

Pioneer Tribune

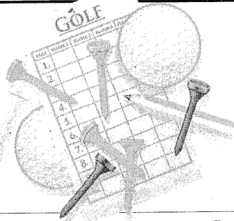
The Voice of the Community U.P.

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Volume 141 No. 2 sections, 12 pages

Thursday, May 9, 2019

\$1.25



Emerald golfers get to compete

Page B1



MOTHER'S DAY
May 12

Racing the clock: Emerald track competes

Page B1



Quick facts

Manistique residents are being asked to inspect and repair their mailboxes during Mailbox Improvement Week.

USPS: Inspect your mailbox

Residents asked to clean up, make repairs

MANISTIQUE – The U.S. Postal Service is asking all Manistique residents to inspect and repair their mailboxes during Mailbox Improvement Week, May 12-18. "Repairing suburban and rural mailboxes improves the appearance of our community and makes delivering and receiving mail safer."

Mailbox week continued on A7

News Brief

MSP recruiting fair, event set for Friday

MANISTIQUE – The Michigan State Police – Manistique Outpost is planning a Recruiting Fair and Community Event May 10, at the Outpost.

The event will take place from 10 a.m.-2 p.m. and offers an opportunity for community members to visit with troopers and enjoy coffee and light refreshments. Department recruiters will be on site to discuss the application process and to meet anyone interested in becoming a MSP trooper.

Events

May 10 – Michigan State Police – Manistique Outpost Recruiting Fair and Community Event, at the Outpost, 10 a.m.-2 p.m.

May 13 – Schoolcraft County Veterans Stress Management Series, Schoolcraft County Courthouse second floor conference room, Mondays from 4-5:30 p.m.

May 15 – Guiding Good Choices program, Manistique Tribal Center, 5:30-7:30 p.m.

May 14 – "Plumes and Pearls High Tea", hosted by the GFWC Manistique Women's Club, at the Comfort Inn, tickets \$15, 12 p.m.

May 18, 19 – Schoolcraft County Sport Fishing Association's fifth annual Indian Lake Walleye Derby

GROWING UP, GETTING BETTER

30th annual Folkfest boasts expanded layout, two stages, and plenty of fun

Seeking a 'Hero'

MANISTIQUE – Summer is just around the corner and so is the annual Manistique Folkfest celebration – set for July 12 and 13. This year marks the festival's 30th anniversary and organizers say the event is set to be bigger and better than ever.

The Manistique Recreation Department has been organizing Folkfest since 2017 and its Folkfest Planning Committee has been busily planning the 2019 event since January. The committee is tasked yearly with the solicitation of vendor applications, event layout, entertainment selection, development of Folkfest buttons, etc.



Expansion of Folkfest, which has grown significantly in the past two years. According to Folkfest Committee member Paul Walker, the committee, along with Manistique Public Safety Director Ken Golat, was able to create a new layout. Folkfest will now begin at the intersection of South Cedar Street and Arbutus Avenue, continue north through downtown Manistique to the intersection of South Cedar Street and Main Street, and then end one block into Main Street. "We've gained area," said Walker. "Ken came up with a brilliant plan here."

Another highlight for 2019 will be a fly-in event at the Schoolcraft County Airport, presented by the Schoolcraft Experimental

Aircraft Association. Jim Snider, a member of the organization, said the event will take place from 9 a.m.-4 p.m. and may include Young Eagle flights for children who register.

The airport event is even included on this year's Folkfest button. The buttons, according to Elaine Cook, who is part of the Folkfest button subcommittee, features trees – representing the area's abundance of natural resources; a parachuting figure – representing the fly-in; and a camper – representing outdoor recreation in the area.

The buttons will be associated with cash prizes that will be drawn, announced, and awarded during Folkfest Saturday. Award amounts and drawing times will be determined in the near future. The committee plans to create approximately 1,500 buttons to sell at business locations around Manistique.

Folkfest 2019

continued on A7

MANISTIQUE – The nomination period for selecting the 2019 Folkfest Hero is now underway. The deadline for nominations is June 21.

A Folkfest Hero is typically someone who has, either publicly or behind-the-scenes, worked to better the community or assist residents in some capacity. Posthumous nominations of any community member who has passed away within the past year will be accepted.

To nominate a Folkfest Hero, residents may submit a nomination form – available at www.cityof-manistique.org and at Manistique City Hall.

Submit nominations by mailing to Manistique City Hall, Folkfest Hero 2019 Nomination, 300 N. Maple Street, Manistique, MI 49854 or emailing manistiquecreation@live.com.

mBank named U.S. SBA Michigan District's 2018 Diversity Community Lender of the Year

MANISTIQUE – mBank is proud to announce they were selected by the U.S. Small Business Administration (SBA) Michigan District Office as the 2018 Diversity Community Lender of the Year. The criteria for the Diversity Community Lender of the Year is as follows: The best support provided by

a lender to advance diverse participation among small businesses from historically underrepresented groups – minorities, women, and veterans. Analysis was based on the number and percentage of total SBA loans that was received by small businesses in these groups. Additional community activities

mBank participates in was also considered in the award criteria.

"mBank is honored to be selected as the 2018 Diversity Community Lender of the Year award recipient by the U.S. SBA Michigan District Office," said Boris Martysz Senior Vice President-Commercial Banking

Manager and Marquette County Executive. "We appreciate the recognition from the Michigan District Office and for their continued support and efforts to help our organ-

mBank SBA honors continued on A8

In celebration of Mother's Day, preschool students from Emerald Elementary and St. Francis de Sales schools told the Pioneer Tribune why they love their moms.



I love my mom because...

- Ms. Walters, St. Francis de Sales**
She says "I love you too" - **Harland**
She gives me unicorn stuff - **Charlotte**
She takes me to fun places - **Bailee**
She tells stories to me and reads books - **Annabelle**
She makes dinner - **Tatum**
She makes me Ramens for supper - **Brayden**
She hugs me - **Wesley**
She's my mom and I do love her - **Blake**
She looks pretty - **Wyatt**
She read books to me - **Isabelle**
- Ms. Gierke and Ms. Renk, Emerald Elementary**
She lets me help with the baby - **Hunter**
She is so nice - **Jace**
She is so sweet - **Jayden**
She plays with me - **Josie**
She lets me play outside - **Karsyn**
She comes outside with me - **Lacey**
I just like her and she is nice - **Mya**
She is funny - **Nevaeh**
She takes me to the store - **Tucker**
- Ms. Stephens and Ms. Mason, Emerald Elementary**
She gives me hugs - **Abby**
I love her - **Alexis**
She makes me banana bread - **Austin**
She plays with me and takes me outside - **Bella**
She cooks French fries - **Braelyn**
She plays with me - **Chase**
She buys me paint - **Clara**
She cooks cookies and marshmallows - **Finley**
- Ms. Rhode, St. Francis de Sales**
I like her - **Easton**
She kissed me - **Journey**
She lays with me at bed - **Kenlee**
Because - **Gracelyn**
She hugs and kisses me - **Ayden**
She helps me do stuff - **Skylar**
She does a funny dance - **Enma**
- Ms. Gierke and Ms. Renk, Emerald Elementary**
I just love her a lot - **Aubrey**
She gives me good food to eat - **Bella**
She gives me presents - **Corfana**
She brings me to papa's - **Dewey**
We take pictures together - **Dominic**
Because she makes dinner for me - **Elise**
She cuddles me to sleep - **Haivyn**
- Ms. Stephens and Ms. Mason, Emerald Elementary**
She always puts lipstick on me when I ask her - **Jamison**
She covers me up - **Karsyn**
She buys me new summer clothes - **Kimber**
She cooks me a lot of food - **Maddex**
She reads me bedtime stories - **Noelle**
She is so nice to me - **Olivia**
She is nice - **Quinn**
She plays with me - **Quynn**
She makes cupcakes and cake - **Skylar O.**
She gives hugs - **Skylar P.**

3-Day Forecast

FRIDAY	SATURDAY	SUNDAY
51/36	49/40	51/38

Inside

Classifieds	B3
Community	A4, A7, A8
Lifestyles	A5, A6
News and Views	A2, A3
Outdoors	B2
Sports	B1, B4

Hello, Patrick Malloy
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Mackinac Financial Corporation reports 2019 first quarter results

MANISTIQUE — Mackinac Financial Corporation (Nasdaq: MFNC) (the "Corporation"), the bank holding company for mBank, today announced 2019 first quarter net income of \$3.17 million, or \$3.36 per share, compared to 2018 first quarter net income of \$1.54 million, or \$2.24 per share. The 2018 first quarter results included expenses related to the acquisition of First Federal of Northern Michigan ("FFNM"), which had an after-tax impact of \$200 thousand on earnings. Adjusted net income (net of transaction related and other one-time expenses) for the first quarter of 2018 was \$1.74 million or \$2.28 per share. First quarter 2019 net income compared to 2018 adjusted net income increased by \$1.43 million, or 82%.

Weighted average shares outstanding for the first quarter 2019

were 10,720,127 compared to 6,304,203 for the same period of 2018. The Corporation issued 2,146,378 new shares for the FFNM purchase in May 2018 and issued an additional 2,225,807 shares related to the common stock offering completed in June 2018.

Total assets of the Corporation at March 31, 2019 were \$1.32 billion, compared to \$983.93 million at March 31, 2018. Shareholders' equity at March 31, 2019 totaled \$154.75 million, compared to \$81.86 million at March 31, 2018. Book value per share outstanding equated to \$14.41 at the end of the first quarter 2019 compared to \$12.93 per share outstanding a year ago. Tangible book value at quarter-end was \$129.97 million or \$12.10 per share outstanding compared to \$74.30 million or \$11.73 per share at the end of the

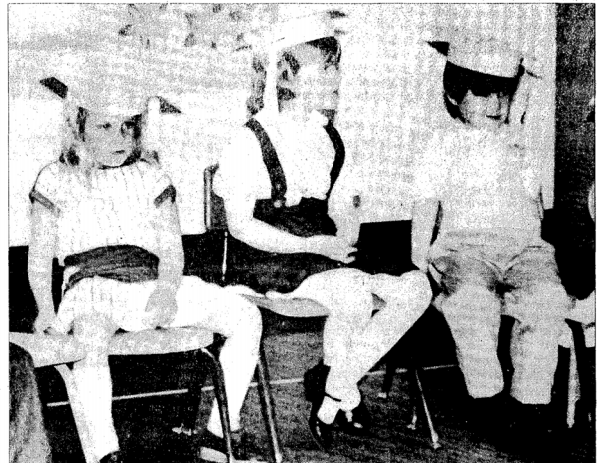
first quarter 2018.

Additional notes:

- mBank, the Corporation's primary asset, recorded net income of \$3.46 million for the first quarter of 2019, compared to \$2.05 million for the same period of 2018, equating to an increase of \$1.41 million or 69%. The increase in net income equated to an improvement in Return on Average Assets at the Bank from .85% in first quarter 2018 to 1.06% in the first quarter of 2019.
- Reliance on higher-cost brokered deposits continues to decrease significantly from \$191.46 million or 23.73% of total deposits at the end of the first quarter 2018, to \$136.76 million, or 12.46% of total deposits at year-end 2018 to a first quarter 2019 balance of

MFC first quarter continued on A3

Flashback



(impatiently) Waiting to speak

Pioneer Tribune Archive photo
From the May 3, 1984 edition, graduation speakers seem to be fascinating at any age. Members of the cooperative nursery held their graduation ceremony Thursday night.

Letters to the Editor



Courtesy photo
From left to right, EBAS representatives: Shannon Martin, Jen Evink, Renee Coyer, Victoria George & Rachel Barnhizer (not pictured Beth McLaren).

Dear Editor,
It is amazing what can be accomplished when a small community comes together to support a cause.

What started as just a little idea a few years ago, eventually became the Adult Evening Formal Event benefiting the Eva Burrell Animal Shelter in 2018. That first event raised \$6,889.59 to help assist EBAS with the animals they care for.

So much fun was had in 2018, that the community requested another event in 2019. Tickets were highly sought after and sold out in five days!

The community support and outsourcing has been overwhelming for both of these unique events. Both years, attendees enjoyed the beauty of the Upper Room at the Elks Club, music by disc jockey Shaun Peterson, food by Upper Crust, a photo booth by Fun In Focus, drinks, dancing and the chance to win one of many donated raffle items from local businesses and artists.

Although things were a bit more crowded this year with increased ticket sales, the second event was ever more successful than the first. The Elks Club logged a record event, topped only by Folkfest. As a result of this great night, \$8,753.07 will be donated to the animals under the care of EBAS.

A huge shout out of gratitude to our community and surrounding area!

Thank you,
Renee Coyer, Rachel Barn-

hizer, Beth McLaren, Jen Evink and Shannon Martin.

Dear Editor,
For more than 60 years, we have been a proud member of the Michigan community and we would like to extend our appreciation to all our neighbors who made time to attend one of our recent open houses in Manistique, St. Ignace, and Cheboygan.

