

# Charlevoix County Press

Successor to the Boyne Citizen  
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for over 110 years

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March 3rd - 9th, 1993

Still only 35¢

## Boyne City to spend \$4.8 million in 1993-94

Boyne City Manager Randy Frykberg had some good news for the city commissioners and the residents of the community, the millage rate for the city for the next fiscal year will be slightly reduced.

But the bad news is the city is again presenting an austere budget to the community in keeping with a message nationwide that government at all levels must change. Frykberg said the city "Will not continue with business as usual" as he presented the culmination of several months of work by city department heads to the city commissioners the proposed budget for 1993-94.

This next fiscal year, which starts May 1, the city will be receiving on the revenue side about \$4,189,875 if you include all of the funds the city uses in accounting for the money. They will be spending almost the same amount, \$4,182,031 as they spend the monies on streets, water and sewer and other sections of the proposed budget.

City commissioners will be going over the budget for the next few weeks as they review each department and the proposed spending. Specifically, the general fund will be spending about \$2,109,887 or 44.1 percent of the money collected from taxes, transfers and other income areas. The next largest expenditure is the local and major street funds which will

be getting about 13.4 percent of the total expenditure or \$643,147. Water and wastewater will be getting about 22.7 percent of the revenues of the city including debt retirement while the motor pool will have \$194,900 or 4.1 percent of the expenditures.

The Capital Improvement Fund will see \$557,000 in spending, with all of it coming from a Housing Urban Development Grant. Other funds like the Library and the City Hall Debt Retirement and Street Debt retirement funds will be about 4.3 percent of the allocation of the city revenues.

The city expects to do a lot of work for the expenditures including street replacement and resurfacing sewer and storm sewer installation and more new water mains as the city continues to upgrade the infrastructure.

Frykberg told the commissioners, "The direction shown by the choices made for spending valuable tax dollars in this budget indicate clearly that we have chosen to maintain and carefully upgrade the things we treasure about the city without mortgaging our children's future...They will not be burdened tomorrow by our decisions today."

He finished the presentation of the budget to the commissioners by adding "City officials will take every opportunity to provide citizens the best services at the least cost."

In a related action, Frykberg noted the next few days will have a direct bearing on the direction the city will have to take in the future as the State Legislature is trying to work out a compromise which would reduce or change the way taxes are generated on the local and state level.

He urged the residents of the city to send letters to the politicians telling them to make a decision as the increases in assessments are causing great hardships. He said the city listened last week to two tax reduction proposals and feel the legislative proposal is probably the best although he said there will be a few compromises made between the two proposals which have been offered.

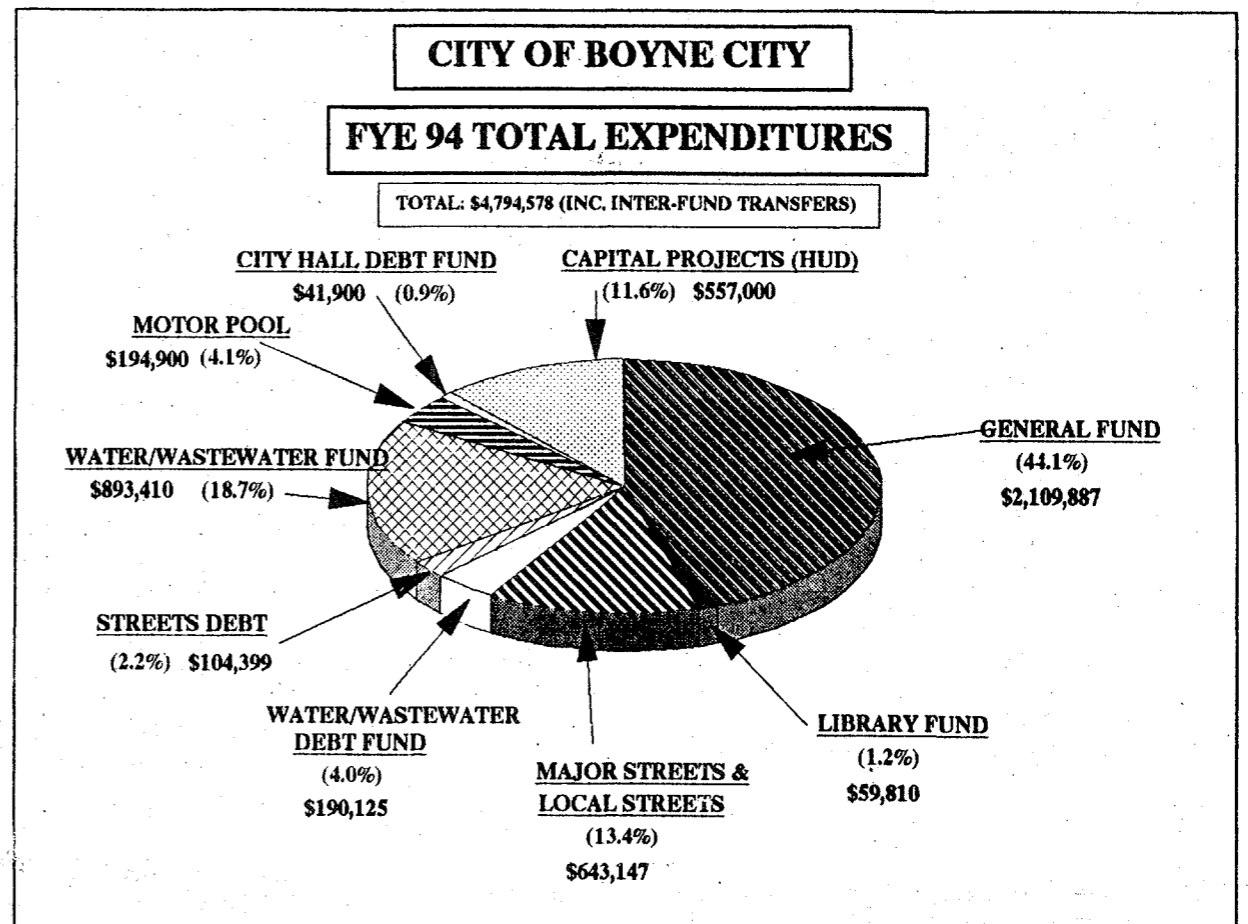
Commissioner Bill Grimm made a motion to have the city support the legislative proposal and send the resolution down to our elected officials. Grimm urged residents to send a letter to the legislature showing a copy of their assessment and asking them what they intend to do about the outrageous increases being seen in the northern part of the state. Grimm said it is really a matter of the North against the South, saying one area of revenue the city expected from gas taxes was pulled and sent to the Detroit area. The city has had to hold a

proposed project up because the money expected will not come through to pay for the rebuilding of Lakeshore Drive.

In other matters, Mike Banfield

from the Water Department, asked those on the "Drip List" to continue to let the water run as the city had several frozen water lines they had to thaw out last

week. Along with that, he suggested residents do not plow over water and sewer lines as that allows the frost to go deeper into the ground.



This shows how the money in Boyne City is earned through taxes, grants and other revenues of the city.

## Endowments of \$140,000 funding scholarships

Two new permanent endowments totaling \$140,000 have been established with the Charlevoix County Community Foundation. Income generated from the endowments will be used

to fund scholarships and other charitable activities in the community.

The Malpass Foundation granted \$100,000 to the local community foundation to set up a

scholarship trust in the name of the East Jordan Rotary Club. The permanent trust is a tribute to the late William E. Malpass, former CEO of the East Jordan Iron Works and an active Rotarian until his death in 1992. One of the scholarships funded through the Rotary trust will be named in honor of Mr. Malpass. According to William Lorne, Secretary of the Malpass Foundation, the scholarship endowment is an expression of Mr. Malpass' lifelong interest in East Jordan's young people, and a fulfillment of his dream to advance their educational opportunities.

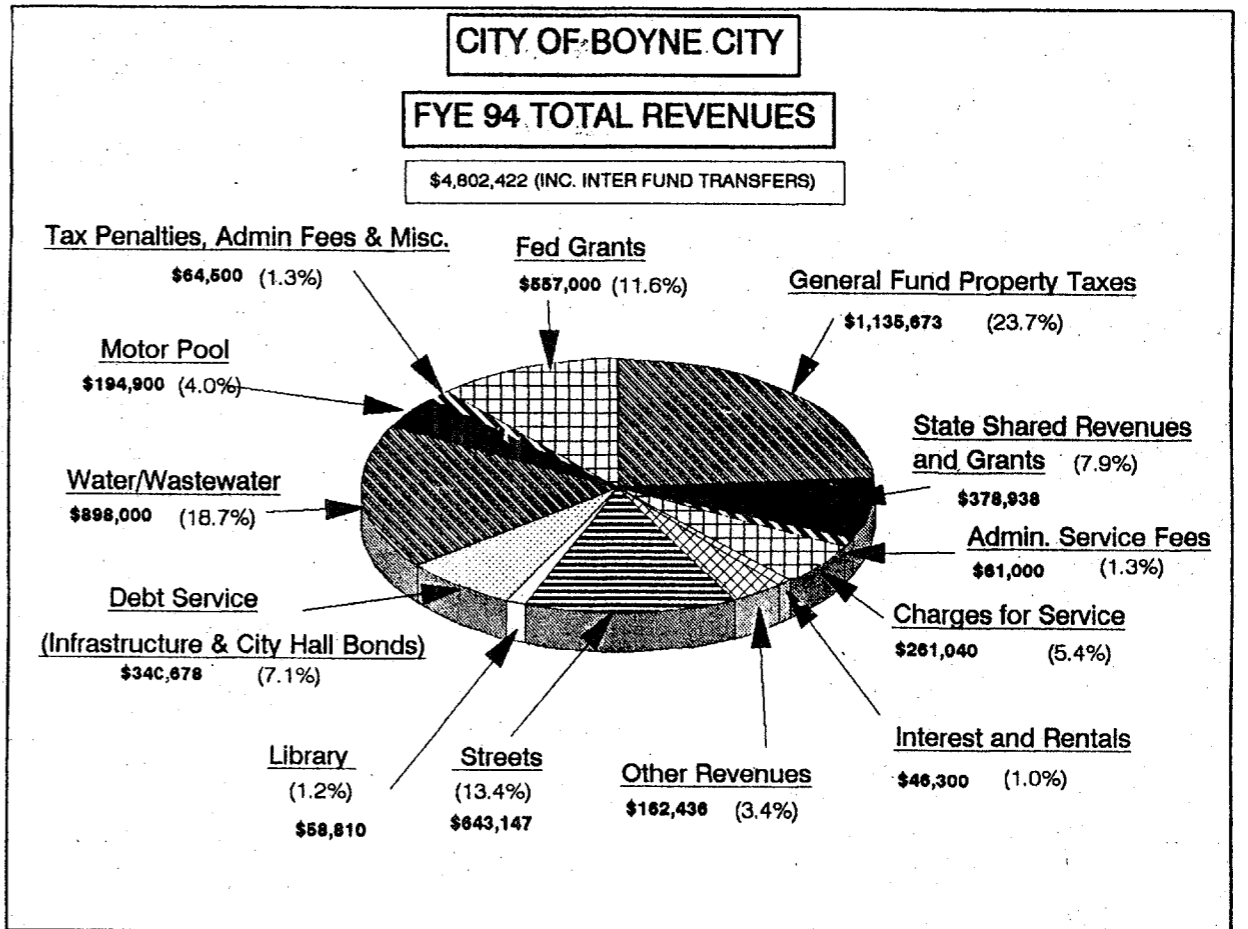
Making good on its promise to match local donations to the Charlevoix County Community Foundation, the Frey Foundation of Grand Rapids responded to the Malpass' contribution with a \$40,000 gift to build a permanent endowment within the local organization.

