

Alcona County Review

\$1.25

VOL. 152 No. 42

October 19, 2022 1 Section

Serving Alcona County since 1877

Harrisville, Michigan 48740



The Alcona varsity football team, led by senior Logan Zuchowski (53), prays before every game. Photo by Jackie Walker.

Hurons take Tigers for league championship

By Ben Murphy
Sports Writer

The Alcona varsity football team made the trip to Rogers City last Friday, with the North Star League Big Dipper championship on the line.

The Tigers led the game at the half but couldn't keep things going in the final two quarters, eventually falling to the top-10 ranked Hurons, with a score of 42-26.

"This was a very tough Rogers City team that we faced," said head coach Jason Somers. "I thought we had some opportunities that we did not capitalize on especially early. We made some mistakes at critical times, but the guys fought all the way to the end, and for that I'm very proud of them."

Rogers City scored the only two touchdowns of the opening quarter, taking a 12-0 lead after one.

The Tigers answered back with a pair of Garrett Somers touchdown runs in the second quarter; one from nine and the other from two yards out as they took a 14-12 lead into the half.

R-C regained a 28-20 lead entering the fourth quarter and scored two more times in the final frame to pull away.

Alcona's second half touchdowns came on a 43-yard touchdown pass from Somers to Jeremiah Bullis and a Somers one-yard touchdown run.

Somers finished eight-of-19 passing for 154 yards, one touchdown and one interception. He also ran 25 times for 113 yards and three touchdowns. Hayden Johnston rushed 19 times for 92 yards and Bullis carried it six times for 24 yards. William Liebler had two receptions for 82 yards. Bullis had three grabs for 46 yards and a touchdown. Johnston had two grabs for 23 yards. Collin Walker was held to just one catch for two yards.

Johnston had a huge game on defense with 15 combined tackles. Nate Nardi and Logan Zuchowski had 10 tackles apiece and Liebler added nine tackles.

Alcona (6-2 overall, 2-1 NSL Big Dipper) wraps up the season on Friday, Oct. 21 at Whittemore-Prescott (3-5, 2-1). The Cardinals are coming off a thrilling 68-62 win over Mio last week. W-P, led by Sam Vyner and Dillan Parent, ran for a staggering 588 yards on the ground in their win over the Thunderbolts.

"Losing two in a row has been tough, so this week we will try to come up with a plan to stop the streak," Somers said. "Whittemore has been getting better every week and we will have to be able to match that. I know the guys are looking forward to a good week of practice."

Continued on page 4

Aspiring teachers get help with tuition

By Janelle James
Capital News Service

Michigan will offer a \$10,000 annual fellowship to 2,500 students as an incentive to teach in the state.

The awards, included in the state's budget that began October 1, are for college students on track to become educators and will be given to students once they are admitted into the college of education at their university.

Some universities have a two-year program, while other programs run three years, beyond prerequisites. Students who participate are required to teach in the state for two years for every year that they receive the fellowship. They cannot receive more than \$30,000 in total.

Another incentive to address the state's teacher shortfall in the 2023 budget is a \$9,600 stipend for every semester a student teaches. Previously, student teachers were unpaid, although they are required to carry out some of the same classroom responsibilities as teachers.

Student teachers can apply for this stipend each semester that they teach. At Michigan State University, students are required to student teach for one year, but at other institutions students

are only required for one semester, said Gail Richmond, the director of the teacher preparation program at MSU.

Nearly three-quarters of the state's schools are short of teachers, according to a survey by the Michigan Education Association (MEA), the largest union representing teachers and other school staff. Among the reasons for the shortage is that the joy of education has been taken away, said Paula Herbart, the president of the union. But the pay is a big reason.

"The lack of financial stability as an educator has caused the educator shortage," Herbart said. "Three out of four educators will tell their children not to go into teaching, and that's a real problem. We're telling kids not to go into education because they can't make a living at it, and because of the things that impact your ability to provide for your family."

For minority students, it can be even harder, said Doug Pratt, the MEA's director of public affairs. "We know from student loan data entry, as well as practice, that there's this double jeopardy of having to pay to be a student teacher and not getting paid which is especially hard for minority aspiring educators."

All student teachers should be compensated just like in any other apprenticeship program, but people might see it take away the barrier that exists, especially for minority students, he said.

The Michigan Department of Education reports that in 2017, black teachers made up 5.9 percent of the state's teachers. Hispanic or Latino teachers accounted for 1.2 and Asian-Americans made

up only 0.2 percent. About 91 percent of teachers were white.

"I know most of my (classmates) that are doing the teacher preparation program have dropped out of it," said Trinity Belcher, a fifth-year student in the MSU College of Education. "They don't want to do their fifth year because the cost of it."



Greenbush resident Leslie Lyke captures a porcupine getting ready to climb a tree last month.



God Bless America



6 06605 93570 7



Calendar of Events



WEDNESDAY, OCTOBER 19

Alcona Needlecrafters will meet from 1 to 3 p.m. at the Chosen Ranch Community Center, 483 E. Traverse Bay Road, Lincoln. Everyone is welcome to participate. The group makes hats, baby blankets and mittens to donate to area groups.

THURSDAY, OCTOBER 20

Veterans are invited to join fellow comrades for coffee and fellowship from 9 to 11 a.m. at Westminster Presbyterian Church in Harrisville. For additional details, call (989) 724-9581.

The Community Walking Club for Everyone will meet in the parking lot of the Harrisville branch of the Alcona County Library at 9 a.m. Call (989) 724-6796 for more information.

TOPS 1502 Mikado meets at St. Raphael Catholic Church, 2531 E. F-30, Mikado with weigh-in at 9 a.m. and meeting at 9:15 a.m. Everyone is welcome. Site is handicap accessible. For details, call (989) 736-8022 or (989) 739-8600.

Free Accessible Yoga will be held at 9:30 a.m. at the Senior Center in Lincoln. Sessions include gentle movement for joint freeing, muscle strengthening and stress reduction. Call Liz McNichols with questions at (989) 335-1777.

Catch an afternoon baseball movie at the Harrisville branch of the Alcona County Library. Prof. Emeritus John Blakemore will present the moving starting at 2 p.m. Popcorn and pop are included in this free, family event. Call (989) 724-6796 for more information.

FRIDAY, OCTOBER 21

A story time and craft activity for children will begin at 10:30 a.m. at the Harrisville branch of the Alcona County Library. Call (989) 724-6796 for more information.

Woodcarving with Friends will meet at the Harrisville branch of the Alcona County Library from noon to 4 p.m. Woodcarvers ages 16 and up are welcome. Participants should bring their own knives and wood project. For more information, call Mary Denning at (810) 263-7571.

CrossRoads Recovery, a faith-based addiction program, will meet at 7 p.m. at Greenbush Community Baptist Church, 2430 S. State Street, Greenbush. For more information, contact Pastor Caincross at (989) 569-1298.

SATURDAY, OCTOBER 22

Plow Days, sponsored by the Alcona Classic Tractor & Engine Club, will start at 10 a.m. in the field near Swede and Anderson roads in the Spruce Hubbard Lake area. Anyone who enjoys watching

old tractors working in the field is encouraged to attend. Those who would like to participate can become a member and join in the fun. For information about the club, see its Facebook page or call Cyndi Apsey at (989) 335-3018.

SUNDAY, OCTOBER 23

A Praise Service will take place at 9 a.m. at Spruce Presbyterian Church on Gillard Road and at 11 a.m. at Westminster Presbyterian Church, 201 N. 2nd Street, Harrisville. Everyone is welcome to attend these services.

TUESDAY, OCTOBER 25

Euchre is played at the Lincoln Senior Center, lower level, 207 Church Street, Lincoln from 12:30 to 3:30 p.m. All seniors are welcome.

WEDNESDAY, OCTOBER 26

Alcona Needlecrafters will meet from 1 to 3 p.m. at the Chosen Ranch Community Center, 483 E. Traverse Bay Road, Lincoln. Everyone is welcome to participate. The group makes hats, baby blankets and mittens to donate to area groups.

Sunrise Community Food Pantry is open from 1 to 3 p.m. at Hubbard Lake Bible Church. Clients are asked to come only one time per month and must be present to receive food. Recipients must remain in their vehicle for curbside pick up and follow volunteer traffic control. The pantry accepts clients regardless of county residence. Identification is required. Bring box or bag. The church is located at 13508 Hubbard Lake Road, Hubbard Lake. Call (989) 727-3606 for more information.

The Alcona County Library Board will meet at the Hubbard Lake Community Center at 2 p.m. The public is welcome.

THURSDAY, OCTOBER 27

The Community Walking Club for Everyone will meet in the parking lot of the Harrisville branch of the Alcona County Library at 9 a.m. Call (989) 724-6796 for more information.

TOPS 1502 Mikado meets at St. Raphael Catholic Church, 2531 E. F-30, Mikado with weigh-in at 9 a.m. and meeting at 9:15 a.m. Everyone is welcome. Site is handicap accessible. For details, call (989) 736-8022 or (989) 739-8600.

Free Accessible Yoga will be held at 9:30 a.m. at the Senior Center in Lincoln. Sessions include gentle movement for joint freeing, muscle strengthening and stress reduction. Call Liz McNichols with questions at (989) 335-1777.

A tie-dye Craftomania for teenagers and adults will be held at the Harrisville branch of the Alcona County Library from 1 to 3 p.m. Participants

should bring their own item (limit two), washed with fabric softener. Registration is required and cost is \$3 for supplies. Call to register at (989) 724-6796.

FRIDAY, OCTOBER 28

A story time and craft activity for children will begin at 10:30 a.m. at the Harrisville branch of the Alcona County Library. Call (989) 724-6796 for more information.

Woodcarving with Friends will meet at the Harrisville branch of the Alcona County Library from noon to 4 p.m. Woodcarvers ages 16 and up are welcome. Participants should bring their own knives and wood project. For more information, call Mary Denning at (810) 263-7571.

(Editor's Note: Entries for Calendar are always welcome. The deadline is Friday at noon. They will be published in chronological order as space allows. Entries should be turned in at least two weeks prior to the date of the event. Events sponsored by businesses or individuals to make a profit or governmental units for meeting notification are not eligible for this free public service. Sorry, bingo, garage sales, raffle ticket sales, or political campaigning information is not eligible.)