At the open houses, guests engaged in conversations with Enbridge employees about all the ways Line 5 contributes to transportation, heating and cooling of our homes, food production, and the manufacture of hundreds of other items. They also expressed interest in our investment in renewable energy, the measures we use to protect the pipeline and what the next steps might be in relation to building a tunnel.

We were happy to answer questions on our commitment to making a safe pipeline system even safer with a \$500 million investment dedicated to constructing a tunnel to house a new Line 5 under the Straits of Mackinac. The tunnel will eliminate the potential for an anchor strikes and reduce the likelihood of a product release in the Straits to near zero.

The tunnel is an important component to help ensure Line 5 continues to transport safely light crude oil, light synthetic crude and natural gas liquids that are so important for the Michigan and regional economy. These products are refined and used to manufac-

ture thousands of everyday items, including vehicles, sunglasses, mobile phones, televisions, clothing, vitamins, and medications. Plus, more than half the families and businesses in the Upper Peninsula rely on the propane transported through Line 5.

We are one of Michigan's leading energy suppliers, and an integral part of Michigan's communities. As such, it is our responsibility to be a good neighbor. In 2018 alone, we invested in Michigan more than \$500,000 in community-strengthening initiatives focused on health, safety and the environment.

Our guiding principles of safety, integrity and respect inspire our approach, which includes creating good relationships and helping to shape a thriving economy through a Line 5 that safely and reliably transports the energy on which families, businesses and schools rely.

The open houses provided an opportunity to listen to all voices — whether vocal in support or concern. The opinions voiced will factor into the decisions we make and the actions we implement to protect our land and waterways while energizing Michigan for generations to come.

Thank you for providing constructive feedback, and advancing a productive discussion about the future of Line 5 and the energy on which each of us relies.

Bob Lehto, manager
Northern Michigan Area
Escanaba, Mich.

The Archives

This week in the Pioneer Tribune

50 years ago

May 8, 1969
Building Room—The spring weather has produced a host of building projects in the community. Some of the most obvious include the new Holiday service station on River Street, and the restaurant addition to Homer's Bar being constructed by owner Jack Braun, William Hentschell, owner-agent of the Savings Assurance Agency has broken ground for his new office building to be located on S. Cedar Street. His son William, now home on leave from the Navy before leaving for Vietnam service as a Marine corpsman, plans to join his father in the local firm upon his return and assist from service.

Capt. James Cowman of Manistique was among the top scorers in several shooting competitions this year at the Quantic Marine Base where he is stationed. Capt. Cowman, stationed with the Headquarters Battalion at the base, placed second in the .22 caliber pistol competition, second in the rifle aggregate scoring, and also holds the best pistol qualification score for permanent personnel at the base. Awards to the top shooters and their teams were made at the base last month.

Miss Helen Jean Voisine was named director of the new cooperative vocational training program at Manistique High School at the board of education's regu-

lar May meeting Tuesday night, held at the Gernfask School. The program will start next year but Miss Voisine, of 111 Chippewa Ave., was also hired to work three weeks during the current school year, setting up the program. Partially paid for by state monies, the program concentrates on students gaining business experience in both distributive and office positions through part-time jobs in the local community. Supt. Edwin Wuehle reported that Miss Voisine is hopeful of setting up 40 openings for students next fall—20 in both distributive and office positions. The cooperation of the local business community will be needed, it was stressed, if the program is to be successful.

The second annual Community School Olympics for elementary boys and girls will be held Tuesday, May 27, at A.F. Hall stadium. Students from the 4th, 5th and 6th grades from Gernfask, Fairview, Lincoln, Hiawatha and Lakeside schools will compete in seven events. A team champion will be determined, and the winning school will receive awards. A flag raising ceremony at 7 p.m. will start the program, followed by the march onto the field by the teams. Lincoln School is the defending champion. A snack for participants will follow the competition. Bus transportation for competitors will be furnished to and from the elementary schools.

35 years ago

May 10, 1984
Dorothy Hoholik of Dodge Lake has been named as one of 10 persons to receive the Greater Michigan Foundation's Volunteer Leadership Awards for 1984. The nomination form submitted on her behalf by the "Volunteer Leadership Awards are an important part of Michigan Week, sponsored by the Greater Michigan Foundation," wrote Ron Steffens, Foundation president, in notifying her of the award. "We realize this award may be a total surprise to you. However, our judges evaluated nominations from all over Michigan, and your contributions were noted in detail on the nomination form submitted on your behalf by the Schoolcraft County Chamber of Commerce." Presentation of the awards will be on Tuesday, May 22, at a luncheon at Win Schuler's restaurant in Marshall. Gov. James Blanchard will make the presentation.

Equal opportunity awaits girls who enjoy skating. The Manistique Hockey Association will be forming a

girls' Squirt hockey team if there are enough interested skaters. "We have a lot of girls skating at a younger level but they begin to get shy about being the only girl on the boys' team when they get older," said Bert Vail, treasurer of the Manistique Hockey Association. The new group would be for girls who are between the ages of eight and 12. Vail said there are girls' teams in this age group in other Upper Peninsula communities. "The girls would have the same chance to play out-of-town as the boys do," Vail added.

A group of approximately 40 persons walked an "informational" picket line at the Schoolcraft County Courthouse Friday, promoting the need for an additional child welfare worker in the local department of Social Services office. The picketing group has gathered signatures on a petition and passed out informational material on the question. At the present the DSS office has one child welfare worker, Melba Heric.

20 years ago

May 13, 1999
A former Manistique resident has produced a special design for one of stock car racing's biggest names. Karl G. Krumrey III grew up in Manistique, where he worked for his father at Manistique Decorative painting and decorating many local homes, businesses and churches. For more than 13 years, the 1971 graduate of Manistique high school has worked for E. I. DuPont Automotive Finishes division as an automotive painting instructor. Krumrey currently works for the company as a senior product coordinator. Krumrey recently led his company's re-finishing of Jeff Gordon's No. 24 Chevrolet Monte Carlo, which Gordon races in NASCAR's Winston

Cup racing series.
Following his strong play at the Michigan All-State High school basketball competition last month, Big bay de Noc junior James Bowen will attend The U.S.A. Junior Nationals eastern regional basketball championships in July. The regional basketball camp, held July 12 through 18 in Columbus, Ohio, provides amateur athletes with a high interest in basketball the chance to develop their skills through competition. Bowen, a 6-foot-6 center for the Black Bears, will be placed on a team with other Michigan players and square off against players from throughout the nation. The boys play full court games with 20 minute halves.

10 years ago

May 14, 2009
City officials are calling last weekend's Sporting Expo '09 a big success. The two-day event, the first of its kind held in Manistique since 2006, drew approximately 45 vendors and an estimated 1,000 visitors to Little Bear West Arena to look at hunting, fishing and trapping gear, boats, ORVs, recreation vehicles, chain saws, wood stoves, clothing and more. The expo also included a large gun and knife show and a gun auction put on by the Auction Block.

A new interim director is in place at Schoolcraft County Public Transit. At a brief special meeting May 8, the County Board of Commissioners voted

3-0 to hire Robert Niemi of Marquette to temporarily fill the position vacated April 30, when long-time Public Transit Director Kevin Swanson resigned.

On May 1, Stan Zellner and Sons Forest Products of Gulliver was honored with the 2009 Excellence in Timbering Award at the Michigan Association of Timbermen convention held at the Kewadin Casino in Sault Ste. Marie.

Local letter carriers picked up an impressive 4,140 pounds of food last Saturday as part of the annual Stamp Out Hunger Food drive. The nationwide effort is sponsored by the National Association of Letter Carriers, the U.S. Postal Service, Campbell's Soup and other organizations.

Contact the Editor

Mail:
Manistique Pioneer Tribune
212 Walnut St.
Manistique, MI 49854
Email: editor@pioneertribune.com
Phone: (906) 341-5200
Fax: (906) 341-5914

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Great Lakes to hit record levels

US Army Corps says water levels on the rise

DETROIT — The U.S. Army Corps of Engineers, Detroit District, announces that record high water levels are forecasted on several of the Great Lakes over the next six months.

Due to recent wet conditions, the six month water level forecast now predicts higher forecasted water level peaks this summer. The forecasted water levels on Lakes Superior, St. Clair and Erie are all expected to break records set in the early 1950s and middle 1980s. While new record highs are not currently forecasted for Lakes Michigan, Huron and Ontario, very high water levels are expected there as well.

"Several months of wet weather, including a significant snowpack across the northern Great Lakes basin and recent heavy rain events have pushed water levels higher than originally forecasted," said Keith Kompoltowicz, chief of watershed hydrology at the U.S. Army Corps of Engineers, Detroit District.

The U.S. Army Corps of Engineers, Detroit District, in coordination with partners in Environment and Climate Change Canada, release the official six month forecast for the Great Lakes. This Monthly Bulletin of Water Levels for the Great Lakes is complete at the beginning of each month, with the latest edition covering the period from May to October. The link can be found at the end of this news release.

The Great Lakes region will continue to see the threat of coastal flooding and shoreline erosion, especially during storm events. Localized water levels are often impacted by winds and can be significantly higher during storms. Water levels and flow rates in the connecting channels of the Great Lakes are also high and may, depending on winds and other atmospheric conditions, lead to localized flooding.

The U.S. Army Corps of Engineers has authority to support communities in flood fighting by providing technical expertise, and in certain instances, provide flood fight supplies, such as sandbags and plastic sheeting. This assistance must be requested by state authorities. Communities should contact their county emergency management offices, who can begin coordination with the state and the Corps.

To find the Monthly Bulletin of Water Levels for the Great Lakes visit: <https://www.lrc.usace.army.mil/Missions/Great-Lakes-Information/Great-Lakes-Water-Levels/Water-Level-Forecast/>

MFC first quarter

\$119.18 million or 10.86% of total deposits.

- Total core bank deposits increased \$17.29 million in the first quarter of 2019 through more proactive sales activity in the treasury management line of business and increased marketing efforts in key retail markets.

- New loan production of \$81.4 million in the first quarter of 2019, compared to \$44.9 million in 2018 first quarter.

- First quarter 2019 net interest margin remains strong at 4.55%. Core operating margin, which is net of accretion from acquired loans that were subject to purchase accounting adjustments, was 4.37%.

- mBank was awarded the 2018 Diversity Community Lender of the Year award from the U.S. Small Business Administration of Michigan for its continued work and commitment to using government sponsored loan programs to provide funding to local businesses and provide the capital they need to grow and strengthen communities. mBank was selected based on superior support provided to advance diverse participation among small businesses from historically underrepresented groups including minorities, women, and veterans. Community activities were also considered in the selection process.

Total revenue of the Corporation for first quarter 2019 was \$16.95 million compared to \$11.67 million for the first quarter of 2018. Total interest income for the first three months of 2019 was \$15.83 million compared to \$11.06 million for the same period in 2018. The 2019 first quarter interest income included accretive yield of \$526 thousand from combined credit mark accretion associated with acquisitions compared to \$204 thousand in the same period of 2018.

Total balance sheet loans at March 31, 2019 were \$1.05 billion compared to March 31, 2018 balances of \$812.44 million. Total loans under management reside at \$1.38 billion, which includes \$329.87 million of service retained loans. Overall loan production for the first three months of 2019 was \$81.4 million compared to \$44.9 million in the first quarter 2018, an increase of \$36.5 million, or 80.9%. Increased production was evident in all lines of business and across the entire market footprint. First quarter production levels were similar to historical production levels in our busier seasonal months.

Payoff activity, outside of normal amortization, continued to somewhat constrain portfolio growth and was elevated once again in the first quarter with \$27.9 million of total commercial credits paid off ahead of scheduled maturity. Out of this \$27.9 million, approximately \$10 million resulted from collateral dispositions by various borrowers, and another \$8.2 million in client relationships were refinanced into real estate investment trusts at pricing and structure terms that the Corporation does not offer within our

traditional bank lending guidelines.

Loan portfolio remains well balanced between fixed and variable rate loans and diversified in terms of geography. This prudent diversification should help mitigate both interest rate risk and concentration risk should the current elongated good credit cycle outlook begin to turn bearish in light of any adverse national market economic conditions that may arise.

Commenting on new loan production and overall lending activities, President of the Corporation and President and CEO of mBank, Kelly W. George, stated, "Overall loan production increased significantly throughout the first quarter and outpaced last year's totals by \$36 million during the seasonally slowest origination period of the year. Additional markets and the full integration of the new lending teams from the two acquisitions last year provided positive impact to these totals, as expected.

Further, secondary market mortgage activity has been significantly augmented by our larger bank platform and the market expansion in 2018 appears to be positively tempering some seasonality in that specific business line. The first quarter has also provided for a strong pipeline of commercial loan transactions that we expect will close and fund in the second quarter, which are some larger lines of credit and construction loans that will take a period of time to fully fund throughout the year."

