

The Pinconning Journal

“Serving Northern Bay County Since 1892” Pinconning, MI • Wednesday February 18, 2026 • Volume 134 • Number 07

Wrestling Girls Bring Home Hardware

The North East Michigan Wrestling Association (NEMWA) held their Girls State Tournament on February 7th in Standish. Pinconning was represented by 14 girls and brought home a truckload of trophies from the event.

State Champions from Pinny were: Abby Bradley (8-10, 60lbs) with 3 Pins; Everest Thomas (8-10, 85lbs) with 2 Pins and 1 Technical Fall (TF); Mari Thomas (11-12, 105lbs) with 1 TF and 1 Major Decision (MD); Haleigh Havercamp (13-14, 155lbs) with 3 Pins and 1 TF.

Second Place Finishers were: Maycee Basner (8-10, Light HW) with 2 Pins, and Allure Foor (11-12, 135lbs) with 2 Pins.

In Third Place were: Harper Havercamp (8-10, 95lbs) with 2 Pins, and Amalia

Richard (11-12, 155lbs).

Fourth Place finishers were: Stormy Walton (5-7, 65lbs) with 2 Pins, and Brooklyn Havercamp (8-10, Heavy Weight).

Additional Competitors were: Skylynn Ferraro (8-10, 75lbs), with 1 TF, Charlii Wooten (11-12, 165lbs), Raelynn Firman (11-12, 125lbs), and Brooke Pashak (8-10, 75lbs).

As a team, the girls collected 4 State Titles, 16 Total Pins (Falls), 3 Technical Falls, and 1 Major Decision.

This was Everest Thomas third state title after winning in MMWA and MYWAY titles, and Haleigh Havercamp and Mari Thomas first state title after two prior trips to the State Finals.



PINNY YOUTH WRESTLING GIRLS brought home the trophies from the NEMWA Girls State Championships on February 7th. Front Row (l-r): Harper Havercamp, Abby Bradley, Everest Thomas, Stormy Walton, Maycee Basner. Back Row: Brooklyn Havercamp, Mari Thomas, Allure Foor, Amalia Richard, Haleigh Havercamp. See article for awards. --Courtesy Photo

Kareus Signs to Play Baseball at Albion



PHS SENIOR BLAKE KAREUS signed a letter of intent to play baseball at Albion College last Friday. Last season he appeared in 23 games for the Spartans, being credited with 6 wins and 1 loss in 51 innings pitched. Kareus (seated) was joined by Spartan Head Coach Casey Pashak (right) and Assistant Coach Ryan Cooley (left). --Journal Photo

It's Trivia Time!

Northern Bay County Fund

The Northern Bay County Fund (NBCF) is hosting their Spring Trivia Challenge Night on Saturday, March 7th. The event will be held at the Pinconning Community Center on M-13 in Pinconning. The doors open at 6:30 p.m. and the event starts at 7:00 p.m. Snacks, pizza, soft drinks, coffee, and ice are provided. If attendees prefer adult beverages, it is B.Y.O.B.

Even if you aren't a trivia buff, you can relax and have a good time because each team works together to fill out the answer sheet. The maximum team size is 6 people. Teams compete for first place by answering fun questions from an assortment of topics. The first-place team gets bragging rights, a prize, plus they get to choose one

of the topics for the next Trivia fundraiser. Last October, the team called "Here for the Snacks" chose a category called "Games & Toys from the 1960' & 1970'S." You have a couple weeks to study up for at least that one topic!

The Trivia Challenge Night is an important fundraiser for the organization and proceeds are given back to the community in grants, scholarships, and projects. Team sponsors, prize and food donations from NBCF committee members and local businesses help to make the event a success each year. For more information or to sign up for the event, call Ellen Charlebois at 737-8065 or Mary Idzior 879-2009 or go to Facebook: Northern Bay County Fund.

Rep. Hoadley Works With the Trump Administration

Michigan House of Representatives

State Rep. Mike Hoadley this week attended a leadership conference at the White House where he met with officials in the Trump Administration to discuss efforts to promote election integrity at the state and national level.

"It was an honor to meet with high-ranking members at the White House," said Hoadley, R-Au Gres. "I was able to use this opportunity to bring the concerns of Michigan voters right to Washington. We discussed the importance of election integrity, and we talked about the ways in which the state and federal government can work together to make sure that our elections are conducted without foreign interference."



State Representative Mike Hoadley

During the trip, Hoadley met with Cabinet-level officials within the Trump Administration to discuss important issues facing Michigan and the nation. He attended meetings with leaders like Administrator of the Small Business Administration Kelly Loeffler and United States Trade Representative Jamieson Greer.

Hoadley demonstrated his support for the Safeguard

See HOADLEY page 7

Equestrian Team Fundraiser

The Pinconning Equestrian Team is hosting their annual fundraiser at a new location this year. The event will be held March 20th from 5:00-8:00 pm at the Silver Derby in Crump. We are in need of raffle item donations and team sponsorships.

Our Junior team (5th-8th graders) will have their competition April 25th-26th at the Midland County Fairgrounds. Each day the event starts at 9:00 am.



THE PINNY YOUTH WRESTLING TEAM from the NEMWA Girls Tournament (from 12:00, clockwise) Raelynn Firman, Charlii Wooten, Harper Havercamp, Brooke Pashak, Everest Thomas, Amalia Richard, Skylynn Ferraro, Stormy Walton, Haleigh Havercamp, Brooklyn Havercamp, Abby Bradley, Mari Thomas, Allure Foor, Maycee Basner. --Courtesy Photo

Birding Bits Immature Red-winged Blackbird

By: Mike Stoner

Many folks in rural areas know that winter is on its way out, and spring on its way in, when they hear the call of the Red-winged Blackbird for the first time each March. It is one of the most numerous birds in Michigan. Millions of these noisy birds arrive every spring, males coming first with their flaming red epaulettes edged in yellow. They perch in trees in our yards and visit our bird feeders until other seeds, berries, and insects become available. Females arrive a week or two later. Though they have faint reddish shoulder patches, they are mostly brown with heavy dark streaks. Nesting begins in April, often in ditches where cattails abound. Red-wings are very aggressive in defending their nest sites, chasing off hawks, crows, even humans.



Immature Red-winged Blackbird

Immature Red-winged Blackbirds look like adult females or large sparrows. They are tan and brown with dark streaks above and below, with a yellowish-tan throat. The young males have a slightly orange-spotted shoulder with a yellowish stripe above their eyes. They do not become fully black until their second summer. Summer and fall, adult and immature blackbirds are often seen with other black-colored birds, like Grackles and Starlings, which form massive flocks as they swarm over fields like insects.

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email:
pinconningjrnl@outlook.com
web: pinconningjournal.com

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Rob Little Show Coming to State Theater

Pinconning Native and National Touring comedian Rob Little will be coming to the State Theater, Bay City, on Saturday, February 28th. Doors open at 7:00 p.m., showtime at 8:00 p.m.
To purchase tickets go to <https://www.simplenetix.com/e/rob-little-live-tickets-251511>.

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Thursday, February 19th,

• Pups and Pages, Pinconning Library, 6:00 to 7:00 pm

Saturday, February 21st,

• Curiosity Club-Build-a-Bug challenge, Pinconning library, 3:00 to 4:00 pm
• ACF's Trivia Event, Sunrise Community Resource Center, 5:30 pm

Sunday, February 22nd,

• Pinconning Winter Band Concert, 4:00 pm, MS Gym

Tuesday, February 24th,

• Card-Making Workshop, Pinconning Library, 6:00 to 7:00 pm

STANDING EVENTS

Second Monday

• Pinconning Area School Board of Education Meeting, 6:00 pm HS/MS Library.
• Garfield Township Board Meeting, 6:30 pm, 1138 W. Erickson, Linwood.
•Kawkawlin Township Board Meeting, 6:30pm, 1836 E. Parish Rd Kawkawlin
• Pinconning Township Board Meeting, 5:00 pm, 1751 Cody Estey Rd., Pinconning.
• Fraser Township Board Meeting, 7:00 pm, 1474 N. Mackinaw, Linwood.
• Gibson Township Board Meeting, 7:00 pm, 7214 Main St., Bentley.

Third Monday

• Pinconning City Council, City Hall, 5:30 pm.
• Barnyard Bingo, held at CJ's Sports Grill, 6:00 pm.

Fourth Monday

• Pinconning Area School Board of Education Meeting, 6:00 pm HS/MS Library unless noted.

First Tuesday

• Area Baby Closet is open from 10:00 am to 2:00 pm at the Pinconning United Methodist Church, 314 Whyte St., South Entrance.

Second Tuesday

• Mt. Forest Township Board Meeting, 7:00 pm, 1705 W. Cody Estey, Pinconning.

Every Tuesday

• Gospel & Country Music, Pinconning Wesleyan Church, Potluck starts at 6 pm, Music starts at 7 pm.

Every Wednesday

• Crafters at Pinconning Twp. Hall, 1751 E. Cody-Estey Rd., Pinconning. 10:00 am - 4:00 pm.
• BCLS, Family Story Time at Pinconning Library, 10:30 - 11:00 am

Third Thursday

• Pinconning Genealogy Group, meets at 1:00 pm, check out Facebook page for location

Rotary News

Rotary Club of Pinconning and Standish

On February 12, 2026, members of the Rotary Club of Pinconning & Standish heard a presentation on woodpeckers and birds of prey by club member Mike Stoner. He shared the program on birds which had been presented a few weeks earlier to 4th grade students in Standish, Augres, Pinconning and Linwood. The topic for the program had been suggested by students at Standish-Sterling elementary school.

The program involved sharing photos of birds taken locally along with information on the various bird species. There are seven species of woodpeckers common to this region and they often visit backyard bird feeders. They are the Downy, Hairy, Red-bellied, Red-headed and Pileated Woodpecker, along with the Yellow-bellied Sapsucker and Northern Flicker. Feeding birds in winter is one of the most popular recreational activities in the United States with an estimated 60 million Americans participating every year. The seven birds of prey discussed included Cooper's Hawks, Red-tailed Hawks, Turkey Vultures, Bald Eagles, Barred Owls, Great Horned Owls and Snowy Owls.

Distinguishing characteristics of these two groups of birds were shared. For instance, the question of how a woodpecker can drill holes in trees without getting a headache was discussed. The answer, a woodpecker's head functions like a helmet. The skull has spongy bones that absorb the hammering. Neck muscles and beaks are designed to channel force away from the brain and into the body to help absorb the shock of drilling through tree bark.

Another question was discussed; what is a bird of prey? Answer, they are large, meat-eating birds which prey on mammals, reptiles, fish, and small domestic pets. They have extremely good eyesight and large strong feet with sharp-curved talons for catching, carrying, and tearing into their prey. Their large, hooked beaks are used for tearing flesh as well. Female birds of prey are generally



ROTARIANS, Sue Wackerle (left) and Mike Stoner.
--Courtesy Photo

larger than males since their role is to raise, feed, and protect their young from predators.

It was noted that all of the birds discussed can be seen by people living in this region as long as they are paying attention and are willing to take the time to learn about the natural world around them. As the students are told during their presentations, the world is an interesting place, so if you keep your eyes and ears open as you go through life, you will never be bored. In the spring, the students who heard this presentation will be offered the chance to go on a field trip to a nature area along Saginaw Bay.

Consumers Energy Promotes Home Heating

Consumers Energy Press Release

Now that tax season is here, Consumers Energy is preparing and supporting customers by helping them to apply for the Michigan Home Heating Credit. The annual credit helps thousands of households manage their expenses each year, providing an average benefit of nearly \$200.

"We know many people are concerned about rising costs across the board, so it's our priority to provide connections to dollars and resources that make a difference every day," said Lauren Snyder, Consumers Energy's senior vice president and chief customer and growth officer. "We are here to connect you with help now and all through the year."

The Home Heating Credit (MI-1040CR-7) is provided by the State of Michigan to help families recover heating costs from last year, offering dollars today. People are eligible if their income is at or below 110% of the federal poverty level, or \$35,365 for a family of four. Customers do not need to file taxes to receive this credit.

To make the process easier, many families can get an inside track to the credit by calling 2-1-1. The free 2-1-1

service connects people with free tax preparation services through Volunteer Income Tax Assistance sites.

Consumers Energy is actively helping customers on the heels of last month's record cold snap that is leading to higher bills. Helping customers stay warm and supported is Consumers Energy's #1 priority today and the rest of this season.

Consumers Energy is identifying customers whose bills may be the most affected by the cold, and planning more direct outreach that helps them make payments and reduce energy use to lower future bills. The company also provided \$5 million to 11 nonprofit organizations that are actively helping people with energy bills.

People can learn more about how Consumers Energy helps customers at ConsumersEnergy.com/assistance.