CROW MEMORIALS
EMPLOYEE OWNED

Open M-F and by appointment
1451 W. Washington Ave,
Alpena
Next to Evergreen Cemetery
www.crowmemorials.com

989-354-8535

THE SUNRISE SIDE MEMORIAL EXPERTS
Northeastern Michigan's Only Memorial Showroom

*Offering Monuments, Memorials,
Additional Date Carving, Business
Signs, Pet Markers, Benches and More.*

**HOURS: Monday-Friday 9:30 - 5:30
Open Weekends by Appointment**

FICK & SONS



(989) 736-8355

Beer ~ Wine ~ Liquor ~ Lotto

Expanded Liquor Selection

Fick & Sons Marathon is your place for the coldest beer and friendliest service in town!

Wildlife Feed: Carrots • Corn • Beets

Pizza • Snacks • Hot & Cold Drinks

Propane Exchange and Fill Cylinders

DNR Licensing

Open 7 Days a week

Mon. thru Fri. 5:30 a.m. - 9 p.m.

Sat. 7 a.m. - 9 p.m. • Sun. 7 a.m. - 8 p.m.

921 N. Barlow Rd., Lincoln

**Travis
Bags**

"You Can Hear The Difference"



Today's Best Country



**94.9 FM Alpena
103.3 FM Tawas**



BROADCASTING LIVE FROM TAWAS BAY

**Carroll Broadcasting
Locally Owned Since 1968**

Help Continued from page 1

Students in the college of education at MSU are required to pay for their internship as a student teacher, which can be a financial burden, Belcher said.

Belcher will finish the program and become a teacher because she says it would be better to have the experience of teaching for a year with a mentor before she starts teaching by herself.

Another incentive is the \$175 million Grow-Your-Own

program which assists school employees who already work with children, like bus drivers, crossing guards and lunch aides to get their degree to become educators.

"Teachers often feel isolated and unsupported, so I think the things that have to be combined with some kind of financial system is support from the time they step into the classroom, across their entire careers," Richmond said.



The Garden Bug
Saving seeds

Harvest seed pods by the stem when the green color is all gone, and they appear brown and dry. Crumble the pods in a bowl until the inner seeds are released. Spread the seeds on some paper, keeping each kind separate. Let them dry for one week; then collect them into small paper packets or envelopes, labeling each one with its plant name and the date you gathered them. Store your seed packets in a dry, dark location. - Brenda Weaver

Sources: rodalorganiclife.com, howtosaveseeds.com, www.motherearthnews.com

© 2022 by King Features Syndicate, Inc. World rights reserved.



Local Notes



Remembrance Service

Anyone who has lost a loved one in the last year is invited to attend a remembrance service where that special loved one will be honored. The service will be held on Sunday, Nov. 6 at 10 a.m. at Westminster Presbyterian Church, 201 N. 2nd Street, Harrisville

Pantry Food Safety

Michigan State University Extension educators will present food safety topics for volunteers and staff working in food pantries and food banks in a three-hour free online training on Wednesday, Nov. 2. This training covers the topics of hand washing, personal hygiene, cleaning and sanitizing, receiving food and produce, storing food, repackaging, and legal issues.

Participants receive a pantry food safety training certificate after completion of training. The training is online via Zoom for one of the dates/times listed above using a laptop, tablet, smartphone, or any device with Internet access.

This workshop taught by experienced MSU Extension food safety educators. For details, contact Kellie Jordan at jorda136@msu.edu or Karen Fifield at fifield@msu.edu.

Combat Loneliness Series

To help seniors struggling with loneliness, MyMichigan Health is offering a free, virtual five-week series focusing on loneliness and social connection entitled "Bridge to Belonging." The program will be held Tuesdays, beginning November 15, and will take place from 1 to 2:30 p.m., via Zoom. "Human beings are, by nature, social creatures," said Meghan Dahl, behavioral health supervisor at MyMichigan Medical Center Midland, Mich. "While some individuals may choose not to be around people and are fine with that decision, others may become lonely. Some become disconnected because of the loss of a spouse, or

some retire and lose the social support they had on a job. Loneliness is a real issue that should not be ignored."


In addition, according to Dahl, social isolation and loneliness have also been linked to several negative health effects, including cognitive decline, depression and even heart disease. "Loneliness is found to be worse for your health than smoking 15 cigarettes a day," Dahl said. "It can be just as harmful to your health as obesity and lack of exercise. When we think about a person's health, we often hear recommendations to quit smoking, eat right and exercise. However, we don't always target loneliness as a health issue. Fortunately, there are many strategies that one can learn and practice to decrease the feeling of loneliness and help feel more connected and positive about life. The Bridge to Belonging program will help explore these issues."

Over the five-week program, several topics will be discussed, including: Increasing positive behaviors, addressing negative thoughts, challenging social anxiety, relaxation strategies, and how to practice these ideas while adjusting for lifestyle changes after COVID-19.

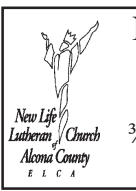
The program is open to anyone interested in learning more on about combating loneliness, whether for themselves or a loved one. All program materials and login information will be mailed to registrants prior to the first meeting. Participants will join the Zoom meeting from their smartphones, computer, tablet or other device with an Internet connection. Participants can also listen to the session using their phone.


Registration is required for this free program and is open through Friday, Nov. 10. Those interested in signing up can do so at www.mymichigan.org/bridge. Those who need assistance with registration may call MyMichigan Health Line toll-free at (800) 999-3199.


AREA CHURCH DIRECTORY

St. Andrew's Episcopal Church

Corner of US-23 & Medor Rd.
Harrisville • 724-5160
Sunday service 10 am, also on facebook

Family Heritage Baptist Church
 4260 M-72 Harrisville (2.5 miles west of the light)
 Pastor Ernest Ruemenapp 989-335-8282 • www.church72.org
 Sunday school 10 a.m.
 Sunday worship 11 a.m.
 Wednesday Bible Study and Coffee 10 a.m.
 Patch the Pirate children's ministry on Wednesday at 6 p.m.

New Life Lutheran Church (ELCA)

Sunday Worship & Sunday School 9:30 a.m.
 Hubbard Lake Rd.,
 3/4 mile south of White Pine National Golf Course
 Pastor Christina Bright Office 736-7816

Our Savior Lutheran Church

 3639 South M-65, Glennie, Michigan
 Sunday Morning 9 a.m. Worship Service
Everyone Welcome


Trinity Evangelical Lutheran Church (WELS)

 Church Street at Traverse Bay Road
 Lincoln, Mich. 48742 ~ 736-1227
 Pastor David Putz ~ Service, Sunday 9 a.m.


Hope Lutheran Church NALC
 5462 Nickelson Hill Road, Hubbard Lake
 Sunday Worship 10 a.m.
Rev. Dr. Bryan Salminen
989-727-3206

Catholic Parishes of the Resurrection
 St. Raphael, Mikado Saturday 4:30 p.m.
 St. Anne, Harrisville Sunday 11 a.m.
 St. Gabriel, Black River, Saturday 6:30 p.m.
 St. Catherine, Ossineke Sunday 9 a.m.
 Pastor John William • (989)471-5121 • (989) 724-6713


GREENBUSH COMMUNITY BAPTIST CHURCH
 2430 S. State, Greenbush • 724-5264 • Pastor A. C. Caincross
 • Sunday School 9:45 a.m.
 • Sunday Morning Service 11 a.m.
 • Sunday Evening Service 6 p.m.
 Wednesday Prayer Meeting 6 p.m.

Haynes Community Church
 4505 Shaw Road, Harrisville, Michigan 48740
 Sunday Morning Service 11 a.m. • 989-724-6665
 Pastor Claire Duncan • haynescommunitychurch.org


First Baptist Church of Lincoln

 Sunday School 9:45 a.m. - Worship 11 a.m.
 Bible Study/Prayer, Wed. 7 p.m.
Pastor Dr. Arie VanBrenk • 202 Main Street • 736-8796


Spruce Presbyterian Church

 Induction Loop equipped for tele-coil hearing aids
 6230 Gillard Road (P.O. Box 37) Spruce, MI 48762 • 471-5464
Worship 9 a.m.

SOLID ROCK CHURCH OF GOD
 160 N. Barlow Road., Harrisville • (989) 736-6350
 Pastor Wayne Ramey • Full Gospel
 Sunday School 9:45 a.m. Sunday Worship 11 a.m.
 Monday Ladies Bible Study 1 p.m. • Wednesday In Word 7 p.m.

Westminster Presbyterian Church U.S.A.

 201 N. Second at Jefferson, Harrisville
 Induction Loop equipped for tele-coil hearing aids
 Worship ~ 11 a.m. Handicap Accessible
724-6734

COMMUNITY OF CHRIST
 Church School 10 a.m. ~ Worship 11 a.m.
 3155 E. F-30, Mikado MI • Church 736-8727
 Pastor Char McGuire • 736-3486

HARRISVILLE UNITED METHODIST

 217 N. State St.
 Worship at 11:15 a.m.
Rev. Reeve Segrest - Pastor - 989-724-5450

LINCOLN UNITED METHODIST CHURCH

 101 E. Main St., Lincoln
 Sunday Worship at 8:30 a.m.
 Rev. Reeve Segrest - Pastor ~ 989-335-4282

ELECTION NOTICE
 The Barton City Volunteer Fire Department Inc. will hold an election of officers during the normal business meeting on November 2, 2022, at 7:00 pm at the Barton City Fire Department located at 1868 W. Trask Lake Rd. Barton City, MI 48705. 10/19 & 10/26

Check out the Alcona Review Website
www.alconareview.com
For events, local news & much more!

Lake Huron claims the Joseph S. Fay

By Eric Paul Roorda
Artist & Author

This is the third ballad by "Gorman Heavyhand," set to the melody of the unlikely hit song about the Edmund Fitzgerald, with apologies to Gordon Lightfoot. The bones of the Joseph S. Fay may be seen on the beach just north of Forty-Mile Lighthouse, which is just north of Rogers City.