"This is a significant commitment from the Frey Foundation," explains Scott Beatty, president of the community foundation. "The larger our permanent endowment, the more we are able to grant back to local programs." Projects eligible for community foundation funds are those that promote and support education, community development, the arts and culture, health, social services, and civic affairs in Charlevoix County. Beatty says trustees of the local foundation expect to begin making grants some time later this year.

So that the first East Jordan Rotary Club Scholarships could be awarded this spring, the Malpass Foundation donated an additional \$3,300 to the scholarship fund. Subsequent to 1993, interest earned on the \$100,000 endowment will provide an income pool.

Any student in the East Jordan School District is eligible to apply for a scholarship from the fund. A committee will review applications and select scholarship recipients based on academic performance.

See Foundation/Page 8



While this shows how the money will be used as the city is spending almost as much as it gets in revenues.



Boyne City firemen showed off to city commissioners and other guests their newest donation made through Western Shows the firemen have had over the past few years. The pick-up was purchased from proceeds from the Country and other guests their newest donation made through Western Shows the firemen have had over the past few years.

## News Briefs

Boyne City Little League sign-ups will be held for the next two Saturdays, March 6 and March 13, between the hours of 10 a.m. and 12 noon. The sign-up will be held at the Boyne City Hall Auditorium for boys and girls between the ages of 6 to 18 as of August, 1993. The league officials are trying to set up a minor league for girls between the ages of 8 and 9. Parents should come to sign up their children and there is a cost of \$10 per child or \$15 per family. Major League tryouts will be held Saturday, March 27th at the Boyne City High School Gym between 9 a.m. and 1 p.m.

Boyne City Downtown Support Group has started an "Adopt a Plot" plan for those interested in starting and maintaining a flower patch around the trees which are planted downtown. For more information, call the Chamber of Commerce at 582-6222.

State Representative Bev Bodem will be holding office hours in Boyne City at the Boyne City Hall every third Friday of the month between 11 a.m. and 1:30 p.m. The first time will start March 20th.

Be sure to get your ticket to the newest production of the East Jordan Thespians as they present, "The Sound of Music" at the East Jordan High School March 12-13, 14 and March 20-21. Tickets are available by calling for reservations at 536-2250 between 1 and 4 p.m. or 5 to 7 p.m.

Boyne City High School cheerleaders finished in third place in the regionals held last weekend at East Jordan High School beating out East Jordan and almost qualifying for the state finals. The regionals consisted of all schools in northern Michigan.

# Obituaries

## MARGARET M. FRANTZ

Margaret M. Frantz, 89, of Boyne City, died Feb. 22, 1993, at Grandvue Medical Care Facility in East Jordan.

Funeral will be 1 p.m. Wednesday, Feb. 24 at the Free Methodist Church in Boyne City. The Rev. Lane Eddy officiated. A burial service was held Friday, Feb. 26, at Grand Lawn Cemetery in Redford, Mich.

She was born Feb. 6, 1904, in Medina, Ontario, Canada, the daughter of William and Mary (Beattie) Morrison. She moved to Detroit as a young woman and married Clifford Frantz on June 7, 1930, in Detroit.

Mrs. Frantz worked for Chrysler Corp. during World War II in the bomber manufacturing department.

She moved to Boyne City 20 years ago where she has resided since.

Survivors include her husband, Clifford of Boyne City, and several nieces and nephews. She was preceded in death by one sister and five brothers.

Memorial contributions may be made to the Free Methodist Church.

Arrangements were handled by the Stackus Funeral Home in Boyne City.

## RUBY A. HURLBERT

Ruby A. Hurlbert, 80, of East Jordan, died Feb. 22, 1993, at Grandvue Medical Care Facility in East Jordan.

She was born Dec. 15, 1912, in Cambridge, England, the daughter of Harry and Alice M. (Hart) Brown. While she lived in England, she worked part time as a midwife and housekeeper as well as held other positions. During the war, she survived the bombing of her hometown. One of her brothers was killed in that bombing raid.

She loved to play bingo and enjoyed gardening, flowers and being with her friends.

On Aug. 24, 1945, she married

Lester C. Hurlbert in Hitchin, England. Mr. Hurlbert was serving in England during World War II. They were married for 48 years, and Mr. Hurlbert survives.

Also surviving are nieces and nephews in England; and friends in East Jordan. She was preceded in death by five brothers, Fred, Art, Bill, Stanley and Harry Brown, and one sister, Lizzie Coxall, all of England.

Memorial contributions may be made to the charity of choice.

A graveside service will be held in the spring at Sunset Hill Cemetery, East Jordan.

## STUART A. HAYDEN

Stuart A. Hayden, 59, of Eveline Township, East Jordan, died Feb. 27, 1993, at Boulder Park Terrace Health Care Facility in Charlevoix.

Funeral was held Tuesday, March 2, at the Paullin Funeral Home in East Jordan with pastor Dick Vonesh officiating. Interment was in Eveline Township Cemetery.

He was born July 8, 1933, in Eveline Township, the son of Samuel A. and Mildred (Gabrielson) Hayden. He moved with his family to Dearborn Heights. He graduated from Wayne State University in 1959 with a bachelor's degree in personnel management and labor relations.

He also attended the insurance institute at Michigan State University from 1967-69. Mr. Hayden had been employed in the insurance industry in the management and administration department with emphasis in claims investigation.

He was a member of the

Honorable Order of the Blue Goose, international region vice president of Michigan Adjusters Association, and former president of Grand Rapids Claims Managers Council. He was also a member of the Elks Club.

Mr. Hayden was a veteran serving during the Korean War.

He enjoyed golf, boating and photography.

On Nov. 29, 1969, he married Vivian Ayooubi Khalidi in East Lansing. She preceded him in death in May 1984.

Survivors include one sister, Mrs. Emil (Betty) Raulin of Torrance, Calif.; two brothers and sisters-in-law, Don and Hope Hayden of Eveline Township, and Bill and Jean Hayden of Akron, N.Y.; 14 nieces and nephews.

The family suggests memorial contributions be made to the East Jordan Evangelical Church Building Fund. Envelopes for memorial contributions are available at the Paullin Funeral Home in East Jordan.

## JANET M. BARBER

Janet M. Barber, 87, of East Jordan, died Feb. 28, 1993, at Grandvue Medical Care Facility in East Jordan.

Funeral was held Tuesday, March 2, at the Hastings Funeral Home in Ellsworth with the Rev. Merlin K. Delo of the East Jordan United Methodist Church officiating. Interment will be in Southern Cemetery, Central Lake.

Mrs. Barber was born Oct. 8, 1905, in East Jordan, the daughter of Duncan and Bertha (Washburn) McMillin.

She married Wilmer Barber on June 20, 1925, in Detroit where they made their home. They moved to East Jordan in 1965 and were active in the East Jordan Senior Citizens and Senior Citizens' Travel Club.

Mrs. Barber was a member of St. James United Methodist Church in Detroit and was active in the United Methodist women's circle. She served as president of the Hubert Elementary School P.T.A., was a Girl Scout leader for many years, and volunteered as a nurse's aide. She was employed at National Bank of Detroit for many years and operated a cake decorating business from her home.

Survivors include her husband; two sons, Coyle of Heber Springs, Ark., and Wilmer (Bill) of Sterling Heights; two daughters, Mrs. David (Merla) Goodnough of Leonard, and Mrs. George (Cheryl) Moilanen of Milford; 17 grandchildren, 21 great-grandchildren, a great-great-grandson, and several nieces and nephews.

Family suggests memorials be made to Grandvue Medical Care Facility in East Jordan.

## ETTA A. SULLIVAN

Etta A. Sullivan, 96, of Wolverine, died Feb. 26, 1993, at McReynolds Hall in Gaylord.

Funeral was held Monday, March 1, at Lintz Funeral Home, Indian River. Pastor Steven Brown officiated, assisted by pastor Gary Bondarenko. Burial will be in Silver Lake Cemetery, Wolverine.

She was born May 28, 1896, in Cheboygan County, the daughter of Alfred and Laura (Balch) Woods. She attended Haackwood School in Wolverine.

On Jan. 10, 1914, she married James E. Sullivan in Wolverine where the couple made their home.

Mrs. Sullivan had been a resident of McReynolds Hall since 1987.

She was a member of the Wolverine Free Methodist Church.

Survivors include three daughters, Mrs. Pearl Zissler of Marlboro, Md., Etta Gibson of Vanderbilt, and Mrs. Esther Lockman of Boyne Falls; seven grandchildren; 30 great-grandchildren; 34 great-great-grandchildren; one brother, Floyd Woods of Wolverine; two sisters, Mrs. Gertrude Hungerford of Afton, and Mrs. Elzora Baumgardner of Gaylord; and several nieces and nephews.

