

athlete of the week

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EAST JORDAN VOLLEYBALL TEAM



The Red Devils put together a tournament run that nearly saw them pull off their first district in quite some time. Solid play for the entire unit helped EJ advance to the title contest.

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Sports

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Charlevoix County News

Section B

Thursday, November 8, 2018

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District Volleyball



Cutline (Gabby Snyder) Red Devil senior, Gabby Snyder (10) goes for a kill shot against the Bulldogs in district play. (PHOTO BY SCOTT RICHARDS)

So Close

Red Devil run comes to and end

CHARLEVOIX — A team coming together and playing well at tournament time is something that every coach would like to see. For East Jordan coach Gregg Swanson, that became a reality during districts, as the Lady Red Devil volleyball team knocked off their first two opponents and took Rogers City to five sets in the Division 3 championship contest, before the Hurons were able to slip away with a two point victory on November 2. The Red Devils fell 17-25, 28-26, 25-22, 16-25, 13-15. "I'm very pleased with the team this year as they have set new standards for success," the EJ coach said. "The team fought for every point and took the very talented

Rogers City team to the fifth set." In a match that began much like the Red Devils contest with Charlevoix a few nights earlier, EJ dropped the opener and then reeled off two straight victories before Rogers City pulled even with a fourth set win, forcing the final set. EJ fell behind early in the deciding set, but managed to battle back from a 2-7 deficit, pulling to within one point, 11-12, but a pair of service errors and a Huron kill would seal their fate and Rogers City would take the title and move ahead to the regionals. Leading EJ on the night was top server; Amber Gibson serving 22-of-22 with three aces, while the top passer was Jaden McCoy with 88 percent passing efficiency. Jayden Weber was the top hitter with 13 kills, while Angie Rowbotham also contributed with 12 kills. Top defensive player was Madeline Malpass with ten blocks, while chipping in with 10 kills and Lauren Peterson added five blocks. The Red Devils will graduate eight seniors from this year's squad: Madeline Malpass, Jaden McCoy, Amber Gibson, Angie Rowbotham, Bailey Swanson, Gabby Snyder, Madison Buckholz and

Katelyn Crawford.

Red Devils advance with win over Bulldogs

CHARLEVOIX — Moving on. The East Jordan volleyball team advanced to the Division 3 district finals with a four set victory over Inland Lakes on November 1. The Red Devils won, 25-13, 25-16, 25-27, 25-17. "We started out well in the first two games, but we hit a lull during the beginning of the third," EJ coach Gregg Swanson said. "Our energy picked up at the end of the third and during the fourth game. Our front row was dominant; we need that same dominance in our next game against Rogers City, as they too have a strong front row."

see VOLLEYBALL page 2B



East Jordan junior, Jayden Weber (24) sends a return during the Division 3 semifinal win over Inland Lakes. (PHOTO BY SCOTT RICHARDS)

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Sports

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DISTRICT VOLLEYBALL

FROM PG. 1B

Top server for the Red Devils was Bailey Swanson, going 22-of-23, while top setter was Amber Gibson, with 61 assists.

Top hitter was Jayden Weber, with 23 kills, while top blocker was Madeline Malpass with seven blocks, followed by Lauren Peterson with six and the top defensive player was Katelyn Crawford.

"We are looking forward to being in the District finals tomorrow night, and our team is prepared to work hard," the coach added.

East Jordan outlast Charlevoix

CHARLEVOIX — Facing a familiar foe always has its challenges.

East Jordan and Charlevoix know each other better than most opponents, as the neighboring rivals had the opportunity to meet up for what seemed like the 10th time this season in the opening contest of the Division 3 district tournament, hosted by the Rayders.

In the end, it would go much like anticipated, as neither team make it easy on the other, with the Red Devils coming out on top after a five set barn burner, winning, 16-25, 25-22, 16-25, 25-16 and 15-8.

"Both sides fought hard in an electric environment," EJ coach Gregg Swanson said. "We outlasted Charlevoix, able to withstand their lead hitter Ellie Louiselle. It was a very exciting match."

