

The Citizen Journal

Vol. 124 No. 35

Boyer City, Michigan

Serving Boyne City, East Jordan and surrounding areas

Wednesday, Oct. 23, 2002

At A GLANCE

EJHS hosting regional cross country meet this weekend

On Saturday, Oct. 26, East Jordan High School will host the Michigan High School Athletic Association Regional Cross Country Meet, for Divisions III and IV, starting at 11 a.m. The event will be held at the East Jordan Community Park, at 805 Maple St., East Jordan. Admission for the event is \$4 per person, and no animals will be allowed on the site per MHSAA regulations.

Spectator parking will be available on site. For a schedule of events or for more information, call EJHS athletic director Steve Hines at 536-0053 ext. 5326.

County-wide Business After Hours set for Oct. 24

A county-wide Business After Hours event is scheduled for Thursday, Oct. 24, from 5:30-7:30 p.m. at the Beach House Restaurant on Deer Lake Road. Participating chambers include the Boyne Area Chamber of Commerce, the East Jordan Area Chamber of Commerce, and the Charlevoix Chamber of Commerce.

Refreshments and hors d'oeuvres will be served. The cost is \$5 per person for members and \$8 per person for non-members.

The event is being co-sponsored by Victories Casino and Hotel, and Traverse the Magazine.

Craft bazaar to benefit Grandvue Resident Council

A craft bazaar will be held at Grandvue Medical Care Facility in East Jordan on Friday, Nov. 1, from 10 a.m.-4 p.m.

The sale will include donated and consignment items crafted by staff members, residents, friends and Bayside Gifts. Proceeds will benefit the Grandvue Resident Council.

INSIDE

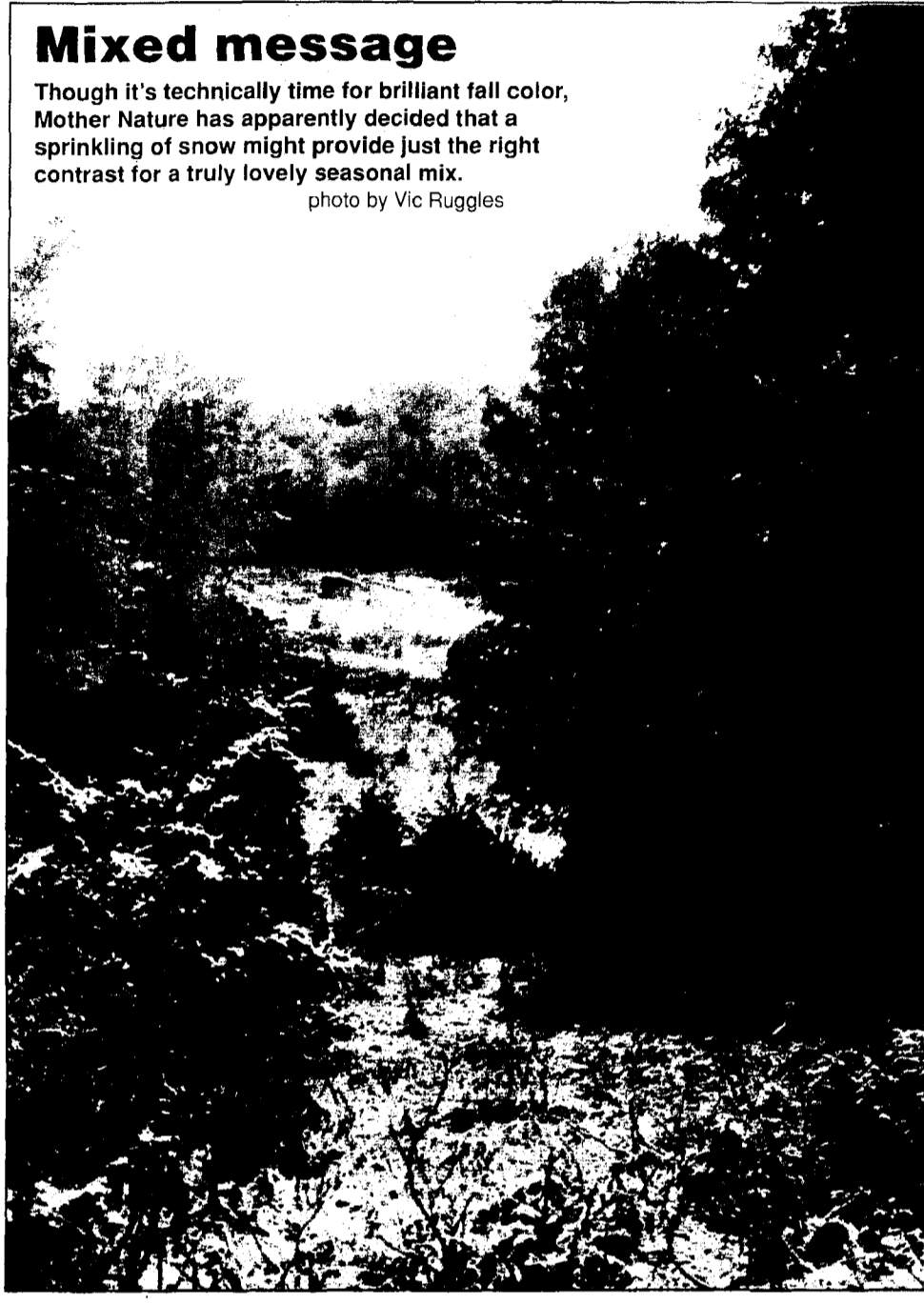
Fund-raiser set for kids' fishing pond project in EJ --see page

Local resident sworn in as East Jordan Postmaster --see page

Mixed message

Though it's technically time for brilliant fall color, Mother Nature has apparently decided that a sprinkling of snow might provide just the right contrast for a truly lovely seasonal mix.

photo by Vic Ruggles



Area man injured in accident

A Boyne Falls man suffered severe head injuries over the weekend, apparently resulting from horseplay involving an automobile.

According to Emmet County Sheriff's Department Deputy/Sergeant Bobra Johnston, in the early morning hours of Sunday, Oct. 20, deputies from the Emmet County Sheriff's Department responded to a 911 ambulance call for an intoxicated man in the driveway of a residence on River Road in Bear Creek Town-

ship. The young man was identified as Joshua Clark Lowery, 19, of Boyne Falls. Allied ambulances responded and found Lowery to be incoherent, combative, and vomiting.

Lowery was transported to the Northern Michigan Hospital Emergency Room for treatment, where it was determined that Lowery was not in fact under the influence of intoxicants but was suffering from a severe head injury.

Though witnesses at the scene were

not initially forthcoming, they later told investigators that Lowery had been "goofing around" with a friend and had jumped on the hood of the friend's vehicle.

According to Johnston, witnesses reported that as Lowery clung to the door posts the friend drove down the driveway, hitting the brakes on and off, at which time Lowery fell from the vehicle.

see MAN INJURED on page 7

Volunteers to bring CHILLS AND THRILLS to EJ

Community members offer helping hands to make haunted house fund-raiser a success

This weekend, area residents and visitors will be treated to the ultimate scare-fest at the first-ever "Screams From the Dark" event at the East Jordan Civic Center. The haunted maze, scheduled for Friday, Oct. 25, and Saturday, Oct. 26, is a fund-raiser for the Jordan Valley Freedom Festival.

Though other Freedom Festival-related events have received disappointingly little support in recent months, the "Screams From the Dark" has been the exception to what's been becoming the rule. According to organizer Larry Oliver, the involvement of more than 30 volunteers, including individuals, couples, and families, has made all the difference in pulling the event together.

"This is what [a volunteer-driven fund-raiser] should be like," Oliver said.

"Maybe the whole key is to find out what somebody really enjoys doing." If it's something they already enjoy, he concludes, they'll be likely to get on board more readily, which benefits

everyone.

As it turns out, haunted houses are something that a whole bunch of people enjoy. The idea was born just last month, as Oliver and other Freedom Festival committee members were brainstorming just what it would take to get folks involved. In a few short weeks, enthusiastic volunteers and generous contributors have provided the materials and manpower to make the event happen. They've also brought a wealth of ideas, from a mock cemetery to a "witch's kitchen" to a "cornfield" complete with ghouls and spooks, not to mention seven or so rooms filled with frightening surprises.

Volunteers received permission last week from the East Jordan City Commission to take over the Civic Center for the week prior to the event, in order to put all the necessary elements into place. Even as construction of the maze is underway, plans are changing and evolving, something that Oliver sees as a very positive



Volunteers were already hard at work last weekend, building wood frames and hanging yards of black plastic to set the stage for the many frights to come.

development. "That's the fun part," he said. The hope, too, is that the fun will inspire others to lend their talents to other potential Freedom

Festival fund-raisers in the future. In recent months, committee members have made it clear that if more volunteers don't step up, the festival will

be forced to make some tough decisions in the type and scale of events

see FUND-RAISER on page 7

Getting results

Task Force and NHCDC partner to create affordable homes in BC

Several months after the formation of the Boyne City Housing Taskforce, the group's ambitions are coming to fruition, with the intent of Northern Homes Community Development Corporation (NHCDC) to build four homes in Boyne City.

NHCDC recently announced the purchase of four lots in town, on which the organization plans to build four, 1,200-square-foot, three bedroom, two bath homes.

According to task force co-founder Scott MacKenzie, the move is the result of the efforts of several concerned community members who assembled earlier this year to address the lack of affordable housing in Boyne City. The group, co-founded by MacKenzie with local resident Pete Friedrich, consists of "a cross-section of people from all different walks of life," including bankers, realtors, builders, mortgage lenders, and school representatives.

The contact with NHCDC came early on, when the task force approached the organization as a resource for addressing the problem. "They were really interested in working with us," MacKenzie said. "The only way they'll work in any community is if they're invited."

Invitation extended, the task force and NHCDC began to work together, with the organization ultimately pur-

chasing four lots for homes which will be sold only to those meeting a very specific criteria. Potential home-owners must earn 80 percent of the area median income or less. Under these guidelines, to be considered, the income for a family of four could not exceed an income of \$37,840. Other criteria will include qualifying for a first mortgage with a lender, attending home buyer counseling classes by NHCDC, and paying a minimum one percent down payment.

Working with Michigan State Housing Development Authority, NHCDC utilizes state and federal funds to create a second, deferred mortgage on the homes which doesn't need to be paid back until the house is sold. According to MacKenzie, potential home owners would need to qualify for a mortgage in the range of \$80,000-\$90,000. After purchasing the home, home owners have the opportunity to gain equity, which will give them a boost up to another home in the community later.

A possible component of the project, according to MacKenzie, is the establishment of a Community Land Trust, in which a non-profit group would buy undeveloped land and arrange to have new homes built on the property. While the resulting

see HOUSING on page 9

The face of Grandvue undergoing changes

Anyone who's visited or driven by Grandvue Medical Care Facility in East Jordan recently can attest to the fact that big changes are happening. With the extensive construction and renovation project well underway, the face of Grandvue is changing, and according to facility administrator Penny Drury, it's all for the better.

"[The construction project] is expected to be finished in probably a year and a half from now," Drury said, though residents will be moving from the current section to the portions of the new sections as early as late winter.

Project plans include the conversion of all current four-bed wards to two-bed or private rooms, the addi-

tion of a hospice/respite suite, and more space for outpatient therapy services. Plans also include a "town square" set-up, which will include such amenities as an "ice cream shop" and "movie theatre." The new and improved Grandvue will feature approximately four times the current space for activities, and two outdoor courtyards for resident use.

The concept, Drury said, is "quite state of the art."

"It allows you to have a lot of the same activities you'd have anyway, just to do them in an environment that's just more fun. It also sets up a really nice area for visitors, including children."

see GRANDVUE on page 3

EJ fishing pond effort continues

■ 'Sportsman's Supper' fund-raiser set for Nov. 13

The effort to create a kid's fishing pond in East Jordan's Sportsman's Park is moving forward full-speed ahead, thanks to the stalwart efforts of dedicated volunteers, led by local resident and businessman Tom Durecki.

The effort, spearheaded last summer by anglers concerned about a decline in interest in the sport, has produced support from area residents who've shown their commitment financially in various small fund-raisers organized by Durecki. More support, however, is needed; on Wednesday, Nov. 13, a "Sportsman's Supper" will be held at the East Jordan VFW Hall on M-32, with proceeds to benefit the fishing pond project.

Scheduled from 4-7 p.m., the supper will include spaghetti, tossed salad, garlic bread, and an all-you-can-eat dessert table. A bake sale for the cause will also be held at the event. The cost is \$6 per person in advance or \$7 at the door. Take-out can also be purchased for \$6.

More volunteers are needed to put on the event, to assist with set-up, serving, and/or clean-up duties.

Though fund-raising is still on-going, plans for the project are moving forward with the goal of having a pond up and running in the spring of 2003. The idea first came about last spring, when Durecki and other members of a local Fisheries Committee were brainstorming ways to rekindle a wider interest in local fishing. Initially the group thought about planting blue gills locally, but redirected their energies when it was determined

that the habitat would be unsuitable for such an effort. Realizing the lack of a fishing focal-point in the area, the group began to kick around the idea of a fishing pond, settling on an existing wetland location off of Sportsman's Park on Mill Street in East Jordan.

Once the green light was given by the East Jordan City Commission, which happened early in the summer, Durecki began to pursue the planning in earnest. With DNR approval, the preliminary plans have already been drawn up and are being reviewed for necessary adjustments. The pond will require some dredging, which, Durecki said, will be the most costly

and time-consuming portion of the project, and will include the installation of five covered fishing decks and an asphalt walkway.

Once completed, Durecki hopes the pond will be stocked with blue gill and trout, and would ideally like the location to be a catch-and-release pond. He's also planning to run fishing demonstrations at the site, and hopes other fish and bait shops will do the same.

The pond, he emphasizes, may be located in East Jordan, but will hopefully be a draw for kids and families from all over the area.

For more information, or to donate to the effort, call Durecki at 536-3521.

'Name the Pond' contest still seeking entries from kids

Though the response so far has been minimal, East Jordan kids' fishing pond project organizer Tom Durecki has hopes that a contest to name the pond will yield the desired results.

Kids of all ages are invited to submit their ideas for naming the pond, accompanied by a few words explaining why they think their suggestion is the perfect name. Kids need not be residents of East Jordan; all area kids are welcome to submit an entry.

Those entering can submit as many names as they like, but each suggestion must be accompanied by a reason.

The author of the winning entry will receive a new rod and reel from Tom's Bait and Tackle in East Jordan, and will have the distinct honor of casting the first lure into the pond at its opening.

Entries can be submitted to Tom Durecki, P.O. Box 673, East Jordan, MI 49727.

Boosters savings certificates are now available in Boyne City

A sure sign of the season, Boyne City Schools Boosters Savings Certificates went on sale recently, and are now available at several area locations.

This year, 13 area businesses are participating in the fundraiser, which is one of the Booster's biggest.

The book of certificates, with discounts on dining at area restaurants as well as skiing at Boyne Mountain, is now available for \$20.

"It's a win/win situation," said Booster vice president Pat O'Brien of

the certificate book. "When you buy this for \$20, you're helping out the Boosters and getting great savings."

Savings certificates are available at Ace Hardware, Boyne Country Books, Bradford's Master Dry Cleaners, Glen's, Carter's, Self Indulgence, Studio One, Medicap, RE/MAX of Boyne, Lynda's Real Estate, Boyne City City Hall and at all Boyne City Schools.

The sales of savings certificates in the past has raised between \$6,000 and \$7,000 for the organization each

year.

All funds raised by the Boosters are in turn given back to the community in the form of funding and programs for the school district. "On a yearly basis, we raise between \$20,000 and \$25,000," said O'Brien. "We give \$20,000 to \$25,000 back to the schools."

The goal of the Boosters, according to the organization's mission statement, is to "promote and enhance all school programs that encourage our students to attain the highest educational opportunities."

"This year to date, we've already been busy with requests from the schools for the Boosters to help," he said, adding that the organization is "always looking for new faces."

"You don't have to hold an office. We're just looking for people to come to meetings and share ideas and help."

For more information on the savings certificates, or on the Boosters, call O'Brien at 582-2400.

Jazz musician Marcus Belgrave to play in BC

Marcus Belgrave will bring his 'Tribute to Louis Armstrong' to the local stage on Friday and Saturday, Nov. 8 and 9, at the Boyne City High School Performing Art Center.

Concerts begin at 8 p.m. each evening, and tickets are on sale now.

A true musical renaissance man, Belgrave is a trumpeter, composer, arranger, educator, recording artist and producer. The co-founder of the Jazz Studies Program at the Detroit Metro Arts Complex and the Jazz Development Workshop in Detroit.

Belgrave's career has seen him play with some of the greats, including Ray Charles, Ella Fitzgerald, Sammy Davis Jr., Dizzy Gillespie, Tony Bennett, Aretha Franklin, and Wynton Marsalis. Tickets for the performance can be purchased at the arts



Marcus Belgrave

center in Petoskey, Boyne Country Books, and at the Boyne Area Chamber of Commerce, or on-line at www.crookedtree.org. The cost is \$50 for reserved patrons; for Crooked Tree Arts Center members, \$20 for adults and \$8 for students; and for non-members, \$25 for adults and \$10 for students.



