



## Marcus Matelski, BOYNE FALLS

The Logger super sophomore seems to have reached mid-season form as he poured in 38 points, grabbed 11 rebounds in Boyne Falls victory over Harbor Light Christian, and dropped 40 points in BF's victory over Central Lake.

# athletes of the week

## Noah Bacchus EAST JORDAN

The Red Devils senior captain helped keep East Jordan rolling against Kalkaska as he netted 38 points, hauled in nine rebounds and made six steals in the victory. Bacchus also scored 12 in a win over Charlevoix.



# Sports

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Charlevoix **County News**

## Section B

Thursday, January 23, 2014

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### BOYS BASKETBALL

## Rayders look to bounce back from loss at St. Francis

### Unbeaten and league-leading Boyne next for Charlevoix

The roller-coaster ride that is the Charlevoix High School boys basketball season took a dip to start the week.

Next up is a Friday trip to league-leading Boyne City, which entered the week 8-0 overall, 5-0 in the Lake Michigan Conference and ranked seventh by the Detroit Free Press in Class C.

Noah Phillips scored 21 points and grabbed 10 rebounds Monday as Traverse City St. Francis handed the Rayders a 76-65 league loss. The Rayders go into Friday's game at Boyne 3-6, 2-6.

The loss to St. Francis came on the heels of a 71-68

overtime league win at Grayling.

"They're undefeated, they're pretty good," Charlevoix coach Brett Erskine said of the Ramblers. "We've been playing really hard. ... We have to play as hard as we did against Grayling. If we can play that hard and finish at the basket, it should be a great game."

Byron Bullough added 20 points for the Gladiators on Monday. Shane Sutherland scored 15 points, Austin Putman added 11, and Nate Moon had 10 for Charlevoix.

St. Francis led, 40-31, at halftime, but the Rayders managed to pull within five



Charlevoix coach Brett Erskine talks to his players during a timeout in their overtime victory over Grayling last week. PHOTO BY BOB GINGERICH.

points on a Justin Pearl drive midway through the third.

But that was as close as the Rayders would get the rest of the way.

"We just made some bad mistakes," Erskine said. "We missed wide-open shots, (made) passes at our feet. We made some rough decisions there in the third quarter."

"You can't complain about the effort at all. Just some turnovers cost us, and we made some bad decisions. That's what cost us."

The effort and energy were there on Friday at Grayling when the Rayders got a win they sorely needed after

dropping a 59-37 league game at much-improved East Jordan three nights earlier.

"It was a big win," Erskine said of the Grayling game. Putman scored 26 points, Pearl had 11, and Sutherland added 10 to lead the Rayders past Grayling.

Sutherland's layup tied the game at 54 and sent it to overtime.

Tyler McClanahan scored 18 to lead Grayling.

Putman scored 12 points in the Rayders' loss to East Jordan. Donny Cutler scored 13 for the Red Devils, who entered the week 6-1 overall and 4-1 in the league.



Charlevoix's Nate Moon puts up a jumper in the Rayders' win at Grayling. PHOTO BY BOB GINGERICH.

### GIRLS BASKETBALL

## Rayder girls fall to St. Francis, gear up for rival Boyne City

CHARLEVOIX — Back to .500, back to work.

After losing Monday on the road to Lake Michigan Conference-leading Traverse City St. Francis, the Charlevoix High School girls basketball team geared up this week for a home date on Friday with rival Boyne City.

Sarah Carney had 15 points and 12 rebounds to lead the Gladiators past the Rayders on Monday.

St. Francis improved to 9-2 overall, 6-0 league. The Rayders are 5-5, 3-3.

St. Francis seized an 8-1 lead after one quarter, and was up 18-9 at halftime.

Madeline Boss scored 12 points and grabbed eight rebounds for the Rayders, while Gabby Gray made three steals.

"We struggled taking care of the ball and we just didn't get our offense going and they dominated the boards," Charlevoix coach Liz Shaw

said, adding the Gladiators used their decided rebounding advantage in scoring several second-chance buckets.

The loss snapped a two-game win streak. The Rayders downed Grayling, 52-49, and topped East Jordan, 46-37, last week. Both were conference games.

Boss had 22 points, 14 rebounds and five steals in the win over Grayling. Kelsey Engstrom and Gray each added eight points and three steals.

Makayla Cragge scored 12 points for Grayling.

Boss tossed in 18 points and grabbed eight boards in leading the Rayders past East Jordan. Kourtney Putman added seven points and also had eight rebounds for the Rayders.

Paige Poindexter and Miranda Burks scored 10 points apiece to lead the Red Devils.



Charlevoix's Madeline Boss (32) puts up a shot as Grayling's Sam Denno defends. PHOTO BY BOB GINGERICH.

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# Sports

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## Boyne City powers past Harbor, Gladwin

### Ramblers continue to get balanced scoring

By Chris Fiel

#### Boyne City 64, Gladwin 33

BOYNE CITY — The Ramblers picked up a non-conference victory over visiting Gladwin in a weekend contest as they downed the Flying G's 64-33 on January 18.

Boyne City jumped out to a 9-0 lead less than two minutes into the contest before the Flying G's cut that lead to 11-7 shortly after, but following a Rambler timeout, Boyne found their rhythm again, closing out the quarter with a 17-8 lead.

"We were sluggish to start game but then picked it up," Boyne coach Nick Redman said.

Boyne used another big run in the second quarter to push their lead to 31-18 at the half before extending it to 50-26 headed into the final quarter.

Ryan Carson led the Ramblers with 17 points, including four thunderous dunks, while Corey Redman added 12 points, Maceo Vroman nine and Alec Hoaglund eight.

