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Halloween is right around the corner. You can tell because all the stores are decked out for Christmas. ~ Stephen Colbert

Vol2025:22 -
October 31, 2025

Three Lakes Association Summer Interns 2025

Clam Lake Aquatic Plant Survey



TLA Summer Interns and Leader tackle the scientific survey of aquatic plants in Clam Lake.

Left to right: Isabelle Borden, past intern volunteer; Jeanie Williams, lead instructor; Courtney Borden, Kalkaska HS; Jaylea Erickson, Kalkaska HS; Carlina Luchenbill, Mancelona HS. Center: Aspen Evans, Central Lake HS.

This year the interns did an aquatic plant survey of Clam Lake. The survey used the latest survey methods and updated a survey completed by Tip of the Mitt Watershed Council in 2013. What an awesome project that will be able to be referenced in the future as needed by our organization and by other, outside organizations.

Courtney Borden, Jaylea Erickson, and Isabella Borden proudly display their certificates of completion, following their presentation to the Kalkaska School Board, October 20,2025.

The interns spend summer doing an environmental project, then prepare a presentation on their findings that they present to the TLA Board of Directors and then to their individual School District Board of Education. In addition to the certificate, each intern receives a modest stipend, a letter of recommendation from the Tla, and a half-credit-hour for environmental science study added to their High School transcript.



A display of the several species of aquatic plants from Clam Lake.

Clam Lake

- Part of Elk River Chain of Lakes
- 27 feet at its deepest
- 437 acres total
- Between Torch and Bellaire lakes



- For those wondering, yes it's good for fishing

Conclusion

- 27 different species of plants were found
 - Clam Lake is extremely diverse in plant life
 - South end has the most plant density and the most plant diversity
 - More diverse because less used by people, shallower
- 65% of the lake is vegetated
- Max depth of plant growth was 18 feet
- No invasive species were found on Clam Lake in 2025
 - Great progress on getting rid of Eurasian Water Milfoil
 - The diversity and density of plants may help prevent establishment of invasive species
- Estimated 26 hours on the water and 26 more working on everything else
 - A lot of time went into this project and into protecting our lake

Courtney Borden, Jaylea Erickson, and Isabella Borden proudly display their certificates of completion, following their presentation to the Kalkaska School Board, October 20,2025.

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Making their presentation to the TLA Board of Directors.

A couple of informative slides from the Clam Lake Aquatic Plant Survey presentation.

DEAL ME IN

By Mark Pilarski (reprinted with permission of the author)
Using a nickel to protect a penny

18 August 2003

Dear Mark,

Using Atlantic City Blackjack rules with my computer, I ran an experiment and I played many hundred of hands. When I was dealt two hard tens and the dealer had either a five or six showing, instead of standing pat, I split the tens and doubled down. At least 75% of the time the dealer broke, and I won on both hands.

I realize this is an unorthodox play, but it seemed to work, at least when I do it on the computer. I also have done it at Atlantic City much to the chagrin of other players, and I would guess I have won about 75% of the time there too.

Am I on to something good or should I revert to the standard play of standing with this hand?
Morris S

Except for John Scarne, all gaming writers I have ever read recommend against ever splitting 10s in the standard version of blackjack. But John Scarne's book, *Scarne on Cards*, was first published in 1949, well before computers could analyze blackjack with multi-million hand simulations. Consequently, since 1962, when Edward Thorp, (the first blackjack specialist using a computer (IBM 704)) published his book, *Beat the Dealer*, no blackjack author recommends splitting 10s--under any circumstances. Our friend Scarne stands alone — except for you, of course.

While running a couple hundred computer hands can warm up your fingers, it's no way to accurately evaluate splitting 10s. Heck, you can flip a fair coin 200 times and have it come down heads 75% of the time, but we both know that in the long run, it's a 50/50 proposition.

But your question is an intriguing one, Morris, so I've gone a step further and took the liberty of running a 20 million-hand simulation test using a piece of software called BJ Trainer. The results clearly favored *no splittum*, the technical term for leaving those 10s alone rather than splitting them against a 5 or 6.

