



Judith Evelyn Marie Holz

March 18, 1939 - January 24, 2026

Judith “Judy” (Haltunen) Holz of Clinton Township, MI, passed away on January 24, 2026, at the age of 86. Surrounded by family in her final moments, Judy’s independent Finnish “sisu” spirit, fierce love for family, and unwavering faith shone through.

Born March 18, 1939, in the Upper Peninsula of Michigan, in Copper City, Judy was a proud Finn and the eldest of two daughters born to Eleanor and George Haltunen. Her sister Greta “Leona” Walkonen predeceased Judy in 2017.

In 1939, Copper City was a small village located in the Keweenaw Peninsula of Michigan, within the heart of Michigan's "Copper Country". It was predominantly Finnish and still holds the highest concentration of Finnish Americans in the U.S. today. For this reason, everyone spoke Finnish, and Judy’s home was no different. Finnish was spoken in the home, at church, and at family gatherings. It wasn’t until Judy attended school that she learned English. She was one proud Finn and, following retirement, studied the language once again to speak and read it after having been away from it for so many years.

In addition to her father working in the Cooper mines, the family had a farm with many animals. Growing up on the farm, Judy shared many stories of her childhood. A special memory, was the pet deer Judy and her sister raised, named Bambi. They always knew when a storm was brewing because Bambi would find refuge in the house until the storm passed, and then he was out on

his way again when it was over. Another memory is all the MILES and MILES and MILES they walked, which was always suspect as an exaggeration until a visit by her family to the UP confirmed the 4-mile distance from their farm to town and school. With no car and only work horses, the main mode of transportation was walking.

Straight home after school to milk the cows, and feed the rest of the animals, Judy and her sister worked the farm side by side with their mother, father, grandmother and Haltunen grandparents. With only a hand pump for water in the kitchen, and an outhouse for doing their business. Judy said, "We used the Sears catalog for toilet paper, but only the black and white pages, never the color pages!" They slept with a hot water bottle for warmth at night, and at age eleven, Judy finally had the luxury of electricity in their home.

The Finnish culture was prevalent in Cooper country, and fundamental to the Finnish culture is the Sauna, essential for daily life, relaxation, and socializing. Every home had one, and the Haltunen farm was no different. Time spent in the sauna with her father and Grandpa Haltunen, is where Judy learned to listen before speaking, the importance of patience, and how to use humor to navigate difficult situations. Life lessons were taught, and the sauna is where she connected with her family roots, shared stories, heard about the many hardships, and learned how to overcome adversity. This was the Finnish "Sisu" within her, passed down from generations, the key to life and success, all found in the sauna.

Judy's youth was spent in the Copper Country, but sadly, her father passed away when she was only twelve, leaving her mother and the girls to fend for themselves, the best they could. Midway through her high school years, Judy and her mother moved to Highland Park, Michigan, for better job prospects. In 1957, Judy graduated from Highland Park High School. She married soon after and began her family the birth of her first son, Michael, followed by her daughter, Terri, and her son, James. Judy was fiercely proud of her children and all of their accomplishments—Michael, an engineer, Terri, a devoted nurse, and James, a builder. Soon to follow were spouses, Kim Nowosad and

Nancy Holz and the grandchildren Kelsey and Rachel Nowosad, Ryan, and Jimmy Holz. The family remained in the Detroit area, living many years in Sterling Heights, then Clinton Township.

Judy was a happy soul, often feisty, and at times stubborn and proud of it. She had a cheerful manner, with an infectious smile and a joyful laugh. Always best dressed, Judy had a flair for fashion with stylish outfits, matching jewelry, and perfectly coiffed hair with a splash of Chanel No. 5 for good measure. Her kitchen was always open, and she loved hosting holidays and family gatherings, often in the basement of their home and sometimes around the pool. The New Year's Eve parties were legendary. She tutored many of us in the fine art of hosting memorable events.

Judy was devoted to her family and enjoyed spending time with every one of them, in between working, traveling, and attending her grandchildren's events. She traveled the world, most often cruising, and a highlight of those travels was a cruise with her granddaughters, Rachel and Kelsey, to Finland, back to her roots, in 2018. That was just one of many vacations the three of them spent together. There were also many return trips to her beloved UP home, visiting with family and friends who remained close to her. She ran the family business, Holz Building Company, for years, followed by thirty-two years of dedicated service directing the accounts payable department for Three Dimensional Corporation, retiring in 2020 at the young age of eighty-one. On weekends, Judy was found somewhere around the state attending dance competitions, marching band events, and softball games, cheering on her granddaughters, or doing the same at baseball and hockey games for her grandsons. She was one proud grandma, and she let everyone know it! She was a diehard MICHIGAN fan, having her son Michael, an alumnus of the university, and attended every home football game in full Michigan regalia at the Big House from 2012 until her last game this past November. 2023 was exciting as she attended every Michigan home game, including the Big Ten Championship Game in Indianapolis, the Rose Bowl in Pasadena, and the

National Championship Game in Houston. She attended over 100 Michigan Football games. Grandma Judy had endless energy and strength, inwardly and outwardly.