"Everyone played a lot again and 10 guys scored again," coach Redman added as the Ramblers improved to 8-0 overall.

#### Boyne City 77, Harbor Springs 41

BOYNE CITY — Following a week off, the Ramblers showed little rust as they blitzed out of the gates against the Rams en route to 77-41 Lake Michigan Conference victory on January 17.

Boyne dominated the opening quarter 26-6, behind eight points from Corey Redman and five from Cole Butler.

"Really happy with our effort tonight," BC coach Nick Redman said. "Everyone played a lot and 10 guys scored."

The Ramblers slowed a bit in the second quarter, but still managed to take a 35-12 lead into intermission. Following the break, Boyne continued to roll in the third as they built a 56-29 lead headed into the fourth quarter.

Bradley Fouchia led Boyne with 16 points, including four triples, while Butler added 13 points; Redman chipped in with 12; Alec Hoaglund had 10 and Zach Napont eight.

The Ramblers nailed nine three pointers in the contest, as they improved to 7-0 overall, 5-0 conference with the win.

Harbor Springs was led by Pete Kelbel with 15 points, while David Walker added 14.



Rambler junior, Corey Redman (2) leans in for this shot against Harbor Springs. Redman finished with 12 points in the game. (PHOTO BY CINDA SHUMAKER)

## East Jordan boys keep on rolling

By Chris Fiel

#### East Jordan 77, Kalkaska 63

EAST JORDAN — And they keep on rolling.

The East Jordan boys basketball team continues to add victories to the win column as they defeated the Kalkaska Blue Blazers 77-63 on January 17.

Leading the way for the Red Devils, 6-1 overall, 4-1 conference, was senior guard Noah Bacchus. Bacchus netted a career-high 38 points, including 18 points in the fourth quarter. He also hauled in nine rebounds and made six steals.

"They (Kalkaska) played a great first half, as we trailed by five at halftime," East Jordan coach Darrin Weber said. "Our intensity was much higher in the second half. We've had a couple of games, where we've had some letdown and let teams back in it in the second half, this time we didn't."

The Red Devils led 22-18 following the first eight minutes of play, but trailed 39-34 at the break.

EJ would erupt in the third quarter, outscoring the Blazers by 15 to take a 57-47 lead into the fourth quarter.

Also for the Red Devils, Jordan Weber added 16 points and Colin Petrie grabbed 11 rebounds.

For Kalkaska, Cam Cavanaugh finished with 21 points, while Aaron Zimmerman added 15 points.

#### East Jordan 59, Charlevoix 37

CHARLEVOIX — East Jordan once again used a balanced attack as they downed rival Charlevoix 59-37 in a Lake Michigan Conference boys basketball contest on January 14.

The Red Devils improved to 5-1 overall, 3-1 LMC with the victory as they got 13 points from Donny Cutler; 12 from Noah Bacchus; and Jordan Weber added nine.

"It was a good team win," EJ coach Darrin Weber said. "Everyone seems to understand their role out on the floor."

The Red Devils, which led 19-12 at halftime, hit the floor full speed in the third quarter as they piled up 21 points, eight coming from senior Dustin Hejka.

Charlevoix was led by Austin Putman with 12 points as the Rayders slipped to 2-5, 1-2.

#### JV Results

##### East Jordan 53, Kalkaska 33

KALKASKA — The East Jordan JV Red Devils boys basketball team defeated Kalkaska 53-33 on January 16 to improve to 3-4 on the season.

Devon Tyler led the way with 16 points, while Ryan Graham added 11, Jordan Cartwright had nine and Kylee Kibler finished with six.

Graham controlled the boards with six rebounds, while Ted Nachazel and Kibler each dished out two assists.

## Lancers pick up conference win

By Chris Fiel

#### Ellsworth 49, Harbor Light 23

ELLSWORTH — The Lancers picked up a much needed Northern Lakes Conference victory as they rolled past Harbor Light 49-23 on January 14.

Ellsworth got 12 points each from Diamond McPherson and Nate Veldboom as the Lancers led the entire contest.

Harbor Light got 14 points from Lucas Matthews and 11 from Kirk Muller. The Swordsmen won the JV contest.

## Lady Ramblers down Lady Rams

By Chris Fiel

#### Boyne City 51, Harbor Springs 35

BOYNE CITY — The Boyne City girls basketball team picked up a Lake Michigan Conference victory over Harbor Springs 51-35 on January 17.

After a nip and tuck tight first quarter,

the Lady Ramblers started to pull away in the second as they increased their 15-14 lead to 26-20 at halftime.

It was the third quarter however, where Boyne took control of the contest by outscoring the Lady Rams 17-7 for a 43-27 cushion headed into the final eight minutes of regulation.

Sophomore Celena Brzezinski paced

Boyne City with 13 points, while Taylor Baker had 12, Rainy McCune finished with nine and Heather Nichols added eight.

McCune also grabbed nine rebounds and dished out eight assists, while Ali Johnson, Brzezinski and Jenny Selissen each added six boards.

With the win, Boyne improves to 4-5 overall, 3-2 conference.

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# Sports

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## WRESTLING

### Rayders second at Mio, head to Gaylord for Northern Michigan Championships

MIO – Austin Cesaro placed first at 135 pounds and Charlevoix earned seven medals Saturday in placing second in the annual Josh Chartier Memorial Wrestling Tournament at Mio-Au Sable High School.

Cesaro defeated Gerritt Gage of Pinconning, 14-13, in the championship match at 135.

West Branch Ogemaw Heights won the tournament, while Shepherd was third and Whittemore-Prescott placed fourth.

