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KYLIE HICKS, BOYNE CITY

The junior helped lead her team to the Ramblers first Class C district title in four years, finishing with 44 kills, 40 digs and 12 blocks in the tournament.



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Sports

Charlevoix **County News**

Section B

Thursday November 8, 2012

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Game, Set, Match!

Boyne City captures district volleyball title

By Chris Fiel

BOYNE CITY – It may have not went exactly as planned, but the end result was the ultimate goal.

The district host Ramblers found themselves down two sets to none, but somehow found a way to swing the momentum in their favor and ride it through the final three sets as they topped the defending Class C champion Rayders to win the district title, 16-25, 24-26, 25-23, 25-13, 15-10 on November 1.

It was the first district title for Boyne City since the 2008 season.

With the victory, Boyne, 33-13-5, advanced to regional play in Traverse City (results not in by press time) on November 6.

Kylie Hicks finished with 24 kills, 22 digs and six blocks to lead the Ramblers, while teammate Heather Nichols had 38 assists and five aces.

“We struggled again with serve receive the first and second game,” Ramblers coach Casie Parker said. “I was unsure if we would be able to come back mentally. We had to refocus and concentrate on our strengths again.”

“The girls were able to pull it together,” Parker added. “We got the momentum at the end of the second game and seemed to keep it from there on out. We started playing smarter and doing things we planned to do.”

Also for Boyne, Erin Baker added 28 digs, Rainy McCune had 15 digs and eight kills.

Hicks also served at 100 percent.

“Kylie was a big factor for us with hitting,” Parker said. “She hit very well all night, we just didn’t get her the ball enough in the first two games. Erin Baker played great defense tonight and stepped it up the last three games.”

The Rayders were led by Madeline Boss with 21 kills and 19 digs, Karley Pearsall added 16 kills and seven digs.

Also for the Charlevoix, Gloria Greene finished with 27 assists and 14 digs and Cassidy Peebles added 11 digs and three aces, Anna Way had four kills, Kelsey Pischner had eight digs and six aces and Jennaca Holecheck chipped in with nine digs.

“This was a very tough loss for the girls,” Rayders coach Audra Randall said. “The girls played with control and poise and the third set was very possible for us to take that tying it up 15-15 and 20-20. I give credit to Boyne and their coach, Casie Parker, for not giving up.”



The Boyne City players - Heather Nichols (1); Mary Myers (9); Rainy McCune (5); and Kylie Hicks (10), react to the final point scored by Paige Hornbeck (6) against Charlevoix, giving the Ramblers the district title. (PHOTO BY CINDA SHUMAKER)

Charlevoix will graduate five seniors in Way, Peebles, Pearsall, Katie Paramo and Paige Poirier. “It was a great experience this year with this group of awesome girls,” Randall noted. “Our team unity by the end of the season was very stable and I give credit to the girls for realizing that our team unit came first.”

Semi-final results
Boyne City vs Inland Lakes

Charlevoix vs Harbor Springs

BOYNE CITY – The showdown that everyone was waiting for has been confirmed as the host Ramblers and Charlevoix advanced to the Class C district title game at Boyne City High School.

In the first match, the Ramblers got past an upstart Inland Lakes team 25-22, 25-12, 25-19 as they improved to 32-13-5 on the season.

Kylie Hicks netted 20 kills, 18 digs and six blocks and Heather

Nichols added 27 assists, four blocks and three aces and Erin Baker had 15 digs to lead the Ramblers.

“We started off a little slow and struggled with serve receive,” Boyne coach Casie Parker said. “Inland Lakes came out strong and played well the entire match. Kylie Hicks was on top of her game having 20 kills with 27 sets. Heather Nichols and Rainy McCune also played well.

“I thought we played the net very well defensively,” Parker

added. “For the finals, we need to come out a lot stronger than we did here if we want to win.”

Also for the Ramblers, Rebeca Wisner, Rainy McCune, Paige Hornbeck, Abbi Hills and Baker all served at 100 percent.

In the second contest, the Rayders got past the Rams, 25-8, 25-17, 25-20.

Karley Pearsall finished with 17 kills, 12 digs, two blocks and was 100 percent on serve receive, while

See *Game, Set, Match* – 2A

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Sports

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CROSS COUNTRY STATE FINALS

Local runners put finishing touches on season

By Chris Fiel

Division III

BROOKLYN – The area was well represented in the Division III state finals as six athletes from Charlevoix and East Jordan took part in the individual race on November 3.

Sophomore Amber Way of Charlevoix had the best finish of the day as she captured fourth place, earning her second-consecutive All-State medal in a time of 18:13.6.

Fellow Rayders, Olivia Certa – 19:51.6; and Caroline Boss – 20:13.8; finished 52nd and 77th overall, respectively.

East Jordan sophomore Kayla

Keane also competed and finished in a time of 20:19.7 for 88th place.

Macomb Lutheran North's Gina Patterson won the girls Division III individual race in 17:43.4.

On the boys side, East Jordan was represented by Josh Wojan as he finished 32nd in 16:37.3 and

Charlevoix was represented by Jackson Buday finished 81st in a time of 17 minutes, 08.8 seconds.

Erie Mason's Nick Raymond won the boys race in speedy time of 15:05.1.

ior Erica Westbrook finished 56th in her fourth state finals appearance in a time of 20 minutes, 48.4 seconds as the only area athlete to race in the Division IV event on November 3.

Kirsten Olling of Breckenridge captured the girls race in a blazing 17:59.6.

Division IV

BROOKLYN – Boyne Falls sen-

Game, Set, Match

CONTINUED FROM PG. 1B

Madeline Boss added 13 kills, six digs, four aces, was 90 percent on serve receive to lead Charlevoix.

"Our girls were really excited for this game and really got pumped up," Charlevoix coach Audra Randall said. Everyone played and played well."

Gloria Greene added 24 assists, four digs and two aces, Cassidy Peebles chipped in with five aces and two blocks and Jessica Paramo added five digs and three aces for the Rayders.

