# The Citizen-Jo

YARABA I TOTALETO YOLLANDE

Vol. 124 No. 36

Boyne City, Michigan

Serving Boyne City, East Jordan and surrounding areas

Wednesday, Oct. 30, 2002

## AT A GLANCE

## Celebrities change roles for chamber benefit dinner

The East Jordan Area Chamber of Commerce is hosting the third annual Celebrity Dinner on Monday, Nov. 4, at the B.C. Pizza/Rainbow Restaurant on Mill Street.

The dinner will be held from 5-8 p.m., with local "celebrity" waitstaff to include Chip Hansen, Pat Tinney, Tammy Jackson, Linda Poole, Kim Olstrum, Tammy Kraemer, Brad Jones, Bill Chase, Cindy Bennett, Kim Brown, Phyllis Olszewski, Brian Olszewski, and Steve and Debbie Bartlett as host and hostess.

Music will be provided by Margaret Thomson, Krista Knight and Stephen Emery.

All tips and gratituties will benefit the chamber. For more information call the chamber at 536-7351.

## Flu shots available at school

The Boyne City School District is hoting a Flu Vaccination Clinic on Wednesday, Oct. 30, from 2:30-4 p.m. at the Boyne City High School, room A105.

The cost is \$12 per person, and the clinic is open to the public. You must be 18 or older to receive a flu vaccination at the clinic.

For more information, call Jean Odgers, RN, at 439-8140.

## **Boyne City** students have Friday off

Boyne City Public Schools will hold staff development meetings all day on Friday, Nov. 1.

Students will be excused from classes on that day. School will resume on Monday, Nov. 4.

## **Activities** planned for **Veterans Day**

The Ernest Peterson American Legion Post #228 in Boyne City is extending an invitation to all area veterans to join them on Monday, Nov. 11, for the annual flag ceremony at Veterans Park in Boyne City at 11 a.m., and then later for a chapel service at 7:30 p.m.

Commander Steven D. Brown, Chaplain Corps, USN, Ninth Coast Guard District Chaplain, will conduct a military chapel service at 3 p.m. in honor of comrades who have answered the final call.

Also scheduled for Veterans Day is the annual VFW Veterans Dinner, to be held from 5-7 p.m. at the Boyne City VFW Hall on M-75. The dinner is complimentary for veterans, though the public is invited to attend and purchase a dinner as



## Happy Halloween!

Children at Spring Water Daycare in Boyne City were in the Halloween spirit last week, posing amidst the spooky paper-mache spiders they'd created in honor of the holiday. Pictured here are Rhianna Furness, Annika Bergquist, Nathan Overmeyer, Nicholas Overmeyer, Jacob Kelts, and Sean Lynch. The daycare is run from the home of local resident Kim Howie.

## RAMBLERS OPEN PLAYOFFS AT HOME AGAINST CALUMET

# Pursuing the big prize

Playoff football returns to Boyne City when the Ramblers host Calumet in a Division 5, Region 1 predistrict game Saturday at Brotherston Field

The Ramblers concluded the regular season with a playoff-like game at home last Friday when they lost a heartbreaker to St. Francis 23-20. If Saturday's game is anything like the conference show-down between the Ramblers and St. Francis, it should be quite a show.

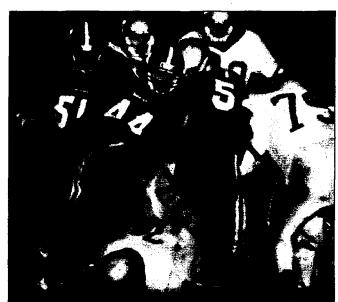
"It is disappointing to lose a game that close," said Boyne City head coach David Hills, "It's difficult to lose a game like that when we played better than they did in the second half

But don't get the idea the Ramblers may suffer an emotional letdown.

"We are playing at a very high level and we have another game," Hills

That game comes Saturday at 1 p.m. when Calumet, located north of Houghton in the Keweenaw Peninsula, makes the long trip to Boyne City.

Calumet comes into the game with a 6-3 record and according to Hills has a "good-looking football team."



Chris Grice, who gained 163 yards against St. Francis last Friday night, 115 of them in the fourth quarter, will hope to pick up where he and his teammates left off when they host Calumet Saturday.

They have size – one tackle is 6' and Hills said, and their running back is weighs 295 pounds, the other is 6'-4" and tips the scales at 250. They also have a "pretty athletic quarterback,"

being scouted by Division II schools.

Tickets for the game are \$5. Tickets will be on sale Thursday and FriWe are playing at a very high level."

> -- David Hills, Boyne City head football coach

day from noon-1 p.m. in the high school lobby. They can also be purchased at the gate on Saturday. Boyne City athletic passes are not valid during the playoffs.

The winner of Saturday's game will play the winner of the Benzie Central-Kalkaska game on Saturday, Nov. 9. If Benzie wins, they will host the

This is the second year in a row the Ramblers have qualified for the playoffs, and who could forget the run they had last season, making it all the way to the semi-final game in Big Rapids before they were defeated by Jackson Lumen Christi, the eventual state champion.

# HUGE savings

## ■ Favorable interest rates will benefit EJ schools

The East Jordan School District has taken the next step on its way to beginning a major construction and renovation project, with the sale of general obligation bonds associated with the school bond issue.

The sale, according to East Jordan School Superintendent Chip Hansen, attracted eight bidders, producing what he called "a competitive bidding environment that produced great results for our school district and taxpavers."

In a special meeting last week, the East Jordan Board of Education accepted the 4.1567 percent interest rate bid submitted by Robert W. Baird & Co., of Milwaukee, Wis.

The interest rate is significantly lower than the projected interest rate of 5.25 percent, which translates into a reduction of overall interest expenses associated with the bond issue to \$3,312,482 and a savings of \$1,073,368 to the taxpayers of the school district.

The savings, Hansen said, will be returned to taxpayers in the form of reduced debt retirement millage rates over the 15 year term of the bond.

The Board of Education has already reduced the debt retirement tax levy form the .99 additional mills, projected prior to the election, to .80 mills, reducing the overall debt levy from the pre-election projection of 4.14 mills to 3.95 mills.

"We're very pleased with the outcome of the bond sale," Hansen said. "The number of bidders indicates the level of competition in the marketplace, and that competition obviously paid big dividends for the tax-

See INTEREST on page 14

# Longtime EJ school board member resigns

At last week's regular meeting of the board accepted, with regret, the resignation of longtime board member Dr. John Kempton.

Kempton, an East Jordan dentist, tendered his resignation after more than 11 years of service as a board trustee.

Though Kempton feels that over the years, "I gained a lot more than I gave," he stated that he'd "put aside some personal and professional priorities for quite awhile now."

Now, Kempton said, it is time to concentrate on redirecting his energy into those areas.

"It has been an honor and a privilege to serve the district in this capacity," Kempton wrote in his official letter of resignation, read at the meeting by board president Mary Ja-

Also in the letter, Kempton cited the the East Jordan Board of Education, milestones the board and district have reached over the years, including NCA and transitions accreditation, the MST program, and the EXCEL Pro-

He's also proud of the community connections in place, including school-to-work programs, Kids Club, and Camp EJ.

"Two significant bond issues have passed, stimulated by population growth and program enhancements to increase educational opportunities for students," Kempton's letter notes. "It has been most gratifying to witness and be a part of this most positive

As a personal highlight, Kempton cited the privilege of handing diplomas to graduates of East Jordan High School, including his own child.

"I leave with confidence that our

It has been most gratifying to witness and be a part of this most positive journey." -- John Kempton

students leave the district better prepared to be successful and I know that this board and administration is committed to continue that objective," Kempton said in his letter.

School superintendent Chip Hansen, echoing school board sentiments, is sorry to see Kempton go. "John has been an excellent school

board member," Hansen said.

"All that he's been a part of has kept the students at the heart of the matter, reflecting a commitment to service that I have respected and admired.

"It's been a healthy and prosperous time for our school district, and John's been a big part of that."

Kempton's resignation is effective Nov. 1. The Board of Education will be appointing a qualified elector/resident to fill the vacancy for the remainder of Kempton's 2002-03 term. Qualified electors/residents can apply by submitting a letter indicating their interest in serving on the board to Gary Ciszewski, Secretary, Board of Education, East Jordan Public Schools, P.O. Box 399, East Jordan, MI 49727.

The deadline for submitting a letter of interest is 1 p.m. on Friday, Nov.

# 'WALKING IN TWO WORLDS'

## ■ Program helps Native American students succeed

Native American Education/Title VII in the East Jordan School District, isn't crazy about being referred to as "traditional."

The term, according to Gibson, calls forth for him a "holier than thou" image that he'd just as soon avoid. "I just try to follow the good ways of my people, and what works in my life, I pass it on," he said. "I don't believe in labeling."

Passing it on is, indeed, what the Title VII program is all about. Created in the early 1970s, the program is the product of early treaty agreements through which Native Americans surrendered land to the United States government. In return, one of the things the Native Americans requested was that the education of their children be provided.

Unfortunately, the trust laid in that request being satisfied was betrayed. for a time, as insensitive and inappropriate approaches to assimilating Native American children into a European-based lifestyle were mandated. "Some things backfired in the way the United States and even Canada tried to educate our people," Gibson said. "Boarding schools, church-run schools didn't work.'

'That [type of] schooling actually set back Native American families 20 to 30 years," added Connie Marshall, who has spent nine years as coordinator of the Native American Education for the Charlevoix and Petoskey

"[Students were in a] strange setting, had their hair cut, their language changed. And when they got out, they didn't have parenting skills," since they'd been separated from their parents. The methods of schooling also resulted in a high drop-out rate for Native American students.

Fortunately, through its inherent strength. Native American culture has survived, and with the establishment of the Title VII program, a venue has been created to help impart important elements of that culture to its children. According to a panel of experts participating in a forum organized by the National Education Association and the National Indian Education Association last year, the status of Native American students is challenging, but hopeful, due to the fact that schools are having "more and more opportunity to self-determine what American Indian Education should be," said Linda Sue Warner, chief executive officer of the Indian Community School of Milwaukee.

"We want to underscore the importance and value of these students, as well as their unique status and needs," said NEA president Bob Chase.

"In our desire to help all children succeed, we need to develop strategies to ensure that [Native American] students are not overlooked in our quest for quality public education."

In East Jordan, the need for the program is apparent in the number of students who participate.

"We have 10 percent of the population of East Jordan schools," Gibson said, totaling about 133 students in the three school buildings. The level of participation is significant, considering the continued reluctance for some Native Americans to admit their heri-

Gary Wayne Gibson, director of the tage. "It's not too far away, the namecalling, [resulting in the] hesitation to identify yourself," Marshall said. "There's a hesitation to connect with anything [related to the] govern-

> In recent years, though, that attitude has begun to change, a fact that Marshall attributes in part to a return in general to tribe recognition.

The services offered by the Native American Education program have also made a difference, offering a sense of community where perhaps there had been none before. "There's a need for support, including cultural support," Gibson said.

The goal of the program is to increase the students' sense of "identity, pride, and self-worth," while enabling them to be successful in a mainstream setting. Gibson often uses himself as an example in presentations, addressing the idea of the Native American as "walking in two

Gibson sometimes presents to students wearing first the tribal regalia representing his Native American world, and then changing into his casual dress clothes in which he conducts his work in the mainstream

Serving any student who has Native American heritage, the program also serves as a source of academic support, with a homework lab available after school three days a week for tutoring and assistance with regular schoolwork, as well as a venue for referrals to other agencies when assistance, for either the student or their family, is desired.

One week out of the month, Gibson does cultural activities with the students, either bringing in a presenter to speak on some aspect of Native culture or through cultural activities conducted by Gibson himself.

The program also organizes and conducts cultural events that include family and community members, such as the upcoming "Ghost Supper" (Jiibaakwe) on Nov. 14. It's that cultural component that Gibson sees as

crucial in reaching the area's Native American students, as well as the simple fact of being around an adult who they can identify with, and who provides a good role model.

