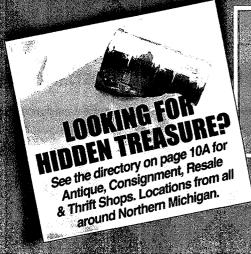
CHARLEVOIX COUNTY FORECLOSURE NOTICES INSIDE!



Charlevoix **December** 29, 2011

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Charlevoix

keeps siren

schedule

CHARLEVOIX -The city manager has good instincts. He

asked city council to

ing the siren that

9:30 p.m. daily. Council members

sounds at noon and

said they heard from residents, the majority of whom said they want the siren to continue as it is. One par-

ent, Jason Staph, said he liked the siren at

9:30 p.m. because he knows kids are headed

Resident Bob

Charlevoix commu-

nity-doesn't need to

have the same proce-

dures as other cities.

notified council at its

Dec. 5 meeting that he

had met with the fire

chiefs of Boyne City

along with 911 officials

who had suggested the

county's cities coordi-

nate the warning sys-

county. The reason for

would be to omit any

confusion for the pub-

But for Charlevoix

this would have meant

the elimination of the

activate only if danger

Mayor Norm Carl-

son Jr. said the siren is

thing. He said people

are smart enough to

know the difference

tones. Council agreed

to leave the siren as it

reporterbjh@gmail.com

between the siren

daily siren. It would

was imminent or

a nice small town

when it was tested.

lic when a siren was

and East Jordan,

tems within the

the coordination

sounded.

Fire Chief Paul Ivan

Timms said the

home when he hears it

give some time for the people of Charlevoix to weigh in on chang-

B. J. Conley

specials



Galway Bay Green Grocers

15% **ALL WINES** IN STOCK

PAGE 14A

Judge dismisses case against Boyne City ZBA

B. J. Conley

One of several lawsuits filed by Devlon Properties Inc. against the City of Boyne City Zoning Board of Appeals was dismissed on Dec. 16, in the Charlevoix County Circuit Court.

The parties to the lawsuit stipulated to the dismissal. The case was dismissed with prejudice and without attorney fees. With prejudice precludes Devlon from pursuing the case again in any court at any time. No attorney fees were awarded which means that each party pays their own attorney fees.

The case was brought by Devlon Properties by its principal, James Hevey who claimed that just prior to a regular Zoning Board of Appeals meeting, the Boyne City planning director, Scott McPherson, the city manager, Michael Cain, and the city attorney, Todd Millar, met privately.

See Dismissed—3A

Index

Weather	2A
Legislative Update	3A
Crossword	5A
Obituaries	6A
Health	7A
News Briefs	.14-15A
Local Sports	1-2B
Foreclosure Notices	3-4B
Classifieds/Real Estate	5-6B



Permit No. 33 Boyne City, MI **GIA9** US Postage Standard Mail

a Year to Remember

B. J. Conley

The year 2011 held positive progress and tragic events for the citizens of Charlevoix County.

A private plane crashed into a residence in Charlevoix, county commissioners continue to use iPads in public meetings, despite a lawsuit and a 20-year-old native of Boyne City was killed in Afghanistan.

Boyne City is growing and welcomed new businesses, Charlevoix city council listened to its residents and left the city siren as it was, and East Jordan continues to pursue the Main Street Program to update and improve its downtown area. The proposed county non-motorized trail to run along the Boyne City-Charlevoix Road continues as an issue between opponents and proponents.

Army Pvt. Jackie L. Diener II died from wounds suffered in an attack on his unit in Kandahar Province, Afghanistan on Nov. 21. People from the Boyne City area and other local areas lined the streets from the Boyne City High School through downtown in his honor when the military brought his body home.

Boyne City welcomed new businesses into the community. City

Pre-restoration photo of the 1910 **Boyne City Water Works Building** which was restored in 2011.



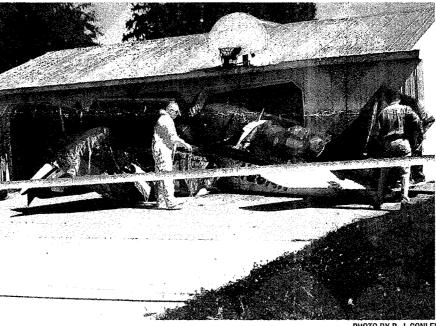


PHOTO BY B. J. CONLEY

This airplane that crashed into the garage of a house on Carpenter Street in Charlevoix apparently nose-dived into the structure. Dr. Steven Hatch and his wife, Kim, were killed, but 16-year-old Austin Hatch survived. It was one of two fatal airplane crashes in the area in 2011.

leaders worked diligently to make the city attractive to industry and retail businesses. The city's population is growing as well. In April, city commissioners lowered the millage rate for city taxpayers from 15.76 to 15.51. The 1910 Water Works Building was restored and is back in use with the water system and as a historical marker and facilities for a pause in recreational exercise. Boyne City's Police Chief Randy Howard retired on Dec. 2, after more than 35 years with the city.

Two plane crashes tragically took the lives of seasonal residents. On June 24 in Charlevoix, a Beechcraft A36 single-engine airplane crashed into a resident's garage just past the Charlevoix Municipal Airport. No one was in the residence at the time of the crash, but the pilot, Dr. Stephen Hatch and his wife Kim

Hatch, were killed. The third occupant of the plane, Austin Hatch, survived. On July 16, a single-engine aircraft crashed just south of the Boyne City Municipal Airport, killing Dr. Gene Balogh who was the pilot of the plane.

In East Jordan the Downtown Development Authority continues to pursue qualifications for the state's Main Street Program. The program requires commitment from both the community and its officials and is a source of grant funds for revitalizing downtown areas. An East Jordan Elementary School teacher was accused of assault of a student with a ruler, but the case was dismissed against Paula Vollbach on Oct. 20.

In Charlevoix voters chose to keep

See A Year to Remember—3A

ITALIAN EXPRESS LOCATIONS IN GAYLORD, GRAYLING, PETOSKEY, EAST JORDAN BOYNE CITY, ALPENA

"I love my bank! How many people can say that today?" - Nancy K., Northwestern Bank customer Northwestern Bank can do

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HIGH: Low 30's LOW: Upper 20's FRIDAY



HIGH: Upper 20's LOW: Mid 20's

SATURDAY



HIGH: Low 30's LOW: Low 20's SUNDAY



LOW: Upper 20's

snowfall

2/27/201012	12/26/20111.
	12/20/20111.
2/27/201017.7	12/26/2011
2/27/201028.2	12/26/201110.
2/27/201039.1	12/26/2011 :22.3
2/27/20105.3	12/26/20113.0
2/27/201026.2	12/26/20114.4
2/27/201036.9	12/26/201113.
	2/27/201017.7 2/27/201028.2 2/27/201039.1 2/27/20105.3 2/27/201026.2

record temps

DayAvg. High	Avg. Low	Record HighRecord Low
12/2931°F	17°F	56°F (1984)21°F (1976)
12/3031°F	17°F	46°F (2004)24°F (1976)
12/3131°F	16°F	58°F (1965)14°F (1948)
1/131°F	16°F	48°F (1952)9°F (1968)
1/231°F	16°F	49°F (1998)7°F (1999)
1/331°F	16°F	51°F (1998)16°F (1996)
1/431°F	15°F	49°F (2007)36°F (1981)

COUNTY RECORDS

ASSUMED NAMES:

The following businesses recently filed with the Charlevoix County Clerk's office for an assumed name for doing business:

Salon de Beauté, 615 Petoskey Ave., Charlevoix by Donna J. Martin.

DISTRICT COURT

The following cases were recently decided in the 90th District Court for the County of Charlevoix:

Gregory Lambert Gerhard. 58, Mancelona. Driving while license suspended. Sentenced to pay \$925 in fines and costs.

James Clifford McMichael III, 24, East Jordan. Operating an unregistered vehicle. Sentenced to pay \$200 in fines and costs.

Ernest Henry Fitzpatrick Jr., 48, Elmira. Failed to stop after a collision. Sentenced to pay \$500 in fines and costs.

Larry Michael Robinson, 55, Kingsley. Disorderly and drunk. Sentenced to pay \$300 in fines

and costs. Ernest Nixon Roberts, 49, East Jordan. Driving while impaired. Sentenced to pay \$955 in fines and costs and to 41 days in lail with credit for one day, 30 days held in abeyance, 10 days of community service work and

nine months on probation. Amanda Lynn Pitts, 26, Central Lake. Disturbing the peace. Sentenced to pay \$300 in

fines and costs. Maurice Williams, 39, Charlevoix. Driving without a license on person. Sentenced to

pay \$450 in fines and costs. Wayne Alan-James Fitzgerald, 29, Boyne City. ORV-careless operating at excessive

speed. Sentenced to pay \$200 in fines and costs. Kathryn Ruth Moore, 60 Elmira. Driving while impaired.

Sentenced to pay \$955 in fines and costs and to 41 days in jail with credit for one day, 40 days held in abeyance and six months on probation. Steven Scott Knapp, 42,

Boyne City. Driving without a license on person. Sentenced to pay \$450 in fines and costs. Roger Allen Anderson, 31,

Beaver Island. Failure to report an accident. Sentenced to pay \$300 in fines and costs Tracey Silkwood Walker, 49,

Charlevoix. Driving while impaired. Sentenced to pay \$1,105 in fines and costs and to 93 days in jail with credit for five days, 73 days held in abeyance, 15 days of community service work and 12 months on probation.

Shannon Marie Hughey, 32, Boyne City. Driving while impaired and driving while license suspended. Sentenced to pay \$1,280 in fines and costs and to 93 days in jail with credit for one day, serve 20 days, 60 days on electronic monitor, 62 days held in abeyance, 10 days of community service work and 18 months

on probation. William Fordham Shelden, 41, Eaton Rapids. Larceny by conversion. Sentenced to pay \$200 in fines and costs and \$8.34 in restitution and to seven days in jail with credit for seven

The following people have recently filed for marriage licenses

with the County of Charlevoix: Seth David Anderson, 29, Waukesha, WI and Sara Margaret Konieczka, 34,

Monday, December 19

300 block of E Division 7:49amGasoline drive off from the 1300 block of Boyne Av

block of State St 12:19pm Unlock

the 100 block of Boyne Av 12:21pm Minor property damage accident at Fall Park Rd

3:41pm 911 hang up call from the 100 block of Boyne Av.

9:30pm Semi stuck on stump

Tuesday, December 20

MIP and 1 for Open Intoxicants in Motor Vehicle 6:55am Welfare check in the

1000 block of Roosevelt St. lab missing from Elm St. Re-

1:05pm Gasoline drive off from the 200 block of S Lake St. Returned and paid the next day. 3:16pm Citizen calling with

questions regarding child cus-

MARRIAGE LICENSES

Waukessha.

BOYNE CITY POLICE DEPT.

12:01am Disturbance in the

12:17pm Unlock in the 400

and Boyne Av

on Jefferson St near State St

1:27amArrested 2 subjects for

8:00am Report of small black turned home

5:15pm Welfare check on possible suicidal subject.

5:50pm Report of stolen license plate in the 300 block of E Division St. Was not stolen.

7:33pm Report of possible OWI in the 100 block of E Water St 8:30pm Assist Sheriff Department with breaking and entering

on Forest Way 11:55pm Called to assist with fight at Boyne Mountain.

Wednesday, December 21 8:05am Car deer accident at

Division and Lewis 11:50am Subject calling from 700 block of Wenonah St ref charges showing up on his debit

1:26pm Tools stolen from truck in the 300 block of E Divi-

sion St

1:49pm suspicious situation reported in the 400 block of Boyne Av

2:20pm Unlock at Ray and Park Streets 2:32pm Received 2 NSF check complaints from the 5400

block of Boyne Av 5:50pm Report of possible phone scam. Subject claiming to collecting money for Boyne City Police Department. (We are not

soliciting.)

Thursday, December 22 2:47pm Report of truck blocking traffic on Park St near the

bridge. Gone on arrival. 3:34pm Responded to the 900 block of Brockway regarding

child custody issues. 6:26pm Disturbance reported in the 600 block of W Court St. 10:50pm Assisted Sheriff De-

partment with domestic assault on Fall Park Rd Friday, December 23

12:45am Observed red light in woods on Boyne Av. Kids playing with laser. 10:18am Subject at PD re-

garding child custody exchange 10:47am Request for welfare

check in the 300 block of E Divi-11:10am Private property amage acc ident in the 400 l

of N Lake St 12:17pm Report of homeless subject going door to door on Sil-

ver St. 12:43pm Unlock in the 800 block of S Park St 8:53pm Stopped vehicle involved in hit and run accident at

Boyne Mtn. Arrested subject for OWI and DWLS. 11:50pm Citation issued for Driving Without Headlights.

Saturday, December 24 9:17pm Report of fireworks

on Groveland St. 11:07pm Citation issued for

Sunday, December 25 1:21am Assist Sheriff Department with domestic in Boyne

4:00amAlarm in the 100 block of Charlevoix St

CHX COUNTY SHERIFF'S DEPT.

December 12-18	
911 Hang Up Call	2
Abandoned Vehicle	0
Abuse	
Alarm	
Animal Complaint	
Annoyance	3
Assault	
Assist Citizen	2
Assist Motorist	
Assist Other Agency	
Attempt to Locate	
Attempted Suicide	
Bank Alarm	
Boating Accident	
Boating Violation	
Breaking & Entering	
Car/Deer Accident	
Citations Issued	
Civil Complaint	
Criminal Sexual Conduct	
Death	
Disorderly Person	
Disturbance	
DNR Complaint	
Domestic Dispute	
Driving Complaint	
Fireworks Complaint	
Found Property	ں د
Health & Safety	
Larceny	
Lockout	
Malicious Destruction of	
Mental Subject	
Minor In Possession	
Miscellaneous Criminal	
Noise Complaint	
Operating Under the Influ	
Paper Service	
Parking Violation	
Personal Injury Accident	
Personal Protection Orde	
Private Property Acciden	
Property Check	
Property Damage Accide	
opony barrage moduc	

One injured in Springvale Road accident

On Monday, December 26, 2011 at approximately 7:36 pm., the Charlevoix County Sheriff's Office were sent to a motor vehicle accident involving injuries near the intersection of Springvale Road and Eastwood Road. The crash took place in Melrose Town-

16 year old Ashley Bates of Petoskey lost control of her 1993 Chevrolet passenger car while Eastbound on Springvale Road. Bates

went left of center and went off the roadway to the left, impacting a ditch which deployed her airbag. Bates complained of neck pain and suffered a bloody nose form the airbag deployment. Bates was transported to the Northern Michigan Hospital by Allied EMS and was released later that same night.

The Charlevoix County Sheriff's Office was assisted on scene by Allied EMS.

Four injured in US-31 crash

On December 26, 2011 at approximately 4:30 p.m. the Charlevoix County Sheriff's Department responded to a single vehicle accident which oc-

curred on US 31 near Nine Mile Point Drive in Hayes Township. The vehicle was traveling South on US 31 when the driver, Arnold James Burkhart age 62 from Brutus, lost consciousness causing his vehicle to leave the roadway where it struck a tained serious injuries large tree, uprooting it. One lane of US 31 was closed for an hour and a half.

Both the driver and front seat passenger, Kay Lorraine Burkhart age 59 from Brutus, were extricated by fire personnel using JAWS. Passengers, Heidi Marie Burkhart age 32 and Holly Elizabeth Burkhart age 22, both



from Brutus were also in the vehicle.

All four occupants with w were transported to Northern Michigan Hospital by Charlevoix EMS and Allied EMS for injuries sustained in the crash. Kay Burkhart susbut not life threatening All four passengers were wearing their seat belts. The family was heading to a wedding in Charlevoix.

The Charlevoix County Sheriff's Office was assisted on scene by Charlevoix EMS, Allied EMS, Charlevoix Fire and Charlevoix Township

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TINA SUNDELIUS ROB SMITH

CHARLES JARMAN NAWS NAOL

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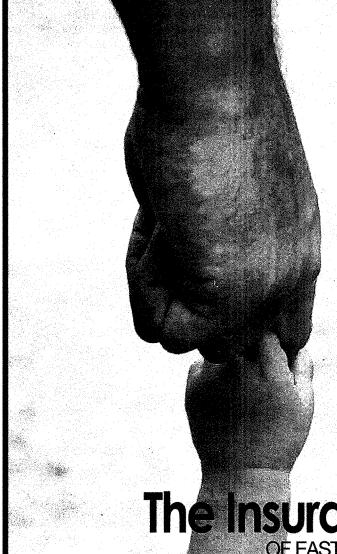
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FROM PAGE 1 A Year to Remember

the present council and clerk for another term. Council members are Mayor Norm Carlson Jr., Lyle Gennett, Dennis Kusina, Greg Stevens, Bryan Vollmer, Shane Cole and Jill Picha. The city clerk is Carol Ochs. A Charlevoix native, Sandra Gregory, who was a long-time caregiver to her mother, killed her mother on March 27. She entered a plea of "no contest" in the case and is scheduled for sentencing in the Charlevoix County Circuit Court on Jan. 6, 2012.

Stories that will carry over into 2012 include: The residents along Lakeshore Drive in Norwood Township seek to have the county road commission reverse its decision and designate Lakeshore Drive as a Natural Beauty road. Hayes Township pursues the purchase of Camp Sea Gull to use as a public park. The Charlevoix County Board of Commissioners continues to use iPads despite an ongoing lawsuit under the Freedom of Information Act. The proposed county non-motorized trail along the Boyne City-Charlevoix Road is likely to obtain a state grant for 3.2 miles of the trail.

reporterbjh@gmail.com

FROM PAGE 1

Hevey claimed the trio had made a decision in private in his ongoing case also against the ZBA.

But Boyne City's attorney said Devlon had no proof of such a claim and Judge Richard M. Pajtas agreed.

Devlon Properties owns the waterfront land across from Glen's Plaza. The company planned to build a resort known as the Boyne Beach Club, but has not developed it yet. reporterbjh@gmail.com

Do you hear some news? Let us know.

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Norwood Township received a \$26,200 grant from the Michigan Department of Natural Resources at its December meeting for township park improvements. From left to right are Jim Kolka, township supervisor Frank Hamilton, Sue Topham of the DNR, township trustee David Ridenour and Tim Schreiner of the DNR.

Norwood Township awarded grant for park

Norwood Township scored a grant of \$26,200 from the Michigan Department of Natural Resources to be used to improve and enhance the township park on Lake Michigan.

The check was presented to the township board at its December meeting by DNR representatives Tim Schreiner and Sue Topham. The DNR funds the

grant from the new voluntary \$10 park fee, township supervisor Frank Hamilton said.

"We requested money for installation of toilets and barrierfree access," Hamilton said.

Volunteers have worked for three years to clean up the beach and facilities. Hamilton acknowledged and thanked the many individuals who have been involved in the recent park improvements, especially Jim Kolka who headed up six volunteer work sessions that have reclaimed the overgrown park and David Ridenour, a township trustee who oversaw and wrote the grant application.

Fifty applications were submitted to the DNR and of the 46 that qualified for review, Nor-

wood Township's application tied for the third highest rating with the City of Marshall with a score of 185 out of 200.

Improvements will be completed in the spring and summer of 2012. Donations were also provided by Norwood Township Citizens for Health and Safety and by Manthei Development.

Walker: Senate ensures low-income families will stay warm this winter

LANSING, Mich.—The state Senate on Thursday approved legislation ensuring lowincome residents who may have faced heating utility shut-offs will be able to keep their homes and families warm this winter.

"This is an issue for which I have been advocating for months, and is very important for Northern Michigan," said Sen. Howard Walker, R-Traverse City. "Many low-income families would continue to receive assistance for their heating needs, and I am very pleased and relieved that we'll have a program in place for this winter."

A state Court of Appeals decision ruled the Michigan Public Service Commission could

not operate the Low Income Energy Efficiency Funding (LIEEF) and Low Income Home Energy Assistance Program (LIHEAP) programs. These were long-standing programs created by a surcharge on utility bills that were struck down by the courts due to language inadvertently deleted during a 2008 update of the law.

Senate Bill 864, sponsored by Walker, and Senate Bill 364 and House Bill 5190 together continue an existing charge to customers on their electric and natural gas bills to help the estimated 130,000 Michiganders who qualify for assistance on their home heating costs. The charge is approximately a 50 percent re-

duction in the cost currently born by rate payers. This is expected to raise \$48 million to be deposited in a new Vulnerable Household Warmth Fund created by the legislation.

Walker said the plan helps Michigan deal with the immediate problem of low-income heating during the winter while giving the Legislature ample time to create a compre hensive, fair and long-term replacement.

"I want to extend my thanks to the utility companies and all of my colleagues for their help with this important issue," Walker said. "I look forward to Governor Snyder's approval of these bills in the near future."

Senate approves Walker legislation to protect the **Great Lakes from invasive species**

LANSING-The Michigan Sen- aquatic invasive species through- make recommendations for ate on Wednesday passed comprehensive legislation to help protect Michigan from an ecological catastrophe and millions of dollars in lost revenue.

Senate Bills 508 - 510 would establish the Great Lakes Basin Aquatic Invasive Species (AIS) Advisory Council to determine how to best protect the state from continued invasions of aquatic invasive species, said lead sponsor Sen. Howard Walker, R-Traverse City.

"This council will have a Eunique and timely opportunity to craft a ballast water permit for Michigan and the rest of the Great Lakes Basin, which will thelp head off an invasion before it threatens our lakes," Walker said. "The permit will be vital in helping preserve the state's tourism, industrial manufacturing, conservation and recreation industries."

