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Charlevoix **County News**

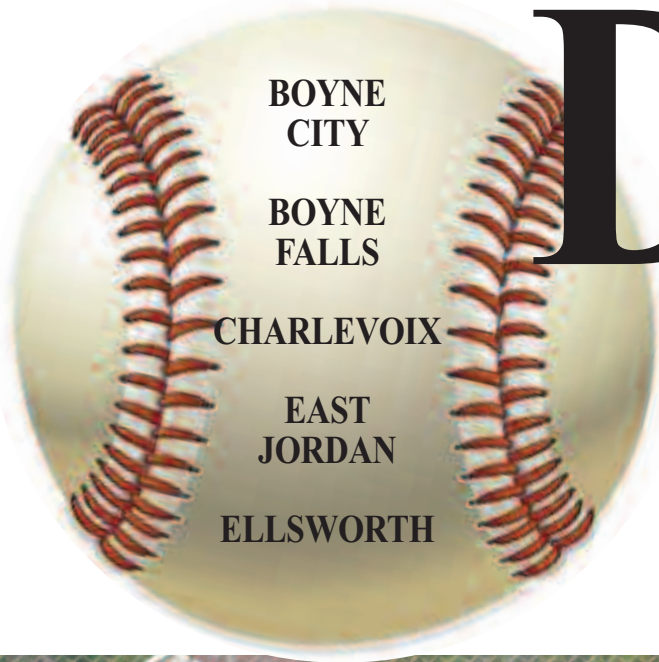
Section B

Thursday, July 4, 2019

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CHARLEVOIX COUNTY NEWS' 2019 ALL-AREA BASEBALL



DREAM TEAM

PLAYER PHOTOS BY CHRIS FIEL



The 2019 Charlevoix County News All-Area Baseball "Dream Team". Photo by Chris Fiel

ETHAN HILLS OF BOYNE CITY IS PLAYER OF THE YEAR, COACH OF THE YEAR IS RAMBLERS JASON TERRYBERRY

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BY CHRIS FIEL

CHARLEVOIX COUNTY — Top notch play continues to be the trend for area ball players, as each area school had players step up each and every night on the diamond, if it was chilly, raining or finally by the end of the season, extremely nice out.

Four of the area schools returned their coaches, with only Boyne City seeing a change as Jason Terryberry took over the Rambler varsity this year after serving as the JV coach the past few seasons and led the team to another Division 3 District championship.

Tom Reid continued his stint in East Jordan, with the Red Devils closing the door on the top spots in the Lake Michigan Conference and Division 4 district. Nick Vuillemot took a young Rnyder squad and had them playing their best ball late in the season. Frank Hersha continues



PLAYER OF THE YEAR
ETHAN HILLS



COACH OF THE YEAR
JASON TERRYBERRY

to lead Ellsworth at the top of the Northern Lakes Conference and Allen Telgenhof helped Boyne Falls to taste victory multiple times this spring.

While a few star players will be heading off to bigger things in the fall, the area teams look to have promising futures, and once again this season, many individuals

that stood out either at the plate, in the field or on the mound, those student-athletes enjoyed outstanding campaigns for their respective squads and the Charlevoix County News is proud to recognize them and announce the 2019 All-Area Baseball "Dream Team".

This year's top honor of Charlevoix County News

Player of the Year for the 2019 season goes to Boyne City's Ethan Hills, while Coach of the Year honors go to Jason Terryberry also of Boyne City.

PLAYER OF THE YEAR

ETHAN HILLS,
SENIOR

The senior lefty continued the dominance he has supplied the Ramblers over his varsity career, controlling the game from sixty feet, six inches away from home plate. And when not firing fastball past opponents, he would set

See *All-Area Team*—2B



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CHARLEVOIX COUNTY NEWS' 2019 ALL-AREA BASEBALL DREAM TEAM

ALL-AREA TEAM

CONTINUED FROM PAGE 1B

up shop at first base.

The work ethic that Hills has is widely known across Northern Michigan and with his commitment to continue his playing days and education at Saginaw Valley State University, more people will be introduced to just the type of player/person he is. Ethan will be pursuing a career in the sciences, either environmental or health related.

"This season was by far my most memorable season of baseball," Ethan said. "The team and I set pretty high goals this season and winning a fourth district was one of those goals."