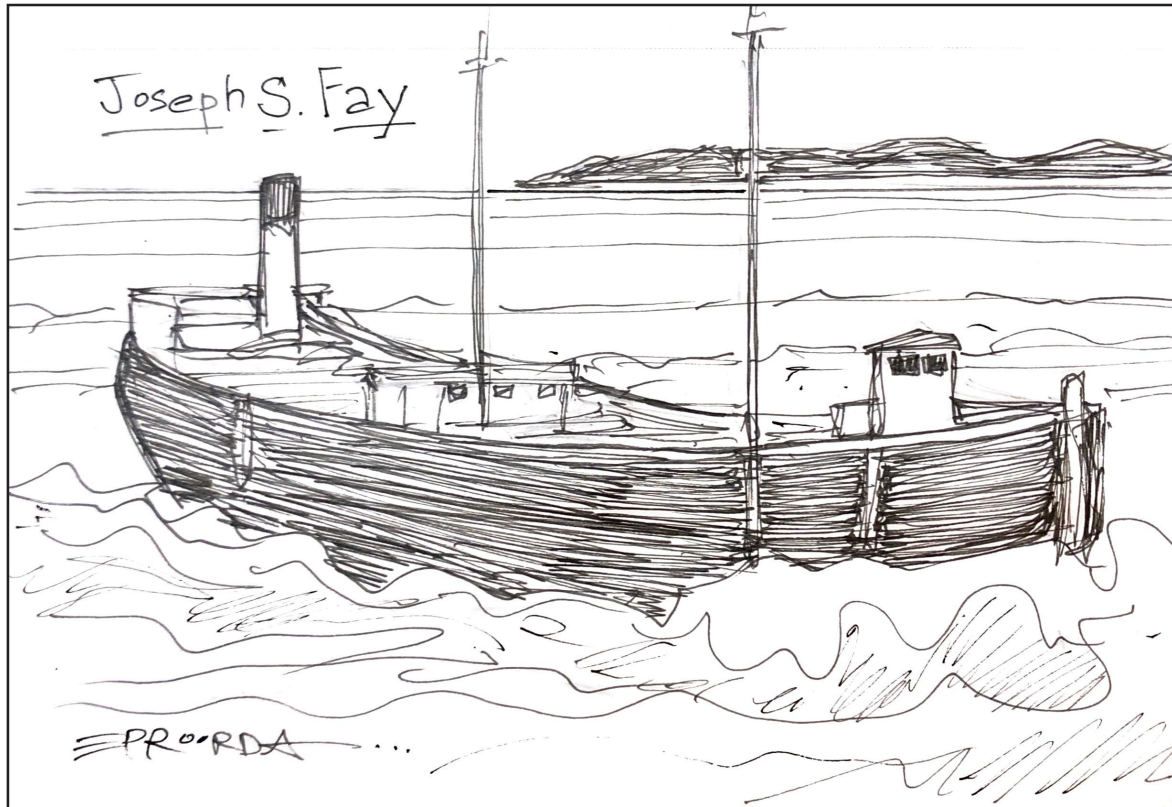
"The Wreck of the Joseph S. Fay"

The tale is told of the "Big Oh-5 Blow" and the toll that it took on the Lake fleet.

than dismasting to make her a barge.
Her iron ore cargo made her a tough tow when the waves on Lake Huron grew large.
On October 19, Fay could be seen in the mountainous seas of the gale.
Near Forty-Mile Light that tempestuous night, came the moment that Joe Fay would fail.
The crew soon would learn that the chain at the stern towing the barge was their trouble.
It torqued forth and back,



The breath the crew'd held, they could let go.
From eleven men, the survivors were ten to remember the Big Oh-5 Blow!



On that terrible day, the Joseph S. Fay was to count on the casualty sheet.
Joe Fay was a freighter, at work a bit later in the season to offer much comfort.
Deep-laden with ore, She had one reason more for concern: she was towing an escort.
As a schooner she'd served, a better fate she deserved,

and with a sickening crack, the stern snapped and sank on the double!
The skipper moved quick, and lickety-split, spun the wheel so the bow would head shoreward.
She had headway enough, though the seas were so rough,
to push the Joe Fay farther forward.
Salvation in reach, Fay struck on the beach.

American Life in Poetry

Missouri poet, **Kitty Carpenter**, could have chosen any number of titles for her poem, a moving and difficult accounting of how the roles of parent and child change as a result of the passing of time; but it is, in the end, a poem that locates its hope in memory—the memory that the farm represents for her when she thinks of her mother's strength.

Farm Sonnet
By Kitty Carpenter

The barn roof sags like an ancient mare's back. The field, overgrown, parts of it a marsh where the pond spills over. No hay or sacks of grain are stacked for the cold. In the harsh winters of my youth, Mama, with an axe, trudged tirelessly each day through deep snow, balanced on the steep bank, swung down to crack the ice so horses could drink. With each blow I feared she would fall, but she never slipped. Now Mama's bent and withered, vacant gray eyes fixed on something I can't see. I dip my head when she calls me *Mom*. What's to say? The time we have's still too short to master love, and then, the hollow that comes after.

American Life in Poetry is made possible by The Poetry Foundation (www.poetryfoundation.org), publisher of Poetry magazine. It is also supported by the Department of English at the University of Nebraska-Lincoln. The introduction's author, Kwame Dawes, is George W. Holmes Professor of English and Glenna Luschei Editor of Prairie Schooner at the University of Nebraska.

NOTICE OF PUBLIC HEARING ALCONA TOWNSHIP

There will be a hearing by Alcona Township to consider whether the Township should adopt the following two ordinances: A Civil Infraction Ordinance and a Dangerous Buildings Ordinance on Wednesday, November 9, 2022, at 5:30 p.m. at the Alcona Township Hall, 5576 N. U.S. 23, Black River, Michigan.

The Township Board will hear public comments then consider and take action at the regular Township meeting at 6:00 p.m. the same day and location.

Following is the synopsis of the two proposed ordinances (full copies are available by request to Supervisor Mac Neill 989 727 3788):

Civil Infraction Ordinance: The Township of Alcona does hereby ordain that it is in the best interests of the health, welfare, and overall safety of its citizens that there be efficient and lawful enforcement of its zoning ordinances as well as its regulatory ordinances by way of pursuing violations of any of them by whatever lawful means necessary, including, but not limited to, issuing Civil Infraction citations, after due notice. Penalties will be both financial (fees, costs, and reimbursement of township expense) as well as injunctive in nature.

Dangerous Buildings: The Township of Alcona does hereby ordain that it is in the best interests of the health, welfare, and safety of its citizens that an ordinance is established to deal with the remediation and/or removal of buildings within the Township that have become dangerous for whatever reason, and after notice legally is given to the owner(s) thereof and an opportunity to be heard, and/or take corrective action. This ordinance may be enforced by Township action and collection of associated costs on the tax rolls of said property, and/or place a lien thereon, in addition to any other lawful remedy.

*The hardest
decision a
woman can
make
isn't yours -*

Vote YES on Prop 3

Connie and Kent Sysak

Paid for by Connie and Kent Sysak 1741 Sunrise Drive, Greenbush, MI

Fall is for foraging: Black bears are packing on the pounds

This time of year, bears can spend up to 20 hours a day foraging for foods rich in calories, like acorns, hickory nuts, berries and leafy greens, as they prepare to hibernate. Because bears can lose up to one-third of their body weight while overwintering, it is vital to pack on the pounds – with some bears consuming 20,000 calories a day.

However, while searching for natural foods, bears may come across enticing foods near homes and residential areas that keep them coming back for more.

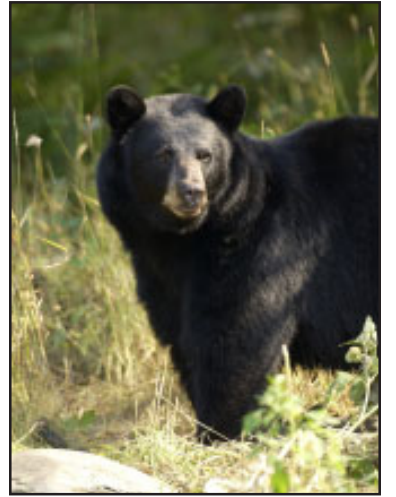
“Bears have an excellent sense of smell and will follow their nose to find food. While natural foods may be abundant, bears could be drawn to bird seed in feeders, pet foods and garbage, because they’re appealing food sources/ and easy to access,” said Rachel Lightner, wildlife outreach coordinator for the DNR Wild-

life Division.

While there is some nutritional value in bird seed and pet foods, allowing bears to eat these foods teaches them bad behavior. Bears will return to locations where they found a meal, and if they continue to be rewarded with food near homes, the situation could lead to human-bear encounters, property damage or ultimately, removal of the bear.

“Even if you enjoy wildlife watching and seeing black bears, it’s critical for the health and safety of the bear to not let it eat from human-provided food sources. Bears that seek out these types of foods are more at risk to lose their fear of humans, which may lead to an unfortunate outcome for the bear,” said Lightner.

Until bears enter their dens in December, it’s best to remove bird feeders and other



Black bears are beefing up for winter. *Photo courtesy of Michigan DNR.*

potential food sources that may attract bears or other wildlife. Get additional tips and information about preventing potential conflicts with bears/ at Michigan.gov/ Wildlife.

Cedar Lake Improvement Board Request for Proposals BUILDING DEMOLITION SERVICES

The Cedar Lake Improvement Board (CLIB) is soliciting Requests for Proposals (RFP) for demolition of a one-story house with a full walk-out basement at 3325 W. Cedar Lake Road, Greenbush, Michigan 48738, and a detached derelict shed on an adjacent lot. Parcel IDs: 040-015-400-100 (House), 041-196-000-068-00 (Shed). Proposal instructions, scope of work, specifications, and bid submittal form available by email. Use email address rvaughn@tir.com to request the bid documents, Subject Line: Jones Ditch Property Demolition RFP. A site visit/ job walk is recommended prior to submitting a proposal. All site visits must be arranged with and accompanied by a CLIB representative.

Bids to be received by mail or email (preferred) no later than Monday, October 31, 2022, and addressed to:

Jones Ditch Property Demolition RFP
Cedar Lake Improvement Board
P.O. Box 53
Greenbush, MI 48738

Use email address rvaughn@tir.com for emailed bids. Please submit all site visit requests and technical and scope of work questions by email to the CLIB at the email address noted above, or by phone at 810-516-6686.

CLIB reserves the right to reject any and all bids, to waive irregularities in bids, and to accept bid believed to be the most advantageous to the CLIB and the public.

10/12 & 10/19

AHC Alcona health center

[alconahealthcenters.org](https://www.alconahealthcenters.org)

Harrisville Services -
205 N. State St. Ste. A
Harrisville, MI 48740
Phone: (989) 724-5655

Lincoln Services -
177 N. Barlow Road
Lincoln, MI 48742
Phone: (989) 736-8157

Tiger Extension -
181 N. Barlow Road
Lincoln, MI 48742
Phone: (989) 736-8157

Preventative
screenings are
covered by most
insurances.



