

athletes of the week



JACKSON RAYMOND, EAST JORDAN

The Red Devil senior had a career night for EJ. In a rain soaked contest, Raymond hauled in eight receptions for 168 yards and three touchdowns.

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ANNABELLE SEELYE, BOYNE CITY

The Rambler senior had an incredible week, combining for 98 assists, 16 kills, 34 digs and a pair of aces in league and tournament play for Boyne. In the process, Annabelle recorded her 2000th career assist.



Sports

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Charlevoix County News

Section B

Thursday, October 17, 2019

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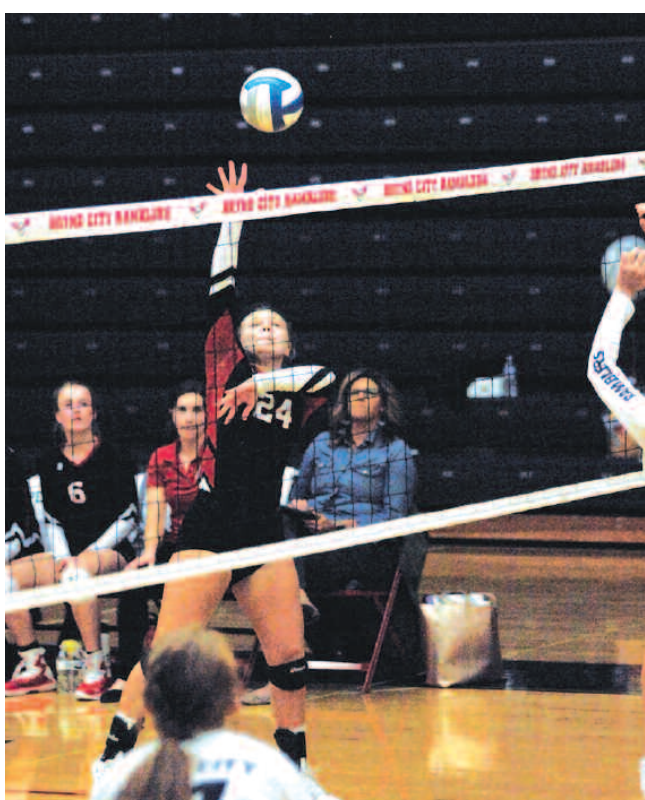
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VOLLEYBALL

Boyne edges East Jordan



Boyne City senior, Jillian Cain (7) meets East Jordan senior, Lauren Peterson (8) at the net as the Ramblers and Red Devils did battle. (Photo by Chris Fiel)



Red Devil senior, Jayden Weber (24) powers this kill shot against the Ramblers. (Photo by Chris Fiel)

Ellie Skrocki (4), of East Jordan sets up a teammate in early action against Boyne. (Photo by Chris Fiel)



BOYNE CITY — The Ramblers and Red Devils met up on October 10, facing off in a Lake Michigan Conference volleyball matchup, with Boyne coming out on top, but it was not an easy task.

In the first set, it was a back and forth battle defensively, and with EJ leading late, the Ramblers reeled off five straight points on the serving of senior, Gabby Musser for a 25-23 win.

In set two, it was all East Jordan early, as the Red Devils came out and tore apart the Rambler defense apart, eventually winning 28-26. BC would go on to take set four, 25-19 for the win.

“As a coach it was a bit of a frustrating night for me,” coach Mallory Slate said. “We came off such a high on Tuesday after beating TCSF that I was really hoping that team could continue to show up and unfortunately that was not the case tonight. The girls came out flat defensively and were not communicating on the court at all which led to several mistakes that normally would not have happened. EJ did a great job covering their court and putting up a big block on us and some of our hitters could not get around it. Josee Behling had a great night tonight offensively and was very dependable as was Annabelle Seelye, Brooklyn Fitzpatrick, and Gabby Musser.”

Seelye finished with seven kills, 37 assists, 11 digs and a pair of aces to lead Boyne City; Fitzpatrick added 14 kills, 14 serve receptions, 19 digs; Katelyn Gabos had 40 digs, 19-for-23 serve receptions and served at 100 percent. Musser added 11 kills, two aces, 100 percent serving, 12 digs and two blocks; Behling had eight kills, six digs and a block; Jillian Cain recorded five kills, one block, 4-of-5 on serve receptions and one ace.

For EJ, Kylie Skrocki had 13 kills and 16 digs; Evelyn Diller added seven kills and six digs.

