

The Citizen-Journal

Vol. 125 No. 45

Boyer City, Michigan

Serving Boyer City, East Jordan and surrounding areas

Wednesday, Dec. 31, 2003

At A Glance

Author visit set at Jordan Valley District Library

The Jordan Valley District Library will host "Turn the Page @ Your Library with Gloria Whelan" on Wednesday, Jan. 7, at 6 p.m. in the library community room.

Whelan is the author of "Impossible Journey," the young adult selection at the Jordan Valley District Library during National Library Week.

Author events will be held the first Wednesday of January, February and March, as part of the library's Winter Frostival Reading Program.

Upcoming author programs include Sue Harrison, the author of the adult selection, "Song of the River," who will present a program about the Storyteller Trilogy on March 3, and Laura and Rob Sams, producers of "Stranger in the Woods: The Movie" and "Stranger in the Woods: The Soundtrack," on Feb. 4. The juvenile selection is "Stranger in the Woods," a photographic fantasy by Carl R. Sams II and Jean Stoick.

For more information, call the Jordan Valley District Library at 536-7131, or visit www.jvdl.info.

Boyer Mountain will host blood drive on Jan. 9

A special American Red Cross Blood Drive will be held at Boyer Mountain Resort in Boyer Falls on Friday, Jan. 9, from noon-5:45 p.m.

Blood donors must be at least 17 years old, weigh 110 pounds, and be in good general health. For more information about donating blood, call 1-800-GIVE-LIFE.

'Freedom From Smoking' set to begin Jan. 8

Making a New Year's resolution to quit smoking? Charlevoix Area Hospital's Freedom From Smoking, offered in cooperation with the American Lung Association, will be offered in an eight-week series of classes to begin on Thursday, Jan. 8, at the hospital. The cost is a \$25 fee to cover course materials.

Sessions include how to break the nicotine habit; practical tips for handling stress, maintaining weight and making changes in daily routines; and encouragement and support. Space in the classes is limited. To register, call Michelle Potter at 547-8672.

AAU tryouts to be held this month

An AAU Girls Basketball tryout for girls ages 12 and under will be held the second weekend in January. Details are pending.

For more information, call Kevin Fitzpatrick at 582-6875.

Weather service: winter making a comeback

Though a small-scale snowfall gave northern Michigan the white Christmas we'd been looking for, the gift was short-lived.

By Dec. 26, sunshine and warmer-than-average temperatures had set in over the area, turning the blanket of sparkling white into a sea of ice water and mud.

But, according to National Weather Service meteorologist Bruce Smith, winter will soon return to the region.

According to Smith, the reason for

our balmy late December weather, with daytime high temperatures ranging from mid-30s to mid-40s, is simple: the jet stream is doing its thing.

"We always talk about the jet stream," Smith said. "It's the strongest branch of the jet stream that typically provides us with cold weather, and it's placed farther north than normal."

The jet stream's current placement is the culprit for the snow-melting temperatures that the area saw

through the weekend and early this week. "It provided us with warmer temperatures and rain," Smith said. "We lost quite a bit [of snow]."

Though not "average" the warm spell is certainly not abnormal, he noted, in the scope of a typical Michigan winter. In every normal winter, "you have bouts of above normal temperatures and bouts of below normal temperatures. Few people really understand that, but it's rare for any given day to be "normal."

This year, the Weather Service pre-

dicted a "normal" winter for the region, seeing "no strong tendency for [the winter to be] either warmer or colder than usual," Smith said.

For late December and early January, temperatures in a so-called normal winter average in the 20s for daytime highs, with nighttime lows in the lower teens. In recent days, nighttime lows have only been hitting the low 30s.

For frustrated winter sports enthusiasts, or those just tired of the mud, there's good news in the offing —

according to Smith, the snow could return as early as next week.

"As we head into the weekend, we'll stay somewhat above normal for temperatures, with afternoon highs in the 30s," Smith said, as well as a "chance of snow and/or rain showers through the weekend."

"The better news is going into next week, it looks like we'll have a pattern shift for more reasonable temperatures, with daytime high temperatures in the 20s and potentially some lake effect snow."