Walker said the council will be composed of experts from the Great Lakes region who will work on the necessary plans to prevent, eradicate and monitor

out the region.

Walker, who is vice chair of the Senate Appropriations subcommittees on Department of Environmental Quality (DEQ) and Department of Natural Resources (DNR), compared the council with the Great Lakes

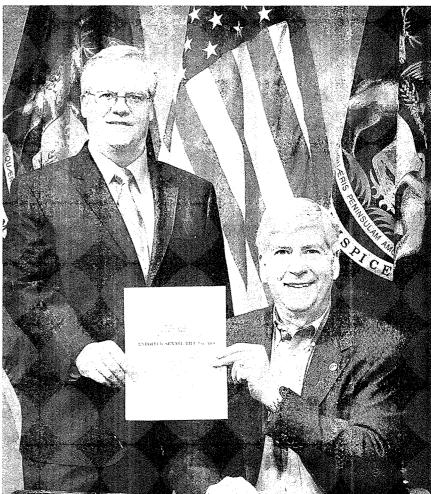
Basin Water Resources Compact. "With the compact, we protected the quantity of the water; now we're protecting the quality," he said. "As an official representing residents who live on three of the Great Lakes, I know the importance of a healthy ecosystem to our economy and our way of life. I am thankful that the Senate has taken this critical first step and look forward to working to finalize these vital initiatives.'

Under the legislation, the AIS council would work with the DEQ and the Office of the Great Lakes to update and implement the state's existing AIS management plan. The measures would also require the council to review all existing state laws on aquatic invasive species and

strengthening protections against further invasions.

'The council will be able to help develop a strategy to protect the basin from further invasions of aquatic invasive species. It will be charged with creating a framework for a basin-wide plan that addresses aquatic invasive species holistically, and it will also provide a basis for comment on both federal and state laws related to aquatic invasive species management," Walker said. "The fact that the council is comprised of regional business, farming, environmental, tribal and conservation interests will help it to lobby for effective changes both in Michigan and throughout the basin."

Snyder on Wednesday, December 21 signed into law SBs 508 -510, establishing the Great Lakes **Basin Aquatic Invasive Species** Advisory Council. The council will help protect the state from an ecological catastrophe from aquatic invasive species and help prevent millions of dollars in lost revenue.



State Sen. Howard Walker (left), R-Traverse City, and Gov. Rick Snyder hold Senate Bill 509, sponsored by Walker.

TRACKING LEGISLATION

A weekly compilation of selected bills, resolutions and actions of the House and Senate in the state Legislature. To see more detail contact www.legislature.mi.gov/

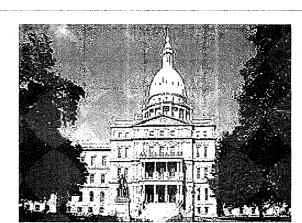
HJR JJ: Introduced by Rep. Holly Hughes on Dec. 13, 2011. This resolution proposes an amendment to the state Constitution of 1963, by amending sections 5 and 6 of Article VIII, to require public universities to consider ceratain veterans of the armed forces residents of this state for determining their tuition rates 💰 if the student is an honorably discharged vet-

eran of the armed forces of the United States. The foregoing amendment shall be submitted Status: Referred to Committee on Families, to the people of the state at the next general

Status: Referred to Committee on Education.

SB 884: Introduced by Sen. Hansen on Dec. 15. This bill would provide for more oversight of nursing home facilities. Seniors and Human Services

Note: The House and Senate hold the first session on January 11, 2012.



STATE OF MICHIGAN CAPITOL BUILDING PHOTOGRAPHER: BRIAN CHARLES WATSON

where do toys fit in the Baby Steps?

Dear Dave.

When is it okay to have a little fun and get a boat or a motorcycle when you're doing the Baby Steps?

Jennifer Dear Jennifer,

I always recommend that folks complete the first three Baby Steps before running out to buy a bunch of toys. Baby Step 1 is to save up \$1,000 in the bank for a starter emergency fund. Baby Step 2 is to pay off all your debts, except the house, using the debt snowball method. Then, on Baby Step 3, we go back and fully fund the emergency fund to contain three to six months of ex-

penses. After you've gotten this far, it's okay to have a little fun and save up for a toy. But don't forget about Baby Step 4, which is putting 15 percent of your income into pre-tax retirement plans, like mutual funds and Roth IRAs. Don't neglect saving for college, either, if you have

kids. That's Baby Step 5. Baby Steps 6 and 7 are paying off the house early and building wealth and giving. Everyone likes having fun, and there's nothing wrong with a few toys if you an afford them. Just make sure you don't sacrifice your financial health for the shiny things!

guilt and cynicism

Dear Dave.

I've noticed that lots of people get defensive when it comes to talking about money and living on a plan. Why is this?

Tonya Dear Tonya,

I think it's because there for anyone! seem to be two negative emotions connected to people who have failed with money: guilt and cynhelp, please visit daveramicism. They feel guilty be-



Dave Ramsey

cause they're terrible when it comes to handling money, and they don't want to talk about it.

Cynicism may be more prevalent in people who feel like they've been messed over by some "money expert" out there. Maybe they got caught up in a deal that went bad, or they lost a lot of money following their advisor's advice. The results can be they end up believing that anyone connected to the financial arena is a bad, incompetent or manipulative person.

If you've made mistakes with money, that just makes you human. Everyone alive has messed up financially, and that includes me. I made mistakes with lots of zeroes on the end, but I managed to turn things around. Now, I'm running my own company based on those mistakes, how to fix them and how to keep people from making the same mistakes I did years ago.

Sometimes people just don't want to be around others who are trying something new or different and winning in the process. Then, there are people in life-I call them losers—who just don't want anyone else to win, because it reminds them that they're not winning. Being stuck around those kinds of people is no fun

---Dave

* For more financial sev.com.



FOCUS ON THE FAMILY

with Jim Daly & Juli Slattery



Child's Fears Have Interrupted Bedtime

3-year-old daughter says she sees a "scary man" in her room. My husband and I have done everything we know to calm her fears. I've been sleeping with her in a different room for several days now. I know this is a temporary situation, but what do you suggest we do?

Juli: It's pretty common for children between 2 and 4 to experience intense fears. As a child enters the preschool years, her brain develops the ability to think beyond the concrete. In other words, she can imagine things that she can't see, feel or touch. While this new ability opens the door for imaginative play and role playing, it also means that your daughter can imagine things that are scary and potentially harmful.

Most parents in this situation will try to accommodate their children's fears by sleeping with them, or as you tried, switching bedrooms. This strategy often backfires because it rein-

Q: For the past week, our forces the child's fear. At some level, the accommodation validates that there might be something scary in her room. It also rewards the fearful behavior with extra attention.

While your daughter is able to imagine a scary man in her room, she can also imagine superheroes or angels watching over her. When my boys were scared, I asked them to picture angels watching over them and do you think? think about what their names might be. This channeled the power of their imagination into something

positive. Additionally, I recommend transitional objects. These are items, like a special stuffed animal or blanket, that help children feel comforted when they're not with their parents. Consistent bedtime rituals like reading a book, prayer, cuddling or soothing music also help children relax at bedtime.

You're right that this is temporary problem. However, be consistent and confident as you address this because bedtime battles usually persist throughout childhood, just taking differ-

ent forms.

Q: My husband doesn't think our 4-year-old daughter needs to say "Yes, sir" and "No, ma'am." He never talks that way either, but I was raised in a family where having good manners was very important. What

Jim: Good manners are certainly important. Public Agenda conducted a survey in which nearly eight in 10 respondents said that lack of respect and courtesy is a serious national problem, and six in 10 said the problem is getting worse. Respondents also blamed parents for not instilling courtesy in their children, and popular culture for encouraging rude behavior. Clearly, parents need to impress the importance of courtesy upon their kids. As the father of two rambunctious boys, I know that can sometimes be a challenge!

When it comes to specific phrases such as "Yes, ma'am" and "No, sir," the lines seem a little less clear.

Those terms were obviously a very important part of your own upbringing. I know people from Southern states who still use them extensively, while folks from other parts of the country don't use them at all. Are the non-Southerners rude? No, they just express courtesy in different ways. The underlying principles of "Yes, ma'am" and "No, sir," for kids at least, seem to be "respect for authority" and "deference to those who are older than you are." I would suggest, though, that it's possible to teach your kids those principles without insisting that they use "ma'am" and "sir" in every instance.

You and your husband might work together to devise a list of the good manners you hope to cultivate in your kids. Then, decide whether those manners need to be tied to specific words or customs, or if they're simply guiding principles for good behavior.

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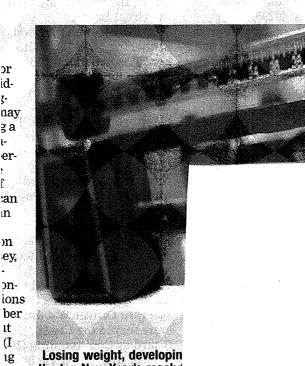
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New Year's resolves. to make than to kee



acineving men resonations coefy year they made them, and only eight percent considered themselves successful in tackling whatever resolution they set before themselves.

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THE TOP EIGHT RESO-**LUTIONS, NOT TOO** SURPRISINGLY, WERE;

1 – Lose weight

2 – Give up alcohol (a very popular New Year's Day resolution)

- 3 Exercise more
- 4 Quit smoking

5 – Be a better partner to their spouse

- 6 Be a better parent
- 7 Eat healthier

8-Save money

Now when I look at that list, I see quite a bit of inter-dependency and benefits that overlap in these top eight resolutions, so becoming

the top New Year's resolusticking to a resolution. c

successful at any one of could very well mean ad success with a related "b olution. But with such a all success rate found in Corporation's survey, wh solver" to do in order to l seemingly futile intentio ing a New Year's resoluti

The web site, psychology.about.com has fied some tips to help thos ing to make some changes beat the odds toward drift to those ingrained habits tines as the days and weel coming January unfold. phrase those suggestions;

1- Set specific, realistic How much weight, how m utes of exercise per week items are being added and from the grocery list?

2 - Try to pick just one tion, and focus.

3 - Start with small step you've never gone to the a better to aim for one or tv hour sessions per week to with than to set your sigl daily visits – and if the fa counter is a daily stop, pa to once or twice a week r

than hoping to forego the value menu completely in the beginning. Every journey truly does begin with that first step.

4 – If you stumble, simply get

notebook). aspired your irst place will o fade as the o look suspithe old one, and reaking an old a new one, begin

to beat down your resolve. Plan your resolution work, and work your plan...a noble New Year's resolution should last a lifereat Lakes Energy iday Luncheons Set **undraising Record**

City – The silent neld annually by es Energy at its holiday lunchrecord this year 3 \$6,100 for local

us donations from chants and Great ergy employees nerate the funds. ney raised will be o the following ities in the Great ergy service area:

Area Community is, Boyne City Valley Care Cen-

unity Lighthouse.

Harvest Gleaners,

The Manna Food Project, Harbor Springs

Reed City Food Pantry, Reed City

Ludington's Jericho House, Ludington The Friendship Shelter, Gaylord

Christian Neighbors, Wayland

More than 230 employees and retirees of the local electric cooperative attended the luncheons in Boyne City and Newaygo in mid-December.

Great Lakes Energy is a member-owned electric cooperative serving more than 125,000 members in 26 counties throughout western Michigan.

nac Bridge passenger vehicles to be \$4 starting January 1st

tinac Bridge Au-IA) board is reotorists that nday, Jan. 1, 2012, ig tolls will go into rossing): ssenger vehicle: with trailer: \$2 per muter: \$2* - Other. ommercial trucks homes: \$5 per axle ll increases were sly approved by the l in 2007 following public hearings · that year. Increadjustments are o occur through d of a one-time ad-

🧓 justment. Toll revenue will help fund a long-term maintenance and preservation program that includes a complete deck-replacement project. The 54-year-old bridge is maintained and operated exclusively with toll

Other expected toll increases through 2014 include:

- Commuter: \$2.10

 Auto/passenger vehicle: \$4.50; vehicle with trailer: \$2.25 per axle

- Commuter: \$2.20 - Other, including commercial trucks and motor homes: \$6 per axle

As stated at its December 2007 meeting, the MBA board will review financial forecast data in 2013 to determine future actions, such as the expected toll increases in 2014, modification of tolls, and/or bonding. Regardless of future traffic volumes, the MBA will work diligently on its longterm preservation strategy to continuously review and implement a variety of cost-saving measures, as appropriate.

Commuter cardholders must make their second trip within 36 hours of the first one in order to receive the commuter rate. The expiration date for commuter cards has been extended to Dec. 31,

MDOT reminds drivers: Snowplows need room to groom.

Boyne City High School

STUDEN of the Week **Margaret Durbin**



GRADE: 11 PARENTS: Mike and Liz Durbin **SCHOOL ACTIVITIES:** Cross Country, Soccer, Drama Band, Student Council

HOBBIES AND INTERESTS: Art, Singing, Dancing

FUTURE PLANS/GOALS: "College 4-8 years doing something with math and science."

STAFF COMMENTS

"Margaret Durbin is truly a model for all students here at BCHS. Her dedication to quality work, participation, and timeliness is admirable. In addition, she is courteous and enjoyable to be around." (Mr. Fritzsche, English Teacher)

"Student Council president, Pride Team Margaret is an example of what an out íMrs. Place, Media

"Margaret is a leader of the band and ou model academically and (Mr. Ivie, Band Tea

"Margaret is a phenomenal student! C very high expectations of herse (Mrs. Clausen, Calcu

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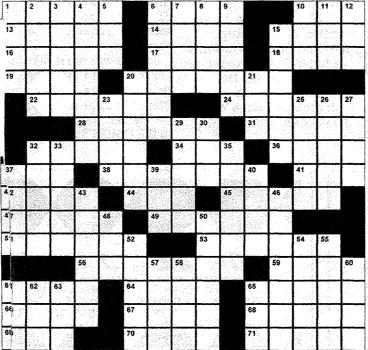
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Crossword Puzzle



1- Instruct; 6- Asleep; 10- Actress Charlotte; 13- Chilean pianist Claudio; 14- Go it alone; 15- Drum sound; 16- Either of two Chinese dynasties; 17- Spahn teammate; 18- How sweet

_!; 19- Biting; 20- Lighter-than-air craft; 22- Straightens; 24-Haunt; 28- Beethoven's Third; 31- Dull finish; 32- Radioactive gas; 34- Form of poem, often used to praise something; 36-Come again?; 37- Pro ___; 38- Large-leaved European elm; 41- Decade divs.; 42- "The Dead", classic horror movie; _; 45- Bridal path; 47- Tricks; 49- Grab; 51- Lipton competitor; 53- Approached; 56- Sieves; 59- As previously given, in footnotes; 61- Like some juries; 64- Famous last words; 65- Madonna role; 66- Analogy words; 67- Official records; 68- "John Brown's Body" poet; 69-___-jongg; 70-Author Silverstein; 71- Proclaim noisily;

1- Currency unit in Western Samoa; 2- Author Jong; 3- Thin _; 4- Incrusted with sugar; 5- Embrace; 6- Birthplace of St. Francis; 7- Male swine; 8- Some Ivy Leaguers; 9- "Tiny Bubbles" singer; 10- Balderdash; 11- "Rope-a-dope" boxer; 12- Golfer Ernie; 15- Saw for cutting wood with the grain; 20-Assumed name; 21- Big Blue; 23- Increase in size; 25- Antiknock fluid; 26- Blank look; 27- Goes down; 29- Rumsfeld's predecessor; 30- Citrus cooler; 32- Theatrical entertainment; 33- Not quite right; 35- Thrills; 37- Sea swallow; 39-Charlie; 40- Flaky mineral; 43- Releases; 46- Wither; 48- Brief instant; 50- Yearly; 52- Bailiwicks; 54- Minneapolis suburb; 55- Discourage; 57- Draw with acid; 58- Kitchen addition; 60-Spouse; 61- God, biblically; 62- Country bordered by Canada and Mexico; 63- Advanced degree?; 65- Backward tidal

Char-Em Poverty Reduction Initiative Prepares for Poverty Simulation

The Char-Em Poverty Reduction Initiative will hold a Poverty Simulation at the Emmet County Fairgrounds on January 27, 2012 from 10am to Noon. This event is being held to expand public awareness of the daily struggles many residents of Charlevoix and Emmet County that live in poverty experience.

Casey Adams, AmeriCorps VISTA with Char-Em United Way, states, "The stigma of welfare only increases the pain of poverty which is being felt by increasing numbers in Northern Michigan during this time of economic downturn. We need to make community residents more aware of this issue."

More than 6900 residents of Charlevoix and Emmet Counties are living at or below federal poverty level, according to the 2011 census. Many of these families make difficult decisions every day regarding their expenses - often choosing between a meal and a doctor's ap-

The Poverty Simulation was designed to help people better understand the realities of poverty. The Poverty Simulation is targeted to civic and community leaders, elected officials. business owners, nonprofit board members, teachers, clergy and members of faith, and the community general public. There is no charge to participate, but space is limited. Registration is requested by January 6, 2012.

Using a nationally acclaimed simulation kit, participants will role-play the lives of low-income families. Some will be TANF recipients, disabled individuals, and others will be playing senior citizens on Social Security. They have the stressful task of providing for basic necessities and shelter on a limited budget during the course of four 15-minute "weeks." Volunteers will play human service agencies, grocers, pawnbrokers, bill collectors, job interviewers, police officers and others.

"This workshop helps people understand the complexities and frustrations of living in poverty day to day," said Adams. "With a greater awareness of its impact, we can more effectively address the poverty issues in our gcommunity."

For more information or to register or contact Casey Adams at

** vista@charemunitedway.org or call at 231-487-

Letters and opinions may be submitted by e-mail to Office@CharlevoixCountyNews.com.

You know the kind of happiness and appreciation that makes your throat ache, the back of your eyeballs sting and brings tears to your eyes? That is how those of us at the Women's Resource Center of Northern Michigan have felt this holiday season as the gifts have rolled in for our Christmas Families and Safe Home Holiday Program—so many families facing multiple challenges will be able to forget their worries for a day and enjoy gifts given from the heart. We appreciate the donations of all sizes and varieties to our Harvest Food and Supply Drivesurvivors of domestic abuse and their children will find comfort in these gifts during the days and weeks ahead. Your gift purchases at the Alternative Gift Fair will help our agency fund many programs that are not supported by grants—allowing us to direct dollars where they are needed the most. Support from the business community is always received with a deep and abiding gratitude—recent benefits held on our behalf include Grandpa Shorter's Witches Night Out; Oleson's Food Store Dollar Drive and Lite 96.3 live food drive radio broadcast; Bondurant food drive: Dave Kring/Big Country Toy Trade: McLean and Eakin Booksellers' Giving Tree; Ward and Eis Gallery's gifts-twice-given sales event; The Spa at the Inn at Bay Harbor's Wellness Hours; Handbags of Hope holiday delivery of well-stocked purses; Friends of the Public Library book bags and books. And there were so many others throughout the rest of 2011!

We are so overwhelmed by your generosity! Whether you made a financial donation or one of food, personal care items, holiday gifts, or toys-or even supported events that have benefited the Women's Center—WE THANK YOU!

As we look ahead to 2012, we are proud to be celebrating our 35th year of providing critical and quality programs and services for women, children and families in the five counties of Antrim, Charlevoix, Cheboygan, Emmet and Otsego. Literally thousands of individuals have benefited from our services. We know you have many worthy organizations to support in this area, and we have a boundless appreciation for your belief in the Women's Center and our mission, vision and values. Our agency has grown to become one of the largest, most comprehensive, professional and multifaceted women's organizations in Michigan. We could not do all that we do without your support. Thank you, from the depths of our hearts, and happy New Year to all!

Sincerely, Janet M. Mancinelli **Executive Director**

Dave Allen Erber

(SEPT. 18, 1955 - DEC. 23, 2011) Dave Allen Erber, 56, of Boyne Falls, went to be with the Lord on Friday, Dec. 23, 2011 at Northern Michigan Regional Hospi-

Dave was born on Sept. 18, 1955, in Petoskey, the son of Gerhart and Mary (Spaniak) Erber. He grew up and graduated from Boyne Falls High School. On Dec. 10, 2005, he married Tracy Swank in Boyne

Dave loved creating and building things as a carpenter and enjoyed getting his hands dirty in the garden. Dave worked in construction most of his life; three years ago he received his contractors license and started his own construction business.

Dave is survived by his wife, Tracy; son, Dave Erber; stepchildren, Ashley Dawson, Nicole Rose Sharrow and Shane Logan; granddaughter, Caitlin Erber; step grandson, Carter Davis Dawson; mother, Mary Erber; brothers, Gary Lee (Debra) Erber and Terrence L (Sandra) Erber; and many nieces and nephews.

Dave is preceded in death by his father, Gerhart Erber, and brother, Rick Erber.

Visitation was held Tuesday, Dec. 27, at St. Augustine Church in Boyne Falls.

A funeral Mass was celebrated Wednesday, Dec. 28, at St. Augustine Church with the Rev. Duane Wachowiak serving as cele-

Dorothy E. Ward, 91

Dorothy E. Ward of Boyne City died on Tuesday, Dec. 20, 2011, at Boulder Park Terrace in Charlevoix.

At her request cremation has taken place and no services are planned at this

Stackus Funeral Home of Boyne City is serving the

Joseph Etienne

(DEC. 20, 1914 - DEC. 19, 2011) Joseph "The Skipper" Etienne, 96, of Charlevoix, passed away December 19, 2011 at Charlevoix Area Hospital, one day before his 97th birthday.