Charlevoix's Jake Novotny (145) and Camden Alden (112) each placed second, while Sam Hovie (160) and Mick Hinkle (189) each placed third. Sam Fusee (171) and Tyler McCallum (119) finished fourth in their respective weight classes.

The Rayders will compete on Saturday along with 30 other teams in the Northern Michigan Championships at Gaylord High School.

Charlevoix improved to 16-4 in duals last week by sweeping a Lake Michigan Conference tri-meet from Boyne City and Kalkaska. The Rayders topped the Blazers, 57-18, and downed the Ramblers, 48-24.

Alden, McCallum, Cesaro, Novotny, Hovie, Fusee and Hinkle each finished 2-0 on the night, while teammates Alex Reid, Stormi McDonald, Justin Adkins and Andrew Mitchell each finished 1-1.



Sam Fusee of Charlevoix works to pin Max Raab of Warren Fitzgerald during a 171-pound match in the annual Josh Chartier Memorial Wrestling Tournament at Mio-Au Sable High School. Fusee finished fourth in the weight class. PHOTO COURTESY MIKE HINKLE.



Charlevoix's Sam Hovie (top) turns Kyle Kischnick of Pinconning during a 160-pound match Saturday at the annual Josh Chartier Memorial Wrestling Tournament at Mio-Au Sable High School. Hovie finished third in the weight class. PHOTO COURTESY MIKE HINKLE.



Austin Cesaro of Charlevoix (front) works to escape from Gerritt Gage of Pinconning Saturday during the 135-pound championship match at the annual Josh Chartier Memorial Wrestling Tournament at Mio-Au Sable High School. Cesaro won, 14-13. PHOTO COURTESY MIKE HINKLE.



Mick Hinkle of Charlevoix works to turn Nick Sargent of Houghton Lake during a 189-pound match Saturday at Mio-Au Sable High School. PHOTO COURTESY MIKE HINKLE.

## SKIING Boyne Mountain Race League Results Week 2

BOYNE FALLS — Team Format: 1-Barden Lumber 1, 8.208; 2-Riverside Tire 1, 8.058; 3-Hart Ford, 4.746.

Handicap Format: 1-Skee Dawgs Too, 12t, E-J Plastics 2, 12t; 3-Greenhouse Gases, 11.5; 4-Hart Buick GMC, 10.5t, EJ Plastics 1, 10.5t; 6-Wild Wild Women 1 of Gaylord Bowling Center, 10t, Wild Wild Women 2 of Gaylord Bowling Center, 10t; 8-Rieth-Riley Construction Company, 9.5; 9-Boyne Avenue Greenhouse, 8; 10-Wildwood Rush, 7.5t, Barden Lumber 2, 7.5t; 11-Kitchen Farms, 7; 12-O'Brien & Associates, 6.5; 13-Punctual Vending, 6t, Punctual Vendetta, 6t, Boyne Bombers, 6t, Riverside Tire 2, 6t, Skee Dawgs of Northwest Bank, 6t. Fastest Male-Peter Jensen, Barden Lumber 1. Fastest Female-Robin Wottowa, Barden Lumber 1.

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# Sports

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## Loggers continue to push through Northern Lakes Conference

### Marcus Matelski explodes for huge game

By Chris Fiel

**Boyne Falls 65, Harbor Light 47**

HARBOR SPRINGS — Boyne Falls continues to roll against Northern Lakes Conference foes, as they downed Harbor Light 65-47 on January 16.

Marcus Matelski finished with a season high 38 points to lead the way for the Loggers, 4-1 overall, 4-0 conference.

"We struggled shooting at times as a team," Boyne Falls coach Tim Smith said. "But Marcus got it going and he is tough to stop when he gets in a zone."

Boyne Falls led at the quarter breaks, 12-7, 31-15, and 50-32.

"Clay Whitley played his best game of year and was very athletic the entire night," the Logger coach added.

In addition to his scoring, Matelski added 11 rebounds, three assists and three steals, while Whitley chipped in with 10 points.

The Swordsmen, (2-5, 2-2) were led by Alex Shaw with 15 points, Lucas Matthews 13 points and Caleb Wendt had 11 points.

BF won the JV contest 32-21.

**Boyne Falls 68, Alanson 19**

BOYNE FALLS — The Loggers wasted little time in taking control of the Northern Lakes Conference contest on their home court as they raced to a 22-3 opening quarter lead en route to a 68-19 win on January 14.

"We had four guys in double figures and we played a

lot of guys," Logger coach Tim Smith said. "It was the best team effort we had defensively all year."

The Loggers cooled off a little in the second as they took a 28-8 lead into halftime, only to come out on fire once again in the third as they opened the game up 54-10 by the end of the third quarter.

BF got 16 points apiece from Brendan Matelski and Marcus Matelski, while Andrew Campbell and Andrew Stevens added 15 and 13 points respectively as the Loggers shot 9-of-13 from three point range to improve to 3-1 overall, 3-0 conference.

Marcus Matelski added five rebounds, four assists and four steals, while Brendan Matelski had four rebounds and three steals and Stevens added five assists and five steals.

Alanson (1-4, 0-2), got six points from Kody Wicker.

The Loggers also won the JV contest.



Logger senior Clay Whitley (23) rises up to take this shot over the Alanson defense. (PHOTO BY RACHEL LANGE)

### Boyne Falls girls down Lake Leelanau St. Mary for non-conference win

#### Matelski-Pedigo each record double-double

By Chris Fiel

**Boyne Falls 40, Lake Leelanau St. Mary 38**

BOYNE FALLS — Emily Matelski hit a jumper with 19 seconds remaining in regulation to put the Loggers up 40-38 and they were able to hang on for the victory over Lake Leelanau St. Mary in a non-conference showdown on January 17.

