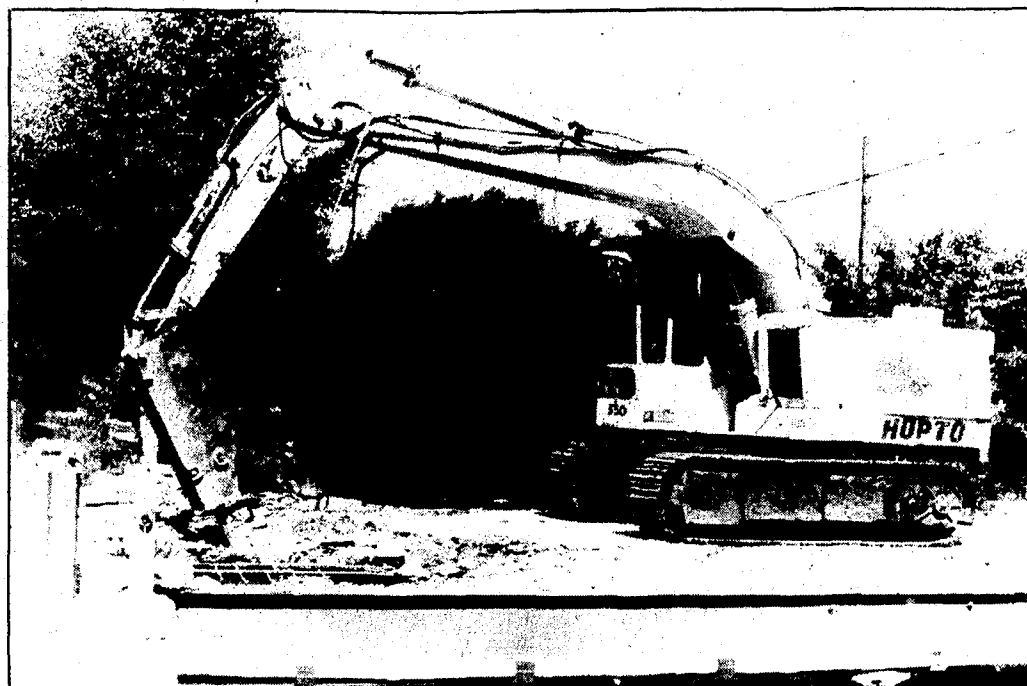


## The Park St. Bridge is gone

Boyer City is less one bridge over the river as crews from Hardman Construction started tearing out the old Park Street Bridge this week. By Tuesday, the entire deck and the steel girders were removed and the workers were starting to dig out the debris to find a good foundation for the box type bridge they will be installing later this summer. They hope to have the new bridge open by the end of August.



Northwest Michigan Vactioneer  
included in this issue

Issue numbering Error

# Charlevoix County Press

Volume 112, Number 12

June 12, 1991

35 Cents

## Millages pass, board members elected

On Monday, Boyne City voters approved the renewal of 25.43 mills to pay for operation of the schools by a 386 yes vote to 196 no, almost two to one.

The election was one of the lightest elections the district has seen in the past two years due to not having anything controversial on the ballot. The renewal will mean the district will be able to open schools as usual this coming fall.

Taking new seats in the election for the two open spots on the school board were Linda Simpson with 288 votes and Steven Voice with 274 votes. Other vote counts for those running for spots included Ira Breneman with 238 votes, O.D. Sayles with 221 votes and Tami Smith with 84 votes cast.

In East Jordan residents passed all four of the ballot issues highlighted by the renewal of a four year 25.65 millage by an overwhelming vote of 342 yes to 153 no votes.

Two other issues approved by voters were a .50 mill for repairs and maintenance with 333 yes and 144 no, a .50 mill for the purchase

of school buses backed by 319 yes and 179 no votes.

The last ballot issue for East Jordan was the passage of a Headlee override. "This gives us the ability to levy the amount of millage already approved by our voters," Superintendent Chip Hansen said. The override was passed by 249 favorable voters while 225 voted no.

The East Jordan Board of Education reelected Herbert M. Griffin and will be pairing him up with newcomer John Kempton. Griffin received 237 votes while Kempton will confidently take his place on the board after securing 341 votes. The two candidates not elected to the board were Wayne A. Fries, who received 205 votes, and Calvin L. Gotta with 148 votes.

