

Obituaries
~ Pages 2 & 3

Food Pantry Opens
~ Page 7

Buggy Rides
~ Page 11

Alcona County Review

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1 Section

Serving Alcona County for 143 Years

Harrisville, Michigan 48740

Businesses struggle as former customers work from home

By Zholdas Orisbayev
Capital News Service

Michigan downtowns are entering into long-term trouble, according to business experts.

"It's not visible yet, but it's clearly coming," said Rob Fowler, the chief executive officer at the Small Business Association of Michigan.

A key challenge is that downtown businesses lost a significant portion of their profits as the pandemic meant thousands of white-collar workers have been working remotely since March, Fowler said.

"Blue Cross Blue Shield of Michigan said their employers can work remotely through 2021 and employees of DTE and Consumers Energy are staying remote at least through June 2021," he said.

General Motors and Ford Motor Co. say their white collar workers will not return to their workplaces until the end of June 2021.

Moves like those mean that thousands of employees — and potential customers — are no longer in Michigan downtowns, Fowler said.

"Many businesses are re-considering their office spaces as a portion of their workforce can permanently be remote, which decreases the consumer base of downtowns," he said. Empty commercial real estate offices are skyrocketing, he said. "It's preventing the resurgence of downtowns, especially in Detroit and Grand Rapids."

About 47 percent of Michigan's small businesses have lost at least one employee since February, ac-

ording to a recent survey by Fowler's group. And 75 percent of them expect sales to be down. About 10 percent of small business owners think that they cannot make it.

"Our September survey showed that 42 percent believe that they cannot be profitable in the current environment," Fowler said.

Local business groups are fighting back. Commercial real estate is not in demand at the level of the pre-pandemic period, but it can adapt to the new business environ-

ment, said Lindsey Dotson, the director of the Charlevoix Main Street Downtown Development Authority.

"Office spaces are obsolete, and we are thinking of how those spaces can be adapted to continue to generate profit," Dotson said. "Currently, we have two commercial real estate companies in Charlevoix downtown in a process of converting those empty spaces into housing units, as we have a huge shortage in affordable housing."

The authority owns and

operates a coworking space called The Vault in downtown Charlevoix that has been generating more profit than it had in 2019.

"If you live six miles away out of town, you can't set up Wi-Fi at home," Dotson said. "Coworking spaces in large urban areas are doing terrible due to the pandemic, but spaces in small towns are still in demand because of the Internet access issue in rural Michigan."

Avoiding social isolation attracts people to coworking

spaces and many students use the space to attend on-line classes.

Other Charlevoix businesses have created e-commerce websites and delivery services to do business in different ways due to the pandemic, she said. Many downtown retailers are taking creative approaches to sell their products.

"One of the creative initiatives done by Downtown Lansing Inc. is virtual window

Continued on page 8

Michigan farmers markets adjust to the pandemic

By Judy Putnam
Capital News Service

Most of the state's 240 farmers markets survived during the pandemic that upended the way fresh produce, baked goods and other items are sold at the popular venues.

Requiring masks and hand-washing stations, moving outdoors and limiting crowds were some of the mechanisms to deal with the coronavirus that first hit Michigan hard in the spring. The main season is May to October with about two dozen markets that stay open year-round, according to the Michigan Farmers Market Association.

Kara de Alvare, marketing coordinator for the Holland Farmers Market, said it was a challenge to stay open. Some customers criticized staff — in person and on social media — for requiring them to wear masks to stop the spread of

Continued on page 8



A sign at the Meridian Farmers Market in Ingham County reminds shoppers to mask up. Courtesy photo.

Ministers follow divine guidance to local church

By Mary Weber
Staff Writer

Following God's will through prayer has brought new ministers from Newport, Mich., to the Solid Rock Church of God and they are eager to nurture their new Alcona County mission.

Pastor Wayne Ramey and his wife, Darlene, who is a chaplain, said it was God's divine appointment that brought them to where Wayne preached many years ago. "The first sermon I ever preached was in this church

in 1989. I grew up in Dearborn Heights, (Mich.), but my grandparents had a place in Glennie, so I've been coming to Alcona County since 1968," Wayne said.

From the moment Wayne and Darlene heard about the open position, a few hurdles, which, if not had been lifted by divine grace, would have stopped them in their tracks before accepting the appointment.

For the last 30 years, Wayne worked at a steel mill and had worked his way up

to manager. He was hoping for a promotion when COVID-19 shut the mill down and he was laid-off last spring.

The couple had just moved to Newport, Mich., the year before after taking care of Darlene's mother in Ypsilanti Township, Mich., for five years. "We had just bought our dream home to be closer to our grandchildren. We had no intention of retiring or moving," Darlene said.

After hearing about the position, the Rameys immediately began praying for guid-

ance on what to do and decided to leave it to God's will.

First, there was a question about when Wayne would be called back to work, if he would go, and if they moved, would Darlene have health insurance. Since Wayne is a veteran, his insurance would be taken care of, but Darlene's was not.

Wayne explained their needs to their bishop and they both agreed to pray on it, "I was on my way out to get my hair cut. I took about three steps and the phone rang. It

was the human resource office at A.K. Steel informing me that Darlene would have health coverage, but my temporary layoff was going to be permanent."

Since Wayne had more hourly time than managerial time, he was allowed to step down into hourly retirement. "If he had been let go as a manager, he would have had to retire with no health care, so this was a great thing -- It was a God thing," Darlene said.

Continued on page 6



God Bless America



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Obituaries

Arthur R. Talbot

Arthur R. Talbot, 81, of Harrisville, died on Friday, Nov. 20, 2020 after a nine-year battle with Non-Hodgkin's Lymphoma.

He was born in Pontiac, Mich. on October 26, 1939 to Joseph and Pearl (Noel) Talbot.

Mr. Talbot loved carving wood and was a member of the Sunrise Side Wood-carvers. He spent the best of his later years at the Iosco Medical Care Facility where he will be remembered for his booming laughter that rolled throughout the hallways.

He is survived by his wife, Charlene S. Talbot of Harrisville; one brother, Donald



Talbot; several grandchildren and great-grandchildren; and one niece, Jeanette Adams.

In addition to his parents, he was preceded in death by one grandson, Brandon Talbot and 10 siblings.

Private arrangements were handled by the Buresh Funeral Homes, Inc. of Oscoda.

Joseph W. Ellinger

Joseph W. Ellinger, 77, of Harrisville, died on Tuesday, Nov. 24, 2020 at Jamieson Nursing Home in Harrisville.

He was born October 8, 1943 to Joe and Lena (Burt) Ellinger in Harrisville. He was raised in Alcona County. He attended Alcona Community Schools and graduated in 1961.

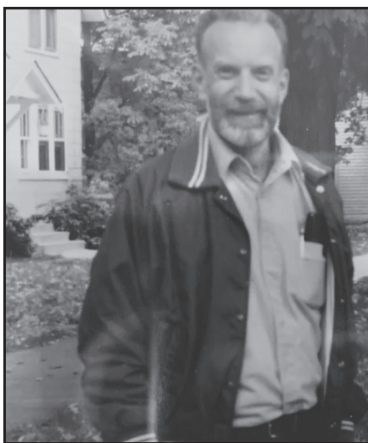
He also attended Michigan Barber School.

He worked at the Lincoln IGA for Sanford and Helen Josephson.

He married Susan MacDougall in 1974.

Mr. Ellinger lived in the Traverse City, Mich. area for most of his adult life and worked at various jobs including the Interlochen Music Academy and Interlochen State Park.

He was a devoted Detroit Tigers and Detroit Lions fan.



Mr. Ellinger is survived by four brothers, Dennis (Nita) Ellinger, Paul (Colleen) Ellinger, Carl (Gail) Ellinger, and Doug (Peggy) Ellinger; and many nieces and nephews.

He was preceded in death by his parents and one sister-in-law, Tanna Ellinger

There will be a memorial service in the spring.

Charles R. Tudor

Charles Ray Tudor, 84, of Mikado died on Saturday, Nov. 28, 2020 at Ascension St. Mary Hospital in Saginaw, Mich.

He was born June 5, 1936 to Elvis and Louise (Behrendt) Tudor in Fredonia, Ky.

On September 11, 1954, he married Jeanette K. Schellenberg in Wyandotte, Mich. They were longtime residents of the down river area until they moved to Mikado in 1970.