On the mound, Hills finished the season with a 10-2 record, with a save. He sported a 1.24 ERA, allowing only 13 earned runs in 64 innings of work and facing 248 batters.

He fanned 116, including 41 looking, limiting opponents to 26 hits on the season and holding them to a batting average of .118.

"The thing I will miss the most about high school is the bond you create with your teammates. Spending hours together allows you to build connections that will last a lifetime, he added."

At the plate, Ethan led the Ramblers with a batting average of .427, connecting for 32 hits in 75 at-bats, recording seven doubles and a triple, while knocking in 22 RBIs. His patience also showed, walking a team-high 19 times and scored 20 runs.

In the field, he had 73 putouts and 13 assists for a fielding average of .956, committing only four errors all season.

In addition to being selected the Charlevoix County News Player of the Year, Hills was also All-Conference in the LMC, All-district, All-region and All-State first team in Division 3.

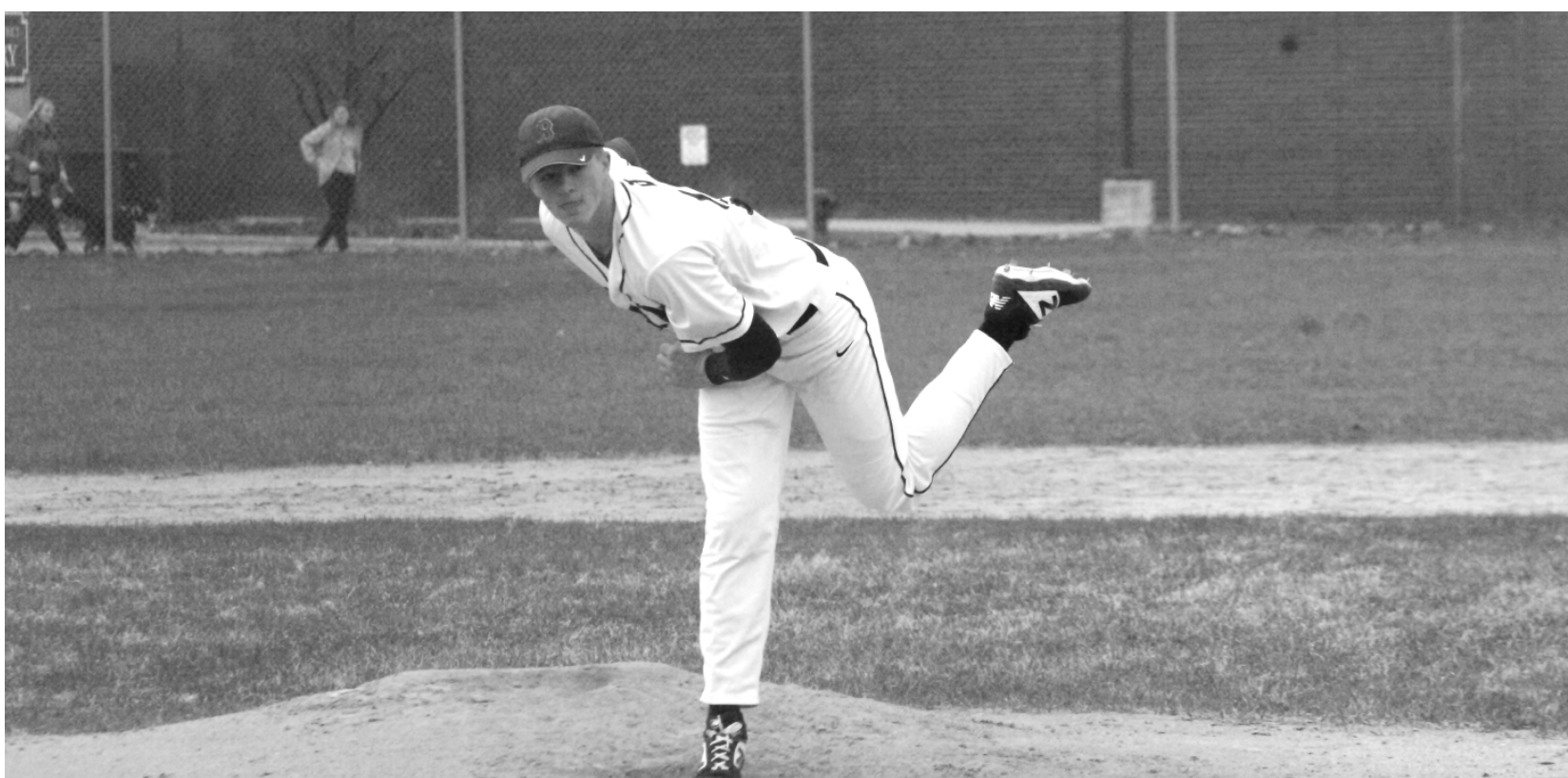
Joining Hills on the 2019 All-Area Baseball "Dream Team" are Rambler teammates, Nick Aown, Corben Wilhelm and Aaron Bess. Charlevoix is represented by Ben Lentz and Michael Pearsall; East Jordan's Chandler Bartig, Cooper Stevenson and Tommy Reid Jr. and Ellsworth's Alex Adams and Bill Stevens.

