

Boyne City, Michigan

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Wednesday, November 13, 2002

AT A GLANCE

Avon sale to benefit Jordan **Valley Freedom** Festival 2003

This week, the Jordan Valley Freedom Festival committee kicked off its annual Avon Fund-raiser.

Avon books are available at businesses around East Jordan, or by calling Gina Oliver at 536-9886. Anne Crick at 536-3300, or Holly LaVanway at 536-2164.

All proceeds will benefit the 2003 Jordan Valley Freedom Festival. The last day to order is Nov. 25. Orders are scheduled to arrive around Dec. 6: payment is not due until products arrive.

'Coats for Kids' program will keep kids warm

Charlevoix-Emmet County FIA Agency is sponsoring the Coats for Kids Program to help keep children warm this win-

FIA is accepting new coats, hats, gloves, or mittens, as well as used coats, hats, gloves, and mittens that are clean and in good condition. Coats will be distributed to the Friends and Neighbors Seventh Day Adventist Church, 1404 S. Howard Street, Petoskey, which will be open Monday through Wednesday from 10 a.m.- noon; Tuesdays from 10 a.m.-2 p.m. and Thursdays, 12:30-2:30 p.m.

In Boyne City coats will be distributed to the Seventh Day Adventist Church at 326 N. Park Street, open the second and fourth Monday of each month from 9:30 a.m.-3 p.m. and to Trinity Fellowship Pantry located at 401 State St... Boyne City, open the first Monday of each month from 10 a.m.-12 noon and the third Monday of each month from 5-7 p.m.

Both FIA offices will have a few coats available also.

Donations can be made at Glen's and Carter's in Boyne City; K-Mart, Carter's and Glen's North in Petoskey; and K-Mart in Charlevoix.

Fall clean-up available to area senior citizens

Charlevoix County Sheriff George T. Lasater and Charlevoix County Commission on Aging have announced that the two agencies have joined forces to provide the spring and fall clean-up program to senior citizens of Charlevoix County.

Laster will be assigning county jail prisoners, supervised by a Sheriff's officer, to assist senior citizens with raking and general clean-up of their yards. Only prisoners who are not a security risk to the community will be assigned to this detail.

For more information, call 237-0103



Members of the Boyne City High School Drama Department are letting their enthusiasm shine through as they prepare for their first performance at the school's new Performing Arts Center.

A GRAND opening

Just stepping into the auditorium at the new Boyne City High School during rehearsals for the drama department's upcoming opening show, one can see that a new era has begun.

Rather than a jumble of kids seated on cafeteria tables amid coats and backpacks, as was the scene for many years as the department utilized the stage at the elementary school for performances, the students had settled easily into the theatre seats, listening intently to drama department head Bob Wollenberg as he handed out instructions in his enthusiastic, no-nonsense way. In the darkened theatre, with just the stage lights shining, one had the sense of bigger and better things to come.

It's easy to see that Wolfenberg is in his element, and the kids are following suit, oozing excitement in the big-theatre setting the school has provided for them. "It's a lot of fun," Wollenberg said "It's so comfortable, the acoustics are incredible. It's super exciting." Taking things up a notch from the alwaysfun fall show, scheduled for Friday, Nov. 22, the department is preparing a program to include a showcase for student talent as well as the talents of some high-achieving alumni, including musician Marty Ward and singer Matthew Chellis. The program will also highlight the high school band, choir, and jazz

The evening will also include the official ribboncutting for the new auditorium, with the show followed by a coffee and dessert reception, courtesy of the school's new hospitality program.

The event is more than just a show for Wollenberg and the performers: it's the realization of a dream that's

munity with quality entertainment year after year, student performers now have a venue that will allow for bigger and better things to come. The 600-seat auditorium features state of the art lighting and sound systems, dressing and make-up rooms, ample space for set construction and storage, as well as a professionalgrade flown rigging system, courtesy of additional funding from the Boyne City Foundation For Educational Excellence. In recent weeks, performances by talent both local and international, such as the Great Lakes Chamber Orchestra and jazz man Marcus Belgrave, have attested to the ability of the facility to accommodate the needs of high-quality acts. According to Wollenberg, the bookings prove the "if you build it, they will come" theory. "It's incredible," he said of the talent lined up, already, to perform at the

The performer lined up for the Saturday, Nov. 23, show further attests to that fact. Matthew Chellis, a world-class opera talent who has performed in such venues as Carnegie Hall and the Lincoln Center, will take the stage at 8 p.m., presenting operatic arias, lieder, and selections from musical theatre. Chellis, who also happens to be a graduate of Boyne City High School, currently is under contract with the New York City Center Opera and teaches at New York University.

Chellis' performance will also be followed by a dessert and coffee reception.

Both performances Wollenb weekend of community celebration, one that he hopes

see GRAND OPENING on page 3

Narrowing the field

■ BC commission selects four city manager candidates for interviews

After a special meeting last Chamber of Commerce at City Hall, nounced their four final candidates to fill the city manager position, with date and alternates. interviews scheduled for Wednesday, Nov. 13.

Five candidates were announced initially, though by press time, one candidate had withdrawn his applica-

The four remaining candidates will be interviewed as follows: 1 p.m., Thomas J. Dempsey; 2 p.m. Michael Cain; 3 p.m. Todd J. Campbell; 4 p.m. Maureen M. Barry.

At 6 p.m., an informal reception for candidates and community members will be hosted by the Boyne Area

Wednesday to narrow down the field. followed at 7 p.m. by a reconvening Boyne City commissioners an- of the commission for discussion and possible designation of a lead candi-

The public is invited to attend all events including the interviews, and there will be time scheduled for public comment

According to interim city manager Richard Huebler, the city received 59 applications for the position by last week's deadline. The interest, he said, "says a whole lot about the community.

Interviews will be held in commission chambers at City Hall.

see CANDIDATES on page 2

Firearm deer season could set records

By LINDA GALLAGHER Contributing Writer

Across northern Michigan, cash registers are ringing, motels are fillas area hunters ready themselves for what may be, with continued cold season, according to the Michigan numbers. Department of Natural Resources.

"We're just hoping for a little cooperation from the weather, although with the amount of hunting pressure out there this year than last on priin the woods during the first few days of the season, the deer should keep moving, whether we've got a foot of snow on the ground or it's 70 degrees outside, like it was last year," said Glen Matthews, Northern District Matthews. Biologist from his office in Gaylord. warmer, hunter success is higher, because hunters are willing to spend more time in the woods. Warmer weather isn't likely to be the case this year, but I think we'll still have a good

Although the size of the state's

white-tail deer herd has been reduced in recent years because of liberalized hunting regulations and extended seasons, hunters can still expect to see plenty of deer, said department offiing up and rifle ranges are booming cials. Reportedly, herd estimates were at 1.8 million deer prior to the start of the archery season in October - a weather, another record firearms deer seven percent drop over last year's

"We've done some shining routes in some areas of the state that indicated there may be even more deer vate lands in some areas," Matthews

Charlevoix County hunters will find the highest densities of deer on the western side of the county, said

"Private land on that side of the "But even when the weather is county keeps hunting pressure to a minimum most of the season, and abundant agricultural food sources keep populations of whitetails high," he said.

Matthews added that hunters will

see DEER SEASON on page 2

Leaving a legacy of caring

Last week, Boyne City lost one of its most tireless co-founding the Friends of the Boyne River with neighbor community volunteers with the passing of Marie Zoberski. From senior citizens to the Boyne River. Marie's devotions were strong and varied, and acted upon until the very end. Close friend and neighbor Tom Sheets, who hosted a memorial service honoring Marie's memory on Monday, called her the "Queen of the Boyne River." She was that, and much more. Following is an article The Citizen-Journal ran in July of this year, when Marie was honored as grand marshal of Boyne's Fourth of July parade.

Though she's nearing her 90th birthday (this September), Boyne City's Marie Zoberski shows no signs of slowing down. Retired in 1977 from her store manager's job in Petoskey, she's spent the better part of the last 25 years filling her days with volunteer work, from the Red Cross, to Hospice, to the Commission on Aging, and

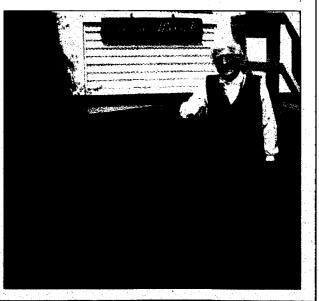
Tom Sheets

Being honored this year as the Grand Marshal for the annual Boyne City Fourth of July parade, Zoberski is modest about being chosen. "I'm not really sure what I'm supposed to do," Zoberski said, modeling the red, white, and blue outfit she was considering to wear on the big day.

While she may not be so sure about her role as grand marshal, it's certain that it's a fitting tribute to the lifetime of service and commitment Zoberski's given the commu-

see MARIE ZOBERSKI on page 2

Zoberski outside her Pearl Street home last summer, decked out in red, white, and blue in honor of her turn as grand marshal in the Fourth of July parade.



Donations, volunteers needed to spread holiday cheer

munity Christmas touches the lives of area families. hundreds of area residents, providing holiday food and gifts to families in

no child or family in the Boyne area already hard at work, looking to secure the donations needed to make the

Each year, the Boyne Area Com- holiday season a happy one for all churches, or pick-up can be arranged Hawley. Information should include dropped off at 9 a.m.; packers are

According to committee member Ardith Hawley, the effort is currently accepting donations of money, food, Operating under the motto, "That toys, games, books, and mittens. Checks can be mailed to treasurer be without a Christmas," the group is Eleanor West at 915 Robinson St., #15, Boyne City, MI 49712; food and gifts can be dropped off at schools or program are also asked to contact City. Food and donations can be

by calling Hawley at 582-7880.