"We continue to monitor payoff activity on the commercial side given the continued competitive pressure for loans from all types of lending conduits. We will stay true to our underwriting and pricing discipline and not stretch to keep credits on the books that could negatively impact our balance sheet long term. In addition, we are very proud of our continued focus on building our communities through providing capital to small businesses and supporting them through a variety of resources.

This commitment remains a cornerstone of our culture and was rewarded by the Small Business Administration (SBA), which recognized the bank with the Diversity Community Lender of the Year Award for 2018. Our commercial lenders do a great job of looking for opportunities to use the various programs from the SBA and other governmental agencies, which are so important in communities such as ours to help augment lending terms for businesses and provide the capital necessary for job creation and economic growth throughout our local markets."

Nonperforming loans totaled \$5.59 million, or 53% of total loans at March 31, 2019 compared to \$4.34 million, or 53% of total loans at March 31, 2018. Total loan delinquencies greater than 30 days resided at a nominal 95%, compared to 69% in 2018. The Nonperforming assets to total assets ratio resided at .57% for first quarter of 2019 com-

pared to .70% for the first quarter of 2018.

Commenting on overall credit risk, Mr. George stated, "As expected, we have normalized the slight increase in non-performing and problem loan credit ratios that occurred in 2018 following the FFNM and Lincoln acquisitions. We have seen no signs of any adverse systemic issues in terms of increased payment period times for legacy clients or material deterioration in commercial client financial statements in any of our core industries in which we lend. We also carry a very low level of Other Real Estate Owned, limiting expenses and time and expense in resolution of these properties. Purchase accounting marks from the previously acquired banks have continued to prove accurate, attaining expected accretion levels which should continue into 2019."

Net interest income for first quarter 2019 was \$13.24 million, resulting in a Net Interest Margin (NIM) of 4.55% compared to \$9.31 million in the first quarter 2018 and a NIM of 4.19%. Core operating margin, which is net of accretion from acquired loans that were subject to purchase accounting adjustments, was 4.37% for the first quarter 2019. Comparatively, net interest income for the fourth quarter of 2018 resided at \$13.79 million, a NIM of 4.64%, and core NIM of 4.32% while total Net Interest Margin decreased slightly quarter-over-quarter, the decrease resulted from \$420 thousand less in purchase accounting interest income (accretion) from acquired loans. This decrease consisted of a \$155 thousand decrease in performing accretion, which is following its expected schedule and a \$265 thousand decrease in non-performing accretion, which is less predictable as to when it will be recognized.

Total bank deposits (excluding brokered deposits) have increased by \$362.73 million year-over-year from \$615.34 million at March 31, 2018 to \$978.07 million at first quarter-end 2019. Total brokered deposits have decreased significantly and were \$119.18 million at March 31, 2019 compared to \$191.46 million at March 31, 2018, a decrease of

38%. FHLB (Federal Home Loan Bank) borrowings were also reduced from \$60 million at the end of the first quarter 2018 to \$47 million at the end of the first quarter 2019.

Mr. George stated, "Core bank deposits have increased significantly year-over-year as a result of both our 2018 acquisition activity and strong deposit gathering efforts in our branches and by our treasury management team. Our bank deposits are up \$17 million since year end 2018 and have allowed for an additional \$17 million reduction in higher cost brokered deposits over the course of the first quarter. With continued focus and progress, we have significantly lessened our reliance on wholesale funding while maintaining a strong liquidity position. Our focus on new core deposit procurement remains a key initiative for 2019 as we look to continue to wind down our wholesale funding sources through continued aggressive marketing and business development initiatives in our higher volume markets."

First quarter 2019 Noninterest Income was \$1.12 million compared to \$614 thousand for the same period of 2018. The significant year-over-year improvement is a combination of the scale provided by the two 2018 acquisitions as well as continued focus on drivers of non-interest income, including secondary market mortgage and SBA sales. Noninterest Expense for the first quarter of 2019 was \$10.24 million compared to \$7.93 million for the same period of 2018. The expense variance from 2018 was heavily impacted by the additional expense related to the larger bank platform following the FFNM and Lincoln transactions, including additional salary, benefits and occupancy costs as well as some transaction related expenses. For comparison purposes, noninterest expense remains slightly improved quarter-over-quarter with the fourth quarter of 2018 equating to \$10.68 million.

Total assets of the Corporation at March 31, 2019 were \$1.32 billion, compared to \$983.93 million at March 31, 2018. Shareholders' equity at March 31, 2019 totaled \$154.75 million compared to \$81.86

continued from A2

million at March 31, 2018. Book value per share outstanding equated to \$14.41 at the end of the first quarter 2019 compared to \$12.93 per share outstanding a year ago. Tangible book value at quarter-end was \$129.97 million or \$12.10 per share outstanding compared to \$74.30 million, or \$11.73 per share, at the end of the first quarter 2018. Both the common stock offering and the acquisitions had positive impacts on the Corporation's overall capitalization and regulatory capital ratios. Both the Corporation and the Bank are "well-capitalized" with total risk-based capital to risk-weighted assets of 12.79% and 12.58% and tier 1 capital to total tier 1 average assets at the Corporation of 9.54% and at the bank of 9.44%.

Chief D. Tobias, Chairman and Chief Executive Officer of the Corporation and Chairman of mBank concluded, "We believe that the first quarter of 2019 reflects the positive impact of our 2018 acquisitions and organic growth efforts with an improved balance sheet and higher bottom line net income levels. We reviewed several external opportunities for acquisition later in 2018 and in the first quarter of this year, but pricing levels were too high. We will continue to be receptive to acquisitions with sound economics as we focus on organic growth, credit trends and operating efficiencies in 2019."

Mackinac Financial Corporation is a registered bank holding company formed under the Bank Holding Company Act of 1956 with assets in excess of \$1.3 billion and whose common stock is traded on the NASDAQ stock market as "MFNC." The principal subsidiary of the Corporation is mBank. Headquartered in Manistique, Michigan, mBank has 29 branch locations; eleven in the Upper Peninsula, ten in the Northern Lower Peninsula, one in Oakland County, Michigan, and seven in Northern Wisconsin. The Company's banking services include commercial lending and treasury management products and services geared toward small to mid-sized businesses, as well as a full array of personal and business deposit products and consumer loans.



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- Iron Mountain - Stitch It Up
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- Negaunee - Time Files Quilt and Sew
- Aurain - Whispering Pines

Obituaries

Benjamin A. Joslin, Jr.

MANISTIQUE — Benjamin A. Joslin, Jr. of Manistique, Mich., died on Saturday, May 4, 2019, at his home. Ben was diagnosed with Adenocarcinoma Pancreatic Cancer 4 1/2 years ago and last year they found Metastatic Lung Cancer. He fought a hard battle against cancer and is now pain-free.



Benjamin A. Joslin, Jr.

He was born on Jan. 21, 1957, in Saginaw, Mich., to the parents of Benjamin A. Joslin Sr. and Lois Y. Kane. He attended school at Jesse Rouse Elementary School in Saginaw. Later he moved to Manistique and attended school here.

Ben worked at Les Brown Chair Factory in Hermansville, Mich., City of Manistique garage, Lakeview and Fairview Cemeteries, Silkworth Saw Mill in Cooks, Mich., and finally at Timber Forest Products of Munising, Mich., where he worked for over 30 years.

Ben enjoyed the outdoors. He would never get lost in the woods. He loved hunting, fishing, camping, and taking a walk in the woods. He took great joy in passing his knowledge onto the younger generations.

He loved his family, wife, children, and grandchildren. He is survived by his wife Terry, children, Amy (Sam) Powell, Crystal (Paul) Stein, and Hillary (Sydney) Wil-

liams; grandchildren, Sabrina and Joslin Powell, Samuel Hart, Alexander and Lauren Stein, Sydney Jr, Zane and Peyton Williams; aunts, Nancy Rochefort, Candy Morton, Cheryl and Wendy Kane; uncle, Harry Kane; sisters, Judy Akins; brothers, Howard and Dale Gross; sisters-in-law, Marlene (Lynn) LeBlanc, Willene (Fred) Roat, Rhonda (Dennis) Barton; brother-in-laws, Jim (Lylette) Johnson and Jesse (Diane) Osmon; as well as many nieces, nephews, and cousins.

He was preceded in death by both of his parents and grandparents; uncles, Pat, Charlie, David, and Terry Kane; aunts, Sandy Collins, Becky Kane; father and mother-in-laws, Dewey and Dolores Osmon. Funeral services will be held at Fausett Funeral Home of Manistique on Friday, May 10, from 4-7 p.m. There will only be a short, family-led service from 6:30-7 p.m. per his request.

Memorial donations may be directed to the family for future designation.

Fausett Family Funeral Homes of Manistique is assisting the family with arrangements. Family and friends may send condolences or share a memory at Fausettfh.com.

Loyal E. Brown

GULLIVER - Loyal Edward Brown, Sr., 79, lifelong resident of Gulliver, Mich., passed away Wednesday, May 1, 2019, at his home with his family by his side.



Loyal E. Brown

He was born on Jan. 28, 1940, to Clio L. and Eva (Leeveyer) Brown. He attended Manistique Area Schools and later received his GED before enlisting into the Army National Guard. On July 7, 1962, Loyal married the love of his life, Lonna Krummich and they raised their family in Gulliver.

Loyal worked a lot of jobs over the years. He worked security in Wyoming, was a skidder operator, worked at the Schoolcraft County Airport as a building and groundskeeper, operated heavy equipment in the logging industry, and was also a farmer.

He was a member of Bethel Baptist Church of Manistique. Loyal loved flying and received his aviation license to become a pilot. He enjoyed being able to fly with his family and friends and especially trips over to Beaver Island. He had a passion for reading; he loved anything that had to do with the great outdoors; raising chickens, gardening, farming, feeding the deer and birds, hunting,

and fishing. But above all, he valued the time spent with his family.

He is survived by his loving wife, Lonna; son, Loyal E. Brown, Jr. of Manistique; daughters, Beth (Tom) Osterhout of Gulliver, Donna (Bill) Herr of Gulliver, Cathy (Craig) Nedea of Gulliver, Carrie Brown of Manistique; brothers, Leonard and Elsie (Kallander) Ericson, a graduate of Manistique, with the class of "1943".

She graduated from Grace Hospital School of Nursing in Detroit, Mich., in 1946. While in school, she was a member of the Cadet Nurse Corp.

On Sept. 20, 1946, she married Lawrence Eugene Carlson at the Zion Lutheran Church in Manistique. They made their home and raised their family in Manistique. He preceded her in death June 18, 1989.

Her first job was at Shaw Hospital, then at Schoolcraft Memorial Hospital, and later for Dr. Merle Wehner at the Manistique Clinic. For a short period, she worked at Schoolcraft Medical Care Facility.

She was an active member of Zion Lutheran Church, a former member of WELCA women, member of the Priscilla group, a former bell ringer, and loved being part of the Monday quilters. She was a member of the Schoolcraft County Medical Care Facility Auxiliary. She was a volunteer and helped organize the original hospice committee, member of Women's Club, the U.P. quilters group, and an avid Packers fan.

She enjoyed quilting, playing bridge, spending time in her garden; but mostly spending time with her children, grandchildren,

Carol M. Carlson

MANISTIQUE — Carol Marie Carlson, 93, of Manistique, Mich., died Thursday, May 2, 2019, at Marquette General Hospital. She was born June 9, 1925, in Chicago, Ill., the daughter of Swedish immigrants Albert and Elsie (Kallander) Ericson, a graduate of Manistique, with the class of "1943".



Carol M. Carlson

She graduated from Grace Hospital School of Nursing in Detroit, Mich., in 1946. While in school, she was a member of the Cadet Nurse Corp.

On Sept. 20, 1946, she married Lawrence Eugene Carlson at the Zion Lutheran Church in Manistique. They made their home and raised their family in Manistique. He preceded her in death June 18, 1989.

Her first job was at Shaw Hospital, then at Schoolcraft Memorial Hospital, and later for Dr. Merle Wehner at the Manistique Clinic. For a short period, she worked at Schoolcraft Medical Care Facility.

She was an active member of Zion Lutheran Church, a former member of WELCA women, member of the Priscilla group, a former bell ringer, and loved being part of the Monday quilters. She was a member of the Schoolcraft County Medical Care Facility Auxiliary. She was a volunteer and helped organize the original hospice committee, member of Women's Club, the U.P. quilters group, and an avid Packers fan.