Quarter-final results

East Jordan vs Charlevoix

BOYNE CITY – The Rayders advanced to the Class C district semi-finals with a 25-13, 25-14, 25-16 win over East Jordan at Boyne City High School on October 29.

Madeline Boss finished with 18 kills, eight digs, three aces and a block, and Karley Pearsall added 11 kills, eight digs and six blocks to lead Charlevoix.

"We had some girls missing tonight, and a player a bit injured, but that didn't stop our girls from stepping up and moving onto the next level of districts," Charlevoix coach Audra Randall said.

Gloria Greene added 20 assists and eight digs, Jessica Paramo 11 digs, five assists and Olivia Storm added six assists in her varsity debut for Charlevoix.

Also for the Rayders, Kelsey Pischner had three aces and two kills; Anna Way chipped in four kills and three blocks; Jennaca Holecheck added 13 digs, 2 blocks and 2 kills; and Katie Paramo served at 100 percent.

"I'm very proud of the girls and their ability to adapt to line up changes and playing thru adversity," coach Randall added. "I believe our momentum is building with each match. This was a wonderful effort by every team member."

VOLLEYBALL DISTRICT TOURNAMENT



The 2012 District volleyball Champion Boyne City Ramblers. Front (L-R) Emily Evans, Beca Wisner, Rainy McCune, Courtney Weldon and Abby Hills. Middle (L-R) Coach Casie Parker, Kylie Hicks, Mallory Karaszewski, Erin Baker, Mary Myers, Heather Nichols and Dani Matthew. Back (L-R) Allie Wandrie, Paige Hornbeck and Ali Johnson. (PHOTO BY CINDA SHUMAKER)



Kylie Hicks sends this ball towards the Rayders defense. (PHOTO BY CINDA SHUMAKER)



Rainy McCune (5) of Boyne City goes up for a kill shot attempt in action during the district finals. (PHOTO BY CINDA SHUMAKER)

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Hunting

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Area Buck Poles prepare for Opening Day

Next Thursday is opening day, which isn't telling hunters eagerly anticipating the crack of dawn on November 15th anything they don't already know. What they may not be aware of, however, is the location of several "Buck Poles" in the area where they can proudly display the successful result of that opening day hunt, and maybe win a great prize for their efforts.

ATLANTA; The 65th annual Atlanta Chamber of Commerce Buck Pole will held on November 15th. Entries must be in by 7 pm and deer hung no later than 8 pm. Trophies will be awarded for First Buck, Oldest Hunter, Youngest Hunter and First Woman Hunter. The hunter with the Heaviest Deer (Buck or Doe) will be awarded \$200 – the Largest Rack will receive a trophy and \$200 – plus there will be many additional prizes awarded.

BOYNE CITY - Boyne Co-op True Value will be holding a Buck Pole Contest Nov. 15-16. Register by 5:30 p.m. November 14th, at the Co-op, 113 S. Park St., Boyne City. Also EJ True Value, and Tom's Bait Shop. The registration fee is \$20, and there will be prizes for the top scores for men, women, youth and overall score. Prizes include; guns, shoulder mounts, Husqvarna chain saw (over \$3K in total prizes). The Coop is donating 25 percent of the ticket sales to a local charity. Free hot dogs and chili will be served from 5:30 to 7 p.m. on Nov. 15 and 16. Call (231) 582-9971 for more information or to become a sponsor by donating prizes, advertising, food, beverages or monetary donations.

Buck poles have long been a tradition in Northern Michigan communities, as shown in this 1950's era photograph in downtown Gaylord. COURTESY PHOTO.



Next Thursday is opening day, and there are several "Buck Poles" in the area where hunters can proudly display the successful result of that opening day hunt, and maybe win a great prize for their efforts. COURTESY PHOTO

GRAYLING - Skip's Sport Shop- 54th Annual Buck Pole. Awards will be given out November 15th & November 16th at Skip's Sports Shop. Get your Orange Coat Round-Up Buttons early for only \$2.00 (available at Skip's Sports Shop, the Grayling Chamber and around town). Helps support operation of the Grayling Buck Pole (sponsored by the Camp Grayling Conserva-

tion Club).

Cash Awards for Bucks (may win in multiple categories): First Deer Each Day, First 10 Deer Each Day, First Lady Hunter Each Day, Youngest Hunter Each Day, Oldest Hunter Each Day, Heaviest Buck Each Day & Biggest Rack Each Day and SCOPED HUNTING RIFLE for Largest Scored Rack Over Both Days.

HILLMAN; The Hillman Area Chamber of Commerce is holding their 2012 Buck Pole Contest on November 15th and 16th. There is no entry fee, though bucks must be shot within 25 miles of the Hillman area. The Buck Pole will be open from sunrise until 9 pm. Prizes will include; Largest Rack, Heaviest Buck, 2nd Heaviest Buck, First Buck Each Day and more.

INDIAN RIVER - 2012 Indian River, Northern Michigan's Largest Buck Pole at Pat & Gary's Party Store #1 all day on November 15th. Pre registration is by closing time on the 14th at the store. There is no cost to register. Everyone who registers and brings in a buck will get a prize. The three main prizes are guns; First; Kimber 8400 LA Classic, 270 Winchester with Leopold Scope. Second prize is a Winchester bolt action 243 super

short magnum with Leopold scope Third Ruger M-77 204 caliber with Bushnell scope Rossi 30-30 Rio Grande There tons of other prizes, over 100 prizes total, most donated by local businesses. Prizes awarded after last bucks are brought in by 8 pm on the 15th deadline

On the second day of deer season, a contest opens for biggest deer brought in for duration hunting season.

MANCELONA - Mancelona Chamber of Commerce plays host to northern Michigan's oldest and most popular Buck Pole, November 15 and 16, downtown Mancelona (at the traffic light on US 131 at M-88). The contest opens at daylight on November 15, and runs continuously until 7:00 p.m. on November 16.

