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Oct-22

Dawn Williams

notary public, Delta County, Michigan

My commission expires

18-Feb-28

Dawn Williams
Notary Public
Delta County
State of Michigan
Comm Exp 2/18/2028

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Benchmarks of the beginning and end of autumn

By John Pepin
Michigan DNR

MARQUETTE — "These are the days no one sees, they run together for company." — Paul Westberg

Out into the distance, the long, dirt road wound, wet and slick reminding me of some colossal, brown serpent whose head and tail I could not see.

Clearly, its width was massive, especially compared to its girth. In that regard, the "snake" looked quite emaciated, like it hadn't eaten anything beyond the gray and peppery exhaust belched from the tailpipes of cars and trucks all up and down the line.

A light rain was falling as a barely visible mist. It's odd to me how a mist, especially a cold one, seems to be able to have more ability to soak down into your skin and consciousness than even a summer thunderstorm downpour.

The wind was similarly cold and wet, but also possessed a decidedly brisk snap and bite that made whooshing and crackling noises as it coursed through the trees all around me.

This was clearly one of those days that are the flipside to the beautiful Indian summer autumn episodes when the temperatures are warm, the sun shines brightly and the fall leaves on the deciduous trees are aflame in breathtaking hues from brown to scarlet.

On those days, it feels right and easy to say autumn has arrived and may soon be peaking. Right now, the calendar and the heavens would say it is clearly autumn, but for me, it's hard to really tell, even despite this cold, damp, dreary day.

This time after the calendar declaration and before the peak of color is strange and kind of fluid. This is when we begin losing a couple minutes of light each day, hastening our march toward the time around Christmas when many of us are going to work and coming home in the darkness.

I got to thinking about this and figured out that for me there are two clear benchmarks that define the beginning and end of autumn. The arrival of October's first day marks the beginning of the season. The previous day - the dreaded day of September 30 - always marks the official state closure of trout fishing season on inland rivers and creeks.

My buddy and I try to get out on that last day for one last fishing adventure before the long off-season sets in that continues until the last Saturday in April. We've had some tremendous times on those closing days of the season. Many were great because

of the fish we caught - typically beautiful rock-orange male brook trout, with hooked jaws and at least slightly arched backs, decked out in spawning colors, or the duller looking females pulled fatter by skirts filled with fish eggs.

Other days were memorable just for being outside to wet a line.

I recall one of the first season-closers we fished together, which is years ago now. We fished a small creek right up into the darkness to each catch a beautiful fish for the dinner plate.

I can close my eyes and see those two fish on the tailgate of my old pickup truck photographed as they were bailed in the circular glow from a flashlight.

Last year, it hadn't been a particularly productive day. We were getting ready to shut down and start heading home.

As I was retrieving my lure through the dark waters of a deep stream, I saw a trout make one of its underwater arcs as it tried to strike my lure but missed.

I took another cast, but the fish didn't want another try.

I heard a door shut. It was my buddy putting his fishing stuff into his vehicle.

Knowing that he had been fishing all day with nightcrawlers, I left my place along the riverbank and quickly walked the trail through the woods to the road and over a bridge to where his vehicle was parked.

I urged him to come back to my spot along the river to try his nightcrawler. I was happy to see that he decided to follow me back.

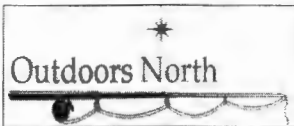
Three or four seasons before this, on the last day, he had hooked a big trout that fought hard and was tiring along a grassy bank of the same river.

I was a good distance from my fishing partner but was close enough to watch the action. As he pulled the trout to shore, he reeled and lifted the fish up the bank.

As it slid closer to my friend, the fish summoned a helly kick and jump to its whole body, and it flipped off the hook and softly slipped back into the water - gone with a swirl.

"Well, you'll have all winter to think about that one," I said.

So now again, coming



down to the last minutes of the last day of the season, I felt like a caddy or a guide setting my buddy up for his best shot.

As I recall, the first cast didn't net anything, but the second one did. A fish was hooked, presumably the same one I had seen. This looked like it might be a potential replay of that time he'd battled a big fish along a grassy riverbank and lost.

However, this time, I was able to lie down with a net and reach to get the fish netted. It felt like I had just made an incredible catch in the big game of something.