Memorial contributions may be made to the Northern Lights Christian Fellowship Church in Vanderbilt. Envelopes for memorial contributions are available at the Lintz Funeral Home, Indian River.

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# Area Citizen Bee set for Thursday

An anticipated 21 high school students representing seven area schools will gather at the Petoskey High School Auditorium to participate in the Charlevoix area Citizen Bee competition, Thursday, March 4, 1993 at 1 p.m.

The competing students will represent the following schools: Escanaba, Manistique, McBain Rural, Pellston, Pickford, and Boyne Falls. The students were selected through competitions at each of the individual schools and the top three students from each school are participating in the regional event.

The Citizen Bee, patterned after a spelling bee and sponsored by the Close Up Foundation in Washington, D.C., will place the students in several rounds of written and oral questions. Students will be awarded points for correct answers and the students with the greatest number of points will be declared the winner. The questions will be on U.S. history, geography, economics, U.S. government, and current events, and will be derived from a study guide prepared by Close Up.

The Charlevoix event is being

coordinated by Kathy Martinchek of the Charlevoix-Emmet Intermediate School District.

The Citizen Bee in Michigan is being sponsored by Consumer Power Foundation, *The Detroit News*, Eastern Michigan University, the Gerald R. Ford Museum, Lansing Community College, Macomb Community College, ad Meijer, Inc. On the national level, sponsors include KPMG Peat Marwick and Kraft General Foods.

The students will compete for savings bonds of \$500, \$300 and \$200 and the top two students in the regional event will proceed to the state final set for April 28, 1993, in Lansing.

The national final will be held in Washington, D.C., in June 1993 where the state winners will compete for a total of \$48,000 in scholarships provided by the American Honda Foundation.

The Close Up Foundation is the largest government studies program in the nation, and also conducts study-visits to Washington, D.C., for more than 24,000 high school students, teachers and others each year.

# Builders pre-licensing class offered in April

In cooperation with Boyne City Schools, Michigan Builders Institute will offer a 16 hour, two day seminar to prepare people to pass the Michigan state builder's licensing examination. The seminar will be held on Friday and Saturday, April 2 and 3, 1993 from 8 a.m. to 5 p.m. at Porter Creek School in Advance, 00984 N. Advance Rd.

This course is designed for those who want to subcontract the building of their own home, people in the building trades who are now working without a license who want to work legally, and real estate investors. The cost of the seminar is \$120 per person and includes all materials including a manual, law book and sample test

questions.

Pre-registration is required no later than Wednesday, March 31, 1993 to Boyne City Community Education. Those interested should call the school at 616-582-6765 to register during office hours.

The course instructor is a licensed builder with extensive experience teaching builder's pre-licensing classes. He is able to answer questions related to all facets of home building. Michigan Builders Institute teaches in 68 schools throughout lower Michigan. For a free brochure and more information about the classes, call Michigan Builders Institute at 313-651-2771.

# Grass River ends season with stars, skis and snowshoes

Astronomy and nocturnal wildlife will be the topic of Grass River's "Evening Star Tour" on Sunday, March 7 at 7:00 p.m. This unique event is another in a series of successful activities that have been held this winter at the Antrim County preserve. Bring your own cross country skis, but if you would like to try snowshoes, Grass River will provide them as part of the class fee.

Doug Burns, Naturalist and Astronomy Instructor, will head up the nightfall tour to view the season's constellations and to look and listen for nocturnal wildlife. This unusual night exploration into the diverse habitats of Grass River's 1100 acre site should

provide one of the more memorable experiences of the winter program.

The next and last activity planned for this winter will be Angie Willis' "Farewell to Winter" cross country ski hike on Sunday, March 21 at 2:00 p.m. This tour will cover the trails and boardwalks looking for sightings and signs of emerging wildlife.

Reservations are required for all events; please call 616-533-8314 for reservations as well as for information regarding the activities. Fees are \$5 per person and \$15 per family for each event. Ski rental is available at nearby Schuss/Shanty Creek resorts.

# Neighbors

WITH NANCY NORTHUP  
582-9174

Sally and Andy Kaza of Flint were here on Saturday visiting her father Everett Sayles.

Nancy and Don Rennick and daughters Carla and Eva of Big Rapids were here over the weekend to share an early birthday celebration with her mother, Adell Hibbard, for her birthday of March 2nd.

80 members of the Christ Lutheran Church attended a fellowship supper of delicious fish. In observance of the Lenten season, anyone is welcome to come each Wednesday night for a 6 o'clock soup supper, followed by a 7 o'clock service, which will include the film "JESUS."

Dale and Ann Hutzler have returned from spending the week in Grand Rapids, getting acquainted with their granddaughter Kelly Elizabeth, daughter of their daughter Lisa and Tom Garringer. Their son Kyle Garringer also enjoyed having his Grandma Hutzler there for a couple of weeks.

Metra Yerrick and her son Taylor of Lansing spent a long weekend here with their grandparents and great-grandparents Al and Margaret Compton.

Cherie Garvin and children Chris, Brent, and Jodi of Traverse City spent Sunday here with her parents Shirley and Bob Mathers. Myrtle Bricker enjoyed a

Friday night supper at the home of Robbie Bricker.

Mike and Danny Falsetto of Clare spent the weekend here with their grandparents Jay and Maxine Green.

Area friends attended the Memorial Service held for Mrs. Clifford (Margaret) Frantz held at the Free Methodist Church on Wednesday. Mrs. Frantz died the first of last week at Grandvue. Light refreshments followed the service. The Rev. Lane Eddy drove Mr. Frantz to Redford on Friday for the burial service at the Grand Lawn Cemetery. Also, a memorial service for Mrs. Frantz was scheduled to be held at Grandvue sometime this week.

Sorry for such a short column this week. In all the years I've been doing this, I've never hit such a majority of busy signals and answering services as I did this weekend.

Senior bingo scores for February 25th were: Regular-June Habasco. Special-Dorothy Hayden. Regular (Subway Prize)-Marie Zoberski. Special-Frances Brewer. Regular-June Graham and Bertha Capelin. Regular (Glen's Prize)-Elinor Dubin. Special-Dorothy Hosteter. Regular (Huff's)-Mary Towne. Overall-Dorothy Hosteter. Games were called by Lyle Blanchan.

# New arrival

David and Lisa-Hutzler Garringer of Grand Rapids welcomed the arrival of their second child, a daughter, Kelly Elizabeth, on February 21, 1993. She weighed in at 8 pounds and 12 ounces and measured 21 inches in

length. Kelly Elizabeth has a brother Kyle, age 22 months. Grandparents are the Dale (Ann) Huttlers of Boyne City and the Jack (Willa) Garringers of Petoskey.

# EJ Bridge tournament

After six months of play the lead in the East Jordan Bridge Tournament has changed. The new first place team of Evelyn Gidley and Mary Glenna Malpass is ahead of second place Jean Peters and Betty Rison by 5,510 points - with scores of 34,220 to 28,710. Third place Edna Nielsen and Phyllis Malpass came in with 27,040.

The rest of the top ten include: 4) Ruth Bell and Phoebe Watson, 26,840; 5) Muriel Ahlborn and Jan Bulrud, 25,800; 6) Cyg Riley and Marge Smith, 23,930; 7) Martha Matthews and Katie Sowers, 23,440; 8) Ann Hite and Jean Muha, 23,330; 9) Shirley Olson and Esther Porter, 21,710; and 10) Linda Poole and Pat Ruhlman, 21,530.

The tournament will conclude at the end of April. The top three teams will receive modest cash prizes and the rest of the money collected from the players will be

distributed among local non-profit and civic organizations. Those who would like to be considered should contact Jean Pardee at 536-2616.

The tournament is open to all interested players, and those wishing to join for next year may contact Hope Tyrrell (536-2417) for further information.

## BINGO

### TUESDAY

American Legion Post No. 228, every Tuesday at 6:30 p.m., 302 S. Lake St., Boyne City

### SUNDAY

Fraternal Order of Eagles BINGO Sundays 6 P.M. Eagles Hall 106 River Boyne City

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# Opinions

## Do something

Recently, we read a letter from a disappointed taxpayer complaining about his assessment which was increased almost 50 percent.

What he suggested in the letter was the rules of assessing which according to him are all wrong.

He said assessments should be based on land use, and not on "Speculative values". We tend to agree with him as it seems the assessors are using the perceived worth of a piece of property, and then saying it is worth so much more.

What the assessors seem to mean, to us at least, is the perception of worth is based only on what the assessor thinks the property should be worth. Not necessarily the true worth of the property as it is on the market today.

Some people purchased their property back in the forties when it only cost them about \$500 or so an acre. Today, according to the assessors, that same piece of property is worth thousands more, just because other properties in the area have been purchased at a higher amount.

But the perception of all properties which are similar cannot be judged by the same book. For example, some properties have wetlands which according to state law, cannot be developed or used for anything more than a wetland.

To us, that seems a little unfair, as the wetland has caused the property to be less valuable, it can't be developed due to law, but the assessor can't or doesn't take that into his formula for figuring out what a piece of property is worth.

Maybe we are wrong on this, but we also think the "book" assessors use, could be wrong also. There are mitigating circumstances which cause certain properties to be more valuable and others to be less valuable.

The assessor has to visually see each piece of property to determine the worth, based on what the assessor sees. If they have not physically taken a look at the specific piece of property, then they shouldn't be allowed to paint the entire values for all property in the same group the same.

The only recourse is to go in front of the Board of Reviews in the townships and cities. We hope to see almost everybody appear in front of them and flood them with requests for action. If hundreds show up to fight the assessments, and get refused as many of them do, then the person has a chance to appeal to the Tax Tribunal in Lansing.

They are already flooded and have a backlog of several years. It might be good to make that backlog even longer so we can show the legislature what their inaction over the past two years has done.

JFS

## Position Available

We are looking for a typist with computer skills, someone who can type 60-80 words per minute, has good punctuation and grammar skills and has some artistic ability for advertising make-up.

CALL FOR APPOINTMENT

582-6761

Charlevoix  
County Press

P.O. Box A 108 Groveland Boyne City

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

WATER STREET, Boyne City, Michigan.



This view of downtown Boyne City sure looks different when compared to today. It just shows that what was, doesn't stay as is. The view is taken from the corner of Lake Street and Water Street as if you were standing on the corner in front of the Lindsay Agency.