"We were dominate on the first set with Ellie (Louiselle) doling out seven kills in a row and a "Big Bang" for the opening set," Charlevoix coach Audra Randall said. "We for sure started on the right pace to achieve our goal but with persistence with a senior heavy EJ we fell short."

Top server for EJ was Madeline Malpass, going 20-of-22 with two aces, while top setter was Amber Gibson with 26 assists.

Top hitters were Jayden Weber and Malpass with nine kills each and Angie Rowbotham added seven and the top passer was Jaden McCoy.

For the Rayder; Louiselle finished with 28 kills, four blocks, and was 8-of-9 on serve receptions, Abby Cunningham added 20 kills, three blocks and was 4-of-5 on serve receive

Both girls were fantastic! according to coach Randall.

Avery Zipp chipped in with four kills and 12 digs after only being on the varsity for the last two weeks, setter, Zoe Brodin did a great job giving her hitters opportunities at the net with 51 assists, nine digs and two aces.

Abby Paramo had 27 digs, 17-of-22 on serve receive; Payton Novotny nine digs, 6-of-7 on serve receive; Taylor Petroskey one dig, 7-of-8 on serve receive; Grace Lentz added two blocks and two kills; Bailey Birdsall had three digs and a kill; Kirsten Wagner finished with one kill; Emily Hinkley added nine digs; and Caroline Jarema was 3-of-3 on serve reception.

The Rayders will graduate Louiselle, Novotny, Jarema, Birdsall, Hinkley, Madison O'Leary and Catherine Seger.



Jayden Weber (24) of East Jordan tops the bball over the defense of Inland Lakes. (PHOTO BY SCOTT RICHARDS)

Annabelle Seelye finished with 17 assists and seven digs for the Ramblers, while Brooklyn Fitzpatrick added eight kills and 15 digs, Jillian Cain had four kills and two blocks, Katelyn Gabos added 17 digs and Maggee Behling chipped in with four digs and two kills.

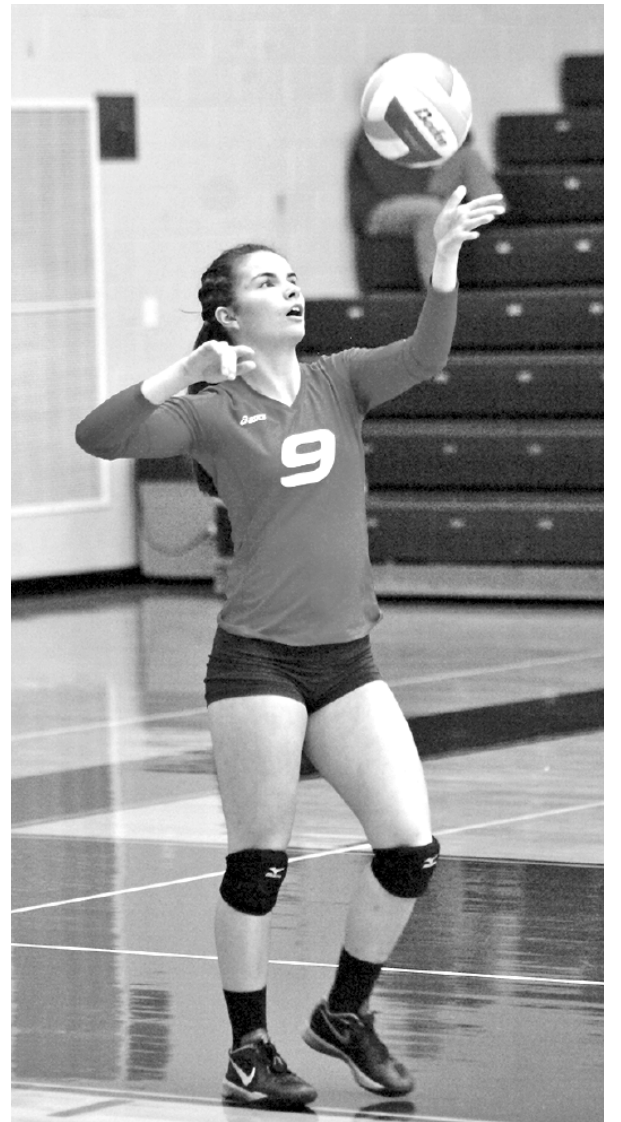
Boyne will graduate only one senior, Molly Burch.



