EAST JORDAN PUBLIC LIERARY PO BOX G EAST JORDAN, MI, 49727

Congrats!

Boyne City's winning Girls' Ski Team holds up their skis in celebration of winning the conference cham-

Girls Ski Team takes conference championship

Charlevoix County Press February 13, 1991 Volume 111, Number 50

Boyne delays bonding proposal until next week

After much discussion concerning a proposed bonding issue that would allow the Boyne City Schools to expand classroom and support space, board member Judy Follette asked the many questions that she says the board wants answers to before asking the voters to approve an almost \$9 million issue.

BC board ratify teacher, support staff contracts

Boyne City teachers and the educational support staff will be getting a raise in their next week's pay after the school board ratified their side of the agreement between the Boyne City Education Association and the schools.

The new contract calls for a 5.42 percent raise for both unions along with other changes in the contractual language of the contracts between the two parties.

The contract will cover the school years of 1990-91, 91-92 and 9293 and will include a 5.42 percent increase each year. It will be retroactive to the first day of perience could begin this year with a salary of \$22,765, a beginning teacher in 1991-92 will get \$23,999 and in 1992-93 will start at \$25,300.

The other end of the step scale for teachers with over 25 years of teaching experience and a masters degree could earn as much as \$46,552 in 1992-93.

The contract for the teachers was ratified last month while the support staff ratified the agreement recently according to spokespeople at the school board.

The board traditionally ratifies the agreement after the teachers' union agrees to the terms. School officials said they have all of the in-

She said there are too many questions that many voters want to know the answers to before they go to the polls. With that remark, she caused the school board to schedule another meeting next Monday at 6:30 p.m. to get additional information before the board can make a decision about the proposal.

The issue has been hotly debated before the board for the last several meetings with the board first asking that the same proposal turned down by the voters last fall be back on the ballot. That called for about \$12.3 million which would have constructed a new middle school connected to the high school, added additional support rooms and classrooms to the other school buildings in the district and constructed a new athletic facility and auditorium.

The board has since reduced the plan to about \$9 million by thinking it could eliminate the athletic auditorium and some other changes

down some basic beliefs, the needs of students. He said the staff, committee and others involved came up with a middle school concept for an educational setting with a kindergarten through fifth grade, a sixth through eighth grade and a normal high school.

Because of those basic beliefs, the concept was drawn up that was first presented to the voters last fall.

Mel Howard, asked the board if the voters again say no, is the board going to come back again and again trying to shove this con-

cept down the throats of the voters? His question went unanswered by the board.

At that point, Steve Voice told the board that at some point, they are going to have to draw the line

See Bonding Proposal/Page 8



The contract means a beginning teacher in Boyne City with no ex-

formation on hand to process retroactive checks as well as begin the pay schedules this week.

News Briefs

Bring your American flags to Veterans Memorial Park in Boyne City this coming Saturday, Feb. 16, at 1 p.m. and join in with the Vietnam Veterans of American Chapter 519 in their rally to show support for the troops serving in Desert Storm. Everyone is welcome.

The Velasco Project is beginning. For those who may not have known "Reverend Ed" when he was here in Boyne City from Brazil for several weeks helping out at the Presbyterian Church, he is now starting the first home for abandoned children in Anapolis. Brazil and the local church is seeking maximum donations of \$39 per person, family, or individual to help fund the proposed building. All donations are acceptable and may be given to Jean Talboys at Northwestern State Bank in Boyne City. Checks should be made out to Anapolis Girls' Home Project. ***

Boyne City Firemen are making a survey of every business within the community getting plans in order in case there is a fire at the business location. The firemen are asking questions about what needs to be saved first, what the layout of the building is like and where people work. All of the information will be installed on a computer so when, if a fire starts in a business location, the firemen can call up the information and know a little more about what they might be facing if they have to fight a fire.

But disagreements between the board have delayed the final decision as to what will be asked of voters to approve.

In the discussion Monday night at the regular monthly board meeting, Lee Stadt, a member of Facilities Utilization Study (FUS) committee that originally came up with the proposal, gave a history of what the committee went through to come up with what they thought was needed. He added that a lot has happened since the study, like the recession and the war, but said the plan was based not on what the teachers and administration wanted, but rather on what the children needed to succeed in life.

He urged the board not to succumb to a "Band-aid" approach to the school's problems, and said the board has to resolve some basic questions and the proposal as resented by the FUS committee addresses those basics.

Jim Everest then told the board "What the FUS committee wants and presented doesn't give the board any options; it is an all or nothing proposal."

He added that it appears the board would be spending more money on support facilities than on classrooms for the students.

Board member Dave Guzniczak then told the large audience that the present proposal is about the same as one presented five years ago that the board changed and watered down. The voters did not approve of that issue, he said.

Superintendent Bob Nakoneczny did not approve of that issue, he said. FUS committee first set It always takes a major issue to bring out crowds to the Boyne City School Board meetings like this one last Monday night, where about 100 people showed up to learn if the board was going to finally decide what action they were going to try to get voters to approve. This time the issue is a school building program where a new middle school and improvements to all of the

other school buildings are involved. If the board decides to go with what is being presented to them by the Facilities Utilization Study, it could cost voters about \$9 million over 30 years or about 2 mills extra over what they are presently paying for debt retirement.

EJ starts looking at building needs

Boyne City Schools as they also are trying to figure out what can

Assessments in city up an average 5.79%

With Boyne City residents get-ting their assessment notices last week, Charlevoix County Equalization Director Joan Blanchard made her annual trip to Boyne City to explain some of the changes that were made.

She told the commissioners at the noon meeting that the equalization department showed the city had increases of 3.7 percent in commercial properties, 2.8 percent in industrial, and a relatively large 6.45 percent increase in residential valuations based on information gleened from the 1988-89 information of property transfers and sales.

East Jordan may be following be done about increasing enrollments within their school district.

She said overall the State

Equalized Value (SEV) of the

community will be showing a 5.79

Some areas of the city,

especially Ward Four, show the

greatest amount of increase, in

some cases up 2.31 percent fac-

tored in to an Economic Condition

Factor that is added to everyone's

assessment. She said that the

community assessment as a whole

works out to 49.65 percent of value

notices are those who had a change

The only residents receiving tax

See Tax Assessment/Page 8

percent increase average.

as possible.

The school has set up a 45 member Facility Review Committee to study the problem and to set timelines as to when a project should be completed. The commit-tee held their initial meeting Mnday, February 4 and began to analyze a wealth of information related to the growth of the district.

Among the items discussed was the enrollment history of the elementary, middle and high school, along with projected enrollments up to the year 2,000.

The elementary school was constructed in 1956, the committee learned, with enlargement of five classrooms that were added in 1977. In 1981-82 the school held 425 students while enrollment figures showed increases in 1996-87 of 490 students. In 1990-91, the current school year, enrollment at the school is 612. Projections show a

See Schools/Page 4

HERMAN A. LEU

Obituaries

Herman A. Leu, age 84, died in Sterling on Jan. 27, 1991. He was born in East Jordan, Michigan on Jan. 8, 1907 and married Hazel Sumner on May 4, 1927. Until his retirement he had been employed at Dresser Industries.

2

Mr. Leu was a member of Trinity Lutheran Church, Trinity Men's Club and had served as director of Shaw Box Employees Credit Union for 19 years. Mr. Leu was preceded in death by a son, Roger, on Aug. 25, 1984.

Survivors include his wife. Hazel; two grandchildren, Dorothy

Aaron B. Smith, 20, of East Jordan, died Feb. 6, 1991, at Little Traverse Division, Northern Michigan Hospitals, Petoskey.

Funeral was 3 p.m. Sunday, February 10, at Hansen Memorial Chapel, Davison.

Mr. Smith had been attending

C. W. Lee, 52, of East Jordan, died Feb. 10, 1991, at his home.

Funeral will be at 11 a.m. Wednesday, Feb. 13, at the Central Lake Chapel of Mortensen Funeral Homes. The Rev. Brvan Shook will officiate. Burial will be in Densmore Cemetery, Echo Township. Mr. Lee was born Oct. 25, 1938,

in Wayneshoro. Tenn., the son of Commodore and Viola Bryan Lee. On Feb. 16. 1986, in Detroit, he

married Joyce Thorne Sutton. The couple moved to Pleasant Valley in 1986 from Detroit.

(Robert) Sadlak of Sterling, MI, and Denise (Charlie) Lefter of Palm Springs, CA; three great-granddaughters; one greatgrandson; one sister, Ann Olstrom of East Jordan; and several nieces and nephews in the local area.

A memorial service was held at the Clock Chapel with the Rev. Herbert Graupner officiating. In-terment was in Mona View Cemetery. Memorial contributions may be made to the Building Fund of Trinity Lutheran Church, Muskegon.

AARON B. SMITH

North Central Michigan College in Petoskey.

He is survived by his mother, Cheri (LaBrecque) Olney of Burton; his father, Gary Smith of Davison; his grandparents, Pat and Ted LaBrecque of East Jordan.

C.W.LEE

Mr. Lee was a licensed inspector of certified tree dogs. He raised and trained coon dogs and he was a member of the National Kennel Club. He had previously been a manager for Kroger grocery stores in Dearborn.

Mr. Lee is survived by his wife; one son, Craig Lee of Woodhaven; one brother, Edward Lee of Detroit; one sister, Mrs. Cecil (Linda) Bryant of Melvindale; two granddaughters. He was preceded in death by his parents.

ROBERT L. KOWALSKE

Robert L. Kowalske, age 83, of East Jordan, died Sunday, February 10, 1991 at Charlevoix Area Hospital. He was born on April 17, 1907, the son of Rudolph and Dora Evans Kowalske in East Jordan.

On April 23rd, 1955, he married the former Arvilla Moore in East Jordan, Mr. Kowalske worked as a carpenter and contractor. He was a member of the Evangelical Lutheran Church in East Jordan. He enjoyed hunting and fishing.