Memorial Services will be held Friday, December 23 at 3:00 pm at Winchester Funeral Home in Charlevoix, The Reverend Matthew Wigdon of St. Mary Catholic Church will officiate. A Masonic Memorial Service will follow under the auspices of Charlevoix Lodge #282 F&AM, and a military salute will conclude the services.

Joseph was born December 20, 1914, in Turpange, Belgium, the son of Jeanne Pierre Etienne and Catherine Hebler. He immigrated to the United States in 1920

brant. Burial followed at St. along with his parents and five brothers and sisters and settled in Wilmette, Illi-

OBITUARIES

Augustine Cemetery in

rial donations may be di-

rected to the family in care

of Mary Erber, 10013 Huff-

Family and friends wish-

couraged to do so online at

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man Lake Road, Vander-

ing to share a thought or

memory of Dave are en-

www.stonefuneralhome-

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family.

In lieu of flowers, memo-

Boyne Falls.

nois. In 1932, at age 17, he enlisted in the Coast Guard. In his 28 years of service, he sailed the Atlantic, the Pacific and all of the Great Lakes.

In 1937, Joseph married Katherine "Kay" A. Peltonen. The two met in Wilmette when Kay was visiting her sister Ruth who had married Joe's older brother Nicholas. The Etiennes had six children.

During WWII, the Coast Guard was absorbed by the Navy and Etienne found himself in the South Pacific aboard the USS Hunter Liggett. Etienne was commissioned an ensign rising to Senior Lieutenant by the War's end. Thereafter, he reverted to his original status as Chief Warrant Officer W-4. Etienne served the Coast Guard as Commanding Officer of four ships. He became Chief Warrant Officer of the Charlevoix Lifeboat Station in 1947. In November of 1958, he coordinated the search and rescue efforts following the sinking of the freighter Carl D. Bradley. One of Etienne's most memorable experiences occurred in the summer of 1959 when Great Britain's Queen Elizabeth visited Mackinac Island. He was Group Commander based in Charlevoix and in charge of the water-related safety of the Queen's visit, for which he received numerous commendations from Washington D.C. and London. Etienne retired from the Coast Guard in December, 1960. He worked for Charlevoix County from 1962 to 1976 and retired as

Deputy Sheriff. Joseph is survived by four of his children: Joseph and his wife Chris of Charlevoix and Bonita Springs, Fla., Michael and his wife Norma of Naples. Fla., Robert of Naples, Fla. and Jeanine of Kauai, HI; seven grandchildren: Mark Etienne, Christine Etienne and her husband Dennis Lindeman, Neal Houseworth and his wife Amy, Stephanie Spencer-Gudith and her husband Scott, Susan Nowaczyk, Nicholas Etienne and Tyler Etienne; five great grandchildren Xavier Spencer, Mia Houseworth, Meg Houseworth, Sophia Gudith and Andrew Etienne, and a special friend Simonne Robinson. He was preceded in death by his wife Katherine, daughter Kathleen Etienne, son Donald Etienne, three brothers and three sisters.

Joseph was affiliated for many years with the Charlevoix VFW Post 1153, and the Charlevoix Masonic Lodge #282 F&AM.

Memorial contributions may be made to the Charlevoix County Humane Society, 614 Beardsley St., Boyne City, MI 49712.

Those wanting to share a memory of Joseph, or condolences, may do so at www.winchesterfuneralhome.com

C. Douglas Sudman

(July 26, 1932 - Dec. 18, 2011)

C. Douglas Sudman, 79, of Echo Township, died Sunday, Dec. 18, 2011, at Boulder Park Terrace in Charlevoix.

He was born July 26, 1932, in Central Lake, the son of Emery and Helen Louise (Greenman) Sudman.

On Feb. 16, 1952, he married Evelyn Saunders in Ironton. They made their home in Lincoln Park, moving to Central Lake in " 1969. They enjoyed spending winters in Zephyrhills,& Fla., for 14 years. Mrs. Sud/ man died Aug. 10, 2011, sev²⁾ eral months shy of their 60th wedding anniversary.

Doug worked for 17 1/2 years for General Motors Cadillac Division in Detroit and for Lamina Bronze in Bellaire for 20 years, retir-

He was a member and past president of the Banks Township Historical Society. He was a member of the Central Lake Masonic Lodge No. 426 F&AM for 30 years. He enjoyed pumpkin pie, pumpkin doughnuts, gardening, canning applesauce and tomatoes, and playing cards with his grandchildren.

Surviving are his children, Bruce Sudman of Muskegon, Chervl (Ron) McClanathan of Charlevoix, David (Marie Potter) Sudman of Bellaire, and Maxine Kayner of East Jordan; grandchildren, Christine (Alan) Welton and Wendy Fowler; step grandchildren, Wayne Potter, Tina Viszmeg, B.J. Potter, Linda (Jason) Whitley, and Melissa (Alan Geer) McClanathan; great-grandchildren Caitlyn Lockman, Camryn Welton and Brendan Fowler; five step greatgrandchildren; sister, Diana Hale of Flint; sisterin-law, Thelma Sibinic of Ypsilanti; and nephew, Alan Sibinic of Charlevoix.

The funeral service will be held at 11 a.m. Monday, Jan. 2, at the Ellsworth 🔧 Wesleyan Church with the Rev. Chris Wallace officiating. Friends may call at the church from 10 a.m. until the time of the service. Burial will be in the springtime at Sunset Hill Cemetery in East Jordan.

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R.E.A.D. RECREATION, EVENTS, ARTS & DINING

Keller Ensemble Coming to Crooked Tree

Crooked Tree Arts Center pres- and Vice President of the board, ents The Paul Keller Ensemble featuring vocalist Sarah D'Angelo on Saturday, January 7, 2012. The Paul Keller Ensemble is a three-horn jazz septet consisting of trumpet, trombone, saxo-, phone, piano, string bass, drums and vocalist Sarah D'Angelo. The hallmark of this group is a combination of big band sound paired with improvised jazz solos. The landscapes of Keller's arrangements are cleverly dotted with signposts for the listener, including riffs, interludes, ensemble backgrounds, shout choruses and lots of melody. The result is a jazz band whose performances are entertaining, energetic, engaging, accessible and fun to experience.

"The Performing Arts Committee at the arts center receives many requests to bring back Paul Keller" noted committee chair

Bill Millar. "Paul always brings a great group of musicians and it has been several years since he's graced our stage" continued Millar. The members of the Paul Keller Ensemble are "House String Bassist For The State of Michigan" and leader, Paul Keller; Pianist and Director of Jazz Studies at the University of Michigan, Ellen Rowe; Drummer and Director of the Detroit Civic Youth Jazz Band, Sean Dobbins; Trumpeter and Director of the Ann Arbor School for Performing Arts Jazz Program, Paul Finkbeiner; Trombonist Terry Kimura and Saxophonist Ben

Charming singer Sarah D'Angelo is an important part of each performance, supplying grace, wit and delightful vocals from the Great American Songbook.

is an extra added bonus. Her specialty is delivering heartfelt and personal interpretations of familiar songs from the Great American Songbook. She was born in Jamestown, NY and began formal studies in music at a young age at the State University of New York: Fredonia. Though Sarah's main interest from 1993-2003 was clarinet performance, she soon discovered that she could bring much joy to music lovers as a vocalist. While pursuing her Bachelor's Degree in Clarinet Performance and Music Education at West Virginia University (BM, '99), Sarah started singing as a soloist for various church congregations and special events throughout the Midwest.

Bandleader Paul Keller says, "Our audiences adore Sarah and so do her band mates. She pos-Sarah's beautiful clarinet playing sesses a natural and intuitive

BELOW: Shawn Ripley-Kintigh of Bellaire adds

white cedar to her wreath at the Martha

Wagbo Farm and Education Center.

jazz feel, spot-on pitch control, a deep devotion to the study of her art, and a laid-back, friendly demeanor that makes working with her a genuine pleasure! Sarah's charming and intimate singing style brings a special dimension to each PKO and PKE presentation and her beautiful clarinet playing is an extra added bonus!"

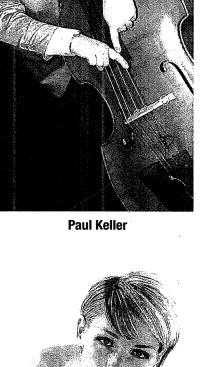
The Paul Keller Ensemble's repertoire is vast and varied, consisting of familiar standards from the big band era to more adventurous straightahead fare in the style of Art Blakey and the Jazz Messengers. The PKE plays the many creative arrangements and compositions of its leader Paul Keller. Of special interest is Keller's 2008 Michigan Jazz Suite, a compilation of 15 jazz tone poems inspired by famous Michigan destinations, people, events and icons and is filled with vivid musical imagery. The Michigan Jazz Suite includes such intriguing song titles as Corn Flake (for Battle Creek, MI), Big Mac (for the Mackinac Bridge), Tulip Time (for Holland, MI), Cherry Jubilee (for Traverse City, MI), Soo's Blues (for the Soo Locks), Crooked Tree (for Petoskey, MI) and The House By The Side Of The Road (a heartfelt tribute to legendary Detroit Tigers' radio announcer Ernie

The Paul Keller Ensemble has entertained audiences at the Detroit Jazz Festival, the Ann Arbor Blues and Jazz Festival, the Kerrytown Concert House, the Southfield Center for the Arts, the West Michigan Jazz Society, the Michigan Festival, the Detroit Festival of the Arts, the Warren Jazz Festival, Michigan Jazz Festival and Flint Jazz Festival, the Detroit Institute of Arts, and the Detroit Symphony Orchestra Jazz Club Series. The PKE regularly performs concerts and clinics for young audiences at schools and colleges throughout the Great Lakes region.

Harwell). Maestro Keller accepted the 2009 Detroit Music Award for Outstanding Jazz Recording for the Michigan Jazz

Paul Keller is well known for his association with Diana Krall and appears on her 1997 Grammy-nominated CD, All For You (GRP/Impulse). Keller has performed jazz all over the world with Krall, Russell Malone, Jeff Hamilton, Tom Saunders, Jake Hanna, Eddie Higgins and many others. The 15-piece Paul Keller Orchestra plays every Monday night at their Ann Arbor home







Sarah D'Angelo.

Zal Gaz Grotto. For more information about the Paul Keller Ensemble and their recordings check out www.pkorecords.com.

The arts center typically sells out the first concert of each year and tickets are \$20 for CTAC members and \$30 for non-members and can be purchased online at www.crookedtree.org or calling the arts center. 231-347-4337. The arts center is located in downtown Petoskey at 461 E. Mitchell Street. This presentation is supported in part by the Michigan Council for Arts and Cultural Affairs.

Wagbo Holiday Greens Workshop Fun



ABOVE: Alana Haley of Ellsworth (far left) teaches wreath-making to participants at the Martha Wagbo Farm and Education Center. (Participants are from left: Shawn Ripley-Kintigh of Bellaire, Jean and Clayton Faivor of East Jordan, and Megan Brown of Traverse City.)

BELOW: Shawn Ripley-Kintigh of Bellaire (far left) focuses on her wreath as mother and daughter Pepper Bromelmeier of **Central Lake and Megan Brown of Traverse City create theirs** at the Martha Wagbo Farm and Education Center's Holiday Greens Workshop.

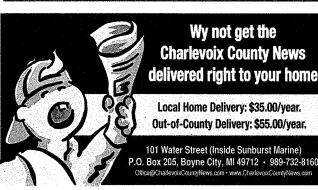
















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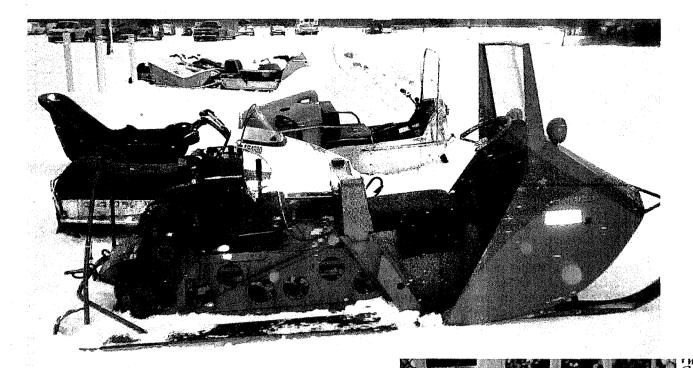
O'BRIEN'S

RESTAURANT

Page 8A • Charlevoix County News

Year in Review A major draw to the northern Michigan area, for those who live here and for the four-season setting that embraces the north. Here is a look back at some of the

CELEBRATING in the





Capturing the beauty of the north in the open air, a group of approximately 30 plein air painters participated in the Charlevoix Circle of Arts "Autumn, Art & Apples" Plein Air Paint Out event in Charlevoix during the week of October 9th through the 14th. courtesy PHOTO

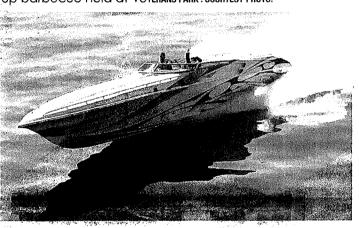
Nothing says de than the tartism Mushroom vite: place this pera. drawing moush country the year! aan sceneme COURTESY PHOTO.

December 29, 2011



"Big" was the theme of the 30th Annual East Jordan Sno-Blast was held January 14th through 16th in downtown East Jordan along with vintage snowmobile activities as the East Jordan Sno-Mobilers Club. courtesy PHOTO.

For the 8th year in a row, Boyne Thunder roared into Boyne City and across Lake Charlevoix and Lake Michigan on July 8th and 9th, thrilling spectators and participants who took a.90-mile excursion in high-power speed boats with a wrap up barbecue held at Veterans PARK. COURTESY PHOTO.



Truly a "growing phenomenon," farmers markets in Boyne City, Charlevoix, East Jordan and Ellsworth began offering area residents and visitors healthy, nutritious, and delicious tastes of the north with local produce starting in the late spring. courtesy PHOTO.



The Ellsworth Pig Roast grand parade, adtistos during the first weekein

The annual Boyne City Drag Race and Car Show has become a much anticipated Labor Day weekend event, with fast cars, trucks, motorcycles and even snow mobiles competing all day long last September 4th down the airstrip at the Boyne City Airport. PHOTO BY JIM AKANS

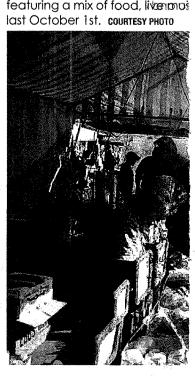


The celebration of freedom in northern Michigan doesn't wait for the 4th of July, as the annual Freedom Festival in East Jordan took place from June 16th through the 19th, bring live entertainment, lots of great food and games, a grand parade and of course, a brilliant display of fireworks over Lake Charlevoix, PHOTO BY KAREN WALKER.

East Jordan's 2nd Annulain Ru in conjunction with therard tured Halloween-flavoredok live music, a pumpkin-pie ab ers Craft show. countesy Photo



Autumn is a time of gathellings: featuring a mix of food, liverpros last October 1st. courtesy PHOTO



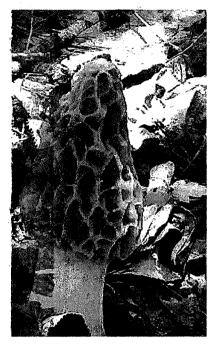


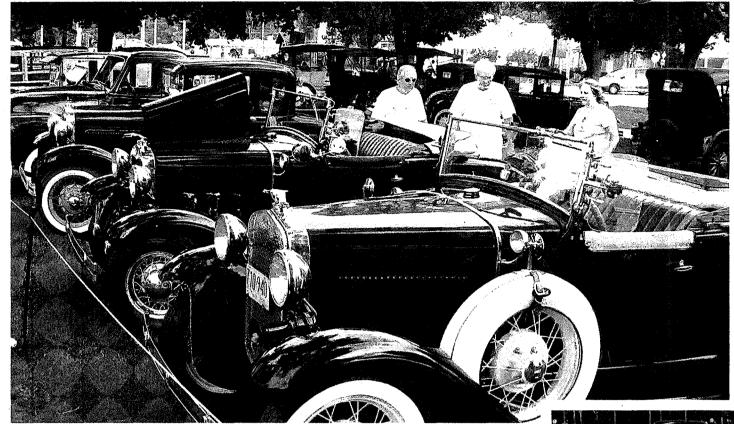
It was the 81st year for the Annual Venetian Festival, held the third week in July in Charlevoix, and the eight day celebration included many musical performers, the 5k and 10k Drenth Memorial Footrace, beach parties, a glorious street and boat parade, and two nights of fireworks. PHOTO COURTESY OF KIMBERLY WAY OF ALWAYS PHOTOGRAPHIC.

Osecacross the state and nation, are the many tremendous festivals and events that take place each year in the gorgeous frum; festivities and fiestas in the north...2011 style.

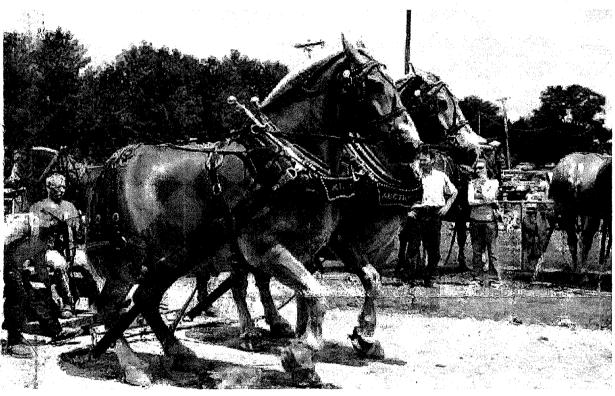
e NORTH, 2011 style

bring'in northern Michigan more alnot the annual National Morel that an Boyne City, which took of the michigan that 12th through the 15th, the am central that budding Northern Michigneat food and entertainment.



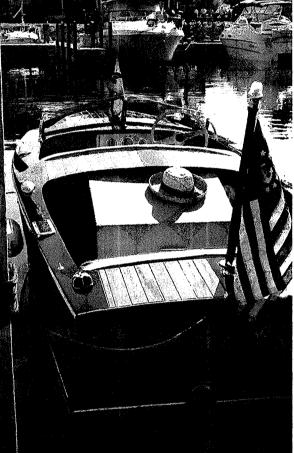


Mid August in Boyne brought the 37th Annual Antique Auto Show and Flea Market event to Veterans Memorial Park. In addition to the opportunity to marvel at the workmanship of fine vintage automobiles on display, attendees shopped a huge assortment of fascinating and unique wares at the Flea Market. COURTESY PHOTO.



wias transformed into an "Ellebration" in 2011, tying together the annual Breezeway Cruise, a sociality tour, bonfire, fireworks, outdoor games, and of course, the famous Pork Roast Dinner at its buly. Photo ALANA HALEY.

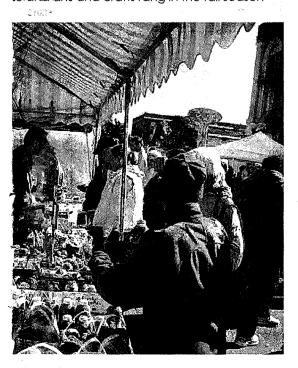
East Jordan also offered plenty of excitement during the weekend of July 9th, as three events; the South Arm Classic Boat Show, the Jordan Valley Car Show, and "Art Jordan," featuring the works of local artists in downtown store windows, gave residents and visitors plenty to see and do. PHOTO BY DARRIN POD-SKALNY.



Umpkin:Festival, held on October 15th, Annual Breezeway Color Cruise, feaids:events, such as pumpkin chinkin', discorrection contest, and a Leaf Peek-



andithe annual Boyne City Harvest Festival, iorandiarts and crafts rang in the fall season





Since 1979, Charlevoix has celebrated the wonderful bounty, fabulous colors and exciting spirit of the autumn season with a grand weekend full of activities, crafts, food and produce at the annual Apple Festival, held during the weekend of October 14th in 2011. COURTESY PHOTO



2011 marked the 49th year for the Annual Portside Arts Fair, held August 6th and 7th at historic Elm Pointe just a few miles north of downtown East Jordan. The event. Sponsored by the East Jordan Historical Society, showcased the works of approximately 80 gifted artists. соивтему РНОТО



Cool cars and hot music filled downtown Charlevoix and East Park during the weekend of July 16th, as the 19th Annual Charlevoix Street Legends Car Show brought over 100 beautifully restored vehicles to town, in addition to live music and a silent auction event, with proceeds donated to local charities. COURTESY PHOTO.

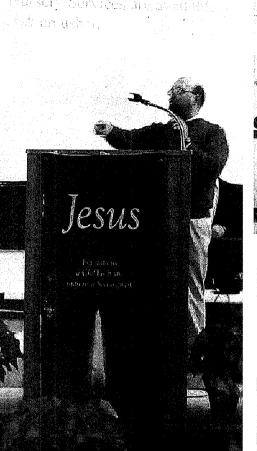
Ellsworth Community Christmas Service

Photos by Louise Alfred

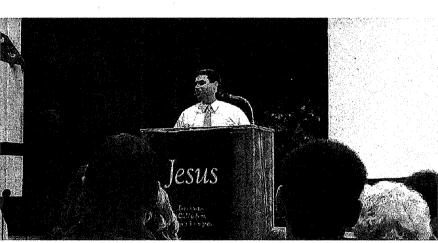
Hundreds of people from throughout the village of Ellsworth gathered at a community Christmas service held on

Christmas Day at the Ellsworth High School Gym. Four Ellsworth churches, Atwood Christian Reformed, Belltower

Reformed, Ellsworth Christian Reformed and Ellsworth Wesleyan, worked together to present the very special event.