Soak up the sun

There was sunshine aplenty over the weekend in northern Michigan, with unseasonably warm temperatures to match. These Boyer area horses, right, didn't have to spend much time pawing through the snow, as what little snowcover the area had enjoyed has, by now, practically melted away. Forecasts call for daytime temperatures to hover above freezing for the next several days.

photo by
Angela Shultis



Schedule set for EJ Sno-Blast

The schedule for the 23rd annual Sno-Blast is set, offering a weekend of family fun in celebration of winter in East Jordan.

And though the snow is, at present, a bit lacking, organizers are hopeful that by the time the event rolls around (set for Jan. 16, 17 and 18), the white stuff will have made its arrival.

This year's schedule is studded with the tried and true events that have made Sno-Blast a success in the past, including snowmobile drag races, a moonlight snowshoe hike, and softball in the snow. The Sno-Blast Parade returns, complete with the crowning of the Belle of the Blizzard and Winter Knight. This year, candidates for Belle of the Blizzard include Regina Brown, Melissa DeHaan, and Kathy Froysaa. Fred Murray, Dan Reece and Glen Thorman are vying for the title of Winter Knight.

A new addition to the winter-themed fun is the Sled Dog Dash, set for Saturday, Jan. 17, at Community Park and featuring sled dog rides for kids and adults alike.

The Sno-Blast fishing contests will return, with events for both kids and adults, running from Jan. 9-15.

Area residents will also have a chance to show off their artistic chops with the Sno-Blast Sno-Sculpture Contest, with prizes in commercial, residential, and civic categories. This year's theme is Michigan landmarks; the deadline for entries is Jan. 14, with judging to take place on Jan. 15.

As always, Sno-Blast provides an opportunity for other local organizations to join in the fun, and raise some

see SNO-BLAST on pg. 2

Main Street Program making strides in Boyer City

Boyer City Main Street manager Kelly Larson has been busy. Most recently, she's prepared the new Main Street Program's first Quarterly Report, and has been presenting the report to interested bodies, including the Main Street board, the Boyer City City Commission, and the Boyer City Chamber board of directors, as well as representatives of the Michigan Economic Development Corporation (MEDC).

Beyond that, it's been a whirlwind three months for Larson who, along with Main Street board and committee members, has been laying the groundwork for the community's long-term Main Street Program plans. No small task, to be sure, especially for a woman whose knowledge of the existence of a little northern Michigan town called Boyer City is still fairly recent.

The Kansas native is the first, however, to make no bones about the enormity of the task, and its impact on her. "It's been overwhelming, and there are a million reasons for that," she said with a laugh from her cozy office on the second story of the historic Railroad Office Building down-



Kelly Larson

town. "I'm new to town, so I'm personally learning about the area, but also the resources out there [for Main Street communities] are unbelievable, and I'm still learning about all this stuff."

Larson's energy and enthusiasm, however, give assurance that overwhelming isn't necessarily a bad thing — just a challenge to be dealt with. Having a hard-working network of volunteers, as well as com-

munity support, has made a big difference in the program's early months, Larson said. "The feedback so far has been really good, wonderful," she said.

Thus far, the focus has been on laying the foundation — assembling a board (which ultimately took the place of Boyer City's former Downtown Development Authority), hiring a manager, and creating committees to tackle the four main tenets set down by the National Main Street Program, in the areas of design, economic restructuring, organization, and promotion.

By late October, with support from representatives of the State and National Main Street organizations, these elements were in place — but there was still a lot of planning, and learning, to be done.

The highlights of the quarterly report are numerous, including the above-mentioned organizational work as well as the selection of three downtown buildings to benefit from free design services offered through MEDC. The Promotions Committee was involved in the organization of events surrounding the annual Santa

Parade as well as the creation of a Holiday Cash coupon program that boasted the participation of 34 Boyer City businesses.

The coming months will bring participation in MEDC-sponsored events such as quarterly forums and volunteer training, as well as more work at the local level. At present, the committees are finalizing work plans. Priorities include the creation of a comprehensive signage program, the completion of a property and business inventory, volunteer recruitment, and the addition of more promotional events to the city calendar.