After Dec. 1, toys can be dropped off at the Boyne City Early Childhood Education building (formerly the Boyne City Middle School) from 10 a.m.-3 p.m.

Those with names of individuals or families who could benefit from the

the names, ages, and gender of children, exact address and telephone

In addition to donations of funds and goods, volunteers are needed for packing boxes, which will be done on Friday, Dec. 20, at the Knights of Columbus Hall on M-75 South in Boyne

needed at 10 a.m., and delivery assistance is needed at 1 p.m.

In addition to individuals, churches, scouts, clubs, and other organizations are asked to collect toys, canned and non-perishable foods, mittens and books for the effort. For help in planning a collection project, call Ruth Witenski at 582-3152 or 357-4197.

Four candidates interviewing for BC city manager job

continued from page one

Following are brief profiles of the four candidates to be interviewed:

Thomas J. Dempsey

A graduate of the University of Illinois and Loyola University of Chicago School of Law, Dempsey served as village manager for the Village of Sparta, from 1996-2002. Previous to that, Dempsey worked as an attorney in private practice, most recently working in municipal law in

His professional association memberships include the Illinois State Bar Association, the Michigan Bar Association, the Michigan Association of Municipal Attorneys, the Michigan Local Government Managers Association, Small Communities Committee, West Michigan City Managers Association, Michigan Society of Planning Officials, and past member of the Michigan Municipal League's Finance and Taxation Committee.

A graduate of Michigan State University, Cain holds a Master of Public Administration degree, with specializations in public personnel administration, state and intergovernmental administration, and budgeting.

Experience includes the following: from 1988-91, assistant city manager for the city of Fenton; 1991-95, village administrator for the Village of Wolverine Lake; 1995-2000, city manager for the City of Fenton; 2000-01, special projects coordinator for the City of Troy; 2001-2002, city manager for the City of St. Johns.

His professional affiliations include membership in the International City Management Association, Michigan Local Government Management Association, Michigan Municipal League, Michigan Society of Planning, and past member of the Building Officials and Code Administrators In-

Todd J. Campbell

Campbell holds a Master's of Public Administration from Central Michi-

He has served as the village manager for the Village of Homer, (population 1,851) from 1998-2000; and as assistant city manager for the City of Greenville (population 7,935), from 2000-present.

Professional memberships include International City/County Managers Association, Michigan Local Government Management Association, and the West Michigan Local Government Management Association.

Maureen M. Barry

Barry holds a Master's of Public Affairs from Indiana University, with a concentration in public management. Currently serving as the assistant to the city manager for the City of Evanston, Ill. (population 74,239). Barry has also served in management assistant positions for the City of Glendale, Ariz. (population 205,000).

Professional associations include the Illinois Municipal Management Assistants Association., Arizona Municipal Management Assistants Association, and the International City/County Management Association.



Book exhibit runs through Nov. 24

The Jordan River Arts Council celebrated the opening of the International Book Arts Exhibit on Sunday, Oct. 27, with a reception and guest lecture by exhibit curator Chad Pastonik at the Jordan River Art Center in East Jordan. According to Jordan River Arts Council board member Jane Diller, art patrons came from "miles around" to attend the event. "This is a very sophisticated exhibit," she said. "It's great. Patrons cannot believe



to interested patrons at the exhibit's opening reception.

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. 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 Jordan.

For more information, call the art center at 536-3385.

Marie Zoberski

continued from page one

Growing up in the Wildwood Harbor area, Zoberski is technically from Walloon Lake, she said, but "this is my town." She graduated from Boyne City High School in 1930, coming from a family in which community service was simply a way of life. "I saw my parents do things for everybody," she said. "It was the thing to do." The example taught her, she added, that "this is the way you live, this is the way you make the world better.

No-one could say that Zoberski hasn't done her share. Most of her days are still occupied with volunteer work, as well as checking in on sick or lonely friends and neighbors. "My main job is volunteering," she said. "Somebody needs to do it."

And she, Zoberski is quick to point out, isn't the only one. "Every single

group I'm involved with has got some great people," she said. "Boyne City is very fortunate to have the people we have here. They're generous, dedicated.

In her home on the Boyne River, located in Boyne City's first designated historic district on Pearl Street. Zoberski has a stunning view of the river, one which, not surprisingly, served to move her into action yet again. Three years ago, dismayed by the spread of the invasive and damaging non-native Purple Loosestrife, Zoberski joined with neighbor Sheets, another Boyne River enthusiast, to create the Friends of the Boyne River. The organization generally aims to return the river to its previous incarnation as a blue ribbon trout stream, but Zoberski's personal focus was on the eradication of loosestrife, a pretty but damaging plant that's become sort of her hallmark. In recent years

Zoberski has appeared in the Fourth of July parade with other members of the growing FOBR decked out in a purple gown, riding atop a purple boat, dubbed "The Queen of Purple Loosestrife.'

Though she's earned that tonguein-cheek title (the loosestrife, by the way, is "just about licked"), she's also earned much more, including the admiration of a grateful community. And, according to Marie, in the end she'll keep on giving - when she passes away, she said with a smile, her body will be donated to the medi-

cal school in Ann Arbor for research. And even in the hereafter, she figures, she'll have something to do. "I'll probably dust the angels wings," Zoberski said with a laugh.

For the time being, though, she figures that even if she's got plenty of years left, she's still got an awful lot of work to do. "I've just got to work harder, work faster," she said. "I have to stay here until I get it done."

Her hard work, it's obvious, is much appreciated. "She's the queen of the Boyne River," said Sheets admiringly. A queen, indeed.

Thank You

The family of Violet Paquette would like express their appreciation to family and friends for the many acts of kindness during Violet's illness and passing. Your gifts of food, flowers, prayers, donations, and friendship will always be remembered. May God Bless all of you.

Deer season could set records

continued from page one

want to keep an eye on cut corn and buckwheat fields as well as alfalfa pastures, especially right after dawn and before dark.

On the eastern side of the county, Matthews also forecasted a good sea-

"With the mildness of last winter, we had low winter mortality, even in the traditionally colder areas east of Mancelona," he said.

Even with a late cold spring, fawn production was good, according to Matthews.

"We're asking hunters to take a second look at what they may think is a doe - it may be a young button buck," he said.

Public land hunters should consider areas with good mast production and

With relatively few wild apples available, deer will most likely feed on beechnut and the tops of young as-

"The buck harvest should be as good, or even slightly better than it has been in the last 10 years. I'm expecting that we'll see more above average

antler development," Matthews said.

Due to a lower number of antieriess permits issued on both private and public lands, Matthews anticipates fewer antlerless deer filling freezers this winter.

"Last year, we had a high number of antlerless permits available throughout the county and had an early antierless season. This was done to deliberately reduce the number of antlerless deer, which reduces the risk of infection from bovine TB," he said.

A significant number of hunters were able to fill their tags last year,

which lowered the herd numbers. Because the herd has stabilized to a more manageable number of animals, the MDNR limited the quota of available antlerless permits this season, both on public and private land, and did not hold an early antlerless season in Antrim. Although no deer from the county have tested positive for bovine tuberculosis since 1999, there is a continuing need to test samples, Matthews said. Area hunters may drop deer heads off for testing at MDNR check stations in Boyne Falls, Bellaire, Kalkaska, and Traverse City.

Baiting is allowed on all county lands this year, but hunters are reminded only two gallons or less may be placed on the ground at any one time and must be spread out over a 10by-10 foot area

The MDNR expects that more than 500,000 white-tailed deer will be harvested during the firearms deer season, which begins Nov. 15.

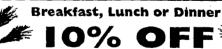
More than 760,000 hunters will spend more than \$500 million dollars on food, lodging, transportation and equipment in the pursuit of venison before the season ends Nov. 30.

In memory of: Ray and Helen Williams

We never lose the ones we love, For even though they're gone. Within the hearts of those who care, Their memory lingers on.

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Sportsman's Club hosting gun sight-in

The Jordan River Sportsman's Club is continuing its annual gun sighting event on Wednesday, Nov. 13, and Thursday, Nov. 14. On Wednesday, the hours will be 10 a.m.-4 p.m., and Thursday, 10 a.m.-1 p.m.

and DNR instructors will be available to sight rifles at a cost of \$5 for one rifle, or \$7 for two.

Instructors, targets, and spotters are supplied by the

club. Coffee, hot chocolate, donuts, and soup will be available at the event.

The club grounds are located on East Jordan-Advance

The Jordan River Sportsman's Club is a family-oriented, non-profit club which offers members use of a The public is invited to attend the event, at which NRA shooting range, participation in various scheduled shoots, family parties, and an annual historic encampment event. Meetings are held the fourth Thursday of each month at 7 p.m., except for the month of Novem-

For more information call Jon Sumner at 536-0262.



