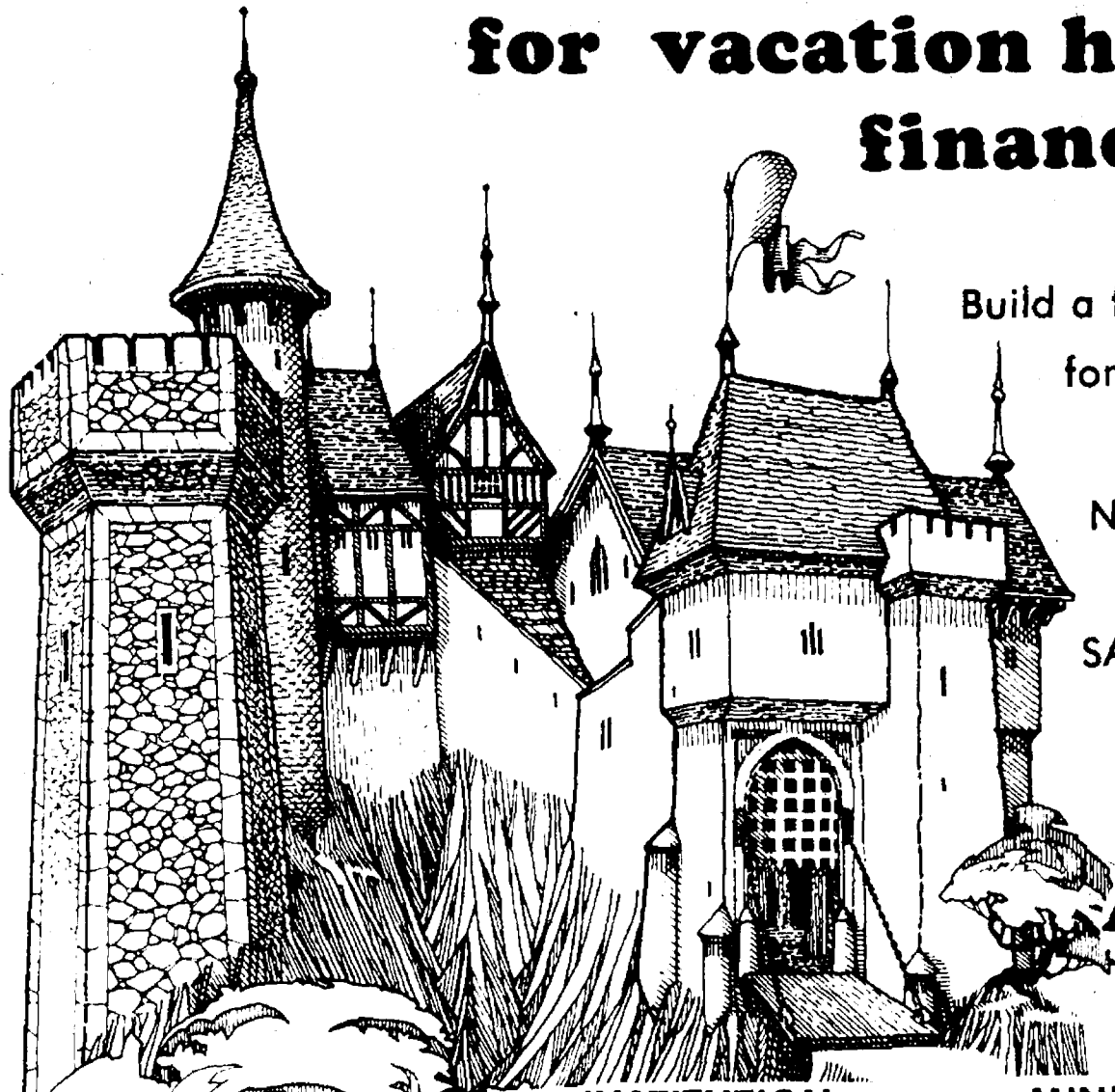
Remember even if you save only 20 percent by building your own house, that reduction in price over the period of the mortgage, such as 25 to 30 years, will amount to substantial interest savings and lower monthly payments. Also, the house could appreciate at the same rate as

comparable houses in the area which may have cost much more than yours.

Another benefit of building your own home is that you can deduct the sales tax on building materials on your federal income tax return. If you spend \$25,000 for lumber and all the other building supplies, and your sales tax is 5 percent, you can deduct \$1,250 from your income tax. To get this tax break, however, you must purchase the materials yourself. If you are working with a contractor, be sure to buy the materials, then turn them over to your contractor.