According to Larson, the Main Street Program also intends to focus its energies on the marketing and development of some specific properties in town. The city-owned Fochtman building, a riverfront property located on Park Street, is a "high priority" for the year to come. "The potential there is just huge," Larson said, adding that Main Street intends to contribute to the development of a vision for the future of the property. A number of recently-vacated businesses downtown are also on the list for Main Street's attention in terms

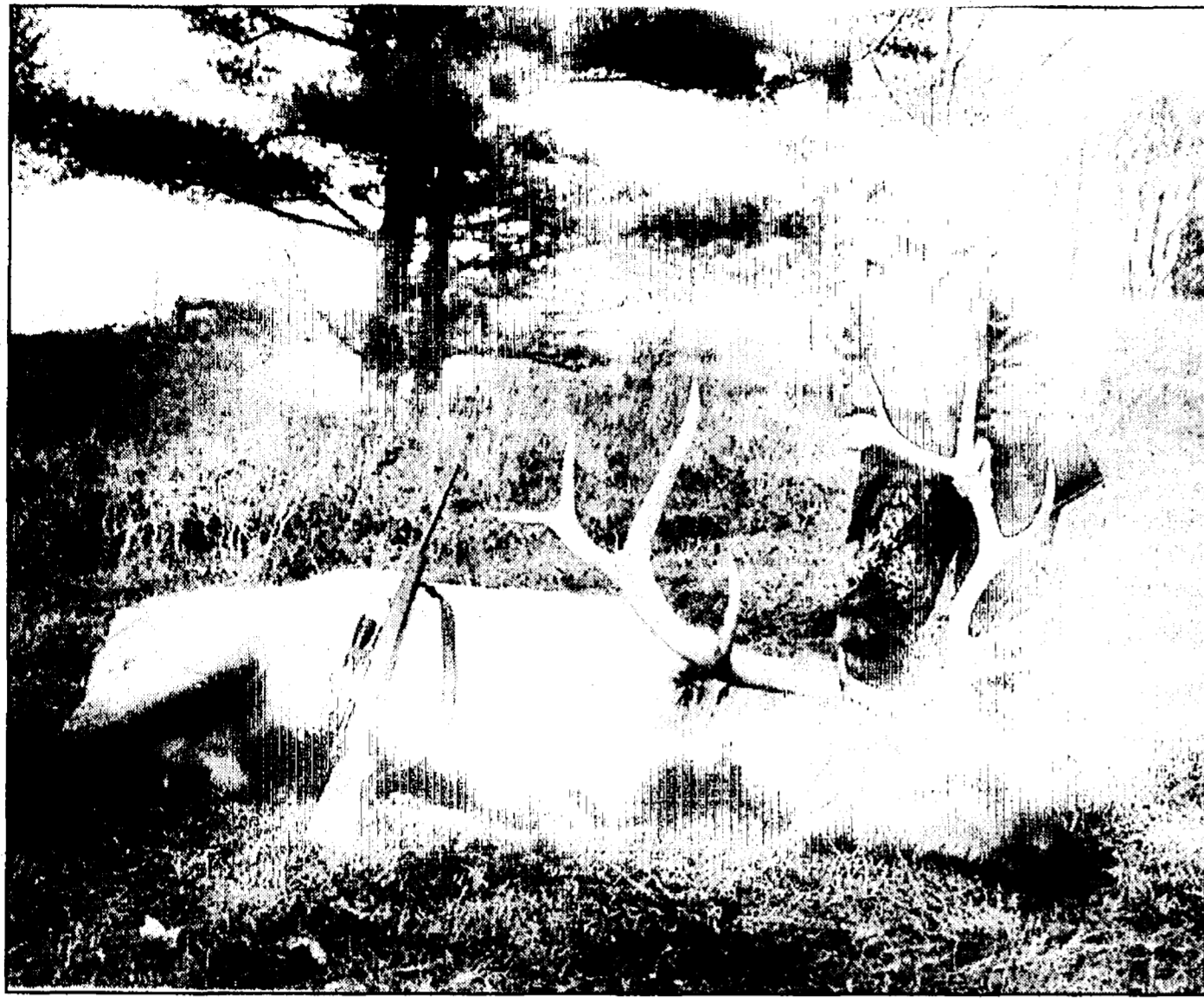
of marketing and development, including the historic Wolverine Dilworth Hotel and the Boyer Cinema. The Dilworth holds a unique position, Larson noted, due to the fact that it's listed on the National Register of historic sites, opening up a number of opportunities for tax credits and grants for future owners. Likewise, interest in the future of the Boyer Cinema is a natural for the Main Street Program, which is based in the principles of historic preservation and economic redevelopment. "The impact of whatever happens there could be great for the whole community," Larson said of the property.