BOYNE CITY

NICK AOWN, JUNIOR

Boyne's number two pitcher, which would be the number one on any other team, had yet another solid season on the hill, while also being the signal caller behind the plate for Hills and other Rambler hurlers.

Nick was no slouch on the bump,



Charlevoix County News' All-Area Player of the Year Ethan Hills. File Photo

tossing 62 innings, only allowing 35 hits and 12 earned runs for an ERA of 1.18. He faced 245 batters, striking out 95, including 31 looking.

In the field, Aown did not commit an error as he recorded 134 putouts and assisted on 22.

Offensively, he hit .294, with 20 hits in 64 at-bats, including one home run and two doubles. He scored 14 times and had 14 RBIs, while walking 16 times.

CORBEN WILHELM, SENIOR

Wilhelm, returned as the Rambler leadoff man again this season, hitting .338, connecting for 25 hits in 74 at-bats. He had seven doubles and a triple, while knocking in 16 RBIs. He also had 22 stolen bases.

The talented senior will be taking his game to Olivet next fall and majoring in Exercise Science.

"The thing that sticks out most from the team (accomplishments) would be winning this year's districts," Corben said. "It was such a hard fought game and so many people that you wouldn't expect to come through, really came through in that game."

AARON BESS, FRESHMAN

A breakout season for the Rambler freshman, Bess quickly let opponents know that he was there to play ball and play ball well.

Offensively, Aaron hit .342 in 90 trips to the plate, recording 25 hits, including three doubles, two triples and one home run.

He had 15 stolen bases, and a team-high 23 RBIs, while scoring 24 runs.

Bess saw time at third base, be-

hind the plate and on the mound for Boyne.

Pitching, he had a 1-0 record with two saves, including one in the post-season. He faced 26 batters, allowing two hits and fanned 11.

In the field, he had a .978 fielding percentage, recording 111 putouts and 24 assists.

CHARLEVOIX

BEN LENTZ, JUNIOR

The Raders most consistent player at the plate, Ben finished the season with a .481 batting average, 25 hits, including four doubles and a triple, while scoring 11 runs and adding 19 RBIs.

On the basepaths, he swiped eight bases.

MICHAEL PEARSALL, JUNIOR

Pearsall, had a very solid season offensively for Charlevoix, he hit .407, legging out 22 hits, with 10 of them doubles and two triples.

Michael scored 13 runs and added 12 RBIs, while also stealing eight bases. He also saw time on the mound for the Raders.

EAST JORDAN

CHANDLER BARTIG, JUNIOR

The hard throwing right hander, dominated down the stretch for the Red Devils after posting a very solid spring on the mound. Bartig worked 39 innings on the hill, and his 6.46 ERA is a little deceiving.

Chandler struck out 69 in 10 appearances, limiting opponents to a .250 BA.

At the plate for the Red Devils, Bartig hit .422, with 27 hits in 64 at-bats, recording four doubles, one triple and one home run, while adding 16 RBIs. He also had 11 stolen bases.

"Chandler dominated in his final four starts of the season as he returned to form after recovering from a broken leg/ankle during football season," coach Tom Reid said. "I'm really excited to see him healthy for his senior season."

In the field, he had a .897 percentage, playing shortstop when not throwing strikes.

COOPER STEVENSON, JUNIOR

Stevenson came into his own this season, putting together a solid campaign at the plate, hitting .415 with a double and triple, and eight RBIs.

