

Vol. 124 No. 39

Boyne City, Michigan

Serving Boyne City, East Jordan and surrounding areas

Wednesday, Nov. 20, 2002

GLANCE

EJ businesses and residents invited to 'deck the halls'

East Jordan businesses and residents are invited to join the community in the East Jordan Area Chamber of Commerce's annual Window and Outdoor Christmas Decorating Contest.

To be eligible to enter, businesses and residents must be within a two-mile radius of the East Jordan city limits. The entry deadline is Wednesday, Nov. 27. Judging will take place on Tuesday, Dec. 3.

For more information, or to receive an entry form, call the chamber at 536-7351.

Food Pantry to host free turkey day dinner in **Boyne City**

In an effort to make Thanksgiving a special day for all area residents, the Boyne City Food Pantry and Trinity Fellowship Church are sponsoring a free Thanksgiving dinner, with turkey and all the trimmings, to be served at the Boyne City VFW Hall on Thanksgiving Day, Thursday, Nov. 28.

"Last year I got calls from two different people who were looking for food for Thanksgiving," said food pantry operator Jerry Kelts. "There were no [free meals]. I thought, this year I've got to do something.'

The meal will be served from 12 noon-2 p.m., and organizers are currently seeking donations of food or funds, as well as volunteers to help cook, serve, set up, or clean up.

For more information, to make a donation, or to volunteer, call Kelts at 582-7727.

Grand opening for BCHS 'PAC' Friday, Nov. 22

Friday, Nov. 22, marks the Grand Opening Celebration for the new Boyne City High School Performing Arts Center, featuring the drama department's annual fall show combined with some fun extras, including performances by talented alumni like Matthew Chellis and Marty Ward.

The show, which begins at 8 p.m., will be followed by a dessert and coffee reception, courtesy of the high school's new hospitality program.

The cost is \$4 per person. Tickets are available at Boyne Country Books, at the high school, or from any drama club member.

On Saturday, Matthew Chellis will be back at the Performing Arts Center, for a full evening of opera and musical theatre selections. Chellis, a graduate of BCHS, is a professional singer in New York City, where he also teaches at NYU.

The performance begins at 8 p.m. and will be followed by a dessert and coffee reception.

Tickets are \$20 each for Chellis' performance, and can be purchased at the high school or through the Crooked Tree Arts Center in Petoskey.

Negotiations begin with top manager candidate

After interviewing the five top candidates last week, commission is concerned with]." the Boyne City City Commission passed a motion authorizing the city attorney Jim Murray to begin contract ne-tempered, and also as someone with a sense gotiations with top candidate Michael Cain.

In public deliberation after the completion of interviews, Cain was ranked by the commission as the top candidate, followed by Todd Campbell, designated first alternate, and to agree. After conducting interviews with Maureen Barry, second alternate.

Cain brings 18 years of municipal leadership experiquestions to be answered in the space of an ence, most recently as the city manager for the City of St. hour, the commission quickly put Cain in the Johns. He has previously served as the special projects—top three candidates by consensus, with four coordinator of the City of Troy; the city manager for the of the five commissioners listing Cain as City of Fenton; and the village administrator of the Village of Wolverine Lake.

offer to the City of Boyne City, Cain replied that he be-view process. Water department head Dan Meads noted lieved he offered a "balance of education, experience and "Cain's level of experience as a positive, adding that with personality," with "expertise in almost every area [the the "large projects on the horizon" for the City of Boyne

Cain described himself as calm and evenof humor and who likes "to have fun on the

The commission, on the whole, appeared each candidate, consisting of 25 prepared

Cain was also a top candidate for many of When asked during the interview process what he could the department heads in attendance throughout the inter-



Michael Cain



Todd Campbell



Maureen Barry

City, that experience would be valuable, and necessary.

Campbell and Barry were then designated as alternates one and two,

please see CITY MANAGER CANDIDATES on page 2

City of BC okays plan to research ambulance merger

As Boyne City's ambulance service continues to pursue Advanced Life Support (ALS) designation, research is beginning on a measure that could mean a whole new life for ambulance service across the area.

At last week's regular meeting, the Boyne City City Commission passed a resolution authorizing research on the possibility of a merger or consolidation of the Boyne City Ambulance Service with East Jordan's Ambulance Service, including area townships that would be affected by such a measure. According to commissioner Chuck Vondra, the measure, which is only in the preliminary stages of research, could be a win-win situation for all involved.

After discussions with East Jordan City Administrator David White and East Jordan Ambulance director Jay Peck. Vondra said that in speaking with Boyne City interim manager Dick Huebler, it was determined that further inquiry into a merger "would be in our best interest." The resolution to pursue an evaluation of the process, which would be done by a committee with representatives from Boyne City, East Jordan, and area

townships, passed by a vote of 5-0. "We basically want to provide a

full-time self-sustainable ALS service," Vondra said. "The key would be that the city would be kind of giving control to everybody involved. Everyone would have an equal sayso, including the townships." Though the word "merger" has been used, Vondra said there is also the alternate possibility of setting up a system overseen by an independent authority. How those details may play out depends upon the reaction the proposal receives from the City of East Jordan as well as affected townships.

As one would expect, money will be a key factor in determining the feasibility of such a project. "The bills are going to go up one way or another," Vondra said. "It takes more money [to be ALS]. If this happens, we could offer bigger and better services, better training. The possibilities are endless."

Now that the Boyne City Commission passed a resolution supporting research of the issue, the next step is to find out where the City of East Jor-

see AMBULANCE on page 2



Opening day

Though to many area residents Nov. 15 is a day to be in the woods, these local residents decided to celebrate the opening day of deer season by taking to the open waters, of Lake Charlevoix and Lake Michigan, that is. Here Dick Schaible, Chip Lorenger, Mick Hurchick, and Dave Malusi prepare to launch Schaible's 48-foot sailboat, Aquila. The four Boyne City Yacht Club members, joined by pal Mike Sheean, sailed to Harbor Springs.

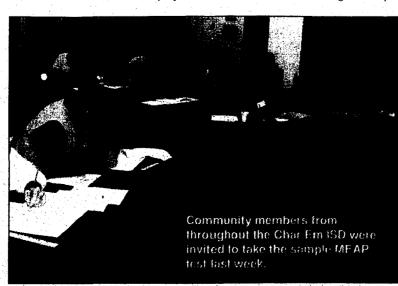
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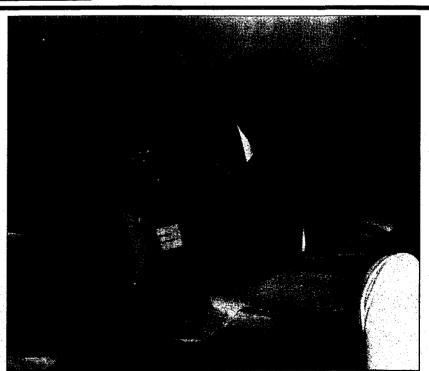
■ Char-EM ISD gives grown-ups a chance to learn more about the MEAP

It was obviously not the way the more than 40 adults filing into the conference room at the Charlevoix-Emmet Intermediate School District building were accustomed to spending a Tuesday evening. As those attending gathered their materials and found seats, they joked and fidgeted like students getting ready to take a test.

Understandable, since they were, in fact, getting ready to take a test -- a sample test, that is – designed to acquaint parents, educators, and community members with the Michigan Education Assessment Program test, also known as the MEAP. The event, dubbed "Take the Test," was hosted by the Char-Em ISD as part of a state-wide effort to increase familiarity with the MEAP test, which is taken at various grade levels by every student in

The group of invited participants, a thorough mix of parents, teachers, administrators, school board members, business people, and members of the media, were given an op-





East Jordan parent Kathy Keyser and EJPS superintendent Chip Hansen found the test occasion for deep concentration.

portunity to not only learn a little more of what this test is all about, but to actually get a feel for what's expected of students taking the test.

Scanning the questions, it was clear that this was not your father's (or your own) MEAP test. In-depth queries requiring the interpreting of data and prior knowledge in areas such as democratic core values, economics, and civics stood in stark contrast to the test example dated 1987, in which students were presented with a picture of a half-shaded triangle and asked "Which part is shaded?" with the choice of four possible fractions. That question, in 1987, was right beside a number of questions which required the student to read the temperature off of a thermometer graphic. The current test requires knowledge of business models and science concepts. Its form and scope surprised many of the test-takers, who voiced their opinions at a question and answer

please see MEAP TEST on page 2

Let it snow

Winterv temperatues have been good news for the folks at Boyne Mountain resort in Boyne Falls. Since last week, making snow has been a top priority for work crews, and with the weather forecast for the weekend showing continued freezing temperatures across the area. it's likely that the guns will keep running.