She enjoyed quilting, playing bridge, spending time in her garden; but mostly spending time with her children, grandchildren,

and great-grandchildren. Carol is survived by her children; Larry (Linda) Carlson; of Conway, S. C.; Donna (William) Mott of Manistique; daughter-in-law Margaret (Peggy) Margot of Brutus, Mich.; grandchildren, Brian (Jenny) Mott of Potosky, Mich., Terry (Keith) Steinmetz of Niles, Mich., Joe (Anne) Carlson of Escanaba, Mich., Ben (Brooke) Carlson of Potosky, Sarah (Mike) Gao of Traverse City, Mich., Tim (Kristen) Carlson of Traverse City, Tony (Ashley) Carlson of Wilsonville, Oregon, Carol (Gilbert) Danford of Pendleton, Oregon; 21 great-grandchildren; sister Ethel Holm of St. Johns, Mich.; and many nieces, nephews, and cousins from Sweden.

In addition to her parents and husband, she is preceded in death by her son David Eugene Carlson; step-father Henning Erickson; half-brother Henning Oliver Erickson; brother-in-law Orvis Holm.

Visitation was Wednesday, May 8, from 11 a.m. to 2 p.m. at Zion Lutheran Church in Manistique. A funeral service followed at 2 p.m. with Pastor Eleanor Russey officiating and burial following at 4:30 p.m. at Lakeview Cemetery.

Memorial donations may be directed to Zion Lutheran Church of Manistique (527 Oak St.) or Bay Cliff (M4175 County Rd KCA, PO Box 310, Big Bay, MI 49808). Fausett Family Funeral Homes of Manistique is assisting the family with arrangements. Family and friends may send condolences or share a memory at Fausettfh.com.

Patricia D. Banks

COOKS — Patricia Dorene Banks, 82 of Cooks, Mich., passed away peacefully in her home on Sunday, Dec. 30, 2018.

Burial will take place at Inwood Township Cemetery, located in

Cooks on May 17, 2019, at 11:30 a.m.

The family would like to invite all those who attend to a cookout at Herb and Patty Banks' home following the burial.

News Brief

Blood drive set in Manistique on June 5 — **MANISTIQUE** — A Blood Drive for the U.P. Regional Blood Center is set for June 5. The drive will take place at Schoolcraft Memorial Hospital.

Editor's Note: The following information is from Manistique Public Safety dispatch logbooks recorded at the time the calls were received.

Tuesday, April 30, 2019
11:42 a.m., assist, Oak Street.
3:03 p.m., alarm, Deer Street.
5:16 p.m., vehicle fire, Thompson Township.
9:48 p.m., car vs. deer accident, U.S. 2.
Wednesday, May 1, 2019
9:03 a.m., animal complaint, E. Lakeshore Drive.
10:46 a.m., department assist, within the city.
11:10 a.m., parking violation, Lake Street.
11:20 a.m., wellbeing check; Oak Street.
1:20 p.m., CSC outside the city, turned over to MSP.
Thursday, May 2, 2019
6:17 a.m., hit and run PDA, W. Elk Street.
3:25 p.m., BOL/OWI, E. Lakeshore Drive.

Friday, May 3, 2019
9:38 a.m., suspicious situation, within the city.
10:15 a.m., animal complaint, Park Avenue.
11:10 a.m., plane vs. deer accident, Schoolcraft County Airport, turned over to MSP.
3:50 p.m., UDA, within the city.
3:10 p.m., citizen assist, Manistique Township.
3:15 p.m., lock-out, S. Maple Street.
3:15 p.m., suspicious smoke, outside the city, turned over to MSP.
3:15 p.m., suspicious person, Main and N. Cedar streets.
5:30 p.m., lost property, within the city.
9:35 p.m., suspicious vehicle, Main Street.
Saturday, May 4, 2019
10:30 a.m., lost property, Schoolcraft Avenue and N. First Street.
11:58 a.m., verbal dispute, Main Street.
1:40 p.m., department assist, Hiawatha Township.
5:45 p.m., prom detail, Trader's

Beverly A. Frankovich

GREAT FALLS, Mont. — Beverly Ann Frankovich, 85, of Great Falls, Mont., passed away on Sunday, April 28, 2019. A graveside service will take place at Mt. Olivet Cemetery on Saturday, May 4, 2019 at 12:30 p.m. O'Connor Funeral Home handled the arrangements.



Beverly A. Frankovich

Beverly was born in Manistique, Mich., on Dec. 11, 1933, to Lawrence and Grace Tennant. She is survived by her husband, Joseph

Frankovich; daughter, Donna Whitney of Great Falls; sons, Rick Frankovich of Nampa, Idaho, and Pat Frankovich of Salt Lake City, Utah; sisters, Shirley Patz and Patricia Smith; seven grandchildren; and seven great-grandchildren.

She was preceded in death by her parents. Condolences may be shared with the family near at www.oconnorfuneralhome.com.

Police Log

Manistique Public Safety Department

Point Drive.
8:07 p.m., brush fire, East Street.
12:30 a.m., safety hazard, Oak and Range streets.
Sunday, May 5, 2019
11:15 a.m., careless driving, N. Cedar Street.
12:40 p.m., larceny from a building, Manistique Avenue.
2:30 p.m., found property, Deer Street.
4:58 p.m., suicidal subject. Within the city.
5:20 p.m., suspicious situation, Alger Avenue.
6:00 p.m., felon in possession of a firearm, within the city.
6:00 p.m., blight, Manistique Avenue.
9:50 p.m. fugitive arrest, Maple Street.
2:00 a.m., recover UDA, Garden Avenue.
Monday, May 6, 2019
9:15 a.m., blight, S. Cedar Street.
12:07 p.m., animal complaint, E. Elk Street.
3:30 p.m., truancy, within city.
5:30 p.m., lost wallet, Central Park Street.
6:29 p.m., illegal dumping, S. Fifth Avenue.
7:00 p.m., retail fraud, New Delta Avenue.
7:45 p.m., blight, N. Cedar Street.

Southern Gospel Bass Soloist in Concert

Ken Osborne Music Ministries

Ken is a Southern Gospel Music artist that travels with his wife, Ann, singing in concert, in camp meetings and revivals. He served as music director at the College Terrace Wesleyan Church in Traverse City, Mich., for 21 years and has sung with several quartets, traveling in the Mid-West. Ken has made several recordings that are available at his concerts. Please mark this on your calendar, and come hear Ken minister in song!

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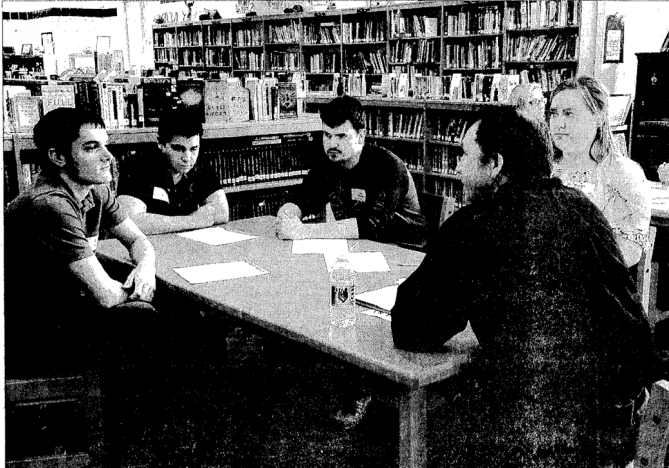
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INTERVIEW TIME

Courtesy photos The Big Bay de Noc School's senior class recently participated in mock interviews, coordinated by Kathy Becker, DCAN director. Students prepared for the interviews by writing resumes and practicing interview questions. Mock interviewers this year were: Jen Adami, MDO; Jessica LaMarch, Bay College; Brad McPhee, Creative Composites; Rose Pann, Michigan Works; and Dave Radloff, 4-H Michigan Extension Office. At left, Alex LaLonde answers questions from interviewer, Brad McPhee.

Lifestyles Briefs

Hiawatha Country Church set to host Osborne

MANISTIQUE — Ken Osborne of Ken Osborne Music Ministries will be ministering in song at the Hiawatha Country Church May 12. The service will take place at 11 a.m. in the church, which is located 12 miles north of Manistique on Highway M-94. For further information, call 341-6090.

Former superintendent lands Bay Board seat

ESCANABA — The Bay de Noc Community College Board of Trustees appointed Kenneth H. Groh to fill the vacancy created by William W. Lake.

Groh was selected from six candidates for the vacancy. Following tradition, the board reviewed the skill sets each candidate would bring to the board while attempting to achieve diversity in its membership.

Groh served as superintendent of Manistique Area Schools from 1995-2004 and North Central Area Schools from 1988-95. After retiring from 32 years in public education, he was asked to serve as Interim Superintendent of Schools for Big Bay de Noc Schools, Baraga Area Schools, Gladstone Area Schools, and North Central Area Schools.

Groh was also the athletic director/community schools director at Gladstone Area Schools from 1985-88, the community schools director from 1979-85, and the elementary principal and athletic director from 1973-79 at North Central Area Schools after teaching at Elkton-Pigeon-Bay Port Public Schools in Pigeon, Mich.

Groh received his Bachelor of Science and Master of Arts degrees from Northern Michigan University and additional graduate hours in school administration from Northern Michigan University and Central Michigan University.

Groh stated, "I consider this appointment to be an honor. I attended Bay College, as did my wife Bonnie. Great things are happening at Bay College. It is important for Bay to continue offering outstanding educational opportunities for area residents and all students. I am happy to be part of this effort."

SEMCO customers to see return of \$3.5 million

LANSING — Michigan Attorney General Dana Nessel Friday announced the Michigan Public Service Commission approved a settlement to return \$3.5 million more to SEMCO customers than the company originally planned. The settlement was agreed to between the Attorney General on behalf of the People and SEMCO Energy Gas Company.

As a public utility, SEMCO is required to pass back tax savings to its consumers through a reduction in its current rates as a result of the federal tax cut in 2018. The company claimed it had approximately \$48.4 million in savings, which equated to a \$1.5 million reduction in rates annually over 32 years. However, after the Attorney General intervened, conducted discovery and hired an expert to review the application, her team determined more was owed to customers. The parties agreed to a total refund of \$51.9 million over this same time frame.

The settlement also requires SEMCO to return \$13.3 million of the total \$51.9 million refund to customers over five years beginning in 2020, providing some of this needed rate relief to customers sooner.

SEMCO is headquartered in Port Huron and serves approximately 300,000 residents.

Birding presentation, tour set for public

MANISTIQUE — More than 100 species of birds migrate through or make their home near the Manistique Boardwalk each spring.

On May 18, Joe Block will be giving a presentation about migratory birds and leading a birding tour along the boardwalk. The event is free and begins at 9:30 a.m. at First Baptist Church.

After the short indoor presentation, participants will head to the boardwalk in search of a variety of migrating species.

Block says he usually begins his walks by going through the wooded areas on the north side of the boardwalk. Mid-May will be a good time to see a variety of warblers there.

The group will continue on to the boardwalk and the beach to view a wide variety of migrating waterfowl and other birds.

"The Manistique Boardwalk is a gem," Block said. "Seney Wildlife Refuge is the only (other) place in Schoolcraft County where you can see this many migrating species."

Block is a 2014 graduate of Manistique High School and

graduated from Lake Superior State University with a degree in Fish and Wildlife Management.

Last summer, he studied the diversity of migratory birds in three different habitat types at the Manistique Boardwalk. The study divided the boardwalk into mixed woods, marsh, and beach/shoreline habitats.

The data from his research, completed as part of a college project, is intended to help ornithologists understand bird migration behavior and how they can manage different habitats to benefit migratory species.

The event is sponsored by the Schoolcraft Conservation District and will be of interest to both beginner and expert birdwatchers. Participants are encouraged to bring binoculars, wear boots (the wooded areas are quite wet), and be prepared for insects and weather conditions.

In the event of bad weather, the indoor presentation will go on as planned, and the tour will be rescheduled at a different time.

Pre-registration is helpful, though not required.

Call the Schoolcraft



Courtesy photo Joe Block, pictured above, will be providing a birding presentation and tour May 18 for interested members of the public.

Conservation District at 341-8215 to register or visit the SCD's Facebook page @ schoolcraftconservationdistrict or visit www.schoolcraft.org.

Parents, Family and Friends are cordially invited to join **The Class of 2019** for a Baccalaureate Service with speaker **Dr. David Schoenow, M.D.** in the MHS Frederickson Auditorium at 6 PM on Sunday, May 19

RSVP is NOT required. Refreshments to follow.

This non-denominational religious service is sponsored by the Manistique Area Kiwanis Club

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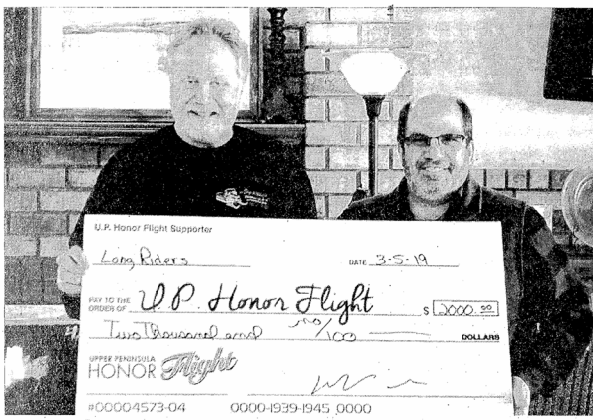
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Long Riders donate

Courtesy photos
At top: Scott Knauf, right, president of U.P. Honor Flight, accepts a \$2,000 donation from Mike Canon of the Long Riders. At bottom left: Denny Morgan of the Long Riders, right, presents Victoria Greger with a \$1,250 donation for the Eva Burrell Animal Shelter. At bottom right: Kevin Kniffel, owner of Jack Pins Lodge, right, presents a \$1,250 check for the U.P. Film Union to Don Erickson, center, and Eric Sherbinov.



