POBOREST? LAST JORDAN MAI 4978 JURY JOURNAL JO

Vol. 125 No. 43

Boyne City, Michigan

Serving Boyne City Last Jordan and Surrounding in

Wednesday, Dec. 17, 2003

AT A GLANCE

'Coats For Kids' giveaway set in Boyne City

A winter coat giveaway through Coats For Kids will be held on Saturday, Dec. 20, from 12-2 p.m. at the Boyne City Food Pantry, located at 401 State St., behind the Trinity Fellowship Church in Boyne City. Also during that time, silent auction winners from the Wreaths and Angels event held Dec. 6 can claim their items. For more information, call

Holiday winners announced in **East Jordan**

Jerry Kelts at 582-7727.

The East Jordan Area Chamber of Commerce has announced the winners of their Festival of the Bells/Community Night holiday contests.

Local resident Ray Dalto was the big winner of the \$100 gift certificate in this year's new Passport Program. Participants picked up passports during the Festival of the Bells, held earlier this month, and visited all participating businesses to have their passports stamped. Once all stamps were collected, the participant was entered for the \$100 drawing. Participating businesses included Busy Bridge Gifts and Antiques, Murray's Bar and Grill, the EJ Shoppe, Jordan Valley Outfitters, the Quilt Cottage, and East Jordan True

In the annual decorating contest held among East Jordan businesses, Busy Bridge Gifts and Antiques, located on Main Street, took first place.

Santa visit set at Eagles Lodge In Boyne City

Area kids will have another chance to give their lastminute Christmas wishes to Santa Claus, as the jolly old elf himself will be at the Boyne City Eagles Lodge on Saturday, Dec. 20, from 1-4 p.m.

Kids can have their picture taken with Santa, as well as participate in other fun holiday activities. Refreshments will be served, and all kids will get candy from St. Nick. Drawings for prizes will be held on

the hour throughout the event. The Eagles Lodge is located at 106 N. Lake St., Boyne City.

Boyne City calendars are still available

For those hard-to-buy-for folks on the Christmas list, the Boyne City Historical Society has the perfect gift idea: a 2004 historical calendar. Plenty are still available to purchase in time for the holidays. The calenders cost \$12 each, with proceeds to benefit the Historical Society and support the operation of the Boyne City Historical Museum.

Labordars are available at City Hall, Boyne Country Books, Country Now and These, and Schoolster.

A jolly good time

Jordan McPherson and Keira Long, both first-graders at **Boyne City** Elementary School, shared a good laugh as the two participated, along with their classmates, in the annual **Christmas Sing** program. Friends and family packed into the **Boyne City High** School's **Performing Arts** Center as their voungsters. grades K-3 took to the stage in two shows held last Thursday evening.

> photo by Angela Shultis



Arrest made in gazebo incident

In recent weeks, area residents have been vocal in their anger over damage caused by vandals to the beloved Old City Park gazebo in Boyne City. After several weeks of investigation, the Boyne City Police Department arrested a 17-year-old male suspect late last week.

According to assistant police chief Jeff Gettel, the suspect is being charged with destruction of public property, a misdemeanor, in connection with the vandalism which took place on Nov. 17. The male suspect, a former Boyne City resident, recently returned to the area from Ludington, where he had moved with his family earlier this year. The suspect, Gettel said, does not attend school and is unemployed.

He is currently free on bond, and is scheduled to be arraigned in the 90th District Court on Dec. 31, 2003.

The suspect, Gettel said, was identified through several inter-

please see GAZEBO on pg. 4

Care & Share at the holidays

■ Donations still being accepted for holiday basket program

East Jordan Care and Share Food Pantry and East Jordan Care and Share Toy Program might have two names, but at this time of year, they share one mission - working together to gather the necessities for the annual Holiday Basket program.

Though the pantry accepts donations of food and funds yearround, to stock and operate the emergency food pantry located in East Jordan, more monetary donations are needed at this time of year to assure that all basket recipients receive the main ingredients for a traditional Christmas dinner.

Holiday dinner ingredients include ham and potatoes, as well as all the trimmings. "The pantry just did this a couple of weeks ago when they provided over 200 meals for Thanksgiving," said

please see CARE & SHARE on pg. 6

Adkison said.

Volunteers will give cross country trails a go at Avalanche

If all goes well, cross country skiers will have groomed trails at Avalanche Preserve this year, thanks to the efforts of volunteers interested in the project.

According to Boyne City Commissioner Dan Adkison, as soon as there is sufficient snow, volunteers, including Vic Ruggles and Lou Awodey, will be out at the site, developing trails for cross country skiers separate from those traditionally used by snowmobilers at the park.

"We want to try to keep trails separate for someone who wants to cross country ski without snowmobiles" -- Boyne City city commissioner Dan Adkison

Cross country ski trails have been a part of Avalanche Preserve's history, though in recent years have not

been maintained regularly.

A big challenge is keeping the trails separate from snowmobilers, in

the interest of safety for enthusiasts

of both sports. "We want to try to keep trails sepaoped primarily on the inside footpath at the preserve, with the cross country skiers kept to the edge of meadow

rate for someone who wants to cross

country ski without snowmobiles,"

The trail, he said, will be devel-

Snowmobilers will be given space across the center of meadows.

For more information, or to volunteer to help maintain trails, call city hall at 582-6597.



Chip, Laura, and Scott cheer on Eric during a friendly, competitive game of bocoi ball.

IN ITS 11TH YEAR, THE CHARLEVOIX COUNTY COMMUNITY FOUNDATION INVITES YOU TO

KEAD ALL ABOUT IT!

zens launched the Charlevoix County Community Foundation with a few hundred dollars and dreams of creating a dynamic, grassroots philanthropic organization.

But in little more than a decade, the foundation is well on its way to becoming a charitable fixture in this area, and its grants are making a significant impact on many community projects.

"We didn't know where we'd be after one year," said foundation executive director Bob Tambellini of the inception of the organization. "Now we're at nearly \$10 million [in assets]. For a county of this size, it's a remarkable story,"

Last week, the foundation released Good People, Good Works, an annual report detailing activities for the year and recognizing the hundreds of donors whose generous gifts have helped

Each year, a number of involved county residents, like the Hansen family at left, are featured in photos and articles in the Charlevoix County Community Foundation's annual pictured at right, is available to the

It's been 11 years since a group of local citi- build a permanent endowment to benefit Charlevoix County now, and for generations to

The report features profiles of several donors,

please see FOUNDATION on pg. 8



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Giving back

Several area groups were among the recipients of funds raised through this year's Labor Day Car Show in Boyne City. Representatives gathered last week at Great Lakes Motor Works, whose staff organizes the event, to receive their checks. Groups benefitting included the Charlevolx County Humane Society, the **Boyne Area Chamber of Commerce, the** Boyne Valley Garden Club, Raven Hill Discovery Center, the Charlevolx County Community Foundation, the Boyne City Foundation For Educational Excellence, and Susan Martin's science students at Boyne City Middle School. Also benefitting this year through a special fund-raiser was Camp Daggett. The show also awards three scholarships to area students. "All the proceeds go back to the community," said Great Lakes Motor Works general manager John McLeod, who praised area individuals, businesses and organizations for their continued support. "We're never turned down [when seeking donations]." he said. Next year's show is slated to be held Sept. 3, 4 and 5.



WITH HER FIRST BOOK PUBLISHED, FORMER EJ RESIDENT IS ENJOYING

The writing life

Murder. Suspense. Intrigue.

For former East Jordan resident Lenore Bechtel, these are merely ingredients, combined with a bit of romance and a whole lot of history, that make up her newly-published novel, Heart in Her Pocket, released earlier this year by PublishAmerica.

Though now living in Foley, Alabama, Bechtel spent 11 years as a resident of East Jordan, where she pursued her diverse writing interests and left her own mark on the state of arts in northern Michigan.

husband to East Jordan 16 years ago, after having vacationed from downstate for years at a cottage in Ironton. As soon as the opportunity presented itself, the couple purchased a home on Lake Charlevoix in East Jordan, where they would live for more than a decade.

During that time, Bechtel became part of the original board of directors that established the Jordan River Arts Council. At the time, she and her husband divided their time between East Jordan and Florida; upon returning from a Florida trip, Bechtel found that "the Jordan River Arts Council had applied for a grant to produce three of my children's plays."

The plays were indeed produced, marking the beginning of the Jordan River Junior Players, of which Bechtel became director in short order. The group, Bechtel said, sponsored playwriting competitions which included writers from around the country. "Using children in the cast, we would produce the winning plays," Bechtel said, averaging about three plays a year. "It was a big job, but it was lots of fun."

As the decision was made for Bechtel and her husband to make the move to Foley, at the time, she said, "I knew it would break my heart if I thought the junior players wouldn't continue." She left thinking that the group would go on; as fate would have it, however, the players disbanded shortly thereafter.

Bechtel had no intention of letting her writing fall to the wayside, but she did find that her focus would need to change. "When we left East Jordan to come down here [to Foley]," Bechtel said, "my husband gave me an ultimatum --- 'start writing something else, I have built my last stage set.' I thought, 'oh no, I can't do plays if I don't have a husband to build the stage set."

The former English teacher had already tackled journalism in a number of forms, gathering writing credits over the years that include work as a columnist for the Oakland Press, staff writer sta-A native of Indiana, Bechtel moved with her tus for publications including the Orlando Sentinel, the Milford Times, and the Northville Record, as well as feature writing credits in the Detroit News, the Detroit Free Press, and the Traverse City Record Eagle.

The time, then, was right for a stab at something she'd never tried before. A novel.

In the meantime, Bechtel had become aware of a phenomenon of sorts in her newly-adopted homestate of Alabama — the huge amount of hoopla surrounding Mardi Gras.

"I had never realized Mardi Gras was such a big thing in Alabama," she said. "Come February, the only thing that will be in the paper is what's happening around Mardi Gras. It's front page news all the time. I was just fascinated with this frenzied attention that Mobilians give to this."

The writer in Bechtel was intrigued, and she delved into her research with vigor, discovering a wealth of information surrounding the Mardi Gras culture that she knew would translate into a rich setting for a novel.

Indeed, one piece of information served as the impetus for Heart in Her Pocket — the fact that the mysteriously-dubbed "Mystic Societies" (organizations who march in the parade) have their own "dens," or houses, where they meet, complete with a caretaker. Before leaving to march in the parade, the members of the societies would give their caretaker all of their expensive jewelry for safekeeping, lest they, as the story goes for one

hapless carnival-goer, be plied with too much drink and give their valuables away to a stranger.

"A thief would have a ball," Bechtel said, were he able to garner such a position. The notion gave her the seed of inspiration from which the remainder of the plot was gleaned.

The writing, as it turned out, was not the hardest part of the endeavor; getting a publisher to look at it was to be the real challenge for Bechtel.

"I definitely wanted to get it published," she said. "I feel like, why write unless someone's going to read it? But I had a terrible time finding a publisher."

It was not as though no one liked the book. No one would even take the time to read the book. "Most publishers will not look at a book unless it comes through an agent," she said. "I sent query letters to agents, but I couldn't find an agent who would even read it. And I couldn't afford to send [the whole manuscript], so I just sent query letters."

After querying 35 agents — with no takers — Bechtel sat on the book for three years. "I just didn't do anything with it," she said. Then, she heard about a company called PublishAmerica, who, she was told, regularly looked at books without agent representation. Not a vanity press, the company doesn't require payment from authors to publish their manuscripts, but rather chooses to facilitate the publishing process directly with authors. For Bechtel, the connection was an advantageous one.

"I can say that my book was published by the first publishing company that read my book," she



Author and former East Jordan resident Lenore Bechtel is a founding board member of the Jordan River Arts Council.

said with a laugh.

The book is available not only through major bookstores such as Borders and Amazon.com, but also in northern Michigan at Horizon Books in Petoskey, per Bechtel's request. "I have a lot of friends in the area that might want to buy the book, I hope," she said. Heart in Her Pocket, it appears, is not a one-time venture for Bechtel. Last week, in fact, the author was doing the final proofreading on her second novel, entitled Thank You Elvis.

For more information on Bechtel and her books, visit her website at www.publishedauthors.net/ lenorevinyardbechtel.

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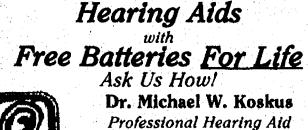
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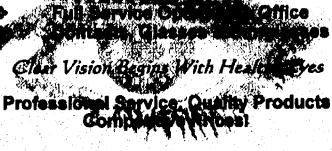
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OPINION

EDITORIAL

Lansing needs to put priority on school funds

If you haven't been following the state of education funding in Michigan these days, here's a hint: now's the time to start. Because if things keep going the way they're going, we could be in for a world of trouble.

If you have been following along, you know that Governor Jennifer Granholm has made an executive order to cut \$196 per student across the board in state foundation grant funding. This is, of course, the money that our districts base their budgets on each year, to the tune of about \$6,700 per student. In Boyne City and East Jordan, the cut means a loss of about \$250,000 apiece, and shows up in the state aid checks the districts receive this month. In Boyne Falls, the loss is an equally-significant \$64,000.

In these particular districts, thanks to the foresight of school boards, administrators, and staff, fund equity has been available to pull from to make up for much of the loss. That cut, however, is just the first stroke in what promises to be many weeks of political wrangling, the outcome of which is anyone's guess.

But, you might say, what is everyone getting worked up about? Our districts have been fiscally responsible and so have had the fund equity to bail us out in these tough times. One little cut and things will get better, right?

If only. If you pay attention to what's going on in Lansing, and then listen to what local superintendents have to say, you'll know nothing could be further from the truth.

The legislature now has the ball in its court. At present, the governor is pushing a "pause" in a modest planned income tax rollback, a measure that is still being supported by Republicans in Lansing. Were the rollback paused, the \$196 cut could be reduced to as low as \$70 per student, to be pro-rated in the school districts' next payment from the state.

Regardless of the outcome of that particular battle, however, the bottom line is this — now that we've gotten to the point of messing around with school funding, it's clear that nothing is sacred. That should frighten us, a whole lot more than it seems to be. Because sooner or later, these little nips and tucks are going to make their way to directly impacting our kids. We're talking cuts in co-curriculars, first, quickly followed by direct impact on the classroom. It's not so far-fetched; some of our neighbors are already facing such critical times. Take Kalkaska, for instance, who, lacking fund equity, were forced last week to make cuts of more than \$300,000 from this year's operating budget, including the laying off of staff members, in the face of the governor's per student cuts.