The goal, too, is for the Main Street Program to be not only a force for forward movement, but for the office and Larson herself to serve as a resource to building and business-owners, both current and potential, seeking information on how to get themselves where they want to go.

"I'm hoping we can have more of a resource library, with paint samples, awning samples, [information about] different products," Larson said. With

see MAIN STREET on pg. 2

READERS WRITE



Local resident Flossie Brimley, 86, poses here with the 700-pound, 12-point elk she bagged on a recent hunting trip.

Age doesn't slow hunter down

By SHIRLEY CROZIER

We have here ... an 86 year old great-grandma who still thinks young.

Flossie Brimley is 86 years young and has hunted and fished with her husband for more than 53 years. After he passed away 15 years ago, she hunted with her grandson, Chuck Foster, Jr. and on a recent hunt ... well, this picture is worth a thousand words! Lost Swamp Hunting Ranch is the place to go.

Three years ago she accompanied Chuck and his wife, Cathy, to Montana for elk hunting, but could not hunt due to illness. The fall of 2003 found her again accompanying her family to a hunting ranch in eastern Michigan and she was fortunate to bag a 700 pound elk! Several men in the area pitched in to help drag it in and dress it. It took seven men on a rope to get the elk hung up; it had a 12 point rack; six on each side.

The day after it was shot was so warm they thought the meat would spoil, so it was skinned out and quar-

tered out and put in the cooler to eventually be brought back to Boyne Falls and cut into steaks, roasts, etc. and wrapped for the freezer. The whole process took two days.

Just outside of Boyne Falls, on Thumb Lake Road, is a cozy little cottage (complete with crackling fireplace and all) which is home to Flossie and her two dogs. There are always some projects going on in her home and she keeps busy.

She has been a member of the Eastern Stars for many years and belongs to Evangeline Chapter #95 in Boyne City.

Recently, Flossie has had eye surgery but seems to be getting better each day. After all, she aims with her right eye when she hunts. And, pray tell, WHAT could she have shot if she was seeing 20/20 last fall?

Fellas (and gals) if you need any hunting advice, just call Flossie. Congratulations on this fine achievement, Flossie, and we all know you enjoyed every single minute of this adventure.

Economic Alliance head earns DTE Energy leadership award

Tom Johnson, Executive Director of the Northern Lakes Economic Alliance, has been awarded a Community Luminary Award from DTE Energy and the Michigan Non-profit Association. The award recognizes outstanding leaders and volunteers for their dedication in contributing to the development of

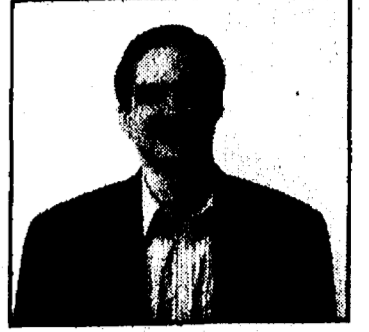
Michigan's communities and inspiring others around them.

Johnson was nominated in the leadership category for his ability to link diverse community sectors and leaders in the interest of the entire community, to inspire and motivate others to get involved, to identify and collaborate on complex

economic development issues, and to initiate new programs to improve our local economy.

As director of the non-profit Economic Alliance that serves Emmet, Charlevoix and Antrim Counties, he has also guided the organization into non-traditional economic development areas of value added agriculture, affordable housing and rural technology.

The award was given by DTE Energy to honor the centennial of Detroit



Tom Johnson

Edison, DTE Energy's electric subsidiary. The company recognized 100 outstanding leaders and volunteers from throughout the state at receptions in Detroit and Grand Rapids.

Main Street

continued from page one

a background in architecture, she is willing to serve as a personal resource to make suggestions and discuss ideas with building owners who might have questions about the potential of their properties.

These tasks, topped off by a need to organize some fund-raising events to support the Main Street effort, add up to a pretty tall order for a fledgling organization. According to Larson, however, the future's looking bright so far.

Said she, "it'll just take time."

THREE SEATS on the Main Street board will be

open in January, and interested community members are being invited to apply.