Everything and more at A-2-Z Resale in Gaylord

By Jim Akans

With approximately 4,000 square feet of fully stocked resale space, and new inventory arriving daily, customers can shop for just about anything starting with any letter in the alphabet at A-2-Z Resale in Gaylord.

Founded by Bill and Carol Brown in May of 2008, A-2-Z Resale has grown to encompass just about any resale item shoppers could be looking for, including appliances, furniture, racks and racks of clothing, shoes, tools, home accessories, jewelry, toys and more...even a special area devoted to wedding dresses.

We have just about everything here but food," observes Bill Brown. "We locate items for our inventory from garage and estate sales, abandoned storage units, donations and more. We never know what we will have next, it changes every day."

there are plenty of items representing every letter in the alphabet at A-2-Z Resale. Convenient parking in front of the store makes it easy for shoppers to stop in on a regular basis to check out the latest inventory.



One thing is certain, on any given day With approximately 4,000 square feet of fully stocked resale space, and new inventory arriving daily, customers can shop for just about anything starting with any letter in the alphabet at A-2-Z Resale in Gaylord. PHOTO BY JIM AKANS

A-2-Z Resale is located at 1829 Old 27 South (S. Otsego Avenue) in Gaylord. The store is open from 9 am to 6 pm.

seven days a week all year long with the exception of holidays. For additional information call (989) 732-9500.

(

Charlevoix Chamber to Host State of the Community Address

The Charlevoix Chamber of Commerce will be hosting the second annual State of the Community Address on Wednesday, January 11, from 11am to 1pm at Castle Farms.

This year there will feature five speakers recapping the accomplishments and challenges that the community faced in 2011 and will take a look at future plans for 2012.

Speakers at the Community Address include: Erin Bemis, President of the Charlevoix Chamber; Boogie Carlson, Mayor of Charlevoix; Joshua Meyerson, Medical Director of Northwest Michigan Department of Heath; Chief Charles Burley, Commander of Charlevoix Coast Guard Station; and Chervl Potter-Browe, Charlevoix County Clerk.

"This is a great event

for anybody who wants to learn more about our community," said event coordinator Bethany Pearson. "It's excited to see how much we can all accomplish in a single year.'

Admission is \$30 per person or \$225 for a table of eight, and everyone is welcome to attend. Tickets also include a catered lunch, and a community organizational booklet, with over 40 reports from different community sectors that have an impact in Charlevoix.

If you are interested in attending this event, please contact Bethany at the Charlevoix Chamber of Commerce by calling 231-547-2101, or e-mail pearson@charlevoix.or g. Tickets are sold on a first come first serve basis. Last year's event was sold out so make sure to reserve your seat today!

Jeans Day Charity Fund supports Safe Home



Nicole Hibbler (left) of Northern Michigan **Sports Medicine Center** presents a \$300 check to Jan Mancinelli of the Women's Resource Center of Northern Michigan (WRC) to help support the agency's Safe Home for survivors of domestic abuse and their children. The donation represents funds raised at two of the center's seven physical therapy clinics in northern Michigan through their Jeans

Charity Fund. Every time staff working in Petoskey at the Cedar Bluff Drive and North **Division Road locations** made a contribution to the fund they were permitted to wear their jeans to work on Friday. At the end of the program, the staff selected a charity to benefit from the funds raised. Hibbler said the staff decided the WRC's Safe Home would be a greatlocal program to sup-

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> All proceeds go to purchasing food for our food pantry



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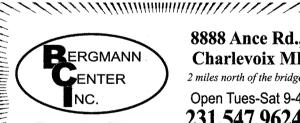
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Year in Review

Recognizing area awards & accomplishments

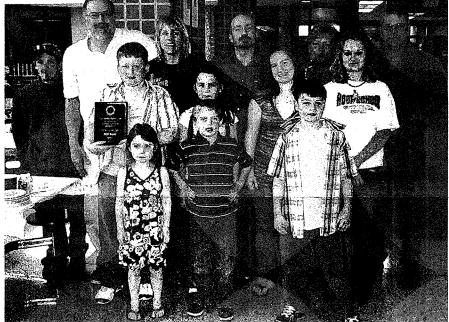
It was another year of wonderful progress in northern Michigan. Many organizations, individuals, and groups were recognized throughout the area for their contributions in making this a great place to live, work, and invite our friends to visit! Here is a sampling of some area award and accomplishments in 2011.



Steven Hart, a 2011 Boyne Falls High School graduate and son of James and Cori (Hart) Crego, earned the coveted honor of becoming Eagle Scout at a special Court of Honor ceremony held at Hudson Township Hall last February. courtesy PHOTO

A groundbreaking ceremony took place in September at the new site of Bay Winds Federal Credit Union on North Lake Street in Boyne City. Attending the ribbon cutting were Bay Winds president and CEO David Leusink, city officials, credit union board members and members of Team Boyne, the Main Street economic restructuring committee. COURTESY PHOTO





Bill Reid, shown here with his family, was named the 2011 East Jordan Rotary "Father of the Year."



November 11th was the date of the ribbon cutting and grand opening of Chicken N' Stuff restaurant in downtown East Jordan, one of many exciting new businesses launched in Charlevoix County during 2011. PHOTO COURTESY OF EAST JORDAN CHAMBER OF COMMERCE.



For the second year in a row, the Charlevoix Area Chamber of Commerce was named the Mid-sized Chamber of the Year (plaque shown here displayed by Charlevoix Chamber President, Ms. Erin Bemis) at the annual Michigan Association of Chamber Professionals Leadership Conference. соинтеху рното

> River's Best." **COURTESY PHOTO**

PHOTO BY MIKE MURPHY IV.



Banks Township Citizen of the Year, Irene Shooks, was honored on the evening, June 30th, during a dinner at Royal Farms in Atwood following the 3rd Annual Breezeway Cruise.

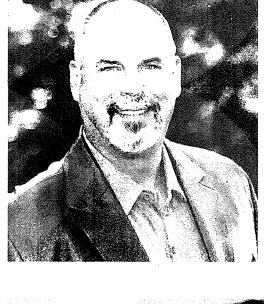


Tanner Carrow, son of Nick and Ashley Carrow, was the first baby of the year born at Charlevoix Area Hospital, arriving at 5:02 pm on January 3rd. соинтеху рното





After removing their previous facility in April, Huntington National Bank in East Jordan held an open house at their beautiful new building at the end of October. COURTESY PHOTO





Hope in a handbag—delivered to Women's Center

Staff at the Women's Resource Center of Northern Michigan (WRC) accepted a donation of more than 50 fully stocked purses and totes from Handbags of Hope, a southeastern Michigan non-profit agency that has been donating purses to domestic violence shelters throughout the state since 2006.

The purses are filled with a variety of everyday essentials such as wallets, hair brushes, calendars, toiletries and lip balm. Many of the purses also contain comfort items like gloves, scarves, slippers and pajamas. Jackie Bobcean, the director of Handbags of Hope said, "We give 3,000 gifts of handbags a year to 21 shelters and six teen programs. We even have a waiting list."

"We really appreciate the huge effort Jackie and her team of volunteers puts into assembling this massive donation drive," said WRC Marketing Director, Dena Sydow. "The women are so grateful to receive these purses, especially because many of them arrive at the Safe Home without any personal possessions at all. For these domestic violence survivors, receiving a Handbags of Hope purse is a positive step toward rebuilding their lives."

Learn more about Handbags of Hope online at handbagsofhope.webs.com. If you or someone you know is experiencing violence in their personal relationships, call the WRC's 24-hour crisis line at 231-347-0082, or for long distance callers 800-275-1995. For more information on WRC programs and services visit their website at wrcnm.org.

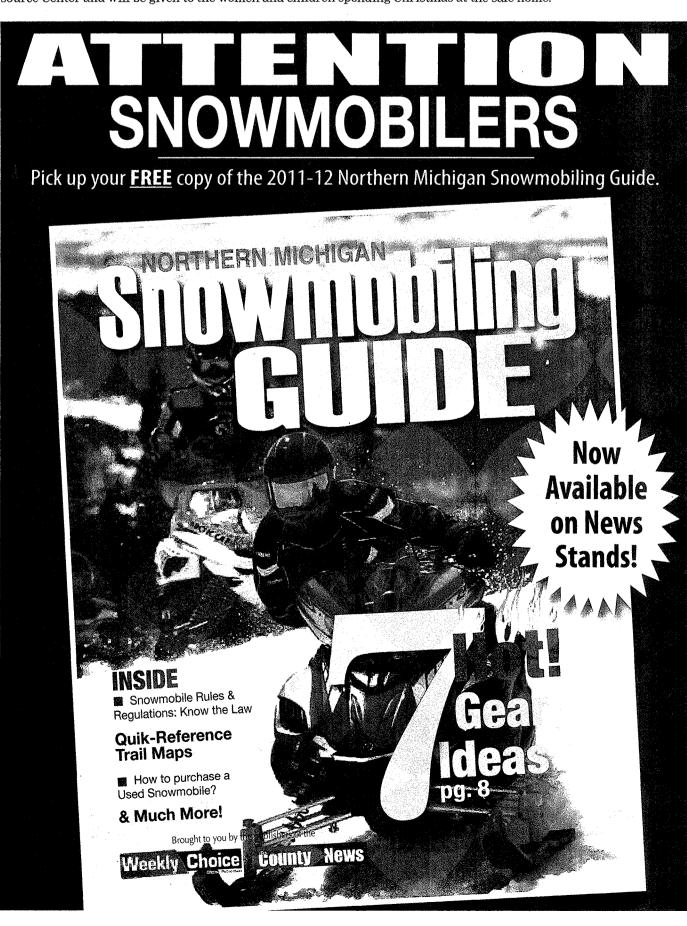


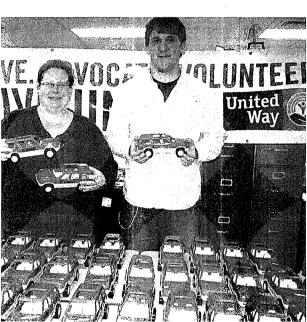
Women's Resource Center of Northern Michigan (WRC) received a large donation of purses from Handbags of Hope to benefit domestic violence survivors at the agency's Safe Home. Pictured are Gail Kloss (left) WRC Finance Director; Jackie Bobcean and Mary Penokie of Handbags of Hope, Taryn Davis-Hanson, WRC Therapist; and Dena Sydow, WRC Marketing Director.

Subway Stores Donate Gifts



Char-Em United Way Executive Director Martha Lancaster and staff Lisa Luebke are surrounded by Christmas gifts donated by Charlevoix and Petoskey Subway stores for the holiday season. The gifts were distributed to the Women's Resource Center and will be given to the women and children spending Christmas at the safe home.





United Way distributes Toy Trucks for Christmas

This is the 9th year that American Plastic Toys has donated almost 15,000 toys to Michigan Association of United Ways for distribution to our networks. LyondellBasell donated 12,000 pounds of plastic, American Plastics Toys donated a week's worth of production time to produce the toys and apply stickers that were donated by Maple Press. E.L. and Hollingsworth of Wixom handled the transportation.

"I contacted several agencies with whom we work and arranged to distribute over 100 of the toys to the Salvation Army and Boyne Area Community Christmas," explains Lisa Luebke, Char-Em United Way Administrative/Program Assistant.

These organizations will distribute the toys to children during the upcoming holiday season. Bothorganizations are also seeking donations of additional toys, food, coats and household items to provide to families in Emmet and Charlevoix Counties. Local donation needs can be viewed on our website at www.charemunitedway.org under "Find a Donation Drive".

"We were very happy to serve as an intermediary for this donation," continues Luebke. "Most people know that United Way raises funds to invest in area agencies, but many don't know that we are also involved in many other activities, as well."



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Health & Wellness

Shoe Year's Day Hikes

Remember that New Year's Eve resolution you always make ...the one to get in better shape? Let the DNR help get that resolution off on the right foot in 2012. Join DNR staff members from Michigan's state parks along with representatives from local health organizations and other determined individuals like yourself for a New Year's Day Hike in the Park. Participants are welcome to bring snowshoes or cross-country skis if there's enough snow or just come out and enjoy a brisk walk.

New Year's Day Hikes are taking place at 18 state parks and recreation areas all across Michigan. Some area parks are listed below. Find one taking place near you then check the individual park for time and details if information is not provided below. Hartwick Pines State

Park (Crawford County) 4216 Ranger Road Grayling, MI 49738 989-348-7068 Meet at the park's visitors center at 11 a.m. Jan. 1 for a two-mile walk with a moderate degree of difficulty. Dress for weather conditions and bring along snowshoes or crosscountry skis if weather permits. Please RSVP to the park office so they know how many participants to expect.

Mitchell State Park (Wexford County) 6093 M-115 Cadillac, MI 49602 231-775-7911 Meet up at the Carl T. Johnson Hunting and Fishing Center at 3 p.m. Jan. 1 for a 1- or 2-mile walk. Bring along a water bottle, snowshoes, etc. Dress in layers. The hike may be cancelled due to poor weather conditions, but hot chocolate will still be served in the visitors center.

Ludington State Park (Mason County) 8800 W. M-116 Ludington, MI 49431 231-843-2423 Meet at the Warming Shelter at 2 p.m. for a 1mile walk with a moderate degree of difficulty. Bring a water bottle and snowshoes if you have them. Dress in layers and wear warm boots or shoes. A limited number of pairs of snowshoes will be available. Make snowshoe reservations by calling 231-843-2423. The group will be hiking through the park if snowshoeing isn't possible because of weather conditions. To check for cancellations, call 231-843-2423.

Onaway State Park (Presque Isle County) 3622 North M-211 Onaway, MI 49768 989-733-8279 Join other like-minded individuals for a 3-mile hike of moderate difficulty from 2 to 4 p.m. Jan. 1 starting off at the park pavilion. Bring along a water bottle, warm clothing, boots and snowshoes. Dogs should be on a leash. There will be no groomed trail for cross-country skiing. For information call Aloha State Park, 231-625-2522 or Onaway State Park, 989-733-8279.

Rifle River Recreation Area (Ogemaw County) 2550 E. Rose City Lupton, MI 48635 989-473-2258 Kick off the New Year with a 1.5-mile hike starting at 10 a.m. Jan. 1 at the Pintail Pond Trailhead. The trail is considered to have a moderate degree of difficulty. Dogs should be on a leash. Bring warm clothes, boots and water. An explorer guide will be present.

Tahquamenon Falls State Park (Luce County) 41382 W. M 123 Paradise, MI 49768 906-492-3415 Kick off your New Year's resolution with a 1.6-mile easy snowshoe hike around the upper falls from noon to 2 p.m. Jan. 1. Follow the marked trail to the falls then back through the snow-covered forest. A limited number of snowshoes will be available for loan at no charge. Refreshments will be provided.

Causes and Treatments for High Triglycerides

By Gary Stanton

Triglycerides are the main form of fat found in the blood which is important in keeping you in good condition - this is because its main function is to give the body energy. However, high triglyceride levels might be a sign of metabolic syndrome which could increase a person's risk when it comes to diabetes, heart diseases and stroke. Metabolic syndrome is a combination of medical disorders that includes high blood pressure; high blood sugar, high triglycerides, low HDL ("good") cholesterol and too much fat around the

In order to measure your triglycerides, a blood test must be conducted. To get an overview on your triglycerides level, the normal level would be less than 150 while borderline-high is 150 - 199. High triglycerides level is 200 - 499, and very high would be 500 above.

CAUSES OF HIGH TRIGLYCERIDES

The various causes of high triglycerides are usually attributed to conditions relating to age; an underactive thyroid (hypothyroidism), drinking too much alcohol, eating food that is high in fat, heredity, kidney disease, obesity (or weight gain), poorly controlled diabetes and regularly eating more calories than you can burn.

Certain medications may also contribute to increasing the triglycerides to an unhealthy level. These include beta-blockers; birth control pills, diuretics (water pills), estrogen, steroids and tamoxifen.

SYMPTOMS OF HIGH TRIGLYCERIDES

High triglycerides symptoms are virtually non-existent; although those due to genetic conditions may find fatty deposits under the skin. These are called xanthomas.

However, there are very few cases in which people with high triglyceride levels experience inflammation of the pancreas (pancreatitis). This may result to fever; loss of appetite, nausea, severe abdominal pain



In order to measure your triglycerides, a blood test must be conducted.

and vomiting. Apart from that, a person might develop conditions such as liver and spleen enlargement as well as having visible fatty deposits in the skin. This can possibly increase the risk of having a heart attack or stroke.

HOW TO LOWER TRIGLYCERIDE LEVELS

A healthy diet as well as lifestyle changes can lower your triglyceride levels. This means that you should try to be more active; limit your alcohol intake, limit fats and sugars in your diet, quit smoking and consistently maintain a healthy weight.

In lowering your cholesterol, you will also reduce your triglyceride level in the process. You may include certain supplements that can help you lose weight. The ingredients of these supplements should include some of the following: Omega 3 fatty acids (Fish Oil), Guggul, Policosanol, Red Yeast Rice, Green Tea, L-Carnitine, and Niacin. These can all help normalize and reduce your triglyceride levels which leaves you feeling healthier and better about yourself. So with the combination of exercise, proper diet and using the right supplements, you are on your way to improving your lifestyle and well being.

For more information, testimonials and products on how to Lower Your Cholesterol Naturally, visit http://newhealthco.com

Cause of Plantar Fasciitis

By Jason Gluckman

Plantar fasciitis may affect people of all ages. It is an inflammation of the tough, fibrous band of tissue (plantar fascia) that runs from the heel bone to the base of the toes. Plantar fascia is elastic in nature; it stretches and contracts with movement. In addition, a significant amount of shock and pressure from physical activities such as running and jumping or long hours of standing and walking are all routinely absorbed by the plantar fascia. The overload of such activities leads to the development of tear in the fascia, causing pain and inflammation.

There are many causes of plantar

fasciitis. The structure of the feet or the abnormalities in the biomechanics of the feet may many times lead to plantar fasciitis. Having flat feet or a high arch, or walking in a way that does not allow the weight to ideally switch between the feet puts lots of pressure on the plantar fascia, forcing it to stretch considerably and develop a tear in the

The other prominent reason for the occurrence of plantar fasciitis is the use of shoes that fit badly or shoes that have poor cushioning and support at the heel, arch and the ball of the foot. Improper shoes lead to uneven distribution of body weight on the feet while walking or

exercising. As a result, undue pressure is exerted on the plantar fascia leading to plantar fasciitis.

As a person gets older, the plantar fascia becomes less elastic and the tissue does not stretch as much as it should. The thinning of the fat pad exposes the heel to extra shock while walking or standing. This damages the plantar, fascia resulting in swelling and acute pain.

Running on hard, uneven surfaces, running on the balls of the feet, unusual rigidity in the feet, family history of plantar fasciitis, or substantial weight gain in a short period of time can all lead to the problem of plantar fasciitis.

ADOPTION SERVICES

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EYE CARE Gaylord Eye Care Center

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Otsego County Community Center

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1447 S. Otsego Gaylord 989-732-5200

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Harbor Care Associates 3890 Charlevoix Ave., Suite 345 Petoskev www.harborcareassociates.com

HOME HEALTH CARE

Health Dept. of NW Michigan 220 W. Garfield Charlevoix 231-547-6092 www.nwhealth.org

Mercy Home Care 324 Meadows Dr.,Grayling 989-348-4383 www.trinityhomehealth.com

HOME HEALTH CARE

Northern Management Services 657 Chestnut Ct Gaylord 989-732-6374 www.northernmanagement.org

HOSPICE

Health Department of NW Michigan 220 W. Garfield, Charlevoix 231-547-6092

www.nwhealth.org **Mercy Hospice** 324 Meadows Dr.,

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Cheboygan 800-342-7711 www.vitalcare.org/hospice-house

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Northern Michigan Hospital 416 Connable Avenue

800-248-6777 www.northernhealth.org **Charlevoix Area Hospital**

14700 Lake Shore Dr

231-547-8630 www.cah.org **HYPNOTHERAPY**

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dave@dtweberhypnotherapy.com

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Modern Pharmacy 127 N. Main St. Cheboygan

231-627-9949

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Boyne Rehabilitation Center 197 State St. Boyne City 231-582-6365

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SENIOR ASSISTANCE **Otsego County**

Commission on Aging 120 Grandview Blvd. Gaylord www.otsegocountycoa.org

Crawford County Commission on Aging 308 Lawndale St. 989-348-8342 www.crawfordcoa.org

Seniors Helping Seniors 221 E. Felshaw St. Gaylord 989-448-8323

www.seniorshelpingseniors.com/

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News Briefs

GAYLORD

3 on 3 Basketball Tourney

Otsego County Parks and Recreation will host a holiday 3 on 3 basketball tournament on December 29th, 30th, and 31st. Tournament is for 3rd - 8th grade boys and girls. Each grade bracket will be limited to the first 6 teams that register. 4 players per team. Each team is guaranteed 3 games. Cost is \$40 per team. Games will be officiated. Registration deadline is Dec. 26. Stop by the Otsego County Community Center, 315 S. Center St. Gaylord or call 989-732-6521 to register.

BOYNE CITY

Student art show

Continuing at the Boyne Arts Collective gallery is "Boyne Area Schools Present... ART It's ELEMEN-TARY." Boyne Falls, Boyne City and Boyne Concord elementary school students will display their artwork through Dec. 31 at 210 Lake St. Gallery hours are Friday 1 to 5, Saturday 10 to 6, Sunday 12 to 4. For information call 231-675-7071. The Arts Collective will move to a winter location during January, February, and March at the Boyne Mountain "Made in Michigan: Gift Shop." Artwork of members will be displayed while artists demonstrate how they create their art.