Across the street on the right is the present location of Moore's Hardware, while on the left is the E & M Gas station. Down at the end of the street is a house that remains today, all restored and kept neat and trim.

## Jottings

BY JIM SILBAR

This is a first attempt at teaching an old dog new tricks as we have just installed some new equipment that will hopefully, make us better and faster when it comes to making up the newspaper.

Of course there were all kinds of problems getting this new system up and running, and it still isn't completely ready to go as there are still a tremendous amount of stuff that has to be loaded into the computer system.

It is in that area I find I am not competent. I don't know the second thing about computers. The first thing I do know, and that is how to turn them on and off. But the loading part is where I have had lots of troubles.

I find now that I will have to do everything over again as I did it wrong in the first place.

So if we can't get the paper out to you using all of this new stuff that is supposed to make the work easier and better, then I am making excuses now. I figure it will save me time when you read something that totally doesn't make sense, or is just a bunch of letters and words all tied together. Of course I am used to one or two programs, those that I have been using for several years on another type of computer, but that is too slow, they say, for all of this new stuff and new programs that are on the market today.

As I am not a new person to the world of computers, I am fairly conversant in asking someone else help me make the system do what it is supposed to do.

The only problem is that after they tell me, I have a hard time letting it sink into the brain so I can remember what to do the next time, like when I am alone and get myself lost and confused.

My association with computers goes back a few years to the early seventies. I made a few calls to a firm in Ann Arbor to find out what they could do to help our company and they showed me a complete setup which would do everything except bake bread. While I thought it was all nice and good, the prices they quoted me were somewhere in the area of exotic Italian cars. More than I would ever earn, or save, or even think about buying.

So, like a lot of people, I dreamed, I schemed, I planned, and I hoped I could figure out a way we could afford such a system.

I went and figured out it could pay for itself in the labor saved within a year and a half. Some people think that is good enough reason to purchase, but I couldn't get the gumption to spend the amount of money required, and there was no guarantee it would save all of that labor the people were promising.

Like the amount of paper involved in business today. Just a few years ago, before computers, you just had to make a memo explaining what you wanted done with some employee. Today, it takes about three pieces of paperwork just to get the person's attention. Then it takes several more pieces of paper to tell them what and how you want the thing done.

In the old days, you just walked out to the worker, and explained it all to him or her and they just did it. Almost

always, they did it right, too. Now with all of the "modern" stuff, you have to send a fax. You just can't take a piece of work and show them, you have to fax it to them. Of course there is no way

to know if they will take immediate action on the fax you sent, so you just have to sit and wait for them to fax you back. Sometimes you have to wait a long time for them to get the fax and

then send it back to you. Because of all of that type of stuff, I am starting to long for the "Good Ol' Days".

## LAST DAY OF REGISTRATION SCHOOL ELECTION

NOTICE OF LAST DAY OF REGISTRATION OF THE ELECTORS OF BOYNE CITY PUBLIC SCHOOLS CHARLEVOIX AND ANTRIM COUNTIES, MICHIGAN

TO THE ELECTORS OF THE SCHOOL DISTRICT:

Please Take Notice that the Board of Education of Boyne City Public Schools, Charlevoix and Antrim Counties, Michigan, has called a special election to be held in the school district on Saturday, April 17, 1993.

TAKE NOTICE that the following propositions will be submitted at the special bond election:

### I. BONDING PROPOSITION

Shall Boyne City Public Schools, Charlevoix and Antrim Counties, Michigan, borrow the sum of not to exceed Eleven Million Eight Hundred Fifteen Thousand Dollars (\$11,815,000) and issue its general obligation unlimited tax bonds therefor, for the purpose of:

a. erecting, furnishing and equipping additions to the high school building, to include middle school facilities and additional high school facilities, and partially remodeling and partially re-equipping the high school building, and developing and improving the site;

b. erecting, furnishing and equipping additions to and partially remodeling and partially re-equipping the existing elementary school for lower elementary school purposes (grades K-3), and developing and improving the site; and

c. partially remodeling and partially re-equipping the middle school facility for upper elementary school purposes (grades 4 and 5)?

### II. BONDING PROPOSITION

Shall Boyne City Public Schools, Charlevoix and Antrim Counties, Michigan, borrow the sum of not to exceed Three Million Two Hundred Fifteen Thousand Dollars (\$3,215,000) and issue its general obligation unlimited tax bonds therefor, for the purpose of:

a. erecting, furnishing and equipping an auditorium as an addition to the high school facility and developing and improving the site; and

b. constructing and equipping outdoor physical education and athletic facilities?

THE LAST DAY ON WHICH PERSONS MAY REGISTER WITH THE APPROPRIATE CITY OR TOWNSHIP CLERKS, IN ORDER TO BE ELIGIBLE TO VOTE AT THE SPECIAL ELECTION CALLED TO BE HELD ON SATURDAY, APRIL 17, 1993, IS THURSDAY, MARCH 18, 1993. PERSONS REGISTERING AFTER 5 O'CLOCK IN THE EVENING ON THURSDAY, MARCH 18, 1993, ARE NOT ELIGIBLE TO VOTE AT THE SPECIAL BOND ELECTION.

Persons planning to register with the respective city or township clerks must ascertain the days and hours on which the clerks' offices are open for registration.

This Notice is given by order of the Board of Education of Boyne City Public Schools, Charlevoix and Antrim Counties, Michigan.

Billie R. Reinhardt  
Secretary, Board of Education

# Cooking

WITH BEA SMITH

## ST. PATRICK'S DAY

I had a strange impression of Ireland as I grew up. My father liked to tell stories of the "Old Country" as if he had really been there. So naturally I even believed that I was Irish. Yet, I was told that I had a Scottish accent and I gave St. Patrick credit for the fact that there were no snakes in Ireland.

Actually, my background was much more complicated and no one came from Ireland except one great-grandmother who was Scots-Irish from the North of Ireland. Now, I revel in my father's idea of Ireland with his fun-loving stories and I am one of those "would be" Irish who loves to celebrate St. Patrick's Day.

St. Patrick must have been a very wise man. I understand that he always had to have his portion of garlic, daily. Now we know the value of garlic as a blood thinner and it's other sources of nutrition. In Italy it is common to eat a whole coffee bean after a big meal so that your lover will not be bothered by the garlic. It's also a good idea to chew on that bit of parsley garnish for the same reason. What used to be in the funny papers is now a tradition. Remember Maggie and Jiggs? Jiggs always wanted his corned beef and cabbage and Maggie refused to make it, waving her rolling pin at him, because it smelled up her beautiful house. Jiggs became rich, however Maggie never seemed to make it to the top socially. Jiggs would end up at Dinty Moores for his beloved corn beef and cabbage.

Corned beef is now easy to prepare, we buy it in an airtight bag with seasonings ready to cook, with directions on the package. My friend, Thelma Bentley, invited a few friends to an old fashioned boiled dinner recently. We loved it made this way.

## THELMA'S BOILED DINNER

5 or 6 med. potatoes, peeled and cut into large wedges  
3 to 4 lbs. beef brisket  
5 to 6 carrots, cut as desired  
6 small whole white onions  
1 small rutabaga cut in large chunks  
1 small or medium head of cabbage (8 wedges)  
Cover brisket with water in large kettle. Bring to boil and simmer approximately one hour per pound. Add carrots, potato, begas and onions the last 30 minutes of simmering time. Slice beef across the grain into thin slices, put on a large platter and surrounded with the vegetables.

Mother always served a cruet of vinegar and a bottle of catsup with her boiled dinner. Many times she used fresh pig hocks in place of the corned beef. Thelma served apple pie with her delicious dinner.

If you want just corned beef and cabbage; eliminate all the above vegetables except the cabbage. There is something about the flavor of cabbage cooked this way that is very special. It is easy to see why Jiggs demanded his corned beef and cabbage.

This next recipe goes back about 4 or 5 generations from Ireland by way of Ohio, Beaver Island and Interlochen. It is still a family favorite.

## LEONA'S POTATOES AND BEGAS

Boil equal amounts of peeled potatoes and rutabaga cut into chunks in salted boiling water. Drain well and mash together. Season with salt, pepper and butter. Be sure to serve this with crisp side pork or pork chops. For a real Irish meal.

For a touch of green make a lime pie from a package of lime pie filling with either a graham cracker or chocolate crust.

# Charlevoix Hospital adds technology

The Charlevoix Area Hospital Laboratory has added new technology to their department. This Spectrum Series II equipment now does what it formerly took two pieces of equipment to do.

The equipment will perform over 21 different tests on a single sample, as well as do eight calculations for additional tests. It is used for such tests as cholesterol and blood sugar analysis.

The new equipment is totally computerized and information is

entered by just touching the screen. Results are processed much faster than on the old equipment.

Ralph Corwin, chief laboratory technologist, reports that the \$110,000 equipment is leased at a cost equal to what was being paid for the two pieces of equipment it replaces. "It will add to the efficiency and accuracy of our laboratory," he says.

The hospital's lab currently conducts over 47,000 tests annually.



With just a touch of the finger 21 tests can be run on a single sample with the new equipment in Charlevoix Area Hospital's Laboratory. Here Margaret Nattermann, lab tech, gets ready to run a cholesterol test.

# Filing status may affect tax liability

Married couples have the option of filing a joint return or filing separately. The Michigan Association of CPAs advises you and your spouse to compute your taxes under both methods to determine which one lowers your combined tax liability.

## Married, filing jointly

The lowest tax rates are available to married individuals who elect to file joint returns. This generally translates into a lower tax bill, particularly for couples where only one spouse works or where one spouse earns substantially less than the other.

Married couples filing jointly may also be eligible for some additional tax breaks that are not extended to married individuals filing separately. These include the earned income credit and the child-care credit.

Taxes on Social Security benefits are also effected by filing status, and here again, married individuals filing jointly have the advantage. Joint filers with a combined adjusted gross income (AGI) of \$32,000 or less are not required to pay any taxes on their Social Security benefits. However, married individuals filing separately must pay taxes on Social Security benefits if their joint income exceeds \$25,000. Depending on the excess of income over these base amounts, up to one-half of these benefits could be taxable.