Still, according to the perspective of Boyne City schools superintendent Jim Cooper, who spoke on the topic at a recent school board meeting, the citizens of communities whose school districts have fund equity will not likely get worked up until that fund equity is gone and the cuts start affecting programming directly. I tend to agree with him. Sadly, following that theory, by the time anyone gets angry about it the damage will already be done.

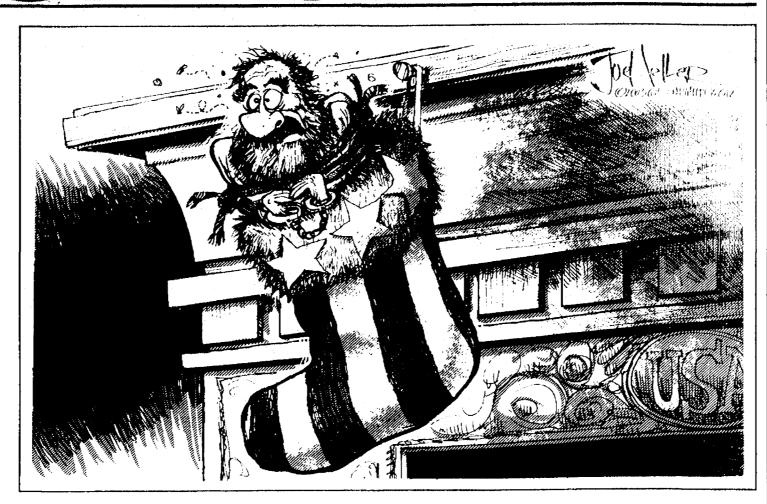
Certainly, no one in Lansing is getting terribly worked up. Instead, as Cooper notes, schools are caught up in the "political dance" of short-term legislators who have no firsthand knowledge of or experience in the issue of school funding which, by the way, is supposed to be constitutionally protected. Instead of substance, it appears that legislators are still, astoundingly, concerned about what they perceive will "look good" politically. In the face of a \$920 million deficit in the state budget (about \$350 million of which is made up of a deficit in public school funding), it's taken months for the lawmakers to seriously consider putting a hold on their plan to equip the state's sixth graders with laptops, a venture that would have most certainly given the appearance of a progressive, education-focused government while costing the state \$22 million. This, at a time when the \$196 per student cuts are already in effect. One can only wonder, what in heaven's name are they thinking? Someone is clearly, clearly out of touch.

ng? Someone is clearly, clearly of And that's where you come in.

Our local school budgets are rapidly approaching a crisis point; the fat, as they say, has already been trimmed to the bone in most cases. And though fund equity takes a long time to build up, it takes almost no time to empty out again. So far, our kids haven't had to suffer much. But make no mistake — if school funding is considered fair game for the state budget ax, they will suffer. And, by extension, so will we all.

As a taxpayer, don't sit back and watch the news on this one — if legislators aren't willing to fight for our kids, then it's up to us to do so. Call, write, or e-mail your legislators. Tell them that you don't approve of their political maneuvering and wishy-washy stances on education. And tell them, in no uncertain terms, that just because the grown-ups have been asleep at the wheel, our children shouldn't have to pay the price.

-- Angela Shultis



Many Thanks

Assistance with Thanksgiving baskets was appreciated

The Community Service Center and the Boyne City Seventh-Day Adventist Church would like to thank the following members of the community for assistance with Thanksgiving baskets and for help with our collection for the food pantry: The National Honor Society; Mrs.

Vorond's Class; and Curves of Boyne City for 1,033 lbs. of food

Community Service Center/Boyne City Seventh-Day Adventist Church

Funds raised by basket raffle will benefit local loan closet

Dear friends of Boyne City:

The Easter Seal Society would like to thank you for your support in the drawing for the Christmas party basket during the craft show.

the drawing.

The money ment.

Thank you to Glen's who provided the turkey; Kilwin's of Boyne for goodies; Boyne Avenue Greenhouse for the wreath; and Delta Delta Sorority who filled the basket with gourmet foods and staples for a complete meal.

Congratulations to the Marty Moody family who won the drawing.

The money raised will help update the loan closet equipment.

Thanks again one and all.

Lynda Christensen Gen Varnum and Easter Seal Society of Charlevoix County



courtesy photo

Giving instead of getting

A young local resident, Ryan Musser, recently came up with a unique way to drum up donations for the Boyne Area Community Christmas; rather than accepting gifts for himself at his 13th birthday party, above, he instead asked guests to bring a donation for the Community Christmas basket effort. According to Musser's mom Renee Gibbs, the overwhelming community support the family received last year as their relatives, the Raveau family, lost their home to fire prompted Musser's decision. Donations are still being taken for the baskets, which will be packed on Monday, Dec. 22, at the Boyne City Early Childhood Education Building (formerly the Boyne City Middle School). For more information, call Ardith Hawley at 582-7880.

BBBS awarded challenge grant

The Charlevoix County Community Foundation has awarded \$2,500 to Big Brothers Big Sisters of Northwestern Michigan (BBBS) to serve as a challenge to the people of Charlevoix County to maintain the current program and meet the growing need for increased services in Charlevoix County. The grant will be used to enlist support of individual, business and service organizations to garner pledges of \$9,000 per year for the next three years. The funding will go towards making the BBBS Char-Em case manager a year-round, full-time position.

Big Brothers Big Sisters aims to serve the emotional, social and educational needs of at-risk children ages 6-18 by facilitating professionally-supported relationships with one-to-one mentors.

According to executive director Mary Sue Christian, Big Brothers Big Sisters service to children in Charlevoix and Emmet counties has grown by over 100 percent in 2002 while the agency's full nine-county growth registered at 38 percent. Boyne City Public Schools hosts one of the agency's most successful school-based programs with 37 youth mentoring matches at the end of the 2003 school year. Additionally, East Jordan Public School personnel have been asking that the BBBS program be extended to their students for more than two years. "In September a school counselor cited that 57 children in that school she felt could use a BBBS mentor," Christian said.

In addition to school-based mentoring in Charlevoix County, Big Brothers Big Sisters has 12 mentoring matches in its traditional community-based program. There are currently 14 children in Charlevoix County on the agency's waiting list.

Each year, BBBS surveys the mentors, parents and teachers of the children in its program, Christian said. "Of teachers responding to its 2003 Performance Outcome Evaluation, 84 percent reported an improvement in self-confidence, 70 percent reported an improved attitude towards school and 70 percent reported an increase in academic performance among the children in their classes matched with a Big Brother Big Sister mentor."

"With the pledge of ongoing commitment from the local community, we can help these kids," said BBBS board member Andy Low. "Without it, the list of kids that have asked for and continue to wait for a mentor will just get longer." Those interested in serving on the committee, or making a donation, can call BBBS Char/Em Coordinator Kara Rosel-Copeland at 348-7510.

Young Americans workshop for area students

The Young Americans will bring their three-day performance workshop to northern Michigan on Jan. 22, 23, and 24, 2004.

The workshop is an opportunity for the children of Charlevoix and Emmet Counties to work with young professionals in the performing arts, covering a broad range of material, including vocal and recording techniques, vocal ensemble techniques, stage movement, and choreography. The workshop is open to students from fourth through twelfth grade, and all participants will perform in the final show, which will be at 7:30 p.m. on Saturday, January 24, 2004 in the Harbor Springs High School gym.

The cost of the workshop is \$70 and includes the enrollment fee, the performance T-shirt, and four meals. The Association for Harbor Arts and Harbor Springs Public Schools are sponsoring the event as a fund-raiser.

Applications to participate in the workshop are available at all schools in the Char-Em Intermediate School District. For more information call Pat Stedman at (231) 526-4813 (work) or (231) 526-5553 (home); or e-mail her at pstedman@harborps.org.

Arrest made in gazebo vandalism

continued from page one

views, some of which were a result of the publicity concerning a reward posted for information leading to the identity of the perpetrator or perpetrators.

During the course of the investigation, the police department received tips from individuals claiming to wish to divulge the identity of the responsible party; officers subsequently learned that the tips were being generated by friends of the suspect who were giving false information

Gettel said that the department is currently investigating the individuals who provided false information and whether or not they will be charged with obstruction of justice.

As of press time, the status of the awarding of any reward money undecided.

The estimated cost to repair the damage to the property is \$427.

The Citizen Journal

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NEIGHBORS

By NANCY NORTHUP

A PROUD "Grandma's Brag" moment is about my granddaughter, Sarah Maria Foster. daughter of my daughter Cammy and Michael Foster. Sarah, now a kindergartener, was chosen as "Student of the Month" in December 2003. At an award ceremony at Florida's Dunedin Elementary School, she was merited for her kindness and helpfulness to others!

ANOTHER PROUD grandmother is Meta Zinck. Her granddaughter, 10-year old Amy Munk, daughter of Diane and John Munk, helped grandma make door to door deliveries of an invitation from her Christ Lutheran Sunday School class to each resident of Litzenburger Place. All received an announcement of the Children's Christmas program of Dec. 13 and 14, with a candy cane and the mas program. story, its origin and spiritual significance attached. Thank you, Meta and Amy!

Boyne City Senior Center for holiday fun of their annual Christmas party on Friday, Dec. 19. Music by The Cousins begins at 11 a.m., so get there early! They play until noon. There will be prizes and extra holiday goodies for all.

odist Church of Horton Bay "tuned up" just fine on Saturday afternoon's beautiful day, as they sang Christmas carols for the folks at Litzenburger Place. Hot chocolate, cookies and a happy fellowship followed their program.

PHYLLIS SHEEHY has returned after having spent three weeks of holiday visiting with her sons and families. She had a wonthe homes of sons Mike and Terry Sheehy and their families and extended families. Flying on to Florida's east and west coasts, she enjoyed son Patrick and family in North Port for for the outing by Betty Kelts. another Thanksgiving feast, and also met her great-grandson, six-month-old Kyle Taylor,

pre-Christmas times with son Rick and family and shopping with granddaughter Lisa.

CHAD AND KAITLAN DEMING were

ROSIE KESSLER of Bowling Green, Ohio spent a few days in Boyne this past week with her mother, Flo Kominski. On Thursday, they to see grandson and great-grandson. Todd Athey perform in the elementary school Christ-

CARRIE BELFORD, daughter of Bardel and Peewee of Boyne City, will be arriving A GOOD TURNOUT is expected at the home for Christmas this week from Keesler Air Force Base in MS. On leave from Tech School, she will enjoy being here with family and friends from Dec. 20 until Jan. 1, 2004.

> MORE HOLIDAY cheer was appreciated Litzenburger Place and Deer Meadows on ing in from entertaining at Grandvue, the group Christmas, as well as the friendly time of re-"Poet" was unable to make it this year.

> Club gathered at the Tannery on Wednesday, amidst the pouring rain, to share their annual Mary Jane Kroll, who as of this past week, was still in rehab at Boulder Park Terrace since her last hospital stay, but all were glad to be joined

PEG CROZIER and brothers Vern or e-mail at neighbors @gtlakes.com)

for the first time. In Palm Beach, friends and Erickson, Mike and Tom Griffin and Tom's former co-workers at Viking Arms honored daughter Michelle have returned to Boyne City Phyllis with a dinner. It had been a great time—after having attended the funeral of their brother of reuniting, as she'd been manager of 36 con- and uncle Larry Erickson, in Farmington, New dos there for 10 years. In Venice, she enjoyed Mexico last Wednesday. Larry, who was a 1951 graduate of Boyne City High School, had lived there since 1955.

THE FIRST PRESBYTERIAN Church of overnight guests at Grandma and Grandpa Boyne City is looking forward to serving their Deming's house last Saturday. All had a good Seventh Annual Community Christmas Day Dinner at the church from 12 noon-4 p.m. It is a heartfelt mission each year, in wanting those who are alone on Christmas or even families to know a traditional holiday meal and the holiday warmth of fellowship with others is there. This braved the weather and drove to Indian River happy group volunteers their time and effort, to be certain that no one spends Christmas Day alone. If you can't make it to the church but would still like a dinner, or for more information, call Al Lawson at 582-7841 and it will be delivered to your home. Anyone can drop in or maybe call ahead, as it lets them have plenty for all to enjoy, in wishing you a Merry Christmas!

WONDERFUL IT IS, to share in the telling of the success of a member of the graduating class of '59 of Boyne City High School. Suzanne Hale Butler, daughter of the and greatly enjoyed by residents of late Jack Hale (the barber) and wife Bonda, now living in Florida, is to be commended, as an au-THE OLDER folks of the United Meth- Monday night by the performance of the Boyne thor, among her many other talents! Suzanne's City and Gaylord Barbershoppers. Just com- book, the first of a trilogy, "Heart's Desire, Creating Wealth Fast," published in September of harmonizing voices raised the spirit of 2003, is a fictionalized but unforgettable story, with many pages including episodes of her fafreshments that followed, even though the vorite place to have grown up, Boyne City and Horton Bay. She also takes you around the world, combining the essentials of faith and challenges THE BOYNE VALLEY Slim and Trim your mind. Suzanne gives a true picture of realities of business and basic freedoms, and inspires readers to "go for it" in your own life, by derful Thanksgiving week in Battle Creek at Christmas meal together. Club members missed being a committed achiever. "Hearts Desire" is now available at Boyne Country Books or order the book and CD by logging onto her website, www.heartsdesirenetwork.com.

(To submit an item, call Nancy at 582-9174

STUDENT OF THE WEEK

Boyne City

NAME: Tylor Daniels **PARENTS:** Steve and Dawn Daniels

GRADE: Senior SCHOOL ACTIVITES: Basketball, football, baseball, National Honor Society

HOBBIES AND INTERESTS: Play sports and video games with my friends

FUTURE PLANS OR GOALS: Go to College, hopefully be able to play football or basketball.

NOMINATING COMMENTS: "Tylor is a great worker in weightlifting class," said Pat Klooster. "He always gives 100 percent and never misses a day of school. A student you can count on to get the job done and see it

Tylor Daniels through. Tylor is also a very positive student who can bring up the others he

Boyne Falls

NAME: Amanda Neill PARENTS: Donald Neill and Ann Marie Boettger **GRADE:** Eighth

FAVORITE CLASS: Writing class HOBBIES AND INTERESTS: Play basketball FAVORITE SPORTS TEAM: Michigan State Spartans FAVORITE COLOR: Blue

FAVORITE FOOD: Ice Cream FAVORITE BOOK: Among the Hidden FAVORITE MOVIE: Joe Dirt **FAVORITE TV SHOW:** Friends

NOMINATING COMMENTS: "Although she is quiet, Amanda has important things to say," said Mrs. Gregory.