Lauren Peterson had three kills, three aces, and six blocks, while also going 16-of-16 from the serving line. Jayden Weber added three kills, four aces and 24 digs; Lindsey Cross, two kills, one block; Haley Gibson 13 digs, one ace; Julia Trojanek 15 digs; Ellie Skrocki 18 digs; and Tegan Swanson added 11 digs and was 15-of-15 from the serving line.



Rambler Gabby Musser (8) sends a kill shot towards the net. (Photo by Chris Fiel)



Boyne City senior, Annabelle Seelye (2) passes to a teammate against East Jordan. (Photo by Chris Fiel)

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FOOTBALL

Rayders hold on against Ironmen

CHARLEVOIX 22, MANCELONA 20

CHARLEVOIX – Holding on. That is exactly what the Charlevoix football team had to do against the visiting Mancelona Ironmen on October 11, pulling out a 22-20 Northern Michigan Football League – Leaders Division victory.

The win, kept the Rayders undefeated in conference play, tied with Glen Lake, setting up the October 18 showdown for the outright division lead.

Against the Ironmen, Charlevoix played to their strengths early, pulling ahead 22-6 by halftime, as Alan Ritter scored twice, on runs of 13 and 22 yards, as well as quarterback Cole Wright's three-yard keeper. Ritter would add a two-point conversion as well as Wright connecting with sophomore Caleb Stuck for another.

Charlevoix however, could not solve Mancelona in the second half, as the Ironmen recovered the third quarter kickoff, on an onside kick and then the following as well, both recoveries resulting in touchdowns to pull to within 22-20 and making it a much closer game than the Rayders would have liked.

It would be the Charlevoix defense that would step up the remainder of the contest, holding their own and keeping the pesky Ironmen out of the end zone.

Luke Snyder set the tone for the game, making 20 stops, while Luke Stuck forced a fumble and make



Cole Wright (5) of Charlevoix, looks to avoid a loss by getting around the Mancelona defender. (Photo by Scott Richards)

eight tackles, Seth Midga and Zach Nicholes each recorded seven stops and Ritter picked off a pass.

The offense was led by Ritter with 103 rushing yards on 12 attempts and the two scores.

Charlevoix improves to 5-2 overall on the season, 3-0 in league play.

Alan Ritter (21) gets help from a Rayder teammate on his way to a touchdown. (Photo by Scott Richards)



Quarterback Cole Wright (5) on a keeper up the middle for Charlevoix. (Photo by Scott Richards)



Mancelona's Justin Ackler (6) busts past the Charlevoix defense. (Photo by Scott Richards)



Charlevoix's Alan Ritter (21) busts through the line, picking up yardage for the Rayders. (Photo by Scott Richards)

Charlevoix advances to semis at Suttons Bay tourney

SUTTONS BAY — The Charlevoix girls volleyball team is moving towards consistency as they took part in the annual Suttons Bay 12-team tournament on October 12.

The Rayders would advance to the semi-finals where they would fall to Leland, 25-21, 25-17.

"We played them much better the second time around with the potential to win but dropped the match," Rayder coach Audra Randall said. "Leland has a strong structure of girls and we played more within our own game in the second match up against them. I really felt this was a successful day with our only losses to Leland but knowing we are that much better of a team with our experience here today."

In pool play, Charlevoix defeated Rogers City 27-25, 25-16 and Benzie Central 25-21, 25-14, before dropping the last match to Leland 25-10, 25-12.

The top eight teams moved on to bracket play, where the

Rayders faced off with the host team North Bay in the quarterfinal, winning 26-24, 25-20, setting up the rematch with Leland.

"I thought we had good team chemistry with girls lifting up each other and work well together," coach Randall added. "They are getting hungry for their success."

Abby Paramo led Charlevoix with 22 kills, 11 aces, 44 digs and was 50-of-55 on serve receive; Avery Zipp added 21 kills, 43 digs and 19-of-24 on serve receive. Zoe Brodin finished with 71 assists, 10 kills and four aces.

Grace Lentz chipped in with 16 kills, four aces, 12 digs; Kirsten Wagner added seven kills; Taylor Petrosky had four kills, 30 digs, four aces and served 100 percent and was 20-of-26 on serve receive; Abby Cunningham added nine kills and four digs; Ella Whitely had one kill; and Claire Scholten recorded seven aces, 44 digs and three kills.

VOLLEYBALL

Boyne City earns 3rd place finish at Mancelona tourney

Seelye notches 2000th assist

MANCELONA — The Boyne City volleyball team recovered from a slow start to finish third at the Mancelona tournament on Saturday, October 12.

In their opening match of pool play, the Ramblers faced East Jordan, dropping the first set 17-25, before rebounding in the second set behind some solid play by senior; Josee Behling to win 25-12.