Mr. Tudor retired from Aircraft Tool and Supply in 2000. He was known for his quick wit and always being a jokester and was someone you wanted on your trivia team.

He enjoyed hunting and fishing and taught his children and grandchildren to hunt and fish while respecting the animals. He liked scary movies and spending time with his family.

Mr. Tudor is survived by five sons, Charles (Kerry) Tudor of Oscoda, Randy (Dianne) Tudor of Lincoln, Matt (Ali) Tudor of Chelsea, Mich., Thomas (Brandy) Tudor of Spruce, and Elvis (Lisa) Tudor of Tawas City; two daughters, Dawn Tudor of Springfield, Mich. and Misty (Rick) Munir of Brighton, Mich.; and numerous grandchildren and great-grandchildren.

He was preceded in death by his wife, Jeanette, on February 11, 2017, and two sisters.

The funeral was held on Tuesday, Dec. 1, 2020 at Gillies Funeral Home in Lincoln.

Violet F. Chase

Violet F. Chase, 90, of Harrisville died on Sunday, Nov. 22, 2020 at MidMichigan Medical Center in Alpena.

She was born December 31, 1929 to Elva Swartz in Lincoln. She was a life-long resident of the area.

On April 13, 1946, she married Raymond Chase. They owned and operated a dairy farm in Harrisville.

Mrs. Chase loved her garden and tending to her flower beds. She especially enjoyed her tomato plants and canning what she grew. She liked watching the birds and spending time with her grandchildren.

Mrs. Chase is survived by three daughters, Sharon Travis of Oscoda, Carol Laidlaw of East Tawas and Brenda (Steve) Slater of Lincoln; two sons, Ray Chase of Harrisville and Gerald (Jaime) Chase of Greenbush; 12 grandchildren; several great-grandchildren, and numerous nieces and nephews.

She was preceded in death by her husband, Raymond, on September 1, 2006, one son, Wayne Chase in 1980, and her twin sister, Viola Contrasc on September 23, 2020.

Private graveside services have been held. Burial was in Springport Cemetery in Harrisville. Arrangements made through Gillies Funeral Home in Lincoln.

Phebie V. Pearce

Phebie V. Pearce, 89, of Lincoln, died on Wednesday, Nov. 25, 2020 at Mid Michigan Medical Center in Alpena.

She was born November 7, 1931 to Alfred L. "Allie" and Alta L. (Taylor) Williams in Barton City. She was a lifelong resident of the area.

She was a devoted homemaker, and later earned an associate degree. She worked for the Michigan Department of Social Services as a secretary.

On June 29, 1973, she married Leo Pearce and they were residents of Lincoln.

Mrs. Pearce was an active member of the First Baptist Church in Lincoln, and of the Order of the Eastern Star No. 184, where she had served as worthy matron.

She enjoyed crochet, reading, and watching her favorite TV show, "The Price is Right."

Mrs. Pearce is survived by her husband, Leo; three daughters, Gail (Warren) Leeseberg, Linda (Rick) Choate and Sandra (Kenneth) Cholewa; one son, John Kimberlin; two step children, Alfred Pearce and Julie Stach; 12 grandchildren, Matthew (Christi) Leeseberg, Naomi (Andrew) Cox, Nathanael (Kristina) Leeseberg, Timothy (Danielle) Leeseberg, Angela Ross, Jennifer Ross, Sarah Ross, Melissa Daggett, Robert (Renee) Greenlee, Shannon (Michael) Ashford, Penny (Branden) Ouillet, and Autumn Kimberlin; 13 great grandchildren; four great-great-grandchildren; and numerous nieces and nephews.

She was preceded in death by two step children, Neal Pearce and Larry Pearce, and three grandchildren, Jeffrey Ross, Baby Girl Ross and Kenneth Cholewa.

The funeral was held Sunday, Nov. 29 at the First Baptist Church in Lincoln. Burial will be in Twin Lakes Cemetery, Lincoln. Arrangements were handled by Gillies Funeral Home, Lincoln.

Leo D. Pearce

Leo Dean Pearce, 84, of Lincoln, died on Sunday, Nov. 29, 2020 at MidMichigan Medical Center in Alpena.

He was born September 27, 1936 to Joseph and Almina (Shaw) Pearce in Lincoln. He was a life-long resident of the area.

He was an avid hunter. He worked several years at the Alcona Road Commission before his retirement.

He married Phebie Williams on June 29, 1973 in Lincoln.

Mr. Pearce is survived by one son, Al (Susie) Pearce; one daughter, Julia (Rolland Luebben) Stach; four grandchildren, Andrew Pearce, Kristina Pearce, Jessica Pearce, and Alisha Pearce; six great-grandchildren; two sisters, JoAnn Grant and Gloria Loucks; four step children, Gail (Warren) Leeseberg, Linda (Rick) Choate, Sandra (Kenneth) Cholewa, and John Kimberlin; several step grandchildren; many great-grandchildren; several great-great-grandchildren; and several nieces and nephews.

He was preceded in death by his wife, Phebie, on November 25, 2020; two sons, Neil Pearce and Larry Pearce; one son-in-law, Richard Stach; one grandson; three brothers; two sisters; and three step grandchildren.

Visitation will be held Friday, Dec. 4 from 4 to 7 p.m. at Gillies Funeral Home, Lincoln. Visitation will continue on Saturday, Dec. 5 from 11 a.m. until the funeral at 1 p.m. The Rev. Wayne Whitten will officiate. Burial will be in Twin Lakes Cemetery, Lincoln. Masks are required at the funeral home, as well as social distancing.

Super Crossword

Answers

BASIC	TREACLES	ALCAPP
ACELA	SEATRADE	LEANER
EMPIRE	OF THE SUN	BARNEY
RETAINS	NOD	FENNEL
DOT	ROME	BERLIN
AXIS	ISM	URSA
ENDED	IT	HENS
NOOB	APRA	ZAGAT
CADGE	FUJIS	SPEEDWAY
ISON	OLOGY	CREE
MANUP	LOU	ASTI
LEAP	IN	MASONS
COMPARE	APPLES	TO APPLES
GREEDY	OHYEAH	UCLA
ICH	MILLI	REST
ERASE	SITE	GALAO
CASSION	RAMEN	SIDEB
RARA	EDDY	OWED
MINARET	PYRO	AAA
DELICIOUS	IRONY	RCA
SAMOAN	ROO	KEEPERS
HONEYYS	JONATHAN	LARSON
EMINEM	OPENLINE	NITTI
SENTRA	STATETAX	SLEEP

top ten

Brands Shunned by MILLENNIALS

1. Ann Taylor
2. H&M
3. Claire's
4. Applebee's
5. Kellogg's cereals
6. Forever 21
7. Kraft Singles
8. Odwalla
9. Wheaties
10. Kenmore

Source: MoneyWise

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Alcona County Review

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Calendar of Events



THURSDAY, DECEMBER 3

Everyone is welcome to join the Community Walking Club and meet in the parking lot of the Harrisville branch of the Alcona County Library in Harrisville at 9 a.m. Social distancing will be practiced and face masks will be required. For more information, call (989) 724-6796.

FRIDAY, DECEMBER 4

Reformers Unanimous, a faith-based addictions recovery program, will meet from 7 to 9 p.m. at the Greenbush Community Baptist Church, 2430 South State Street. For more information, call Pastor Wayne Whitten at (989) 335-0172.

TUESDAY, DECEMBER 8

The Alcona County Department of Health and Human Services (DHHS) Board will meet by video conferencing at 10:30 a.m. in the Commissioner's Meeting room in the lower level of the Alcona County Building located at 106 Fifth Street in Harrisville. For more information and video participation information, contact Tammy Ranger at (989) 619-5865.

WEDNESDAY, DECEMBER 9

Sunrise Community Food Pantry will be open from 1 to 3 p.m. at Hubbard Lake Bible Church, 13508 Hubbard Lake Road, Hubbard Lake. Clients are asked to come only one time per month and must be present to receive food. The pantry accepts clients regardless of county of residence. Identification is required. Bring a box or bag. For more information, call (989) 727-3606.

THURSDAY, DECEMBER 10

Everyone is welcome to join the Community Walking Club and meet in the parking lot of the Harrisville branch of the Alcona County Library in Harrisville at 9 a.m. Social distancing will be practiced and face masks will be required. For more information, call (989) 724-6796.

The Newcomers Lunch Group will meet at noon at the Big Boy Restaurant on Ripley Avenue in Alpena. Call Terry at (989) 340-0676 if planning to attend.