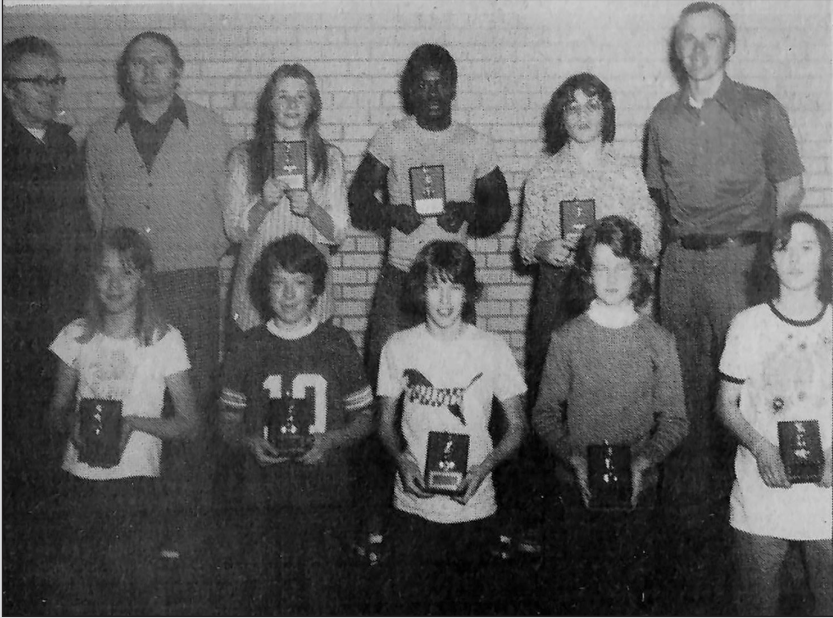
"Whether it's the Home Heating Credit or other programs, no one has to go it alone when facing hardship," Snyder said. "We want people to know Consumers Energy and so many others are standing with our friends and neighbors, supporting them no matter the situation."

Hometown History

By: Ainesley Sylvester

50 Years Ago (February 1976)

Free Throw Basketball Contest Winners shown in the photo (at right) are the winners of the Knights of Columbus District Tournament which includes four area Councils, Pinconning, Standish, Linwood, and Essexville. The event took place Saturday morning at ten o'clock at the Pinconning High School gym with only a few spectators on hand. Kneeling, left to right; are Kevin Krawczyk, 11 year old winner from Pinconning; David Jones 12 year old, winner from Essexville; Robb Skinner, 11 year old winner from Essexville; Amy Carson, 12 year old winner from Essexville; and Julee Hall, 14 year old winner from Pinconning. Standing left to right, are Frank Gibala, Grand Knight of the Pinconning Council; Ted Beechum, District Deputy of the Knights of Columbus Councils; Brenda McQuarter, 13 year old winner from Pinconning; Milton Mackey, 14 year old winner from Essexville; Tom Beechum, 13 year old winner from Pinconning; and Jerry Swallow, Youth Activities Director of the Pinconning K of C. Council. Robb Skinner was the high free throw winner for the boys with 13 of 20 shots, and Julee Hall was the high winner for the girls with 11 of 20 shots.



5 Years Ago (February 2021)

The Pinconning Varsity Boys Basketball team started their season last Tuesday the way they'll spend most of February: on the road. Somehow, the typical "one home and one away game per week" scheduling went out the window when the Jack Pine Conference came up with their latest schedule (which was originally planned to start in late January), with the boys having a single home game in the first half. Starting on the road didn't seem to phase the guys, as they outscored Shepard in every quarter to bring home a 68-55 victory to open the season. Coach Casey Pashak was happy with the result, saying, "we took care of the ball and had high percentage shots all night. It's a great start to the season." Zach Johnson led the team with 23 points and vacuumed up 14 rebounds. DJ LaBean celebrated his 17th birthday with 17 points, hitting 10-of-12 from the free throw line. Gavin Almeida had 11 points and 3 assists, while Tommy Yanoski had 9 points, 9 rebounds, and 5 assists.

10 Years Ago (February 2016)

The Central Michigan University academic honors list for the Winter 2015 semester lists Matthew Albrecht on the Presidents List. Students who earn a perfect 4.00 grade average for the semester with at least 12 graded credit hours are placed on the Presidents list. Matthew is a 2015 graduate of Pinconning High School and the son

*** All text is taken from prior Pinconning Journal Editions ***

of John and Tracy Albrecht of Pinconning.

15 Years Ago (February 2011)

Jessica Vidalez, a freshman from Pinconning, connected for a school-record eight 3-point baskets as the surging Jackson Community College women's basketball team topped visiting Muskegon Community College 110-86 on Monday. Vidalez broke the record of six and finished with 26 points. She was 8 for 11 shooting from 3 point range. Nicole Wurster and Caitlyn Owens were next with 16 points apiece for JCC. Erika Bullock added 15 and Kelsey White 11. The win avenged a 101-91 loss JCC suffered at Muskegon on January 5th.

25 Years Ago (February 2001)

Melissa Hyde, age 18, a full time student at Delta College, was presented with quite an award Wednesday. Melissa, bowling since age seven or eight, bowled a series of three games, 249,245, and 212, which brought her total to 706 pins. To honor her for her accomplishment, Judy Sheehan, officer in the Bay City YABA, presented her with a ring as an award for her 700 series, which is only given to a few.

75 Years Ago (February 1951)

Pinconning volunteer fire department did a fine job of collecting funds throughout this area for the Bay County Chapter of the National Foundation for Infantile Paralysis, under the chairmanship of Superintendent of School, Meryl Bird. On Thursday afternoon of last week Mr. Bird, Fire Chief Harold Cornwell and Sanitarian Louis Greenleaf, each were called to Bay City to have their pictures taken. Nobody wanted any glory. Whatever there was belonged to all the firemen, they said, but somebody had to do the job, so the Fire Chief Harold Cornwell was pushed in front of the camera, which accounts for his embarrassment.

Ava Hall Named to Ole Miss Fall 2025 Honor Roll

University of Mississippi

Ava Hall, of Linwood, MI, was named to the University of Mississippi’s Fall 2025 Honor Roll. Hall, in the B.Accy. in Accountancy program, was named to the Chancellor’s Honor Roll, which is reserved for students who earn a semester GPA of 3.75-4.00.

“We are very proud of the students earning the Chancellor’s Honor Roll designation,” Chancellor Glenn Boyce said. “This recognition reflects their academic excellence and achievements and exemplifies the hard work, commitment and dedication that define our university community.”

To be eligible for honor roll designation, a student must have completed at least 12 graded hours for the semester and may not be on academic probation during the semester.

The University of Mississippi, affectionately known as Ole Miss, is the state’s flagship university. Included in the elite group of R1: Doctoral Universities - Highest Research Activity by the Carnegie Classification, it has a long history of producing leaders in public service, academics and business. Its 16 academic divisions include a major medical school, nationally recognized schools of accountancy, law and pharmacy, and an Honors College acclaimed for a blend of academic rigor, experiential learning and opportunities for community action. Recognized among the nation’s most beautiful, Ole Miss’ main campus is in Oxford, which is routinely acknowledged as one of the country’s best college towns.

Boys and Girls Club Celebrate Valentines Day



THE PINCONNING BOYS & GIRLS CLUB MEMBERS had a lot of “heart” this Valentine’s Day! They passed hearts during a team challenge, created Valentine’s Day cards in Fine Arts, laughed at Valentine’s Day jokes in Project Learn, talked about how their heart makes them feel in Smart Moves, and got their heart beating in a Dodgeball game in Triple Photo. --Courtesy Photo



ACF’s 15th Annual Trivia Event

Arenac Community Funds

Looking for a fun-filled, mind-blowing way to add excitement to your February? The Arenac Community Funds Committee, an affiliate fund of the Bay Area Community Foundation, invites community members to gather their family and friends for the 15th Annual Trivia Night.

The event will take place on Saturday, February 21, at the Sunrise Community Resource Center, located at 583 E. Cedar in Standish, just four blocks from the four-way stoplight. Doors open at 5:30 p.m., with trivia play beginning at 6:30 p.m.

Entry includes an enhanced hors d’oeuvres buffet, soft drinks, a bucket raffle, silent auction, and the chance to win a getaway package to Soaring Eagle Resort, along

with 20 trivia categories participants know and love.

Event chairwoman Rhonda Switek shared that, “Proceeds from the event are earmarked for scholarships for Arenac County graduating students and are also open to postgraduate students returning to seek a degree or certification in a specialty field.” She also noted, “Teams are filling up quickly, so people should reserve their tables as soon as possible.”

The is an entry fee per team, with teams consisting of up to eight people. Prizes will be awarded to first, second, and third-place teams.

To register a team or join an existing one, contact Rhonda Switek at (989) 751-7846 or email rswitek18@gmail.com.

Rep. Beson Fighting to Restore Funding

Michigan House of Representatives

State Rep. Timmy Beson this week submitted a \$1.6 million state funding request to support Bay City’s Lafayette Bridge project, taking the first step under a new, more transparent process for projects funded with taxpayer dollars.

Beson’s request seeks funding for the full amount originally approved for the project, which was later paused during a broad review of work projects as part of the House Appropriations Committee’s efforts to increase transparency and accountability in state Department spending.



State Representative Timmy Beson

“Pausing work projects was about fixing a broken system, not abandoning good projects,” said Beson (R-Bay City). “I am fighting to make sure this project receives the consideration it deserves and the funding it needs to move forward.”

The pause occurred after the State Budget Office submitted a list of work projects that included hundreds of millions of dollars in unspent funds from prior budgets. Many of those projects had seen little to no progress despite being approved more than a year earlier. House Republicans chose to reset the process so each project could be reviewed individually instead of being rolled forward automatically.

“The funding is not gone,” said Beson. “It returns to the general fund and can be reinstated through the budget process. I am fighting to make sure the Bay City Bridge is prioritized and that taxpayer dollars are used effectively and transparently.”

Rep. Beson Pushes Responsible Budgeting Over Tax Increases

Michigan House of Representatives

State Rep. Timmy Beson, R-Bay City, issued the following statement after the state budget director presented Gov. Gretchen Whitmer’s Executive Budget Recommendation for the upcoming fiscal year.

“I was disappointed to hear the governor’s Executive Budget Recommendation includes \$800 million in new taxes and fees that make everyday life more expensive, along with a proposed \$400 million withdrawal from the state’s rainy day fund. This is not a step in the right direction. Michigan families are tightening their belts every month just to keep up with expenses, and state government should be doing the same.

“Last year, we cut hundreds of millions in waste, fraud, and abuse from the state budget, shut down government slush funds, and eliminated thousands of ghost employee positions taxpayers were unknowingly footing the bill for, proving it’s not necessary to raise taxes to balance the budget, state government simply needs to live within its means. That’s the responsible approach, and we will use the same roadmap this year.

“While I appreciate the governor has included property tax relief in her proposal,

a small carve-out for a limited group is not nearly enough. Seniors absolutely deserve relief, but so do young families buying their first homes, homeowners on fixed incomes, and people who are struggling every year to keep up with rising assessments and tax bills. I will be pushing for broad, meaningful property tax relief that helps all Michigan families.

“I’m very glad the governor has vowed that addressing the state’s literacy crisis will be her top priority during her final year in office. However, I’m concerned this may be too little, too late. Michigan’s literacy rates are in freefall. Six in 10 fourth graders can’t read at grade level, and the state fell 11 spots in national rankings in just two years. While the governor’s proposal includes roughly \$625 million for literacy and student achievement, it’s clear funding alone isn’t the issue. Michigan has already spent close to a billion dollars over the past decade without seeing the results families expect. That tells me this is not just a funding issue, it is also a policy issue. We need to focus on proven strategies that actually help kids learn to read.

“I was pleased to see the governor high-

See BESON page 4

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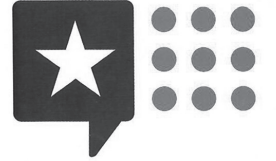
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Public Notices

Foreclosures

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 Bay County, starting promptly at 11:00 AM, on February 27, 2026. 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): Benjamin H Trahan, a single man; Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns; Foreclosing Assignee (if any): Nationstar Mortgage LLC; Date of Mortgage: February 16, 2011; Date of Mortgage Recording: February 25, 2011; Amount claimed due on date of notice: \$70,879.69; Description of the mortgaged premises: Situated in City of Bay City, Bay County, Michigan, and described as: The North 41 feet of Lot 80 and the South 1/2 of Lot 81, Mutual Saving's Lincoln Park Addition, as per plat thereof on record in the Office of the Register of Deeds for Bay County. Common street address (if any): 2001 S Farragut St, Bay City, MI 48708-3807. The redemption period shall be 6 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: January 28, 2026. Trott Law, P.C., 31440 Northwestern Hwy, Suite 145, Farmington Hills, MI 48334, 248-642-2515, 1583280. (01-28)(02-18) 04-4

SHORT FORECLOSURE NOTICE - BAY COUNTY 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 Bay County, starting promptly at 11:00 AM, on March 06, 2026. The amount due on the mortgage may be greater on the day of the 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. MORTGAGE: Mortgagor(s): Janel M. Archer, an unmarried person; Original Mortgagee: Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for lender and lender's successors and assigns Date of mortgage: March 7, 2023 Recorded on March 8, 2023, in Document No. 202302436, Foreclosing Assignee (if any): The Huntington National Bank Amount claimed to be due at the date hereof: One Hundred Twenty Thousand One Hundred and 94/100 Dollars (\$120,100.94) Mortgaged premises: Situated in Bay County, and described as: Lot 2, Block 9 of ZAGELMEYER AND MILLER'S FIRST ADDITION TO WENONA, according to the plat thereof recorded in Liber 2 of Plats, Page(s) 4 of Bay County Records. Commonly known as 1302 S Erie St, Bay City, MI 48706. The redemption period will be 6 month from the date of such sale, unless abandoned under MCL 600.3241a, in which case the redemption period will be 30 days from the date of such sale, or 15 days from the MCL 600.3241a(b) notice, whichever is later; or unless extinguished pursuant to MCL 600.3238. If the above referenced property is sold at a foreclosure sale under Chapter 32 of Act 236 of 1961, under 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. The Huntington National Bank Mortgagee/Assignee Schneiderman & Sherman P.C. 23938 Research Dr, Suite 300 Farmington Hills, MI 48335, 248-539-7400, 1583384. (01-28)(02-18) 04-4