CHARLEVOIX

Juried photography show

Life in Northern Michigan-Places and People is the theme for the annual photography show at the Charlevoix Circle of Arts. The show is administered by the Charlevoix Photography Club. The photos will be on exhibit until December 30.

NORTHERN MICHIGAN **Free Safety Ergonomics Training Available to Health Workers**

North Central Michigan

College recently received a grant from the State of Michigan to provide free Ergonomics Safety training to help long-term care facilities in Northern Michigan improve worker safety and lower the cost of incidents. The college will provide free customized Ergonomic Safety training at locations and schedules most convenient to the workers. The college will bring instructors and materials to worksites in Emmet, Charlevoix, Cheboygan, Otsego and Luce counties to train more than 300 long-term health care employees. The program runs through September 2012 with training scheduled on demand. There is no charge to the facility or the workers for this instruction. Please call Thomas Nathe, Director of Corporate and Community Education (formerly Institute for Business & Industry Training) at 231-348-6613 or Helen Leithauser, Business Training Coordinator, at 231-348-6705 for more information.

BOYNE CITY Applications open for market manager

Boyne City Main Street is accepting applications until 5 p.m., Friday, January 6, 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. 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.

CHARLEVOIX Commission on Aging **Board Openings**

The Charlevoix County Commission on Aging Advi-

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CHOOSE FROM OUR SELECTION OF

JALWAY BAY GREEN GROCER

sory Board has two openings in the Charlevoix area as of January 1. Members of the community who have an interest in the well being of County seniors and supporting their caregivers are encouraged to apply. Particularly encouraged to apply are those with interest, experience or education in developing community awareness and messaging and/or who desire to serve in a leadership capacity including board chair. Interested citizens can print an expression of interest form from the Commissioners page at the County website (charlevoixcounty.org) or by calling 231-547-0866 (COA board chair) or 231-237-0103 (COA director). Mail the interest form to 218 W Garfield, Charlevoix, or fax to 231-547-0873. Please contact us as soon as possible; the COA Board will be making recommendations to County Commissioners by

BOYNE CITY

Computer lab

the end of November.

The Community of Christ Church at 777 Vogel St. has installed a computer lab that is open to the public at no charge. The lab is open for general use Monday through Wednesday from 4 to 6 p.m. and Fridays from 6 to 8 p.m. In the future, classes will be offered on resume and cover letter writing and general computer use. The church is also starting a Coupon Club with tips on finding and using computers and access to the computer lab from 6 to 8 p.m. Mondays.

BOYNE CITY

Computer Classes Free computer classes are

held at the Boyne District Library at 1 p.m. on Fridays. Classes are tailored to your skill level, beginner to advanced. For more information call the Library 582-7861 or instructor Ron Grunch at 231-582-6974

CHARLEVOIX

Indoor farmers market

The Charlevoix Winter Farmers Market will be held indoors at the Charlevoix Public Library the first Thursday of every month from 10am to 2pm, November through May.

CHARLEVOIX

Life in Northern Michigan Art

Original art & gift certificates on sale at the Charlevoix Circle of Arts, 109 Clinton St, thru Dec. 30. The 3rd annual juried photography show. Vote in the People's Choice Award.

CHARLEVOIX COUNTY Advertising funds the **County News**

We love to run community announcements and news releases about all the things happening around the area in the Charlevoix County News. We help publicize hundreds of events and activities all across our area. Readers love the fact that the County News covers all of Charlevoix County. However, it is expensive to publish this newspaper each week filled with news and sports. Our main source of revenue comes from advertising. If your business or organization has an advertising budget, be sure to include the Charlevoix County News in your plans. Our advertising rates are far less than most other papers and your message will reach readers all across Charlevoix County. The Charlevoix County News is distributed on news stands and by subscription to Boyne City, Boyne Falls, Charlevoix, East Jordan, Ellsworth, Atwood and Walloon Lake. Contact us at Office@CharlevoixCountyNe

EAST JORDAN **Winter Farmers Market**

ws.com.

The East Jordan Garden Club is sponsoring a winter Farmers' Market, 10 am to 2 pm, at the East Jordan Civic Center. It will be open the second Thursday of each month; January 12, February 19, March 8 and April 12.

CHARLEVOIX COUNTY **AKtion Club's Annual Penny Drive**

Please send in any odd pennies you have hanging out and the AKtion Club will do the rest! AKtion Club helps with a variety of Christmas Projects including filling shoe boxes for operation Christmas Child. shopping for Adopt a Family, and making fruit baskets for area Senior Citizens who receive commodities in Boyne City and Charlevoix that are delivered by Charlevoix AKtion Club! If you have questions, ask an AKtion Club member of call Kim Brock at 231-547-2979X11. Thank you

DISCOUNTS has moved to a new location.

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CHARLEVOIX COUNTY **Donations and pledges** needed to finish recreational trail

Since the recent an-

nouncement of a major

state grant has assured

that the Boyne City to U.S. 31 recreational trail, local residents have pledged \$3,500 towards the project. Assuming those pledges come through, the project needs another \$14,000 in donations to cover the cost of the \$965,000 project. This is according to Michael Sheean, president of the North Country Bicycle Club, based in Boyne City. "We've got a great start on this, but we still need support from the public," Sheean said. Private donations to allow the development of the trail can be made to the Top of Michigan Trails Council with the following notation on the memo line of the check: "BC to US-31 Trail Fund." If the donors wish to remain anonymous, that should also be noted in some fashion either on the check or in a note attached to the donation. Pledges for future funding may be made in writing the Top of Michigan Trails Council, 445 E. Mitchell St., Petoskey, MI 49770. The Trails Council is a 501(c)3 non-profit organization and, as a result, donations are tax deductible to the extent provided by law. Funds raised over and above the \$17,500 (if any) will be used to assist in developing the second phase of the trail. For additional information, contact Shirlene Tripp, Chair of the Charlevoix County Parks Committee, at 231-347-9679.

BOYNE CITY

Winter Farmers Market

After a holiday break the indoor winter market resumes Jan. 7. Winter hours will be Saturdays from 10am to 2pm. The market will be held in the red building next to the library.

CHARLEVOIX

Safe at home Comfort Keepers of

Northern Michigan has joined forces with local senior centers, fire departments and libraries to host free "Safe at Home" seminars. The events will feature hands-on demonstrations and information from safety experts. A seminar takes place at 3pm, Jan. 9 at Charlevoix **Public Library**

BOYNE CITY

Blood Drive

Blood drive in the Boyne Area will be held Jan. 10 at Bovne City Hall from 9:30 a.m. to 3:15 p.m. To schedule a donation time or get more information about giving blood or platelets, visit redcrossblood.org or call 1-800-RED CROSS (1-800-733-2767).

CHARLEVOIX **State of the Community**

The 2nd Annual State of the Community Address will be held on Wednesday, January 11th from 11am-2pm at Castle Farms. Tickets are \$30 person and include a full lunch and bound booklet of over 50 different community reports. Speakers include Erin Bemis, Charlevoix Chamber of Commerce; Boogie Carlson, City of Charlevoix; Chief Charles Burley, Charlevoix Coast Guard; Cheryl Potter Browe, Charlevoix County Clerk; and Joshua Meyerson, Medical Director for the Health Department of Northwest Michigan.

BOYNE CITY Help design Boyne City's future

Are you interested in shaping Boyne City's future? If so, plan to attend a City-wide Goal-Setting Session at 6 p.m. Thursday, Jan. 12 in the Parish Hall at St." Matthew's Catholic Church, 1303 Boyne Avenue (M-75 South). This meeting is an. opportunity to share suggestions, ask questions, hear what your fellow citie. zens are thinking, and receive updates on the status of previously established ... goals. Input received at this meeting will assist the City. Commission and other city boards and commissions in determining the short-term and long-term goals for our community. If you are not able to attend, you may submit suggestions to: City of Boyne City, 319 N. Lake St., or by emailing cgrice@boynecity.com. For additional information or questions, contact City Hall at 582-6597.

CHARLEVOIX

K of C Free Throw contest

3

Boys and girls ages 9-14 can register to participate in the Knights of Columbus annual free throw contest Forms are available at all area schools. The contest is January 14 at Charlevoix Middle school. Registration at 12:30pm, competition bégins at 1pm. Players compete by age and gender and can advance to district, regional and state competi-

EAST JORDAN **Wild Game Potluck**

Saturday, January 14th, 6pm. Come out to the Martha Wagbo Farm and Education Center for our third annual wild game potluck! Join us at the Wagbo farmhouse at 6pm (3) and share in the bounty of northern Michigan foods." Bring a dish of wild or local food to pass if you can, but it's not required for attendance. The potluck wraps up with a showing of the 'i film The Complete Angler at 7pm. Set amidst the beauty and tranquility of , $\boldsymbol{\epsilon}$ Irish and English waterways, this visual poem celebrates the joys of nature and literature, of solitude and beauty and the eleganti art of fly fishing. Free and 6 open to the public. For more info, call 231-536-0333. Located three miles south of o East Jordan.

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CHARLEVOIX Fiddlers & Pickers Jamboreer

Join the Charlevoix ag Knights of Columbus on 1 Saturday, January 14th da from 3-10pm at the VFW...1 Hall for the 9th annual music fest featuring area a violinists, fiddlers, gui- 38 tarists, and other string in instruments. Any area string musician is invited! It's a musical "hoe down" for fun and laughs. Danc ing and sing alongs are encouraged. Food and beverage will be available for sale. Proceeds fund area youth music scholar ships. Entry cost is dona tion only. For more information contact Gabet Campbell at 231.547.9739 or Ed Linse at 231.547.4526 on

EAST JORDAN Spaghetti dinner

The East Jordan 6th Grade class will be holding a Washington D.C. trip fundraiser. Spaghetti Dinner on Thursday, January, 19 at the East Jordan Middle School from 5-7 PM. Ticket price is \$6.00 single ticket and \$20.00 family ticket. There will also be a Silent Auction and Bake Sale. Tickets can be purchased from any 6th Grade

BOYNE CITY

student or at the door.

Safe at home Comfort Keepers of Northern Michigan has joined forces with local senior centers, fire departments and libraries to host free "Safe at Home" seminars. The events will feature hands-on demonstrations and information from safety experts. A seminar takes place at 2pm Jan. 19 at Boyne Public Library

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index

News Briefs

EAST JORDAN

Wassailing Winter Celebration

Saturday, January 21st, 6pm. Jóin the Martha Wagbo Farm and Education Center for a potluck and winter celebration. Wassaling is an ancient rural tradition of toasting to the health of an orchard in hopes that a bountiful crop will ensue fhe following year. A community celebration, Wassailing is done on a January night beginning with a feast and libations, followed by a short procession to the orchard where toasts are made and torches lit. Bring a sled! Immediately following will be a sledding party! Free and open to the public. For more info, call 231-536-0333. Located three miles south of East Jordan.

PETOSKEY

Poverty Simulation

.The Char-Em Poverty Reduction Initiative will hold a Poverty Simulation at the Emmet County Fairgrounds on January 27 from 10am to Noon. This event is being held to expand public awareness of the daily struggles many residents of Charlevoix and Emmet County that live in poverty experience. There is no charge to participate, but space is limited. Registration is requested by January 6. For more information or to register or contact Casey Adams at vista@charemunitedway.org or call at 231-487-1006

CHARLEVOIX COUNTY **Giving Circle grants**

Are you part of an organization in Emmet and Charlevoix seeking funding for projects that help local women and girls? The Hestia Women's Giving Circle is welcoming applications for its sixth grant cycle. Applications are due February 1, and grants will be announced in May and awarded in mid-June. Organizations applying for grants must have 501(c) 3 non-profit status-or be a school or government agency, or have a fiscal agent with nonprofit status. The Giving Circle is a donor-advised fund of the Charlevoix County Community Foundation (CCCF) which also assists the Giving Circle in grant making and distribution. Applications will be available on the Foundation's website at www.c3f.org. Click on "All About Grants" and follow the Hestia link. Potential applications should call Maureen Radke at CCCF at (231) 536-2440 prior to filling out an application. For more information about the Giving Circle, contact Christine Carpenter, chairwoman, at 348-0736, Diane Neal, secretary, at 242-0298, or send an email to INFO@hestiacir-

BOYNE CITY

cle.org.

Ice Out contest returns

1. The Great Lake Charlevoix Ice Out contest will be held again this winter as a fund fund-raiser benefiting the Alano Clubs of Boyne City and Charlevoix. Community members will have the opportunity to purchase guesses on the day and time the carefully selected rock, "Rocky Balboa", will fall through the ice. The person who picks the closest date and

time will win \$1,000. The rest of the funds will be split between the two organizations. Rocky and a specially constructed clock will be placed on Lake Charlevoix near the marina lighthouse as soon as ice conditions allow. Tickets are available until March 15. The cost for each guess is \$2 and tickets will be sold by Alano Club board members and at participating businesses, including the Boyne Area Chamber, Local Flavor bookstore and Pat O'Brien Real Estate. Alano clubs manage facilities that host 12-step recovery programs such as Alcoholics Anonymous, Alanon, Alateen, Narcotics Anonymous, etc. to meet the needs of individuals, families and communities. For more information about this contest or the Alano Clubs of Boyne City or Charlevoix, contact Pat O'Brien at 231-582-1700 or Richard O'Leary at 231-547-



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Year in Review

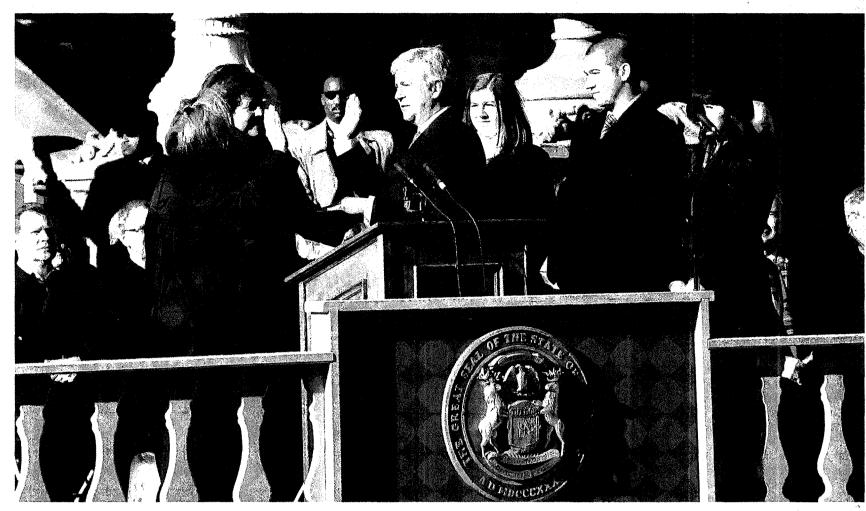
Changes shook the globe throughout 2011

By Jim Akans

Mother Nature and human nature took center stage across the globe throughout 2011, as earthquakes and uprisings were among the top headlines month after month as the world continues to reshape in the early years of the 21st Century.

The ground trembled shortly after the first of the New Year, as southern Chile experienced a magnitude 7.1 earthquake, and a month and a half later, on February 23rd, an earthquake that left nearly 400 people dead or missing struck New Zealand. Turkey, India, Nepal, and èven Virginia right here in the U.S. experienced earthquakes in 2011, but it was the magnitude 9.0 quake on March 11th in Japan that caused the most severe destruction of the year, unleashing a powerful tsunami killing nearly 20,000, and causing damage to the Fukushima Dai-ichi nuclear power station that will continue to impact the environment for decades to

Protests and uprisings also topped the news during 2011, starting with Tunisian protesters bitter over soaring unemployment and corruption to



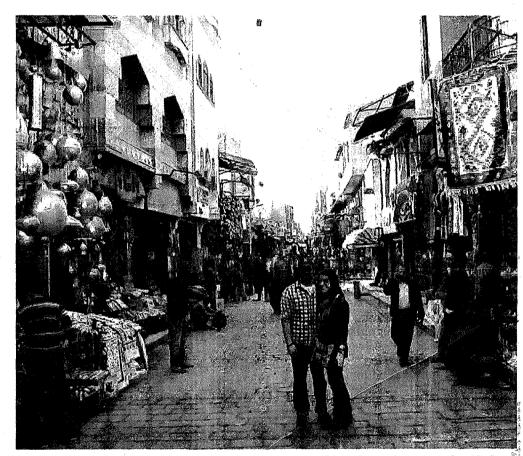
New Years Day 2011 saw the inauguration of Michigan's 48th Governor, Rick Snyder, who stated in his address, "It is time to start a new era in our state's history. This is our moment of opportunity to realize we have a bright future instead of a declining future." As we embark on the 2012 New Year, may the realization of this vision unfold here and across our great nation. COURTESY PHOTO

drive their President from power after 23 years of rule in early January. Protesters in Yemen followed suit on January 27th, and in the following days, thousands took to the streets of Cairo, Egypt, demanding the end of President Hosni Mubarak's rule, which was ceded in mid February.

Other political and economical based uprisings took place in Libya, Syria and London during the year, and here in the U.S., protesters marched on Wisconsin's capitol in February after Governor Scott Walker proposed cutbacks in public employee benefits. In September, a demonstration in New York City dubbed "Occupy Wall Street" took place, inspiring similar protests across the country regarding the imbalance of wealth distribution tl continued for the rest of the year.

2011 also brought some very memorable endings, starting with the last voyage of the Space Shuttle program, as the Discovery craft was launched on March 9th and the Atlantis craft alit at Cape Canaveral on July 21, officially ending the program after 135 flights.

May 2nd was a momentous ending of a different kind; as American forces



2009 Gaylord High graduate, Carlye Scheer, pictured with friend Zac Brissette, arrived in Egypt on Wednesday, January 19th, less than a week before protesters took to the streets of Cario, evolving into a revolution that led to the end of President Hosni Mubarak's rule. COURTESY PHOTO

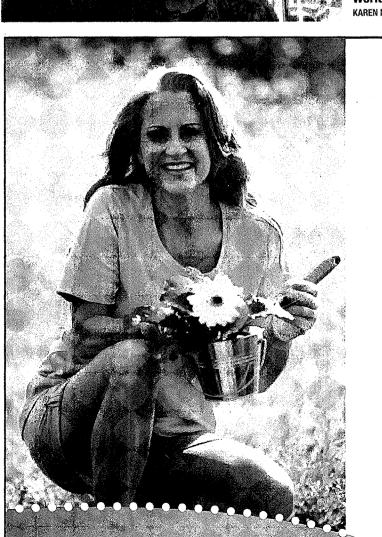
stormed the compound of Osama bin Laden, killing the Taliban leader and architect of the September 11th, 2001 attacks on the

Dale and Karen Mazzoline of Petoskey visited Ground Zero in New York City in September, witnessing the preparation for the 10-year anniversary ceremony and dedication of the World Trade Center Memorial Plaza. PHOTO COURTESY OF DALE AND Twin Towers in New York and U.S. Pentagon Building. A very special memorial was also held in New York City on September 11th, commemorating the 10th anniversary of the terrorist attack and dedication of the new memorial built on the original Twin Towers site.

In the world of entertain ment. Britain's Prince William and Kate Middleton were wed at London's Westminster Abbey on April 29th, amid a frenzy of media promotion and more than a few odd looking hats. "The Oprah Winfrey Show" aired its final broad cast on May 25th after a 25 year run, the final installment of the Harry Potter movie series premiered on July 7th, and for the first time in nearly a quarter of a century, the Detroit Tigers won the Central Division title in September, advancing to the American League Champion Series after winning the post season playoff series against 💐 the New York Yankees, eventually ceding the race to the World Series to the Texas Rangers in October. The year ended with

some hopeful economic indicators and a reduction in U.S. military involvement in Iraq, as the U.S. Labor Department announced the unemployment rate fell to 8.6 percent in early December (the lowest since March of 2009), and on December 18th, the last convoy of ar-

mored U.S. troops left Iraq. As the year 2012 prepares to unveil its unknowable mark on history, may these inspirational thoughts by Helen Keller serve as a guidepost for the unforseen triumphs and complexities that will unfold for us all in the coming 12 months; "Your success and happiness lies in you. Resolve to keep happy, and your joy and you shall form an invincible host against diffi-



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athetes of the week

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



Valerie Peters

Valerie scored nine and 18 points respectively against Harbor Springs and Lake City. Peters is also responsible for running the Red Devils offense and was credited with an outstanding effort against the Rams by coach Steve Hines.



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Logan Jenkins

The senior Boyne Falls sharp shooter poured in a season high 22 points and dished out five assists in leading the Loggers to a 60-38 win over Gaylord St. Mary.





Section B

Thursday, December 29, 2011

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

Lady Red Devils win back to back games

Howes scores 21 against Rams, Peters 18 against Trojans

By Chris Fiel

East Jordan 62, Lake City 27

EAST JORDAN – The Lady Red Devils won for the second time in as many nights in grand fashion as they rolled to a 62-27 non-conference victory over Lake City on December 21.

East Jordan jumped out to an early 16-3 advantage and were up 27-9 at halftime before extending their lead to 50-14 headed into the fourth quarter.

Valerie Peters paced the Red Devil attack with 18 points, while Jordyn Bacchus finished with 10.

Also for East Jordan, Brooklynn

Richards had nine, Emily Crick and Allie Sutton finished with eight each, and Grace Howes added seven.

"We had great balanced scoring, we shot the ball well and we distributed the ball very well tonight," East Jordan coach Steve Hines said. "We also had great contributions from our bench tonight this was a great team victory."

The Red Devils improved to 4-2 with the victory. Howes added 13 rebounds to her line, while Bacchus had six. Sutton, Crick and Paige Roberts all finished with five rebounds apiece. Brianna Newberry also had five assists.