Hunters gather every year to share stories, photos and enjoy the warming tent, food booths, bonfire and chances to win great cash prizes. The buck pole also features a raffle drawing with numerous prizes.

Lucky hunters are invited to register their deer at the buck pole. For a \$5 registration fee, they'll receive a cap, patch and photo of themselves with their deer. The deer will be hung on the buck pole and hang your deer on the pole the hunter will have a chance to win a cash prize.

All registration money received goes into the "Lucky Hunter" drawing. One name will be pulled out, and that Lucky Hunter will receive all registration money, with a guaranteed minimum prize of \$200, regardless of the size of the deer!

ONAWAY - The Onaway Chamber of Commerce presents Chamber will their annual Big Buck Contest next to Parrott's Outpost on opening day, November 15th, from 10 am until 7 pm. Bucks must remain on the pole until 7 pm. Prizes include Biggest Bucks (points and spread), Oldest Hunter, Biggest Buck - Hunter under 16 years old, Biggest Buck - Woman Hunter and Youngest Hunter.

VANDERBILT - The 25th annual Buck Pole will be hosted at Elkhorn Grill on November 15th from 7 am to 7:30 pm. Prizes awarded for: Biggest buck, first buck, oldest hunter, youngest hunter, biggest youth buck (12-17 years) AND most non-typical (oddest looking rack). There will be a Bonfire with hot dogs, chili, hot chocolate and coffee available starting around 5 pm.

Good luck to all hunters, and have a safe, enjoyable hunt.

Deer population making comeback in the North

GAYLORD — You really don't have to have a lot of gray in your hair to remember when deer hunting was largely a northern Michigan endeavor. There was a long tradition of going to deer camp somewhere north of Clare, and reports of traffic jams on northbound I-75 a couple of days prior to Nov. 15 were commonplace.

That trend changed through the 1990s, and somewhere around the turn of the century, the pattern reversed itself. More hunters spent more time — and killed more deer — in the southern third of the state than in the northern Lower and Upper peninsulas.

In 2002, for instance, Michigan hunters killed an estimated 35,000 bucks in the Upper Peninsula and 79,000 in the northern Lower Peninsula, while southern Michigan hunters killed 127,000 bucks — more than half the bucks taken in the state. That trend has continued.

But due to a combination of factors — including new license regulations and three mild winters in a row — northern Michigan deer hunting appears to be poised for a

comeback.

"We haven't necessarily seen increased license sales or more hunter numbers in northern Michigan, but what we are seeing is the hunters who are out there are more successful and that's always a good thing," said Department of Natural Resources deer program biologist Ashley Autenrieth.

Autenrieth, who works out of Gaylord, said more hunters have been calling, looking to buy property adjacent to public land to establish deer camps in the northern "The last three mild winters we've had have really helped," Autenrieth said. "People are seeing more game. Our deer herd has been on a nice, steady increase for the last three years, which is what we want - a slow progression of deer numbers.

"Where we have good habitat we're seeing more deer and even in areas with medium-quality habitat we're seeing more deer," she said. "In general, numbers are up and the deer seem to be very fit. They look healthy. We're getting reports

of good trail camera pictures and people say they're seeing some very nice quality bucks."

The change in buck regulations in the Upper Peninsula — where hunters who opt for a combination license are limited to a buck with at least three antler points on one side and four on one side (statewide) with the second tag — may have helped pass some bucks into an older age-class. (A similar change was adopted in 2010 in DMU 487 the area in the northeastern Lower Peninsula where bovine tuberculosis has been an issue with the deer herd.)

"The last three winters have been pretty good to deer in the Upper Peninsula, with this past winter being one of the mildest on record," Autenrieth said. "This has given the deer a great chance to rebound from the harsh winter of 2008. I would expect both the population numbers and the harvest to increase this year.

"I think we'll see an increase in hunter success throughout much of northern Michigan again this year."

Autenrieth said that this year more antlerless permits are available in new areas in northern Michigan.

"A number of areas in both the U.P. and northern Lower have been opened for the first time in a number of years," she said. "Otsego, Cheboygan and Roscommon counties were all opened this year on both public and private land after being closed for the last three years.

"Kalkaska is still closed on public land, but is open for private-land antlerless licenses, and we also opened Mason, Wexford and Missaukee to public land this year, too. That's a reaction to our indicators telling us the population numbers are up and healthy.

"In the U.P., we did open a few areas previously closed including DMU 117 (Drummond Island) and 121 (Bay De Noc Unit) and we did increase the number of licenses in some areas."

Antlerless licenses have been reduced in the northeastern Lower Peninsula, where bovine tuberculosis is a major concern, but that rep-

resents more of change in strategy than a change in deer populations, Autenrieth said.

"We're really looking forward to another great hunting season in northern Michigan," she said. "Things are looking good. We've heard very good things from archery hunters, and we hope that continues right into gun season."

The DNR believes southern Michigan will continue to produce the bulk of hunting effort as well as the bulk of the harvest this year - and probably for the foreseeable future. But northern Michigan deer hunting, which has been in decline in recent years, seems ready for a bounce. Though no one is predicting traffic jams heading north anytime soon, the tradition of hunting deer in northern Michigan appears to be on an upswing.

Learn more about deer-hunting opportunities in all parts of the state on the DNR website at www.michigan.gov/deer.

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CHRISTMAS, MISCELLANEOUS AUCTION: Friday, November 9, 4:30pm. 1454 E. Miller Rd. (M-33), Fairview. Troyer Auctions. 989-848-2444 (home), 989-848-9991 (barn). www.troyerauctions.net

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Automotive Review



The Camaro Hot Wheels™ Special Edition is the first full-size, production Hot Wheels® car offered for sale by any manufacturer. It goes on sale in early 2013. PHOTO © GENERAL MOTORS.