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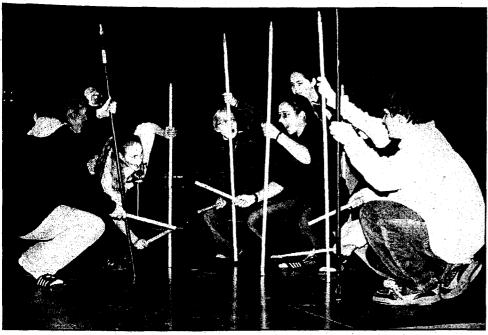
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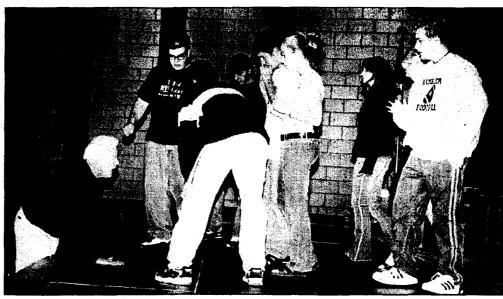
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Drama department members were hard at work last week, rehearsing numbers for the Grand Opening show, scheduled for Friday, Nov. 22. The performance begins at 8 p.m.



rally behind it and really pack [the theatre]."

continued from page one

Grand opening

community members will see fit to take part in. "It's a big thing, Friday and Saturday night," he said. "I'm hoping everyone can

Proceeds from both events will benefit the fine arts programs at Boyne City High School

"It's a huge weekend for the fine arts here," Wollenberg said. "It all comes down to this. There've been a lot of people involved, in Petoskey.

the community. It's just incredible. This weekend, we're dedicating to the community as a thanks."

Tickets for the Grand Opening show on Friday, Nov. 22, are \$4 each, and are available at Boyne Country Books, at Boyne City High School, or from any drama department member. Tickets for Matt Chellis' performance on Saturday, Nov. 23, are available at Boyne Country Books, at the high school, and through the Crooked Tree Arts Center in

Obituaries

M. Marie Parlett Zoberski, 90, of Boyne City, passed away peacefully at her home on the Boyne River on Monday, Nov. 4, 2002.

A memorial service was held on Monday, Nov. 11, at 445 Pearl St. on the Boyne River, Pastors Jeff Ellis and Rodney Ward officiated. Fish food, seeds and flowers were cast in Marie's

Lois Jo Kipapa, 56, of Alba and formerly of Boyne City, passed away on Wednesday, Nov. 6, 2002, at Northern Michigan Hospital in Petoskey.

A funeral service was held on Monday, Nov. 11, at St. Matthew's Church in Boyne City. The Rev. Paul Wise, The Rev. Carl Litchfield and The Rev. Jim Jordan officiated. Burial took place in Maple Lawn Cemetery.

Jo was born on Oct. 8, 1946, in Boyne City, the daughter of James and Betty (Fox) Kelts. She graduated from Boyne City High School in 1964. After graduation she moved to Hawaii and lived there for 23 years.

On Dec. 28, 1966, she married Anto Boyne City in 1991. Jo worked for her mother at Betty's Restaurant in Boyne Falls and at Ace Hardware in Boyne City.

She was a member of the Alba Pen-

M. Marie Parlett Zoberski

Marie was born on Sept. 24, 1912, Boyne River. Marie was very involved in Walloon Lake, the daughter of Benjamin and Muriel (Camburn) Ellis.

Marie had many loves in her life, the Order of the Eastern Star, the White Shrine, the American Legion Auxiliary, the American Red Cross Blood Bank, but most of all her greatest love was the Boyne River. Marie was a founding member of the Friends of the

in the Boyne community both financially and physically.

Survivors include her sister, Judith Beer, of Petoskey; sister-in-law, Lois Ellis, of Haslett, Mich.; and many nieces and nephews. She was preceded in death by two husbands. Russell Parlett and Ted Zoberski.

Memorial contributions may be

given to the Friends of the Boyne River and sent in care of Stackus Funeral Home, 417 Elm St., Boyne City, MI 49712.

The family would like to thank Dr. John Karkosak for his loving care through the years and to friends and neighbors who brought food for Marie on a daily basis. You will not be for-

Lois Jo Kipapa

tecostal Tabernacle and Trinity Fellowship Outreach Ministry of Faith. Jo is survived by her husband, An-

drew Kipapa, of Alba; daughters, Kailani (John) Naauao of Honolulu, Hawaii, Kaleimomi (Paki) Nahinu of Boyne City and Kuuipo Kipapa of Boyne City; a son, Kapuakela (Stephanie Arman) Kipapa, of Boyne

City; grandchildren, Kanoe and Kapena Naauao-Kipapa, Kayla Kipapa, Albert Nahinu Jr.; three brothers, Jerry Kelts of Boyne City, Jeffre (Debra) Kelts of Boyne City and Justin (Laurie) Kelts of Boyne City; a sister, Janet (Carl) Massey, of East Jordan; her mother, Betty Kelts,

of Boyne City; and several nieces,

Zola May Hardy, 96, of Boyne City, passed away on Tuesday, Nov. 5, 2002, at Grandvue Medical Care Facility in East Jordan.

A funeral service was held on Saturday, Nov. 9, at the First Presbyte- dening, sewing and rug hooking. rian Church in Boyne City. The Rev. was held in Maple Lawn Cemetery.

Zola was born on May 6, 1906, in the Deer Lake area, the daughter of Terry and Addie (Phelps) Barber, She lived her entire life in the Deer Lake

Zola May Hardy

On Aug. 14, 1924, she married Lester Hardy. Zola loved to sing and she sang in

Kitchen Bands. She also enjoyed gar-

She was a member of the Fi Robert Faulman officiated. Interment Presbyterian Church and the Grange

> Survivors include four children, Melvin (Shirley) Hardy of Inverness, Fla., Yvonne Hocquard of Boyne City, Elwood (Phyllis) Hardy of

nephews and cousins. She was preceded in death by her father, James, and sister, Judy Kuheana.

In lieu of flowers, memorials should be directed to the family and sent in care of Stackus Funeral Home. 417 Elm St. Boyne City Mich. 49712.

A special thank you to St. Matthew's for use of its building.

Boyne City and Harold (Lorraine) Hardy of Lecanto, Fla.; 21 grandchildren; 50 great-grandchildren; 25 great-great-grandchildren; and several nieces and nephews. She was preceded in death by her husband in 1988: a daughter, Norma Jean Russell; two brothers, Oral and Loyal Barber; and a sister, Ione Ploughman.

Memorials may be directed to the First Presbyterian Church or to Grandvue Medical Care Facility.

Lunch at Sporty's? You bet!

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PUBLIC NOTICES

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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 1, 1999, which was recorded on Oct. 23, 1999, in Liber 375 on Page 346 Charlevoix County Records, on which mortgage there is claimed to be due at the date hereof the sum of EIGHTY-TWO THOUSAND FIVE HUNDRED SIX and 55/100 dollars (\$82,506.55), including interest at 7.700% per 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 de-

The North 330 feet of the East 660 feet of the Northwest 1/4 of the Southwest 1/4, Section 1, Township 32 North, Range 7 West.
The redemption period shall be 12

month(s) from the date of such sale. Dated: Oct. 16. 2002 FOR INFORMATION, PLEASE CALL Jaguars 248-593-1311

Trott & Trott, P.C. Attorneys and Counselors 30400 Telegraph Road, Suite 200 Bingham Farms, MI 48025 File #200215227 Jaguars

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE 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 , 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 Johny 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 sa section, as monumented; Thence North 89 degrees 58 minutes 54 seconds West 369.59 feet to a 1/2 inch rod, being the point of beginning of

this description: Thence continuing

North 89 degrees 58 minutes 54 sec-

onds West 290.40 feet to a 1/2 inch

rod at the Southeast corner of play-

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

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

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

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Allan Barash and Debra S Guzman, husband and wife, to Bank One, N.A., mortgagee, dated Aug. 11, 2000 and recorded Aug. 18, 2000 in Liber 394, Page 735, Charlevoix County Records. There is claimed to be due on such mortgage the sum of Three Hundred Thirty-Four Thousand One Hundred Ninety-Two and 17/100 Dollars (\$334,192.17) including interest at the rate of 10.63% ner annum

Under the power of sale contained 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. on Dec. 6, 2002.

The premises are located in the Township of Bay, Charlevoix County, Michigan, and are described as:

Portion of Lot lying East of road easement center line: Beginning on the South line of Lot 6 of the recorded plat of East Bay, 931,15 feet South 78 degrees 13 minutes 30 seconds East from the Southwest corner of said lot; thence North 1 degree 34 minutes 12 seconds East 17.30 feet; thence North 24 degrees 33 minutes 10 seconds West 135.85 feet to the North line of said Lot 6; thence South 80 degrees 57 minutes 13 seconds East 206.06 feet: thence South 79 degrees 24 minutes 38 seconds East 578.88 feet to the Shore of Walloon Lake; thence South 39 degrees 16 minutes 55 seconds West along said shore 71.75 feet; thence South 20 degrees 13 minutes 10 seconds West along said shore 28.25 feet; thence North 86 degrees 33 minutes 36 seconds West 583.80 feet; thence North 78 degrees 13 minutes 30 seconds West 90.26 feet to the point of beginning; being a part of Lot 6 of the recorded plat of East Bay.

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 3rd party buys the property and there is a simultaneous resolution with the borrower.

Dated: Nov. 6, 2002 **ORLANS ASSOCIATES PC** Attorneys for Bank One, N.A., As Mortgagee P.O. Box 5041 Troy, MI 48007-5041 (248) 457-1000 File No. 224.0592

OPINION

CHECK IT OUT

Conference shed light on the good works of Michigan libraries

By NANNETTE MILLER

The Michigan Library Association held its annual conference in Grand Rapids last week. I had signed up to attend, applied for and received a scholarship to help with the cost, and was looking forward to networking with my peers and gathering new ideas, not to mention spending a few days in the opulent Amway Grand Plaza Hotel.