There is, however, one time when it is proper basic strategy to split 10s and that is on a Face-up Blackjack game. In Face-up Blackjack, all the cards dealt are exposed, including both of the dealer's cards. Only here does correct strategy call for splitting 10s against a dealer's 13, 14, 15 or 16.

But, before scampering to the nearest Face-up game and twinning those 10s, reflect on the fee involved: The casino edge on regular blackjack, using perfect basic strategy, is 0.4% and on Face-up it's five times that — yup, 2.0 fat percent. Wow! And why is that? Because in Face-up you lose when you push (tie).

Dear Mark,

Recently, a dealer was not even halfway through the shoe and the cut card appeared and she shuffled-up. Next round, even fewer cards were dealt before she had to shuffle again. Seems she was doing more shuffling than dealing. What gives?
Stewart S.

"This gives," Stewart. Management at the joint where you played is panicky over the possibility that some customers' cerebra are alive — they're thinking! There might be here and there among them CARD COUNTERS!

Personally, I believe if those timorous stewards of gambling were to conduct time and motion studies of their blackjack games, they would find out that blackjack becomes more profitable for the casino when the dealer's shuffle points are deeper. By allowing additional deck penetration, the dealers will deal more hands per hour, the extra action more than making up for an occasional loss to a card sharpie.

Besides, since they employ pit bulls to run off the counters anyway, they're just erecting a super umbrella over their standard umbrella, and, I think, using a nickel to protect a penny.

=====

Gambling quote of the week: "I figure the casino management summit was held late last year and the conspiracy developed from there. How else do you explain the downgrading of so many machines in quick succession?" —Gayle Mitchell, Gaming writer



Sudoku Puzzle
October 31, 2025

8	3			9		1	2	4
		2		4	3		9	6
9		5			6		8	
	9		6	5			4	2
2		3	4				1	
	6						7	
					4	8		
4				6	8			1
6				1			5	

Solution on page 15

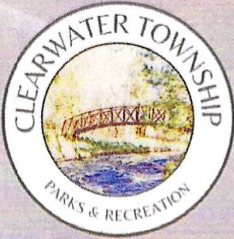
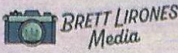


Join Us for a Veterans
Day Celebration & BBQ

Tuesday, November 11th
12 PM – 4 PM

Patriot Park Veterans Memorial
5394 M-72 W. • Rapid City,
Michigan 49676

In case of inclement weather,
this event will be held at the
Kalkaska VFW @
408 Hyde St, Kalkaska, MI 49646



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= MENTAL HEALTH CORNER =

Resiliency Part 3: Persistence

This is the 3rd part in my series on Resiliency. This time, we are looking at the role of Persistence in our lives. In its relationship with Resiliency, Persistence is like an emotional and spiritual armor. Napoleon Hill was quoted as saying, “Persistence is to the character of man what carbon is to steel.” When we apply this our lives and our mental health, we can begin to realize that if Resilience is forged, not inherited, then Persistence is the fire in which this is forged.

Persistence is defined as continuing to act on your intention, your purpose, until you achieve it, no matter how hard it is or how many times you fail or meet defeat. In truth, we always quit mentally before we actually quit physically. We tell ourselves that it is too hard, too much trouble, that it’s never going to actually happen. All these take the form of self-talk in our mind well before we actually throw in the towel on our dream or our goal. This is where our motivation fails us, but when we have the discipline to exercise Persistence, we end up with a steadiness that sees us through our self-doubt.

There are several practical habits that help build Persistence in our lives:

1. Daily Definiteness: Do something each day towards your purpose however small.
2. Posture of Persistence: Speak and move with conviction, even in uncertainty. Here, it is helpful to remember that we can do all things through our Savior who strengthens us.
3. Selective Attention: Guard your mind from fear, gossip, negativity and distraction.
4. Resilience Routine: After setbacks, immediately ask: “What is the opportunity here to learn?”

This last point is based on Napoleon Hill’s “Law of Compensation” that states that every adversity contains the seeds of equal benefits. Everybody fails. God knows, I have. The difference between Resilient people who practice Persistence and those who struggle is their ability to learn from their failures and their mistakes. It’s not easy, and it takes a whopping dose of humility, but this practice always wins in the long-run.