City manager candidates

continued from page one

respectively. Should negotiations with Cain prove unsuccessful, Campbell would become the number one candi-

Under the guidance of Michigan Municipal League representative William Baldridge, the commission authorized a request to Cain to submit a written indication of his contract expectations within two to three business days, after which the city attorney would begin negotiations. "The memo from the candidate gets the process started," Baldridge said to the commission at the meeting. During negotiations, "the attorney will consult with the commission." No official action will take place, he added, until after the candidate signs the contract, "so that you know it's a done deal."

Baldrige advised the commission to not be put off "by what may appear to be a strong negotiating stance. One of the skills you're looking for is a good negotiator." Additionally, Baldridge advised that the commission

be sure to keep the process moving along. "Keep pressure on the city attorney," he said. "You should know in a week to 10 days if you can come to an agreement. If not, move on."

In the meantime, an outside party or parties will be contracted to perform criminal and credit checks on the candidate, and commissioners voiced intentions to visit Cain's home city of St. Johns to speak with residents and city.

officials there to gain more informa-

Cain and the other top candidates were culled out of a total of 59 applications for the position received by the city. The position opened in October of this year, following the termination of previous city manager Eric Strahl's contract, amid controversy over personnel and departmental issues in the

BC ambulance

continued from page one

dan stands on the issue. The East Jordan City Commission was scheduled to discuss the issue at their regular meeting on Tuesday, Nov. 19.

If the measure finds support, the action would not, Vondra said, affect the status of the Boyne City Ambulance Department's efforts to achieve an ALS designation. Vondra stated that he was concerned about that possibility, but has been assured by representatives from Michigan Consumer and Industry Services that the move would create no problems in Boyne City's current process.

If this [merger] happens, in fact, having gone through the ALS process will "make it go that much quicker."

"The big picture here is the sustainability of service," Vondra said.

MEAP test

continued from page one

session following the brief sample testing period.

"It's not as black and white as the ACT or SAT," one test-taker commented, noting the emphasis on written justification of conclusions as opposed to just choosing an answer. "It forces the student to think about [their answer]."

WHEN DO STUDENTS TAKE THE MEAP?

The MEAP test is administered by the following schedule:

- · English Language Arts assessments, fourth and seventh grades
- Math assessments, fourth and eighth grades
- · Science and Social Studies assessments, fifth and eighth grades
- · High School MEAP (with all four content areas), 11th grade with options for early testing as well as re-

By 2006, students will begin taking these tests annually, as required in the new federal No Child Left Behind legislation.

HOW ARE MEAP SCORES USED?

The test initially was used, according to Char-Em ISD superintendent Mark Ekhardt, to simply measure standards and benchmarks of the education being provided within a given system. Later, once the media got hold of the numbers, the test began to be utilized to compare districts, a development that Ekhardt sees as a negative.

Still, the test provides an important "snapshot of student progress," Ekhardt said, and one that has become the primary component of Michigan's new school accreditation system, Education YES!, in addition to other learning indicators such as family involvement, school facilities, and teacher quality.

District test scores are utilized to determine whether schools are meeting standards at the state level, which can affect funding from the state. Individually, 11th grade MEAP scores can qualify students for state-funded Merit Scholarships, in the amount of \$2,500 towards higher education. "Fifty-six percent of the students [in the Char-Em ISD] that take the MEAP qualify for a Merit Scholarship," said Charlevoix Public Schools superintendent John Sturock. "If you look across the state, that's a very good percentage." Additionally, students who score well on the high school test prior to 11th grade are given the opportunity to take college level courses for college credit prior to high school graduation.

The rigorous test, Sturock said.

helps ensure that public education is held "more accountable," especially in light of recent federal legislation, entitled "Leave No Child Behind," which calls for greater accountability for public school systems throughout the nation. While other states are still trying to settle on a comprehensive test for federal assessment. Michigan, Sturock said, is ahead of the game, having already implemented the MEAP test years in advance.

Scores are also a way for districts to monitor their own progress, and make adjustments accordingly. "The MEAP has helped in terms of professional development," said Petoskey schools superintendent John Jeffrey. "[Districts] are looking at academic areas where we're not performing well, and focusing professional development where we want to see improvement."

Of course, ISD officials concurred, the test is only one piece of the overall picture of student performance. "This isn't the entire answer," Jeffrey said. "It doesn't measure everything kids can do.'

ISD superintendent Ekhardt agrees with that assessment, citing a recent visit to the area by state schools superintendent Tom Watkins, who presented the question, "Is this measured on the MEAP?" to kids in auto shop, leadership, and fine arts classes. "No" was the common answer, a fact that Watkins, and other school leaders, acknowledge. "It's just a 'snapshot' of what kids know," Ekhardt said.

But it is, they say, a tool which districts can use to make sure they're living up to the standards for which they're held accountable. And ultimately, any tool that can help in the furthering of students" education is a valuable one.

"With the MEAP and everything else, are we turning out better students?" Jeffrey said. "Absolutely, no question.

"Ultimately, we're all in the business of trying to improve our stu-

TO TAKE the test, and learn more about the MEAP, visit www.charemisd.org, and click on the "Take the Test Day" link.

Taking the MEAP: Tips for Parents

Parents can make an invaluable contribution to improved MEAP scores by helping children come to school on MEAP days prepared for success.

- · Make sure your child is well-rested.
- Make sure your child is not hungry. High-protein meals are recommended.
- Students should prepare by reviewing learning in the academic areas to be tested.
- Students should come to the MEAP tests relaxed, but also understanding the importance of staying on task and doing their
- Avoid scheduling medical, dental, or other appointments on MEAP days. Research shows students do better when tested with their class than in a make-up session.

Contact your child's teacher, prinicipal, or district administration offices if you have questions or comments.

Links to test-taking help

www.eop.mu.edu/study/

www.kidsource.com/kidsource/content/Helping_test_taking.html www.familyeducation.com/article/0,1120,1-538,00.html www.smartkids.com/state/state_info.asp www.educate.com/online/tips_testing.html



Tammy Croy McMillian

MSW, ACSW, CSW, CACI Eating Disorder Specialist



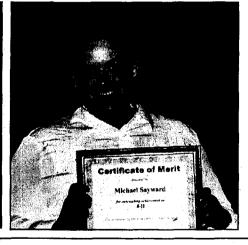
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4-H honors Recently, Charlevoix County

4-H honored the 2002 teer of the Year Dawn Thayer (near right) and 4-H Member of the Year, Michael Sayward. Thayer has been a 4-H leader for seven years, and has been active in the market livestock program and leader's council. Sayward has served as the county's 4-H Centennial Ambassador.







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News Briefs

Boyne City schools holding Title 1 open house Nov. 20

Boyne City Elementary and Middle Schools will hold the annual Title I Parent Open House Night on Wednesday, Nov. 20, in the elementary media center, from 6-7:30 p.m.

The open house is held on an informal basis to introduce parents to the Title I paraprofessionals and provide information and materials of value to parents and students.

Boyne City Elementary and Middle Schools receive federal Title I funds to provide supplemental academic services to any student who needs extra review of basic skills or extra time to strengthen new concepts taught in the regular classroom.

Eligibility for Title I services is determined on an "as needed" basis. Title I supplemental services are funded entirely by grants from the Federal Government and the State of Michigan. For more information, call 439-8300.

BC food pantry will benefit from memorial buffet

To highlight the spirit of giving, the annual Judy Kuheana Memorial Breakfast will once again be held at Red Mesa in Boyne City, with proceeds to benefit the Boyne City Food Pantry. The event will be held on Saturday, Dec. 7, from 8-10:30 a.m., and will feature a Latin American break-

Kuheana, who passed away five years ago, is remembered as the founder of the food pantry. After her death, her brother, Jerry Kelts, in-partnership with Red Mesa, established the breakfast as a way to honor her memory as well as bring attention to the food pantry

The cost for the breakfast is \$6.95 for adults, and \$3.95 for kids age 11 and under. The event will also feature the Wreaths and Angels auction, with final bidding taking place during the benefit breakfast. Wreaths and angels are currently on display at Red Mesa restaurant. For more information, call Kelts at 582-7727.

Kiwanis calling for local 'celebs' to focus on reading

The Boyne City Kiwanis Club, in conjunction with the Boyne City Elementary School and Boyne District

Library, is coordinating a community effort to deliver the message to area youth that reading is important, eniovable and a lifelong skill.