Boyer Falls carried a lighter ballot as no millage proposals were up for voter consideration. Elected to the Board of Education were Dave Carson and Kathleen Wilson who received 99 and 64 votes respectively. Edward Matelski, received 51 votes, and Mary Matelski with 47 votes. The fifth candidate was Mary Gien with 10 votes.

## New bank branch opens in East Jordan

Charlevoix County State Bank will be opening their East Jordan Branch Thursday, June 13, 1991 after several months of construction at the corner of M-66 and Water Streets.

"We thought about opening a bank in East Jordan for several years," said Loanne Brown, Senior Vice President and Cashier of the Charlevoix County State Bank. "And then we took the idea to our board of directors for their approval to open a branch in the city."

Brown noted that after they had researched the amount of customers the bank already serves in the East Jordan area, it was almost a requirement they open a branch to go along with their present branches in Ellsworth and Eastport and the south side of Charlevoix.

"We wanted to be able to serve our customers easier," she concluded saying that those customers will not see any changes in the way they do their banking business with the bank, only a location that is more convenient.

According to Bank President, Gordon Wellman, there has been a growing need for an additional bank to serve the growing East Jordan area.

"We are pleased and happy that we are coming to the city and we hope to be welcomed as an integral part of the community as we are in all of our other locations. We saw a

definite need and are trying to fill it," he added.

To become a new banking entity in East Jordan required several things to happen, according to officials within the banking business. First, the state and federal government allowing changes in the banking laws, and finally, the filing of all the paperwork necessary for the approvals from the banking authorities.

The new bank, located at the corner of M-66 and Lake Streets, will officially open for business June 13 after a ribbon cutting ceremony at 9 a.m.

Heading the new branch will be Kathleen Meggison, Assistant Cashier, who will become the Branch Manager/Loan Officer. Meggison has over 17 years of experience with Charlevoix County State Bank and she and her staff will be pleased to meet the new and present customers.

The branch bank will also have an automatic teller system featuring the Cirrus and NetworkOne card systems for customers from around the nation and state to use when they need to get money or do some other banking transaction.

The bank is also one of the strongest banks in the United States having recently been given a four star rating by the prestigious Bauer Financial

See Bank/Page 5

## To stem over-crowding as crunch begins

# BC buys portable classrooms

Boyer City School Board members agreed to purchase two used portable classrooms from Dew-El as the school district starts to face the first crunch of incoming students that are overcrowding the district facilities.

The portable classrooms, each costing the district \$14,750, will be installed over the summer on land between the elementary school and the bus garage, superintendent Robert Nakoneczny told board members.

He also said the school district will be responsible to connect up the plumbing, sewage and electrical systems which will be at an additional cost to the district.

The move to portables was caused by the failure of voters within the district to approve a new facilities plan that would have eliminated the over-crowding at the elementary school where the large class sizes are showing up each fall.

The board took the action with little comment at their monthly board meeting Monday night, knowing that it was the only solution to the over-crowding at the elementary school.

They also approved the purchase of new desks and storage shelves for the portables as well as for the middle school seventh and eighth grade classes.

The board members then approved the rehiring of Sherry Sheldon for her administrative position as the head of the Title One program. She had been given a layoff notice two months ago when the district did not know if the federal program was going to be funded again for another year.

They then approved some staffing changes for the upcoming school year, changing Corine Babb to a full time 3rd grade teacher, Julie Stabb to a full time junior primary teacher, adding Wendy Stadt as a full time first grade teacher, Pat Klooster as a 7th grade language arts teacher and changing the status of Lynn Osterbeck to a 8th grade math teacher half-time.

In other action, the board approved a new pay scale for bus drivers who will be driving the Boyne City school buses over the Labor Day weekend at Mackinac Bridge and discussed the purchase of computers for the elementary school.

The consideration for the purchase was delayed for a month until the school board knows what the state will try to do to recapture some of the funds the school generates. They also wanted to see what the reaction of the residents to the local election before proceeding.

The school administration had wanted to purchase two IBM computers for each classroom at the school and have them networked

together. The cost of the computers would be around \$110,000 with all of the cabling and software required.

They considered waiting or buying software for the current Apple computers the school system has on hand but decided to wait until they could figure things out as to where the money would come from to pay for the computers.

They also agreed to the purchase of desktop publishing software for the high school, named coaches for sports and handed out curricular assignments to teachers within the system.

They also agreed to approve the contracts of the fleet mechanic, maintenance supervisor, bookkeeper and business assistant.