"She has worked very hard this year to improve, not only her writing, but also her fear of speaking in front of others. She has offered her opinion and answers in class many times and works hard to improve herself. I wish her the best of luck."



Amanda Neill

50th Anniversary





Mr. and Mrs. Robert Mathers on their wedding day 50 years ago, left, and today. '

Mr. and Mrs. Robert Mathers

Mathers of Boyne City will

Mr. and Mrs. Robert celebrate their 50th wed- owners in Boyne City for ding anniversary. An open house hosted by their children will be held on Satur-

> at the Christ Lutheran Church in Boyne City. have owned and operated Bob Mathers Ford for the

day, Dec. 20, from 2-5 p.m.

past 30 years. They have been business

The couple has four children, Cheri (Dave) Garvin

the past 41 years.

of Traverse City, Patricia (Dave) Wilhelm of Petoskey, Wendy (Dave) Mr. and Mrs. Mathers Reidel and Bob (Heidi) Mathers, both of Boyne City.

They also have 11 grandchildren.

orciain Valle Classworks: Unique Gifts Stocking Stuffers Gift Certificates HAPPY HOLIDAYS! **209 State Street East Jordan** 231-536-0539

COMMUNITY CALENDAR

LIVING TRUTH 2 Friday, Dec. 19

The Church of the Nazrene will hold a Living Truth 2 concert at 7 p.m. at the church at 225 W. Morgan. Living Truth is a husband and wife ministry team presenting their ministry of

FOOD PANTRY

Every Sunday The East Jordan Baptist Church holds a food pantry every Sunday from 3-5 p.m. at the church located at 812 Ontario Street. For more information, call 536-7155.

EJ FOOD PANTRY

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.

> **OES CHAPTER 95** First Monday

The OES Evangline Chapter 95 meets the first Monday of each month at 7:30 p.m. in the Masonic Lodge, 212 N. Lake Street. All OES members are invited. For membership, call 582-6819 or 582-0506.

BOYNE FOOD PANTRY First & third Mondays Food pick-up hours are on the first Monday of the month from 10 a.m.-noon and third Monday from 5-7 p.m., or on Tuesday if a holiday falls on Monday. The food pantry is located at 401

JORDAN VALLEY VFW MEETING

Second Tuesday A meeting of the Jordan Valley VFW Post 7580 is held at 7:30 p.m. on the second Tuesday of each month at the East Jordan VFW Hall. For more information call 544-5312.

JV VFW POTLUCK

Third Tuesday A potluck dinner of the Jordan Valley VFW Post 7580 and Auxiliary is held at 6 p.m. on the third Tuesday of each month at the East Jordan VFW Hall, For more information call 544-5312.

> 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.

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. For more information, call 582-6278.

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 or call 582-7811 at that time.

AA MEETINGS Weekly

The Boyne Valley Group of AA 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.

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

VETERAN OF THE MONTH

Robert Grant Tobias

The Veteran of the Month for December is Robert Grant Tobias. Born on March 8, 1922 in

Saginaw, the Tobias family moved to Iron City, Ohio and then in 1936 moved to Lansing, where Tobias graduated from high school in 1942. He worked as an auto mechanic

for Kramer Auto Parts until inducted into the Army on Dec. 15, 1942 and entered into active service on Dec. 28, 1942 at Fort Custer, Mich. Following basic training at Fort Hood, Texas, Tobias worked as an auto mechanic. On March 3, 1945 he married Alice Eileen Greene in Louisville, Ky.

Tobias was transferred to Camp Stoneman, Calif. and on July 29, 1945 departed from Frisco Bay,

San Francisco, Calif. aboard the S.S. Jane Adams, arriving in Luzon, Philippine Islands on Sept. 3, 1945. There, he was assigned to guarding prisoners of war. Tobias departed the Pacific Theater of Operations on Jan. 28, 1946 aboard the S.S. Marine Swallow, arriving in the U.S. on Feb. 15, 1946. He received his Honorable Discharge on Feb. 23, 1946 in Fort Sheridan, Ill.



Robert Tobias

Tobias attained the rank of Private First Class and received the following decorations and citations: Asiatic Pacific Theater Medal, American Theater Medal, Victory Medal and Good Conduct Medal.

Following his discharge Tobias returned to Kramer Auto Parts where he worked as a machinist until July 1, 1967 when he moved to East Jordan, going to work for the Department of Public Works until his retirement on Sept. 1, 1977.

He enjoyed fishing, collecting model cars and doing mechanical repairs until he answered the final call on April 14, 2003. He is being honored by his wife Alice.

The Veteran of the Month program is available for any deceased veteran who served honorably in

the United States military. To honor a veteran call (231) 588-6067, or on Tues-

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

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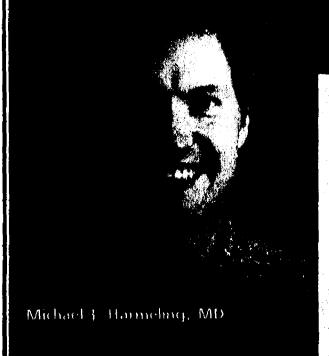
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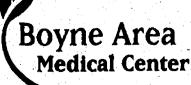
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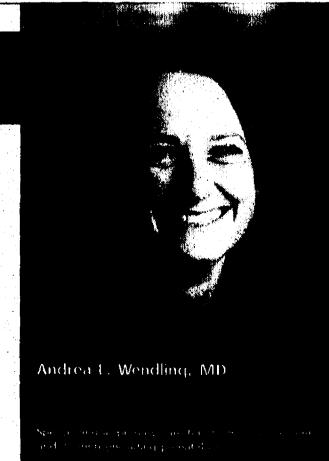


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Good news! Two friendly, experienced, and highly skilled family physicians have joined the staff at Boyne Area Medical Center. So if you've been waiting for an appointment or looking for a new doctor, now's the time to call.



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Business Briefs

Metropolitan Title Company branch open in Boyne City

Known to many in Boyne City from her time though she hasn't been in title inas a local banker, Jean Konecki has made a change, moving into the world of title insurance as a closing officer for Metropolitan Title Company. Konecki is working out of Metropolitan's new Boyne City office, which opened its doors in November.

With a background in banking spanning 20 years, the move is "a new venture for me," Konecki said. "I'm really excited about it."

After eight years with Citizens Bank, holding positions ranging from branch manager to officer of the bank, last summer Konecki had decided it was time for a change. Taking the enced," Green said, noting that the summer off to spend with her two sons, Joshua, 13, and Justin, 6, she eventually connected with a friend who worked for Metropolitan Title. The company was planning to open the Boyne City location, and, as it turned out, Konecki was a good fit for the position.

"Jean will do a wonderful job," said Cathy Green, general manager of the Metropolitan Title Company based in Petoskey. "Even

surance [previously], she knows so much about the closing end of things from her banking background."

Konecki, who spent several weeks undergoing intensive training this fall, will be supported by a large staff in the Petoskey office as well as in other Metropolitan Title offices in Gaylord and Harbor Springs.

"Our title staff is so experioffices' computers are linked. "She'll have support from here."

The company was attractive to Konecki, she said, because of their commitment to the customer. "My philosophy is always to treat clients really well

and provide exceptional service," Konecki said, "and they're a very ethical title company?"

Metropolitan Title is located at 5 Main St.,



Boyne City resident Jean Konecki, above, Is a closing agent at Metropolitan Title's new office.

Boyne City, next to Pippin's Restaurant. Hours are 8:30 a.m.-5 p.m., Monday through Friday. Konecki can be reached by phone at 582-0760 or e-mail to konecki@metropolitantitle.com.

Care & Share

East Jordan Girl Scouts are among the many organizations

gathering donations for Care & Share's holiday baskets.

continued from page one

toy program director Connie Roberts. "These two holidays together kind of wipe the shelves right out. People need to realize that a lot of small donations along with the big ones add right up and make a major difference.

"Don't ever think your contribution

isn't big enough," Families that come in with children to take part in the basket program will not only receive their food basket, but will receive toys, hats and mittens, and money. The worry, for organizers, is always whether or not there will be enough to go around on distribution day. "They almost always run low on older kids things, and toys for kids under 36 months," Roberts said. Besides toy donations, money is always appreciated, to be spent on toys by a local youth group, who makes the shopping trip.

What makes donating to Care and Share 536-7195.

special, Roberts notes, is that all contributions make a difference to local families. "All toys, food and money donated to the Care and Share Food Pantry and Toy Program stays right in East Jordan,"

Checks to support the holiday baskets program can be sent to East Jordan Care and Share, 601 Bridge St., East Jordan, MI 49727; donors can have their contribution earmarked for either food or toys, if they wish. Toy donations can also be dropped off at Ed's Used Cars or the Care and Share Food Pantry, located in the basement of the East Jordan Family Health Center. Distribution Day is set for Monday, Dec. 22, at the Care and Share pantry. Until then, any help community members can give will be gratefully accepted. Said Roberts, "We are expecting over 250 families, so any contributions of any size will be greatly appreciated."

For more information, call Roberts at

Boyne City woman joins staff of Northern Lakes Economic Alliance

joined the staff of the Northern Lakes Economic Alliance as a Business Development Counselor. With 25 years experience in private sector business and an MBA from Michigan State University, Van Domelen brings insights into marketing strategy, human resources, operations, financial management and other areas of business development.

"New business start ups

Sally Van Domelen has in Michigan rose by 15 percent between September 2002 and 2003, and the trend is expected to continue into 2004," said Northern Lakes executive director Tom Johnson, "Accompanying that trend is an increased demand for business counseling. In the past year alone, we counseled nearly 100 businesses with a positive local economic impact of \$3.7 million in new business or business expansions."

Added Van Domelen, "Small businesses are essential to a strong northern Michigan economy, so it's very important that our local businesses have access to counseling, research and tools that will help them succeed."

The Economic Alliance provides free and confidential counseling to help area businesses at various stages of start up, expansions and sustainability. Services-include market evaluation, business plan development, strategy formulation, organizational management, financial analysis, process improvement, incorporating new technology and more.

The Northern Lakes Economic Alliance is a threecounty non-profit economic development organization serving Antrim, Charlevoix and Emmet Counties.

To reach Van Domelen, call the Northern Lakes



Sally Van Domelen

Economic Alliance at (231) 582-6482.

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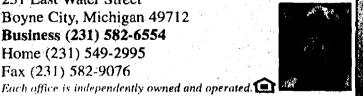
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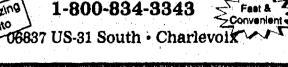
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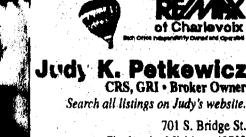
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WEEKLY

Health

HOLIDAY WORSHIP SERVICES

BOYNE AREA

The United Methodist Church in Boyne City will hold its Christmas Eve candlelight service on Wednesday, Dec. 24, at 6 p.m. In Boyne Falls the Christmas Eve service will be held at 8:30 p.m. The churches are located at 324 S. Park St. in Boyne City and 407 Mill St. in Boyne Falls.

St. Matthew's Catholic Church will hold its Christmas Eve children's mass on Wednesday, Dec. 24, at 5:30 p.m. and Christmas Eve (traditional midnight mass) at 8 p.m. On Thursday, Christmas Day mass will be held at 9 a.m. St. Augustine Church in Boyne Falls will hold Christmas Day mass at 9 a.m. St. Matthew's is located at 1303 Boyne Ave. in Boyne City, and St. Augustine's is located at the corner of Grove and Maple streets in Boyne Falls.

Christ Lutheran Church will hold Christmas Eve Candlelight services on Wednesday, Dec. 24, at 5 p.m. and 9 p.m. The church is located at 1250 Boyne Ave.

The First Presbyterian Church will hold a traditional Christmas Eve candlelight communion service on Wednesday, Dec. 24, at 7 p.m. On Christmas Day, dinner will be served from noon- 4 p.m., free of charge. The church is located at 401 S. Park St.

The Episcopal Church of the Nativity will hold a Carol Sing before Christmas Eve service on Wednesday, Dec. 24, at 7 p.m. Nativity Church is located on Main Street next to the Boyne District Library.

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and will have a candlelight Christmas Eve service on Wednesday, Dec. 24, at 6 p.m. The church is located at 875 State St.

EAST JORDAN

St. Joseph Catholic Church will hold a Christmas Eve children's mass on Wednesday, Dec. 24, at 4 p.m. and on Christmas Day, at 11 a.m. St. Johns Catholic church will hold mass Christmas Day, Dec. 25, at 8 a.m. St. Joseph's is located at 207 Nichols St., and St. John's is on M-32, both in East Jordan.

The First Presbyterian Church will hold a Christmas Eve service Wednesday, Dec. 24, at 7 p.m. The church is located at 207 Williams St. in East Jordan.

The Evangelical Lutheran Church will hold a Christmas Eve service on Wednesday, Dec. 24, at 7:30 p.m. The church is located at 7855 Rogers Rd. in East Jordan.

WALLOON LAKE

The Walloon Lake Community Church will have a Live Nativity on Saturday, Dec. 20, and Sunday, Dec. 21, from 6-8 p.m. at the Bradley house located at 6090 Horton Bay Rd., Boyne City and on Wednesday, Dec. 24, there will be a Christmas Eve service at 6 p.m. The church is located at 04320 M-75 N in Walloon Lake.

HORTON BAY

The Greensky Hill United Methodist Church will hold a Christmas Eve

Holiday Calendar

East Jordan

JRAC MEMBERS ART FOR SALE Through Dec. 19

The Jordan River Art Center hosts the annual members' Art for Sale event. "Art for Sale" will run through Dec. 19. The art center is located at 301 Main St. in East Jordan.

> **LIONS CLUB** TREE SALE Weekends

The East Jordan Lions Club annual tree sale is now un-

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derway, on Fridays, Satur-

dan Valley Floral. For more information, contact any Lions Club member.

Wednesday, Dec. 17

The East Jordan Elementary fourth graders will present "An All American Christmas" at 7 p.m. in the elementary school gym.