To make the connection between the importance of reading and the opportunities and support available through the community, Kiwanis is placing a call to community members who are willing to make a one-time commitment of approximately 30minutes to share a story and an interest with a child.

The Boyne City Kiwanis Club will purchase the books, which after being read to the child will be left with them as a gift.

To volunteer to be a celebrity for our children, or for more information, call the Boyne City Elementary School at 439-8300.

EJHS teacher to appear on PACE TV's School Focus program

East Jordan High School teacher Mike Gee and Carlin Smith from the Charlevoix-Emmet Intermediate School District will appear on PACE TV's School Forum program, to discuss the woodworking program of Career and Technical Education.

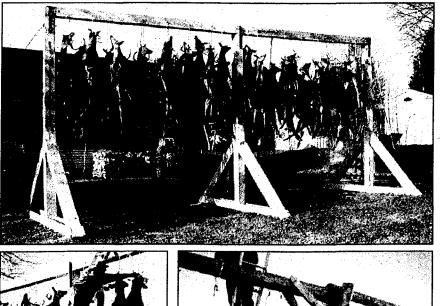
The program will air from 7-7:30 p.m. on Friday, Nov. 22, and be replayed on Saturday, Nov. 23, from 4-4:30 p.m. and Sunday, Nov. 24, from 10:30-11 a.m.

PACE TV is an educational television network sponsored in part by the Charlevoix-Emmet Intermediate School District. In Boyne City, East Jordan, and Boyne Falls, PACE programming can be viewed on Charter Cable's channel 2.

Families invited to check out the Boyne library

The Boyne District Library will be celebrating National Family Week, Nov. 24-30. During the week, families can stop into the library and enter to win the family prize bag, which includes books, T-shirts, local coupons, and more. The library will also be featuring displays with parenting and family materials. The library's collection includes books, audios, magazines, and videos on various parenting issues, or for the whole family to enjoy.

The Boyne District Library is located at 201 E. Main St. in Boyne City. For more information, call the library at 582-7861.





By the afternoon of opening day, the buck pole in Boyne City, top and above left, were already filling up. In Boyne Falls, above right, the Jaremas made the buck pole a family event.

Buck fever

■ Hunters flock to area buck poles as deer season gets underway

With the opening of firearm deer season last week, the weekend found many a hunter gathered around northern Michigan buck poles.

Locally, buck poles were held in Boyne City, courtesy of Boyne River Bait, and Boyne Falls, at Foster's Live Bait and Gifts.

IN BOYNE CITY, 45 bucks were entered for the pole, displayed at Boyne River Bait's North Lake Street location. Winners included the following:

Overall: Judy Elzinga, 11-point Men: Jerry Sladek, 9-point Women: Dorothy Sobeski, 2-point Youth: Gwen Crumbaugh, 14, 5-point The winner of the drawing for a Weatherbee 7mm gun was Tom Roberts.

IN BOYNE FALLS, 52 bucks hung from the pole at Foster's on Thumb Lake Road. Winners included:

Men: Randy Fiel, 8-point, 21" spread Women: Natalie Cole, 9-point, 16.5" spread Youth: Andy Cheadle, 14, 10-point, 12"

Winner of the muzzleloader grand prize was Jack Fraley. According to Foster's Bait owner Alice Traylor, more than 200 people were onhand for the awards ceremony, which included a bonfire and chili supper.

DPW workers "did not commit a crime"

■ Report from Boyne City interim city manager concludes tree disposal controversy stemmed from lack of communication, leadership void

Some Boyne City DPW workers finally got a little bit of satisfaction during last week's meeting of the city commission.

After controversy which resulted in a police investigation regarding the disposal of downed trees from last summer's tornado, workers involved received their absolution, with a public statement made in the form of a recommendation by interim city manager Richard Huebler and approved by the commission, to the effect that the DPW employees involved, specifically Dave Fuller, Dennis Amesbury and Dennis Jason, did not commit a crime, nor did they violate

The situation in question, Huebler said, resulted from the "different interpretations of policy, a lack of clear communication, and a void in single-

The incident involved the removal of logs from city property by private citizens, as part of the clean-up of downed trees resulting from a tornado that struck the downtown area on Outdated policies can cause no end of

problems, and our manual is old." --Interim Boyne City

City Manager Richard Huebler

In Huebler's written report on the issue, he stated that during the crisis. "the DPW director and staff understood they were to clear the streets and parks as rapidly as possible. Adding contractors to the staff was part of the answer. Using volunteers to haul materials was another . . . When the city manager had a question relative to what was happening to the waste material he directed the police chief to investigate.

"After learning that the DPW director had allowed the volunteers to remove waste material the investigation continued.

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Huebler, after researching the situation, stated that he believed the city manager should have handled the investigation internally, taking disciplinary or legal action only after a

determination had been made regard-

ing breaking of policy or legal wrong-

Besides the statement regarding the innocence of the DPW workers in question, Huelber also recommended to the commission that the policy manual be reviewed from "cover to cover," and while the review is taking place, the new city manager, once hired, should rewrite the manual. "Outdated policies can cause no end of problems, and our manual is old," Huebler said.

Huebler also suggested to the commission that the city staff was not fully prepared for the incident in question with plans and training to handle the disaster.

"While independently departments did their jobs, and it appears did them well, there was little or no crossover communication," Huebler stated in a memo to commissioners.

His recommendation was that the city must create a first response emergency management plan, with the guidance of the new city manager as well as staff and the tri-county emergency plan coordinator, prior to July 1, 2003

The commission approved all of Huebler's recommendations unani-

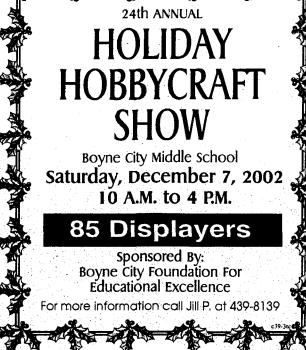


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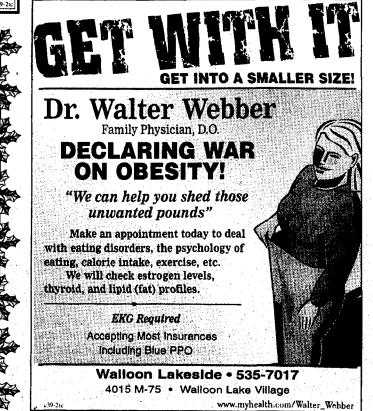
will be closed Thursday, November 28 and Friday, November 29 so our employees may enjoy 💥

the holiday. Due to the holiday, deadlines for The Penny Stretcher will be moved to Wednesday at 5 pm. We hope you enjoy your holiday!









OPINION



LETTERS

'Friends' will make a difference for Boyne library

TO THE EDITOR

Thanks to all the people who attended the Friends of the Boyne District Library Community Forum in October. The Steering Committee also wants to thank those who responded to the survey of library patrons' ideas about a Friends group.

These ideas and suggestions will help guide the direction of our new Friends organization in its efforts to meet its mission of facilitating communication and support between the library and the community, enhancing the services offered by the library, and volunteering time, resources, and talents to support the library.

The survey results indicate strong support for continuing book sales, promotion of library services, and producing programs. These projects will form the core effort in the organization's first year of existence.

The next step towards realizing the mission of the Friends of the Boyne District Library consists of a membership drive, which will begin in late December. Look for details in the upcoming issue of the quarterly Boyne District Library newsletter, the *biblioLink*. We will ask all library patrons to join the Friends as a positive expression of support for our library.

No other community institution has more Boyne Area

residents participating than the Boyne District Library; over 3,800 citizens carry library cards. It is a premier community center that will thrive with the support of a strong Friends organization.

Thank you again for your help in making our library a special place.

Carrol Brisson
John McClorey
Helen Truchan
Sally VanDomelen
steering committee members
Nannette Miller, library director

MCACA grant will help Raven Hill make more 'Connections'

Raven Hill Discovery Center has been awarded a grant of \$22,550 from the Michigan Council for Arts and Cultural Affairs (MCACA) for Connections 2003.

The grant was awarded to Raven Hill to support innovative projects that explore the relationship between science and culture. Raven Hill received the grant through the MCACA Peer Review Process, and was one of 470 applications to compete for MCACA 2003 funding.

applications to compete for MCACA 2003 lining.

This is the third and final part of the Connections series and will be similar in structure to Connections 2001 and 2002 More Connections. The program will give participants an opportunity to explore connections between science, history and art in five different media: leather, quillwork, papermaking, sculpture and blacksmithing. Media boxes will display history, culture and scientific principles involved and will show the different steps involved in each art form. Artwork representing each form will be displayed in the boxes and hands-on boxes will give viewers an opportunity for a tactile experience to enhance the visual. When completed, there will be a total of 12 art media Boxes, each featuring a different art form.