As for work, many of us learned the meaning of work from Judy. She was always the first to show up, to help out, to lend a hand, or make sure someone did. Familiar directives sounded like this:

“Let me help. Terri set that table. Can you make dinner? Rachel start that power washer. Cindy, cut that piece of sod in half. Ryan, get that rototiller and til the beach, Robert, move those chairs, Jimmy! Jimmy! Jimmy, HELP ME!”

Yes, we cooked and cleaned and power-washed, and scrubbed and had family sod laying parties more times than I can count! But it was all done with good-naturedness, laughter, joy and fun.

And did you know that Judy played the accordion? Yes, she did. She learned in her youth but hadn't played for years until she picked it up again after receiving an accordion for Christmas in 2009. Just as she had done with her Finnish language, she practiced diligently and proudly recalled the memories of her youth.

I would also add that the world is a little less cozy with Judy's passing, for her hands were rarely still, always busy knitting and crocheting blankets, hats, mittens, scarves, and baby clothes for many of us here today. Each and every loop an expression of her love. Though her hands have finally found rest, the blankets she made will continue to keep her loved ones warm and safe for generations to come ~ A tangible reminder of her love for each one of us.

A memory of Judy would not be complete without mentioning that **ENGELBERT HUMPERDINCK HAD HER HEART!** She cherished his music and ballads and attended more than 20 of his concerts around the country to hear him perform in person, and many of us were able to attend those concerts with her. Only one year older than Judy, she followed Engelbert religiously. However, I think that some of the charm was lost when she found out that his real name was actually Arnold George Dorsey. HmMMM.

As Judy's health declined after her fall, her resolve stayed strong. She continued to participate in life, never missing an opportunity to reconnect with family. She was, and continues to be, an inspiration and a role model, demonstrating the Finnish Sisu spirit until the very end. Her legacy lives on in the generations she helped to shape and inspire. She will be missed for the way she cared for home and family. She loved deeply and lived well! She will be remembered as a strong, independent woman who was a believer and follower of Jesus and loved God. Today, she now has a seat next to Jesus, and we praise and thank our God for her presence in our lives. There is sadness, yes, but sadness and sorrow are a tribute to a life that touched us deeply, as Judy did.

Judith's final wish was for her remains to be donated to the University of Michigan School Of Medicine to support education, research, and science. Judy was the Beloved mother of, Michael Holz, Terri Nowosad (Kim), and the late James Holz (Nancy); also a proud and loving grandmother to Kelsey Ramos (Robert), Rachel Kurtz (Brandon), Ryan Holz , and Jimmy Holz , and cherished great-grandmother of Chloe Kurtz. She was also loved by many nieces, nephews, and cousins and was the dear sister of the late Leona Haltunen Walkonen and daughter of the late Leona and George Haltunen. A memorial service will be held at 10am on Saturday, February 28 at Faith Lutheran Church, 37635 Dequindre (N. of Big Beaver), Troy. The family will receive guests in the church beginning at 9 am, A brunch following the service will be held at the Italian American Cultural Center in Clinton Township. Please share memories with the family at their online guestbook at WujekCalcaterra.com

Previous Events

Memorial Gathering

FEB 28. 9:00 AM - 10:00 AM (ET)

Faith Lutheran Church (Troy)
37635 Dequindre
Troy, MI 48083

Memorial Service

FEB 28. 10:00 AM (ET)

Faith Lutheran Church (Troy)
37635 Dequindre
Troy, MI 48083

Tribute Wall

EF

“ Edd & Judi Clair & Family purchased the Large Basket Garden for the family of Judith Evelyn Marie Holz.



Edd & Judi Clair & Family - February 27 at 12:23 PM



“ Rose Remembrance was purchased for the family of Judith Evelyn Marie Holz.



February 26 at 04:25 PM



“ A [Memorial Tree](/store/Product.aspx?ProductId=4518) was planted in honor of Judith Evelyn Marie Holz.

February 26 at 04:25 PM

DW

“ David & Vicky Walkonen purchased the Divine Peace Bouquet for the family of Judith Evelyn Marie Holz.



David & Vicky Walkonen - February 26 at 12:17 PM

HW

“ She welcomed in to your home when I was going to Beauty School and will always be grateful for that.
She gave Mom a “Tough Old Bird” T-Shirt after one of her surgeries which gave Mom great joy to wear!
I love you Auntie BoBo and will miss you and your laugh.
She brought me bananas to the hospital after I jumped out of a moving car when I was 3 years old..

Her loving niece, **Lizzie Walkonen** - January 31 at 11:48 PM

LW

Tonight as I was going out the temperature was mild, no wind and large snowflakes were gently falling from the sky which is the exact opposite of what we've had recently with below zero temperatures and blizzard conditions. It reminded me of time with me and Auntie Judy were coming out of church and she said: Look Beth, they're are Silver Dollar Snowflakes falling from Heaven! She had the knack to find miracles in every day life!

Lizzie Walkonen - February 03 at 10:06 PM

EM

“ Thank u Aunt Judy for your beautiful smile, all the joking & most of all your abundant hospitality. I really enjoyed our scrapbooking get together/parties! Love u always. U will b missed!



Edith McCoy - January 27 at 06:32 PM