East Jordan Elementary student Erin Poindexter waits patiently as First Kids' Bank employees Michael Manville and Travis Braman process her transaction.

FKB kicks off seventh year of business at EJ Elementary

East Jordan Elementary fifth-graders once again celebrated a successful opening of the First Kids Bank. In its seventh year of operation, the venture is a joint effort between the school and Huntington Banks, through which students learn the business side of banking, as well as have an opportunity to open their very own bank account.

Each year, interested students are interviewed to fill teller and management positions for FKB, which is run out of the school media center. This semester, the branch manager is Travis Braman, and assistant branch manager is Michael Manville. Tellers include Jerri Brooks, Erika Bennett, Sheneya Argetsinger, and Chris Berish. In addition to these traditional positions, the program has expanded this year to include advertising and marketing employees. This semester, those employees include Kaitlin Keane, Elizabeth Callaway, and Chelsea Fackler.

The bank is open two days a month in October, November and December, with the current staff.

In February, FKB reopens with a new staff, including the following: branch manager Erin Poindexter; assistant branch manager Mat Bourdo; tellers R.J. Garin, Dillon Hughes, Danielle Burgher, and Grayson Myas; advertising/marketing staff Maribeth Poindexter and Brian Gardner.

Dates and times for FKB operations will be posted at the school and reminders will be printed in the Elementary Express.

Last week, student employees and customers were all eager to play their role in making the seventh annual First Kids Bank endeavor a success. The venture is a cooperative effort between East Jordan Elementary School and Huntington Bank.



GOAL

\$550,000

224,000

A New Senior Center For Boyne

We need your help - Remember Seniors with Memorials

Give to the New Senior Center at the Litzenburger Campus Ground Breaking 2002

Send tax deductible checks to Huntington Bank
Citizens for Boyne City Senior Center 582-6682

PERMANENT PROTECTION
in an uncertain world

Permanent life insurance means lifelong protection and cash values you can borrow against. You can build your family's future on it. Call today to see if you qualify.

Making Your Future More Predictable

FARM BUREAU INSURANCE

FARM BUREAU MUTUAL • FARM BUREAU LIFE • FARM BUREAU GENERAL

www.farmbureauinsurance-mi.com

PLEASE RECYCLE

MEDICAL DIRECTORY

Fair

CHIROPRACTIC

PILLARS TO STAND ON

- Computer Spinal Analysis
- Spinal Rehabilitation
- Nutritional Counseling

We Handle All Types of Muscular/Skeletal Injuries

Blue Cross/Blue Shield P.P.O. Approved Provider

Dr. Christopher D. Fair
5 WEST MAIN STREET • BOYNE CITY
231-582-2844

Dentist

Gregory J. Klinker D.D.S.

Delta & Blue Cross Participant

108 S. Lake Street East Jordan

(231) 536-3307

MEDICAP PHARMACY

We'll always make time for you.

Prescription Delivery • Naturals & Alternatives
Custom Made Medications - Compounding Pharmacy
Most Insurance Plans Accepted

582-4545

104 S. Lake St. • Boyne City • Next To Fifth Third Bank
Hours: M-F 9-6 • Sat 9-1:30
Ample parking behind store front

BELLAIRE FAMILY AND COSMETIC DENTISTRY

Brian Rathke, D.D.S.

H.A. VanLooy, D.D.S.

Todd Rathke, D.D.S.

We are committed to providing quality, comprehensive care to our community and emphasize the early prevention of disease.

Members: ADA, MDA, RDDS, AGD

New Patients Welcome!

4631 S. M-88 Hwy., Bellaire
(231) 533-8712

Dr. Steven A. Voci

Optometrist

New Patients Welcome!

601 Bridge St. 103 Clinton
East Jordan, MI 49727 Charlevoix, MI 49720
536-2240 547-2901

24 Hour Emergency Care
1-877-997-3871

Hearing Aids

with Free Batteries For Life

Ask Us How!

Dr. Michael W. Koskus
Professional Hearing Aid & Audiology Service

820 Arlington, next to Lockwood McDonald Hospital in Petoskey, MI
231-348-3666 • 800-968-8080

Changes at Grandvue

continued from page one

An adjustment to the original plan presented to the public is the addition of 20 Alzheimer's beds to the facility's HorizonVue unit, doubling the space for residents with Alzheimer's and other forms of dementia. The addition resulted from the facility receiving approval from the state, which regulates such accommodations at care facilities.

Being in the early stages of an expansion project anyway, the inclusion of the 20 new beds comes at no additional cost to taxpayers, as it is absorbed into the total cost of the project.

Plans did have to be altered somewhat to accommodate the extra space, resulting in the lengthening of two already-planned wings. "It didn't drastically change the footprint of the building," she said.

And though ideally it would have been nice to have had the approval for the 20 beds prior to the initial project planning, the timing was still "pretty neat," Drury said. "We could never add 20 beds more cost-effectively than the way we're doing it. If we'd found out a year or six months later [that the state would allow the additional beds], we would have had to make the decision to add on a separate wing." Due to current waiting lists, it's likely the beds will be filled as soon as they're available, but Drury still hopes that having 40 beds as op-

posed to 20 will facilitate the speed of admissions in the future.

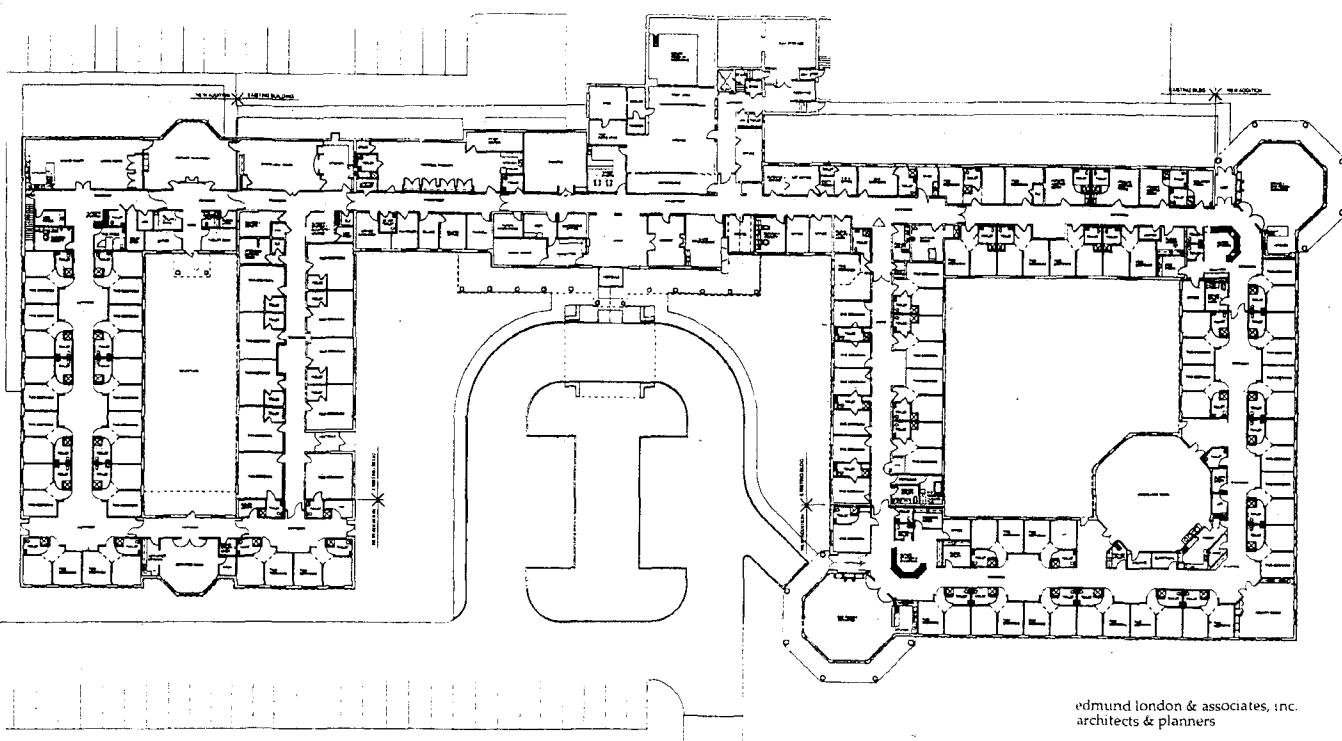
All in all, the undertaking will, according to Drury, bring the whole building up to current code, while adding much-needed privacy for the comfort of residents and their families.

The total project cost is estimated to be \$7.5 million, supported by a millage passed by county voters in November of 2000.

Approximately six months after groundbreaking, the project is well into Phase I, which consists essentially of new construction. Phases II and III will entail extensive renovations to the existing structure.

As one can imagine, dealing with a full-scale construction project has added a new dimension to patient care at the facility, but there have been no major inconveniences, "by and large," Drury said. For some of the more alert residents, the daily work has been a source of excitement, while the noise and mess has proved to be somewhat of a disruption for those suffering from dementia. Everyone, though, from staff to residents to families, has been willing to make the best of it. "We appreciate everyone putting up with it," Drury said. For the most part, she added, "everyone's so excited."

TO KEEP THE public apprised of the latest happenings on the construction project, Grandvue will host a series of Construction Update Meetings



Composite First Floor Plan GRANDVUE MEDICAL CARE FACILITY EAST JORDAN, MICHIGAN

This floorplan, provided by architect Jordan London of Edmund London and Associates, shows the new "footprint" of the Grandvue building once construction is complete. The building will feature two outdoor courtyards as well as 20 new beds in the facility's Alzheimer's unit.

on Tuesday, Oct. 29, at 10 a.m., 2 p.m., and 7 p.m. Families of residents and the general public are invited to attend. Information to be discussed includes the proposed completion

dates for different phases of the project; the timeframe for the occupation of new wings; and the features and benefits of the new neighborhood concept. A video providing an up-close

glimpse inside the new additions will also be shown. The meetings will be held in the main living room at the facility, located at 1728 S. Peninsula Rd., East Jordan. For more information, call Grandvue at 536-2286.



East Jordan resident Lori Antaya (accompanied by husband Dan) was sworn in to her post last week by operations manager Phil Williams.

New Postmaster is no stranger to East Jordan

East Jordan native Lori Antaya had a homecoming of sorts recently, sworn in last week as the Postmaster of the East Jordan Post Office. "It's so nice to be able to work in the same town you live in," she said at the ceremony held at the post office on Oct. 17.

Antaya has worked in the East Jordan Post Office since April of this year, when she arrived in the capacity of Officer in Charge. She was made postmaster in August of this year.

"I have the greatest confidence in Lori," said area Post Office Operations Manager Phil Williams, who was on hand at last week's ceremony to swear in Antaya. "She's done a great job wherever she's been. I know she'll do an excellent job in the City of East Jordan."

Though she's relatively new to the East Jordan location, Antaya's appointment is the latest achievement in a postal career that extends back 10 years, beginning with a stint as a distribution clerk at the Gaylord sorting center. In 1995, she transferred to the Charlevoix Post Office as a window clerk, and then was made customer service supervisor in Charlevoix in 1997. She held her first postmaster job in Alanson, where she was hired in 1999.

And though her career has kept her traveling around northern Michigan, Antaya is planning to stay put now that she's found a spot closer to home, which includes being closer to husband Dan, three sons Ryan, Dylan, and Devon, and granddaughter Celeste.

"I hope I can stay here until I retire," she said.

Two Grandvue millage items on November ballot

On the Nov. 5 ballot, local voters will notice two items for millage to be designated for Grandvue Medical Care Facility. One item is a millage renewal, pertaining to a .75 operating millage, previously approved by voters in the county, that is set to expire. The second item is a millage increase, for an increase of .25 mills for Grandvue operating costs. According to Grandvue administrator Penny Drury, the renewal reflects the millage rate that has been passed by voters and has been received by Grandvue for the last several years. The increase being requested is necessary, Drury said, to compensate for increasing operation costs paired with statewide cuts in Medicare and Medicaid funding. According to Drury, 75 percent of Grandvue's operating budget is payroll or pay-related expenses, and the needed increase will "enable us to recruit and retain quality employees."

"There's no way to have a quality facility if you don't have a quality staff," she said. The goal of Grandvue, Drury continued, is to maintain long-term employees for what is typically long-term care relationships.

For voters who support the increase, Drury emphasizes that they will need to vote "yes" for both requests on the ballot. "It's not an either/or," she said. "They have to vote twice."

ELK RAPIDS ANNUAL COMMUNITY ARTS & CRAFTS SHOW

Since 1973

Sat., Oct. 26 • 10 am to 4 pm
Elk Rapids High School

Sponsored by: Miss Elk Rapids Scholarship Pageant

To reserve a space call
Marjory Veliquette 231-264-5254
or email: normarvel@aol.com

311-45-35-11c

3rd Annual Baby Fair

Fun and facts for new parents and parents-to-be
(It's Free!)
Tuesday, October 29, 2002
4-7pm, in the Hospital Solarium

- Childbirth prep information
- Health & safety for babies
- Helpful community resources
- Toys, books and kids' crafts
- Costume contest
- Complimentary photo session
- And more!

Oh Baby Come to the Fair!

Charlevoix Area Hospital

14700 Lake Shore Drive Charlevoix, MI 49724 311-235-11c

Employee Owned & Operated

BALLARD'S

347-3900

PLUMBING • HEATING • COOLING
and REFRIGERATION

2111 E. Mitchell Rd.
Petoskey, MI

Website:
ballards@ballardsph.com

Darlene's Restaurant

Open Daily • Home Cooking • Family Dining

Breakfast, Lunch or Dinner

10% OFF

your bill with this ad Expires 11-1-02

101 Second St. • Downtown East Jordan • (231) 536-2801

FALL AUTO EXTRAVAGANZA

It's Bay Winds Federal Credit Union's Fall Auto Extravaganza!!!
October 14th to October 31st

Purchase a 1999 or newer vehicle from any of the following dealers and
RECEIVE

5.99%

This is one sale you won't want to miss!!!

- * Auto World
- * Bob Mathers Ford
- * Brown Motors
- * Charlevoix Motors
- * Ed's Used Cars
- * Fletch's

- * Miller Auto Sales
- * Pat McKeown Ford
- * Rosenthal Motors
- * Southpoint Auto
- * Subaru by the Bay
- * Tallberg Chevrolet



Special rate expires on 10/31/02
Serving You in 5 communities

Bellaire 533-6788

Boyne City 582-6107

Charlevoix 547-4483

East Jordan 536-3220

Petoskey 347-1620

GET WITH IT

GET INTO A SMALLER SIZE!

Dr. Walter Webber

Family Physician, D.O.

DECLARING WAR ON OBESITY!


"We can help you shed those unwanted pounds"

Make an appointment today to deal with eating disorders, the psychology of eating, calorie intake, exercise, etc.
We will check estrogen levels, thyroid, and lipid (fat) profiles.

EKG Required
Accepting Most Insurances including Blue PPO

Walloon Lakeside • 535-7017
4015 M-75 • Walloon Lake Village

www.myhealth.com/Walter_Webber



Charlevoix Area Hospital

14700 Lake Shore Drive Charlevoix, MI 49724 311-235-11c

OPINION

PAGE 4 OCT. 23, 2002

BETWEEN THE LINES

Sniper attacks have everyone trying to make sense of it all

By ANGELA SHULTIS

My current number one reason to be grateful to be living in northern Michigan — while on a daily basis we are inundated with the unfolding story of a gunman who has literally millions of people looking over their shoulders in Virginia, Maryland, and the D.C. Area, our biggest complaint of the moment here at home on any given day is the crummy fall weather (remember this next time you're slogging through clumps of soggy, matted leaves with a cold spray of rain in your face — it'll make it much easier to take).

And though that may sound a little flip, it's a true reflection of how I'm feeling. I feel very much for those who're trying to go on with their daily lives at the mercy of a madman, at the same time, I am filled with gratitude to be living somewhere where real danger is, as usual, not at my backdoor.

That's not to say that the sniper attacks that continue to terrorize those aforementioned areas haven't made an impact on area residents. While we're obviously in no danger, we, like million of others across the country, are glued to the coverage. The topic quickly crops up in casual conversation, and, as one would suspect, everyone has their own theory, or theories.

What's most appalling, and fascinating, seems to be the factor of the unknown. Everyone who's following the events is, at the same time, attempting to make sense of them, find some line of logic, of reason, some way to predict what'll happen next, or explain what's happened so far.

That which we can't explain is the most frightening thing of all to human nature, because that means that as much as we might like to believe the contrary, our very own lives are, ultimately, subject to a universe full of variables over which we have no control.

So we try to figure things out. We grasp onto "clues" as though we'll discover something or concoct some brilliant theory that law enforcement entrenched in the case 24/7 will have somehow missed. This is what we do. Try to make sense. The glut of "whodunit" police and legal dramas currently raking in the top ratings on television, like the various "CSI" and "Law and Order" offerings (to which, I must admit, I am hopelessly addicted), attest to that, appealing to the very human need to simply figure stuff out. The difference is, those programs leave us feeling smug at having followed, along with the characters, the clues to their logical conclusion. Bad guy arrested. End of story.