Current board member Bob Carlisle has tendered his resignation, while the terms of board members Hugh Conklin and Laura Sansom are set to expire. Both Conklin and Sansom are eligible to reapply for their seats.

The deadline to receive applications is Thursday, Jan. 8.

Applications can be picked up at the Main Street office on the upper level of the Railroad Office Building, 112 S. Park St., Boyne City, or at Boyne City Hall.

For more information, call Kelly Larson at 582-9009.

Sno-Blast


continued from page one

funds at the same time. East Jordan Rotary will hold its annual raffle, featuring big prizes like a Toro two-stage snowthrower, a Toro one-stage snowthrower, a Boyne USA gift package, a Stihl chainsaw, \$200 cash, or a stay at the French House Bed and Breakfast.

In addition to Rotary, the Jordan Valley Freedom Festival committee will run concessions on Saturday at the Sled Dog Dash, and the East Jordan Co-op Nursery will hold an auction at the East Jordan Presbyterian Church.

For a complete schedule of events, call the East Jordan Area Chamber of Commerce at 536-7351.

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Char-Em workshop puts the focus on literacy

Educators from throughout the region recently attended the final of a three-part literacy workshop to deepen their understanding of strategies to work with struggling readers.

Sponsored by Charlevoix-Emmet Intermediate School District, the workshops are part of professional development courses offered throughout the year to educators on a variety of topics ranging from literacy to use of technology in the classroom, and from curriculum to school improvement.

The first two days of professional development focusing on literacy included effective instruction in fluency and teaching vocabulary and application of comprehensive strategies. The final day emphasized how students connect their reading to their background knowledge, create sensory images, ask questions, draw influences, determine what's important, synthesize ideas, and solve problems.

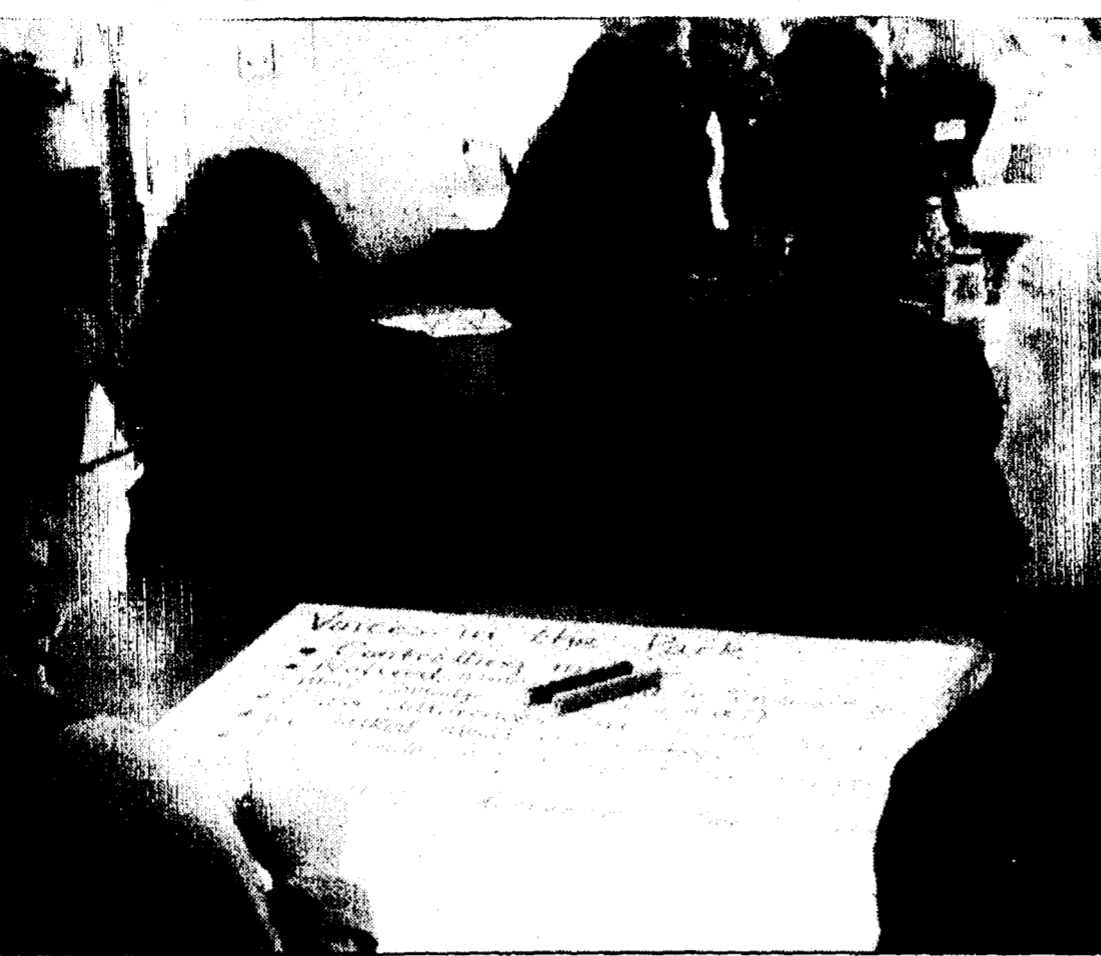
Area schools sent a team of three or more staff members to the sessions, which were held September through December. Attending each presentation were approximately 85 educators from Boyne City, East Jordan, Boyne Falls, Concord Academy, Charlevoix, Harbor Springs, Pellston, St. Francis Xavier, Ellsworth, St. Mary, Petoskey, Central Lake, Littlefield, Char-Em ISD, and Traverse Bay Area ISD.