Organization's Relic Ride produces funds for three charities

MANISTIQUE - The 27th annual Long Riders Snowmobile Club Relic Ride was held Feb. 9. This year's event raised \$4,500 - donated to local organizations. There were 273 antique snowmobiles that registered, plus 200 newer snowmobiles that participated in the ride. Proceeds from sales of commemorative T-shirts

and 50/50 drawings were also donated. The U.P. Honor Flight received \$2,000 to pay for three veterans of either WWII, Korea or Vietnam, to fly to Washington D.C. The Eva Burrell Animal Shelter and the U.P. Film Union were each given \$1,250. The Long Riders would like

to thank the following organizations for the success of the 27th annual ride: Jack Pins Lodge for their donation and for hosting the event; the Boot Lake Bar and gathering place for all riders; the Schoolcraft County Motorized Trail Association/Sno Busters for grooming the trails and managing

the parking; Schoolcraft County Road Commission for plowing the shoulders on M-94 to accommodate the vehicles and trailers; Schoolcraft County Sheriff for providing officers on the ride to ensure safety and controlling highway traffic at the trail crossings; and mBank for their donation.

Lifestyles Briefs

All-Vets to place flags on veteran graves May 18

MANISTIQUE - The Schoolcraft All Vets organization will place flags on veteran graves in the dozen Schoolcraft cemeteries May 18. Members of the public are welcome to take part. Those interested are asked to meet at the VFW Post 4420 on Maple Street at 9 a.m. for assignment. In the event of bad weather, the posting will take place May 25. The Schoolcraft All Vets consists of members from the American Legion Post 83, the Disabled American Legion Chapter 26, and the Veterans of Foreign War Post 4420.

Foster Grandparents schedule dinner, meeting

MANISTIQUE - The Foster Grandparent Program will be having an in-service meeting and their 41st annual Recognition Dinner May 10. The event will take place at the Island Resort and Casino in Harris. The meeting begins at 5 p.m. with the recognition dinner following at 6 p.m. Auxiliary aids and services are available upon request to individuals with disabilities. The Foster Grandparent Program is administered by MDS Community Action Agency. For more information contact Peggy Ramsden or Donelle Robitaille at (906) 786-7080.

UPHS seeks artists to showcase art on new hospital walls

MARQUETTE - With a new hospital scheduled to open in just one month, UP Health System - Marquette is issuing a call to Upper Peninsula artists to help adorn some of the new facility's public areas with local artwork. "Art can play a significant role in health and the healing process," says Victor Harrington, Regional Director of Marketing and Community Relations. "It's a great asset to promote these benefits by partnering with local artists and showcasing our local talent."

UPHS has formed a committee to maintain a rotating exhibition of local art that will allow for both sculptural/3D displays and 2D wall-hanging displays. As many pieces are often for sale, artists' contact information will be available so that interested parties may inquire and arrange purchase of the displayed works. "We feel this exhibit is a win-win for our patients, guests and artists and will be an attractive addition to our beautiful, state-of-the-art facility," Harrington says.

UPHS hopes to have the selected pieces installed prior to their opening date of June 2. For artwork specifications, submission policy and loan agreement visit their art exhibit web page at www.mgh.org/about-us/for-patients-and-visitors/art-exhibit for more details.

The senior center will be once again participating in the Senior Project FRESH program. The program will be up and going within the next couple weeks, so be sure to watch for mention of it in this column.

To be eligible for the Senior Project FRESH coupons, you must be at least 60 years of age, live in Schoolcraft County, and meet the income guidelines. For a household of one person the guideline is \$22,459; and for two people it is \$30,451.

Over the last week, it really looks like spring has made an appearance. I was watching a pile of snow melt away over the last few weeks and it has finally gone away; I was beginning to think it never would!

The flower beds down here at the center have received some attention and clean up and have begun to lose that sad winter look and are looking ready to get some petunias soon. On Monday, when I pulled into work,

I also noticed that someone came down here over the weekend and did some raking of our lawns. Wow! What a difference; it made the lawn look really good.

One thing I have noticed down here at the center is that we have lots of caring volunteers who step in and do things, and take on tasks as their own. I am personally super appreciative of all our volunteers and thank you all for everything you do. This coming Sunday is Mother's Day, so I am wishing everyone a Happy Mother's Day! I hope the day is a great one for everybody.

Monetary donations were received in memory of Esther Erickson from Bill and Linda Clegg and in memory of Bea Berger from Arlene Demers. A Maintenance and Support dona-

tion was received from Eric South. Duplicate Bridge May 1: First-Larry and Audrey Savoie, Second-Patsy Calhoun and Judy Provo, Third-Carol Hough and Janice Redcker.

Bridge May 3: First-Nancy Brown, Second-Carol Hough, Third-Karen Bradway, CF-Patsy Calhoun.

500 May 3: First-Arlene DeMars, Second-Ruth Jones, Third-Larry Peterson, Should's Stayed Home-Nancy Babbitt.

Senior Center

Jennifer VanDyck

Birthdays this week: May 10-Mickey Tryan, May 12-Connie Frenette and Peggy Ruggles, May 13-Gladys LaFord and Jean Ann King, May 14-Phil Villemure. Happy birthday wishes to all!

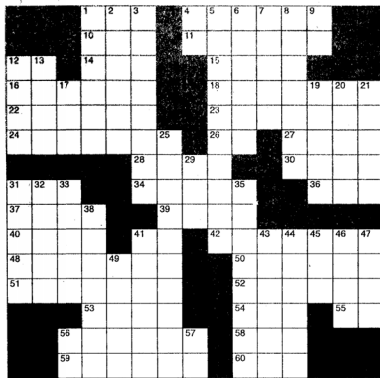
A few quick reminders: Monthly Potluck on May 16; Upcoming Craft and Vendors Sale on June 22; We have more chocolate bars and Saykly's Candy for sale in the center office - proceeds go to the fundraising committee; the Gift Shop is open Monday-Friday, 8 a.m.-4 p.m.

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BETHEL BAPTIST CHURCH
*Pastor Joseph Crowder, 115 East Oak Street, Sunday School 9 am, Sunday Morning Worship Service 10 am, Bible Study and Prayer Wednesday 7 pm.
CHURCH OF THE REDEEMER PRESBYTERIAN
314 Main St., Sunday Morning Worship 11 am.
FIRST UNITED METHODIST CHURCH
200 S. Cedar St., Sunday School 11 am, Sunday Worship 10 am.
ZION LUTHERAN CHURCH
430 Oak St., Sunday worship 9 am, Sunday school and Sunday School 10:30 am, Pastor: Jerry Frankenstein.
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16201 132 Highway 2, Manistique, (906) 341-2100, Sunday School 9:30 am, Morning Service 10:30 am, Afternoon Service 2:45 pm, Chapel Service 5:30 pm.
JEWELRY'S WITNESSES
Knoxwood Mall, 831 Center Ave., Sunday 10 am, Public talk and worship study, Tuesday 7 pm and 7:45 pm, Theological Midweek School and Service 8:30 pm.
MANISTIQUE HARBOR FENOTECOSTAL CHURCH OF GOD
Pastor: John Lattar, 813 Atkins Ave., 341-2004, Sunday 10 am, 10:30 am, Wednesday 7 pm, Bible Study and Prayer.
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SEVEN DAY ADVENTIST CHURCH
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Pastor: Brenton, Pastor: (906) 341-6900, Sunday School 8:45 am, Morning Worship 11 am, Sunday and Wednesday Evening.
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CLUES ACROSS

- Maintains possession of
- Comedienne Gaster
- Law suit
- Southeast
- Negative
- Greek temple pillar
- Blue
- Pointless
- Complete
- Supervisor
- Where kids bathe
- Radio frequency
- Cruel Roman emperor
- Young woman (French)
- Within
- Civil Service Commission
- Sarongs
- Father
- It grows on heads
- A Spanish river
- Boundary
- Contains music
- Causes to feel sorrow
- Used to restrain
- Fictional kids character
- South American country

CLUES DOWN

- Devote resources to
- Beginner
- Everyone has one
- University worker (abbr.)
- Resist an attack
- Unifying Chinese
- Bachelor of Laws
- Game of dice
- Holy man
- Cylinder of tobacco
- Most ingratiating
- Riposte
- Red wine
- Debilitating tropical disease
- Entirely lacking
- Female sheep
- Where a bird lives
- Stalk that supports the capsule
- Cutlery
- Symptom of withdrawal (abbr.)
- Delaware

All puzzle answers are on page B1.

Folkfest 2019

As for entertainment, a newly added showcase this year is the "Yoopers Got Talent" competition.

"Radio Results Network said they'd partner with us on that event and Jay Fisher (radio personality) would MC the event," Walker explained. "The acts will go through them... the four main categories will be singing, comedy, magic, and dance."

The competition will be limited to 50 acts and be judged by one other RRN radio personality and one person from each of the four top platinum sponsors of Folkfest.

"We're working to put this all together - it's a program within a program, so to speak," Walker said. "I think this is going to be a wonderful thing for Folkfest."

The acts for 2019 have been set and, on Friday, July 12, include: the Folkfest Opening Ceremony, Eva Burrell Animal Shelter Pet Parade, Yoopers Got Talent (master of ceremonies Jay Fisher, Radio Results Network), Bushido Martial Arts demonstration, and Not Quite Canada.

On Saturday, entertainment includes: the Folkfest Hero Ceremony, Blue Water Ramblers, February Sky, Molly Slavinski, Stix and Stones, Ritchie Yurkovich and Polkarioty, Jenna Osterhout, Derrell Syria Project, Black List, Dance It Up, 906 Backroads, Mattysyn Hunkele, Angels and Outlaws, Under This Cold Sky, and Driver.

There will be two stages this year - one at the south end of South Cedar Street and one on the west end of Walnut Street.

As the primary day of the festival, Saturday also features the Manistique Paper Chase 5K/10K walk/run, arts and crafts, and food booths.

The Manistique Paper Chase will also take



This year, Folkfest will stretch from the South Cedar Street and Arbutus Avenue intersection, in front of the Post Office, to the intersection of South Cedar Street and Main Street. One stage will be located in front of the Post Office, and another on Walnut Street.

continued from A1

place the Saturday morning. The annual event is a popular race for both runners and walkers each year.

Returning this year - this time for both Friday evening and Saturday - will be the Children's Fun Lane. The area, which features bounces houses and activities for children, will be located adjacent to Triangle Park.

The Paul Bunyan Beer Garden will have new hours this year, opening at 6 p.m. Friday and running from 4 p.m.-12 a.m. Saturday. During the hours of 10 a.m.-4 p.m., the area of the beer garden will be open to the public to use as an area for eating or resting.

An integral component of Folkfest are the sponsors: Sponsors may submit donations at different tiers: Platinum, \$1,000 or more; Gold, \$500; Silver, \$300; and Bronze, \$100.

Donations of all sizes are accepted, however, as well as memorial donations. Walker pointed out that sponsorship businesses or individuals will be highlighted on the Folkfest Facebook page.

Each Folkfest celebration includes the honoring of a Folkfest Hero. The Folkfest Selection Committee's search for this year's honoree is currently underway (see related story).

According to Mike Powers, Manistique Recreation Department chairperson and Folkfest committee member, volunteers are currently needed for the annual celebration. Those volunteering may serve on the various committees and/or assist with set-up/take-down operations the days of Folkfest.

For more information about Folkfest or to join the Folkfest Planning Committee, contact 341-2290 or email manistiquecreation@live.com. The next meeting is scheduled for June 3 at 5:30 p.m. inside Manistique City Hall.

Mailbox week

for our carriers and customers," said Postmaster Amy Anderson.

The Postal Service makes this annual request because of the wear and tear that occurs to mailboxes every year.

"This is especially important after the effects of last winter," adds Anderson.

Some of the typical activities homeowners may need to do include:

- Replacing loose hinges on a mailbox door.
- Repainting a mailbox that may have rusted or has started to peel.
- Remounting a loosened mailbox post.
- Replacing or adding house numbers.

"If a homeowner plans to install a new mailbox or replace a worn one, he or she must use only Postal Service-approved traditional, contemporary or locking full-limited service mailboxes," said Anderson.