October is National Breast Cancer Awareness Month!

Don't forget your mammogram!

If you have questions about your risk for breast cancer or when to begin screening, talk to your healthcare provider!

Alcona Health Center is your Patient Centered Medical Home. This means your AHC provider is your partner in healthcare and can help you decide what preventative services are right for you!



Manistee County families receive over 460 pounds of fish from DNR

An angler’s tip helped Michigan Department of Natural Resources (DNR) conservation officers recover more than 460 pounds of illegally taken salmon from an out-of-state fishing group on the Manistee River last week.

“There is a large amount of coho and Chinook salmon running the local rivers this time of year, attracting anglers from across the country to be a part of one of Michigan’s finest fishing adventures,” said Sgt. Grant Emery. “While we’ve seen a decrease in illegal fishing activity over the years, unfortunately, we still run into illegal and unconventional methods.”

Conservation Officers Josiah Killingbeck, who patrols Lake County, and Scott MacNeill, who patrols Manistee County, were conducting a fish patrol Tuesday, Oct. 11 along the Manistee River, near the Tippy Dam in Dickson Township when an angler approached and informed them about a group downriver using illegal methods and equipment to take fish.

Continued on page 9



Michigan DNR Conservation Officers Scott MacNeill (left) and Josiah Killingbeck with 463 pounds of illegally taken salmon. *Photo courtesy of Michigan DNR.*

Fall is on the way...

Go High Efficient and Save!

A High Efficient Bryant Furnace can save up to 40% on monthly Utility Bills, Call the Experts at Goyette today for a Free In-Home HVAC Savings Analysis and start saving now!

Gotta Get Goyette!

GOYETTE MECHANICAL

PLUMBING • HEATING • COOLING • ELECTRICAL

Furnace System
Clean & Check

Make sure your existing system is ready for the cooler months with a Goyette system **Clean and Check**. The Experts from Goyette will perform a 11 point inspection, checking all gas levels and install a new filter.

System Clean & Check Only **\$99.00**

bryant Factory Authorized Dealer Heating & Cooling Systems Satisfaction Guaranteed!

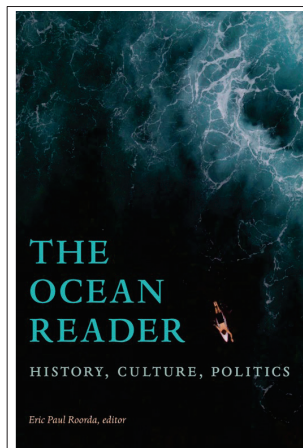
WHATEVER IT TAKES

MSCA GREEN STAR

(989) 739-9089 1-877-GOYETTE GoyetteService.com

THE OCEAN READER

HISTORY, POLITICS, CULTURE



ERIC PAUL ROORDA
(2020)

SAVE 30%
order at

dukeupress.edu
with this code:
P19OCEAN

Lady Tigers struggle with Owls, take Rogers City

By Ben Murphy

Sports Writer

The Alcona varsity volleyball team could not stop Oscoda last Thursday. The visiting Lady Owls, leading North Star League Big Dipper, handed the Lady Tigers the loss, 25-16, 25-8 and 25-22.

“We really struggled in our serve-receive to get things going,” said head coach Kristi Miller. “Oscoda controlled the tempo of the first two sets.

We continued to fight in the third but came up short.”

Kaylee Wambold, Angelina Howe and Carmen Dellar got four kills apiece. Dellar also added two blocks.

On Tuesday, Oct. 11, Alcona won a wild home NSL Big Dipper contest against Rogers City, 25-23, 22-25, 17-25, 25-19 and 15-7.

“It was an exciting finish,” Miller said. “We started the game strong, but lost momentum in the second and

third sets. The girls stepped up defensively and Angelina had some strong kills that helped us pick up the win. It was a solid team effort.”

Howe finished with nine kills. Dellar had three blocks and Sage Gauthier had four aces.

Alcona heads to the Charlton Heston Academy Thursday, Oct. 20 and is at Johannesburg-Lewiston on Tuesday, Oct. 25.

Tiger runners miss NSL championship

By Ben Murphy

Sports Writer

The Alcona cross country team narrowly missed out on winning a team championship at the North Star League finals on Tuesday, Oct. 11.

The Tigers finished in second place behind Fairview.

They did have plenty of good showings though, including Carter Upper coming in second place with a time of 19:30. Cole Upper was third at 19:40. Darren Boyat was 10th at 21:40. Zygmund Villalobos came in 15th with a time of 22:41. Rigby Dawson

had a finish of 21st on a time of 24:16 and Alexander Smith was 24th at 25:38.

Alcona heads to the Northern Michigan Championship on Saturday, Oct. 22 at Ogemaw Heights and is also at a Division 4 regional at East Jordan on Saturday, Oct. 29.



Alcona's Carter Upper nears the finish line for his second-place finish at the NSL meet last week. Photo by Ben Murphy.



Darren Boyat, competing in an earlier league meet, placed 10th in the finals on October 10. Courtesy photo.



Zygmund Villalobos nears the finish line at the North Star League jamboree in Hale earlier in the season. Photo by Ben Murphy.

Notice of Ordinance Adoption Alcona Township

The Township of Alcona does hereby ordain that it is in the best interests of the health, welfare, and overall safety of its citizens to deal with the remediation and removal of blight and junk vehicles and has adopted the following two ordinances effective October 11, 2022 (synopses only; full copies are available by request to Supervisor Mac Neill at 989 727 3788 or at alconatownship.com):

Ordinance No. 2022-03 Blight Control Ordinance to Provide for: The regulation and control of the storage, accumulation and disposition of junk, trash, rubbish, abandoned vehicles, wrecked, dismantled or unusable vehicles and building materials; the maintenance of blighted structures and other blighted factors or causes of blight and deterioration thereof as it relates to any property within the jurisdictional boundaries of the Township of Alcona and to provide penalties for the violation thereof.

Ordinance No. 2022-04 Dismantled/Junk Car and Unregistered Vehicles to Provide for: the regulation of outdoor parking and/or storage of any motor vehicles, tractor trailers, house trailers, all-terrain vehicles, snowmobiles, trailers of any sort, including recreational vehicles, boats, and jet skis and any other vehicle that must be licensed by the Secretary of State, within the Township of Alcona, and to provide for penalties for the violation of this ordinance, and to repeal any ordinance or parts of ordinances in conflict herewith.



'20 CHEVY SILVERADO EXT. CAB 4X4 With box liner, running boards & trailer pkg.	\$34,995
'19 CHEVY EQUINOX LT FWD With low miles, heated seats, remote start, back up camera, excellent condition	\$24,995
'19 CHEVY SILVERADO EXT. CAB RST 4X4 With low miles, heated seats, box liner, running boards, topper, remote start, back up camera & trailer pkg.	\$39,995
'17 GMC ACADIA SLT AWD With sunroof, heated seats, remote start, navigation & back up camera	\$22,995
'14 JEEP PATRIOT With heated seats & remote start	\$ 7,995
'12 GMC TERRAIN SLE AWD With trailer pkg.	\$10,995

ALCONA MOTORS

“Where You’re Treated Like Family”

Downtown Lincoln

Open: Mon. – Fri. 8:30 a.m.-5:30 p.m. Sat. until 2 p.m.

(989) 736-8191 • Toll Free (800) 736-9911

See our sales staff: Dennis Kruttlin, Ted Kruttlin, Jon Kruttlin and Alex Mulholland

SALES • SERVICE • PARTS • BODY SHOP

WWW.ALCONAMOTORS.COM

Americanisms



“Life is more manageable when thought of as a scavenger hunt as opposed to a surprise party.”

— Jimmy Buffett

© 2022 King Features Syndicate, Inc.

Do You Have News We can Use?

Call the Alcona Review at 724-6384 or e-mail to: editor@alconareview.com

MOVING ALCONA FORWARD

JOE LUKASIEWICZ for COUNTY COMMISSIONER

As your commissioner for Greenbush and the eastern portion of Mikado Townships (District 3), I will:

- ★ Stand up for the rights of ALL citizens in Alcona County, particularly the rights of women which have recently come under attack
- ★ Listen to our local veterans and SUPPORT their needs with deeds and actions not lip service and broken promises
- ★ Give our local law enforcers the respect they deserve and close the personnel revolving door at the Alcona County Sheriff's Department with appropriate annual funding
- ★ Stand against Canada's 70 year old oil-carrying Line 5 under the Straits, which if leaks, will destroy Alcona's precious shoreline causing a collapse of property values and the county's economy
- ★ Lead Alcona County in preparing for and adapting to climate change
- ★ Encourage new medical and recreational marijuana facilities in the county to gain a larger return of state tax revenue coming back to Alcona County

It's time for a change! Your early absentee ballot vote or general election vote for Joe Lukasiewicz on November 8, would be that first step.

Paid for by the committee to elect Joe Lukasiewicz PO Box 244, Greenbush, MI 48738

THE CLASSIFIEDS

small ads **BIG** deals

BUSINESS DIRECTORY

Area Businesses At Your Service

NORTHEAST MICHIGAN'S BOAT SOURCE

Mercury Outboards • MerCruiser
J.C. Pontoons • ShoreMaster Hoists • Lund
MiroCraft Aluminum Boats & Docks

VIKING MARINE, INC.
4968 N. HUBBARD LAKE ROAD, SPRUCE, MICHIGAN 48762
(989) 727-2797
vikingmarine-hubbardlake.com

Certified Mercury & MerCruiser Parts & Service
JOHN M. UNKOVICH Sales & Service
FRED SIEBERT Parts & Service

Established 1969



Environmentally Friendly Green Collision Shop.