"Here, they feel safe," Gibson said, looking around the large room in the elementary school that's been provided for his classroom space.

"They know there are people around them that they can identify with. When they see us in the hall, it puts a smile on their faces."

And it's not just the Native American students who are smiling. Another aspect of the program is reaching out to the non-native student population, in terms of educating them on the history of Native Americans as well as helping them to understand what it means to be Native American in the modern world.

Gibson and Marshall are both resources for the teachers and staff in their respective schools, and have both provided materials and given presentations to various classrooms. "After we come in and do a presentation," Gibson said, which often includes introductions to Native American language, "they'll say hi to me in my language [in the hallways]. To have students trust that and honor that," he said, makes a difference to all students. And, he said, "it might open an avenue for a non-native student to share his culture?

And though "traditional" is not Gibson's favorite term, he does believe wholeheartedly in the importance of tradition. "It's missing so much in a lot of our world," he said.

Looking to the future is important as well, specifically in helping these students realize their dreams. "Our students can be doctors, lawyers, astronauts," Gibson said. The key, he said, is giving them the confidence and security to graduate from school. and the desire to continue their edu-

"We're still adapting to this culture," Gibson said. "Some of us have adapted very well, some of us struggle. It's a process. To keep that



Connie Marshall, left, has spent nine years as coordinator of the Native American Education for the Charlevoix and Petoskey schools while Gary Gibson is coordinator of East Jordan's Native American Education/Title VII program.

minds, is a positive way to go." Native American Education/Title

Charlevoix, and Petoskey school districts. For more information on the VII programs are available locally in East Jordan program, call Gibson at call Marshall at 348-2169.

healthy learning, with open eyes, ears, the East Jordan, Boyne City, 536-0053, ext. 5117; in Boyne City, call Todd Parker at 582-3624, ext. 8160; in Charlevoix and Petoskey,



The Ghost Supper, or Jiibaakwe, served annually at East Jordan Elementary School, is a way to bring the community, both Native and Non-Native, together.

## A dinner to connect with the community

For local Native Americans, the event, also called "Jiibaakwe," means a chance to connect with their community and, in some cases, make amends.

Typically hosted by an individual family, the event entails the host family serving food to whoever comes to their door.

"I believe this is one of our inside societal tools to promote our community," said Gary Gibson, coordinator of East Jordan's Native American Education/Title VII program.

According to tradition, the supper is put on in honor of departed family members, with the idea that despite whatever problems individuals might have with one another, "you have no ill feelings towards people once that person comes through the door." Families serving the supper typically serve the best food they're able to provide, usually to seatings of around 12 to 15 at a time.

The East Jordan Public Schools' Native American Education Parent Committee and Title VII program are holding their annual Ghost Supper on Thursday, Nov. 14, from 6-9 p.m. at the East Jordan Elementary School cafeteria. The event is open to the public. Those planning to attend are asked to bring a dish to pass. For more information, call Gibson at 536-0053 ext. 5117.

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# MDNR encouraging public input on Jordan River management

By LINDA GALLAGHER Contributing writer

Approximately 40 people attended a meeting hosted by the Michigan Department of Natural Resources last Wednesday night at the Jordan Valley District Library to review the agency's proposed management plan for the Jordan River watershed.

Soon to be retired MDNR Fisheries Biologist Ralph Hay of Traverse City conducted a one hour slide show of the contents of the draft management plan, then took public comment from the audience.

The lengthy document, which took four years to put together, was cowritten by Mike Meriwether of the Antrim Conservation District in a partnership project between the soil district and the MDNR, said Hay.

"This document is a compilation of all the written material that's out there about the Jordan Valley watershed, which comprises 23 miles of the Jordan River, three natural lakes, and all adjoining public and private lands. Based on that information, in cooperation with a number of other gov-

ernment agencies and a wide variety of special interest groups like the Friends of the Jordan River, we put together a number of suggested options for future management of the area." Hay explained.

The plan suggests three types of management options: options that would protect and preserve existing resources, options that require additional survey information, and options to rehabilitate degraded resources.

Among the options being offered are: (not listed by priority)

Protect underdeveloped properties

from intensive development through property tax incentives, conservation easements, zoning, and public purchase of open space

• Protect the flow of the river and tributary streams from the effects of land-use changes, and increased development by working with planners, zoning boards, developers and land-

• Oppose the construction of any additional dams on the watershed, and work with the private landowners of the three existing dams within the watershed to have them removed. One of those dams is in place on the Green River at the Green River Trout Farm.

· Construct additional sand traps to rehabilitate fish spawning habitat and to prevent sand loads from entering Lake Charlevoix. Four sand traps are already in place in the watershed.

· Limit oil and gas development, and road and utility crossings in the stream corridor, and study the effects of those that exist now.

• Remove the electric lamprey weir in place since 1999 off Mt. Bliss Road, using other lamprey control methods, or provide for fish passage over the weir in the spring.

· Survey the watershed for direct and indirect sources of pollution that affect fish spawning habitat and develop plans to correct problems once they are identified.

 Protect native naturalized species from predation and competition from introduction of pest species such as sea lamprey, zebra mussels, rusty crayfish, purple loosestrife and

**Petoskey Cinema** 

November 1-7

347-9696

Sweet Home Alabama - PG-13

at 9 nightly Ghost Ship - R at 7:05 & 9:05 nightly

Also Thurs., Sat. & Sun. at 2:05 & 4:05

Santa Claus 2- G

at 7 & 9 nightly Also Thurs., Sat. & Sun. at 2 & 4

Jackass: The Movie - R at 7:10 & 9:10 nightly Thurs., Sat. & Sun. 2:10 & 4:10 Tuck Everlasting - PG

at 7:10 & 9:15 nightly

Also Thurs., Sat. & Sun. 2:10 & 4:15

I Spy - PG-13

at 7:05 & 9:05 nightly

Also Thurs., Sat. & Sun. at 2:05 & 4:05

Punch-Drunk Love - R at 7:10 & 9:10 nightly

Also Thurs., Sat. & Sun. 2:10 & 4:10 The Ring - PG-13 at 7 & 9:15 nightly Also Thurs., Sat. & Sun. at 2 & 4:15

Jonah: A Veggie Tales Movie - G at 7 nightly Also Thurs., Sat. & Sun. at 2 & 4

Friday Midnight Show

Tuesday Matinee at 2 - 4 p.m.
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At 4:00 all seats \$5.00
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Santa Claus 2 - G

at 7:10 & 9:10 nightly Also Sat. & Sun. at 2:10 & 4:10 Ghost Ship – R

at 7 & 9 nightly

Also Sat. & Sun. at 2 & 4

I Spy - PG-13 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

Tuck Everlasting - PG

at 7:10 & 9:10 nightly

at 7 & 9:15 nightly Also Sat. & Sun. at 2 & 4:15

Tuesday Senior Matinee at 2pm All seats \$2.50

November 1-7

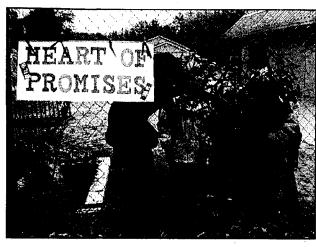
· Survey beaver populations and effects on stream temperatures and flow. Identify control measures to control beaver where effects are detrimental to fish and aquatic inverte-

Allowing the passage of steelhead into the upper portions of the Jordan River, which may be detrimental to brook trout populations, and other suggested options, such as closing portions of Pinney Bridge Road, expanding the Natural Rivers portion of the river, and increasing public access to Deer Creek have been controversial topics with both area recreationists and landowners in the

Hay admitted, "That's why we're offering the public an opportunity to have input into this document, which is, at present, still in draft stages."

MDNR Fisheries Habitat Biologist Tom Rozich, who attended the public comment meeting, said the department can change the management options at any time.

Watch Next Weeks Paper for the New 2003  ${\it TwoOnTheTown.Com}$ 2 for 1 Dining & Entertainment Cards: 231-935-0255



## From the heart

Students at Boyne City Elementary School made some special promises last week, participating in creating a "Heart of Promises" on the schoolyard fence. The activity was undertaken in conjunction with the story of "The Red Ribbon," which touches on the ideas of selflessness and caring for others. Each student, after hearing the story, was asked to make a promise of their own, symbolized by the red ribbon they then tied onto the fence.



## **OBITUARIES**

## Helen A. Kondrat Kowalski

Helen A. Kondrat Kowalski, 89, of 1939 where she worked first at Harper Boyne Falls, entered into the comfort and peace of heaven on Oct. 19, 2002 at Sunnybrook Retirement Community in Petoskey.

Her funeral Mass was held Monday, Oct. 21, at St. Augustine Church. The Rev. Francis Partridge officiated. Burial was in St. Augustine Cemetery.

Helen was born in Detroit on March 28, 1913. Helen moved to Detroit in

Hospital and then at Chrysler. After retiring, she moved to Boyne Falls with her daughter Patricia to be with

(Ed) Bobowski and Anna (Bob) Goodman; and a brother, Walter (Joan) Kondrat.

Stackus Funeral Home in Boyne

# Surviving are her sisters Frances

City was in charge of arrangements.

## Violet Louise Paquette

away peacefully at her Boyne City home on Oct. 22, 2002.

A celebration of Violet's life was held Monday, Oct. 28, at the First Presbyterian Church in Boyne City. The Rev. Robert Faulman and the Rev. James Larsen officiated. A luncheon and time of remembrance followed.

Born in Saskatchewan, Canada, on Dec. 4, 1916, Violet came to Michigan as a child and lived 73 of her 85 years in Boyne City. Violet owned and operated Violet's Beauty Shop for 50

Violet will long be remembered for her acts of kindness, unlimited energy, her involvement in the community and her lemon meringue pie.

Her greatest legacy will be her devotion to her children, grandchildren, and great-grandchildren.

Violet was a member of the First

Violet Louise Paquette, 85, passed Presbyterian Church, the VFW Ladies Auxiliary, and the Boyne City Garden Club. Violet was an avid gardener who most often could be found in the flower beds at home or in the city

> Violet is survived by her children, Roger (Barbara) Paquette, Penny Churchill, and Dianne (Allen) Hagerty; daughter-in-law, Beverly Paquette; and a son-in-law James Habasco; several grandchildren, greatgrandchildren; and nieces and nephews. She was preceded in death by her husband, Delbert; son, David; and daughter, Karen Habasco.

> Gifts in Violet's memory can be given to Hospice of Northwest Michigan, Boyne City VFW, Boyne Valley Garden Club, or to the charity of your choice. Stackus Funeral Home in Boyne City was in charge of arrange-

## Phillip W. DeNise

Phillip W. DeNise, 80, of Boyne City, passed away Tuesday, Oct. 15, 2002 at Northern Michigan Hospital in Petoskey.

His funeral service was held on Saturday, Oct. 19, 2002, at the United Methodist Church in Boyne Falls. The Rev. Larry Funk officiated. Burial was in Boyne Valley Township Cemetery.

Phillip was born on June 24, 1922 in Boyne Falls, the son of Bert and Minnie Paddock DeNise. He graduated from Boyne Falls High School

On Nov. 23, 1946 he married Ruby Leist in Petoskey.

Phillip worked for the City of Boyne City for more than 22 years and was the superintendent of the streets and parks for more than 10. He retired in 1983.

Phillip enjoyed gardening, tractors, his Shetland ponies, and polkas.

Survivors are his wife Ruby of Boyne City; three daughters, Linda (Anthony) Pickarski of Petoskey, Lois (Art) Gibbs of Ft. Myers, Fla., and Carol (Robert) Page of Traverse City; seven grandchildren, Kristin (Loren) Winters, John Pickarski, James Crandell, Steven Crandell, Amy Crandell, Daniel Washburn, and Jesse Washburn; two great grandchildren, Wesley Crandell and Kelsey Crandell; sister Ardis DeNise of Lansing; sisters-in-law Agnes DeNise of Pontiac and Jane DeNise of Boyne Falls; and several nieces and neph-

Phillip was preceded in death by three brothers: Merle, Earl Wayne, and Herbert.