Full-Scale Driving Fun: Camaro Hot Wheels® Edition

Chevrolet to offer first-ever drivable "Hot Wheels" production model

The dream of millions of Hot Wheels® fans of all ages will come when the Camaro Hot Wheels® Edition arrives at Chevrolet dealerships early next year. It's the first time a full-size, production Hot Wheels® car has been offered for sale by any manufacturer.

"Millions of us grew up playing with Hot Wheels," said Chris Perry, vice president of Chevrolet Marketing. "Offering a special production model of the Camaro Hot Wheels is an opportunity to bring those memories to life, for kids of all ages."

The Camaro Hot Wheels® Edition debuted at the SEMA Show in Las Vegas. A special run of the Camaro Hot Wheels® Edition will be produced in the first quarter of 2013 – and like the collectible toys on which it is based – when they're gone, they're gone.

"It's been nearly 20 years since I started designing cars for Hot Wheels and I have yet to drive one home," said Felix Holst, vice president of creative for the Mattel Wheels Division. "Personally, I can't wait to open the doors and see the Hot Wheels Camaro sitting in the garage."

The appearance of the Camaro Hot Wheels® Edition echoes the cues that Hot Wheels enthusiasts recognize, including a vibrant, graphics-accented metallic paint

scheme and even the red-lined wheels. The result is instantly recognizable as a Hot Wheels.

The Camaro Hot Wheels® Edition is available in coupe and convertible models – in 2LT (V-6) and 2SS (V-8) trims, blending exterior cues of the high-performance Camaro ZL1 with a Kinetic Blue exterior color and unique graphics. Exterior highlights include:

- ZL1 rear spoiler (coupe models)
- ZL1 front upper grille
- Ground effects package, including front splitter and rocker treatment
- Black 21-inch wheels with red outline stripe
- Two-tone matte hood graphic and rear taillight panel "black-out" graphic
- Fender "flame" graphics
- Hot Wheels grille and decklid logos.

On the inside, a black leather-trimmed interior is accented with red and black seat stitching with the Hot Wheels logo embroidered on the front seats. The instrument panel and door inserts are black, with the Hot Wheels-style flame decal on each door. Hot Wheels® Edition sill plates also distinguish the car, along with Camaro-logo premium floor mats with red edging.

SS models feature a 6.2L V-8, which is offered in two iterations: the "L99" on automatic-equipped vehicles and the "LS3" on manual-equipped models. Horsepower for the L99 is 400 (298 kW) and torque is 410 lb.-ft. (556 Nm) – and it features fuel-saving Active Fuel Management. The LS3 develops 426

horsepower (318 kW) and 420 lb.-ft. (569 Nm) of torque. LT-based models feature the "LFX" 3.6L V-6 engine, with dual-overhead camshafts, variable valve timing and direct injection. It's rated at 323 horsepower at 6,800 rpm.

A dual-mode exhaust system is available on SS models with the six-speed manual transmission, as well as LT models with either the manual or automatic transmission. Similar to the systems found on the Camaro ZL1, the vacuum-actuated system provides a quieter driving experience at low engine speeds and a more aggressive sound during hard acceleration.

Chevrolet's MyLink infotainment system is standard on the Camaro Hot Wheels® Edition. Its color touch radio, with a seven-inch touch screen, also can be paired with an available in-dash GPS navigation system. The color touch radio with MyLink enables a higher level of in-vehicle wireless connectivity and customized infotainment options, while building on the safety and security of OnStar. It seamlessly integrates online services such as Pandora® internet radio and Stitcher SmartRadio® using hands-free voice and touch-screen controls via Bluetooth-enabled phones.

The original Custom Camaro 1:64-scale toy from 1968 was one of the original 16 Hot Wheels issued and remains one of the most valuable Hot Wheels toys among collectors. Wheels is a registered trademark of Mattel, Inc. All rights reserved.

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Advertising Sales – Cheboygan – Part Time Salesperson. The best candidate will be friendly and enjoy helping local businesses create print advertising to help them reach consumers throughout Northern Michigan with our newspapers and associated products. Work your own schedule. Good commission rate. Must have computer, Internet access and dependable transportation. E-mail resume to Office@WeeklyChoice.com

Advertising Sales – Grayling – Part Time Salesperson. The best candidate will be friendly and enjoy helping local businesses create print advertising to help them reach consumers throughout Northern Michigan with our newspapers and associated products. Work your own schedule. Good commission rate. Must have computer, Internet access and dependable transportation. E-mail resume to Office@WeeklyChoice.com

EAST JORDAN PUBLIC SCHOOLS. The East Jordan Public Schools are accepting applications for the following part-time positions: Afternoon Custodians. To qualify for this position, candidates must be energetic, dependable, with high expectations of themselves and others. Candidates should possess the ability to interact positively and effectively with students and adults. Interested candidates should file a letter of interest and current resume, including references with: Tim Drenth, Director of Operations, East Jordan Public Schools, P.O. Box 399, East Jordan, MI 49727. The deadline for making application for the above-described position is 1:00 p.m. on Monday, November 12, 2012.

Feature Writer – Grayling/Lewiston/Mio – Report positive news and write feature stories. Experienced writer and photographer a plus. Must have Digital camera, computer and positive outlook. E-mail info and samples to Dave at Office@WeeklyChoice.com.

FULL TIME Auto & Truck Salesperson. Retail sales experience is helpful and preferred but we will consider training the right candidate. Must be honest, hardworking, outgoing, punctual and dependable. Must have current, unrestricted Michigan driver's license. Includes benefits. Apply in person. Scheer Motors Chevy, Buick, Chrysler, Dodge, Ram & Jeep.

News Reporter – Boyne City – Attend and report on local

governmental meetings, school board and local news reporting. Experienced writer and photographer a plus. Must have Digital camera and computer. E-mail info and samples to Dave at Office@CharlevoixCountyNews.com.

News Reporter – Boyne Falls – Attend and report on local governmental meetings, school board and local news reporting. Experienced writer and photographer a plus. Must

have Digital camera and computer. E-mail info and samples to Dave at Office@CharlevoixCountyNews.com.