Students from middle school through college and teachers will have opportunities for in-depth examination of the five different media as well as opportunities to practice the art form. Invitationals will be held during the school year for middle and high school students and weeklong sessions will take place during June, July and August for college students and teachers.

The Connections 2003 grant program will conclude with an open house on Sept. 28, 2003 where the public is invited to view the exhibits and participants in the summer workshops will display their work and give a short presentation. Organizations receiving an MCACA grant award are required to match those funds with other public and private dollars. Last year Raven Hill supporters rallied to meet the challenge. The Frey Foundation, The Great Lakes Energy People Fund, The Charlevoix County Community Foundation, and many other generous members of the community contributed to the successful matching of funds. Schools who participated in the program also provided support in the form of bus transportation for the students to attend the invitationals. Raven Hill will be asking once again for financial assistance to support their endeavors in bringing this program to northern

Since May of 1992, Raven Hill Discovery Center has provided a unique environment of quality learning experiences for people of all ages. Its mission is to build connections linking science, history and the arts. The museum and animal room provide hands-on experiences for individuals of all ages. Other programs include adult enrichment seminars, professional development for teachers, school field trips, scout activities, summer day camp and family activity days. Raven Hill is located between East Jordan and Boyne City off C-48 at Pearsall Road. For more information about Connections 2003 or Raven Hill Discovery Center, call (231) 536-3369.

Many Thanks

Fall food drive successful for BC church

The community service center of the Boyne City Seventh-Day Adventist Church would like to thank the community for the terrific response to our fall food drive.

Your contributions will greatly enhance the efforts of the food pantry to assist those in need.

Special thanks to junior Girl Scout troop #282, Carter's and Boyne Valley Printing.

A special thanks also to T. Erber and the National Honor Society for conducting a school wide food drive.

Seventh-Day Adventist Church of Boyne City

WE WELCOME YOUR LETTERS TO THE EDITOR.

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Letters will be printed on a space-available basis.



In appreciation

Recently, Camp Quality of Michigan director Eleanor West presented local businessperson Michelle Cortright, owner of Harbor House Publishing, with a plaque of appreciation for design and production work on this year's Camp "Memories 2002" publication. Also pictured here are Cris Shankleton and Becky D'Amour, both of Harbor House. Camp Quality is a non-profit organization that provides outdoor adventures for children whose lives have been touched by cancer. For more information, call West at 582-2471.

Zonta seeking applications for annual award

Charlevoix Area Zonta Club is currently accepting applications for its annual Young Women in Public Affairs award, which awards \$500 to an outstanding young woman living in Charlevoix County and currently enrolled in a secondary school.

Applications are available at high school counselors offices at all Charlevoix County high schools, or may be obtained by calling Maura A. Snabes at 547-9969. The deadline for receiving applications is Feb. 1, 2003. Applications should be submitted to the Charlevoix Area Zonta Club c/o Maura A. Snabes, P.O. Box 633, Charlevoix, MI 49720. The winner will be announced at the Zonta meeting in late February.

The recipient of the local award will also have her application forwarded to the District competition, which awards an additional \$500 to the District winner.

Adrienne Winchester from Charlevoix High School was named the winner of last year's Charlevoix Area Zonta Young Women in Public Affairs Award.

The Zonta Young Women in Public Affairs Award competition is designed to encourage women to pursue decision-making positions in their communities in order to impact the policies that affect the lives of women locally and throughout the world.

Zonta is a worldwide service organization of executives in business and the professions working together to advance the status of women.

The Citizen Journal

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



NATIONAL NEWSPAPE ASSOCIATION Boyne City, Mich. 49712

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The Citizen-Journal

P.O. Box A

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☐ In-county subscription \$25
☐ Out-of-county subscription \$32

NEIGHBORS

By NANCY NORTHUP

LORETTA STANSELL of Boyne City left for the home of her daughter, Shirley Suter, in Bowling Green, Ohio on Oct. 15. The very next day, the two of them set out on a cross-country trip to Arizona to visit family and friends. On the way, shows featuring Bobby Vinton and Mickey Gilly. In Arizona, they visited Huachuca City, the elsewhere. Tombstone of the shoot-out at OK Coral, Boot Hill, Bisbee, Phoenix, Old Scottsdale, Prescott Valley, Jerome, Sedona, the Grand Canyon, Petrified Forest, and the Painted Desert. They both agreed that the beauty of our country is breathtaking. Unfortunately, on the way home, in Tulsa, Okla., Loretta had a heart attack and underwent the balloon procedure on her heart, during a fourday hospital stay. Well enough to leave, they returned to Boyne Nov. 10. Loretta says, "I am glad those residents attending. I went, but it's good to be well again and back

LUKE REINHARDT, a student at Lake Suwhile he was here at home over the weekend.

THERE WAS A great turnout of the residents of Deer Meadows on Thursday evening as they and daughter Jaelin of Alpena arrived at the Dale enjoyed a pre-Thanksgiving potluck dinner of turkey and all the trimmings.

LINDA FELTON of Boyne City and four college friends gathered in Mesick for their fourth they stopped in Branson, Mo. and to saw two annual "Doe Camp" weekend and really had a great time, while their husbands were off hunting

> THE GRANDVUE AUXILIARY meeting for November was very well attended this past Thursday. Appreciated by all was the interesting program given by staff member, Louise Ernst. who spoke on dementia. The group welcomed new member Shirley Howie and plans were made for various decorating and other projects for Christmas. Betty Kelts, who is doing well, was among

GEN VARNUM returned home over the weekend from Northern Michigan Hospital and the Rogers City Rehab Center, following her second perior State University, bagged a four-point buck knee replacement surgery. On the mend yet, she's coming along well.

JAMIE AND CHRIS DOBROWOLSKI and Christy Reinhardt home on Friday. Chris went on to Charlevoix to join in family deer hunting there for a while, returning to his family here before all left for home on Sunday.

WEDDING ANNIVERSARY congrats go out to Jim and Linda Felton who marked 35 years of togetherness on Monday, Nov. 18! They are planning a wintertime celebration trip.

GRANDPA AND GRANDMA PHIL and Carolyn LaVanway of Ellsworth honored their grandson, Phillip Adam Boynton, son of Josh and Joni, on Saturday for his first birthday of Nov. 13. Grandparents Bob and Pam Clark of Boyne City, aunts, uncles and cousins from surrounding areas were there to share it all with Phillip, the picture taking, and ice cream and cake and the "ton" of gifts!

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

UBITUARIES

Ramon R. Green

Ramon R. Green, 67, of Flint died Friday, Nov. 8, 2002 at his residence.

A funeral service was held Nov. 12 at the Brown Funeral Home in Davison, Mich.

The Rev. Grant Wessel officiated and interment was held at Flint Memorial Park Cemetery.

Flint, the son of Exdine and Cora ber of Northern Michigan Antique Fly

He served in the National Guard with Company E-125th Infantry of Michigan and retired from Chevrolet V8 Engine Plant after 30 years of ser-

Ramon was active at the Pierce

Wheelers and volunteered at Crossroads Village.

Ramon is survived by two children, Donna (William) Howarth of Flint and Herbert Green of Holland; grandchild, Kelly Howarth of Flint; brother, Arnold (Sara) Green of Boyne City; Ramon was born Aug. 25, 1935 in Park Senior Citizens. He was a mem-

Altonna, Fla.; many nieces and nephews and cousins; and special friend, Joan Conrad of Flushing.

He was preceded in death by his wife. Dorothy in 1996 and his parents.

Memorial Contributions may be made to the American Cancer Society or Northern Michigan Antique Fly

COMMUNITY CALENDAR

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

The Veteran of the Month for

November is Herbert Elwin

Gould was born on Sept. 3,

1908 in Boyne City. On Oct. 1,

1927 he enlisted in the U.S.

Coast Guard and during his en-

listment served on South

Manitou Island west of Traverse

City; Trenton, Mich; and

Gould was a strong swimmer,

and sharpshooter. He received

the Good Conduct Metal and

earned the rank of Boatswain

Mate First Class before receiv-

ing an Honorable Discharge on

Michigan Rural Electric in 1944.

Oct. 16, 1955 in Boyne City.

Gould.

Lorain, Ohio.

Sept. 30, 1937.

