# athetes of the week

The **Cellular Connection**, Local Verizon Headquarters in Charlevoix, East Jordan, Petoskey and Bellaire, Congratulates the Athletes of the Week



#### **Josh Puroll**

Boyne Falls senior center Josh Puroll knocked down 19 points and grabbed 13 rebounds against a very strong Bellaire team despite facing a double or triple team the entire contest.





1-800-New-Phone (800-639-7466)

#### **Tanner McCune**

Boyne City's Tanner McCune netted 15 and 13 points respectively for the Ramblers against Cedarville and Charlevoix. McCune also grabbed seven rebounds in each contest.





Section B

Thursday, December 22, 2011

**CALL** (231) 330-8062 **FAX** (888) 854-7441

# Rayders find inside-outside game against Ramblers

By Chris Fiel\

#### Charlevoix 59, **Boyne City 51**

BOYNE CITY -Charlevoix nailed six 3pointers and controlled the offensive glass with 18 rebounds as they came away with a 59-51 Lake Michigan Conference victory over Boyne City on December 16.

The Ramblers led 8-5 at the four minute mark of the opening quarter, then Charlevoix went on a 16-2 run to close the quarter and give them a lead that would carry them the rest of the game. The Rayders led at the half 40-32, and 48-41 at the end of the third.

'We did what we wanted to do for the most part and got good looks at the basket." Bovne coach Kevin Fitzpatrick said. "We panicked sometimes and turned it over, which led to portunities."

The Ramblers went to a zone to open the second quarter and the Rayders

responded by knocking down four triples in the quarter, and when they did misfire, they were there to get the rebound for a put back as well.

"We challenged them to shoot from the outside in the second," Fitzpatrick said. "and they did just that, they hit four 3-pointers by three different girls.

Jenna Way finished with 14 points to lead the Rayders, 2-2 overall, 1-0 conference, while Kelsey Way had 12.

Halee Boughton paced the Ramblers, 2-3 overall, 0-1 conference, with 16 points, while Tanner Mc-Cune chipped in with 13 and Rachel Butler finished with eight and nine boards.

"We attacked well and got to the line," said Fitzpatrick. "We need to do a better job in the paint on both ends, finishing the entire series with scoring and on the defensive end with rebounding."

Charlevoix played to Kalkaska on Tuesday, December 20, while the Ramblers played at Indian River on Monday, Decem-



Halee Boughton #25 of Boyne City, applies the pressure, as Charlevoix's Sydney Carlson tries to avoid her.

ber 19, and hosted Tra-

### **Lancer girls rebound after loss to Wolverine**

By Chris Fiel

#### Ellsworth 47, Alanson 36

ELLSWORTH - A trio of Lancers scored 10 each as Ellsworth rebounded from their first Northern Lakes Conference loss in more than a year to defeat the Alanson Vikings 47-36 on December 16.

Kari Steenwyk, Emily Veenstra and Kendra Warner each finished with 10, while Taryn Rozema added nine and Dana Neumann eight to lead a balanced Lady Lancer attack.

With the victory, Ellsworth improved to 3-3 overall, 3-1 NLC.

The Lancers led 12-8 at the end of the first quarter. 25-23 at the half, and 37-31 after the third quar-

Neumann also finished with 14 boards for Ellsworth.

Alvssa Graham scored 17 points to lead Alanson.

The Lady Lancers are off until after the Holiday break.

#### Wolverine 37, Ellsworth 27

WOLVERINE - Courtney Whittaker finished with 10 points and despite being the lone Wildcat in double figures, was enough for Wolverine to hand Ellsworth its first

Northern Lakes loss of the season 37-27 on December 14.

"Huge win, what a great program win," an elated Wolverine coach Gary Matelski said. "It's been ages since Wolverine has beaten Ellsworth."

The Wildcats led at the quarters 9-8, 21-13 and 31-

Ellsworth fell to 2-3 overall, 2-1 conference with the loss.

"Our girls played hard, they played good smart basketball," Matelski noted. "We took good shots, we got back on defense, and we played a complete game."

Ellsworth was led by Emily Veenstra with 14 and Kari Steenwyk added 10.

verse City St. Francis on Tuesday, December 20. No results were available at press

#### Gaylord 67, **Charlevoix 37**

CHARLEVOIX — The Lady Rayders ran into a tough Gaylord team as they fell 67-37 on December 13 in a non-conference matchup.

Sydney Carlson and Megan Peters scored nine each to

lead Charlevoix. Peters also finished with seven rebounds, while Maddie Boss had eight.

"Foul trouble and some bad decisions on defense led us into the locker room at halftime with four of the five starters with two or three fouls and many bench players in the same boat," Charlevoix coach Leslie Hoffman said.

The Blue Devils took advantage of the Rayder fouls as they converted on 16 attempts included in their 34 first half points. Despite the

foul trouble, Charlevoix only trailed by 11 at the break.

Gaylord was led by Mackenzie Edwards with 22

Charlevoix slipped to 2-2 with the loss, while Gaylord won its third straight to improve to 3-2 on the season.

"We didn't put together a second half and let them pull away," the coach noted. "This was a learning experience for us with the press and we continued to work on it."

BELOW: The Lady Rayders gather around coach Leslie Hoffman (third from left facing camera) during a timeout against Boyne City.

PHOTO BY CINDA SHUMAKER



### Lady Red Devils lose pair of games

By Chris Fiel

#### Elk Rapids 60, **East Jordan 31**

ELK RAPIDS - Val Peters scored 13 points to lead East Jordan, but it wasn't enough as the Red Devils dropped their Lake Michigan Conference opener to Elk Rapids on December 16, 60-31.

Also for East Jordan, Grace Howes added seven rebounds.

Megan Gregorski finished with 19 points to lead Elk Rapids.

The Red Devils fell to 2-2 overall, 0-1 conference and played back to back home games against Harbor

Springs and Lake City on Tuesday, December 20 and Wednesday, December 21. Results were not available at press time.

#### Gaylord 42, East Jordan 30

GAYLORD - The Red Devils kept it close throughout the first-half, but a seven point advantage by Gaylord, gave them just the room they needed to outlast East Jordan 42-30 on December 15.

The teams played to a 7-7 tie after one quarter, before the Blue Devils took a 16-14 lead at the break. Gaylord then reeled off 18 third quarter points for a

34-25 cushion going into the fourth.

Grace Howes led East Jordan with 10 points, five rebounds and three steals, while Paige Roberts added six points and five rebounds, Val Peters five and five, and Jordyn Bacchus dished out four as-

Gaylord was led by Mackenzie Edwards with 20 points and Alex Simmons added seven.

'We had a good defensive effort, which kept us in the game all night," Red Devils coach Steve Hines said. "We hustled and played hard but struggled a bit at the offensive end.'

# Ramblers earn victory over Cedarville

#### **Boyne City 54, Cedarville 42**

BOYNE CITY - The Ramblers used a balanced attack as they defeated the Trojans 54-42 on December 14, in a non-conference girls basketball game.

Senior Tanner McCune paced Boyne with 15 points, while Taylor Baker and Mary Myers both added nine each. Kylie Hicks finished with nine boards and Mc-Cune seven for the Ramblers.

Boyne improved to 2-2 overall with the

The Ramblers led 12-10 after one quarter and 31-30 at the break, then outscored the Trojans 23-12 over the final 12 minutes to secure the victory.

"In the first half, we gave up too many easy scores in the paint," Boyne coach Kevin Fitzpatrick said. "That and we weren't consistent enough with handling

their pressure.' 'We talked about our defense at halftime, the girls adjusted and did an outstanding job in the second half," the coach noted. "We gave up 30 in the first half and only 12 in the second, our girls deserve credit for taking control."

Cedarville was led by Alexis Bar and Kharizma Labinski 12 points each, both were limited to two points each in the second half.

# Sports

# Sixth-ranked Loggers fall to Third-ranked Eagles

# Bellaire escapes with narrow two-point victory

By Chris Fiel

#### Bellaire 51, **Boyne Falls 49**

BOYNE FALLS – It was a good early season match-up between two league favorites that came down to the wire as expected.

Bellaire senior guard Reece Koepke nailed a pair of free throws with 4.1 seconds remaining in the contest to give the Eagles a 51-49 victory in front of a packed Boyne Falls gymnasium on December 13.

"This was a great game, a great high school basketball game,' Loggers coach Tim Smith said. "Bellaire is a very talented team, and we are as well. It was a well played game."

It was a hotly contested game that saw seven ties and seven lead changes, with neither team able to pull away from the other. The largest lead of the night would a five-point margin held by Bellaire as Drew Bailey banked in a three point shot with two-seconds remaining in the third period.

Boyne Falls senior center, Josh Puroll goes up strong after receiving a lob pass as the Bellaire defense looks on.



After Bellaire battled to a 14-10 opening quarter lead, the Loggers ended the first half on a tear as the back-court tandem of Logan Jenkins and Brendan Matelski scored all but two of the Boyne Falls points in the quarter, including draining five-straight three pointers to end the half.

It was a hotly contested game that saw seven ties and seven lead changes, with neither team able to pull away from the other. The largest lead of the night would a five-point margin held by Bellaire as Drew Bailey banked in a three point shot with two-seconds remaining in the third period for a 43-38 Eagle lead.

The last tie of the contest came with 1:37 remaining in the fourth as Brendan Matelski knocked down a pair of free throws that knotted the game at 49-49.

Bellaire used a timeout with 1:06 remaining and worked the clock until about seven seconds as the Loggers staved back on defense awaiting the Eagle attack.

Josh Puroll paced Boyne Falls, 1-1, with 19 points and 13 rebounds despite being double and triple teamed the entire contest, while Brendan Matelski added 13 and Logan Jenkins finished with

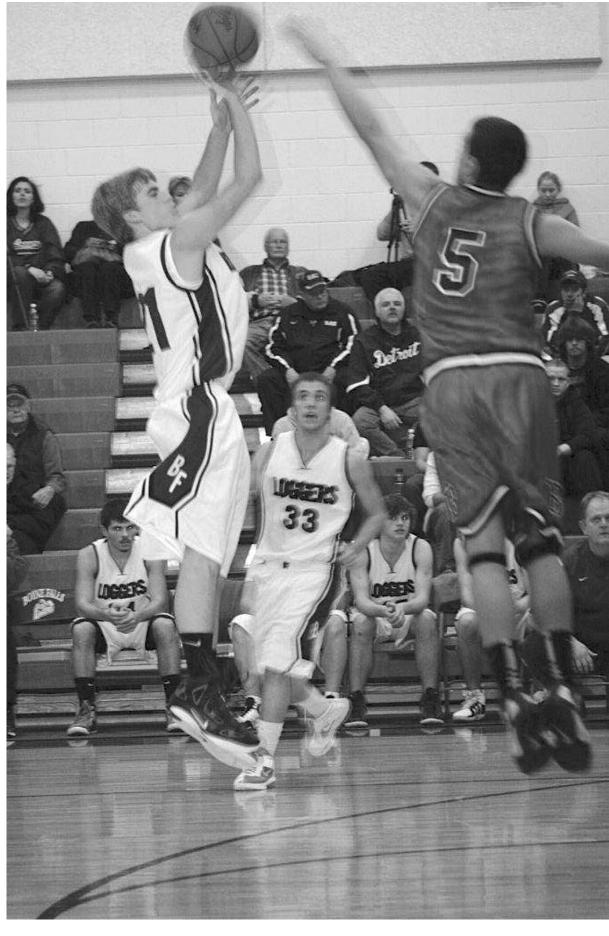
Koepke led the Eagles, 2-0, with 12 points, while Gus Merriweather and Kasey Poel each added 10.

"Josh (Puroll) did his job tonight," Smith noted, "His is a tough match-up for anyone, he demands a lot of attention." "We usually shoot the ball better, and we made some mistakes down the stretch, but we are going to get better, I'm really excited about this team, we will definitely get better as the season goes on.'

Boyne Falls was in action at Gaylord St. Mary on December 19. Results in next week's paper. The Loggers will be off until January 3, 2012 when they visit Alba for their Northern Lakes Conference opener.