News Reporter – Charlevoix – Attend and report on local governmental meetings, school board and local news reporting. Experienced writer and photographer a plus. Must have Digital camera and computer. E-mail info and samples to Dave at Office@CharlevoixCountyNews.com.

News Reporter – Ellsworth – Attend and report on local governmental meetings, school board and local news report-

ing. Experienced writer and photographer a plus. Must have Digital camera and computer. E-mail info and samples to Dave at Office@CharlevoixCountyNews.com.

Sports Writer – Grayling area – Sports Reporter to cover local sports. Independent Contractor position requires experienced writer and photographer. Must have Digital SLR camera, computer and love sports. E-mail info and

samples to Dave at Office@WeeklyChoice.com.

Sports Writer – Petoskey/Cheboygan area – Sports Reporter to cover local sports. Independent Contractor position requires experienced writer and photographer. Must have Digital SLR camera, computer and love sports. E-mail info and samples to Dave at Office@WeeklyChoice.com.

Real Estate Corner

Buying a Home With Loans from Family and Friends

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

Asking a friend or family member for a home loan can be tricky, considering the large sum of money involved. Entering into a private home loan isn't a decision to make lightly—after all, you'll be seeing Aunt Shirley at the holidays for years to come—but your loved one might be more likely to make the loan if you explain how it will also work to his or her advantage.

How to ask for the loan

When you approach your friend or family member for a home loan, have a plan in mind.

Borrowers should approach a private home loan the same way they would a mortgage from a bank.

Borrowers should be realistic about what a practical repayment plan would be and not try to borrow more than they can repay. You have to treat it the same as any kind of loan and be realistic.

If this approach seems business like, that's because it is. When you create a legally binding loan contract, even your mother can take you to court for missed payments—

and she can win.

How private home loans are similar to traditional ones

Private home loans, also called private mortgages or intra-family mortgages, aren't all that different from a loan from a bank or credit union. Like institutional loans, with private home loans:

Both lender and borrower sign a promissory note (also known as a mortgage note) stating the terms of the agreement.

Your promissory note should establish the amount loaned and the interest rate, as well as the repayment dates and frequency.

You will draw up a mortgage (also called a deed of trust). This document gives the lender the right to foreclose on the property if you fail to stick to the repayment plan.

The lender holds a lien on the mortgaged property.

The arrangement legally protects the borrower as well. The lender may not foreclose on your house due to a family disagreement and can't request repayment in full because of other financial needs. So if Aunt Shirley wants to go on a cruise, she can't demand that you foot the bill as long as you've been sticking to the agreed-upon repay-

ment schedule.

Private home loans benefit borrowers

When you borrow from a friend or family member, you benefit in several ways:

Better interest rates. You can negotiate with your lender to determine the interest rate that works best for you. Even if that rate is lower than what you would pay for a loan from the bank, it can still work out to the lender's advantage—more on that below.

Setting your own repayment terms. When you and Aunt Shirley make a contract, you can determine which repayment schedule works best for you—monthly, semi-weekly or any other. Don't take advantage of your lender's generosity, though: You are still legally obligated to make payments as stated in your promissory note.

Federal tax deductions. With a private home loan, you can still take the same tax deductions that you would with an institutional loan.

Private home loans benefit lenders

Lenders also receive benefits in a private home loan:

Better interest rates. Even if you

and Aunt Shirley agree on an interest rate that is lower than what is offered through an institutional loan, she can still come out ahead. The rate you determine could still be higher than what she earns through a savings account or other investments.

Regular income. With the structure provided by your promissory note's repayment plan, Aunt Shirley will know exactly when to expect your payments and how much they will be.

Missing payments with a family loan

No matter who loans the money, Aunt Shirley, a bank or credit union, sometimes unforeseen life twists happen. You might lose your job or have medical bills that pile up. As with any lender, discuss the situation with the family member who loaned you the money. The options are the same as other lenders: loan modification can include lowering payments in exchange for a longer loan term, temporarily freezing payments or maybe letting some payments slide. However, dodging Aunt Shirley's calls aren't the way to go!

Featured Property

Established East Jordan business features upper level apartment

By Jim Akans

Here is an excellent opportunity to own a business and enjoy rental income from an upper level apartment, all in a high visibility location in the wonderful community of East Jordan.

This well established flower shop business, situated on a large lot on Water Street in East Jordan, features approximately 2,000 square feet that includes an upper level two-bedroom, single bath apartment with a one-year lease. The grounds, very appropriately, are beautifully landscaped and offer lots of expansion space for additional landscaping and gardening. There's plenty of available parking for customers, and the business is located right across the street from ball fields and tennis courts... talk about great visibility!

All existing fixtures in the store and even most of the inventory are part of the sale, making this an extraordinary opportunity to start a new business and take control of your destiny in the coming new year. Amazingly, the listing price for making that leap is just \$150,000. Located at 401 Water Street in East Jordan, for additional information or to arrange for a tour of this property, please call Mike Stark or Sara Schroeder at Stark Realty at 231-536-7700 or email mike@starkrealtyonline.com or sara@starkrealtyonline.com.



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3446 OLD STATE, EAST JORDAN
GREAT COUNTRY SETTING! Privacy galore, yet on a county maintained road. 3 floors add to the privacy and spaciousness of this wooded setting home. MLS 434951. Ask for Mike Stark. \$48,500



TBD STANEK ROAD, EAST JORDAN
White Pines in the front and mixed hardwoods in the back. Road is County maintained. Close to snowmobile trails, State land, Jordan Valley and River! Perfect for an outdoorsmen! Hunting season is just around the corner, take a look now, this one won't last long! MLS 431293. Ask for Jennifer Burr-Cutler. \$16,000



9875 PARADISE HILLS, CENTRAL LAKE
Great ranch style living! A nice garage, along with spacious living and kitchen areas add to this country homes charm. Well maintained, with 2 options for heat, and many other features will make this one a quick sell. Give us a call today for a personal showing MLS 435190. Ask for Jennifer Burr-Cutler. \$64,900



781 PARSONS ROAD, CHARLEVOIX
Nice property, large pole barn with horse stall already set up. Ranch style home with basement. Convenient to Charlevoix and Traverse City. Subject to short sale approval by lender. MLS 435083. Ask for Mike Stark. \$29,900



233 CEDAR STREET, BOYNE CITY
Tri-plex with excellent rental history providing an opportunity for an investment. All three units have had many updates. There is a 3 bed 2 bath, and two, 2 bed, 1 bath. Two blocks from the Harborage Marina and close to downtown. MLS 435092. Ask for Jennifer Burr-Cutler. \$154,900

WATERFRONT DEAL!