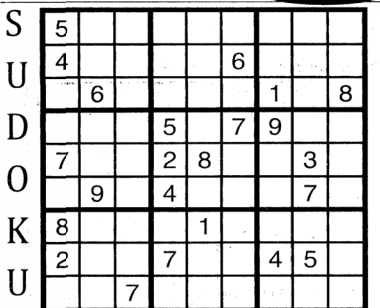
"Customers must be careful when purchasing curbside mail receptacles because the use of unapproved boxes is prohibited. Customers may use a custom-built mailbox, but they must consult with my office to ensure it conforms to guidelines applying to

flag, size, strength and quality of construction."

For more information on the use of names or numbers on mailboxes, or answers to any other questions, contact your local Post Office.

The Postal Service receives no tax dollars for operating expenses and relies on the sale of postage products and services to fund its operations.

continued from A1



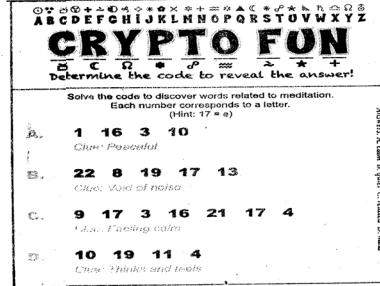
Word Search

MEDITATION WORD SEARCH

W V K B U T I B D B I E N E Z H I N D U P A P
S J M H E D I L T O A R T N A V H R C E B A R A J
T A T E N T I O N Y U D N J A M O H T
E S D D A S R S H S L J R N P A C U G Z Z G Y T A
R E T E Y M S O S H U G P P E C F U N G S P P R A
N H R C I E Z S A C R O U R A N A E E S N
U K E S G S A N D E E R H T F T H I A N K
N V V G P A S A H K A R K A C C B S M F Y I N N
G L C H A N T I N G L W T U R A N A E E G G
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A P U U K E H A C C B S M F Y I N N
E R K R S O U T A N R T Y N S O E R L L A J
B N E L E M E N T S R L Y G F G S K I A J
W T K F C S E N S O R Y N A F T I N E W
U B P F E C P O P R M I Z R W L U T H M

Find the words hidden vertically, horizontally, diagonally, and backwards.

- | | | | |
|-----------|-------------|-------------|----------|
| ASANA | COMFORT | MANTRA | STRESS |
| ATTENTION | DEVELOPMENT | MEDITATION | TRAINING |
| AWARENESS | ELEMENTS | MENTAL | TRUST |
| BALANCE | ENERGY | MINDFULNESS | YOGA |
| BREATH | HEALING | NIRVANA | ZEN |
| CATCHES | HINDU | SACRED | |
| CHAKRAS | HYPNOSIS | SENSORY | |
| CHANTING | IMAGERY | SESSION | |
| COGNITIVE | JAPA | SPIRITUAL | |



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KEEP ON EXPLORING
 Courtesy photos
 Emerald Elementary Exception Explorers for the week of April 29 were, above, from left to right: Claire Cardamone-Rayner, kindergarten; Remington Vitale, first grade; and Leah Joslin, second grade. At top right: Karsyn Drouin, preschool. At bottom right: Justin Pizzala, fourth grade; Jayla Burt, fifth grade; and Chearity Phelps, third grade.

Wild mushroom season poses risk

LANSING — It's wild mushroom season in Michigan, and foragers are out in droves gathering the tasty morsels by the bushel. Wild mushrooms, like morels and chanterelles, help define the forests of Michigan and provide potential income streams for foragers, farmers, restaurateurs and food entrepreneurs.

However, if improperly identified, mushrooms can pose serious health risks. If you are purchasing wild mushrooms, you should only purchase them from a certified mushroom identification expert, as required by Michigan's Food Code, to assure they are safe and edible.

Michigan's Food Code requires those who sell mushroom species picked in the wild to either be certified as an approved mushroom identification expert, or to have each mushroom individually inspected and found safe by a certified mushroom expert.

“There are many varieties of edible mushrooms that grow in Michigan, but there are also toxic, poisonous varieties, so there is some risk involved,” said Tim Slawinski, director, Food and Dairy Division at the Michigan Department of Agriculture and Rural Development. “There are also many look-alike varieties for some of our favorite wild mushrooms, including morels. These ‘look-alikes’ can cause serious illness or death when eaten, so it’s important to know how to properly identify mushrooms and to only buy mushrooms from someone who is a trained, certified mushroom identification expert.”

MDARD recognizes a certification and training course offered by Midwest American Mycological Information. The course was developed by MAMI, the Institute for Sustainable Living, Art and Natural Design (now operating under the name, “CROSSHATCH”); and the Michigan Farmers Market Association, with support from MDARD. MDARD does not receive any money from MAMI, a nonprofit, nonpartisan public charity, for conducting the training and certification. All funds support the training program and materials. Those who

successfully complete the course offered by MAMI are certified by MDARD and the certification is valid for five years. Certified mushroom identification experts should be prepared to show their certification cards as proof of certification, upon request.

“The bottom line is: please enjoy hunting for and eating your favorite wild mushrooms, but make sure you know how to properly identify them,” said Slawinski. “If you plan to sell your wild mushroom harvest, you must be a certified mushroom identification expert, and if you operate a store or restaurant and plan to purchase mushrooms for resale to your customers, they must be purchased from an approved source and individually inspected by a certified mushroom identification expert. Finally, if you’re purchasing wild mushrooms, especially online through social media platforms, always ask for proof of certification before purchasing any mushrooms.”

Foraging mushrooms on public lands (including Michigan’s state parks and game areas) for personal consumption and enjoyment is allowed and encouraged. However, the Michigan Department of Natural Resources advises that selling wild mushrooms harvested from public lands is illegal. Foraging of wild mushrooms is allowed in national forests, but a Commercial Use Permit (available at each forest’s field office) is required for any individual intending to sell the mushrooms. No mushroom picking (either commercial or for personal use) is allowed in national parks.

Check out the DNR’s Mi-Morels map at michigan.gov/minorels to explore locations where large prescribed burns were conducted last year, and where morels may be more likely to grow. The morel *Morchella* exhiberens often shows up the next spring where pine trees have burned. To learn more about other mushroom search tools and tips, including recipes, read this current bulletin, “Showcasing the DNR: Mi-HUNTING for Michigan morel mushrooms.”



Courtesy photo
 Laketa Henderson, SBA Deputy District Director and Lencer Relation Specialist Latifa Bradwell visited the mBank branch in Birmingham to present the award for Diversity Community Lender of the year. On hand to accept the award were Gregory Schuetter, Senior Vice President, Eastern UP / NLP Commercial Banking Manager, Michael Caruso Senior Vice President, Traverse City Commercial Banking Officer, and Boris Martysz, Senior Vice President Commercial Banking Manager and Marquette County Executive.

mBank SBA honors

continued from A1

...nization do what we do best in all our markets and that is help small businesses. To be recognized for these efforts is a testament to who we are culturally as an organization and the communities and businesses that we support.”

mBank was among several other companies, individuals and organizations honored by the Michigan District Office of the SBA as part of National Small Business Week.

“I’m incredibly proud of our entire commercial lending team for their hard work and dedication to Michigan’s small business community,” said Kelly W. George, President and CEO of mBank. “Supporting small business growth and job creation is one of the most important things we do as a community bank, especially for these historically under-represented markets where many of our branches are located. We are committed to helping all small businesses, so our communities can grow and thrive and this distinction from the SBA is a great honor to receive.”

The U.S. Small Business Administration makes the American dream of business ownership a reality. As the only go-to resource

and voice for small businesses backed by the strength of the federal government, the SBA empowers entrepreneurs and small business owners with the resources and support they need to start and grow their businesses. It delivers services to people through an extensive network of SBA field offices and partnerships with public and private organizations. To learn more, visit sba.gov.

Headquartered in Manistique, Michigan, mBank proudly serves Michigan and Northern Wisconsin with 29 branch locations. With assets in excess of \$1.3 billion, the community bank empowers individuals and small to medium sized businesses with smart financing and depository solutions for peace of mind. For more information, visit: bankmBank.com. Member FDIC. Equal Housing Lender.

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MHSAA adopts new changes at spring meeting

EAST LANSING – The addition of seeding at the District level in basketball and soccer and multiple adjustments to the process used to select the playoff field for 11-player football were among the most notable actions taken by the Representative Council of the Michigan High School Athletic Association during its annual spring meeting.

The spring meeting of the 19-member legislative body of the Association's more than 1,500 member schools is generally the busiest of its three sessions each year. The Council considered 26 committee proposals and dealt with a variety of eligibility rule, post-season tournament and operational issues.

Beginning with the 2019-20 school year, girls and boys basketball and soccer will employ a seeding process to place the top two teams in every District on opposite sides of that bracket, guaranteeing those two teams could not play each other before the District championship game.

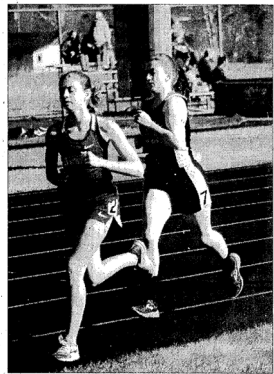
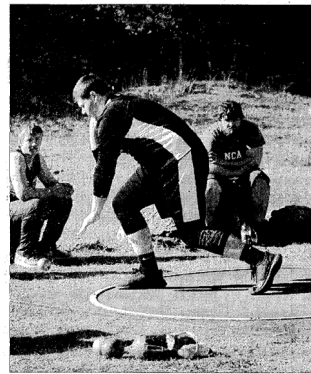
The two teams to be seeded in each District will be determined using a Michigan Power Ratings computer formula based on regular-season results against other MHSAA Tournament-eligible teams and opponents' strength of schedule. (Games against out-of-state or non-MHSAA opponents will not count in the MPR formula.) The MHSAA will draw all brackets two weeks before the start of District play. After the top seeds are determined and separated to opposite sides of the bracket, the draw process will place the remaining teams on the bracket based on a randomly-selected order determined earlier in the season. However, the draw process does not guarantee the seeded teams will receive byes or serve as home teams.

The MPR is being used this spring to seed the Boys Lacrosse Tournament. Separate seeding proposals were recommended to the Council by the MHSAA committees for both soccer and basketball.

The changes to the 11-Player Football Playoffs selection process were proposed by the MHSAA Football Committee and are designed to reward teams that play more successful opponents. Beginning with the 2020 season, eight divisions will be determined before the season, and 32 playoff qualifiers from each division will be selected at the end of the regular season based on playoff-point average – there no longer will be automatic qualification based on win total. The adjusted playoff points formula will award bonus points for all opponents' wins, regardless of whether the team beat or lost to those opponents. Currently, bonus points are awarded only if the team defeated an opponent. More points also are awarded for defeating teams from larger divisions. The Football Committee proposed these changes believing the bonus points received for a "good loss" – combined with the elimination of automatic qualifiers – will be enough incentive for teams to schedule more successful opponents, easing the annual difficulty in football scheduling and taking away arguably the most cited reason for the breakup of leagues and conferences.

Also on recommendation by the Football Committee, the Council approved an enrollment limit of 215 students for teams to be eligible for the MHSAA 8-Player Playoffs. This too will take effect for the 2020 season. Currently, a school must be Class D to be eligible for the postseason, or in a one-year grace period if it grew larger than Class D for the current school year. While the Class D enrollment line changes annually, the 8-player line of 215 students

MHSAA new changes continued on B4



Points may have been few for the Big Bay de Noc track and field team, but effort was not. The three varsity athletes competing for the 2019 season include, from left to right: Alex LaLonde, Lucas Bob Sundling, and Meagan Yonker.

Though they be little, the Bears can be strong

STEPHENSON – The Big Bay de Noc varsity track team recently competed in two meets at Stephenson's Herbert Corey Field. With only three members, seniors Alex LaLonde and Lucas Bob Sundling, and junior Meagan Yonker, points may have been few, but effort was not.

In the first meet, all three athletes

medaled. LaLonde took first place in high jump with a leap of 5'10". He also placed first in long jump with 18' 3 1/2".

Sundling took second place in shot put with a toss of 32' 5".

Competing in the 1600M, Yonker covered the one-mile distance in 6:54 to take fourth place.

In the second meet, LaLonde again took first place in high jump recording a jump of 5' 8". He also placed fifth in long jump with 18' 6".

Yonker placed fifth in the 1600M improving her time to 6:34.

"Alex, Lucas, and Meagan are also dual sporting in golf," stated Coach Angie LaLonde. "I commend all of

these athletes for putting in the work to be competitive in two sports as well as keeping up with their day to day classwork and busy school lives. They're great kids!"

Bay de Noc is scheduled to compete in Rapid River today and in Munising for the Lion's "Under the Lights" meet on May 10.

Emerald golfers hit links after another delayed start

MANISTIQUE – Nothing is easy when it comes to spring sports for high school athletes here in the Upper Peninsula. Such was the case for the second year in a row for the Manistique Emerald golf teams, who were forced to cancel several matches and missed quality practice time due to the weather.