He is survived by his wife, three sons, Glenn Kowalske of Whitefish. Montana, Michael

Kowalske of Corpus Christi, Texas, and Mark C. Kowalske of East Jordan; six grandchildren;

sister, Carmen Crawford, of East Jordan. He was preceded in death

dan.

sons and daughters-in-law, John G.

(Jack) Braun Jr. and his wife Jean

of Escanabe, and Gary L. Braun

and his wife Nicki of Seal Beach,

Calif.; two daughters, Mrs.

Franklin (Patricia) Meyer of Brook-

field, Wis. and Mrs. Richard (Rita)

Simon of Boyne City; 13 gran-

dchildren; one sister, Mrs. Watson

(Georgianna) Snyder of North

JOHN G. BRAUN

Monday Night Men's League in John G. Braun, 76, of Boyne Boyne City. City, died Feb. 10, 1991, at Tender Survivors include his wife; two Care Nursing Home, Gaylord.

Mass of Christian burial will be 10 a.m. Thursday, Feb. 14, at St. Matthews Church, Boyne City. The Rev. Thomas Neis. OFM. will officiate and burial will be in Maple Lawn Cemetery, Boyne City.

Mr. Braun was born Sept. 14, 1914, in Petoskey, the son of George and Catherine (Rabbyt) grew up in the He

Basil Moore to speak at Historical Societymeeting

On Tuesday, February 19th, the Historical Society will meet at the **Community Room of Boyne City** Hall at 7:00 p.m.

Basil Moore will share some stories about Boyne City. He worked for the city for 411/2 years and has seen a great many changes in the area. Everyone is welcome to attend.

The Sweetheart Basket Raffle was very successful and the lucky winner was Gretchen Mieras of Horton Bay. Congratulations!

The Historical Society appreciated the donations from One Water Street, Ben Franklin Store, White Horse Antiques, Hair Unlimited and Society members.

Northern Michigan **Heart Center** celebrates February Heart Month

The Northern Michigan Heart Center cordially invites everyone to a February Heart Month Open House on February 14, from 10 a.m. until 4 p.m., at the Burns Clinic Office in Boyne City. The Northern Michigan Heart Center is a joint venture of the Burns Clinic and Northern Michigan-Hospitals.

The Open House is just one part of the Northern Michigan Heart Center's celebrations during February Heart Month. Other events include candlelight dinners, tours, and school programs.

During the open house at the Burns Clinic Office at 197 State Street in Boyne City, the public will have the opportunity to learn more about smart eating, risk factors of heart disease, and the function of the heart. Promoting awareness of a healthy lifestyle, and the effect it has on the heart, is just one of the Northern Michigan Heart Center's goals.

For more information about the open house and other February eart Month events, call HealthAccess, 1-800-248-6777.

cmu announces december graduates

Students from Charlevoix County are among the 2,500 prospective December graduates at Central Michigan University. B. Thomas Willison, chairman of Dakin & Willison of Mill Valley. Calif., delivered the commencement address Dec. 15 at ceremonies in Rose Arena. Included on the list of December

graduates from Charlevoix County From Boyne City: Carl E.

radlev. with a Recreation/Outdoor and Environmental Recreation; Michael Mansfield, with a B.S. in Education. with a major in Business Teacher Ed/Accounting Education; Garv Peters, with a B.S. in Science. From Charlevoix: Renee C Borg, with a B.S. in Education and a major in History; Lee Ann Campbell, with a B.S. in Education: Sharon R. Martin, with a B.A.A. in INterpersonal and Public Communication; Angela McClanaghan, See CMU/Page 4

Neighbors

Retiring Chief of Police, John

Talboys, and wife Jean, enjoyed

the 200 guests, friends, co-workers,

and relatives who attended the

Roast Retirement Party honoring

John at the K of C Hall on Sunday

afternoon. Among those attending

were Gary and Sandy Eaton of

Burton, MI; Judge Pajtas, of

Charlevoix; attorney, Scott Beatty;

retired State Police Commissioner,

Mr. and Mrs. Dave Leik;

Charlevoix Chief of Police, Dennis

Halverson; Harbor Springs Chief

of Police, Mr. and Mrs. Dean Rye;

former Chief of Police of East Jor-

dan, Mr. and Mrs. Joe Hammond;

encee of the evening program,

Judge and Mrs. Harvey Varnum;

Petoskey's Chief of Police, Mr. and

Mrs. Thomas Postelnick; Mr. and

Mrs. Lyle O'Harris of Davison; and

the entire area sheriff's depar-

tment. All enjoyed hors d'oeuvres

and light refreshments. Mr. John

Talboys, who officially retired from

the Boyne City Police Department,

as chief, on January 31, 1991,

received many nice gifts and cards

and also, some beautiful letters

from Representative Bob Davis,

Senators Carl Levin and George

McManus, and he received a

special tribute placque from Governor John Engler, which

honored him for his 34 years of

dedication and service with the

Boyne City Police Department.

John and wife Jean have three

children and four grandchildren.

He plans to spend his retirement

days on special hobbies of his. The

evening was hosted by Tom

Garlock and the Boyne City Police

Ralph and Mike Stowe have

returned from a skiing vacation in

Vail, Colorado, and also enjoyed

The Phantom of the Opera" stage

Area friends will be happy to

hear that Arlene Bullock of Stan-

wood took a turn for the better

Department.

play in Chicago.

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EQUITY

WITH NANCY NORTHUP 582-9174

> and did not require surgery after яЩ

Gen Varnum recently spent a couple of days in Elk Rapids visiting Lucy Archie.

The Etu Nu Sorority hosted a delicious chicken dinner and Valentine's Day party for the tenants of Litzenburger Place on Wednesday night. Amid the Valentine motiff, good food, gala balloons, cards of "sweet nothin's" for each of those attending, a good time was had by all!

George Stocker of Sparta was here over the weekend to attend the funeral of his aunt, Marjory Stocker.

Mr. and Mrs. William Grauel returned from Destin, Florida, this past week on business

Mr. and Mrs. William Casper and son Rick Casper and wife Kay were among those attending Saturday night's concert at the Interlochen Academy.

Sheila Smith Crandell, who spearheaded "Support Your Colors" is now promoting Saturday's (Feb. 16) bakesale at Glen's with this month's theme of "Sock it to 'em and tie 'em up." The bakesale proceeds will go for socks and shoelaces for our U.S. servicepeople. Sheila is the wife of USMC Sgt. Kevin Crandell.

There was a good attendance by area churches on Saturday night to view the film "Moody" shown at the Free Methodist Church.

Mark Felton, a student at Michigan State University, was home over the weekend visiting his parents, Jim and Linda, and family.

Dr. and Mrs. Tim Smith and two sons Keegan and Bradon, of Holland, were here vacationing at Boyne Mountain, visiting relatives, Dr. Smith also attended a medical convention at Boyne Highlands.

Ramona McGeorge hosted a family birthday dinner party on Sunday honoring her sister Ruth Hayden. Attending were Ruth's husband Gene, John and Lois Lewis and son Timothy, and Sally and Norm McGeorge.

Pam and Mike Smith of Redford were here over the weekend visiting relatives.

Doug and Marilyn Thayer spent the weekend in Warsaw, Indiana visiting their daughter, Kay, and husband Charlie Shelton.

Jan Arasim enjoyed a surprise visit over the weekend from her son, James, his wife, Kelley, and two boys, Craig and Ross, of Racine, Wisconsin. Also visiting were her daughter Nancy and husband Jerry Hochstetler and children, Brian and Jaclyn, of Gaylord. .

Jamie Shepherd celebrated his 18th birthday with his mom and dad, Jim and Janet Shepherd and his friend Tammy on Friday night by dining out. On Saturday, the Shepherds hosted a family birthday party honoring one year old Garrett James Shepherd, son of Jeff and Debbie.

Area seniors are enjoying a new bingo trend on Mondays, as John and Joanie Czarniecki, owners of the Country Star, have started that day as bingo time for "Kids Over 60," with John as the caller. Coffee is enjoyed by all and prizes are awarded... everyone seem to have a good time!

Scores, the actual scores with no handicaps, for the senior bowlers were: Jean Marcham 450, Pros Blanckaert 415, Cleo Davis 409, Ardyth Dorgan 404, Norm Ramsdale 389, Jan Krussell 386, Nyle Gould 383, Bob Rumfelt 380, Jack Krussell 371, Pearl Frieden 290.

Thursday's bingo scores at the mealsite were: first regular, Evelyn Dodds; second regular, Lena Kerr; third regular, Bernice Suchara; specials went to Jennie Jodway and Evelyn Dodds; and the coverall went to Rose Reinhardt. Game was called by Mary Towne.

CONSOLIDATED	REPORT	OF CO	NDITION
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	State Charter No. 238
CONSOLIDATED REPORT OF CONDITION OF	NORTHWESTERN STATE BANK
OF EAST JORDAN	in the State of Michigan, and

Published in accordance with a call made by the commissioner of the Financial Institutions Bureau pursuant to the provisions of Section 223 of the banking code of 1969, as amended.

- Cash and balances due from depository institutions:	Thousands of dollars
Noninterest-bearing balances and currency and coin	
Interest-bearing balances	
Securilies	60.082
Federal funds sold	4,525
Securities purchased under agreements to resell	
oans and lease financing receivables:	
Loans and leases, net of unearned income	46,880
LESS: Allowance for loan and lease losses	565
LESS: Allocated transfer risk reserve	

two great-grandchildren and one

by six brothers and three sisters. Services will be held on Friday, February 15, 1991 at 2 p.m., at the Evangelical Lutheran Church in East Jordan. Rev. Robert L. Herbon will officiate. Memorials may be given to the Evangelical Lutheran Church Building Fund. Arrangments were handled by the Paullin Funeral Home in East Jor-

Petoskey area and graduated from Petoskey High School in 1983.

On Nov. 20, 1937, he married the former Audrey Bradley and they moved to Boyne City in 1946. He worked for Michigan Public Electric (Consumers Power). In 1960 he transferred to the Big Rock Point Nuclear Plant and retired in 1970.

He was a member of St. Matthews Church and a member of the Knights of Columbus, Third Order.