RIGHT: Logger sophomore quard Brendan Matelski gets off this threepoint attempt just over the outstretched arm of Bellaire's Kasey

PHOTO BY RACHEL LANGE



RECREATIONAL

# **Boyne City's Calo** wins division at **Sault Invitational**

**WRESTLING** 

By Chris Fiel

SAULT STE. MARIE – Will Calo finished 2-0 to earn a first place finish in the 215-pound division at the Sault Ste. Marie Junior Varsity Invitational on December 17.

Lee Rainey (145) went 2-1, Brett King (152) 1-1, and Brady Calo (285) 2-1 to each earn a second place finish.

Waylon Henning (140) and Hunter LaPierre (130) both placed third.

# Snowmobile Trail Permit Fee Increase

#### Increased Fee comes with Support from Michigan Snowmobile Association and DNR

The 2011 snowmobile season marks the next stage of a new fee structure for snowmobile permit fees. This season the price for a permit is \$45, an increase of \$10 over last year's price. The fee will remain \$45 through the 2015 snowmobile season. A state law signed in 2008 provided for the incremental increase in snowmobile trail fees, which support maintenance and grooming of the state's snowmobile trail network.

Michigan's snowmobile trail ager for the DNR's Recreation network is successful because of the unique relationship that exists between the Department of Natural Resources (DNR) and partners. The DNR provides grants to local snowmobile trail partners, who in turn are responsible for the grooming and maintenance of the trails.

"We have strong relationships with our partners in the snowmobile community," said Jim Radabaugh, section man-

and Trails Program in the Forest Management Division. "It is because of our partnership with 68 snowmobile trail sponsors that Michigan is able to offer over 6,400 miles of designated, groomed and signed trails.'

The fee increase is necessary to offset the increasing snowmobile grant sponsor costs — such as fuel, engineering services and insurance to maintain the designated

and groomed trail network, and to fund long-term trail infrastructure needs, such as bridges and culverts.

'When it comes to keeping Michigan's trails safe and groomed, a little goes a long way," added Lynne Boyd, chief of the Forest Management Division at the DNR. "This fee increase is a way for every snowmobiler to do his or her part toward providing seasonlong access to miles and miles of magical Michigan trails."

#### **Gemini Lanes Bowling League Results**

#### YOUNG AND OLD LEAGUE Hill Top The Doofusses 3. Team Alpha Thee Turkeys High Team Game. High Team Series. High Game ..Triston Smith. ..Ellie Skrocki. Triston Smith Ellie Skrocki. High Game w/hdcp....Granger Kitson. ..Mya Sokolowski. Triston Smith

High Series w/hdcp. ..Mya Sokolowski. ......Greg Kitson. High Game ..Nikki Skrocki. .....Dan Bennett.......Cammie Yettaw.......Greg Kitson. .Nikki Skrocki. High Series w/hdcp..Matt Sokolowski.

..Nikki Skrocki

**COFFEE CUP** 

 J & J Auto Parts
 Michigan Officeway 3. Olstrom Excavating High Team GameMichigan Officeways .....592 High Team SeriesMichigan Officeways...1696 High Game ......Billie Drenth ...238 High Series ....Billie Drenth ...594 High Game w/hdcp.... ..Billie Drenth......266

#### **EJ LADIES LEAGUE**

 EJIW
 Scared Splitless
 Bartlett's Excavating
High Team Game ........ High Team Series. ...EJIW.....2181 .Karen Thomas. High Game w/hdcp.....Karen Thomas... ....292 High Series w/hdcp ....Karen Thomas.

#### **HAPPY HOUR**

2. Darlene's D&D Building ..The Zone .. High Team SeriesR & J Screenprinting...1773 High Game . ..Jane Donaldson......194 Joann Vermillion High Game w/hdcp ...Jane Donaldson ...... 240 High Series w/hdcp...Connie Spence......612

#### **INTER CITY LEAGUE** Blue Rockets Will C.

2. Buck's Body Shop American Legion
 High Team Game.Buck's Body Shop......951 High Team Series .Buck's Body Shop ..... 2640 .Randy Peck. High Game w/hdcp . High Series w/hdcp ......Randy Peck ......670

#### JV LADIES LEAGUE

2. Stark Realty

High Team GameThomas Well Drilling .....803 High Team SeriesThomas Well Drilling ..2226 High Series. High Game w/hdcp...Anita Pentecost. High Series w/hdcp .....Miki Campbell..

**RED DEVILS LEAGUE** . What Team 2. Pin Crushers 3. Northmer High Team Game... ...Pin Crushers .. High Team Series..... High Game .. .Austin Newton......176 Muriah Vermillion .....Austin Newton... ....Muriah Vermillion... High Game w/hdcp...Jackson Brooks......195 High Series w/hdcp ..Jackson Brooks... .Katelynn Brooks..

#### **EJ MERCHANT'S LEAGUE**

2. The Nugget 3. Gemini Lanes High Team Game .Darlene's ..... 1041 .Darlene's.....2819 High Game .. ..Frank Hosler......252 High Game w/hdcp......Frank Hosler..

#### **MIXED DOUBLES #1**

3. Hejka Construction ..IDGASWYCI.. High Team Game .. .IDGASWYCI.....2038 High Game. ..Tom Scott......246 Cindy Bennett High Series .Tom Scott. Sheri Luchenbill High Game w/hdcp... .Tom Scott.. ..Cindv Bennett. 239 .Tom Scott.





**BOYS BASKETBALL** 

# Boyne City takes early season showdown against Charlevoix

### Ramblers explode out of the gates in front of packed house

By Chris Fiel

# **Boyne City 69,** Charlevoix 55

BOYNE CITY – Rambler freshman Corey Redman slashed his way to 23 points in leading Boyne City to a 69-55 Lake Michigan Conference win over rival Charlevoix on December 16 in front of a full Boyne City gym.

"That was an exciting night of basketball," Boyne coach Nick Redman said. "Best crowd and student section we have had in this gym. We got off to a good start then settled in and played four quarters of solid basketball and I thought our effort was outstanding again tonight."

The Ramblers jumped out to an early 13-3 lead, highlighted by a thunderous Ryan Carson slam dunk as Boyne went on to take a 19-11 lead after one quarter.

"I was extremely proud of how hard these guys played, they never quit," Charlevoix coach Adam Wood said. "Boyne got out to an early lead and got the crowd behind them, but our kids responded well." "That's not an easy thing to do when it is your first high pressure conference game, alot of that falls on the leadership of our seniors," Wood added. "They have done a wonderful job setting a great example to our younger players all year."

Rayder senior Will Jeakle #14 crosses over and heads to the basket as Rambler senior Keegan LaBlance #33 defends.

PHOTO BY CINDA SHUMAKER





PHOTO BY CINDA SHUMAKE

The Boyne City and Charlevoix teams left it all on the court as Charlevoix's Sawyer Russell battles with Boyne City's Jay Redman (on floor) and Corey Redman in the Lake Michigan Conference opener for both schools.

Boyne then started the second with a 7-2 run. During that run Boyne's Keegan LaBlance was hit hard with a flagrant foul on a lay-up attempt. LaBlance was a former Charlevoix standout earlier in his prep career.

"I was proud of Keegan and the way he handled himself under those circumstances (playing his former team)," Redman noted, "Especially, after the flagrant foul."

Charlevoix mounted a comeback in the third as they opened the quarter with a 7-4 run to pull within 11 points, 39-28 on an Andrew Plude three-pointer midway through the stanza, but that would be as close as they would get the remainder of the contest.

"Boyne is tough to match up with," said Wood. "They have a lot of length at a lot of positions. Jay Redman is a tremendous leader and makes things difficult on a defense with his ability to play inside and out, Corey Redman really hurt us tonight with his versatility as well, for a freshman, his confidence and poise are incredible, having said that, I thought Andrew Potter played a tremendous game for us tonight. He didn't shoot the ball as well as he is accustomed to, but his defense and leadership were off the charts."

LaBlance added 19 points and eight assists for the Ramblers, while Jay Redman chipped in with 16 points and seven boards.

Carson also added eight points.

Charlevoix, 2-2 overall 0-1 conference, was led by a balanced attack with four in double figures, led by Charlie Hamilton with13 points, Will Jeakle added 12 points and both Andrew Potter and Andrew Plude netted 10 apiece.

"We look forward to playing these guys again later in the year," Wood said.

The Ramblers 3-0, 1-0 and ranked No. 5 in the Mlive coach's poll, went to No. 4 ranked Traverse City St. Francis on Tuesday, December 20 for a key LMC match-up, while the Rayders traveled to Kalkaska on the same night. Game results not available

### Slow start, turnovers costly in comeback attempt as Elks defeat Red Devils

By Chris Fiel

#### Elk Rapids 44, East Jordan 39

ELK RAPIDS – The Red Devils found themselves looking up from an early 10-0 deficit, but battled back before running out of time as they fell to Elk Rapids 44-39 in a Lake Michigan Conference game on December 16

16.
For East Jordan, 1-2
overall, 0-1 conference,
Austen Mellios scored
nine to lead the way,
while John Richards and
Marcus Wingate added
eight each.

Phillip Hayes scored 19 points for Elk Rapids, 3-1 overall, 1-0 conference.

East Jordan played at Harbor Springs on Tuesday, December 20. Results were not available at press time.

# Young Rayder team captures second consecutive thriller

By Chris Fiel

# **Charlevoix 73, Gaylord 72**

GAYLORD – Trailing by one, one last shot, another Charlevoix victory.

Will Jeakle found Andrew Potter at the top of the key nailed a 3-pointer from the top off the key at time expired, giving the Rayders a 73-72 non-conference victory over Gaylord on December 13.

"This was an incredible game," Charlevoix coach Adam Wood said. "I thought our kids were spectacular on offense, we shared the ball as well as I have seen us all year."

The Rayders and Blue Devils battled hard throughout the first half with Charlevoix holding a 44-37 lead at the break, as they shot the lights out, going 10-of-16 from downtown, but Gaylord came out firing in the third as they outscored the Rayders by 10 and led 59-56 going into the final quarter and extended that lead to seven with just about a minute and a half to play.

That's when the never give up Charlevoix Rayders got going. "Gaylord led most of the second half but late in the game, we were able to make a run," Wood said. "We were fortunate that they missed a few free throws and we were able to convert on

the other end. "

"I was extremely proud of the way this group never quits," Wood noted. "They have a gritty mentality that they are never out of a game and for a young team, that is hard to find. If they keep working hard everyday in practice, I believe this group will make great strides throughout the season."

The Rayders trailed with 7.6 seconds remaining and after a Charlevoix timeout, the stage was set for Potter's game winner.

Charlevoix's Will Jeakle inbounded the ball from the far sideline to Andrew Plude, Plude quickly returned the ball to Jeakle, as the Blue Devil defense trapped Jeakle in the corner, he found an open Potter and the rest is history.

Plude led Charlevoix, 2-1 with 23 points, while Potter finished with 20.

Tyler Cherry had 21 points for Gaylord, 1-2, Tyler Frisch chipped in with 18 points, and Zach Lundell finished with 16.

The Charlevoix JV also won on a last second thriller as Justin Pearl's runner was good as the clock expired, giving the Rayder JV a 41-40 victory.

RIGHT: Charlevoix's Andrew Plude floats toward the basket for two of his 23 points.

PHOTO BY A&M PHOTOGRAPHY



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#### CHARLEVOIX COUNTY TAX FORECLOSURE NOTICE

#### NOTICE OF SHOW CAUSE HEARING AND JUDICIAL FORECLOSURE HEARING NON-PAYMENT OF PROPERTY TAXES

On March 1, 2011 real estate with unpaid 2009 and/or prior years property taxes was forfeited to the Charlevoix County Treasurer pursuant to the General Property Tax Act. Public Act 206 of 1893, as amended.

The Charlevoix County Treasurer is acting as the Foreclosing Governmental Unit in proceedings to foreclose on this property for unpaid property taxes.

There are two hearings scheduled to finalize the foreclosure process. This publication is intended to provide additional notice to parties of interest in these parcels as to the nature, time, and location of these hearings.