1241 LAKESHORE, BOYNE CITY

Lake Charlevoix waterfront ... \$229,500

Enjoy 50 ft of private waterfront on Lake Charlevoix with this 2 story home just outside Boyne City. Large yard, pole barn for storing boats or other toys and a walkout basement. The road does separate the house from the waterfront but this is a great opportunity to own your a piece of one of the best lakes in Michigan. MLS 434562. Ask for Sara Schroeder.



705 MILL STREET, EAST JORDAN
Solid in-town home. Ranch styling makes it a convenient floor plan. Attached garage will make those cold winter days not seem so bad! Many conveniences within walking distance for most buyers, and this one won't last long! MLS 434718. Ask for Mike Stark. \$40,600



01339 NORWOOD, CHARLEVOIX
Perfect place! Cape cod home on 34+ acres, Pole barn, full basement, nice kitchen.... and move-in condition! New driveway just completed. Great place- don't wait!! This is a Fannie Mae HomePath property. Purchase this home for as little as 3% down! This property is approved for HomePath Mortgage. MLS 434884. Ask for Mike Stark. \$179,900



TBD MILL STREET, EAST JORDAN
Potential Development opportunity. Property has a proposed 36 and 60 unit Hotel plans with prints drawn up that are available for review. Prime in-town location. 322 feet of an uninterrupted view of the natural Jordan River Basin, and incredible wildlife habitat. MLS 432831. Ask for Jennifer Burr-Cutler. \$140,000



401 WATER ST., EAST JORDAN
You know you have always wanted to have a flower shop...so here's your chance! What an opportunity it is! Established business with real estate included and LOTS of room for expansion into additional landscaping and gardening, if desired. HIGH exposure location and great parking available. Upper level apartment with 1 year lease. All store fixtures and most inventory will go with sale. MLS 435319. Ask for Sara Schroeder. \$150,000.



1210 MOUNTAIN ROAD, EAST JORDAN
This home features so many unique rooms. There are rooms for dens, rooms for walk-in closets, rooms for suites, or just plain rooms for even more than 4 beds! Outside, the HUGE heated pole barn with power, water and 200 amp service offers TONS of options as well. You must see this one to appreciate. MLS 434373. Ask for Mike Stark. \$164,900



2826 HOWARD ROAD, PETOSKEY
Fantastic home in a great location! Close to shopping and schools but the benefits of being outside city limits. Unbelievable space in this well maintained home on a large, fenced lot. Open floor plan, living room and family room area and detached 2 car garage. Lots to love about this home... including the price! You must see to truly appreciate...call today for your showing! MLS 433868. Ask for Sara Schroeder. \$114,900



428 GRIFFIN, EAST JORDAN
You have to see this one to believe it! Almost 3 acres but inside city limits! Wood frame home with full basement and many updates including metal roof, well, water heater, furnace and central air. The pole barn provides storage room in addition to the attached one car garage. HUGE lawn with creek and plenty of space for a garden.. MLS 434042. Ask for Sara Schroeder. \$129,900.



502 MAPLE, EAST JORDAN
Although zoned C-1 for small business, this was previously used as a home and City says can still be. Full kitchen, bath with shower stall, detached garage with gas heater and a large corner lot! Close to grocery store, schools, community park and downtown. Additional parcel in back is also available. Economical to heat and cool. MLS 435252. Ask for Sara Schroeder. \$59,900



2780 #18 BOYNE MOUNTAIN ROAD, BOYNE FALLS
2 story rental income or getaway! This Saalbach suite of the Mountain Grand Lodge and Spa, offers everything from rental income to access to the all the skiing, golfing, and waterpark fun you can ask for. Rental Management inhouse, making it a breeze to "have it all"! MLS 435318. Ask for Mike Stark. \$89,500



10132 LA CROIX RD., EAST JORDAN
Slightly rolling country side, mixed with some hardwoods and pines, makes this home with 66 plus acres appealing! Manufactured home features a breeze way addition attaching the garage as well as a 30 x 40 pole barn for storage or livestock. This one is priced to sell and won't last long! MLS 434964. Ask for Jennifer Burr-Cutler. \$184,900



4737 PEARSALL, EAST JORDAN
Here's a little northern Michigan gem. 9 Acres and new carpet, paint, appliances, counter tops and roof. You don't find this combination everyday. With 9 acres just outside of town, this won't last long. MLS 433029. Ask for Rick Warden. \$49,900



00113 S M-75, BOYNE CITY
Single wide mobile home with large wood frame addition that is ready to be finished however you like! large lot with fenced back yard, close to town and convenient to schools, shopping, etc. MLS 435335. Ask for Sara Schroeder. \$26,000



03451 COMMODORE, EAST JORDAN
This home offers a Virginia Ledge stone gas fireplace in living room, a brick wood burning fireplace in family room and a wet bar with refrigerator. Kitchen features maple cabinets, granite countertops, hardwood floors and stainless steel appliances, plus a butler pantry off the kitchen with wine cooler and granite countertop. Lake Charlevoix access!!! MLS 432758. Ask for Mike Stark. \$199,900



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Precious AKC 1 year old male Silkey Terrier. Shots. Great personality, very loving. 12 pounds. \$500, Gaylord. 989-350-2861