"Cooper really excelled at the plate for us this season and got stronger in the field as our everyday left fielder," coach Reid said. "He's a big, strong kid who will continue to get stronger at the plate. I can't wait to see what he'll bring in his senior season."

Stevenson had a .895 fielding percentage for the Red Devils.

TOMMY REID JR., FRESHMAN

In his first season on the EJ varsity, Reid Jr. did not disappoint, he batted .418, pounding out 23 hits, including five doubles, two triples and a home run, while knocking in 10 RBIs and stealing 12 bases.

"Tommy was brought up as a freshman to help solidify our infield with Bartig and Barnett being my top two starting pitchers and leaving a void on the field when they were on the mound," coach Reid noted. "I figured he might hit .300 after watching him the past two years in travel ball but was pleasantly surprised when he hit mid-.400s most of the season."

He had a .977 fielding percentage at shortstop and third base, committing only one error.

ELLSWORTH

ALEX ADAMS, SENIOR

Leading the Lancers at the plate with a .446 BA, Adams had 33 hits in 74 ABs, including five doubles and a triple. He also had 10 RBIs, while scoring a team-high 26 runs and stole 11 bases.

In the field, Alex had .929 fielding percentage, with eight putouts and five assists in 23 games. He also saw some time on the mound, appearing in nine games, going 4-1, working 22 innings, allowing 23 hits and striking out 26 for and ERA of 0.53.

BILL STEVENS, JUNIOR

The hard throwing right-hander was back for more this season for Ellsworth. Stevens tossed 32 innings of ball, striking out a team-high 73 and limiting opponents to only 18 hits.

He finished with an ERA of 0.37.

At the plate, Stevens had 30 hits in 70 at-bats for a .429 BA, including three doubles, one triple and one home run to go with 23 RBIs and 17 runs scored.

COACH OF THE YEAR

JASON TERRYBERRY, BOYNE CITY

Taking over a successful program is never an easy task, but when your familiar with the team, it makes things a little smoother.

That would be the case for Terryberry in his first season as the varsity skipper, as he led the Ramblers to yet another district title and a regional win.

He led the team to a 23-4 record this spring, and while having to say goodbye to a couple of college bound seniors, the Ramblers return a solid cast of young players to go with a good group of upperclassmen, so look for Boyne to be sitting close to the same spot next spring.

With that being said, the Charlevoix County News would like to congratulate those selected to the "Dream Team," and to thank the coaches that helped throughout the season by providing their stats and game information following their contests.

Also a big thank you to all of the area student-athletes for supplying the communities with great performances and hard work each time they took the field.

PLAYER PHOTOS ON BACK PAGE...

Academic All-State Baseball

The Michigan High School Baseball Coaches Association has released its 2019 individual academic all-state honorees.

DIVISION 1

Drew Parker, Jr. – Gaylord
Nathan Daust, Jr. – Gaylord
Brad Kowalsky, Sr. – Gaylord
Tanner Trenary, Sr. – Gaylord
Brandon Kowalsky, Sr. – Gaylord

DIVISION 3

Dane Smitz, Sr. – Roscommon
Wyatt Minor, Sr. – Roscommon
Nick Aown, Jr. – Boyne City
Blane Johnston, Sr. – Grayling
Eli Jackson, Jr. – Grayling
Trey Heliin, Sr. – Roscommon

DIVISION 4

Brady Hunter, Jr. – Gaylord St. Mary
Brad Kihn, Jr. – Gaylord St. Mary
Grant Papineau, Sr. – Central Lake
Gus Scheier, Sr. – East Jordan
Ty Rondo, Sr. – Mio

Academic All-State Track

The Michigan Interscholastic Track Coaches Association has announced its 2019 academic all-state individual honorees.

LOWER PENINSULA DIVISION 3 BOYS

David Harrell, Jr. – Harbor Springs
Dean Cameron, Jr. – Harbor Springs
Lance Smar, Fr. – Harbor Springs
Thomas Palmer, Jr. – Mancelona
Alan Ritter, Jr. – Charlevoix
Jeremy Kloss, Sr. – Harbor Springs
Ben Lentz, Jr. – Charlevoix
Johnathan Ancel, Jr. – Mancelona
Ethan Putman, So. – Charlevoix
Wesley Fulk, Jr. – Mancelona

LOWER PENINSULA DIVISION 3 GIRLS

Josee Behling, Jr. – Boyne City
Avery Stadt, Jr. – Boyne City
Elise Stuck, Jr. – Charlevoix

All-State Softball

The Michigan High School Softball Coaches Association has announced its 2019 all-state teams.