Prior to the meeting, the board held a Truth in Taxation hearing

where they discussed what the new millage rate for the district would be for the 1991-92 school year.

While they could not make a decision Monday night due to state laws, they agreed on a millage rate of 34.1069, or an increase of 7.56 percent over the present base rate of 31.7019 mills.

The board will be approving the rate at a special meeting that will be held June 27th.

## More construction bids awarded

As if there wasn't enough construction going on around Boyne City, City Commissioners at their noon meeting Tuesday okayed the low bid of H & H Trowel Trades to install a pedestrian sidewalk over the Lake Street Bridge near the mouth of the river.

The work will see the guardrails moved closer to the roadway on Lake Street to allow a sidewalk and guardrail to be installed on the banks of the roadway between the two guardrails.

The project was originally budgeted to cost in the area of \$14,000 but the low bid to do the work came in at \$7,721.60 from the firm.

Prior to the bid being awards, Commissioner Vic Ruggies asked

if the city could complete some of the many projects before starting more, but was told that by doing it now, when contractors are in town working on other projects, the costs would be lower.

In other action, the commissioners approved a resolution that asks the state and federal guidelines for storm water permits to be delayed for several additional months while the city and other municipalities have time to study the proposal with all of the changes.

Most of the rule changes would require the city being mandated to treat stormwater runoffs if necessary. The requirements for that are not very cost effective, City Manager Randy Frykberg

said, compared to the potential increase in water quality. The new rules are slated for communities with under 100,000 population.

One other potential problem may be on the horizon for the Boyne City Fourth of July Celebration as the City's Fire Chief Nord Schroeder announced the city still does not have the permit in hand from the Department of Natural Resources that will allow the fireworks to be set off over the water.

Schroeder says he does not expect any problems getting the permit saying that last year the permit did not come through until the day before they were to be set off.

## East Jordan gets lower fire rating

East Jordan residents are advised to contact their home insurance companies because Dionne believes, "there is some money to be saved." Because of the improvement in East Jordan's fire fighting rating, from a seven to a six, the rate for home insurance could decrease for local

homeowners. According to Dionne, this will depend on the company. The adequate water supply and the quality of the fire department are the two factors that have

enabled the city to better its rating.

As reported last week by the Charlevoix County Press, the city See EI/Page 5

## Freedom Fest holding breath

East Jordan's Freedom Festival continues to hold their breath awaiting a permit from the Department of Natural Resources (DNR) to hold their scheduled 4th of July jet ski competition in the south arm of Lake Charlevoix.

City Superintendent Mike Dionne feels "confident" that the previous denial for the permit will be overturned. With the help of Senator George McManus, a republican from Traverse City, city officials are standing firm with what they believe is a justified and safety planned event.

McManus has taken a stand by meeting with Jack Bales, deputy director of the DNR in Lansing. According to Dionne, the results of this meeting are not yet known.



John Janick, the president of the Boyne City Ambulance Association looks over one of the three new venting machines the ambulance association has placed around Boyne City as crew member Barbara Mathers prepares to buy a soda. The ambulance association will be getting the profits from the machines which are placed at Peshawar Beach, Veterans Memorial Park and the Public Boat Launch. The profits will be used to purchase equipment for the ambulance and training devices.

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# Opinions

## Tax reductions are not the answer

Things are almost back to normal in all of the school systems in this area with the approvals by voters of the millage requests.

In Boyne City, some people expressed their concern that the renewal would not pass, based on what happened at the last election where a new school banding proposal was soundly defeated.

In East Jordan, with the passage of all their requests, it appears the school district will be headed into the future without money worries.

All of the millage requests by the two school districts means the administrators will not have to spend their nights trying to figure out how students can be educated without having to pay the costs involved.

Now Boyne City still has a overcrowding problem, and East Jordan is facing almost the same thing as the population of the area continues to increase by people escaping the big cities of the south and the perception of problems with those educational facilities.

Perhaps, in the case of Boyne City, the overcrowding issue will rise again, and will be promoted as the savings plan for the district at a cost we can afford.

The real problem with educational costs is that the residents of the Boyne City community do not get to share in the wealth of being "In Formula" like East Jordan and now, Boyne Falls.

Those are real dollars coming in to bolster the budget and the districts are using those monies to help keep down the tax load on the district.

Until our state leaders in government decide to either change the formula so more districts can share in the lottery money, or until the state figures out a way to provide more money for education rather than trying to placate the people with an assessment freeze, or a reduction in assessments, local school districts like Boyne City will continue to suffer and carry the burden of educating our children.