In real life, the fear comes from the helplessness of not always being able to achieve such a tidy end.

It's easy, almost, from our vantage point here in northern Michigan, to view the deadly attacks as just that — something on the TV, so distantly removed from our reality that it (almost) doesn't seem real.

But while the story continues to fascinate, this is one series of events that I, like most of us, pray that will disappear from the screen very soon.

LETTERS

Former city manager offers FOIA documents to support claims

TO THE EDITOR:

After filing a Freedom of Information Act request and waiting 20 days, I have received from the City a copy of the document (41 pages long) that forms the basis for my demotion of Sue Hobbs.

Unfortunately, the City chose to black out a number of paragraphs and pages in this document, stating that some of the material is "...of a personal nature and the disclosure of the information would constitute a clearly unwarranted invasion of an individual's privacy."

I strongly disagree with this reasoning, for the blacked out material corroborates my decision as to Mrs. Hobbs' competency.

Some of the material, in addition, is contained in public documents that are available to anyone who knows where to look.

I find the deletion of certain material to be totally unacceptable.

This whole situation should have been kept confidential from the very beginning, but Mrs. Hobbs and certain members of the community chose to make it public. This being the case, the public has the right to see and to understand the entire story, not just parts of it that are determined on an arbitrary basis.

In the beginning, those who supported Mrs. Hobbs did so without relevant information, and they demanded that such information be provided.

Now the opportunity exists to do so, but the City has decided that significant details will still not be forthcoming.

Does Michigan want a governor who doesn't vote?

TO THE EDITOR:

Poll books show Granholm never even voted in Proposal "A" election.

Election of 1994 she never even voted. Of course she

was only a citizen of Michigan for two years so I guess this is excusable. Do we want a Governor that does not vote?

I find it ironic that it is acceptable to release insinuations that I am sexist—what could be more personal—yet other information is personal and cannot be provided.

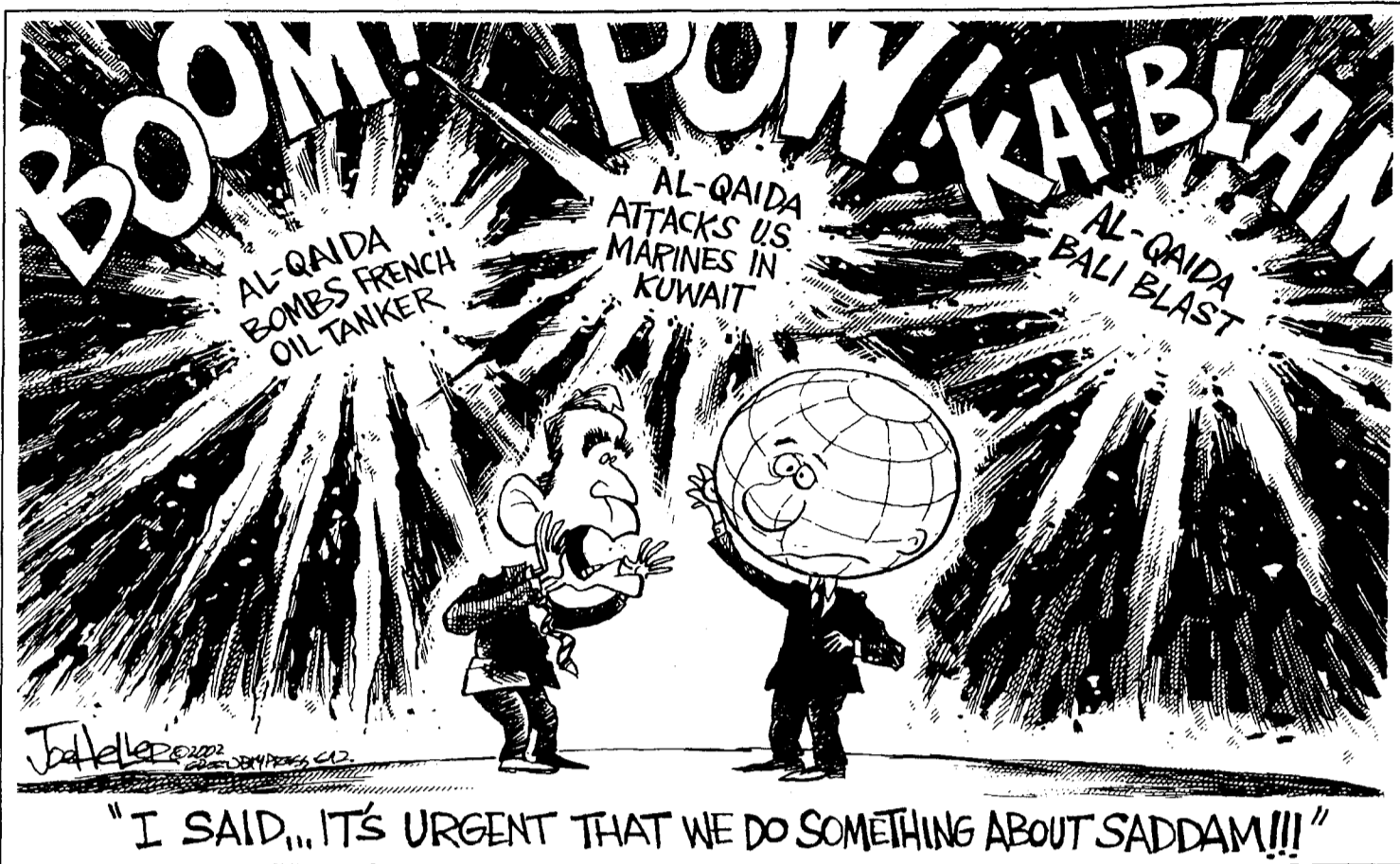
I plan to investigate other avenues to have the blacked out portions of this document made available to the public.

Until then, however, you can request a copy of the document as it now exists by contacting me at the following Internet address: eastrahl@voyager.net.

Eric A. Strahl

P.S. Is this how they do it in Berkeley, Calif. also?

John Haggard



A Mom's Life

'School project' is really a lesson for the whole family

By CINDI PLACE

There are two words that produce fear in the heart of nearly every parent. "School project." It begins simply, at a parent meeting you are told that there will be a project for a certain subject that will be done by your child and will be a wonderful experience. You, the parent, are assured that this is not a big deal, that your child will have ample time in class to work on his or her project and that this is something your child will enjoy immensely.

Okay, so my first mistake as a parent was to assume that my child had his project under control. He did seem to be planning well, and was working hard on his research at school. But a little thing called the "due date" doesn't seem to sink in, until a few days before and then I get a panicked look and "mom, it's due on MONDAY." So begins a marathon weekend.

I will admit that our children have never been prone to doing a simple project. They like to find something especially challenging, which is all fine and good until we hit a time crunch and all their elaborate plans become extremely difficult to implement. You would think that after having three older children go through this same project, I'd have found a way to encourage them to stay on task and choose a realistic subject. But no, I

am living proof that we never really learn from our mistakes!

So we get together with the project partner, plan a sleepover and spend the greater part of a Friday evening scouting out supplies and drawing up plans. Things are beginning to look good...the kids have a pretty good idea of what they want to do, and we're fairly certain we can locate all the needed supplies the next morning.

Taking into account that any sleepover generally means a late night, we rise at a fairly decent hour and begin the work. Running to the store a couple times, we run into other parents who are deep into "project mania" and have stories to tell. Projects that have melted, been eaten by the dog and those that required a master engineer to plan, make us feel much better about the work being done in our own kitchen. Until we get to our kitchen.

It seems that certain types of modeling clay aren't particularly fond of warm kitchens. And spray painting by a young child is not a really good idea. And, before you attempt any type of school project, make sure that your home computer is going to work that day. Trips to the local library can be time consuming!

But the biggest lesson we learned doing this school project? Measure the doorway before you build the model.

CHECK IT OUT

Supporting service organizations is a way to show your community spirit

By NANNETTE MILLER

In my experience most people are at least somewhat community-minded and want to help out worthwhile projects and organizations as much as they can.

However, we all lead busy lives, and time and money are sometimes in short supply. This is why we have service clubs, like Eta Nu, Lions, Rotary, and Kiwanis.

They organize the efforts, raise funds, and put that money back into the community.

For example, buying a ticket for Eta Nu's annual home tour, which is great fun for the curious, in the end helps several community organizations.

Every year Eta Nu gives a very generous donation to the Library, which we certainly appreciate. This year they also helped provide car seats for the children of teenage parents enrolled in the Char-Em Teen Parent Program, as well as supported other projects and groups.

Another service club dear to my heart is Kiwanis. The focus of the Boyne City Kiwanis is kids and literacy, which explains my commitment to their cause. Kiwanis has some cooperative programs planned with the Boyne City Elementary School and the library, and to raise funds for those programs we are again selling Koeze nuts for Christmas.

They are the most perfect, delicious nuts you will ever find, and they make a great gift for friends, family, or business associates.

This year the Koeze line also includes chocolate covered dried cherries, which I am told are to die for. Contact any Kiwanian to place your order, or join us on Thursday mornings at 7 a.m. at Robert's Restaurant as we gather for coffee, camaraderie, and community service.

REMINDER: Fall Family Fun Night is tonight at the Boyne District Library. Join us at 7 p.m. for songs, stories, snacks, and crafts. Halloween costumes encouraged but not required.

WE WELCOME YOUR LETTERS TO THE EDITOR.

The best read letters are brief and on a topic of local interest.

Our deadline is Friday at 5 p.m.

Letters will be printed on a space-available basis.

The Citizen Journal

112 South Park • P.O. Box A
Boyer City, Michigan 49712
(231) 582-6761 Fax 582-6762
email: citizen@voyager.net

Mail subscription rates: Within Charlevoix County, \$25 per year; elsewhere in the United States, \$32 per year.

Periodicals postage paid at Boyne City, Michigan, 49712 (USPS 396480).

The Citizen-Journal is owned by Up North Publications, a division of 21st Century Newspapers. Copyright 2002, Up North Publications. The paper is published Wednesdays. Deadline for news, public notices and display advertising is 5 p.m. Friday; classified advertising 10 a.m. Monday. Office hours are 9 a.m. - 5 p.m. Monday - Friday.

PublisherHugh Conklin
EditorAngela Shultis
Office ManagerAmanda MacNaughton
DistributionJeannine Stetz
ContributorsNancy Northup,
Vic Ruggles, Cindi Place

MPA
MICHIGAN PRESS ASSOCIATION

NNA
NATIONAL NEWSPAPER ASSOCIATION

The Citizen-Journal
P.O. Box A
Boyer City, Mich. 49712

Name: _____
Address: _____
City: _____
State: _____ Zip: _____
 In-county subscription \$25
 Out-of-county subscription \$32

NEIGHBORS

By NANCY NORTHUP

THE FIRST GRADERS of Boyne City Elementary School recently visited Friske Orchards. They enjoyed a tour of the storage bins, saw how the apples are ground up to make applesauce, went out to the market and played on the playground, and then took a wagon ride through the orchard while Uncle Bill told them about the fruits, their growth and harvest seasons, and then brought them back for cider and a donut. Then they got to go into the orchard and pick an apple to eat! They enjoyed the adventure, and so did the volunteer mothers and friends who went with them.

JUDY SHIOTELIS was a surgical patient at Charlevoix Hospital last week. She is home recovering and doing very well.

HEARTFELT SYMPATHY goes out to the family and friends of Ursula "Sally" Day, who passed away last week. A long-time friend, as she was to many, she will long be remembered for her beautiful smile, joyful spirit, a woman of faith and willingness to help those in need, as well as her love for her family and little children.

RICHARD W. MANSFIELD, D.O. of Boyne City recently spent four days in Las Vegas, where he attended an AOA (American Osteopathic Association) Convention and Seminar. A dedicated physician, he was among many attending and learning the impressive, updated techniques for treating the back and its connecting pathways throughout the body.

THERE WAS A good turnout on Thursday for Flu Shot Day in the community room of Litzenger Place, as it was open to the community as well as residents of Deer Meadows and Litzenger. Liz Horron of the Wellness Center of the Northern Michigan Hospital and helpers did a great job in taking care of all who came.

BETTY KELTS of Grandvue was among the

good turnout attending Saturday morning's Trinity Church breakfast, a fund-raiser for their mission program. Afterwards, she went to Ace Hardware, where she put in an hour and a half as "hostess!" She truly enjoyed seeing so many friends.

DIXIE AND BILL LAHTI of Lansing and grandson Uriah spent the weekend here at the family home. Due to the weather, the planned color tour turned into a "work bee" as many changes were undertaken. On Saturday, Mom, Darlene and husband Don Persons met his brothers and sisters in West Branch. Brother Jerry and Darlene were honorees of a birthday dinner celebration at Coyle's Restaurant.

EDGAR AND CAROLYN (Coxon) Root of Concord, Mich. made a surprise visit to her Uncle George Hutzler of Grandvue on Sunday, to help him celebrate his Oct. 20, 80th birthday. (A belated "Happy Birthday" from me too, Uncle Georgie!) They also visited other relatives while here.

GARY WADE JENKINS of Reno, Nev. spent a long weekend here with Mom, Anne Jenkins. Others here were grandson Jeremy Morey and friends of Ionia and another friend, John Klepoch and friend of Cleveland, Ohio. All these men and Anne enjoyed a Friday night fish fry out and then she fixed Saturday morning breakfast for five of them—great trooper she is, taking things right in stride!

PHYLLIS FOX of Boyne City recently returned from spending a week in Racine, Wis., caring for her grandchildren. Just barely home from that trip, her sister, Susan Harmon of Chicago arrived for a week's visit. While here, they enjoyed a wonderful time, going to Mackinaw Island and Canada.

PAT STRAWBRIDGE and her mother, Ella Bartus of Michigan City, Ind. spent a couple of days last week in Boyne at the home of Joan Strawbridge. Pat had surgery this past Wednesday and came through beautifully!

PRECEPTOR DELTA DELTA, formerly Xi Gamma chapter, met at the home of Jean Odgers this past Wednesday evening. Beta Sigma Phi has recognized Preceptor Delta Delta internationally for having many members of long standing in their sorority. For their many years of community and sorority dedication, those gaining the Preceptor Delta Delta status were: Thelma Behling, before she died, Marty McLeod, Donna Moll, Virginia Kessler, Shirley Mathers, Doris Loding, Gen Varnum, Vi Seals, Yvonne Pluister, and Marian Martin.

CHRISTY REINHARDT, son Luke, mother-in-law Hilda, and sister-in-law Betsy Reinhardt of East Lansing, were joined by many family members from both sides, in celebrating the first birthday of Jaelin, the daughter of Chris and Jamie Dobrowski, at their home in Alpena on Saturday.

NANCY AND BRUCE LAWSON honored her mother, Jean Korhase and brother, Roger, with a surprise birthday dinner celebration at the family farm on Saturday night. The biggest surprise for Mom was that Dr. Sherry Korhase flew in from Georgia on Thursday and was able to stay until Sunday. Guests included Norval, Bill and Deb, and Terri and Roger Korhase and son Will and Bruce's son, Trent Lawson of Lansing. Craig and Susan Korhase of Washington, D.C. were unable to attend.

WELL FOLKS, I'm off to Florida for a couple weeks vacation. My sister-in-law, Louisa Taylor Northup, will be filling in for me while I am gone. For those of you who don't know her, trust me, you'll love her. So, please keep her busy. Call Louisa at 549-5647 or e-mail northup@unnct.com for the next couple of weeks. Thanks!

(To submit an item for Nancy's column, call her at 582-9174 or e-mail her at neighbors@gtlakes.com)

CLUB NEWS

Boyne City Friendship Club

The Boyne City Friendship Club will meet at 12 noon Monday, Oct. 28, at the City Hall Auditorium. Only one 50 years of age or older is welcome to come. Bring a dish to pass and your own table service. The program will be a bingo party.

The Citizen-Journal welcomes submissions of news from local clubs and organizations. Submit items to P.O. Box A, Boyne City, MI 49712, or e-mail to citizen@voyager.net. Items are printed on a space-available basis.

STUDENT OF THE WEEK

East Jordan

NAME: Chrissie Haney
PARENTS: Gienna Haney and Joe Haney, Jr.
GRADE: Freshman
HOBBIES AND INTERESTS: "I like to draw, listen to the radio, look up random things on the Internet, read fiction stories, and hang with my friends."
FUTURE PLANS: "In the future, I think I'll have a career in child psychology, or a glass artist."
FAVORITE CLASSES: German I
NOMINATING COMMENTS: "Always turns work in on time and does a great job on all assignments," said Lisa Parrish.
 "Chrissie has a great attitude and is excelling in science," said Brad Jones.
 "Chrissie is a wonderful student to have in class," said Liz Huyck.
 "She is a very hard worker and always has a good attitude."
 "Chrissie is a bright spot in my classes," said Nathan Tarsa. "She is always prepared and always ready to participate and she does not hesitate to say 'Hello' outside of class time."