He was an avid bowler in the

New arrival

Kelly and Martha McPherson of Naples, Florida announce the arrival of their son, Kevin Lee, on January 15, 1991. Kevin Lee weighed in at 8 pounds and 8 ounces and measured 21 inches long. Grandparents are David and Carolyn McPherson of Boyne City and Jose and Maria Catete of Mexico. Great-grandparents are Glen and Lillian Gee of East Jordan

SPECIAL OF THE WEEK BLACK FLEECE PANTS SIZES 8-14 3000 NOW \$2000 ODE WATER

Carolina.

He was preceded in death by two sisters, Catherine Holben and Mary Giles.

The family suggests memorials to St. Matthews Building Fund. Envelopes for that purpose are available at the Stackus Funeral Home where friends may call 2-5 and 6-9 p.m. Wednesday. A Knights of Columbus rosary will be held at 6:15 p.m. and a scripture reading at 8:15 p.m. Wednesday at the funeral home.

How can you guarantee that you could replace your home? No problem.

Auto-Owners Homeowners Policy offers optional guaranteed home replacement cost coverage for homes that qualify. It's broader coverage-so you'll never run out of money for covered losses. It may be more economical than your current policy that doesn't include guaranteed home replacement. Just ask your "no problem" Auto-Owners agent to tell you how Homeowners protection can be no problem for you and your home.



RUEGSEGGER-STANLEY INSURANCE AGENCY Since 1905 · 106 Water St., Boyne City, MI 582-6251

Assets held in trading accounts	0
Premises and fixed assets (including capitalized leases)	2.612
Other real estate owned	0
investments in unconsolidated subsidiaries and associated companies	0
Customers' liability to this bank on acceptances outstanding	L 0
Intangible assets	L n
Other assets	1 335
Total assets	120.585

	Deposits: In domestic offices	107 240
	Noninterest-bearing	107,628
	Interest-bearing	
	Federal funds purchased	0
S	Securities sold under agreements to repurchase	0
IABILITIES	Demand notes issued to the U.S. Treasury	<u> </u>
5	Other borrowed money	0
ğ,	Mortgage indebtedness and obligations under capitalized leases	
3	Bank's liability on acceptances executed and outstanding	0
	Subordinated notes and debentures	
	Other Habilities	743
	Total Nabilities	108.371
	Limited-life preferred stock and related surplus.	L0_
افت	Perpetual preferred stock and related surplus	
¥.	Common stock	_
CAPITY	Surplus.	1,800
2	Undivided profits and capital reserves	3,200
	LESS: Net unrealized loss on marketable equity securities	/,214
5	Total equity capital	17 71
EQUITY	Total liablities, limited-life preferred stock, and equity capital	12,214
۳.		the second se
÷ •	Deposits of State Honey - Michigan	150
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Tamara S. Whitley, Accounting Officer

TO SIGN REPORT

of the above-named bank do

areby declare that this report of condition has been prepared in conformance with the applicable instructions, and is true to the best of my knowledge and belief.

Jamara) . White

We, the undersigned directors, attest the correctness of this report of condition and declare that it has been examined by us and to the best of our knowledge and belief has been prepared in conformance with the applicable instructions and is true and correct.

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Opinions

Time to think of new concept?

The Concept. The one thing that will make or break the Boyne City School Board's quest to get a bond issue approved by the voters.

But we think it will not work. We don't think the voters will buy the concept of a strong middle school when it involves spending money to remodel or renovate all of the other schools within the system.

The strong Middle School Concept is the one, and the only one, plan that has been presented to the school board to approve so that voters can disapprove.

Sometimes we don't think the school board listens at all to the voters of the community who are telling them that the concept of a strong middle school or a kindergarten through third grade for a lower elementary, a fourth and fifth for an upper elementary and a sixth, seventh, and eighth grade middle school is absolutely great, could be implemented, and may be the best for the children.

It may be great, but the board isn't listening to the other part of the school system that is crying out trying to be able to afford living in the area due to rising tax loads.

Those who are crying are also saying no to any proposal, although some are saying yes to something in the \$4 million dollar range they think the community would support.

The question is what could be done to eliminate the overcrowding of classrooms many see coming up in the future.

The answer may be to rework the concept to another concept. Like a K through 6 grade concept for elementary, a 7-8 grade concept for middle school and a 9-12 for high school.

If that concept were followed, then an alternative plan could be developed that would only require a new elementary school, where the growth is greatest, and some additional minor remodeling of other buildings.

It may even be able to present a building program to the voters that would cost about \$4 million.

We don't know exactly who presented the idea of the concept the board is thinking of following, but we suspect it came from administrators, not the people on the committee who will have to pay for it.

Sure, it all sounds great, but so does winning the lottery with a single ticket bought last week.

It isn't going to happen unless the board changes the concept.

Letters

The Charlevoix County Press welcomes let-ters to the editor on sub-will use initials only, but

jects of interest to our only rarely and for comreaders. Short letters pelling reasons. Letters are most likely to be published chosen for publication, necessarily reflect the but the use of any editorial policies or material is at the beliefs of this newspaper. discretion of the editor. All letters must bear the

of privacy.

do not The editor reserves the handwritten signature of

Remembrances

Boyne City's old clock tower stood for many years about where the sent Co-op is located today. The tower was torn down in the 50s and was stored for many years before it found a place in front of the Northwestern State Bank in Boyne City. The clock is maintained frequently by retired police chief John Talboys. This picture was taken by City Clerk Tom Garlock many years ago, when he was working as a cub reporter for the Boyne Citizen, now called the Charlevoix County Press.

Jottings

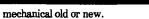
WITH JIM SILBAR

It seems like everybody wanted to say something about former police chief John Talboys last Sunday at a special roast given in his honor, but I couldn't think of a thing bad, awful, or irresponsible to say about the man myself.

I just think it's better to be discrete when you are dealing with the police, because they have a way of getting even, even if they are in retirement.

So I thought and thought of something I could do to help the man remember some of the things he has been involved with in the community and even that, I thought it would embarass him if all of the stuff he did was announced to the 200 or so people attending the event.

Then it hit me, the man likes to repair clocks. It seems an almost perfect hobby for someone who has always had the time to discuss matters over coffee at the round table, or who looked slightly sideways at some of the football



I fully expect to see him someday going around town just fixing up anything that has wheels

and gears and makes noise when it runs. The noise could be anything from a whirr to a bang.

It doesn't really matter to folks

like John, it is the fact that it can be taken apart, put back together and still run that makes the challenge all worth while.



right to edit letters to meet space requirements, clarity or to avoid obscenity, libel or invasion

the writer and include address the and telephone number(s) for verification purposes.

James F. Silbar

Patricia E. Silbar

Kathleen VanDyke

pools the group was involved with at the time

I thought I could just find an old clock, and I might still, take it all apart, and give it to him in a Glen's bag to put back together.

But after looking through all of my stuff gathered through the years, I couldn't find a clock. Sure, I found an old electronic watch that stopped functioning long ago, but if John is a little like me, it is the challenge of seeing something put back together run, that makes life interesting.

Both he and I like something mechanical, not electronic. Me. I like popcorn machines and old engines, even though I don't have any. John likes almost anything

Production Mana Correspondents

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Jenniler Burr

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East Jordan

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CHARLEVOIX

COUNTY PRESS

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SEND ADDRESS CHANGES to The Charlevolx County Press, P.O. Box A, 108 Groveland St., Boyne City, Michigan 49712. Phone 616-582-6761.

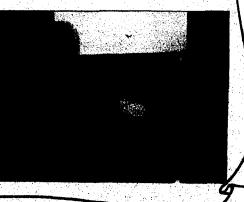
Advertising locally creates good will, local shopping

habits.

can bring cash to your club or organization. Just save Carter's grocery cash register tapes and join our

Community Cash Program

The American Legion Auxiliary, Unit 228, earned \$152.31 with Carter's Community Cash Program.



Ware-withal

WITH GAIL WARE

The bachelor, 28, is looking to buy a house. Not a "dream" house. mind you, just a decent place with a mortgage in his name so he can build equity and get tax deductions on mortgage interest - practical, reasonable stuff. Yet when he talks of houses he's seen, he highlights points outside of housing for his body, goods and income. Perhaps in his heart, some of the spirit of Bracken and Rbczynski lies.

The upper limit of his preapproved mortgage loan feels comfortable to him. Of course, it limits the size of the house he chooses and confines it to a used not a new house. But neither of these unsettles him either.

How he feels is all that matters, too, since no woman currently in his life has even potential missus standing allowing her some say in the venture. He gladly consults with his attractive real estate agent, however.

He didn't start out househunting with many specifics to note. He listed distance, wanting a place no more than a 15-20 minute commute to work since he occasionally gets called back or, more often, drops by on his days off. And he definitely doesn't want a fixerupper, since he has a second parttime job already and doesn't want a third one hollering at him from the halls of home sweet home.

More than one bathroom would be dandy but dubious in his price range. He must have storage space, though, a garage (attached if possible), but lacking that, a basement (not leaky if possible): a place to stow stuff, friends he can't part with high school band jacket, dorm room loft.

Having looked at a dozen or so houses, he's found that some things purely annoy him too. Pink bathrooms do, and orange carpeting, and busy prints, such as one house where three of them battled it out in one tiny bathroom, made a frightful racket. Then too, being used to an acre lot, he can't abide houses so close together they can hold hands.

slight decline to about 600 students by the 1999-2000 school year.

The present middle school was constructed in 1942 as the high school. Today, it houses students in grades six through eight. In 1981-82, the student capacity wsa 269 while current enrollment is 230. Projections for the middle school show it can expect about 300 students by the year 2000.

The high school was completed in 1978 to house the ninth through twelfth grades. In 1981 the enrollment was listed at 345 while currently, the school has 271 students. Projections show the school would house 393 students by the 1999-2000 school year.

The committee also learned

He's found some appealing things too, things he's never had experience with. For example, the first house he really liked featured a corner sink with windows above on both sides. That's become a standard, all other acceptable ones having to have at least one window over the sink, which brings up something, two in fact - actually, two somebodies, that together may explain his sink window enchantment.