This article was prepared by the Michigan Association of Certified Public Accountants.

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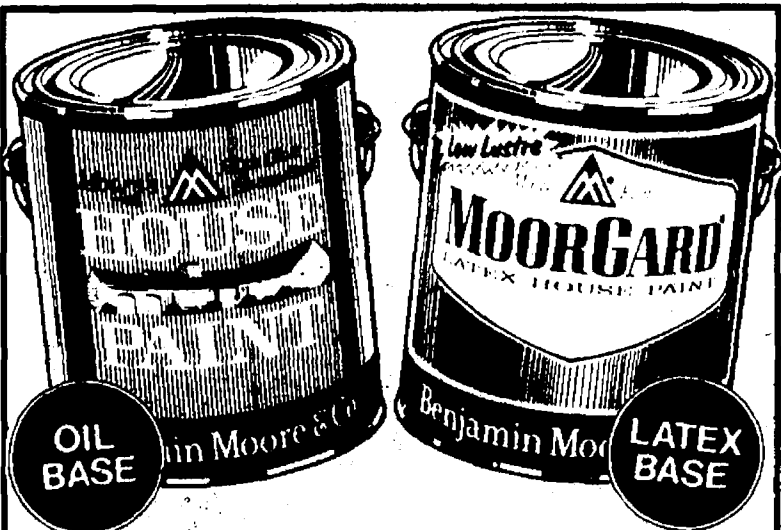


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No. 1HC - 10.3 acres rolling, hardwoods. Access is a 2 track county road and is located about 5 miles east of Charlevoix off of Church Road. This parcel has already been health dept. approved for septic field installation. \$6900 on land contract terms.

No. 3HC - An excellent 20 acre wooded parcel gently rolling and divided by a 2 track county road. Located 5 miles east of Charlevoix, Michigan. Priced at \$16,000, on easy land contract terms.

No. 4HC - 10 acres hardwoods with gently rolling terrain, access is 2 track county road. Some pines on property. Owner asking \$8000.

*The hows and whys  
of a solar greenhouse*

A solar greenhouse utilizes passive methods for collection, storage and distribution of the sun's heat. Passive solar heating systems have no mechanical or moving parts and rely only on the natural properties of moving air to heat a house.

Active systems, on the other hand, do use mechanical methods; the black, rectangular boxes seen sometimes on the roofs of houses are typical of active systems.

Passive solar works on the simple principle that sun shining through south windows will warm the interior of a house just as efficiently as a car left in the sun with the windows rolled up.

A solar greenhouse should face south or up to 15 degrees east or west of south. The south wall is double glazing and part of the roof can be glazed, too. The east and west sides are often glass as well but the greenhouse is more efficient if those sides are solid walls.

Heat from the sun enters the glass and soaks into masonry thermal mass areas where its stored until the temperature of the greenhouse drops below the temperature of the mass. When this happens, the heat is released through radiation. Typical components of a thermal mass to store the heat

include an insulated bed of rock sand under the floor which might consist of a concrete slab and masonry flooring. Containers of water can also be placed in the greenhouse to store heat.

At the same time the sun is depositing its heat into the thermal mass, it's also warming the air in the greenhouse; this air can be used immediately to warm the house. Open sliding glass doors will bring the heat inside or several vents can be installed near the ceiling and floor of the greenhouse. The heat will rise, flow out the top vents, travel north through the house, fall as it cools and then return to the greenhouse through the lower vents. This type of airflow is called convection.

At night, the greenhouse quickly loses its heat through the glass so some sort of movable insulation like a thermal shutter or shade should be installed to cover the glass. If that is not possible, the greenhouse should be closed off tightly from the rest of the house at night so it doesn't pull warm air from the house out the glass, too.