Chrissie Haney

Boyne City

NAME: Mindy Seamon
PARENTS: Allison Burwell
GRADE: Senior
SCHOOL ACTIVITIES: Band (trumpet), drama tech crew
HOBBIES AND INTERESTS: Spending time with friends
FUTURE PLANS/GOALS: "I plan on going to college and becoming a lawyer."
NOMINATING COMMENTS: "Mindy has been working very hard in Psychology," said Michele Deming. "She just completed a very detailed project that received an A+! Nice job, Mindy, and keep up the great effort!"



Mindy Seamon

COMMUNITY CALENDAR

SPORTSMAN'S SUPPER
 Wednesday, Nov. 13
 A Sportsman's Supper will be held at the East Jordan VFW Hall on M-32 from 4-7 p.m. The dinner will include spaghetti, tossed salad, garlic bread, and an all-you-can-eat dessert table. The cost is \$6 per person in advance or \$7 at the door. Take-out can also be purchased for \$6. Proceeds will benefit the East Jordan kids' fishing pond project. For more information, or to volunteer, call Tom Durecki at 536-3521.

YOGA/STEP AEROBICS
 Mondays, Tuesdays, Thursdays
 Boyne Area Gymnastics and Dance is offering yoga classes on Mondays at 6 p.m. and step aerobics classes on Tuesdays and Thursdays at 6:30 p.m. All classes are for adults. The cost is \$6 per class. Boyne Area Gymnastics and Dance is located on Beardsley Rd., Boyne City. For more information, call 582-9787.

EAST JORDAN FOOD PANTRY
 Every Monday & Thursday
 The East Jordan Food Pantry is located at 601 Bridge St., in the basement of the Health Center. Pickup or donation hours are Monday and Thursday from 9 a.m.-12 noon.

BOYNE FOOD PANTRY
 First & third Mondays
 Food pick-up hours are on the first Monday of the month from 10 a.m.-noon and third Monday from 5-7 p.m., or on Tuesday if a holiday falls on Monday.

BOYNE FOOTBALL GRIDIRON CLUB
 Every Monday
 The Boyne Football Gridiron Club meets every Monday at 6 p.m. at the Boyne City High School through the football season. For more information, call Steve Ryder at 582-9656.

BOYNE CITY SCRAPBOOKING
 Second Monday

A Boyne City Scrapbooking Night will be held on the second Tuesday of each month from 6:30 to 11 p.m. at the Boyne District Library Community Room. Participants should bring own supplies. Meet new friends and learn new techniques. All skill levels are welcome. There is no fee to attend. For more information, call Becky Brand at 582-1853.

ADULT CO-ED SOCCER
 Wednesdays
 Adult co-ed soccer will be played every Wednesday at 6 p.m. at Rotary Park on M-75 (State Street) in Boyne City. Participants are invited to show up for games, or call John at 620-6511 or Nick at 535-2475.

KIWANIS OF BOYNE
 Thursdays
 Interested persons are invited to join the Kiwanis of Boyne for coffee, camaraderie, and community service every Thursday morning at 7 a.m. at Robert's Restaurant in Boyne City.

VETERAN ASSISTANCE
 Thursdays
 A Service Officer will be at the American Legion Post #228 of Boyne City every Thursday from 4-6 p.m. Any veteran seeking assistance may visit the Post at the corner of Lake and Main streets in Boyne City or call 582-7811 at that time.

We're In Touch With Your Life

Businesses are part of our electric co-op.

Electricity
 Propane Service
 Internet Service
 Heating & Cooling
 Long Distance Phone Service

Great Lakes ENERGY
 Your Touchstone Energy® Cooperative

gtlakes.com 888-GT-LAKES (888-485-2537)

Internet, propane, heating/cooling and phone service are not regulated by the Michigan Public Service Commission.

PEARLE VISION
 Nobody cares for eyes more than Pearle.

\$99

EYEWEAR EVENT

Great choices. Great price.*

Rx Eyeglasses, Rx Sunglasses, Kids' Glasses, Fashion Tints, Reading Glasses

* Includes any prescription eyeglass frame priced up to \$89.99 with single vision plastic lenses. Includes optional UV protection and tint. Kids' prescription eyeglasses include selected children's frames from the same prescription. Kids' free pair from selected children's purchase required. Not valid on non-prescription sunglasses frames and cannot be combined with any other coupon, discount, package price, insurance benefit or prior order. Valid at participating locations. See store for details. Offer ends 11/9/02. RFLC. pearlevision.com

EYE EXAMS AVAILABLE We accept most vision care plans. Use yours by Dec. 31st!

Eye exams available by independent Doctors of Optometry at or next to Pearle Vision, Inc. in most states. Doctors in some states are employed by Pearle Vision, Inc. ©2002 Pearle Vision, Inc.

BOYNE CITY
 102 E. Main Street Gary J. Mellon, O.D.
 (231) 582-6704

Buy one pair, choose one **FREE**

Your choice of Rx Eyeglasses, Rx Sunglasses, Kids' Glasses, Fashion Tints or Reading Glasses **FREE** with purchase of adult pair at regular price.

Save **\$75** On a Complete Pair of Eyeglasses.

FreshLook® Color Contacts \$24.99 per box

Offer ends 11/9/02

PUBLIC NOTICES

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

MORTGAGE SALE-Default has been made in the conditions of a mortgage made by Christine I. Kopkau, a single woman (original mortgagors) to The Huntington Mortgage Company, an Ohio Corporation, Mortgagee, dated Feb. 17, 2000, and recorded on Feb. 21, 2000 in Liber 382 on Page 894 in Charlevoix County Records, Mich., and was assigned by said mortgagee to the Michigan State Housing Development Authority, a public body corporate and politic of the State of Michigan, as assignee by an assignment dated Feb. 17, 2000, which was recorded on Feb. 21, 2000 in Liber 382 on Page 901 Charlevoix County Records, on which mortgage there is claimed to be due at the date hereof the sum of SEVENTY-FOUR THOUSAND ONE HUNDRED NINETY-FOUR AND 71/100 dollars (\$74,194.71), including interest at 6.250% per annum.

in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the Main lobby of the Charlevoix County Courthouse in Charlevoix, Mich. at 11 a.m., on Dec. 6, 2002.

Said premises are situated in CITY OF EAST JORDAN, Charlevoix County, Michigan, and are described as:

Lot 3 and 4, Block F of the Plat of the Village of South Arm, now the City of East Jordan, according to the recorded plat thereof.

The redemption period shall be 6 month(s) from the date of such sale, unless determined abandoned in accordance with 1948CL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: October 23, 2002

For information, please call: Jaguars 248-593-1311
Trott & Trott, P.C.
Attorneys and Counselors
30400 Telegraph Road, Suite 200
Bingham Farms, MI 48025
File # 200228862
Jaguars

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

MORTGAGE SALE- Default has been made in the conditions of a mortgage made by David M. Russell and Christie M. Russell, his wife (original mortgagors) to First Chicago NBD Mortgage Company, Mortgagee, dated Nov. 14, 1997, and recorded on Nov. 25, 1997, in Liber 327 on Page 60 in Charlevoix County Records, Michigan, and was assigned by said mortgagee to the Mortgage Electronic Registration Systems, Inc., as assignee by an assignment dated June 1, 1999, which was recorded on Oct. 23, 1999, in Liber 375 on Page 346 Charlevoix County Records, on which mortgage there is claimed to be due at the date hereof the sum of EIGHTY-TWO THOUSAND FIVE HUNDRED SIX AND 55/100 dollars (\$82,506.55), including interest at 7.700% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mort-

gaged premises, or some part of them, at public venue, at the Main lobby of the Charlevoix County Courthouse in Charlevoix, Michigan at 11 a.m., on Nov. 22, 2002.

Said premises are situated in TOWNSHIP OF SOUTHARM Charlevoix County, Michigan, and are described as:

The North 330 feet of the East 660 feet of the Northwest 1/4 of the Southwest 1/4, Section 1, Township 32 North, Range 7 West.

The redemption period shall be 12 month(s) from the date of such sale.

Dated: Oct. 16, 2002
FOR INFORMATION, PLEASE CALL:
Jaguars 248-593-1311
Trott & Trott, P.C.
Attorneys and Counselors
30400 Telegraph Road, Suite 200
Bingham Farms, MI 48025
File #200215227
Jaguars

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

MORTGAGE SALE - Default has

been made in the conditions of a mortgage made by Paul Robert White a single man (original mortgagors to Huntington Mortgage Company, an Ohio Corporation, Mortgagee, dated May 14, 2001, and recorded on May 21, 2001 in Liber 419 on Page 826 in Charlevoix County Records, Mich., on which mortgage there is claimed to be due at the date hereof the sum of ONE HUNDRED FIFTEEN THOUSAND TWO HUNDRED SEVENTY-FOUR AND 53/100 dollars (\$115,274.53), including interest at 9.000% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the Main lobby of the Charlevoix County Courthouse in Charlevoix, Mich. at 11 a.m., on Dec. 6, 2002.

Said premises are situated in TOWNSHIP OF BAY, Charlevoix County, Mich., and are described as:

Commencing at a 1/2 inch rod at the South 1/4 corner of section 8, Town 33 North, Range 6 West; Thence North 00 degrees 20 minutes 21 seconds East 1972.97 feet along the North and South 1/4 line of said section, as monumented; Thence

North 89 degrees 58 minutes 54 seconds West 369.59 feet to a 1/2 inch rod, being the point of beginning of this description; Thence continuing North 89 degrees 58 minutes 54 seconds West 290.40 feet to a 1/2 inch rod at the Southeast corner of playground lot 10 of Pomeroy's unrecorded Plat of ShoShoNie Beach; Thence North 00 degrees 20 minutes 21 seconds East 150.00 feet along the East line of said unrecorded Plat to a 1/2 inch rod; Thence South 89 degrees 58 minutes 54 seconds East 290.40 feet to a 1/2 inch rod; thence South 00 degrees 20 minutes 21 seconds West 150.00 feet to the point of beginning; Being a part of Government Lot 3, Section 8, Town 33 North, Range 6 West.

The redemption period shall be 6 month(s) from the date of such sale, unless determined abandoned in accordance with 1948CL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: Oct. 23, 2002
For information, please call: Stallions 248-593-1304
Trott & Trott, P.C.
Attorneys and Counselors
30400 Telegraph Road, Suite 200
Bingham Farms, MI 48025
File # 200229169
Stallions

ELECTION NOTICE

NOTICE OF GENERAL ELECTION TO THE ELECTORS OF CITY/TOWNSHIP OF CHARLEVOIX COUNTY, MICHIGAN TO BE HELD NOV. 5, 2002

To the qualified electors of _____ City/Township notice is hereby given that a Primary Election will be held on Tuesday, Nov. 5, 2002, for the purpose of nominating or election candidates for the following offices:

- Governor/Lieutenant Governor
- Secretary of State
- Attorney General
- United States Senator
- Representative in Congress
- State Senator
- State Representative
- Members of the State Board of Education
- Members of the University of Michigan Board of Regents
- Members of the Michigan State University Board of Trustees

- Members of the Wayne State University Board of Governors
- County Commissioner
- Justice of the Supreme Court
- Judge of the Court of Appeals
- Judge of the Circuit Court
- Judge of the District Court
- Township Supervisor (to fill vacancy, if any)
- Township Clerk (to fill vacancy, if any)
- Township Treasurer (to fill vacancy, if any)
- Township Trustee (to fill vacancy, if any)
- City offices (City of Charlevoix only)

And to vote on the following proposal(s):

BAY TOWNSHIP

Shall the previous voted increase in the tax limitation imposed under Article IX, Section 6 of the Michigan Constitution on general ad valorem taxes within Bay Township, Charlevoix County, Michigan be renewed at one mill, (\$1.00 per \$1,000.00 of taxable value) for the period of 2003 through 2003 inclusive, for the purpose of construction and maintenance of roads located in the Township; and shall the Township levy such renewal in millage for said purpose, thereby, raising in the first year an estimated \$89,000.

CHARLEVOIX TOWNSHIP

Shall the newly revised zoning ordinance adopted at the July 15, 2002 Special Meeting of the Charlevoix Township Board (ordinance No. 1.69) be adopted by Charlevoix Township?

PEAINE TOWNSHIP AIRPORT OPERATION AND MAINTENANCE PROPOSAL

This proposal will permit the Township to restore the Township's .75 mills for airport operations and maintenance previously approved by the electors and now expired. The Headlee Amendment previously reduced this millage to .7025 mills. This ballot proposal renews the existing .7025 mills and restores the .0475 mills previously rolled back by the Headlee Amendment.

Shall the limitation on the amount of taxes, which may be imposed, on taxable property in the Township of Peaine, County of Charlevoix, State of Michigan be increased by up to seventy-five cents (\$.75) per thousand dollars (\$1,000) (.75 mills) on the taxable value on all taxable property in the township for five (5) years, 2002 through 2006 inclusive, for the purpose of providing funds for airport operations and maintenance? If approved and levied in its entirety, it is estimated that the .75 mills would raise an estimated \$33,066 for the township when first levied in 2002.

PROPOSAL A GRANDVUE OPERATING MILLAGE RENEWAL

This proposal will permit the County to restore .75 mills for Grandvue Operation previously approved by the electors and now expired. The Headlee Amendment reduced this millage to .7035 mills. This ballot proposed renews the existing .7035 mills and restores the .0465 mills previously rolled back by the Headlee Amendment.

Shall the previously voted increase in the 15-mill tax limitation imposed under Article IX, Sec. 6 of the Michigan Constitution on general ad valorem taxes within Charlevoix County be renewed at .7500 mills (\$0.75 per \$1,000 of taxable value) upon all taxable property within the County, for the years 2003 through 2006 inclusive for Grandvue Operation; and shall the County levy such renewal in millage for said purpose, thereby raising in the first year of levy an estimated sum of \$1,041,425?

Yes or No

PROPOSAL B GRANDVUE OPERATING MILLAGE INCREASE

Shall the 15-mill tax limitation on general ad valorem taxes within Charlevoix County imposed under Article IX, Sec. 6 of the Michigan Constitution be increased in said County by .2500 mills (\$.25 per \$1,000 of taxable value) upon all taxable property within the County, for the period of 2003 through 2006 inclusive for Grandvue Operation; and shall the County levy such increase in millage for said purpose, thereby raising in the first year of levy an estimated sum of \$347,140?

Yes or No

The Polls of said election will be open at 7 o'clock a.m. and will remain open until 8 o'clock p.m. of said day of election.

List of all polling place locations:

<p>Bay Township Township Hall Boyer City-Charlevoix Rd. Boyer City, Mich. 49712 231-582-2157 David L. Simmons Township Clerk</p>	<p>Evangeline Township Wildwood Harbor Rd. Boyer City, Mich. 49712 231-582-7539 Josette Lory Township Clerk</p>	<p>Wilson Township Township Hall, Fall Park Boyer City-East Jordan Rd. Boyer City, Mich. 49712 231-582-1033 Shirley Crozier Township Clerk</p>	<p>Hudson Township Township Hall Reynolds Rd. Elmira, Mich. 49730 231-549-3019 Frank D. Wasylewski Township Clerk</p>	<p>Eveline Township Township Hall 08525 Ferry Rd. East Jordan, Mich. 49727 231-582-3119 Don Hayden Township Clerk</p>	<p>City of East Jordan City Hall, 201 Main St. East Jordan, Mich 49727 231-536-3381 Lori Campbell City Clerk</p>
<p>Boyer Valley Township Township Hall Boyer Falls, Mich. 49713 231-549-3130 Nancy Dunham Township Clerk</p>	<p>Charlevoix County Clerk 203 Antrim Street Charlevoix, Mich. 49720 231-547-7200 Jane Brannon County Clerk</p>	<p>South Arm Township Township Hall, 2811 S. M-66 East Jordan, Mich. 49727 231-582-3158 Michele Raymond Township Clerk</p>	<p>Chandler Township Township Hall Boyer Falls, Mich. 49713 231-549-2548 Mickey Howard Township Clerk</p>	<p>City of Boyer City 319 North Lake Street Boyer City, Mich. 49712 231-582-6597 Sue Hobbs City Clerk</p>	<p>Melrose Township Township Hall Walloon Lake, Mich. 49796 231-535-2820 Michael J. Webster Township Clerk</p>

50TH ANNIVERSARY



Mr. and Mrs. Charlie Griffin, 50 years ago.



The Griffins today.

Mr. and Mrs. Charlie and Shirley (Moyer) Griffin

Mr. and Mrs. Charlie and Shirley (Moyer) Griffin of Boyne City will celebrate their 50th wedding anniversary with a party, hosted by their children, on Nov. 2, from 4-6 p.m. at the Free Methodist Church in Boyne City.

Mr. Griffin retired from the Charlevoix County Road Commission and Mrs. Griffin retired from United Technology.

They are the parents of four children: Maryellen Wicker of Walloon Lake, Margaret Bennett of East Jordan, Charles Jr. of Petoskey, and Norma Griffin of Boyne Falls.

Mr. and Mrs. Griffin also have five grandchildren and one great-grandson.

NORTHERN INSIGHTS

Viral 'pink-eye' is a challenge

By STEVEN HUFFORD, OPTOMETRIST

The most common form of pink-eye that passes from student to student is viral conjunctivitis. Viral conjunctivitis is caused by the adenoviral class of viruses. It often starts in one eye then moves to inflame both eyes. The eyes are red and watery and may also show some mucoid discharge that will form crust on the lid margins. The lids are swollen and puffy and may be red as well.