Several times over the following winter months I was sent a photo of that fish as the memory of that day warmly lived on for my friend.

On another closing day, we encountered a violent storm that crashed down trees across the road on our way home. We came upon a couple of guys in a pickup truck who tried to ram-push the fallen trees off the road but couldn't.

We had to turn around to find another way. We parted ways with the guys in the pickup as they headed off onto a small two-track road. We ended up detouring several miles in the dark but made our way back to the rain-slicked pavement of the county road.

There, the storm had picked up its ferocity, with winds slashing and raindrops the size of Kennedy dollars hitting the windshield.

Two cars passed us at a high rate of speed. In the blackness ahead, we could see the taillights of one car jerk swiftly left and then jerk right while the second car stopped abruptly in the road.

When we got to the scene, a tremendous tree had been blown down across the road and one of the cars was wedged underneath it. It had slammed right into it. I got out and walked over expecting to find the driver dead and crushed.

Instead, I met him walking toward me. He told me

he had seen the tree in the last seconds and tried to duck down onto the floor of the passenger side. It saved his life.

The other driver had gone off onto the shoulder on the left side and then back up on the road, somehow avoiding the tree. Unbelievable.

Some people say summer starts to slide toward autumn once the Fourth of July is over. Time seems to evaporate and before you know it, it's Labor Day weekend.

For me, October 1 has a peculiar, hollow feeling of fall having certainly arrived and things seem to look grayer, wetter and darker - even when the sun is shining.

It's the season of winter's sly approach.

For centuries, Halloween has traditionally marked the last day between

autumn and winter - light and darkness - for numerous cultures, especially the agrarian type.

For me, Oct. 31 provides the bookend closing date to my idea of autumn.

Once November arrives, all bets are off as to what the weather might do. It's the cousin to March when similar circumstances provide a series of uncertain-weather days trending toward spring. November trends toward wintertime.

Please don't misread my affections here. I love the autumn season and I think it may still be my favorite. It has remained so for almost my entire life, except for those kid years when I was assured of a months-long summer vacation.

I love all the pumpkin-spiced everything and the Halloween hallelaloo. The cold, crisp air outside is deeply refreshing. The cold also brings clear night skies for stargazing.

There are also continued opportunities to fish throughout October as many Great Lakes tributaries remain open for salmon and steelhead fishing and there are now several gear-restricted inland lakes that are open for fishing until Halloween.

So, my true love autumn is arriving. I will welcome her with open arms, flannel shirts, sweaters and soups and the crackling of night-time fires.

I lifted my fall jacket off the hook in the mud room this morning. It has stayed there all this time since last fall.

Underneath my jacket on the same hook, I saw something else I haven't seen in quite some time. At first, I didn't even recognize what it was.

The identification then washed over me like a pail of cold water. It was my pair of winter snow pants.

Outdoors North is a weekly column produced by the Michigan Department of Natural Resources on a wide range of topics important to those who enjoy and appreciate Michigan's world-class natural

Department of Insurance and Financial Services
Insurance
Administrative Rules for Good Moral Character
Rule SR-2022-36 IF

NOTICE OF PUBLIC HEARING
Friday, October 21, 2022
10:00 AM

Upper Level, Conference Room No. 6
611 W. Ottawa St., Lansing, Michigan 48933

The Department of Insurance and Financial Services will hold a public hearing to receive public comments on proposed changes to the Good Moral Character rule set.

The Director of the Department of Insurance and Financial Services is responsible for making determinations of "good moral character" for the purposes of licensure as an insurance producer, solicitor, adjuster, and insurance counselor under Chapter 12 of the Insurance Code of 1956. Consistent with the Insurance Code of 1956 and 1974 PA 381, the proposed rules: a) identify considerations, not already identified as a bar to licensure under the Insurance Code of 1956, that evidence an applicant's lack of good moral character; b) establish standards for the Director's review of an applicant's good moral character; and c) establish procedures for an applicant to submit a claim to rebut the use of a conviction as evidence of lacking good moral character.

By authority conferred on the Director of the Department of Insurance and Financial Services by Section 210 of the Insurance Code of 1956, 1958 PA 218, MCL 500.210, Section 3 of 1974 PA 381, MCL 338.43, and Executive Reorganization Order No. 2013-1, MCL 550.991.