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Thursday, Dec. 18 The East Jordan High School band and choir will perform a holiday concert at

CHRISTMAS DRAMA Sunday, Dec. 21

The Lighthouse Missionary Church, 7824 Rogers Rd., will present a Christmas drama at 10:30 a.m.

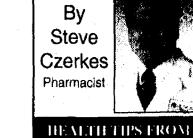
> To have an event added to the holiday calendar, call The Citizen-Journal at 582-6761. The deadline is Friday at 5 p.m.

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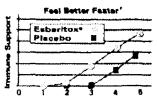
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88 Literary

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National

The First Baptist Church will have a candlelight service Wednesday, Dec. 24 Christmas musical called "Christmas at at 6 p.m. The church is located at 4961 Home" on Sunday, Dec. 21, at 11 a.m. Boyne City/Charlevolx Rd. in Horton Bay.

38 Rival

41 Frolic

42 Novelist

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43 Weather

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51 Checker

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57 Whiff

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Exposure





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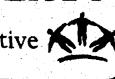
The Power of Human Connections

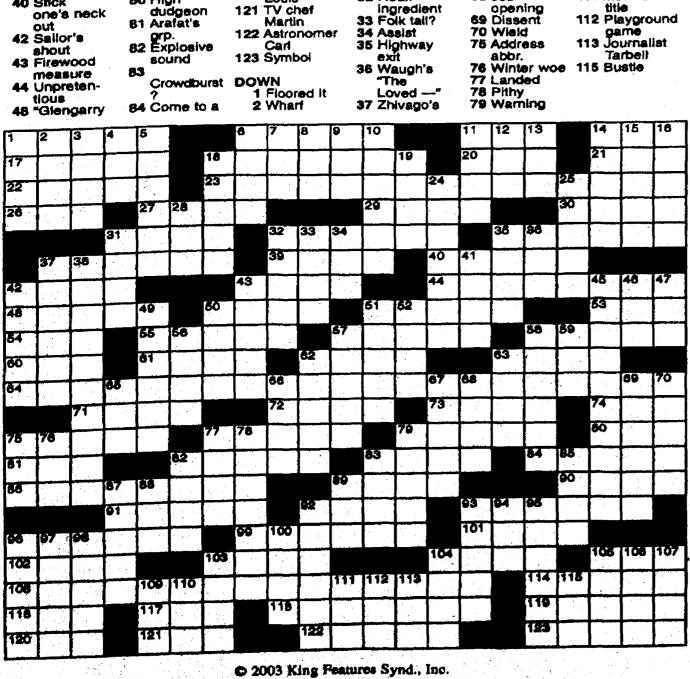
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A Touchstone Energy Cooperative





Super Crossword

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5 "Cabaret"

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7 — blond

8 Pitch

10 Olympic

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12 Director

Spoken

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CLUB NEWS

East Jordan Garden Club

East Jordan Garden Club, as part of the National Garden Club will be sponsoring and working with various youth activities. Recently the following students were selected as winners from the third, fourth and fifth grade East Jordan students who chose to participate in the Smokey Bear Garden Poster Contest.

Third Grade: first place — Heather Andor. Fourth grade: first place — Luke Hawley, second place — Sarah DeHaan; third place - Calli Joy Kujat; fourth place — Brooklynn Richards, Fifth Grade: first place — Brady Brennan; second place — Morgan Skop; third place Erik DeHaan; fourth place — Molli Andor.

The first place winners at the third, fourth and fifth grade levels are sent on for further competition at the state and national level. National winners will be announced at the Spring 2004 National Garden Clubs, Inc. Convention.

All East Jordan winners will receive recognition at a ceremony to be held at the school in the Spring. Currently pictures of the first place posters and the second, third and fourth place posters are on display at the East Jordan Elementary School. In mid-

January they will also be on display for the community

to enjoy at the former Charlevoix State Bank Building.



First place winners in the Smokey Bear Garden Poster contest are, from left Heather Andor, Luke Hawley, and Brady Brennan.

Because this year is the 60th birthday of Smokey Bear, this year's contest was dedicated to Smokey Bear's birthday theme, "60 Years of Vigilance."

The USDA Forest Service and the National Garden Clubs, Inc. sponsor the Smokey Bear Poster Con-

POLICE REPORTS

The following information has been provided by the Boyne City Police De-

partment. Monday, Dec. 8: Unlock at high school; possible personal protection order violation at Parkview Apartments; assist at Parkview Apartments with unwanted guest; suspicious group of people at Parkview Apartments; citation for speed is-

Tuesday, Dec. 9: Arrested one for operating while intoxicated, transported to Charlevoix County Sheriff's Department; speed citation issued; family dispute on Front Street; report of malicious destruction of property to

Dental Clinics North, a

partnership of local health

departments, provides den-

tal care for children and

adults with Medicaid,

Boyne City Police Department grave marker in Maple Charlevoix Lawn; unlock on Earl

Wednesday, Dec. 10: Property damage accident in Glen's parking lot; harassing phone calls from Arthur Street; unlock of vehicle at Huntington Bank; larceny from Boyne Mobil; report of vehicle driving on Barn Mountain; minor property damage accident on Beardsley Street; hit and run accident on South Lake Street; property damage accident in Parkview Apart-

ments parking lot. Thursday, Dec. 11: Officers assisted Boyne City Fire Depart at house fire on Jersey Street; unlock on Boyne Avenue; assisted

Healthy Kids, Delta Dental,

and MIChild, and private

pay for non-covered ser-

Appointments are avail-

County Sheriff's Department with vehicle in ditch.

Friday, Dec. 12: Property damage accident on Boyne Avenue near Division Street; unlock on Roosevelt Street; closed account check turned in by ParT-Pac; 911 hang up call checked on Silver Street; dog complaint on West Court Street; suspicious situation in Glen's parking lot; property damage accident at East Division Street and Boyne Avenue.

Saturday, Dec. 13: Unlock at Deer Meadows; personal injury accident at South Lake Street and Ray Street; unlock at Litzenburger and Glen's.

Sunday, Dec. 14: Citation for careless driving; assisted Charlevoix County Sheriff's Department with operating while intoxicated accident on C-56; larceny complaint from Sportsman's reported.

Super Crossword



Foundation releases annual report

continued from page one

and stories about some of the projects receiving foundatton grants during the year. Included in the grant mix are: an innovative program that promotes fitness for area kids; a self-guided nature trail for the visually impaired; a crop-share project that brings fresh, locally produced food to those in need; and a pilot program that's improving the reading skills of area county's small size, and the

The foundation now funds and, as of Sept. 30,

have grown to almost \$9.8 million. Most importantly, the charitable organization has distributed more than \$4.2 million in grants: \$621,327 in the past year alone. Community foundation grants help many of this area's nonprofit organizations, schools, civic groups, and municipalities improve their services, introduce new programs, and serve more people.

"When you consider our relatively short time our organization has been around, manages 140 separate these are notable achievements," said Tom Hanna, get assets totaled \$9.2 mil- who serves as chairman of fion. Since then, net assets—the foundation. "Very few

areas can match the generosity of Charlevoix County's year-round residents and resorters. Within the community foundation, they've found a way to express their love of this area, their appreciation for what life has given them, and a channel for carrying out their own charitable idealsand all of us are the better for it."

Though economic times have been tough all around in recent years, the foundation has been able to maingiving, a fact that, according to Tambellini, is a testament of sorts to the strength of the organization. "Our investments have definitely been down in the last three years," he said. "Because the funds are endowed, you can't spend the principal."

Despite having to proceed in a more cautious nature, the foundation was able to continue granting; "we were sitting on too much of the community's money [to not make grants]," Tambellini said.

Ultimately, "grants have not significantly suffered. The market, since the secmuch more than antici-

Founded in 1992, the earned income is distrib- MI 49727.

Charlevoix County Community Foundation is dedicated to enhancing life for all who live in the area, and championing the spirit of philanthropy. To carry out its mission, the foundation accepts donations of all sizes and for many purposes. Some donors make unrestricted annual gifts, and others establish their own funds to support a specific cause.

Gifts are pooled and professionally invested to about the community founbuild a permanent endowtain a fairly steady level of ond quarter [of 2003] has ment that can serve as a of the 2003 annual report, come back substantially, lasting source of charitable call the foundation office,

uted in the form of grants to support education, the environment, arts and culture, recreation, youth programs, health initiatives, and various civic projects.

All gifts to the community foundation are tax-deductible and qualify for a Michigan Income Tax Credit. Certain types of planned gifts can reduce capital gains or estate taxes as well.

For more information dation, or to request a copy (231) 536-2440, or write to: Each year, a part of the P.O. Box 718, East Jordan,

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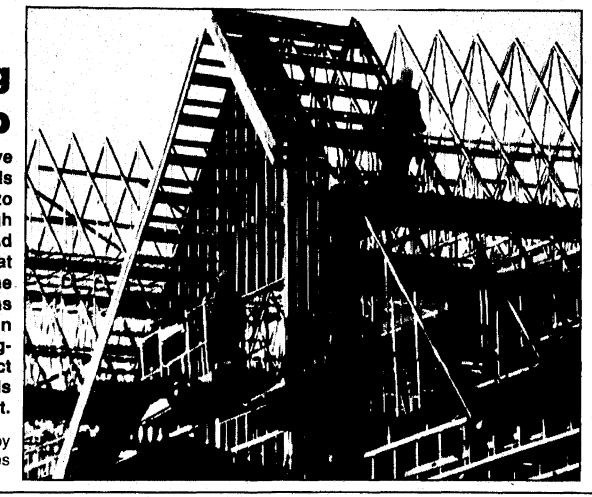
Remember Seniors

with Memorials

Going

Workers brave the brisk winds of winter to perch high atop the Grand Lodge at Boyne Mountain, as construction on the longdelayed project now proceeds in earnest.

> photo by Vic Ruggles



Eagles collecting donations for care packages

The Boyne City Fraternal Order of Eagles will be shipping support packages to military personnel from Charlevoix County and the surrounding area throughout the coming year.

The group is welcoming donations, such as toiletries, comfort needs, food, snacks, and powder drinks.

Lists of permitted items are available at the Boyne Area Chamber of Commerce or at the Eagles Lodge, N. Lake St., Boyne City, or by calling 482-

Donations can be dropped off at the Eagles Lodge Monday through Saturday, from 11 a.m.-8 p.m., and Sundays, noon-8 p.m.

Anyone with the name of a serviceperson who should receive a support package can call Bob Hyde at (231) 437-0682.

BOYNE CITY MIDDLE SCHOOL HONOR ROLL - FIRST MARKING PERIOD

Fifth grade All "A" Honor Roll

Neil Anderson, Kaley Aown, Kaitlyn Bohnet, Taylor Crum, Abigail Fair, Madison Fitzpatrick, Vanessa Gillespie, Sarah Hufford, Katharine Korthase, Travis Lapeer, Travis Long, Joshua Lounsbury, Katelyn Lutterbach, Warren Nelson, Gavin Porter, Taylor Reinhardt, Nolan Seelye, Veronica Sisson, Amanda Spence, Megan Taylor, Jessica Webster, Ashley Wellert, Bryan Wonski, Ryan Zimmerman

> Sixth grade All "A" Honor Roll

Parker Ameel, Lindsay Clemens, Caleb Fair, Thomas Halstead, Morgan Harding, Brooke Juday, Spencer Korthase, Michael Koteskey, Blake Kroondyk, Kelsey Kruzel, Madelaine Moeke, Evan Orban, Cameron Robinson, Thomas Stevens, Amanda

> Seventh grade All "A" Honor Roll

Aaron Anzell, Lauren Boese, Tyler Clute, Courtney Culver, Jessica Fineout, Sarah Gerberding, Katarina Gillespie, Erin Haley, Hannah Hausler, Lindsey Herrington, Tila Hosmer, Ashley Lockery, Laura Lounsbury, Shelby Mittig, Jesse Place, Ashley Reidel, Robert Reidel, Robinson, Hannah Courtney Stahl, Taylor Swaim, Hilary Urman, Haley Welch

> Eighth grade All "A" Honor Roll

Allison Aown, Philip Conklin, Kia Gouza, Ashleigh Juday, Beau Kroondyk, Trenton Pallagi, Melissa Seelye, Geena Sondy, Kate Sweet, Trisha Tomkins, Elias Whitley, Caitlyn Wonski

> Fifth grade **Honor Roll**

Jalen Adams, Shala Archer, Randi Barfell, Andrew Blossom, Connor Boese, Jeremy Brooks, Caleb Crouch, Tyler Crouterfield, Brittany Curtis, Michael Evans, Dustin Field, Eric Forbes, Darren Gilland, Nathan Haley, Thomas Harris, David Heick, Mitchell Heick, Cody Hodgins, Gage Jankowski, Evan Kondrat, Aliecia LaVictor, Connor Lindsay, Katherine Tiffany Mackenzie,

Manross, Jordan Meads, Erica Moose, Amy Munk, Stephanie Munk, Angela Norton, Mackenzie Norton, James O'Brien, Kaitlyn Plante, Tiffany Poirier, Segraves, Rebekka Meghan Senglaub, Ruben Shell, Ashley Sulak, Gregory Towne, Kaci Trixler, Jack Valler, Paige Vroman, lan Wangeman, Tyler

> Sixth grade Honor Roll

David Beek, Gregory Bruneel, Karalyn Cain, Erica Capp, Jessica Capp, Brenna Cheadle, Brittany Coulston, Michael Curtis, Meghan Cytacki, Forestt Firlik, Sydney Galin, Tristan Gallup, Robert Garcia, Brian Harrington, Dalton Henning, Brittany Hermann, Jonathon Kline, Dalton Looze, Samantha McClure, Kandice McPherson, Tracy Miller, Morganne Moody, Jacob Nelson, Dylan Percy. Wesley Roberge, Angela Sero, Lisa Skrocki, William Stone, Megan Stowe, Paulina Sutton, Alexander Wangeman, Mynu Yang, Nicholas Young

> Seventh grade Honor Roll

Samantha Beebe, Natasha Bell, Christian Bersano, Eric Boyer, Joshua Burns, Bush, Stevee Carlston, Spencer Caverly, Bethany Christy, Ashley Culver, Katlyn Davis, Margret Deuell, Jack Diener, Bradford Elm, Nicole Elzinga, Kaitlin Fitzpatrick, Jared Forbes, Lynzy Fortune, Vern Grams, Thomas Hague, Elizabeth Hayden, Nicole Higgins, Joshua Katz, Christian Kirkby, Taylor Korthase, Amber Kotalik, Trever Kruzel, Patricia Kurtz, Kristina LaVake, Courtney Leazier, Ethen Mapes, Meghan Martinez, Samantha Mcleod, Shelby Parks, Tanya Persons, Petroelje, Emmy Phillips, Ann Purdy, Cristina Roland, Steven Senglaub, Cheyenne Shumaker, Ryan Spence, Lisa Spiewak, Jory Stanley, Rachel Stevens, Amber Stone, Anna Taylor, Tyler Urman, Jade Ward, Patrick Welch, Tania Weyn, Cody Wilmot, Zachera Wollenberg

Eighth grade **Honor Roll** Shauna Andersen, Kelly lor, Gregory Towne, Kaci

Austin, Shannòn Barsy, Amy Bascom, Pijon Burkhauser, Megan Charlton, Ryan Clubine, David Cotanche, Keegan David, Cynthia DeMoines, Jessica Dunlop, Elise Freed, Matt Gasco, Corrina Hoekwater, Eric Holtzback, Mercades Honson, Sam Jabara, Robert Jensen, Adam Karaptian, Breann Lamb, Jessica Lambdin, Sydney Lewin, Christopher Lewis, Delia Lownsberry, Ashley McGeorge, Andrew McLane, Adam McLeod, Cody Mittig, Adora Moyer, Joele Mueller, Christopher Munk, Kayla Orban, Jessica Peters, Joshua Raber, Daniel Remsberg, Joseph Shear, Nick Simeri, Stacey Spaniak, Robert Spencer, Justin Stolt, Christopher Stringer, Lacee Van Alstine, Joshua Wiesenauer, Jennifer Wilson, Allison Wright.