Then things changed. Being gone from work and home for a week became more of a troublesome ordeal than an anticipated event. I grumbled about not having time to spare to go to a conference, and how I wished I had never signed up.

I forgot something very important. It is energizing to take time off from the daily routine and spend time around people who share your passion for a profession. I saw librarians, trustees, and volunteers from around the state being honored and recognized for their work; I heard inspiring speeches from writers and politicians who love and support libraries; I learned useful and usable ideas that we can implement here to provide better service.

Michigan libraries do a fantastic job of providing information and service to residents, in spite of being seriously under-funded by the state. What support we do receive from the state is constantly under threat from other groups. And yet libraries all over Michigan are doing great things, from building new buildings to offering creative programs and services for adults and kids. In fact, the Kalamazoo Public Library was chosen as the Library of the Year for the entire country.

None of this would be possible without strong local support for libraries. When the state gives us 43 cents per person per year, we could not even exist if our local communities did not support us with their tax dollars, gifts, and donations.

I left Grand Rapids with a renewed appreciation of the importance of libraries to their communities, and gratitude for what we have here in Boyne City. I thank you all for your support.

(Nannette Miller is the director of the Boyne District Library.)



MANY THANKS

Challenge Mountain fund-raiser enjoyed large attendence

Saturday, Oct. 26, 2002, marked the beginning of an annual tradition for Challenge Mountain, located in the picturesque hills between Boyne Falls and Walloon Lake.

The first fundraiser for Challenge Mountain proved to be quite successful with large numbers in attendance. Party-goers were treated to hay rides, courtesy of the Sam and Barb Cadwell family with their large working horses. Young and old were delighted as they plodded along well-loved trails on the cool dark night. Games were played with prizes going to all who participated.

Next came the truly spooky haunted house designed by long-time dedicated volunteers Jim and Terry Baker. From the decibel range coming from the house, it is guaranteed that the goblins were definitely spooked.

Following the haunted house came a live auction by Boyne City Chamber Executive Director Scott McKenzie.

A special thanks to Mr. McKenzie for a job extremely well done. Participants were delighted by the fun and innovative approach Mr. McKenzie has to his auctioneering.

The last portion of the evening was dedicated to a teen dance. The dancers moved their way through the fogged dance floor and danced until late in the evening.

Challenge Mountain would like to thank all those who donated to the fundraiser. They are: Scott McKenzie; Jay's Sporting Goods in Gaylord; Stafford's Hospitality; the Cadwells; Summertree Care Home from Mancelona; Boyne Country Books; Victories Casino; Huff's Pharmacy; Char-Em ISD; and Boyne City Public Schools. If you would like information on next year's fundraiser

or to volunteer, call (231) 535-2141.

Sue Moody,

Executive Director

businesses that support our children!

MANY THANKS

Rambler soccer

team sub sale a

big success

Once again, Boyne City's Glen's Market, its bakery

Boyne City High School's boys soccer team would like

to express gratitude to our Glen's Market, as well as its

bakery manager, Regina, for making and donating 525

sub buns, and to Mary, their deli manager, for the 85

pounds of meat and condiments, as well as their supervi-

sion and support. The soccer team, 22 male athletes, was

able to make the sandwiches at the Glen's Market, mak-

A special thank you to all that bought the subs from the

hard-working athletes. We hope the subs were tasty and

worthy of your donations. The \$1,500 raised will help

pay for the team's equipment, referees, transportation, and

As we head into the holiday season, it's especially im-

portant to remember to shop locally - for it is our local.

Liz Kroondyk

Sub Sale Coordinator

department and its deli crew have shown their commu-

nity spirit with their donation of time and food.

ing it a much easier task than anticipated.

'Celebrity Dinner' another success for EJ chamber

On behalf of the East Jordan Area Chamber of Commerce I would like to thank the following individuals, groups and businesses who helped make the third Annual Celebrity Dinner a huge success:

Celebrities (waiters/waitresses) from the East Jordan Public School staff members: Michael Haynes, Pat Tinney, Tammy Jackson, Linda Poole, Kim Olstrum, Tammy Kraemer, Brad Jones, Anne Petrie, Cindy Bennett, Kim Brown, Phyllis Olszewski, Brian Olszewski and host and hostess Debbie and Steve Bartlett. Music provided by Margaret Thomson, Krista Knight, Mr. Emory, East Jordan High School Jazz Band, Katie Diller, Nina Peters, and Whitney Hershberger.

Special thank you to the owners of the BC Pizza/Rainbow Restaurant - Kelvin and Cindy Johnechek, manager Travis Johnechek and the entire staff at the restaurant. Also kudos to event co-chairs Larry Oliver and Luanne Reed

A very special evening for over 100 diners was greatly appreciated by the chamber.

Mary Faculak, Executive Director East Jordan Area Chamber of Commerce

LETTERS

Red Devil mom remembers great moments

TO THE EDITOR:

Oct. 26, 2002 was a night filled with excitement and memories, for it was the EJ Red Devils Parent night. As I stood on the field for the last time with my son Robert and his senior friends Scott, Kevin, Jon and Bryan the tears came to my eyes. All the memories of years past that these guys have played sports together. What great moments there are.

It was a very exciting and emotional night for some of us parents. We watched our sons play their last high school game. It was great to see them encourage each other and have fun. They went through a lot of change. They still played with all their heart and soul for the love of the game.

I would like to say a big thank you to coach Bowden, coach Webb, coach Kitson, coach Peterson and coach Sherman. You all have played a role in Robert's love for the game.

To Robert's other teammates, thank you for a great year and good luck to you next year.

With another tear in my eye, Hove you (all) Robert, Scott, Kevin, Jon and Bryan.

May all your dreams come true.

Bonnie Grover

East Jordan Co-op Nursery grateful for raffle participation

The East Jordan Co-operative Nursery School would like to express their appreciation to all of those who participated in the 2001-2002 Annual Raffle Fundraiser.

Congratulations to last year's winners: Geoff Britt (two time winner), Robert Malpass, Michael Reed, Ron Postma, Nancy Harris, Donna LaKritz, Doreen Daneff, Penny Postma, Chip Hansen, Phil Goebel, Scott Sherman, Amy Lambert, Brenda Harris, EJIW-Nate Jason (two time winner), Jennifer Wilson, Jerie Torbek, Bradley Carey, Teresa Stanek, Mary Podskalny, Bernadette Raymond, Ruth Bernier, Lee Veldboom, Swan Valley Marina, Barb Wolf, and Marge Teske. Special thanks to those who donated their winnings back to the Nursery: Robert Malpass.

The East Jordan Co-operative Nursery School would Donna LaKritz, EJIW-Nate Jason and Swan Valley Ma-

Drawings for the Raffle for 2002-2003 have just begun. There are still a limited amount of tickets available so get yours fast. Only 500 tickets will be sold. Three drawings are held each month throughout the school year; one \$300 and two \$100 winners.

If your ticket wins, it is placed back into the raffle before the next drawing takes place. Your ticket could be a winner in every drawing. Winnings will be prorated, if all tickets are not sold. Call Shelly Raymond, Treasurer, at 536-3158.

East Jordan Co-op Nursery

Boyne City Girl Scouts glad to have the chance to pitch in for the community

Junior Girl Scout Troop #282 of Boyne City is ready and willing to help their community!

We have enjoyed helping Buff Up Boyne, Women's Resource Center, Community Baskets, Women's World Relief, etc..

Thank you for letting us help our fine city through many projects. Also, thank you for supporting Girl Scouts in so many ways, purchasing our cookies, nuts, magazines and giving us the chance to provide service to our commu-

nity. The girls (and adults) gain so much from this experi-

Kathie Gerberding, leader Richard Devell, co-leader Girls: Lauren Boese, Bethany Christy, Haley Cole, Courtney Culver, Maggie Deuell, Kelly Evans, Kaitlin Fitzpatrick, Sarah Gerberding, Katarina Gillespie, Nicole Higgins, Sammy McLeod, Heather Ostby, Ashley Reidel and Hannah Robinson

, ----

CORRECTION

In last week's Citizen-Journal, an article about the East Jordan ambulance service entitled "Making Patients the Priority" contained some unclear figures. The annual department payroll was reported as \$48,000; according to city administrator David White, the figure in the 2002-03 budget actually totals \$124,480, broken down into the following numbers: \$34,480 for the full-time salary of ambulance director Jay Peck; \$26,000 for the full-time salary of assistant director Chiara Leist; \$7,000 for part-time employees; \$48,000 total for ambulance attendants; and \$9,000 for after hours pay.

Also, though it was reported that the City of East Jordan has contributed no funds to the ambulance service since it became an enterprise (self-supporting) fund in 1998, White said that in fact the City has contributed a total of \$155,000 to the service, including \$90,000 in the 1998-99 fiscal year; \$30,000 in the 1999-00 fiscal year; and \$35,000 in the 2000-01 fiscal year. The ambulance service is repaying a portion of those funds with a \$30,000 payment annually.

WE WELCOME YOUR LETTERS TO THE EDITOR.

The best read letters are brief and on a topic of local interest. Our deadline is Friday at 5 p.m. Letters will be printed on a space-available basis.

The Citizen Journal

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NEIGHBORS

By NANCY NORTHUP

I AM BACK on the job after a really nice vadoing all the fun things we did. More fun family visits were here at home, as my stepbrother, Kenny May and wife Lena made a surprise visit from Kentucky, Sunday until Friday. Much thanks and appreciation goes out to Louisa, for doing such a nice job filling in on the Neighbors column for me and also to both brother Nels and Louisa for the to-and-from Cherry Capitol Airport trips and dinner on my return. Aren't fami-

AN INTERESTING item came in from Theresa Hecker of Boyne Falls, who wanted to Christmas Avon Sale in the Litzenburger Place report that the swans that live in the millpond have left the area for the winter season. The parto see the smiling Avon Lady, Flo Kuzmick, who ents only had one swaddling this year and she thought they flew off and headed south. Is this a sign of a rough winter? This is an early departure compared to the swans that have inhabited this pond in the past. Any swan experts out there?