We all remember the story of the Tortoise and the Hare. The Hare had motivation, and it failed him. The Tortoise had Persistence. Life is not a sprint but a marathon.

-Adam DeVaney, LCSW, CECF

Adam DeVaney is a clinical social worker and therapist with over a decade of experience working with clients with a diversity of challenges from addiction and anxiety to overcoming trauma and helping people to learn what it takes to live their best lives. Along with his wife, Mandi, he founded Life’s Work Clinic in Kalkaska, Michigan, and Life’s Work Coaching with a local and global footprint. Adam has dedicated his life to serving others and walking with them on their healing journeys.

LIFE’S WORK CLINIC



Community Foundation Awards Over \$300,000 in Grants to 14 Organizations

Grant awards range from \$5,200 - \$40,000

TRAVERSE CITY – The Grand Traverse Regional Community Foundation has awarded \$334,700 in Community Funds grants to 14 organizations across Antrim, Benzie, Grand Traverse, Kalkaska, and Leelanau Counties and the Grand Traverse Band of Ottawa and Chippewa Indians.

Community Funds grants offer flexible support for local organizations working in the areas of greatest need. The Community Foundation awarded grants this cycle to: Goodwill Industries of Northern Michigan, Child & Family Services of Northwestern Michigan, Northwest Michigan Supportive Housing, Father Fred Foundation, ROCK of Kingsley Youth Center, Traverse Bay Children’s Advocacy Center, Frankfort Community Land Trust, Grass River Natural Area, Michael’s Place, Habitat for Humanity Grand Traverse Region, Women’s Resource Center for the Grand Traverse Area, Microcenter Child Care Network, Acme Christian Thrift Store and Food Pantry, and Grand Traverse Industries.

“Community Funds reflect our commitment to supporting organizations and causes that strengthen our region,” said Steve Wade, Vice President of Community Impact for the Community Foundation. “By filling gaps that other funds cannot, Community Funds help ensure the region’s most pressing challenges are met with timely, inclusive solutions.”

This year’s Community Funds grant awards are strategically aligned with areas where support is most needed across the region:



54% of grants support housing-related efforts and solutions.

31% of grants benefit youth and mental health and well-being.

Four grants support an organization that is either diversely-led or directly engages and supports underfunded communities.

Six grants support organizations facing challenges due to federal funding cuts, impacting their ability to serve the community or resulting in increased demand for their services.

“We received an astounding 111 Community Funds grant requests,” said Mercedes Bowyer, Donor Engagement Director for the Community Foundation. “This shows that our region needs

these flexible funding resources and that we can do more together by continuing to grow these important funds.”

To learn more about the Community Foundation’s recent grant awards, please visit the Foundation’s website: www.gtrcf.org/grants/grant-awards. The Foundation welcomes both one-time and monthly gifts of any size to its Community Funds at: www.gtrcf.org/give.

The Grand Traverse Regional Community Foundation stewards community assets for lasting impact by investing in the people and places of Antrim, Benzie, Grand Traverse, Kalkaska, and Leelanau Counties as well as the Grand Traverse Band of Ottawa and Chippewa Indians, a federally recognized tribe. Established in 1992, the Community Foundation works to support healthy, resilient, thriving communities for all across the region by serving donor partners, awarding meaningful grants and scholarships, and participating in collaborative leadership efforts on important community issues. For more information, please visit GTRCF.org.





COFFEE TIME for VETERANS

Free coffee & donuts

Second Wednesday Each Month

9 to 11 am

Kalkaska Senior Center

303 S. Coral St

Hosted by American Legion Post 480

Contact-Darel at 258-9445

O&A - cont. from page 11

TOPS #1304 Meeting, Kalkaska United Ministries for Christ, 2525 Beebe Rd, Kalkaska, contact 231 384-2154

When: Tue, 9:00 am weigh ins, 10:00 am meeting

Al-Anon Family Group, Stepping Toward Serenity, on ZOOM: login information on meeting list at Alanon-d39.org

When: Tues, at noon.