A SHOW CAUSE HEARING is scheduled for 1:00pm - 4:00pm, January 12, 2012, at at the Treasurer's Office, 301 State Street, Charlevoix, MI 49720.

Any person with an interest in the property forfeited to the County Treasurer may appear at the show cause hearing and show cause why absolute title to that property should not vest in the Foreclosing Governmental Unit.

A JUDICIAL FORECLOSURE HEARING is scheduled for 1:30pm, February 24, 2012, at 33rd Circuit Court, 301 State Street, Charlevoix, MI.

At this hearing the Foreclosing Governmental Unit shall ask that the court enter a judgment foreclosing the property as requested in the petition for foreclosure. A person claiming an interest in a parcel of property set forth in the petition for foreclosure, who desires to contest that petition, must file written objections with the clerk of the circuit court and serve those objections on the Charlevoix County Treasurer, the Foreclosing Governmental Unit. The docket number of the petition is 11-0600-23-CZ.

#### If you are a person with an interest in property being foreclosed:

You have the right to redeem this parcel from the foreclosure process by payment of all forfeited unpaid taxes, interest, penalties, and fees prior to the expiration of the redemption period. You should contact the Charlevoix County Treasurer for the amount required to redeem.

You may lose your interest in the property as a result of the foreclosure proceeding.

The title to the property shall vest absolutely in the Foreclosing Governmental Unit unless all forfeited unpaid delinquent taxes, interest, penalties, and fees are paid by April 02,

All existing interests in oil or gas in this property shall be extinguished except the following:

i. The interests of a lessee or an assignee of an interest of a lessee under an oil or gas lease in effect as to that property or any part of that property if the lease was recorded in the office of the register of deeds in the county in which the property is located before the date of filing the petition for judicial foreclosure.

ii. Interests preserved as provided in section 1(3) of 1963 PA 42, MCL 554.291.

#### PLEASE NOTE:

The following list represents parties that appear to have title, lien, or other apparent rights to the parcels being foreclosed by the Foreclosing Governmental Unit. This notice is required to be given by law, even if the party no longer claims or desires an interest if it appears they hold any undischarged, apparent, or potential title or lien right to the property.

**Listing of a party does NOT necessarily indicate that they are the owner** of a parcel, or that they are liable for the property taxes.

This list is NOT an offering of property for sale. These parcels are NOT being sold, auctioned, or otherwise made available by virtue of this notice.

There is no procedure for purchasing these parcels from the Foreclosing Governmental Unit at this point in the foreclosure proceedings. Those parcels that are foreclosed and not redeemed may become available at public auction in or after July of 2012. These parcels remain the property of their current owner until redemption rights have expired. No party should make any attempt to inspect or enter upon these parcels assuming them to be for sale until the final list of foreclosed parcels is determined and offered at auction in summer, 2012. Most of these parcels will be redeemed from foreclosure. Entering upon them or contacting current property owners may constitute trespassing or undesired solicitation and may subject the offender to criminal prosecution. The street address of the parcels listed is based on local records and is not guaranteed to be the actual location of the property.