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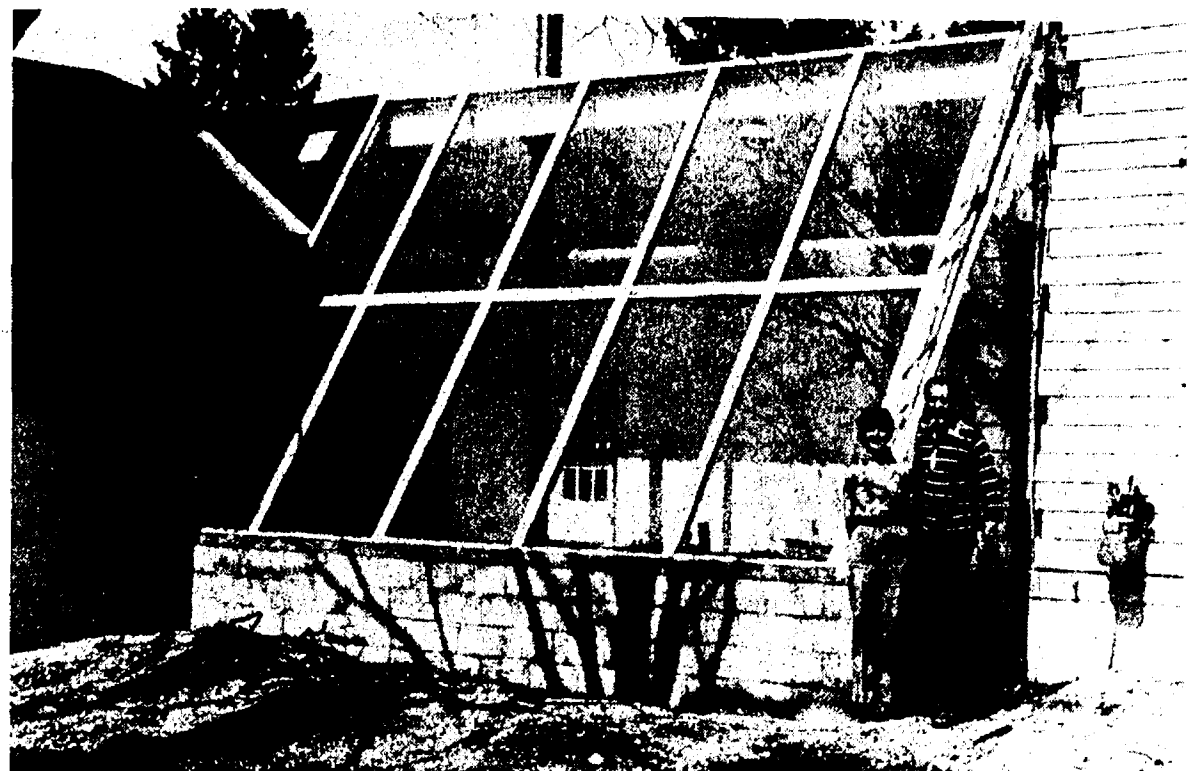
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### Rileys experiment with solar greenhouse

The solar greenhouse concept has been put to practical use in Charlevoix by Dr. and Mrs. Art Riley on their home at 405 Mercer Blvd. The Riley's greenhouse consists of three insulated walls with the fourth wall made of double-paned glass. To avoid the cost of custom glass cutting, Riley used almost all standard sized glass panes used for sliding glass doors. The

greenhouse adapted well to the 50-year old house and has the dual purpose of joining the house and the garage. Riley calculates that, in the dead of winter in November and December, Charlevoix receives on the average only 80 hours of sunlight a month so he says, "If it works here, it can work anywhere!"



The solar greenhouse has made an attractive addition to the Riley home

which was built 50 years ago as a summer cottage.



Plants are already flourishing in the Riley's solar greenhouse, even though it is yet completely finished. Minutes of

sunlight can boost the temperature up to 75 degrees and higher on a winter day.



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# Landscaping trends are changing

by DAVE KNIGHT

One of the most essential considerations for any prospective property owner is landscape.

For the new home builder, a landscape design can be incorporated with the architectural plans to develop a living arrangement fitted precisely to the owner's desires.

For the owner of an existing home, landscaping can be an effective tool to improve the aesthetic impact of the property and to upgrade the value of the home.

Landscaping is especially important in Northwestern Michigan where the natural beauty of the environment is one of the major reasons people come to live here. The key to developing an

attractive property in this area is being able to incorporate the natural environment with the overall plan.

It was not always thus.

Early landscape trends in this area were rooted in the urban environment from which many of the first summer home builders and year round residents came.

Trees were planted tightly around homes. Shrubs were of a variety that needed constant maintenance. Exotic species were introduced to give some homes a showplace effect.

These are all practices that are generally avoided by the modern landscaper today, according to Trevor Wood, landscape architect for Site Planning Development, Inc. of Charlevoix.

"Simplicity is the word today," said Wood, "Planting a minimum of varieties of species, siting them practically and selecting ones that are most economically feasible to maintain."

Interestingly, much of the traditional landscaping done for the older homes of the area reflects an economic picture of the time that is much different than today's.