Dave Abend, Owner, 10130 US-23
Phone: 989-471-2811 Ossineke, MI 49766
Fax: 989-471-2291 e-mail: abc@abendbrothers.com

Nicholas L. Cordes, CPA
ncordes@silcpa.com | Phone: 989-356-4531



Accounting • Consulting • Taxes
Governmental & Non-Profit Auditing

Straley Lamp & Kraenzlein P.C.
Certified Public Accountants

Sweet HEATING & COOLING
989-735-4255
Serving Northeast Michigan!
HEATING • AIR CONDITIONING
COMMERCIAL REFRIGERATION
Licensed - Insured - Certified
3021 S. State, Glennie, Michigan 48737



SPRAY FOAM & BLOWN INSULATION | DRYWALL & PRODUCTS | STUCCO | CULVERTS
CEILING TILES | STEEL STUDS | LANDSCAPING MATERIALS | FIRE PIT RINGS

4170 US 23 South (989) 358-0808
Alpena, MI 49707 www.buildingexpress.net

AUSABLE COLLISION & GLASS
Get ready for winter
See us for Snow Tires

Weather Tech 

And all vehicle Accessories
AuSableCollisionandglass@gmail.com
5660 F-41, Oscoda MI 48750 • 989-569-6600

ALCONA SEPTIC SERVICE
LICENSED EXCAVATOR
CERTIFIED SEPTIC INSPECTOR
CERTIFIED SEPTIC INSTALLER

(989) 727-3316
401 W. Hubert Rd.
Spruce, Michigan 48762

VETERAN
TRUCK OPERATOR

(989) 356-9641 Fax: 354-4660



"We Meet By Accident"
JOHN or STEVE PLOWMAN
3146 US-23 South Alpena, MI 49707

Dirty Deeds Give Your Septic a Break, Call Jake!

Septic Services
Servicing Alcona and Surrounding Counties
989-735-5555
www.jakesexcavatinginc.com

BITCHIE REPAIR

Heavy Truck & Auto Repair
366 S. US-23, Harrisville

Adam Ritchie
Master ASE-Cert. (989) 724-3250



Custom Painting & Refinishing Interior Specialists

Over 30 years experience
Finishing and Refinishing of all wood work
Wood graining steel entry doors.
All Faux Finishes.
Textured Ceilings & all Interior Painting
References - Insured

Phone: (989) 736-3446



Car Washes for a Month starting at \$20

CLEARVIEW CAR WASH
US 23 North, East Tawas & Oscoda
STATE STREET AUTO WASH
105 Mason St., Alpena (989) 356-1923



Edward Jones Mark A. Shultz, AAMS®
MAKING SENSE OF INVESTING Financial Advisor

297 S. State St.
Oscoda, MI 48750
Office: (989) 739-5469
Fax: (866) 462-1226
Toll Free: (866) 739-5469

www.edwardjones.com
Member SIPC



HARRIS CONSTRUCTION

Building Plumbing & Heating
(989) 737-1870 • (989) 724-5244
One Contractor-Start to Finish
Licensed Builder • Remodeling Specialist • Master Plumber

Jeffrey Harris Mechanical Contractor
4963 Campbell St. State Licensed and Insured
Greenbush, MI 48738 harrisjeff1965@yahoo.com

Oscoda Area Chiropractic Center

Dr. Terry D. Trombley
Now participating with most Obamacare insurance policies including Medicaid, Medicare, Blue Cross, Commercials

HOURS: Monday, Wednesday, Friday 8 a.m. - 8 p.m.
Tuesday 7 a.m. - 1 p.m. • Closed Thursday
BY APPOINTMENT ONLY
(989) 739-0077
5671 N. Skeel Ave. Located in the Base Hospital, Oscoda

Jasso Tree & Landscape Management

- Tree & Shrub Trimming and Removals
- Tree Planting
- Property Management
- Tree & Shrub Fertilization
- Brick Paving & Step Specialists
- Boulder Walls
- Retaining Walls
- Total Landscapes

Michael J. Jasso III (248) 521-9185
3rd Generation Arborist mjjassotree@yahoo.com

Double E Design

Cabinet Maker
Refresh Dated Kitchen Cabinetry
Resurfaced Tabletops • Repair Damaged Furniture

Ed Eddinger 3109 E. Trask Lake Rd.
989-736-6104 Lincoln, Mich. 48742

BESSER MUSEUM for Northeast Michigan

General Admission
Monday - Saturday, 10am - 5pm
Sunday, 12pm - 4pm

Digital Dome Planetarium Theater
Tuesday - Friday, 11am, 3pm
Saturday, 11am, 1pm, 3pm

\$5 adult • \$3 senior/child • FREE military/veterans \$5 per seat

ART • HISTORY • SCIENCE • PLANETARIUM • FOSSIL PARK
491 Johnson Street, Alpena, Michigan
www.bessermuseum.org • 989-356-2202

VRC Rehabilitation and Physical Therapy

We provide in-home physical therapy
We accept most insurances

Monday, Wednesday and Friday 6 a.m. until as needed
Lincoln (989) 736-1146 or stop by 923 Barlow Road, Lincoln, MI

FOCUS ON YOUR HEALTH

Lose Weight Keep in Shape!
It's Affordable and Fun
Just \$2 per visit
Friendly staff will assist you. Walk-ins welcome.

Backwoods Home Maintenance

by Joe
LAWN CARE
Painting - Snow Plowing - Siding - Power Washing
Repairs of Any Type • 30 years experience

Joe Gonzales P.O. Box 552
Licensed Builder Harrisville, MI 48740
(989) 464-2337 Licensed & Insured

Annual notice of change letter

Dear Savvy Senior,
 Last year I received a "notice of change" letter from my Medicare provider. Should I expect another one this year, and what should I do with it?
 Medicare Rookie



notices to see if your plan will continue to meet your health care needs in 2023. If you are dissatisfied with any upcoming changes, you can make changes to your coverage during fall open enrollment, which runs from October 15 to December 7.

Here are three types of changes to look for:

- **Costs:** If you have a Medicare Advantage plan, find out what you can expect to pay for services in 2023. Costs such as deductibles and copayments can change each year. For example, your plan may not have had a deductible in 2022, but it could have one in 2023. A deductible is the amount of money you owe out-of-pocket before your plan begins to cover your care. Another example is that your plan may increase the copayments you owe for vis-

Continued on page 12

Dear Medicare,
 The letter you're asking about is actually referred to as the Annual Notice of Change (or ANOC), which is a letter you receive from your Medicare Advantage or Medicare Part D prescription drug plan in late September. (People with only a Medigap plan don't receive these because Medigap plans do not have benefit changes from year to year). So yes, you should expect to receive another letter next month.

The ANOC gives a summary of any changes in your plan's costs and coverage that will take effect January 1 of the next year. The ANOC is typically mailed with the plan's "evidence of coverage," which is a more comprehensive list of the plan's costs and benefits for the upcoming year.

You should review these

Alcona County Sheriff's Office Report

For the Week of October 10-16, 2022

70 complaints were handled with 2 Arrests; 2 Assaults; 6 Citations Issued

Complaint Statistics

Car/Deer Accidents	14	Traffic/Traffic Stop	22
Animal Neglect	1	Personal Protect. Order Vio.	1
Property Damage Accident	3	Assist	2
Animal/Dog	4	Miscellaneous	1
Well Being Check	1	Suspicious Event	4
Lost Person	1	Malicious Destr. of Property	1
Trespass	2	Assault	2
Found Property	1	Civil	2
Abandoned Vehicle	1	Fire	1
Domestic	2	Larceny	1
Threats	2	Suicidal Subject	2

Complaints taken by City, Township or Village

Alcona	5	Caledonia	7	Curtis	7
Greenbush	6	Gustin	4	Harrisville	14
Hawes	4	Haynes	7	Mikado	8
Millen	3	Mitchell	2		
Harrisville City	2	Village of Lincoln	1		

Fish

Continued from page 6

The officers located and observed the group, confirming the tip.

When Killingbeck and MacNeill contacted the group, several of them attempted to break off their fishing lines so the officers wouldn't see the illegal fishing gear they were using.

Officers interviewed the group members and determined that the anglers, who had traveled from Colorado, did not have valid fishing licenses, were using illegal tackle and possessed 17 salmon taken by an illegal method.

The group willingly admitted their illegal activity and led Killingbeck and MacNeill back to their vehicles in the parking lot, where they had an additional 40-50 fish in coolers - some of the fish had already been filleted.

The group, if properly licensed, legally would have been allowed to possess 30 fish total; the total amount of illegal fish in the group's possession weighed 463 pounds.

"It's a shame that this group invested so much time and money to travel all the way to Michigan only to illegally take these salmon, a valuable, public natural resource," Emery said. "We are grateful for the angler who approached Killingbeck and MacNeill, which allowed them to recover the fish with enough time to safely donate to local families in need."

The individuals received citations for using illegal methods to take an over limit of salmon and fishing without a fishing license. Combined, they face more than \$4,630 in restitution and additional costs.

They have until October 21 to contact the 85th District Court in Manistee County for arraignment. The DNR is not releasing names prior to arraignment.



Buggy Rides



New restaurant to open at Greenbush Sunday

October 16, 1947 ~ Announcement is made this week of the opening of the new Raynaks' Restaurant at Greenbush, on Sunday, October 19th.

Mr. and Mrs. Frank Raynak and Mr. and Mrs. Albert Raynak are the new owners. The Raynak brothers purchased the former Lambert McLeod Shell Service Station in October 1943 and opened for business in June 1944. The new owners had just com-

pleted a fine addition to their service station when fire destroyed the building completely on April 11, 1947. The Raynak brothers started construction immediately, and now have one of the finest service stations on the Shore. They have added the restaurant facilities.

The Review joins their many friends in wishing them years of successful operation.

New bank manager at Alcona branch

October 19, 1972 ~ Vice President Bob Shea, of the Alpena Savings Bank, announces the appointment of Mr. Noel O. LeMere as Branch Manager of the Alcona County Branch at Harrisville.

Before coming to Harrisville, Mr. LeMere, age 34, was with the Detroit Bank and Trust for twelve years. Of the twelve years he spent eight years as Assistant Manager. He attended Oakland University for one year and the American Institute of Banking.

Noel, and his wife Lorna, and their three children, Robert 9, Steven 5 and Thomas 3, moved in to the apartment at the rear of the bank building on October 7.

Plans set for county snowmobile trails

October 19, 1972 ~ Plans for snowmobile trails in Alcona County are entering their final stages. The trails are located on federal land southwest of Mikado.

Now' being cleared is a 75 car and trailer parking lot. It is owned by the state and will be maintained by the county.

There will be four trails, all cleared to 10 ft. in width and have a 10 ft. clearance. The trails measure in distance from 12 miles to 40 miles. About mid point on the long trail there will be a shelter, grills, rest rooms and tables. The site is maintained by the Forestry Department.

J. R. Hughes to retire as Probate Judge

October 19, 1972 ~ Probate Judge J. Russell Hughes notified the Alcona County Board of Commissioners last week of his intention to retire at the end of this year. Hughes still has two years to serve on his last term but because of poor health has decided to retire. He plans to continue his law practice in Harrisville on a limited basis.