The problem with treating adenoviral pink-eye is that there has been no demonstrated effective anti-viral agent to stop these infections. They, like the common cold, must run their

course. We do however use supportive therapy which consist of time honored treatment options of cold compresses, lubricants and ocular decongestants. Topical antibiotics are not routinely used unless there is a secondary bacterial infection because antibiotics are ineffective against viruses. The most important steps to take to prevent the spread of this form of contagious pink-eye are limited contact with other students, frequent hand washing and separate linens (towels and washcloths.)

Questions and comments can be directed to Hufford Vision and Eye Care, 225 State St., Boyne City, MI 49712.

GUEST COLUMN

Keepers working hard on Lake Charlevoix

By STEVE HANSEN

The Lake Keepers, a committee of the Lake Charlevoix Association, does various on-the-water tasks in the service of keeping Lake Charlevoix's water clean. Instead of one paid Keeper, which is the model on some other bodies of water (Hudson River, Neuse River, Puget Sound, Chesapeake Bay, Lake St. Claire), we have seven volunteers, each using his own boat. They are: John Danly, Bill Gallagher, Steve Hansen, Paul Nowak, Ralph Parker, Gail Piltz, and Leon Verduyse.

Their tasks mostly have to do with the shoreline, so the boats move along in shallow water, in full view of the home owners - which is good, because they think boats with a Lake Keeper banner on their sides are a valuable reminder of the effort needed to protect the Lake's water quality.

Here are some examples of ongoing studies, the data for which is gathered by the Lake Keepers:

- Locating eroding banks along the shore. Through the multi-agency Lake Charlevoix Watershed Project, we are able to offer the owners of the most severe examples matching grant money for repair.

- Surveying the shoreline to determine what proportion of the 1640 properties have ecologically good (a full or partial green belt, wetland) or not good (lawn to the lake, scalped

beach) features.

- Counting, annually, the various types of boats using the lake.
- Inventorying the permanent and temporary docks around the lake.

In addition, the Keeper committee has established a computer database in which this data, and more, can be entered, trends in the data can be seen and the LCA can correspond with the various property owners in educational endeavors. An example would be the letters to shoreline owners alerting them to the presence of the filamentous green growth, called cladophora, seen on their shore. The presence of cladophora may indicate excess nutrients entering the lake.

Two Keepers, John and Leon, record measurements of the lake's water clarity and plant growth in the mid-main body and south arm during the summer months.

In the next few years, the Keeper committee would like to take over the

springtime scouting for cladophora currently done by staff from Tip of the Mitt. Another future step is more publicity for the Keeper ecology-question answering service at 547-4003.

If any of this activity appeals to you, and you would like to be a part of the effort, call me at home 547-0436 or the Keeper number 547-4003. Having a shallow draft boat is good but not essential, since many of the tasks require a crew of two. Kayakers are needed.

People knowledgeable about data entry are welcome, as are people who enjoy studying the tax assessment maps to learn about new property splits and consolidations. Copies of these maps are how the Keepers orient themselves along the shoreline, and how they learn addresses to use in letter writing.

There is a lot of satisfaction in doing hands-on things for Lake Charlevoix.

Haunted fund-raiser

continued from page one

offered during the popular annual festival.

"Screams From the Dark" will be open from 7-10 p.m. on Oct. 25 and 26, with younger children encouraged to visit between 7-8 p.m., when the scary fun will be a bit more tame.

After 8 p.m., all the ghouls will be out for the haunting fun. The cost of admission is \$2 per person, with all proceeds to benefit the Freedom Festival. Candy has been donated by Arlie's IGA and Glen's Market. For more information, call Oliver at 536-9886 or the East Jordan Area Chamber of Commerce at 536-7351.



Community support

Last week, representatives from several area organizations gathered to receive donated funds from the proceeds of Eta Nu's annual Boyne Area Home and Boat Tour. Those receiving donations included the Boyne District Library, Boyne City Preschool, the Boyne City Foundation For Educational Excellence, the Boyne City Food Pantry, the Teen Parent Program, and the Women's Resource Center. Eta Nu's Helen Gallaher, chair of this year's tour, was on hand to present the checks.

Boyne Falls man injured

continued from page one

Emmet County deputies have processed the vehicle in question to determine if the vehicle then ran over Lowery or if Lowery's head injuries

were from the fall alone.

One subject was arrested on a charge of felonious driving.

According to the Emmet County Sheriff's Department, Lowery was in critical condition at Northern Michi-

gan Hospital's Intensive Care Unit at press time.

Additional charges may be sought if Lowery's condition does not improve.

Don't be left out in the cold this winter!

Schedule your fall furnace inspection today!

(231) 582-5996

Thru October 31st

Gas furnaces = \$75.00*

Oil furnaces = \$100.00*

*within a 10 mile radius of Boyne City

WEST CLIMATE CONTROL, INC.

We accept MasterCard, VISA & Discover

C34-21c



We want to use the equity in our house so he can finish his "honey do" list. What can we do?

Get yourself a Citizens Bank Home Equity Line of Credit.

LOW INTRODUCTORY RATE

4.25% APR*

through MARCH 27, 2003

Current Rate

4.75% APR*

Citizens Bank is making it easy for you to use the equity in your home to take care of his "honey do" list. Whether you want to consolidate debt, remodel your home, or go on a dream vacation, a Citizens Bank Home Equity Line of Credit (HELOC) is what you need to get the job done.

For a limited time, you can get a HELOC with a low introductory rate of 4.25% APR, plus no closing costs, no annual fee for the first year and no initial draw required. Stop by your local Citizens Bank location today, or call us at 1.800.444.6989. And ask how your HELOC can waive checking account fees.

REAL QUESTIONS REAL SOLUTIONS™

www.citizenonline.com



*The Introductory Rate is valid on lines with a 90% loan-to-value or less, is variable and based on the Prime Rate published in the Wall Street Journal, and will be Prime Rate less 0.50% through 3/27/03. Introductory Rate is only available on new lines. Certain restrictions apply. Individuals only. Applications must be dated 9/18/02 through 12/31/02. Effective 3/28/03 the rate will revert to Prime Rate, currently 4.75% APR, when an average outstanding line balance of \$25,000.01 and above is maintained. Rate increases to Prime Rate + 1.00% (currently 5.75% APR) if the average outstanding line balance is \$25,000.00 and under. APR not to exceed 18%. Line is subject to a \$50.00 annual fee after the first year. Property insurance is required. Subject to normal credit criteria. Offer may change at any time without notice.

Places of Worship

East Jordan United Methodist Church
 Corner of Fourth & Easterly
 Worship Service: 9:00 a.m.
 Sunday School: 10:00 a.m.
Rev Michael Maurer
 CHURCH OFFICE: (231) 536-2161
 M-F 9:00 a.m. - NOON
 Parsonage: (231) 536-7596

Trinity Fellowship Church
 401 State St. • Boyne City
 582-2551
 Pastor: Paul Wise
 Associate Pastor: Bryan Shook
 Sunday School 9:30 a.m.
 Sunday Worship 10:30 a.m.
 Wed. Family Night 7:00 p.m.
Everyone is Welcome!

Share the Faith

SPORTS

PAGE 8 OCT. 23, 2002

BOYNE CITY vs. ST. FRANCIS

The game of the season

Conference title hangs in the balance

This is a game athletes dream about.

All the hard work in the weight room. All the two-a-day practices in August. All the wind sprints. All the pain and suffering. A game like this gives all that purpose.

The final game of the regular season for the Boyne City Ramblers could be one for the ages. St. Francis is the opponent and the winner will be crowned the Lake Michigan Conference champion.

"This will be a big game," said Boyne City head coach David Hills. "We said before the season began that we hoped this game would have significant meaning. This is a very exciting game for both teams."

Boyne City and St. Francis come into the game tied for the conference lead. The Ramblers kept their conference record perfect with a difficult 6-0 victory over Charlevoix Friday night. St. Francis tuned up with a win at home against Harbor Springs. The only loss for the 7-1 Ramblers was against St. Ignace while St. Francis's only defeat was against Muskegon Catholic Central.

For the Ramblers, however, St. Francis was a long way from their minds as they battled Charlevoix at a cold, wet and muddy Brotherston field. Even though the Rayders came into the game with only two wins, they were ready to play. Hills said before the game that records didn't matter when two teams like this meet. He was right.

Mother nature also played a role in the outcome. "The weather was an equalizing factor," Hills said.

Offensively, the Ramblers struggled. "We didn't execute very well," Hills said. "We had some miscues throughout the game and I thought their defensive line played pretty well."

The only scoring of the evening



This was team tackling at its best as a host of Boyne City Ramblers put the squeeze on a Charlevoix ball carrier.



The Boyne City Ramblers raised their helmets on high following their 6-0 victory over Charlevoix. At left, a pass sails through the hands of a Charlevoix receiver as Don Peters moves in.

“

This is a very exciting game for both teams.”

--David Hills,
Boyne City head
football coach

came on the Ramblers' second drive and was setup when the Ramblers turned the ball over on Charlevoix's 10-yard line on their first drive.

The Rambler defense forced Charlevoix to punt and that's when Boyne City received its first big break. The punt was shanked and went out of bounds at Charlevoix's 32-yard line. The Ramblers took advantage of the break and a few plays later, quarterback Beau Detcher connected with Nate Burks for a 10-yard scoring pass to give Boyne a 6-0 lead with less than a minute remaining in the first quarter. The extra point was no good.

That would be all the scoring for the night.

Between the weather, a few mistakes and a couple of turnovers, scoring opportunities were limited.

For the Ramblers, Ben Hausler led the team offensively with 85 yards on 16 carries and two receptions for 18 yards. Chris Grice rushed for 68 yards on 15 carries while Reed Ameel had six carries for 22 yards and he had one pass reception for 25 yards. Detcher was five of 12 passing for 61 yards.

Defensively, Dusty Marquardt led the team with 13 tackles, while Brenton Rozycki had 11 and Paul Simeri had 10. Hausler had six tackles and one interception and Anthony DeNike had four tackles and a fumble recovery.

Kickoff for Friday's game is 7:30 p.m. It will be preceded by the junior varsity game which begins at 4 p.m.

East Jordan's playoff hopes in serious trouble

It was a must-win game for the East Jordan Red Devils if they wanted a sure invitation to the football playoffs.

Kalkaska was in the same position.

A loss by either put that team in jeopardy of having to sit and wait to see if a 5-4 team would make it in.

Unfortunately for the Red Devils, this was not their night as Kalkaska earned a 30-15 victory.

East Jordan closes out its regular season Friday at home when it hosts Elk Rapids. A victory could mean a playoff invitation, depending on the rest of the field.

At Kalkaska, the Red Devils got things going first as quarterback Tom Krause broke free for a 40-yard touchdown run for the opening score of the game.

Kalkaska responded with an attack through the air, getting to the five-yard line, where Drew Gillespie slipped into the end zone to tie the game. Kalkaska added the conversion pass to lead 8-6.

East Jordan then marched back downfield, eating up clock along the way as Robert Grover pounded the line with Krause adding a touch here and there. The drive stalled at the 14-yard line, but Willie Skrocki kicked a 31-yard field goal to give the Red Devils the lead again, 9-8, with 4.6 seconds to go in the half.

The Red Devils took the opening second half kickoff and used what worked in the first half -- their running game. Grover pounded away, with Alan Arnott and Krause picking up random yardage to keep the Blazers off guard.

Throw in an occasional Willie Skrocki catch or run, and the Red Devils moved effectively downfield, using almost eight minutes of the second half to set up Grover for a three-yard sweep into the end zone and a 15-8 lead. The conversion was no good.

Kalkaska wasted no time coming back. A pair of 35-yard passes to

Hiller was followed by a pass to Jeff Guy for the touchdown. Hiller then caught the conversion and Kalkaska had the lead, 16-15 with 2:31 left in the third quarter.

East Jordan drove into Blazer territory on its next possession, but turned the ball over on downs. Kalkaska took full advantage in a hurry, scoring on the fourth play of the fourth quarter, a Josh Ellis 53-yard touchdown catch to give the Blazers a 22-15 lead. The successful two-point conversion put the Red Devils in a big hole, 24-15.

A couple slips, and East Jordan would have to punt. Kalkaska needed just five plays to score once more. The 30-15 score looked daunting, but East Jordan got ready to mount a comeback.

After a penalty and a Krause scramble, Krause hit AZ Ahmed in the flat, and the quick receiver scampered 79 yards for a touchdown. However, the play was nullified because of a penalty.

Facing third and 25, a 38-yard pass to Grover got the Devils going forward, but another penalty stopped the play. Finally, facing fourth and 30 from their own one, the Devils faked a punt, and got a first down -- on a pass interference.

The time consumed during all this pushed the clock into the final minutes, and a few stopped plays later, the Devils turned the ball over on downs. Kalkaska knelt away the final seconds, and the Blazers had the upper hand, 30-15.

A despondent Coach Greg Bowden, after talking with his team, stood dejectedly on the field as his team went toward the bus. His team's chances for the playoffs now rest with the number of teams that are needed to round out the field, and that is, at best, an iffy proposition.

Asked about the game, Bowden shrugged. What could he say? They had chances, they just didn't convert.

East Jordan finishes the season Friday at home against Elk Rapids. Kickoff is 7:30 p.m.



Donation to sports complex acknowledged with ceremony

Recently, the Don Arner family made a donation to the sports complex through the Boyne City Foundation For Educational Excellence, with the intent of purchasing a flag pole to fly the Rambler colors. The pole is up, and the flag is flying, and the donation was recognized publicly at halftime during last week's Rambler football game.

On hand for the ceremony were members of the Don Arner family, top, as well as former classmates and football team members of Arner's, who gathered gladly in honor of their old friend.



Red Devils split the week on the court

It was a tough Tuesday, but a great Thursday for revenge last week as East Jordan met up with the undefeated Harbor Springs and left them with that title, then returned home and disposed of St. Francis, a team that had won the first encounter between the two.

East Jordan stayed with Harbor Springs through the first quarter, trailing only 14-11 in the Oct. 15 contest. The middle two quarters were all Harbor Springs, however, as it exploded for 28 and 26 points in consecutive quarters, leaving the Red Devils in their wake, 68-35 after three quarters.

The Devils did do damage to that lead in the fourth, holding the Rams to a single point, but the deficit proved too much to overcome as Harbor won 69-50. East Jordan's Courtney Hammond scored 32 points and grabbed 12 rebounds to lead the team. Sierra Roberts had eight rebounds and added five points.

Harbor Springs won the JV game 63-32.

Thursday evening in East Jordan, the St. Francis team came calling, and the Red Devils answered. East Jordan struggled at the start of the game, and trailed 10-7 after the first period. The second quarter, the Red Devils took a game from Tuesday's Harbor Springs pace and powered up a huge score, taking a 34-24 lead at the half. They pushed the lead to 54-39 entering the final quarter, but then the Gladiators started pressing, and turnovers began to hurt the Devils.

All of a sudden, the Glads had the lead by three.

Recovering, East Jordan put together a final run, hit a few free throws, and by the end of the game, had found a way to break the press and take the game, 73-68.

Hammond scored 32 points and had 17 rebounds and six assists for the day. Roberts scored 12 points and had 12 rebounds, and Jill Derenzy had 12



EJ's Courtney Hammond, above, did not disappoint against St. Francis, tallying 32 points and 17 rebounds. At top left, the team gets a pep talk from coach Lisa Parrish.

photos by Vic Fuggles

points and seven rebounds.

"We were down three, we came back and put the game away." Coach

Lisa Parrish beamed.

The JV game went to St. Francis 61-22.

Boyne runners finish season at Elk Rapids

Harbor Springs won both the girls and boys Lake Michigan Conference Cross Country titles last week at the Grandview Golf Club in Kalkaska. The Boyne City Ramblers, who are the defending girls conference champions, finished in seventh place, as did the boys team.

"Our girls have been on the top for a couple of years and now its Harbor's

turn," said coach Andy Place. "Our kids ran well, but this is a very tough conference for Cross Country."

Brie VanDam nearly caught Hannah Decker as the two finished 16th and 17th, just 3/10 of a second from each other. Decker's time was 21:35 and VanDam finished in a time of 21:35.3. Carly Stieber finished in 26th place with a time of 22:11. Katie

Martin, running her first race in two years, finished 32nd in a time of 23:26. Marion Sposito finished in 43rd place in a time of 29:00.

For the boys, Ian Smith led the Ramblers with a 27th place finish. Smith's time was 18:48. Randall Sutton, who placed 32nd, followed Smith. Other runners were 34th Sam McVannell, 43rd David Burns, 45th Justin Weisler, 46th Rob Noeske, 47th Ben

Later in the week, the Rambler Cross Country teams survived the wind, rain, and cold to compete in the Elk Rapids Cross Country Invitational. Stieber and VanDam ran most of the race side by side, finishing 49th and 50th respectively, in times of

22:06 and 22:07. Sposito finished with one of her best times of the season in 27:32.