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. 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 Bay County, starting promptly at 11:00 AM on MARCH 6, 2026. The amount due on the mortgage may be greater on the day of the 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. Default has been made in the conditions of a mortgage made by Jonathan M. Anthony, single man, to Mortgage Electronic Registration Systems, Inc., as nominee for Mortgage Research Center, LLC, dba Veterans United Home Loans, its successors and assigns, Mortgagee, dated May 30, 2019 and recorded June 5, 2019 in Instrument Number 201908071 and Loan Modification Agreement recorded on July 12, 2022, in Instrument Number 202210092, and Loan Modification Agreement recorded on June 7, 2022, in Instrument Number 202208638, Bay County Records, Michigan. Said mortgage is now held by The Secretary of Veterans Affairs, an officer of the United States, by assignment. There is claimed to be due at the date hereof the sum of Ninety-Four Thousand Seven Hundred Thirty-Three and 5/100 Dollars (\$94,733.05). Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the place of holding the circuit court within Bay County, Michigan at 11:00 AM on MARCH 6, 2026. Said premises are located in the City of Bay City, Bay County Michigan, and are described as: Lot 10, the South 1/2 of Lot 9, Lot 14, and the South 1/2 of Lot 15, Block 5, Vaughn's Addition to Bay City, according to the recorded plat thereof, as recorded in Liber 3 of Plats, Page 22 of Bay County Records. 1505 S Sheridan St, Bay City, Michigan 48708. The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA §600.3241a, in which case the redemption period shall be 30 days from the date of such sale. If the property is sold at foreclosure sale, 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 damage to the property during the redemption period. Dated: February 4, 2026. File No. 25-011658. Firm Name: Orland Law Group PLLC. Firm Address: 1650 West Big Beaver Road, Troy MI 48084. Firm Phone Number: 248-502-1400. (02-04)(02-25) 05-4

FORECLOSURE NOTICE 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. 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 Bay County, starting promptly at 11:00 AM, March 6, 2026. The amount due on the mortgage may be greater on the day of the 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. Default has been made in the conditions of a certain mortgage made by Stacey Rowell, An Unmarried Woman by Thomas Peters Jr, Her Attorney in Fact and Christopher Buck, An Unmarried Man by Thomas Peters Jr, His Attorney in Fact, as Joint Tenants to Academy Electronic Registration Systems, Inc., as mortgagee, as a nominee for Academy Mortgage Corporation, its successors and assigns, Mortgagee, dated March 8, 2021, and recorded on March 9, 2021, as Document Number: 202103916, Bay County Records, said mortgage was assigned to Nationstar Mortgage LLC by an Assignment of Mortgage dated January 05, 2026 and recorded January 05, 2026 by Document Number: 202600043, , on which mortgage there is claimed to be due at the date hereof the sum of Sixty-Seven Thousand Nine Hundred Sixty-Nine and 49/100 (\$67,969.49) including interest at the rate of 3.50000% per annum. Said premises are situated in the Township of Monitor, Bay County, Michigan, and are described as: The West 300 feet of the South 77 1/2 feet of the North 622 feet of the Northwest 1/4 of the Southwest 1/4 of Section 24, Town 14 North, Range 4 East, Monitor Township, Bay County, Michigan. Commonly known as: 4805 THREE MILE RD , BAY CITY, MI 48706 If the property is eventually sold at foreclosure sale, the redemption period will be 6.00 months from the date of sale unless the property is abandoned or used for agricultural purposes. If the property is determined abandoned in accordance with MCL 600.3241 and/ or 600.3241a, the redemption period will be 30 days from the date of sale, or 15 days after statutory notice, whichever is later. If the property is presumed to be used for agricultural purposes prior to the date of the foreclosure sale pursuant to MCL 600.3240, the redemption period is 1 year. Pursuant to MCL 600.3278, if the property is sold at a foreclosure sale, the borrower(s) 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. TO ALL PURCHASERS: The foreclosing mortgagee can rescind the sale. In that event, your damages are, if any, limited solely to the return of the bid amount tendered at sale, plus interest. Dated: February 4, 2026 Randall S. Miller & Associates, P.C. Attorneys for Nationstar Mortgage LLC 43252 Woodward Avenue, Suite 180, Bloomfield Hills, MI 48302, 248-335-9200. Hours: 9:00 a.m. - 5:00 p.m. Case No. 25MI00565-1. (02-04)(02-25) 05-4

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 Bay County, starting promptly at 11:00 AM, on March 13, 2026. 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): Patrick Ronald Chesney, unmarried and Jill C. Johnson, as joint tenants with full rights of survivorship; Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for lender and lender's successors and/or assigns; Foreclosing Assignee (if any): Freedom Mortgage Corporation; Date of Mortgage: March 22, 2024; Date of Mortgage Recording: March 25, 2024; Amount claimed due on date of notice: \$146,707.24; Description of the mortgaged premises: Situated in City of Bay City, Bay County, Michigan, and described as: Situated in the City of Bay City, Bay County, Michigan: Lot B, Block 124, Addition of Lower Saginaw, as per plat recorded in Liber 1 of Plats, Page 8, Bay County Records. Common street address (if any): 224 N Madison Ave, Bay City, MI 48708-6435. The redemption period shall be 6 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: February 11, 2026. Trott Law, P.C., 31440 Northwestern Hwy, Suite 145, Farmington Hills, MI 48334, 248-642-2515, 1584132. (02-11)(03-04) 06-4

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 Bay County, starting promptly at 11:00 AM, on March 13, 2026. 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): Katlynn Mya Rocha, a single woman; Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for lender and lender's successors and/or assigns; Foreclosing Assignee (if any): United Wholesale Mortgage, LLC; Date of Mortgage: November 29, 2022; Date of Mortgage Recording: November 30, 2022; Amount claimed due on date of notice: \$78,863.38. Description of the mortgaged premises: Situated in Charter Township of Hampton, Bay County, Michigan, and described as: Lot 3, Block 14 of Green Avenue Addition to Bay City, as per Plat thereof recorded in Liber 3 of Plats, Page(s) 46, Bay County Records. Common street address (if any): 309 Yale St, Bay City, MI 48708-6941. The redemption period shall be 6 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: February 11, 2026. Trott Law, P.C., 31440 Northwestern Hwy, Suite 145, Farmington Hills, MI 48334, 248-642-2515, 1584279. (02-11)(03-04) 06-4

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 Bay County, starting promptly at 11:00 AM, on March 13, 2026. 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): Elisabeth Cooney; Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for lender and lender's successors and/or assigns; Foreclosing Assignee (if any): Freedom Mortgage Corporation; Date of Mortgage: November 20, 2017; Date of Mortgage Recording: November 27, 2017; Amount claimed due on date of notice: \$52,198.04; Description of the mortgaged premises: Situated in City of Bay City, Bay County, Michigan, and described as: Lot 1, Block 7 of Zagelmeyer and Company's First Addition to Wenona, as per plat thereof recorded in Liber 2, Page(s) 5, Bay County Records. Common street address (if any): 800 S Warner St, Bay City, MI 48706-5042. The redemption period shall be 6 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: February 11, 2026. Trott Law, P.C., 31440 Northwestern Hwy, Suite 145, Farmington Hills, MI 48334, 248-642-2515, 1584413. (02-11)(03-04) 06-4

SHORT FORECLOSURE NOTICE - BAY COUNTY Notice of Foreclosure by Advertisement. Notice is given under section 49c of the State Housing Development Authority Act of 1966, 1966 PA 346, MCL 125.1449c, 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 Bay County, starting promptly at 11:00 AM, on March 20, 2026. The amount due on the mortgage may be greater on the day of the 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. MORTGAGE: Mortgagor(s): Justin P Sieveke an unmarried man Original Mortgagee: National City Mortgage a division of National City Bank of Indiana Date of mortgage: November 14, 2005 Recorded on November 15, 2005, Liber 2387, on Page 387, Foreclosing Assignee (if any): Michigan State Housing Development Authority Amount claimed to be due at the date hereof: Seventy-Four Thousand Sixty-Three and 65/100 Dollars (\$74,063.65) Mortgaged premises: Situated in Bay County, and described as: The North 50 feet of the South 231 feet of Lot 38, The Swift Subdivision, as per Plat thereof recorded in Liber 2 of Plats, Page 54 of Bay County Records. Commonly known as 106 Plummer St, Essexville, MI 48732 The redemption period will be 6 month from the date of such sale, unless abandoned under MCL 125.1449v, in which case the redemption period shall be 30 days from the date of such sale, or 15 days from the MCL 125.1449v(b) notice, whichever is later; or unless extinguished pursuant to MCL 600.3238. 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. Michigan State Housing Development Authority Mortgagee/Assignee Schneiderman & Sherman P.C. 23938 Research Dr, Suite 300 Farmington Hills, MI 48335, 248-539-7400, 1584713. (02-11)(03-04) 06-4

Notice

THE CIRCUIT COURT SALE BELOW WILL BE ADJOURNED FROM 02/20/2026 TO 02/27/2026. Bay County Circuit Court Case No. 25-3250-CH NOTICE OF JUDICIAL SALE The property described below shall be sold at public auction, by an authorized sheriff/deputy sheriff or county clerk/deputy county clerk, to the highest bidder, at the Circuit Court for the County of Bay, on the 9th of January, 2026 at 11:00 am, local time. On said day at said time, the following described property shall be sold: property situated in the City of Bay, County of Bay, State of Michigan, which is particularly described as Lot 4, Block 6, McEwan and Jennison's Addition to Bay City, as per plat recorded in Liber 1 of Plats, Page 36 of Bay County Records Tax Parcel ID: 160-022-329-003-00. More Commonly known as 1910 2nd St. Bay City, MI 48708. This notice is from a debt collector. Date of Notice: 11/03/2025 Trott Law, P.C. 1576922. (02-18) 07-1

Notice to Creditors

NOTICE TO CREDITORS. IN THE MATTER of the Frederick P. Meyer, Sr. and Barbara L. Meyer Revocable Trust Agreement. Date of Birth: March 31, 1945. NOTICE TO CREDITORS: The decedent, Frederick P. Meyer, Sr. who lived at 422 Harold St., Bay City, Michigan 48708 , died on December 7, 2025. The decedent was the Granter and Trustee of the Frederick P. Meyer, Sr. and Barbara L. Meyer Revocable Trust Agreement dated March 31, 2016. Creditors of the decedent are notified that all claims against the trust estate will be forever barred unless presented to, within four (4) months after the date of publication of this Notice. Dated: 02/18/2026. Mary Lynn Pollum, 1502 Borton Ave., Essexville, MI 48732, 989-714-5973. Attorney: Paul E. Wenzloff (P27662), 903 North Jackson Street, Bay City, Michigan 48708, 989-893-9511. 07-1

STATE OF MICHIGAN PROBATE COURT, BAY COUNTY. NOTICE TO CREDITORS, Decedent's Estate. Court Address: 1230 Washington Ave., Suite #715, Bay City, MI 48708, 989-895-4206. Estate of Lawrence Emery Schnettler. Date of Birth: 7/16/1944. TO ALL CREDITORS: NOTICE TO CREDITORS: The decedent, Lawrence Emery Schnettler, died 12/24/25. Creditors of the decedent are notified that all claims against the estate will be forever barred unless presented to James Gollin, personal representative, or to both the probate court at 1230 Washington Ave., Suite #715, Bay City, MI 48708, and the personal representative within 4 months after the date of publication of this notice. Dated: 02/18/26. James Gollin 18421 Renwick, Livonia, MI 48152, 248-568-0818. Attorney: Paul E. Wenzloff (P27662), 903 North Jackson Street, Bay City, Michigan 48708, 989-893-9511. 07-1

Michigan’s Seat Belt Use Rate Rose

Michigan Office of Highway Safety Planning
In 2025, Michigan recorded its highest seat belt use rate since 2019, according to the results from a grant-funded direct observation study conducted by Michigan State University.

The study, which took place in May and June across 200 Michigan locations, found that the state’s seat belt use rate was 93.2 percent, an increase of 1.2 percentage points over the previous year. By contrast, the 2024 rate of 92.0 percent marked a 20-year low. The previous three years showed rates of 92.4 percent in 2023; 92.9 percent in 2022; and 92.6 percent in 2021.

“Every time we buckle up, we protect not just ourselves but everyone on the road,” said Alicia Sledge, director of the Michigan Office of Highway Safety Planning (OHSP). “We’re encouraged by the progress in seat belt use in Michigan, but continued education and enforcement are essential to keeping every driver and passenger safe.”

- According to the 2025 study:
- Occupants of SUVs exhibited the highest seat belt use rate among vehicle types at 95.5 percent, followed by occupants of vans and minivans at 93.4 percent and passenger cars at 91.9 percent.
 - Occupants of pickup trucks exhibited the lowest seat belt use rate among all vehicle types at 89.3 percent, which is consistent with historical trends.
 - Female occupants had higher use rates than male occupants by 3.6 percentage points, 95.3 percent vs. 91.7 percent.

According to the University of Michigan Transportation Research Institute, 4,614 lives have been saved in the 25 years since Michigan’s primary seat belt law went into effect in 2000. Seat belt use observation studies in the prior 10 years (2015–2024) indicate the overall annual use rate among front-seat occupants ranged from 92.0 to 94.5 percent. The state’s highest seat belt use rate was 97.9 percent in 2009.

Data from the National Highway Traffic Safety Administration (NHTSA) shows the nationwide seat belt use rate was 91.2 in 2024, down from 91.9 percent in 2023. The NHTSA requires states to conduct annual seat belt observation surveys to determine seat belt usage.

The OHSP has produced three videos titled “A Ticket From Us,” “Perfect World” and “Something Stops You” to help raise awareness and educate drivers about the importance of using their seat belts every trip, every time.

You can review the report and learn more about seat belt safety at www.michigan.gov/SeatBelts.