HEARTFELT SYMPATHIES go out to the family and friends of Jo (Kelts) Kipapa of Alba, years and all enjoyed lunch and a wonderful day. formerly of Boyne City. And the same, for Marie Zoberski and Zola Hardy. The young and the munity life links that left their footprints on the hearts of many.

DAWN TILLOTSON from Walloon Lake and daughter, Shiela Blough from Saline, Mich. Bardel Belford, enjoyed a trip to Twenty-nine flew to Seattle, Wash. to visit Ruth Foster who Palms, Calif., this past week, with Kay Sweet is Dawn's sister: "We had a good time visiting and daughter and son, all of Boyne City. They and seeing the fall colors, which were better visited Kay's brother and wife, USMC Kevin and

than ours this year," said Dawn

GUESTS AT the home of Dr. and Mrs. Gary cation, visiting my favorite Floridian family, and Mellon on the weekend of Nov. 2 were Chris and Erika McCleary with daughter, Riley.

> PRAYERS AND encouragement go out for Lee Cloyd, who retired for medical reasons, from the Boyne City Police Department in July. Lee had a heart attack last Saturday, and after the resulting cardiac catheterization she started bleeding internally from the femoral artery. On Monday, she had surgery to repair the leak and is now at home, taking it easy.

> THERE WAS a good turnout for the precommunity room on Saturday. All were pleased was assisted this year by resident Kelly May.

> JEANETTE ACCOMPANIED Jean Korthase and mother-in-law, Vera Avery, on Friday to Gaylord where they met former Boyne resident, Hilda Noffze. Hilda, Jean, and Vera have remained close friends for more than 50

GEORGE HUTZLER, formerly of Boyne older, have passed away this past week, all com- City, was taken by ambulance early Sunday morning, from Grandvue to the Charlevoix Area Hospital, with pneumonia.

SADIE BELFORD, daughter of Peewee and

Sheila Crandall and family.

HOWARD AND SHARON STEWART have returned to Kodiak, Alaska after having spent the past two weeks visiting her mother, Flo Kominski, in Boyne City and his parents Laura and Earl Closs

"BETTER LATE than never" news comes from the Boyne City Senior Citizens. They were pleased with the great turnout for the Oct. 27 Dinner/Raffle event held at the East Jordan Senior Center. Winners of the eight items raffled off were: the Thomas Kinkade throw went to Ronnie Fish of Boyne City; the large painting by Steve McCarry went to Lynn Ann Reed of East Jordan; the painted pail of goodies, painted by Ron Powers, went to Norma Griffin of Boyne Falls; the hand-crocheted afghan, by Mary Dunlop, went to Bill Witte of Litzenburger Place; the small painting by Steve McCarry went to Fred Benser of Boyne City; the hand made doily by Naomi Davis went to D. R. Tanski of Ohio; the comfort cushion went to Norm Gardner of Boyne City; and the two Michigan flags, donated by Senator Jason Allen, went to Sandra Lamy of Boyne City. All proceeds of the raffle were earmarked for the Building Fund of the new Boyne City Senior Center. Much thanks to all who helped in this project!

THE RICHARD WRIGHTS of Boyne City visited their son and his family in Dallas, Texas this week. They enjoyed being with their grandchildren, also seeing long-horned cattle and beau-

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

AL-ANON

Thursday nights

Al-Anon meetings are held at 6:30

p.m. at St. Matthew's Church, 1303

AA MEETINGS

Weekly

The Boyne Valley Group of Alcohol-

ics Anonymous meets in the basement of St. Matthew's, 1303 Boyne

Ave., Boyne City. Times: Sunday 1

p.m.; Monday 12 noon, 8 p.m.; Tues-day 12 noon; Wednesday 12 noon

(Big Book Study); Thursday 12 noon,

6:30 p.m. (Big Book/Step Study), 8 p.m.; Friday 12 noon, 8 p.m. The first

Friday of each month, an "Open

Speaker" meeting is open to family

Boyne Ave., Boyne City.

STUDENT OF THE WEEK

East Jordan

NAME: Tabitha Grover PARENTS: Rod and Bonnie Grover SCHOOL ACTIVITIES: Basketball, volleyball,

HOBBIES AND INTERESTS: Playing sports, hanging out with friends, shopping FUTURE PLANS: Looking into the dental hy-

giene field
FAVORITE CLASSES: Language arts, chemis-

try, and US history NOMINATING COMMENTS: Tabitha is a very dedicated student who takes great pride in her work," said Sharon Moeke. "She does her work

on time and if she has any questions she always makes an effort to get clarification before she goes on. I thoroughly enjoy having Tabitha in

"Tabitha works very hard in class," said Alice McPherson. "She meets all her deadlines and does her best on each assignment." "What impresses me most about Tabitha is her willingness to work, work and work some more until the task at hand is accurately completed," said Rob Essenberg.

'Tabitha is a hardworking, focused student," said Kathleen Stangis. "She is kind to other students. Tabitha is positive and has a smile on her face every day!"

Tabitha is a great student," said Jennifer Richardson. "She puts extra effort into everything she does."

Boyne Falls

NAME: Jennelle Roberts
PARENTS: Steven and Cheryl Roberts FAVORITE CLASS: Gym
HOBBIES AND INTERESTS: Listen to music FAVORITE SPORT: Softball FAVORITE COLOR: Gold FAVORITE CARTOON: SpongeBob **FAVORITE BOOK: Picture Books** FAVORITE MOVIE: Goosebumps
FAVORITE FOOD: Chicken noodle soup

NOMINATING COMMENTS: "It is a pleasure to nominate Jennelle as Student of the Week," said Rebecca Disney. "She is a very kind and considerate friend to her classmates and always

strives to do her best in class. Jennelle is very deserving of this recog-



Boyne City

NAME: Karlene Gaither PARENTS: Jeff and Terry Gaither GRADE: Sophomore SCHOOL ACTIVITIES: Basketball, soccer, Big Brothers/Big Sisters
HOBBIES AND INTERESTS: Soccer, youth

group, summer activities, hangout with friends, baking, comedy, Molly Shannon and Chris Farley FUTURE PLANS OR GOALS: I plan to attend college, probably to work in the medical field. I want to help people, one way or another, it doesn't matter how. I hope to get married some

day and have a large family.

NOMINATING COMMENTS: "Karlene is doing a great job in both world geography and psychology," said Michele Deming. "She has great attention to detail and is very organized. Great job Karlene!"

COMMUNITY CALENDAR

SPORTSMAN'S SUPPER Wednesday, Nov. 13

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

BOYNE AREA GYMNASTICS Week of Nov. 11

Boyne Area Gymnastics and Dance is starting a new session, with a variety of classes, including boys conditioning and tumbling, yoga, step aerobics, tumble tots, cheer tumbling, high school and adult tumbling, and gymnastics. Classes are for boys and girls ages 3 and up. Boyne Area Gymnastics and Dance is located at 611 Beardsley, Boyne City, across from the Humane Society. For more information, call Kari Streelman at 582-

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 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. All skill levels are welcome. There is no fee to attend. For more information, call 582-1853.

ADULT CO-ED SOCCER Wednesdays

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

TOPS MEETING Wednesdays

The TOPS (Taking Off Pounds Successfully) club will meet on Wednesdays from 9:30-11 a.m. at the Friendship Center in Petoskey. For minformation, call Val at 526-3226.

KIWANIS OF BOYNE Thursdays

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

VETERAN ASSISTANCE

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

Fosters Live Bait 05019 Thumb Lake Rd. . Boyne Falls



Dr. Roger Sapp, internationally known Bible teacher, teaches the truth of God's healing power as demonstrated through Jesus Christ.

Dr. Sapp prays for the sick and teaches others the practical approach to praying for the sick. Come join us for this two-day event.

Friday nights healing service.

Saturday healing Conference with two sessions.

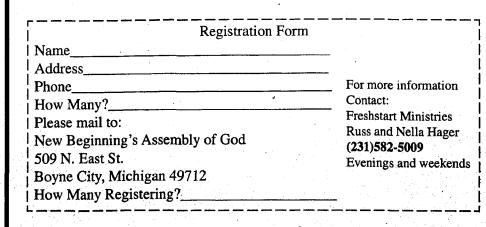
Where: New Beginning's Assembly of God

509 N. East St., Boyne City, Michigan

When: Friday evening, November 15th, 7 p.m.

Saturday, November 16th, 10 a.m. and 1:30 p.m.

There is no cost for the healing service on Friday Saturday's Conference: \$20 individual • \$30 per couple Pastors will receive a \$5 discount on the cost of the conference.



Our appreciation to Lakeshore Community Church in their partnership with us to bring you this Conference.

FOSTER'S 2nd Annual November 15, 16, 17, 2002 Awards presentation Sun., Nov. 17 at 7pm Drawing First Buck on Pole - The hunter who brings in the first buck will receive one free box of Must be present to win! ammo that was used to harvest the deer! Ladies Largest Buck- Free Shoulder Mount by Traditions 209 Muzzieloader for adult w/Assy donate **Wildlife Creations Tom Haviland** by Randy Pedigo Custom Carpentry
Free Processing donated by Walloon Village General
Store • Angler's Portable Game Kit Mens Largest Buck - Free Shoulder Mount by **Water & Woods Taxidermy Tim Kassuba**

Youth Largest Buck - Free Shoulder Mount by

Water & Woods Taxidermy Tim Kassuba



SPORTS

Amber Lehto fights to put a shot up despite intense coverage. Lehto finished the night with six points.