> Fifth Grade Citizenship

Jalen Adams, Spencer Aldrich, Neil Anderson, Kaley Aown, Shala Archer, Randi Barfell, Cody Beebe, Dillon Bisbee-Rainey, Connor Boese, Kaitlyn Bohnet, Jeremy Brooks, Justin Bush, Lindsay Cook, Caleb Crouch, Tyler Crouterfield, Taylor Crum, Matthew Cupp, Brittany Curtis, Alex Diener, Michael Evans, Abigail Fair, Dustin Field, Hattie Fischl, Madison Fitzpatrick, Eric Forbes, Darren Gilland, Vanessa Gillespie, Thomas Harris, Alyssa Harvey, David Heick, Mitchell Heick, Cody Hodgins, Victoria Hosler, Zachary Hosmer, Sarah Hufford, Gage Jankowski, Evan Kondrat, Katharine Korthase, Austin Kuhn, Travis Lapeer, Aliecia Lavictor, Travis Long, Joshua Lounsbury, Katelyn Lutterbach, Katherine MacKenzie, Tiffany Manross, Nicole Mapes. Gage McGuire, Hunter Tracy Persons, Chase Meszaros, Damian Moore, Erica Moose, Amy Munk, Stephanie Munk. Warren Nelson, Angela Norton, Mackenzie Norton, James O'Brien, Kaitlyn Plante, Tiffany Poinier, Gavin Porter, Taylor Reinhardt, Austin Ritchie, Nolan Seelye, Segraves, Rebekka Meghan Senglaub, Ruben Shell, Kolbi Shumaker, Veronica Sisson, Amanda Spence, Jacob Stutzman,

Ashley Sulak, Megan Tay-

Trixler, Jack Valler, Charles VanHorn, Paige Vroman, lan Wangeman, Jessica Webster, Ashley Wellert, Tyler Wellman, Alexis Wilhelm, Bryan Wonski, Ryan Zimmerman

> Sixth Grade Citizenship

Parker Ameel, Casmear Baier, David Beek, William Brown, Gregory Bruneel, Karalyn Cain, Eric Calo, Erica Capp, Jessica Capp, Brenna Cheadle, Lindsay Clemens, Jordan Clock, Tanner Cooper, Joshua Cordova, Brittany Coulston, Michael Curtis, Meghan Cytacki, Caleb Fair, Dylon Ferguson, Forestt Firlik, Edward Fouchia, Sydney Galin, Tristan Gallup, Robert Garcia, Calleigh Geister, Waylon Habasco, Kayla Haddix, Thomas Halstead. Morgan Harding, Brian Harrington, Dalton Henning, Brittany Hermann, Lucas Hoaglund, Brittany Hornbeck, Brooke Juday, Kayla Kipapa, Jonathon Kline, Dorenda Spencer Klintworth, Korthase. Michael Koteskey, Blake Kroondyk, Kelsey Kruzel, Daiton Looze, Francisco Martinez. Zachary Matthew, Alyssa McCarry, Samantha McClure. Kandice McPherson, Tracy Miller, Madelaine Moeke, Morganne Moody, Jacob Nelson, Adam Nichols, Evan Orban, Dylan Percy, Jamie Pfalzer, Matthew Poole, Trevor Price, Cameron Robinson, Angela Sero, Lisa Skrocki, Andrea Spencer, Travis Stark, Thomas Stevens, William

Stone, Megan Stowe,

Ashton Strickler, Paulina

Sutton, Terrance Wandrie,

Alexander Wangeman, Amanda Welborn, Mynu Yang, Nicholas Young.

Seventh Grade Citizenship

Aaron Anzell, Matthew Ba-Baux, Ethan Samantha Beebe, Natasha Bell, Christian Bersano. Lauren Boese, Eric Boyer, Noel Bush, Marc Calo, John Carlson, Stevee Carlston, Spencer Caverly, Annelisa Chipman, Bethany Christy, Tyler Clute, Carley Cole, Haley Cole, Ashley Culver, Courtney Cülver, Margret Deuell, Jack Diener, Bradford Elm, Nicole Elzinga, Kelly Evans, Jessica Fineout, Kaitlin Fitzpatrick, Jared Forbes, Lynzy Fortune, Jared Friedrich, Gerberdina. Gillespie, Vern Grams, Kevin Grice, Thomas Hague, Erin Haley, Nicholas Harris, Hannah Hausler, Elizabeth Havden, Samuel Hayden, Herrington, Nicole Higgins, Tila Hosmer, Jack Hufford, Joshua Katz, Christian Kirkby, Taylor Korthase, Amber Kotalik, Trever Kruzel, Patrica Kurtz, Kristina LaVake, Courtney Leazier, Ashley Lockery, Laura Lounsbury, Ethen Mapes, Meghan Martinez,

Joshua

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Lisa Spiewak, Courtney Stahl, Jory Stanley, Rachel Stevens, Amber Stone, Taylor Swaim, Anna Taylor, Hilary Urman, Tyler Urman, Jade Ward, Haley Welch, Patrick Welch, Cody Wilmot, Zachera Wollenberg.

> **Eighth Grade** Citizenship

Kellie Ance, Allison Aown, Kelly Austin, Shannon Barsy, Amy Bascom, Pijon Burkhauser, Megan Charlton, Rebecca Clark, Philip Conklin, Keegan David, Cynthia DeMoines, Jessica Dunlop, Sarah Fitzpatrick, Elise Freed, Matthew Gasco, Kia Gouza, Levi Hawver, Jose Corrina Hoekwater, Eric Holtzback, Mercades Honson, Sam Jabara, Robert Jensen, Ashleigh Juday, Adam Kayla Joshua Konecki, Beau Kroondyk, Breann Lamb, Sydney Lewin, Delia Lownsberry, McGeorge, Jeremiah McGeorge, Adam McLeod, Cody Mittig, Dannik Moes, Adora Moyer, Joele Mueller, Christopher Munk, Heidi Olsen, Robert Olson, Candice Olund. Kayla Orban, Trenton Pallagi, Jessica Peters, Joshua Raber, Daniel Remsberg, Melissa Seelye, Joseph Shear, Jason Shepherd. Nicholas Simeri, Geena Sondy, Justin Stolt, Christopher Stringer, Stephanie Swadling, Kate Sweet, Trisha Tomkins, Jacob Towne, Lacee VanAlstine, Elias Whitley, Joshua Wiesenauer, Jennifer Wilson, Caitlyn Wonski, Allison Wright, Keng Yang.

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Loggers split opening week

■ Boyne Falls topples East Jordan, takes tough loss against St. Mary's

By HOLLY GASCO Student writer

A first-half struggle hurt the Boyne Falls boy's basketball team Friday as Lake Leelanau St. Mary's slammed the Loggers with a 69-55 nonconference defeat at the Grand Traverse Band Strongheart Center in Peshawbestown,

The Loggers' top scorer was Josh Blackwell with 20 points and 6 rebounds, while Demetrius Burks added 11 points and 8 boards.

"We learned a valuable lesson," Loggers head coach Frank Hamilla said. "We can't wait till the third quarter to play basketball. We just dug ourselves too big of a hole the first half, by not doing our motions."

Hamilla also noted that the Loggers need to do better on their free throws. The Loggers were 10 for 26 from the line.

The J.V. squad won the game against Lake Leelanau St. Mary's, 71-47.

Earlier in the week, the Loggers hosted their first game against the East Jordan Red Devils to pick up their first win of the season, 79-57. Josh Jarema was top scorer with 23 points and 4 rebounds.

On Friday, Dec. 19, the Loggers will host a nonconference game against the Pickford Panthers. Tipoff time is 7:30 p.m.

Red Devils power past Mancelona Ironmen

By PHIL TROMBLEY Sports writer

East Jordan's varsity basketball team broke open a Bailey added. close game at home against Mancelona last Friday with a 32-point fourth quarter run that turned a four point offense with 29 points, while Rhett Malpass game and distributed the ball on the offensive deficit at the end of the third quarter into a 77-64 nonconference win.

. "Mancelona played us tough through three quarters, until the kids finally decided to get down and play some—ures led by Dean Stephenson with 18 points and



Red Devil AZ Ahmed, above right, looks for an opening around Logger Josh Jarema as the teams met up in Boyne Falls in their season opener last week. Jarema led the Loggers in scoring for the night, with 23 points. He also tallied four rebounds.

Bailey about his team's comeback.

"The kids as a team turned up the heat in the fourth quarter and we opened up a 15-point lead which was a positive way to end a tough week,"

tossed in 15 points, 11 rebounds and led the fourth end. quarter charge.

Mancelona had four players reach double fig- Mancelona by a 61-27 score. tough defense without fouling," said coach Lance Caleb Simmons and Ty MacQuarrie who added

12 points each. The Ironmen led the contest 16-12 after one quarter, took a 32-27 margin at the half and led 49-45 going into the final period.

Bailey also praised Nathan Hartman for an outstanding game at both ends of the court and Kyle Daneff carried the load for the Red Devil Tom Krause who played an excellent defensive

The East Jordan junior varsity team defeated

The Red Devils will play host to Elk Rapids tomorrow night.



put up a shot under heavy pressure from Boyne Falls' James Newson.

photos by Vic Ruggles

A solid start for Ramblers

By PHIL TROMBLEY Sports writer

Boyne City's varsity basketball team showed some good things to head coach Tim Smith as the Ramblers gained a split in the season's opening

"I think we got off to a solid start against two tough teams," Smith said. "We played with great intensity in both games."

Tuesday's opener began well as the Ramblers took a 27-25 half-time lead against Rogers City, but they could not hold the margin in the second half and Rogers City took the lead to gain a 60-57 win at home.

Rogers City took advantage of its inside height and scored many of its points from the paint.

"We played without Brenton Rozycki (out due to injury), so we were short inside and they hurt us inside," Smith said.

The Ramblers held leads of 16-11 after one quarter and 27-25 at the intermission before Rogers City took a 47-42 lead at the end of three and held on for the win.

For Boyne City, Dillon Olmstead led the team with 24 points, Reed Ameel added 13 points and Jordan Voice chipped in with nine rebounds

Kyle Green led Rogers City with 26 points.

The Ramblers earned their first win of the season on Friday night with a monster comeback effort that turned a 45-33 third quarter deficit into a 52-46 victory over Manton.

Boyne City held Manton to just a single point in the final quarter of the

"We extended our defense and we cranked up our intensity," Smith said. "We battled and never gave up down the stretch."

The Rangers held leads of 17-10 at the end of one quarter, 29-25 at the intermission and 45-33 after three quarters before the Ramblers were able to mount the late game charge.

Grant Ameel led the offense with 14 points, while Reed Ameel tossed in 12 points.

Rozycki returned to action and added six points and 12 rebounds com-

Manton's Blake Allen led all scorers with 21 points.

Boyne City will travel to Charlevoix Friday to open the Lake Michi-

gan Conference schedule.

In junior varsity action, Evan Conklin posted a pair of double-double performances when Boyne City fell to Rogers City 54-51 and then downed Manton 48-33.

Conklin scored 18 points and grabbed 17 rebounds against Rogers City, Tyler Kruzel tossed in nine points, while Scott Morrow and Taylor Voice

scored eight points each. Conklin put together 16 points and 16 boards against Manton and Mor-

row added eight points.

BC, EJ netters see action at Early Bird tourney

By PHILTROMBLEY **Sports writer**

The Boyne City varsity volleyball team put in a full day of action last Saturday, but after 14 games in pool play it came down to the fourth tie breaker criteria to end the team's effort at the Inland Lakes Early Bird Volleyball Tournament.

The Lady Ramblers went 7-7 in pool play to finish in a tie with East Jordan, but the East Jordan Red Devils advanced with a better total points differential.

Boyne City recorded 25 fewer points than its opposition, while East Jordan trailed its opponents by just 11 points.

In pool play Boyne City lost two

with Jo'Burg, split with Hillman and differential tie breaker. downed Elk Rapids twice.

Lakes, East Jordan and Charlevoix in the differential total. closed out the busy day. Boyne City coach Dorine Britton

liked what she saw from the young

Lady Ramblers saying, "For having

such an inexperienced team "I was very pleased with how we did. We went 4-2 against conference

The Ramblers will be off until Saturday, Jan. 3, when they will travel

to the Kingsley tournament. THE RED DEVILS went 7-7 in

pool play to finish in a tie with Boyne City for the bracket round qualifying

games to St. Ignace, split two games—spot and advanced on the total point

East Jordan came out of pool play

Three more splits with Inland with a 14 point edge over Boyne City On the way to the quarterfinals East

Jordan split two games with Inland Lakes, split with Boyne City, split with Charlevoix and won two games over Elk Rapids.

Two wins over Jo'Burg were followed by losses to St. Ignace and Hillman.