Hughes came to Alcona County in 1946 from Standish, where he was Prosecuting Attorney of Arenac County. He was elected Alcona County Prosecutor in 1946 and held that office for 16 years, when he retired to private practice.

With the death of Manford Emery, then Probate Judge, Hughes was named to fill the vacancy, which he has served until the present time.

At the same time the judge's wife, Margaret Hughes, tendered her resignation as Alcona County Juvenile Officer with an effective date to coincide with that of her husband.

A long with his duties as probate judge and practicing attorney, Judge Hughes has also given of his time in fraternal and veteran activities. He is a member of the American Legion, Veterans of Foreign Wars and Disabled American Veterans, and is

past state department Commander of the latter organization.

He also has served the Masonic fraternity and the Odd Fellows, and is a past Grand Knight of Michigan Odd Fellows.

In his notice to the Board of Commissioners Judge Hughes released the following statement.

"We have lived in this lovely county for more than a quarter of a century, ever since World War II. Our children were educated through high school here.

Between the two of us we have served this county in a public capacity for more than two decades - the last seven years of which we have been privileged to work together. It now seems the time has come for us to retire as your Probate and Juvenile Judge and as your County Juvenile Officer as of 12:01 p.m. the 29th of December, 1972: Margaret to our home and Russell also, except for more time to be spent as a clergyman. Private practice of law will be limited to two days per week and limited and restricted to probate and real, property only.

"We can not leave without expressing our sincere gratitude for those 27 years - you have been good to us."



LARRY'S PARTS HAUS



Heavy Duty Truck & Trailer Brake Parts & Accessories • Farm • Industrial

We Make Hydraulic Hoses

11935 US-23, Ossineke, MI At the corner of Nicholson Hill Rd.

Open Mon. - Fri. 8 a.m. - 6 p.m. • Saturday 8 a.m. - 3 p.m.

(989) 471-2911 • (888) 471-2911

Trivia Test

By Fifi Rodriguez

1. **TELEVISION:** Which TV cartoon show featured a Great Dane as part of the mystery-solving team?
2. **MOVIES:** Which 1970s movie's tagline is, "You'll never go in the water again"?
3. **HISTORY:** What was the nickname for American soldiers in WWI?
4. **MEDICAL TERMS:** What is dysphonia?
5. **U.S. PRESIDENTS:** How many state capitals are named after U.S. presidents?
6. **ANATOMY:** What part of the brain controls language and hearing?
7. **PSYCHOLOGY:** What is the fear represented in metathesiophobia?
8. **GEOGRAPHY:** How many countries are in the United Kingdom?
9. **FOOD & DRINK:** What are the two main ingredients in a meringue?
10. **U.S. STATES:** Which state is home to General Sherman, a sequoia more than 2,000 years old?

Answers: 1. "Scooby-Doo, Where Are You?"; 2. "Jaws."; 3. Doughboys.; 4. Having a hoarse or raspy voice.; 5. Four (Jackson, Mississippi; Lincoln, Nebraska, Madison, Wisconsin, and Jefferson City, Missouri); 6. Temporal lobe.; 7. Fear of change; 8. Four: England, Scotland, Wales and Northern Ireland; 9. Egg whites and sugar.; 10. California. (c) 2022 King Features Synd., Inc.

Super Crossword

FILL IT UP!

- | | | | |
|---|--|---|--|
| <p>ACROSS</p> <p>1 Cinch — (Hefty brand)</p> <p>4 Achy feeling</p> <p>12 Recede</p> <p>15 Sporty car roof feature</p> <p>19 "Just — expected!"</p> <p>20 "Babes in Toyland," e.g.</p> <p>21 What "U" may mean</p> <p>22 — Ridge (1972 Kentucky Derby winner)</p> <p>23 Birds for Yuletide dinners</p> <p>26 Some Pac-12 players</p> <p>27 Some antique autos</p> <p>28 Fr. woman with a halo</p> <p>29 Cuddly crib toys</p> <p>31 Letter holders</p> <p>35 Irritate</p> <p>36 Post office scale unit</p> <p>37 It flows in la Loire</p> <p>38 Vegetable pizza toppings</p> <p>42 Polling place containers</p> <p>48 Feels ill</p> <p>49 Weep audibly</p> | <p>50 Zeno of — (Greek philosopher)</p> <p>51 Vie for the affection of</p> <p>52 Lies next to</p> <p>54 Guessing game for kids</p> <p>55 Garnishes for martinis</p> <p>60 Broody rock genre</p> <p>62 Nonbeliever in God</p> <p>63 Record half with the hit, usually</p> <p>65 Forces out</p> <p>69 Larry and Curly's pal</p> <p>70 Parts of respiratory systems</p> <p>75 "Fake-Out" co-star</p> <p>76 Zac of "The Lorax"</p> <p>78 "—: Battle Angel" (2019 action film)</p> <p>79 Grilled corned beef sandwiches</p> <p>81 "Yes" vote</p> <p>83 Things hanging from rims</p> <p>87 Put into a snug spot</p> <p>90 Base before home</p> | <p>92 Oahu gift</p> <p>93 As straight as — (totally honest)</p> <p>94 Year, in Portuguese</p> <p>95 Speller's clarifying words</p> <p>96 Sewing kit accessories</p> <p>100 Chicks awaiting meals have them</p> <p>104 '16 Olympics host city</p> <p>105 "— a Letter to My Love"</p> <p>106 "Milk" director</p> <p>107 Bellhops' burdens</p> <p>113 Hard or soft Tex-Mex items</p> <p>117 Exhaust</p> <p>118 Socko review</p> <p>119 "Sure, sure!"</p> <p>120 Fact about 12 long answers in this puzzle</p> <p>125 100%, in Germany</p> <p>126 Winery cask</p> <p>127 People prettifying</p> <p>128 Unit of work</p> <p>129 Shopkeeper Oleson on "Little House on the Prairie"</p> | <p>130 Hi-tech organizer</p> <p>131 Currently</p> <p>132 Cereal grass</p> <p>DOWN</p> <p>1 "— bleu!"</p> <p>2 Pale-faced</p> <p>3 Russian ballet company</p> <p>4 "Help us!"</p> <p>5 Elect (to)</p> <p>6 Sleep phase</p> <p>7 Expunge</p> <p>8 Tree homes</p> <p>9 Suffix with towel</p> <p>10 Apt name for a chef?</p> <p>11 "No Exit" playwright</p> <p>12 Looked at</p> <p>13 Hopalong Cassidy portrayed William</p> <p>14 On the go</p> <p>15 Make level</p> <p>16 Female giant of myth</p> <p>17 Cultivate to excess</p> <p>18 Ticks away</p> <p>24 British verb suffix</p> <p>25 "Akeelah and the Bee" star</p> <p>30 Conks on the head</p> <p>32 August sign</p> <p>33 Cereal grass</p> <p>34 Brit's bar</p> <p>35 U.S. tax org.</p> <p>38 An earth sci.</p> <p>39 Carsick feeling</p> <p>40 Deep hole</p> <p>41 Besides that</p> <p>42 Turned into</p> <p>43 Numerous</p> <p>44 Rakish guy</p> <p>45 Body of water</p> <p>46 Night hooter</p> <p>47 Losing row in tic-tac-toe</p> <p>52 Zipcar owner</p> <p>53 Hotel stock</p> <p>54 Debt slip</p> <p>56 Thin-toned</p> <p>57 White — sheet</p> <p>58 "— girl!"</p> <p>59 "Wicked Game" singer</p> <p>61 City in Iraq</p> <p>64 City in India</p> <p>66 Big name in tight trunks</p> <p>67 "The Adventures of —" (2011 Spielberg film)</p> <p>68 Lips off to</p> <p>71 White rat, say</p> <p>72 Tale tweaker</p> <p>73 War vet's affliction, for short</p> <p>74 Jellied fish</p> <p>77 Sturdy tree</p> <p>80 — B'rith</p> <p>82 Website for craft vendors</p> <p>84 Yalies</p> <p>85 What "X" may mean</p> <p>86 Pen choice</p> <p>87 Papeete native</p> <p>88 Of no avail</p> <p>89 Color-sensitive retina part</p> <p>91 That chap</p> <p>95 Song and dance</p> <p>96 Measures of acidity</p> <p>97 Geller of psychic acts</p> <p>98 Grab a chair</p> <p>99 Ad —</p> <p>101 \$1,000 bills, informally</p> <p>102 Unpretty</p> <p>103 From Florence, e.g.</p> <p>107 Israeli native</p> <p>108 Overturn</p> <p>109 Pooch's bark</p> <p>110 Less perilous</p> <p>111 Each and —</p> <p>112 Bog plant</p> <p>114 URL starter</p> <p>115 Israel's Barak</p> <p>116 Singer Horne</p> <p>121 White sheet?</p> <p>127 Fuss</p> <p>122 Body of water</p> <p>123 Give it a go</p> <p>124 Navy inits.</p> |
|---|--|---|--|

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18					
19			20								21				22							
23			24								25				26							
27						28				29				30								
31			32	33	34					35					36							
			37							38			39	40	41							
42	43	44	45				46	47				48				49						
50							51				52	53				54						
55				56	57	58					59			60	61							
62										63			64		65	66	67	68				
69				70			71	72	73					74			75					
76				77			78						79				80					
			81		82		83				84	85	86									
87	88	89			90	91					92						93					
94				95							96			97	98	99						
100										102	103				104							
105										106				107	108			109	110	111	112	
113					114	115	116							117						118		
119					120									121								
125					126																	128
129																						132

Moments In Time

By The History Channel

- On Oct. 21, 1797, the USS Constitution, a 44-gun U.S. Navy frigate, is launched in Boston Harbor. She was built to fight Barbary pirates off the coast of Tripoli and won the nickname "Old Ironsides" during the War of 1812, when British shots merely bounced off Constitution's sides.
 - On Oct. 19, 1931, David Cornwell, known as spy novelist John le Carre, is born in Poole, England. He published his first spy novel, "Call for the Dead," in 1961. The novel, like his second, "A Murder of Quality" (1962), featured spy George Smiley.
 - On Oct. 22, 1957, in Saigon, Vietnam, 13 American military personnel are wounded in three terrorist bombings. During America's official involvement (1964-1973), over 3 million armed forces were deployed to Vietnam, resulting in 58,220 deaths.
 - On Oct. 20, 1968, 21-year-old Dick Fosbury sets an Olympic record at the Mexico City Games when he high-jumps 7 feet, 4 1/4 inches. Fosbury's unique jumping, known as the Fosbury Flop, was described in the press as "a guy falling off the back of a truck."
 - On Oct. 18, 1974, singer Al Green is attacked when an ex-girlfriend pours a pot of hot grits on his back while he was in the bathtub. Green was left with severe injuries but also a spiritual awakening. By 1976, Green had become an ordained Baptist minister and established a Memphis church.
 - On Oct. 17, 1986, President Ronald Reagan signs into law an act that approves \$100 million in humanitarian and military aid for Nicaraguan Contras with a goal of overthrowing the Sandinista government. Shortly afterward, however, the Iran-Contra scandal was revealed wherein the U.S. had sold missiles and arms in secret deals with Iran and \$30 million were diverted to the Contras.
 - On Oct. 23, 2002, nearly 800 people in a Moscow theater are taken hostage by 50 Chechen Army rebels. Russian special forces surrounded the building and pumped in a gas that rendered the terrorists and hostages unconscious. During the subsequent raid, 120 hostages were killed as well as most of the rebels.
- (c) 2022 King Features Synd., Inc.