BESON FROM PAGE 3

lighted the House Republican Roads Plan that she signed into law last October, which dedicates an extra \$2 billion in long term funding for roads and bridges. We fought hard for this last term, and this historic investment means more than 30,000 additional construction jobs and safer, smoother roads for families who drive on them every single day. The fact that roads are finally getting this level of attention shows what’s possible when we cut waste elsewhere and focus on the core responsibilities of government.

“As the budget process moves forward, I will continue working with my colleagues to rein in spending, eliminate waste, and deliver meaningful tax relief for Michigan families.”

Five Benefits You Can Apply for Online at SSA.gov

By Hillary Hatch, Social Security Public Affairs Specialist

We continue to make it easier for you to access our programs and benefits. Our website –www.SSA.gov– offers a convenient way to apply online for benefits.

- You can apply for:
- **Retirement or Spouse’s Benefits** – You must be at least 61 years and 9 months and want your benefits to start in no more than 4 months. Apply at www.ssa.gov/retirement.
 - **Disability Benefits** – You can use our online application at www.ssa.gov/disability to apply for disability benefits if you:
 - Are age 18 or older.
 - Are unable to work because of a medical condition that is expected to last at least 12 months or result in death.
 - Have not been denied disability benefits in the last 60 days. If your application was recently denied, you can appeal our decision online and request a review of the determination we made. Please visit www.ssa.gov/appeal/appeal-decision-we-made.
 - **Supplemental Security Income (SSI)** – SSI provides monthly payments to adults and children with a disability or blindness who have limited income and few resources. People age 65 and older without disabilities who have limited income and resources may also be eligible for SSI. Some adults with disabilities who meet certain requirements may complete the application process online. To learn more, visit www.ssa.gov/ssi. If you cannot visit our website, you can call 1-800-772-1213 to schedule an appointment. (If you are deaf or hard of hearing, you may contact our TTY/TDD number, 1-800-325-0778.)
 - **Medicare** – Medicare is a federal health insurance program for:
 - People age 65 or older.
 - Younger workers who have received disability benefits for 24 months.
 - People with end-stage renal disease (ESRD) or Amyotrophic lateral sclerosis (ALS). Note: They do not have a two-year waiting period.

If you are not already receiving Social Security benefits, you should apply for Medicare up to 3 months before turning age 65 at www.ssa.gov/medicare. You should consider your Medicare options even if you are still working and covered under an employer group health plan (or your spouse’s employer health plan through their active employment).

- **Extra Help with Medicare Prescription Drug Costs** – The *Extra Help* program helps Medicare beneficiaries with prescription drug costs, like deductibles and copays. People on Medicare who need assistance with the cost of their medications can apply for *Extra Help* at www.ssa.gov/medicare/part-d-extra-help. Please share this information with those who need it.

Do you have to publish a legal document? We can help you with that!
Give us a call at The Pinconning Journal 989-879-3811

CHARTER TOWNSHIP OF WILLIAMS

Notice of Publication

PLEASE TAKE NOTICE that Williams Charter Township will publish its Board minutes pursuant to MCL 42.8(3)(b) on its website, which is www.williamstwpmi.gov. The physical minutes are available for inspection at the clerk’s office located at 1080 W. Midland Road, Auburn, MI 48611, if you do not have access to the internet. This notice is to be published on the first day of every month to comply with the requirements of Michigan Compiled Law 42.8.

Williams Charter Township
Kellie Andrus

CITY OF AUBURN
BOARD OF REVIEW

The City of Auburn Board of Review for 2026 will be held at 113 E. Elm Street, Auburn, Michigan 48611 on the dates and times listed below. In-person appointments for assessment appeals are recommended and can be made by calling (989) 430-4713. Appeals can also be made and submitted in writing and mailed or delivered to 113 E. Elm Street, Auburn, MI 48611, or emailed to assessormi20@gmail.com. The required **Petition Appeal Form #618/L-4035** can be found online at our website www.auburnmi.gov or can be mailed or emailed to you if a timely request is received.

NOTICE: FOR ALL APPEALS: Petition Form #618/L-4035 and supporting documentation **MUST** be received in our offices on or before Monday, March 2, 2026, by 4:00 pm.

Organizational Meeting Only - No Public Appointments

Tuesday, March 3, 2026 at 12:00 p.m.

Appeal Hearings By Appointment:

Monday, March 9, 2026
9:00 a.m. – 12 Noon
1:30 p.m. – 4:30 p.m.

Last Public Appointment: 11:30 a.m.
Last Public Appointment: 4:00 p.m.

Tuesday, March 10, 2026
1:30 p.m. – 4:30 p.m.
6:00 p.m. – 9:00 p.m.

Last Public Appointment: 4:00 p.m.
Last Public Appointment: 8:30 p.m.

If you have questions, it is suggested that you call for a record review with the Assessor at (989) 430-4713 prior to the start of the March Board of Review. The tentative ratios for each class of real and personal property for 2026 are as follows:

	Ratio	Multiplier
Commercial	49.82	1.00000
Residential	49.73	1.00000
Personal Property	50.00	1.00000

Respectfully,

David J. Haag, City Administrator

Charter Township of Monitor
2026 Board of Review

The Monitor Township Board of Review for 2026 will be held at the Monitor Township Hall, 2483 Midland Road, Bay City Michigan on the dates and times listed below. In-person and virtual appointments for assessment appeals are required and can be made by calling (989) 684-7203. Appeals can also be made and submitted in writing and mailed to: 2483 Midland Road, Bay City MI 48706, Emailed to: assessor@monitortwp.org and/or deposited in our secure 24-hour drop box. The required **Petition Appeal Form #618/L-4035** can be found online at our website www.monitortwp.org or can be mailed or emailed to you if a timely request is received.

NOTICE: FOR ALL APPEALS: Written Appeals: Petition Form #618/L-4035 and all supporting documentation **MUST** be received in our offices on or before Thursday, March 5, 2026, by 4:00 pm. If you have an in-person appointment you are welcome to submit your supporting documentation at the time of your appointment, but a brief summary of your appeal must be documented prior to your arrival on Petition Form #618/L-4035.

Organizational Meeting Only - No Public Appointments

Tuesday, March 3, 2026 at 10:00 a.m.

Appeal Hearings By Appointment:

Wednesday, March 11, 2026
9:00 a.m. – 12 Noon
1:30 p.m. – 4:30 p.m.

Last Public Appointment: 11:30 a.m.
Last Public Appointment: 4:00 p.m.

Thursday, March 12, 2026
1:30 p.m. – 4:30 p.m.
6:00 p.m. – 9:00 p.m.

Last Public Appointment: 4:00 p.m.
Last Public Appointment: 8:30 p.m.

If necessary, The Board of Review will also meet: Monday, March 16, 2026, at 10:00 a.m.

If you have questions, it is suggested that you call for a record review with the Assessor prior to the March Board of Review. The tentative ratios for each class of real and personal property for 2026 are as follows:

	Ratio	Multiplier
Agricultural	46.33	1.07921
Commercial	48.31	1.03498
Industrial	49.42	1.00000
Residential	47.11	1.06134
Personal Property	50.00	1.00000

Virtual Meetings. In the event that future guidance requires us to meet by electronic means, an updated public notice will be posted not less than 18 hours prior to the meeting at the township hall and on the website at www.monitortwp.org. The notice will include the specific telephone number and/or internet address to attend via phone or computer and offer information to assist those with inadequate access or skills required to participate.

Respectfully,

Terry M. Spencer, Supervisor

cc: Beth L. Patterson, Assessor MAAO, MCPPE

Auburn Member Wins \$1,000

United Financial Credit Union



CARRIE N., (middle) United Financial Credit Union member and prize winner.

--Courtesy Photo

Winner’s luck is in the air for members at United Financial Credit Union! A local resident from Auburn, Michigan won big with just one deposit of \$25 into her Save to Win certificate of deposit.

Carrie N., a member of United Financial Credit Union for a little over two years, stopped into her local branch for a routine transaction when the teller offered to open a Save to Win CD for her. She was told it would be an opportunity to save a little of her own money, along with each deposit being an entry to win cash each month and quarter. Carrie decided to open the CD and deposited the initial \$25 into the account, planning to return each month with another entry.

However, that was all it took. With just one deposit and less than a month of having the CD, her name was drawn for the \$1,000 quarterly cash prize!

“I don’t have luck like this, so when I heard I won, I was in shock!”, said Carrie when she arrived to claim her prize.

Not only did she receive the grand cash prize, but United Financial also presented her with a bouquet of flowers, fresh cupcakes, and a gift bag to celebrate her winnings.

United Financial’s Marketing Specialist, Savannah Gilmore, was ecstatic for their winner and hopes to see more members utilizing the product, “Huge congratulations to Carrie! It’s so exciting to see members win by simply saving their own money. Which is why I always encourage members to open a Save to Win CD because you win either way!”

Carrie is in the process of remodeling her home, so when asked what she would like to do with the winnings, she happily announced that she would love to put it towards her new windows. As far as her Save to Win CD goes, she is going to keep depositing and saving money, because it could just make her a winner once again!

Save to Win® is a national prize-linked savings program designed to help members build long-term financial habits. For every \$25 saved in a qualifying account, members earn entries into monthly, quarterly, and annual cash prize drawings—at no risk to their funds.

United Financial Credit Union was founded on the principle of cooperation, with a mission to strengthen communities through collaboration. With a wide range of financial services, United Financial Credit Union is dedicated to supporting its members and the communities it serves.

TOWNSHIP OF MERRITT

The Board of Review will be in session at the Merritt Township Hall, 48 E. Munger Road, Munger, Michigan on the following dates:

Tuesday, March 03, 2026
Organizational Meeting
10:30 AM

Monday, March 09, 2026
Appeal Meeting
3:00 PM – 9:00 PM

Tuesday, March 10, 2026
Appeal Meeting
9:00 AM – 3:00 PM

Please call 989-659-2136 for an appointment.

CPI is 2.7%

TENTATIVE STARTING	RATIO	MULTIPLIER
AGRICULTURAL	42.42%	1.17869
COMMERCIAL	51.00%	0.98039
INDUSTRIAL	49.51%	1.00990
RESIDENTIAL	43.94%	1.13792
PERSONAL	50.00	1.0000

Anissa Zaucha
Merritt Township Assessor

6-3

There are four ways to place items on The Pinconning Journal’s Community Calendar:

online:
pinconningjournal.com

e-mail:
pinconningjrnl@outlook.com

mail to:
Community Calendar
PO Box 626
Pinconning, MI 48650-0626

call:
989-879-3811

NOTICE
CITY OF BAY CITY
2026 MARCH BOARD OF REVIEW

THE BOARD OF REVIEW WILL BE IN SESSION in the City of Bay City, 301 Washington Avenue, Room 238 – **COMMISSION CHAMBERS**, Bay City, MI 48708 as follows:

ORGANIZATIONAL MEETING
TUESDAY, MARCH 3, 2026 at 12:00 - 2:00 PM, IN ROOM 306, THE BOARD MEMBERS WILL MEET WITH THE ASSESSOR TO REVIEW THE 2026 ASSESSMENT ROLL.

TAXPAYER INQUIRIES AND/OR PROTESTS WILL BE HEARD ON THESE DATES:
Monday, March 9, 2026 10:00 AM to 4:00 PM Room 238
Thursday, March 12, 2026 3:00 PM to 9:00 PM Room 238
(Other dates may be scheduled as the Board deems necessary.)

The purpose of these meetings is to allow taxpayers the opportunity to present evidence pertinent to their property’s True Cash Value. Presented with sufficient cause, the Board of Review “shall correct the assessment of the property to make the valuation just, equitable and reflective of the market value.”

APPOINTMENTS ARE NECESSARY: Call (989) 894-8123 no later than 4:00 pm, Thursday, March 12, 2026. Appointments are 15 minutes each and must be made in advance. Walk-ins will be seen if time allows on a first-come, first-serve basis.

Appeals may be made in writing, but must be postmarked by Friday, March 6, 2026, or received by Thursday, March 5, 2026 at 4:00 pm.

TENTATIVE RATIOS & EQUALIZATION FACTORS FOR 2026 ASSESSMENTS ARE:

PROPERTY CLASS	RATIO	FACTOR
Commercial	46.72%	1.07021
Industrial	49.85%	1.00301
Residential	46.55%	1.07411
Personal Property	50.00%	1.00000

7-3

HOADLEY FROM PAGE 1

American Voter Eligibility Act (SAVE) Act, which is currently being considered by congress. The act would require citizens to provide proof of U.S. citizenship when registering to vote and to present photo identification to cast a ballot in federal elections. The Michigan House of Representatives recently adopted a resolution encouraging Congress to pass the SAVE Act.

“This issue should not be controversial,” Hoadley said. “The people I represent want secure elections. In Michigan, I recently voted to stop the foreign funding of ballot initiatives in our state. We should all be in favor of protecting the integrity of our elections here in the United States. It really is a matter of common sense. Only verified U.S. citizens should be allowed to cast a ballot.”

2026 March Board of Review
Gibson Township

7214 Main Street, Bentley, MI
March 9th from 9am-to 3pm
March 10th from 3pm- to 9pm

Chris Gibson Township Clerk

7-2

CHARTER TOWNSHIP
OF PORTSMOUTH
BOARD OF REVIEW

The Board of Review will meet in the Township Conference Room at 1711 W. Cass Ave. Rd. Bay City, Michigan 48708 on the following dates:

ORGANIZATIONAL MEETING
Tuesday, March 3, 2026 at noon.

REGULAR MEETINGS:
Monday, March 9, 2026 – 3:00 p.m. – 9 p.m.
Tuesday, March 10, 2026 – 9 a.m. – 3:00 p.m.