## Married, filing separately

It may be better for a married couple to file separate tax returns if one spouse earns substantially less than the other and has high deductible expenses. By filing separately, such married couples may be able to avoid losing deductions that are based on adjusted gross income. For example, since the medical expense deduction is limited to 7.5 percent of AGI, a married taxpayer with a low AGI and substantial medical bills is

more likely to qualify for the deduction by filing separately than by filing a joint return with his or her spouse.

The same principle applies to miscellaneous itemized deductions. Because there is a 2 percent adjusted gross income limitation, couples may benefit by filing separately if one spouse has high unreimbursed business expenses or other qualified expenses.

Be aware too, that casualty and theft losses involving personal assets, which are allowable only to the extent that they exceed 10 percent of AGI, may provide a deduction on a separate return but may not on a joint return.

Remember, however, that if one spouse itemizes deductions on a tax return, the other spouse must also itemize.

## When you're married in the eyes of the IRS

For tax purposes, marital status is generally determined by the situation on the last day of the year. So if you married on December 31, 1992, you and your spouse may file a joint return and have the past year's income taxed at the married rate. On the other hand, you cannot file as a single individual unless you and your spouse have lived apart for the entire year or are legally divorced before December 31.

When a spouse dies, the surviving spouse is generally eligible to file a joint return with the deceased spouse for that year, as long as the surviving spouse has not remarried.

## State tax ramifications

CPAs point out that how you file your federal income tax return may affect your state tax filing status. Before deciding whether to file a joint or separate federal return, be sure to compute your state tax under both methods to determine how each filing method affects your state tax liability.

# Disaster loans available

Federal Economic Injury Disaster Loans (EIDLs) are now available to small non-farm, agricultural-dependent businesses that were impacted economically as a result of damages and losses caused by drought from May 1, 1992 through June 16, 1992; frost and freezing temperatures from September 23, 1992 through October 16, 1992; and excessive rain from September 23, 1992 through October 16, 1992 and continuing.

U.S. Small Business Administration (SBA) District Director Raymond L. Harshman said that the following counties are included: Charlevoix, Cheboygan, and Emmet.

EIDLs provide working capital to small businesses, including "main street" businesses, so they can pay bills and meet normal operating expenses. Maximum

loans to a business of up to \$500,000 are available at 4 percent interest with loan terms of up to 30 years. SBA determines eligibility for the program based on the size and type of business and its financial resources. Farmers are not eligible to apply to SBA.

Harshman said loan applications and program information are available by calling toll-free 1-800-359-2227. The Telecommunications Device for the Deaf (TDD) and speech impaired number is (404) 347-3751. These telephones are answered on weekdays from 8:00 a.m. to 6:00 p.m. Applications are also available by writing the SBA, One Baltimore Place - Suite 300, Atlanta, Georgia 30308.

The economic injury loan application filing deadline is September 7, 1993.

# Charlevoix County Commission minutes

## CHARLEVOIX COUNTY BOARD OF COMMISSIONERS DECEMBER, 1992 SYNOPSIS

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

Business conducted included: December 9, 1993; resolutions adopted were as follows; Postage Budget; 1993 General Fund Budget (following the Public Hearing); Competitive Bidding on expenditures over \$2,500.00; Register of Deeds Terminal

Upgrade; 1993 Salary Schedule; Building Inspection Plan Reviewer Extension. December 30, 1992: resolutions adopted were as follows: Blue Cross for Retirees; M-75 Extension; Bank Depositories for 1993; 1993 Marine Grant; Amend 1993 Budget-P.A. Salary; Grandvue Operating Transfer and the 1992 General Fund Deficits. Various reports were also given.

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.

# Emmet county named natural disaster area

On January 5, 1993, Emmet County was designated as a natural disaster area where eligible family farmers may qualify for FmHA emergency (EM) loans due to damages and losses caused by drought from May 1, 1992, through June 16, 1992; frost and freezing temperatures from September 23, 1992, through October 16, 1992; and excessive rain from

September 23, 1992, to October 16, 1992, and continuing.

In addition, Charlevoix and Cheboygan counties were named as contiguous counties where eligible family farmers may qualify for EM physical loss loan assistance, pursuant to the provisions of the Emergency Agricultural Credit Act of 1984 (Public Law 98-258).

Emergency loan applications will be received through September 6, 1993, for physical and production losses; and applications pending on that date may be processed and completed. EM loans will be made under FmHA Instruction 1945-D.

For further information contact the local office of the Farmers Home Administration located at 2206 Mitchell Park Dr. Unit 11, Petoskey, MI 49770 or phone the office at (616) 347-4551.

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# Weller among top producers

Mary Alice Weller of CENTURY 21 Kowalske & Associates was recently recognized by Douglas J. Stranahan, Century 21 Great Lakes, Inc. Divisional President, for being among the top producing sales associates in the CENTURY 21 Northern Michigan

Brokers Council during the month of December.

Century 21 Great Lakes, Inc. encompasses more than 465 franchises throughout Michigan, Ohio, West Virginia and Western Pennsylvania and is home to over 7,225 sales associates.

# Obituaries

Continued from Page 2

## ALMA L. MARTIN

Alma L. Martin, 89, of Boyne City, died Feb. 23, 1993, at Bortz Health Care in Petoskey.

Funeral was held Saturday, Feb. 27, at the Stackus Funeral Home in Boyne City with the Rev. John Morken officiating. Burial will be in Maple Lawn Cemetery.

She was born June 22, 1903, in Gladstone, the daughter of Hill and Alice (Emery) Sheppard. As a young girl, she lived on the family

farm in East Jordan. She married Benjamin Martin and moved to Boyne City where she had resided since. Mr. Martin preceded her in death in 1961.

Mrs. Martin enjoyed baking, sewing and her cats.

She is survived by one brother, Douglas Sheppard of Birch Run, and several nieces and nephews.

Memorial contributions may be directed to the family.

## ROBERT R. CHAMBERS

Robert R. Chambers, 67, a lifetime resident of Mancelona, died Feb. 26, 1993, at his home.

Funeral was held Monday, March 1, at the Paulin Funeral Home in Mancelona with the Rev. Mark McCool officiating. Burial was in Fairview Cemetery, Mancelona.

Mr. Chambers was born April 25, 1925, in Mancelona, the son of Fred and Mattie (Maddox) Chambers. He had been employed at East Jordan Iron Works as a mechanic. In his younger days he sailed on the Great Lakes.

He married Sylvia M. Scott on Aug. 30, 1946, and she survives. He enjoyed hunting, gardening and collecting guns. And he loved his dogs.

Survivors include his wife; five daughters, Barbara Wilks and her husband Norm, Ruth Ann Markham and her husband Charles, Patsy Wood and her husband Kenneth, and Janice Kimbler, all of Mancelona, and Joyce Praise of Central Lake; a son, James Rathun and his wife Jan, of East Jordan; 24 grandchildren; 28 great-grandchildren, and three great-great-

grandchildren. He was preceded in death by a son, Robert Jr., and a brother, Matthew Bender. Family suggests memorials to the Chamber family.

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# BC takes league championship, 1st in 17 years

## Beats EJ, Kalkaska in weeks play

With East Jordan playing their best game of the year against league leader Boyne City, it wasn't much of a help when Charlevoix beat Kalkaska and it was announced during the closing moment of the Boyne City-East Jordan game last Tuesday. You could almost see the sighs of relief on the faces of the athletes. The lead by the Ramblers turned into a win and gave the school their first League Championship since 1974.

East Jordan came ready to play and match up with the Ramblers, it seemed as they took a lead early in the first quarter and led through

most of the first half, playing good offensive ball with plenty of movement to get the ball into scorers hands so they could get to the basket. In the meantime, it seemed like someone put a lid on the Rambler basket, although they weren't that far behind throughout the first half.

The Ramblers turned it around in the third and fourth quarters taking control of the game for their second win over the Red Devils this season, 73 to 56.

The Ramblers scored heavily on free throws in the closing moments of the game hitting 11 of 12 in

the final two minutes as the Devils tried to catch up by committing fouls so they could get control of the ball.

Coach Rob Neu congratulated the team on their league victory, but also cautioned that the season wasn't over, they still had one more league game to play, two more games to close out the season and then the second season starts with the tournaments.

Neu also cautioned the team that the tournament play would not be a cake walk. "It is going to be tough as every team is coming to play, and whoever wins it is going to earn it."

Steve Seelye took the scoring honors for Boyne City against the Red Devils with 24 points followed by Kevin Smith with 19 and Brandon Stadt with 15.

For East Jordan, sophomore Steve Wiltfong led the team in scoring with 18 points.

Boyne also took the junior varsity contest 73-63.

After the win, team observers thought the Ramblers might have a letdown when they faced the Kalkaska Blue Blazers, noting the team was the only loss the Ramblers had all season.

But when the two matched up in Kalkaska's gym, it was all Boyne City as they took a quick lead using some of the play making abilities the team has showed all season long. They built up a 13 point lead by the end of the first half and were never intimidated after that by the Blazers.

Boyne played without the services of leading scorer Seelye as he sat out the game after an ankle injury he suffered in the opening toss-up of the game with East Jordan last Tuesday. His injury in-

cluded a bone chip and a sprain to his ankle. Neu hopes he will be able to play in the districts next week.

But during the game the other team members showed what they could do as they stepped up their intensity. Brandon Stadt got the team going with his outstanding play Neu added. Neu also said Kevin Smith, Andy Vondra and Bill Brown played good solid ball throughout the game.

Taking scoring honors for the game was Derrick Lamy with 18 along with Stadt hitting for 15 and Kevin Smith adding another 10.

The junior varsity took another loss against the Blue Blazers.

Over in East Jordan, the Red Devils fell behind early against the St. Francis Gladiators and never could catch up, losing 60 to 69 in their final league game.

The team was behind by 13 at the end of the first half and even further at the end of the third period. At the same time, Wiltfong was getting into foul trouble and left the game after fouling out. Wiltfong has turned into being one of the star players on the team since his move up from the JV squad a few weeks ago.

At the same time, he hit for 18 points to take the high scoring honors for the team with Cliff Russell hitting for 15 points. Jim Lord added nine and had 11 rebounds.

East Jordan also had an injured player with Corey Chambers sitting on the bench after an ankle sprain in practice last Wednesday. He is expected to be back on the boards in time for the districts.