When some of the elaborate shrubbery planting was done, for example, in Charlevoix's Belvidere Club, the property owners could afford gardeners to trim it regularly and keep it maintained the way it was designed to be.

These days, few families anywhere can afford the luxury of a full time gardener. This is why, says Wood, the modern landscaper chooses species that enhance the property in their natural form and that need a minimum of extra care or maintenance.

Planning is also done on the basis of how a species will look when it is mature; not when it is planted.

"The most common mistake people make is planting too close to the house," said Wood, "That cute little yew looks fine right next to the house when it is planted but people forget that it is going to grow into a 50-foot tree and then there are problems."

Of the trends in modern landscaping that have become evident in recent years, one of the most popular for home owners is the development of a total landscape plan as opposed to a piecemeal process.

"We are getting more and more people interested in drawing up a comprehensive plan for their property," said Wood, "It may cost a little more at the outset but in the long run the results are much better."

Wood cites the typical landscaping in Florida as a good example of lack of planning. With so many varieties of species to choose from in that climate, says Wood, people have a tendency to plant many different kinds of trees and shrubs and the result is "a mess".

For homeowners in this area, Wood recommends planting three to five varieties of species at the most. And the types of species that work best are the indigenous ones, or, those native to the area.

Exotic species, those not native to the area,

*Continued on page 17*

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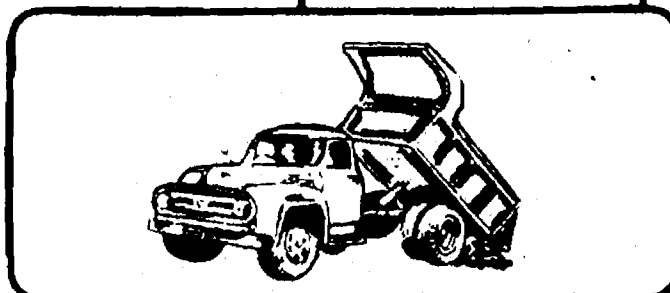
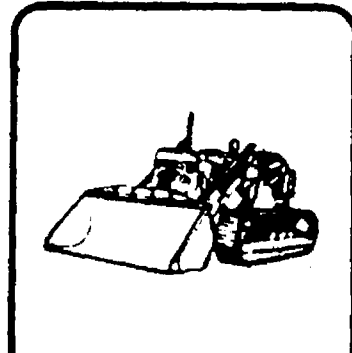
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# Landscaping trends

Continued from page 16

should be avoided, says Wood, except in cases where they are use for a special effect. For one thing they are sometimes not tried and tested on a long term basis and, while they may seem to grow well at first, they may not mature as expected.

"What the nursery says is a new and improved variety of tree or shrub may be new but it is not always improved," said Wood.