In the team's final match St. Ignace defeated East Jordan 15-4, 15-7.

"I'm very pleased with how we did," said East Jordan head coach Paul Nachazel. "Fourth out of eight teams where the competition was strong is pretty good."

"I'm especially pleased with how we did against our conference opponents," Nachazel added.

Team MVP Jessica Crick led the stat sheet with 13 aces, 21 assists and one kill from the setter position.

Outside hitter Tabitha Grover chipped in with 11 aces, six kills, four digs and one block to earn her a spot on the all-tournament team.

Christine Jackson added ten kills to the attack along with six blocks and a pair of aces.

Coach Nachazel was also proud of his team being voted the sportsmanship award by tournament coaches.

The Red Devils will be off until Monday, Jan. 5, when they travel to Elk Rapids to open the Lake Michigan Conference schedule.

BOYNE AREA HOCKEY RESULTS

Boyne Area Midgets

On Dec. 6, the Boyne Area Midget Bobby Courtright earned a shutout in Hockey team won their game against Traverse City North Bay, 11-2. Justin Conklin and Darren Looze scored hat tricks (three goals); Britt King, Eli Barsy, Russell Williams, Troy Scarbrough, and Cody Webster added the others. Assists came from William Brown, King, Josh Aown, and Barsy; Scarbrough and Webster gave two each, and Looze and Conklin earned

playmakers with three assists each. Dylan Clark made one of the most. interesting plays of the game when, after losing his stick, he passed the puck with his skate blade to make an assist. Goalie Nick Ferree faced 15 shots on goal while Boyne pounded the TC goalie with 40.

Dec. 14, Boyne hosted a pair of games with Cheboygan. In the first,

net in the 5-0 win. Britt King, Ryan Fields, Troy Scarbrough, William Brown, and Josh Aown scored the goals with assists from Dylan Clark, Fields, two from Scarbrough, and Russell Williams earned a playmaker

The rematch saw Cheboygan go up 2-0 by the end of the first period. Boyne hit two unanswered goals in the second to tie, Cheboygan hit the net early in the third, and Boyne scored with just a minute left to close the game in a 3-3 tie. Darren Looze scored two goals and Josh Aown the other. Troy Scarbrough and Looze gave the assists. Nick Ferree was in goal.

The team is sponsored by Paul Bunyan Lanes.

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

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PUBLIC NOTICES

THIS FIRM IS A DEBT COLLECTOR ATTEMPT-ING TO COLLECT A DEBT. ANY INFORMA-TION OBTAINED WILL BE USED FOR THAT PUR-POSE. PLEASE CON-TACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILI-TARY DUTY.

MORTGAGE SALE -Default has been made in the conditions of a mortgage made by Michael R. Karlskin and Ellen M. Karlskin, husband and wife, to Option One Mortgage Corporation, mortgagee, dated Dec. 12, 2001 and recorded Dec. 20, 2001 in Liber 449, Page 815, Charlevoix County Records. There is claimed to be due on such mortgage the sum of Seventy-Seven Thousand Two Hundred Forty-Eight and 48/100 Dollars (\$77,248.48) including interest at the rate of 10.1%

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, Michigan at 11 a.m. on Jan. 9, 2004.

per annum.

The premises are located in the Township of Wilson, Charlevoix County, Michigan, and are de-

scribed as: Commencing at a concrete monument at the West quarter corner of Section 1, Township 32 North, Range 6 West; thence South 89 degrees 36 minutes 59 seconds East 1405.27 feet along the East and West quarter line of section, monumented, to a point in the centerline of the Boyne City-East Jordan Road for the point of beginning of LIBER 1, PAGE 69 this description; thence continuing along said East and West quarter line South 89 degrees 36 minutes 59 seconds East 49.58 feet to a 1/2 inch rod on the Easterly right-of-way line of said road; thence continuing along said quarter line South 89 degrees 36 minutes 59 seconds East 335.79 feet to a 1/2 inch rod; thence North 00 degrees 23 minutes 01 seconds East 199.49 feet to a 1/2 inch rod on the Southerly right-of-way line of Dietz Road; thence continuing North 00 degrees 23 minutes 01 seconds East 34.27 feet to the centerline of said road; thence along the centerline of said road North 73 degrees 58 minutes 00 seconds West 427.40 feet to the centerline of said Boyne City-East Jordan Road; thence along the centerline of said Boyne City-East Jordan Road on a curve to the right 192.59 feet (radius 1037.73 feet, the delta is 10 degrees 38 minutes 00 seconds and the chord bears South 01 degree 42 minutes 04 seconds East 192.31 feet); thence continuing along the centerline of the aforementioned road South 03 degrees 36 minutes 56 seconds West 149.37 feet to the point of beginning; being a part of the Southeast

Quarter (SE1/4) of the Northwest Quarter (NW1/4) TARY DUTY. of Section 1, Township 32 North, Range 6 West. Property contains mobile home:

Manufacturer: Dutch Housin Inc. Year of Manufacture: 2000 Width: 40

Vin/serial #: 30152D

Length: 23

The redemption period shall be 6 months from the date of such sale, unless the property is determined abandoned in accordance with MCLA §600.3241a, in which case the redemption period shall be 30 days from the date of the sale. The

foreclosing mortgagee can rescind the sale in the event a third party buys the property and there is a simultaneous resolution with the borrower.

Dated: Dec. 10, 2003

ORLANS ASSOCIATES Attorneys for Option One Mortgage Corporation, As Mortgagee P.O. Box 5041 Troy, MI 48007-5041 (248) 457-1000 File No. 221.1212

Robert A. Tremain & Associates, P.C. is a debt collector and we are attempting to collect a debt and any information obtained will be used for that purpose.

MORTGAGE SALE -

Default has been made in the conditions of a mortgage made by Kevin Cooper and Lorena Cooper, husband and wife, to Equicredit Corporation of MI, mortgagee, dated Jan. 13, 1999 and recorded Jan. 21, 1999, in Liber 356, Page 128, Charlevoix County Records, Michigan, and assigned by said mortgagee to U.S. Bank National Association, F/K/A First Bank National Association, TR U/A DTD March 1, 1999, by an assignment dated Oct. 3, 2002, and recorded on Oct. 21, 2002, in Liber 493, on page 545 Charlevoix County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of eighty three thousand ninety nine and 07/100 Dollars (\$83,099.07) including interest at the rate of

11.900% per annum. Under the power of sale contained in the 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 Charlevoix County Courthouse in Charlevoix in Charlevoix, Michigan at 11 a.m. on Jan. 16, 2004.

Said premises are situated in CITY OF BOYNE CITY, CHARLEVOIX County, Michigan an are described as:

THE SOUTH HALF OF LOTS 55 AND 56, P.F. MCINTIRE'S ADDITION TO THE VILLAGE OF BOYNE, ACCORDING TO THE PLAT RECORDED IN CHARLEVOIX COUNTY RECORDS, CITY OF BOYNE CHARLEVOIX COUNTY. MICHIGAN.

The redemption period shall be 6 months 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 the sale.

Dated: Dec. 10, 2003 Attorney for: Assignee of Mortgagee Robert A. Tremain & Associates, P.C. 401 South Old Woodward Avenue, Suite 300

6616 For more information please call: (248)540-7701

Birmingham, MI 48009-

Assignee of Mortgagee: U.S Bank National Association, F/K/A first Bank National Association, TR U/A DTD March 1, 1999

to be due on such mortgage

the sum of Ninety-Eight

Thousand Seven Hundred

Ninety-Three and 22/100

Dollars (\$98,793.22) includ-

ing interest at the rate of

contained in the mortgage

and the statutes of the State

hereby given that the mort-

Under the power of sale

11.58% per annum.

THIS FIRM IS A DEBT **COLLECTOR ATTEMPT-**THIS FIRM IS A DEBT ING TO COLLECT A COLLECTOR ATTEMPT-DEBT. ANY INFORMA-ING TO COLLECT A TION OBTAINED WILL BE DEBT. ANY INFORMA-USED FOR THAT PUR-POSE. PLEASE CON-TION OBTAINED WILL BE TACT OUR OFFICE AT USED FOR THAT PUR-THE NUMBER BELOW IF POSE. PLEASE CON-TACT OUR OFFICE AT YOU ARE IN ACTIVE MILI-THE NUMBER BELOW IF TARY DUTY. YOU ARE IN ACTIVE MILI-MORTGAGE SALE .

Default has been made in the conditions of a mort-MORTGAGE SALE gage made by John Heric Default has been made in Bennett and Diane Bennett, the conditions of a mortgage made by Shannon husband and wife, to New Century Mortgage Corpora-Lee Reynolds and Angela tion, mortgagee, dated Nov. Marie Reynolds, Husband 29, 2002 and recorded Jan. and Wife as Joint Tenants, 9, 2003 in Liber 510, Page to Pinnfund, USA, A Califor-143, Charlevoix County nia Corporation, mort-Records. Said mortgage is gagee, dated Oct. 19, 2000 and recorded Nov. 3, 2000 now held by New Century in Liber 400, Page 539, Home Equity Loan Trust by assignment submitted to Charlevoix County and recorded by the Records. Said mortgage is now held by Deutsche Bank Charlevolx County Register Trust Company Americas f/ of Deeds. There is claimed k/a Banker's Trust Comto be due on such mortgage pany, as Custodian CFL # the sum of One Hundred Fifty-Seven Thousand 603-394 by assignment dated Nov. 1, 2000 and re-Twenty-Five and 23/100 Dollars (\$157,025.23) Incorded on April 11, 2001 in cluding interest at the rate Liber 414, Page 432, of 8.99% per annum. Charlevoix County Records. There is claimed

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 of Michigan, notice is

County, Michigan at 11 a.m.

on Jan. 16, 2004.

gage will be foreclosed by

a sale of the mortgaged pre-

mises, or some part of

them, at public venue at the

main lobby of Charlevoix

County Courthouse in

Charlevoix in Charlevoix

County, Michigan at 11 a.m.

cated in the City of

Charlevoix, Charlevoix

County, Michigan, and are

inch pipe at the South 1/4

corner of Section 13, Town-

ship 34 North, Range 8

West; thence North 89 de-

grees 55 minutes 04 sec-

onds East 840.04 feet along

the South line if said Sec-

tion to a point in the center

line of Waller Road being

the POINT OF BEGIN-

NING; thence North 0 de-

grees 07 minutes 01 sec-

onds 33.00 feet along line

previously recorded as be-

ing the West line of the

West 7.50 acres of the East

15 acres of the Southwest

1/4 of the Southeast 1/4 of

said Section to a 1/2 inch

rod on the North line of said

road: thence continuing

along said line North 0 de-

grees 07 minutes 01 sec-

onds West 592.00 feet;

thence North 89 degrees 55

minutes 04 seconds East

250.51 feet; thence South

0 degrees 07 minutes 01

degrees East 592 feet

along a line previously re-

corded as the East line of

the West 7.5 acres of the

West 15 acres of the South-

west 1/4 of the Southeast

1/4 of said Section to a 1/2

inch rod on the North line

of said road; thence con-

tinuing along said line South

0 degrees 07 minutes 01

seconds East 33.00 feet to

the said Section line; thence

along said Section line and

along the center line of said

road South 89 degrees 55

minutes 04 seconds West

250.51 feet to the Point of

Beginning, being a part of

the Southwest 1/4 of the

Southeast 1/4 of said Sec-

shall be 12 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 prop-

erty and there is a simulta-

neous resolution with the

Dated: Dec. 17, 2003

Attorneys for Deutsche

Bank Trust Company

Americas f/k/a Banker's

Trust Company, as Trustee

and Custodian by: Saxon

Mortgage Services, Inc. f/k/

a Meritech Mortgage Ser-

vices, Inc. as its attorney-

in-fact, As Assignee

Troy, MI 48007-5041

P.O. Box 5041

(248) 457-1000

File No. 244.0756

Orlans Associates PC

The redemption period

tion 13.

borrower.

Commencing at a 3/4

The premises are lo-

on Jan. 16, 2004.

described as:

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

Lot A, the North 330 feet of the Southwest 1/4 of the Southeast 1/4 of Section 15, Town 33 North, Range 7 West.

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

Dated: Dec. 17, 2003 ORLANS ASSOCIATES

Attorneys for New Century

Home Equity Loan Trust . As Assignee P.O. Box 5041 Troy, MI 48007-5041 (248) 457-1000 File No. 222.0023

THIS FIRM IS A DEBT COLLECTOR ATTEMPT-ING TO COLLECT A DEBT. ANY INFORMA-TION OBTAINED WILL BE USED FOR THAT PUR-POSE. PLEASE CON-TACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILI-TARY DUTY.

MORTGAGE SALE -Default has been made in the conditions of a mortgage made by Gregory L. Stevens and Virginia Stevens, Husband and Wife, to MG Investments. Inc. An Indiana Corporation, mortgagee, dated Oct. 19, 1999 and recorded Oct. 27, 1999 in Liber 375, Page 251, Charlevoix County Records. Said mortgage is now held by Citifinancial Mortgage Company, Inc. f/ k/a/ Associates Home Equity Services Inc., by assignment dated May 31, 2000 and recorded June 26, 2000 in Liber 391 Page 192 Charlevoix County Register of Deeds. There is claimed to be due on such mortgage the sum of One Hundred Eight Thousand Four Hundred Fifty-Two and 74/100 Dollars (\$108,452,74) including interest at the rate of 8.95%

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, Michigan at 11 a.m. on Dec. 19, 2003.

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

Lot 1 of Maple Leaf Subdivision as recorded in the office of the Register of Deeds for Charlevoix County, Michigan.

The redemption period shall be 6 months from the date of such sale, unless the property is determined abandoned in accordance with MCLA §600.3241a, in which case the redemption period shall be 30 days from the date of the sale. The foreclosing mortgagee can rescind the sale in the event a 3rd party buys the property and there is a simultaneous resolution with the borrower.

Dated: Nov. 19, 2003 ORLANS ASSOCIATES Attorneys for Citifinancial

Mortgage Company, Inc., As Assignee P.O. Box 5041 Troy, MI 48007-5041 (248) 457-1000 File No. 201.1632

THIS FIRM IS A DEBT COLLECTOR ATTEMPT-ING TO COLLECT A DEBT. ANY INFORMA-TION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE

MILITARY DUTY. ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your

damages, if any, shall be limited solely to the return of the bid amount tendered

at sale, plus interest.