With the Indian Lake Golf Course still not fully open, the Emeralds played host to Westwood Monday night. Covered with sweat shirts and jackets, the Emerald girl's defeated Westwood 240-279, while the boys were defeated by the score of 204-214.

"It's always a struggle when you can't get on the course to practice and it doesn't help playing in these conditions," Coach Deb Taylor said.

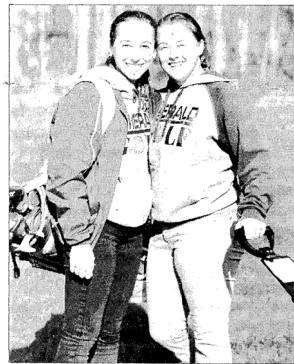
The Emeralds' Payton Hoholik medaled in the girls' win, finishing with a low score 57. Sydnee MacPhail followed with a 57, Emily Mattson 61, and Maddi Zellar 64.

Jerry Jack led the Emerald boys with a low card 46. Alex Oas and Mitchell Green each shot 54; Brett Boyd shot 60.

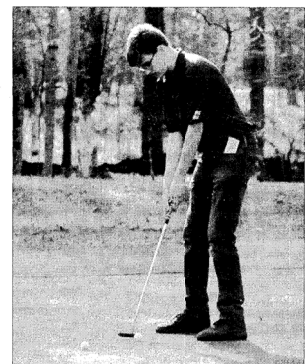
Westwood's Tyler Wood medaled in the match with a 46.

With the course open just Monday, the Manistique golf team traveled to Negaunee Tuesday to take place in the Kiwanis Invitational. The annual event drew 10 schools from across the Upper Peninsula and in the end the Norway Knight (326) won the boys' match edging out West Iron County by two strokes. Houghton came in third with a team score of 345, Calumet 371, Negaunee 394, Westwood 404, Hancock 406, Munising 413, Manistique 497, and L'Anse 502.

Norway's Logan Paulini medaled in the match with a low card 78, the only golfer in the field 80 below.



Above left, all smiles, Maddi Zellar and Emily Mattson are glad to finally be out on the course. Above right, the Emeralds' Cale Dykes lines up a put.



Oas turned in the low card for the Emeralds, shooting a 58 on the front nine and a 56 on the back. Oas was followed by Connor Noble 55-67, Cale Dykes 72-58, and Brett Boyd 64-67.

The West Iron County girls topped the field with a team score 453. Houghton came in second with a 484, Negaunee 488, Westwood 509, Munising 517, Manistique 534, and Calumet 594.

Hancock's Payton Dube medaled for the girls, shooting an 81. She was the only golfer below 100. MacPhail and Hoholik finish in the top 20 for the Emeralds. MacPhail shot a 128 and Hoholik 130. Maddi Zellar was one stroke from making it in the top 20, finishing with a 132. Zellar tied with Negaunee's Lexi Mason. Delaney Zellar rounded off the Emerald team score finishing with a 144.

<p>Find us on SmugMug</p> <p>Not every sports photo we take can be included in the weekly edition of the Pioneer Tribune. All the sports pictures from the events we attend can be "viewed" and purchased" here. Stop by and take a look. http://mstqioneertribune.smugmug.com/Sports-Photos</p>			
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Courtesy photos
Above left, gun club members Russ Johnson and Kevin Demers monitor one of the students. At right, U.P. Whitetails board member Dennis Segerstrom presents a new firearm to Aden Bartholomew, the winner in a drawing at the end of the course, which was sponsored by U.P. Whitetails of Schoolcraft County. Also assisting with the course was Manistique Area Schools, the DNR, and numerous volunteers.

Safety first, hunting later

The U.P. Whitetails Association of Schoolcraft County recently held their spring hunter's safety course. After three days of class time, students had to also attend the fourth session held at the Manistique Rifle and Pistol Club. At the club, they utilized the lessons they learned with the assistance of club members. Above left, Russ Johnson and Jim LaFave assist a youth on the range. Above right, U.P. Whitetails representative Joe Hinkson reviews true stand safety.

Well, don't you just hate this nice sunny weather that finally seems to have arrived but just a minute we do live in the U.P. where the weather report is calling for five to six inches of snow Thursday in the Western U.P. I for one just hope they keep it where the weather report says the snow should hit. Only up here can you mow the grass one day and shovel snow the next.

Fishing has picked up with the spring fishing being in full gear. They are still catching fish off Garden but a lot of fishermen tell me it is crazy anymore because it seems like all the fish are concentrated in one spot and when this happens all the boats are parked on top of each other. Whenever this happens there had better be some mild manned fishermen or else there could be problems.

There seems to still be a lot of activity down in the river with the gates still being opened and a lot of fast water coming down the river. With the weather continuing to warm up you really don't know how much longer the spring fish runs will last.

Speaking of the spring warming up, just remember that in some places out in the woods it has really dried out. This means if you do have a fire make sure to keep an eye on it. This period from when the snow leaves until things green up can be some of the worst times for fires getting away. Of course that is unless that five-six inches of snow blankets the woods that just may be the fire danger could be reduced to nothing.

This is also the best time of the year if you are one of those kayaker's and want to come down the rivers with some high water and in

some areas some fast water. Back in those "good-old-days" we came down the Indian River from beyond Stuben to Indian Lake. We had a group of youth and camped out a couple of times along the way. There are a number of good rivers you could pick for a spring run when the water is high enough you do not have problems getting around every tree laying in the river. It can be a lot of fun if you are a whole lot younger than this old fossil is now.

I learned something new this week and that is what a Detroit Brown Trout is from someone who was invited (suckered) into coming over to Detroit when his "buddy" told him the Detroit Brown Trout were really in. So he got his gear together and went over to take part in the action only to find out that Detroit Brown Trout have big scales, a vacuum cleaner, mouth, and come into the weeds to spawn. So if you should get invited to a Saginaw Bay or Detroit Brown Trout fish run just maybe you should bring your bow and some fishing arrows instead of a fishing pole.

I came across some words of wisdom that brings back some memories from my "good-old-days" when I grew up.

1. Do not trust your dog to watch your lunch even if he is your best friend.

2. If your dad is mad at something really bad you did and while looking you in the eye and explaining a life lesson to you and he says, "Do I look stupid!" it is best not to answer

Fish Report

Ret. Sgt. John Walker

him it is a loaded question.

3. Never try to be a nice son and help your mother out by telling her that her Slim Fast and diet are not working.

4. Never pig out on prunes even if they may be a first cousin of raisins and taste like candy.

5. Never pee on an electric fence even if your buddies dare you to and tell you that you are a wisp if you don't. (As one of my buddies found out back when we were teenagers).

6. Don't sneeze with a mouth full of crackers if mom has company over.

7. If mom is mad at dad try to talk your best buddy into inviting you over for the night.

8. If your aunt who is known for her cooking makes something that is really gross it is better if you want to live to see adulthood to eat it and suffer and for the only time in your life do not tell the truth when asked if you like it.

9. If you keep your worms or night crawlers in moms frig place them in a spot where she cannot see them, suggestion lower left hand corner way in the back behind everything else.

10. If grandpa tells you to hold onto the spark plug wire on the 4-wheeler to see if there is any spark it is suggested you refer this opportunity to impress grandpa to your sister.

11. Along the same line if grandpa tells you when you are washing off the 4-wheeler to look down the garden hose and tell him when the water is coming, don't!

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Thursday, May 9, 2019

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LEGAL NOTICES

NOTICE OF MORTGAGE FORECLOSURE SALE

Default has occurred in a Mortgage, dated May 6, 2015, made by Schuro-Collins, LLC (the Mortgagor) to the City of Manistique, Michigan (the Mortgagee). The City of Manistique is the assignee of the Mortgage. The Mortgagee has the right to sell the property with interest at 20% per annum, legal costs and attorney's fees permitted by law, and also any taxes or insurance premiums that the mortgagee pays before the sale.

The mortgaged property is located in the City of Manistique, County of Schoolcraft, State of Michigan, and is more particularly described as follows:

Part of Lots 1 and 2, Block 3, of (The Village of Manistique, according to the recorded plat thereof, described as beginning 96 feet North of the Southeast corner of said Block 3, thence North 47.9 feet, thence West 127.2 feet, thence South 47.2 feet, thence East 127.2 feet to the point of beginning. The street address of the mortgaged property is 238 South Cedar Street, Manistique, Michigan 49854.

Under Michigan Compulsory Law 600.3275, if the mortgaged property is sold at the foreclosure sale, the mortgagor and any other person liable on the mortgage will be held responsible to the person or entity who buys the property at the foreclosure sale or to the mortgage holder for damaging the mortgaged property during the redemption period.

The length of the redemption period will be six (6) months from the date of the sale.

Date: April 23, 2019

Zane W. Floyd
Mortgage
709 Oak Street
Manistique, Michigan 49854
Telephone: (906) 450-0857

Stephen L. Wood (P31675)
Attorney for Mortgagee
Herbert & Wood Law Office
102 South Maple Street
Manistique, Michigan 49854
Telephone: (906) 341-8359
(4-25)-5-23

LEGAL NOTICES

FORECLOSURE NOTICE

YOU ARE A MILITARY SERVICEMEMBER ON ACTIVE DUTY NOW OR IN THE PRIOR TWELVE MONTHS. PLEASE CONTACT OUR OFFICE.

Mortgage Sale - Default has been made in the conditions of a certain mortgage made by Linda K Smith, an unmarried woman to Fifth Third Mortgage - MI, L.L.C. Mortgage dated April 21, 2006, and recorded on May 5, 2006, in Liber 223, Page 320, Schoolcraft County Records, said mortgage was assigned to Fifth Third Bank as successor by merger to Fifth Third Mortgage Company by an Assignment of Mortgage dated January 13, 2015 and recorded January 29, 2015 by Document Number: 201501076, on which mortgage there is claimed to be due all the data hereof the sum of Thirty-Four Thousand Five Hundred Fifty and 62/100 (\$34,550.82) including interest at the rate of 6.2500% per annum. Under the power of sale contained in said mortgage, and the statute in such case made and provided notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the Circuit Court in said Schoolcraft County, where the premises to be sold or some part of them are situated, at 10:00 AM on May 31, 2019. Said premises are situated in the Township of Doyle, Schoolcraft County, Michigan, and are described as: The South 150 feet of the West 398 feet of the Southwest quarter of the Southwest quarter, Section 19, Town 2 North, Range 14 West Commonly known as: 1610 N FOWLINER ROAD, GULLIVER, MI 49849. 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 600.3243, 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 600.3241, the redemption period 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 foreclosure mortgage 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.

Date: May 2, 2019

Randall S. Miller & Associates, P.C.
Attorneys for Fifth Third Bank as successor by merger to Fifth Third Mortgage Company
6903 241st Avenue, Suite 180
Bloomfield Hills, MI 48302
(248) 353-9200
Case No. 19M00180-1
(5-2)-5-23

BIDS WANTED

Mueller Township is seeking bids for ceiling renovations to the Township Hall.

This renovation includes, but is not limited to, demo of existing lights, prep for new LED lighting, demo of basketball backboards with hoops, installation of acoustical dropped ceiling with new LED lighting, heat vent diffuser framing, hanging and finishing drywall in the stage area to accommodate new ceiling, prime all new drywall.

For details and to make arrangements to view the building with the intent to submit a bid, please contact the Mueller Township Clerk at Muellertownshipclerk@yahoo.com or call the Mueller Township Supervisor at 906-400-5565.

BID DEADLINE: MAY 15, 2019

The Township Board reserves the right to accept or reject any or all bids.

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Job Opening

CITY OF MANISTIQUE

The City of Manistique is currently accepting resumes for the position of City Clerk. Information about the position can be obtained by calling Manistique City Hall at (906) 341-2290. Resumes will be accepted until the position is filled. Resumes can be mailed to:

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The Schoolcraft County Road Commission is accepting applications until 3 p.m. Thursday May 10th, 2019 for the following position:

- Truck Driver/Equipment Operator, Seasonal

Compensation will be based on an hourly rate approved by the Schoolcraft County Road Commission with no additional benefits aside from the required Michigan workers compensation insurance.

A Michigan Commercial Driver's license (Type "B" CDL) is required for this position.

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HOROSCOPES

May 13 - May 19
ARIES - Mar 21-Apr 20
Therapy you take on, the more support you need. Aries: You can benefit from a mentor or consultant who has the expertise to help you get where you need to go.

Taurus - Apr 21-May 20
Others understand that you're the go-to when things need fixing. Taurus: You have the ability to help in any situation. Embrace this talent and help others as much as you can.

Gemini - May 21-Jun 20
Listen to your gut. Gemini: If you do so, others will follow your lead. It is time to step up and take charge. Don't worry, you will not need to justify all the decisions you make.