East Jordan returns to action at Boyne City on January 5 in Lake Michigan Conference play.

East Jordan senior Grace Howes #34 prepares to box-out Harbor Springs sophomore

Stephanie Sylvain. Howes led the Red Devils with 21 points in the victory. (PHOTO BY CHRIS FIEL)

Valerie Peters of East Jordan concentrates as she gets ready to knock down this free throw. (PHOTO BY CHRIS FIEL



East Jordan 45, Harbor Springs 42

EAST JORDAN – The Lady Red Devils improved to 3-2 overall, 1-1 Lake Michigan Conference, with a 45-42 win over the Rams on December 20.

Grace Howes poured in 21 points to lead East Jordan, while Valerie Peters added nine. Howes was also the Red Devils leading rebounder.

"Grace (Howes) had an outstanding game, as did Val (Peters)," East Jordan coach Steve Hines said. "Val played the point well for us tonight; she faced a lot of pressure, and did it with minimal turnovers."

East Jordan led at the quarters 11-7, 20-15, and 31-23 before the Rams fought back in the final quarter.

"Allie Sutton came off the bench and played a huge second quarter for us," Hines noted. "When Paige Roberts picked up her third foul, Allie came in an scored four points and grabbed a couple of rebounds."

Elena Ongaro scored 20 and Jenna Lechowicz added 10 to pace Harbor Springs. East Jordan won the JV game 35-28 as Paige Poindexter scored 17 points.

Lady Ramblers drop tough game

By Chris Fiel

Inland Lakes 59, Boyne City 58

BOYNE CITY – Despite 18 points apiece from Rachel Butler and Tanner McCune, the Lady Ramblers were defeated in a hard fought battle with non-conference opponent Inland Lakes 59-58 on December

The Ramblers held a slim 50-47 advantage at the start of the final quarter, but were unable to withstand the Bulldogs, as they clawed their way back into the contest and took the lead at about the halfway point of the fourth.

Boyne City trailed 19-11 after one, before taking a 36-32 half-time lead.

For the Ramblers, 2-4 overall, McCune also grabbed six boards and dished out five as-

Katelynn Brendly and Morgan Hanel combined for 40 points for the Bulldogs, 4-1

overall, with Brendly netting

The Ramblers won the junior varsity contest 20-17, as Heather Nichols scored seven and Sidney McLeod added four points for Boyne and Courtney Weldon added seven rebounds.

Freshmen win first contest

By Chris Fiel Boyne City Girls Freshmen 21, Wolverine JV 21

WOLVERINE – The freshmen Lady Ramblers won for the first time this season as they held off the Wolverine JV 24-21 on December 21.

Five Ramblers scored four points to lead a balanced attack against the Wildcats. Jordan Weiss finished with 13 rebounds, and Ali Johnson added 11 boards to lead the way.

"I was happy with our team defense," Boyne freshman coach Ross Payton said.

The freshman girls play next at Elk Rapids on January 10.



Pick up the Charlevoix County News each week for comprehensive coverage of your Charlevoix County Area High School Teams.

The Charlevoix County News is the local weekly newspaper for all of Charlevoix County. Local News and sports from Boyne City, East Jordan, Charlevoix, Boyne Falls, Walloon Lake, Ellsworth and Atwood. Available on News Stands every Thursday for 75 cents or have the newspaper delivered to your home for as low as \$35 a year.



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BOYS BASKETBALL

Ramblers drop early season conference showdown

Gladiators take advantage of second half foul trouble

By Chris Fiel

T.C. St. Francis 66, **Boyne City 48**

TRAVERSE CITY - After a well played first half by the Ramblers. Traverse City St. Francis made the necessary adjustments at halftime to come away with a 66-48 Lake Michigan Conference victory on December 20.

"I thought the first half both teams executed and played real hard," Boyne coach Nick Redman said. "The third quarter was the difference, we had way too many turnovers and did not execute."

After a 17-17 all first period, Boyne City was able to take a 29-25 lead into the break. St. Francis seized control in the third outscoring the Ramblers 20-5 in the quarter for a 45-34 lead as Boyne found themselves in foul

"When you have over 20 turnovers and only five assists you're not going to win." Redman noted. "That was a good learning experience for us, playing a really good team on the road, they are bigger and more physical than us so we will have to out execute them."

Keegan LaBlance led the Ramblers, 3-1 overall, 1-1 conference,

added 10 points and eight rebounds.

"I thought Ryan (Carson) played a solid all around game tonight." He said.

For TCSF, 3-0, 1-0, Devin Guisepe-Sheehy finished with a game-high 28 points, nine assists and seven steals, and Division I, William & Mary bound Sean Sheldon added 19.

"We need to do a better job on with 19 points, while Ryan Carson him," coach Redman said in refer-

ence to Guisepe-Sheehy, as the Glads offense runs through him.

Boyne City won the JV game, 62-52 as Bradley Fouchia scored 21 points and Maceo Vroman added 20 for the Ramblers.

Boyne returns to action on Friday, January 6 when they visit East Jordan for a Lake Michigan Conference battle.

Loggers put three in double figures

By Chris Fiel

Boyne Falls 60, **Gaylord St. Mary 38**

BOYNE FALLS - The Loggers put three players in double figures as they rolled in a non-conference match-up against Gaylord St. Mary 60-38 on December 19.

Boyne Falls improved to 2-1 overall, behind the one-two-three punch of Logan Jenkins, Josh Puroll and Brendan Matelski, with Jenkins leading the way with 22 and five assist, while Puroll added 19 points, 13 boards and five steals, and Matelski chipped in with 11 points.

The Loggers rebounded well after dropping their first contest of the season to a very good Bellaire team last week.

Also for Boyne Falls, Marcus Matelski finished with 10 rebounds.

Leading Gaylord St. Mary, 3-2 overall, was Gabe Nowicki with nine points and Charles Strehl finished with eight."

Boyne Falls returns to action on Januarry 3, when they open Northern Lakes Conference play at home against Alba.

East Jordan Red Devils fall to Rams

By Chris Fiel

Harbor Springs 70, East Jordan 53

HARBOR SPRINGS - The Rams got off to a early lead that they never relinquished as they defeated East Jordan 70-53 on December 20.

The Red Devils played catch-up the entire second half and played pretty much even with Harbor Springs after trailing 15-8 after the first quarter and down 33-19 at halftime.

'Their size hurt us as we

are not a very big team," East Jordan coach Darrin Weber said. "Dustin (Mellios) played well for us."

East Jordan dropped to 1-3 overall, 0-2 conference. The Red Devils were led by 21 points from Dustin Mellios.

Harbor Springs, 2-3, 1-1, got 21 from Peter Lauer, including five three-pointers, and 14 from Spencer Kloss, Kloss reeled off 10 of his 14 in the second quarter.

The Rams also took the JV contest 73-35.

East Jordan travels to Cheboygan on January 4 for a non-conference basketball game.

UPCOMING HIGH SCHOOL SPORTING EVENTS

TUESDAY, JANUARY 3

BOYS BASKETBALL

T.C. Christian at Ellsworth, 6pm Suttons Bay at Charlevoix, 6pm Boyne Falls at Alba (No JV), 6pm

WEDNESDAY, JANUARY 4

BOYS BASKETBALL East Jordan at Cheboygan, 6pm GIRLS BASKETBALL St. Ignace at Charlevoix, 6pm Alba at Boyne Falls, 6pm

THURSDAY, JANUARY 5

GIRLS JV BASKETBALL East Jordan at Boyne City, 6pm Elk Rapids at Charlevoix, 6pm BOYS FRESHMAN BASKETBALL Charlevoix at Ellsworth, 6pm

BOYS JV BASKETBALL East Jordan at Boyne City, 7:30pm Elk Rapids at Charlevoix, 7:30pm-

BOYS VARSITY BASKETBALL Mackinaw City at Ellsworth, 6pm Wolverine at Boyne Falls, 6pm SKIING

Boyne City, Charlevoix at Harbor Springs - Nubs Nob, 5pm

FRIDAY, JANUARY 6

GIRLS BASKETBALL Boyne City at East Jordan, 6pm Charlevoix at Elk Rapids, 6pm **BOYS BASKETBALL**

Boyne City at East Jordan, 7:30pm Charlevoix at Elk Rapids, 7:30pm **BOYS FRESHMAN BASKETBALL** Charlevoix at Elk Rapids, 5pm

llsworth falls to Mancelona

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Jan. 6

Jan. 7

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Jan. 9

By Chris Fiel

DATE

Mancelona 59. Ellsworth 44

ELLSWORTH - A second half surge by Mancelona al-

Baylor vs. Washington

Rutgers vs. Iowa State

Oklahoma vs. lowa.

Utah vs. Georgia Tech

Virginia vs. Auburn

Cincinnati vs. Vanderbilt

Penn State vs. Houston

UCLA vs. Illinois

Wake Forest vs. Miss. State.

Texas A&M vs. Northwestern ..

BYU vs. Tulsa

Florida State vs. Notre DameChamps Sports

.Valero Alamo

..Music City

..Meineke Car Care

.Kraft Fight Hunger

.AutoZone Liberty

Hyundai Sun

.Chick-fil-A

.Insight

Bell Helicopter Armed Forces

lowed the Ironmen to take control of the game as they got past Ellsworth 59-44 on December 20.

The Lancers trailed 18-11 after the first, 35-20 at halftime, and after an evenly played third quarter which saw Mancelona take a 43-28

.5:30 p.m.

..3:30 p.m

..6:40 p.m.

.10 p.m.

..2 p.m.

.3:30 p.m

.3:30 p.m

.7:30 p.m.

..9 p.m

lead into the final quarter, the Ironmen were able to pull away.

Jake Seaney paced the Lancers with 12 points, 18 boards, four assists and four steals, and Mattew Barraw chipped in with eight points and grabbed seven rebounds.

Ohio State vs. Florida.

Wisconsin vs. Oregon.

SMU vs. Pittsburgh...

Nebraska vs. South Carolina..

Michigan vs. Virg. Tech

Arkansas vs. Kansas State...

Mich. State vs. Georgia...Outback

Oklahoma State vs. StanfordFiesta Bowl

Clemson vs. West Virginia......Discover Orange

N. Illinois vs. Arkansas StateGo Daddy.com.

...Capital One

.Rose Bowl

..Allstate Sugar

..AT&T Cotton

..BBVA Compass

Brandon Dingman scored 18 points, Kyle Schepperley had 12 and Logan Borst added 11 for Mancelona, 1-3.

Ellsworth returns to action January 3 as they host Traverse City Christian in non-conference match-up.

..1 p.m

.8 p.m.

..8 p.m.

.8 p.m.

.1 p.m.

.9 p.m.

.9 p.m.

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Rayders earn first conference victory

By Chris Fiel

Charlevoix 80. Kalkaska 47

KALKASKA -- A balanced attack, a Rayder

Charlevoix got a combined 57 points out of their big guns, as they rolled in a Lake Michigan Conference game against Kalkaska 80-47 on

Andrew Plude finished with 18 points, leading the charge, while "downtown" Charlie Hamilton poured in 16, Andrew Potter chipped in with 13 and seven assists and the always hard-working Sawyer Russell bumped and banged for 10.

Charlevoix improved to 3-2 overall, 1-1 conference. The Rayders led 41-27 at the break before cranking up the engine in the third, taking a 66-36 lead after three quarters of play.

For the Blazers, 0-4, 0-1, Lee Archer scored 13. The Rayders won the junior varsity contest

Charlevoix plays at home on January 3 against Suttons Bay.

Gemini Lanes Bowling League Results

YOUNG AND OLD LEAGUE 1. Hill Top 2. The Doofusses. 3. Team Alpha. ...Thee Turkeys......236Fab Friday......650 ...Triston Smith......80 ...Molly Kitson....6774 ...RevaSue Norton High Game w/hdcp.....Triston Smith......Molly Kitson. High Series w/hdcp......Triston Smith. ...Dan Bennett.. High SeriesCatrina Norton. High Game w/hdcp

....Dan Bennett......557 ...Catrina Norton....

COFFEE CUP

High Series w/hdcp....

2. Michigan Officeways
3. Olstrom Excavating
High Team GameMichigan Officeways586
High Team SeriesJ & J Auto Parts1650
High GameAnna Murray180
High SeriesBillie Drenth521
High Game w/hdcpFlorence Bartholomew244
High Series w/hdcpMichele Russell628
,

EJ LADIES LEAGUE			
Scared Splitless			
	g		
High Team Game	757		
High Team Series	2172		
High Game	.Karen Thomas238		
High Series	.Karen Thomas570		
High Game w/hdcp	.Karen Thomas282		
High Series w/hdcp	.Karen Thomas702		

HAPPY HOUR

1. Fast Fill
2. D&D Building
3. Darlene's
High Team GameR & J Screenprinting623
High Team SeriesD & D Building1774
High GameJoann Vermillion201
High SeriesJoann Vermillion532
High Game w/hdcp Shari Argetsinger235
High Series w/hdcpCarolyn Zipp610
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INTER CITY LEAGUE

IV LADIES I	FAGUE	
High Series w/hdcp	Will Castle	75
High Game w/hdcp	Will Castle	26
High Series	Will Castle	72
High Game	Will Castle	25
High Team Series	Blue rockets	291
High Team Game	Blue Rockets	105
American Legion	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
2. Buck's Body Shop .		
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JY LADIES LEAGUE

1. Thomas Well Drilling
2. Stark Realty
3. Lexamar
High Team GameThomas Well Drilling686
High Team SeriesThomas Well Drilling 2011
High GameDawn Daniels192
High SeriesKaren Thomas489
High Game w/hdcpDawn Daniels234
High Series w/hdcpBev Loomis643
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		Kate	lynn Bro	oks	59
High St	eries	Au	stin Nev	vton	364
		Kate	lynn Bro	oks	169
High G	ame w/hc	icpJoel	Liesent	erg	218
		Kate	lynn Bro	oks	172
High S	eries w/ho	lcpJoel	Liesent	erg	613
		Kate	lynn Bro	oks	508

EJ MERCHANT'S LEAGUE

2. Gemini Lanes 3. The Nuaget		
High Team Game		
High Team Series		
High Game	Willie Castle	246
High Series	Willie Castle	635
High Game w/hdcpJim		
High Series w/hdcpJim	Cetrownawski.	713
214/4 ht 1/412	EV MICEI	TC

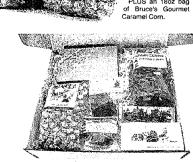
SWAN VALLEY MISFITS

1. The obligation of the second
2. The Vacationers
3. The Lucky Four
High Team Game The Vacationers 69
High Team Series The Vacationers 197
High GameTom Walden21
Cheryl Renaud19
High SeriesTom Walden59
Cheryl Renaud52
High Game w/hdcpPat McGinn25
Katrena McPherson24
High Series w/hdcpPat McGinn64
Katrena McPherson65



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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 amount due listed indicates the balance which was due as of forfeiture on March 1, 2011. The current amount required to redeem must be obtained from the Charlevoix County Treasurer, as additional penalties, fees, and interest have accrued since forfeiture.

Charlevoix County Treasurer, as additional penalties	s, fees, and int	terest have accrued s			
	PARCEL ID 01370758300	AMOUNT \$459.36	NAME COY, MARILYN	PARCEL ID 00711100930	AMOUNT
ALBION FINANCIAL INC	00667500600	\$13678.67	COY, MRS KENNETH J	00711100930	\$423.20
ALDEN STATE BANK	00801601470	\$1241.30	CRAIN, COLLEEN	00100800220	\$851.79
ALJ ENTERPRISE LLC	00802801300	\$2037.83	CROOKS, JUDITH L	00960002700	\$1433.46
ALLEN, MICHAEL J	01351500600	\$1652.22	CROZIER, HARVEY E III	00200701115	\$3589.13
ALLEN, MICHAEL J	01351500800	\$1652.22	CROZIER, HARVEY E III	00201800710	\$1528.32
AMMAN, CAROLYN F	00802900140	\$782.24	CROZIER, HARVEY E III	00201803200	\$2510.85
ANTHONY, BRIAN	01503100800	\$529.41	DARNTON (ESTATE), RUTH URSULA	00750001710	\$245.37
ANTHONY, DIANE	01503100800	\$529.41	DARNTON (ESTATE), RUTH URSULA	00750001910	\$237.93
BA MORTGAGE	00713500200	\$344.08 \$2702.33	DARNTON (ESTATE), RUTH URSULA	00750100310 00750300100	\$1307.40
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BANK OF AUBURN HILLS	01040001500	\$576.67	DARNTON (ESTATE), RUTH URSULA	00750300300	\$254.09
BANK ONE NA	01001302020	\$1393.37	DARNTON (ESTATE), RUTH URSULA	00750300400	\$254.09
BARKMAN (TRUST), PEARL	00477501700	\$9368.24	DARNTON (ESTATE), RUTH URSULA	00750300500	\$254.09 \$254.09
BARNETT, DOTTIE H BARR, JASON	01401901115 01002400210	\$1389.52 \$4544.38	DARNTON (ESTATE), RUTH URSULA DARNTON (ESTATE), RUTH URSULA	00750300700	\$254.09
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BAY WINDS FEDERAL CREDIT UNION	01503600310	\$969.44	DENNIS, ROBERT L	01400402220	\$754.39
BAY WINDS FEDERAL CREDIT UNION	05302206800	\$2702.33	DETKOWSKI, LISA A		\$576.67
BEATTIE BROWN HOLDING COMPANY	01040001500	\$576.67	DETKOWSKI, RICHARD T	01040001500	\$576.67
BEAVER ISLAND FORESTRY	01212800500	\$667.29	DEVER, MARCELLA JO	00803100155	\$3190.83
BELLANT, CARRIE L	00712401950	\$1212.76	DEVER, THOMAS E		\$3190.83
BELLS BAY HARBOR CONDO ASSOC	01500102010	\$13943.70	DEYOE, DARWIN L	00611502710	\$431.11
BJARNESEN, BETTY ANN	00502300700	\$1224.02	DILLON JOHN T		\$1020.70
BJARNESEN, GUNNER	00502300700	\$1224.02	DISCOVER BANK	01501900510	\$1020.70
BONNELL, DAVID L	01072105400	\$1514.62	DISCOVER BANK	00901300615	\$1091.17
BONNELL, DAVID L	01072105500	\$9191.33	DIXON, MAURICE G		\$699.56
BONNELL, KATHLEEN R BONNELL, KATHLEEN R	01072105400 01072105500	\$1514.62 \$9191.33	DIXON, ROSEMARY DOERR & DOERR EMPLOYEE PROFIT SHARING PI	00901300615	\$699.56
BOYNE EXCAVATING INC	04180001300	\$431.01			\$2884.20
BRADLEY, THELMA G	05136120100	\$354.96	DOUGHERTY, WILLIAM B	05124504800	\$6012.67
BRADLEY, VERN	05136120100	\$354.96	DRYER, MARY	00665001600	\$3148.89
BREIDENSTEIN, BETH LYNN	01001302020	\$1393.37	DRYER, MARY	00665001900	\$480.04
BREIDENSTEIN, BETH LYNN	01072003400	\$494.27	DUHAMEL, GEORGE A	01370758500	\$2003.89
BROWN, CLAYTON J	00403501270	\$12141.23	DUHAMEL, KELLY L	01370758500	\$2003.89
C H SMITH CO INC CACV OF COLORADO LLC	01500102010 00712601300	\$13943.70 \$994.14	EASTON, BRUCE E JR 00627503700 \$366.28 EILBER FAMILY PARTNERSHIP	01500800100	\$4336.01
CACV OF COLORADO LLC	00713500200	\$344.08	EILBER FAMILY PARTNERSHIP	01500900600	\$1793.59
CACV OF COLORADO LLC	00727001400	\$548.07	EQUITY TRUST COMPANY	05124504800	\$6012.67
CARY, GREGORY T	01223401100	\$2438.09	FAUGHT, GARY E	00301000345	\$1575.00
CARY, GREGORY T	01370520600	\$726.10	FAUGHT, KATHLEEN A	00301000345	\$1575.00
CARY, GREGORY T	01370520700	\$796.95	FAY, LAWRENCE	05388000100	\$2369.19
CARY, GREGORY T	01370739900	\$235.45	FAY, PATRICIA	05388000100	\$2369.19
CARY, LYNN ANNE	01223401100	\$2438.09	FIFTH THIRD BANK	01500100210	\$4605.45
CARY, LYNN ANNE	01370520600	\$726.10	FIFTH THIRD BANK	01515000600	\$3692.57
CARY, LYNN ANNE	01370520700	\$796.95	FIFTH THIRD BANK	04180001300	\$431.01
CB NORTH	00403502135	\$14088.40	FIFTH THIRD BANK	05132000110	\$21242.20
CCA ENTERPRISES LLC	01515000600	\$3692.57	FIFTH THIRD BANK	05134112700	\$10511.94
CEDAR LANE LLC	00667500600	\$13678.67	FIFTH THIRD BANK	05144510000	\$6864.52
CHARLEVOIX FEDERAL CREDIT UNION	01402100925	\$643.38	FORRESTAL-LENCZYCKI, GALE A	01370758300	\$459.36
CHARLEVOIX FEDERAL CREDIT UNION	05385000710	\$1875.32	FOSTER BOAT WORKS ASSOCIATION	05242002400	\$3475.76
CHARLEVOIX SHORE ESTATE ASSOCIATION	00627503700	\$366.28	FOURTEEN CORPORATION	05102601830	\$5619.40
CHARLEVOIX STATE BANK	00140003315	\$3249.55	FREEMAN, RICHARD	01401100420	\$1892.66
CHARLEVOIX STATE BANK	00403402300	\$3415.67	FRENCH, GREGORY P	04180001300	\$431.01
CHARLEVOIX STATE BANK	00403402400	\$5879.78	FURGESÓN, JACQUELINE	00113201100	\$3419.52
CHARLEVOIX STATE BANK	00403501270	\$12141.23	FURGESON, JACQUELINE	00715500300	\$3189.56
CHARLEVOIX STATE BANK	00462004400	\$5530.96	FURGESON, ROGER	00715500300	\$3189.56
CHARLEVOIX STATE BANK	00501501010	\$1294.61	FURGESON, ROGER D	00113201100	\$3419.52
CHARLEVOIX STATE BANK	00711001910	\$2407.60	GABOS, ANN L	05134112700	\$10511.94
CHARLEVOIX STATE BANK	00711900225	\$5287.81	GABOS, MICHAEL E	05134112700	\$10511.94
CHARLEVOIX STATE BANK	00756023110	\$1463.43	GARDNER, MECHELLE	01003100500	\$2162.22
CHARLEVOIX STATE BANK	00900206120	\$11628.73	GAUTHIER, TIMOTHY J	05117601200	\$4028.28
CHARLEVOIX STATE BANK	01223200340	\$3722.57	GENSON, WALTER R JR	01401901115	\$1389.52
CHARLEVOIX STATE BANK	01223401100	\$2438.09	GILLESPIE, CALVIN C JR	00603100880	\$1490.13
CHARLEVOIX STATE BANK	01370520600	\$726.10	GILLESPIE, SHARON K	00603100880	\$1490.13
CHARLEVOIX STATE BANK	01370520700	\$796.95	GOATLEY, PETER	$\begin{array}{c} 01072105400 \\ 01072105500 \end{array}$	\$1514.62
CHARLEVOIX STATE BANK	01400400615	\$1609.66	GOATLEY, PETER		\$9191.33
CHARLEVOIX STATE BANK	01500101420	\$2717.14	GOATLEY, SUZANNE	01072105400	\$1514.62
CHARLEVOIX STATE BANK	01500101500	\$4855.15	GOATLEY, SUZANNE	01072105500	\$9191.33
CHARLEVOIX STATE BANK	05124004600	\$3367.98 \$4867.47	GOLOVICH, DENNIS	00713500200	\$344.08
CHOICE ONE BANK	00160002700	\$1557.02	GOLOVICH, DENNIS B	00712601300	\$994.14
CITIFINANCIAL	00711100910		GOLOVICH, DENNIS B	00727001400	\$548.07
CITIFINANCIAL INC	00711100920	\$1543.65	GOLOVICH, MARLENE	00713500200	\$344.08
CITIFINANCIAL INC	00711100930	\$423.20	GOLOVICH, MARLENE C	00712601300	\$994.14
CITIFINANCIAL INC	00901300615	\$699.56	GOLOVICH, MARLENE C	00727001400	\$548.07
CITIFINANCIAL INC	01402400220	\$1414.89	GONZALEZ, ANA MARIA S	00247010300	\$2035.69
CITIZENS BANK	01500102010	\$13943.70	GONZALEZ, CARLOS A	00247010300	\$2035.69
CJB PROPERTIES II LLC	05144510000	\$6864.52	GONZALEZ, HEIDI	00200602385	\$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 & CHIPPEWA I	NDIANS 01370758500	\$2003.89
CLARKSTON STATE BANK	01040001500	\$576.67	GRANT WATER X CORPORATION	00803600100	\$1625.85
COK BUILDERS	05134112700	\$10511.94	GRANT WATER X CORPORATION	00803600600	\$1098.43
COLLINS, CARMEN R	05144509600	\$3279.69	GRAVES, LINDA	01201600800	\$3165.31
COLLINS, CARMEN R	05144509650	\$7201.52	GRAVES, LINDA	$\begin{array}{c} 01212000500 \\ 01212100210 \end{array}$	\$610.91
COLLINS, CARMEN R	05144509800	\$6775.84	GRAVES, LINDA		\$5529.63
COLLINS, DAVID M	05144509600	\$3279.69	GRAVES, LINDA T	01210401000	\$1100.47
COLLINS, DAVID M	05144509650	\$7201.52	GRAVES, LINDA T	01210401400	\$347.46
COLLINS, DAVID M	05144509800	\$6775.84	GRAVES, LINDA T	01210401500	\$369.33
COMERIĆA BANK	00960002700	\$1433.46	GRAVES, LINDA T	01210401600	\$2120.41
CONSECO FINANCE SERVICING CORP	00802900175	\$1857.55	GRAVES, LINDA T	01212000620	\$1534.69
COON, BRIAN R	01003102130	\$2368.35	GRAVES, LINDA T	01212000730	\$312.15
CORCÓRAN, MICHAEL J	00462004400	\$5530.96	GRAVES, ROBERT	$\begin{array}{c} 01201600800 \\ 01212100210 \end{array}$	\$3165.31
CORCORAN, THERESA S	00462004400	\$5530.96	GRAVES, ROBERT		\$5529.63
COUNTY OF CHARLEVOIX HOUSING REHAB PROGRE	RAM 00200801200	\$1441.00	GRAVES, ROBERT R GRAVES, ROBERT R	01210401000 01210401400	\$1100.47 \$347.46
COY, JUDITH	00711100920	\$1543.65	GRAVES, ROBERT R	01210401500	\$369.33
COY, JUDITH	00711100930	\$423.20	GRAVES, ROBERT R	01210401600	\$2120.41
COY, JUDITH A	00711100910	\$1557.02	GRAVES, ROBERT R	01212000500	\$610.91
COY, KENNETH J	00711100930	\$423.20	GRAVES, ROBERT R	01212000620	\$1534.69