MORTGAGE SALE -Default has been made in the conditions of a mortgage made by James C. McMichael, Jr., and Vikki R. McMichael, husband and wife, original mortgagor(s), to Homestead Mortgage Company, A Michigan Corporation, Mortgagee, dated Oct. 27, 1997, and recorded on Oct. 31, 1997 in Liber 325 on Page 0509, and assigned by said Mortgagee to Nationsbanc Mortgage Corporation as assignee by an assignment dated March 3, 1998 recorded on April 13, 1998 in Liber 335 on Page 533, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Fifty-Three Thousand Thirty-Three And 79/100 Dollars (\$53,033.79), including interest at 8% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the Main lobby of the Charlevoix County Courthouse in Charlevoix at 11 a.m., on Jan. 9, 2004.

Said premises are situated in City of East Jordan, Charlevoix County, Michigan, and are described as: West Forty (40) feet of Lot number Six (6), Block num-

Fifteen (15), NICHOLL'S SECOND AD-DITION to the Village of South Lake (now City of East Jordan) according to the plat thereof as recorded in Liber 1 of Plats, Page 43, Charlevoix County Records.

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: Dec. 3, 2003 For more information, please call: FC G 248.593.1313

Trott & Trott, P.C. Attorneys For BA Mortgage, LLC (a wholly owned subsidiary of Bank of America, N.A.) successor in interest by merger of Nationsbanc Mortgage Corporation 30400 Telegraph Rd Ste

Bingham Farms, Michigan 48025-5822 File #005161F01

MORTGAGE SALE

Notice is hereby given that default has default has occurred in a mortgage

given by Dean A. Krey and Kathleen F. Krey, husband and wife, to the United States of America, acting through the Farmers Home Administration of the United States Department of Agriculture. The mortgage is dated Jan. 26, 1981 and was recorded on Jan. 26, 1981 in Liber 162 on pages 250 through 253 of the Charlevoix county Records. No proceedings have been instituted to recover any part of the debt which is now Fifty Four Thousand Two Hundred Nine and 28/ 100 (\$54,209.28) Dollars.

The mortgage will be foreclosed by selling the property described below at a public auction to the highest bidder. The sale will be held on Jan. 16, 2004 at 11 a.m., local time at the main lobby of the Charlevoix County Courthouse in Charlevoix, Michigan which is the location of the Charlevoix County Circuit Court. The property will be sold to pay the amount then due on the mortgage, including interest at the rate of 12% per year, legal costs, attorney fees and any taxes or insurance which may be paid by the mortgagee be-

fore the sale. The property to be sold is located in Bay Township, Charlevoix County, Michigan and is more specifically described in the mortgage

Commencing at an iron stake which is 658 feet South and 177.75 feet East of the Northwest corner of the Northwest Quarter of the Southeast Quarter of Section 8, Township 33 North, Range 6 West, which is on the Northeasterly line westerly perpendicular to of the Charlevoix-Boyne the last described course City Road; thence South-150 feet to the Point of Beeasterly along the Northerly line of said road 347 feet to an iron stake being the Point of Beginning of this description; thence continuing Southeasterly along said road line 100 feet to an iron stake; thence Northeasterly, perpendicular to said road line 150 feet to an iron stake; thence Northwesterly perpendicular to which case the redemption

the last described course.

100 feet; thence South-

Range 6 West. MCLA §600.3241a, in

ginning; being a part of the Northwest Quarter of the Southeast Quarter of section 8, Township 33 North, The redemption period shall be six (6) months from the date of such sale unless the property deemed to be abandoned pursuant to

United States of America, acting through the Rural Development Agency, F/K/ A Farmers Home Administ tration of the United States Department of Agriculture Prepared By: John R. Tucker, P37348 Winegarden, Haley,

Lindholm & Robertson P.L.C. G-9460 S. Saginaw Street, Suite A

Dated: Dec. 10, 2003

Grand Blanc, MI 48439 (810)767-3600

CHARLEVOIX COUNTY COMMISSIONERS SYNOPSIS OF MINUTES

period will expire thirty (30)

days from the date of the

The Charlevoix County Board of Commissioners met at 3 p.m. on Dec. 10, 2003 in Charlevoix. All Commissioners were present.

Minutes of the Oct. 22, 2003 meeting were approved by consensus. Motion confirmed the appointment of Corrine Russell to the Commission on

Motion confirmed the appointment of Tom Wieland and Bob Draves to the Planning Commission.

Motion confirmed the appointment of Louis McKenzie to the Veteran's Affairs

Motion confirmed the appointment of W.R. Frykberg to the Economic Alliance Board. Chairman Frykberg abstained from voting.

Motion confirmed the appointment of Gary Osterbeck to the Northern Lakes Economic Alliance.

Motion confirmed the appointment of Vic Patrick to the R. C. & D. Council. Motion confirmed the appointment of Lenore Senter to the Fair Board.

Motion approved Resolution #03-090, Amended Resolution to Form The North Country Community Mental Health Authority. Motion approved Resolution #03-091, Sane Interlocal Agreement.

Motion approved Resolution #03-092, Application for Funds. The Sheriff's Dept.

wants to apply for gaming funds available through the Tribal Council to use for Software and computer for evidence collection and measurement. Chairman Frykberg to sign any documents for these funds.

Motion approved Resolution #03-093, Application for Funds. The Sheriff's Dept. wants to apply for gaming funds available through the Tribal Council to use for Infant and Child Safety Restraint seats. Chairman Frykberg to sign any necessary documents for these funds. Motion approved Resolution #03-094, Gladys S. Smith Appreciation, for her

many years of dedicated service to the County of Charlevoix as a member on the Motion approved Resolution #03-095, Robert Potter Appreciation, for his many

years of dedicated service to the County of Charlevoix as a member on the Commission on Aging Board.

Motion approved Resolution #03-096, Grandvue Operating Transfer and authorized the Treasurer to make this transfer. Motion approved Resolution #03-097, Award Proposal. Design Proposal for a

park for Thumb Lake awarded to Gosling Czubak to do engineering estimates. Motion approved Resolution #03-098, Court Appointed Attorney Contract Amend-

Replacement of Attorney Thomas Schraw with Attorney Robert Banner for the vears 2004, 2005, 2006.

Motion approved Resolution #03-099, Probate Court Phone System. Motion approved Resolution #03-100, Application For Funds. The Charlevoix Area Hospital wants to apply for gaming funds available through the Tribal Council

to use for their cardiac rehab area. Chairman Frykberg to sign any necessary documents for these funds. Motion approved Resolution #03-101, Application for Funds. The Charlevoix Humane Society wants to apply for gaming funds available through the Tribal Council to use for a publishing quality copier for producing newsletters. Chairman Frykberg

to sign any necessary documents for these funds. Motion approved Resolution #03-102, Marine Grant Application and authorized

Motion approved Resolution #03-103, Remonumentation Grant Application and authorized the Clerk as Grant Administrator to sign said application.

Motion approved Resolution #03-104, Surveyor Contracts. Authorized Chairman to sign said contracts as soon as notification from State is received.

Motion confirmed appointment of Ron Reinhardt to the Northern Michigan Substance Abuse Services Board.

Motion approved advertising for an IT position. Mary Beth Kur will do the wording so it will be known that this position may not be funded.

The Chairman adjourned the meeting.

Jane E. Brannon, County Clerk

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Elk Rapids 204 River St. 231-264-9711

Mancelona 112 E. State St.

231-587-8471

Kalkaska 318 N. Cedar St. 231-258-4600

Notice Of Mortgage Foreclosure Sale THIS FIRM IS A DEBT **COLLECTOR ATTEMPT-**ING TO COLLECT A DEBT. ANY INFORMA-TION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE **CONTACT OUR OFFICE** AT THE NUMBER BELOW IF YOU ARE IN ACTIVE **MILITARY DUTY.**

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.

MORTGAGE SALE -Default has been made in the conditions of a mortgage made by Elton E. Crothers and Trudy L. Crothers, husband and wife, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., Mortgagee, dated December 17, 2002, and recorded on December 26, 2002 in Liber 507 on Page 478, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Sixty-Five Thousand One Hundred Eighty-One And 42/100 Dollars (\$65,181.42), including interest at 9% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the Main lobby of the Charlevoix County Courthouse in Charlevoix at 11a.m., on Jan. 9, 2004.

Said premises are situated in City of East Jordan, Charlevoix County, Michigan, and are described as: Lots 2 & 3, Block G, Stone's Addition to the Village of Sputh Lake (now City of East Jordan) according to the plat recorded in Liber 1 Plats, Page 46, Charlevoix County Records The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of sựch sale.

Dated: Dec. 10, 2003 For more information, please call: FC H 248-593-1300 Trott & Trott, P.C. Attorneys For Mortgage Electronic Registration Systems, inc. 30400 Telegraph Rd Ste 200 Bingham Farms, Michigan 48025-5822 File #005203F01

Notice Of Mortgage Foreclosure Sale THIS FIRM IS A DEBT **COLLECTOR ATTEMPT-**ING TO COLLECT A DEBT: ANY INFORMA-TION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE **CONTACT OUR OFFICE** AT THE NUMBER BE-LOW IF YOU ARE IN AC-TIVE MILITARY DUTY.

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bld amount tendered

at sale, plus interest. MORTGAGE SALE Default has been made in the conditions of a mortgage made by William R. Rock, a married man and Susan Bowers-Rock, his wife and Donald P. Bowers, a married man and Shirley J. Bowers, his wife, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., Mortgagee, dated July 20, 2000, and recorded on July 21, 2000 in Liber 392 on Page 809, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Sixty-Six Thousand Nine Hundred Forty-Nine And 53/100 Dollars (\$66,949.53), including interest at 8.5% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the Main lobby of the

Charlevoix County Courthouse in Charlevoix at 11 a.m., on Jan. 9, 2004.

Said premises are situated in City of East Jordan, Charlevoix County, Michigan, and are described as: Lot 1, Block 19, Nicholl's Second Addition to the Village of South Lake, (now city of East Jordan), according to the recorded plat thereof, Charlevoix County -Records.

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: Dec. 10, 2003 For more information, please call: FC S 248.593.1304 Trott & Trott, P.C. Attorneys For Mortgage Electronic Registration Systems, Inc. 30400 Telegraph Rd Ste 200 Bingham Farms, Michigan

48025-5822

DUTY.

File #005386F01

THIS FIRM IS A DEBT COL-**LECTOR ATTEMPTING TO** COLLECT A DEBT. ANY IN-FORMATION OBTAINED WILL BE USED FOR THAT **PURPOSE. PLEASE CON-**TACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by John S. Marsh, A Single Man, to Franklin Mortgage Funding, mortgagee, dated Feb. 21, 2002 and recorded Feb. 26, 2002 in Liber 460, Page 2, Charlevoix County Records. Said mortgage is now held by JPMorgan Chase Bank As Trustee by assignment dated Feb. 21, 2002 and recorded on December 20, 2002 in Liber 506, Page 557, Charlevoix County Records. There is claimed to be due on such mortgage the sum of Two Hundred One Thousand Three Hundred Forty-Five and 18/100 Dollars (\$201,345.18) including interest at the rate of 10.99% per

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 Jan. 16, 2004. The premises are located in the Township of Eveline, Charlevoix County, Michigan, and are described as: Parcel

In the Township of Hayes, Charlevoix County, Michigan, beginning at a 2 1/2 inch pipe at the North quarter corner of Section 1, Town 33 North, Range 7 West; thence South 1 degree 14 minutes 24 seconds East along the North and South quarter line of said section, as monumented, and along the centerline of Stephens Road, 335.00 feet; thence North 89 degrees 26 minutes 44 seconds West 1308.55 feet to the West eighth line of said section; thence North 0 degrees 30 minutes 34 seconds West along said eighth line, 334.89 feet to the North line of said section; thence South 89 degrees 26 minutes 44 seconds East along said section line, 1304.27 feet to the point of beginning; being a part of the Northeast Fractional Quarter of the Northwest Quarter of Section 1, Town 33 North, Range 7 West, and containing 10.042 acres, more or less, within the perimeter of the courses herein described. Subject to the rights of the public and of any governmental unit in any part thereof taken, used or deeded for street, road or highway purposes.

In the Township of Hayes, Charlevolx County, Michigan, commencing at a 2 1/2 inch

pipe at the North quarter corner of Section 1, Town 33 North, Range 7 West; thence South 1 degree 14 minutes 24 seconds East along the North and South quarter line of said section, as monumented, 335.00 feet to a point in the centerline of Stephens Road, being the Point of Beginning of this description; thence continuing South 1 degree 14 minutes 24 seconds East along said quarter line, and along the centerline of said road, 334.00 feet; thence North 89 degrees 25 minutes 44 sec-

onds West 1312.81 feet to

the West eighth line of said section; thence North 0 degree 30 minutes 34 seconds West along said eighth line 333.89 feet; thence South 89 degrees 26 minutes 44 seconds East 1308.55 feet to the point of beginning; being a part of the Northeast fractional quarter of the Northwest fractional quarter of Section 1, Town 33 North, Range 7 West, and containing 10.045 acres, more or less, within the perimeter of the courses herein described. Subject to the rights of the public and of any governmental unit in any part thereof taken, used or deeded for

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

street, road or highway pur-

Dated: Dec. 17, 2003 ORLANS ASSOCIATES PC Attorneys for JPMorgan Chase Bank As Trustee, As Assignee P.O. Box 5041 Troy, MI 48007-5041 (248) 457-1000

File No. 207.1445

THIS FIRM IS A DEBT COL-LECTOR ATTEMPTING TO **COLLECT A DEBT. ANY IN-**FORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. **EVERETT/25005760**

MORTGAGE SALE - De-

fault having been made in the terms and conditions of a certain mortgage made by Robert D. Everett and Regina M. Everett, Husband and Wife, of East Jordan, Michigan (Mortgagors) to Beneficial Michigan Inc., (Mortgagee) a Delaware Corporation dated Nov. 17, 2001 and recorded In the office of the Hegister of Deeds for the County of Charlevoix, State of Mich., on Dec. 17, 2001 in Liber 449, Page 169, Charlevoix County Records on which mortgage there is claimed to be due at the date of this notice the sum of \$127,873.50 including interest at the rate of 10.686% per annum together with any additional sum or sums which may be paid by the undersigned as provided for in said mortgage, and no suit or proceedings at law or in equity having been instituted to recover the debt secured by said mortgage, or any part

thereof. NOW, THEREFORE, by virtue of the power of sale contained in said mortgage, and the statute of the State of Michigan in such case made and provided, notice is hereby given that on the 19th day of December, 2003 at 10

o'clock a.m., the undersigned At the main lobby of the Charlevoix County Courthouse, Charlevoix Michigan foreclose said mortgage by selling at public auction to the highest bidder, the premises described in said mortgage, or so much thereof as may be necessary to pay the amounts due on said mortgage, and all legal costs, charges and expenses, including the attorneys fees allowed by law, and also any sum or sums which may be paid by the undersigned, necessary to protect its interest in the premises. Which said premises are described as follows:

Land situated in the Township of South Arm, County of Charlevoix, State of Michigan, is described as follows: Parcel F

Commencing at a rail road spike at the West 1/4 corner of Section 33, Township 32 North, Range 7 West; thence along the East and West quarter line of said section (center line of Graham Road) South 89 degrees 44' 25" East 988.46 feet to the Point of Beginning of this description; thence continuing along said East and West quarter line South 89 degrees 44' 25" East 329.23 feet to the West eighth line of said section; thence along said line South 00 degrees 29' 20" West 330.77 feet to a T-Iron stake; thence North 89 degrees 44' 38" West 329.14 feet to a T-Iron stake thence North 00 degrees 28' 21" East 330.79 feet to the Point of Beginning: being a part of the Northwest quarter of the Southwest quarter of Section 33, Township 32 north Range 7 West. Tax ID #15-014-033-007-65

The redemption period shall be six 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 thirty days from the date of such sale.