Even though it is not an election year, residents of the area should continue to pester, coerce, and compel our lawmakers to do something constructive for the northern tier of counties in our state.

# Letters

## Wants new petition incentive

Editor,  
It is wrong to hold homes hostage to property taxes.

Our present means of financing local government and schools with a property tax developed from a time when property was viewed as ability to pay taxes. This viewpoint rose from the old world of land barons and what might be called today "the Robin Hood Syndrome."

The system has developed over time and in spite of well intentioned efforts to be fair in establishing value, has become outdated when applied to homes as a class of property.

Tax away our ability to prosper and own a home according to our effort and we cut the very heart out of the driving force that makes our country and economy strong.

It is important for us to take action. There is a citizen initiative petition currently being circulated to place on the 1992 general election ballot an amendment to the Michigan Constitution, Article IX, sections 3 and 8. The purpose is to shift a major portion of school operating property taxes from homes and homestead farms to a

See Letters/Page 5

# CHARLEVOIX COUNTY PRESS

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DEADLINES for general news, notices, display advertising, photographs and classified advertising is 5:00 p.m. Monday.

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

# Remembrances



It was interesting, the way workers in the old days installed the sidewalks. This crew, which included Jayson Lewis, the grandfather of Thelma Behling, put in some of the first sidewalks in Boyne City sometime in the early 1910s. The street was Water Street looking east. If you were to locate where the picture was taken, it looks like it was about in front of the store Country Now

and Then. The workers would mix a very thick batch of cement by hand, we think, on the large flat area in the foreground of the picture. They would then shovel it into the prepared area to make the sidewalk. If you have any pictures of the old Boyne, bring them in and we'll make a copy for this feature.

# Jottings

WITH JIM SILBAR

Now, I don't want anyone getting mad at me, or say I am not patriotic or something, but I really am starting to wonder about all of these celebrations going on around the country for those returning veterans of the three day war called Desert Storm.

I wonder why so many are holding up the flag when in other, longer wars, people did not do much of anything.

I say this because I was talking with a World War II veteran over the weekend who said that when he returned from over four years of duty, he did not see any flag waving.

He also said that when his son returned from spending a year in Vietnam, the only welcome he got was from the county sheriff who wanted to put him in jail for a past due traffic ticket.

I don't recall any such celebrations for those who served in Korea, although that wasn't officially a war but a "police action."

Or what about the war in Grenada? We won that one almost as easily as we beat the Iraqi army. Or how about the war in Central America where we captured a despotic leader who allegedly dealt in drugs?

Why were there no celebrations for those brave military men and women?

And that "war" lasted about the same amount of time as the Iraqi thing.

Do you think it was because of the amount of military people we used in Desert Storm as compared to the others?

Or was it because the conflict did not set too well with our values and morals to the point where we called returning veterans baby killers?

We Americans must admit we are a somewhat fickle bunch.

We support short wars where we win, and at the same time, tell those who served their country they did not do a good job.

I guess being a hero depends on what war or skirmish the military was involved with and the amount of television coverage given it.

We all know television was a factor in the expression of distaste towards the Vietnam conflict and was a part of the disappointment of the Korean conflict as well.

What I can't figure out is that

we are honoring people for doing their job but at the same time still carrying the guilt of all of the other conflicts our military was involved with over the years.

We still have plenty of ser-

vicemen and women who did the job in those other wars, but they are now relegated to marching one day a year in a parade that honors those who gave their lives.

We should honor all who served,

no matter what the conflict, what the skirmish, what the action, and what the war.

Then we can say we are at peace with ourselves and not have the guilt.

## Dr. Steven Hufford Announces the Grand Opening!

of

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# Reg Sharkey's Northern Journal

## Eagles they are

The eagles of the Pickerel Lake area in Emmet County have been successful, so far, in producing one eaglet.

Moving from last years nesting site on the proposed condo, golf course and inland marina complex on the Pickerel Lake Channel, they are back to an unsuccessful nest two years ago in a nearby swamp. Too much human activity doomed that venture.

I am thankful that they have moved from the development area. But there is a potential disaster at their present aerial nursery.

The large nest, enlarged in late winter by the baldy pair, is taking on a mass that will tax the strength of the dead aspen (popple). A combination of rotting wood and a wind storm could topple the nest and the birds would go elsewhere, leaving the area and we would be poorer for it.