The boys did not finish in their usual order. Sutton led the boys team with a 40th place finish in a time of 18:54. He was followed by Smith in 19:07, Burns 20:26, McVannell 21:16, Weisler 21:30, Place 22:30, and Noeske 23:12. In the JV race, Bill Kurtz ran 23:00, which is his fastest time of the season. Aaron Harbaugh ran in a time of 24:00.

The Rambler varsity runners will be competing on the Regional race on Saturday, Oct. 26. East Jordan is hosting both the Division III and IV races starting at 11 a.m. at the old Boswell Field.

Boyne housing

continued from page one

buildings would be purchased by homeowners, the land would remain under the ownership of the CLT, taking the property cost out of the home-buying equation. If the option is utilized, MacKenzie said, through NHCDC, the organization would look to apply the concept beyond Boyne City. The benefit for the community, he said, would be to bring "healthy, strong, working-class families to the community," while the homeowner would benefit by purchasing an affordable home and building equity. The measure would amount to more of a "stepping-stone" for the purchaser, after which, MacKenzie said, they "become potential market-buyers for other homes in the area." A CLT would also insure that there is another group of citizens (the owners of the trust) invested in the success of the people that purchase the homes,

creating a "support system." "It's kind of a win-win thing," he said.

While the status of the creation of a CLT is still in questions, that doesn't change the fact that the NHCDC has committed to building four homes in Boyne City. For more information, or an application to participate in the program, contact Alice Yeoman at 582-6436 or stop in at the NHCDC office at 1048 E. Main St., Boyne City.

WEEKLY Health Tips

By Steve Czerkes Pharmacist



HEALTH TIPS FROM MEDICAP PHARMACY

HIGH FAT AND COLON CANCER

Our modern diet generally contains too much fat. If you won't change your diet, at least consider adding low-fat milk to it. Dietary fat causes the liver to produce strong toxins to digest it. These toxins cause damage and may lead to colon cancer. The vitamin D in milk and other foods may reduce this risk. A word of caution: excess vitamin D has serious side effects. If you are at risk for colon cancer, you should discuss these issues with your doctor or pharmacist. Eating less fat is still the best way to lower your risk.

582-4545
MEDICAP PHARMACY
104 S. Lake St. • Boyne City
Hours: Mon-Fri 9-6 • Sat 9-1:30
Ample parking behind store front

Petoskey Cinema Oct. 25 - Oct. 31 347-9696

Sweet Home Alabama - PG-13 at 7 & 9:15 nightly
Also Thurs., Sat. & Sun. at 2 & 4:15
Ghost Ship - R at 7:05 & 9:05 nightly
Also Thurs., Sat. & Sun. at 2:05 & 4:05
The Transporters - PG-13 at 7:15 & 9:15 nightly
Also Thurs., Sat. & Sun. at 2:15 & 4:15
Jackass: The Movie - R at 7:10 & 9:10 nightly
Also Thurs., Sat. & Sun. at 2:10 & 4:10
Red Dragon - R at 7:10 & 9:15 nightly
Also Thurs., Sat. & Sun. at 2:10 & 4:25
One Hour Photo - R at 7:05 & 9:05 nightly
Also Thurs., Sat. & Sun. at 2:05 & 4:05
Abandon - PG-13 at 7:10 & 9:10 nightly
Also Thurs., Sat. & Sun. at 2:10 & 4:10
The Ring - PG-13 at 7 & 9:15 nightly
Also Thurs., Sat. & Sun. at 2 & 4:15
Friday Midnight Show Tuesday Matinee at 2 - 4 p.m. Thursday at 2 p.m. Senior Day \$2.50 Adult \$6.50, Child \$5.00, Senior \$5.50 At 4:00 all seats \$5.00 Matinee all seats \$5.00

Bellaire Theater 533-8725

Gaylord Cinema West (517) 731-9766

The Transporter - PG-13 at 7:15 & 9:15 nightly
Also Sat. & Sun. at 2:15 & 4:15
Ghost Ship - R at 7 & 9 nightly
Also Sat. & Sun. at 2 & 4
Red Dragon - R at 7 & 9:15 nightly
Also Sat. & Sun. at 2 & 4:15
The Ring - PG-13 at 7 & 9:15 nightly
Also Sat. & Sun. at 2 & 4:15
Jonah: A VeggieTales Movie - G at 7 nightly
Also Sat. & Sun. at 2 & 4
Sweet Home Alabama - PG 13 at 7 & 9:15 nightly
Also Sat. & Sun. at 2 & 4:15
Abandon - R at 7 & 9 nightly
Also Sat. & Sun. at 2 & 4
Tuesday Senior Matinee at 2pm All seats \$2.50
Oct. 25 - Oct. 31 c33-d6

ATTENTION DEER HUNTERS

The Department of Natural Resources will have the following offices open to the public for deer check during the Archery Season:

BOYNE FALLS CHECK STATION
3 miles north of Boyne Falls on US-131
October 1 - November 14 • Sundays 10 am-4 pm
INDIAN RIVER FIELD OFFICE
6984 M-68
October 1 - November 14 • Sunday & Monday 10 am-4 pm
PELLSTON FIELD OFFICE
304 Stimson
October 1 - November 14 • Saturdays 10 am-4 pm
GAYLORD OPERATION SERVICE CENTER
1732 W. M-32
October 1 - November 14 • Monday-Friday 8 am-5 pm

Save money with our multi-policy discount!

When you insure your car and home or mobile home with us, through Auto-Owners Insurance Company, we'll save you money with their multi-policy discount! Mature policyholders can earn even greater savings. Contact our agency today!

Auto-Owners Insurance
Life Home Car Business
"The No Problem People"

Korthase Insurance Agency, Inc.
BOYNE CITY 1150 Boyne Ave. (231) 582-6512
EAST JORDAN 109 Mill Street (231) 536-2268

Ramblers top Elks with 57-49 victory

The Boyne City Ramblers saved their best for last in their 57-49 win over Elk Rapids last Thursday.

The game was close until late in the final quarter when Mallory O'Brien came off the bench to score eight points.

Boyne City started slowed against Elk Rapids, trailing by nine at the end of the first quarter, but battled back to take a one-point lead at the half. The two teams played even throughout much of the second half until O'Brien provided the spark the Ramblers needed.

Three Ramblers scored in double figures led by Lyndsey Tomkins with 17 points. Kim Foster scored 15 points and Meredith Clemens had 11 points and eight rebounds.

With the win, the Ramblers are now 3-12 for the season. They hosted East Jordan Tuesday night and travel Oct. 29 to Kalkaska.

In the junior varsity game, Boyne City defeated Elk Rapids 50-33. Whitney Spaay had 16 points and Kathleen Adkison seven to lead Boyne City.

Lady Loggers lose one to Yellowjackets

BY MANDA SEWEJKIS Student Writer

The Boyne Falls Loggers took on the Vanderbilt Yellowjackets last Thursday, losing 45-41.

The Lady Loggers had defeated the Yellowjackets earlier in the season, but this game proved to be a little more difficult for the girls. Sheri Kean was high scorer for Vanderbilt with 19 points.

Erika Jarema was high scorer for the Loggers with 10 points. Kayla Reynolds and Megan Pernicano each added eight points. Also, Manda Sewejkis grabbed 12 rebounds and Reynolds made seven steals. Boyne Falls lost the game in the first quarter as Vanderbilt scored 17 while Boyne falls only had nine points. Then in the second quarter both teams scored 10 points. This left the half-time score to be 27-19.

After half time the Loggers got tough and scored 10 points in the third against the Yellowjackets six.

Then the fourth quarter was again even as both teams scored 12 points each.

This leaves the Loggers with a 5-8 overall, and a 4-3 league record. Boyne Falls JV defeated Vanderbilt 45-37. Kelly Kondrat led them to their victory with an amazing 26 points.

The Loggers play host to Ellsworth in a league game on Thursday, and then host Northport on Friday.

UNITED STATES POSTAL SERVICE Statement of Ownership, Management, and Circulation (Required by 39 U.S.C. 3685)

1. Publication Title: The Citizen - Journal

2. Publication No.: 39 6 4 - 8 0

3. Filing Date: September 30, 2002

4. Issue Frequency: Annually

5. No. of Issues Published Annually: 52

6. Annual Subscription Price: \$25.00

7. Complete Mailing Address of Known Office of Publication (Street, City, County, State, and ZIP+4) (Not Printer):
112 S. Park Street
P.O. Box A, Boyne City, MI 49712

8. Complete Mailing Address of Headquarters or General Business Office of Publisher (Not Printer):
P.O. Box 337, Bellaire, MI 49615-0337

9. Full Names and Complete Mailing Addresses of Publisher, Editor, and Managing Editor (Do Not Leave Blank):
Publisher: Hugh Conkling, P.O. Box 337, Bellaire, MI 49615-0337
Editor: Angela Shultz, 112 S. Park Street, P.O. Box A, Boyne City, MI 49712
Managing Editor: Angela Shultz, P.O. Box A, Boyne City, MI 49712

10. Owner (If owned by a corporation, its name and address must be stated and also immediately thereunder the names and addresses of stockholders owning or holding 1 percent or more of the total amount of stock. If not owned by a corporation, the names and addresses of the individual owners must be given. If owned by a partnership or other unincorporated firm, its name and address as well as that of each individual must be given. If the publication is published by a nonprofit organization, its name and address must be stated. (Do Not Leave Blank.)

11. Known Bondholders, Mortgagees, and Other Security Holders Owning or Holding 1 Percent or More of Total Amount of Bonds, Mortgages, or Other Securities. (If none, check one) None

12. For completion by nonprofit organizations authorized to mail at nonprofit rates. The purpose, function, and nonprofit status of this organization and the exempt status for federal income tax purposes. (Check one) Has Not Changed During Preceding 12 Months Has Changed During Preceding 12 Months

13. Publication Title: The Citizen - Journal

14. Issue Date for Circulation Data Below: October 2, 2002

15. Extent and Nature of Circulation	Average No. Copies Each Issue During Preceding 12 Months	Actual No. Copies of Single Issue Published Nearest to Filing Date
a. Total No. Copies (Net Press Run)	2900	2500
b. Paid and Requested Circulation (1) Sales Through Dealers and Carriers, Street Vendors, and Counter Sales (Not Mailed) (2) Paid or Requested Mail Subscriptions (Include Advertisers' Proof Copies/Exchange Copies)	600	600
c. Total Paid and Requested Circulation (Sum of 15b(1) and 15b(2))	1958	1621
d. Free Distribution by Mail (Carriers or Other Means)	10	10
e. Free Distribution Outside the Mail (Carriers or Other Means)	80	80
f. Total Free Distribution (Sum of 15d and 15e)	90	90
g. Total Distribution (Sum of 15c and 15f)	2648	2311
h. Copies Not Distributed (1) Office Use, Leftovers, Spoiled (2) Return from News Agents	200	125
i. Total (Sum of 15g and 15h)	2900	2500
Percent Paid and Requested Circulation (15c / 15g * 100)	96%	96%

16. This Statement of Ownership will be printed in the 10-2-02 issue of this publication. Check box if not required to publish

17. Signature and Title of Editor, Publisher, Business Manager, or Owner: Hugh Conkling, Publisher

18. I certify that all information furnished on this form is true and complete. I understand that anyone who furnishes false or misleading information on this form or who omits material or information requested on the form may be subject to criminal sanctions (including fines and imprisonment) and/or civil sanctions (including multiple damages and civil penalties).

Instructions to Publishers

- Complete and file one copy of this form with your postmaster on or before October 1, annually. Keep a copy of the completed form for your records.
- Include items 10 and 11, in cases where the stockholder or security holder is a trustee, the name of the person or corporation for whom the trustee is acting. Also include the names and addresses of individuals who are stockholders who own or hold 1 percent or more of the total amount of bonds, mortgages, or other securities of the publishing corporation. In item 11, if none, check box. Use blank sheets if more space is required.
- Be sure to furnish all information called for in item 15, regarding circulation. Free circulation must be shown in items 15d, e, and f.
- If the publication has second-class authorization as a general or requester publication, this Statement of Ownership, Management, and Circulation must be published; it must be printed in any issue in October or the first printed issue after October; if the publication is not published during October.
- In item 16, indicate the date of the issue in which this Statement of Ownership will be printed.
- Item 17 must be signed.

Small ads don't get read. You're proving otherwise. To find out more about cost-effective ads of ANY size, call 800-222-3877

CLASSIFIEDS

The Citizen-Journal • 112 S. Park • Boyne City • MI • 49712 • 582-6761

- \$4 for first 20 words or less
- Run ad for 2 weeks; third week is free
- Deadline is 10 a.m. Monday
- 15¢ for each additional word
- Use of border \$1 additional
- All ads paid in advance

FOR RENT HELP WANTED HELP WANTED PUBLIC NOTICES PUBLIC NOTICES PUBLIC NOTICES

BOYNE FALLS clean two bedroom, large home, full basement enclosed front and back porch. Two car garage, no pets. Must have references. (231) 549-2743. 10/16-23

EAST JORDAN area, three bedroom, two bath farm house. Appliances, garage, lease, credit check and security deposit. \$650 per month plus utilities. 269-684-6023. 10/16-30

TWO BEDROOM, two bath, trailer home one mile from downtown Boyne City. Beautiful private setting. \$595/month plus security. 582-7302 or 582-2951. 10/16-30

TWO BEDROOM, one bath condo/ apt. downtown Boyne City. New appliances, gas fireplace. \$595 plus security. Includes most utilities. 582-7302 or 582-2951. 10/16-30

CITY MANAGER - Salary DOQ Previous salary \$67,550 plus excellent fringe benefits. Three managers since 1980. Full service city located in the beautiful resort country of northern Michigan on Lake Charlevoix. Newly expanded Industrial Park. Excellent schools, school district voters recently passed a \$18 M construction bond. \$6 M budget; 42 full-time and 3 part-time employees. Require effective communication skills, effective employee relations, and proven leadership skills. Salary history and five employment references with day and evening phone numbers to Mayor Eleanor Stackus, 319 N. Lake St., Boyne City, MI 49712-1101 by Nov. 6, 2002. Subject to Michigan Open Meetings Act, request confidentiality if desired. EOE

GRANDVUE MEDICAL CARE Facility is looking for a full-time social worker to join our expanding Social Services Department. Successful candidate will have a minimum of a bachelor degree in social work or related human service profession, strong oral and written communication skills, a passion for advocacy, and a commitment to working as part of a highly skilled and compassionate team to provide a high quality of life for all our residents. This full benefits package includes, competitive salary, Blue Cross/Blue Shield health insurance, Delta Dental insurance, vision insurance, company paid life insurance and retirement plan, and generous time off options. Interested applicants should submit a resume demonstrating: Minimum two years experience as a long-term care social worker; knowledge of MDS and OBRA federal regulations; familiarity with local community resources for discharge planning; experience in providing an interdisciplinary team approach to compassionate dementia care; and understanding of psychosocial needs of the geriatric population. Apply in person at 1728 S. Peninsula Rd., East Jordan, or call Jane Korthase at (231) 536-2286 with any questions.

DO YOU LIKE to help others? Do you like to spend time in the community? We have direct care positions which would allow you to do both. Duties involve assisting mentally and/or physically challenged adults in daily living and participating in activities within their own community. Positions available in Boyne City, no experience needed, paid training, excellent benefits and comfortable work environment. \$7.75/hr if untrained and \$8/hr if CMH trained. For further information, call Chrystal at 582-0631; Rhonda at 582-0030; and Anna at 582-0641. 10/23

EAST JORDAN florist looking for a dependable, creative person for part-time (one day a week and holidays.) Must love flowers, great people skills and able to drive. Call 536-0045.

ASSISTANT MANAGER position available in group home for developmentally disabled in Boyne City. Duties include assisting consumers in daily living, activities in the community and administrative duties. Experience and CMH training preferred but not necessary. Must be 18 and have a valid drivers license. Salaried position beginning at \$9 plus benefits. For further information contact Anna at (231) 582-0641. 10/23

HELP WANTED - people to rally; no pay, just fun. Call 633-2501 after 6 p.m. on Saturday, Oct. 26 only. Ask for Dorothy.

Nov. 22, 2002. Said premises are situated in CITY OF EAST JORDAN, Charlevoix County, Michigan, and are described as:

Lots 3 and 4, excepting therefrom, the East 20 feet, Shirl-Ray Acres Subdivision, according to the recorded plat thereof, Charlevoix County Records.

The redemption period shall be 6 month(s) from the date of such sale, unless determined abandoned in accordance with 1948CL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: Oct. 9, 2002
For information, please call: Jaguars 248-593-1311
Trott & Trott, P.C.
Attorneys and Counselors
30400 Telegraph Road, Suite 200
Bingham Farms, MI 48025
File #200111198
Jaguars

Michigan, and are described as:
LOT 38, WILLIAM H. WHITE AND COMPANY'S ADDITION TO THE VILLAGE OF BOYNE, NOW CITY OF BOYNE CITY, according to the Plat thereof recorded in Charlevoix County Records.