Below is a listing of area athletes who received all-state recognition.

DIVISION 3 HONORABLE MENTION

Hannah Solomon, Outfield – Charlevoix
Brooklyn Fitzpatrick, First Base – Boyne City

DIVISION 4 FIRST TEAM ALL-STATE

Kennedy Crawford, Outfield – Onaway
Kayla Metty, Shortstop – Onaway
Taylor Fleming, Shortstop – Rogers City
Krysten Altman, Pitcher – Rogers City
Gracey Henkel, Pitcher – Inland Lakes
Calley Selke, Pitcher – Onaway
Division 4 Honorable Mention All-State
Precious Delos Santos, Shortstop – Inland Lakes
Amanda Wirgau, Catcher – Rogers City

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AUCTIONS

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Living Estate Auction, Monday July 15, 2019, 10AM. 80 West Center St. Sanford, MI. Miniature Antique Buckboard Wagon on Steel; Tools; Trailer & More. Details and photos at www.FurloAuction.com. 989-835-1581

Restaurant Equipment ONLINE AUCTION. Preview July 11, 2-6pm. 116 W. Grand River Ave. Brighton, MI. Bid July 11-15 at NarhiAuctions.com. 810-266-6474.

Storage Unit Auction 10:00 am, Wed., July 10. Over 40 units. See what hidden treasures you can find. Durand Mini Storage 1003 N. Saginaw St. DURAND, MI 48429. NarhiAuctions.com. 810-266-6474.

WATERCRAFT AND MOTORSPORTS BIG AUCTION - Saturday, July 13, 2019. Buy or sell. Information at www.snowmobileauction.com or call 517-369-1153. WhiteStar Motorsports Auction, US 12, Bronson, MI.

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2011 Cadillac DTS. \$10,950. CARFAX 1 owner, Xenon headlights, Leather seats, Bluetooth, 275hp 4.6L V6, Remote start, ABS. Dave Kring Chevy Cadillac. 1861 US 31 North, Petoskey, 231-347-2585

2014 Chevrolet Impala. \$10,950. Bluetooth, 2.5L I4 195 HP, Multi function remote, ABS. Dave Kring Chevy Cadillac. 1861 US 31 North, Petoskey, 231-347-2585

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GARAGE & YARD SALES

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GARAGE SALE, 14961 Riverview Road, SE, Grayling. July 5 & 6, 9am-5pm, Household goods, appliances, miscellaneous.

GARAGE SALE, July 5-7. 7151 Larkspur, Lakes of the North. Table and chairs, coffee end tables, lamps, glassware, camping, speakers, headphones, antique radio, compound bow.

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Charlevoix County Commissioners

SYNOPSIS ~ JUNE 26, 2019

The Charlevoix County Board of Commissioners met in the Charlevoix County Commissioners Room on June 26, 2019 at 6:00 p.m. Four Commissioners were present. Excused: Christopher Christensen and Ronald Reinhardt.

Motion approved to appoint Commissioner Ferguson as temporary Chairperson.

Motion approved the agenda as revised.

Motion approved the consent agenda as presented.

Motion approved Resolution #19-073, Area Agency on Aging of Northwest Michigan.

The Sheriff withdrew Resolution #19-074, Justice and Mental Health Collaboration Program.

Motion approved Resolution #19-075, Jail Lightning Protection.

Motion approved Resolution #19-076, Cell Phone Policy.

Motion approved Resolution #19-077, Procurement Policy.

Kevin Shepard gave his administrator's report.

Board members presented their liaison reports.

The meeting was adjourned to the call of the Chair at 7:18 p.m. Complete copies of Board minutes can be found on the County website, www.charlevoixcounty.org.