Al-Anon, Al-Teen Meeting, (Kalkaska COA) Senior Center, 303 S Coral St, contact Linda 231 384-3227

When: Tue, 7:00 pm

Alcoholics Anonymous Meeting (AA), Kalkaska Senior Center, 303 S Coral St

When: Tue, 8:00 pm

Secular Sobriety Group, AA of Traverse City, meets on ZOOM, ID#447 584 8945 PW 628608, more info at secularAAinMichigan.org

When: Tues, Thu, 7 pm, Sun, 12 pm (also in person)

Alcoholics Anonymous Meetings (AA), Kalkaska United Ministries for Christ, 2525 Beebe Rd

When: Tue, Thu, Sat 12:00 pm

Alcoholics Anonymous Meeting (AA), Fife Lake Village Office, 616 Bates Rd

When: Wed, 7:00 pm

Alcoholics Anonymous Meeting (AA), Central Lake VFW Hall, 1805 S. Main St,

When: Wed, 8:00 pm

Grief Support Group, (Kalkaska COA) Senior Center, 303 S Coral St, all ages welcome, contact 231 258-5030

When: 2nd and 4th Wed, 10:30 am

Antrim Co Parkinson Support Group, Bellaire Family Health Center, 4955 S M-88, Bellaire, 231 633-1237

When: 3rd Wed, 2 pm

Grief Support, Kalkaska Church of Christ, 1725 W. Kalkaska Rd, faith-based grief support, contact 231 258-9441

When: Thu, 6:00 pm

S-Anon Support Group - Calvary Lutheran Church, 10180 Elk Lake Rd, Elk Rapids. For family and friends affected by someone else's sex addiction. Contact: miplaceofpeace@gmail.com, 231-714-4099

When: Thu, 7:00 pm

All Recovery Meeting, Ursela House, 8099 West Old State Rd, Central Lake, peer led support group for people in recovery and/or their family members, 231 266-4412

When: Thu, 8:00 pm

Alcoholics Anonymous Meeting (AA), St Paul's Lutheran Church, 2470 Beebe Rd, Open Meeting

When: Thu, 8:00 pm

Alcoholics Anonymous Meeting (AA), The Rock Youth Center, 115 E Blair, Kingsley

When: Thu, 7:00 pm

Weight Management Support Group, Kalkaska Memorial Health Center, 419 S. Coral St, Classroom A, contact Ashley Snyder, 231 258-3613

When: 2nd Thu, 3:00 to 4:00 pm

Diabetes Support Group, Kalkaska Memorial Health Center, 419 S. Coral St, Classroom A, contact Katie Daman, 231 258-3091

When: 4th Thu, 3:00 to 4:00 pm

Deliverance, Kalkaska Baptist Church, 1651 Co Rd 612, Kalkaska, faith-based support for all addictions, contact Heath 231 564-3715

When: Fri, 6:00 pm

Alcoholics Anonymous Meeting (AA), Surrender Today Coldsprings Fellowship Church, 532 S. Cedar St, Kalkaska

When: Fri, 7:00 pm

Alcoholics Anonymous Meeting (AA), Fife Lake Village Office, 616 Bates Rd,

When: Fri, 8:00 pm

Narcotics Anonymous (NA), Mill Pond Pavilion, Hyde St, Kalkaska

When: Sat, 7:00 pm

Alcoholics Anonymous Meeting (AA), Bellaire United Methodist Church, 401 N. Bridge St, Bellaire

When: Sat, 8:00 pm

PUBLIC NOTICE

NOTICE TO CREDITORS This 30th day of September, 2025 notice is given in the Estate of Sonia E. Tubbs, late of South Boardman, Michigan deceased (4/21/35-10/3/24). All claims against the above estate, duly verified by statutory declaration and with particulars and valuation of security held, if any, must be sent to the undersigned before November 10th, 2025. Sonia Tubbs Estate, 6285 N Shippy Rd SW, South Boardman, Michigan 49680

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OCTOBER 31

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Northwest Michigan Voice

Vol2025:22 - October 31, 2025

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Government Meetings

Kalkaska County Townships:

Bear Lake Township,
Bear Lake Twp Hall, 198 E Bear Lake Rd NE, Kalkaska, 231-258-4871
When: 2nd Tue, 7 pm

Blue Lake Township,
Blue Lake Twp Hall, 10599 Twin Lake Rd, Mancelona, 231-587-8354
When: 1st Wed, 7 pm