Red Devil senior, Bailey Swanson hits the hardwood for a dig. (PHOTO BY SCOTT RICHARDS)



Boyne City junior, Josee Behling (13) tips the ball over for a point during the second set against Sault Ste. Marie. (PHOTO BY CHRIS FIEL)



Rambler senior, Molly Burch serves in the Division 2 district opening contest against the Blue Devils. (PHOTO BY CHRIS FIEL)

Ramblers unable to match Blue Devils

BOYNE CITY — Facing an overpowering opponent is always tough.

The Ramblers were challenged with that task in their Division 2 district opener, as visiting Sault Ste. Marie rolled into town and rolled back out with a 3-0 sweep of Boyne City.

"Obviously not the outcome we wanted, but we knew they were a good defensive team," said Boyne City coach Mallory Slate. "They came out and they were just the better team."

The Ramblers fell behind early before dropping the first set 25-10, and lost set two 25-19.

The third set looked to be similar as the Soo jumped out to a 10-3 lead, but a rally by the Ramblers would see Boyne pull ahead 18-16, forcing the Blue Devils to halt their momentum and call timeout.

That timeout by the Soo, seemed to take the wind out of the Rambler sales as the Blue Devils closed out the third set for a 25-21 win.

NCAA FOOTBALL AP RANKINGS TOP 25

RANK	SCHOOL	REC	PTS	RANK	SCHOOL	REC	PTS	RANK	SCHOOL	REC	PTS
1	Alabama(60)	9-0	1500	13	Syracuse	7-2	624	25	Cincinnati	8-1	141
2	Clemson	9-0	1435	14	Utah State	8-1	586	Dropped from rankings:			
3	Notre Dame	9-0	1381	15	Texas	6-3	559	Utah 16, Houston 17, Iowa 19, Virginia 23, Texas A&M 25			
4	Michigan	8-1	1304	16	Fresno State	8-1	506	Others receiving votes:			
5	Georgia	8-1	1263	17	Boston College	7-2	490	Utah 110, Auburn 93, Wisconsin 37, Army 32, UAB 31,			
6	Oklahoma	8-1	1181	18	Mississippi State	6-3	486	Northwestern 28, Iowa 17, Boise State 15, Purdue 14,			
7	West Virginia	7-1	1065	19	Florida	6-3	400	Buffalo 11, Oregon 9, San Diego State 5, Duke 4, Texas			
8	Ohio State	8-1	1025	20	Washington	7-3	342	A&M 3, Houston 3, Texas Tech 2			
9	LSU	7-2	1020	21	Penn State	6-3	278				
10	Washington State	8-1	1010	22	NC State	6-2	264				
11	UCF	8-0	1001	23	Iowa State	5-3	230				
12	Kentucky	7-2	780	24	Michigan State	6-3	215				

NFL FOOTBALL SCHEDULE - WEEK 10

THURSDAY, NOV 8, 2018

Carolina at Pittsburgh 8:20 PM FOX/NFL

SUNDAY, NOV 11, 2018

Detroit at Chicago 1:00 PM FOX
 New Orleans at Cincinnati 1:00 PM FOX
 Atlanta at Cleveland 1:00 PM FOX
 New England at Tennessee 1:00 PM CBS
 Jacksonville at Indianapolis 1:00 PM CBS
 Arizona at Kansas City 1:00 PM FOX

Buffalo at New York Jets 1:00 PM CBS
 Washington at Tampa Bay 1:00 PM FOX
 Los Angeles Chargers at Oakland 4:05 PM FOX
 Miami at Green Bay 4:25 PM CBS
 Seattle at Los Angeles Rams 4:25 PM CBS
 Dallas at Philadelphia 8:20 PM NBC

MONDAY, NOV 12, 2018

New York Giants at San Francisco 8:15 PM ESPN
 BYE Denver, Minnesota, Baltimore, Houston