FRIDAY, DECEMBER 11

Reformers Unanimous, a faith-based addictions recovery program, will meet from 7 to 9 p.m. at the Greenbush Community Baptist Church, 2430 South State Street. For more information, call Pastor Wayne Whitten at (989) 335-0172.

SATURDAY, DECEMBER 12

Recycle Alcona County will hold drop off day from 10 a.m. to 1 p.m. at the ARA site on Barlow Road in Lincoln. Enter and exit through the

(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.)

Patrick A. D'Augustino

Patrick Anthony D'Augustino, 62, of Harrisville, Michigan, passed away on November 26, 2020.

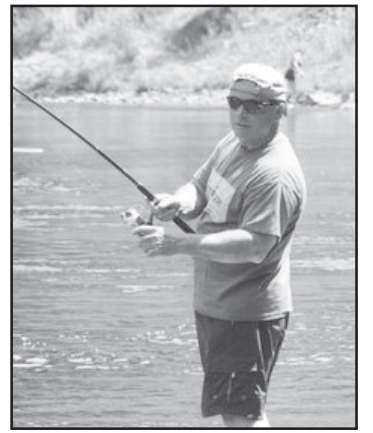
Pat was born in Tarpon Springs, Florida and graduated from Tarpon Springs High School, Class of 1977.

He is survived by his wife of 33 years, Tracy; son, Michael (Aline) D'Augustino; daughter, Kelly (Greg) Alexander; daughter, Kimberly (Doug) D'Augustino; and granddaughter, Reagan Alexander.

Pat retired from the U.S. Air Force in 2003 after serving for 22 years as a Boom Operator on the KC-135. He supported conflicts all over the globe and was most proud that he earned his instructor rating.

Pat was a father first, he taught his children to cheat at card games, play baseball and fostered their love of nature. He was an avid outdoors man and enjoyed all types of hunting, fishing, camping and photography.

During his later years Pat and Tracy enjoyed traveling all over the world with their children visiting Eu-



rope, Hawaii, and Dominican Republic.

The family would like to thank the management and staff at Medilodge of Tawas City for their excellent care and friendship.

Pat will not be receiving the Viking funeral he requested, it's illegal. He will instead be laid to rest at the Great Lakes National Cemetery in Holly, Michigan.

Pat was a lifelong prankster and mentor who will be forever loved and missed by family and friends. In lieu of flowers, donations may be made to EOD Warrior Foundation. Condolences may be shared at www.bureshfuneralhomes.com.

Paid Obituary

They are only treasures if you have them...

Please pick up your photos from the

Alcona County Review office at 111 N. Lake Street, Harrisville

Sorry, photos without paid postage will not be automatically returned



Local Notes



Christmas Event Cancelled

Due to the recent increase of COVID-19 cases in the area, the Alcona County Chamber of Commerce has "made the difficult decision to cancel Christmas in the Village for 2020." The chamber encourages residents and visitors to "continue to support our community through this holiday season by shopping local. We wish you a merry and bright holiday season and hope to bring back Christmas in the Village in 2021."

Coastal Flood Map Review

Members of the public can review preliminary flood maps showing the Lake Huron shoreline and talk to experts about how the maps can affect communities and property owners

On Dec. 7, 8, and 10, representatives from the Federal Emergency Management Agency (FEMA) will host a Virtual Flood Risk Open House for the Lake Huron shoreline communities in Alcona County. The open house will give residents the chance to review preliminary versions of a recently completed Flood Insurance Study (FIS) report and its accompanying preliminary Flood Insurance Rate Map (FIRM).

This FIS report and FIRM provide information on the base flood (also known as the one percent-annual-chance event) and on the areas of the shoreline that are subject to significant flood hazards. They also offer information that public officials will use when managing development in the floodplain.

At the virtual open house, representatives from various local, state, and federal agencies will be available to provide the most current information about flood risk, flood insurance, floodplain development regulations, and the process used to map Alcona County's floodplains.

Once these maps become effective, they will be used as the basis for flood insurance rates and for local floodplain management ordinances adopted under the National Flood Insurance Program. FEMA also encourages public officials to use the effective maps as tools to assist planning processes and outreach efforts, to prepare the community to quickly respond to and recover from future events.

The Alcona County - public open house meetings may be viewed at: <https://zoom.us/join> on the following dates:

- Monday, Dec. 7 from 5 to 7 p.m. — Meeting ID: 924 0058 6344, Password: FEMA07

- Tuesday, Dec. 8 from 5 to 7 p.m. — Meeting ID: 923 0607 6352, Password: FEMA08

- Thursday, Dec. 10 from 5 to 7 p.m. — Meeting ID: 978 6342 5465, Password: FEMA10

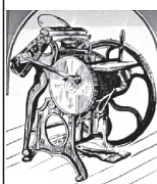
Digital files of the Preliminary FIRM and FIS report can be downloaded from www.fema.gov/preliminaryfloodhazarddata.

For more information, contact the FEMA News Desk at FEMA-R5-News-Desk@fema.dhs.gov.

Writing Letters to the Editor

The Alcona County Review welcomes Letters to the Editor so readers can express their opinion or draw attention to local, regional or statewide issues. However, letters on national topics will not be accepted.

- Letters to the editor must be signed with a first and last name and include an address and phone number where the author can be reached for confirmation or questions during regular business hours. *Unsigned letters will not be published.*
- Letters must address the editor -- not government, the community, organizations or the authors of previously published letters.
- *Letters should be no longer than 300 words.* Inappropriate content will be deleted and letters will run on a space available basis.
- This forum is not intended as a thank you section for groups and organizations. *Thank yous are considered personal messages and therefore advertising.*
- Drop off letters to the Alcona County Review office at 111 Lake Street, Harrisville; mail to P.O. Box 548, Harrisville, Mich. 48740; or e-mail using plain text format to editor@alconareview.com.



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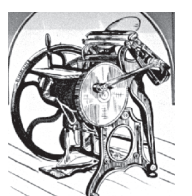
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IRS stifles PPP forgiveness intent, jeopardizes local businesses

The Paycheck Protection Program (PPP) was established by the Coronavirus Aid, Relief, and Economic Security (CARES) Act to help small businesses survive during the early phases of the pandemic. Since enactment, over 5 million applicants have received forgivable PPP loans, protecting millions of jobs and allowing those businesses to stay afloat.

In the CARES Act, Congress clearly intended to

grant recipients of forgivable PPP loans the ability to deduct otherwise-deductible expenses associated with those loans for tax purposes. Loan forgiveness was clearly intended as tax-free to keep workers employed during the pandemic.

However, the IRS contradicted congressional intent by formally declaring that borrowers who expect their PPP loan to be forgiven *cannot* deduct the PPP ex-

penses on their federal tax returns. Under the IRS interpretation, a business owner who uses PPP proceeds to preserve payroll is unable to deduct the payroll and other ordinarily deductible expenses.

Bills have been introduced in the Senate and in the House to fix this problem, but a solution could also be inserted into a much needed year-end federal stimulus package.

Either way, it needs to happen quickly.

As active participants in the business community, we feel it is imperative to ensure that these same businesses are not subjected to additional and unexpected taxes as they continue to struggle to survive. It is obvious this pandemic is not yet over, and realization of Congressional intent will provide a much-

Guest Columnists

needed indirect stimulus through tax savings to the business owners who need it most.

Borrowers eligible for PPP loan forgiveness have spent the funds as the program directed. If those businesses are not allowed to deduct these expenses, they may be forced to spend additional funds to pay taxes on the loan proceeds – funds they may not have.

We feel that passing this legislation as quickly as possible will provide small business owners more certainty as they focus on year-end business planning which is especially important in these challenging economic times.

We strongly advocate the passage of legislation and

urge immediate Congressional action to protect American businesses in these trying times.

(Editor's Note: The Paycheck Protection Program has helped many local businesses stay afloat during the last 10 months, which has been harrowing for business owners. We are publishing this column to enlighten residents and supporters of the many, varied businesses that benefit this community and region. It has always been a challenge to be a small business owner in northeast Michigan, but never so much as during this pandemic. Please spend your money with local businesses as much as you possibly can.)

PUBLIC HEARING

The Alcona County Board of Commissioners will hold a public hearing on the FY 2021 General Fund Budget on December 16, 2020 at 10:00 a.m. in the Commissioners meeting room on the lower level of the Alcona County Building in Harrisville. A copy of the proposed budget is available for public inspection at the Alcona County Clerk's Office.