Please call the Township office at 989-892-7221 for an appointment,

You may participate by mail, but your documentation must be received by Monday March 2, 2026. You can mail your information to the above address or there is a drop box in the foyer of the Township Offices.

CPI 2.7

	RATIO	FACTOR
AGRICULTURAL	47.19	1.05955
COMMERCIAL	40.95	1.22100
INDUSTRIAL	45.46	1.09987
RESIDENTIAL	46.13	1.08389

Ronda Parks, Assessor

7-3

CITY OF ESSEXVILLE
NOTICE OF MEETING
BOARD OF REVIEW

The Board of Review will meet in the City Hall Council Chambers, 1107 Woodside Avenue, Essexville, Michigan 989-893-0772

Organizational Meeting
Tuesday March 3, 2026
1:30 p.m.

By Appointment Only
during the following hours to consider petitions:

Monday, March 9, 2026
3:00 pm to 9:00 pm

Tuesday, March 10, 2026
9:00 am to 3:00 pm

	Ratio	Factor
Commercial	51.52%	.97050
Industrial	51.23%	.97599
Residential	44.95%	1.11235
Personal	50.00%	1.00000

Sarah J. Wilcox
Essexville City Clerk

7-3

www.pinconningjournal.com

GARFIELD TOWNSHIP
2026 BOARD OF REVIEW

Organizational Meeting

Tuesday, March 3rd @ 12:00 pm

Appeal meetings:

Wednesday, March 11th from 3 pm – 9 pm
Friday, March 13th from 9 am – 3 pm

At The Township Hall

1138 West Erickson Road, Linwood, MI 48634
2026 CPI is 2.7%

All taxable values will increase by 2.7% unless a transfer of ownership has occurred, in which case the Taxable Value uncaps to equal the Assessed Value.

CLASSIFICATION	RATIO	FACTOR
Agriculture	48.01%	1.04145
Commercial	48.14%	1.03864
Industrial	48.46%	1.03178
Residential	47.72%	1.04778
Personal	50.00%	1.00000

CHARTER TOWNSHIP
OF HAMPTON

Amanda DeWyse, Clerk
2026 Board of Review

Organizational Meeting:

Tuesday March 3rd, 2026 at 9:00 am

For Taxpayer Protests or Inquiries:

Monday March 9th from 9am-3pm
Tuesday March 10th from 3pm-9pm

Appointments are required. Please call 989-893-7541 to set up appointment.

The meetings will be held in the Hampton Township Board room at 801 W. Center Road, Essexville MI, 48732.

The ratios are as follows:

	RATIO	FACTOR
AGRICULTURE	45.88%	1.08980
COMMERCIAL	52.46%	0.95311
INDUSTRIAL	49.96%	1.00080
RESIDENTIAL	49.73%	1.00543

6-3

TOWNSHIP OF KAWKAWLIN
PUBLIC NOTICE
MARCH BOARD OF REVIEW

The Kawkawlin Township Board of Review will meet at Kawkawlin Township Hall, 1836 E. Parish Rd., Kawkawlin, Michigan on:

Organizational Meeting
Tuesday, March 3, 2026 – 9:30 AM

Monday, March 9, 2026 – 9:00 AM to 12:00 PM
and 1:30 PM to 4:30 PM

Monday, March 16, 2026 – 2:00 PM to 5:00 PM
and 6:00 PM to 9:00 PM

The Board of Review is authorized to act upon written request from all Kawkawlin Township taxpayers who are unable to attend the meeting in person concerning their current property assessment.

The tentative ratios and estimated multipliers necessary to compute individual State Equalized Values are as follows:

CLASS	RATIO	MULTIPLIER
Agriculture	46.26%	1.08085
Commercial	50.50%	0.99010
Industrial	51.80%	0.96525
Residential	50.32%	0.99364
Personal Prop.	50.00%	1.00000

DAVID MCARTHUR
TOWNSHIP ASSESSOR

6-3

PLEASE RECYCLE
THIS NEWSPAPER

PUBLIC NOTICE
WILLIAMS TOWNSHIP BOARD OF REVIEW

The Board of Review of Williams Charter Township will meet on the following dates and times at Williams Township Hall located at 1080 W. Midland Road, Auburn, MI 48611:

Tuesday, March 3. 2026 at 1:30pm Organizational Meeting

Monday, March 9, 2026 at 1:00 – 4:00pm & 6:00 – 9:00pm

Wednesday, March 11, 2026 at 9:00am – 12:00pm & 1:30 – 4:30pm

The tentative ratios and the estimated multipliers for each class of real and personal property for 2026 are as follows:

CLASS	RATIO	FACTOR	CLASS	RATIO	FACTOR
AGRICULTURE	46.53%	1.07458	RESIDENTIAL	45.58%	1.09697
COMMERCIAL	49.99%	1.00020	PERSONAL	50.00%	1.00000
INDUSTRIAL	49.30%	1.01420			

By Board resolution, residents may protest by letter, provided protest letter is received no later than 4:00 pm on March 11, 2026.

Williams Township will provide necessary, reasonable auxiliary aids and services, such as signers for the hearing impaired and readers for printed materials being considered at the meeting, to disabled individuals. Such individuals requiring auxiliary aids or services should contact the Township by writing or calling:

Kellie Andrus, Clerk, ADA Coordinator,
Williams Charter Township, 1080 W. Midland Road, Auburn, MI 48611
(989) 662-4408 TDD’s
Bay County Clerk’s Association/Bay County Executive 989-895-4049
Or Michigan Relay Center 1-800-649-3777

6-3

Tips to Overcome Home Renovation ‘Decision Paralysis’

(StatePoint) One of the hardest parts of home remodeling can be simply getting started. With so many styles, colors and materials to choose from, it’s all too common to experience “decision paralysis.” Rather than put off your exterior renovation further, consider these tips and tools for nailing down the details:

Browse

Online tools can both help you bring your vision to life -- and decide what that vision is. ProVia’s Design Center is an innovative tool that lets you browse and save colors, coordinating palettes and product images. As you explore the Color Palettes page, which features color wheels representing unique palettes, along with suggested product colors and inspirational imagery, keep these factors in mind:

Architectural style. Understanding the features that define your home’s design style is essential in color selection. For instance, a colonial-style home may look best with classic, neutral colors, while a modern-style home might benefit from bold, vibrant accents.

Landscaping and surroundings. Look to your surroundings for inspiration, selecting colors that harmonize with your landscape to create a cohesive and visually appealing look.

Color psychology. Colors have the power to evoke specific emotions and moods. Think

about what you want guests to feel when they come to your front door, or what you want to feel each time you pull into your driveway. For instance, warm colors like red and yellow can create a welcoming and energetic feel, while cool colors like blue and green can create a sense of calm and tranquility.

Signing up for a My Design Account at provia.com/register allows you to create and save your own vision boards, so you can compile your favorite ideas in one place.

“In addition to any color palette images you’ve saved, you can ‘favorite’ other images on the site by clicking the heart in the upper right corner. Use your saved images to create whatever you want, whether it’s a board with just entry door ideas, or a board to visualize your favorite colors together,” advises Jennifer Kline, digital experience supervisor at ProVia.

Visualize

Are you more of a big-picture person, preferring to see how all the parts fit together as a whole? It can be hard to imagine how your home will look by holding up a siding color swatch or trying to visualize a new metal roof to replace your worn-out asphalt shingles. This inability to “see” the finished result in your mind’s eye can be frustrating. Fortunately, the ProVia Visualizer tool enables you to preview colors and

styles on your home, so you know exactly how it will turn out. Simply upload a photo of your house and then experiment with products. Get creative with door and window configurations, siding styles and shades, stone profiles and grout colors, and metal roofing options.

“Purchasing home exterior products is a big decision, which is why it’s nice to visually try before you buy. The ProVia Visualizer lets you preview different design and product selections so you can move forward with your project with confidence,” says Kline.

While the endless possibilities of a home renovation can be exciting, they can also make it seem overwhelming. Fortunately, increasingly sophisticated digital tools can help you define your style and see your vision through.

Purchase a gift subscription. Call The Pinconning Journal at 989-879-3811

Letters to the Editor

All letters to the editor are welcome and will be considered for publication. Letters should be timely and should be addressed to the editor; no open letters to other people will be printed.

Letters must be signed, and must contain full contact information. No more than four signatures per letter.

We edit and/or trim letters as little as possible, but we reserve the right to do so.

NOTICE OF PUBLIC HEARING
CHARTER TOWNSHIP OF MONITOR
COUNTY OF BAY, MICHIGAN

DESIGNATION OF REVISED DOWNTOWN DISTRICT BOUNDARIES
FOR THE MONITOR TOWNSHIP DOWNTOWN DEVELOPMENT AUTHORITY

TO ALL INTERESTED PERSONS:

PLEASE TAKE NOTICE that the Township Board of the Charter Township of Monitor, Michigan, will hold a public hearing on **Monday, March 23, 2026, at 5:00 p.m.**, prevailing Eastern Time in the Township Hall located at **2483 Midland Road, Bay City, MI 48706**, to consider the adoption of an ordinance revising the boundaries of a downtown district of the Monitor Township Downtown Development Authority pursuant to Act 57, Public Acts of Michigan, 2018, as amended.

THE PROPOSED ADDITION TO THE DDA DISTRICT WOULD INCLUDE ALL PROPERTY IN THE FOLLOWING AREA NOT CURRENTLY INCLUDED IN THE DDA DISTRICT
AS SHOWN ON THE MAP BELOW

DDA/Industrial Park Combined Description:
A parcel of land in part of the North 1/2 of Section 27 and in part of the East 1/2 of Section 28, T.14 N.- R.4 E., Monitor Township, Bay County, Michigan, described as follows: Beginning at a point on the West line of said Section 27 and the East line of said Section 28 at a point which is 736.10 feet, S.00° -52’-10”W. of the Northwest Corner of said Section 27 and the Northeast Corner of said Section 28; thence S.89° -07’-50” E., perpendicular to said West line of Section 27, 90.00 feet to the East line of the MDOT Limited Access Right of Way line; thence N.00° -52’-10”E., on said East Limited Access line, 321.80 feet; thence N.15°-27’-42” E., continuing on said East Limited Access Line, 155.00 feet; thence N.41° -16’-44”E., continuing on said East Limited Access Line, 85.02 feet; thence N.65° -41’-25”E., continuing on said East Limited Access Line, 184.89 feet; thence N.75° -36’-03” E., continuing on said East Limited Access Line, 513.91 feet to the North line of said Section 27; thence N.89° -53’-37” E., on the North line of said Section 27, 1793.63 feet to the North 1/4 corner of said Section 27; thence S.89°-57’-20”E., continuing on said North line of Section 27, 2390.11 feet; thence S.01° -03’-43”W., parallel with the East line of said Section 27, 1321.70 feet; thence S.89°-50’-38” E., 250.00 feet to said East line of Section 27; thence S.01°-03’-43”W., on said East line of Section 27, 605.12 feet; thence N.89° -43’-57”W., 302.03 feet; thence S.01° -03’-43”W., parallel with said East line of Section 27, 180.02 feet; thence S.89°-43’-57” E., 302.03 feet to said East line of Section 27; thence S.01° -03’-43”W., on said East line of Section 27, 537.05 feet to the East 1/4 corner of said Section 27; thence N.89° -43’-57”W., on the East and West 1/4 line of said Section 27, 4881.87 feet; thence S.01°-16’-48”W., parallel with the West line of said Section 27, 100.00 feet; thence N.89° -43’-57”W., parallel with said East and West 1/4 line, 347.00 feet; thence N.01°-16’-48”E., parallel with and 43.00 feet, measured at right angle, East of said West line of Section 27, 100.00 feet to said East and West 1/4 line; thence N.89°-43’-57”W., on said East and West 1/4 line, 43.00 feet to the West 1/4 corner of said Section 27 and the East 1/4 corner of said Section 28; thence S.01° -16’ -48”W., on the East line of said Section 28, 648.58 feet; thence N.89°-31’ -11”W., 1320.95 feet; thence N.01° -09’-15” E., 643.18 feet to the East and West 1/4 line of said Section 28; thence N.89° -45’-10”W., on said East and West 1/4 line of Section 28, 1322.04 feet to the Center Post of said Section 28; thence N.01° -02’-04”E., on the North and South 1/4 line of said Section 28, 2619.50 feet to the South Limited Access line of Highway US-10 and the North 1/4 corner of said Section 28; thence S.89° -42’-22” E., on said South Limited Access Line and the North line of said Section 28, 1825.58 feet to a point on a 2789.79 foot radius curve to the right; thence Southeasterly on the arc of said curve and continuing on said South Limited Access Line, 402.87 feet, said arc being subtended by a chord bearing and distance of S.76° -48’-45”E., 402.52 feet; thence S.72° -40’-31”E., continuing on said Limited Access Line, 23.64 feet; thence S.44° -07’-50”E., continuing on said Limited Access Line, 417.73 feet; thence S.00° -52’-10”W., continuing on said Limited Access Line and parallel with said East line of said Section 28, 350.00 feet; thence S.89° -07’-50”E., perpendicular to said East Section line of Section 28, 100.00 feet to said East Section line; thence N.00° -52’-10”E., on said East Section line and said West line of Section 27, 9.50 feet to the point of beginning, containing 481.8 acres of land.