Next up for Boyne was

Gaylord St. Mary's, where the five underclassmen took control of both sets. Junior Kylie Joles led in kills with five, while junior Maggee Behling led the team in digs, winning 25-10 and 25-19. During the match, senior Annabelle Seelye hit a milestone by getting her 2000th career assist.

Boyne then fell to Manton, 14-25, 12-25, to earn a second place seed in pool play.

In bracket play, the Ramblers met up with Harbor Springs, squeaking out a 19-25 set one win, followed by a 25-21 win in set two, next BC faced Elk Rapids in the semi-finals. ER took the back and forth first set, 23-25, and got similar results in set two, winning 21-25 to end

the Ramblers day.

"It was a pretty good day for us overall," Boyne coach Mallory Slate said. "We started out a bit slower than I would have liked and had some games that were way closer than they should have been but we were able to pull most of those wins out. Josee Behling had an absolutely amazing day at the net today; she finally found her groove and was amazing to watch. Katelyn Gabos of course did work in the back row and was the backbone of our defense today."

"Annabelle Seelye hit her 2000 career assist, which was great to see, she is such a hard worker and puts so much heart into the game. I was bummed we were not

able to take at least one of those matches against Elk Rapids but I think it gave us the confidence we needed heading into Thursday, we can definitely play them point to point."

Seelye led BC with 61 assists, nine kills and 23 digs; Josee Behling added 22 kills, three blocks, and was credited with having her "best day of the season!"

Gabos chipped in with 59 digs and was 44-of-49 on serve receptions; Brooklyn Fitzpatrick had 19 kills, 33 digs, 24-of-27 on serve receptions; Jillian Cain added 12 kills and six blocks.

FOOTBALL

Red Devils take to the air against Alcona for win

EAST JORDAN 20, LINCOLN ALCONA 6

EAST JORDAN - On a damp and wet evening, most teams turn to the ground game. On October 11, the East Jordan football team did just the opposite and did it well as EJ scored three times through the air, pulling out a 20-6 victory over Lincoln Alcona.

The final score did not indicate how the game started though as Tigers scored early on a long run for a 6-0 advantage, but after that, it was all EJ.

With the first quarter clock closing in, senior quarterback, Chandler Bartig found senior receiver, Jackson Raymond for a 79-yards touchdown, followed by a Bartig to Levi Pepin conversion for a 8-6 lead.

The second quarter began with a strong effort by the Red Devils defense, forcing Alcona to punt. A bad snap by the Tigers would give EJ a short field that would not go to waste as Bartig once again hooked up with Raymond for a 3-yard score and a 14-6 lead, as the extra point attempt was no go.

Bartig and Raymond were not finished for the night, as the pair connected again from 20-yards out for a 20-6 lead.

"For the weather, all of our receivers were very focused tonight, we caught the ball extremely well even

with all the rain," EJ coach Greg Kitson said. "However, most of the credit has to go to the protection. Jack Cross, Keenan O'Neill, Nolan Roehrig, Zander Johnnecheck, and Ashton Harris along line along with Marshall Scott from the full-back position did a great job in protection tonight."

"In the second half, with the lead and the rain picking up, we put it on those guys to bring it home as we started to run the ball and work the clock," coach Kitson added. "I really give Marshall credit, stepping in for Cooper Stevenson, he did a great job in both protecting the passer and running the ball."

Pepin led the way on the ground with 42 yards on seven carries, while Scott had 34 yards on nine carries.

Raymond had eight receptions for 168 yards and three touchdowns, while Bartig completed 13 passes for 212 yards, three touchdowns and one conversion.

"Defensively we really only had one miscue and that resulted in their only score," the coach noted. "Our defense really stood up well tonight, we knew they were going to try and run it, we had some injuries and were missing some important experienced players and we had some younger guys really step up."

Dawson Olstrom led the defense with 18 tackles; Wyatt Thompson had 17; Zander Johnnecheck 16; Jack Cross and Ethan Antaya both added 12.

Also for EJ, Raymond had an interception and Pepin recovered a fumble.

"We overcame the weather tonight and we had some injuries and our guys stepped up. I was so proud of their effort. We have a tough one coming up against Manclona so we must get right back to work. We have been playing very good football at home and we need that to continue."

With the win, EJ improves to 2-5 on the season.

Ramblers roll past Blazers 35-14

BOYNE CITY 35, KALKASKA 14

KALKASKA - Fall has arrived.

Windy and rainy was the forecast for Boyne City's October 11 contest with host, Kalkaska in a Northern Michigan Football League - Legends Division contest, with the Ramblers coming out on top 35-14.