11/25 & 12/2

PUBLIC HEARING

The Alcona County Board of Commissioners will hold a public hearing on the FY 2021 Non-General Fund Budget on December 16, 2020 at 10:00 a.m. in the Commissioners meeting room on the lower level of the Alcona County Building in Harrisville. A copy of the proposed budget is available for public inspection at the Alcona County Clerk's Office.

12/2 & 12/9

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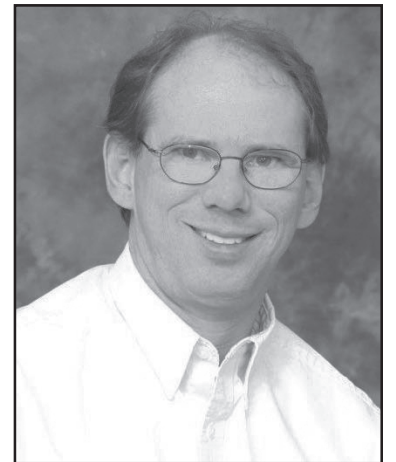
4262 River Rd., Oscoda, MI 48750
 (989) 739-4382 • (989) 329-9709



Brian Calley, President Small Business Association of Michigan



Bob Doyle, President & CEO Michigan Association of Certified Public Accountants



Richard Lamb, President Michigan Press Association

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 answer
 I suppose you might call the person in charge of a robbery the commander-in-chief.

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What you'll pay for Medicare in 2021

Dear Savvy Senior,

I know there will be a small cost-of-living increase in Social Security benefits next year but what about Medicare? What will the Medicare Part B monthly premiums be in 2021, and when do the surcharges kick in for higher income beneficiaries?

Inquiring Senior



Dear Inquiring,

The Centers for Medicare and Medicaid Services recently announced the cost adjustments for 2021 and the increases for premiums and out-of-pocket costs for most beneficiaries will be modest. But if you're a high earner, you'll pay more.

Here's what you can expect starting in January.

Medicare Part B

While Medicare Part A, which pays for hospital care, is premium-free for most beneficiaries, Part B, which covers doctor visits and outpatient services does have a monthly premium. Starting in 2021, the standard monthly Part B premium will be \$148.50, up from \$144.60 in 2020. That \$3.90 bump represents a 2.7 percent increase, which is more than double the most recent Social Security cost-of-living adjustment which was 1.3 percent.

But if you're a high earning beneficiary, which makes up about seven percent of all Medicare recipients, you'll have to pay more. Medicare surcharges for high earners are based on adjusted gross income from two years earlier, which means that 2021 Part B premiums are determined by 2019 annual income.

So, if your 2019 income was above \$88,000 up to \$111,000 (\$176,000 up to

\$222,000 for married couples filing jointly), your 2021 Part B monthly premium will be \$207.90, up from \$202.40 in 2020.

Monthly premiums for singles with an income between \$111,000 and \$138,000 (\$222,000 and \$276,000 for joint filers) will rise from \$289.20 to \$297. Individuals earning above \$138,000 up to \$165,000 (\$276,000 to \$330,000 for joint filers) will see their monthly premium increase from \$376 to \$386.10.

Those with incomes above \$165,000 up to \$500,000 (\$320,000 to \$750,000 for joint filers), you'll pay \$475.20 per month in 2021. And single filers with income of \$500,000 or more (\$750,000 or more for joint filers) will pay \$504.90 per month next year.

Medicare Part D

If you have a Medicare (Part D) prescription drug plan, the average premium in 2021 will be about \$30 per month for most beneficiaries. But, again for high earners with annual incomes above \$88,000 (\$176,000 for joint filers) they will pay a \$12.30 to \$77.10 monthly surcharge on top of your regular Part D premiums.

How to Contest Income

Beneficiaries that fall into any of the high-income categories and have experienced certain life-changing events

that have reduced their income since 2019, such as retirement, divorce or the death of a spouse, can contest the surcharge. For more information on how to do this, see "Medicare Premiums: Rules for Higher-Income Beneficiaries" at SSA.gov/benefits/medicare/medicare-premiums.html.

Other Medicare Increases

In addition to the Part B and Part D premium increases, there are other cost increases you should be aware of. For example, the annual deductible for Medicare Part B will see a bump from \$198 to \$203 in 2021. The deductible for Medicare Part A, which covers hospital services, will increase from \$1,408 in 2020 to \$1,484 in 2021. There are no surcharges on Medicare deductibles for high earners.

For more information on all the Medicare costs for 2021 visit Medicare.gov and click on "2021 Medicare Costs," or call 800-633-4227.

(Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, Okla. 73070, or visit SavvySenior.org.)

Social Security benefits increase in 2021

By Vonda Van Til

Nearly 70 million Americans will see a 1.3 percent increase in their Social Security benefits and SSI payments in 2021.

Federal benefit rates increase when the cost-of-living rises, as measured by the Department of Labor's Consumer Price Index (CPI-W).

The CPI-W rises when inflation increases, leading to a higher cost-of-living. This change means prices for goods and services, on average, are a little more expensive, so the Cost of Living Adjustment (COLA) helps to offset these costs.

January 2021 marks other changes that will happen based on the increase in the national average wage index. For example, the maximum amount of earnings subject to Social Security payroll tax in 2021 will be higher. The retirement earnings test exempt amount will also change in 2021.

The press release is available with more information at www.ssa.gov/news/press/factsheets/colafacts-2021.pdf.

The COLA notices will be mailed throughout the month

of December to retirement, survivors, and disability beneficiaries, SSI recipients, and representative payees.

Anyone who wants to know their new benefit amount sooner can securely view and save the Social Security COLA notice online via the Message Center inside My Social Security in early December without waiting for the mailed notice.

Anyone who didn't sign up for an account by November 18, 2020 will not be able to view it at the site.

Find more information about the 2021 COLA at www.ssa.gov/cola.

(Vonda Van Til is the public affairs specialist for west Michigan. Letters may be sent to her c/o Social Security Administration, 3045 Knapp NE, Grand Rapids, Mich. 49525 or via email at vonda.vantil@ssa.gov.)

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NOTICE OF BUDGET HEARING

The Board of Road Commissioners of the County of Alcona will hold a public hearing at the Road Commission office, 301 N. Lake Street, Lincoln, Michigan, at 2:15 p.m., Tuesday, December 22, 2020. The purpose is to receive public comments on the proposed Road Commission budget prior to taking final action to approve a budget for 2021. Due to current Michigan Department of Health and Human Services pandemic orders, the office will not be available for the public to attend in person. Please log-in to the meeting via Zoom, Meeting ID 862-9663-5716. Additional dial-in information can be obtained by calling the office at 989-736-8168, extension 1. Anyone wishing to examine the proposed budget may do so online at www.alconacrc.com beginning November 30, 2020 or by contacting the office at 989-736-8168, extension 1.

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Ministers Continued from page 1

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The next hurdle was selling their house, which sold the same day they listed it for \$11,000 over the asking price with terms almost unheard of in the real estate industry.

The final nod that they were making the right decision to move came when members were to vote on Wayne as their new pastor. "The voting day fell too close to the Fourth of July so they delayed it a week which just happened to fall on my birthday. What a wonderful gift to receive the church on that day," Wayne said.

Wayne, a licensed Church of God minister for 32 years, explained many years ago a friend brought him to church and he gave his heart to the lord at the age of 14. It wasn't long after he knew he wanted to be a minister. "I wanted to reach out to those who didn't know Christ," he said.

He and Darlene both attended and graduated Annapolis High School downstate, but they didn't meet at school. Instead they met at church just after Wayne got out of serving a four-year stint in the U.S. Air Force. "The minute I saw her, I told my friend I was going to marry her," Wayne said.

Darlene didn't feel the immediate attraction. "It was 1989 and he was wearing a lime green suit and platform shoes he had from before going into the service. I took one look at him and said, 'Oh no, not that guy,'" she said. They were married four months later.

Since then the couple has been gaining the experience necessary to minister to Solid Rock Church. They have been involved in bus ministry, Federal prison ministry, care pastors and senior nursing home ministers, have ministered to the homeless, worked as associate pastors and did mission work in Guatemala and the Dominican Republic.

The couple said their move to the area was fairly smooth. It helped they purchased a cottage in Tawas about four years ago and stayed there while the parsonage was under some renovation.