The family wishes memorials to be directed to Hospice of Little Traverse

Stackus Funeral Home in Boyne City was in charge of arrangements,

## Lydia E. Elsworth

away at Grandvue Medical Care Facility on Sunday, Oct, 27, 2002.

She requested not to have a funeral. Private graveside services will be held at Lakeview Cemetery in South Arm Township on Oct. 29, with greatgrandson, The Rev. Shaun A. Erno from Marquette officiating.

She was born on May 10, 1910 in Wilson Township to Fred and Lena (Zellmer) Martin.

On June 9, 1928 she married Carl Elsworth in Petoskey. They made their home in East Jordan where she lived all her life.

She enjoyed many hobbies - knitting, quilting and various arts. She

Lydia E. Elsworth, aged 92, passed enjoyed picking wild berries in her younger years - until a bear joined her

Lydia is survived by her daughter, Audrey Erno of Engadine; sons, Roy Elsworth of Beaver Island, Ray Elsworth and Lawrence Elsworth, both of East Jordan; 12 grandchildren and many great-grandchildren. She was preceded in death by twins, Leon and Lyle; a daughter, Lois; husband Carl; and son-in-law, Allan Erno.

In lieu of flowers the family suggests contributions for a memorial fund to be set up by them. Arrangements were made by Hastings Funeral Home in Ellsworth.

## Jon Bos

away at home on Oct. 17 after a valiant fight with cancer. He was able to say good-bye to many of his friends and provide comfort for their sorrow.

Jon moved to Whitefish, Mont. in 1975, after many colorful years in Chicago, Aspen, and Vail, Colo, Arecent visit to Vail for its 40th year celebration was a high point in Jon's last

Jon burst onto the Whitefish scene with the original Hellroaring Saloon and Montana Noodle Company. The Whitefish Lake Restaurant followed in 1978. At the time of his passing he was still operating the Hellroaring Saloon on Big Mountain that he relocated in 1983. He had several other successful restaurant ventures along

Jon was an idea man and many of his ideas are still with us today - The Taste of Whitefish and the tradition of Halloween as we know them today are two examples. Others are the Bash for Cash, the Summer Games and the Ski/Golf Tournament.

He became Whitefish's favorite Santa, arriving for the tree-lighting ceremony at the Whitefish Lake Restaurant and visiting numerous homes

Jon Bos, age 61, passed quietly and parties during the season. He left a lasting image in the lives of many of our children of what Christmas is like in Whitefish.

> To those who knew Jon, they will remember his love of hunting with his dogs and his buddies. Cooking, golf, skiing and baseball's spring training all were part of his life.

> Jon enjoyed a good party better than most. He was a loyal friend to many and endeared himself to young and old as everyone's favorite curmudgeon.

> Jon leaves behind his loving wife Pat LaTourelle; as well as his mother Marjorie Bos; his brother Mike and wife Karen of East Jordan; his brother. Tom and wife Linda of West Des Moines, Iowa; his stepbrother Glen Kowalski and wife Eva Nell of Whitefish, Mont., his stepbrother, Mike Kowalski and wife Elizabeth of Corpus Christi, Texas, and many nieces and nephews.

True to Jon's approach to life, his passing was remembered with a celebration of his life at the Whitefish Lake Restaurant on Oct. 23. In lieu of flowers, please send donations to local Ducks Unlimited, Pheasants Forever or the Glacier Twins.

## You can e-mail us at citizen@voyager.net The Citizen-Journal

112 S. Park St., Boyne City, MI 49712 • (231) 582-6761

## Boyne City School Boosters 300 Club Drawing

and the \$100 winners are . .

Kris Leist October 19th

Carole Smith October 26th

Thankeyou for your support.

## WEEKLY Health Tips

By Steve Czerkes **Pharmacist** 



#### HEALTH TIPS FROM MEDICAP PHARMACY

### **HEALTHIER LIFESTYLE** LOWERS DIABETES RISK

Recent studies in Finland and the U.S. revealed that overweight people can lower their risk of type 2 diabetes by getting regular exercise, following a ow-fat diet, and losing weight. The changes made in lifestyle by those in the study were not drastic. Participants decreased fat in their diet and increased their intake of fruits and vegetables. They cut down on sweets, but didn't give them up altogether. Weight loss was between 5 to 7% of body weight. The exercise was moderate, most simply walked 30 minutes a day



104 S. Lake St. • Boyne City Hours: Mon-Fri 9-6 • Sat 9-1:30

## MIKE WEBSTER

Candidate for the Michigan House of Representatives



105th DISTRICT The counties of

Antrim Charlevoix Cheboygan Otsego

Medical Technologist. They have

Elementary School. MIKE is self-employed in the metal fabrication industry and is a teaching assistant for special needs students.

two daughters, Jessica and Sheiby, who attend Boyne City

Clerk of Melrose Township.

MIKE is a graduate of the received a B.G.S. in Economics. Political Science and Business. He received an M.B.A. from Lake Superior State University

## **MIKE'S PRIORITIES**

- Improve school funding for Northern Michigan.
- Ensure adequate health care at a reasonable cost.
- · Enact campaign finance reform. • Improve road funding for Northern Michigan.
- Protect the environment.

Mike would like to hear what your priorities are... contact him at: Phone/Fax ~ 231-535-2957 webman@freeway.net **MIKE WILL...** 

"Innovate, develop, motivate people,

instill trust, - be a leader. **VOTE NOVEMBER 5TH** 

Paid for by \*Friends of Mike Webster for State Represe P.O. Box 238 • Walloon Lake, Michigan 49796

# ELECTION PREVIEW

A LOOK AT BALLOT PROPOSALS AND CANDIDATES FOR THE MICHIGAN STATE HOUSE AND STATE SENATE

## STATE REPRESENTATIVE

## 105th District

## Bradstreet - Republican

Name: State Representative Ken Bradstreet

Age: 52

Position: State Representative, 105th House District

Family: Married to Barbara for 32 years, proud father of six children and

If elected, what changes would you like to see implemented?

As the state representative for the past four years, I have worked on a number of legislative efforts that

have benefited the 105th House I have introduced family friendly legislation that would in-

crease the personal deduction on the state income tax, allowing families to keep more of their hard-earned money. During the last four years, I have sponsored legislation that would bring an estimated \$2 mil-

lion dollars to Antrim County from state oil and gas production royalties. The legislation, commonly referred to as the Severance Tax, would require that a quarter of the state revenues derived from oil and gas royalties be directed to the local units of government



Ken Bradstreet

from where the minerals were extracted. This would generate more than \$2 million for Antrim County and its local governments. Why have I chosen to run for this position?

I ran for the position of state representative four years ago in order to affect legislative policies at the state level that reflect conservative northern Michigan values. These values of personal liberty and personal responsibility are shared by most of northern Michigan's citizens.

Having a large family, I am concerned about the type of world our generation will pass on to them. Will it be a world of ever-increasing high taxes and big government control, or a world of freedom and opportunity? What is the most important issue facing your community today?

The issue of property rights has become a rather hot topic, especially in Antrim County. A tension exists between property rights and the government at all levels trying to function as the controller of private lands

It's a conflict between a person's dream for his or her own property versus a conflicting dream of some neighbor or elected official for that same prop-

Private property rights is one of the basic freedoms that our founders enshrined in the Bill of Rights, holding that government control of private property should be limited to what government is willing to pay for.

## Webster - Democrat

I was raised in a large family. My father taught me the trades of welder and metal fabricator. My mother was a teacher.

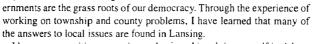
I attended the University of Michigan, received a B.G.S. with concentrations in Economics, Busi-

ness, and Political Science. I received a Master in Business Administration from Lake Superior State University. I am self-employed in the

metal fabrication industry and work with special needs students at Concord Academy Boyne.

My daughters attend Boyne City Elementary School and my wife works for Vital-Care.

Through academics and experience, I have prepared myself for a role in government. I have been fortunate to be Melrose Township Clerk and Supervisor. I believe local gov-



I have run a positive campaign and enjoyed involving myself in debate at public forums. I have not and will not accept P.A.C. money and will seek to see it eliminated from elections.

I will protect the property rights of individuals while seeking a balance with the community, and will ensure that those that remove natural resources do not shortchange the public.

I recognize that businesses can no longer carry the burden of health insurance and the role of state/local government in health care must change. I advocate less of our tax dollars going to Washington and remaining in our state. I have held myself to independent thought and will remain beholden to no one other than the citizens of my district and Michigan. I will be responsive to you. I believe in and defend the Second Amendment, as I do every amendment of our Constitution. The right to bare arms is woven into the fabric of American society, as are the right to free speech, religion, and the press. The pursuit of happiness is our declaration and our endeavor. We live in a community of individuals and must respect one another. To



# BALLOT PROPOSALS

## Official Ballot Language Proposal 02-1

A REFERENDUM ON PUBLIC ACT 269 OF 2001-AN ACT TO AMEND CER-TAIN SECTIONS OF MICHIGAN ELECTION LAW

Public Act 269 of 2001 would:

Eliminate "straight party" vote option on partisan general election ballots. Require Secretary of State to obtain training reports from local election officials. Require registered voters who do not appear on registration list to show picture identification before voting a challenged ballot. Require expedited canvass if presidential vote differential is under 25,000. Require ballot counting equipment to screen ballots for voting errors to ensure the accurate tabulation of absentee ballots. Permit voters in polls to correct errors. Provide penalties for stealing campaign signs or accepting payment for campaign work while being paid as a public employee to perform election duties.

Should this law be approved? YES

\_\_\_\_ NO . YES - Those that support a YES vote agree with legislation passed by the Michigan Legislature which would remove the option on Michigan's General Election ballot to vote a straight-party ticket with a single vote. They say that voters should evaluate the candidates for each office, not just vote for one party's slate of candidates. They feel that straight-party voters tend to miss the nonpartisan section of the ballot and vote only for the partisan races when they check one party.

NO - Those that support a NO vote believe that the Michigan tradition of allowing voting of a straight-party ticket should continue. Voters spend less time in the voting booth when they vote for a number of candidates with a single vote. Thus, lines at the polls will become longer if voters must vote for a number of candidates individually. They say the straight-party vote supports political parties, and encourages people to vote for the party as well as the candidate.

Note: that Proposal 1 is a referendum on a bill passed by the Legislature and signed into law by the Governor. Citizens obtained the required signatures to place on the ballot the question of whether the voters of Michigan agree with the action of the Legislature & the Governor. Under the rules for a referendum, the law does not take effect unless a majority of voters agree with it by voting "yes." Straight ticket voting is, therefore, still an option on this year's General Election ballot.

## Official Ballot Language Proposal 02-2

A PROPOSAL TO AUTHORIZE BONDS FOR SEWAGE TREATMENT WORKS PROJECTS, STORM WATER PROJECTS AND WATER POLLUTION PROJECTS This proposal would

Authorize the State of Michigan to borrow a sum not to exceed \$1 billion to improve the quality of the waters of the state by financing sewage treatment works projects, storm water projects and water pollution projects. Authorize the state to issue general obligation bonds pledging the full faith and credit of the state for the payment of principal and interest on the bonds. Provide for repayment of the bonds from the general fund of the state. Should this proposal be adopted?

YES - Those that support a YES vote believe that Michigan's local communities need a stable, long-term source of funding to help them rehabilitate deteriorating sewage collection and treatment programs. They believe it is appropriate for the state to sell bonds to establish a fund from which local units of government can borrow money at a low interest rate to do the major construction necessary to reduce the flow of stormwater into sewer systems and to repair on-site septic systems.