MAP#	DDA ONE PARCEL ID	WEST SIDE #1 - #37 NAME	EAST SIDE #38 - #47 ADDRESS
1	100-028-400-000-01	5300 MACKINAW ROAD LLC	5300 S MACKINAW RD
2	100-028-200-010-02	5300 MACKINAW ROAD LLC	S VALLEY CENTER DR
3	100-V05-000-001-08	CC VIII OPERATION LLC (CHARTER)	1480 S VALLEY CENTER DR
4	100-V05-000-002-08	DICE PROPERTIES LLC	1410 S VALLEY CENTER DR
5	100-V05-000-003-08	CENTRAL MICHIGAN RAILWAY CO	S VALLEY CENTER DR-VAC
6	100-V05-000-004-08	WEIDNER ENT LLC (SUPREME)	1392 S VALLEY CENTER DR
7	100-V05-000-005-08	BAY CITY EDUCATION ASSOC	1483 S VALLEY CENTER DR
8	100-V05-000-006-08	MICHIGAN SUGAR CO	1459 S VALLEY CENTER DR
9	100-V05-000-007-08	AMSA INC	1433 S VALLEY CENTER DR
10	100-V05-000-008-08	WADE TRIM GROUP INC	1403 S VALLEY CENTER DR
11	100-V06-000-001-08	MONITOR TOWNSHIP DDA	STRAITS DR-VAC
12	100-V06-000-002-08	COPOCO CREDIT UNION	1479 STRAITS DR
13	100-V06-000-003-01	MACKINAW COMMERCE CENTER LLC	1484 STRAITS DR
14	100-V06-000-004-01	MACKINAW COMMERCE CENTER LLC	STRAITS DR-VAC
15	100-V06-000-005-08	DETROIT & MACKINAC RAILWAY CO	STRAITS DR-VAC
16	100-V06-000-006-08	ADNIC PROPERTIES LLC	1426 STRAITS DR
17	100-V06-000-008-01	BALDAUF ENT INC (KERKAU)	1321 S VALLEY CENTER DR
18	100-V06-000-008-08	BALDAUF ENT INC (KERKAU)	S VALLEY CENTER DR VAC
19	100-V06-000-018-08	KERKAU MFG CO.	S VALLEY CENTER DR VAC
20	100-V07-000-016-08	KEWEENAW INVESTMENTS	ALLIANCE DR-VAC
21	100-V07-000-017-08	KEWEENAW INVESTMENTS	ALLIANCE DR-VAC
22	100-V07-000-018-08	CF MGMT LLC (NBS)	5160 ALLIANCE DR
23	100-V07-000-019-08	O'BRIEN INVESTMENT LLC (EMCOR)	5154 ALLIANCE DR
24	100-V07-000-020-01	SK SILTRON CSS LLC.	5100 ALLIANCE DR
25	100-V07-000-020-08	SK SILTRON CSS LLC.	1311 STRAITS DR
26	100-V07-000-023-08	SK SILTRON CSS LLC.	STRAITS DR-VAC
27	100-V07-000-024-08	SK SILTRON CSS LLC.	STRAITS DR-VAC
28	100-V07-000-025-08	CORRIGAN WORLDWIDE INC	1411 STRAITS DR
29	100-V07-000-026-08	CORRIGAN WORLDWIDE INC	1411 STRAITS DR
30	100-V07-000-027-08	CATS HOLDING CO LLC (VIRIDIS-NORTH)	1424 STRAITS DR
31	100-V07-000-028-08	BALDAUF ENT INC (KERKAU)	STRAITS DR-VAC
32	100-V07-000-029-08	BALDAUF ENT INC (KERKAU)	STRAITS DR-VAC
33	100-V07-000-030-08	BALDAUF ENT INC (KERKAU)	STRAITS DR-VAC
34	100-V07-000-031-08	BALDAUF ENT INC (KERKAU)	1324 STRAITS DR
35	100-V07-000-032-08	BALDAUF ENT INC (KERKAU)	ALLIANCE DR-VAC
36	100-V07-000-033-08	BALDAUF ENT INC (KERKAU)	ALLIANCE DR-VAC
37	100-V07-000-034-08	BALDAUF ENT INC (KERKAU)	ALLIANCE DR
EXEMPT	100-V08-000-013-01	VCPT - OUTLOT A	S VALLEY CENTER DR
EXEMPT	100-V07-000-034-01	VCPT - OUTLOT B	ALLIANCE DR-VAC
38	100-027-100-010-02	METAL SALES MFG CORP	5209 S MACKINAW RD
39	100-027-100-010-03	ROM PROP LLC (SERVPRO)	5215 S MACKINAW RD
40	100-T02-000-001-08	METAL SALES MFG CORP	TECH DR-Parking Lot
41	100-T02-000-002-08	GRTS LLC (EUCLID IND)	TECH DR
42	100-T02-000-003-08	GRTS LLC (EUCLID IND)	1655 TECH DR
43	100-T02-000-006-08	METRO FABRICATING INC	1650 TECH DR
44	100-T02-000-008-08	V133 LLC (VILLAGE GREEN)	1616 TECH DR
45	100-T02-000-009-08	1566 TECH DR LLC (MONARCH WELDING)	TECH DR
46	100-T02-000-010-08	1566 TECH DR LLC (MONARCH WELDING)	1566 TECH DR
47	100-T02-000-011-08	BAY COUNTY DRAIN COMMISSION	TECH DR OUTLOT
MAP#	DDA TWO PARCEL ID	EAST SIDE #48 - #56 NAME	ADDRESS
48	100-027-100-030-06	NMLI LLC - FABIANO BROS	1885 BEVANDA DR
49	100-027-100-030-07	NMLI LLC - FABIANO BROS	BEVANDA/CALABRIA-VAC
50	100-027-100-030-08	NMLI LLC - FABIANO BROS	BEVANDA DR-VAC
51	100-027-100-020-08	DUANE & SHERRY SYLVESTER	5155 S MACKINAW RD
52	100-027-100-030-09	NMLI LLC - FABIANO BROS	BEVANDA DR-STORM DET
53	100-027-100-030-10	NMLI LLC - FABIANO BROS	BEVANDA DR-STORM DET
54	100-027-100-030-11	NP BC LOGISTICS CTR LLC	1000 CALABRIA AVE
55	100-027-100-040-02	PAXSON OIL CO (MARATHON)	5099 S MACKINAW RD
56	100-027-100-040-03	MCDONALDS USA LLC	5111 S MACKINAW RD
MAP#	DDA THREE PARCEL ID	EAST SIDE #57 - #59 NAME	ADDRESS
57	100-027-100-080-08	JOHN P BURK	1708 E FISHER RD
58	100-027-200-010-01	JOHN P BURK	E FISHER RD - VACANT
59	100-027-200-050-08	JAY G & CAROLA E SCHLATTER TRUST	S FOUR MILE RD-VACANT

League Bowling Results

Tuesday Night Mixed 02/03/26

DG's Bait	36
Green Hills Golf	36
Mary's Gang	32
Lessons Needed	27
Untouchables	27
Thayers Roofing	25
Mr. Chips	22
CJ's Sports Grill	12
Pizza Dude	12
Adam Hoffman	723
Clark Bossbach	671
Donovan Leamon	666
Cody Hoffman	647
Logan Walczak	643
Ted Thayer	631
Tim Hitz	617
Dale Hauri	614
Kihan Huiskens	609
Don Gonske	608
David Crouterfield	607
Jackie Senske	566

Monday Night Country Ladies 02/09/26

Silver Belles	25
Commercial Forms In	24
A Katered Affair	17
Country Gals	16
Gamblers	15
Shake It Off	13
The Mis-Splits	13
Bye	5
Kate Biskupski	627-240
Katie Rex	607-231
Melissa Wittkopp	603-215
Jeanie Wittkopp	494-178
Mary Idzior	490-178
Andrea Trudell	333-121
Eileen Rosenbrock	177
Sharon Milliman	164

Power Lifters Compete



PINCONNING LIFTERS had a great Valentines competing at Crosswell-Lexington, (l to r) Abby Grzegorzcyk (5th), Alex Shelagowski (4th), Josh Vennix (4th), and Logan Taylor (7th). The Varsity lifters all came in top 10 or better, all getting personal best on the day.

--Courtesy Photo

Vitamins and Minerals: Fortifying Against Poor Oral Health

(NAPSI)—Practicing basic oral hygiene, such as brushing, flossing, and going to regular checkups with a dental professional are some of the most important ways to maintain oral health. However, if these practices are not paired with proper nutrition, oral health can still suffer.

Mindfully incorporating foods that are good for oral health can also contribute to overall wellbeing. Certain vitamins and minerals are particularly beneficial for teeth and gums. Many people take dietary supplements to improve their health or fill gaps in their diet. Supplements can also be a viable alternative for people with dietary restrictions or allergies.

Best vitamins and minerals for oral health and where to eat them

Calcium strengthens enamel, which is the hard outer layer of teeth. It is widely known that cheese, low-sugar yogurt, and other dairy products contain calcium, but many seeds, beans, lentils, and leafy greens are also rich sources.

Phosphorous works with calcium to build strong teeth, as well as bones. Meats like chicken, turkey, and seafood are good sources of phosphorus. Sunflower and pumpkin seeds and whole grains are rich in this mineral, too.

Iron is a mineral used in the production of hemoglobin and having an iron deficiency can lead to harmful consequences for the body. Teeth are no exception. Eggs, beans, meat, poultry, fish, and whole grains all contain iron.

Vitamin C helps to synthesize collagen in the mouth. Eat-

ing foods containing vitamin C help strengthen teeth and protect against gingivitis, an early form of gum disease. Citrus fruits, such as oranges, strawberries, and bell peppers, are some of the best sources of vitamin C. When taking vitamin C as a supplement, it is best to avoid liquid or gummies as they can erode enamel.

Vitamin K, and more specifically vitamin K2, helps re-mineralize tooth structure. Leafy greens such as spinach, and cruciferous vegetables such as broccoli, Brussels sprouts, and kale contain vitamins K and C, as well as phosphorus.

Vitamin B, and B12 in particular, helps the body absorb calcium. It is found in many animal proteins and some fortified cereals. For those who do not eat meat or have dietary restrictions, B-complex vitamin supplements are available in place of animal proteins.

Vitamin D, like phosphorous, helps the body absorb calcium. Few foods naturally contain vitamin D, the exceptions being fatty fish, egg yolks, and some species of mushrooms. Spending time in the sunlight and taking vitamin D supplements are proven ways to increase levels of vitamin D in the body.

Eating thoughtfully to support oral health

According to Dr. Greg Theis, Vice President, Dental Services at Delta Dental of Wisconsin, “Dietary choices play an important role in overall oral health, just like brushing or flossing daily. Taking care to eat foods that are rich in essential vitamins and minerals is an important step in keeping teeth strong and healthy.”

Ultimately, eating a vitamin- and mineral-rich diet not only promotes overall wellbeing, but directly affects oral health. Taking supplements to compensate for nutritional gaps is a great way to maintain appropriate levels of crucial vitamins.

“Your home is a sanctuary – a place of peace and relaxation,” says DeBoe Harper. “Personal wellbeing, as a design trend, embodies décor and style elements that embrace coming home to that sense of comfort and mental tranquility. This can be achieved through soft color palettes; opting for literal comfort pieces, such as oversized sofas and chairs paired with shag rugs; or embracing joyful design through playful, brightly colored aesthetic choices.”

Some also find comfort in nostalgia, pulling design inspiration from everything from old English country houses to Art Deco and even the 1970s; while others ensure wellbeing through thoughtful fixture and appliance choices. One example is installation of a robust water filtration solution like Moen’s Whole Home Water Filtration systems. The whole home systems help remove chemicals and contaminants from every drop of water in the home to support a healthier lifestyle.

Biophilic Design

Humans have an innate desire to connect with the outdoors. The biophilic design trend welcomes the wish to create healthier, more sustainable and more harmonious living and working environments that bring people and nature together.

“Biophilic design goes beyond incorporating plants into your space,” says DeBoe Harper. “Invoking the sky, desert and sea in furniture, lighting, rugs and even curtain choices can elevate the sense of being in the natural world within your own four walls. We see this trend through design choices like cloud motifs or florals, applications of geological shapes and textures, and creating movement through splashes of water.”

Sustainability is a large part of this trend as well. Investing in high-quality pieces crafted from recycled or reclaimed materials, responsibly sourced wood, or rapidly renewable resources like bamboo, helps create beautiful, durable and functional spaces that not only enhance daily life, but also actively support conservation efforts and lessen your ecological footprint.

For more information on design trends, visit moen.com.

Leaning into today’s top trends can mean cultivating a healthier, happier and more functional home.

Bay County Community Center Pool

By: Jim Barcia

Bay County is proud to announce the completed design for the new Community Center Pool. This design was developed to serve swimmers of all ages, abilities and interests. This modern facility reflects our commitment to providing inclusive,engaging, and innovative recreational opportunities for the entire community.

The pool will feature:

- A zero-entry, ADA-accessible design
- Play areas and slides for all age groups
- Basketball and volleyball zones
- Climbing walls and ziplines
- Aquatic ninja course
- Dedicated space for lap swimming, swim lessons, and community aquatic programs.

Construction begins this spring and will be open to the public in June 2027.

We extend our sincere thanks to Spence Brothers, Baruzzini Aquatics, William A. Kibbe & Associates, and our dedicated Bay County staff for their tireless efforts. This project would not have been possible without the support of our voters, community members, and swim advocates. Together, we’re building a treasured community asset for generations to enjoy.



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CITY OF PINCONNING BOARD OF REVIEW NOTICE

The Pinconning City March Board of Review will meet on **Tuesday, March 3, 2026**, at 1:00pm for an organizational meeting.

Monday, March 9, 2026, from 9:00am -3:00pm and **Tuesday, March 10, 2026**, from 3:00pm -9:00pm. These meetings will be for the purpose of hearing protests of assessments, taxable values and property classifications.

These meetings will be held at Pinconning City Hall 208 Manitou Street Pinconning MI. Any questions, please feel free to call (989) 879-2360.