"It doesn't feel like a new appointment. Our love for Alcona County is so deep. We have worked in missions and now God has brought us to a mission field in Alcona. We like the friendliness of the people and the laid back, no hustle or bustle atmosphere



Darlene and Wayne Ramey with their dog, Jewel. The Rameys are excited about their new mission to lead the Solid Rock Church. Photo by Mary Weber.

here," Wayne said.

As parents of three children and grandparents to five, the Rameys felt an immediate sense of belonging when they realized Solid Rock Church was across the street from Alcona Community Schools.

"God was calling us here to minister. I used to be a Parent Teacher Association (member) and choir booster president for almost 10 years. I know students and the challenges they face, in school and at home. My heart reaches out to students, teachers and faculty," Darlene said.

This Thanksgiving the church has reached out to the school to make sure families who are not financially able to have a holiday meal will receive one. "Our church is trying to help those families. We are few in numbers right now, but we are mighty when we come together.

"We recognize Alcona County is a struggling county, sometimes people need to talk to someone or need prayer. We have opened our church every Monday at 7 a.m. and 7 p.m. for people to come in and pray. We want people to

feel welcome anytime and know they are loved.

"This is a very loving church. We love all people. We want people to come in who are struggling, who are broken, alcoholics, prostitutes, single mothers, single dads, people who have been abused. We want to love all people. That is the one thing all our years of ministry has been about, loving hurting people," Darlene said.

Wayne would like to see the Solid Rock Church grow, but not necessarily in numbers. "We want it to grow in souls for the Kingdom of God. We want to lead the lost to Christ, to see them saved and in church, but it doesn't have to be this church. We want to see them in heaven," Wayne said.

To reach out to the community the Rameys are also planning a coffee drive-thru hour in the church's circular drive and possibly a drive-in theatre in the parking lot next summer.

The Solid Rock Church is located at 158 N. Barlow Road. Sunday services are at 11 a.m. and 6 p.m. Call (989) 736-6350 for more information.

The Garden Bug

Roasting with herbs

Combining softened butter with fresh thyme, rosemary, sage and parsley in a food processor makes an excellent rub for your holiday turkey:

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Try this site for recipes using all kinds of fresh herbs:
www.herbsociety.org
 Brenda Weaver



Little food pantry opens to serve anytime

By Mary Weber
Staff Writer

A new free food pantry has opened in Alcona County at the Harrisville United Methodist Church. The small pantry, located in the church parking lot, is available 24 hours a day, seven days a week for those in need of food or paper products and for those who wish to drop off items.

The idea for the pantry was brought up when Liz McNichols mentioned to her sister, Meg Nisbet, that where she lived in Virginia, before moving back to Alcona County last summer, it was common to see small accessible food pantries.

"A lot of churches in Virginia had them in their parking lots. It was convenient for me to go grocery shopping and then easily drop items off. Especially with the pandemic, we could put rolls of toilet paper or things there were shortages of for people in need. It helped them out a lot," McNichols said.

Nisbet said they had been wanting to put an outdoor free food pantry at the Harrisville United Methodist Church, but could not find anyone to build it. They wondered what it would cost and where they would find the funds.

McNichols, who is a yoga instructor, said because she could not teach yoga indoors due to COVID-19 restrictions, she began looking at outdoor venues where people could be instructed.

"I called a few places like the state park and the mayor in Harrisville to ask where I could instruct outdoor yoga. I was advised I could not use the harbor or state park if it was for profit. I thought we could have yoga classes and charge by donation which could be used for the food pantry," McNichols said.

McNichols held a class on Saturdays at the Harrisville Harbor, the State Park in Harrisville and Cedarbrook Trout Farm and garnered \$300 in donations to go toward the food pantry cabinet.

On Sunday afternoons she also gave yoga classes for donations to Alcona Humane Society.

By August there was enough funds and Alcona County Food Pantry (ACFP) manager, Barbara Potter, who is also a member of the church, ordered the Little Free Pantry cabinet from Wall to Wall Woodworks, a company that makes all their products by hand.

Once it arrived Nisbet and McNichols stained it and local resident, Bradly Cecil, assisted with putting in the post for it.

"It's in a great location. The church is right on a main road and easy to find. The need is here. We put items in it and they went out very quickly the first day. What I love about this is that it is 24/7 and open 365 days a year. People can drop stuff off at any time and people can pick up items at any time. No need to wait for a certain day," McNichols said.

She cautioned the pantry is not heated and asked people



(From left) Meg Nisbet, Pastor Angela Lovegrove, Barbara Potter and Liz McNichols stand next to the new pantry cabinet at Harrisville United Methodist Church. *Courtesy photo.*

to stock it with items that would not be damaged by freezing temperatures. Preferred items include dry food such as rice, beans, pasta, jerky; boxed foods such as cereal, macaroni and cheese and powdered milk; and paper products.

The pantry is located at the south end of the First United Methodist Church parking lot. The church is located at 217 N. State Street (US-23) in Harrisville one block north of M-72. The New Life Lutheran Church outdoor food pantry is located at 25 Kirche in the Woods in Spruce off North Hubbard Lake Road.

This is the second outdoor food pantry available in the county near a church parking lot. The first was opened about three years ago at New Life Lutheran Church in Spruce.

New Life Lutheran Church is asking for donations to stock its outdoor free food and book pantry which is available to those in need any time on any day.

Pastor Christina Bright explained the use of the pantry for those in need has increased substantially this year and because of reduced hours in the office, due to the pandemic, they have been unable to stock it as often as they would like.

"The congregation continues to be very supportive in

keeping it filled as well as various community members. We are thankful to the North/West Lower Michigan Synod of the ELCA for providing approximately \$2,500 grant this year to help keep it stocked," Bright said.

She noted this is the time of year they will be moving all canned goods inside so they do not freeze. The pantry will remain open for donations of dried goods and other items that can withstand the cold temperatures of winter.

The church is also planning on having dairy products available to those in need on Wednesday from approximately 11 a.m. to 3 p.m. to distribute along with canned goods. Masks are required to enter the building and the church is willing to bring items out to the car if necessary.

Donations of dry goods/food items that won't freeze or books are welcome anytime and can be placed directly in the pantry at the donor's convenience.

Anyone wishing to donate canned goods may drop them off late Tuesday/early Wednesday or late Saturday when church members are available to bring them inside.

The New Life Lutheran Church is located at 25 Kirche in the Woods, Spruce off North Hubbard Lake Road.

Americanisms



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Businesses Continued from page 1

shopping, where customers can purchase their product through scanning QR codes," said Meegan Holland, the vice president of communications and marketing for the Michigan Retailers Association. "They are bringing out-of-town retailers to fill empty storefronts with their products' pictures and scannable codes on the side."

Partnered with Michigan Premier Events, Downtown Lansing Inc. launched the Lift Up Local campaign where they recruited ambassadors and armed them with gift cards to encourage people to shop small downtown businesses. "We're challenging Michiganders to tell their friends and family that they want this year's gift to come from a local retailer," Holland said.

"Buying from your favorite Michigan store this year will help them make it through this tough time and be there for you next year," she said. "Sure, it's convenient to send shopping dollars to online stores that are not located in Michigan. But that is not helping our economy and market at all."

The state order limiting customers to 30 percent capacity is difficult, she said. "If your capacity is 10, then you can only have three people in the store, including you and your salesperson." Holland explained that some retailers in urban areas of Michigan haven't opened their doors since the shutdown as they feel it's not safe for them to do so yet, but they are still in business.

"They are doing Facebook Live videos to keep their customers updated and they are serving them now to sell later," she said. "And northern Michigan tourist cities had a great tourism season this summer as Michiganders preferred to travel in-state due to the COVID-19 restrictions in other states."

She said that Petoskey had a September similar to July, as it was slammed with tourists, like many northern cities in Michigan. "Every community in Michigan has done some of community outreach events or campaigns to keep downtown vibrant," said Cristina Sheppard-Decius, a committee chair of the Michi-

gan Downtown Association, a Grand Haven-based non-profit organization that works to create vibrant community centers and downtowns across Michigan.

A quarter of local business annual profits comes from holiday season sales in December, she said. "Every business is worrying about holiday sales outcomes and they

are on the wire right now," Sheppard-Decius said. "We are coming to the biggest sales season and downtown retailers depend on the outcome of it more than ever."

Markets Continued from page 1

the coronavirus.