The Logger tandem of Emily Matelski and Raegan Pedigo each notched a double-double for Boyne Falls as Matelski nearly had a

triple-double with nine points, 13 assists and 13 boards, while Pedigo poured in 14 points and hauled in 13 rebounds and added seven steals.

Boyne Falls led 14-9 following the opening quarter of play, only to trail 24-19 at the break.

The Eagles would still hold a slim one point cushion 31-30 entering the fourth quarter.

Following the Loggers taking the lead in the closing seconds, the Eagles were able to draw a foul and had the chance to tie, but were unable to convert the free throw attempts.

Also for BF, 7-3 overall, Calsey Matelski added 11 points.

LL St. Mary was led by Hannah Weber with 12 points.

## Hard working Lady Red Devils finish the week 1-2 with victory over Ellsworth

By Chris Fiel

**Kalkaska 57, East Jordan 47**

EAST JORDAN — The Lady Red Devils got 18 points and 10 boards against Kalkaska, but EJ came up short, as they fell to the Lake Michigan Conference Lady Blazers 57-47 on January 17 in front of the home crowd.

Kalkaska led at the quarter breaks 16-15, 28-22 and 42-26 entering the final eight minutes of regulation.

"We were down 16 entering the fourth quarter and got it down to five points but, free throws keep Kalkaska on top," Red Devils coach Steve Hines said. "We were in a position that we had to foul in the last two minutes and Kalkaska hit 10-of-13 free throws in the (4th) quarter."

With the loss, the Red Devils slip to 3-6 overall, 1-4 conference.

"Another valiant comeback effort came up a bit short," Hines added. "We

are in every game, we just need to put four quarters together."

Also for East Jordan, Tiffany Pollaski added 12 points, while Paige Poindexter grabbed six rebounds.

Kalkaska was led by Taylor Kibby with 21, Micah Lajewski and Reyann Homan each added 10.

**Charlevoix 46, East Jordan 37**

CHARLEVOIX — The Red Devils dropped a close Lake Michigan Conference contest against rival Charlevoix 46-37 on January 14.

Charlevoix led 10-9 after the first quarter only to see East Jordan pull ahead 25-19 at halftime, but a surge by the Rayders pulled them to within 31-30 entering the fourth quarter.

Miranda Burks and Paige Poindexter each scored 10 to lead EJ. Poindexter added nine rebounds, while Tori

Goodrich and Lindsay Schroeder grabbed six apiece.

"We played a decent first half but allowed Charlevoix to take control in the second half," East Jordan coach Steve Hines said. "The shots we made in the first half, we missed in the second half."

"Charlevoix didn't go to the free throw line until the 4th quarter and made 10-of-12, and that was a big difference, give credit to Charlevoix on getting to the line and knocking them down when they had the opportunity. One of our better first halves this season so it was disappointing not to be able to finish."

Madeline Boss led the Rayders with 18, while Alexis Tribfelner and Kourtney Putman each chipped in with six.

**East Jordan 50, Ellsworth 23**

ELLSWORTH — The Red Devils strolled into

Ellsworth on January 13 and after a slow start, got things going as they downed the neighboring Lancers 50-23 in a non-conference matchup.

East Jordan led at the quarter breaks, 7-4, 18-11 and 39-14.

"We came out of our shooting slump in this game as we made six three pointers," East Jordan coach Steve Hines said. "Our defense was strong and we were able to apply some pressure."

Lindsay Schroeder led the Red Devils with 13 points, while Tori Goodrich finished with 11 and Colette Tuck added eight.

Schroeder and Paige Poindexter each grabbed eight rebounds, while Tiffany Pollaski dished out four assists.

The Lancers got 10 points from Katelyn Sowers, while Amanda Veenstra added five.

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# Sports

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## Former Detroit Lion Jason Hanson talks sports, leadership and life at Boyne City High School

By Chris Fiel

BOYNE CITY — Boyne City High School, with the help of the Walloon Lake Community Church along with area sponsors, welcomed former NFL star and Detroit Lions kicker Jason Hanson to the Boyne auditorium on January 18.

The former All-Pro took a few hours to talk to area athletes, parents and coaches about football, athletics, leadership, growing up on the west coast and life in general.

Hanson, drafted in 1992 by the Lions out of Washington State University, played 21 years for the team, experienced some highs, as well as many lows over the course of his career. He talked about a few of the athletes he got to share the field with and during his time in the NFL, how he set eight NFL records, including 2,150 total points, 495 field goals, which include 52 from 50 yards or more. Hanson was also the first player to play in 300 games with one franchise, finally calling it a career with 327.

The 43-year old Hanson talked about how he was primarily a soccer player as a youth, which was in the spring out west, opening the fall season for him to kick

for his high school team, thus ultimately earning a spot on the WSU roster before his two plus decade professional career took off.

"It was truly an awesome ride to be able to play professional sports that long," Hanson said. "I played with great players like Barry Sanders, Calvin Johnson, who is one of the greatest athletes on the planet right now."