VETERAN OF THE MONTH

Herbert Elwin Gould

In 1936 Gould married Lautrell Nevermann in Wyandotte. They

After the death of his wife, Gould married Evelyn Eola Grandt on

In 1969 Gould retired from Top O' Michigan after 25 years as their

The Veteran of the Month program is available for any deceased vet-

To honor a veteran call (231) 588-6067 or Tuesdays and Thursdays

(231) 582-7811 between 4-6 p.m. The ceremony may be witnessed the

first Thursday of each month in front of the American Legion Post at

Darlene's

-Restaurant

Open Daily • Home Cooking • Family Dining

Breakfast, Lunch or Dinner 0% OFF

right-of-way agent, and enjoyed golf and bowling until his death on

Sept. 12, 1982. he is being honored by his wife, Evelyn.

eran who served honorably in the United States military.

the corner of Lake and Main in Boyne City at 6:15 p.m.

moved to Boyne City in 1940 with Gould going to work at Top O'

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.

EAST JORDAN OPEN GYM

Tuesdays The East Jordan community Education adult open gym will meet every Tuesday, Nov. 19 through March 25, 7-9 p.m., at the East Jordan Elementary School gym. The cost for admission is \$1. No children or students will be permitted to play. You must be at

Herbert Gould

least 18 years old to participate. Bring your own equipment. For more information, call 536-2250.

LALECHE LEAGUE

Second Wednesday

Mothers who wish to breastfeed their babies are invited to attend Petoskey Area LaLeche League meetings; infants and young children are welcome. The group meets the second Wednesday of each month, 10 a.m. to 12 noon at Northern Michigan Hospital's Community Health Education Center in Petoskey. For more information call 348-7976.

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 more information, call Val at 526-3226.

GRANDVUE AUXILIARY Second Thursday

The Grandvue Auxiliary meets the second Thursday of each month, except for the months of January and February, when no meetings are held. Anyone interested in learning more about Grandvue or volunteering is invited to attend a meeting, or call Helen Deming at 582-6278.

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.

AL-ANON Thursday nights

Al-Anon meetings are held at 6:30 p.m. at St. Matthew's Church, 1303 Boyne Ave., Boyne City.

AA MEETINGS Weekly

The Boyne Valley Group of Alcoholics 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.; Tuesday 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 and friends.

College News

AARON BARSY, CHERYL COATES, AMY SMITH, SCOTT SULAK, and NATHAN WOLF all of Boyne City, are included in the 25th annual edition of The National Dean's List, 2001-2002.

Students are selected for inclusion by their college deans, registrars, or honor society advisors. Students must be in the top 10 percent of the class, on their school's dean's list or have earned a comparable honor.

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

ATTENTION DEER HUNTERS

BOYNE FALLS CHECK STATION

3 miles north of Boyne Falls on US-131 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

STUDENT OF THE WEEK

East Jordan

NAME: Kandra Carson **GRADE:** Senior

PARENTS: Kelly and Louis Drapeau, and Kirk

SCHOOL ACTIVITIES: Softball
HOBBIES AND INTERESTS: Sports and Hanging out with Friends

FUTURE PLANS OR GOALS: Working with step-

FAVORITE CLASSES: Woods, Drafting, and

Kandra Carson NOMINATING COMMENTS: "Kandra is a pleasure to have in class," said Mike Gee. "She has a good attitude and is

"Kandra's smile and sense of humor are a bright spot in any day," said

MerriSue Cardwell. "Kandra puts in many hours with employment outside of school and is

able to balance her study time as well," said Gretchen Goebel. "Kandra is always willing to work hard in class," said John Cross. "I always enjoy seeing her walk through my door."

Boyne Falls

NAME: Darryl Kowalski PARENTS: Darryl and Christine Kowalski GRADE: Freshman **FAVORITE CLASS:** Social Studies

HOBBIES AND INTERESTS: Running and snowboarding FAVORITE PROFESSIONAL TEAM: Orlando

FAVORITE COLOR: Logger Green FAVORITE FOOD: Corn on the cob

FAVORITE BOOK: White Fox Chronicles FAVORITE MOVIE: Monsters Incorporated

FAVORITE TV SHOW: Drew Carey Show NOMINATING COMMENTS: "Darryl is a pleasure to have in class," said Mrs. Bearss. "He is friendly and adds a lot of good ideas to our class discussions. He works hard at his studies and is always willing to lend a hand to someone else.



NAME: JD Thomason PARENTS: Dale Thomason and Helen Coe

GRADE: Freshman 6CHOOL ACTIVITIES: Drama, golf, basketball HOBBIES AND INTERESTS: Playing guitar, computers, web design, music FUTURE PLANS OR GOALS: "I plan to go to

some college for a masters in computer science. I want to be a software engineer."
STAFF COMMENTS: "J.D. created a FLASH

movie in response to our study of the allegory Animai Farm," said Ms. Carol Johnston. He spent a lot of time in the BST lab learning about the new program. Great effort J.D.!"



Darryl Kowalski

JD Thomason

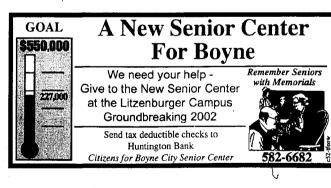
CLUB NEWS

Boyne City Friendship Club

The Boyne City Friendship Club located at 319 N. Lake St.. Anyone 25 at the Boyne City Hall Auditorium, come and bring a dish to pass.

will meet at 12 noon Monday, Nov. over 50 years of age is welcome to

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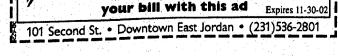
hen you by life insurance from us through Auto-Owners Insurance, you'll receive special discounts on your home, mobile home or car

insurance. We'll save you money. As an independent Auto-Owners agent, we take great interest in you - as well as your home and car. We are specialists in insuring people and the things they own.

Auto-Owners Insurance Lile Home Car Business 7Ai No Roll of Aust







SPORTS

Snowbirds end season for Loggers

In the first round of Class D district play, the Lady Loggers were pummeled by the undefeated Gaylord St. Mary Snowbirds in a 97-24 loss that capped off Boyne Falls' season.

Top scorers for Boyne Falls were Megan Pernicano and Manda Sewejkis with six points each.

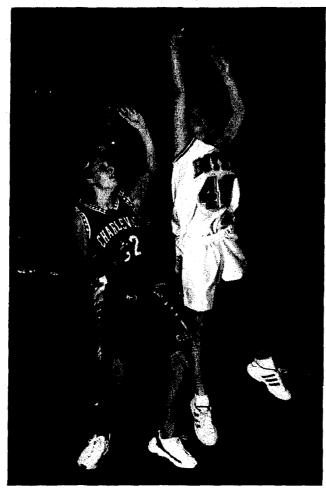
Last week, the Lady Loggers played at Wolverine last Thursday, closing their regular season with a win, 73-24 Rachael Lewin scored 20 points and Sewejkis scored 19 points in leading Boyne Falls to their victory. Pernicano added 11 points and four steals. Also, Kayla Reynolds added three steals.

Boyne Falls made 34 field goals and was 5-for-10 from the free throw line. Boyne Falls took the lead in the first quarter with an eight-point advantage.

Then the Loggers stepped it up for the second quarter leaving the halftime score at 40-11. The Loggers then outscored Wolverine in both the third and fourth quarter that resulted in a 73-24 win.

The Loggers ended their regular season with a 6-6,8-12 record.

Kellie Kondrat scored 18 points and Katie Grubaugh added 10 as the Logger JV defeated the Rudyard freshman, 45-28.



Amanda Westrick puts one up for Boyne against Charlevoix last week.

No easy road

■ Ramblers face league champion Harbor Springs in district tournament

On paper it doesn't look good for the Boyne City Ramblers when they meet Harbor Springs in the semi-finals of the district tournament at Elk Rapids tonight, Wednesday.

The Ramblers come into the game with a 3-15 record while Harbor Springs boosts a 19-1 record after a convincing 76-48 victory over East Jordan Monday evening in the opening round of the district tournament.

But you never know what can happen on any given night. And the Ramblers have reason for hope. In the final weeks of the season, Boyne City played both conference champion Harbor Springs and Charlevoix and in both games they were in it until the final

Wednesday's game tips off at 7 p.m. at Elk Rapids. Tickets are \$4. The winner of the game will play in the championship game Friday at 6 p.m. against the winner of the Mancelona-Charlevoix game. which tips off at 5 p.m. Wednes-



Boyne City's Mallory O'Brien (above) is one of four seniors playing out their final season with the Ramblers.

day.