The redemption period shall be 6 month(s) from the date of such sale, unless determined abandoned in accordance with 1948CL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: Oct. 9, 2002
Assignee of Mortgagee
First Union National Bank,
As Indenture Trustee
Attorneys:
Polestivo & Associates, P.C.
36150 Dequindre Rd. Ste 620
Sterling Heights, MI 48310
(586) 795-4400 Ext 116
Our File No: 02-09954

Boyne City) as recorded in Liber 1 of Plats, Page 11, Charlevoix County Records.

The redemption period shall be 12 month(s) from the date of such sale, unless determined abandoned in accordance with 1948CL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: Oct. 2, 2002
FOR INFORMATION, PLEASE CALL:
Cougars 248-593-1301
Trott & Trott, P.C.
Attorneys and Counselors
30400 Telegraph Road, Suite 200
Bingham Farms, MI 48025
File #200111103
Cougars

RUMMAGE SALE

EAST JORDAN Presbyterian Church Friday, Oct. 25, 8:30 a.m.-5 p.m.; Saturday, Oct. 26, 9 a.m.-12 noon. \$1 bag on Saturday.

SERVICES

HARDWOOD FLOORING - We repair, sand and refinish hardwood floors with dustless equipment. We also install hardwood, laminate and ceramic flooring. Free estimates. Call Pat at Jubilee Builders & Flooring, (231) 264-9144. Licensed and insured. 10/9-12/25

FINANCIAL SERVICES available. Good or bad credit welcome. Specialize in business and personal loans, no fees, bankruptcy accepted. Call us toll free 1-866-796-2915. 10/16-11/6

PIANO TUNING. Get in tune for the holidays. Call Christine Brown. Prompt, courteous service. 582-9337.

WANTED

WANTED - standing timber and saw logs, selective cutting and long term forest improvement available. Call Burt, Fahl Forest Products (231) 631-9600.

PUBLIC NOTICES

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IN YOU ARE IN ACTIVE MILITARY DUTY.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Michael E. Boyer, a married man and Angela C. Boyer his wife (original mortgagors) to First Chicago NBD Mortgage Company, Mortgagee, dated June 29, 1998, and recorded on July 13, 1998, in Liber 342 on Page 153 in Charlevoix County Records, Michigan, and was assigned by said mortgagee to the Mortgage Electronic Registration Systems, Inc., Assignee by an assignment dated June 1, 1999, which was recorded on Oct. 26, 1999, in Liber 374 on Page 963, Charlevoix County Records, on which mortgage there is claimed to be due at the date hereof the sum of SEVENTY-TWO THOUSAND SEVEN HUNDRED TWENTY-NINE and 92/100 dollars (\$72,729.92), including interest at 7.350% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgage premises, or some part of them, at public venue, at the Main lobby of the Charlevoix County Courthouse in Charlevoix, Michigan at 11 a.m., on

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THIS PURPOSE. IF YOU ARE IN THE MILITARY, PLEASE CONTACT OUR OFFICE AT THE NUMBER LISTED BELOW.

MORTGAGE SALE - Default has been made in the conditions of a certain mortgage made by: Shannon Shane Horn, an unmarried man, and People's Choice Home Loan, Inc., a Wyoming Corporation, Mortgagee, dated April 30, 2001, and recorded on May 8, 2001 in Liber 418 on Page 38 Charlevoix County Records, Michigan. Said Mortgage was assigned to First Union National Bank, As Indenture Trustee, by an assignment dated May 7, 2001 and recorded Jan. 18, 2002 in Liber 453, Page 878, on which mortgage there is claimed to be due at the date hereof the sum of Seventy-Three Thousand Three Hundred Sixty-five and 72/100 dollars (\$73,365.72), including interest at 11.05% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgage premises, or some part of them, at public venue, Main lobby of the Charlevoix County Courthouse in Charlevoix, Michigan at 10 a.m., on Nov. 8, 2002.

Said premises are situated in City of Boyne City, Charlevoix County,

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IN YOU ARE IN ACTIVE MILITARY DUTY.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Louis R. Matelski and Deborah L. Matelski, husband and wife (original mortgagors) to Citizens Bank successor by merger and/or name change to Charlevoix County State Bank, Mortgagee, dated Feb. 13, 1992, and recorded on Feb. 19, 1992, in Liber 234 on Page 652 in Charlevoix County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of FOURTEEN THOUSAND FORTY-TWO and 44/100 dollars (\$14,042.44), including interest at 8.500% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgage premises, or some part of them, at public venue, at the Main lobby of the Charlevoix County Courthouse in Charlevoix, Michigan at 11 a.m., on Nov. 15, 2002.

Said premises are situated in CITY OF BOYNE CITY, Charlevoix County, Michigan, and are described as:

Lot 261 and the North half of Lot 259, except the East 78.62 feet, Block 6 Nicholls and Morgan's Second Addition to South Boyne (now City of

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IN YOU ARE IN ACTIVE MILITARY DUTY.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by David M. Russell and Christie M. Russell, husband and wife, (original mortgagors) to Bank One, N.A., Mortgagee, dated Aug. 14, 2000, and recorded on Aug. 31, 2000, in Liber 395 on Page 599 in Charlevoix County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of FIFTY THOUSAND NINE HUNDRED ELEVEN and 18/100 dollars (\$50,911.18), including interest at 4.750% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgage premises, or some part of them, at public venue, at the Main lobby of the Charlevoix County Courthouse in Charlevoix, Michigan at 11 a.m., on Nov. 15, 2002.

Said premises are situated in TOWNSHIP OF SOUTH ARM Charlevoix County, Michigan, and are described as:

The North 330 feet of the East 600 feet of the Northwest 1/4 of the Southwest 1/4; Section 1, Township 32 North, Range 7 West, South Arm Township, Charlevoix County, Michigan.

The redemption period shall be 12 month(s) from the date of such sale.

Dated: Oct. 2, 2002
FOR INFORMATION, PLEASE CALL:
Gators 248-593-1310
Trott & Trott, P.C.
Attorneys and Counselors
30400 Telegraph Road, Suite 200
Bingham Farms, MI 48025
File #200216920
Gators

BULLETIN BOARD

<p>BRENTH BROTHERS</p> <p>Excavating Services Free Estimates All Sand-Gravel-Stone Products plus Washed Stone-Stone Rip Rap Ball Diamond Dust</p> <p>(231) 588-2345 Ellsworth, Michigan 49729</p>	<p>ARE YOU TIRED OF PHONE CALLS THAT DON'T GET RETURNED? OR THE LACK OF SERVICE YOU EXPECT? THEN CALL:</p> <p>"Mr. Fix It"</p> <p>SPECIALIZING IN:</p> <ul style="list-style-type: none"> • Home Repair • Custom Finishing Interior/Exterior • Custom Decks, Porches & Patios • Concrete, Masonry • Remodeling & New Construction <p>LICENSED & INSURED</p> <p>QUALITY WORK AT A FAIR PRICE PROFESSIONAL & COURTEOUS SERVICE</p> <p>TIM KENNEY (231) 536-3445 tkenney@freeway.net</p>	<p>Century 21</p> <p>Sue Grobaski REALTOR® Sales Associate</p> <p>231 East Water Street Boyne City, Michigan 49712 Business (231) 582-6554 Home (231) 549-2995 Fax (231) 582-9076</p> <p>Each office is Independently Owned and Operated</p>	<p>RE/MAX of Boyne</p> <p>Donna Dilworth Real Estate Consultant</p> <p>5511 S. Lake Street Boyne City, MI 49712 Office: (231) 582-9500 Fax: (231) 582-5099 Toll Free: (877) 477-9500 E-Mail: sold@donnadilworth.com</p>
<p>HAWKINS BROS., INC.</p> <p>Formerly B&B</p> <p>INDUSTRIAL • COMMERCIAL • RESIDENTIAL</p> <p>Free Estimates • Licensed • Insured</p> <p>Bill Hawkins 06556 Camp Daggett Rd. Joe Hawkins (231) 582-2307 • (231) 347-7272</p>	<p>Since 1950</p> <p>SBCG SKIP'S POLAR SEAL Vinyl Windows</p> <p>BOYNE COUNTRY GLASS Commercial • Residential Mirrors • Auto</p> <p>Phone: 582-2655 • Emergency: 548-5533 100 E. Division • P.O. Box 733 • Boyne City, MI 49712 R.E. Wixson, Owner Darlene Broman, Manager</p>	<p>Dr. Steven A. Voci Optometrist</p> <p>New Patients Welcome!</p> <p>601 Bridge St. 103 Clinton East Jordan, MI 49727 Charlevoix, MI 49720 536-2240 547-2901</p> <p>24 Hour Emergency Care 1-877-997-3871</p>	<p>Call to reserve your space in The Citizen and Jordan Journal Bulletin Board</p> <p>The cost is just \$11.25 per week 582-6761</p>
<p>Shop The Rest, Then Buy From The Best!</p> <p>CARPET Connection</p> <p>Free Estimates Professional Installation Mon-Fri 8-6 • Sat 9-3</p> <p>322 W. Mitchell St. • Petoskey, MI 49770 (231) 347-8844 Fax: (231) 347-0293</p> <p>Carpeting Ceramic Tile Laminate Vinyl Hardwood Window Blinds Remnants Area Rugs</p>	<p>TWIN BAY GLASS</p> <p>Complete Mirror Service 1-800-834-3343</p> <p>06837 US-31 South • Charlevoix</p>	<p>Bradley's Septic Tank Pumping Service</p> <p>\$5 DISCOUNT W/AD • 1 PER CUSTOMER</p> <p>Boyne City, Michigan 49712 231-582-6148</p> <p>"Let us vacuum your septic tank!" 24 HOUR SERVICE</p>	<p>BOYNE STORAGE AND FUEL CENTER</p> <p>MINI-STORAGE Boats • Cars • RV's Snowmobiles, etc.</p> <p>231-582-9093</p> <p>1050 Boyne City-Fair Jordan Road • 49712 • Boyne City, Michigan</p>
<p>Call to reserve your space in The Citizen and Jordan Journal Bulletin Board</p> <p>The cost is just \$11.25 per week 582-6761</p>	<p>BOYNE CINEMA 582-3212</p> <p>CALL FOR SHOWTIMES!</p> <p>An "Affordable Family Theater" with plenty of places within walking distance to visit - before and after a movie - to make for a complete evening.</p> <p>Adults \$5 - Kids & Seniors \$4 - Matinee \$4</p> <p>TUESDAY NIGHT SPECIAL ALL SEATS \$3.00</p>	<p>BOYNE RIVER STORAGE</p> <p>Mini-Storage Units Boats • Cars Household Goods</p> <p>231-582-3318</p> <p>R.R. State St. • M-75 & 980 E. Division • Boyne City</p>	<p>RE/MAX of Charlevoix Each Office Independently Owned and Operated</p> <p>Judy K. Petkewicz CRS, GRI Broker Owner</p> <p>701 S. Bridge St. Charlevoix, Michigan 49720 Office: (231) 547-9980 Fax: (231) 547-7013 Residence: (231) 547-7445 E-Mail: remax-chx-mi.com Website: www.remax-chx-mi.com</p>

REAL ESTATE

PUBLISHER'S NOTICE:

All real estate advertising in this newspaper is subject to the Fair Housing Act which makes it illegal to advertise "any preference, limitation or discrimination based on race, color, religion, sex, handicap, familial status or national origin, or an intention, to make any such preference, limitation or discrimination." Familial status includes children under the age of 18 living with parents or legal custodians, pregnant women and people securing custody of children under 18.

This newspaper will not knowingly accept any advertising for real estate which is in violation of the law. Our readers are hereby informed that all dwellings advertised in this newspaper are available on an equal opportunity basis. To complain of discrimination call HUD toll-free at 1-800-669-9777. The toll-free telephone number for the hearing impaired is 1-800-927-9275.



COMMERCIAL

EAST JORDAN - Commercial lots. Excellent opportunity for the small business entrepreneur! \$30,000. Call Mark or Jody, CENTURY 21 Up North 231-582-6981/6554. 10/16-30

COMMERCIAL/INDUSTRIAL LOT! Just outside Boyne City limits in high traffic area. Call Mark or Jody, CENTURY 21 Up North 231-582-6981/6554. 10/16-30

HOMES FOR SALE

LAKE CHARLEVOIX - Landings condominium. 1,300 sq.ft. upper unit with loft. Great views of Lake Charlevoix, 3 bedroom, 3 bath, furnished with boat slip. Call Mark or Jody, CENTURY 21 Up North 231-582-6981/6554. 10/16-30

CLASSIFIEDS. Call The Citizen-Journal at 582-6761.

PRIVATE SETTING just outside Boyne City. This 3 bedroom, 2 bath home has 1450 sq. ft., custom hickory kitchen cabinets, full basement, oversized 2 car garage on 6 acres. Call Mark or Jody, CENTURY 21 Up North 231-582-6981/6554. 10/16-30

NEAT AS A PIN! 3 bedroom, 1 1/2 bath home with basement and garage. Reduced \$139,900. Call Mark or Jody, CENTURY 21 Up North 231-582-6981/6554. 10/16-30

HOMES FOR SALE

CUTE AS A BUTTON! 3 bedroom home in Boyne City with garage on large private lot. \$109,900. Call Jody Kowalske, CENTURY 21 Up North 231-582-6981/6554. 10/16-30

100' OF PORTER CREEK. 3 bedroom, 2 bath lots of wood on interior for that northern Michigan feel. \$214,900. Call Mark or Jody, CENTURY 21 Up North 231-582-6981/6554. 10/16-30

HARBORAGE BAY CONDOMINIUM 3 bedroom, 2 bath with sunset views on Lake Charlevoix! Call Gary or Jody, CENTURY 21 Up North 231-582-6981/6554. 10/16-30

FOR SALE by owner. 4 bedroom, 2 1/2 baths, custom built. 10 acres on private lake with docks. \$245,000. 231-582-1710. 10/16-30

LOTS AND ACREAGE

WOODED LOTS on Call Street. Large private building sites \$29,900-\$33,000. Call Mark or Jody, CENTURY 21 Up North 231-582-6981/6554. 10/16-30

SELLING A home or property? \$4 for 20 words or less, .15¢ for each additional word. Pay for 2 weeks, get the third week free. Call The Citizen-Journal at 582-6761.

LOTS AND ACREAGE

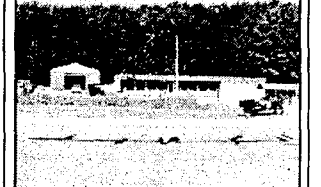
BREATHTAKING VIEWS of Lake Charlevoix from this building site for \$109,500. Call Mark or Jody, CENTURY 21 Up North 231-582-6981/6554. 10/16-30

LAKE CHARLEVOIX VIEWS! Large building site in town Boyne City swimming beach across street. \$159,900. Call Mark or Jody, CENTURY 21 Up North 231-582-6981/6554. 10/16-30

BUILDING SITES! Large parcels in Boyne City with city utilities already in. \$27,900 to \$29,900. Call Mark CENTURY 21 Up North 231-582-6981/6554. 10/16-30

Need Real Estate Advice? Call Jeff with questions WITHOUT obligation 800-968-5092

Great Development Potential



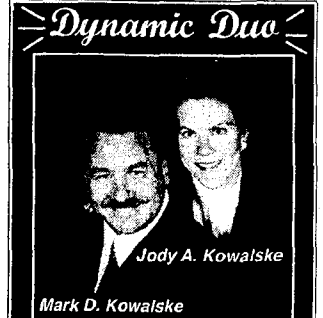
THIS 9,000 SQ. FT. commercial building site on 15+ acres. Located off high traffic M-75 North between Walloon Village and Boyne City with 796 ft. of highway frontage. \$499,000

RE/MAX of Boyne
Jeff Wellman, Broker/Owner
111 S. Lake Street
Boyne City, MI 49712
800-968-5092 • 231-582-0097
www.lakecharlevoix.com

LOTS AND ACREAGE

LAKE CHARLEVOIX 100' + lots available. Only four left! Prices vary. Call Mark or Jody Kowalske, CENTURY 21 Up North 231-582-6981/6554. 10/16-30

BOYNE CITY 17 acres! Excellent building site for \$129,900. Call Mark or Jody Kowalske, CENTURY 21 Up North 231-582-6981/6554. 10/16-30



LAKE CHARLEVOIX ACCESS! 3 BR, 2 BA home, large deck, wooded lot, 1920 sq. ft. only steps away from swimming beach. \$229,900. Call Mark or Jody.

Century 21 Up North
(231) 582-6981
1-800-431-2121
231 E. WATER ST.
BOYNE CITY
c21upnorth@aol.com

MOTIVATED SELLER



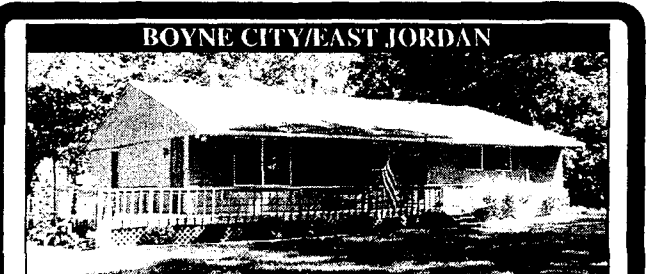
THIS HOME OFFERS OVER 1800 SQ. FT. of living space, remodeled kitchen with ceramic tile, new roof in 2002, 3 BR, 2 BA and 3 acres of land with brook running through the property. Priced to sell at \$199,900.