The <b>amount due</b> listed indicates the balance which v <b>Charlevoix County Treasurer</b> , as additional penalt.				st be obtained fror	n the
NAME	PARCEL ID	AMOUNT	NAME	PARCEL ID	AMOUNT
ACCION CHICAGO INC ALBION FINANCIAL INC	01370758300 00667500600	\$459.36 \$13678.67	COY, MARILYN COY, MRS KENNETH J	$\begin{array}{c} 00711100930 \\ 00711100930 \end{array}$	\$423.20 \$423.20
ALDEN STATE BANK	00801601470	\$1241.30	CRAIN, COLLEEN	00100800220	\$851.79
ALJ ENTERPRISE LLC ALLEN, MICHAEL J	00802801300 01351500600	\$2037.83 \$1652.22	CROOKS, JUDITH L CROZIER, HARVEY E III	$\begin{array}{c} 00960002700 \\ 00200701115 \end{array}$	\$1433.46 \$3589.13
ALLEN, MICHAEL J AMMAN, CAROLYN F	01351500800 00802900140	\$1652.22 \$782.24	CROZIER, HARVEY E III CROZIER, HARVEY E III	$\begin{array}{c} 00201800710 \\ 00201803200 \end{array}$	\$1528.32 \$2510.85
ANTHOŃY, BRIAN	01503100800	\$529.41	DARNTOŃ (ESTATE), RUTH URSULA	00750001710	\$245.37
ANTHONY, DIANE BA MORTGAGE	01503100800 00713500200	\$529.41 \$344.08	DARNTON (ESTATE), RUTH URSULA DARNTON (ESTATE), RUTH URSULA	00750001910 $00750100310$	\$237.93 \$1307.40
BAIER, DANIELLE R	05302206800 05302206800	\$2702.33 \$2702.33	DARNTON (ESTATE), RUTH URSULA DARNTON (ESTATE), RUTH URSULA	00750300100 00750300200	\$254.09
BAIER, MICHAEL R BANK OF AUBURN HILLS	01040001500	\$576.67	DARNTON (ESTATE), RUTH URSULA	00750300300	\$254.09 \$254.09
BANK ONE NA BARKMAN (TRUST), PEARL	$\begin{array}{c} 01001302020 \\ 00477501700 \end{array}$	\$1393.37 \$9368.24	DARNTON (ESTATE), RUTH URSULA DARNTON (ESTATE), RUTH URSULA	00750300400 00750300500	\$254.09 \$254.09
BARNETT, DOTTIE Ĥ BARR, JASON	$\begin{array}{c} 01401901115 \\ 01002400210 \end{array}$	\$1389.52 \$4544.38	DARNTON (ESTATE), RUTH URSULA DARNTON (ESTATE), RUTH URSULA	00750300600 00750300700	\$254.09 \$254.09
BARR, TRACY	01002400210	\$4544.38	DAVIDSON, BRUCE M	00700301015	\$2798.64
BARR-STEMEN (TRUST), SUSAN M BARR-STEMEN, SUSAN M 01002400210 \$4544.38	01002400210	\$4544.38	DAVIS, KARI L DAVIS, SEAN W	$\begin{array}{c} 00756023110 \\ 00756023110 \end{array}$	\$1463.43 \$1463.43
BAY WINDS FEDERAL CREDIT UNION BAY WINDS FEDERAL CREDIT UNION	$\begin{array}{c} 01402000135 \\ 01402100925 \end{array}$	\$2035.72 \$643.38	DENNÎS, DIANE L DENNIS, DIANE L	$01400402220 \\ 05388000100$	\$754.39 \$2369.19
BAY WINDS FEDERAL CREDIT UNION	01503600310	\$969.44	DENNIS, ROBERT L	01400402220	\$754.39
BAY WINDS FEDERAL CREDIT UNION BEATTIE BROWN HOLDING COMPANY	$\begin{array}{c} 05302206800 \\ 01040001500 \end{array}$	\$2702.33 \$576.67	DETKOWSKI, LISA A DETKOWSKI, RICHARD T	$\begin{array}{c} 01040001500 \\ 01040001500 \end{array}$	\$576.67 \$576.67
BEAVER ISLAND FORESTRY BELLANT, CARRIE L	$\begin{array}{c} 01212800500 \\ 00712401950 \end{array}$	\$667.29 \$1212.76	DEVER, MARCELLA JO DEVER, THOMAS E	00803100155 00803100155	\$3190.83 \$3190.83
BELLS BAY HARBOR CONDO ASSOC	01500102010	\$13943.70	DEYOE, DARWIN L	00611502710	\$431.11
BJARNESEN, BETTY ANN BJARNESEN, GUNNER	00502300700 00502300700	\$1224.02 \$1224.02	DILLOŇ, JOHN T DISCOVER BANK	01501900510 01501900510	\$1020.70 \$1020.70
BONNELL, DAVID L BONNELL, DAVID L	$\begin{array}{c} 01072105400 \\ 01072105500 \end{array}$	\$1514.62 \$9191.33	DISCOVER BANK DIXON, MAURICE G	01501901615 00901300615	\$1091.17 \$699.56
BONNELL, KATHLEEN R	01072105400	\$1514.62	DIXON, ROSEMARY	00901300615	\$699.56
BONNELL, KATHLEEN R BOYNE EXCAVATING INC	$\begin{array}{c} 01072105500 \\ 04180001300 \end{array}$	\$9191.33 \$431.01	DOERR & DOERR EMPLOYEE PROFIT SHARING	05238500700	\$2884.20
BRADLEY, THELMA G BRADLEY, VERN	$\begin{array}{c} 05136120100 \\ 05136120100 \end{array}$	\$354.96 \$354.96	DOUGHERTY, WILLIAM B DRYER, MARY	$\begin{array}{c} 05124504800 \\ 00665001600 \end{array}$	\$6012.67 \$3148.89
BREIDENSTEIN, BETH LYNN	01001302020	\$1393.37	DRYER, MARY	00665001900 01370758500	\$480.04
BREIDENSTEIN, BETH LYNN BROWN, CLAYTON J	$\begin{array}{c} 01072003400 \\ 00403501270 \end{array}$	\$494.27 \$12141.23	DUHAMEL, GEORGE A DUHAMEL, KELLY L	01370758500	\$2003.89 \$2003.89
C H SMÍTH CO INC CACV OF COLORADO LLC	$\begin{array}{c} 01500102010 \\ 00712601300 \end{array}$	\$13943.70 \$994.14	EASTON, BRUCE E JR 00627503700 \$366.28 EILBER FAMILY PARTNERSHIP	01500800100	\$4336.01
CACV OF COLORADO LLC CACV OF COLORADO LLC	00713500200 00727001400	\$344.08	EILBER FAMILY PARTNERSHIP EQUITY TRUST COMPANY	01500900600 05124504800	\$1793.59 \$6012.67
CARY, GREGORY T	01223401100	\$548.07 \$2438.09	FAUGHT, GARY E	00301000345	\$1575.00
CARY, GREGORY T CARY, GREGORY T	01370520600 01370520700	\$726.10 \$796.95	FAUGHT, KATHLEEN A FAY, LAWRENCE	00301000345 05388000100	\$1575.00 \$2369.19
ČARÝ, GREGORY T CARÝ, LYNN ANNE	01370739900 01223401100	\$235.45 \$2438.09	FAY, PATRICIA FIFTH THIRD BANK	05388000100 01500100210	\$2369.19 \$4605.45
CARÝ, LYNN ANNE	01370520600	\$726.10	FIFTH THIRD BANK	01515000600	\$3692.57
CARY, LYNN ANNE CB NORTH	$\begin{array}{c} 01370520700 \\ 00403502135 \end{array}$	\$796.95 \$14088.40	FIFTH THIRD BANK FIFTH THIRD BANK	04180001300 05132000110	\$431.01 \$21242.20
CCA ENTERPRISES LLC CEDAR LANE LLC	01515000600 00667500600	\$3692.57 \$13678.67	FIFTH THIRD BANK FIFTH THIRD BANK	05134112700 05144510000	\$10511.94 \$6864.52
CHARLEVOIX FEDERAL CREDIT UNION	01402100925	\$643.38	FORRESTAL-LENCZYCKI, GALE A	01370758300	\$459.36
CHARLEVOIX FEDERAL CREDIT UNION CHARLEVOIX SHORE ESTATE ASSOCIATION	$\begin{array}{c} 05385000710 \\ 00627503700 \end{array}$	\$1875.32 \$366.28	FOSTER BOAT WORKS ASSOCIATION FOURTEEN CORPORATION	$\begin{array}{c} 05242002400 \\ 05102601830 \end{array}$	\$3475.76 \$5619.40
CHARLEVOIX STATE BANK CHARLEVOIX STATE BANK	$\begin{array}{c} 00140003315 \\ 00403402300 \end{array}$	\$3249.55 \$3415.67	FREEMAN, RICHARD FRENCH, GREGORY P	$\begin{array}{c} 01401100420 \\ 04180001300 \end{array}$	\$1892.66 \$431.01
CHARLEVOIX STATE BANK CHARLEVOIX STATE BANK	00403402400 00403501270	\$5879.78 \$12141.23	FURGESÓN, JACQUELINE FURGESON, JACQUELINE	00113201100 00715500300	\$3419.52 \$3189.56
CHARLEVOIX STATE BANK	00462004400	\$5530.96	FURGESON, ROGER	00715500300	\$3189.56
CHARLEVOIX STATE BANK CHARLEVOIX STATE BANK	00501501010 00711001910	\$1294.61 \$2407.60	FURGESON, ROGER D GABOS, ANN L	$\begin{array}{c} 00113201100 \\ 05134112700 \end{array}$	\$3419.52 \$10511.94
CHARLEVOIX STATE BANK CHARLEVOIX STATE BANK	$\begin{array}{c} 00711900225 \\ 00756023110 \end{array}$	\$5287.81 \$1463.43	GABOS, MICHAEL E GARDNER, MECHELLE	$\begin{array}{c} 05134112700 \\ 01003100500 \end{array}$	\$10511.94 \$2162.22
CHARLEVOIX STATE BANK	00900206120	\$11628.73	GAUTHIER. TIMOTHY J	05117601200	\$4028.28
CHARLEVOIX STATE BANK CHARLEVOIX STATE BANK	$\begin{array}{c} 01223200340 \\ 01223401100 \end{array}$	\$3722.57 \$2438.09	GENSON, WALTER R JR GILLESPIE, CALVIN C JR	$01401901115 \\ 00603100880$	\$1389.52 \$1490.13
CHARLEVOIX STATE BANK CHARLEVOIX STATE BANK	01370520600 01370520700	\$726.10 \$796.95	GILLESPIE, SHARON K GOATLEY, PETER	$\begin{array}{c} 00603100880 \\ 01072105400 \end{array}$	\$1490.13 \$1514.62
CHARLEVOIX STATE BANK	01400400615	\$1609.66	GOATLEY, PETER	01072105500	\$9191.33
CHARLEVOIX STATE BANK CHARLEVOIX STATE BANK	$\begin{array}{c} 01500101420 \\ 01500101500 \end{array}$	\$2717.14 \$4855.15	GOATLEY, SUZANNE GOATLEY, SUZANNE	$\begin{array}{c} 01072105400 \\ 01072105500 \end{array}$	\$1514.62 \$9191.33
CHARLEVOIX STATE BANK CHOICE ONE BANK	$\begin{array}{c} 05124004600 \\ 00160002700 \end{array}$	\$3367.98 \$4867.47	GOLOVICH, DENNIS GOLOVICH, DENNIS B	$\begin{array}{c} 00713500200 \\ 00712601300 \end{array}$	\$344.08 \$994.14
CITIFINANCIAL CITIFINANCIAL INC	00711100910	\$1557.02 \$1543.65	GOLOVICH, DENNIS B	00727001400	\$548.07 \$344.08
CITIFINANCIAL INC	$\begin{array}{c} 00711100920 \\ 00711100930 \end{array}$	\$423.20	GOLOVICH, MARLENE GOLOVICH, MARLENE C	$\begin{array}{c} 00713500200 \\ 00712601300 \end{array}$	\$994.14
CITIFINANCIAL INC CITIFINANCIAL INC	$\begin{array}{c} 00901300615 \\ 01402400220 \end{array}$	\$699.56 \$1414.89	GOLOVICH, MARLENE C GONZALEZ, ANA MARIA S	$\begin{array}{c} 00727001400 \\ 00247010300 \end{array}$	\$548.07 \$2035.69
CITIZENS BANK CJB PROPERTIES II LLC	01500102010 05144510000	\$13943.70 \$6864.52	GONZALEZ, CARLOS A GONZALEZ, HEIDI	00247010300 00200602385	\$2035.69 \$3309.00
CLARK & SCHUENBECK PC	05144509600	\$3279.69	GONZALEZ, SANTIAGO	00200602385	\$3309.00
CLARK & SCHUENBECK PC CLARK & SCHUENBECK PC	$05144509650 \\ 05144509800$	\$7201.52 \$6775.84	GRAND TRAVERSE BAND OTTAWA & CHIPPEW	'A INDIANS 01370758500	\$2003.89
CLARKSTON STATE BANK COK BUILDERS	$\begin{array}{c} 01040001500 \\ 05134112700 \end{array}$	\$576.67 \$10511.94	GRANT WATER X CORPORATION GRANT WATER X CORPORATION	00803600100 00803600600	\$1625.85 \$1098.43
COLLINS, CARMEN R	05144509600	\$3279.69	GRAVES, LINDA	01201600800	\$3165.31
COLLINS, CARMEN R COLLINS, CARMEN R	05144509650 05144509800	\$7201.52 \$6775.84	GRAVES, LINDA GRAVES, LINDA	$\begin{array}{c} 01212000500 \\ 01212100210 \end{array}$	\$610.91 \$5529.63
COLLINS, DAVID M COLLINS, DAVID M	05144509600 05144509650	\$3279.69 \$7201.52	GRAVES, LINDA T GRAVES, LINDA T	$\begin{array}{c} 01210401000 \\ 01210401400 \end{array}$	\$1100.47 \$347.46
COLLINS, DAVID M	05144509800	\$6775.84	GRAVES, LINDA T	01210401500	\$369.33
COMERICA BANK CONSECO FINANCE SERVICING CORP	$\begin{array}{c} 00960002700 \\ 00802900175 \end{array}$	\$1433.46 \$1857.55	GRAVES, LINDA T GRAVES, LINDA T	$\begin{array}{c} 01210401600 \\ 01212000620 \end{array}$	\$2120.41 \$1534.69
COON, BRIAN R CORCORAN, MICHAEL J	$01003102130 \\ 00462004400$	\$2368.35 \$5530.96	GRAVES, LINDA T GRAVES, ROBERT	$\begin{array}{c} 01212000730 \\ 01201600800 \end{array}$	\$312.15 \$3165.31
CORCORAN, THERESA S COUNTY OF CHARLEVOIX HOUSING REHAB PROC	00462004400	\$5530.96	GRAVES, ROBERT GRAVES, ROBERT R	01212100210 01210401000	\$5529.63 \$1100.47
	00200801200	\$1441.00	GRAVES, ROBERT R	01210401400	\$347.46
COY, JUDITH COY, JUDITH	$\begin{array}{c} 00711100920 \\ 00711100930 \end{array}$	\$1543.65 \$423.20	GRAVES, ROBERT R GRAVES, ROBERT R	$\begin{array}{c} 01210401500 \\ 01210401600 \end{array}$	\$369.33 \$2120.41
ČÓÝ, JÚDÍTH A COÝ, KENNETH J	00711100910 00711100930	\$1557.02 \$423.20	GRAVES, ROBERT R GRAVES, ROBERT R	01212000500 01212000620	\$610.91 \$1534.69
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NAME	PARCEL ID	AMOUNT	NAME	PARCEL ID	AMOUNT
GRAVES, ROBERT R 01212000730 \$312.15 GREAT LAKES PLUMBING & HEATING INC GREAT SENECA FINANCIAL CORP	01400400615 00715300400	\$1609.66 \$1494.98	OUDERKIRK (TRUST), LUCILLE E OUDERKIRK (TRUST), ROBERT L SR OUDERKIRK (TRUST), ROBERT L SR	00611704100 00403502120 00403502135	\$1410.59 \$613.23 \$14088.40
GREEN TREE SERVICING LLC	00802900175	\$1857.55	OUDERKIRK (TRUST), ROBERT L SR	00403502400	\$1344.37
GREENTREE FINANCIAL CORPORATION	00902101215	\$3369.23	OUDERKIRK (TRUST), ROBERT L SR	00611704000	\$1480.29
GRIFFIN, ROGER J	05302408000	\$1411.05	OUDERKIRK (TRUST), ROBERT L SR	00611704100	\$1410.59
GULICK, HARRY G	$\begin{array}{c} 00802900175 \\ 05212307500 \end{array}$	\$1857.55	PARASCHOS, VALERÍE	05238500700	\$2884.20
HANSON, VIVIAN ANN		\$5840.18	PARASCHOS, WILLIAM	05238500700	\$2884.20
HANSON, VIVIAN ANN	05214007600	\$2959.39	PARDĒE, JĒÁN L	05302308700	\$3877.63
HARLEY, JOYCE J	00112800145	\$872.13	PARDEE, WILLIAM	05302308700	\$3877.63
HARLEY, JOYCE J	00160002600	\$22617.33	PARROTT, STEPHANIE G	01402400725	\$1099.60
HARLEÝ, JOYCE J	00160002700	\$4867.47	PEAINE TOWNSHIP	01210401000	\$1100.47
HARRIS, JACALYN M	00611502710	\$431.11	PEAINE TOWNSHIP	01210401400	\$347.46
HARRIS, SAMANTHA L	00712401950	\$1212.76	PEAINE TOWNSHIP	01210401500	\$369.33
HELLER, KARL A HERRING, GLADYS	$\begin{array}{c} 01212800500 \\ 05357701100 \end{array}$	\$667.29 \$766.05	PEAINE TOWNSHIP PEOPLES STATE BANK OF MUNISING	$\begin{array}{c} 01210401600 \\ 01210401000 \end{array}$	\$2120.41 \$1100.47
HICKERSON, HELENA	00803500310	\$1961.74	PEOPLES STATE BANK OF MUNISING	01210401400	\$347.46
HILL, CLARENCE E	01103000300	\$8940.49	PEOPLES STATE BANK OF MUNISING	01210401500	\$369.33
HINDLE, BILL	00901501600	\$1918.87	PEOPLES STATE BANK OF MUNISING	01210401600	\$2120.41
HINDLE, JUDITH	00901501600	\$1918.87	PEOPLES STATE BANK OF MUNISING	01212000620	\$1534.69
HINTON, LORETTA	01402000135	\$2035.72	PEOPLES STATE BANK OF MUNISING	01212000730	\$312.15
HINTON, WILLIAM	01402000135	\$2035.72	PEOPLES STATE BANK OF MUNSING	01212000500	\$610.91