NFL STANDINGS - 11/6/18

American Football Conference

EAST	W	L	T	WEST	W	L	T
New England Patriots	7	2	0	Kansas City Chiefs	8	1	0
Miami Dolphins	5	4	0	Los Angeles Chargers	6	2	0
New York Jets	3	6	0	Denver Broncos	3	6	0
Buffalo Bills	2	7	0	Oakland Raiders	1	7	0
NORTH	W	L	T	National Football Conference			
Pittsburgh Steelers	5	2	1	EAST	W	L	T
Cincinnati Bengals	5	3	0	Washington Redskins	5	3	0
Baltimore Ravens	4	5	0	Philadelphia Eagles	4	4	0
Cleveland Browns	2	6	1	Dallas Cowboys	3	5	0
SOUTH	W	L	T	New York Giants	1	7	0
Houston Texans 6	3	0		WEST	W	L	T

Tennessee Titans 4 4 0

Jacksonville Jaguars 3 5 0
 Indianapolis Colts 3 5 0

NORTH W L T

Chicago Bears 5 3 0
 Minnesota Vikings 5 3 1
 Green Bay Packers 3 4 1
 Detroit Lions 3 5 0

SOUTH W L T

New Orleans Saints 7 1 0
 Carolina Panthers 6 2 0
 Atlanta Falcons 4 4 0
 Tampa Bay Buccaneers 3 5 0

WEST W L T

Los Angeles Rams 8 1 0
 Seattle Seahawks 4 4 0
 Arizona Cardinals 2 6 0
 San Francisco 49ers 2 7 0

Sports

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CROSS COUNTRY STATE FINALS



Charlevoix's Annie Bergmann (left)



Charlevoix's Ben Lentz (right)



Boyne City's Avery Stadt



Boyne City's Emily Sterling



Ellsworth's Christy Gigueroa



Ellsworth's Judith Veldbloom (left)



East Jordan's Taylor Sheridan



East Jordan's Caleb Carson

Charlevoix

Boys claim 10th, girls 12th

PHOTOS AND STORY BY BEN MURPHY

The Charlevoix cross country teams battled it out with the best squads in the state on Saturday. The Red Rayders had both their boys and girls team run at the division three state finals meet at Brooklyn's Michigan International Speedway, where the boys were 10th and the girls were 12th.

The boys were led by Blaise Snabes who was 64th in a time of 17:18, Ben Lentz ran a 17:28 and was 82nd, Eric Smith placed 91st thanks to a time of 17:35, Sam Peterson ran a time of 18:02 and was 125th, Evan Beane was 129th in a time of 18:04, Evan Solomon was 192nd at 18:51 and Ethan Putman ran a time of 18:59 and crossed the line in 202nd. The boys team should be in good shape to return to the finals next year as they only lose Smith to graduation.

For the girls team, Emma Wachler led the way in 49th with a time of 20:29, Megan Bush placed 80th in a time of 20:51, Annie Bergmann clocked a 21:00 and was 92nd, Kaitlin Schwenke was 125th at 21:32, Megan Scholten timed out at 21:41 and was 135th, Emma Budy was 187th in a time of 22:43 and Emmaline Peterson crossed 192nd thanks to a time of 22:49. Schwenke was the only senior on the team at the state finals.



Charlevoix's Blaise Snabes (left)



Charlevoix's Emma Wachler (left)

Boyne City

PHOTOS AND STORY BY BEN MURPHY

The Boyne City cross country teams didn't quite qualify for the state finals as a full squad, but the division three race at Michigan International Speedway still had quite the Rambler flavor as four athletes made the trip as individuals.

In the boys race senior Cliff Maginity ran his third finals race, taking 100th place in a time of 17:40. Younger brother Will Maginity was 160th in a time of 18:28.

"Cliff became the first Boyne City boys runner to qualify for three straight state finals meet," head coach Andy Place said. He finishes his career as the fourth fastest in Rambler history. Will ran an unbelievable regional race to qualify, so we are very excited to see what he can do next year."

The girls race saw junior Avery Stadt compete in her third finals meet, this time she placed 74th in a time of 20:47. Senior Emily Sterling finished 78th with a time of 20:50.