Cheryl Potter Browe, County Clerk

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RECREATIONAL VEHICLES

2019 East to West Della Terra 27 KNS Travel Trailer. power awning, sleeps 9, power jack. MSRP \$28,191. You Save \$13,196. Blowout Price \$14,995. As low as \$149 a Month. Petoskey RV. 2215 US 31 North. Petoskey. 1599 S. Otsego, Gaylord. 231-347-3200. Also visit our partner site at Superior Brokerage, 1599 S, Otsego (Old 27 South), Gaylord

2019 Geo Pro by Rockwood G12SRK Travel Trailer. Bike rack, kayak carrier, solar panel, WiFi booster, power jacks, outdoor kitchen, power awning. Can be towed by a small car. MSRP \$17,697. Sale Price \$12,995. You Save \$4,702. As low as \$129 a Month. Petoskey RV. 2215 US 31 North. Petoskey. 1599 S. Otsego, Gaylord. 231-347-3200. Also visit our partner site at Superior Brokerage, 1599 S, Otsego (Old 27 South), Gaylord

2019 Geo Pro by Rockwood G12SRK Travel Trailer. Bike rack, kayak carrier, solar panel, WiFi booster, power jacks, outdoor kitchen, power awning. Can be towed by a small car. MSRP \$17,697. You Save \$3,702. Sale Price \$13,995. As low as \$139 a Month. Petoskey RV. 2215 US 31 North. Petoskey. 1599 S. Otsego, Gaylord. 231-347-3200. Also visit our partner site at Superior Brokerage, 1599 S, Otsego (Old 27 South), Gaylord

2020 Cherokee Wolf Pup 16FQ Travel Trailer. Power awning, easily towable lightweight trailer, outside shower. MSRP: \$21,433. Sale Price \$13,995. You Save \$7,438. As low as \$139 a Month. Petoskey RV. 2215 US 31 North. Petoskey. 1599 S. Otsego, Gaylord. 231-347-3200. Also visit our partner site at Superior Brokerage, 1599 S, Otsego (Old 27 South), Gaylord

BLOWOUT! 2019 Cherokee Wolf Pup 16FQ Travel Trailer. Power awning, easily towable lightweight trailer. MSRP: \$21,433. Sale Price \$11,995. You Save \$9,438. As low as \$119 a

Month. Petoskey RV. 2215 US 31 North. Petoskey. 1599 S. Otsego, Gaylord. 231-347-3200. Also visit our partner site at Superior Brokerage, 1599 S, Otsego (Old 27 South), Gaylord

BLOWOUT! 2019 Cherokee Wolf Pup 16FQ Travel Trailer. Power awning, easily towable lightweight trailer. MSRP: \$21,433. Sale Price \$11,995. You Save \$9,438. As low as \$119 a Month. Petoskey RV. 2215 US 31 North. Petoskey. 1599 S. Otsego, Gaylord. 231-347-3200. Also visit our partner site at Superior Brokerage, 1599 S, Otsego (Old 27 South), Gaylord

Used 2000 Fleetwood RV Sea Pine 906 Pop-Up Camper. Regular \$3,995. Blowout Price \$2,495. Petoskey RV. 2215 US 31 North. Petoskey. 1599 S. Otsego, Gaylord. 231-347-3200. Also visit our partner site at Superior Brokerage, 1599 S, Otsego (Old 27 South), Gaylord

Used 2000 Fleetwood RV Sea Pine 906 Pop-Up Camper. Regular \$3,995. Blowout Price \$2,495. You Save \$1,500. Petoskey RV. 2215 US 31 North. Petoskey. 1599 S. Otsego, Gaylord. 231-347-3200. Also visit our partner site at Superior Brokerage, 1599 S, Otsego (Old 27 South), Gaylord

Used 2004 Forest River RV Cedar Creek 30 RLBS Fifth Wheel. 2 Slideouts. Very nice. Regular \$12,995. Sale Price \$10,995. You Save \$2,000. As low as \$169 a Month. Petoskey RV. 2215 US 31 North. Petoskey. 1599 S. Otsego, Gaylord. 231-347-3200. Also visit our partner site at Superior Brokerage, 1599 S, Otsego (Old 27 South), Gaylord

Used 2006 Starcraft 1701 Pop-Up Camper. Regular \$4,495. Blowout Price \$3,495. Petoskey RV. 2215 US 31 North. Petoskey. 1599 S. Otsego, Gaylord. 231-347-3200. Also visit our partner site at Superior Brokerage, 1599 S, Otsego (Old 27 South), Gaylord