The Ramblers closed out the regular season last Tuesday at home against Charlevoix, losing 55-51. The Ramblers trailed by 11 at the end of the third quarter but then mounted an impressive comeback. With three minutes remaining the Ramblers were down by three but then went to a full-court press and cut the lead to three with 18 seconds to go. But that was as close they could come.

"The girls really gave an all-out effort," said Boyne City head coach Maurie Tomkins.

Kim Foster led the Ramblers with 16 points and Hannah Decker had nine.

The game marked the final home game for seniors Sarah Hall, Meredith Clemens, Mallory O'Brien, and Amber Lehto.

But while they played their last home game, the Rambler seniors and their teammates are hoping they have more than one game remaining in their high school ca-

The season's final chapter

Harbor Springs just a week ago, losing by 10 points but they had hope they could put together an attack and surprise the Rams in district play Monday night in Elk Rapids.

Harbor Springs had other ideas, and put its plan into action from the opening tip on its way to a 76-48 win.

Paying exclusive attention to Courtney Hammond, the Rams shut off the East Jordan star for the first half of the opening quarter and surged to a 12-0 lead before Hammond could push two free throws through the bas-

Keeping the pressure on, the Rams scored almost at will for the first eight minutes, taking a 22-5 lead and never allowing the Red Devils to get any kind of offensive rhythm going.

"We had way too many turnovers," said East Jordan head coach Lisa

The East Jordan Red Devils played Parrish. The Harbor press and attack was in high gear and cruelly effective all night. That pressure in turn made East Jordan anxious, and in her earnestness to get the team motivated. Hammond found herself picking up four first-half fouls, limiting her contributions to the team effort.

Harbor Springs kept the heat on and the scoring flowing, taking a 47-11 lead into the half. With fouls limiting the Red Devil attack. Harbor raised the lead to 63-21 with eight minutes

The Rams cruised home with the

Hammond had a flurry of scoring in the fourth quarter to finish the game. with 24 points, giving her 1,519 for her career. Averaging 25 points a game in her senior year will get her to the magic 2,000 point plateau.

Amy Schroeder completed her jun-

ior season with a 13-point game for the 10-11 Red Devils, who will have all but Claire Niewendorp returning next season, with Tabitha Grover, Jalessa Baier and Amber Gettel moving up to provide East Jordan with a solid scoring pool of talent to build

THE RED DEVILS concluded their regular season at home last Thursday defeating Bellaire 69-36.

"It was a good team win, with lots of people scoring points for us," Parrish said.

The got off to a good start for East Jordan as Hammond popped in the first two scores and led the Red Devils to a 15-8 first quarter lead.

At the half East Jordan led 29-19. Sierra Roberts and Hammond did the most damage in the third quarter, pushing a 21-0 advantage onto the



Red Devil Jacque Brun takes it down the court against Bellaire last week.

visiting Eagles and boosting the lead to 50-28 with eight minutes left. A 16-I finish to the game concluded the win for East Jordan, 69-36

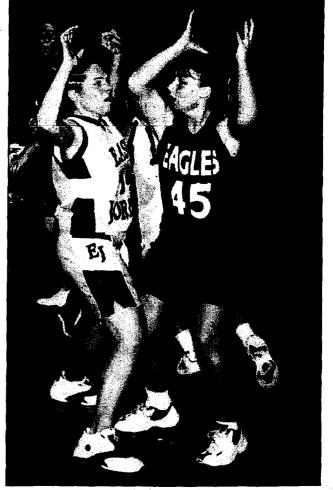
Hammond finished with 30 points, Jessica Skop scored 14 points and had nine rebounds in a well rounded effort, while Sierra Roberts added 10

BOYNE AREA HOCKEY

Boyne I hrashers

The Boyne Area "Thrashers" played against Char Em on Nov. 10. Boyne goals were scored by Trenton Pallagi and Tyler Goodwin.

Assists were made by Adam McLeod and Taylor Korthase. Goodwin was cited for offensive play; Dillion Oslin was noted for defensive



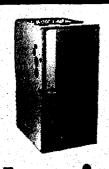
Claire Niewendorp, putting the pressure on the Eagles' offense, is the sole senior on the Red Devils' squad this

Science and fun combine in BF derby

The second Annual Pushcart Derby was held at Boyne Falls Public School recently for eighth grade students. As a culminating event to a

Forces and Machines unit, students designed and built their own pushcarts and raced them on a track in the school parking lot. This year's winners were: first place peam -Kellie Kondrat, Johnathon Carson , Michael Spearman and Matt Thomas; second place team: Lindsey Reynolds, Dusitin Crego, Caleb Brown and Melissa Suttle.





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CLIMATE CONTROL,



BUSINESS BRIEFS

DanCin Thread Embroidery celebrates opening of storefront in Boyne City

No job is too big or too small for coats, varsity jackets, towels, and DanCin Thread Embroidery owners Dan and Cindy Hall, who in October opened a storefront in downtown Boyne City.

embroidery, "we like to target the need, not the size," Cindy said, adding that they tackle jobs small or large, for individuals or businesses. The business offers a selection of wearable garments and accessories, including hats, t-shirts, sweatshirts,

DanCin Thread also does heatseal lettering and designs, and offers silkscreening through a cooperative Specializing in stock and custom effort with another local business. Plans are in the works to offer sewing notions and fabrics in the near future as well.

The store, located on South Lake Street, is open daily from 9 a.m.-5 p.m. For more information, call Cindy at 582-0988.

The Boyne Area Chamber recently hosted a ribboncutting ceremony for DanCin Thread Embroidery, right.



Northern Auto Glass now offering glass replacement and repair services

NORTHERN

Steve Nelson celebrated the opening of their new glass replacement and repair business, Northern Auto Glass

earlier this month in Boyne City. Officially open for business since Nov. 4, Northern Auto Glass specializes in mobile auto glass replacement

Local residents Doug Skrocki and and repair, offering pick-up and de-chip repair, heavy equipment glass, nated by the National Glass Associalivery of customer vehicles. Emergency service is available 24 hours a

> The business also offers services in home and business glass replacement. Services include windshields, side and back glass replacement, stone

insulated glass replacement, picture tion. frame glass, storm and screen repair, table tops and mirrors.

With more than 18 years of glass repair and replacement service experience, the owners are certified master auto glass technicians as desig-

Northern Auto Glass is open Monday through Friday, from 8 a.m.-5 p.m., and Saturday, 9 a.m.-2 p.m.

For emergency service, call 582-7239. For more information, call 582-

East Jordan native joins Fifth Third Bank

Gerry Ciszewski recently joined the investment advisors division as portfolio manager at Fifth Third Bank Northern Michigan, and is serving the bank's Petoskey and Gaylord markets. Ciszewski had previously worked as a senior analyst for a regional

healthcare group in Chicago, Ill. Prior to that, he held positions in financial accounting and banking in Boston and

Houston. A native of East Jordan, Ciszewski



earned a Bachelor of Arts degree from Albion College in 1995. He earned his Master's in Business

Administration from Grand Valley State University in 2000

SERVICE BRIEFS

Army Pvt. DIANA L. POSSERT has graduated from the petroleum supply specialist advanced individual training course at Fort Lee, Petersburg, Va.

Possert received instruction in receipt, storage, issue, shipping, and distribution of petroleum, oil and lubricant products used by the Army. She is the daughter of Alan and Gissele Massey of Boyne Falls.

Petoskey Cinema November 22-28 347-9696

at 7 & 9 nightly • Also Sat. & Sun. at 2 & 4 Nov. 22-26 Jackass: The Movie - R

Nov. 22-25 Jackass: The Movie - H at 7:10 & 9:10 nightly Also Sat. & Sun. 2:10 & 4:10 Die Another Day - PG at 7 & 9:20 nightly • Sat. & Sun. 2 & 4 Nov. 22-26! Spy - PG-13 7:05 nightly • Also Sat. & Sun. at 2:05 & 4:05 Nov. 22-26 Punch-Drunk Love - R

Nov. 22-26 Punch-Drunk Love - R at 9:10 nightly Nov. 22-26 The Ring - PG-13 & 9:15 nightly • Also Sat. & Sun. at 2 & 4 Nov. 22-26 Half Pest Dead - PG-13 at 7:15 & 9:15 nightly Also Sat. & Sun. at 2:15 & 4:15 Starts Wed. Nov. 27 Transurs Planet - PG Treasure Planet - PG at 7:15 & 9:15 nightly

at 7: 15 & 9:15 nightly
Extreme Opa - PG-13
at 7:10 & 9:10 * Sat & Sun at 2:10 & 4:10
Solarla - PG-13
at 7:15 & 9:20
Adam Sandler's 8 Crazy Nights - PG-13 at 7:15 & 9:10 Friday Midnight Show Tuesday Matines at 2 - 4 p.m. Adult \$6.50, Child \$5.00, Senior \$5.50 At 4 pm all seats \$5.00 Matines all seats \$5.00