NO - Those that support a NO vote are concerned about the impact additional bonding will have on the state's credit rating and its ability to repay the bonds. Interest on the bonds will be paid from the state's general fund and Michigan's budget is already under enormous pressure. Opponents feel that only certain areas of the state will benefit and the \$100 million a year for 10 years authorized by the proposal doesn't

## Official Ballot Language Proposal 02-3

A PROPOSAL TO AMEND THE STATE CONSTITUTION TO GRANT STATE CLASSIFIED EMPLOYEES THE CONSTITUTIONAL RIGHTS TO COLLECTIVE BARGAINING WITH BINDING ARBITRATION

The proposed constitutional amendment would:

Grant state classified employees, in appropriate bargaining units determined by the Civil Service Commission, the right to elect bargaining representatives for the purpose of collective bargaining with the state employer. Require the state to bargain in good faith for the purpose of reaching a binding collective bargaining agreement with any elected bargaining representatives over wages, hours, pensions and other terms and conditions of employment. Extend the bargaining representative the right to submit any unresolved disputes over the terms of a collective bargaining agreement to binding arbitration 30 days after the commencement of bargaining.

Should this proposal be adopted?

YES \_\_\_\_\_ NO \_

YES - Those that support a YES vote believe that classified state employees should have constitutionally-guaranteed collective bargaining and binding arbitration rights. They believe that the current scope of bargaining at the state level is too limited. Presently local government employees can bargain collectively and local police and fire personnel also have binding arbitration rights. At the State level only the Michigan State Police have such rights (granted in a 1978 constitutional amendment). Supporters feel that all government employees should be treated equally.

NO - Those that support a NO vote believe that control of state spending belongs with the Governor and Legislature. They note that an arbitrator considers only wages. benefits and the overall governmental budget, not the broader best interests of the community and isn't answerable to voters. They argue that the public sector, unlike management in the private section, does not have one group of people who control both personnel and spending. They say state employees are currently well-paid and

## 37th State District

STATE SENATE

## ALLEN - REPUBLICAN

I am a life-long resident of northern Michigan. I have a small business background working in my family clothing store, The Captain's Quarters, in Traverse City. I am married and have a young daughter. For the past four years, I have served as state representative for the 104th District, encompassing Grand Traverse and Leelanau counties.

As one of a handful of freshman representatives to chair a committee, I headed up the House Education Committee my first term. The first bills I addressed gave teachers greater ability to manage their classrooms and reduce school violence. I worked hard to require filters on all school computers to protect our students from Internet predators. School funding increased over 20 percent since I took office. Education will continue to be a priority in the Michigan Senate.

I currently chair the House Commerce Committee, which has given me a deeper insight into Michigan's economy. I am a strong advocate for the elimination of the Single Business Tax, and sponsored legislation to expedite its elimination. I support the continued reduction in the personal income tax. I have worked to stimulate meaningful job creation by developing incentives for businesses to locate in northern Michigan, such as brownfield redevelopment projects and renaissance zones.

It is imperative that our pristine environment is preserved. I supported banning drilling under the Great Lakes. Initiatives fostered through the Republican-created Land Use Committee will promote managed growth and protect open spaces. Local governments need the tools to manage growth responsibly. I sponsored the law that doubled the mileage of trout streams, preserving critical trout habitat and limiting shoreline development.

Health care will continue to be a major focus of the next senate. I support making prescription drugs more affordable to seniors through the continued expansion of the Elderly Prescription Insurance Coverage program. My first law expanded a program for small businesses to pool together and purchase health insurance at reduced rates.

I will use my experience to build on these accomplishments and promise to continue fighting for northern Michigan in the state senate. I ask for your support on Nov. 5.

## Estes - Democrat

With the retirement of Senator George McManus, I have elected to serve the citizens of (the area) by running to be your next state senator.

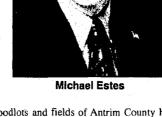
I am 52 years old, have been married for 28 years and have three grown children. My undergraduate degree is in accounting and I ha degree in business administra-

I have an extensive background in the private sector where I have served in various financial capacities.

In addition, I own and manage an orchard and tree farm in various locations in Antrim County.

Part of my extensive community involvement includes service as trustee and worship leader at First Congregational Church, treasurer of Great Lakes Community Mental Health, Kiwanis member and board member of the Ruffed Grouse Society.

Since moving my family to



Traverse City in 1987, the woodlots and fields of Antrim County have become my second residence due to the great deal of time I've spent tend-

ing to my planting of hardwoods, pines and nut trees Two years ago I served as chairman of the Grand Traverse County Republican Party. However, I've now elected to run for the senate as a Democrat because the Engler Republicans have moved the Republican party toward serving special interests rather than the interests of the average

Since John Engler took office, state debt has grown from \$1 billion to \$15 billion. In the last four years alone, \$1,5 billion in cash surpluses have shrunk to zero. At the same time, the governor and the legislature have rewarded themselves with huge pay increases.

It's time for a change in Lansing and it's time to elect someone with the financial background to assist in solving the state's financial problems. Your vote for Michael Estes will send a responsible voice of reason to

## Official Ballot Language Proposal 02-4

A PROPOSED CONSTITUTIONAL AMENDMENT TO REALLOCATE THE "TOBACCO SETTLEMENT REVENUE" RECEIVED BY THE STATE FROM CIGARETTEMANUFACTURERS

The proposed constitutional amendment would:

Annually allocate on a permanent basis 90% (approximately \$297 million) of "tobacco settlement revenue" received by state from cigarette manufacturers as follows: \$151.8 million to nonprofit hospitals, licensed nursing homes, licensed hospices, nurse practitioners, school-linked health centers and Healthy Michigan Foundation; \$102.3 million to fund programs to reduce tobacco use, Health and Aging Research Development Initiative, Tobacco-Free Futures Fund, Council of Michigan Foundations and Nurses Scholarship Program; and \$42.9 million to the Elder Prescription Drug Program. Guarantee recipients funding at 2001 appropriation levels plus additional state funds on an escalating basis for nonprofit hospitals, licensed nursing homes, licensed hospices and nurse practitioners.

Should this proposal be adopted? NO

YES - Those that support a YES vote believe that 90 percent of Michigan's share of the tobacco settlement revenue should go to organizations which provide health care, research programs to find cures for tobacco-related illnesses and smoking cessation education. They feel a constitutional amendment will guarantee this use of the revenue. They believe that the Legislature's past decision to spend this money on the Michigan Merit scholarships shows that the Legislature should no longer have control of the distribution of the money Michigan receives each year as part of that settle-

NO - Those that support a NO vote believe that the tobacco settlement revenue should continue to be part of the regular state budget decision-making process and should not be pre-determined by putting specific spending requirements in the Michigan Constitution. Opponents point out that approval of this proposal will require the state to cut \$215 million from the current budget or find revenue elsewhere. They say that the requirement in the proposal to maintain current medicaid spending to hospitals and other health care organizations will require future additional state budget

INFORMATION ON THE BALLOT PROPOSALS WAS PROVIDED BY THE LEAGUE OF WOMEN'S VOTERS OF MICHIGAN.

Tuesday, November 5 – Remember to VOTE Polls are open 7 a.m. to 8 p.m.

## **NEIGHBORS**

#### By LOUISA NORTHUP

NANCY IS HAVING a great time in Florida with her daughter Cami and granddaughter, Sarah. On her flight down, the airline put her in first class and she had a smooth flight. She is enjoying the warm weather, has visited Sarah's school and Sunday they went to Clearwater Beach for a visit with her brother, Bill.

FORMER RESIDENT Traci Bishop and her three children Morgan, Eric and Jenna were on their way to Boyne City for a weekend visit when they had an accident in Newberry. The children are fine but Traci was transported to Northern Michigan Hospital Thursday where she had surgery for a neck fracture on Saturday. She is now staying with Mr. and Mrs. Kubesh of Boyne City, Lauren's parents are the Lambie's son, David and convalescing for the week before going back to their home in Wisconsin on Sunday.

A NOTE FROM Joni and Vasco Zucchiatti. "We have a new hero! Our next-door neighbor, Anne Nemes, became a bone marrow donor Thursday at University of Michigan Hospital. She knows that the recipient is an 8-year-old boy. Anne said although there was some discomfort, she would do it again in an instant. Way to go

Jordan, born on Halloween night many, many years ago, from your Boyne City friends.

JUDY PLANCK of Walloon Lake and her sister-in-law, Glenda Planck of Boyne City spent Saturday, Oct. 10, at the Jennison Band Competition watching the Petoskey High School Band compete. They also visited Judy's son, Glenn, at Western Michigan University in Kalamazoo. Judy's daughter, Pam, spent a few days last week visiting friends in Lansing and Alba.

JOYCE AND GORDON LAMBIE traveled to Dearborn Heights for a long weekend to welcome a new granddaughter, Lauren Danielle. Lauren was born Sept. 25. She weighed 7 pounds 6 ounces and measured 19 1/2 inches at birth. his wife, Milina.

WEEKEND GUESTS at the home of Irene and Ed Hennessey were their son and daughterin-law, Mike and Claudia Hennessey, and their friends, Sam and Keith Neff, all of South Lyon. Also visiting for the weekend were Irene and Ed's granddaughter and husband, Nichole and Dean Kuhnlein and their 6-month-old baby, Evie, Inn in Grayling Saturday night. from Grosse Pointe

HAPPY BIRTHDAY to Ron Brown of East Road for an old fashioned hay ride Saturday night @gtlakes.com)

were Tom and Laurie Wilson and two grandchildren from Flint, Michelle, Keith and Dustin Ellison from Clio and Tracy and Jeff Engler from Alanson.

JOE AND JUNE SWOBODA of Plainwell enjoyed a sight seeing trip to the Upper Peninsula and on the return trip, stopped in to visit with Charlie and Leona Stanek.

GORDON AND NAOMI CAPELIN, Jim and Barb Matthews, Jim and Marge Behling and Don and Jackie McNutt spent Oct. 20 taking a color tour and seeing the last show at the Crossings in Mackinaw City.

SUE AND MORRIE HOBBS had a wonderful time during a two-week visit from Sept. 30 to Oct. 14 with their son, Scott and his wife, Chris, from Huntington Beach, Calif. Sue was thrilled when Scott built and equipped a darkroom for her to use in developing pictures for her hobby of genealogy.

BOYNE VALLEY Lions president, Sherry Gillett, and Lions Ralph Gillett and Nels and Louisa Northup attended an appreciation dinner for past district Governor Al Kelpinski at the Holiday

(To submit an item for Nancy's column, call GUESTS AT the Dan Wilson's on Stanek her at 582-9174 or e-mail her at neighbors

## Community foundation welcomes new program director

Maureen Radke

land use specialist Maureen A. Radke has been named program officer at the Charlevoix County Community Foundation.

Radke, who comes to the foundation from Tip of the Mitt Watershed Charlevoix coun-Council, began her new assignment ties. She has devel-

In her post at the community foun- master plans, condation, she will work closely with the area's nonprofit organizations, schools, and municipalities to identify community needs, link those priorities with the foundation's re- among local governsources, and oversee effective mental units; and is

She'll also serve as liaison to the tator. community foundation's Youth Advisory Committee, a group of area high University, Radke holds a master's the area. Established by a group of

Community planner and regional to programs that serve children and young people.

Radke brings more than 20 years

fessional planner in both Emmet and oped community. servation plans, and strategies for managing growth; coordinated efforts an able group facili-

State University. She and her family a way for donors with a variety of make their home in Charlevoix

"We're very fortunate to have someone with Maureen's knowledge and expertise on our team," said Bob Tambellini, foundation president. "She is known and respected throughout our area and will be an excellent addition to our staff."

> Now in its 11th year, the Charlevoix County Community

Foundation is a charitable organiza-A graduate of Grand Valley State tion created to benefit all who live in school students who help direct grants degree in planning from Michigan local citizens, the foundation provides

charitable interests to join forces and fulfill their ideals. Gifts of all sizes, and for many purposes, are combined to build a permanent endowment, and investment income from the endowment is used to make grants throughout the region.