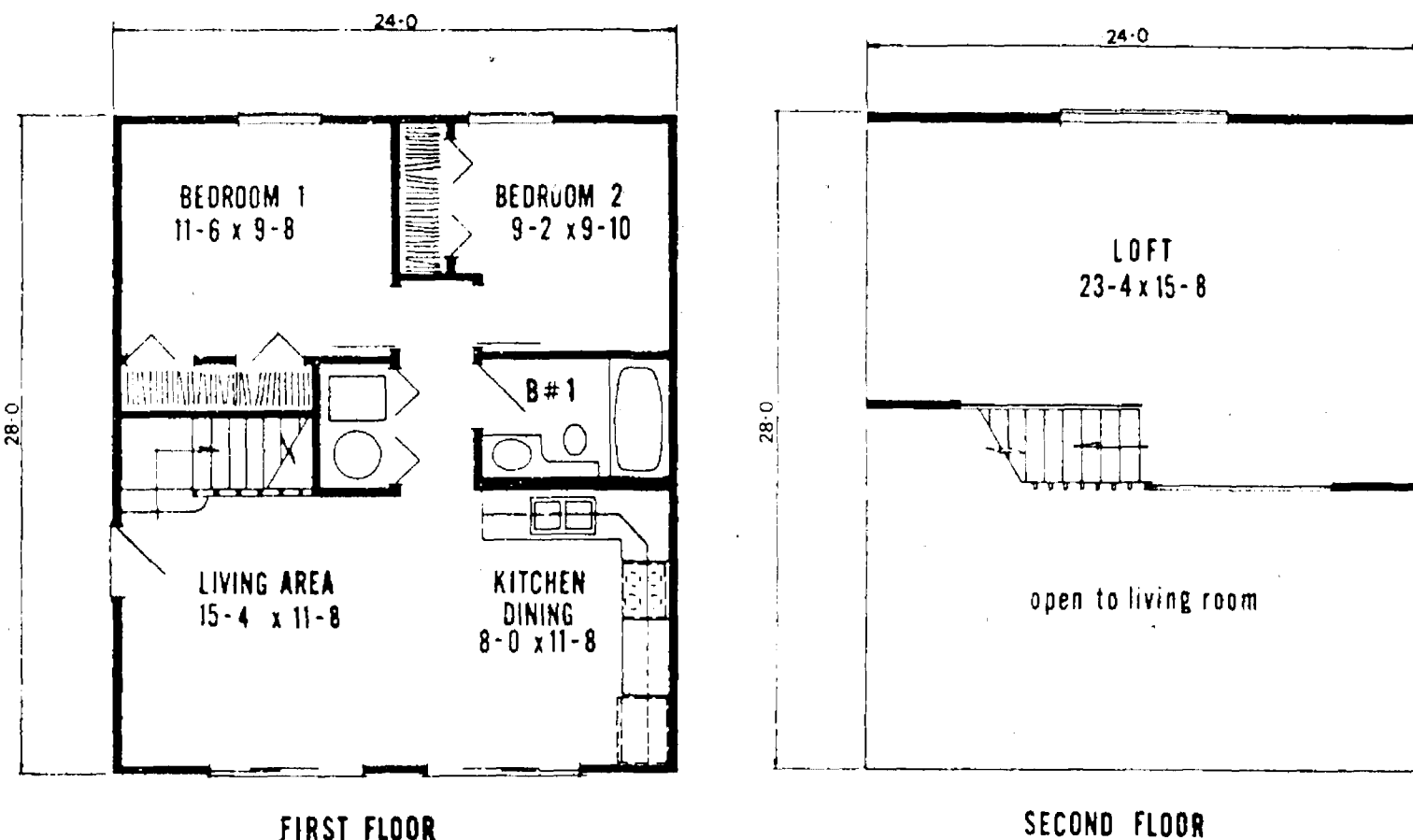
Another consideration is that they do not blend as well with the natural environment of the area.

"Simplicity is one of the toughest things to keep to in doing a plan but it still brings the best results," said Wood. He added that 90 percent of the trees and shrubbery recommended by his firm are of the indigenous species.

In creating a plan, the landscape architect is most effective when he can be involved from the beginning. Therefore, it is easier and more effective to involve a landscape plan in a new home than to apply it later. Sometimes unforeseen problems for new homes such as drainage or protection from the elements can be prevented by landscape planning incorporated into the architectural process.

Says Wood, "Landscape planning at an early stage can be the proverbial 'ounce of prevention'."

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# Revision of county's sanitary code might help make more building sites available

by PEG OHLE

There seems to be a move afoot in northern Michigan to change existing Sanitary Codes so that more property will be labeled suitable for building purposes.

In Emmet County, a committee of ten men from different occupational backgrounds recently completed a study of that county's Sanitary Code and presented a new, revised Code to the County Board of Commissioners for consideration.

Several members of the Emmet County committee appeared before the Charlevoix County Board of Commissioners in April, at the invitation of the Charlevoix Board, to report on how they propose to change the Emmet County Sanitary Code.

Since both Charlevoix and Emmet Counties are part of District Health Department No. 3, their Sanitary Codes are similar, and changes recommended for one might conceivably be recommended for the other.

Several real estate persons, as well as builders and engineers, were also present at the April meeting of the Charlevoix County Board of Commissioners. Some of them expressed a desire that a committee be formed in Charlevoix County to study the Charlevoix Sanitary Code and make recommendations for its revisions.

Gerald M. Chase, administrator of District Health Department No. 3, who was also in attendance,

strongly objected to this suggestion and asked that the proposed new code for Emmet County be thoroughly studied and acted upon before anything is done in Charlevoix County.

"Frankly, that proposed code is unenforceable", he told the group.

However, there was still sentiment among some listeners for the formation of such a committee.

John Campbell of Site Planning Development indicated he would like to see a committee appointed, saying he saw no reason why Charlevoix County had to wait for Emmet County to solve its problems.

Wayne Boss, an engineer, said that in all of his engineering studies he had not found scientific bases for many of the restrictions in the present Sanitary Code.