Eagles seem to be fighting an uphill battle in the face of encroaching people and development.

Not only are they subject to the tantrums of nature, but knowingly, or ignorantly, the human animal hinders the welfare of these majestic birds. Some people aren't satisfied unless they get a ringside seat at nesting sites, causing stress and interruption of feeding activities.

And pesticides that find their way into the food chain via fish are

another factor. Runoff from nearby picture-perfect lawns, treated for insect infestation and weeds, contribute to contaminates ingested by fish. DDT was a prime example of this factor some years ago.

In a matter of a few weeks that one lone eagle will probably be banded by a team of downstate banders.

Then a few days later that eaglet will try his wings and push off into the wild blue yonder. This is a crucial period. The young eaglet must be taught how to fish, live or dead, and how to scavenge dead animals.

It seems every year dead eaglets are recovered. And autopsies by learned people never seem to come up with anything positive why the eaglets die. I say that starvation is a factor to be considered.

Well, anyhow, let's hope that we humans do everything possible to see that these majestic birds have a chance at survival, especially in this area of Michigan.

We don't need more people and the ensuing development threatening one of our priceless assets.

Eagles should be preserved to be shared by everyone, rich or poor.

It is our heritage from the natural world.



From a perch high in a tree, the mother and father eagle look over the territory making sure their son or daughter is safe from strangers. The nest is located deep in the woods away from prying eyes of visitors according to Reg Sharkey. Sitting in the nest, just visible is the baby eagle.

### In service

Navy Airman Apprentice Thomas E. Gillespie, son of Earl C. Gillespie of 2530 Grove St., Boyne Falls, MI, recently returned from deployment to the Middle East in support of Operation Desert Storm while serving with Attack Squadron-75, Naval Air Station Oceana, Virginia Beach, VA.

### Charlevoix County Commission minutes

#### SYNOPSIS

The Charlevoix County Board of Commissioners met in regular sessions on the above dates in Charlevoix.

Business conducted included: May 8, 1991; an update on Thumb Lake; authorizing the Bergmann Center Contract; resolution adopted included: Road Commission Salary Amendment; Mental Health Payment; Purchase of Delinquent Taxes; May 22, 1991: the Annual Report for District Health Department No. 3 was presented; Solid Waste Plan Amendments were accepted and a resolution commending Charlevoix County Law Enforcement for their job performance.

Copies of the complete minutes of the Board are on file in the office of the County Clerk and are available for public inspection during regular business hours.

### Clinics to be held at EJ Health Center

The East Jordan Family Health Center's blood pressure clinic will be held on Tuesday, July 2, 1991 from 1-2 p.m. in the Community

Room on the lower level of the center. This service is free to the public as a community service. The bi-monthly cholesterol

testing clinic at the East Jordan Family Health Center will be held on Tuesday, July 9, 1991 and Tuesday, July 23, 1991 from 1-2

# Public Notices

**MORTGAGE SALE.** Default having been made in the terms and conditions of a certain mortgage made by ROY A. KAPS, a single man, SHARON M. RAO, WILLIAM N. RAO and JOYCE A. RAO, husband and wife, KENNETH M. BARR and SUSAN M. BARR, husband and wife, EARL F. KAPS and ELIZABETH KAPS, husband and wife, to First Savings and Loan Association of Saginaw, Michigan, now known as Great Lakes Bancorp, A Federal Savings Bank, organized under the Home Owners' Loan Act of 1933, of the United States of America, as amended, Mortgagee, dated the 28th day of January, 1981, and recorded in the office of the Register of Deeds for the County of Charlevoix, and State of Michigan, on the 30th day of January, 1981, in Liber 182 of Charlevoix County Records, at Page 277, which said mortgage indebtedness was on or about the 15th day of October, 1982, assumed by ALLEN BUCHINGER, a single man, and GENEVIEVE KAPPLER, a single woman, as recorded on the 3rd day of November, 1982, in Liber 272 of Charlevoix County Records, at Page 627, on which mortgage there is claimed to be due, at the date of this notice, for principal and interest, the sum of Forty-eight Thousand Six Hundred Sixty-Four and 63/100 (\$48,664.63) Dollars, Plus an Escrow Deficit of Eight Hundred Fifty-Six and 01/100 (\$856.01) Dollars, Plus Deferred Late Charges of Thirty-Seven and 07/100 (\$37.07) 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 the 17th day of July, 1991, at ten o'clock in the fore noon, Local Time, said mortgage will be foreclosed by a sale at public auction, to the highest bidder, at the front lobby entrance to the Charlevoix County Building, in the City of Charlevoix, Charlevoix County, 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 four and 500/1000 (4.500) per cent 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. Said premises are situated in the Township of Melrose, County of Charlevoix, State of Michigan and described as:

Lot 126, Plat of Springbrook Hills No. 2-

During the six (6) months immediately following the sale, the property may be redeemed. If it is determined at the time of sale that the property is abandoned, the redemption period will become one(1) month.