Strange But True

By Lucie Winborne

- In 1962, former MLB catcher Harry Chiti was traded from the Cleveland Indians to the New York Mets for "a player to be named later." After a poor showing, Chiti became that very player, making him the first ever to be traded for himself.
- The average person will grow 590 miles of hair (including nose hair) in their lifetime.
- Speaking of hair, prior to L'Oreal's launch of the first mass market hairspray in 1960, women had to choose between slicking their hair down with a greasy brilliantine or using a mechanical sprayer to coat it with shellac dissolved in a solution of water and alcohol. Thank you, L'Oreal.
- When it comes to landing an effective punch, boxers have nothing on the mantis shrimp, the strike of which has been clocked at about 50 mph and described by Science as accelerating faster than a .22-caliber bullet. Take that, Mike Tyson!
- Forks were once considered a sacrilegious tool by the church.
- In 1898, nearly 75% of Alabama's entire annual state revenue came from convict leasing to private railways, mines and large plantations.
- Brazilian doctor Heron Werner uses 3D printing to help blind parents feel their baby's ultrasound results.
- David Wayne Oliver, "the Santa Claus Bank Robber," walked into a Colorado Springs bank claiming to be armed, stole an undisclosed amount of money, and took the bag out to the street, tossing cash into the air while shouting "Merry Christmas." He then proceeded to a Starbucks to watch the resulting commotion while waiting for his arrest.
- In an effort to limit the Dalai Lama's power, China has banned Tibetan Buddhist monks from reincarnating without government permission.

Thought for the Day: "Opportunity is missed by most people because it is dressed in overalls and looks like work."
-- Thomas Edison
(c) 2022 King Features Synd., Inc.

CryptoQuip

This is a simple substitution cipher in which each letter used stands for another. If you think that X equals O, it will equal O throughout the puzzle. Solution is accomplished by trial and error.

Clue: Y equals T

KQZY HB FBT IZJJ Z IVJVMUZYVH
AEIYEBRZJ PXF KQB'P XUBHTIERL
YBRP BA BTYXTY?
Z QELQ-FEVJH MBRH.

©2022 King Features Synd., Inc.

©2022 King Features Syndicate, Inc. All rights reserved.

Alcona Review Classifieds

Ads may be brought in to our office at 111 Lake St., Harrisville
 Cost per ad is \$5.00 for the first 10 words and 20¢ for each word thereafter. Boxed ads are \$6 per column inch.
 Ads and payment must be received by 4 p.m. Monday.

Call 989-724-6384

All Classified Ads MUST be Paid in Advance.
 We accept: Cash, Checks, Visa, Mastercard, Discover & American Express

LEGAL NOTICE

Notice of Foreclosure by Advertisement

Notice is given under section 3212 of the revised judicature act of 1961, 1961 PA 236, MCL 600.3212, that the following mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at a public auction sale to the highest bidder for cash or cashier's check at the place of holding the circuit court in Alcona County, starting promptly at 10 a.m. on November 2, 2022. The amount due on the mortgage may be greater on the day of sale. Placing the highest bid at the sale does not automatically entitle the purchaser to free and clear ownership of the property. A potential purchaser is encouraged to contact the county register of deeds office or a title insurance company, either of which may charge a fee for this information: Name(s) of the mortgagor(s): Rebecca K. Banks and Dale A. Banks, wife and husband. Original mortgagee: Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for lender and lender's successors and/or assigns. Foreclosing assignee (if any): Nationstar Mort-

gage LLC. Date of mortgage: April 21, 2004. Date of mortgage recording: April 22, 2004. Amount claimed due on date of notice: \$40,045.00. Description of the mortgaged premises: Situated in Township of Harrisville, Alcona County, Michigan, and described as: Part of the NE-1/4 of the SW-1/4 of Section 12, Town 26 North, Range 9 East described as commencing at a point where the north line of the NE-1/4 of the SW-1/4 of Section 12, Town 26 North, Range 9 East, intersects the west boundary line of U.S. Highway 23; thence southerly parallel with the west boundary line of U.S. Highway 23, 200 feet to the point of beginning; thence southerly along the westerly right of way of U.S. Highway 23 to the north line of land owned by Anna Cuyler as of April 4, 1945; thence north 66 degrees 16 minutes west 198 feet; thence northerly and parallel with the westerly right of way U.S. Highway 23, 108 feet; thence easterly 198 feet in a line parallel with the north line of land owned by Anna Cuyler as of April 4, 1945, to the point of beginning. Common street address (if any): 601 N. US-23, Harrisville, Mich. 48740.

The redemption period shall be six months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241a; or, if the subject real property is used for agricultural purposes as defined by MCL 600.3240(16). If the property is sold at foreclosure sale under Chapter 32 of the Revised Judicature Act of 1961, pursuant to MCL 600.3278 the borrower will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damaging the property during the redemption period. Attention homeowner: If you are a military service member on active duty, if your period of active duty has concluded less than 90 days ago, or if you have been ordered to active duty, please contact the attorney for the party foreclosing the mortgage at the telephone number stated in this notice. This notice is from a debt collector. Date of notice: October 5, 2022 Trott Law, P.C. 31440 Northwestern Hwy., Suite 145 Farmington Hills, Mich. 48334 (248) 642-2515 1477722 10-05, 10-12, 10-19, 10-26

Notice to Creditors Decedent's Estate

Case No. 22-6272DE Judge Laura A. Frawley Court address: P.O. Box 385 Harrisville, Mich. 48740 Court telephone: (989) 724-9492 Estate of Rodney Owen Dorff, deceased Date of birth: May 21, 1959 To all creditors: Notice to creditors: The decedent, Rodney Owen Dorff, died October 19, 2021. Creditors of the decedent are notified that all claims against the estate will be forever barred unless presented to Mary A. Dorff, personal representative, or to both the probate court at 6951 Lakeview Drive, Hubbard Lake, Mich. 49747 and the personal representative within four months after the date of publication of this notice. Date: October 19, 2022 Daniel J. Florip, P69663 Attorney 109 E. Chisholm Alpena, Mich. 49707 (989) 356-3444 Mary A. Dorff Personal representative 6951 Lakeview Drive Hubbard Lake, Mich. 49747 (989) 252-6862

PROFESSIONAL SERVICES

Lauren Lilly Cleaning Co.

• Professional Cleaning Service
 • Housekeeping Service
248-828-5620

Jamieson Nursing Home

Now Hiring
 R.N., LP.N., CNA
 and a cook.
 Call 989-724-6889

FOR SALE

Central Boiler Certified Classic Edge outdoor furnaces. Exceptional performance and value. Call today! Gauthier Heating & Cooling (989) 471-2478.

HELP WANTED

Alcona Community Schools Full-Time Job Postings: Secretary/ Receptionist; Instructional Paraprofessional x 2; Combo Position Bus Driver/Custodian/Paraprofessional. Questions or resumes can be sent to oconnord@alconaschools.net.

HARRISVILLE TOWNSHIP MINUTES

The Harrisville Township Board meeting was called to order at 7 p.m. on September 13 at the township hall. The "Pledge of Allegiance" was said. Members Healy, Landrum, Harvey, and Spitznagel were present. The board was joined by Bill Thompson and Lisa Turek. Bill Thompson informed the board of some upcoming events. A motion was made to accept the clerk's minutes by Healy, supported by Harvey; motion carried. The treasurer's report reconciled with the clerk's office. There was a motion to appoint Susan Calder to the planning commission by Healy, supported by Landrum; motion carried. There was a final motion to pay the bills by Harvey, supported by Healy; motion carried. The meeting was adjourned at 7:30 p.m. Minutes published prior to board approval.

CITY OF HARRISVILLE MINUTES

The regular meeting of the Harrisville City Council was held on October 10 at the city office. The meeting was called to order at 7 p.m. by mayor pro tem Schwanz and the "Pledge of Allegiance" was said. Present: Mayor pro tem Schwanz; treasurer Luenberger; clerk Pierce; council members, Kaiser, Mason, Bean, Peterson, and Bauermeister; attorney Cook and guests. Absent: Mayor Gehring. Motion by Mason, support by Kaiser, to approve the minutes of the meeting of September 12. Motion carried: 6-0. Motion by Mason, support by Peterson, to pay the bills in the amount of \$31,936.11. Motion carried: 6-0. Mayor pro tem Schwanz announced city wide clean-up will be Friday, Oct. 14 and Friday, Oct. 28. Bagged leaves and brush secured in bundles will be picked up at streetside. Mayor pro tem Schwanz decreed and declared the official hours for Halloween trick or treating, in the city, is Monday, Oct. 31 from 5:30 to 7:30 p.m. Senior maintenance worker Tom Keerl discussed the Category B Grant for city wide HMA overlay. The city was awarded a Category B Grant in the amount of \$300,000 with a 50 percent local match. This grant covers 1.5" HMA overlay of the roads covered in the grant application. Huron Engineering is proposing to provide the following services: Complete a topographic survey, prepare a project log, estimate project construction costs, project specifications, and review bidding documents sufficient to obtain bids for this project. The services are proposed for a lump sum fee of \$12,450. Motion by Bean, support by Bauermeister, to approve Huron Engineering's proposal of \$12,450 for its services for this project. Ayes: Schwanz, Bauermeister, Kaiser, Mason, Bean, and Peterson. Nays: 0. Motion carried: 6-0. Mayor Pro Tem Schwanz presented the letter of resignation from city attorney David Cook. Motion by Bauermeister, support by Bean, to accept attorney Cook's letter of res-