The Devil Junior Varsity lost their game against the Gladiators, 45 to 60.

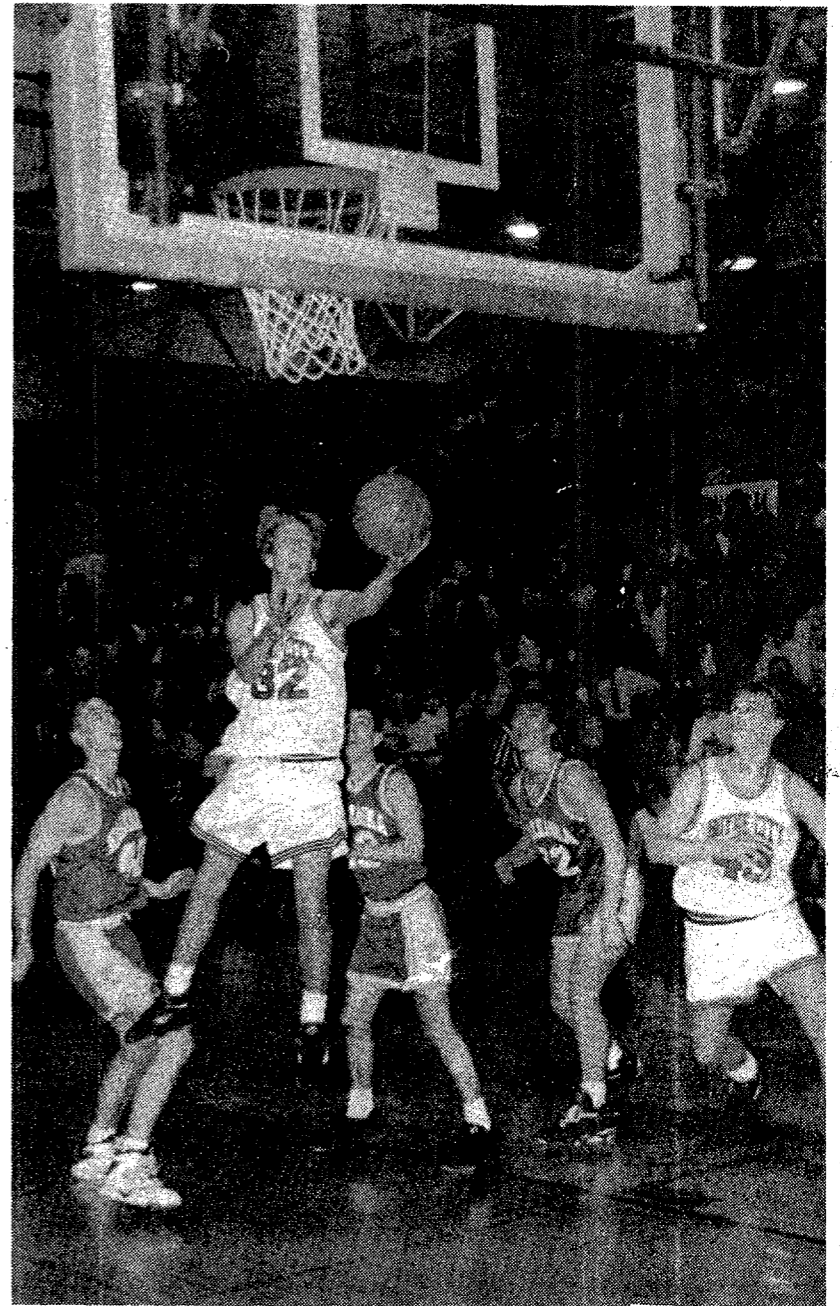
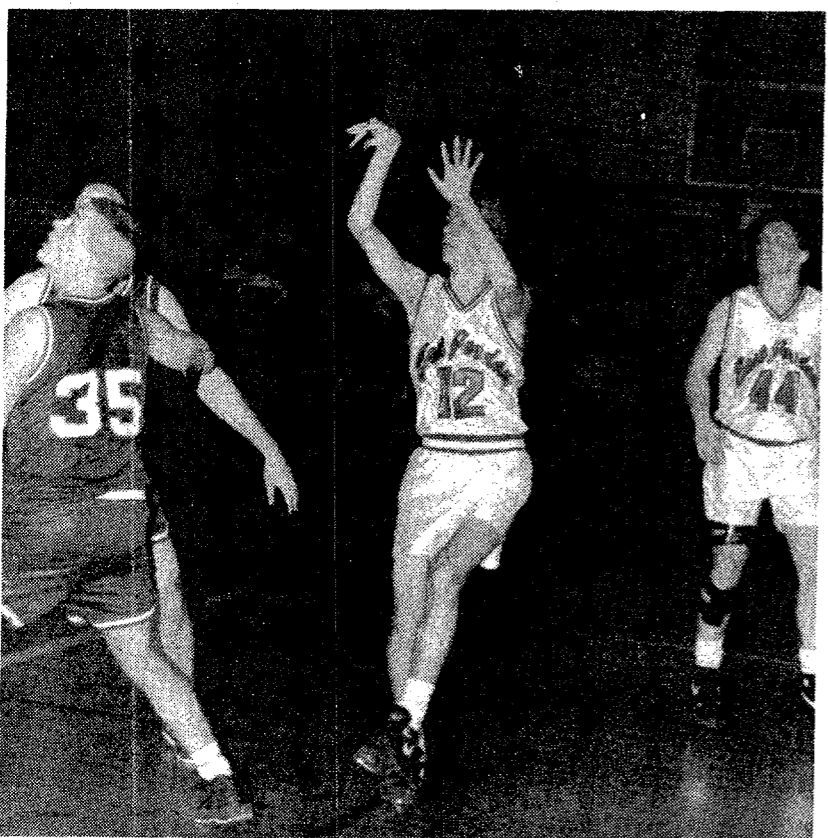


Photo By Vic Ruggles

Brandon Stadt shows why he was a team leader last Friday during the game with Kalkaska as he sank this attempt for two. Boyne took revenge on the Blue Blazers as they were the team's only loss this season.



East Jordan's Mike Newkirk tries a shot from the outside during the game between Boyne City and the Red Devils.



Sophomore Steve Wiltfong makes a basket on this attempt during the game with the Ramblers. The Ramblers ended up with another win and the league championship after it was learned Charlevoix beat Kalkaska in overtime.

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<b>ROBITUSSIN MAXIMUM STRENGTH COUGH FORMULA</b> OR COUGH & COLD FORMULA-4 OZ. <b>3<sup>19</sup></b>	<b>FLEX-ALL 454 PAIN RELIEVING GEL</b> 2 OZ. <b>2<sup>99</sup></b>	<b>EXTRA STRENGTH TYLENOL GELCAPS</b> 100'S <b>7<sup>39</sup></b>	<b>RITE AID NATURAL VITAMIN E</b> 400 I.U. CAPSULES 100'S <b>3<sup>99</sup></b>
<b>POND'S COLD CREAM</b> 3.5 OZ. JAR OR 6.5 OZ. PUMP, DRY SKIN CREAM 3.5 OZ., CLEANSER & TONER OR CLEANSER & MOISTURIZER 4 OZ. <b>2<sup>79</sup></b>	<b>BAN FRESH &amp; DRY ROLL-ON</b> 1.5 OZ. OR CLEAR SOLID 1.75 OZ. <b>1<sup>99</sup></b>	<b>PERT PLUS</b> REGULAR OR FOR KIDS 15 OZ. OR BAND-AID CONTROL 11 OZ. <b>2<sup>99</sup></b>	<b>O.B. TAMPONS</b> 27'S <b>3<sup>99</sup></b>
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# Organized tax records can save you tax dollars for 1992

Good financial records can make preparing your 1992 income tax return less difficult, points out the Michigan Association of CPAs. In addition, organized records may help to minimize your tax bill, reduce fees paid to tax preparers, and verify your tax claims if the IRS selects your return for an examination.

### Review past returns

If you're unsure of the information you'll need to complete your 1992 tax return, take a look at last year's return. Note the kinds of documentation necessary to support the return. Then make a list of the deductions and tax credits that you qualified for last year, as well as any other deductions you may be eligible to take on your 1992 return. Establish files for each of the items on your list and begin sorting your records accordingly.

### Collect all income statements

First locate items that identify your sources of income, such as

your Form W-2, provided by your employer. This form indicates how much you were paid during the year and how much was withheld for federal income tax, state income tax, and FICA (Social Security) and other amounts deducted from your pay.

Important forms to put in your income file include 1099 forms, provided by banks and financial institutions, showing interest earned on your accounts. Your state government may also send you a Form 1099 indicating any tax refunds received for the prior year. If you sold securities over the past year, you'll also need to locate Form 1099-B, issued by your stockbroker.

Don't forget to collect documentation for other sources of taxable income, such as unemployment compensation, dividends, Social Security or pension benefits, alimony, and income from self-employment, trusts, partnership or S corporations.

### Locate medical and dental bills

Medical expenses that exceed 7.5 percent of your adjusted gross income are deductible. To see if you can exceed this floor, pull out all your bills for medical expenses and the receipts that show the date they were paid. Don't overlook bills for expenses such as new eyeglasses, prescriptions or medical insurance premiums. Transportation costs that were necessary for you to obtain medical care are also deductible.

### Document charitable contributions

You'll need either receipts or cancelled checks to support cash contributions to qualified charities. If you donate a total of \$500 or more of property, you must fill out Form 8233, Non Cash Charitable Contributions. If one single donation of property exceeds \$500, you need to provide more information on the form. Additional requirements apply if you make a donation of property exceeding

\$5,000.

### Gather important homeowner documents

Mortgage interest and, in most cases, home equity interest are deductible. Set aside statements, notes and cancelled checks that document these interest payments. In addition, review your cancelled checks for such expenses as property and real estate taxes as well as points paid to obtain a mortgage on your primary residence.

Owners of rental properties should also set aside cancelled

checks related to their operating costs, including advertising fees, house-cleaning expenses and repair costs. Failing to locate these important documents may cost you valuable tax deductions.