First off, a homemaking writer, Peg Bracken, who once wrote cooking articles for Family Circle Magazine, also wrote a marvelous book entitled "A Window Over The Sink." Neither articles nor book stayed on her stated subject, but rather were laced with delightful detours, some forewarned, some simply slid into. The book title refers to the one thing she could think of that she had to have when she built a new kitchen. She credits hours spent preparing meals there with giving rise to gentle musing, the heart of her writing.

Then there's tight-writing Canadian architect, Witold Rybczynski, who advocates building smaller houses with more windows and fewer partitions to fuel costs. His view of working on, living in such a house is "the process of ... establishing a spot where it would be safe to dream."

These two ideas, Bracken's of the right spot for musing and Rybczynski's of what houses are for, combined, may be the kind of thing underlying why a microwave meal dinner with little reason to spend time at a kitchen sink, finds windows over it so enchanting. He may sense that in such an outsideinside space, his thoughts and dreams could grow along with his equity.

Pure speculation, granted. In any case, since he's so taken with this concept, perhaps in time and in such a setting, he might some days forsake the microwave and use the sink to prepare to really cook real meals for dinner.

percent of all children born to

parents in Charlevoix County have

enrolled in the East Jordan School

In addition to learning those

figures, members of the committee

decided on a schedule that they

should follow in order to make a

monthly to work on the decision of

trying to decide whether the

district should expand, where the

expansion should come, what op-

tions or alternatives should be

considered and what input they

will need from school ad-

They are expected to come to a

They will be meeting almost

decision covering the future.

Schools

Continued from Page 1

Boyne City Manager Randy Frykberg presents a resolution from community who came to honor the now retiree. Talboys was Chief the for 25 years and was on the force for 34 years during his career. Looking on was his wife, on the left, Jean Talboys who laughed along with the crowd at some of the stories about her husband.

SENIOR CITIZENS

How can I write about our

senior citizens without delving into

some of my deepest thoughts

about us. Many live alone; we have

witnessed the departing of our

loved ones through the years, yet

we are basically not lonesome ex-

cept for short times occasionally in

our days and nights. There are

more senior citizens now than any

time in our history, mainly because

we live longer. Most of us are quite

health conscious. We try to eat

balanced meals, which is not an

easy thing to do when cooking for

living in our own homes as long as

possible and surviving on a fixed

income. We really need to work at

it to provide us with the right kin-

ds of meals for our good health.

We know what is good for us,

We are independent people,

one or two.

Governor John Engler to former Boyne City Police Chief John Talboys at a special roast held Sunday afternoon. Talboys recieved other honors as well as a few good stories told about him by some of the 200 people of

MSU Extension offers nitrate testing services

Agronomists at Michigan State University believe that most farmers can reduce nitrogen applications to crops and still obtain good yields.

Maurice Vitosh, MSU Extension agronomist, who has been conducting soil nitrate tests for three years, says that reducing nitrogen application is economically and environmentally warranted.

"The average adjustment in 1989 for 1,100 fields that were tested was 37 pounds of nitrogen per acre, a savings of about \$110 per field," Vitosh says. "In 1990, 50 percent of the fields tested received an adjustment of more than 55 pounds of nitrogen per acre, a savings of about \$165 per acre."

Applying more nitrogen to fields than the crop will use means that the excess nitrogen may be leached into surface or groundwater.

Farmers can take soil samples and have them tested at MSU this spring before planting or before sidedressing corn for \$3 per sample. Each sample should represent no more than 20 acres and should be taken at a depth of one foot.

Soil sampling instructions and soil sample boxes can be obtained through the county Cooperative Extension Service office or from the MSU Soil Testing Laboratory, Plant and Soil Sciences Building, MSU, East Lansing, MI 48824.

Vitosh says that Extension will also conduct 30 nitrate testing clinics around the state, beginning in April and continuing through mid-June. County Extension of-

Cooking WITH BEA SMITH

1/2 cup biscuit mix

This makes a batter for 2 pancakes, you might need to add a little more milk or mix to make a smooth batter.

Put the first pancake on a hot plate, put shredded cheese, cubes of ham or chopped luncheon meat on it. Then top it with the other pancake. Pour hot applesauce over all and add some pancake syrup. One serving and no leftover bat-

We like to go out for lunch at noon. There are senior centers in many towns where a balanced meal is served and the local restaurants have a good senior citizen menu, for a moderate price. I often order a salad because the makings for a salad do not keep well and I am sorry to say that many times they go down the disposal. If we do not want to cook dinner we order a more substantial lunch and have a sandwich or soup for supper.

Sometimes we cook a good dinner just to have leftovers. A couple men that I know even roast a turkey for themselves. The microwave has changed many of our ideas about leftovers. Here are some foods that I like to have in my refrigerator or freezer: Meat and tomato spaghetti sauce...I keep it in the freezer in one serving size plastic dish. This is good on rolls, English muffins or spaghetti. Escalloped potatoes taste better the second day as do soups and stews of all kinds. These go into the freezer after the second day. Here is: ANOTHER PUT-TOGETHER

FOR ONE Make a white sauce using 1 tablespooon butter and 1 tablespoon of flour. Melt butter, add flour and mix, then gradually add 1 cup of milk. Cook, stirring constantly until thick and smooth. Add cut up thin slices of corned beef or dried beef. Toast 1 split English muffin, butter and spread one of the muffins with a tiny bit of Dijon style mustard. If you do not have Dijon mustard spread a thin coating of regular prepared mustard and just a little bit of horseradish. Pour the sauce over the half with the mustard and on the other half add a generous dab of strawberry jam. A delicious lunch.

and the second

Mother made white sauce for ? extending many dishes, we called it milk gravy. Now, that I am alone I find it great for many uses, such as a base for creamed soups for a quick supper or lunch. Add a cup of thin white sauce to blended carrots, borccoli or green beans, or stewed tomatoes for a homemade tomato soup. Add the flavorings of your choice like dill weed for beans or broccoli and basil for carrots. a dab of sour cream is good on tomatoes, and don't forget to top with shredded cheese.

Try the above white sauce on your breakfast toast, a good way to add a little calcium to your diet and tastes so good for a change.

One thing that we like to do occasionally is to cook a delicious meal for some friends; we like to go all out with our best China and table settings. We need to do this once in a while for our own satisfaction. So when you get an invitation to one of Grandmother's dinners be sure to go; you will be glad you did.

Continued from Page 2

with a B.S. in Science; Michelle Schwartzfisher with a B.S. in Education, major in Language Arts; William Tillen, with a B.S. in BA, major in Finance; John

however doing whatever it takes to achieve this is something else. We grew up thinking that we needed rich desserts and we sometimes indulge, but "by and large" we really do quite well. We walk a lot out of doors when the weather is good and when it is

bad we walk in our schools and malls. Many of us have friends to walk with which is good socializing and it brightens our days. My friends know that I am a history buff. L.M. Boyd says that we might find the filmmaker, Ken Burns, worth quoting. "The great arrogance of the present is to forget the intelligence of the past." I like that! My friend Nellie, used to say, "I'd love to be 30 years younger and know what I know now.

BREAKFASTS

decision this coming December as that, over the last four years, 31.5 to what will be needed if anything.

ministrators.

District.





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fices will have information about the schedule within the next few weeks.

Farmers can also have soil samples analyzed for nitrate levels at the Huron County Cooperative Extension Service, County Building, 250 E. Huron Ave., Bad Axe, MI 48413. Contact Extension agent Jim LeCureux. In the Upper Peninsula, the tests will be offered through the U.P. Extension Center, 1030 Wright Street, Marquette, MI 49855. Contact Extension agent Richard Leep.

Vitosh says that soil samples may be taken any time, but that samples taken in June after the soil has warmed will usually contain the greatest amount of nitrate N.

feb 18

Breakfast is usually cereals, bran muffins or whole wheat toast with fruit and juices. We still like old-fashioned oatmeal and cream of wheat besides our dry cereals. Sometimes the milk on our breakfast cereals will be the only milk we might have for the day so many of us take calcium. We love

pancakes though quite often we order them when we go out for lunch instead of baking them at home. This is one of my original recipes which really makes a meal; it could be for breakfast, lunch or

dinner. **ONE OF MY PUT-TOGETHERS** Mix together:

1 egg, beaten 1/4 cup milk (or a little extra)

HUDSON TOWNSHIP PUBLIC HEARING

On having received an application by G.R.K. Productions-Joint Ventures for a special land use, the Hudson Township Planning Commission will conduct a public hearing on Monday, March 4, 1991, 7:00 p.m. at Hudson Township Hall.

Applicant wishes to install a commercial TV broadcast tower 650' high for broadcast of the Fox 45 channel. Said property is on the west 1/2 of the NW ¼ of Section 13 T32N-R4W Hudson Township, Charlevoix County, Michigan, excluding that 4.4 acre parcel with existing D.N.R. tower.

All comments will be heard at this hearing or may be sent in writing by March 1, 1991 to: Chairman, Jack Sevenski, 05690 Camp Ten Road, Elmira, MI 49730.

Frank D. Wasylewsk Clark Tunison, with a B.S. in Geography.

From East Jordan: John Richards, with a B.S. in BA, major in Finance; Amy Sue Roberts, with a B.A. in Recreation: Commercial Recreation and Facility Management; Donna Tisron, with an M.A.

From Walloon Lake: Kenneth M. Wozniak, with a B.S. in Psychology.

PUBLIC NOTICE CHARLEVOIX COUNTY TRANSIT PROPOSED STATE AND FEDERAL SECTION 18 APPLICATION FOR OPERATING AND CAPITAL ASSISTANCE

All citizens are advised that Charlevoix County Transit has prepared an application for State of Michigan financial assistance for Fiscal Year 1991/92 as required under Act 51 of the Public Acts of 1951, as amended, and for Federal Section 18 assistance as required under the Urban Mass Transportation Act of 1964, as amended.