Page 4B • Charlevoix County News

NAME GRAVES, ROBERT R 01212000730 \$312.15 GREAT LAKES PLUMBING & HEATING INC	PARCEL ID 01400400615	AMOUNT \$1609.66	NAME OUDERKIRK (TRUST), LUCILLE E OUDERKIRK (TRUST), ROBERT L SR	PARCEL ID 00611704100 00403502120	AMOUNT \$1410.59 \$613.23
GREAT SENECA FINANCIAL CORP GREEN TREE SERVICING LLC GREENTREE FINANCIAL CORPORATION GRIFFIN, ROGER J GULICK, HARRY G	00715300400 00802900175 00902101215 05302408000 00802900175	\$1494.98 \$1857.55 \$3369.23 \$1411.05 \$1857.55	OUDERKIRK (TRUST), ROBERT L SR OUDERKIRK (TRUST), ROBERT L SR OUDERKIRK (TRUST), ROBERT L SR OUDERKIRK (TRUST), ROBERT L SR PARASCHOS, VALERIE	00403502135 00403502400 00611704000 00611704100 05238500700	\$14088.40 \$1344.37 \$1480.29 \$1410.59 \$2884.20
HANSON, VIVIAN ANN HANSON, VIVIAN ANN HARLEY, JOYCE J HARLEY, JOYCE J	05212307500 05214007600 00112800145 00160002600	\$5840.18 \$2959.39 \$872.13 \$22617.33	PARASCHOS, WILLIAM PARDEE, JEAN L PARDEE, WILLIAM PARROTT, STEPHANIE G	05238500700 05302308700 05302308700 01402400725	\$2884.20 \$3877.63 \$3877.63 \$1099.60
HARLEY, JOYCE J HARRIS, JACALYN M HARRIS, SAMANTHA L HELLER, KARL A	00160002700 00611502710 00712401950 01212800500	\$4867.47 \$431.11 \$1212.76 \$667.29	PEAINE TOWNSHIP PEAINE TOWNSHIP PEAINE TOWNSHIP PEAINE TOWNSHIP PEAINE TOWNSHIP	01210401000 01210401400 01210401500 01210401600	\$1100.47 - \$347.46 \\ \$369.33 \\\\ \$2120.41 \\\\\
HERRING, GLADYS HICKERSON, HELENA HILL, CLARENCE E HINDLE, BILL	05357701100 00803500310 01103000300 00901501600	\$766.05 \$1961.74 \$8940.49 \$1918.87	PEOPLES STATE BANK OF MUNISING PEOPLES STATE BANK OF MUNISING PEOPLES STATE BANK OF MUNISING PEOPLES STATE BANK OF MUNISING	01210401000 01210401400 01210401500 01210401600	\$1100.47 1 \$347.46 1 \$369.33 1 \$2120.41 1
HINDLE, JUDITH HINTON, LORETTA HINTON, WILLIAM HODSON, FREDERICA	00901501600 01402000135 01402000135 00860001000	\$1918.87 \$2035.72 \$2035.72 \$2591.09	PEOPLES STATE BANK OF MUNISING PEOPLES STATE BANK OF MUNISING PEOPLES STATE BANK OF MUNSING PERPICH, MICHELE	01212000620 01212000730 01212000500 01515000600	\$1534.69 \\\\ \$312.15 \\ \$610.91 \\\ \$3692.57 \\ \\
HODSON, WILLIAM HOLLOW, LOUIS J HOLLOW, LOUIS J HOMER WILLIAMS LOG WORKS	00860001000 01351500600 01351500800 00667500600	\$2591.09 \$1652.22 \$1652.22 \$13678.67	PERPICH, THOMAS PETROIT, KARLA PETROIT, KARLA PETROIT, KARLA J	01515000600 00711100920 00711100930 00711100910	\$3692.57 5 \$1543.65 9 \$423.20 9 \$1557.02 9
HORN, LORNA HOUSEHOLD FINANCE CORP III HUFFORD, DEBORAH S HUFFORD, DEBORAH S HUFFORD, CORPUEN M	05117600500 05238500700 00501501010 05124004600	\$2219.33 \$2884.20 \$1294.61 \$3367.98	PFAFF, CYNTHIA J PFAFF, CYNTHIA J PFAFF, TODD PFAFF, TODD PFAFF, TODD	01370975700 01370975800 01370975700 01370975800	\$370.83 7 \$370.83 5 \$370.83 5 \$370.83 3
HUFFORD, STEVEN M HUFFORD, STEVEN M HUFNAGLE, RUTH A HUFNAGLE, RUTH A HULDERMAN, JULIA	00501501010 05124004600 01500800100 01500900600 00860001000	\$1294.61 \$3367.98 \$4336.01 \$1793.59 \$2591.09	PFEIFLE, PAMELA A PHILLIPS, PETER ALLEN PHILLIPS, PETER ALLEN PHILLIPS, RICHARD A PHILLIPS, RICHARD A	01375201800 05212307500 05214007600 05212307500 05214007600	\$1956.29 z \$5840.18 s \$2959.39 5 \$5840.18 5 \$2959.39 V
HUNTINGTON NATIONAL BANK HUNTINGTON NATIONAL BANK HUNTINGTON NATIONAL BANK HUNTINGTON NATIONAL BANK HUNTINGTON NATIONAL BANK	00200701115 00247010300 00712401950 00712601300	\$3589.13 \$2035.69 \$1212.76 \$994.14	PINE LAKE CLUB OWNERS ASSOCIATION PINE POINTE CONDOMINIUM ASSOCIATION PINE POINTE CONDOMINIUM ASSOCIATION PORT OF ST JAMES ASSOCIATION	00477501700 05117600500 05117601200 01370759300	\$9368.24 ∃ \$2219.33 ⊃ \$4028.28 ⊃ \$324.69 ∓
HUNTINGTON NATIONAL BANK HURON VALLEY STATE BANK INTERNAL REVENUE SERVICE INTERNAL REVENUE SERVICE	00713500200 01040001500 00711001910 00803100155	\$344.08 \$576.67 \$2407.60 \$3190.83	PORT OF ST JAMES ASSOCIATION PORT OF ST JAMES ASSOCIATION POTTER, BRIAN F PUROLL, RANDY C	01370975700 01370975800 00902101215 00801601470	\$370.83 \$370.83 \$3369.23 \$1241.30 \$
INTERNAL REVENUE SERVICE INTERNAL REVENUE SERVICE INTERNAL REVENUE SERVICE INTERNAL REVENUE SERVICE	01212800500 01375201800 01500102010 05117601200	\$667.29 \$1956.29 \$13943.70 \$4028.28	RAJKOVICH, EMILEA L RASCH, JEFFREY REIBEL, EARL A REIBEL, MARY M	01003102130 01060006000 01503100800 01503100800	\$2368.35 \$1423.28 \$529.41 \$529
INTERNAL REVENUE SERVICE IRWIN UNION BANK & TRUST CO J & A INVESTMENTS INC JACKSON DESIGN PROFIT SHARING TRUST	05302408000 00902701300 01500100210 05211021000	\$1411.05 \$1473.07 \$4605.45 \$4731.96	RELWEL LLC RESERVE CONDOMINIUM ASSOCIATION ROBINSON, LES-LEE K ROEHRIG, BART D	05211021000 00247010300 05134112700 05301300120	\$4731.96 \$ \$2035.69 \$ \$10511.94 \$ \$4315.49
JEFFREY (TRUST), ANDREA L K-Z PROPERTIES KAMRADT, JANICE KAMRADT, MARK	01370633800 05119100600 05357500500 05357500500	\$311.22 \$4034.00 \$1606.64 \$1606.64	SBD INVESTMENTS INC SBD REAL ESTATE LLC SCHREIBER, EVA M SEKLAR (TRUST), WILLIAM D	00667500600 00900206120 00247010500 05241006900	\$13678.67 \$11628.73 \$2035.69 \$1077.36
KAMRADT, MATTHEW KAMRADT, MICHAEL ROBERT KNAGGS, JEFFREY A KNAGGS, JEFFREY A KOLP, CHRISTIAN	05357500500 05357500500 01500800100 01500900600 05134112700	\$1606.64 \$1606.64 \$4336.01 \$1793.59 \$10511.94	SEKLAR, WILLIAM D SENGLAUB, STEVEN SHADER, JACK SHEPARD, CAROL S SHEPARD, MICHELLE C	05241006900 01502001250 01040001500 01370213500 01370213500	\$1077.36 \ \$1867.66 \$576.67 \$288.65 \$288.65
KRAEMER, CHRISTOPHER E KRAEMER, KRISTINE L KRAMER, KAREN KRAMER, KEITH	05385000710 05385000710 05117601200 05117600500	\$1875.32 \$1875.32 \$4028.28 \$2219.33	SHEPARD, ROBERT R SHIPS WATCH LLC SHIPS WATCH LLC SHIPS WATCH LLC SHIPS WATCH LLC	01370213500 01370213500 05214500500 05214500600 05214500700	\$288.65 \$1235.80 \$1235.80
KRAMER, KEITH S KRISTOFFER, ERIKA M LAFEBERE, MICHAEL L LAFOREST (TRUST), MARK R	05117601200 01503600310 05110503000 00802300215	\$4028.28 \$969.44 \$316.22 \$243.33	SHIPS WATCH LLC SINEWAY, DOUGLAS M SR SINEWAY, SHERRY SMITH (ESTATE), GEORGINA F	05214500800 05301300235 05301300235 00960002700	\$1235.80 \$1235.80 \$2827.91 \$2827.91 \$1433.46
LANDON, JEFFREY'S LEGATO, GARY E LENCZYCKI, WARREN J LESLIE, JEANNINE M	$\begin{array}{c} 01400400615 \\ 01402400220 \\ 01370758300 \\ 01322201740 \end{array}$	\$1609.66 \$1414.89 \$459.36 \$2694.34	SMITH, BILLIE JO SMITH, BILLIE JO SMITH, BILLIE JO SMITH, BILLIE JO	05110100100 05110402100 05110402400 05110402500	\$569.81 \$ \$1070.88 \$ \$ \$1591.01 \$ \$ \$1466.02 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$
LESLIE, JEANNINE M LIBERTY HOUSE LLC LINDEN, ROBERT KIMBALL LITTLE TRAVERSE CONSERVANCY CONSERVATIO		\$1498.99 \$4731.96 \$453.12	SMITH, BILLIE JO SMITH, MARY LOU SMITH, MICHAEL B SMITH, MICHAEL K	05110503200 01500102010 00960002700 05241015300	\$1028.51 j \$13943.70 ii \$1433.46 j \$1781.90 2
LITTLE TRAVERSE CONSERVANCY CONSERVATIO	$\begin{array}{c} 00713300920 \\ 05144509600 \end{array}$	\$2346.39 \$513.58 \$3279.69 \$7201.52	SMITH, MICHEAL K SMITH, SANDRA R SMITH, SANDRA R SPRINGBROOK HILLS ASSOC ST FRANCIS X FEDERAL CREDIT UNION	05242002400 05241015300 05242002400 01060006000 00113201100	\$3475.76 \$ \$1781.90 - \$3475.76 \$1423.28 } \$3419.52
LOHMEIER (TRUST), LORRAINE R LOHMEIER (TRUST), LORRAINE R LUCENKO, DANIEL P LUCENKO, DONNA E MAKINO, KATHY	05144509650 05144509800 05337900150 05337900150 05132000110	\$7201.52 \$6775.84 \$1330.18 \$1330.18 \$21242.20	ST FRANCIS X FEDERAL CREDIT UNION ST FRANCIS X FEDERAL CREDIT UNION ST FRANCIS X FEDERAL CREDIT UNION STAHMER, MARSHA STATE OF MICHIGAN TREASURY	00715500300 01002400210 05125000140 00711900225	\$3189.56 \$4544.38 \$607.35 \$5287.81
MAKINO, RONALD J MALKOWICZ, SALLY MALKOWICZ, VICTOR MANCHESTER MORTGAGE COMPANY LLC	05132000110 00901501600 00901501600 05214500500	\$21242.20 \$1918.87 \$1918.87 \$1235.80	STATE OF MICHIGAN TREASURY STATE OF MICHIGAN TREASURY STATE OF MICHIGAN TREASURY STATE OF MICHIGAN TREASURY	01201600800 01210401000 01210401400 01210401500	\$3165.31 \$1100.47 \$347.46 \$369.33
MANCHESTER MORTGAGE COMPANY LLC MANCHESTER MORTGAGE COMPANY LLC MANCHESTER MORTGAGE COMPANY LLC MARQUETTE GENERAL HOSPITAL	05214500600 05214500700 05214500800 01201600800	\$1235.80 \$1235.80 \$1235.80 \$3165.31	STATE OF MICHIGAN TREASURY STATE OF MICHIGAN TREASURY STATE OF MICHIGAN TREASURY STATE OF MICHIGAN TREASURY	01210401600 01212000500 01212000620 01212000730	\$2120.41 4 \$610.91 3 \$1534.69 5 \$312.15 3 \$5529.63 3
MARQUETTE GENERAL HOSPITAL MARQUETTE GENERAL HOSPITAL MARQUETTE GENERAL HOSPITAL MARQUETTE GENERAL HOSPITAL	01210401000 01210401400 01210401500 01210401600	\$1100.47 \$347.46 \$369.33 \$2120.41	STATE OF MICHIGAN TREASURY STATE OF MICHIGAN TREASURY STATE OF MICHIGAN UNEMPLOYMENT AGENCY	01212100210 01500102010 00712601300	\$5529.63 <u>*</u> \$13943.70
MARQUETTE GENERAL HOSPITAL MARQUETTE GENERAL HOSPITAL MARQUETTE GENERAL HOSPITAL MARQUETTE GENERAL HOSPITAL	01212000500 01212000620 01212000730 01212100210	\$610.91 \$1534.69 \$312.15 \$5529.63	STATE OF MICHIGAN UNEMPLOYMENT AGENCY STATE OF MICHIGAN UNEMPLOYMENT AGENCY	00713500200 00727001400	\$344.08 9 \$548.07 V
MAUDRIE, KATHLEEN M MC CLELLAND ENTERPRISES INC MC CLELLAND ENTERPRISES INC MCCARTHY, TIMOTHY	01357500400 01500101420 01500101500 00902701300	\$3320.20 \$2717.14 \$4855.15 \$1473.07	STATE OF MICHIGAN UNEMPLOYMENT AGENCY STATE OF MICHIGAN UNEMPLOYMENT AGENCY	01212800500 01500102010	\$667.29 \$ 5 \$13943.70 =
MCCULLEY, CAROL MCWATTERS, MRS RONNIE L MCWATTERS, RONNIE L MELAVEY, EDWARD NEIL MIDDLETON, COUNTRY JOSEPH	01370213500 01401100420 01401100420 01375201800 00712401950	\$288.65 \$1892.66 \$1892.66 \$1956.29 \$1212.76	STRENG (TRUST), LOUISA E STRENG, LOUISA E STRENG/TRACY/WOODS WALLOON COTTAGE (TR STRICKLAND, BERNADETTE	01035100500 01035100500 UST) 01035100500 00140003315	\$1057.02
MIDDLETON, COUNTRY JOSEPH MIDGETT, FAY V MIDGETT, WILLIAM R MINWENDAM FOUNDATION MINWENDAM FOUNDATION	05338100400 05338100400 00803600100 00803600300	\$2166.53 \$2166.53 \$1625.85 \$2401.21	STRICKLAND, BERNADETTE STRICKLAND, JACK M SUPERIOR REAL ESTATE SUPERIOR REAL ESTATE THOMAS, BRIAN D	00140003315 00140003315 00802801300 00802801800 05302308700	\$3249.55 d \$3249.55 d \$2037.83 d \$331.35 d \$3877.63 c
MINWENDAM FOUNDATION MOODY, CONNIE L MOODY, CONNIE L MOODY, MARTIN W	00803600600 05102601830 05119100600 05102601830	\$1098.43 \$5619.40 \$4034.00 \$5619.40	TITHERINGTON, JOHN W TITHERINGTON, MARGARET J TRACY, EMMA E TRIPP, DUANE L	00802701000 00802701000 01035100500 05138309400	\$725.72 \$725.72 \$1057.02 \$1833.38
MOODÝ, MARTIN W MORTGAGE ELECTRONIC REGISTRATION SYSTEM MORTGAGE ELECTRONIC REGISTRATION SYSTEM	05119100600 AS 00667500600 AS	\$4034.00 \$13678.67	TRIPP, ROBERT L TRIPP, SHIRLENE TWIN BIRCH INVESTMENTS LLC TWIN BIRCH INVESTMENTS LLC	05138309400 05138309400 00403402300 00403402400	\$1833.38 1 \$1833.38 1 \$3415.67 1 \$5879.78
MORTGAGE ELECTRONIC REGISTRATION SYSTEM MOSIER, DANNY W	$\begin{array}{c} 05301300235 \\ 01402100925 \end{array}$	\$1212.76 \$2827.91 \$643.38	UMLOR, ELLEN A UMLOR, ELLEN A UMLOR, GREGORY S UMLOR, LESTER P JR	00712801100 00713300920 00713300920 00712801100	\$2346.39 1 \$513.58 1 \$513.58 3 \$2346.39
MOYER, LINDA MOYER, MELVIN L NATIONAL CHECK BUREAU NATIONAL CITY BANK NATIONAL CITY BANK	00200801200 00200801200 00902701300 05241015300 05242002400	\$1441.00 \$1441.00 \$1473.07 \$1781.90 \$3475.76	UMLOR, LESTER PETER UMLOR, LESTER PETER UNIFUND CCR PARTNERS UNITED STATES OF AMERICA DEPARTMENT OF JI	00712801100 00713300920 01503600310 USTICE 00711900225	\$2346.39 \\ \$513.58 \\ \$969.44 \\ \\ \$5287.81 \\\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \
NATIONAL CITT BANK NATIONSBANC MORTGAGE NBD BANK NORTH AMERICAN FUNDING GROUP LLC NORTHERN MICHIGAN HOSPITALS	00713500200 05144510000 01002400210 00715300400	\$344.08 \$6864.52 \$4544.38 \$1494.98	US BANK NATIONAL ASSOCIATION ND US BANK NATIONAL ASSOCIATION ND VANDYK MORTGAGE VANWART, SHELLY G	01072105400 01072105500 00713500200 00715300400	\$1514.62 = \$191.33 \$344.08 \$1494.98 \$
NORTHERN SAWMILLS INC NORTHWEST MARINE YACHT BASIN ASSOCIATIO OLD KENT BANK	00712601300 N 05241006900 00140003315	\$994.14 \$1077.36 \$3249.55	WAGLE, JESSICA MARY WANTY (TRUST), RUTH C WANTY (TRUST), RUTH C WANTY, RUTH C	00802900175 01322201740 01322201920 01322201740	\$1857.55 \$ \$2694.34 \$1498.99 \$2694.34
OLD KENT BANK OLD KENT BANK OLD KENT BANK OLD KENT BANK	00477501700 01500800100 01500900600 01501901615	\$9368.24 \$4336.01 \$1793.59 \$1091.17	WANTY, RUTH C WEBURG (TRUST), WALLACE C JR WEBURG, WALLACE C JR WELLS FARGO BANK NA	01322201920 01502001250 01502001250 00665001600	\$1498.99 \$1867.66 \$1867.66 \$3148.89
OLD KENT BANK OLD KENT BANK OLIVER, MARTHA JANE OLIVER, MARTHA JANE	01515000600 05134112700 00750001710 00750001910	\$3692.57 \$10511.94 \$245.37 \$237.93	WELLS FARGO BANK NA WELLS FARGO NA WELSH, CHRISTOPHER B WERTMAN, GLENN L	00665001900 00665001600 01230100820 01375201800	\$480.04 \$3148.89 \$3116.11 \$1956.29
OLIVER, MARTHA JANE OLIVER, MARTHA JANE OLIVER, MARTHA JANE OLIVER, MARTHA JANE	00750100310 00750300100 00750300200 00750300300	\$1307.40 \$254.09 \$254.09 \$254.09	WESTFALL, ANN MARIE M WHEELER, DAVID H WHEELER, DAVID H WILCOX, CRAIG WILKS KENNETH W	00711900225 01501900510 01501901615 00803400700	\$5287.81 \$1020.70 \$1091.17 \$343.07 \$1216.27
OLIVER, MARTHA JANE OLIVER, MARTHA JANE OLIVER, MARTHA JANE OLIVER, MARTHA JANE OLTHOF, JAMES	00750300400 00750300500 00750300600 00750300700 00711001910	\$254.09 \$254.09 \$254.09 \$254.09 \$2407.60	WILKS, KENNETH W WILKS, RUTH E WOJAN (TRUST), CONSTANCE A WOJAN (TRUST), CONSTANCE A WOJAN (TRUST), EDWARD B	01111200215 01111200215 01223200340 01372000100 01322700145	\$1216.27 \$1216.27 \$3722.57 \$1304.83 \$1811.66
OLTHOF, JAMES ONOFRIO, DAPHENE ONOFRIO, JULIO OUDERKIRK (TRUST), LUCILLE E OUDERKIRK (TRUST), LUCILLE E	00711001910 01370759300 01370759300 00403502120 00403502135	\$2407.60 \$324.69 \$324.69 \$613.23 \$14088.40	WOJAN (TROST), EDWARD B WOJAN, CONSTANCE A WOJAN, EDWARD B ZETTEL, BRYAN J ZETTEL, MRS BRYAN J	01322700145 01372000100 01322700145 05338000750 05338000750	\$1304.83 \$1811.66 \$2575.72 \$2575.72
OUDERKIRK (TRUST), LUCILLE E OUDERKIRK (TRUST), LUCILLE E	00403502103 00403502400 00611704000	\$1344.37 \$1480.29	ZORN, THOMAS D	00477501700	\$9368.24