'Their best game of the season'

■ Boyne City loses a close one to Harbor Springs

If you were to look at it on paper, with the team's effort and execution." there was no way the Boyne City Ramblers should have stood a chance against Harbor Springs last Tuesday.

game undefeated while the Ramblers have been struggling for wins this season.

But that's why you play the game.

And the Ramblers came to play. The first time the two teams met, Harbor Springs won by 38 points. Last Tuesday, the Ramblers led by four at the start of the fourth quarter before the game slipped away and Harbor escaped with a 47-41 vic-

"The girls played their best game of the season," said Boyne City head coach Maurie Tomkins. "This game shows the character these girls have. The team played a disciplined and controlled game."

One key to the Ramblers' success was their rebounding advantage.

We did an outstanding job of controlling the boards and giving Harbor only one shot," Tomkins said

"I couldn't have been more pleased

The Ramblers shot 36 percent from the field and 79 percent from the free-

AGAINST ST. FRANCIS on Thursday, it was a different story for the Ramblers, who were

> overwhelmed 76-42. "The Glads came out firing and never looked back," Tomkins said. "It was parents' night, seniors' night and Laura Fewins, a four-year varsity starter, scored her 1,000career point in the first quarter.'

Boyne City trailed by six after the first quarter and was down 16 at the

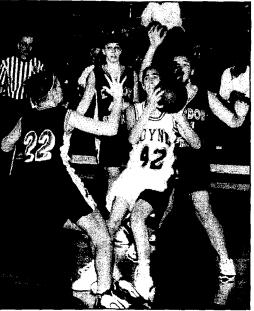
Foster led the Ramblers with nine points while Mallory O'Brien and Amber Lehto each had eight. Lehto also had eight rebounds.

"Amber played her second solid game in a row," Tomkins said.

For the game the Ramblers shot 41 percent from the field and 50 percent from the free-throw line.

The Rambiers are 3-14 overall this season and 2-

9 in conference play. They closed out the regular season Tuesday against Charlevoix and open district tournament play next Wednesday.



Boyne City's Lyndsay Tomkins looks for a shot under heavy pressure from the Harbor

Kim Foster led the team with 12 points and six rebounds, and Lyndsay Tomkins with 11 points and six rebounds. Amber Lehto scored six

Two slip away from Red Devils on the road

■ East Jordan tuning up for district tourney after close losses to Kalkaska and Ellsworth

The experience of playing so many close games will Lancers were seeking revenge for a loss to East Jordan eventually pay off for the East Jordan Red Devil bas- earlier this season, one of only three losses for the 16-3 ketball team, but the learning process certainly has been Lady Lancers.

Last week, East Jordan had its chances but both times the game slipped away and they suffered a 73-70 loss at Kalkaska and a 57-52 loss at Ellsworth.

The Red Devils travelled to Kalkaska Nov. 5 where they matched every move the home team made in the first quarter, save one, allowing the Blazers to hold a 20-18 lead. Again, the second quarter was a tooth and nail festival of skills, with the Red Devils just one score short of balance with their hosts. The 37-33 halftime score promised more

tight play in the in the second half. The third quarter put a damper on that hope, as the Blazers got hot and built a 63-51 lead, but East Jordan fought back and nearly pulled it out in the final period.

Courtney Hammond paced the offense with 40 points, while Jill Derenzy and Sierra Roberts each scored seven, and Amy Schroeder scored six.

Kalkaska won the JV game 67-35. Tabitha Grover scored a game-high 15 points for East Jordan, and Jalessa Baier scored 14.

THE TRAVELS OF the Red Devils continued Thursday as Ellsworth welcomed them in for a game.



The Lady Lancers had the Red Devils on the run last week, making up for their loss to EJ earlier in the season.

Ellsworth started fast,

scoring the first seven points of the game, but baskets by Claire Niewendorp and Jessica Skop helped get the East Jordan recovery going, and by the end of the first quarter, the gap was

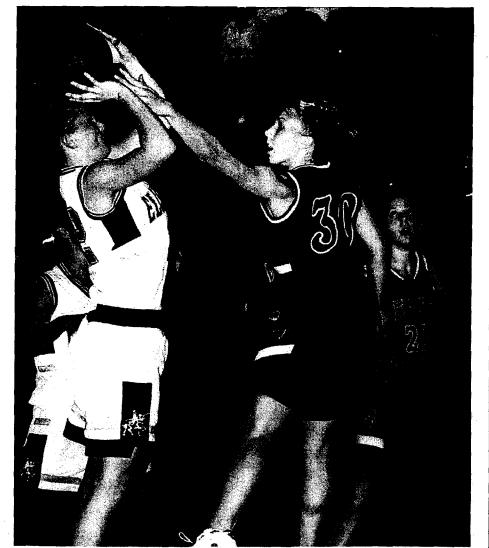
The second period started with a 9-0 run by the Lady Lancers but again East Jordan righted itself and stayed in the game, trailing 36-28 at the half

It was more of the same to start the third period; with Ellsworth starting hot, scoring the first eight points before East Jordan came back to stay within striking distance.

Jill Derenzy started the fourth quarter off with a trey for the Red Devils to cut Ellsworth's lead to nine. The Lady Lancer lead would reach

10 points once more, but a three pointer, steal and lay in by Hammond got the Devils close again, 53-48.

Then with 35 seconds to go East Jordan was down by That was the last nice thing Ellsworth did as the Lady only three but that was as close as the Red Devils would



East Jordan's Courtney Hammond had another stellar week, tallying 40 points against Kalkaska, and 33 against rival Ellsworth.

come. Hammond had another stellar scoring game with 33 points, while Derenzy and Skop each had six.

'It didn't go well," said East Jordan coach Lisa Parrish, 'We didn't play until it was too late."

Ellsworth won the JV game 55-34. Tabitha Grover scored

12 and Jalessa Bajer 10 for East Jordan.

East Jordan tunes up for the district tournament with two home games this week. They played Harbor Springs on Tuesday and host Bellaire on Thursday for Parents

Teams gearing up for district tournament

Though it's been an up and down Nov. 20, at 7 p.m. they'll play the winseason for both Boyne City and East Jordan girls basketball squads, the slates are clean as the teams head into the district tournament, to be hosted

this year by Elk Rapids High School. Boyne City drew a bye for the first round, meaning that on Wednesday,

ner of the East Jordan-Harbor Springs match-up, scheduled for Monday, Nov. 18., at 5 p.m.

Also on Monday, Nov. 18, Charlevoix will take on host Elk Rapids at 7 p.m. Mancelona drew a bye for the first round and will face the day night, and East Jordan is sched- Hines at 536-0053, ext. 5326.

game on Wednesday, Nov. 20, at 7 p.m. The district championship game will be played on Friday, Nov. 22, at

Boyne City closed out its regular season against Charlevoix on Tues-

winner of the Charlevoix-Elk Rapids uled to finish the regular season

against Bellaire on Thursday. For more information on tickets for the district games, contact Boyne City High School athletic director Kirk Kujawski at 439-8100 or East Jordan High School athletic director Steven

Open gym begins Nov. 19

The East Jordan Community Education Adult Open Gym will meet every Tuesday, Nov. 19, through March 25, from 7-9 p.m. at the East

Jordan Elementary School gym. The cost for admission is \$1 per person.

No children or students will be permitted to play; participants must be at least 18 years of age.

Those participating must supply their own equipment. For more information, call 536-2250.

Proceeds from holiday cards to benefit hospice programs

With November being designated as National Hospice Month, Hospice of Northwest Michigan will celebrate by introducing the organization's Christmas cards for 2002.

This year the Hospice has three cards to offer. The first is a sled resting against a white birch (inside, "Wishing you a Christmas brightened with laughter, warmed by good company and glowing with lasting memories") designed by Chris Fall Knight of Boyne City. The second features the lighthouse down by the harbor in Boyne City (inside, "May this loving, caring season give you reason to rejoice") by Kay Gee of Harper Woods, who also offers a decorated sailboat, towing a rowboat with presents and a Christmas tree (inside, "A time to remember, a time to look ahead, a time to share the beauty and joy of the season").

The cards are available at Boyne Country Books, Boyne City; Busy Bridge Gifts and Antiques, East Jordan; The Clothing Company and Trademark Clothiers, Charlevoix; and Sturgeon River Pottery and Wild Bird Supply in Petoskey.

Proceeds from the sale of these cards will help further the work of Hospice of Northwest Michigan.







Northern Insights

Cosmetic contacts can cause big trouble

By STEVEN HUFFORD, OPTOMETRIST

Halloween has come and gone and the costumes have been put away.

I sincerely hope that the cosmetic contacts have also been put away, or rather thrown away. This Halloween the public became more aware of the dangers in purchasing cosmetic contact lenses from drug stores and convenience stores. They were being sold without a prescription or proper fitting. The FDA stopped in and helped to remove them from their shelves.

Poor-fitting contact lenses can be very dangerous to the health of your

occur. Contact lenses, unlike eyeglasses, come into direct contact with the cornea (the outermost clear covering over the iris).