Used 2010 KZ Sportsmen S261RK Travel Trailer. Slideout, rear kitchen, 16' awning, private bedroom entrance. Regular

\$9,995. Sale \$8,995. You Save \$1,000. As low as \$149 a Month. Petoskey RV. 2215 US 31 North. Petoskey. 1599 S. Otsego, Gaylord. 231-347-3200. Also visit our partner site at Superior Brokerage, 1599 S, Otsego (Old 27 South), Gaylord

Used 2016 Forest River RV Rockwood Mini Lite 1905 Travel Trailer. Regular \$12,995. Sale Price \$11,995. You Save \$1,000. As low as \$129 a Month. Petoskey RV. 2215 US 31 North. Petoskey. 1599 S. Otsego, Gaylord. 231-347-3200. Also visit our partner site at Superior Brokerage, 1599 S, Otsego (Old 27 South), Gaylord

Used 2016 Forest River RV Rockwood Mini Lite 1905 Travel Trailer. Regular \$12,995. Sale Price \$11,995. You Save \$1,000. As low as \$129 a Month. Petoskey RV. 2215 US 31 North. Petoskey. 1599 S. Otsego, Gaylord. 231-347-3200. Also visit our partner site at Superior Brokerage, 1599 S, Otsego (Old 27 South), Gaylord

Used 2016 Starcraft AR-One Maxx 15RB Travel Trailer. Expandable, lightweight and easy to tow. Sale Price \$11,500. Northern Michigan RV. 277 Expressway Court, Gaylord. 989-448-8700. www.NorthernMichiganRV.com

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732-8160. Email: Office@WeeklyChoice.com

RETIRED VETERAN does painting, drywall repair, odd jobs. 419-304-3511. Gaylord area.

SUV

2014 GMC Yukon XL. \$24,950. CARFAX 1 owner, Heated leather seats, Climate control, 5.3L V8, Remote start. Dave Kring Chevy Cadillac. 1861 US 31 North, Petoskey, 231-347-2585

2015 Dodge Durango. \$28,450. CARFAX 1 owner, Xenon headlights, USB, Heated leather seats, Universal remote, Climate control, Alloy wheels. Dave Kring Chevy Cadillac. 1861 US 31 North, Petoskey, 231-347-2585

2015 Ford Escape. \$14,450. CARFAX 1 owner, Satellite radio, Rear view camera, USB port, Heated leather seats, Turbo, Climate control. Dave Kring Chevy Cadillac. 1861 US 31 North, Petoskey, 231-347-2585

2016 Cadillac Escalade. \$45,950. CARFAX 1 owner, Heated leather seats, Sunroof, Rear air, Navigation, Bluetooth, ABS, Traction control. Dave Kring Chevy Cadillac. 1861 US 31 North, Petoskey, 231-347-2585

2017 Ford Escape. \$14,950. CARFAX 1 owner, Rear view camera, ABS, Climate control, Turbo. Dave Kring Chevy Cadillac. 1861 US 31 North, Petoskey, 231-347-2585

TIRES

TIRES: NEW AND USED. Reed's Quality Auto Repair. US 31 North, Petoskey. 231-347-0308

TRAILERS

2019 STEALTH 6X10 Enclosed Trailer. MSRP \$4,095. Sale price \$3,095. Petoskey RV. 2215 US 31 North. Petoskey. 1599 S. Otsego, Gaylord. 231-347-3200. Also visit our partner site at Superior Brokerage, 1599 S, Otsego (Old 27 South), Gaylord

2019 SURE-TRAC 3-board high woodsides Utility Trailer. Tube top 6X10. MSRP \$3,395. Sale price \$2,395. Petoskey RV. 2215 US 31 North. Petoskey. 1599 S. Otsego, Gaylord. 231-347-3200. Also visit our partner site at Superior Brokerage, 1599 S, Otsego (Old 27 South), Gaylord

2019 SURE-TRAC low profile 5X10 Dump Trailer. Single ram 7K. MSRP \$5,695. Sale price \$4,595. Petoskey RV. 2215 US 31 North. Petoskey. 1599 S. Otsego, Gaylord. 231-347-3200. Also visit our partner site at Superior Brokerage, 1599 S, Otsego (Old 27 South), Gaylord