The community foundation now holds 135 separate funds and its assets have grown to \$7.2 million. To date, the foundation has distributed a total of \$3.5 million in grants to support community development projects, and programs in education, the arts, environmental stewardship, health and human services, youth, and recreation. More information about the Charlevoix County Community Foundation, is available by calling (231) 536-2440.

## STUDENT OF THE WEEK

## East Jordan

NAME: Katie Diller **GRADE:** Sophomore PARENTS: Kim and Cal Diller SCHOOL ACTIVITIES: Basketball, ski team, stu-HOBBIES AND INTERESTS: Drama, singing,

FUTURE PLANS: I'd like to attend a college or university for at least 4 years. I haven't made a

final decision of what I want to major in. but I'm thinking about the theatrical arts. FAVORITE CLASSES: It's a tie between Choir

and Chemistry NOMINATING COMMENTS: Katie is very bright, hardworking, and very

sweet," said Jen Richardson. "It's great to have her in class."
"Katie has a great sense of humor and is kind to everyone," said Alice McPherson. "She works hard to do each assignment to the best of her ability."

"Katie is very responsible and dependable," said Kathleen Stangis. "She did an excellent job helping to pull together Homecoming 2002."

"I especially appreciate the encouragement Katie gives to other students," said Rob Essenberg. "Way to go!" "Katie is doing a great job in Chemistry," said Sharon Moeke. "Katie

has a way of helping other students feel comfortable and is always willing to help others.

## Boyne City

NAME: Kelli Bradley PARENTS: Ed and Sheri Bradley GRADE: Senior SCHOOL ACTIVITIES: National Honor Society,

HOBBIES AND INTERESTS: Working with kids, playing the piano, skiing, participating in Church

Youth Group
FUTURE PLANS OR GOALS: "My plan at the time is to become a teacher and start college

next year at NCMC."
NOMINATING COMMENTS: "Kelli has been

doing a great job in World Geography," said Michele Deming. "She is very conscientious of her work and is willing to participate in class. Nice job, Kelli!"



Boyne Falls

NAME: Elisha Fiel PARENTS: Paul Fiel and Julie Fish **GRADE:** Senior FAVORITE CLASS: English HOBBIES AND INTERESTS: Shopping FAVORITE TV SHOW: Everybody Loves

NOMINATING COMMENTS: "I have been fortunate to have Elisha in my class and also work with her on the Student Council," said Mrs. Rozycki. "Elisha is a dependable, hardworking

student and one whose opinion I value. She

takes her studies seriously and always greets you with a smile. Elisha volunteers help to others and she is a good role model for the students of our school. She can be proud of all she has accomplished."

## COMMUNITY CALENDAR

## CREATE A PLATE

Saturday, Nov. 9 The East Jordan Cooperative Nursery will be hosting a Create a Plate event. Use your child's artwork to create a treasured keepsake such as plates, mugs and travel mugs. These items will be available for sale at the event from 10 a.m. to 2 p.m. in the Community Room of the Jordan Valley District Library in East Jordan. Homemade baked goods will also be available for sale.

#### 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 n.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

YOGA/STEP AEROBICS Mondays, Tuesdays, Thursdays Boyne Area Gymnastics and Dance

is offering yoga classes on Mondays call Steve Ryder at 582-9656. 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 Road, 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

## BOYNE FOOTBALL GRIDIRON CLUB Every Monday

The Boyne Football Gridiron Club meets every Monday at 6 p.m. at the Bovne City High School through the football season. For more information, **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.

#### KIWANIS OF BOYNE Thursdays

Interested persons are invited to join the Kiwanis of Boyne for coffee, camaraderie, and community service 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-



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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. Curtain restrictions apply, Individuals only, Applications must be dated 9/16/02 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 natice.



## Chamber orchestra opens its season at **Boyne Performing Arts Center**

The Great Lakes Chamber Orchestra will begin its second season with a concert at the Boyne City High School Performing Arts Center on Saturday, Nov. 2, at 7:30 p.m., preceded by a Youth Concert at 3 p.m. (see related story).

The Boyne City concerts will be followed with a Nov. 3 performance at the First Presbyterian Church of Harbor Springs at 4 p.m.

For the concerts, guest conductor Matthew Hazelwood, director of the Interlochen Arts Academy Orchestra, will direct the varied program of orchestral works, including Haydn's 59th Symphony, Mozart's Violin Concerto in G Major, Elegiac Melody #1 by Grieg, Albinoni's Adagio for organ and orchestra, and a contemporary Concerto for Marimba by the Brazilian composer Ney Rosauro.

Soloists for the concerts will include Ginger Kowal, concert master of the Interlochen Arts Academy Orchestra, on violin, and Chihiro Shibayama on marimba, and Pete Sims, music director at the First Presbyterian Church of Harbor Springs.

Through the course of the season, the chamber orchestra has more performances planned in Boyne City, Charlevoix, Petoskey, Harbor Springs, Kalkaska and Cheboygan. The season runs through May of

THE GREAT LAKES Chamber Orchestra was created last year when artistic director Margaret Beck joined executive director Robert Pattengale in bringing together orchestral musicians from across a threecounty area for the purpose of bringing the experience of orchestral performance to northern Michigan.

Beck retired to East Jordan from her professional life as a violinist in the Kennedy Center Orchestra in Washington, D.C. She is the founder of the Virginia Chamber Orchestra.

Pattengale, who retired as professor of music from Minnesota State University, Moorhead in 1997, served as harpsichordist and program annotator with the Fargo-Moorhead Symphony Orchestra for 25 years.

The Great Lakes Chamber Orchestra has benefitted from grants from the Petoskey-Harbor Springs Area Community Foundation and the Ann Kennedy Irish Charitable Fund administered by that foundation; the Michigan Council for Arts and Cultural Affairs regranted by the Cheboygan Area Arts Council; the Jordan River Arts Council; and the Pathways Arts Council of Kalkaska. More than 50 individual supporters have donated to the orchestra's cause.

The orchestra is relying on donations at the door for its concerts this season. For more information, call Pattengale at 347-1548 or Beck at

## Students invited to youth concert

Students from throughout northern Michigan are invited to hear the Great Lakes Chamber Orchestra present a Youth Concert at the Boyne City High School Performing Arts Center on Saturday, Nov. 2, at 3 p.m.

The concert will feature solo performances by two Interlochen Arts Academy students, Ginger Kowal on violin and Chihiro Shibayama on

.The Youth Concert is underwritten by a grant awarded by the Jordan River Arts Council through its program for introducing arts experiences to students throughout the area. There is no charge to attend this con-

For more information, call Robert Pattengale at 347-1548.

## Together, 45 years later

The East Jordan class of 1957 held their 45th reunion on Aug. 17 at Stafford's Weathervane in Charlevoix. Attending were, back row from left: Fayth (Redmer) Danforth, Fritz Healey, Bonnie (Snyder) Damer, Terry (Myers) Perniciaro, Alva Noirot, Bob Dipzinski, Steve Brennan, and Larry Woodcock. Middle row: Don Peters, Mary Martha (Lord) Greene, Harold Stanton, Arvin Hughey, Sandy (Boswell) Johnson, Milton **Bulmann and Robert** Halliday. Front row: Evelyn



(Crawford) Graham, Fay (Bennett) Barraw, Pat (VonSoosten) Slimmen, Louise Gladys (Stanton) Harris, Rachel (Webster) Harris, Deanna (Derenzy) Danforth, Lyle Howard, Betty Hawley and Lee Thomas. Kneeling: Jack Ingalls. Not pictured: **Geraid Kent** 

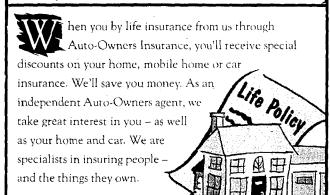
## **COLLEGE NEWS**

EMILY BRICKER of Boyne City has been named to the dean's list at Aguinas College.

KEVIN PENZIEN of East Jordan

was among the honor students at Michigan State University for the summer semester 2002. Penzien is a junior, studying international rela-

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EAST JORDAN

# First Baptist Church

"Celebrating 104 Years of Preaching Jesus Christ!" The public is cordially invited to join us on this momentous occasion.

Sat. Nov., 2 · Banquet · 5 p.m. Sunday, Nov. 3

Sunday School • 10 a.m. Preaching Service II a.m. Guest Speaker • Dr. John Beard

Special Music • Don & Kim Case

First Baptist Church is located on M-75 north in Boyne City 875 State St. More information, (231)582-9561 Russell G. Tharp, Pastor

## **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 BE-LOW IN YOU ARE IN ACTIVE MILI-

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 statue 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 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

SHORT FORECLOSURE NOTICE **Charlevoix County** 

PETER M. SCHNEIDERMAN & AS-SOCIATES, P.C., IS ATTEMPTING TO COLLECT A DEBT AND ANY IN-FORMATION 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 .75% per annum.

Under the power of sale contained in said mortgage and the statue 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 CHARLEVOIX, Charlevoix County, Michigan, and are described

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

Dated: Oct. 9, 2002

United States of America, acting through the Farmers Home Administration, United States Department of Agriculture, Mortgagee Peter M. Schneiderman & Associates,

30300 Northwestern Highway, Suite 222 Farmington Hills, MI 48334

PROBATE COURT
COUNTY OF CHARLEVOIX NOTICE TO CREDITORS Decedent's Estate File No. 02-010438-DE

Estate of Thelma Joyce Davis Behling, deceased. Date of birth: TO ALL CREDITORS:

NOTICE TO CREDITORS: The decadent Thelma Joyce Davis Behling, who lived at 627 West Division Street, Boyne City, MI died Aug. 22, 2002.

Creditors of the decedent are notified that all claims against the estate will be forever barred unless presented to Jack T. Davis, named personal representative, or proposed personal representative, or to both the probate court at Charlevoix County Building, 301 State St., Charlevoix, MI 49720 and the named/proposed personal representative within four months of the date of publication of

Oct. 10, 2002 Attorney: Timothy D. Arner (P33744) 110 Water St., P.O. Box 100 Boyne City, MI 49712 231-582-6741 Personal representative: Jack T. Davis 411 Lincoln St. Durand, Mi 48429 (989) 288-3649

> STATE OF MICHIGAN PROBATE COURT COUNTY OF CHARLEVOIX NOTICE TO CREDITORS Decedent's Estate File No. 02-010451-DE

Estate of Francis E. Boynton, deceased. Date of birth: Sept. 23, 1907. TO ALL CREDITORS:

NOTICE TO CREDITORS: The decedent, Francis E. Boynton, who lived at 1728 Peninsula Rd., East Jordan, MI 49727, died May 9, 1996.

Creditors of the decedent are notified that all claims against the estate will be forever barred unless presented to Dorothy Hawkins, named personal representative, or proposed personal representative, or to both the probate court at Charlevolx County Bldg., Charlevoix, MI 49720 and the named/proposed personal representative within four months of the date of publication of this notice. Oct. 23, 2002

Attorney Kevin G. Klevorn (P35531) 215 South Lake Street Boyne City, MI 49712 231-582-7911 Personal representative: Dorothy Hawkins 4980 Tebo School Rd Boyne City, MI 49712 231-582-7688

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PUR-

MORTGAGE SALE- Default has been made in the conditions of a mortgage made by Donovan T. Rainey and Monica M. Rainey f/k/a Monica M. Fiel: husband and wife to Household Finance Corporation III by a mortgage dated Nov. 30, 2001 and recorded on Dec. 7, 2001 in Liber 447 on Page 320 Charlevoix County Records, Michigan on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Thirty Thousand Seven Hundred Twenty Five Dollars and Ninety Fight Cents (\$130,725,98) including interest at 12.18% per annum.

Under the power of sale contained in said mortgage and the statue 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 Charlevoix, Michigan at 11 a.m., on Dec. 6, 2002.