HODSOŃ, FREDERICA	00860001000	\$2591.09	PERPICH, MICHELE	01515000600	\$3692.57
HODSON, WILLIAM	00860001000	\$2591.09	PERPICH, THOMAS	01515000600	\$3692.57
HOLLOW, LOUIS J	01351500600	\$1652.22	PETROIT, KARLA	00711100920	\$1543.65
HOLLOW, LOUIS J	$\begin{array}{c} 01351500800 \\ 00667500600 \end{array}$	\$1652.22	PETROIT, KARLA	00711100930	\$423.20
HOMER WILLIAMS LOG WORKS		\$13678.67	PETROIT, KARLA J	00711100910	\$1557.02
HORN, LORNA	05117600500	\$2219.33	PFAFF, CYNTHIA J	01370975700	\$370.83
HOUSEHOLD FINANCE CORP III	05238500700	\$2884.20	PFAFF, CYNTHIA J	01370975800	\$370.83
HUFFORD, DEBORAH S	00501501010	\$1294.61	PFAFF, TODD	01370975700	\$370.83
HUFFORD, DEBORAH S	05124004600	\$3367.98	PFAFF, TODD	01370975800	\$370.83
HUFFORD, STEVEN M	00501501010	\$1294.61	PFEIFLE, PAMELA A	01375201800	\$1956.29
HUFFORD, STEVEN M	05124004600	\$3367.98	PHILLIPS, PETER ALLEN	05212307500	\$5840.18
HUFNAGLE, RUTH A	01500800100	\$4336.01	PHILLIPS, PETER ALLEN	$\begin{array}{c} 05214007600 \\ 05212307500 \end{array}$	\$2959.39
HUFNAGLE, RUTH A	01500900600	\$1793.59	PHILLIPS, RICHARD A		\$5840.18
HULDERMÁN, JULIA	00860001000	\$2591.09	PHILLIPS, RICHARD A PINE LAKE CLUB OWNERS ASSOCIATION PINE POINTE CONDOMINIUM ASSOCIATION	05214007600	\$2959.39
HUNTINGTON NATIONAL BANK	00200701115	\$3589.13		00477501700	\$9368.24
HUNTINGTON NATIONAL BANK	00247010300	\$2035.69		05117600500	\$2219.33
HUNTINGTON NATIONAL BANK	00712401950	\$1212.76	PINE POINTE CONDOMINIUM ASSOCIATION	05117601200	\$4028.28
HUNTINGTON NATIONAL BANK	00712601300	\$994.14	PORT OF ST JAMES ASSOCIATION	01370759300	\$324.69
HUNTINGTON NATIONAL BANK	00713500200	\$344.08	PORT OF ST JAMES ASSOCIATION	01370975700	\$370.83
HURON VALLEY STATE BANK	01040001500	\$576.67	PORT OF ST JAMES ASSOCIATION	01370975800	\$370.83
INTERNAL REVENUE SERVICE	00711001910	\$2407.60	POTTER, BRIAN F	00902101215	\$3369.23
INTERNAL REVENUE SERVICE	00803100155	\$3190.83	PUROLL, RANDY C	00801601470	\$1241.30
INTERNAL REVENUE SERVICE	$\begin{array}{c} 01212800500 \\ 01375201800 \end{array}$	\$667.29	RAJKOVÍCH, EMILEA L	01003102130	\$2368.35
INTERNAL REVENUE SERVICE		\$1956.29	RASCH, JEFFREY	01060006000	\$1423.28
INTERNAL REVENUE SERVICE	01500102010	\$13943.70	REIBEĽ, EARL A	01503100800	\$529.41
INTERNAL REVENUE SERVICE	05117601200	\$4028.28	REIBEL, MARY M	01503100800	\$529.41
INTERNAL REVENUE SERVICE	05302408000	\$1411.05	RELWEL LLC	05211021000	\$4731.96
IRWIN UNION BANK & TRUST CO	00902701300	\$1473.07	RESERVE CONDOMINIUM ASSOCIATION	00247010300	\$2035.69
J & A INVESTMENTS INC	01500100210	\$4605.45	ROBINSON, LES-LEE K	05134112700	\$10511.94
JACKSON DESIGN PROFIT SHARING TRUST	05211021000	\$4731.96	ROEHRIG, BART D	05301300120	\$4315.49
JEFFREY (TRUST), ANDREA L	01370633800	\$311.22	SBD INVESTMENTS INC	$\begin{array}{c} 00667500600 \\ 00900206120 \end{array}$	\$13678.67
K-Z PROPERTIES	05119100600	\$4034.00	SBD REAL ESTATE LLC		\$11628.73
KAMRADT, JANICE	05357500500	\$1606.64	SCHREIBER, EVA M	00247010500	\$2035.69
KAMRADT, MARK	05357500500	\$1606.64	SEKLAR (TRUST), WILLIAM D	05241006900	\$1077.36
KAMRADT, MATTHEW	05357500500	\$1606.64	SEKLAR, WILLIAM D	05241006900	\$1077.36
KAMRADT, MICHAEL ROBERT	05357500500	\$1606.64	SENGLAUB, STEVEN	01502001250	\$1867.66
KNAGGS, JEFFREY A	01500800100	\$4336.01	SHADER, JACK	01040001500	\$576.67
KNAGGS, JEFFREY A	01500900600	\$1793.59	SHEPARD, CAROL S	01370213500	\$288.65
KOLP, CHRISTIAN	05134112700	\$10511.94	SHEPARD, MICHELLE C	01370213500	\$288.65
KRAEMER, CHRISTOPHER E	05385000710	\$1875.32	SHEPARD, ROBERT R	01370213500	\$288.65
KRAEMER, KRISTINE L	05385000710	\$1875.32	SHIPS WATCH LLC	05214500500	\$1235.80
KRAMER, KAREN	05117601200	\$4028.28	SHIPS WATCH LLC	$\begin{array}{c} 05214500600 \\ 05214500700 \end{array}$	\$1235.80
KRAMER, KEITH	05117600500	\$2219.33	SHIPS WATCH LLC		\$1235.80
KRAMER, KEITH S	05117601200	\$4028.28	SHIPS WATCH LLC	05214500800	\$1235.80
KRISTOFFER, ERIKA M	01503600310	\$969.44	SINEWAY, DOUGLAS M SR	05301300235	\$2827.91
LAFEBERE, MICHAEL L	05110503000	\$316.22	SINEWAY, SHERRY	05301300235	\$2827.91
LAFOREST (TRUST), MARK R	00802300215	\$243.33	SMITH (ESTATE), GEORGINA F	00960002700	\$1433.46
LANDON, JEFFREY S	01400400615	\$1609.66	SMITH, BILLIE JO	05110100100	\$569.81
LEGATO, GARY E	01402400220	\$1414.89	SMITH, BILLIE JO	05110402100	\$1070.88
LENCZYCKI, WARREN J	01370758300	\$459.36	SMITH, BILLIE JO	05110402400	\$591.01
LESLIE, JEANNINE M	01322201740	\$2694.34	SMITH, BILLIE JO	05110402500	\$1466.02
LESLIE, JEANNINE M	01322201920	\$1498.99	SMITH, BILLIE JO	05110503200	\$1028.51
LIBERTY HOUSE LLC	$\begin{array}{c} 05211021000 \\ 01370210600 \end{array}$	\$4731.96	SMITH, MARY LOU	01500102010	\$13943.70
LINDEN, ROBERT KIMBALL		\$453.12	SMITH, MICHAEL B	00960002700	\$1433.46
LITTLE TRAVERSE CONSERVANCY CONSERVATIO LITTLE TRAVERSE CONSERVANCY CONSERVATIO	00712801100	\$2346.39	SMITH, MICHAEL K SMITH, MICHEAL K SMITH, SANDRA R	05241015300 05242002400 05241015300	\$1781.90 \$3475.76 \$1781.90
LOHMEIER (TRUST), LORRAINE R LOHMEIER (TRUST), LORRAINE R	00713300920 05144509600 05144509650	\$513.58 \$3279.69 \$7201.52	SMITH, SANDRA R SPRINGBROOK HILLS ASSOC ST FRANCIS X FEDERAL CREDIT UNION	05242002400 01060006000 00113201100	\$3475.76 \$1423.28 \$3419.52
LOHMEIER (TRUST), LORRAINE R LUCENKO, DANIEL P	$\begin{array}{c} 05144509800 \\ 05337900150 \end{array}$	\$6775.84 \$1330.18	ST FRANCIS X FEDERAL CREDIT UNION ST FRANCIS X FEDERAL CREDIT UNION	$\begin{array}{c} 00715500300 \\ 01002400210 \end{array}$	\$3189.56 \$4544.38
LUCENKO, DONNA E	05337900150	\$1330.18	STAHMER, MARSHA	05125000140	\$607.35
MAKINO, KATHY	05132000110	\$21242.20	STATE OF MICHIGAN TREASURY	00711900225	\$5287.81
MAKINO, RONALD J	05132000110	\$21242.20	STATE OF MICHIGAN TREASURY	01201600800	\$3165.31
MALKOWICZ, SALLY	00901501600	\$1918.87	STATE OF MICHIGAN TREASURY	01210401000	\$1100.47
MALKOWICZ, VICTOR	00901501600	\$1918.87	STATE OF MICHIGAN TREASURY	01210401400	\$347.46
MANCHESTER MORTGAGE COMPANY LLC	05214500500	\$1235.80	STATE OF MICHIGAN TREASURY	01210401500	\$369.33
MANCHESTER MORTGAGE COMPANY LLC	05214500600	\$1235.80	STATE OF MICHIGAN TREASURY	01210401600	\$2120.41
MANCHESTER MORTGAGE COMPANY LLC	05214500700	\$1235.80	STATE OF MICHIGAN TREASURY	01212000500	\$610.91
MANCHESTER MORTGAGE COMPANY LLC	05214500800	\$1235.80	STATE OF MICHIGAN TREASURY	01212000620	\$1534.69
MARQUETTE GENERAL HOSPITAL MARQUETTE GENERAL HOSPITAL	$\begin{array}{c} 01201600800 \\ 01210401000 \end{array}$	\$3165.31 \$1100.47	STATE OF MICHIGAN TREASURY STATE OF MICHIGAN TREASURY	$\begin{array}{c} 01212000730 \\ 01212100210 \end{array}$	\$312.15 \$5529.63
MARQUETTE GENERAL HOSPITAL MARQUETTE GENERAL HOSPITAL MARQUETTE GENERAL HOSPITAL	01210401400 01210401500 01210401600	\$347.46 \$369.33 \$2120.41	STATE OF MICHIGAN TREASURY STATE OF MICHIGAN UNEMPLOYMENT AGENCY	01500102010 00712601300	\$13943.70 \$994.14
MARQUETTE GENERAL HOSPITAL MARQUETTE GENERAL HOSPITAL MARQUETTE GENERAL HOSPITAL	01212000500 01212000620 01212000730	\$610.91 \$1534.69 \$312.15	STATE OF MICHIGAN UNEMPLOYMENT AGENCY STATE OF MICHIGAN UNEMPLOYMENT AGENCY	00713500200	\$344.08
MARQUETTE GENERAL HOSPITAL MAUDRIE, KATHLEEN M MC CLELLAND ENTERPRISES INC	01212100210 01357500400 01500101420	\$5529.63 \$3320.20 \$2717.14	STATE OF MICHIGAN UNEMPLOYMENT AGENCY	00727001400 01212800500	\$548.07 \$667.29
MC CLELLAND ENTERPRISES INC MCCARTHY, TIMOTHY MCCULLEY, CAROL	01500101500 00902701300 01370213500	\$4855.15 \$1473.07	STATE OF MICHIGAN UNEMPLOYMENT AGENCY STRENG (TRUST), LOUISA E	01500102010 01035100500	\$13943.70
MCWATTEŔS, MRS RONNIE L MCWATTERS, RONNIE L	$\begin{array}{c} 01401100420 \\ 01401100420 \end{array}$	\$288.65 \$1892.66 \$1892.66	STRENG (TRUST), LOUISA E STRENG, LOUISA E STRENG/TRACY/WOODS WALLOON COTTAGE (TR	01035100500 UST)	\$1057.02 \$1057.02
MELAVEY, EDWARD NEIL MIDDLETON, COUNTRY JOSEPH MIDGETT, FAY V	01375201800 00712401950 05338100400	\$1956.29 \$1212.76 \$2166.53	STRICKLAND, BERNADETTE STRICKLAND, JACK M	01035100500 00140003315 00140003315	\$1057.02 \$3249.55 \$3249.55
MIDGETT, WILLIAM R	05338100400	\$2166.53	SUPERIOR REAL ESTATE	00802801300	\$2037.83
MINWENDAM FOUNDATION	00803600100	\$1625.85	SUPERIOR REAL ESTATE	00802801800	\$331.35
MINWENDAM FOUNDATION	00803600300	\$2401.21	THOMAS, BRIAN D	05302308700	\$3877.63
MINWENDAM FOUNDATION MOODY, CONNIE L MOODY, CONNIE L	$\begin{array}{c} 00803600600 \\ 05102601830 \end{array}$	\$1098.43 \$5619.40	TITHERINGTON, JOHN W TITHERINGTON, MARGARET J	$\begin{array}{c} 00802701000 \\ 00802701000 \end{array}$	\$725.72 \$725.72
MOODÝ, MARTIN W MOODÝ, MARTIN W	05119100600 05102601830 05119100600	\$4034.00 \$5619.40 \$4034.00	TRACY, EMMA E TRIPP, DUANE L TRIPP, ROBERT L	01035100500 05138309400 05138309400	\$1057.02 \$1833.38 \$1833.38
MORTGAGE ELECTRONIC REGISTRATION SYSTEM MORTGAGE ELECTRONIC REGISTRATION SYSTEM	00667500600 AS	\$13678.67	TRIPP, SHIRLENE TWIN BIRCH INVESTMENTS LLC TWIN BIRCH INVESTMENTS LLC	05138309400 00403402300 00403402400	\$1833.38 \$3415.67 \$5879.78
MORTGAGE ELECTRONIC REGISTRATION SYSTEM	00712401950	\$1212.76 \$2827.91	UMLOR, ELLEN A UMLOR, ELLEN A UMLOR, GREGORY S	00712801100 00713300920 00713300920	\$2346.39 \$513.58 \$513.58
MOSIER, DANNY W MOYER, LINDA MOYER, MELVIN L	01402100925 00200801200 00200801200	\$643.38 \$1441.00 \$1441.00	UMLOR, LESTER P JR UMLOR, LESTER PETER UMLOR, LESTER PETER	00712801100 00712801100 00712801100 00713300920	\$2346.39 \$2346.39 \$513.58
NATIOŃAL CHECK BUREAU NATIONAL CITY BANK	$\begin{array}{c} 00902701300 \\ 05241015300 \end{array}$	\$1473.07 \$1781.90	UMLOR, LESTER PETER UNIFUND CCR PARTNERS UNITED STATES OF AMERICA DEPARTMENT OF JU	01503600310 JSTICE	\$969.44
NATIONAL CITY BANK NATIONSBANC MORTGAGE NBD BANK	05242002400 00713500200 05144510000	\$3475.76 \$344.08 \$6864.52	US BANK NATIONAL ASSOCIATION ND US BANK NATIONAL ASSOCIATION ND	00711900225 01072105400 01072105500	\$5287.81 \$1514.62 \$9191.33
NORTH AMERICAN FUNDING GROUP LLC	01002400210	\$4544.38	VANDYK MORTGAGE	00713500200	\$344.08
NORTHERN MICHIGAN HOSPITALS	00715300400	\$1494.98	VANWART, SHELLY G	00715300400	\$1494.98
NORTHERN SAWMILLS INC	00712601300	\$994.14	WAGLE, JESSICA MARY	00802900175	\$1857.55
NORTHWEST MARINE YACHT BASIN ASSOCIATIO OLD KENT BANK	N 05241006900 00140003315	\$1077.36 \$3249.55	WANTY (TRUST), RUTH C WANTY (TRUST), RUTH C WANTY, RUTH C	01322201740 01322201920 01322201740	\$2694.34 \$1498.99 \$2694.34
OLD KENT BANK OLD KENT BANK	$\begin{array}{c} 00477501700 \\ 01500800100 \end{array}$	\$9368.24 \$4336.01	WANTY, RUTH C WEBURG (TRUST), WALLACE C JR	$\begin{array}{c} 01322201920 \\ 01502001250 \end{array}$	\$1498.99 \$1867.66
OLD KENT BANK	01500900600	\$1793.59	WEBURG, WALLACE C JR	01502001250	\$1867.66
OLD KENT BANK	01501901615	\$1091.17	WELLS FARGO BANK NA	00665001600	\$3148.89
OLD KENT BANK	01515000600	\$3692.57	WELLS FARGO BANK NA	00665001900	\$480.04
OLD KENT BANK	05134112700	\$10511.94	WELLS FARGO NA	00665001600	\$3148.89
OLIVER, MARTHA JANE	00750001710	\$245.37	WELSH, CHRISTOPHER B	01230100820	\$3116.11
OLIVER, MARTHA JANE	00750001910	\$237.93	WERTMAN, GLENN L	01375201800	\$1956.29
OLIVER, MARTHA JANE	00750100310	\$1307.40	WESTFALL, ANN MARIE M	00711900225	\$5287.81
OLIVER, MARTHA JANE	00750300100	\$254.09	WHEELER, DAVID H	01501900510	\$1020.70
OLIVER, MARTHA JANE	00750300200	\$254.09	WHEELER, DAVID H	01501901615	\$1091.17
OLIVER, MARTHA JANE OLIVER, MARTHA JANE	$\begin{array}{c} 00750300300 \\ 00750300400 \end{array}$	\$254.09 \$254.09	WILCOX, CRAIG WILKS, KENNETH W	$\begin{array}{c} 00803400700 \\ 01111200215 \end{array}$	\$343.07 \$1216.27
OLIVER, MARTHA JANE	00750300500	\$254.09	WILKS, RUTH E	01111200215	\$1216.27
OLIVER, MARTHA JANE	00750300600	\$254.09	WOJAN (TRUST), CONSTANCE A	01223200340	\$3722.57
OLIVER, MARTHA JANE	00750300700	\$254.09	WOJAN (TRUST), CONSTANCE A	01372000100	\$1304.83
OLTHOF, JAMES	00711001910	\$2407.60	WOJAN (TRUST), EDWARD B	01322700145	\$1811.66
ONOFRIO, DAPHENE	01370759300	\$324.69	WOJAN, CONSTANCE A	01372000100	\$1304.83
ONOFRIO, JULIO	01370759300	\$324.69	WOJAN, EDWARD B	01322700145	\$1811.66
OUDERKIRK (TRUST), LUCILLE E	00403502120	\$613.23	ZETTEL, BRYAN J	05338000750	\$2575.72
OUDERKIRK (TRUST), LUCILLE E	00403502135	\$14088.40	ZETTEL, MRS BRYAN J	05338000750	\$2575.72
OUDERKIRK (TRUST), LUCILLE E	00403502400	\$1344.37	ZORN, THOMAS D	00477501700	\$9368.24
OUDERKIRK (TRUST), LUCILLE E	00403302400	\$1480.29	2022., 222011110 D	221100I100	φυσου.ΔΉ