"It has been quite a season, Avery was out most of the season with a foot injury so Emily really stepped up and became our lead runner," Place said. "When Avery returned the two girls started racing side-by-side which helped them push each other. At the Gaylord Invitational these two girls became Boyne City's number two and three fastest girl runners of all time. Overall, we had a great season with strong team bonds. We will miss our seniors, but they have set great examples for our younger team members."



Boyne City's Will Maginity (left)



Boyne City's Cliff Maginity

Ellsworth

PHOTOS AND STORY BY BEN MURPHY

The Ellsworth cross country teams traveled to Michigan International Speedway on Saturday for what it seems like is the Lances now annual trip to the division four cross country state finals. The boys team took 18th overall while the girls were 17th.

The boys team was led by Isaiah Romeyn, who ran a time of 17:08 and was 25th overall, giving him an all-spot.

"I felt like I ran well, but wish I could have done better," he said of his run.

Behind him was Caleb Goodwin, who ran an 18:42 and was 127th, Lucas Sweet was 146th at 18:53, Richard Adams placed 149th at 18:53, Alex Adams timed out at 19:30 and crossed 188th, Graham Oliver was 193rd at 19:33 and Josh Light 200th in a time of 19:50.

"I felt like I ran well, there were so many good runners that could push me to be better and run faster," the senior Adams said.

On the girls side, Judith Veldbloom led the way with a time of 21:20, placing her 49th. Maia Romeyn was 70th at 21:48, Christy Figueroa was 105th in a time of 22:17, Sarah Sitzema ran a time of 23:27 and was 162nd.

"I am very happy with the race," Sitzema said. "We made our goal of qualifying for states so it definitely felt like an honor and award."

Olivia Strange was 215th at 25:19, Sadie Esch-Laurent was 217th at 25:20 and Brooke Essenberg crossed 221st at 25:34.



Ellsworth's Lucas Sweet



Ellsworth's Isaiah Romeyn (left)

East Jordan

Boys take third

PHOTOS AND STORY BY BEN MURPHY

The East Jordan cross country teams had quite the showing at the division four state finals at Michigan International Speedway on Saturday. The boys team had an impressive third place finish while the girls earned a solid top-10 finish as well, taking ninth.

"The coaches and I are super proud of both teams," head coach Matt Peterson said. "Each placed better than they were seeded and performed well under muddy conditions. It was also pretty special to have two all-state athletes earn medals."

Those all-state runners both came in the boys race as Ethan Nachazel and Ben Hardy were 18th and 19th in identical times of 17:06. Caleb Carson was 39th at 17:41, Aaron Nachazel was 52nd at 17:51, Alex Schlueter ran a time of 18:08 and was 75th, Gus Scheier was 115th at 18:38 and Philip Nemecek was 129th at 18:43.

Scheier was the lone senior runner for the boys, leaving the Blue Devils in good shape for a solid performance next year.

The girls had Molly Kitson and Alie Pennington lead the way with 59th and 60th place finishes, in twin times of 21:39. Tia Spence ran a 22:13 and was 100th, Taylor Sheridan was 116th at 22:24, Lily Black clocked a 22:52 and was 134th, Emily Zmikly was 138th at 22:58 and in 160th in a time of 23:24 was Christina Kooistra. The girls team will lose seniors Spence and Black to graduation.

"A big thanks to our senior athletes, these three have done a great job representing East Jordan," Peterson said. "With many underclassmen on the squads they are already making goals for next year. This season was certainly special and it couldn't have happened without our athletic director Phyllis Olszewski and a wonderful group of parents."



East Jordan's Alie Pennington (right)



East Jordan's Aaron Nachazel (left)

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Top 6 Reasons Mortgage Applications are Rejected

Part 1 of 2

Half of refinance applications are abandoned or rejected, as are 30 percent of purchase mortgage applications, according to the Mortgage Bankers Association. All told, the Federal Financial Institutions Examination Council (FFIEC) says that well over 2 million mortgage applications were rejected last year.

Want to avoid falling into that number? It's tough — especially in light of the fact that mortgage lenders have become increasingly restrictive in terms of their lending guidelines since the housing market crash.