Crowds, which could peak at 10,000 to 15,000 a summer weekend in past years, were limited to 250 customers at a time, she said. Vendors dropped in number from 90 to 75.

But overall, de Alvare said the shoppers who did visit bought more and the market experienced a wave of new customers with food assistance. Many of them took advantage of a federally funded Double Up Food Bucks program that matches each \$1 of assistance spent on fresh produce.

"It was stressful but we heard over and over again from people now happy they were and that it brought a little bit of normalcy to people's lives," she said. "It was definitely worth the effort to be open."

That's a theme heard around the state, said Hailey Lamb, communications manager for the Michigan Farmers Market Association. "Many markets had smaller crowds overall but higher spending totals," she said. "Markets had a lot of new customers and many of them were shopping with food assistance benefits for the first time."

As people were furloughed or lost their jobs due to the pandemic, the number receiving federal food assistance jumped 30 percent between February and May, peaking at 1.5 million state residents, according to data from the Michigan Department of Health and Human Services.

According to Lamb, some new customers sought out farmer markets as grocery stores ran out of items due to

the pandemic. "Anecdotally, we've heard that markets had at least as good if not dramatically better than past seasons. While there weren't things like live music, and some markets adapted to alternative sales like online sales and drive-through markets, sales were up," she said.

Only three markets closed this year — in Munising, Benzonia and Grayling — while the three-times-a-year farmers market on the Capitol lawn moved online. A new market in Marlette in the Thumb opened.

The coronavirus did keep some regulars away, managers reported. Jean Kohler, the manager of the twice-weekly Cadillac Area Farmers Market, said the number of customers dropped by about half. "Normally, I would have 25 or 30 customers. This year the most I had was 15," she said. "It was disappointing because there wasn't a lot of people but it wasn't disappointing because they were buying more."

Jim Hayden, past president of Union City Rotary Club, said his group had to work harder to sell maple syrup. For 67 years, volunteers tap trees in the public right-of-way to produce the syrup as a fundraiser. More than half of the \$15,000 the group raises each year comes from farmer market sales, he said.

Hayden said The Corner Farmers' Market moved its out-of-doors market from downtown Coldwater to a soccer field so that vendors could spread out more for social distancing. Crowds were down this year, he said, but syrup sales held steady because his group kept at it.

"We worked every single weekend whereas before we might go every other weekend. We had to work more sessions to make up for it," he said. The group also sells at the Marshall Area Farmers Market.

In Holland, de Alvare said all vendors moved outdoors even though the market has indoor space. That will continue during the winter market from January to April. "Our vendors are hardy folks," she said.

Lamb said many markets adapted. In Midland, for example, the market changed to a drive-through venue with customers driving by vendors and shopping from their cars. "It was such a great show of how resilient and how strong our Michigan market managers and farmers and vendors are," Lamb said.

She said farmer markets were considered an essential service during the pandemic response. "That's because of the role they play in the food system. A lot of things stopped in the world when the pandemic hit but food and farming did not stop," Lamb said.

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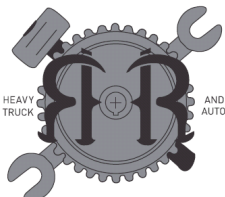
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Trivia Test

By Fifi Rodriguez

1. **MEASUREMENTS:** How many tablespoons are in 1/2 cup?
2. **TELEVISION:** Which 1990s sitcom featured the theme song "I'll Be There for You"?
3. **GEOGRAPHY:** Where is the city of Timbuktu located?
4. **GAMES:** How much money does each Monopoly player get at the start of the classic game?
5. **SCIENCE:** How much of the Earth's surface is covered with water?
6. **MOVIES:** Which 2004 animated movie featured the character Edna Mode?
7. **U.S. STATES:** What is the capital of Michigan?
8. **COMICS:** Which comic character's favorite exclamation is "Good grief!"?
9. **PSYCHOLOGY:** What fear is represented in the phobia cynophobia?
10. **ANATOMY:** What is the condition of "pes planus" more commonly called?

Answers: 1. Eight; 2. "Friends"; 3. Mali in west Africa; 4. \$1,500; 5. About 71%; 6. "The Incredibles"; 7. Lansing; 8. Charlie Brown in "Peanuts"; 9. Fear of dogs; 10. Flat feet (c) 2020 King Features Synd., Inc.

Moments In Time

By The History Channel

- On Dec. 6, 1884, in Washington, D.C., workers place a 9-inch aluminum pyramid atop a tower of white marble, completing the construction of a monument to the city's namesake and the nation's first president, George Washington.
 - On Dec. 4, 1928, "Dapper Dan" Hogan, a St. Paul, Minnesota, saloonkeeper and mob boss, is killed when someone plants a car bomb under the floorboards of his new Paige coupe. The first car bomb was a horse-drawn-wagon bomb that exploded in 1920 outside the J.P. Morgan Company's offices in New York City.
 - On Dec. 5, 1933, the 21st Amendment to the U.S. Constitution is ratified, bringing an end to the prohibition of alcohol. Prohibition did little more than slow the flow of booze, and bootleggers like Al Capone had built criminal empires out of illegal distribution.
 - On Dec. 1, 1955, in Montgomery, Alabama, Rosa Parks is jailed for refusing to give up her seat on a public bus to a white man, a violation of the city's racial segregation laws. Parks' refusal was not merely brought on by her tired feet, as is the popular legend. Local civil-rights leaders had been planning a challenge to Montgomery's racist bus laws for several months.
 - On Nov. 30, 1965, lawyer Ralph Nader publishes the muckraking book "Unsafe at Any Speed." The book became a bestseller and prompted the passage of seat-belt laws in 49 states (all but New Hampshire).
 - On Dec. 3, 1979, the last AMC Pacer rolls off the assembly line at the American Motors Corporation factory in Kenosha, Wisconsin. It was hailed as the car of the future when it debuted in 1975.
 - On Dec. 2, 1997, "Good Will Hunting," a movie that will earn childhood friends Ben Affleck and Matt Damon a Best Screenplay Oscar and propel them to Hollywood stardom, premieres in Los Angeles.
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Super Crossword