### Calculate other miscellaneous expenses

Finally, review your checkbook and credit card statements for miscellaneous expenses, such as amounts paid for uniforms and tools required for your job, union dues, unreimbursed employee

business expenses, as well as job-hunting expenses. Generally, your miscellaneous expenses are deductible to the extent that they exceed 2 percent of your adjusted gross income.

## Bowling scores

### Wednesday Merchants

Week 25	
Clare's Country Corner	166.0
Lindsay Insurance	160.0
Town & Country	157.0
Grinding Products	153.5
Behling Construction	151.0
Bartlett's Excavating	145.5
Lexamar No. 1	141.0
Boyne City Motel	141.0
Boyne City Lanes	138.0
Country Star Restaurant	128.5
Tannery Saloon	124.0
Lexamar No. 2	116.5
L.M.I.	115.0
Boyne River Inn	114.0
Huff Pharmacy	108.0
Mill Street Cafe	103.0

## In Service

Navy Senior Chief Petty Officer Thomas S. Avery, son of Valois A. and Elaine P. Avery of Charlevoix, MI, is currently deployed aboard the dock landing ship USS Gunston Hall, homeported in Little Creek, VA and mid-

way through a six-month deployment to the Mediterranean Sea as part of the USS Guam Amphibious Ready Group. The 1975 graduate of Charlevoix High School joined the Navy in August 1975.

# 1993 Charlevoix County Boards of Review

## EVANGELINE TOWNSHIP

The Evangeline Township Board of Review will meet Tuesday, March 2, 1993 at 7:30 for the purpose of reviewing the 1993 assessment roll.

Residents may examine their property assessment at the Board of Review on March 8, 1993 from 9 a.m. to 3 p.m. and on March 9, 1993 from 9 a.m. to 3 p.m.

The Evangeline Township tentative ratio and multiplier subject to change by the assessing officer, board of review, county equalization and state equalization is:

	Tentative Ratio	Estimated Multiplier
(101) Agriculture	35.18	1.42128
(201) Commercial	44.89	1.11387
(301) Industrial	48.27	1.03578
(401) Residential	41.61	1.20167
(501) Timber Cutover	53.22	0.93950
Personal	50.00	1.00000

Michelle Cortright  
Township Clerk

feb. 17, 24, mar. 3

## CHANDLER TOWNSHIP

The Chandler Township Board of Review will meet March 2, 1993, at 7:30 p.m. at the Chandler Fire Hall for the purpose of reviewing the 1993 assessment roll.

Residents may examine their property assessments at the Board of Review on March 8, 1993 from 9 a.m. to 3 p.m. and on March 9, 1993 from 3 p.m. to 9 p.m. at the Chandler Township Fire Hall on Chandler Hill Road.

Chandler Township tentative ratio and multiplier subject to change by the assessing officer, board of review, county equalization and state equalization.

	Tentative Ratio	Estimated Multiplier
(101) Agriculture	39.57	1.26370
(201) Commercial	41.48	1.20530
(301) Industrial	55.19	0.90596
(401) Residential	44.82	1.11558
(501) Timber Cutover	47.87	1.04440
Personal	50.00	1.00000

Mary Peters  
Township Clerk

feb. 17, 24, mar. 3

## MELROSE TOWNSHIP

The Melrose Township Board of Review will meet Tuesday, March 2, 1993 for the purpose of reviewing the 1993 assessment roll.

Residents may examine their property assessments before the Board of Review on March 8, 1993 from 9 a.m. to 12 Noon and 1 p.m. until 5 p.m. and on March 9, 1993 from 12 Noon to 6 p.m. and 7 p.m. until 9 p.m.

The Melrose Township tentative ratio and multiplier is subject to change by the assessing officer, board of review, county equalization and state equalization.

	Tentative Ratio	Estimated Multiplier
(101) Agriculture	46.85	1.06712
(201) Commercial	44.91	1.11334
(301) Industrial	45.63	1.09585
(401) Residential	44.44	1.12511
(501) Timber Cutover	49.49	1.01031
Personal	50.00	1.00000

Diane Mumaw  
Township Clerk

feb. 17, 24, mar. 3

## SOUTH ARM TOWNSHIP

South Arm Board of Review will meet at the South Arm Township Hall on March 2, 1993 at 9 a.m. for the purpose of reviewing the 1993 assessment roll.

Residents may examine their property assessments at the Board of Review on March 8, 1993 from 9 a.m. to 3 p.m. and on March 9, 1993 from 1 p.m. to 5 p.m. and 6:30 p.m. until 8:30 p.m.

South Arm Township tentative ratio and multiplier subject to change by the assessing officer, board of review, county equalization and state equalization is:

	Tentative Ratio	Estimated Multiplier
(101) Agriculture	45.57	1.09724
(201) Commercial	40.02	1.24938
(301) Industrial	48.23	1.03670
(401) Residential	41.70	1.19904
(501) Timber Cutover	48.90	1.02250
Personal	50.00	1.00000

JoAnne Smith  
Township Clerk

feb. 17, 24, mar. 3

## WILSON TOWNSHIP

The Wilson Township Board of Review will meet on Tuesday, March 2, 1993 for the purpose of reviewing the 1993 assessment roll at the township hall.

Residents may examine their property assessments before the Board of Review on Monday, March 8, 1993 from 9 a.m. - 3 p.m. and on Tuesday, March 9, 1993 from 3 p.m. until 9 p.m.

Wilson Township tentative ratios and multipliers subject to change by the assessing officer, board of review, county equalization and state equalization.

	Tentative Ratio	Estimated Multiplier
(101) Agriculture	42.43	1.17841
(201) Commercial	41.92	1.19275
(301) Industrial	44.60	1.12108
(401) Residential	43.20	1.15741
(501) Timber Cutover	47.06	1.06247
Personal	50.00	1.0000

Martha McKenzie  
Township Clerk

feb. 17, 24, mar. 3

## CITY OF BOYNE CITY

The Board of Review for the City of Boyne City will meet in the Commission Chambers of City Hall, 819 N. Lake Street, as follows:

Wednesday, March 3, 1993 - 1:00 p.m. Organizational Meeting. No Public input.

Public Meetings: Monday, March 8, 1993 - 12:00 Noon to 3:00 p.m. and 6:00 to 9:00 p.m.

Tuesday, March 9, 1993 - 9:00 a.m. to 12:00 Noon and 1:00 p.m. to 4:00 p.m.

By Invitation Only: Wednesday, March 17, 1993 to ? Session to finalize actions tabled at prior meetings.

The Assessment Roll will be available at City Hall, beginning March 4, 1993 during normal working hours.

The City of Boyne City tentative ratios and multipliers, subject to change by the Assessing Officer, Board of Review, County Equalization and State Equalization are as follows:

	Tentative Ratio	Multiplier
Commerical	48.70	1.02669
Industrial	49.76	1.00482
Residential	47.18	1.05970
Personal	50.00	1.00000

You may call City Hall at 582-6597 during regular working hours to schedule a 10 minute appointment with the Board of Review for the March 8 or March 9 meeting.

Carolyn Olsen  
City Treasurer

feb. 17, 24, mar. 3

## BOYNE VALLEY TOWNSHIP

The Boyne Valley Township Board of Review will meet March 2, 1993 for the purpose of reviewing the 1993 assessment roll.

Residents may examine their property assessments at the Board of Review on Monday, March 8, 1993 from 9 a.m. to 12 p.m. and 1 p.m. to 4 p.m. and on Tuesday, March 9, 1993 from 10 a.m. to 1 p.m. and 2 p.m. until 5 p.m.

Boyne Valley Township tentative ratio and multiplier subject to change by the assessing officer, board of review, county equalization and state equalization is:

	Tentative Ratio	Estimated Multiplier
(101) Agriculture	45.43	1.10048
(201) Commercial	45.10	1.10865
(301) Industrial	48.82	1.02417
(401) Residential	42.07	1.18850
(501) Timber Cutover	45.78	1.09218
Personal	50.00	1.00000

Nancy Dunham  
Township Clerk

feb. 17, 24, mar. 3

## EVELINE TOWNSHIP

The Eveline Township Board of Review will meet at the township hall on Ferry Road on March 2, 1993, for the purpose of reviewing the 1993 Assessment Roll.

Residents may examine their property assessments before the Board of Review on Monday, March, 1993 from 9:00 a.m. until 5:00 p.m. and on Tuesday, March 9, 1993 from 1:00 p.m. until 8:00 p.m. at the township Hall.

Eveline Township tentative ratios and multipliers, subject to change by the Assessing Officer, Board of Review, County Equalization, and the State Equalization Board are as follows:

	Ratio	Multiplier
Agriculture (101)	44.86	1.11473
Commercial (201)	43.48	1.14995
Industrial (301)	48.91	1.02230
Residential (401)	37.16	1.34553
Timber Cutover (501)	47.67	1.04882
Personal	50.00	1.00000

Marsha Steward  
Eveline Township Clerk

feb. 17, 24, mar. 3

## PUBLIC NOTICE

CITY OF BOYNE CITY

## HUDSON TOWNSHIP

The Hudson Township Board of Review will meet at the township hall March 2, 1993 for the purpose of reviewing the 1992 assessment roll.

Residents may examine their property assessment at the Board of Review on Monday, March 8, 1993 from 9 a.m. until 3 p.m. and on Tuesday, March 9, 1993 from 3 p.m. until 9 p.m.

Hudson Township tentative ratio and multiplier are subject to change by the assessing officer, board of review, county equalization and state equalization.

	Tentative Ratio	Estimated Multiplier
(101) Agriculture	43.03	1.16187
(201) Commercial	53.39	0.93648
(301) Industrial		
(401) Residential	44.52	1.12304
(501) Timber Cutover	42.85	1.16686
Personal	50.00	1.00000

Frank Wasylewski  
Township Clerk

feb. 17, 24, mar. 3

## BAY TOWNSHIP

The Bay Township Board of Review will meet March 2, 1993, for the purpose of reviewing the 1993 assessment roll at the township hall.

Residents may examine their property assessments before the Board of Review on March 8, 1993 from 9:00 a.m. - 1:00 p.m. and 2:30 p.m. - 6:30 p.m. and on March 9, 1993 from 1:00 p.m. - 5:00 p.m. and 6:30 p.m. - 9:00 p.m.

The Bay Township tentative ratio and multiplier is subject to change by the assessing officer, board of review, county equalization and state equalization.