Said premises are situated in the Boyne City, County of Charlevoix, State of Michigan, and are described as:

Commencing at a point which lies 300 feet Northwest of the Northwest corner of lot 6, block G, of N. Morgan's Addition South Boyne in line with the Northeast side of Clinton Street and same being on the shore of Mud Lake (Forest Lake) for a point of beginning of this description; thence Southeast along the said line a distance of 234 feet to the Northwest side of High Street: thence Northeasterly along the Northwest side of High Street a distance of 94 feet; thence Northwesterly at an angle of 99 degrees 33 minutes 30 seconds (Previously and erroneously described as 80 degrees 26 minutes 30 seconds) to the left from the last described course (this being a complimentary angle of 80 degrees 26 minutes 30 seconds) to the shore of Mud Lake: thence Southwesterly along the shore of Mud Lake to the point of be-

lies 300 feet Northwest of the Northwest corner of lot 6, block G, of N. Morgan's Addition to South Boyne in line with the Northeast side of Clinton Street and same being the shore of Mud Lake (Forest Lake); thence Southeast along the said line a distance of 234 feet to the Northwest side of High Street: thence Northeasterly along the Northwest side of High Street, a distance of 94 feet for the point of beginning; thence at an angle to the left of 90 degrees 33 minutes 30 seconds (this being a complimentary angle to 80 degrees 26 minutes 30 seconds) 93 feet; thence at an angle to the right of 90 degrees 4.8 feet; thence Southeasterly to the point of beginning; all part of the Northwest 1/4 of the Southeast 1/4, section 35, Town 33 North, Range

Tax map or parcel ID No.: 051-335-132-00.

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. 21, 2002 Joel E. Grand, Esq. Grand & Grand PLLC 31731 Northwestern Hwy., #151w Farmington Hills, MI 48334 (248) 538-3737

#### **CHARLEVOIX COUNTY BOARD OF COMMISSIONERS**

The Charlevoix County Board of Commissioners met fort their regular hoard meeting on Oct. 23, 2002, in Charlevoix, MI 49720 Copies of the complete minutes of the Board are on file in the office of

the County Clerk and are available for public inspection during regular

#### **BAY TOWNSHIP BOARD OF TRUSTEES** SYNOPSIS OF MINUTES REGULAR MEETING - Oct. 10, 2002

Acceptance of Treasurer's report. Approval to pay Township obliga-tions totaling \$41,500. Received report on Zoning Permits issued. Received satisfactory report from auditors regarding financial statements for the year ended March 31, 2002. Next regular Planning Commission meeting scheduled to be held on Tuesday, Nov. 12, 2002 at 7 p.m. Next Board of Trustees regular meeting to be held on Thursday, Nov. 14, 2002 at 7

### **BOYNE CITY COMMISSION** SYNOPSIS OF MINUTES

Oct. 15, 12 p.m. special meeting - Working with Bill Baldridge of the Michigan Municipal League Executive Search Services, the Commission developed a City Manager profile. Meeting dates were set regarding the City Manager search process: discussion of City manager applicants -Nov. 6 at 5 p.m., and candidate interviews - Nov. 13, at 1 p.m.

Oct. 22, 12 p.m. meeting - The Commission approved a lot reconfiguration on Roosevelt Street (15-051-382-070-00); and adopted a resolution that the City of Boyne City will comply with the Metro Act for telecommunications companies using public right-of-way in the City of



## Fall family fun

Lots of little ghosts and ghouls turned out last week for the Boyne District Library's annual Fall Family Fun Night. Over 100 people attended the event, which included stories and songs by guest readers Fred Sitkins and Cindy Kujawski (pictured above), as well as library staff member Dava Maat. Families were treated to donuts and cider as

well, and received a craft project to

take home.



## Artist lends her talents to Lighthouse Club

East Jordan artist Jan Luptowski unveiled her latest work during the Lighthouse Club reception held at Charlevoix Area Hospital Oct. 15.

Nearly 100 members of the 600-member club were in attendance at the reception to tour the hospital's new emergency department and get this year's print, the third in a series of Charlevoix Lighthouse depictions being created by local artists.

"I'm so pleased to have

Everyone is Welcome!



Jan Luptowski

Lighthouse print. She created her print, she said, as she envisioned the

ern Lights, a different interpretation from past artists Sue Bolt and Pat Tinney. "After 9/11 life got way to serious. I try to lighten things up," she

Members of the Lighthouse Club include those donors making a minimum gift of \$100 or more annually to Charlevoix Area Hospital. During the past several years Lighthouse funds were used for the hospital's expansion project to relocate and enlarge the emergency department, expand maternity and relocate medical patient rooms and the Intensive Care Unit, Currently Lighthouse funds are asked," Luptowski said regarding her lighthouse as seen under the North- being used to purchase equipment for

Following the reception attendees were invited to tour the new Emergency Department and many had the opportunity to view the helicopter pad located on top of emergency.

The hospital opened the new Emergency Department on Oct. 1. Other areas of the expansion should be open before the new year.

For more information on the Lighthouse Club, the expansion or the Lighthouse Print contact the hospital's Development Department at 547-8502

# International Book **Arts Exhibit opens** at JR Art Center

The International Book Arts Exhibit opened Sunday at the Jordan River

The illuminated manuscripts of John Fraleigh of Gaylord, hand-lettered one-of-a-kind books by Mary Jane Zako of Harbor Springs, and work by Millie Janka of Boyne Falls are among the featured exhibits.

Chad Pastonik of Deep Woods Press in Mancelona is the curator, and presented a demonstration and lecture during Sunday's opening.

Though book artists from Michigan are emphasized in the exhibit, there are also entries from Canada, Scotland, England, France, Australia, and elsewhere in the United States. Only limited-edition books (from five to 200 artist-printed copies) have been accepted, and there are no offset, glicee, or computer-generated printing.

Trained docents will turn pages daily to encourage return visitors to the exhibit. Viewers will not be able to handle the books physically unless serious purchase inquiries are made. Most of the books on display will be

The exhibit runs through Nov. 24, and is open daily from 1-4 p.m. Other times can be arranged. The art center is located at 301 Main St., East

To arrange a time, or for more information, call the art center at 536-3385. The International Book Arts Exhibit is partially funded by the Cheboygan Area Arts Council through the Michigan Council of Art and Cultural

IN CONJUNCTION with the exhibit, Pastonik will be teaching a variety of book-binding workshops, including Intro to Bookbinding on Oct. 31; Japanese Bindings on Nov. 7; Album Binding with Post and Nut on Nov. 14; and Multi-section Binding on Nov. 21.

The workshops are all scheduled for 6-10 p.m. on their respective Thursday evenings, and the cost is \$30 for one workshop, or \$100 to participate in all four. There will be a small materials cost in addition to the

For more information on the workshops, call Pastonik at (231) 587-0506 or the art center at 536-3385.

## FOR SALE

Donated

1970 Mercedes Benz 250-C All original, 2 door coupe, 6 cylinder gas engine. Runs, needs some work. \$1200 O.B.O.

Contact Julie Wellman, 582-9892 Proceeds go to Boyne City Preschool

**VOTE YES November 5** 

PROPOSAL A: Renewal of Granvue's 0.75 operational millage

PROPOSAL B: Increase operating millage by 0.25 mills

"Vote YES twice" to support Grandvue and enable us to continue recruiting and retaining the quality employees who provide quality care and services for our residents.

**GRANDVUE MEDICAL CARE FACILITY** 2002 Winner of the Governor's Quality Care Award Paid for by the Grandvue Auxiliary

## Little Caesar's holding Red Cross fund raiser

rants will be among those participating in a Red Cross

fund raiser on Tuesday, Nov. 5. Special promotional pizzas will be available for \$3.99

The Boyne City and East Jordan Little Caesar's restau- each, with \$1 of each sale going to benefit the American Red Cross of Northern Michigan

For more information, call the Red Cross at 1-800-691-

Places of Worship



# SELF-LEVELING LASERS LR 1100 \$269.00



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## **PUBLIC NOTICES**

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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 THOU-SAND ONE HUNDRED NINETY-FOUR AND 71/100 dollars (\$74,194.71), including interest at 6.250% 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 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

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

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

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A
DEBT. ANY INFORMATION WE OB-TAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BE-OW IN YOU ARE IN ACTIVE MILI-TARY 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 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 an-

Under the power of sale contained in said mortgage and the statue 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 TOWNSHIP OF SOUTH ARM 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

rott & 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 OB-TAIN WELL 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 an-

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

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 Govern-ment 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

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** 

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

And to vote on the following proposal(s):

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)

**BAY TOWNSHIP** 

Shall the previous voted increase in the tax limitation imposed underArticle IX, Section 6 of the Michgian 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**

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?

#### 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 (\$0.25 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?

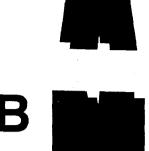
The Polls of said election will be open at 7 o'clock a.m. and will remain open until 8 o'clock p.m. of said day of election.

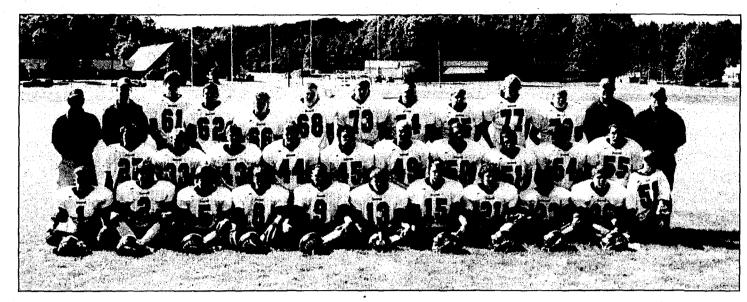
List of all polling place locations:

Yes or No

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

# CONGRATULATIONS





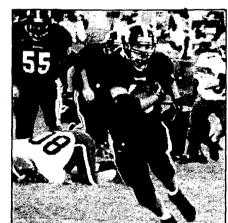
Members of the playoff-bound Boyne City Ramblers are, front row from left: Anthony DeNike, Tylor Daniels, Kale Baudoux, Carl Mariner, Beau Detcher, Zach Slate, Ben Hausler, Nick Sulak, Nate Burks, Reed Ameel; middle row: Adam McBee, Don Peters. Bryce Endline, Chris Grice, David Austin, Jordan Voice, Brenton Rozycki, Paul Simeri, Zach Carlston, Dusty Marquardt; back row: assistant coaches Dave Bricker and Dan Polleys, Mike Grobaski, Matt Ku, Bob Courtright, Trevor Howery, Keith Bradley, Mike Stewart, Kiel Pemberton, Matt Mercier, Kurt Wuerth, head coach David Hills, assistant coach Gus Kapolka.

# Good luck in the playoffs

Boyne City (7-2) vs. Calumet (6-3) • Saturday, 1 p.m., Boyne City











YOU HAVE MADE US PROUD AND WE WISH YOU THE BEST OF LUCK IN YOUR CONTINUED PURSUIT OF EXCELLENCE

**Accomodations North** www.vacationsupnorth.com 582-3200

> **Boyne Avenue** Greenhouse 921 Boyne Avenue 582-6621

oyne Co-op True Value 113 S. Park Street 582-9971

> **Boyne City Pearle Vision** 102 E. Main Stret 582-6704

**Boyne Rehabilitation** Center

197 State Street 582-6365

**Boyne Valley Chiropractic Center** 430 Boyne Avenue

582-6581

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# **SPORTS**

# Ramblers were oh so close

## ■ Boyne City falls just short in battle for conference championship

All season long, Boyne City head coach David Hills has told his players that if they keep the game close until the fourth quarter, they have a good chance of winning.

"That's the quarter we play best in," he said.

And last Friday, that was no exception and no one played bigger than Chris Grice, the Ramblers senior running back, and his offensive line.

Behind center Matt Ku, guards Brenton Rozycki and Paul Simeri, tackles Zack Carlston and Dusty Marquardt, and tight end Jordan Voice, Grice and senior running back Ben Hausler ran through huge holes in the Traverse City St. Francis defense and the Ramblers came within a few yards of earning their second straight Lake Michigan Conference Championship and their second straight perfect conference season.