The Blazers got things going early, putting a scare in the Ramblers, as Kalkaska took the opening kickoff back for a touchdown and a 6-0 lead.

After that, Boyne seemed to settle in and went to work, turning to their ground game, scoring three straight opening quarter touchdowns, the first on sophomore, Bobby Hoth's 9-yard scamper into the end zone, followed by junior Phong Nguyen's 2-yard plunge and capped by Hoth racing 20-yards for his second score of the night and the Ramblers led 21-6 at the end of the first. Ally Herrick would connect on all three extra point attempts for BC.

Neither team could mount much offense in the second quarter, as both teams held their opponents out of the end zone. Boyne would get things going once again in the third as senior quarterback, Pete Calcaterra connected with senior receiver, Jakob Steinhoff for a 56-yard score, and sophomore Aaron Bess would score on a 10-yard rushing touchdown later in the quarter for a 35-6 advantage, as Herrick once again booted successful extra points. Kalkaska would reach the end zone in the fourth quarter and two-point conversion to close out the scoring. The Ramblers racked up 265 yards on the ground, as Nguyen finished with 100, Bess added 63 and Hoth had 58 to lead the attack. Calcaterra finished 3-of-6 passing for 128 yards and a score, all three receptions were made by Steinhoff. With the victory, the Ramblers improve to 3-4 overall on the season, 3-1 in league play. The Boyne defense was led by Jacob Greware with eight tackles, while Hoth and Josh Robinson added five stops each.

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Charlevoix County Commissioners SYNOPSIS - OCTOBER 9, 2019 The Charlevoix County Board of Commissioners met in the Charlevoix County Commissioners Room on October 9, 2019 at 9:30 a.m. Four Commissioners were present. Excused: Commission Robert Draves and Nancy Ferguson. Motion approved the agenda as amended to add Cheryl Young under new business to give a veteran's affairs update. Motion approved the consent agenda as presented. Motion approved Resolution #19-113, Approve County Expenditures. Motion approved Resolution #19-115, Whiting Park Timber Harvest. Kevin Shepard gave his administrator's report. Board members presented their liaison reports. The meeting was adjourned to the call of the Chair at 11:53 a.m. Complete copies of Board minutes can be found on the County website, www.charlevoixcounty.org. Cecelia Borths,, County Clerk

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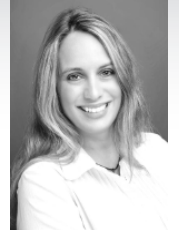
2018 Chevrolet Silverado 2500HD. \$38,950. CARFAX one owner, Less than 6k miles, Tow pkg., Snow plow prep pkg., 6.0L V8, Rear view camera. Dave Kring Chevy Cadillac. 1861 US 31 North, Petoskey, 231-347-2585

VANS

2018 Chevrolet Express. \$24,950. CARFAX 1 owner, Rear view camera. Dave Kring Chevy Cadillac. 1861 US 31 North, Petoskey, 231-347-2585
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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.

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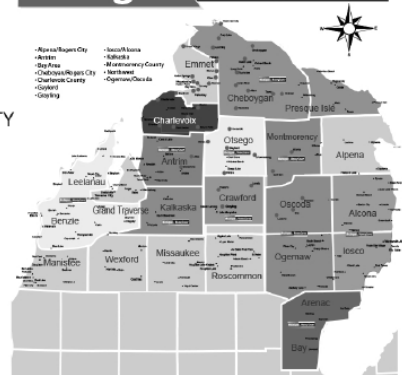
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Real Estate Feature Property
**CHARMING, VICTORIAN STYLE
HOME IN EAST JORDAN**



BY JIM AKANS

Brimming with charm, this Victorian style home in East Jordan also offers a large lot for a wonderful setting.

This four bedroom, two bath home has approximately 1,400 square feet of beautiful interior space on the main two levels. Highlights include original

woodwork throughout, elegant wood flooring, a brick alcove off the main living area with stove for supplemental heat, main bathroom with an inviting clawfoot tub, nicely sized kitchen area, separate dining room and more. There is also an attached two-car garage for keeping vehicles out of the weather.

Outdoors, a large open deck on the back of the home overlooks the yard. There are also two covered porches at the entry's. The large 233 x 157 foot lot is nicely treed, and downtown East Jordan, schools and Lake Charlevoix are all close by.

This charming, Victorian style home on a large lot is

located at 404 Mill Street in East Jordan and it is listed at just \$124,900. For additional information or to arrange for a tour, please call Mike Stark or Holly Stark, 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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