MT FOREST TOWNSHIP MARCH BOARD OF REVIEW

ORGANIZATIONAL MEETING
Tuesday, March 3, 2026 at 7:00 p.m.

BOARD OF REVIEW MEETINGS

Monday, March 9, 2026
9:00 a.m. to 12:00 p.m. (Noon)
1:00 p.m. to 4:00 p.m.

Thursday, March 12, 2026
1:00 p.m. to 4:00 p.m.
6:00 p.m. - 9:00 p.m.

At The Township Hall
1705 W. Cody Estey Road

Mike Haranda
Clerk of the Board of Review
Mt. Forest Township

7-3

BAY CITY CITY COMMISSION Synopsis of Regular Meeting February 16, 2025

The meeting was called to order by Mayor Christopher Girard at 6:00 PM.

Excused: Cordal Morris (arrived at 6:46), 1.
Absent: None.

Commissioners Present: Laura Kubit, Craig Kokaly, Katie Doyle, Benjamin Tenney, Mark Zanotti, Alexander Dewitt, Christopher Runberg and Joseph Charlebois, 8; Mayor Christopher Girard.

The following items were approved:

- City Commission Minutes (2/9/26)
- Accounts and Claims in the amount of \$749,775.77 and Investments and Wire Transfers in the amount of \$1,171,993.66 (2/13/26)
- Payroll in the amount of \$1,405,825.45 (2/13/26)
- Manufacturer License, to be located at 900 6th Street
- Appointment of Ashley Meier and Stephen Stoddard, to the Planning Commission, terms expiring October 21, 2029
- Resolution authorizing purchase power transactions not to exceed \$16,318,472.70

Pat Race, Jeff Reed, Robert Schindehette, Bill Waterman, Andrea Obershaw, Matthew Sous, Andy Sosnowski, Alec Beaton, Bruce Eckhart, Christina Miller, Dustin Kosick, Andre Williams, Gregor Butzow, Sarah Sexton, Kaylie Powell, Denise Davidson, Andrew Thibodeau, Jeff Doyen, Alex Clark, Marilee White, Debbie Rogers, Larry Elliott, Kathryn

Kipfmiller, Scott Doyen, Luke Smith, Bob Allen, Kirby Burns, Genevieve Peters Scott, Brian Kennedy, Michael Nowicki, Ben Krzyminski, Evan Smith, Paul Kleinau, Jessie Kadolph, Donald Meier, Robert Torres, Charlie Congdon and Colin Newbrey spoke during public input.

Property Tax Reduction/Exemption program was referred to staff.

Resolution regarding values regarding Detainer Requests and Constitutional Rights, resolution regarding opposition to the use of face coverings by Law Enforcement and establishing Transparency and Accountability Standards and resolution affirming values regarding Local Public Safety Priorities and use of public resources, were referred to Commissioner Runberg.

The meeting adjourned at 11:18 PM.

Christopher R. Girard, Mayor
Tema J. Lucero, City Clerk

LOCAL VOICES

The Recipe Exchange

Submitted by: Lynn Eckerle

Lynn Eckerle is the author of the weekly food column The Recipe Exchange along with a blog, Lynn’s Musings From a Deep Well. She loves country cooking, small town living and taking the back roads.



Dear Lynn,

This warmer weather has got me thinking about summer grilling. I’m looking for some great marinades or sauces that work well with steaks, pork chops or fish.

- Doug from Jerome

Janice from Pioneer says her Vanilla Rice Pudding is creamy and delicious. Pat from Hudson sent in her recipe for Scandinavian Rice. Lori from Pinconning makes her Rice Pudding with almonds. Send recipes and requests to The Recipe Exchange at lynnecklerle@gmail.com.

VANILLA RICE PUDDING

- | | |
|----------------|---------------------|
| 3 c whole milk | 1/3 c uncooked rice |
| 1/4 c sugar | 1 t vanilla |
| Cinnamon | |

DIRECTIONS: Bring milk to a boil in a saucepan. Add rice and stir well. Place lid a little off center on the pot, so steam can escape. Cook over medium heat for an hour, stirring every 15 minutes, until thickened. Add sugar and vanilla, blending well. Remove from heat and let sit for about 10 minutes. Serve sprinkled with cinnamon.

SCANDINAVIAN RICE

- | | |
|------------------------------------|---------------------|
| 2 c milk | 1/2 c uncooked rice |
| 1/2 c heavy cream or half and half | 1 t vanilla |
| 1/8 t salt | 1/2 c sugar |
| 2 T butter | 1/2 t cinnamon |
| 1/4 c raisins | |

DIRECTIONS: Heat milk in the top of a double boiler or in the server part of a rice cooker. Stir in rice. Cover and cook over boiling water, stirring occasionally as mixture thickens, adding more milk if necessary, until rice is tender, about 1 1/2 hours. Stir in vanilla, salt, butter, sugar, cream, cinnamon and raisins. Remove from heat and allow to stand over hot water until ready to serve. The mixture will thicken as it stands. Serve with additional cream and a sprinkling of cinnamon or mace. Makes 3 cups (6 servings).

RICE PUDDING WITH ALMONDS

- | | |
|------------------------|-------------------------|
| 1 c uncooked rice | 1 c water |
| 1 t salt | 5 c milk |
| 2 eggs, beaten | 1/2 c sugar |
| 1/2 t cinnamon | 2 T butter, diced small |
| 1/3 c slivered almonds | 1/3 c raisins |

DIRECTIONS: Place rice, water and salt in the top of a double boiler. Bring to a boil and cook for 15 minutes. Add milk and simmer for 45 minutes. Beat eggs in a bowl. Slowly stir rice mixture into eggs. Add sugar, cinnamon, butter, almonds and raisins. Pour into a casserole. Set casserole in a pan of hot water and bake at 400 degrees for 45 minutes. Makes 6 large servings.

Diabetic Foot Care

By: Sheliah Hebert, MSU Extension

When living with diabetes, caring for your feet is essential for staying healthy and active. Diabetes can affect nerves and blood flow, making infections more likely. These issues can lead to serious foot problems if ignored. Some signs of foot problems include tingling, burning or pain in your feet. You also may not be able to feel cold, heat or touch. You may see some changes in appearance as well, skin may become dry or cracked and toenails may turn thick and yellow.

To protect your feet, it is important to have your feet examined by a health care provider regularly, at every checkup. Visit a foot doctor at least yearly for a more complete foot exam and ask your health care provider to check your foot sensation and circulation. If you are already experiencing nerve damage or circulation problems your feet will need special care. Talk to your doctor to find out if special shoes could help you.

Daily self-care is just as important:

- Check your feet every day for cuts, blisters or cracks (including between

toes and the bottom of foot)

- Wash and dry feet carefully, moisturizing but avoiding moisture between toes
- Trim nails along the natural curve or ask a podiatrist for help
- Always wear socks and well-fitting shoes — even indoors
- Avoid wearing sandals or flip flops with thongs between your toes
- Choose cotton or wool socks to keep feet dry and remember to break in new shoes slowly
- Stay active to boost circulation

Prevention is key: controlling blood sugar helps your body heal and reduces future damage. Even small steps every day make a big difference. Following a good daily care routine and regular checkups can keep your feet healthy and prevent complications. Michigan State University Extension has several classes to help you manage your diabetes.

This article was published by Michigan State University Extension. For more information, visit <https://extension.msu.edu>.

Financial Focus®

Submitted by: Zachary Christensen, CFP® Financial Advisor



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Your Credit Score Matters More than you may think

Your credit score can play a surprisingly big role in your financial life. From renting an apartment to getting a cellphone plan, your credit score can open doors or close them.

Your credit score predicts how likely you are to pay bills on time. Lenders, landlords and even some employers use this number to evaluate how responsible you appear to be. A higher score signals that you’re reliable with money, which can lead to lower interest rates on loans, better insurance premiums and easier access to credit. Some service providers may even waive security deposits if you have a strong score.

The most common credit scoring system is the FICO score, ranging from 300 to 850. A score above 670 is considered good, while anything above 740 is very good and above 800 is exceptional. Most scoring models look at similar factors, with payment history the most important. Making payments on time accounts for 35% of your FICO score, so even one late payment can hurt you.

The second biggest factor is credit utilization, for 30% of your score. This measures how much credit you’re using compared to your total available credit. Try to keep this below 30%. Other factors include the length of your credit history (15%), new credit applications (10%) and your mix of different credit types (10%).

It’s much easier to maintain a good credit score than to rebuild one after

it drops. A single missed payment can stay on your report for seven years, dragging down your score and making it harder to qualify for loans or favorable interest rates. Prevention is far simpler than repair.

If you’re looking to improve your score, start with the basics. Pay all your bills on time by setting up automatic payments or reminders. Keep your credit card balances low and pay them off in full when possible. Avoid applying for new credit too often, as each application can temporarily lower your score.

A Chapter 7 or Chapter 13 bankruptcy filing can drop your FICO score up to 200 points. For unpaid taxes, the IRS can report tax liens to your credit report.

Those just starting to build credit might consider applying for a secured credit card or becoming an authorized user on a family member’s account. Some services will even report your rent and utility payments to credit bureaus, helping you establish a positive history.

You can check your credit report for free once a year from each of the three major credit bureaus (Equifax, Experian and TransUnion) through annualcreditreport.com, a site they jointly operate. Many banks also offer free credit monitoring. Review your reports regularly to catch errors and track your progress.

Taking control of your credit score is an investment in your financial future. If you need some guidance to help you build or maintain your credit score, a financial advisor can be a great resource. After all, the habits you establish today will make borrowing easier and less expensive tomorrow, giving you more flexibility to pursue your goals.

Off To Work

Submitted by: Sarah Trumble



Sarah Trumble is a Michigan Native, originally from the Upper Peninsula. Previously in education, she enjoyed teaching international higher education, overseas and in the U.S., but moved back to Michigan during COVID. Sarah and her family have happily settled back in the region, bringing her two magnificent children closer to both of their extended families. Her work and business focus on the evolving ecology of modern hiring, impacting local small businesses and American professionals seeking work. Please feel free to email her a question at questions@thejobapplicantperspective.com or check out her website for more insights about work and hiring workforce here.

Question: As a member of a local workforce board of advisors I’ve seen some of what you’ve written about for job seekers. What would you recommend for a workforce trying to make it easier for them to find jobs?

Answer: That is an excellent question and I appreciate you asking. The reality of today’s online labor market is that it doesn’t just misalign talent—it actively extracts value from the workforce while preserving the appearance of fairness for employers and intermediaries. Job seekers often navigate systems that reward performance over truth, where opaque algorithms, white-labeled recruiters, and ghost postings distort signals about who is hiring and what roles are real. The workforce board’s role, then, is to restore signal, transparency, and accountability—so that job seekers can invest their time wisely and employers can find the talent they need without relying on identity curation.

First, boards should advocate for **signal restoration in job postings**. Free, evergreen listings collapse meaningful market information. Every posting should carry a tangible cost and expire after a set period unless actively renewed by the employer. This simple step preserves accurate signals and prevents noise from dominating the system. Additionally, all listings should disclose their provenance—whether employer-posted, recruiter-posted, or scraper-acquired. Transparency allows job seekers to make informed decisions and discourages platforms from profiting off engagement at the workforce’s expense.

Second, workforce boards can **make the labor supply chain visible**. White-labeled recruiters and opaque ATS systems

create “ego cages” where users feel compelled to comply with intermediaries rather than engage with employers directly. Requiring platforms to disclose the ATS logic, filtering rules, and identity of recruiters ensures the workforce understands who controls access to opportunities and allows them to avoid structural manipulation.

Third, boards should **introduce minimum standards of job seeker support**. This includes clear documentation of platform processes, dedicated support channels, and user-facing dashboards for tracking application outcomes. When applicants can understand how decisions are made, the market becomes self-correcting: platforms and employers are incentivized to operate with integrity, and the labor market begins to function as a true clearing system rather than an engagement trap.

Finally, consider **distributed market memory and feedback loops**. The job market requires feedback mechanisms that preserve insight across time. The problem hasn’t ever been at that job seekers are lazy, its that in this one online marketplace, the users don’t have each other to keep each other safe from vendors who profit from their engagement, but not their solutions. We need to end the concept that the workforce will be punished for reputationally enforcing market discipline when the only way markets work is with discipline and accountability. Any method you have that can create memory in your space, from publicly enforced user reviews to silencing actors that silence the workforce publicly will help. Its about publicly going to bat on behalf of the workforce so they can know that their agency to hold market actors accountable will be backed -which can help. This approach allows the workforce itself to restore the fidelity of the labor market.

In short, the practical lever for a workforce board is to focus on **signal, transparency, accountability, and distributed memory**. By reducing the structural noise, revealing the hidden architecture of labor platforms, and enabling the unpaid labor force to share insights safely, boards can ensure that job seekers find real opportunities faster, employers access genuine talent, and the broader market becomes healthier for all participants.

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“The purpose of our lives, is not to be happy, but to be useful, to be honorable, to be compassionate, to have it make a difference that we lived.”

- Theodore Roosevelt

Chip Dip Recipe

Ingredients

- 16 oz sour cream
- 2 t garlic powder
- 1 T minced onion
- 1 t dill weed
- 2 t freeze dried chives
- 1 t dried parsley flakes
- 1/2 t salt

Directions

Add sour cream, garlic powder, onion powder, dill weed, chives, parsley, and salt to a bowl, and mix well to combine.

For easy storage, place the chip dip back into the 16 oz sour cream container with the lid.