Boardman Township,
Boardman Twp Hall/Fire Dept, 4855 Pine St, South Boardman, 231-369-3336
When: 3rd Wed, 7 pm

Clearwater Township,
Clearwater Twp Community Center, 5407 River St, Rapid City, 231-331-6249
When: 3rd Thu, 7 pm

Coldsprings Township,
Coldsprings Twp Hall, 6515 County Road 571 NE, Mancelona, 231-587-8633
When: 2nd Mon, 5 pm

Excelsior Township,
Excelsior Twp Hall, 987 County Road 571 NE, Kalkaska, 231-258-6108
When: 1st Mon, 5 pm (on major holiday the Tue after)

Garfield Township,
Garfield Twp Hall, 0466 W Sharon Rd, Fife Lake, 231-369-2483
When: 2nd Thur, 7 pm

Kalkaska Township ,
Kalkaska Twp Hall / Fire Department, 209 Laurel St, 231-258-9305
When: 1st Tue, 7 pm

Oliver Township,
Oliver Twp Hall, 5472 Kniss Rd SE, 262-339-2239
When: 2nd Tue, 6 pm

Orange Township,
Orange Twp Hall, 28 Boardman Rd SE, South Boardman, 231-369-3457
When: 2nd Mon, 7 pm

Rapid River Township,
Rapid River Twp Hall, 101 Phelps Rd, Kalkaska, 231-258-2943
When: 2nd Tue, 7 pm

Springfield Township,
Springfield Twp Hall, 5253 Ingersoll Rd SW, Fife Lake, 231-879-4541
When: 2nd Tue, 7 pm

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Village of Central Lake, Central Lake Governmental Building, 1622 N. M-88, Central Lake, 231 544-6483
When: 2nd Wed, 7:00 pm

Central Lake Township, Central Lake Governmental Building, 1622 N. M-88, Central Lake, 231 544-6687
When: 3rd Wed, 7:00 pm

Village of Bellaire:
Village Offices, 202 N. Bridge St, Bellaire, 231 533-8213
Village Council-
When: 1st Wed, 7:00 pm
DDA- When: last Wed, 8:00 am

Village of Mancelona:
Village Offices, 120 W. State, Mancelona, 231 587-8331
When: 2nd Tue, 6:00 pm
Mancelona DDA, Antrim County Title, 504 S. Williams, Mancelona, 231 58-833
When: 2nd Mon, 5:30 pm

Mancelona Township:
Township Offices, 9610 S. M-88, Mancelona, 231 587-8651
When: 3rd Mon, 6:00 pm

Village of Fife Lake:
Village Hall, 616 Bates St, Fife Lake, 231 879-4291
Village Council-
When: 3rd Mon, 6:30 pm
DDA-When: 3rd Tues, quarterly Jan, April, July, October, 6:00 pm

Fife Lake Township:
Township Meeting Room, 134 Morgan St, 231 879-3963
When: 4th Thur, Jan-Oct, 6:00 pm

Village of Kingsley:
Village Offices, 207 S. Brownson, 231 263-7778
Village Council- When: 2nd Mon, 6:00 pm
DDA- When: 3rd Tue, 6:00 pm

Paradise Township:
Township Hall, 2300 E. M-113, Kingsley, 231 263-5251
When: 2nd Wed, 6:00 pm

Helena Township:
Helena Township Community Center, 8751 Helena Rd, Alden, 231 331-4643
When: 2nd Thu, 7:00 pm

Village of Kalkaska:
Village Offices, 200 Hyde St, Kalkaska, 231-258-9191
Village Council-
When: 2nd Mon, 6 pm
DDA-
When: 1st Tue, 5:00 pm

Kalkaska County:
Kalkaska County BOC Chambers, Administration Building, 605 N Birch St, 231-258-3349
Board of Commissioners-
When: 3nd Wed, 5 pm

Standing Committees-
When: 2nd Wed, times below
Judiciary & Public Health- 9 am
Health & Welfare- 10 am
Public Works- 11 am
Personnel/Interview- 1 pm
Budget & Finance- 2 pm (also meets the Tue before, 5 pm)
County Affairs/ IT & Computer- 3 pm