The curve of the cornea must be carefully measured. A contact lens must be selected with a back curve that matches the front curve of the eye. This creates a sandwich effect. first the cornea then the tear film then the contact lens. Fresh tears will clean the eye and oxygen passes through the contact lens to keep the cornea healthy. Poorly fitting contacts keep this from happening. The front surface of the eye can develop diseases such as corneal ulcers, neovascularation and epithelia sloughing. In as few as eight hours, permanent vision damage can ocçur

eyes and permanent loss of sight can from contact lenses. They can and do cause pain, loss of sight or the need for a corneal transplant.

If you think of contacts as you would shoes, one size does not fit all. Poorly fit shoes cause pain and blisters. This is not what you want on the cornea of your eye.

So, if you want your eyes to look like a cat's or an alien's would, if you want them all white, or perhaps just a different color, make sure you see an eye care professional for the proper fit and proper lens wearing program to keep your vision clear and your eyes healthy.

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

SERVICE BRIEFS

Marine Corps Staff Sgt CHARLES A. FRISK has returned from an overseas forward operating location, where the servicemember helped support the mission of Operation Enduring Freedom.

Enduring Freedom is the official name given to the biggest U.S. military mobilization of reservists and active duty members since the Gulf War in 1991. Members of all branches of the U.S. Armed Forces have been deployed and reserve components activated to support the war against global terrorism.

The sergeant is an infantry platoon sergeant regularly assigned at Camp Lejeune, Jacksonville, N.C. He is the son of Suzanne Frisk of Boyne City, and is a 1991 graduate of Boyne City High School

Petoskey Cinema November 15-21 347-9696 8 Mile - R

at 7 & 9:15 nightly Also Fri., Sat & Sun. at 2 & 4:15 Harry Potter - PG Mon. - Thurs at 7 - Sat. 2:30, 6:30 & 9:30 Sun. at 2:30 & 7 Santa Clause 2- G

at 7 & 9 nightly Also Thurs., Sat. & Sun. at 2 & Jackass: The Movie - R at 7:10 & 9:10 nightiy Thurs., Sat. & Sun. 2:10 & 4.10 Tuck Everlasting - PG at 9:05 nightly

I Spy – PG-13 at 7:05 nightly Also Thurs., Fri., Sat. & Sun. at 2:05 & 4 05 Punch-Drunk Love - R Also Thurs., Sat. & Sun. 2:10 & 4.10 The Ring ~ PG-13 at 7 & 9:15 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 Half Past Dead ~ PG-13 at 7:15 & 9:15 nightly

at 7:15 & 9:15 nightly Also Thurs., Fri. Sat. & Sun. at 2.15 & 4.15
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Santa Clause 2 - G at 7 10 & 9.10 nightly Fri , Sat & Sun, at 2 10 & 4 Half Past Dead - PG-13 at 7.10 & 9.10 nightly Also Sat & Sun. at 2.10 & 4.10 1 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 Harry Rotter - PG Harry Potter - PG Mon. - Thurs, at 7 Fri. & Sat. at 2:30, 6:30 & 9:30 Sun at 2:30& 7

Jackass: The Movie -- R

7 & 9:15 nightly

Also Sun. at 2 & 4:15

Tuesday Senior Matinee at 2pm All seats \$2.50

November 15-21 c38-tfc

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Lynn Donaven

November 9

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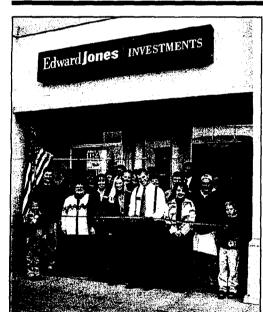
TIME FOR A **FLU SHOT**

The CDC recommends getting a flu shot every year between October and November. It's estimated that each year more than 20,000 people die from the flu and its complications People over 65 are especially at risk along with those who have heart, lung or kidney disease, diabetes, asthma, weakened immune systems and people in close contact with these high risk groups. Pregnant women and people with allergies to eggs should consult with their doctors before getting the vaccine



Hours: Mon-Fri 9-6 • Sat 9-1:30

BUSINESS BRIEFS



New investment representative heading up Boyne City Edward Jones office

The financial-services firm Edward Jones has hired Jay Duggan as the investment representative to open Edward Jones' branch office in

'We're very proud to have Jay on board as we. become part of the community," said John Bachmann, managing partner of Edward Jones. "He brings a level of commitment and enthu-

siasm that is certain to benefit his clients." Duggan said he is excited to be opening an office for a firm that has built a reputation on serv-

ing individual investors. "Edward Jones is the largest financial-services firm in the nation," Duggan said. "I have been

Last week, community members attended a ribbon cutting and open house at the Edward Jones office in Boyne City to welcome Jay Duggan.

impressed with the interest the firm's headquarters in St. Louis has shown in this office. The Boyne Area and the investors who live here, are very important to the firm, and I really like that.

"I'm eager to become acquainted with all the people in these towns. Duggan said. "I'm looking forward to settling down here and I am planning to become an active member in these communities.

Edward Jones, the only major financial-services firm advising individual investors exclusively, traces its roots to 1871 and currently serves nearly 6,000,000 clients. The firm offers its clients a variety of investments. including certificates of deposit, taxable and

non-taxable bonds, stocks and mutual funds. The new office is located at 101 S. Lake St., Boyne City

CLUB NEWS

Boyne Valley Garden Club

The Boyne Valley Garden Club will meet on Thursday, Nov. 21, at 1 p.m. in the community room of the Boyne District Library.

The program will be presented by Shirley Vollach, a wildlife specialist who worked several years at the Lichterman Nature Center Preserve in Memphis, Tenn. Her talk, as well as a video presentation, is on the care of injured wildlife.

Hostesses for the meeting are Evelyn Grice, Billie Stanley and Shirley Griffin.

Members have been busy taking orders for the Christmas Wreath fundraising project. To order a wreath, call

president Betty Shaver, 582-5545. vited to attend meetings Wreaths will be available on Nov. 26.

The final activity for this year will be the member and guests Christmas party on Dec. 12 at the Argonne Supper Club. Each member will bring something to be donated to the local Community Christmas Basket Pro-

There will be no meetings in January and February. The next meeting will be March 27, 2003.

Anyone interested in gardening or learning more about gardening is in- Loding.

Monday Study Club of Boyne

The Monday Study Club of Boyne City will meet on Monday, Nov. 18, at 1:30 p.m. at the Lakeview Village community hall. Sally Ellingwood will give a program on the Monday study Club - four generations. Hostesses will be Irene Hennessey, Jessie Willson, Evelin Kerbawy and Doris

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ATTENTION DEER HUNTERS

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

3 miles north of Boyne Falls on US-13 November 15-30, 9-5 pm (except Thanksgiving)

INDIAN RIVER FIELD OFFICE 6984 M-68

November 15-30, 9-4 pm (except Thanksgiving) PELLSTON FIELD OFFICE 304 Stimson

November 15-30, 8-6 pm (except Thanksgiving) GAYLORD OPERATION SERVICE CENTER

> 1732 W. M-32 November 15-17, 8-6 pm

November 18-30, 8-5 pm (except Thanksgiving)

Department of Natural Resources Offices and deer check stations will also be open prior to the November 15-30 Rifle Season. Please contact the Gaylord Operation Service Center for further information at 989-732-3541

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- Use of border \$1 additional
- · All ads paid in advance

ANNOUNCEMENTS

CHARLEVOIX ANTIQUE Mall, 1209 Bridge St., Charlevoix reopened. Spaces available at lower winter rates. Antiques only. 547-7350.

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PUBLIC NOTICE

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OB-TAIN WILL BE USED FOR THAT PURPOSE.

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 Eight Cents (\$130,725,98) including interest at 12.18% 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, 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

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 beginning.

Also: Commencing at a point which

PUBLIC NOTICES

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 6 West

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

Dated: Oct. 21, 2002

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

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

PUBLIC NOTICES

County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of seventy two thousand eight hundred sixty five and 23/100 Dollars (\$72,865.23), including interest at 8.500% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the 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. on Dec. 5, 2002.

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

Parcel 2: Commencing at a 1" pipe at the Northeast corner of Section 18, Township 32 North, Range 7 west; thence along the East line of said section, also being the centerline of Miles Road, South 0º46'46" 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 0°35'15' 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 89°14'14' East 33.01 feet to the Point of Beginning, being a part of the East half of the Northeast quarter of Section 18. Township 32 North, Range 7 West.

The redemption period shall be 12 months from the date of such sale.

Dated: Oct. 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 Sys-

tems Inc., (MERS)(soley as nominee for Lender, as hereinafter defined, and Lender's successors and assigns), Homestead USA, Inc. as Leader Mortgagee

PUBLIC NOTICES

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 BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Scott E. Pair and Roxanne M. Pair, husband and wife (original mortgagors) to Countrywide Home Loans, Inc., Mortgagee, dated May 3, 1996, and recorded on May 10, 1996 in Liber 300 on Page 59 in Charlevoix County Records, Mich., on which mortgage there is claimed to be due at the date hereof the sum of FIFTY-TWO THOUSAND THIRTY-FOUR AND 87/100 dollars (\$52,034.87), including interest at 7.250% 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. 20, 2002.

Said premises are situated in CITY CHARLEVOIX, Charlevoix County, Mich., and are described as: Lot 81, UPRIGHT AND HURLBUTS ADDITION to the Village (now city) of Charlevoix, 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: Nov. 13, 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 # 200231128

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REAL ESTAT

PUBLISHER'S NOTICE:

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

This newspaper will not knowingly accept any advertising for real estate which is in 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 toll-free at 1-800-669-9777. The toll-free

telephone number for the hearing impaired is 1-800-927-9275.