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

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

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

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

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

Part 2 next week

Real Estate Feature Property



Price reduced on updated ranch home in Petoskey

BY JIM AKANS

Situated on nearly one-and-a-half acres, this wonderful ranch style home in Petoskey has been beautifully updated, and the listing price has recently been reduced!

This three-bedroom, two-bath home has approximately 1,452 square feet of spacious, nicely designed living space on the

main level, plus a full block basement with a finished room that could make a great office or bedroom. The interior has been meticulously updated with high-lights that include a large kitchen with new stainless steel appliances and granite counter tops, an elegant master bedroom suite and living room with vaulted ceilings and fireplace. The kitchen, dining and family room, located right off the

kitchen/dining area, all have gorgeous wood flooring.

The home also has an attached two-car garage, and is located on a cul-de-sac near the North Central Michigan College. The spacious back yard is open, and a patio on the back of the home is a great spot to relax and enjoy the views in privacy.

This beautifully updated ranch home on nearly one-and-a-half acres is located at 230

Ann Street in Petoskey, and the listing price has been recently reduced to just \$199,900. For additional information or to arrange for a tour, please call Mike Stark or Holly Nierman, Associate Brokers at EXP Realty — 100 Main Street, Suite D, East Jordan, at 231-536-7700 or email HollysUpNorth@gmail.com



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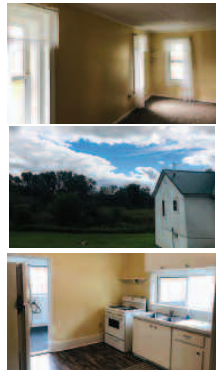


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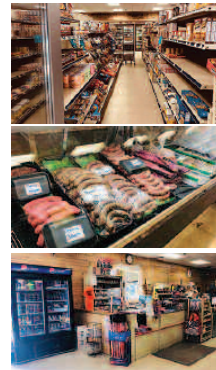
406 STATE STREET • EAST JORDAN

Freshly painted, new carpet and flooring. If you are looking to be walking distance to town and Lake Charlevoix you need to check this home out. Nicely updated 2 bedroom home that offers affordable living close to the Jordan River and Lake Charlevoix. **MLS #456721. \$69,900**



6508 CENTER STREET • ELLSWORTH

Investors, entrepreneurs, don't pass this large commercial building up. Located in the heart of Ellsworth, is currently set up with 2 apartments, grocery store, pizzeria, and deli, meat case. Walk in coolers, carry out liquor license, this is a dream opportunity to be your own boss. For the investor shine it up and rent all the spaces and watch your investment grow. **MLS #455638. \$139,500**



108 WILSON DRIVE • EAST JORDAN

Great City lot in East Jordan with a Creek running through the property. Close to Lake Charlevoix, Jordan River and snowmobile trails. Start building your dream house today! Approved for single wide mobile homes. **MLS #456910. \$20,000**



4745 US 31 • CENTRAL LAKE

Right next to Brownwood and Torch Lake access is right down the street! House has a New Roof and new furnace. Needs some TLC ... just down the road from the access to Torch Lake and walking distance to Brownwood and Torch Lake Cafe. **MLS #456991. \$69,900**



203 ELM STREET • EAST JORDAN

Affordable home located close to schools and walking distance to town and Lake Charlevoix. Are you looking for a little Up North getaway? Close to snowmobile trails and boat ramps for the those fisherman in the family. Call today to make sure this one doesn't getaway! **MLS #456857. \$49,900**



230 ANN STREET • PETOSKEY

This 3 bedroom home with 2 baths, has been newly remodeled. This ranch style home has a lot to offer with a master suite, spacious kitchen with new appliances and granite counter tops. There is family room right off the kitchen, plus there is a full basement with a room that could be used as another bedroom or an office. Just over an acre at the end of a cul-de-sac near the college. Have you been looking for private and spacious in Petoskey... you need to see this one! **MLS #455088. \$199,900**



New Name, Familiar Faces

Mike Stark and Holly Nierman have been selling real estate in Charlevoix County for years. It seems like almost everyone that has bought or sold a home or business in the East Jordan area has worked with Mike or Holly. Now, Mike and Holly have partnered with EXP Realty, a nationwide chain and one of America's most innovative real estate companies.

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