The Northwest Michigan Voice is delivered to these locations every other week:

Alden
Alden Bar & Grille
Alden State Bank
Alden District Library
Higgins Store
Paradise Properties
The Muffin Tin

Bellaire
Applesauce Inn
Bellaire Public Library

Central Lake
Central Lake District Library
Mary's Market

Fife Lake
Fife Lake Public Library
Forest Area Federal Credit Union
The Upper Bar & Grill
Village Market

Kalkaska
Advanced Office Supply
All Seasons Hotel & Resort
Birch Street Dental Care
Carter Lumber
Earth's Garden
Family Fare
Forest Area Federal Credit Union North
K.A.I.R.
Kaliseum
Kalkaska Commission on Aging

Kalkaska County Building
Kalkaska County Library
Kalkaska Funeral Home
McLean's Hardware
Midas
Northland Foods
Rodeway Inn
The Shopping Basket
Trout Town Tavern & Eatery
Voice Motors

Kingsley
Kingsley Branch Library
Kingsley Village Offices

Mancelona
Habitat for Humanity ReStore
Iron Skillet
KMH - Mancelona Campus
Mancelona Public Library
NAPA Auto Parts
The Hen's Den

Rapid City
Absolute Shear Shack
Johnny's Torch Riviera
Township Hall
Village Market

South Boardman
Yankee Boy

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Associate's degree (Bachelor's preferred) in Early Childhood Education/Child Development or Bachelor's degree in a related field, plus 18 semester hours in Early Childhood Education/Child Development and 480 hours of experience. Fulltime, year-round, \$21.42-\$22.65 depending on education. EOE. For more details and to apply, visit www.nmcaa.net Select Careers/Search Jobs.

School Board Meetings

Kalkaska Public Schools,
Board of Education room, 315 S Coral St Kalkaska , 231-258-9100
When: 3rd Mon, 6 pm

Forest Area Community Schools
Band Room, Forest Area High School, 7661 Shippy Rd SW, Fife Lake 231-369-4191
When: 2nd Mon, 7:00 pm

Crawford School, Excelsior District #1
Crawford School 5621 M-72 NE, Kalkaska 231-258-2934
When: 3rd Wed, 4:00 pm



Mancelona Public Schools
Media Center, Mancelona Middle School, 1122 St Johns Ave, Mancelona 231-587-9764
When: 2nd Tue, 4:30 pm

Central Lake Public Schools,
8190 W. State St, Central Lake, 231 544-3341
When: 2nd Mon, 6:30 pm

Bellaire Public Schools,
204 W. Forest Home Ave, Bellaire, 231-533-8015
When: 3rd Mon, 6:30 pm

Kingsley Area Schools,
High School Library, 7475 Kingsley Rd, Kingsley
When: 2nd Mon, 7:00 pm

Sudoku Puzzle Solution October 31, 2025

8	3	6	7	9	5	1	2	4
7	1	2	8	4	3	5	9	6
9	4	5	1	2	6	7	8	3
1	9	8	6	5	7	3	4	2
2	7	3	4	8	9	6	1	5
5	6	4	2	3	1	9	7	8
3	2	1	5	7	4	8	6	9
4	5	7	9	6	8	2	3	1
6	8	9	3	1	2	4	5	7

Puzzle on page 8

COMMUNITY

Native Plant Garden

Staff from the Au Sable Institute and the Kalkaska Conservation District teamed up this week to prepare a native plant garden at the new North Country Trail trailhead off U.S. 131 in Kalkaska. Fifth-grade students from Birch Street Elementary will complete the planting and design this spring.

This is one of 13 similar projects taking root in local communities through Au Sable’s REYS (Restoration Ecology for Young Students) program, which engages schools in hands-on habitat restoration. This garden in Kalkaska will cover more than 1,600 square feet, will reduce mowing and maintenance needs at the trailhead, all while creating valuable pollinator habitat and flowers for all to enjoy.



In the pictures: Staff from Au Sable Institute of Environmental Studies and Kalkaska Conservation District during and after phase 1 of site solarization.



Sales:
Monday 8 am - 8 pm
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Sat 9 am - 3 pm
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