Dated at Ann Arbor, Michigan May 21, 1991.

First Publication: June 5, 1991

Laura A. Cassell  
LEGAL DEPARTMENT  
Great Lakes Bancorp  
One Great Lakes Plaza  
P.O. Box 8900  
Ann Arbor, Michigan 48107-8900  
313 769-8300

June 5, 12, 19, 26

dated July 17, 1989, and recorded on August 14, 1989 in Liber 210, on page 912, Charlevoix County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Thirty-Three Thousand Seven Hundred Nineteen and 25/100 Dollars (\$33,719.25), including interest at 8.5 percent per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the Main Lobby of the County Court House in Charlevoix, Michigan, at eleven o'clock a.m. on June 28, 1991.

Said premises are situated in the City of East Jordan, Charlevoix County, Michigan, and are described as: Lot 8, Block 5, Village of South Lake, now City of East Jordan, Michigan, per recorded plat thereof.

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with 1949CL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: May 15, 1991

Cited Mortgage Corporation  
Assignee of Mortgage

Shapiro & Alt, Attorneys  
700 E. Big Beaver Road, Suite E  
Troy, Michigan 48063 (313)6891805  
May 15, 22, 29, June 5, 12

**NOTICE OF MORTGAGE FORECLOSURE SALE**

Pursuant to and by virtue of a Judgment entered by the Circuit Court for the County of Charlevoix, State of Michigan, on the 22nd day of April, 1991, in a certain cause therein pending, File No. C90-296-14 CH, wherein GRACE M. SKELTON, Plaintiff, and WILLIAM S. SIEGMUND, Defendant.

**NOTICE IS HEREBY GIVEN** that I shall sell, at public sale, to the highest bidder, in the lobby of the main entrance on the East Side of the County Court House in the City of Charlevoix, (that being the place of holding the Circuit Court for said County), on the 12th day of July, 1991, at 10:30 A.M. in the forenoon, the following described property: All those certain pieces or parcels of land situated in the Township of Chandler, County of Charlevoix, and State of Michigan, described as:

Commencing at the Southeast corner of Northeast Quarter of Northwest Quarter, Section 19; thence West 16 rods; thence North 50 rods; thence East 16 rods; thence South 50 rods to commencement, together with ingress and egress to Purchasers, their heirs and assigns in a right of way 2 rods wide along East line of West 1/4 of Northwest 1/4 and South line of said Northeast 1/4 of Northwest 1/4, Section 19 to connect the premises conveyed with the public highway running through said West 1/4 of Northwest 1/4 of Section 19, Township 33 North, Range 4 West.

as described in said Judgment of the Circuit Court.

Dated: May 22, 1991

Jane E. Brannon  
Charlevoix County Clerk  
Charlevoix, MI 49720  
May 29, June 5, 12, 19, 26 July 3

## Boat capsizing claims the most lives

West Michigan recorded 36 percent of state boat accidents, while the 31-county region had 32 percent of the registered boats.

According to AAA Michigan, 166 boats accidents were reported in West Michigan waters. Seven people were killed in seven fatal accidents and 97 were hurt in 79 injury accidents. The remaining 80 accidents involved property damage. The figures are from 1989, the latest statistics available.

Statewide, 35 people were killed in 32 fatal accidents and 246 were hurt in 197 injury accidents. The total accident tally was 465.

"Capsizing vessels and falls overboard remain the most common factors responsible for boating fatalities," said Robert V. Cullen, AAA Michigan Community Safety Services Manager. "That's why it's imperative to wear personal flotation devices."

For example, personal flotation devices were properly used in less than half of all reported accidents.

Boaters also need to remain attentive to other vessels and poten-

tial hazards when out for a cruise, Cullen said.