	Tentative Ratio	Estimated Multiplier
(101) Agriculture	42.59	1.17402
(201) Commercial	41.61	1.20162
(301) Industrial		
(401) Residential	43.46	1.15048
(501) Timber Cutover	48.08	1.03993
Personal	50.00	1.00000

Sue Teague  
Township Clerk

feb. 17, 24, mar. 3

# Classified Ads

Just call 582-6761 to place your ad

125 Lost & Found

**LOST: GOLDEN RETRIEVER.** Answers to name of Casey, female, in Boyne City High School area. Last seen wearing blue collar, dragging red chain. If found call 582-9217.

130 Personals

**ADOPTION: Unplanned pregnancy?** Loving, stable, secure couple deeply desire a baby to love and raise. Please call collect anytime at 313-656-2875.

135 Special Notices

**NORTHERN MICHIGAN SUBSTANCE ABUSE SERVICES, INC.** is seeking bids for the provision of Subacute Detoxification Services in the Northern Michigan Substance Abuse Services 23 county region. Call 517-732-1791.

275 Miscellaneous for Sale

**FOR SALE: TWO ADJUSTABLE,** wall mounted drawing tables, used. \$100 each. If new costs is over \$900 each. Call 582-6761.

275 Miscellaneous for Sale

**METAL SHEETS** Suitable for siding ice shanties, woodsheds, repairing roofs or replacing metal work on antique furniture. We have used aluminum printing plates 22x35 inches at the office of the **Charlevoix County Press.** 50 cents each, 3/\$1.25 or bundle of 25/\$10.

**FOR SALE: ONE PAIR OF** Nordica N975 rear entry ski boots, size 8-8 1/2. \$80.00 Call 582-6761.

275 Miscellaneous for Sale

**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 the **Charlevoix County Press Office.**

440 Houses for Rent

**FOR RENT: HOUSES & DUPLEXES** in Boyne City, in and around Bellaire and Mancelona. 616-331-6232.

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**Jim Silbar**  
**CALL: Charlevoix County Press**  
**582-6761**

## Making the choice

The biopsy comes back positive. It's breast cancer.

One and a half million American women will be slammed with such news this decade. Many of those whose cancer is detected early also will face one of the hardest decisions of their lives: whether to have a mastectomy or a lumpectomy followed by several weeks of radiation therapy.

Health care professionals can offer sympathy, support groups and survival statistics, but in the end, it's the women who must make the decision.

"These women are largely on their own when it comes to deciding what to do at a time when they're least prepared emotionally to do so," says University of Michigan nurse researcher Penny Pierce, Ph.D., R.N. An expert in decision science, she studies how people make the health care choices that may significantly influence the quantity - and quality of their lives.

Upon hearing that they have cancer, many women describe being mentally and emotionally clouded and unable to think. "They say, 'I could see the doctor's mouth

moving but I was somewhere else; I didn't hear a thing that was said to me.' They describe this complete fog that comes over them...they project themselves into a different place and time and worry about what's going to happen to their children," she says. Soon if not immediately after hearing the diagnosis, women are then asked to make a choice about treatment - a time when they have few emotional resources upon which to draw.

"For some women, the process of making a quality decision is more emotionally draining than the diagnosis of breast cancer itself," says Pierce, an assistant professor of nursing who in 1985 was the first in the nation to study the decision-making experiences of women with early-stage breast cancer. While her initial study involved about 50 breast cancer patients, she since has expanded her research to include hundreds of healthy women to find out what type of breast cancer treatment they'd most likely pursue, and why.

By better understanding how women make life-altering choices

in the face of often-conflicting information and emotional turmoil, Pierce hopes to develop practical clinical guidelines to help patients and their caregivers deal with the grueling decision-making process.

Until five years ago, women didn't have the luxury of choice. A breast cancer diagnosis almost always meant mastectomy - the removal of the breast and its adjacent lymph nodes - followed by reconstructive surgery. Up to 70 percent of operable breast cancer cases are still treated this way nationwide.

The remainder of American women - about 30 percent - are selecting a newer procedure called lumpectomy in which just the tumor and a layer of surrounding tissue are removed. Studies show that lumpectomy is an equally effective treatment option when combined with radiation therapy. In fact, the National Institutes of Health recently endorsed lumpectomy as the treatment of choice for early-stage breast cancer because it preserves the breast without compromising long-term survival.

Despite identical survival rates for mastectomy and lumpectomy,

widespread disagreement still exists among medical professionals about which is the best treatment for breast cancer. A study published recently in the *New England Journal of Medicine* indicates that physicians who are older, male and practice in the Midwest, Southeast and rural areas tend to be more biased toward the traditional "gold standard" of mastectomy. Younger male physicians, female doctors, those who specialize in cancer treatment and those who practice at urban and academic medical centers are more inclined to recommend breast-conserving lumpectomy and radiation therapy. At the U-M Medical Center, for example, the percentage of women who undergo lumpectomy is much higher than the national norm - about 55 percent.

Because the medical community has not yet come together on the issue of breast cancer treatment, many patients feel caught in the middle. They're torn between the reassuring track record and thoroughness of mastectomy and the less invasive, tissue-sparing features of lumpectomy.

## Public Notice

**NOTICE OF FORECLOSURE SALE**

Default has been made in the conditions of certain Mortgage made by Norma Geddes, an unmarried woman, to FMB-Northwestern Bank, f/k/a Northwestern State Bank of Boyne City, dated March 15, 1982, and recorded on March 24, 1982, in Liber 165 of Mortgages, Page 76, Charlevoix County Records, as modified by a certain Mortgage Modification Agreement dated October 9, 1989, and recorded on October 17, 1989, in Liber 212, Page 572, Charlevoix County Records; and as further modified, recorded February 20, 1991, in Liber 223, Page 461; and as further modified, recorded March 13, 1991, in Liber 223, Page 924, Charlevoix County Records. As of the date of this Notice, there is claimed to be due on said Mortgage for principal and interest the sum of \$12,771.84. No proceedings at law or in equity have been instituted to recover the debt now remaining secured by said Mortgage, or any part thereof, whereby the power of sale contained in said Mortgage has become operative.

**NOTICE IS GIVEN:** On March 11, 1993, at 10:00 a.m., at the main entrance of the Charlevoix County Building, in the City of Charlevoix, County of Charlevoix, State of Michigan, the following property, or so much thereof as may be necessary, will be offered for sale and sold to the highest bidder, at public auction, for the purpose of satisfying the amounts due on the Mortgage, together with the legal costs and charges of sale, including attorney fees allowed by law.

The Mortgage Sale forecloses any and all interest in and to the below described

property of Norma Geddes; any interest of Joseph Zaioczkowski and Bonnie Zaioczkowski, husband and wife, and Amber Zaioczkowski, a minor, pursuant to deed recorded in Liber 328, Page 639; and any interest of Duane Coveyou, as recorded in Liber 243, Page 647; and any interest of Norma J. Bull, as recorded in Liber 243, Page 765; and any interest of Huff Pharmacy of Boyne City, as recorded in Liber 243, Page 767, Charlevoix County Records. The property to be sold is the Mortgagor's interest in the property described in the Mortgage as of the date of the Mortgage:

Land located in the City of Boyne City, County of Charlevoix, State of Michigan, described as:

The East one-half (E1/2) of Lot Number Two (2), Block E, Millers Addition to Spring Harbor (now City of Boyne City), and all of lot Three (3), Block E, Millers Addition to Spring Harbor (now City of Boyne City.)

The redemption period will be thirty (30) days from the time of sale, said property having been determined to be abandoned pursuant to MCLA 600.3240.

**DATE: February 2, 1993**  
**FMB-NORTHWESTERN BANK**  
**By: TIMOTHY DONALD ARNER, P.C.**  
Attorneys for Mortgagee  
110 Water St., P.O. Box 100  
Boyne City, Michigan 49712  
(616) 582-6741

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# Horton Bay Hi Jinks



This little boy tried to get his curling stone, actually a frozen turkey, to slide along the ice of the curling rink.



Even big boys can enjoy a huge run at the Horton Bay Winter games.



Holding aloft the new world record of Wigglers he was to eat, Jon Hartwell hoped to earn enough in just this enterprise to fund the annual Horton Bay Fourth of July Parade.



This little lad enjoyed the fruits of his dipping into the frigid water Saturday.

Continued from Page 1

## Foundation

school or community service, and leadership. Those interested in learning more about the process may do so through their school counselor or by calling the office of the community foundation, 616-536-2440. Scholarship applications are available through the counselor's office at East Jordan High School.

The Charlevoix County Community Foundation is one of more than 400 community foundations around the country that receive

charitable donations, manage them in a permanent endowment, and redistribute earnings to meet local need. Started in 1992, the local foundation is guided by a board of trustees representing communities throughout the county.

More information about the Charlevoix County Community Foundation may be obtained by calling the foundation's office, or by writing, c/o P.O. Box 718, East Jordan, MI 49727.

## PUBLIC NOTICE

### WILLIAM AND MARY MALPASS FOUNDATION

The annual reports of the William and Mary Malpass Foundation for years ending December 31, 1991, and 1992, are available for inspection at the Foundation's office, 301 Spring Street, East Jordan, Michigan 49727, phone (616) 536-2261. The report is available during normal business hours by any citizen who requests it within 180 days of the date of this notice.

W.J. Lorne  
Foundation Secretary

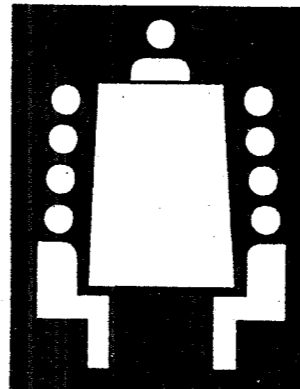
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Who's giving birth, who's died, who's gotten married, and who's sick. Plus all of the other features of hunting, fishing and nature to give you an insight into our community.



## Government

From Charlevoix County to the Townships and other governmental news including the Boyne City Commission and other advisory boards, the *Charlevoix County Press* will keep you informed of local information you may need to know.



## Education

We report what is going on, from the classrooms to award winning students and teachers, we'll provide coverage which concerns the parents and students of Boyne City, Boyne Falls and East Jordan School Districts.



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# Charlevoix County Press

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