But it was not to be for the Ramblers, who with a first down on St. Francis' 12 yard line with two minutes remaining in the game, could not push the ball into the end zone.

The result was a 23-20 loss.

live up to all the hype that precedes them. This one may have exceeded expectations. Those fans brave enough to cope with a nasty evening of cold temperatures and a steady drizzle, were treated to an outstanding high school football game played



With the St. Francis defense closing in, Boyne City quarterback Beau Detcher is flushed from the pocket in the Ramblers' 23-20 loss to St. Francis last Friday night. Photos by Vic Ruggles

by two outstanding teams.

"I thought it was a great game played by two very well coached teams," Hills said.

No one would disagree

Even with the wet conditions, there were few turnovers and the Ramblers Often times games like this don't played the entire game without a single penalty.

> "The field was wet but I don't think it had a big impact on either team,"

> What did have an impact on the game was a bizarre final minute of the first half and the overall domi

nance of the Ramblers in the fourth

As the clock was winding down in the first half, St. Francis had possession at midfield. Ouarterback Adam Clark was flushed out of the pocket and while running to his left, the righthanded quarterback threw the ball to of bounds, and it set the clock with an open receiver for an apparent touchdown.An illegal receiver downfield penalty, however, negated the play and the Ramblers had dodged a bullet.

But on the very next play, St. Francis broke a running play and car-

ried the ball deep into Boyne territory before the runner was pushed out of bounds as the clock showed the half

The officiating team ruled, however, a second still remained in the half when the ball carrier was run out one second. That was just enough time for St. Francis to kick a field goal and take a 16-7 lead.

The field goal proved to be the difference in the game.

St. Francis scored first in the game, driving down the field on its opening

drive. The Ramblers tied it up on a 10-yard pass from Beau Detcher to Voice after Simeri had recovered a St. Francis fumble.

St. Francis came right back on its next possession and scored to take a 13-7 lead.

In the second half, St. Francis mounted a strong drive on its first possession but failed to score when a field goal attempt sailed wide.

The Ramblers on their possession drove the ball down field and capped the drive when Grice scored from three yards out with 8:40 remaining

in the third quarter.

The Ramblers' joy was short lived, however, as St. Francis scored on the first play after the kickoff when Colin Ouinn broke free for a 54 yard touchdown to give St. Francis a 23-13 lead.

The Ramblers, though, were not to be denied. Behind the strong running of Hausler, who broke free for a 48yard run down to St. Francis's 3-yard line, they scored when Grice went in for his second touchdown of the night. Grice kicked the extra point to move the Ramblers to within three, 23-20 with 6:30 remaining in the game.

The Rambler defense then rose to the occasion, forcing St. Francis to punt. The Ramblers took over on their own 29 with just under five minutes remaining.

Sticking to their running game, the Ramblers peeled off big chunks of yardage and drove down to the 12yard line when they had a first down with about two minutes remaining. On the drive, Grice carried the ball

But this is where the defense of St. Francis stiffened and shut down the Ramblers to preserve the 23-20 win.

For the game, Grice carried the ball 25 times for 163 yards, 115 of them in the fourth quarter, and two touch-

"It just all came together," Grice said of the Ramblers' second half dominance. "We felt like nothing could stop us. We were out there giving it our all."

Hausler rushed for 71 yards on 11 carries, while Detcher connected on 4 of 14 passes for 39 yards.

Defensively, Simeri had 14 tackles and one fumble recovery, Rozycki had 10 tackles and Marquardt seven.

# **Red Devils** end season with big win

With a slim hope still alive for playoff contention. East Jordan hosted Elk Rapids in the regular season finale for both teams.

The Elks were not expected to be much of a challenge, and they lived up to expectations, falling 46-0 before an enthusiastic crowd of Red Devils fans and family.

Tom Krause again did a solid job at quarterback, ensuring the Red Devils of two more seasons of stability at that position, while Robert Grover ran roughshod over the Elks early on and finished his senior season on a high note.

Alan Arnott finished up, delivering decent runs that will turn the tide next season when he becomes the senior running back.

Other seniors who completed a 5-4 season with a sound victory were: Scott Murray, a stoic defensive player; Kevin Roberts, one of the defensive lynchpins that will be sorely missed; Joe Cooper and Bryan Diller, each a rock in the middle of the chaos that is lineman play; with seniors Justin Black, Daryl Richards and Tim Sothard providing moments of service in the pinch as needed; and Jon Reese a trusty receiver.

Next year's squad will ride Krause's arm and smarts, with Arnott, AZ Ahmed, Josh Sheridan and Matt Huver the backbone to a team with winning experience and the drive to make coach Greg Bowden's second year at the helm even more successful than his

Grover closed out his four-year career with a performance he won't soon forget. He rushed for 236 yards on 10 carries and scored two touchdowns, one on a 56-yard run - East Jordan's first play from scrimmage - and the other a 65-yard run.

Willie Skrocki scored two touchdowns, rushed for 39 yards and kicked four extra points. Alan Arnott also scored twice and rushed for 58 yards.



The basketball was a hot potato as Boyne City and Eat Jordan players fight for possession during last Tuesday's game at Boyne Ctiy.

The long arm of Courtney Hammond stands between Amanda Westrick and the basket as she drives down the lane.

## East Jordan starts fast in win over Boyne City East Jordan earned two victories last The Red Devils surged some more in the

week, defeating Boyne City and Kingsley.

Against the Ramblers last Tuesday, the Red Devils came out sizzling, putting the fire to the Ramblers in the first quarter to build a 19-8 lead. For the second quarter, the efforts of Jessica Skop and Sierra Roberts helped maintain the lead into the half, 31-20, and then expand it in the third quarter, 49-32. Jill Derenzy, Brittiny Hanson and Claire Niewendorp helped finish matters in the fourth, wrapping up the 72-48 win.

Courtney Hammond scored 35 points, Amy Schroeder added 12, Roberts nine, Skop six, and Derenzy five for the Red Dev-

ils in the win. Kim Foster led Boyne City with 12 points and Amanda Westrick had eight.

Boyne City won the junior varsity game. Kingsley came to East Jordan Thursday and the visitors jumped out to a 14-6 lead in the first eight minutes.

It didn't last. The Red Devils got a little hot under the collar and came scorching back, overtaking Kingsley in the next eight minutes to lead 28-20.

third, pushing the lead to 46-29 with eight minutes to go and foul trouble all over.

Less than a minute had gone by in the fourth quarter when Hammond fouled out. Roberts would follow that path a few min-That left matters in the hands of Jackie

Brun, whose jumper cut off a Kingsley run. Schroeder then hit three free throws to stunt the Kingsley attack and secure the Red Devils' 56-41 victory. "I'm very happy with how the other girls

stepped up and stopped Kingsley (after Hammond and Roberts fouled out)," said East Jordan head coach Lisa Parrish.

"They kept it together and protected the lead well.

"A good team win."

Hammond finished with 26 points, Schroeder and Roberts each scored nine, with Skop netting four points.

Kingsley won the JV contest, 72-34. Amber Wiser scored 14 for the Red Devils, Tabitha Grover nine and Jalessa Baier added five.

#### By MANDA SEWEJKIS Pernicano with nine. Student Writer The Lady Loggers captured a victory on Friday defeating Northport

Leading the Loggers to victory were Megan Pernicano with 15 points, and Kayla Reynolds with 13

Revnolds also had seven steals, and

Annie Pernicano added six more. The top rebounders were Manda

Lady Loggers down Northport Sewejkis with 10, and Megan

> Boyne Falls got off to a fast start, building a 17-11 lead after the first quarter. The Loggers continued to work hard in the second period and led 34-19 at the half.

The Loggers now have a 6-9 overall and a 4-4 league record.

The junior varsity had a tough loss on Friday losing 44-38. Katie Grubaugh led Boyne Falls with 15

# Runners qualify for state meet

Chelsey Poindexter, Tiffannie Bearden and Garrett Romero of East Jordan qualified for the state cross country meet to be held this Saturday at Michigan International Speedway in Brooklyn.

The runners earned a ticket to the state meet for their performance last Saturday at the Division 3 regional cross country meet hosted by East Jordan at a cold and rainy Community Park.

race, while Poindexter was fifth, Bearden 11th and Decker 13th in the girls' race.

The East Jordan boys, led by Romero, finished eighth while Boyne City was 13th. Benzie Central won the meet, followed by Hart and Kalkaska. Luke TenHopen of Kalkaska won the boys' race.

Romero finished with a time of 16:53, Nick Hanson was 26th, 17:51; Chris Duff, 39th, 18:23; Paul Brusee, 64th, 19:40; Andrew Crumbaugh, 66th, 19:44; Josh Pung, 20:17; and Jason Palmrose, 87th, 21:06.

On the girls side, Elk Rapids won the meet, followed by Charlevoix and Benzie Central. East Jordan finished sixth. Boyne City competed with only four runners, and did not score as a complete team.

For East Jordan, Poindexter finished with a time of 20:51, followed by Bearden, 21:02; 28th-Amanda Thomas, 22:22; 46th-Amanda McMichael, 23:59; and 88th-Amanda Evans, 24:15.

This is the third trip to the state finals for Romero and Decker, a junior, who is also a starter on the Boyne City varsity basketball team. Decker

Hannah Decker of Boyne City and was a member of the girls teams that qualified for the State Finals for two years, including last year's fifth place

> Decker ran 21:35 for the 5K course. Brie VanDam, senior team captain, finished in 20th place in a time of 21:45. Sophomore Carly Stieber finished in 24th place in a time of 22:07. Marion Sposito had her best race of the season in 26:40.

The overall girls' winner was Danielle Stein of Kalkaska in a time Romero finished fifth in the boy's of 19:34. Five of the top six finishers were from the Lake Michigan Conference schools. Two other Lake Michigan Conference schools, Harbor Springs and St. Francis, qualified girls teams for the Division IV State Finals.

Five of the top six runners in the boys' Division III race, were also from Lake Michigan Conference schools, however their teams did not qualify. These athletes will compete as individuals in the state finals. Harbor Springs qualified their boy's team for the state Finals in the Division IV

The Boyne City boys team finished 13th overall. The team ran without Ian Smith due to illness. Randall Sutton was the top finisher for the Ramblers. Sutton finished in 53rd place in a time of 18:43. Other runners were 72nd-Justin Weisler 20:13 76th-Sam McVannel 20:19, 94th-Rob Noeske 21:34, 98th-David Burns 22:15, and 99th-Ben Place 22:27.

"Justin Weisler and Rob Noeske had their best races of the season," said Boyne City coach Andy Place. "It's really good to see Justin running well again. Rob has had a very good





East Jordan's Garrett Romero and Chelsey Poindexter finished fifth in the Division 3 regional meet Saturday to qualify for the state meet Saturday in Brooklyn. Also qualifying from East Jordan was Tiffannie Bearden, who finished 11th.

## Loggers host conference meet

BY MANDA SEWEJKIS Student Writer

The Northern Lakes cross-country conference meet was hosted by Boyne Falls High School at Boyne Mountain last Wednesday

The girl's race was won by Amy Drenth of Ellsworth with a time of

The boy's race was led by Brian Teysen from Mackinaw, with a first place time of 17:53.

The leading runner for Boyne Falls was Adam Raphael, who took fifth with a time of 18:30 and earned allconference honors. Other Boyne Falls runners were: A.J. Hawkins, 19:18; Seth Zimmerman, 19:24;

Shawn Kilmer, 19:25; Darryl Kowalski, 21:50; Matt Matelski, 21:55; Mark Dunlop, 24:13; Chris Zimmerman, 27:44; and Chris Faulknor, 33:17.

Hawkins, Zimmerman and Kilmer earned honorable mention all confer-

The boys' conference championship was won by Mackinaw, Ellworth was second and Boyne Falls third.