TRUCKS

2006 CHEVY 1/2 ton pickup. 5.3L V-8, 4x4, 117,000 miles, air, new rocker panels in 2017, tonneau cover, good tires, \$8,500. Call 989-350-5401

2015 Toyota Tundra. \$26,950. Rear view camera, Assist steps, Bluetooth, 5.7L V8, Power heated mirrors. Dave Kring Chevy Cadillac. 1861 US 31 North, Petoskey, 231-347-2585

2018 Silverado 3500 HD. \$38,950. CARFAX 1 owner, under 8k miles, Rear view camera, OnStar, Tow pkg, Satellite radio. Dave Kring Chevy Cadillac. 1861 US 31 North, Petoskey, 231-347-2585

VANS

2008 Dodge Grand Caravan. \$7,950. ABS, Traction Control,

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SIGNS THAT YOU'RE READY TO BUY

Figuring out whether you're ready to buy a house - whether you're a renter or are aiming to move up or size down -- can be a daunting task. But there are signs that will indicate whether you're ready to take the buying plunge.

If you are thinking about buying, you're not alone. So are you ready to make the move? You might be if you:

1. Are familiar with the market. If you've been paying attention to how much houses are listed for in the neighborhoods you're eyeing and have a realistic view of how much a house will cost you, you're in good shape. But if you're dreaming about that big corner house with no clue about its asking price, you may want to spend some more time becoming familiar with the market and how much houses are going for.

2. Have the money for a down payment and closing costs. The down payment is a percentage of the value of the property. Freddie Mac says the percentage will be determined by the type of mortgage you select. Down payments usually range from 3 to 20 percent of the property value. Also, you may be required to have Private Mortgage Insurance (PMI or MI) if your down payment is less than 20 percent. Closing costs include points, taxes, title insurance, financing costs and items that must be prepaid or escrowed and other settlement costs. You can expect to pay between from 2 to 7 percent of the property value. Generally, buyers will receive an estimate of these

costs from your lender after you apply for a mortgage.

3. Know how much you can afford. Freddie Mac says that as a general guide, your monthly mortgage payment should be less than or equal to a percentage of your income, usually about a quarter of your gross monthly income. Also, your income, debt and credit history go into determining how much you can borrow. As a general rule, your debt - credit card bills, car loans, housing expenses, alimony and child support -- should not be more than about 30 to 40 percent of your gross income.

4. Know what additional expenses will come with owning a home. This includes homeowners insurance, utility bills, maintenance costs -- roofing, plumbing, heating and cooling.

5. Have your credit in good shape and make sure your credit report is accurate. Potential lenders will view your credit history -- how much debt you've accrued, how many accounts you have open, whether your payments are made on time, etc. -- to determine whether they'll give you a loan. You should get a report from each of the three credit reporting companies: Equifax, Experian, and Trans Union.

6. You haven't made any recent major purchases, particularly a vehicle. If you do, you may have a harder time getting a loan -- or it could potentially lower the amount you'll be approved for.

WANTED

OLD CLOCKS. Working or not, clock parts. Fair price offered. Kalkaska County and beyond. Jerry Siegrist, 810-691-3451

WANTED TO BUY. Baseball, football, basketball cards before 1970. Paying cash. 231-373-0842. 989-569-1201 Tawas area

Wanted: OUTBOARD MOTORS, any size, running or not. Also selling Outboard Motors. Call 989-619-2303

Alloy Wheels, Rear air, Universal remote, 3.8L V6. Dave Kring Chevy Cadillac. 1861 US 31 North, Petoskey, 231-347-2585

2017 Dodge Grand Caravan. \$19,450. CARFAX 1 owner, Rear view camera, Rear air, 3.6L V6, Power heated mirrors, ABS, Alloy wheels, Remote start. Dave Kring Chevy Cadillac. 1861 US 31 North, Petoskey, 231-347-2585

2018 Silverado 3500 HD. \$38,950. CARFAX 1 owner, under 8k miles, Rear view camera, OnStar, Tow pkg, Satellite radio. Dave Kring Chevy Cadillac. 1861 US 31 North, Petoskey, 231-347-2585

2008 Dodge Grand Caravan. \$7,950. ABS, Traction Control,



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Boyne City



Corben Wilhelm

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Ethan Hills

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Alex Adams

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East Jordan



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