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ANNOUNCEMENTS

PROFESSIONAL TAROT READER. Available for inhome parties! Book yours today: 989-731-6400

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

Wanted: Baseball, Football, Basketball and Hockey cards. Before 1972. 231-373-0842

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

AMANA Gas cooking range. Used 2 months. 1/2 price. 231-547-1198

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. 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 Petoskev call 888-774-2264 or www.tailoredenterprises.com

1995 Lincoln Continental, \$2,000. 989-732-4724 vou have color here - Run this ad with a yellow background.

WE FINANCE. You Are Approved. 2009 Chevy Impala, \$9,949. Petoskey Auto Group, 2215 North US 31, Petoskey. 231-347-6080

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 & Restoration 231-348-7066

FOR SALE: 1940 FORD 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-

COMPUTERS & OFFICE

COMPUTER GIVING YOU **HEADACHES? Call Dave** the Computer Doc at 989-731-1408 for in-your-home or business repair, service, up-



grades, virus and spyware FIREWOOD & WOODSTOVE removal, training.

FINANCIAL

FREE BANKRUPTCY CON-Considering SULTATION. 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 at 989-348-7777. We are a debt relief agency and assist people in bankruptcy.

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

FIREWOOD: TEN POLE Cord. Maple, Beech, \$750. Pick-up. Trailer and dump loads, will load. You haul. Call 231-838-6298

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

FURNITURE

OAK TWIN Captains Bed with drawers and mattress. \$125. Glass top dining table with 4 chairs, \$45. 231-535-

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

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 Boyne City Main Street is acfor \$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**

cepting 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 MANAGER. or call 231-582-9009.

Real Estate Corner Question & Answers About Selling Real Estate

Top 6 Reasons Mortgage Applications are Rejected Part 2

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



Half of refinance applications are abandoned or rejected, as are 30 percent of purchase mortgage applications. according to the Mortgage Bankers

Association. All

Mike Stark

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 mar-

Here, as a cautionary tale and primer on what to expect, are the reasons 4-6 mortgage lenders reject applications.

4. Property didn't appraise. Since the whole industry had its hand (among other things) smacked for allowing home values to skyrocket in a very short time, appraisal guidelines have tightened upsome would say, even more than overall mortgage guidelines. So, it is increasingly common to have the property appraise for a price lower than the sale price negotiated between the buyer and seller.

This is especially common in the refinance realm, as well over a quarter of U.S. homes are now upside-down, meaning the mortgage balance owed is greater than the value of the home. (If you're trying to refinance an upside-down mortgage, consider the FHA Short Refi program — contact your lender or get referrals to any mortgage broker who makes FHA details to

5. Condition problems. With all the distressed properties on the market, and with most non-distressed sellers barely breaking even, more home-sale transactions than ever are falling apart due to condition problems with the property. Many lenders will not extend financing on homes where the appraiser points out problems like cracked or broken windows, missing kitchen appliances, electrical problems, or wood rot.

And in the world of condos and other units that belong to a homeowners association, if more than 25 percent of units are rented (rather than owner-occupied) or more than 15 percent are delinquent on their HOA dues, new applications for refinance or purchase mortgages on units in the development are likely to be rejected.

6. Technical difficulties with ap-

plication. The days when lenders just took your word for it are long, long gone. Applications with incomplete or unverifiable information are doomed.

If any of these mortgage loan application glitches arise in your home-buying or refinancing process, it's critical that you connect with your mortgage professional, be it your banker or mortgage broker, to determine what course of action to take.

In some cases, it might be as simple as buying a stove you find at Craigslist and installing it before escrow closes; but with income issues your mortgage pro will need to help you determine whether it makes sense to pay some bills down, get a co-signer, or even wait six months so your income documentation will qualify.

Featured Property

For more info contact Lynda Christensen LYNDA'S REAL ESTATE SERVICE • (231) 582-9555



Beautifully appointed home on large wooded lot in Boyne City

By Jim Akans

It's like a setting in a magical storybook. This very nicely appointed home in Boyne City sits on five beautifully wooded lots, comprising nearly an acre of property, creating a tranquil, picturesque setting that seems to be tucked quaintly into the wilderness, yet it is actually just a few blocks from schools and all the excitement downtown Boyne City has to

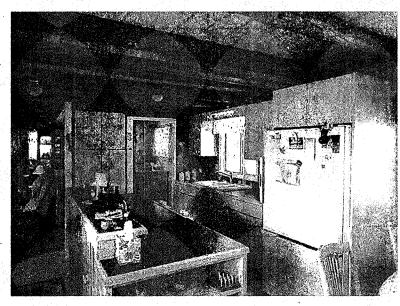
The home features just over 1,400 square feet of gorgeous living space. The floor plan is highlighted by two full baths, four bedrooms plus an additional room that could easily serve as a fifth, a large living room with amazing wood flooring and natural wood beams across the ceiling, an amenity which also accents the ceiling in the adjoining kitchen area. The home has had some recent upgrades, and it is easy to tell the current

owners have held the pride of ownership

close to their hearts.

A very cool additional feature of this home is a huge, 8 x 22 foot covered front porch, providing an awesome spot to kick back and enjoy the stunning outdoor setting.

This "storybook home" is listed at just \$149.900. For additional information or to arrange a tour of this property, call Lynda Christensen at 231-582-9555 or email at Lynda@lyndasrealestateservice.com





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HELP WANTED

BOYNE CITY, CHARLEVOIX. We are looking for a great Independent Sales representative for advertising sales in our newspapers. Work your own schedule. Good commission rate. Send resume' to Dave 1 at Office@Charlevoix-CountyNews.com.

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.

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. GE ELECTRIC STOVE. Brothers Coffee, 416 Main Women's 18-speed Lynx bi-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. 989-370-6058

HOUSEHOLD

PUBLIC NOTICE

CITY OF EAST IORDAN

2012 MEETING SCHEDULE

All meetings are held in City Hall unless otherwise noted

City Commission Meetings:

1st & 3rd Tuesday of Month at 7:00 p.m.

Planning Commission:

2nd Thursday of Month at 5:30 p.m.

Board of Appeals:

4th Monday of Month at 5:15 p.m.

Housing Commission:

2nd Tuesday of Month at 4:00 p.m. at Lakeview Manor

Board of Review:

March 12th & 13th, July 17th and December 11th

DDA Board:

1st Monday of Month at 5:30 p.m.

Parks & Recreation Committee

Meets On As Needed Basis

The City of East Jordan will provide necessary and reason-

able auxiliary aids and services, such as signers for the

hearing impaired and audio tapes of printed materials

being considered at a public meeting or hearing upon 10

days notice to the City of East Jordan. Individuals with disabilities requiring auxiliary aids or services should con-

tact the City of East Jordan by writing or calling:

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

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

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

St, downtown Gaylord, 989-448-4717

MISCELLANEOUS

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

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

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

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

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-

ORDINANCE #219

AN ORDINANCE TO AMEND SECTION 2-192, COST RECOVERY OF THE CITY OF EAST JORDAN CODE OF ORDINANCES

THE CITY OF EAST **JORDAN ORDAINS:**

SECTION 1. AMENDMENT OF SECTION 2-192, COST RECOVERY.

The city is herby empowered to recover all expenses from any person or entity within the fire contract boundaries whose actions resulted in a deliberately caused fire, a negligently caused fire, hazardous/toxic materials emergency or false alarms, down line, gas leak, or water rescue. The city is empowered to bill the vehicle owner, or appropriate insurance company, for the use of equipment and

tools used for the extraction

of a person involved in an

accident of for forced entry

to a vehicle.

SECTION 2. THIS AMENDMENT WILL TAKE EFFECT SEVEN (7) DAYS AFTER PUBLICATION PER CITY CHARTER.

Date: 12-22-2011 Cheltzi M. Wilson, CMC City Clerk

ROLL CALL VOTE: AYES:

TIMMONS, CUTLER, BREAKEY, PENZIEN, SYMONDS AND PECK

NAYS: NONE

ABSENT: FISHER **ABSTAIN: NONE**

PUBLISHED: **DECEMBER 29, 2011 EFFECTIVE: JANUARY 5, 2012**

cycle and Electric powered Weed-whipper, both like new. Make offer. 989-732-8160

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

2002 ROCKWOOD ROO Travel Trailer for sale. Has a power slide out and expands on both ends. Also has furnace, air conditioner, water heater, 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

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

Minor small engine repair on site. Call for prices. 989-731-4196

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 avail able for Winter, Spring, Sum mer, 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

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

WANTED

Wanted: Baseball, Football, Basketball and Hockey cards. Before 1972. 231-373 0842

Wanted: BUYING STAND-ING TIMBER. Top prices paid, free estimates. 989-335-0755

Wanted: OUTBOARD MO-TORS, any size, running or not. Call 231-546-6000

Classifieds As Low As

(231) 330-8062

Cheltzi M. Wilson, City Clerk

P.O. Box 499, East Jordan, MI 49727

HAPPY NEW Y from your friends at Stark Realty

BOYNE CITY

N. M-75+ \$25,000

(231) 536-3381

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 across in street and Deer across in street and Deer across in street and Deer a cess 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

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

A little piece of Northern Michigan with a

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 has 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 fam- for Mike Stark ily room and 2 car attached garage. Lots of trees 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 tooteful for 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
sale with the sale! Need a place to park your
boat? This condo offers that too! With the
front porch and attached 2 car garage. Does
the sale with the corporation of the sale 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-Cutler.

EAST JORDAN 412 FIFTH ST • \$48,900

Large intown home perfect for wheelchair ccess or anyone needing a little extra mobility 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

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 northern Michigan. Private and secluded best describes this parcel! Property is already staked, 5" well, 146' deep. 1,000 gallon septic installed in 06'. Underground electrical service with a transformer on-site and 30 amp service to the Great location! Turn of the century building 14 x 34 concrete pad that is RV ready as well! MLS 431718. Ask for Jennifer

great room for family time! Close to town ler. and schools. All this home needs is you and your belongings! MLS 431952. Ask for Jennifer Burr-Cutier.

To 6 DIVISION • \$95,000 Cute and clean! This five bedroom home is cute as a button and in GREAT shape! 307 SECOND ST • \$29,900

Older 3 bedroom home in East Jordan. Covered front porch to relax on, walkout partial Michigan basement gives you easy 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 Vicinto one and restoring it? Here is the Burr-Cutler.

PERFECT opportunity! Tons of space in this old home, AND she has been well missing the stark. cared for over the years! Move right in, and update as you go! Original hard-wood floors and woodwork still in place, as well as ceilings that are still in won-derful 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 possibilties. 1st building: 92x36 2nd building: 52x30 MLS 428740. Ask 03833 HOMESTEAD • \$84,900 Well kept 3 bedroom 2 bath home with 2+ attached gaeage, wood floors, fin-

need some TLC but has many possibilities. 431541, Ask for Mike Stark

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-

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-

Cutter 103 MAIN STREET • \$58,900

located across the street from the Main Street center building. Front of building has 750 SEVENTH ST. • \$23,000 Street define building. Fight of building has been completely remodeled! Stainless a beautiful piece of property right on buildings appeal. Building is set up for a restrict and very private. Would make for a been completely remodeled! Stainless been completely remodeled! Stainless and all business on the main level and an apartment upstairs that could allow for at least 2 perfect walk out basement. City water and for Mike Stark

steel appliances and Master Bedroom bedrooms with a plenty of room for enterwith Master Bath have gave this home taining! Spacious deck that overlooks beautiful a nice upgrade! Kitchen and living room Lake Charlevoix! Seller is motivated, bring all ELLSWORTH have a nice open layout providing a offers! MLS 430168. Ask for Jennifer Burr-Cut-

cute as a button and in GREAT shape! Home has newer kitchen and appliances Large family room in basement. 429682. Ask for Jennifer Burr-Cutler.

2945 M-66 • \$78,900 Wood framed metal building with lots of potential! Perfect setup for commercial with residential as well! Seller will entertain qual-

01390 LALONDE RD • \$124,900

01390 LALUNDE HD • \$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 yard 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

576 Total Square Feet. Nicely remodeled. GAYLORD
Perfect opportunity for a service oriented 2122 N DEEPWOODS DR • \$129,900 business, ex: insurance, real estate, salon, groomer, You name it! MLS 430490. Ask for Jennifer Burr-Cutler. 03833 HOMESTEAD • \$84,900

ment,gas fireplace in the large family room.

Ask for Mike Tomczak

4562 E OLD STATE ROAD • \$34,900 10 acres with a 30x40 pole barn on cement slab. 10' w x 9' h overhead door and 3' man door. Well, electric and septic on site already! Not far from snowmobile trails and the Jordan River. Seller is motivated, bring all offers! MLS 430046. Ask for Mike Stark

Great view. Priced to sell. MLS 431844.

209 MAIN STREET • \$139,900 Turn of the Century Retail building in the heart of East Jordan. Lots of potential here Overlooking the city of East Jordan and Lake Charlevoix. GREAT seasonal views and just outside of town. MLS 431082. Ask for Jennifer Burr-Cutter.

Ask for Mike Stark 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, of-fices, storage you name it! Only the building is for sale, not the business. MLS 429177. Ask for Mike Stark 705 PROSPECT STREET • \$103,000

sive remodeling and is ready for you to

move right in! Beautiful wood floors, an up-

charm! This home has recently had exten- 7788 WILLOWBROOK • \$27,500

dated kitchen, a formal dining room for enroof! Close to schools and downtown for country and ski/golf resorts in either direc your conveniences! MLS 430906. Ask for tion. MLS 431955. Ask for Mike Stark

Jennifer Burr-Cutter

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 nces. MLS 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 actual size. The BEST part, is with the full walkout basement would easily allow you to add one, or even two, more bedroom 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 Atwood and Charlevoix. Nice size barn for critters or storage. MLS 431287. Ask for Mike

GAYLORD

level and 2 rooms used for bedrooms in the finished basement. 2 car attached garage. MLS 431814. Ask for Mike Stark

Well kept 3 bedroom 2 bath home with 2+ 6767 WHISPERING PINES • \$79,900 attached gaeage,wood floors,finished base-3 bedroom home in Michaywe. V 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 Mike Stark 6875 OAKLAND HILLS DR • \$112,500 Very nice home on a full walkout basement

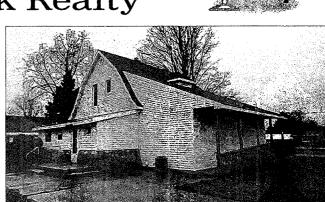
with 2 car attached garage in Michaywe. Fireplace, Master Suite, nice size deck and much more! Need 48 hrs notice to show home. MLS 432040. Ask for Mike Stark 2366 PERCH LAKE RD • \$89,900 Good size home on Perch Lake with 75' of frontage! This guad-level home has wood floors, vaulted ceilings and a 2 car attached 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 Traverse City.MLS 431564. Ask for Mike Turn of the Century home with architectural Stark

3 bedroom home in Lakes of the North! 231-536-7700 This one won't last long! Nice manufactured home for year round living or weekend get fax: 231-536-9575 tertaining, as well as a newer furnace and away spot. In the middle of snowmobile

> 2038 VALLEY RD • \$44,900 Great ranch home on a full basement!







wheelchair access or anyone needing a little extra mobility space. This home is turnkey, in

REALTY



MIKE **STARK**



need of some basic cosmetics but

solid and sound! Spacious tile

shower area, large enclosed entry

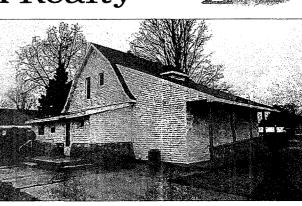
porch and many built-ins are just

a few of the offerings this home

brings forth. Check it out today!

109 MILL ST., EAST JORDAN

starkrealtyonline.com









MLS 432156. Ask for Mike Stark