COMMERCIAL

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

COMMERCIAL/INDUSTRIAL LOT! Just outside Boyne City limits in high traffic area. Call Mark or Jody, CEN-TURY 21 Up North 231-582-6981/

HOMES FOR SALE

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

NEAT AS A PIN! 3 bedroom, 1 1/2 bath home with basement and garage. Reduced \$139,900. Call Mark or Jody, CENTURY 21 Up North 231-582-6981/6554. 11/6-20

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

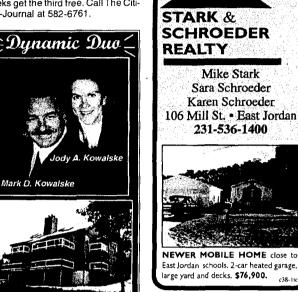
BUILDING SITES! Large parcels in Boyne City with city utilities already in. \$27,900 to \$29,900. Call Mark CENTURY 21 Up North 231-582-6981/6554.

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

HOMES FOR SALE

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

REAL ESTATE classifieds. Buy two weeks get the third free. Call The Citizen-Journal at 582-6761.



LOTS AND ACREAGE LOTS AND ACREAGE

BREATHTAKING VIEWS of Lake LAKE CHARLEVOIX 100' + lots Charlevoix from this building site for available. Only four left! Prices vary. Call Mark or Jody Kowalske, CEN-\$109,500. Call Mark or Jody, CEN-TURY 21 Up North 231-582-6981/ TURY 21 Up North 231-582-6981/

> WOODED LOTS on Call Street, Large private building sites \$29,900-\$33,000. Call Mark or Jody, CEN-TURY 21 Up North 231-582-6981/

> SELLING A home or property? Call The Citizen/Journal at 582-6761.

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





THIS 9,000 SQ, FT, commercial building site on 15+ acres. Located off high traffic M-75 North between Walloon Village and Boyne City with 796 ft. of highway frontage PRICE REDUCED! \$399,000





REMAN of Boyne

ENJOY SPECTACULAR SUNSETS from this Lake Charlevoix waterfront condominium. Located in downtown Boyne City, this 3 BR, 2.5 BA unit features a cultured stone gas fireplace, hot tub, upgrades throughout, 100 ft. of sandy beach and Lake Charlevoix views. \$389,000. Call Mario or Ida for more information at 231-582-2400 Ext. 12 or 21. (390582)

REMAN of Boyne (231)582-0572

III S. Lake Street, Boyne, MI



geous panoramic views from this Hawkridge Condominium with 3 bed-

lody or Mark Kowalske at (231)313-

(231) 582-6981

rooms, 3 baths, 1800 sq. ft., garage additional storage area, **\$270,000**.





DOWNTOWN BOYNE CITY commercial property. 800 sq. ft. of retail space and 800 sq. ft. apartment on second level, both with outstanding views of Lake Charlevoix. Great investment opportunity or business location. \$225,000. Call Ida or Mario for more information 231-582-2400 Ext. 12 or 21. (BC390636)

Up North

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/

100' OF PORTER CREEK. 3 bed-

room, 2 bath lots of wood on interior

for that northern Michigan feel.

\$214,900. Call Mark or Jody, CEN-

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3 BR, 1 BA with room for second bath. This home is tri-level, gorgeous interior, large living and fam-ily room. Renovated kitchen & dining room. ceramic tile, newer appli ances include a range, refrigerator washer, dryer, microwave and dish

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

Doug Hoesii Sue Grobaski Mark Kowalske Jody Kowalske 582-6981

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OCL 231 E. Water • PO Box 169 Boyne City, MI 49712 (231) 582-6554 * (800) 431-2121 (in MI) Website, www.century21upnorth.com osite, www.century21up g Hoesli - Broker/Owner

Real Estate for the Real World

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Buy 2 Weeks, get the 3rd FREE!



PUBLIC NOTICES

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 **BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.**

MORTGAGE SALE-Default has been made in the conditions of a mortgage made by Christine I. Kopkau, a single woman (original mortgagors) to The Huntington Mortgage Company, an Ohio Corporation, Mortgagee, dated Feb. 17, 2000, and recorded on Feb. 21, 2000 in Liber 382 on Page 894 in Charlevoix County Records, Mich., and was assigned by said mortgagee to the Michigan State Housing Development Authority, a public body corporate and politic of the State of Michigan, as assignee by an assignment dated Feb. 17, 2000, which was recorded on Feb. 21, 2000 in Liber 382 on Page 901 Charlevoix County Records, on which mortgage there is claimed to be due at the date hereof the sum of SEVENTY-FOUR 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 s hereby given that said mortgage will pe 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

of East Jordan, according to the recorded plat thereof. The redemption period shall be 6 month(s) from the date of such sale,

the Village of South Arm, now the City

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 Jaguars

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OB-PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER MILITARY DUTY. MORTGAGE SALE - Default has

TAINED WILL BE USED FOR THAT BELOW IF YOU ARE IN ACTIVE

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. 30, 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 fore closed 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. 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 re-

demption 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 ile No. 199.0768

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 BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Steven A. Crandall and Yvonne Crandall husband and wife (original mortgagors to Alliance Funding Company, a Division of Superior Bank, FSB, Mortgagee, dated Dec. 18, 1998, and recorded on Jan. 18. 1999 in Liber 355 on Page 876 in Charlevoix County Records, Mich., and was assigned by said mortgagee

to the LaSalle Bank National Associa tion f/k/a LaSalle National Bank, in its capacity as trustee under that certain Pooling and Servicing Agreement dated Feb. 1, 1999 between LaSalle National Bank, as Trustee, and Superior Bank FSB as Depositior and Servicer, AFC Mortgage Loan Asset Backed Certificates Series 1999-1 and any amendments thereto, Assignee by an assignment dated March 21, 2002, which was recorded on Oct. 24, 2002, in Liber 494 on Page 83, Charlevoix County Records, on which mortgage there is claimed to be due at the date hereof the sum of EIGHTY FOUR THOUSAND FIGHT HUN-DRED FIGHTY-THREE AND 68/100 dollars (\$84,883.68), including interest at 11.375% 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. 20, 2002.

Said premises are situated in OWNSHIP OF JAMES, Charlevolx County, Mich., and are described as:

Commencing at a 1 inch pipe at the South 1/4 corner of Section 23, Township 39 North, Range 10 West, being the point of beginning of this description; thence along the South line of said Section North 89 degrees 26 minutes 27 seconds West 966.62

feet to the center line of Michigan Avenue, as existing; thence along the center line of said Avenue North 10 degrees 54 minutes 34 seconds West 97.21 feet; thence continuing along the center line of said Avenue North 10 degrees 32 minutes 19 seconds East 4.83 feet to the North line of the South 100 feet of Government Lot 5 of said Seciton; thence along said line parallel with the South line of said Seciton South 89 degrees 26 minutes 27 seconds East 985.52 feet to the North and South 1/4 line of said Seciton: thence along said 1/4 line South 0 degrees 13 minutes 18 seconds East 100.01 feet to the point of beginning, being part of Government Lot 5, Seciton 23 Township 39 North, Range 10 West also described as South 100 feet of Government Lot 5. Section 23, Township 39 North, Range 10 West, lying Easterly of the Earterly line of Michigan Avenue.

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: Nov. 6, 2002 FOR INFORMATION, PLEASE CALL: Dolphins 248-593-1309 Trott & Trott, P.C. Attorneys and Counselors

30400 Telegraph Road, Suite 200 Bingham Farms, MI 48025 File # 200225150 Dolphins

0 \$150 \$1



Register to win The Citizen-Journal

250 \$150 \$] Christmas shopping spree! Here's How To Win The Shopping Spree!

- 1. The FREE Citizen-Journal Christmas Shopping Spree contest runs for four weeks beginning in The Citizen-Journal Nov. 13, 2002, through Dec. 4, 2002.
- 2. Person 18 years and older may register once each day at any participating Sponsor. No purchase necessary. Employees and family members are not eligible to enter at employer's business.
- 3. All entries must be received by Thursday, Dec. 5, 2002. One ticket will be drawn at each Sponsor's store, as the Store finalist will be eligible for the \$250, \$150, or \$100 Grand Prize. All store finalist names will be published in The Citizen-Journal Dec. 11, 2002.
- 4. All eligible Store Finalists' tickets will be entered in the Grand Prize Drawing to be randomly drawn by the staff of The Citizen-Journal. The winner receives \$250, \$150, or \$100 in Shopping Certificates. Good at any Sponsor's store(s). Winners must agree to use the name and photo for promotional purposes. 5. Grand Prize Winner will be announced in The Citizen-Journal Dec. 18, 2002. Prizes must be utilized by Dec. 31, 2002.

BAYSIDE GIF 13

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205 S. East St. 582-9961

HUFF PHARMACY

121 E. Water St. 582-6514

MEDICAP PHARMACY

104 S. Lake St. 582-4545

RADIOSHACK

108 Water St. 582-2900

STUDIO ONE HAIR DESIGN

105 Water St. 582-6547

SUBWAY

114 Water St. 582-7020

SUNBURST MARINE WEST

101 Water St. 582-7149

SUN FOR THE SOUL

5 W. Main (Next to Pippins) 582-0410

BOYNE FALLS

MATELSKI LUMBER 02822 M-75

549-2780

EAST JORDAN

2322 M 66 South

26 7582

T&R YAMAHA 215 E. Main St. 536-7462