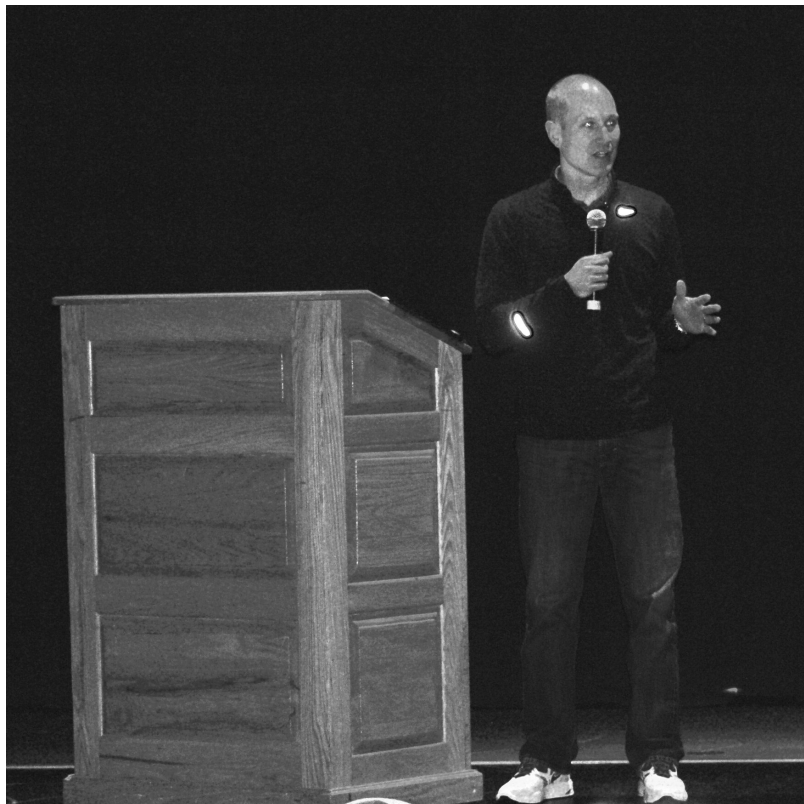
When he touched on how difficult it was to lose, he addressed that all the players and coaches care, and when they don't do well, they are disappointed.

"Sports are more about the people I played with, once its over, we miss the locker room, we miss the friendships."

Moving onto a subject that can be addressed in everyday life as well as any athletic field, Hanson talked about being a leader and what it means.

"Everyone has a chance to become a leader," he said. "Not all heroes are leaders and not all leaders are heroes." "Leaders are consistent everyday, they are the product of hard work and character that happens everyday,"

He also touched on playing with integrity, honesty, diligence, being humble and having discipline.



Former Detroit Lions kicker Jason Hanson speaks to the crowd at the Boyne City High School Auditorium. (PHOTO BY CHRIS FIEL)

Hanson brought up (Calvin) Johnson again when he mentioned being humble. "Calvin is one of the greatest athletes in the world, but he's super humble," he said. "He still takes coaching,

still works to get better, watches film and knows he has the ability to improve and knows that others can help him do that."

He talked about courage, where the fear of rejection is a

possibility. "Courage does not mean that you're not afraid. "Being courageous is about being able to do your absolute best and after that you're not in control anymore."

Following his speech, Hanson took questions from the audience, which included many questions about his football playing days and mental approach to the game when things were on the line.

"Usually when I was kicking well, I would go numb," he said. "In the NFL we would always say, trust my training and my routine." "If I was making 95 percent of them in practice, I felt that there was no reason it shouldn't go in."

He also kept it humorous, and when asked who was his favorite player, Hanson responded, "My holder was my favorite player, and every kick I missed, it was his fault."

Hanson also touched on how the game has changed since his career began, and how they NFL is moving in a direction to keep the players as safe as possible, and was thankful that he was able to walk away from the game on his own terms without a significant injury.

## Hall of Fame Inductees



Lynda Christensen of Boyne City and Beverly Neville, a Petoskey-area native, were inducted into the Michigan Amateur Softball Association Hall of Fame in Midland on Saturday. Ten Hall of Fame members from MASA District 21 were on hand to welcome them. The hall of famers are (from left) Julie Biddick of Petoskey, George Wheelock of Cheboygan, Deb Hamlin of Petoskey, Mike Lalonde of Cheboygan, Meg Kitson of East Jordan, Monica Kline of Pellston, Christensen, Dick Bare of Petoskey, Neville, Jerry Rosevear of Petoskey, Dick Harbaugh of Petoskey, and Stacey Barber-Walker of Cheboygan. PHOTO COURTESY SCOTT KELLY.

**Boyne Falls Public School  
Boys 7<sup>th</sup> & 8<sup>th</sup> Grade Basketball Tournament  
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Saturday, Feb. 1st, 2014  
Games start 8:00 am**

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2005 Chevy TrailBlazer LS 4x4. Extra Clean! Emerald Jewel exterior, gray cloth inside, On-Star, alloys, tinted windows, sunroof, tow, 6-disc CD, roof rack, this is a must see! \$7,959. Dave Kring Chevrolet-Cadillac, 1861 US 31 North, Petoskey,

MI 231-347-2585.

2005 Ford F-150 XLT. 4x4, 4 door, new tires, Pioneer sound, nicely trimmed, bedliner, tow pkg, 5.4 Triton. As low as \$225 a month. Rivertown Auto Group, The Best for Less 989 VFW Road, Cheboygan, MI 231-627-6700. www.RiverAuto.net

4x4, bedliner, V-8 magnum, tow pkg, seats 5. As low as \$199 a month. Rivertown Auto Group, The Best for Less 989 VFW Road, Cheboygan, MI 231-627-6700. www.RiverAuto.net

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2011 Honda CR-V EX 4WD. CARFAX 1 owner and super nice with less than 30k Miles! Optional equipment, Sunroof, 6-disc CD, steering wheel controls and more! \$20,949. Dave Kring Chevrolet-Cadillac, 1861 US 31 North, Petoskey 231-347-2585.

2012 Jeep Grand Cherokee Laredo 4x4. CARFAX 1 owner! Great All-Season vehicle with great features, CD, satellite radio, steering controls, alloys, In Winter Chill Pearl coat! Save! \$26,888. Dave Kring Chevrolet-Cadillac, 1861 US 31 North, Petoskey, MI 231-347-2585.