Tiny 4 month old Toy Poodle puppies. Beautiful Café o'ley color. Shots, paper trained. Make wonderful lapdogs. One male, two females. \$450 each. Gaylord. 989-350-2861

Recreational Vehicles

1995 Wilderness Fifth Wheel. This is a rear bathroom model and offers more room in the lavatory and a bigger shower tub. This particular bathroom setup also offers a nice linen closet. It has no slides, a jack knife sofa and a fold down dinette. It offers a queen bed and is wired with an audio system. Sale Price - \$4,995. International RV World, 277 Expressway Court, Gaylord. Phone: 989-448-8700

1995 Wilderness Fifth Wheel. This is a rear bathroom model and offers more room in the lavatory and a bigger shower tub. This particular bathroom setup also offers a nice linen closet. It has no slides, a jack knife sofa and a fold down dinette. It offers a queen bed and is wired with an audio system. Sale Price - \$4,995. International RV World, 277 Expressway Court, Gaylord. Phone: 989-448-8700

1996 Jayco Eagle 23' Travel Trailer, 230SL. Walk around

queen bed, fully enclosed bath w/shower tub, 2 entry doors and lots more. Sale Price - \$3,995. International RV World, 277 Expressway Court, Gaylord. Phone: 989-448-8700

1996 Jayco Eagle 23' Travel Trailer, 230SL. Walk around queen bed, fully enclosed bath w/shower tub, 2 entry doors and lots more. Sale Price - \$3,995. International RV World, 277 Expressway Court, Gaylord. Phone: 989-448-8700

1998 MALLARD 255G Fifth Wheel. This 25ft bunk house fifth wheel is real clean. It has air conditioning, awning microwave, stereo, NO LEAKS, no stains. This is the perfect starter camper for a family. Sale Price - \$5,995. International RV World, 277 Expressway Court, Gaylord. Phone: 989-448-8700

1998 MALLARD 255G Fifth Wheel. This 25ft bunk house fifth wheel is real clean. It has air conditioning, awning microwave, stereo, NO LEAKS, no stains. This is the perfect starter camper for a family. Sale Price - \$5,995. International RV World, 277 Expressway Court, Gaylord. Phone: 989-448-8700

2006 28' Puma 5th Wheel. Rear kitchen, sofa, dinette, slide-out, loaded. \$9,995. Petoskey RV, 2215 US Highway 31 N Petoskey, MI 49770. Phone 231-347-3200

New 2012 27' Puma 5th Wheel. Rear lounge, sofa, dinette, Super Slide-out. \$18,995. Petoskey RV, 2215 US Highway 31 N Petoskey, MI 49770. Phone 231-347-3200

New 2012 Palomino Bronco 1251 soft-side truck camper. It fits perfectly on a half ton truck with a 6 1/2 foot bed. It has a bathroom, furnace, fridge, water heater, water pump and even an out side shower which doubles as a great fish cleaning station. Sale Price - \$10,500. Save \$1,123. International RV World, 277 Expressway Court, Gaylord. Phone: 989-448-8700

New 2012 Palomino Bronco 1251 soft-side truck camper. It fits perfectly on a half ton truck with a 6 1/2 foot bed. It has a bathroom, furnace, fridge, water heater, water pump and even an out side shower which doubles as a great fish cleaning station. Sale Price - \$10,500. Save \$1,123. International RV World, 277 Expressway Court, Gaylord. Phone: 989-448-8700

\$10,500. Save \$1,123. International RV World, 277 Expressway Court, Gaylord. Phone: 989-448-8700

New 2013 Weekender 18' Travel Trailer, 183. This compact little trailer is perfect for a first trailer. It's so light-weight it can be pulled by nearly any vehicle. It's got a walk around queen bed and a fold down dinette table. The bathroom is fully enclosed. It features a mini-fridge, and gas cook-top. MSRP \$16,318. Sale Price - \$9,995. Save \$6,323. International RV World, 277 Expressway Court, Gaylord. Phone: 989-448-8700

New 2013 Bronco B-1225 Truck Camper. This new truck camper is perfect for anyone on the road a lot! It has a 60x80 innerspring queen mattress with under bed storage. It has a pop up canvas top to add a little headroom. It has both a shower and toilet. It has a sink and a 2 burner cook-top. If your need a little extra sleeping room you can fold down the dinette table and it also can be used as a bed. Sale Price - \$10,995. International RV World, 277 Expressway Court, Gaylord. Phone: 989-448-8700

New 2013 Weekender 18' Travel Trailer, 183. This compact little trailer is perfect for a first trailer. It's so light-weight it can be pulled by nearly any vehicle. It's got a walk around queen bed and a fold down dinette table. The bathroom is fully enclosed. It features a mini-fridge, and gas cook-top. MSRP \$16,318. Sale Price - \$9,995. Save \$6,323. International RV World, 277 Expressway Court, Gaylord. Phone: 989-448-8700

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Used 2008 Apache 955SD Chief Truck Camper. This pre-owned truck camper is in perfect condition. It is spotless inside and out. It come equipped with a furnace, fridge, water heater, water pump and a TV ant/w a power booster. Sale Price - \$9,995. International RV World, 277 Expressway Court, Gaylord. Phone: 989-448-8700

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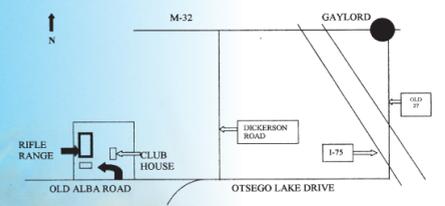


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**NOVEMBER 8-13, 9AM-5PM
NOVEMBER 14, 9AM-1PM**

- ★ TARGETS, SPOTTING SCOPES & SAND BAGS PROVIDED.
- ★ COVERED FIRING LINE
- ★ OPEN REGARDLESS OF WEATHER.
- ★ ASSISTANCE AVAILABLE IF REQUESTED
- ★ FEE: \$5 PER FIREARM



EAST JORDAN PUBLIC SCHOOLS

The East Jordan Public Schools are accepting applications for the following part-time positions:

Afternoon Custodians

To qualify for this position, candidates must be energetic, dependable, with high expectations of themselves and others. Candidates should possess the ability to interact positively and effectively with students and adults. Interested candidates should file a letter of interest and current resume, including references with:

**Tim Drenth, Director of Operations
East Jordan Public Schools
P.O. Box 399
East Jordan, MI 49727**

The deadline for making application for the above described position is 1:00 p.m. on Monday, November 12, 2012.