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#### **ANNOUNCEMENTS**

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#### **ANTIQUES & COLLECTIBLES**

Antique 2-man handsaws. From \$10 to \$20. Call 989-732-4758

**GENUINE William Moore 12** gauge, double barrel shotgun. London fine twist barrels, very nice condition & operable, \$1,100 obo. Also, antique clocks, too numerous to mention. I got a new hobby so I am selling out. Reasonable offers will be accepted. Call Ed, 231-526-2571

Historic Firearms! Musket built in 1814, used in the Battle of New Orleans and the Civil War. 9 cut off barrel. Still operable, \$700 OBO, British Enfield, long gun Musket. Manufactured in 1845. Very nice condition, minus shoulder strap, operable, \$1800 Genuine William Moore 12-gauge, double barrel shotgun. London fine twist barrels, very nice condition & operable, \$1,100 OBO. Also, Antique clocks (too numerous to mention) Got a new hobby, so I'm selling out. Reasonable offers will be accepted. Call Ed at 231-526-

Hundreds of DVD's, collectibles at Northern Litho, 403 Peninsular St, Grayling. Behind Bear's Den Pizza. Info call 231-373-0842

WANTED: Hunting and Fishing collectables and decoys. 989-370-0499

#### **APPLIANCES**

**ELECTRIC RANGE WITH** HOOD, \$50. 231-585-7406

#### **AUCTIONS**

Auction: December 30 (Fri.) Dec. 30. 1454 E. Miller Road, Fairview. Troyer Auctions, 989-848-2444 (home). 989-848-9991 (barn). www.TroyerAuctions.net

#### **AUTO PARTS**

Jeep Alloy Wheels: 2 - 1993 factory with honeycomb pattern. 235/75R15 tire size. \$60 each. 4 - 1998 factory with triangle-tear drop pattern. 235/75R15 tire size. \$350 for set. East Jordan 231-536-

Used tire sale. All 16 and 17 inch tires reduced. Maxx Garage. 989-732-4789

#### **AUTOMOBILES**

I BUY CARS! Wrecked or in need of mechanical repair, 1995 and up. Gaylord area. 989-732-9362

1996 Ford Aspire. 117k miles, 35 mpg, good transportation \$1,200 OBO. Gaylord area. 231-373-0842

Adjustable down payments to Qualified Buyers! Buy here, Pay here autos at Tailored Enterprises in Petoskey 888-774-2264 www.tailoredenterprises.com 1995 Lincoln Continental, \$2,000. 989-732-4724

WE FINANCE. You Are Approved. 2009 Chevy Impala, Petoskey \$9,949. Auto Group, 2215 North US 31. Petoskey. 231-347-6080 I f you have color here - Run this ad with a yellow background.

#### **BOATS & MARINE**

**ELECTRIC TROLLING MO-**TORS, 14 foot aluminum boat, 14 foot boat trailer, Outboard motors. 231-585-7406

#### **CLASSIC AUTO**

1970 CHEVY IMPALA. 350, automatic. \$600 obo. 989-732-3224

CASH FOR OLD CARS. Please don't send to crusher. Michel's Collision & Restora-

has moved to a new location. 4455 N. Waterman Rd. 231-222-2645

tion 231-348-7066

FOR SALE: 1940 FORD FINANCIAL PICKUP. 231-348-7066

#### **CLOTHING**

ABERCROMBIE-FITCH. Hollister, Hurley. Jeans - 30x30, T-shirts - S-M. All in good shape. \$5-\$15. 231-536-7525

LOST WEIGHT due to illness. Have to replace winter coats, sweaters, fleece pants and tops, more. Women's large size. \$5 - \$30. 989-348-

2354

FREE BANKRUPTCY CON-SULTATION. Considering bankruptcy? Overwhelmed by debts, garnishments, repossessions and/or foreclosure? At the law office of Christine M. Brzezinski we can help you determine if Chapter 7 bankruptcy is the right option for your financial situation and help you get a fresh financial start. Call us

today for a free consultation HEARTHSTONE at 989-348-7777. We are a debt relief agency and assist people in bankruptcy.

#### FIREWOOD & WOODSTOVE

Burt Moeke Firewood, Cut. Split, Delivered. 231-631-9600.

FREE HEAT & HOT WATER. Eliminate monthly heating bills with Classic OUTDOOR WOOD FURNACE from Central Boiler. Call today, 989-733-7651

IRON WOODSTOVE, \$300 obo. 231-585-7406

#### FRESH FOODS

Fresh Turkey, all natural free range. No antibiotics or steroids. Also smoked turkey and breast. Circle B Turkey Farm, Mancelona. 231-587-9580

#### **FURNITURE**

OAK TWIN Captains Bed with drawers and mattress. \$125. Glass top dining table

with 4 chairs, \$45. 231-535-2048

December 22, 2011

GREAT ROOMS is now wholesaling mattresses to the public. Prices begin at \$89. 148 W. Main St. Downtown Gaylord, corner of Main and N. Court St. www.greatroomsgaylord.com. Call 989-748-4849

ASHLEY Cream Bedroom set. Tall headboard, 6-drawer dresser with mirror, nightstand and TV/Bookcase. Like new. \$500. 231-420-9393

# Real Estate Corner

# **Selling Real Estate**

**Question & Answers About** 

# Top 6 Reasons Mortgage Applications are Rejected

**Compliments of Mike Stark.** Stark Realty, Inc. (231) 536-7700



Part 1 of 2

Half of refinance applications are abandoned or rejected, as are 30 percent of purchase mortgage applications, ac-

cording to the Mortgage Bankers Association.

All told, the Federal Financial Institutions Examination Council (FFIEC) says that well over 2 million mortgage applications were rejected last year.

Want to avoid falling into that number? It's tough — especially

in light of the fact that mortgage lenders have become increasingly restrictive in terms of their lending guidelines since the housing market crash

Here, as a cautionary tale and primer on what to expect, are the top three reasons mortgage lenders reject applications.

1. Income issues. Most failed applications falling into this category have income too low for the mortgage amount they are seeking; often, a spouse's credit issues can create this problem, too, as the income the spouse plans to actually chip in toward the mortgage cannot be considered by a lender.

But increasingly, the recent vagaries of the job market are also

causing this issue, as people who have changed their line of work or have changed from salaried employee to freelancer over the last couple of years can also have their home loan applications rejected based on income.

2. Muddled money matters. If the mortgage for which you're applying plus your monthly payments on credit card, car and student loan debts will comprise more than 45 percent of your total income, you could have problems qualifying for a home loan. You might also run into problems if you rely too heavily on bonuses, overtime, cash wages or rental income — all of these can be difficult or impossible to get a mortgage bank to consider, and if they do, they might not take all of

it into account.

3. Credit issues. Today, the mortgage-qualifying FICO score cutoff falls somewhere between 620 and 660, depending on which lender and which loan type you seek. More than one-third of Americans, by some numbers, have credit scores too low to qualify for a home loan. Even if your credit score is high enough to qualify, if you have any late mortgage payments, a short sale, a foreclosure or a bankruptcy in the last two years, loan qualifying could be difficult to impossible.