#### Announcements

**VENDORS WANTED** for Cabin Fever Sale, March 1 at East Jordan Civic Center. 231-536-7642

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2000 MERCURY GRAND MARQUIS. Loaded, leather interior, runs great, 126 K, \$2,500. 989-732-8251, ask for Carl

## Real Estate Corner

### Question & Answers About Selling Real Estate

## Who Needs Title Insurance

### You do, but make sure you know your options



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During the real estate transaction (especially if you're a first-time buyer), you're hit with so many foreign terms, fees and requirements your head spins. One of those strange and unfamiliar costs is title insurance. In most cases, borrowers have no option—either you get title insurance (among other requirements) or you don't get a loan.

The lender says you need it, you want the loan to go through, so you buy title insurance. Great. So what is title insurance?

When you buy a home you want to make sure that the people selling it actually have full and legal title. The party who conducts closing will check this out by going down to the local property records office to research the history of ownership.

But those records down

at the property office may be official, but they may also be wrong. It's also possible that the person who does the title search can make a mistake and also that important information may simply not be recorded.

For instance, maybe a bill against the property was not recorded or some taxes were not been paid. Or, suppose that 40 years ago the property you want to purchase was owned by Smith. Let's also imagine that Smith was a bigamist with an extra spouse. Will this matter show up on the local property records? Not likely. Does the additional Smith spouse have an ownership claim against the property? That may only be clear after a lot of legal wrangling—and if you lose, you could lose the house.

There may be other odd and bizarre claims as well. Was an owner an alcoholic? Insane? A drug user? Is there a contractor with a claim against the property? Such issues can "cloud" titles and neither lenders nor owners want clouds.

One form of title insurance, "lenders" coverage, is designed to protect (who else?) your lender in case of title problems. "Lenders" coverage is required and generally provides protection up to the original mortgage amount—if you buy a home for \$300,000 and get a \$250,000 mortgage, then \$250,000 is as much coverage as you can get with a lender's policy. If there's a claim, the title insurer will fight on your behalf and if there's a claim the policy will pay off the loan if necessary. This is good news

for you because you won't owe the lender a dime if you lose in court.

But there are also some options.

For instance, you can also get "owners" coverage. This will protect your equity—that \$50,000 in the example above not covered by the lender's policy. And you can often get an "inflation rider" with an owner's policy—as the value of your home goes up, so does the value of your title coverage.

While title insurance is required by virtually all lenders, there is one big exception: Loans made in Iowa. In Iowa, the state says that attorneys and others who do title work must participate in a title guarantee program. If there's a title error, the state fund provides coverage.

### Featured Property



## Beautifully renovated log home offers Deer Lake views

By Jim Akans

Gazing out from the beautiful decking wrapping around this extensively renovated Boyne City area log home, the panoramic view of the northern Michigan landscape literally stretches out for miles. The gorgeous vista embraces a carpet of hardwood and pine forest, rolling countryside, and the crystal blue waters of nearby Deer Lake.

This home and property, which includes approximately eight acres of Mother Nature's scenic wildlife splendor, provides a welcome retreat to a wonderful environment of serenity and privacy. Located just a few miles outside of Boyne City, it is also near an exceptional northern Lower Michigan destination that offers an amazing array of dining, shopping, entertainment and recreational opportunities, including a public beach and boating access to Lake Charlevoix. This is truly the best of all worlds.

The home offers approximately 2,700 square feet of finished living area on the main two levels and finished walk out lower level. There are three generously sized bedrooms and three full baths, and a huge family room area in the lower level

that offers all kinds of versatility depending on the new homeowners needs.

Highlights of the main level include a stunningly beautiful kitchen space with hickory cabinetry, sleek black appliances, and tongue and groove wood ceiling with recessed lighting. The warmth of hardwood flooring extends through the kitchen, dining and main living room areas, the latter of which feature an open two-story cathedral ceiling and extensive window array framing the exquisite outdoor views.

In addition to the meticulous detailing this home has received during a recent renovation, it also has undergone some mechanical updating, such as a new boiler system. This is a terrific opportunity for the homebuyer seeking a place to move into and immediately begin to enjoy.

This custom-built home is located at 1570 Fall Park Road near Boyne City; it is listed at just \$188,900. For a more information or to arrange a home tour, call Marty Moody or Chris Christensen at Lynda's Real Estate Service in Boyne City at 231-582-9555 or email at Marty@lyndas-realestateservice.com or Chris@lyndasrealestateservice.com



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2004 Cadillac Sedan Deville. Leather, sunroof, Northstar V-8. Loaded. It's a Cadillac. As low as \$199 a month. Rivertown Auto Group, The Best for Less 989 VFW Road, Cheboygan, MI 231-627-6700. www.RiverAuto.net

2005 Chevy Malibu LS. Rolling back price and Save on this one! So clean! So Sporty! CD, Rear Spoiler, Deep tread Goodyear tires wrapped over alloys, 32 MPG and a great ride! \$5,949. Dave Kring Chevrolet-Cadillac, 1861 US 31 North, Petoskey, MI 231-347-2585.

2007 Pontiac G6. Less than 49k Miles! Wonderful condition! CD, tilt and telescopic steering wheel, economical to drive 2.4 liter, 4 cylinder with a rating of 33 highway! Save! \$9,949. Dave Kring Chevrolet-Cadillac, 1861 US 31 North, Petoskey, MI 231-347-2585.

2008 Chevy Impala LT 3.5L. Car Fax One Owner in Gold Mist Metallic! Optional items like: Flip and Fold Rear Seats, OnStar, loaded with Airbags what's best it get 30 MPG

highway! \$9,949. Dave Kring Chevrolet-Cadillac, 1861 US 31 North, Petoskey, MI 231-347-2585.