The proposed rules will take effect immediately after filing with the Secretary of State. The proposed rules are published on the State of Michigan's website at www.michigan.gov/GARD and in the 10/1/2022 issue of the Michigan Register. Copies of these proposed rules may also be obtained by mail or electronic mail at the following email address: EstradaMI@michigan.gov

Comments on these proposed rules may be made at the hearing, by mail, or by electronic mail at the following addresses until 10/21/2022 at 05:00PM.

Michele Estrada, Department of Insurance and Financial Services,
Office of Research, Rules, and Appeals
Department of Insurance and Financial Services, Office of Research, Rules, and Appeals,
P.O. Box 30220, Lansing, MI 48909-7720
EstradaMI@michigan.gov

The public hearing will be conducted in compliance with the 1990 Americans with Disabilities Act. If the hearing is held at a physical location, the building will be accessible with handicap parking available. Anyone needing assistance to take part in the hearing due to disability may call 517-284-8735 to make arrangements.

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LANSING, MI 48933
Attention: MICHELE D. ESTRADA

STATE OF MICHIGAN,
COUNTY OF OAKLAND

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NOTARY PUBLIC - STATE OF MICHIGAN
COUNTY OF OAKLAND
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Acting in the County of _____

Sworn to the subscribed before me this 5 Oct, 2022

Vicki Arsenault

Notary Public, State of Michigan
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OCT 11 2022

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**Department of Insurance and
Financial Services
Insurance
Administrative Rules for Good Moral Character
Rule Set 2022-38 IF**

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Comments on these proposed rules may be made at the hearing, by mail, or by electronic mail at the following addresses until 10/21/2022 at 05:00 PM.

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Office of Research, Rules, and Appeals

Department of Insurance and Financial Services, Office of Research,
Rules, and Appeals, P.O. Box 30220, Lansing, MI 48909-7720

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300 S. WASHINGTON SQ., STE. 300 LANSING, MICHIGAN**

State of Michigan, County of Macomb} ss

DIFS -- Michigan Department of Insurance and Financial Services

Attn.: Michele D. Estrada
530 W. Allegan St, 7th Floor
Lansing, MI 48933

Account #: L26378

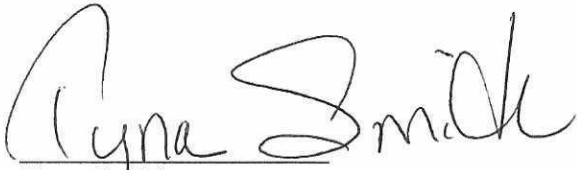
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IN THE MATTER OF: **Good Moral Character 10-21-22 Public Hearing Notice**

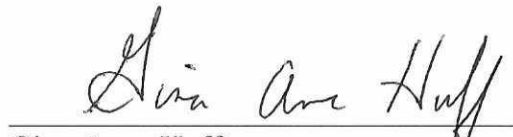
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LANSING STATE JOURNAL – 10/03/2022


Tyna Smith

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Gina Anne Huff

Acting in the County of Macomb

GINA ANNE HUFF
NOTARY PUBLIC - STATE OF MICHIGAN
COUNTY OF LIVINGSTON
My Commission Expires March 09, 2023

That vote prompted lawsuits asking courts to send the commissioners back to the drawing board.

Two of those lawsuits are ongoing. One alleges that the commission's state legislative maps illegally disenfranchise Black voters concentrated in Detroit. Another alleges that the new congressional map includes unacceptable population differences between districts.

At a meeting in August, commissioners adopted a draft budget to present to lawmakers requesting supplemental funds for the 2023 fiscal year. It included a proposed reduction in commissioners' salaries from \$55,755 to \$39,825.

In an Aug. 18 letter to the leaders of the appropriations committees in the state Legislature, Woods asked lawmakers to approve additional funds for the commission to help cover its legal fees in the two pending cases against the new maps.

The commission's lawyers concluded in a recent memo on the group's operations after approving maps that the commissioners' terms conclude when any pending lawsuits challenging the commission's work come to an end.

The Michigan Constitution states, "The terms of the commissioners shall expire once the commission has completed its obligations for a census cycle but not before any judicial review of the redistricting plan is complete."

While the commission plans to continue to lobby for additional funds to continue to operate, it approved a motion Thurs-

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