At the Division IV regional meet at East Jordan on Saturday, the Boyne Falls boys finished eighth. Logger runners were: Raphael, 19th, 18:17; Hawkins, 25th, 18:52; Kilmer, 32nd, 19:08; Zimmerman, 43rd, 19:36; Kowalski, 57, 20:44; and Matelski,



Boyne City's Hannah Decker, who when she is not running starts for the Lady Ramblers' basketball team, finished 13th at the regional meet to qualify for the state meet.

Photos by Vic Ruggles

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## Gator swimmers

Though there's no local team to join, Boyne City and East Jordan swimmers are making their mark in the Gayford Gators Swim Team. The swimmers recently participated in the season-opening meet in Traverse City. Pictured are, from left, Kelsev Poineau, Lisa Carleton, Natalie Carleton, Peter Carleton, Cecylia Krolikowska, and Emily



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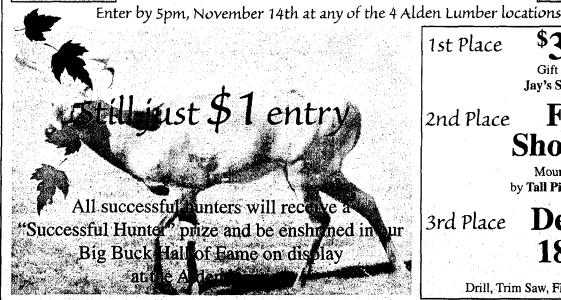
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MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Darrell W. Burt, a single man, to Alliance Funding, a Division of Superior Bank FSB, mortgagee, dated Oct. 19, 2000 and recorded Oct. 2000 in Liber 558. Page 455. Charlevoix County Records. Said mortgage is now held by LaSalle Bank, N.A., fka LaSalle National Bank, as Trustee under the pooling and servicing agreement dated Dec. 1, 2000, Series 2000-4 by assignment submitted to and recorded by the Charlevoix County Register of Deeds. There is claimed to be due on such mortgage the sum of Eighty-Three Thousand One Hundred Seventy and 30/100 Dollars (\$83,170.3) including interest at the rate of 10.75% per annum.

Under the power of sale contained in the mortgage and the statutes of the State of Michigan, notice is hereby given that the mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix in Charlevoix County, Mich. at 11 a.m.

## **PUBLIC NOTICES**

on Dec. 6, 2002.

The premises are located in the Township of Jordan, Charlevoix County, Mich., and are described as: West 1/2 of the North 1/2 of the Northwest 1/4 of Section 5, Town 31 North, Range 6 West.

The redemption period shall be 6 months from the date of such sale. unless the property is determined abandoned in accordance with MCLA \$600.3241a, in which case the redemption period shall be 30 days from the date of the sale. The foreclosing mortgagee can rescind the sale in the event a third party buys the property and there is a simultaneous resolution with the borrower.

Dated: Oct. 31, 2002 ORLANS ASSOCIATES PC Attorneys for LaSalle Bank, N.A., fka LaSalle National Bank, as Trustee under the pooling and servicing agreement dated Dec. 1, 2000, Series 2000-4. As Assignee P.O. Box 5041 Troy, MI 48007-5041 (248) 457-1000

File No. 199.0768

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MORTGAGE SALE - Default has been made in the conditions of a certain mortgage made by: Shannon Shane Horn, an unmarried man, to 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, and by an assignment dated Feb. 26, 2002 and recorded March 25, 2002 in Liber 463 on page 698, on which mortgage there is claimed to be due at the date hereof the sum of Seventy-Three

## **PUBLIC NOTICES**

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 statue 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, Michigan, and are described as:

LOT 38, WILLIAM H. WHITE AND COMPANY'S ADDITION TO THE VIL-LAGE 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

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

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)(soley 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

**PUBLIC NOTICES** 

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 mortgaged premises, or some part of them, at public vendue, at the main lobby of the Charlevoix County Courthouse in, Charlevoix, MI, at 11 a.m.

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

on Dec. 5, 2002.

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 0º46'46" East 337.53 feet; thence North 89º14'14", West 33.01 feet to a 1/2" rod on the West line of said road; thence continuing North 89º14'14" West 615.63 feet to a 1/2" rod; thence North 0º35'15' West 337.50 feet to a 1/2" rod; thence South 89º14'14" East 614.50 feet to a 1/2' rod on the West line of said road; thence continuing South 89º14'14" 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)(soley as nominee for Lender, as hereinafter defined, and Lender's successors and assigns), Homestead USA, Inc., as Leader

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This newspaper will not knowingly accept any advertising for real estate which is in vio-lation 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 tollfree 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.

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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.

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

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



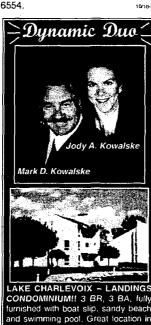
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LAKE CHARLEVOIX VIEWS! Large building site in-town Boyne City swimming beach across street. \$159,900. Call Mark or Jody, CEN-TURY 21 Up North 231-582-6981/

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**FORECLOSURE SALE** at the main lobby of the County Courthouse in Charlevoix, Michigan

November 22, 2002 at 11 am

Address: 1115 Grant St., Charlevoix, MI Minimum Bid: \$89,520.00 plus \$1.00 3 Bedroom, 1 Bath

Property Size: 11,444 sq. ft. **Redemption Period is 6 months** 

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582-6981

Jody Kowalske

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DEBT. ANY INFORMATION WE OB-TAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BE-LOW IN YOU ARE IN ACTIVE MILI-TARY 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 THOU-SAND SEVEN HUNDRED TWENTYand 92/100 dollars NINE (\$72,729.92), including interest at

7.350% per annum. Under the power of sale contained in said mortgage and the statue 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 EAST JORDAN, Charlevoix County, Michigan, and are described

Lots 3 and 4, excepting therefrom, the East 20 feet, Shirl-Ray Acres Sub-division, 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

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

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OB-TAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BE-LOW IN YOU ARE IN ACTIVE MILI-TARY DUTY. MORTGAGE SALE- Default has

**Up North** 

LAKE CHARLEVOIX private ac cess with great water views. This

ranch-style home consists of 3BR 2 BA, fireplace, full basement oversized 2-car garage, paved driveway, and nice wooded back ard. Possession would be given

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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 a1nd 18/100 dollars (\$50.911.18), including interest at .750% per annum.

Under the power of sale contained in said mortgage and the statue 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 660 feet of the Northwest 1/4 of the South-

west 1/4, Section 1, Township 32 North, Range 7 West, South Arm Township, Charlevoix County, Michi-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

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TARY DUTY, MORTGAGE SALE- Default has been made in the conditions of a mort-

gage 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 mortgagee 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, Charlevolx 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 interest at 12.250% per annum.

Under the power of sale contained in said mortgage and the statue 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

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 ,

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

## **News Briefs**

# First Baptist celebrating anniversary

The First Baptist Church of Boyne City will celebrate 104 years of preaching the gospel in Boyne City, on Nov. 2 and 3.

The celebration begins at 5 p.m. on Saturday with a banquet followed

by a special remembrance service. The guest speaker will be former pastor Dr. John Beard, who was pastor at First Baptist Church from 1971 to 1982.

Music will be provided by Don and Kim Case. The Cases were members of the church before relocating.

The celebration will continue on Sunday with service times as follows: Sunday School, 10 a.m.; morning worship, 11 a.m.; and evening service

at 6 p.m.
Several historic documents, photos

and memorabilia will be on display throughout the church. The public is invited to all services. Nursery will be provided.

First Baptist Church is located at 875 State St. (M-75 North) in Boyne City. For more information or free transportation to the services, call the church office at 582-9581.

# Hospice holding memorial service

Hospice of Northwest Michigan (formerly the Charlevoix County Hospice), in partnership with Northwest Michigan Community Health Agency Hospice, will be holding its annual Memorial Service on Sunday, Nov. 10, at 4 p.m. to commemorate all patients it has served and lost this past year.

Anyone who has suffered a loss is invited to attend the service. The Memorial Service will be held at the Charlevoix United Methodist Church, 104 State St., Charlevoix.

For more information, call Margaret Lasater, bereavement coordinator or Pat Johnson, administrator/volunteer coordinator, at Hospice of Northwest Michigan, 536-2842.

# Raven Hill starts scholarship fund

Raven Hill Discovery Center is offering the "SOAR with Raven Hill" scholarship fund.

The new fund was launched to assist area residents who are financially unable to take full advantage of the many opportunities offered at the center.

Since opening its doors in 1992, Raven Hill has made connections that have helped more than 70,000 adults and children understand difficult concepts, said Raven Hill founder Cheri Leach. Yet there are many for whom these experiences have been out of reach financially.

"We get many requests for reduced fees for general admission or for field trips," Leach said. "Often a teacher will have to pass up an opportunity to bring his/her students because many in the class cannot afford to pay.

"This fund will provide opportunities for many more people in the community to take advantage of all that Raven Hill offers without depriving Raven Hill of needed resources. We depend on fees for our services as well as memberships and donations to keep the center going."

Raven Hill's mission is to build

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life-long connections for children and adults that link science, history and the arts in a hands-on learning environment, Leach said. That mission is manifested in a variety of ways.

Though the museum experience is the most well known, Leach said, Raven Hill also offers class field trips, outreach programs, professional development for teachers, summer enrichment classes for children, and art classes for adults. Field trips usually include a tour of the museum and one or more additional activities tailored to meet that class's needs and interests.

Outreach programs are also customized to fit the needs of a particular class, area of study or curriculum. Professional development offerings include Central Michigan University graduate courses, curriculum development, specialized workshops and mentoring.

With the SOAR fund, Raven Hill will be able to accommodate requests for reduced tuition on classes or fees for field trips, providing opportunities for those who need assistance in realizing their full potential, Leach said

To contribute to or for more information about the fund, contact Raven Hill Discovery Center at (231) 536-3369

5 p.m. - 8 p.m.

Boyne City, Boyne Falls, East Jordan

# Program offers help in dealing with the holidays

The holidays can be a difficult time for those who have experienced a

On Thursday, Nov. 7, at 7 p.m. Hospice of Northwest Michigan, in partnership with Northwest Michigan Community Health Agency Hospice, is offering a program that will give suggestions on how to "Handle the Holidays."

The program, to be held in the large classroom in the lower level of the Charlevoix Area Hospital, is open to anyone who feels a need for help to get through he holidays.

Pastor Carl Litchfield, hospice spiritual advisor, will talk of the "Griever's Holiday Bill of Rights" and C.O.P.E., a simple plan for handling some of the stresses associated with the holidays.Participants will receive a booklet containing a holiday planner and other tools to use.

There is no charge to attend. For more information about this program, or any hospice services, call the hospice office at 536-2842 or Northwest Michigan Community Health Agency Hospice 547-6092.

## Interest savings

continued from front page

payers of our school district."

Other bids received included the following:

Morgan Keegan & Company, Inc., with an interest rate of 4.156967 UPS Paine Webber, Inc., with an interest rate of 4.167109 Stephens, Inc., with an interest rate of 4.173390

Legg, Mason, Wood, Walker, Inc., with an interest rate of 4.236242 Harris Trust and Savings Bank, with an interest rate of 4.245290 Stone & Youngberg, LLC, with an interest rate of 4.279593 A.G. Edwards & Sons, Inc., with an interest rate of 4.369725.

"We've got to be thankful for the leadership and foresight that was provided by the members of the Facility Review Committee," Hansen said. "There was an overriding sense that there would never be a better time to sell the bonds and do the project, and they were right."

Last month, voters approved a \$7,920,000 bond issue for additions and improvements at all three current school buildings. Construction is projected to begin in the spring of 2003, and the hope is to have work completed by the fall of 2004.

# 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.

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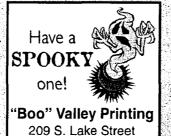
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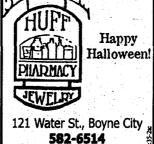
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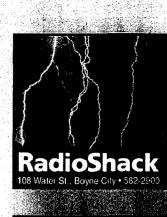


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