2008 Mercury Sable Premier. Super Clean with heated leather, memory seats, sunroof, 6 disc CD, power pedals, deep tread tires on very eye catching alloys. Don't miss this one! \$11,980. Dave Kring Chevrolet-Cadillac, 1861 US 31 North, Petoskey, MI 231-347-2585.

2010 Chevy Impala LT. Loaded, 29 MPG, very nice. As low as \$189 a month. Drive Now Auto Sales, 2215 US Highway 31 N, Petoskey. Phone 231-347-3200. www.drivenow123.com

2010 Chevy Malibu 1LT. Chevrolet CERTIFIED! NO WORRIES! Full factory warranty! Great ride! Great Economy! Hands free Blue Tooth for phone, tapshift shift control, remote start! \$14,449. Dave Kring Chevrolet-Cadillac, 1861 US 31 North, Petoskey, MI 231-347-2585.

2010 Ford Taurus SEL. CARFAX local 1 owner! Tons of optional equipment like sport thumb shifting on wheel, deep in rubber on clean alloy wheels and much more! \$13,949. Dave Kring Chevrolet-Cadillac, 1861 US 31 North, Petoskey, MI 231-347-2585.

2011 Buick Regal CXL. CARFAX 1 owner and a Great Creampuff! Less than 15k miles! Sunroof, Blue Tooth, Ultra-Sonic Parking Assist, In-

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2013 Chevy Impala LT. Chevro-

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Automotive Review



Cars.com picked all-new models from Chevrolet – the Impala sedan and the Silverado full-size pickup – as its Best Car and Best Truck of 2014, awards presented each January during the North American International Auto Show. PHOTO "© GENERAL MOTORS."

Cars.com Honors 2014 Chevrolet Impala & Silverado

Cars.com, the premier online resource for buying and selling new and used cars, announced tonight, at its annual "Best of" awards show, that the 2014 Chevrolet Impala is the winner of the site's highest honor, "Best of 2014."

"Our team of experts evaluated dozens of cars to determine which was worthy of this honor," said Olsen. "While the Impala topped our list as the overall 'Best of 2014,' each finalist represents the best in its class, and shoppers can be assured that each has our full seal of approval."

"Winning just one of these awards for an automaker is pretty tough, given the high number of quality cars and trucks that debut each year," said Patrick Olsen, editor-in-chief of Cars.com. "For Chevrolet to grab both awards shows the depth of their ability to build desirable vehicles."

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Used 1995 Fleetwood Southwinds Motorhome. Model 345. Awnings, large sofa, lots of storage, double frig, 2 A/C, Ford motor. Sale Price \$13,995. 5 MotorHomes in Stock and Ready to go. International RV World, 277 N. Expressway Court, Gaylord, MI 49735. 989-

448-8700. Hours: Monday – Saturday 9am – 5pm, Closed Sunday

Used 1996 Coachmen Catalina Fifth Wheel. Model 285 RK. 28 foot. Awning, slide-out, very open floor plan, air, rear kitchen. Very nice condition. Sale Price \$7,995. International RV World, 277 N. Expressway Court, Gaylord, MI 49735. 989-448-8700. Hours: Monday – Saturday 9am – 5pm, Closed Sunday

Used 2001 Sunlite 850 WT Truck Camper. Furnace, stove, frig. Sale Price \$4,999. International RV World, 277 N. Expressway Court, Gaylord, MI 49735. 989-448-8700. Hours: Monday – Saturday 9am – 5pm, Closed Sunday

Used 2002 Sunlite 2800 SE Truck Camper. Furnace, Frig, Stove. Set for 8 foot pickup bed. Sale Price \$5,999. International RV World, 277 N. Expressway Court, Gaylord, MI 49735. 989-448-8700. Hours: Monday – Saturday 9am – 5pm, Closed Sunday

Used 2003 Laredo Fifth Wheel by Keystone. Model 29 BH. 29 foot bunkhouse. Awning, slide-out, triple bunk bed, frig,

air. Sale Price \$10,500. International RV World, 277 N. Expressway Court, Gaylord, MI 49735. 989-448-8700. Hours: Monday – Saturday 9am – 5pm, Closed Sunday

1992 Gulfstream Motorhome, excellent deer camp or guest house, 8.3L Cummins Turbo diesel, 60,000 miles, 7500KW diesel generator, new front tires, two air conditioners, 40,000 BTU furnace. Call 989-350-5275.

Used 2005 Starcraft Pop-Up Camper. Model 11RT. Hard to find toy hauler. Sleeps 6, shower, furnace, outside grill. Sale Price \$5,995. International RV World, 277 N. Expressway Court, Gaylord, MI 49735. 989-448-8700. Hours: Monday – Saturday 9am – 5pm, Closed Sunday

New 2014 Puma by Palomino 27 foot Fifth Wheel. Model 253FBS. Power awning, single slide, \_ ton towable. MSRP: \$26,549. Sale Price, \$20,995. Petoskey RV USA, 2215 US Highway 31 N. Petoskey, MI 49770. Phone 231-347-3200. Used 2005 Keystone Cougar 28 foot Fifth Wheel. 2 slide-

outs, queen bed, one owner, clean. Sale Price, \$10,995. Petoskey RV USA, 2215 US Highway 31 N. Petoskey, MI 49770. Phone 231-347-3200. 2007 NOMAD WAYLITE 27 foot travel trailer. Bunk beds, rarely used, 14 foot awning. NADA retail \$11,000. Sale \$7,495. 231-587-9550