PART 2 NEXT WEEK

### Featured Property

# 412 FIFTH STREET, EAST JORDAN

For more info contact Mike Stark STARK REALTY, INC., EAST JORDAN • (231) 536-7700

# Large in-town East Jordan home is value-priced

By Jim Akans

This is an extraordinary opportunity to purchase a large, in-town East Jordan home at an exceptional price value.

Featuring approximately 1,845 square feet of two-story living space, plus a partial "Michigan Basement" area, there is plenty of room in this home for the family to grow. The floor plan includes three nicelysized bedrooms - one on the main level and two on the upper, living room and separate formal dining room, plus two full baths one of which is combined with a convenient main level utility room. A highlight of the design is that it allows for wheelchair access, making it perfect for anyone needing a little extra mobility space.

While the home could use a bit of cosmetic updating and repair, there are some wonderful features throughout including gorgeous woodwork, and many built-ins that can accommodate an abundance of storage needs. A large enclosed entry porch offers a peaceful spot to sit back and enjoy the outdoors view in a comfortable setting. Speaking of comfort, this home also features central air conditioning, a welcome amenity during the height of the summer season.

This is a lot of home for the almost unbelievable value targeted listing price of just \$48,900.

For additional information or to arrange for a tour of this home, please call Mike Stark at 231-536-7700 or email at mike@starkrealtyonline.com.







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#### **GUNS**

BROWNING 12 gauge, lite, automatic, Belgian made shot gun. Ventilated sight, gold trigger, round knob stock, scroll work on receiver. A recent sale in the area sold for \$1,900. Best offer. A great Christmas gift. Gaylord. 989-939-8257

Mossberg 500 12 gauge pump shotgun. 2 extra barrels: 28 bird barrel, slug barrel, and scope. Please email requests and questions to panza.pete@gmail.com

#### **HAY & STRAW**

Hay For Sale 4x5 Round Bales. \$25 each. Delivery available. East Jordan, 231-735-2111

#### **HELP WANTED**

**BOYNE CITY FARMERS MARKET** MANAGER. Boyne City Main Street is accepting applications until 5:00 p.m., Friday, January 6, 2012, for an independent contractor to serve as Market Manager of the Boyne City Farmers Market. The market manager's job description is available at www.boynecityfarmersmarket.com or by contacting the Main Street office at mainstreet@boynecity.com. Please submit your resume, letter of interest, and three references to Main Street, 112 South Park St., Suite F, Boyne City, MI. 49712. For more information, email mainstreet@boynecity.com or call 231-582-9009.

NEED MATURE INDIVID-UAL, part time, caring for 89 year old dementia patient in her home. Send resume to 152 North Estates Dr. Gaylord, MI 49735.

IMMEDIATE OPENING -Advertising Sales Rep. Charlevoix County News Advertising Sales. Independent Contractor. Flexible Hours. Work from Home or our Boyne City Office. Unlimited Growth. Sales Reps will be responsible for: 1. Contacting businesses for advertising in our Countywide Newspaper and other product we publish. 2. Maintain relationships with

marketing strategies for the 989-370-6058 area. Generous commission!! Service anywhere in Charlevoix County. Sales Reps can work from home. Sales Reps make their own schedule. Part-time or fulltime OK. Part time position is ideal for homemaker or supplementing existing income You are only limited by your imagination and how many ads you can sell. This is a great opportunity for someone who is money motivated and would like to be a part of a very exciting, growing publication. This can be both fun and financially rewarding. No experience necessary: energy, attitude, personality, willingness to learn and ambition to work the territory are key. Salespeople must have: Transportation, Cell phone, Computer and internet connection, Outgoing personality, Professional appearance and demeanor, Appreciation of Helping Local Businesses. Ability and ambition to approach owners and managers of Charlevoix County businesses about advertising in our newspapers and products. If interested, email resume Office@CharlevoixCountyNews.com

#### **HOMES FOR RENT**

WATERFRONT HOME between Grayling and Gaylord. 3 bedroom, 1 bath, no pets, no smoking. \$650 per month. 989-732-5081

LOOKING FOR ROOM-MATE, \$325 month, utilities included. Located between Petoskey and Charlevoix. Call 231-838-6220. Please leave message.

MANCELONA area. Recently remodeled, clean 3 bedroom, 1.5 bath, house. Private, large yard. \$585 per month plus deposit. Call 231-676-7255.

#### **HOMES FOR SALE**

GRAYLING: For Sale by Owner. Nice home! 3 Bedroom, 2 bath, 1,344 sq. ft., 24x32 garage. \$79,000. Call owner at 989-348-2860

NORTHLAND HOMES – We sell Energy Star homes. Give us a call for an appointment.

#### **HOUSEHOLD**

12 place setting of Lenox Lido pattern. Microwave and oven proof. Lots of extra pieces. \$110 obo. Call 989-350-3880

GE ELECTRIC STOVE. White, 1 1/2 years old, digital clock, black glass front. 231-525-6554, 231-833-0027. Wolverine.

#### **LAWN & GARDEN**

2 ROW John Deere corn planter, model 290, \$250. 989-732-3224

#### **MANUFACTURED HOMES**

NEW & REPOS: Double-Wides, 16's, 14's. Take anything on trade. Financing available. Michigan East Side Sales. www.michiganeastsidesales.net. 989-354-6867 or 866-570-1991.

For Rent or Sale on Contract. 3 Bedroom Manufactured home. \$500 down, \$500 month. Gaylord area MSHDA approved 866-570-1991.

#### **MEDICAL & HEALTH**

IHT Wellness Shop has Duerksen Farms Turkey, Shetler Farms Dairy, Shirley's Cafe Breads, local farm-fresh eggs, bulk spices, flour, sugar and more for the holidays. Now taking orders for holiday turkeys, fresh pies and breads. Located next to Brothers Coffee, 416 Main St, downtown Gaylord. 989-448-4717

#### **MISCELLANEOUS**

RESISTANCE WEIGHT TRAINING unit. Similar to Bowflex. Weight and aerobic training. Almost new. \$125. 989-501-0758

For Sale: 1998 KUBOTA L-35 TRACTOR with Backhoe. Good condition. \$14,900 obo. Call 989-732-8099. Ask for Kevin

For Sale: JLG 26' SCISSOR LIFT. Good condition. \$4,000 obo. Call 989-732-8099. Ask for Kevin

WINTER WEDDING DECO-RATIONS. 6 foot Christmas trees, \$10. 14 glass candle globes, \$3 each. 989-732-6546 or 989-600-7876

The Market with a Healthy Attitude! Choice Meats ~ Seafood ~ Deli ~ Wine & Spirits Produce ~ Natural ~ Organic ~ Local

# This Week!

**All Wines in Stock!** 



We are committed to offering as many local products as possible!



Call us today! 402 Petoskey Ave., Charlevoix 231-547-0080

Full Service Kitchen & "Choice" **Butcher Shop!** 



the businesses. 3. Create

from your friends at Stark Realty



LOT 62 KITZBUHEL • \$16,900 Wooded lot that overlooks the 6th tee of the Alpine Golf Course! Bike path is across the street and Deer Lake access is included in the association. This is a great lot with plenty of trees, gorgeous views and great location! MLS 431487. Ask for Mike Stark

#### N. M-75. \$25,000

A little piece of Northern Michigan with a view of Walloon Lake. Within walking distance of the Village of Walloon and Public Beach. MLS 427795. Ask for Tom Conklin.

#### 305 FRONT ST • \$142,000

Don't pass this one up! 3 bedroom home on Front St. with views of Lake Charlevoix! Beach is just across the street and everything else is just a couple blocks away. 430247. Ask for Mike Stark

#### **CENTRAL LAKE** PARADISE HILLS DRIVE • \$44,900

Thinking of building a dream home with views of Torch Lake and Lake Michigan. well look no more! Mixed trees, nice subdivision, private country setting add to the beautiful views this property to offer! Seller is very motivated, bring all offers! MLS 431575. Ask for Jennifer

#### Burr-Cutler. **CHARLEVOIX**

#### 14024 MASCHO RD • \$69,900

If country living is what you like, this one is it! Nice size kitchen, wrap decking, loft family room and 2 car attached garage. Lots of tree and plenty of room inside and out! MLS 432140. Ask for Mike Stark

#### 13456 STOVER ROAD • \$89,900

Looking for maintenance free living in northern Michigan? Well you have found it! This condo is move in ready and the tasteful furniture and furnishings can be negotiated with the sale! Need a place to park your boat? This condo offers that too! With the marina, launch and beach around the corner as well as a restaurant/bar this condo is the perfect getaway..... MLS 430631. Ask for Jennifer Burr-

#### **EAST JORDAN**

#### 412 FIFTH ST • \$48,900

Large intown home perfect for wheelchair access or anyone needing a little extra mobility 114 WOODLAND DRIVE • \$21,000 space. This home is turnkey, in need of some basic cosmetics but solid and sound! Spacious tile shower area, large enclosed entry porch and many built-ins are just a few of the offerings this home brings forth. Check it out today! MLS 432156. Ask for Mike Stark

#### 4 bedroom 2 bath home on crawl space



10336 ELLSWORTH ROAD • \$39,900

Breathtaking views completely uninter rupted that continue on for litterally miles. Just under 4 acres, this parcel is ready and perfectly suited for a walkout basement to build your dream home in northGreat location! Turn of the century building lostaked, 5" well, 146' deep. 1,000 gallon recent face lift but owner kept the buildings 750 SEVENTH ST. • \$23,000 or play room. MLS 429399. Ask for Mike septic installed in 06'. Underground elec- appeal. Building is set up for a retail business This is a beautiful piece of property right on Stark

431718. Ask for Jennifer Burr-Cutler.

#### 618 STATE STREET • \$69,900

3 bed, 3 bath home in town that has been Ask for Jennifer Burr-Cutler. completely remodeled! Stainless steel apupgrade! Kitchen and living room have a nice open layout providing a great room family room in basen for family time! Close to town and for Jennifer Burr-Cutl schools. All this home needs is you and 2945 M-66 • \$78,900 your belongings! MLS 431952. Ask for Jennifer Burr-Cutler.

#### 307 SECOND ST • \$34,900

Older 3 bedroom home in East Jordan. Covered front porch to relax on, walkout MLS 429235. Ask for Jennifer Burr-Cutler. partial Michigan basement gives you easy 05760 M32 • \$80,000 access and the one car garage for storage.

MLS 431725. Ask for Mike Stark

#### 703 PROSPECT ST • \$44,900

Have you always seen those big old Victorians and dreamed of one day moving into one and restoring it? Here is the PERFECT opportunity! Tons of space in this old home, AND she has been well cared for over the years! Move right in, and update as you go! Original hardwood floors and woodwork still in place, as well as ceilings that are still in wonderful condition. This home has been loved over the years, but there's always room for more! MLS 432187. Ask for Mike Stark.

#### 04077/04095 JONATHON DR • \$49,900

2 buildings, heated, electricity, etc. Shared well and septic. Office space and work areas. Located at the edge of town making this a great spot for all kinds of possiblities. 1st building: 92x36 2nd building: 52x30 MLS 428740. Ask for Mike

### 03833 HOMESTEAD • \$84,900

Well kept 3 bedroom 2 bath home with 2+ attached gaeage, wood floors, finished basement das fireplace in the large family room. Great view. Priced to sell. MLS 431844. Ask for Mike Tomczak

#### 500 S LAKE ST • \$22,000 Big 2 story brick home with an enclosed front

porch and attached 2 car garage. Does need some TLC but has many possibilities. Great location on the edge of town. MLS 431541. Ask for Mike Stark

Picturesque lot in Hillcrest subdivision. Overlooking the city of East Jordan and Lake Charlevoix. GREAT seasonal views and just outside of town. MLS 431082. Ask for Jennifer Burr-Cutler.

98 MARY STREET • \$15,000 TONS of potential! This fixer upper needs you and your imagination! Close to town and schools. Priced to sell, seller is motivated. MLS 431321. Ask for Jennifer Burr-Cutler.