"Most collisions occur in calm waters during clear weather with light winds and good visibility," he said. "Boaters need to stay alert. Remember exposure to several hours worth of sun, glare, waves and wind can double a person's reaction time."

To counteract this, Cullen recommends a break every couple of hours by returning to shore for a swim, hike or snack.

"Alcohol also impairs a person's judgement, balance, vision and reaction time, so don't mix drinking with boating," he said.

Boaters also should heed their vessel's load restrictions, keep a close eye on the weather, follow safety procedures when fueling and inform someone on shore about the cruise itinerary and expected time of return.

Skippers can learn the nautical "rules of the road" by attending education courses offered by the U.S. Coast Guard, Power Squadron and county sheriff's departments. The courses generally cover elementary seamanship, boat handling, state and local rules, navigation and other fundamentals.

## Scores

Floyd Akread Boyne City Men's Golf League Week of 6-5-91	
A. Van Dusen	40 1/2
D. Toffolo	39
D. Clark	
B. D'Aigle	38 1/2
R. Janisse	
L. Kowalske	
M. Laurie	38
T. VanAlstine	
T. Nowakowski	37
H. Ahlborn	
M. Case	37
T. Penny	
R. Renaud	36
H. Watson	
M. Cummings	36
J. Goebels	
R. Looze	35 1/2
D. Shay	
K. Mueller	34
J. Falot	
M. Ameel	34
B. Starbuck	
V. Ayers	34
E. Robinson	
J. Wright	32
B. Higgins	
S. Sanders	28
D. Hewitt	
R. Grogan	27
A. Kapanowski	
B. Bobowski	27
D. Farrand	
J. Bunting	26 1/2
D. Kleinachrodt	
J. Stackus	26 1/2
A. Barden	
J. Clark	26 1/2
N. Weeks	
C. Pollock	25 1/2
D. Lindley	
D. Peck	25 1/2
R. Towne	
J. McDonald	25
J. Hodge	

### Bauer Financial Reports, Inc., Coral Gables, Florida is pleased to award its five-star rating to

## First State Bank of Charlevoix

### Boyne City, Charlevoix, and Beaver Island

Your locally owned and controlled independent bank

five-stars is the highest rating we award and indicates that this institution is one of the safest, credit-worthy banks in the United States.

Awarded March 1991

Paul A. Bauer, President

Member F.D.I.C.