Bellaire Theater 533-8725

Harry Potter - PG at 7 nightly **Gaylord Cinema West** (517) 731-9766

Santa Clause 2 - G Santa Clause 2 - G at 7:10 & 9:10 nightly Also Sat. & Sun. at 2:10 & 4:10 Nov. 22-26 Half Past Dead - PG-13 at 7:10 & 9:10 nightly Also Sat. & Sun. at 2:10 & 4:10 Also Sat. & Sun. at 2:10 & 4:10

Nov. 22-26 The Ring — PG-13

at 7 & 9:15 nightly

Also Sat. & Sun. at 2 & 4:15

Harry Potter — PG

Mon. - Thurs at 7 • Fri. 6:30 & 9:30

Sat. 2:30, 6:30 & 9:30 • Sun 2:30& 7 Nov. 22-26 Jackass: The Movie - R Nov. 22-26 Jackass: The Movie – F 7 & 9-15 nightly Also Sat. & Sun. at 2 & 4-15 Die Another Die – PG-13 8 9:20 nightly • Also Sat. & Sun. at 2 & Starting Wed. Nov. 27 Solaris – PG-13 at 7-15 & 9-15 nightly Treasure Planet – PG

at 7:15 & 9 rightly
Adam Sandler's 8 Crazy Nights – PG-13
at 7:15 & 9 rightly
Tuesday Senior Matinee at 2pm
All seats \$2.50

Boyne City School Boosters 300 Club Drawing

and the \$100 winner is . .

Bardel Belford

November 16

Thank you for your support. All proceeds benefit the Booster project

Health Tips

Steve Czerkes **Pharmacist**



HEALTH TIPS FROM MEDICAP PHARMACY A BANANA A DAY MAY **KEEP STROKES AWAY**

A new study published in Neurology reinforced the link between low blood potassium levels and increased risk of stroke. Bananas are a good source of potassium, as are orange juice, cantaloupe and baked potato. Potassium intake seems to be particularly important for people who take diuretics ("water pills" given for high blood pressure.) If you're taking diuretics check with your doctor or pharmacist to make sure you are getting enough potassium.



Hours: Mon-Fri 9-6 • Sat 9-1:30

PUBLIC NOTICES

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.

Title, call 582-7300.

Grand opening

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% per annum.

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

Northern Preferred Title Company celebrated the opening of its Boyne City office on

Water Street last week with a ribbon-cutting ceremony, hosted by the Boyne Area

Chamber of Commerce. For more information on services offered by Northern Preferred

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

SHORT FORECLOSURE NOTICE **Charlevolx County**

PETER M. SCHNEIDERMAN & AS-SOCIATES, P.C., IS ATTEMPTING TO COLLECT A DEBT AND ANY IN-FORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

MORTGAGE SALE - Default has

been made in the conditions of a mortgage made by: Kevin J. Fineout and Lynne A. Finout, husband and wife to Old Kent Bank, Mortgagee, dated Jan. 25, 1996, and recorded on Jan. 25. 1996, in Liber 294, on page 983, Charlevoix County Records, Michigan, and assigned by said mortgagee to GMAC Mortgage Corporaion, by an assignment dated April 1, 2001, and recorded on May 2, 2001, in Liber 417, on Page 261, Charlevoix on which mortgage there is claimed to be due at the date hereof the sum of SEV-ENTY SIX THOUSAND SEVEN HUN-DRED NINETY THREE and 26/100 dollars (\$76,793.26), including interest at 7.125% per annum.

Under the power of sale contained in said mortgage and the statue in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgage premises, or some part of them, at public venue, at the Main lobby of the Charlevoix County Courthouse in Charlevoix, Michigan at 11 a.m., on Jan. 10, 2003.

Said premises are situated in Township of Wilson, Charlevoix County, Michigan, and are described

Lot 6 of Shangri-La-Valley, re-

corded in liber 2 of plats, pages 236 and 237, Charlevoix County Records. (15-15-100-006-00)

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: Nov. 13, 2002

GMAC Mortgage Corporation, Mortgagee Peter M. Schneiderman & Associates, 30300 Northwestern Highway, Suite 222

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by 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 OF 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 sale.

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 Mustangs

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by David W. Hardy and Amy Hardy, husband and wife (original mortgagors) to The Huntington Mortgage, Company, An Ohio Corporation, Mortgagee, dated Dec. 21, 1998, and recorded on Dec. 28, 1998 in Liber 354 on Page 206 in Charlevoix County Records, Mich., and was assigned by said mortgagee to the GMAC Mortgage Company, Assignee by an assignment dated Aug. 1, 200, which was recorded on Sept. 5, 2000, in Liber 395 on Page 920, Charlevoix County Records, on which mortgage there is claimed to be due at the date hereof the sum of EIGHTY THOUSAND FIVE HUNDRED SIXTY-ONE AND 46/100 dollars (\$80,561,46), including interest at 7.000% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the Main lobby of the Charlevoix County Courthouse in Charlevoix. Mich. at 11 a.m., on Jan. 10, 2003.

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

Lot 7, Alpine Mills, according to the plat recorded in Liber 2 of Plats, Page 204, Charlevoix County Records.

The redemption period shall be 6 month(s) from the date of such sale, unless determined abandoned in accordance with 1948CL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale. Dated: Nov. 20, 2002

FOR INFORMATION, PLEASE CALL: Team W (248) 593-1312

Trott & Trott. P.C. Attorneys and Counselors 30400 Telegraph Road, Suite 200 Bingham Farms, MI 48025 File # 200229098 Team W

CHARLEVOIX COUNTY BOARD OF COMMISSIONERS

The Charlevoix County Board of Commissioners met for their regular Board meeting on Nov. 13, 2002, in Charlevoix, Mich. 49720

Copies of the complete minutes of the Board area on file in the office of the County Clerk and are available for public inspection during regular business hours.

BOYNE CITY COMMISSION SYNOPSIS OF MINUTES

Nov. 12, 7 p.m, regular meeting - The Commission approved the following: appointment of Richard Bouters to the Boyne City Airport Advisory Board, a community events, temporary sign for the Charlevoix Area Hospital, temporary street closure for the Boyne Area Chamber of Commerce Santa parade, the MML Liability and Property Pool Bylaw Revisions Intergovernmental Contract, and a vote for two directors to the Municipal Liability and Property Pool. The Commission accepted a proposal from Capital Consultants for engineering services for the Drinking Water Revolving Fund projects, resolved to create a study committee with representatives from East Jordan, Boyne City and affected townships to evaluate and report on the possibility of creating a self-sustainable Ambulance Authority; adopted the MERS benefit "E" program resolution; authorized the reallocation of funds within the Community Development Block Grant budget; and accepted a bid for structure demolition

Nov. 13. 1 p.m. special meeting - The Commission conducted interviews for the Boyne City Manager position and designated a lead candi-

PROCEEDINGS OF THE EAST JORDAN CITY COMMISSION

The East Jordan City Commission met in regular session, Nov. 5, 2002 at 7:30 p.m., Mayor Klooster presiding with all members of the City Commission present. Minutes were approved and acknowledgement was given to paid bills in the amount of \$162,272.82.

Further Commission Action: acknowledged receipt of Zoning Activity report, October 2002; acknowledged receipt of Monthly Public Safety reports; acknowledged receipt of Jordan Valley District Library 2002/2003 budget; acknowledged receipt of an Introduction to Ordinance #185A; acknowledged receipt of an Introduction to Ordinance #186; acknowledged receipt of an Introduction to Ordinance #188; scheduled Annual Organizational meeting for Monday, Nov.11, 2002 at 7 p.m.; approved requests from Jay Bavers and Jordan Valley Glassworks; approved Garden Club's request for use of Civic Center; approved Lioness Club's request for closing Main Street for the Santa Parade; adopted Resolution #128/2002; appointed City Administrator as voting member for the City in MML Election ballot: authorized City Administrator to vote on proposed amendments to MML contract and accepted with regret the resignation of Commissioner Bernard Hammond.

A copy of the minutes of the above meeting is posted in City Hall for

review during normal office hours.

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- 15¢ for each additional word
- Use of border \$1 additional
- All ads paid in advance

ANNOUNCEMENTS

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

BOYNE RIVER STORAGE 868 State St. The contents of the following unit are to be sold at public auction at the above address on Saturday, Dec. 7, at 10 a.m. Unit #4 - Rowland, misc. household

FARM

NATURALLY RAISED, grass-fed Shetland lamb. About 25# hanging weight. Processed by local Michigan butcher. Available late December.