Charlevoix County Transit is requesting \$181,794 in state operating assistance for general public transit services. Also \$33,822 in Section 18 funds and two replacement buses equipped with wheelchair lifts are requested.

The proposed application is on file at Charlevoix County Transit, 1050 Brockway, Boyne City, and maybe reviewed during a 30-day period ending March 15, 1991, between the hours of 9 a.m. and 4 p.m.

Written comments are invited on the application. Alternatively, any citizen may request in writing that a formal hearing be held concerning the social, economic and environmental effects of these proposals. Written comments or written requests must be received on or before March 6, 1991.

°20

Reg Sharkey's Northern Journal Spring starting to show up in wildlife

BY REG SHARKEY

With the recent spate of above normal winter temperatures, some of our wild brethren are being accelerated into the reproductive urge, while others are following natural rhythms.

Following the tracks of Reynard the red fox in the melting snow, they led me to urine stained sign posts, and I knew the dog fox was on the prowl for a receptive female.

Raccoons awakened from semihibernation are also on nightly prowls, Their distinct foot prints seem to be everywhere as they search for each other, culminating in a stormy, squaling romance.

Both black, grey, and the large orange and tan fox squirrels are in the throes of romance, and aerial, high speed pursuits are in full swing.

Even male downy woodpeckers are drumming out their stacatto come hither tatto on hollow limbs, stimulated by a false spring.

Crows are sounding the clan meeting calls, and Black Bart, our moucher of last summer zoomed in last Saturday, announcing his arrival with a harsh triple salute. indicating a desire for a dog food sandwich.

Deer have been released from yarding areas, and their heartshaped imprints seem to be everywhere as they try to supplement a cedar diet with other browse. In fact, they have discovered a patch of wayward myrtle (perrywinkle) hidden under melting snow.

And our flock of forty, or so. mourning doves aren't coming to the feeder anymore. Whether they have been dispersed by the reoccurrence of a goshawk, I can't say. Perhaps the hawk is back in it's general nesting area, responding to the false spring.

Across the way, back in the woods, I was awakened by the who cooks for you" hooting of a barred owl last Sunday morning. Already they are incubating eggs. They have to get a start on parenthood for the owlets are dependent on the oldsters for much of the summer; and the young have to be taught how to hunt before winter sets in.

Already the pair of eagles I observed and photographed last summer in the Pickerel Lake area (Emmet County) are making an occasional observation flight over their previous year's nest in a small swampy area. It won't be long before nesting will begin.

So, although spring, calendarwise, is some weeks away, some of our wildlife feel the first ranklings of the reproductive urge.

And in the human animal spring heats eterna).

When winter comes can spring be far away?

Boyneboys basketball bounced by close matches

Boyne City's basketball team. seems to have come up against a hard spot after losing their fifth game in a row by just a few points or less. Last Friday the team traveled down to Elk Rapids territory only to see themselves lose by a close point, 68 to 64.

The Ramblers, now 69 overall, fell behind early in the game and had to play catch-up basketball throughout with the Elks getting as much as an 11 point lead with just a couple of minutes left in the game.

The Ramblers started to make a run at the leader and almost caught up with them before running out of time.

Coach Rob Neu said afterwards that it was just a little too late and that the team still has a lot of work to do to bring the game out of the loss column and into the winning side.

Eric Smith again led the team in scoring, this time hitting 29 points with Joe Jankowski hitting for 18. Mike Mont added 11 for the scoring in the double digits.

Smith also had 11 rebounds for the team and hit three 3-pointers.

The team hit 10 of 13 free throws and had 14 fouls. Last Tuesday, the team ran up against a determined Traverse City St. Francis with a short-

handed effort, when Eric and Kevin Smith were out of the game. St. Francis ended up on top 86 to 64. The game was even at the end

of the first quarter, 23-23, as Boyne players rose to the effort of playing without two starters. The Glads moved ahead in the second and stayed in the lead the rest of the game.

Scoring honors for this game went to Mont who hit a season high 25 points. He also had 11 rebounds. Also in double figures was James Mattson with 13. while Jankowski hit for nine and Dusty Patton added eight.



The winning Boyne City Girls' Ski Team showed off the winning trophy shortly after the award ceremony at Boyne Mountain last Wednesday. shortly after the award ceremony at Boyne Mountain last Wednesday. The girls took three of the top ten finishes in giant seloon to ensure they won after leading the slalom event by only four points. Included on the

EJ dropstwolast week

to Elks and Rams

are, left to right, Amy Barnes, Kris Crouler, April Silbar, Hilary Bradford, Kathle a assistant coach and girls' coach Robin Simpson, Christi Denise Coon on, Christina May, Kelly Copeland, assistant coach Bob Simpson and

BC Girls dominate in conference win

Boyne City girls showed they were the dominant team this year in the Great Northern conference ski meet, as they finished out the regular season undefeated and conference champions.

The third rated team in the state showed the determination to win, according to Robin Simpson, the girls' assistant coach.

She also said it was a nervous day for her because she was biting her lip every time a Boyne girl came down the course. In past meets, the girls have won even though at times some have had to

BY JENNIFER BURR

basketballers in East Jordan last

week, as the team dropped both

the Tuesday game against Elk

Rapids and the Friday night game

In the game with Elk Rapids,

the Devils began getting behind in

the first quarter, 159, and picked

up the pace a little for the second, going into the break behind 27 to 23.

Coming out after the half the

In the last quarter, the Devils

Devils added to the score, but

were still behind at the end of the

managed to put in 17 points while

the Elks hit for 28 making the final

against Harbor Springs.

quarter 46-40.

score 74-57.

It was not a group of happy

hike back up to make a gate in a course.

Last Thursday, all of the girls made it down all of the runs, and showed the strength of the team with first place finishes in both the slalom and giant slalom by Kelly Copeland, second in giant slalom and eighth in slalom by Christina May, ninth in both slalom and giant slalom by April Silbar, a sixth and an eighth by Hilary Bradford, a 16th in giant slalom by Amy Barnes and a 24th in giant slalom by Kathleen Johnson.

The team effort by the Copeland, May and Silbar, senior leaders, came after four years of competition for the girls. The finishes showed they are among the best skiers in the state.

The winning score totaled out to 56 points, beating rival Charlevoix in second place by 17 points.

The day started with the slalom event and when it was through the team had only a slim four point lead. It was imperative to Simpson that the team all finish in the giant slalom for a win.

With the warm weather and the number of racers, the ruts started coming early in the afternoon's giant slalom, but the Boyne girls rode the ruts like the champions they want to become. The team had their best finishes to take out the competition.

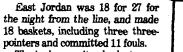
Tomorrow, Thursday, Feb. 14, the girls go on the road to Schuss Mountain for the annual regional championships where they hope to upset number one and two rated Traverse City and Petoskey teams to get a chance to compete in the state championships to be held Feb. 25 at Nub's Nob.

According to Simpson, the two teams are very strong, but also vulnerable. They don't have the depth that Boyne has, said head coach Bob McCullough, and are only one fall away from disaster.

McCullough and Bob Simpson, another assistant coach, hopes that was the case for the boys' side of the competition, although they saw some highlights with strong finishes by Dan Polleys, Dennis Moore and Chris McKenney. The boys finished in fifth place among the nine schools of the conference. Other boys' placings included

Steve May, Dale Owen, and Richard Hartwell.

000



In the Friday game against Harbor, the team started off great, only getting behind by two points at the end of the first quarter, a little more at the half and never could play catch up with the Rams, losing 73 to 67.

Top scorers for the Devils were Dave Patton with 13, Ross Miller with 11, Kris Snyder 10. Patton also had five assists. Defensively, Miller led the rebounding with nine. Pete Inman with six and Jim McWatters had four steals.

For the team, they were 13 of 24 from the foul line, connected on 25 baskets including four three-

SCHOOL LUNCH MENUS

MALPASS FOUNDATION The annual report of the Malpass Foundation for the year ending Oc-

Spring Street, East Jordan, Michigan 49727, phone 616/596-2261. The report is available during normal business hours by any citizen who requests it within 180 days of the date of this notice.

PUBLIC NOTICE

Signed W.E. Malpass Principal Manager

The junior varsity also lost. tober 31, 1990, is available for inspection at the principal's office, 301

feb 13

6

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Neu said he was pleased with the way the team played, especially in the first quarter as they played with the intensity the game requires.

Leading the scoring for ιne Devils were Steve Poole and Kris Snyder, both with 12, while Pete Inman added nine. Dave Patton chipped in with five assists.

pointers and gave up 27 fouls. The Jayvee team was defeated 73-43, with Mike Boyer leading the team with 13 points, followed by Mike Noirot with 10.