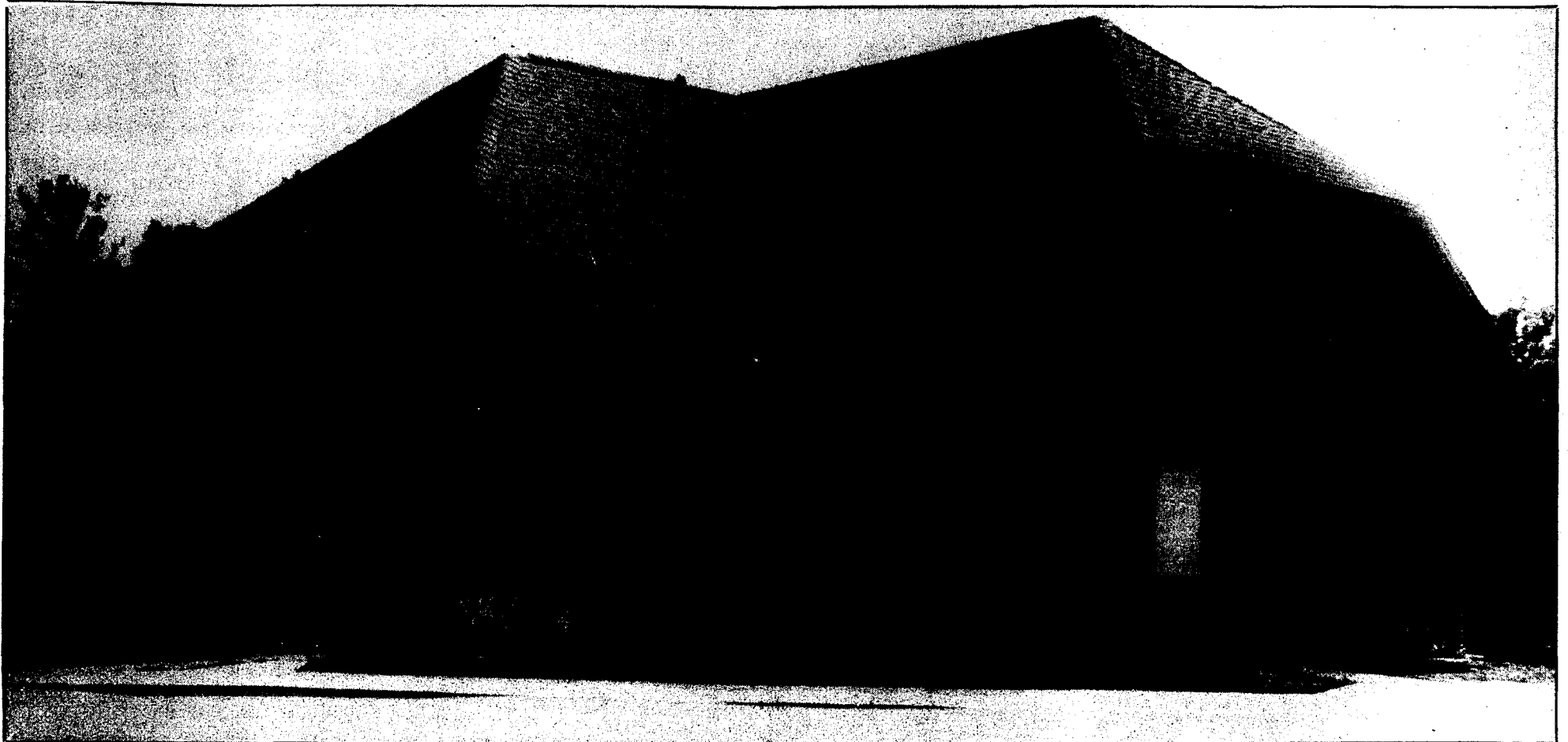
# Attention -- East Jordan

The entire community is invited to our

# GRAND OPENING

Thursday, June 13th at 9:00 a.m.

Join us for the ribbon cutting!



Come in and see our newest office located on the corner of M-66 and Water Street.

Charlevoix County State Bank is proud to open an East Jordan Branch to serve this growing area of Charlevoix County!

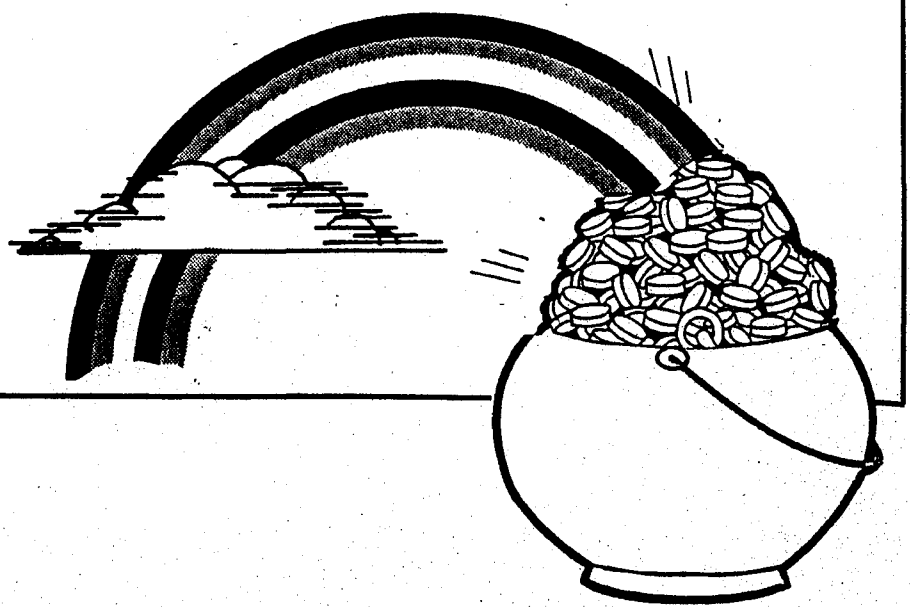
Meet our Branch Manager, Kathleen Meggison and the rest of the staff.

You'll find our bank is a friendly, safe, secure bank for all of your banking needs.

## Win some great prizes!

Just take a guess on how many pennies are in our Pot 'o Gold and win a East Jordan shopping spree!

Free gifts for everyone!



### CHARLEVOIX COUNTY STATE BANK

Member F.D.I.C.



Downtown Charlevoix 547-6506

M-66, Charlevoix 547-6061

Ellsworth 588-7421

Eastport 599-2722

East Jordan 536-7979





SECTION(S)

MISSING