Call Donna Dilworth
(231) 582-9500
www.donnadilworth.com



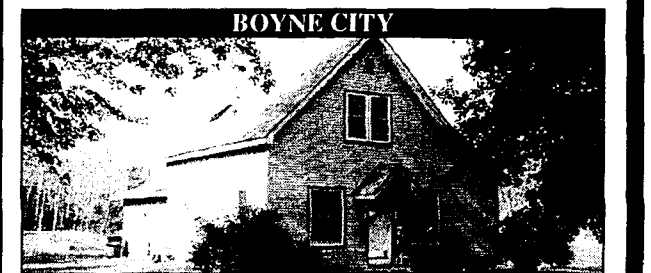
of Boyne



IT'S YOUR MOVE and we have just the home! A 4 BR, 3 BA house with a full basement and a commanding view of Lake Charlevoix, surprisingly affordable at \$157,900. Call Pat O'Brien at 582-2400 for your personal tour.



LOOKING IS FREE and buying is easy. This 3 BR, 2-1/2 BA home in Boyne City is adorable and low maintenance. Located close to town and the schools. Don't miss out on this one. \$139,900. Call Pat O'Brien at 582-2400.



SETTLE FOR MORE, don't compromise! Charming 3 BR, 2 BA home is newly remodeled and ready for your family. Double lot and close to town. Priced right at \$139,900. Call Pat O'Brien at 582-2400.

Always call Pat O'Brien!
Pat O'Brien Associate Broker
RE/MAX of Boyne
111 S. Lake Street
Boyne City
231-582-1567 • 1-866-224-1567
www.patobrien.com

Check out our website at
www.upnorthpub.com

Century 21 Up North
It's not just finding a house.
It's fulfilling a dream.

JUST COMPLETED new 3 BR, 2-1/2 BA home. Spacious oak kitchen with island, stone fireplace with gas lot. Vaulted wood ceilings, hardwood floors on main level, tile floor in baths, nice basement full length cedar deck. \$219,900



FALLS MOTEL - A great location with views of Boyne Min. this 9-unit motel is in impeccable condition inside with fresh paint and a 3 BR, 2 BA attached home. The motel has a large kitchen area, jacuzzi and 1 efficiency unit. \$299,900. Call Sue.

If you're thinking of selling call today for a free market analysis!

Doug Hoesli 582-1090	Mark Kowalske 582-6981	Cary Adgate 549-2218
Sue Grobaski 549-2995	Jody Kowalske 582-6981	Gary Roberts 538-7859

CENTURY 21 Up North
231 E. Water • PO Box 169
Boyne City, MI 49712
(231) 582-6554 • (800) 431-2121 (in MI)
Website: www.century21upnorth.com
Doug Hoesli - Broker/Owner

Century 21
Real Estate for the Real World

NEW LISTING! Well-maintained wood frame home on 3 lots. Almost 1200 sq. ft. of living space. A country feel inside the city! \$99,900. Call Stark & Schroeder Realty at 536-1400 for more information.

Stark & Schroeder Realty
231-536-1400

Mike Stark
Sara Schroeder
106 Mill St. • East Jordan

Dynamic Duo
FREE Market Analysis CALL
582-6981
1-800-431-2121

Professionalism with a personal touch

FREE Video!

Century 21 Up North

PUBLIC NOTICES

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IN YOU ARE IN ACTIVE MILITARY DUTY.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Gerold Grice and Kristine Grice (original mortgagors) to Alliance Funding, a Division of Superior Federal Bank, FSB, Mortgagee, dated Jan. 9, 2002, and recorded on Jan. 16, 2002, in Liber 453 on Page 562 in Charlevoix County Records, Michigan, and was assigned by said mortgagors to the LaSalle Bank, National Association, as Trustee under the Pooling and Servicing Agreement, dated as of April 1, 2002, among Asset Backed Funding Corporation, Litton Loan Servicing LP, and LaSalle Bank National Association, ABFC Asset-Backed Certificates, Series 2002-SB1, without recourse, Assignee by an assignment dated Jan. 24, 2002, which was recorded on Aug. 27, 2002, in Liber 483 on Page 700, Charlevoix County Records, on which mortgage there is claimed to be due at the date hereof the sum of ONE HUNDRED TWENTY-SIX THOUSAND EIGHT HUNDRED NINETY-SIX and 94/100 dollars (\$126,896.94), including inter-

est at 12.250% per annum.
Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgage premises, or some part of them, at public venue, at the Main lobby of the Charlevoix County Courthouse in Charlevoix, Michigan at 11 a.m., on Nov. 22, 2002.
Said premises are situated in CITY OF BOYNE CITY, Charlevoix County, Michigan, and are described as:
Lot 17 and the North 33 feet of Lot 19, C.G. Lewis Addition to Boyne (now City of Boyne City), City of Boyne City, Charlevoix County, Mich. according to the Plat thereof, Charlevoix County Records.
The redemption period shall be 6 month(s) from the date of such sale, unless determined abandoned in accordance with 1948CL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.
Dated: Oct. 9, 2002
FOR INFORMATION, PLEASE CALL: Mustangs 248-593-1306
Trott & Trott, P.C.
Attorneys and Counselors
30400 Telegraph Road, Suite 200
Bingham Farms, MI 48025
File #200222779 Mustangs

SHORT FORECLOSURE NOTICE
Charlevoix County
PETER M. SCHNEIDERMAN & ASSOCIATES, P.C., IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by: Debora L. Towsley, a single woman to United States of America, acting through the Farmers Home Administration, United States Department of Agriculture, Mortgagee, dated April 27, 1995, and recorded on April 27, 1995, in Liber 284, on page 166, Charlevoix County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of NINETY FOUR THOUSAND SEVEN HUNDRED NINETY and 39/100 dollars (\$94,790.39), including interest at 8.75% per annum.
Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgage premises, or some part of them, at public venue, at the Main lobby of the Charlevoix County Courthouse in Charlevoix, Michigan at 11 a.m., on Nov. 22, 2002.
Said premises are situated in CITY OF CHARLEVOIX, Charlevoix

County, Michigan, and are described as:
Lot 33, Westport, as recorded in Liber 2 of Plats, Page 211 and 212, Charlevoix County Records.
The redemption period shall be 6 month(s) from the date of such sale, unless determined abandoned in accordance with 1948CL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.
Dated: Oct. 9, 2002
United States of America, acting through the Farmers Home Administration, United States Department of Agriculture, Mortgagee
Peter M. Schneiderman & Associates, P.C.
30300 Northwestern Highway, Suite 222
Farmington Hills, MI 48334
Robert A. Tremain & Associates, P.C. is a debt collector and we are attempting to collect a debt and any information obtained will be used for that purpose.
MORTGAGE SALE - Default has

been made in the conditions of a mortgage made by Lisa R. Cesaro, a single woman, to Mortgage Electronic Registration Systems Inc., (MERS)(solely as nominee for Lender, as hereinafter defined, and Lender's successors and assigns), Homestead USA, Inc. as Lender, a Delaware Corporation, Mortgagee, dated Dec. 11, 2000, and recorded on Dec. 13, 2000, in Liber 403, on page 282 Charlevoix County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of seventy two thousand eight hundred sixty five and 23/100 Dollars (\$72,865.23), including interest at 8.500% per annum.
Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgage premises, or some part of them, at public venue, at the main lobby of the Charlevoix County Courthouse in, Charlevoix, MI, at 11 a.m. on Dec. 5, 2002.
Said premises are situated in TWP OF SOUTH ARM, Charlevoix County, Michigan and are described as:
Parcel 2: Commencing at a 1" pipe at the Northeast corner of Section 18, Township 32 North, Range 7 west; thence along the East line of said section, also being the centerline of Miles Road, South 0°46'46" East 337.53

feet to the POINT OF BEGINNING of this description; thence continuing along said section line, and said center line South 0°46'46" East 337.53 feet; thence North 89°14'14", West 33.01 feet to a 1/2" rod on the West line of said road; thence continuing North 89°14'14" West 615.63 feet to a 1/2" rod; thence North 0°35'15" West 337.50 feet to a 1/2" rod; thence South 89°14'14" East 614.50 feet to a 1/2" rod on the West line of said road; thence continuing South 89°14'14" East 33.01 feet to the Point of Beginning, being a part of the East half of the Northeast quarter of Section 18, Township 32 North, Range 7 West.
The redemption period shall be 12 months from the date of such sale.
DATED: October 23, 2002
ATTORNEY FOR: Mortgagee
Robert A. Tremain & Associates, P.C.
401 South Old Woodward Avenue
Suite 300
Birmingham, MI 48009-6616
For information please call:
(248) 540-7701
Mortgage Electronic Registration Systems Inc., (MERS)(solely as nominee for Lender, as hereinafter defined, and Lender's successors and assigns), Homestead USA, Inc. as Lender Mortgagee

NEWS BRIEFS

State arts funding will help bring performers to area schools

Two area schools recently received grant funding from the Michigan Humanities Council, in support of bringing the arts to students.

Concord Academy Boyne was granted \$275 towards bringing performer Kevin Collins to the school for two dates in November, and Boyne City Middle School received \$250 to bring in local poet and storyteller Terry Wooten.

The grant monies are part of the council's Touring Program, which will award nearly \$68,000 in grants to Michigan organizations in support of artistic and cultural presentations between Oct. 1, 2002 and March 31, 2003.

The touring program is funded by the Michigan Council for Arts and Cultural Affairs, the state's independent non-profit affiliate of the National Endowment for the Humanities.

Applications for the next round of grants for Michigan's Arts and Humanities Touring Program will be accepted Feb. 15-March 25, 2003. For more information, visit www.michiganhumanities.org.

Boyne Valley fire department to hold annual fire safety programs

The Boyne Valley Township Fire Department is organizing its annual Fire and Burn Safety Program for the children of Boyne Falls and Concord

Academy Boyne. Through the program, more than 300 students ages 5-12 will receive age-appropriate educational fire prevention materials. The comprehensive program includes fire safety guidebooks containing 24 activity pages designed by educators to stimulate a child's awareness and independent thinking about the everyday fire hazards he or she may encounter.

Currently, the Boyne Valley Fire Department is in the process of mailing sponsor request letters explaining the program to area business, industrial and professional leaders, asking for financial support to help cover the cost of materials. Checks can be made payable to the National Fire Safety Council and can be mailed to the Boyne Valley Township Fire Department.

According to fire chief Mike Richards, this is the only program of this type that the department will be conducting this year. Anyone who is solicited for support by phone or in person without a letter from Richards should contact the fire department immediately.

Charlevoix Area Hospital to hold 'Baby Fair' on Tuesday, Oct. 29

New parents and parents-to-be are invited to visit Charlevoix Area Hospital's third annual Baby Fair on Tuesday, Oct. 29, from 4-7 p.m. in the hospital solarium. The event is open to parents, babies and preschoolers.

More than 30 community resources and businesses will be on hand to introduce programs, services, and products for babies and young children, including toys, games and art activi-

ties; health and safety tips; childbirth preparation classes; childcare and early childhood development options; music and refreshments.

Professional photographer Karen Walker will be on hand for complimentary photo sessions, and Kookie the Clown will entertain. Parents and babies are invited to come in costume for a chance to win a prize.

For more information, call the Charlevoix Area Hospital Birthing Center at 547-8575.

Crooked Tree Arts Center elects new officers

At its annual meeting, the Crooked Tree Arts Center held an election of new officers and directors for 2002/2003.

New officers are President, Phoebe Wietzke, Boyne City; Vice President, Stephen Palmer, Harbor Springs; Secretary, Jane Millar, Petoskey; and Treasurer, Richard Lent, Harbor Springs. Board of Directors include Pat Bass, Gordon Bonfield, Diane Conn, Katherine Copeland, Joann Dalto, Jane Diller, John Fershee, Gerri Flewelling, Patti Forman, Bob Forman, Edith Gilbert, Joyce Herbert, Joseph Hickey, Paul Keiswetter, Judy Knowles, Fran Kochensparger, Jim Kochensparger, Thomas LaVanway, Mary Ellen Lapp, Robert Pattengale, Jeff Porter, Charles Randolph, Meredith Richter, Pat Roski, Carol Ross, Allan Warner, Betsy Willis, Kurt Wietzke, Ima Williams, David Williams and Ginger Winter.

Joan Tebo, Mary Jane Zako and Jack Perry were honored as retiring directors. Treasurer Richard Lent was awarded Volunteer of the Year for his countless hours of effort on behalf of the Crooked Tree Arts Center.

For more information, call the arts center at 347-4337 or visit www.crookedtree.org. The Crooked Tree Arts Center is supported in part by the Michigan Council for Arts and Cultural Affairs.

DNR meeting will address issues of Jordan River

Michigan Department of Natural Resources will hold a public meeting

on Wednesday, Oct. 23, to gather input on the DNR's draft assessment for the Jordan River.

The Jordan River runs nearly 23 miles, draining a 127-square-mile watershed in Antrim and Charlevoix counties.

The draft assessment, completed recently by DNR Fisheries Division staff, provides an organized approach to identifying and solving problems in the watershed.

It also provides a mechanism for public involvement in a range of management decisions, from habitat im-

provement to riparian management to overall watershed management decisions.

The public meeting is the first step in developing a DNR management strategy.

It will provide officials with the necessary background on all issues associated with the watershed, as well as potential management alterations.

The meeting will begin at 7 p.m. in the Community Room of the Jordan Valley District Library, adjacent to East Jordan High School, located at One Library Lane, East Jordan.



Throwing art

Local artist Cornelia Dhashleer recently spent two days with students of Concord Academy Boyne exploring the art of pottery and ceramics. Here, Dhashleer gives some pointers to novice potter Cody Brandt. All students involved built pots using a pottery wheel and etched tiles.

courtesy photo

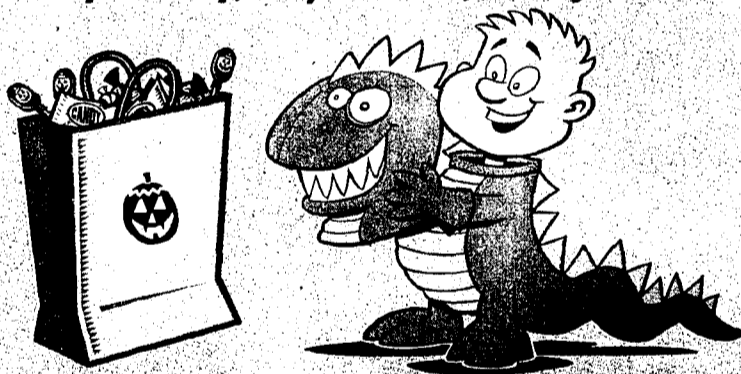
Have A Spooktacular Halloween!

Parents are cautioned to be extra aware of their children's safety during the Halloween season, especially with so many activities taking place after dark. The Charlevoix County Sheriff's Department offers these safety thoughts:

- Parents should escort small children to homes in the neighborhood, visiting only people they know.
- For older children, it is a good idea to put safety reflecting tape on their costumes to make them easier for motorists to see them at night.
- Remind children to look both ways before crossing the street and to use the crosswalk wherever possible.
- Carry a flashlight.
- Advise youngsters to approach pets with caution; wearing a costume may frighten the animal and cause it to attack.
- Make sure a child's vision is not blocked because of a mask, overhanging wig, or hood.
- Only give and accept wrapped or packaged candy.
- Inspect each treat before permitting your child to eat it. If you should find any contaminated food or safety violations, please report them to the sheriff.

5 p.m. - 8 p.m.

Boyne City, Boyne Falls, East Jordan



There's no place like

 vacationsupnorth.com
 (231)582-3200

BAY WINDS
 FEDERAL CREDIT UNION
 430 Lake St., Boyne City 582-6107
 319 S. Lake St., East Jordan 536-3220

HAVE FUN!
 From the "Muffler Maiden" and crew at
 Boyne City Brake & Maxi Muffler
 1340 M-75 South • (231)582-7003

Have A Safe One!

 Boyne Valley Chiropractic Center
 430 Boyne Ave., Boyne City 582-6581

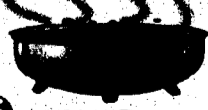
COMPUTER CENTER, INC.
 MAC & PC
 Sales • Service
 Repair • Training
 128 Main St., East Jordan (231)536-0870
 Toll Free (888)530-0870
 email: pccenter@unnet.com

HAVE A SAFE AND HAPPY HALLOWEEN
 East Jordan Iron Works
 301 Spring St. • (231) 536-2261

HUFF PHARMACY JEWELRY
 121 Water St., Boyne City 582-6514

HAVE A SAFE HALLOWEEN! BOO!


 112 S. Park St., Boyne City • (231)582-9555

Have A Safe and Happy Halloween!

MEDICAP PHARMACY
 104 S. Lake St. • Boyne City • 582-4545

Watch out for goblins!

PEARLE VISION
 102 E. Main St., Boyne City • 582-6704
www.pearlevision.com

RadioShack
 108 Water St., Boyne City • 582-2900

The hats are here, mon!

SUNBURST MARINE WEST
 101 Water St., Boyne City • 582-7149