PUBLIC NOTICE 1991 CHARLEVOIX COUNTY **Tentative Equalization Ratios and Multipliers**

Real and Personal Property 1991

AG 101 AG 101 CON 201 CON 201 IND 301 IND 301 RES 401 RES 401 TC 501 TC 501 PERSONAL PERSONAL TENTATIVE EST. TENTATIVE EST. TENTATIVE EST. TENTATIVE EST. TENTATIVE EST. TENTATIVE EST. RATIO BULTIPLIER RATIO BULTIPLIER RATIO MULTIPLIER RATIO BULTIPLIER RATIO BULTIPLIER RATIO BULTIPLIER

001	BAY	51.85	0.96432	45.50	1.09890			44.03	1.13559	51.14	0.97771	50.00	1.00000
	BOTHE VALLEY	50.77	0.98483	49.21	1.01505	49.20	1.01625	45.44	1.10035	45.51	1.09866	50.00	1.00000
	CHANDLER	49.51	1.00990	45.75	1.06929	50.41	0.99187	47.54	1.05175	47.51	1.05241	49.81	1.00000
	CHARLEVOIX			49.65	1.00705	50.35	0.99305	47,44	1.05396			49.36	1.00000
	EVANGEL INE			43.26	1.15580	46.89	1.06633	49.02	1.01999	48.19	1.03756	49.83	1.00000
	5 EVELINE	47.36	1.05574	49.03	1.01978	48.81	1.02438	44.73	1.11782	45.62	1.09501	50.00	1.00000
	HAYES	52.97	0.94393	43.70	1.14415	49.24	1.01543	48.24	1.03548	46.97	1.06451	49.98	1.00000
		51.02	0.98001	51.81	0.96506			50.00	1.00000	48.59	1.02902	50.00	1.00000
	BHUDSON	52.20	0.95785	50.71	0,98600	58.42	0.85587	45.60	1.09549	50.32	0.99364	50.00	1.00000
	HARION	53.49	0.93475	47.77	1.04558	49.70	1.00504	45.62	1.09501	50.34	0,99325	49.94	1.00000
) HELROSE	49.48	1.01051	47.71	1.04800	48.55	1.02965	45.93	1.08851	49.60	1.00806	50.00	1.00000
	NORVOOD	47.96	1.04210	45.34	1.10278	46.05	1.08578	45.96	1.06474	49.07	1.01895	50.00	1.00000
	PEAINE		1.00060	39.72	1.25881	47.63	1.04975	37.03	1.35025		1.41000	49.54	1.00000
	ST. JAMES	49.97		47.89	1.04406	36.68	1.36314	46.03	1.08625	49.54	1.00929	50.00	1.00000
	SOUTH ARM	49.67	1.00664	1996 C 1997 C			1.08955	50.70	0.98619	51.16	0.97733	50.00	1.00000
	i VILSON	52.50	0.95238	49.55	1.00666	45.69			1.06451	37.10	A*21177	50.00	1.00000
	BOYNE CITY			48.23	1.03670	48.84	1.02375	46.97			n ta na ki		1.00000
	CHARLEVOIT			45.19	1.10644	47.05	1.06270	46.25	1.06106			50.00	1.00000
053	EAST JORDAN			48.19	1.03756	49.35	1.01297	47.80	1.04603	· · · · ·		50.00	1.00000

THIS PUBLIC NOTICE IS PUBLISHED IN COMPLIANCE WITH P.A. 165. 1971 BY THE CHARLEVOIX COUNTY EQUALIZATION DEPARTMENT. THE TENTATIVE MATIOS AND ESTIMATED MULTIPLIERS ARE SUBJECT TO CHANGE BY THE ASSESSING OFFICER, BOARD OF REVIEW ACTION, COUNTY ENDALIZATION, AND STATE ERUALIZATION.

reo. 18-22 BOYNE CITY

Monday: cheeseburgers or hot dogs, tater tots, peaches Tuesday: pizza or hamburgers, vegetable soup, or mixed vegetables, applesauce Wednesday: taoo salad or hot dogs, refried beans, or but-

tereci com, pineapple

Thursday: pizza or meat loaf, mashed potatoes and gravy, green beans, mixed fruit, pudding choice Fridery: cheese pizza or grilled cheese sandwich, tomato

soup, French fries, pears

BOYNE FALLS

Monday: salad bar or Polish dog with bun, mashed potatoes, sauerkraut, assorted fruit

Tuesday: homemade pizza or cook's choice, buttered com,

cherry dessert. Wedneeday: hamburg with cheese or burnto with sauce, nice, green beans, pears **Thursday:** grilled cheese or tuna sandwich, tomato soup,

French fries, fruit choice

Friday: chicken nuggets or homemade cheese pizza, buttered peas, apple

EAST JORDAN

Monday: hamburger, ribs, fish on buns, raviola, French fries, pickles, cherry crisp Tuesday: pancake and sausage, baked chicken, cook's

choice, hashbrowns, applesauce

Wedneediny: chef salads, turkey croissants, spaghetti, bread sticks, com, bananas

Thursday: pot pies, Italian subs, cook's choice, green beans, pineapple Friday: pizza, fish on buns, broccooli with cheese, peaches

Bread and milk served daily. In school lunch no child shall be discriminated against for any reason.

These lunch menus are provided courtesy of

FROM OUR FAMILY - TO YOURS

Boyne City - East Jordan

MARKE

 $_{1.4}$ is 2^{3}

County Health Department has radon kits available for residents

Much attention has recently focused on the risk of ionizing radiation exposure from radon that occurs in indoor environments. To allay concerns and to provide assistance to homeowners, the health department has recently obtained radon test kits. The test kits can be purchased at each county office.

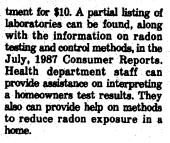
Radon is a radioactive gas produced in the natural decay of uranium. Uranium is a mineral which is everywhere in the earth's crust, although irregularly distributed. Most soils and rocks contain uranium, particularly granite, shale, and phosphate.

Radon gas diffuses through the soil and can seep out into the atmosphers. Radon is usually diluted to insignificant levels in outside air; however, the gas can accumulate within an enclosed space, such as a home. Although a solid, thick foundation of concrete can impede the diffusion of radon, it readily enters homes through cracks in concrete floors and walls, dirt floors, cinder blocks, and openings for pipes and drains. Radon gas and its decay products can become trapped in the lungs when inhaled and then irradiate lung tissue. Exposure to elevated levels of radon has been casually linked to the development of lung cancer.

Measurements of radon gas concentration are tested under closed house conditions and reported in picocuries per liter (pCi/L). The U.S. Environmental Protection Agency (EPA) has recommended that the annual average of radon levels in homes not exceed 4 pCi/L. Some health risk is thought to remain at this level, but reductions below this level may be impossible or at least very difficult to achieve.

Our awareness of high indoor levels of radon from natural deposits of uranium is relatively recent. At present, we are unable to accurately predict which homes have elevated levels. In February 1989, Michigan Department of Public Health report made the recommendations that all homeowners should measure for radon in their homes to determine if a potential problem exists. It is for this reason District Health Department No. 3 is again making available the purchase of radon kits.

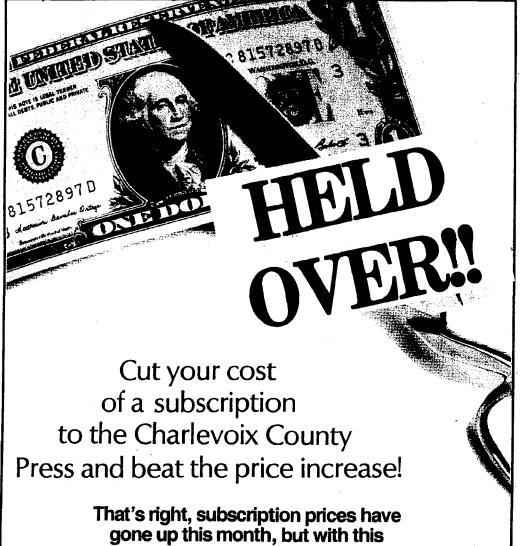
Home radon testing is now commercially available. The county health department can provide a list of approved laboratories or a homeowner can purchase a radon test kit from the health depar-



General concernence of the state of the state of the second

Environmental Protection Agency booklets on radon in homes as a public health concern and methods of radon reduction are available from the health department. The reduction of radon accumulation can be effected by sealing entry points for the gas and improving ventilation in the lower levels of buildings. Air purifiers, or filtering devices, provide little or no benefit in the reduction of radon gas in homes.

Please contact your county health department office at Emmet County (616) 347-6014; Charlevoix County (616) 547-6523; Otsego County (517) 732-1794; and Antrim County (616) 533-8607 if you desire to purchase a radon test kit (\$10). If you have further questions, please contact the county environmental sanitarian.



EJ volleyball win streak stopped

BY MARGARET WORGESS

The Devils' volleyball streak vas stopped at five games when the East Jordan girls ran into a hard working team called Harbor Springs. The Devilettes put up a good fight until the end for the four games that make up a match.

In the first game, the Devils started out close with a two point lead, lengthened it by one until the Harbor girls tied the score up, and from that point on, it was all Rams as they went on to win 159.

The second game saw a see-saw battle between the two teams. with East Jordan finally coming out on top 16-14.

The third game was even closer with the two teams matching point for point, until Harbor hit for six points in a row to take the win 15-11.

The last game was also close with the scoring again tieing many times until Harbor got the ball with the game tied at 11-11 and went on to score four points for the win.

The junior varsity also lost but played an outstanding game with the Rams taking the first game, the Devils the second and the Rams back from the third. Thursday, the team met up with a strong Kalkaska team and lost again. Jen Stark was the top server, Denise Shea was the leader on offense, while Buffy Kooyer led the team on defense.

The first game was the closest of the three as the Devilettes tried to match the strong team, only getting six points to Kalkaska' 15. It was almost the same in the second, winning 15-3 and dominating the third game 15-2 over the Devils. The jayvee team also lost to Kalkaska.

BOYNE CITY

Week 22 of 32

Lexamar 1

Allied Signal

Lexamar 2 Sportsmans Bar

REH Acres

Sears

LML

Team 16

Lindsay Ins.

Bartletts Exc.

Town & Country

Boyne City Lanes

Clares C. Corner

Fosters Live Bait

Kosc Auctioneer

Raveaus Body Shop



This unidentified volleyball player on the East Jordan team returns a ball cleanly up to the line setting up a perfect spike on the opponents. The team had a five game winning streak come to an end last week against Harbor Springs and Kalkaska. Photo by Margaret Worgess.

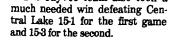
Devilettes get 5th win

BY MARGARET WORGESS

The Lady Devils stretched their winning streak to five in a row after defeating Central Lake last week with the first game being close, 19-17, the second game going to the Lakers and coming back in the third game to take with them a 15-2 win, and finishing out the

match with another win 15-11. Top setter for the Devilettes was Denise Shea and the top ser-

ver was Heather Shank. Barbara Lercel led the offense. The Jayvee team also took a much needed win defeating Cen-





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2 years 522 \$26	2 years 16 \$36	2 years \$21 \$20
696	3 years \$12 \$54	□ 8 years \$30 \$30
□ 8 years \$48° \$36 Out of county rates:		• • • •

CABIN FEVER AUCTION to benefit **BOYNE CITY** SCHOOL BOOSTERS CLUB New and Used Items February 16, 1991 7:30 p.m. K of C Hall - Boyne City Doors open at 6:30 p.m. Auctioneers: SAM KOSC AND HARVEY VARNUM

Classified Ads

135 Special Notices

\$2,500. CREDIT CARD Guaranteed no turndowns. Cash Advances. Major bankcard regardless of credit money back guarantee Call 1-900-226-0049 \$25 fee.