POMES FOR BEGINNERS

- | | | | | | |
|--|---|--|--|--|---|
| <p>ACROSS</p> <p>1 No-frills</p> <p>6 Very cloying things</p> <p>14 "Li'l Abner" drawer</p> <p>20 Fast Amtrak choice</p> <p>21 Industry of a merchant marine</p> <p>22 Not as fatty</p> <p>23 1987 Steven Spielberg war film</p> <p>25 Rubble on "The Flintstones"</p> <p>26 Hangs on to</p> <p>27 Start to doze</p> <p>28 Herb that tastes like anise</p> <p>29 Pixel, e.g.</p> <p>30 1930s coalition between Italy and Germany</p> <p>35 Suffix with Method</p> <p>38 — Major (Great Bear)</p> <p>40 Called off the relationship</p> <p>41 Cacklers with clutches</p> <p>42 Neophyte, in modern slang</p> | <p>44 — Harbor (Guam port)</p> <p>46 Longtime name in restaurant guides</p> <p>47 Mooch</p> <p>48 Racecar track near a Japanese mountain</p> <p>51 Has begun, as a TV show</p> <p>53 Suffix with method</p> <p>54 Ontario tribe</p> <p>55 Put on one's big-boy pants</p> <p>57 Rock's Reed</p> <p>60 — Spumante (Italian wine)</p> <p>62 "— lizards!"</p> <p>65 Specialists in stone</p> <p>67 What you do when you read the first words of 23-, 30-, 48-, 85-, 102- and 114-Across?</p> <p>72 Like gluttons</p> <p>73 "That so?"</p> <p>74 Bruins' sch.</p> <p>75 I, to Kant</p> <p>76 Metric "thousand"</p> <p>78 Lie dormant</p> <p>80 Rub clean</p> | <p>84 Venue</p> <p>85 Festive affair</p> <p>88 Japanese noodles</p> <p>91 Half of a 45</p> <p>94 — avis</p> <p>95 Whirlpool</p> <p>96 Had a debt</p> <p>97 Mosque turret</p> <p>99 Fire: Prefix</p> <p>101 Drivers' org.</p> <p>102 Gratifying</p> <p>105 Brand of TVs</p> <p>107 Pago Pago islander</p> <p>108 Aussie jumper</p> <p>109 Things worth saving</p> <p>113 Dearies</p> <p>114 Composer of the musical "Rent"</p> <p>118 "Encore" rapper</p> <p>119 Invitation for radio call-ins</p> <p>120 Mafioso Frank</p> <p>121 Longtime Nissan</p> <p>122 It helps pay for roads and schools</p> <p>123 Lie dormant</p> | <p>2 Vertex</p> <p>3 30-day mo.</p> <p>4 24-book epic</p> <p>5 Actor Len</p> <p>6 General — chicken</p> <p>7 Arena arbiter</p> <p>8 "Jack Sprat could — fat"</p> <p>9 In the house</p> <p>10 Legless sideboard</p> <p>11 — Vegas</p> <p>12 Univ. URL ender</p> <p>13 VIP in D.C.</p> <p>14 Even though</p> <p>15 "Big Deal" singer Rimes</p> <p>16 "The A-Team" director Joe</p> <p>17 Appended</p> <p>18 Stripping off</p> <p>19 Nose about</p> <p>24 Snare</p> <p>28 Enter like a butterfly</p> <p>30 Less usual</p> <p>31 Time to wear a conical party hat, for short</p> <p>32 Brain wave test: Abbr.</p> <p>33 Nutrition std.</p> <p>34 Vancouver-to-Seattle dir.</p> | <p>35 Facts, briefly</p> <p>36 Inner self</p> <p>37 Magic charm</p> <p>39 Coin money</p> <p>43 Galoot</p> <p>45 Long Island university</p> <p>47 Do some dickering in court</p> <p>49 Net message board</p> <p>50 Tearful operator</p> <p>52 Rash-causing plant</p> <p>55 Perceive in error aurally</p> <p>56 Kitchen pest</p> <p>57 IM chuckle</p> <p>58 Two halved</p> <p>59 Navy vessel inits.</p> <p>61 "Give this a shot"</p> <p>63 Bristol beer</p> <p>64 Oyster find</p> <p>66 Not crowded</p> <p>67 Hi-tech special FX</p> <p>68 Tolkien menace</p> <p>69 "Ho-hum" (Louisa May Alcott novel)</p> <p>70 Yahoo! rival</p> <p>71 Big public protest</p> <p>77 Tissue injury</p> | <p>79 Lathered up</p> <p>81 Verdi's slave</p> <p>82 Bar mixer</p> <p>83 "River" New Age artist</p> <p>84 Delta deposit</p> <p>85 Halliwell of pop music</p> <p>86 Not normal</p> <p>87 Library stall</p> <p>88 Reel partner</p> <p>89 Fantastic</p> <p>90 Skin colorer</p> <p>92 Shiba — (spitz breed)</p> <p>93 "— Boot"</p> <p>97 Foul vapor</p> <p>98 Play on a fife</p> <p>100 Briny bodies</p> <p>103 More bashful</p> <p>104 Pitch-perfect?</p> <p>106 30-day month</p> <p>109 Construction toy brand</p> <p>110 Villa d'—</p> <p>111 Learning by memorizing</p> <p>112 Short cut</p> <p>113 "— So Fine"</p> <p>114 "— Boys" (Louisa May Alcott novel)</p> <p>115 Decide (to)</p> <p>116 Tchr.'s union</p> <p>117 Santa — winds</p> |
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Strange But True

By Lucie Winborne

- The weight of all the ants on earth is greater than that of all humans.
- Doctors who perform laparoscopic surgery, which involves inserting a tiny camera into a patient's body through a small incision, have better coordination if they play video games at least three hours per week. According to a 2003 study, gamer surgeons made 37% fewer errors and worked 27% faster than those whose only "video game" experience was the surgery itself.
- The ancient Romans used swan fat or donkey milk to soften wrinkles, while sores and freckles were treated with the ashes of snails.
- Eskimos use refrigerators to stop their food from freezing.
- Disney's musical fantasy comedy "The Princess and the Frog" led to an unexpected salmonella outbreak in the United States. More than 50 children were hospitalized after the film's release when they attempted to free handsome princes with a kiss from what turned out to be perfectly ordinary, definitely *non-prince* frogs.
- Redheads produce more vitamin D than other hair colors.
- Bao Xishun, a Mongolian herdsman, saved the lives of two dolphins by using his incredibly long arms to remove plastic from their stomachs. Bao stands nearly 8 feet tall and each arm extends more than 3 feet. All other attempts at saving the dolphins had failed.
- Watermelons may be a tasty treat today, but that wasn't always the case. Originating in Africa, they were first cultivated solely for their water content -- their flavor was very bitter!
- In Sweden, the body warmth of more than 200,000 commuters passing through Stockholm's Central Station is harvested to provide heat for an office building across the road.

Thought for the Day: "When I was young, I admired clever people. Now that I am old, I admire kind people." -- Abraham Joshua Heschel

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CryptoQuip

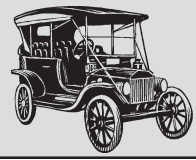
This is a simple substitution cipher in which each letter used stands for another. If you think that X equals O, it will equal O throughout the puzzle. Solution is accomplished by trial and error.

Clue: **U** equals **B**

L PCXXIPG FIC OLDNM ESKK MNG
XGHPIV LV ENSHDG IR S HIUUGHF
MNG EIOOSVZGH-LV-MNLGR.

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Buggy Rides



St. Andrew's Church to be consecrated

December 2, 1970 ~ In July 1959 parishioners of St. Andrew's watched as the ground was broken for Pearson Hall. This was used as their church until the erection of the main church in 1964. Now less than twelve years later they will have the opportunity to see their church consecrated. The consecration will take place on December 9, 1970 at 7:30 in the evening.

Consecrator, Rt. Rev. Richard S. Emrich will officiate at this memorable occasion. He will be assisted by other Clergy of the Northern Convocation. Clergy who have served St. Andrew's in the past, as well as clergy from all surrounding churches in the

area, have been invited to take part in this event.

St. Andrew's, like other churches, has had its share of weddings and funerals, but it has also had a great many baptisms and confirmations. It can also boast of having an Ordination, when their own lay reader, J. R. Hughes was ordained as Deacon. Rev. Hughes serves the church as Vicar at the present time.

The Consecration of St. Andrew's is the culmination of many hours of hard work and very generous giving by its parishioners and friends.

It is with deep reverence and grateful hearts we say to you, "Come to St. Andrew's and share with us this memorable occasion on December 9."

Goodfellow Club now in full swing

December 6, 1945 ~ With Goodfellows activities now in full swing, your attendance at the Saturday night Games Parties sponsored by them, should be a part of your weekly entertainment from now until Christmas.

This year, more than ever, the necessity of providing comfort and cheer to those less fortunate aged and children alike, becomes the duty of the Goodfellows, and they won't fail if we open our pocketbooks and give them the support they deserve.

One of these days Goodfellow secretary "Ki" Cuyler will make his annual rounds and then too, you will have a chance to become a member of that "Buck Club." "Ki" will tell you about it or ask any Goodfellow member.

Tickets on the Kelvinator refrigerator to be given away at the Christmas night dance are now on sale and lets all buy a book of tickets a week from now until the dance.

After all, they only cost a

dollar a book and that means twelve chances. Someone is going to win it. It might be you.

This week's games party is under the direction of "Sykes" Simonsen and Carl Steadman, and there will be lots of chickens along with Turkeys, ducks and geese.

See you all Saturday night.

Driver has close call at Main St. crossing

December 2, 1920 ~ Harold Conklin, driving a Ford touring car, came within an ace Friday of being ground beneath the wheels of the southbound morning D. & M. freight train, Main street crossing.

As it was, his car struck the tender and bumped along on the side of another car. The train was moving slowly and came to a stop within two car lengths, but in that time the front end of his auto was pretty badly damaged. That the whole outfit including the driver was not ground to pieces is considered remarkable by those who saw the accident and was prevented only by the stopping of the train.

Harold was coming from the west at a fairly good clip and his curtains were down. He says he did not see the train until he was close to it and when he applied the brakes they refused to work. One wheel, headlight and front fender were in bad shape when the auto was pulled from beneath the side of the freight car.

No blame attaches to the train crew who slowed down for the crossing. If such had not been the case there would have been a sadder story to tell.



Somers' Mobil opened in 1936 in Lincoln. It was located on Second Street between Lincoln Pharmacy and Alcona Motors. Rollie Somers (left) owned the business. He and his wife, Marion, lived in the right end of the station at the time. Rollie died in 1975. The station was remodeled in 1985. Bill Somers, Rollie's son, was running the station when it closed on October 4, 2000. Bill remembered gas selling for 25¢ per gallon in the late 1950s. Photo taken from "Alcona County, A Pictorial History Vol II."