PUBLIC NOTICES

Dated: Nov. 14, 2003 Mortgagee Beneficial Michigan Inc. Richard L. McDonnell (P38788) Attorney for Mortgagee 38500 Woodward Avenue, Suite 300 Bloomfield Hills, Michigan 48304-5051 (248) 540-7500

Notice Of Mortgage Foreclosure Sale THIS FIRM IS A DEBT COLLECTOR ATTEMPT-ING 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.**

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.

MORTGAGE SALE -Default has been made in the conditions of a mortgage made by Rebecca Bowers, a single woman, original mortgagor(s), to Bank One, N.A., Mortgagee, dated Jan. 14, 2002, and recorded on Feb. 1, 2002 in Liber 456 on Page 394, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Forty-Two Thousand Three Hundred Nineteen And 23/ 100 Dollars (\$42,319.23), including interest at 7.5%

per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the Main lobby of the Charlevoix County Courthouse in Charlevoix at 11a.m., on Jan. 23, 2004.

Said premises are situated in Township of Eveline, Charlevoix County, Mich., and are described as: Commencing at a monument at the South Quarter corner of section 30, Township 33 North, Range 6 West; thence along the North and South quarter line of said section, as monumented, North 00 degrees 00 minutes 44 seconds West 1315.23 feet to a 2 inch pipe at the Southwest corner of government lot 2 of said section; thence continuing along said quarter line (West line of said government lot 2) North 00 degrees 2 minutes 12 seconds East 896.50 feet to a 1/2 inch re-rod, being the point of beginning of this description; thence continuing along the last described course, North 00 degrees 02 minutes 12 seconds East 300.00 feet to a 1/2 inch rerod; thence South 66 degrees 21 minutes 37 seconds East 43.65 feet to a 1/ 2 inch re-rod on the East line of an easement for ingress and egress described in Liber 266, page 115, Charlevoix County Records. Thence continuing South 66 degrees 21 minutes 37 seconds East 150.00 feet to a 1/2 inch re-rod, thence South 5 degrees 45 minutes 4 seconds East 223.60 feet to a 1/2 inch re rod; thence North 89 degrees 57 minutes 48 seconds West 160.00 feet to a 1/2 inch rerod on the East line of said easement; thence continuing North 89 degrees 57 minutes 48 seconds West 40.00 feet to the point of beginning; being a part of government lot 2, Section 30, Township 33 North,

Range 6 West. The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

NAYS: None

ABSENT: None

Adopted: Dec. 2, 2003

Published: Dec. 17, 2003

Effective: Dec. 24, 2003

Dated: Dec. 24, 2003 For more information, please call: FC G 248.593.1313 Trott & Trott, P.C. Attorneys For Bank One, 30400 Telegraph Rd

Ste 200 Bingham Farms, Michigan 48025-5822 File #005185F01

FISCAL YEAR 2003/2004 BUDGET AMENDMENT

The City of East Jordan Hereby Ordains:

That the Budget for the fiscal year beginning July 1, 2003 and ending June 30, 2004 shall be amended for operating the City of East Jordan. Ordinance #189 Budget Appropriations Act of 2003-2004 is hereby amended

Sec. 1: Adoption of Budget

GENERAL FUND 101:				
Revenues	ADOPTED	AMENDED		
614.000 Marriage Fee 675.002 Grant/Private Source 679.000 Employee Reimbursement 699.000 Oper. Trans. In 669.010 Funds on Hand	-0- -0- -0- \$18,000. \$489,917.	\$100.(increase \$100.) \$3,111. (increase \$3,111.) \$150. (increase \$150.) \$25,802. (increase \$7,802.) \$412,521.(decrease \$77,396.)		
Expenditures				
Governing Body/Commission Department 101: 804.000 Chamber of Comm. Dues	\$5,000.	\$3,000. (decrease \$2,000.)		
Administrator Department 172: 821.000 Engineering 880.000 Community Promotion	\$5,000. \$1,500.	\$2,000. (decrease \$3,000.) \$500. (decrease \$1,000.)		
Data Processing/Computer /Dept. 258: 910.000 Insurance	\$100.	\$66. (decrease \$34.)		
Building & Grounds Department 265: 801.003 Banking Fees 818.012 Cont. Ser./Cleaning	-0- -0-	\$1,000. (increase \$1,000.) \$7,280. (increase \$7,280.)		
Police Department 301: 705.500 DPW Labor Payroll 943.000 Eqpt. Rental 962.000 Uniforms 720.000 Workman's Comp. 977.000 Eqpt. Other	\$50. -0- \$2,000. \$6,500. \$2,000.	\$1,000. (increase \$950.) \$100. (increase \$100.) \$3,396. (increase \$1,396.) \$5,450. (decrease \$1,050.) \$8,406. (increase \$6,406.)		
Fire Department 336: 705.010 Payroll-Overtime 943.000 Eqpt. Rentai 720.000 Workman's Comp.	-0- -0- \$2,000.	\$50.00 (increase \$50.) \$100.00 (increase \$100.) \$1,850. (decrease \$150.)		
Public Works Department 441: 975.202 Const.Paving M. St. 975.203 Const.Paving L.St. 975.010 Paving Garfield/Division	\$12,365. \$49,594. -0-	\$25,215. (increase\$12,850.) \$64,834. (increase \$15,240.) \$20,000. (increase \$20,000.)		
Parks Department 751: 975.013 Cap. Outlay-Skate Pk. 931.009 M&R Grounds	-0- -0-	\$28,556. (increase \$28,556.) \$3,111. (increase \$3,111.)		
Civic Center Department 758: 910.000 Insurance	\$2,000.	\$1,254. (decrease \$746.)		
Transfers Out-Control Department 965: 999.412 Trans. Ind. Comp.	\$2,000.	\$1,500. (decrease \$500.)		
MAJOR STREEST FUND 202:				
Revenues: 699.010 Fund Balance Expenditures:	\$74,563.	\$44,563. (decrease \$30,000.)		
Street Construction Department 451: 975.010 Const. Paving Garfield	-0-	\$30,000. (increase \$30,000.)		
AMBULANCE FUND 505:				
Revenues: 679.000 Employee Reimbursement 699.010 Fund Balance	-0- \$91,916.	\$50.00 (increase \$50.) \$90,916. (decrease \$1,000.)		
Expenditures: 851.000 Radio Maint. 860.000 Travel & School	-0- \$5,000.	\$1,000. (increase \$1,000.) \$5,050. (increase \$50.)		
HARBOR FUND 509:				
Revenues: 699.010 Fund Balance	\$78,571.	\$71,071. (decrease \$7,500.)		
Expenditures: 999.000 Transfers Out	-0-	\$7,500. (increase \$7,500.)		
TANSFER STATION FUND 518:				
Revenues: 699.010 Fund Balance	\$31,739.	\$30,839. (decrease \$900.)		
Expenditures: 943.001 Eppt. Rental Compactor	-0-	\$900. (increase \$900.)		
TOURIST PARK FUND 545:				
Revenues: 642.000 Fire Wood Sales	-0-	\$900. (increase \$900.)		
Expenditures: 705.010 Payroll Overtime 710.000 Payroll Part-time	-0- \$10,000.	\$300. (increase \$300.) \$16,000. (increase \$600.)		
EQUIPMENT FUND 616:				
Revenues: 694.000 Miscellaneous 699.000 Oper. Transf. In	\$100. -0-	\$600. (increase \$500.) \$65, 997. (increase \$65, 997.)		
Expenditures: 977.000 Eqpt. Other 977.024 Eqpt. /Hyd.Pow.Lift 977.025 Eqpt. /1996 Tan. Dump	\$2,000. -0- -0-	\$2,500. (increase \$500.) \$26,282. (increase \$26,282.) \$39,715. (increase \$39,715.)		
POLICE DEPARTMENT TRUST FUND 992 :				
Revenues: 699,000 Oper. Trans. In. 390.000 Fund Balance	-0- \$8,183.	\$4,058. (increase \$4,058.) \$5,835. (decrease \$2,348.)		
Expenditures: 999.000 Transfer Out	-0-	\$6,406. (increase \$6,406.)		
ROLL CALL VOTE: AYES: Klooster, Vollbach, Timmons, Bennett, McI	Nitt, Symonds and Po	stma		

Please see page 11 for more public notices.

The Citizen-Journal

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• \$4 for the first 15 words or less • 25¢ for each additional word

Deadline: Noon Monday

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To place your ad, call (231)582-6761

Deadline for advertising in the classifieds is noon Monday. All classified ads must be paid for in advance, except for businesses that have established accounts.

Advertisers should check their ad the first week it appears. The Citizen-Journal is not responsible for failure to print an ad or for a typographic error, except to the extent of the first insertion. Adjustment for an error is limited to the cost of the part of the ad where the error occurred. The publisher reserves the right to accept, reject and/or edit any and all advertising submitted for publication.

Advertising rates are 15 words for \$4 per insertion, and 25 cents per word over the minimum. If you run an ad for two weeks, the third week is free. Ads billed are \$1 more per insertion. Blind ads are the cost of the ad plus \$5 for the first week and \$1 for each consecutive week.



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ADOPT: A LOVING. nurturing married couple with stay at home mom, loving pets and large extended family will cherish your baby forever. Expenses paid. Please call Susan and Brian, 800-668-5414.

♥ADOPTION♥ Loving and caring couple seek to adopt child. Please call Maureen & Dan, toll free 888-649-8914.

Services

MANAGE YOUR business with Quick Books, personal tutoring home or office. Call Computer Guys, Guys, 231-582-6974.

PAUL'S HAUL: Brush, -junk, appliances, garage, property and construction clean-ups. 231-264-5034. cell 231-715-0053.

snow removal, 231-357-7033 or 231-549-2627

Automobiles

custom, 81,000 actual mint condition, \$5,900. Call Sally, 231Help Wanted

AVON OUTLET REPS needed, no territories, no Independent inventory.

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 or children under 18.

knowingly accept any advertising for real estate which is in violation of the law. Our readers are hereby informed on an equal opportunity ba nation call HUD toll-free at 1 800-669-9777. The toll-free number for the hearing im paired is 1-800-927-9275.



EASE • FOR LEASE • FOR LEASE FOR LEASE **OFFICE SPACE** 2,000 - 4,000 sq. FT. VERY CLEAN **MUST SEE!** 3533 DERENZY ROAD BELLAIRE, MI 231-544-2212

range of personalities and behaviors. Please direct questions to Mary Jason, Alternative Education Director at 231-549-7761. sales rep, 800-236-0041.

PUBLISHER'S NOTICE: All real estate advertising in

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for a Detention Room

Supervisor for the Great

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should have a degree in

education or experience in

working with exceptional

students. Patience, good

organizational skills and a

strong knowledge of various

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Applicants should be able to

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facilitate completion of

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different schools and main-

tain attendance records.

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agencies and their repre-

sentatives, dedicated to

understanding and helping

at-risk youth and able to use

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to control and guide a wide

Please submit letters of

application on or before

January 9, 2004 to Jim

Cooper, Superintendent,

Boyne City Public Schools,

PO Box 289, 321 S. Park

Street, Boyne City, MI

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individuals

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MORE RENTAL for your FISH SHANTY, 4'X8', two money! 900 square feet, 2 holes, two smelt reels; bedroom, newly remodeled, sled with conduit pipe with \$515 per month plus seski runners; bottle gas curity deposit, no pets, heater with two 20# gas 810-793-6287. tanks; 231-582-7313.

Land/Property

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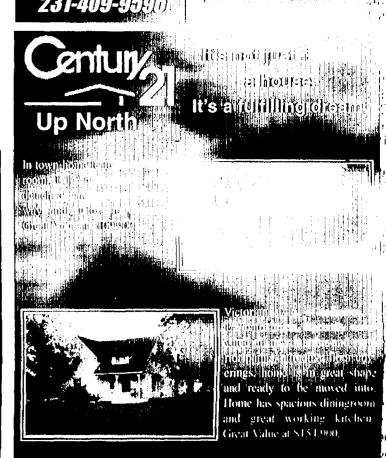
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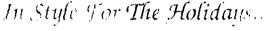
Holiday joy

Mid-December is always a special time at the Knights of Columbus Hali in Boyne City, as developmentally disabled adults from all over morthern Michigan are invited to attend an annual holiday party, lining up enthusiastically enjoy a visit and gifts from Santa Claus.

Organized by Knights of Columbus member Ed Matelski for more than 15 years, the event also features musical entertainment and a luncheon cooked and served by volunteers.

photos by Vic Ruggles





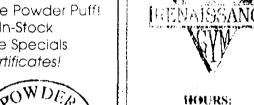
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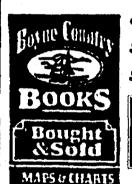
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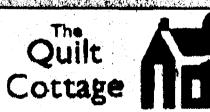
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