200 Antiques for sale

OLD ORIENTAL RUGS Wanted any size or condition. Call 1-800-443-7740

202 \$100 and under

FORSALE One pair of Rossignol ST Comp skis, 190 cm., with Salomon 727 Equipe bindings. In good shape and a super low price of only \$45.00. Call 582-6761 today.

FORSALE

Nice, beautiful, K-2, race stock skis made for skiing but today extremely valuable for pulling an ice shanty. Cost new, \$350, special this week to the first one who wants them, \$10.00 without bindings. Call Jim Silbar at 582-6761.

NEWSPRINT PAPER

Unused roll ends, 34 inches wide, varying sizes, \$2.50 to \$10. Good for table covers, painting cover, school art projects, tombstone rubbings, etc. At **Charlevoix County Press office**, 108 Groveland, Boyne City. 582-6761.

METAL SHEETS

Suitable for building woodsheds, repairing roofs, or replacing metal work on antique furniture. We have used aluminum printing plates 22x35 inches at the Charlevoix County Press. 40 cents each, 3/\$1 or 25/\$8.

FOR SALE

One pair of Nordica 975 rear entry ski boots, size 81/2. Used sparingly for a season. \$95. Call 582-6761 days or 582-3814 evenings.

275 Miscellaneous for Sale

BRAND NEW SKI PARKA, neon colors, Thinsulate Entrant, size 40, original cost \$250, now \$125. Call 582-6761.

330 Houses for Sale

HOUSE \$1.00. NO MORTGAGE to worry about, or even a single monthly payment. Full price one dollar. Little known program, get the facts. Amazing recorded message reveals details. Call anytime 1-900-990-4949.

340 Mobile Homes for Sale

FOR SALE BY OWNER Houses, house trailers, mobile homes, land bought-sold-tradedrented-financed. East Jordan Auto Parts, Inc.

400 Apartments for Rent

HIGHLAND TERRACE APARTMENTS

leasing all new two Now bedroom family apartments at 201 Erie Street in East Jordan. Conveniently located close to schools, health care and shopping. Rents based on 30% of verified income, no minimum rent. Heat included, appliances are provided. Maximum eligible annual household income is \$15,720. Applications available at managers unit 2 or write Stratford Group Ltd., P.O. Box 483, Alpena, MI 49707 or call 1-800-225-7982. Equal Housing Opportunity.

500 Help Wanted

WORK AT HOME

Ill show you how to work at home and EARN \$300 PER week or more AT HOME - GUARAN-TEED! AMAZING MESSAGE **REVEALS DETAILS. PHONE** (517) 371-5002 EXT 370.

UTILITY COMPANY JOBS. Start \$7.80/hr, your area. Men and women needed. No experience necessary. For information call 1-900-329-8429, ext. 4231. 6-a.m. 8 p.m. - 7 days - \$12.95 fee.

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FLL SHOW YOU HOW TO work at home and EARN \$300 per week or more AT HOME **GUARANTEED! AMAZING** MESSAGE REVEALS DETAILS PHONE (517) 371-5002 EXT 266.

HOSPITAL JOBS

Start at \$6.80/hr. Your area. No experience necessary. For information call 1-900-226-9399, Ext. 2449, 6 a.m. - 8 p.m., 7 days. \$12.95 telephone fee.

POSTAL JOBS

\$11.41 to \$14.90/hr. For exam and application information call 219-769-6649 ext. 207 8 a.m.-8 p.m. 7 days.

What's Happening

SOUP AND SALAD LUNCHEON

The Women's Association of the First Presbyterian Church in East Jordan will hold a Soup and Salad Luncheon on February 22, 1991, from 11 a.m. until 1:30 p.m. in the basement of the First Presbyterian Church. The church is located at 207 Williams Street.

The menu will be soup, salad and dessert. The public is cordially invited to attend.

CRAFT SUPPLIES NEEDED The activities room at the Grandvue Medical Care Facility is in need of the following supplies: craft booklets, empty wooden thread spools, old paint by number sets, embroidery floss, quilt pieces, solid color cotton blend material, cloth rags for rug making and broken jewelry.

The office of the Charlevoix County Press in Boyne City will serve as a drop off point for those wishing to donate any of the above items

Public Notices

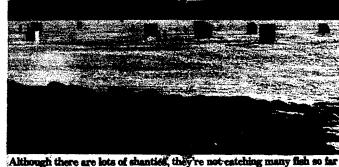
Just call 582-6761 to place an ad

NOTICE OF MORTGAGE FORECLOSURE SALE

Default having been made in the conditions of a certain mortgage made September 1. 1981, by Wayne B. Willson, a single man, as mortgagor(s), to the United States of America, as mortgagee, and recorded on September 3, 1981, in the Office of the ister of Deeds for Charlevoix County, Michigan, in Liber 163 of mortgages on pages 667-670; And assumed by Kerri D. Stone, a single woman; AND, Default having been made in the conditions of a certain mortgage made December 27, 1968, by Kerri D. Stone, a single woman, as mor tgagor(s), to the United States of America, as mortgagee, and recorded on December 28. 1988, in the office of the Register of Deeds for Charlevoix County, Michigan, in Liber 206 of mortgages on pages 0141-0144; On which mortgage there is claimed to be due and unpaid at the date of this Notice orty Six Thousand Five Hundred Forty Two and 52/100 Dollars (\$46,542,52) principal and Seven Thousand One Hundred One and 01/100 Dollars (\$7,101.01) interest;

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 contained in said mortgage having become operative by reason of such default; NOW, THEREFORE, Notice is Hereby

Given that on March 27, 1991 at 10:00 o'clock in the forencon at the East Door of Courthouse in Charlevoix, Michigan, that being the place for holding the Circuit Court for



this season in Boyne City. Most are fishing for walleye instead of traditional smelt.

the County of Charlevon, there will be of-

fered for sale and sold to the highest bidder, at public sale, for the purpose of satisfying the amounts due and unpaid upon said mor-tgage, together with the legal costs and charge of sale provided by law in said mor-tgage, the lands and premises in said mortgage mentioned and described, as follows, to wit:

Land located in the Township of South Arm, Charlevoix County, Michigan. A parcel of and described as being a part of the North-west '4 of the Northwest '4 of Section 13, T32N, R7W and beginning at the North-west corner of said Section 13; thence S89 degrees 34' 20' E. along the North line of Section 13, 258.00 feet; thence S8 degrees 30'18"W 494.90 feet; thence N 89 degrees 34'20" W 180.85 feet to the West line of Se tion 13; thence N 0 degrees 7'25" along said West line 490.0 feet to the Place of Begin ning, said parcel of land subject to the right of way of County Road across the Westerly 39 feet thereof.

The redemption period will be six months from the foreclosure sale. Property may be redeemed by paying the amount of the bid at the foreclosure sale plus interest and any unpaid encumbrances on the property from date of sale. For additional information, contact UNITED STATES OF AMERICA acting through Farmers Home Ad-ministration, 2206 Mitchell Park Dr., Petoskey, MI 49770, mortgagee. Dated February 13, 1991. feb 13, 20, 27, mar6

STATE OF MICHIGAN PROBATE COURT COUNTY OF CHARLEVOIX CLAIMS NOTICE andent Probate File No. 90-9140-IE

Estate of WALTER DAVID KIPISZ, DECEASED SOCIAL SECURITY NO. 368-26-1047.

TO ALL INTERESTED PERSONS: Your interest in the estate may be barred

or affected by the following: The decedent, whose last known address was 05530 Thumb Lake Road, Boyne Falls, Michigan 49713, died October 17, 1990. An nent dated June 29, 1978, has been instra admitted as the will of the deceased.

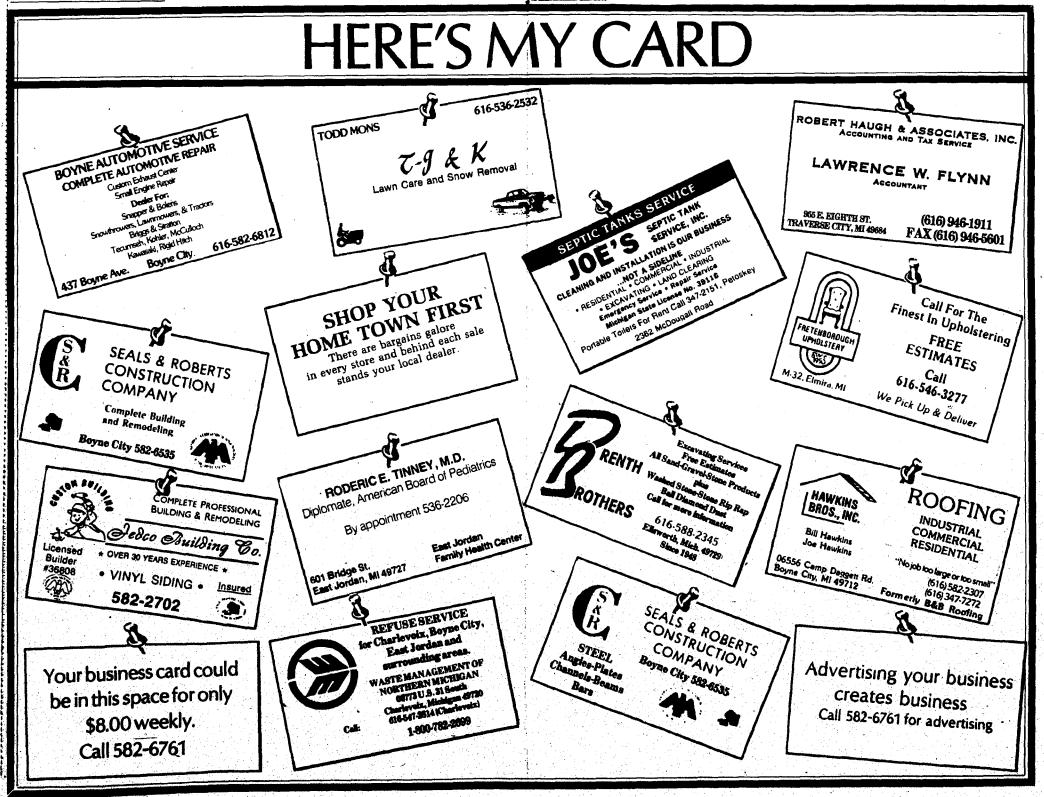
Creditors of the deceased are notified that all claims against the estate will be forever barred unless presented to the independent personal representative, CHESTER L. KIPISZ, 11526 28th Avenue, S.W., Seattle, Washington 98146, or to both independent personal representative and the Charlevoix County Probate Court, County Building, Charlevoix, Michigan 49720, within 4 months of the date of publication of this notice. Notice is further, given that the estate will be thereafter signed and distributed to the persons en