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Harrisville Climatological Observations for 2020

Weekly Report

Date	Temperature (F°)		Water Content	Miles Per Hour		Dominant Direction
	High	Low		Avg. Wind Speed	High Speed	
Nov. 22	38	26	0.00	4.6	17	NNE
Nov. 23	40	27	0.00	2.9	22	N
Nov. 24	37	26	0.20	7.2	28	S
Nov. 25	42	36	0.39	5.7	26	SW
Nov. 26	44	38	0.01	2.0	13	SW
Nov. 27	42	31	0.01	1.4	12	W
Nov. 28	46	26	0.00	3.4	20	SW

Precipitation Summary (Inches)

	2020	2019	Normal
Weekly Total	0.61	2.09	0.49
November to Date	1.55	3.86	1.96
Year to Date	22.16	21.60	26.45

Climatological Observations taken by Stanley L. Darmofal at the Harrisville National Weather Service Coop Station located 1.8 miles NNE of Harrisville Post Office. Observations for each day are from midnight through 11:59 p.m. T=Trace (less than 0.005" Water Content.)

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Alcona County Review

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Veterans Post

By Freddy Groves

911 getting a partner with VA crisis link

We all know to call 911 when there's an emergency -- car crash, burglary, need of an ambulance -- but we'll soon be getting an additional number. Starting in the summer of 2022, we'll also have 988 as a direct line for suicide prevention and mental health crises.

It's been in the works since last summer, giving telephone companies time to set things up. The U.S. Department of Health and Human Services Substance Abuse and Mental Health Services Administration, the Department of Veteran Affairs and the North American Numbering Council all have been working together, and this summer the FCC adopted rules to designate this number -- 988.

The National Suicide Prevention Lifeline will still be working at 1-800-273-8255 (1-800-273-TALK). As different parts of the country come online, those calling the new number will be transferred over to the crisis line, but the old number will continue to work.

Veterans who call either number should press 1 after dialing to reach the Veterans Crisis Line. They also can chat online at www.veteranscrisisline.net or text 838255. There's also support for the deaf or hard of hearing at TTY 1-800-799-4889.

When you read the nationwide stats, you know how important the crisis lines are. Two years ago, the hotline answered over 2 million calls, averaging over 180,000 calls

per month. Chats are used as well, averaging 8,500 per month.

On the Veterans Crisis Line, there is a network of 400 suicide prevention coordinators at VA facilities around the country. After a completed call to the crisis line, within a day, one of those coordinators will hook up with the caller as follow-up.

The support for veterans in crisis is free. The crisis line serves all veterans, service members, National Guard and Reserve, as well as family members and friends. Go online to www.veteranscrisisline.net to see the signs of crisis. Then make the call if needed.

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LEGAL NOTICES

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 January 13, 2021. 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): Dennis K. Somers and Myrtle M. Somers, husband and wife. Original mortgagee: Ditech Financial LLC FKA Green Tree Servicing LLC F/K/A Conesco Finance Servicing Corp. Foreclosing assignee (if any): U.S. Bank National Association, as trustee, for manufactured housing contract senior/subordinate pass-through certificate trust 2000-4.

Date of mortgage: July 12, 2000. Date of mortgage recording: July 19, 2000. Amount claimed due on date of notice: \$96,377.62.

Description of the mortgaged premises: Situated in township of Haynes, Alcona County, Michigan, and described as: Parcel F: That part of the southwest 1/4 of the northwest 1/4 of Section 29, Town 27 North, Range 9 East. Described as: Commencing at the 1/4 corner common to sections 29 and 30, Town 27 North, Range 9 East, Haynes Township, Alcona County, Michigan, thence north 00 degrees 56 minutes 44 seconds east along the section line between said sections 29 and 30 and the centerline of Coville Road, 666.70 feet to the point of beginning, thence continuing north 00 degrees 56 minutes 44 seconds east along said common section line and said centerline, 333.35 feet, thence south 89 degrees 06 minutes 26 seconds east 1338.48 feet, thence south 00 degrees 38 minutes 07 seconds west along the west 1/8 line of section 29, 333.03 feet, thence north 89 degrees 07 minutes 16 seconds west 1340.29 feet to the point of beginning. Said parcel being the south 1/2 of the north 1/2 of the southwest 1/4 of the northwest 1/4 of said section 29.

Common street address (if any): 1860 N. Coville Road, Lincoln, Mich. 48742-9760

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: November 25, 2020.

Trott Law, P.C.
 31440 Northwestern Hwy., Suite 145
 Farmington Hills, MI 48334
 (248) 642-2515
 1425199

11-25, 12-2, 12-9, 12-16

Kovels: Antiques and Collecting

By Terry and Kim Kovel

Iron clown head

Part of the fun of bidding at auctions is seeing unusual, and perhaps useless, antiques selling for a lot of money. A very noticeable iron head of a clown with a mask, about 20 inches high, was offered in a Michael's Auctions in Alameda, California. It was marked "J.T. Dickman, Pat'd Sep 19, 1911." Only the clown, squirrel and rabbit shooting gallery target shapes with the Dickman patent information are listed for sale online. The clown sold for \$12,000.

Iron tools were the only antiques to be pricey before 1950. Tongs, building supports, fences, hardware, boot scrapers, safes and windmill weights were selling at antique shows. By 1900, iron was used to make frying pans and attractive pieces like bookends, doorstops, large statues of animals and garden furniture. Iron can be molded or shaped by hand, is heavy and durable, and is often used for manhole covers.

Q: I inherited two unusual 14-karat gold and pearl tuxedo studs from my father's estate. They are square with what looks like a lace-edge handkerchief folded over in a triangle shape. A long pin with a pearl head is stuck through the "handkerchief." I don't want to scrap them. How can I find their value for resale?

A: Even though you



This heavy 20-inch-tall head is made of iron. It was painted red and white. The auction catalog said it was a clown because of the pointed hat with a tassel. It's a not-very-funny shooting gallery target that pictures a clown with a mask. The strange item was wanted by many collectors, and the high bid was \$12,000.

don't want to "scrap them," it helps to know the meltdown value in order to determine the resale value of gold or silver items. You can take the studs to a jeweler to see how much the gold weighs and to find out the current meltdown value. The pearl also adds value. Jewelers often measure gold in troy ounces, which are heavier than standard ounces. The meltdown value of 14-karat gold fluctuates, but the value of a troy ounce is about \$1,850.

The jeweler may offer to buy them for a lower price because the jeweler must be able to make a profit. Most tuxedo stud sets include at least four studs and a pair of cufflinks. Since you only have two studs, they can't be worn with a tuxedo shirt.

 CURRENT PRICES
 Backgammon game, Bakelite, yellow chips, cups, dice, cork playing surface, flowered case, 19 x 14 inches, \$90.

Prov Saxe vase, woman in garden with dogs and birds, blue and gold beaded enamel, 3 1/2 inches, \$120.

Lunch box, Joe Palooka, cartoon scenes, multicolor, tin lithograph, square with lid, two upright strap handles, 1948, 4 x 7 inches, \$180.

Side table, tiger oak, four-leaf clover shaped top, reeded apron, spindle spool legs, shaped lower shelf, ball feet, c. 1890, 29 x 24 inches, \$275.

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BOARD OF REVIEW

Curtis Township Board of Review Notice. The Curtis Township December Board of Review will meet on Tuesday, December 15th, 2020 at 1:30 p.m. by appointment only for the purpose of correcting clerical errors and mutual mistakes of fact. If no appointments are received, this meeting may not be held. For an appointment, please contact the assessing office at (989) 734-3555. Appointments must be received by Thursday, December 10th, 2020. The meetings will be held at the Curtis Township Hall located at 4932 F-30, Glennie,

BUYING BOUGHS

Huron View Tree Farm is buying balsam and white pine boughs, bale or bulk, call (989) 724-5510

BUYING TIMBER

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

SALES

Moving sale Saturday and Sunday, December 5th and 6th, 10 a.m. - 3 p.m. 4735 M-72, Harrisville.

HELP WANTED

Now hiring RNs, LPNs, CNAs and a cook. Apply at Jamieson Nursing Home, 790 South US-23, Harrisville, Mich. 48740. (989) 724-6889.

FOR SALE

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

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