Cancer - Jun 21-Jul 22
You must be very honest in your relationships this week. Cancer: Don't confuse opinions with the truth. Maintain an open dialogue with others around you.

Leo - Jul 23-Aug 23
Gossiping will only get you so far. Leo: Instead, you must take decisions on your own and be confident in your own wisdom. You may end up having to do anything all over.

Virgo - Aug 24-Sep 22
Take a break from alone time and make reservations for dinner for two or more. Virgo: Socializing is invaluable and can have a positive, long-lasting effect on your relationship.

Libra - Sept 23-Oct 23
It's alright to cede a little control this week. Libra: Delegating and sharing responsibilities can open your eyes to the talented people around you. Don't feel guilty about taking on less work.

Scorpio - Oct 24-Nov 22
You are a creative force who inspires others to take on their own projects or slow their hearts. Scorpio: Expect others to recognize your influence and express their appreciation.

Sagittarius - Nov 23-Dec 21
Sagittarius, take a step back and slow down the pace if you find you have been spreading yourself too thin. This is not giving up, but taking a break.

Capricorn - Dec 22-Jan 20
Some pretty big ideas may inspire you to do some impressive things, Capricorn. You just need to find an investor and put some firm plans on paper.

Aquarius - Jan 21-Feb 18
It can be challenging to be productive if your house isn't in order. Aquarius: Give your personal life some attention and lend to affairs that may have been on the back burner for awhile.

Pisces - Feb 19-Mar 20
Pisces, take charge of a mission by encouraging others to stay focused on the task at hand. You need to be the engineer and set an example for others to follow.

Editors Note: Horoscopes are provided for entertainment purposes only.

WORD SEARCH

1. CAT
2. DOG
3. FISH
4. BIRD
5. INSECT
6. REPTILE
7. MAMMAL
8. AMPHIBIAN
9. MONOCHORDAL INSTRUMENT
10. POLYCHORDAL INSTRUMENT
11. STRINGED INSTRUMENT
12. WOODWIND INSTRUMENT
13. BRASS INSTRUMENT
14. PERCUSSION INSTRUMENT
15. KEYBOARD INSTRUMENT
16. ELECTRIC INSTRUMENT
17. ACoustic INSTRUMENT
18. DIGITAL INSTRUMENT
19. MECHANICAL INSTRUMENT
20. ELECTRONIC INSTRUMENT

FAMOUS BIRTHDAYS

12. Rami Malek, Actor (38); MAY 13. Debby Ryan, Actress (26); MAY 14. Oly Murs, Singer (35); MAY 15. Andy Murray, Athlete (32); MAY 16. Megan Fox, Actress (33); MAY 17. Derek Hough, Dancer (34); MAY 18. Tina Fey, Actress (49)

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Some Exceptions Apply

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Public Notice

May 1, 2019

The Schoolcraft County Planning Commission is reviewing the Schoolcraft County Master Plan. Schoolcraft County's Master Plan can be accessed using this link:

https://www.schoolcraftcounty.net/PDF/master_plan.pdf

The Schoolcraft County Planning Commission will meet at 5:00 pm at the Schoolcraft County Courthouse to review the Master Plan on the dates listed below. Please note that each meeting will be devoted to specific chapters. Although specific chapters are planned for each meeting, these topics do overlap, so therefore any topic may be referred to and/or discussed at any meeting.

The Schoolcraft County Planning Commission welcomes questions, ideas and comments from the public. Please plan on attending the meetings that interest you. Or you may send your thoughts and comments to:

Schoolcraft County Zoning Department
300 Walnut Street
Courthouse - Room 207
Manistique, MI 49854
email: buildingandzoning@schoolcraftcounty.us

- Meeting 1** 5-28-2019
Goals & Strategies - general discussion
- Meeting 2** 6-11-2019
Chapter 3 Economic Base
Chapter 4 Natural Resources
- Meeting 3** 6-25-2019
Chapter 5 Land Use
Chapter 6 Community Facilities & Services
Chapter 7 Housing
- Meeting 4** 7-16-2019
Chapter 8 Recreation & Tourism
- Meeting 5** 8-6-2019
Chapter 9 Transportation
Chapter 10 Coastal Zone Management Strategies
- Meeting 6** 8-20-2019
Chapter 11 Goals & Strategies
Chapter 12 Future Land Use
- Meeting 7** 9-17-2019
Chapter 1 Overview & Brief Description
Chapter 2 Population

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MHSAA new changes continued from B1

will remain static year to year. The grace period also will remain for schools that might receive a one-year enrollment bump before falling back below 215 students.

The Council also approved a committee recommendation to add limited video review of scoring plays or potential scoring plays, or of turnovers or potential turnovers at MHSAA Football Finals for both the 11 and 8-player formats. This process will be available at Finals only because of the availability of camera coverage provided by broadcasts of those highest-level games of the tournament. Although all scoring and turnover plays could be reviewed, a play will be reversed only when there is indisputable video evidence showing the original call was incorrect.

Continuing its focus on safety in football, the Council also approved a committee recommendation to adopt revised definitions and limits on contact allowed during preseason practices and practices after games have begun. Beginning with this 2019 football season, teams will be allowed no more than six hours of full-pads collision contact per week during the preseason and no more than 30 minutes of collision contact during a week of in-season (after games begin) practice. "Collision" is defined as contact at game speed, with the execution of full tackles at a competitive pace, taking players to the ground.

However, while "collision" contact will be limited, "thud" contact will be unlimited. "Thud" is defined as full speed but above the waist only, with no player taken to the ground and no winner or loser. Thud contact is not considered collision contact. The revised definitions of "collision" and "thud" and related time limitations are products of collaboration between the MHSAA, Michigan High School Football Coaches Association and Practice Like Pros, a national movement dedicated to safety in high school football. The recommendation was brought to the Football Committee by leadership of the Michigan High School Football Coaches Association and further defines the degree and amount of practice contact following similar practice safety changes approved by the Council for football in 2014 and 2017.

The new sport-specific transfer rule will take effect with the 2019-20 school year, and the Council approved a series of corresponding changes. Most notably, the Council approved a change to the athletic-related rule to not grant immediate eligibility with a residential change if a student follows a coach from his or her former school to a school where the coach has been newly hired. The Council also approved a sport-specific penalty for the athletic-motivated transfer rule so that a student would not be eligible during the current school year if that student was confirmed to have made an athletic-motivated transfer.

The Council additionally approved clarifications under the sport-specific transfer rule for multi-school districts which have schools that are both geographical boundary schools and schools which are district-wide, for students transferring to nonpublic or charter schools and for students who have taken part in international student exchange programs and chosen to stay in Michigan.

To provide consistency for officials' jurisdiction across all sports, the Council approved the addition of wording that allows an official to disqualify a student or coach following the conclusion of a contest — but before the official has left the facility and/or grounds — if that student or coach commits an offense worthy of ejection and disqualification against the official. (Example: A player or coach verbally berates an official while following that official to his or her vehicle.) This penalty also would include the next-day-of-competition suspension. This does not apply if the official has remained at the facility and encounters the offense while as a spectator for another event.

Here is a summary of other notable actions taken by the Representative Council at the Spring Meeting, which will take effect during the

2019-20 school year (unless noted):

Regulations

- The Council approved an increase from \$25 to \$40 as the maximum value for any award (trophies, medals, plaques, etc.) that an athlete may receive for participation in an athletic event without conflicting with his or her amateur status.

Sport Matters

- In track and field, the Council approved a Cross County/Track and Field Committee recommendation to allow Upper Peninsula and Lower Peninsula Regional competitions to be conducted on Thursdays, in addition to the current Fridays and Saturdays, to provide for more flexibility for tournament hosts and participants when up against other school activities and college entrance exam testing dates.

- Also in track and field, the Council approved a recommendation to allow for use of a double waterfall mark and step-up start in the 800, 1,600 and 3,200 meters, beginning in 2020 when those events will begin employing a one-turn stagger.

- In golf, a committee recommendation was approved allowing golfers to use cell phones during play in four circumstances — to call a coach or tournament administrator for a health and safety issue, for use in inputting scores for live scoring or other scoring applications, to contact a rules official with questions, and for use as a distance-measuring device.

- The Council approved a Golf Committee recommendation setting the maximum allowable score at 12 strokes per hole, in part to help improve pace of play.

- The Council also approved a Golf Committee recommendation to allow for a Lower Peninsula Monday through Saturday, during the week reserved for that round of the tournament. Similar to track and field, this allowance was made to increase scheduling flexibility.

- In girls competitive cheer, the Council approved a committee recommendation allowing for non-braced static inversions at the high school level only with the following stipulations: the original base or spotter maintains constant contact with the flyer, prior to the static inverted position the flyer must originate from below shoulder level, and the inversion must dismount to the cheering surface, cradle, any waist-level position or a non-inverted stunt at shoulder level. Also, twists from inversions and inversions released to extended level are illegal.

- The Council also approved a recommendation to allow for the review and possible restructuring of the girls competitive cheer format as early as the 2020-21 season, keeping athlete safety and efforts

to increase participation as the primary focus.

- In soccer, the Council approved a recommendation to allow for multi-team tournaments to be played not only on non-school days, but on days not followed by a school day.

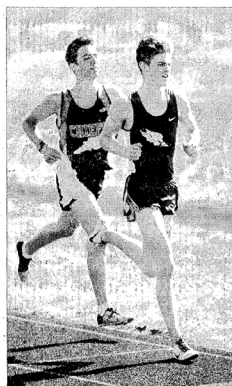
- The Council also approved a committee recommendation in soccer removing a rule that previously required District and Regional Finals to begin after 5 p.m. on SAT and ACT national testing days.
- In diving, the Council approved a Swimming and Diving Committee recommendation requiring divers who enter MHSAA Qualifying Meets to provide a name of a designated MHSAA-certified coach to serve on the judging panel. After volunteers are accepted from the list, a random draw of those designated coaches will fill out the rest of the seven-judge panel.

In an effort to increase recruitment of young officials, the Council approved a staff proposal to expand the Student Officials Legacy Program to include freshman and sophomore students at least 14 years of age. These underclassmen will be allowed to officiate with a mentor official at the junior high/middle school level only.

The Council also discussed various other topics, including work by the Multi-Sport Task Force toward a possible awards program and the MHSAA's growing efforts as a presenting sponsor at junior high/middle school events and at high school events that have ties to MHSAA member schools but are not MHSAA-sponsored sports (that is by competition rules, governance, etc.).

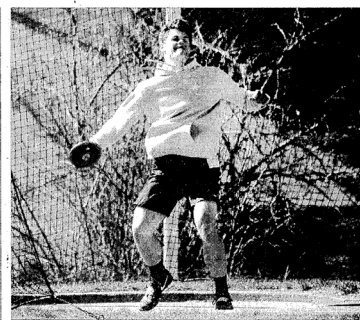
The Council also reviewed reports on membership, with 750 senior high schools and 810 junior high/middle schools in 2018-19 plus 56 elementary schools with 6th-grader participation; cooperative programs, with 313 programs for 552 teams during 2018-19; eligibility advancement applications, which totaled three for this school year; the use of Educational Transfer Forms, out-of-state practice requests, school violations, attendance at athletic director in-service workshops and Coaches Advancement Program sessions, officials' registrations, rules meetings attendance and officials reports submitted for the past three sports seasons. The Association's \$11.9 million budget for the 2019-20 school year also was approved.

The Representative Council is the 19-member legislative body of the MHSAA. All but five are elected by member schools. Four members are appointed by the Council to facilitate representation of females and minorities, and the 19th position is occupied by the Superintendent of Public Instruction or designee.



Joe LeBlanc photos

Manistique hosted the Manistique Invitational at the A.F. Hall Stadium Tuesday. Above, Alex Misniakiewicz competes in one of his distance races. Top right, Schyler Anderson prepares to toss the discus. Lower right, Ashley McDonald clears the bar in the high jump. The Emeralds competed in the Munising Quad meet after press time Wednesday and will participate in the Munising Lions Meet Friday, which is a night meet under the lights.



Courtesy photo

Sundquist is pictured at top, sporting a wig of his favorite UFC fighter Khabib Nurmagomedov.

Young Sundquist excels at wrestling

CRYSTAL FALLS — Ten-year-old Max Sundquist of Crystal Falls, Mich., son of Jim and Holly Sundquist, won the MYWAY State Championship in Kalamazoo, Mich., for youth wrestling in the 85 pound weight class. He is the grandson of Donald and Linda Leonard of Manistique.

This season he also won the Buffalo Nationals Title in South Dakota, Gopher Nationals Title in Minnesota and the Tour of America Dominate the Dells Tournament in Wisconsin in the 12 and under

age division. He was also named a two time All-American for going undefeated in the Christmas Sparty Duels and Individuals in Lansing, Mich. Sundquist aspires to wrestle division one in college someday and go to the Olympics. He wrestles for and is trained by Jamie Segorski out of Upper Levens in Escanaba, Mich.

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