MISC. FOR SALE

27' SPORTSMAN travel trailer fifth wheel. Two slid-outs, used four weeks. End of season sacrifice. \$19,000, 582-6025.

FOR RENT

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

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

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WANTED

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

HELP WANTED

DIRECT CARE STAFF needed to care for mentally and/or physically challenged adults. New provider and managers seeking workers in Boyne City. Cooking, cleaning, transporting guys and gals in the community are some duties. Full and part-time positions. Full-time includes vacation, sick and insurance benefits. No experience needed. \$7.75-\$8 hr. Call (989)

RECEPTIONIST - temporary position. The City of Boyne City is seeking qualified candidates for a temporary employee to perform receptionist duties. This temporary position will extend from Jan. 2 until approximately March 15. Successful candidate must be interested in serving the public and take pride representing the City of Boyne City. Candidates must be willing to work safely; possess the ability to communicate effectively verbally and in writing; ability to establish and maintain effective working relationships with employees, other departments and the public; and the ability to understand and carry out written and oral instructions. Candidates must be able to operate a multi-line phone system, have experience handling money and making change, and possess basic computer skills. Individuals with strong work ethic are encouraged to apply. Applications are available at City Hall, 319 North Lake Street, Boyne City, MI 49712 or requested by calling (231) 582-6597. Resumes and/or applications will be accepted until Friday, Dec. 13, 2002. City of Boyne City is an equal opportunity employer whose employment opportunities are open to eligible/ qualified persons without regard to race, color, national origin sex, age religion or disability

CLASSIFIEDS. Call The Citizen-Journal at 582-6761

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. iel, 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

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 lies 300 feet Northwest of the North-

PUBLIC NOTICES

west 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

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

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Paul Robert White a single man (original mortgagors to Huntington Mortgage Company, an Ohio Corporation, Mortgagee, dated May 14, 2001, and recorded on May 21, 2001 in Liber 419 on Page 826 in Charlevoix County Records, Mich., on which mortgage there is claimed to be due at the date hereof the sum of ONE HUNDRED FIFTEEN THOUSAND

PUBLIC NOTICES

TWO HUNDRED SEVENTY-FOUR AND 53/100 dollars (\$115,274.53), including interest at 9.000% per an-

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

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

Commencing at a 1/2 inch rod at the South 1/4 corner of section 8, Town 33 North, Range 6 West; Thence North 00 degrees 20 minutes 21 seconds East 1972.97 feet along the North and South 1/4 line of said 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 playground (ot 10 of Pomeroy's unre-corded 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 Stallions

PUBLIC NOTICES

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED 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 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 Six Hundred Fifty-Five and 54/100 Dollars (\$83,655.54) including interest at the rate of 10.75% per annum.

Under the power of sale contained in the mortgage and the statutes of the State of Michigan, notice is hereby given that the mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix in Charlevoix County, Mich. at 11a.m. on Jan. 10,

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

West 1/2 of the North 1/2 of the Northwest 1/4 of Section 5, Town 31 North, Range 6 West.

The redemption period shall be 6 months from the date of such sale, unless the property is determined abandoned in accordance with MCLA \$600,3241a, in which case the redemption period shall be 30 days from the date of the sale. The foreclosing mortgagee can rescind the sale in the event a third party buys the property and there is a simultaneous resolution with the bor-

Dated: Nov. 20, 2002 ORLANS ASSOCIATES PC Attorneys for LaSalle Bank, N.A., fka LaSalle National Bank, as Trustee under the pooling and servicing agreement dated 12/1/2000, Series 2000-4, As As-

Troy, MI 48007-5041 (248) 457-1000

File No. 199.0768

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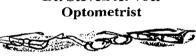
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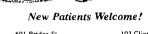
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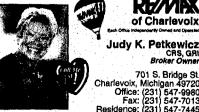
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RE/VIX of Charlevoix

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REAL ESTATE

PUBLISHER'S NOTICE:

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

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

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

COMMERCIAL

EAST JORDAN - Commercial lots. Excellent opportunity for the small business entrepreneur! \$30,000. Call Mark or Jody, CENTURY 21 Up North 231-582-6981/6554: 11/6-20

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

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

LAKE CHARLEVOIX - panoramic views from this Hawkridge condominium, 1,000 sq. ft. 3 bedroom, 3 bath, 1 car garage. Call Mark or Jody, CENTURY 21 Up North 231-582-

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 on large private lot. \$109,900. Call Jody Kowalske, CENTURY 21 Up North 231-582-6981/6554.



Mike Stark Sara Schroeder Karen Schroeder 106 Mill St. • East Jordan 231-536-1400

SPECTACULAR 23-

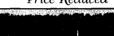
ACRE PARCEL has endless possiblities. Build that perfect ranch home with room for horses or build right in the middle with lots of space around. Zoning may allow some. development. \$105,000

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LAKE CHARELVOIX HOME! 100' frontage 3760 sq. ft. 4 bedroom, 5 baths, 2 car garage and sunset views! Call Gary Roberts or Jody Kowalske, 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





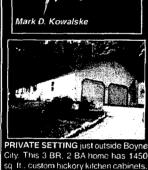


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LOTS AND ACREAGE

BREATHTAKING VIEWS of Lake Charlevoix from this building site for \$109,500. Call Mark or Jody, CEN-TURY 21 Up North 231-582-6981/ 11/6-20

LAKE CHARLEVOIX VIEWS! Large building site in-town Boyne City swimming beach across street. \$159,900. Call Mark or Jody, CENTURY 21 Up North 231-582-6981/6554. 11/6-20

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Steve got his real estate license in August and has joined Lynda and her staff at Lynda's Real Estate Service. Steve is a member of the Antrim, Charlevoix, Kalkaska Association of Realtors, the Michigan Association of

Realtors, the National Association of Realtors, and the Michigan Multi

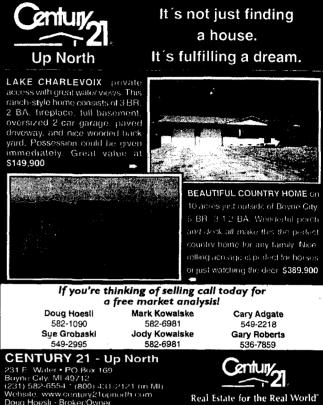
Steve has been in the Boyne area since 1966. He and his wife Pam have two children, and enjoy horses and helping people. Stop by and let Steve help you with all your real estate needs at Lynda's

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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 Charlevolx County Records, on which mortgage there is claimed to be due at the date hereof the sum of SEVENTY-FOUR THOU-SAND ONE HUNDRED NINETY-FOUR AND 71/100 dollars (\$74,194.71), including interest at 6.250% per annum.
Under the power of sale contained

in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mort-gaged premises, or some part of them, at public venue, at the Main

lobby of the Charlevoix County Courthouse in Charlevoix, Mich. at 11 a.m., on Dec. 6, 2002. Said premises are situated in CITY

OF EAST JORDAN, Charlevoix County, Michigan, and are described Lot 3 and 4, Block F of the Plat of

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

unless determined abandoned in accordance with 1948CL 600.3241a, in which case the redemption period shall be 30 days from the date of such Dated: October 23, 2002

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

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION 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 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 ser-vicing agreement dated Dec. 1, 2000, Series 2000-4 by assignment submitted to and recorded by the Charlevoix County Register of Deeds. There is claimed to be due on such mortgage the sum of Eighty-Three Thousand One Hundred Seventy and 30/100 Dollars (\$83,170.3) including interest at the rate of 10.75% per annum. Under the power of sale contained

in the mortgage and the statutes of the State of Michigan, notice is hereby given that the mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix in Charlevoix County, Mich. at 11 a.m. 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 onths from the date of such sale, unless the property is determined abandoned in accordance with MCLA §600.3241a, in which case the redemption period shall be 30 days from the date of the sale. The foreclosing mortgagee can rescind the sale in the event a third party buys the property and there is a simultaneous resolu tion 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 agree ment dated Dec. 1, 2000 Series 2000-4. As Assignee

P.O. Box 5041 Troy, MI 48007-5041 (248) 457-1000 File 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 vonne 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 sald mortgagee

to the LaSalle Bank National Association 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 EIGHT HUN-DRED EIGHTY-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 TOWNSHIP OF JAMES, Charlevoix 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**

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\$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.
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- 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.
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