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CHARLEVOIX COUNTY RECYCLING INVITATION TO BID

Sealed Bids are now being accepted by the Charlevoix County Recycling Committee for the following:

Two year recycling haulers bids, starting Dec.1, 2012 through November 30, 2014.

Please submit sealed bids in writing, plainly marked "Hauling Bid" to:

**Charlevoix County Recycling,
203 Antrim Street,
Charlevoix, MI 49720.**

Bids must be received NO LATER THAN 4:00pm on November 19, 2012. To obtain a copy of the bid go to www.charlevoixcounty.org or call 231-675-1154 for more information. Bids will be opened November 21, 2012 at 1:30 pm at the Boyne City, City Hall, 319 N. Lake Street, Boyne City, Mi. 49712 during the monthly recycling committee meeting. Charlevoix County reserves the right to accept or reject any and/or all bids.

SNOW PLOWING BIDS REQUESTED

Ellsworth Community School is accepting bids for snowplowing during the 2012-2013 school year. Contact Brad VanderArk @ 231675-9832 regarding any questions or for a copy of the bid specification sheet. Bids will be accepted until 4 p.m. on Monday, November 12, 2012.

Please submit bids in writing to "Snow Removal Bid", Ellsworth Community School; 9467 Park Street, Ellsworth, Michigan 49729.

Disqualification may result if all bid specifications are not met. The Ellsworth Board reserves the right to accept or reject any or all bids and will choose the one that they consider to be in the best interest of the school district.



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and phone services available. Call Larry Hoard, BA. 989-842-3982. www.christianlifecoaching.net

Snow Removal

8 FOOT Meyers heavy duty snow plow with Western controls. \$850, best offer or trade? 989-370-3378

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RIFLES & HANDGUNS for sale. Private seller. therockgaylord@hotmail.com. 989-370-9070.

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

SUV

2005 Chevy Equinox. AWD, Air, cruise, power sunroof, On-Star, leather, loaded. 23 MPG. Payments as low as \$199 a month. Petoskey Auto Group,

Nobody Sell For Less 2215 N. US-31, Petoskey, MI 231-347-6080. www.petoskeyautogroup.com

2005 Kia Sorento, AWD. Payments as low as \$99 a month. Petoskey Auto Group, Nobody Sell For Less 2215 N. US-31, Petoskey, MI 231-347-6080. www.petoskeyautogroup.com

Trailers

New 6x12 Cargo Trailer by Royal Cargo. Ramp door in back, side door entrance. Retail - \$3,599. Sale Price - \$2,395. Petoskey RV, 2215 US Highway 31 N Petoskey, MI 49770. Phone 231-347-3200

FOR SALE: Used 8X10 utility trailer, \$300 obo. Has new 20x8 10 ply tires and spare, new wire and lights, new deck, new wheel bearings. Can be seen at Arthur's Auto Parts & Sales, 1361 W. Main St., Gaylord. 989-732-6767

New Utility Trailers Starting as low as \$1,295. Petoskey RV, 2215 US Highway 31 N Petoskey, MI 49770. Phone 231-347-3200

New, Enclosed Cargo Trailers Starting as low as \$1,895. Petoskey RV, 2215 US Highway 31 N Petoskey, MI 49770. Phone 231-347-3200

Trucks

1997 Ford F-150, 4WD, tow pkg. Payments as low as \$199 a month. Petoskey Auto Group, Nobody Sell For Less 2215 N. US-31, Petoskey, MI 231-347-6080. www.petoskeyautogroup.com

2002 Dodge Ram 4x4. Auto, tonneau cover, short box, bedliner. Nice truck! Payments as low as \$99 a month. Petoskey Auto Group, Nobody Sell For Less 2215 N. US-31, Petoskey, MI 231-347-6080. www.petoskeyautogroup.com

2003 Chevy Silverado 1500. Auto, 4WD, air, cruise. Payments as low as \$199 a month. Petoskey Auto Group, Nobody Sell For Less 2215 N. US-31, Petoskey, MI 231-347-6080. www.petoskeyautogroup.com

month. Petoskey Auto Group, Nobody Sell For Less 2215 N. US-31, Petoskey, MI 231-347-6080. www.petoskeyautogroup.com

1973 CHEVROLET 1 TON with duals, 350 engine, 4 speed. Truck needs work, \$1,500 obo. 989-370-3378

2002 FORD 4WD AT F-250 Super duty, crew cab, short-box, diesel, 185,000 miles. \$9,800 obo. 989-848-2561

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2010 Dodge Grand Caravan. 4 captains chairs, Stow-N-Go seating. 71K. Payments as low as \$249 a month. Petoskey Auto Group, Nobody Sell For Less 2215 N. US-31, Petoskey, MI 231-347-6080. www.petoskeyautogroup.com

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

Wanted: Used Cooking Oil. We will recycle those large containers of used cooking oil from your deep fryer. Maxx Garage. 989-732-4789

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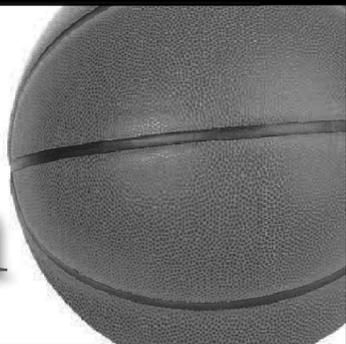
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