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2014 Cyclone 3100 Toyhauler. Cyclone Fifth Wheel Toy Hauler w/Rear Ramp Door to 10' Garage w/Overhead Loft Area, Side Man Door, Pantry, 4 door Refrigerator, 3 Burner Range, Overhead Storage, L-Sofa w/Dinette Table Slide-out, Side Aisle Bath, Linen Storage, Slide-out Wardrobe/Dresser Storage and Much More! Includes Electric Queen Bed Split Bench Seat /Bed, Rear Patio Package with power awning and 2 side awnings. MSRP: \$46,995. Save \$11,000. Sale Price: \$35,995. International RV World, 277 N. Expressway Court, Gaylord, MI 49735. 989-448-8700. Summer Hours: Monday – Saturday 9am – 5pm, Closed Sunday

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New 2013 Torque 291 Fifth Wheel Toy Hauler. Torque by Heartland w/10' Garage Space Including Side Man Door and Overhead Storage in Cargo, Door to Living Area, Refrig. 3 Burner Range and Dbl. Kitchen Sink w/Overhead Storage, Slideout U-Dinette w/Table, Ent. Center, Step Up to Side

Aisle Bath w/Toilet, Sink and Tub/Shower, Slideout Wardrobe in Bedroom, Front Queen Bed w/Nightstand and Storage. Included is an Electric Queen Bed Split Bench Seat/Bed in Cargo, LCD TV. MSRP: \$46,995. Save \$10,000. Sale Price \$36,995. International RV World, 277 N. Expressway Court, Gaylord, MI 49735. 989-448-8700. Summer Hours: Monday – Saturday 9am – 5pm, Closed Sunday

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2003 Ford Escape XLT Premium. 4WD. Nice looking SUV. As low as \$169 a month. Drive Now Auto Sales, 2215 US Highway 31 N, Petoskey. Phone 231-347-3200. www.drivenow123.com

2004 Cadillac SRX AWD. Super luxury in white pearl, navigation, Ultra-View sunroof, 6-disc CD Changer, heated leather, deep tread Bridgestone tires on sharp alloys. Super sharp! \$7,949. Dave Kring Chevrolet-Cadillac, 1861 US 31 North, Petoskey 231-347-2585.

2005 Chevrolet Equinox LT AWD. Bright White and Gray heated leather, sunroof, 6-disc CD, deep tread tires on alloys, roof rack, steering wheel controls, Ready to take on winter! \$7,949. Dave Kring Chevrolet-Cadillac, 1861 US 31 North, Petoskey, MI 231-347-2585.

2005 Chevy TrailBlazer LS 4x4. Extra Clean! Emerald Jewel exterior, gray cloth inside, OnStar, alloys, tinted windows, sunroof, tow, 6-disc CD, roof rack, this is a must see! \$7,959. Dave Kring Chevrolet-Cadillac, 1861 US 31 North, Petoskey, MI 231-347-2585.

2007 Dodge Durango SLT. 4WD, 3rd row seat, leather, tow pkg. As low as \$174 a month. Rivertown Auto Group, The Best for Less 989 VFW Road, Cheboygan, MI 231-627-6700. www.RiverAuto.net

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2010 Dodge Nitro. In light Sandstone w/lots of chrome, tube steps, alloy wheels, Sunroof, Remote start and more. A marvelous All-weather SUV! \$14,449. Dave Kring Chevrolet-Cadillac, 1861 US 31 North, Petoskey, MI 231-347-2585.

2011 Chevy Traverse LS. AWD, 3rd row seat. As low as \$249 a month. Rivertown Auto Group, The Best for Less 989 VFW Road, Cheboygan, MI 231-627-6700. www.RiverAuto.net

2011 Honda CR-V EX 4WD. CARFAX 1 owner and super nice with less than 30k Miles! Optional equipment, Sunroof, 6-disc CD, steering wheel controls and more! \$20,949. Dave Kring Chevrolet-Cadillac, 1861 US 31 North, Petoskey 231-347-2585.

2012 Jeep Grand Cherokee Laredo 4x4. CARFAX 1 owner! Great All-Season vehicle with great features, CD, satellite radio, steering controls, alloys, In Winter Chill Pearl coat! Save! \$26,888. Dave Kring Chevrolet-Cadillac, 1861 US 31 North, Petoskey, MI 231-347-2585.

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8' x 24' Enclosed Car Hauler. Drive in ramp, side door. Sale Price \$6,995. Petoskey RV USA, 2215 US Highway 31 N. Petoskey, MI 49770. Phone 231-347-3200.

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2003 Chevy Silverado 3500 4x4 w/Dump Box. Dual rear wheels, roof lamps. Less than 67k Miles, plow prep-package, storage boxes, the truck is ready to go to work and pow-

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2005 Ford F-150 XL w/box. Less than 77k Miles! Clean, with Leer builder's box capper! CD, Tow Package, Deep tread Uniroyal tires, Perfect for the do-it-yourselfer. \$8,949. Dave Kring Chevrolet-Cadillac, 1861 US 31 North, Petoskey, MI 231-347-2585.

2005 Ford F-150 XLT. 4x4, 4 door, new tires, Pioneer sound, nicely trimmed, bedliner, tow pkg, 5.4 Triton. As low as \$225 a month. Rivertown Auto Group, The Best for Less 989 VFW Road, Cheboygan, MI 231-627-6700. www.RiverAuto.net

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2007 Ford F-150 XLT. 4x4, bedliner, tow pkg, seats 5, 5.4 Triton. As low as \$199 a month. Drive Now Auto Sales, 2215 US Highway 31 N, Petoskey. Phone 231-347-3200. www.drivenow123.com

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