TIMOTHY DONALD ARNER, P.C. T.D. Arner (P33744) 110 Water Street, P.O. Box 100 Boyne City, Michigan 49712 (616) 582-6741 feb 13

STATE OF MICHIGAN PROBATE COURT COUNTY OF CHABLEVOIX PUBLICATION AND NOTICE OF HEARING FILE NO. 91-9156-CG In the matter of GEORGE J. SPEIGL, Alleged Legally Incapacitated Person Social Security No. 382-09-3047. TO: GEORGE SPEIGL, whose address is unknown and whose interest in the matter may be barred or affected by the following: TAKE NOTICE:On May 15, 1991 at 11:00 a.m., in the probate courtroom, Charlevoix, Michigan, before Hon. FREDERICK R. MULHAUSER Judge of Probate, a hearing will be held on the Petition of Helen E. Sevener for the appointment of a Guardian and Conservator of George J. Speigl. Kevin G. Klevern (P35531) 215 South Lake Street Boyne City, MI 49712 616-582-7911

feb 13, mar 13, apr 10, may 8

February 6, 1991 Helen E. Sevene 506 Grovelan Boyne City, MI 49712 616582-7990



auction

of the bus fleet.

up the consortium.

other

negotiations.

Bonding proposal

items at the annual school booster

Also approved were purchase:

of some new computer equipment,

a multi-media lab for the high

school media center, and the

replanting of trees along M-75 as

requested by the Michigan Depar-

tment of Transportation. They also

approved the retirement

resignation of Vic Ayers effective

August 31 and authorized a new

mechanic to start June 1 to

overlap with summer maintenance

alternative program for school-age parents with East Jordan heading

and support staff contracts before

going into an executive session for

personnel

They also agreed to join an

The board then ratified teacher

contract

Continued From Page 1

as to what they want the voters to approve for the students.

In other board action, they ap proved a Michigan Health Model Curriculum for the fifth and sixth grades, approved the annual nonrenewal of contracts for the Community Education Director and the Chapter One Director, and agreed to sell some unused or obsolete

axes

Continued From Page 1

either up or down, she added. Businesses and industrial notices are going to be sent out sometime this week she hoped.

Specifically, in Ward One, there was no significant change in the land values, while the ECF went from 1.02 percent to 1.03 percent. In Ward Two, there was also no significant land value change but the ECF factor went from 1.07 to 1.17 percent. In Ward Three, there was no real land value change, while the factor went from 1.11 to 1.14 percent. In Ward Four there was significant change in lakefront properties and this year the ECF factors were split ranging from 1.22 on up to 2.31 percent.

The factors are multiplied with the assessment to determine what the resident will have their taxes based upon.

Blanchard said that fixing up homestead doesn't your necessarily mean you will see an increase in taxes, but recommended residents to file with the department a form, number 4293. which helps keep maintenance and repairs off the tax roles. Those forms will be available at City Hall said Randy Frykberg.

In comparison to the county averages, Blanchard said the commercial properties were set at 5.82 percent, the industrial at 1.45 percent and the residential at 7.69 for a county average of 6.3 percent.

With the courts

DISTRICT COURT

Judge Harvey C. Varnum recently heard the following cases in Charlevoix District Court:

Dennis L. Beal, 32, East Jordan, unlawful blood alcohol level. \$430 fine and costs, 180 days' suspension of driver's license with restricted license, nine months' probation, court referral program, and 10 days in county jail with credit for two days served; eight days held in abeyance.

Beth Ann Louise Spearman, 20, Boyne City, writing non-sufficient funds check under \$50. \$105 fine and costs or time on county work program and restitution to injured party.

Brian T. Snyder, 18, Boyne City, larceny under \$100. \$155 fine and costs or 15 days on county work program.

Harold A. Herriman, 22, Charlevoix, operating motor vehicle without insurance. \$305 fine and costs.

Gerald E. Ondrias, 35,

In Service

Navy Seaman Jeffrey D. Waldron, son of David L. Waldron of East Jordan, MI, has completed recruit training at Recruit Training Command, San Diego.

During Waldron's eight-week training cycle, he studied general military subjects designed to prepare him for further academic and on-the-job training in one of the Navy's 85 basic fields.

His studies included seamanship, close order drill, Naval history and first aid. Personnel who complete this course of instruction are eligible for three hours of college credit in Physical Education and Hygiene.

He is a 1986 graduate of Petoskey High School.

East Jordan Middle School Honor Roll

Greenman, Ann Hettig, Matt

Ingalls, Debra Jankowski, Nathan

Kenny, Kylene Krause, Kurt

LaBeau, Steve Lamb, Sara

Malpass, Jim Malpass, Jorel Mc-

Coy, Sarah Meads, Theresa Moses.

Ross Omland, Luke Pennington,

Jessica Poss, Melissa Rebec, Rob

Reid, Jim Smith, Tabitha Staley,

Shane Swan, Kelly Woodard,

6th Grade SUPERINTENDENT'S LIST

Nikki Courser, Thor Leach, Dayle Looze, Larry MacEachern, Kevin McNeil, Tabitha Staley. HONOR ROLL

Jeanett Baker, Nick Bolser, Mike Carr, Doug Carter, Kayla Fennell, Miki Ford, Nathan Gagnon, Angela Goebel, Tina

> Advertising in Snowscope reaches the tourists. Call 582-6761 for more information.

7th Grade

SUPERINTENDENT'S LIST Dawn Meads, Josiah Middaugh. HONOB BOLL

Kristi Bennett, Amelia Fleming, Charissa Gulotta, Jason Hillman, Brendan Ingalls, Angie Inman, Mandy McKenzie, Andrew Otis, Johanna Schiemann, Angie Snyder, Lisa Spaulding. Sth Grade

SUPERINTENDENT'S LIST Cathy King HONOR ROLL

Angie Allen, Ben Banfield, Kevin Bavers, Cathy Bowerman, Kori Danforth, Matt Dietrich, Bob Donnellan, Jennifer Dunson, Steve Goebel, Jenny Harris, Courtney Kinner, Heather MacNaughton, Angie Massey, Alicia McCoy, Yaro Middaugh, Cathy Mills, Sarah Nyland, Callie Ransom, Karl Redmer, Angie Reid, Mandy Reid, Jake Ryan, Matt Sherman, Deb Staley, Angie Thorman, Solomon Townsend, Julie Wiser, A.O. Wood, Tom Worgess.

Kenny Young.

Before you put \$25,000 into a Money Market Savings Account,

Charlevoix, operating motor vehicle without insurance. \$305 fine and costs

Gordon J. Shomin, 61, Petoskey, being drunk and disorderly person and retail fraud, second degree. Ten days in county jail with credit for five days served.

Shawn M. Norton, 19, East Jordan, larceny under \$100. \$85 fine and costs or three days on county work program and restitution to

injured party. Burt A. Seibold, 27, Dearborn, impaired driving. \$350 fine and costs, 90 days' suspension of driver's license with restricted license, six months' probation, court referral program, and three days in county jail with credit for one day served; two days held in abeyance.

Mary R. Thuss, 84, Charlevoix, impaired driving, \$880 fine and costs, 90 days' suspension of driver's license with restricted license, nine months' probation, court referral program, and three days in county jail with credit for one day served; two days held in abeyance

John D. Judkins, 21, Boyne City operating motor vehicle while under the influence of alcohol, three counts. \$530 fine and costs, one year's suspension of driver's license without restricted license, two year's probation, court referral program, and 60 days in county jail with credit for three days served.

Christopher G. Rauszer, 80, Boyne Falls, impaired driving. Driver's license revoked for one year and 365 days in county jail with credit for three days served.

A DE LA D

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We will give you a very competitive rate that increases with the size of your investment.

When it comes to Money Market Savings Accounts, one size cannot possibly fit all. The more you invest, the higher rate you should expect in return. That's how serious investments work, and believe us, we take your investment seriously.

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After all, it is your money. We don't forget that. That's why we give you access to your account 24 hours a day, through a number of convenient methods.

Our Telephone Banking Center lets you make transactions 7 days a week simply by calling 1-800-CALL-NBD. (Telephone Banking Center hours are 8 a.m.-9 p.m., Monday-Friday; 10 a.m.-5 p.m., Saturday; and 12-5 p.m., Sunday.)

You also have access to your account at any one of our 329 convenient 24-hour Automated-Teller Machines across the state.







And, of course, you can always stop by one of our 320 branch offices in Michigan. In fact, no other bank gives you as many convenient choices for doing your banking as we do.

We have the strength to keep an investment like yours secure.

Since we opened our doors in 1933, we've grown into the largest bank in Michigan and one of the strongest in the country.

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So, stop by a branch office near you or call the NBD Telephone Banking Center today.

\$25,000 minimum deposit in metropolitan Detroit only. Rate shown is a yearly rate. Simple interest compounded monthly. Rate subject to change weekly. Similar accounts available at other NBD Bank offices throughout Michigan.





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SECTION(S)

MISSING(?)