ignation, effective December 31, 2022, with great regret. Motion carried: 6-0. Mayor Pro Tem Schwanz reported she is looking for support for a city-wide mural project and has received a letter of interest for the project, per the mural proposal brought to council last month. Clerk Pierce reported that absent voter ballots are being mailed this week to all who have submitted their absent voter applications. Absent voter applications are still available through Saturday, Nov. 5 at the city office, which will be open from 9 a.m. to 5 p.m. to file an absent voter application and receive an absent voter ballot for the Tuesday, Nov. 8 state and local general election. The November general election hours are 7 a.m. to 8 p.m., Tuesday, Nov. 8 for in person voting at city hall, 200 N. Fifth Street, Harrisville, Mich. Call (989) 724-6666 for information. Treasurer Luenberger presented the quarterly budget review for the general fund and the water/sewer budgets. There were no adjustments required for the water budget. Motion by Mason, support by Kaiser, to approve the quarterly general fund budget adjustments. Motion carried: 6-0. Motion by Mason, support by Kaiser, to approve the quarterly water/sewer budget adjustments. Motion carried: 6-0. Planning commission ex-officio alderman J. Schwanz reported the Master Plan Review and revision is 99 percent complete. The planning commission has received several letters of interest to fill the vacancies on the planning commission. Next regularly scheduled meeting for the commission is Wednesday, Oct. 12. Tree board member Keerl reported about the GIS mapping of the trees within the city. It would be helpful to have a forester work with the tree board and identify each species shown on the mapping. County commissioner Thompson reported the electronic recycle held in September was very successful. The bridge work on F-41 will be completed

soon. There have been questions raised about the acquisition of property in the city, by the Alcona County Commission on Aging. NEMCOG is awarding home energy grants to eligible home owners. The Alcona County Road Commission received an award for safety from the State of Michigan. Comment Cards: Mike Stone thanked all who participated in making the KiKi Cuyler baseball day a great success. Marcy Redlawsk reported on the continuing plans for decorating Main Street for Christmas. Senior maintenance worker Keerl reported that Larry's Electric has been contacted to install a new electrical outlet at the end of Main Street for the Christmas lights. Warner Vanheuel asked for the food truck ordinance to be put on the city website and discussed enhanced lighting at the ice rink for this winter season. Bob Turek discussed the Pickleball committee's discussion for the potential construction of a recreation center building to be built in the city. It was suggested that he take these ideas to the planning commission. Alderman Bauermeister thanked the county road commission and the city maintenance workers for the repairs to the city streets. Motion to adjourn: By Mason, support by Peterson. Adjourned at 7:50 p.m. Next regularly scheduled meeting is Monday, Nov. 14 at 7 p.m. Published prior to council approval.

BINGO

Mikado Goodfellows Bingo every Monday 6:30 p.m. at Mikado Civic Center. Winner-takes-all game and hot ball. All proceeds to charity.

BUYING TIMBER

Buying standing timber, minimum five acres. Cole Forest Products (989) 736-8928.

ALCONA TOWNSHIP SYNOPSIS

Alcona Township's October board meeting was called to order. Roll call was taken. Present: LaLonde, MacNeill, Gauthier, and Bouchard. Excused: Bolanowski. Motions to approve minutes from September meetings; accept treasurer's report; to pay bills as presented; to reaffirm ordinances for municipal civil infraction, blight control, dangerous buildings and dismantled/junk cars and unregistered vehicles and to have a public hearing on municipal civil infractions and dangerous buildings on November 9 at 5:30 p.m. at the Alcona Township Hall; to not decommission pit toilets at the township park; to adjust budget to add revolving fund acct. All motions passed. This synopsis published prior to board approval.

PUBLIC AUCTION!

Sat. Oct. 22. 10 a.m.

1491 Perry Creek & M-33 Mio

Furniture; Appliances; Art; Household; Antiques; Collectibles; Jewelry; Instruments; Phonographs; Records; Sportsman; Bows; Deer Mounts; Guns; Ammo; Woodworking; Tool; Lawn & Garden; JD Mowers; 3pt. Chipper; Canoe; Swift Travel Trailer; Enclosed Trailer; Honda ATV; GMC Pickups; Pontiac Firebird; Jeep CJ; Coins & More!

LETS TALK AUCTION
 (989) 848-5158

WWW.LESTALKAUCTION.COM

Subscribe to Your Hometown Newspaper...

Alcona County Review

In County One Year \$32

Snowbird One Year \$36

Elsewhere One Year \$39

Name: _____

Address: _____

Phone: _____ Amount enclosed _____

Remit this form with payment to:

Alcona County Review,
 P.O. Box 548, Harrisville, MI 48740

Savvy Continued from page 9

its to your primary care provider or specialists.

• **Coverage:** If you have an Advantage plan with prescription drug coverage check to see if your doctors, hospitals, and other health care providers and pharmacies will still be in network for 2023. You have the lowest out-of-pocket costs if you go to providers and pharmacies

that are in your plan's network. If you see an out-of-network provider, your plan may not cover any of the cost of your care, leaving you to pay the cost out-of-pocket. You should also contact your providers directly to confirm that they will still be accepting your plan in the coming year.

• **Drugs:** If you have pre-

scription drug coverage, look through the plan's formulary, which is the list of drugs the plan covers. Formulary changes can happen from year to year, so make sure the medications you're taking will be covered next year, and that they're not moved to a higher tier which will affect your copay.

If you see any changes that

will increase your costs, you may want to select a different drug plan that covers all of your medications. If the formulary is incomplete, or you do not see your drug(s) on the list, contact the plan directly to learn more.

If you have not received an ANOC by the end of September, you should contact your Medicare Advantage Plan or Part D plan to request it. This notice can be very helpful in determining whether you should make any changes to your coverage during the fall open enrollment. Reading your ANOC can also prevent any surprises about your coverage in the new year.

Shopping, comparing and enrolling in a new Medicare Advantage or Part D plan during the open enrollment period can easily be done online at Medicare's Plan Finder Tool at [Medicare.gov/find-a-plan](https://www.medicare.gov/find-a-plan).

Or, if you don't have a computer or Internet access, you can also call Medicare at (800) 633-4227 and they can help you out over the phone. Your State Health Insurance Assistance Program (SHIP), which provides free Medicare counseling, is also a great resource to help you make any changes. To find a local SHIP counselor, visit [Ship-Help.org](https://www.ship-help.org) or call (877) 839-2675.

Dear Savvy Senior,

What types of financial resources are available to help seniors pay for long-term care? My 86-year-old mother will need either an assisted living facility or nursing home care in the near future, but she doesn't have long-term care insurance and her savings are minimal.

Searching Daughter

Dear Searching,

The cost of assisted living and nursing home care in the U.S. is very expensive. According to the Genworth cost of care survey tool, the national median cost for an assisted living facility today is over \$4,600 per month, while nursing home care runs more than \$8,100 per month for a semi-private room. (See [Genworth.com/aging-and-you/finances/cost-of-care.html](https://www.genworth.com/aging-and-you/finances/cost-of-care.html) to look up costs in your area.)

Most people pay for long-term care (LTC) – which encompasses assisted living, nursing home and in-home care – with either personal funds, government programs or insurance. But if your mom is lacking in savings and has no LTC insurance to cover her costs, here are your best options to look for funding.

• **Medicaid (not Medicare):** The first thing you need to know is that Medicare (the government health insurance program for seniors 65 and older and those with disabilities) does not cover long-term care. It only provides limited short-term coverage, up to 100 days for skilled nursing or rehabilitation services after a three-day hospital stay.

Medicaid, however, (the joint federal and state pro-

gram that covers health care for the poor) does cover nursing home and in-home care. But to be eligible for coverage, your mother must be very low-income. Her countable assets can't be more than around \$2,000, including investments. (Note that most people who enter a nursing home don't qualify for Medicaid at first but pay for care out-of-pocket until they deplete their savings enough to qualify.)

There are also many states that now have Medicaid waiver programs that can help pay for assisted living. To get more information on Medicaid coverage and eligibility, call your state Medicaid office (see [Medicaid.gov](https://www.Medicaid.gov)). You can also check your mom's Medicaid eligibility at [Medicaid-PlanningAssistance.org](https://www.Medicaid-PlanningAssistance.org).

• **Veterans benefits:** If your mom is a wartime veteran, or a spouse or surviving spouse of a wartime veteran, there is a benefit called Aid and Attendance that can help pay toward her long-term care.

To be eligible, your mom must need assistance with daily living activities like bathing, dressing or going to the bathroom. And her yearly income must be under \$15,816 as a surviving spouse, or \$24,610 for a single veteran – after her medical and long-term care expenses. Her assets must also be less than \$138,489 excluding her home and car.

To learn more, see [VA.gov/geriatrics](https://www.VA.gov/geriatrics), or contact your regional VA office, or your local veterans service organization. Call (800) 827-1000 for contact information.

• **Life insurance:** If your mom has a life insurance policy, find out if it offers an accelerated death benefit that would allow her to get a tax-free advance to help pay for her care.

Or consider selling her policy to a life settlement company. These are companies that buy life insurance policies for cash, continue to pay the premiums and collect the death benefit when she dies. Most sellers generally get four to eight times more than the policy cash surrender value.

If she owns a policy with a face value of \$100,000 or more and is interested in this option, get quotes from several brokers or life settlement providers. To locate some, use the Life Insurance Settlement Association member directory at [LISA.org](https://www.LISA.org).

To look for these and other programs in your area that can help pay your mom's long-term care, go to [PayingFor-SeniorCare.com](https://www.PayingFor-SeniorCare.com) and click on "Find Financial Assistance for Care."

(Send your senior questions to: *Savvy Senior*, P.O. Box 5443, Norman, Okla. 73070, or visit [SavvySenior.org](https://www.SavvySenior.org).)

When Human Life Begins

The predominance of human biological research confirms that human life begins at conception - fertilization. At fertilization, the human being emerges as a whole, genetically distinct, individuated zygotic living human organism, a member of the species *Homo sapiens*, needing only the proper environment in order to grow and develop. The difference between the individual in its adult stage and in its zygotic stage is one of form, not nature.

American College of Pediatricians - March 2017



The prenatal ultrasound image at left allows us a glimpse of who we are before our birth is remembered with photos taken in the nursery.

Let us follow the Science and our Conscience
Please Consider Voting No On Proposal 3
We Can Do Better

Thank you
John MacMaster
989-464-2684