Chill before serving

Serve chip dip with chips, crackers, and veggies of choice

See the Legal Publications on
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OBITUARY

Martha “Marty” A. Ruppel

Martha “Marty” A. Ruppel, aged 89, of Pinconning, Michigan, passed away peacefully on February 13, 2026. Born on June 19, 1936, in Pinconning, Michigan, she was the daughter of the late Martin and Anna (Jakiemiec) Winiarski. Martha lived a life marked by love, selflessness, and a deep faith that guided her every step.

Martha married Frederick Ruppel Jr., the love of her life, on April 27, 1957. Their marriage was a testament to enduring love and partnership, spanning an impressive 69 years. Together, they built a family foundation strong enough to withstand the test of time. She is survived by her loving husband, Frederick, and their children: Fred (Linda) Ruppel, Jeff Ruppel, and Peggy (Larry) Krupa. She was a cherished grandmother to Josh (Lisa) Ruppel Jesse (Brian) Weir, and a doting great-grandmother to Tommy, Brennan, Elizabeth, Zoey, and Mia. Martha also leaves behind her sisters, Helen Robetoy and Ann Reeves. She was predeceased by her sons Randy and Tom Ruppel, granddaughter Melissa Ruppel, sisters Mary (Al) Powers and Bernice (Bill) Carstens, and brothers Frank (Lottie), Joe (Ann) Winiarski and a brother in law Bill Robetoy.

Martha was a dedicated nurse, having received her RN degree in Grand Rapids and spent many years serving her community in Pinconning at the local doctor’s office. She later retired from Huron Woods Nursing Home, leaving behind a legacy of compassion and care that touched the lives of many.



A devout member of Holy Trinity Parish, Martha served as a Eucharistic Minister and church lectioner, and she was an active participant in the St. Anne Altar Society. Her faith was an integral part of who she was, and she lived it out through her actions and her dedication to her church community.

Martha’s interests extended beyond her professional and spiritual life. She was an accomplished knitter and seamstress, often creating beautiful pieces for her family and friends. However, her greatest joy was found in the kitchen, passing on cherished family recipes to her children, grandchildren, and great-grandchildren. The warmth of her home and the love in her cooking will be fondly remembered by all who were fortunate enough to experience it.

Martha “Marty” Ruppel will be remembered as a loving wife, mother, grandmother, great-grandmother, sister, and friend. Her selfless nature and faith-filled spirit were her guiding lights and had left an indelible mark on the hearts of those she encountered. She lived her life with grace and left this world richer for her presence. Her memory will be treasured and kept alive through the countless stories and acts of kindness that define her remarkable life.

Funeral Mass will be celebrated Friday, February 20, 2026, at 10 am from Holy Trinity Parish with Rev. Fr. Matthew Federico presiding with burial at St. Michael’s Cemetery. Friends may visit the Lee-Ramsay Funeral Home, Pinconning, on Thursday from 2 to 8 pm. On Friday, friends may visit the church from 9 am until time of services. In lieu of flowers those wishing an expression of sympathy are asked to consider St. Jude’s.

The Pinconning Journal publishes Bay County Public and Legal Notices. You may also access them on our website, pinconningjournal.com or on mipublicnotices.com

Lee-Ramsay Funeral Home
107 Second St.
Pinconning, MI 48650

Lee-Ramsay Funeral Home ~ Standish Chapel
127 N. Forest St.
Standish, MI 48658



Pinconning, MI ~ 866.879.3821

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BUSINESS RATES: Call us at 989-879-3811 for rates and discounts available. **2+1 rate does not apply.**



Novena

NOVENA TO ST. JUDE:
May the Sacred Heart of Jesus be adored, glorified, loved and preserved throughout the world, now and forever. Oh, Sacred Heart of Jesus, pray for us. St. Jude, Worker of Miracles, pray for us. St. Jude, helper of the hopeless, pray for us. Say this prayer 9 times a day, by the 8th day your prayers will be answered. It has never been known to fail, never. Publication must be promise.
BHH 5-4*

Event

TRIVIA NIGHT
Pinconning Boosters Club will be holding a Trivia Night on March 14th. \$20 per Trivia Participant. Up to 6 participants per team. Email pinnybandboosters@gmail.com to register.

For Rent

K OF C CLUB ROOM
Rental, holds 55 people. One day rental, \$150.00, with a \$100 deposit. Call 989-430-4849. tf

DEADLINE

The deadline for The Pinconning Journal is Monday at 12:00 p.m. Please call to place ads prior to this deadline to assure your ad’s will be placed in that week’s edition. Call 989-879-3811.

Email:
pinconningjrnl@outlook.com

Memorial

Happy Belated Valentines Day



To Anita Reszke
Hi Angel,
They say that Valentines Day is for the heart, my heart has a big hole in it!! From when God took you to heaven. I just wish that God had given me the wisdom to put these love letters in the paper when you were alive and I could enjoy your warm smile when your read them. My hear still aches for you. I love you and miss you.
Love,
Sweet Will Yum

Auction

VILLAGE TOWING & RECOVERY
2377 S. HURON RD., KAWKAWLIN, MI 48631
(989)684-9607

Village Towing & Recovery is having a vehicle auction 2-24-26 at 9:00 am for the following vehicles:

02	Toyota 4 Runner	vin-6098
12	Lexus CT	vin- 9501
12	BMW 750	vin-6549



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We Now offer LASER TREATMENTS for your pets

Show your love, neuter/spay your pet

Girls Drop Two

The Spartan Varsity Girls Basketball Team dropped a couple games last week, falling to St. Louis on Wednesday before a loss to Ogemaw Heights on Friday.

Against the Sharks, both teams came out slow, with a 6-4 St. Louis lead after one quarter of play, but the visitors settled down and steadily outscored Pinconning on the way to a 52-27 win.

“Give St. Louis credit, they took it to us physically and that took us out of any kind of rhythm,” said Coach Duane Pitts. “We need to correct some things in practice and move forward.”

Ella Hunter led the team with 8 points, Maggie Histed had 6, and Layla Foco scored 4 and 5 rebounds. Allison Fork accounted for 3 points, while Claire Foco, Hailey Niedzwiecki, and Elley Shoultes each scored 2 with Shoultes adding 3 assists.

On Friday at Ogemaw, the Falcons took an 8 point lead after the opening frame and never looked back in a 53-34 win over the Spartans.

Fork led the scoring with 10 and added 5 rebounds and 6 steals, Layla Foco had 8 and also had 5 rebounds. Histed scored 6, Emily Breza scored 4, Shoultes scored a pair and led in rebounds with 6 and Claire Foco and Hunter also each scored 2.

MAGGIE HISTED (#3, right top) goes up for 2 of her 6 points against St. Louis last week. Pinny lost to the Sharks 52-27.

LINDSEY DROUSE (#22, right) takes a shot against St. Louis last week. Drouse was the team’s only Senior on Senior Night.

--Journal Photo



Havercamp, Rivard Head to Regionals

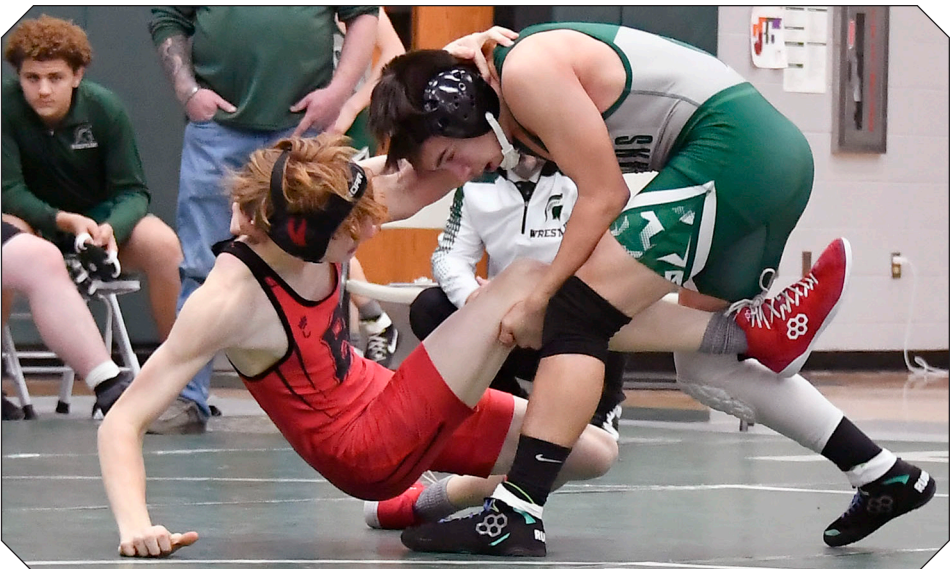
The Pinconning Varsity Wrestling Team sent six wrestlers to MHSAA District Competition last Saturday, with Hannah Havercamp representing the team at the Girls Regional District 1 in Gaylord and the remainder headed to the Boys Regional 18 at Shepherd.

Havercamp took Third Place in the 190 pound weight class on the strength of a 3-1 record, with all three of her wins coming by a Fall, in less than a minute each. She advances to the Girls Regional 1 at Cadillac on Saturday.

For the Boys, Alex Rivard was the top finisher, claiming Fourth Place at 132

pounds. He had a long day of wrestling despite being seeded with a first-round bye. His second round ended in a 12-0 Major Decision win, then dropped a 13-1 Major Decision to the eventual champion. In the consolation bracket, he won his semi-final by a Fall at 4:09, then lost the Third Place match by a 7-1 Decision. He moves to the Boys Regional 9 in Boyne City on Saturday.

Ashton Enciso and Jayson Simpson (106 pounds), Kaiden Kartes (113 pounds), and Zach Bishop (285 Pounds) also competed at Districts for the Spartans.



ALEX RIVARD (shown earlier this season) punched his ticket to Regionals with a Fourth Place effort last Saturday at Districts in Shepherd. --Journal Photo



HANNAH HAVERCAMP (shown earlier this season) claimed Third Place at the Girls District on Saturday to qualify for Regionals this Saturday. --Journal Photo

Boys Get Two Wins

The Pinconning Varsity Boys Basketball Team got an easy win last Tuesday, over St. Louis, who didn’t field a team last year, then at Ogemaw Heights they ended up in their third Friday night overtime game in as many weeks.

The Sharks were on their heels from the beginning as the Spartans put 22 points on the board to St. Louis’ 7 for the first quarter, then cruised to a 67-27 win.

Ten of the eleven Spartans that saw the floor had points, led by Dayne Ivey’s 24, to which he added 15 rebounds and 6 steals. Marcus Pickett scored 10 and had 4 rebounds, Danny Dubay had 8 points 3 rebounds and 3 assists, while Sean Donahue matched his 8 points. Ryan Kowalczyk was next with 6 points and 5 boards, Max Wieland hit a trey, and Matt DuBay, Cole Dzurka (4 rebounds), Jaxon Hill (3 assists), and Maysen Osier each hit for 2 points.

Friday’s contest against the Falcons was a night-and-day difference. Pinny scored 20 first quarter points but only led by 2, then trailed 36-33 at the half and 53-41 after three. They battled back in the final frame, but only tied the game with a Donahue 3-pointer at the buzzer to

force overtime with a 68-68 tie. Overtime was dominated by fouls with the Falcons hitting 4-of-7, but the Spartans making 6-of-10 (plus 1 more basket) to take a 80-76 win.

This time four Spartans were in double digits, led by Ivey with 24 points and 8 rebounds. Donahue scored 22, with 18 of the points coming on 3-pointers, and getting 3 each rebounds, assists, and steals. Kowalczyk got the double-double with 17 points and 14 rebounds, while Dubay had 11 points and 5 rebounds. Hill closed out the scoring with 6.

Sunday’s MHSAA District seeding saw Pinconning get a first-round bye, and they’ll open tournament play at Breckenridge on Wednesday, February 25th facing the hosts at 7:00 pm.

Three Bowlers Make Boys All Conference Team

The Pinconning Bowling Teams were at Riverwood is Shepherd for the Jack Pine Crossover on Saturday.

Sitting in Second Place in Division 2, the Boys were pitted against Standish, who claimed a 27-3 win over the Spartans. Pinny was led by Lucas DeShone with a 361 and Cole Klee with a 337. The pair were also named to the All Conference First Team, with Trevor Goddard named to Second Team.



Lucas DeShone

Boys	Game 1	Game 2	Total
Lucas DeShone	137	224	361
Cole Klee	179	158	337
Quinton DeBuschere	142	143	285
Brayden Bauer	103	169	272
Jordan Jones-Simon	102	131	233

No information was provided on the Girls Team results.

The Journal is the ONLY place to see ALL the Spartan sports scores!



MAX WIELAND (#1) drained this three pointer in the third quarter of the win over St. Louis last week. --Journal Photo by Autumn Bellow



JAKE O’LAUGHLIN (#22), saw time on the floor in the Spartans’ 67-27 win over the Sharks in St. Louis last week. --Journal Photo by Autumn Bellow

NEXT WEEK,
February 19th - 25th
BOYS VARSITY BASKETBALL
Wednesday 2/25, 7:30 pm @ Breckenridge
MHSAA District 72 Semi-Final

GIRLS VARSITY BASKETBALL
Monday 2/23, 7:00 pm vs. Tawas
Tuesday 2/24, 7:00 pm @ TBA
Jack Pine Crossover

GIRLS JV BASKETBALL
Monday 2/23, 5:30 pm vs. Tawas
Tuesday 2/24, 5:30 pm @ TBA
Jack Pine Crossover

BOYS & GIRLS BOWLING
Friday 2/20, 8:00 am @ Northern Lanes
MHSAA Regional 21

WRESTLING
Saturday 2/21, 10:30 am @ Boyne City
MHSAA Boys Individual Regional 9
Saturday 2/21, 10:30 am @ Cadillac
MHSAA Girls Individual Regional 1