#### TBD STANEK ROAD • \$23,000

White Pines in the front and mixed hardwoods in the back. Road is County maintained. Close to snowmobile trails, State land, Jordan Valley and River! Perfect for an outdoorsmen! Hunting season is just around the corner, take a look now, this one won't last long! MLS 431293. Ask for Jennifer Burr-Cutler.

#### 103 MAIN STREET • \$58,900

ern Michigan. Private and secluded best cated across the street from the Main Street describes this parcel! Property is already center building. Front of building has had a

and 30 amp service to the 14 x 34 contract pad that is RV ready as well! MLS a plenty of room for entertaining! Spacious street and very private. Would make for a percrete pad that is RV ready as well! MLS a plenty of room for entertaining! Spacious fect walk out basement. City water and sewer deck that overlooks beautiful Lake Charlevoix! Seller is motivated, bring all offers! MLS 430168.

pliances and Master Bedroom with Mas-ter Bath have gave this home a nice cute as a button and in GREAT shape! Home has newer kitchen and appliances. Large family room in basement. MLS 429682. Ask for Jennifer Burr-Cutler.

Wood framed metal building with lots of potential! Perfect setup for commercial with residential as well! Seller will entertain qualified land contract buyers offers, call for details.

MLS 431088 Ask for Mike Stark

01390 LALONDE RD • \$124 900 GREAT location! Within easy walking distance to the Dutchman's Bay public access, this home has tons to offer from style and new paint, to a fenced vard and wonderfully tree'd lot. Cool Shade in the summer, and an evening stroll to the lake. MLS 429430. Ask for Mike Stark

#### 103 ESTERLY STREET • \$58.500

76 Total Square Feet. Nicely remodeled. Perfect opportunity for a service oriented business, ex: insurance, real estate, salon, groomer, You name it! MLS 430490. Ask for Jennifer Burr-Cutler

#### 03833 HOMESTEAD • \$84,900 Well kept 3 bedroom 2 bath home with 2+ at-

tached gaeage, wood floors, finished basement, gas fireplace in the large family room. Great view. Priced to sell. MLS 431844. Ask for Mike Tomczak 4562 E OLD STATE ROAD • \$34,900

door. Well, electric and septic on site already!

Not far from snowmobile trails and the Jordan

#### 10 acres with a 30x40 pole barn on cement slab. 10' w x 9' h overhead door and 3' man

River. Seller is motivated, bring all offers! MLS 430046. Ask for Mike Stark 209 MAIN STREET • \$139,900 Turn of the Century Retail building in the heart of East Jordan. Lots of potential here with the second story housing 2100 Sq. Ft. of additional space for an appartment, offices, storage you name it! 4 rooms and a kitchen on

#### the upper level. Only the building is for sale, not the business. MLS 429178. Ask for Mike 207 MAIN STREET • \$139,900

Turn of the Century Retail building in the heart of East Jordan. Lots of potential here with the second story housing 2100 Sq. Ft. of additional space for an appartment, offices, storage you name it! Only the building is for sale, not the business. MLS 429177. Ask for Mike

#### 705 PROSPECT STREET • \$103,000 Turn of the Century home with architectural

charm! This home has recently had extensive remodeling and is ready for you to move right in! Beautiful wood floors, an updated kitchen, a formal dining room for entertaining, as well as a newer furnace and roof! Close to schools and downtown for your conveniences! MLS 430906. Ask for Jennifer Burr-Cutler.

trical service with a transformer on-site on the main level and an apartment upstairs the edge of town. Acreage is on a dead end are available for hook up. MLS 430403. Ask for Jennifer Burr-Cutle

#### **ELLSWORTH**

9644 CIRCLE DRIVE • \$69,900

Custom built ranch style home located in a quiet neighborhood with a country side view. Home is in NEW condition and completely remodeled. Everything is new including range, refrigerator, dishwasher, microwave and central air conditioning. An egress window in the basement and plumbing for 2nd bath. MLS 429261. Ask for Gary Strange

7777 GLENBEIGH LN • \$58.240 You won"t believe the SPACIOUS FEEL of this little beauty! Wow, a good size kitchen and living area as well as 2 large bedrooms make this home feel much bigger than its ac tual size. The BEST part, is with the full walk out basement would easily allow you to add one, or even two, more bedrooms with full legal egress if you choose! MLS 432174. Ask

#### for Mike Stark 11271 N US 31 HWY • \$34.900

3 bedroom house on 10 acres between At wood and Charlevoix. Nice size barn for critters or storage. MLS 431287. Ask for Mike

#### **GAYLORD**

2122 N DEEPWOODS DR • \$137,000 Nice size home with 3 bedrooms on main level and 2 rooms used for bedrooms in the finished basement. 2 car attached garage MLS 431814. Ask for Mike Stark

#### 6767 WHISPERING PINES • \$85,064 3 bedroom home in Michaywe. Wood stove,

forced air, covered front deck, nice rear deck cathedral ceilings and 2 car attached garage Michaywe association dues are \$400/year Amenities include: indoor and outdoor pools clubhouse, tennis courts, beach house on Opal Lake, golf course. MLS 432012. Ask for

#### 6875 OAKLAND HILLS DR • \$117,600 Very nice home on a full walkout basement

with 2 car attached garage in Michaywe. Fireplace, Master Suite, nice size deck and much more! Need 48 hrs notice to show home. MLS 432040. Ask for Mike Stark 2366 PERCH LAKE RD • \$89,900 Good size home on Perch Lake with 75' of frontage! This quad-level home has wood

#### garage. Also a nice size deck to relax on. Great lake view and frontage from your own back yard. MLS 432105. Ask for Mike Stark **MANCELONA**

6022 SATTERLY LAKE RD • \$64,900 Very nice and well maintaned farm house on

10 acres. Newer metal roof, newer kitchen and home completely remodeled in 2006. Great location between Gaylord and Tra-verse City.MLS 431564. Ask for Mike Stark 7788 WILLOWBROOK • \$27,500

3 bedroom home in Lakes of the North! This one won't last long! Nice manufactured home for year round living or weekend get away spot. In the middle of snowmobile country and ski/golf resorts in either direction. MLS 431955. Ask for Mike Stark

2038 VALLEY RD • \$44,900 Great ranch home on a full basement! Remodeled recently and has an open layout. Full basement is great for extra storage





703 PROSPECT ST \$44,900



cared for over the years! Move right in, and update as you go! Original hardwood floors and Have you always seen those big woodwork still in place, as well as ceilings that are still in wonderful old Victorians and dreamed of one condition. This home has been day moving into one and restoring it? Here is the PERFECT opportuloved over the years, but there's nity! Tons of space in this old always room for more! home, AND she has been well 432187. Ask for Mike Stark.



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YOU CUT, Blue Spruce Christmas trees. All sizes, \$15. 6 miles north of Gaylord on Old 27. Mon - Fri: Noon -5:30. Sat & Sun: 10am - 4pm. 989-983-2405

DO YOU HAVE A BIBLE you're not using? Donate it to people that need a Bible overseas. Call 989-732-

Women's 18-speed Lynx bicycle and Electric powered Weed-whipper, both like new. Make offer. 989-732-8160

New (used once) floor and stapler combo with nails and case. \$300. 989-350-2373

Like new freestanding heater with extras. Brown porcelain. Can be LP or natural gas. \$600. 989-350-2373

WEDDING GOWN. Never worn nor altered Jasmine offwhite gown. Hand sewn beads, cathedral train. Size 14. \$150. Call 989-939-8019

#### **MOTORCYCLES & ATV**

1975 CB-550 Honda. 3 cyl., very good condition. Trades possible or \$1,900. 231-373-

0842

YAMAHA MOTO 4, 200, shaft drive 4 Wheeler. Front, rear racks, hitch, mirror, showroom condition. Less than 1,000 miles. \$1,650 obo. 989-733-8585

#### **PETS**

YORKIE PUPPIES, CKC with papers. Tails docked. Dew claws removed. First shots, Vet checked. 2 males, \$300 each; 2 females, \$400 each. 231-564-3746

#### RECREATIONAL VEHICLES

ROCKWOOD ROO Travel Trailer for sale. Has a power slide out and expands

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nace, air conditioner, water site. Call for prices. 989-731heater, oven, kitchen sink, microwave, bathroom w/ shower, large refrigerator, heated mattresses, electric brakes, sway bar, stabilizers. \$8,000. 989-370-5165

2010 Springdale 31 foot fifth wheel. New condition with Reese hitch. \$16,900. Call 989-619-1494

#### **SERVICES**

**PUBLIC NOTICE** 

hearing on Thursday, January 12, 2012, at 5:30 p.m. to hear

any comments or concerns regarding a proposed zoning or-

dinance which would implement land use regulations to ad-

dress the medical use of marijuana as authorized by the

The Public Hearing will be held at City Hall, 201 Main

Street, East Jordan, MI, 49727. Any written comments may

be addressed to City of East Jordan, C/O City Clerk, PO BOX

enactment of the Michigan Medical Marijuana Act of 2008.

The East Jordan Planning Commission will hold a public

DJ/KARAOKE **SERVICE** available for weddings, clubs or parties. References and information at www.larryentertainment.com. 989-732-

on both ends. Also has fur- Minor small engine repair on 4196

#### **SNOW REMOVAL**

8-10 Blizzard snowplow. Fits Dodge 1996-2002. Like new, \$2,800. 989-983-4590

8HP Gilson 2 stage Snowblower. Briggs & Stratton engine. Electric start. \$200. 989-732-2976

SNOWPLOWING, Gaylord area. Commercial or residential. Call for free estimate. 989-745-5184

SNOWPLOWING: Gaylord, Vanderbilt, Wolverine areas. Reasonable rates. 24/7. 989-983-4590

#### **SNOWMOBILES**

ARCTIC CAT 5000 Series snowmobile motor, \$100. 989-732-4275

#### **STORAGE**

Heated or Cold storage available for Winter, Spring, Summer, Fall, 989-732-0724

#### SUV'S

2000 AWD Bravada. \$2900. Great Interior, very slight damage to pass. rear bumper. Just tuned up. AWD needs tuneup. Call 989-619-8494

#### **TOOLS**

**ELECTRIC PALLET JACK** 

with charger, \$800. 989-732-4275

RADIAL ARM DRILL PRESS. \$2,200. 989-732-4275

100 AMP WIRE FEED WELDER, \$150. 2 - Engine stands, \$25 each. Reddy Heater, 150,000 BTU, \$120. Gaylord area. 517-667-0074

#### **VANS**

1988 Dodge B-350. 1 Ton passenger van. 4 bench seats. 94,000 miles. \$1,100. 989-732-4789

1994 FORD ECONOLINE VAN, carpeted, runs and looks good. \$2,800 obo. 231-525-8605

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#### **Charlevoix County Commissioners**

SYNOPSIS ~ DECEMBER 14, 2011

The Charlevoix County Board of Commissioners met December 14, 2011 at 9:30 a.m. in the Charlevoix County Commissioners room, All Commissioners were present.

Motion approved the minutes of the November 23, 2011 meeting as presented.

Motion approved providing a letter of support to Hayes Township for their grant application.

Motion approved the appointments of Michael Buttigieg, Bob Draves and Larry Levengood to the planning commission.

Motion approved the appointments of Carron Rogers to the Land Bank, Gretchen Crum to the Private Industry Council and Steven Weber to the Northern Lakes Economic Alliance. Commissioner Tripp voting no. Motion approved the appointment of Diane Gustin to

the Recycling Committee. Commissioners Evans and Christensen voting no. Motion approved the appointment of Henry Erber to

the Transit Board. Motion approved Resolution #11-121, Approve County Expenditures.

Motion approved Resolution #11-122, Approve Road

Motion tabled Resolution #11-123, Award Bid for County Building Fire Alarm System. Motion approved Resolution #11-124, Senate Bill 7.

Commissioner Reinhardt voting no. Motion defeated Resolution #11-125, Health Plan, Commissioners Tripp, Christensen and Drebenstedt

voting no. The next scheduled Commissioner's meeting on December 28th was moved from 7:00 p.m. to 9:30 a.m.

Motion adjourned the meeting at 11:35 a.m. Complete copies of Board minutes can be found on the County website, www.charlevoixcounty.org.

**Cheryl Potter Browe, County Clerk** 

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