Realtor Bill Carey told the group that the people of Charlevoix County had been "trusting and trustful of the Health Department and have not found much to criticize about the Code." However, he, too, said he believes a committee of "interested and concerned local citizens" should be formed to consider revision of the County Code to dovetail with the Codes in Emmet, Antrim, and Otsego Counties (which constitute District Health Department No. 3).

The Emmet County study committee was appointed by the Emmet County Board of Commissioners. If there is to be one in Charlevoix County, presumably it would be appointed by the

Charlevoix County Board of Commissioners.

As part of their presentation in Charlevoix County, the Emmet County committee showed pictures of many satisfactory on-site elevated absorption system mounds in Cheboygan County which they noted would not be acceptable in Emmet County. The committee is proposing that they be permitted under certain circumstances.

The committee is also recommending the approval of aerobic systems and holding tanks, neither of which are provided for in the present Sanitary Codes.

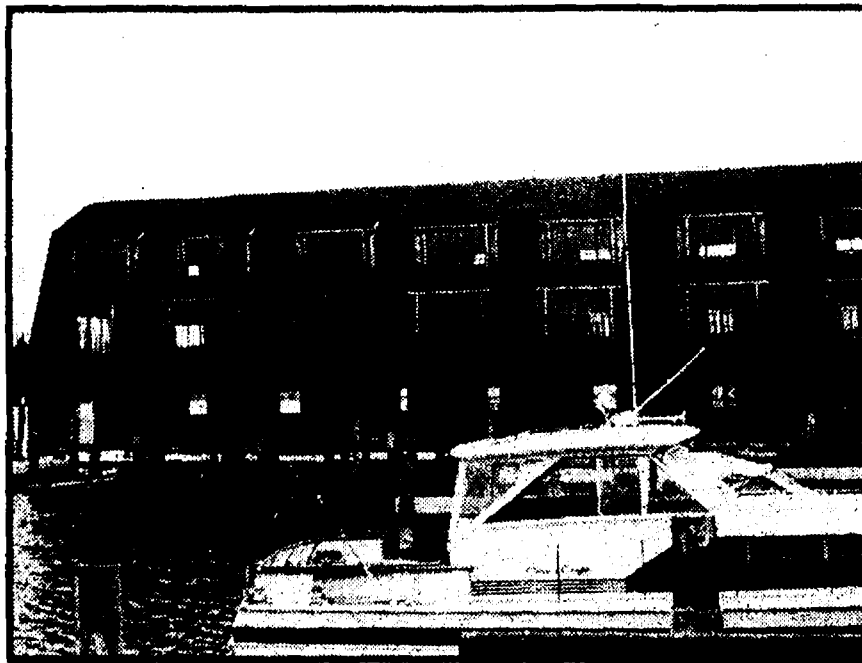
Some other recommendations include the use of filled sites for absorption systems, higher water tables and longer perc periods.

It will probably take some time, but the growing number of complaints from landowners that they can't use their land "the way they want to", may bring about these and other changes in the various County Sanitary Codes.

As one landowner put it, "We are just as concerned as any environmentalist about our area, but it has been proven in other places that we could use a lot more of our land without hurting anything."

Environmentalists, nature lovers, and health scientists may feel otherwise, and there may even be a classic confrontation between those "for change" and those "against change" of the Sanitary Codes.

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# Need new items for an old house?

BY KATHY JOHNSON

If you've ever been bitten by the "restoration bug" and don't know how to treat it, you will find valuable first aid in the newest edition of "The Brand New Old House Catalogue."

"The Brand New Old House Catalogue" provides 3,000 new and useful products, services and suppliers for restoring, decorating, and furnishing the period house—from early American to 1930s modern.

There are 10 different headings for suppliers and products including furniture, paints and paper, lighting, fabrics, hardware and heating and cooking. Among the items listed under those headings are wood moldings and ornamentation, door and window casings, flooring information and stenciling, candleholders, antique lighting fixtures and ornamental light posts.

Two of the more unique items to help finish off that

special old house are acid-etched mirrors, and weather vanes. There are two listings under weather vanes. One listing, the Cape Cod Cupolo Co. from North Dartmouth, Mass., carries copper vanes made from rare molds over 100 years old. The motifs are hand-hammered of pure copper, beaten down into the old molds.

Or to add a certain polish to your old house you may want an early 19th century whale oil lamp with oil container insert and wick enclosed in a brass front. The globe is included in the selling price of just \$40.

These items and more can be found the 22 pages of new old house items. Published by Warner Books, the book retails for \$9.95.



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