Timothy Rasinski, professor of education in the Department of Teaching, Leadership, and Curriculum Studies at Kent State, taught the first two sessions. The Dec. 5 session was instructed by Susan Zimmermann, co-founder and former executive director of the Public Education and Business Coalition. During her 10 years with the coalition, Zimmermann initiated numerous programs to improve the quality of public schools, including the Reading Project, which has been implemented in more than 30 Colorado schools.

As part of her program, Zimmermann explained that good readers use seven "keys" to unlock meaning (from her book "7 Keys to Comprehension: How to Help Your Kids Read It and Get It!").

1. Create mental images: Good readers create a wide range of visual, auditory, and other sensory images as they read, and they become emotionally involved with what they read.

2. Use background knowledge: Good readers use their relevant prior knowledge before, during, and after reading.



Presenter Susan Zimmermann (third from left) works with a handful of the 85 educators from throughout the Charlevoix-Emmet Intermediate School District region who attended the final day of a three-part workshop on literacy.

ing to enhance their understanding of what they're reading.

3. Ask questions: Good readers generate questions before, during, and after reading to clarify meaning, make predictions, and focus their attention on what's important.

trouble understanding specific words, phrases, or longer passages, they use a wide range of problem-solving strategies including skipping ahead, rereading, asking questions, using a dictionary, and reading the passage aloud.

4. Make inferences: Good readers use their prior knowledge and information from what they read to make predictions, seek answers to questions, draw conclusions, and create interpretations that deepen their understanding of the text.

5. Determine the most important ideas or themes: Good readers identify key ideas or themes as they read, and they can distinguish between important and unimportant information.

6. Synthesize information: Good readers track their thinking as it evolves during reading, to get the overall meaning.

7. Use "fix-up" strategies: Good readers are aware of when they understand and when they don't. If they have



The final session of a three-part literacy workshop to help educators throughout the Charlevoix-Emmet Intermediate School District work with struggling readers concluded in December with nationally renowned presenter Susan Zimmermann (standing) discussing "7 Keys to Comprehension: How to Help Your Kids Read It and Get It!"

POLICE REPORTS

Boyne City Police Department

The following information is provided by the Boyne City Police Department.

Charlevoix County Sheriff's Department with personal injury accident on US 131 and M-75; unlock on Vogel Street and North Street.

Monday, Dec. 22 — Assisted motorist on N. Lake Street; unlock at Glen's; welfare check on Nordic Drive; suspicious vehicle on Boyne Avenue; hit and run accident report from Glen's parking lot.

Friday, Dec. 26 — Harassing communication via Internet on Morgan Street; uttering and publishing of stolen checks under investigation from Arthur Street; one arrested on driving with license suspended second offense; suspicious vehicle at McDonald's.

Tuesday, Dec. 23 — Suspicious person on W. Main Street; civil complaint on Second Street; arrested one for operating while intoxicated and lodged at Charlevoix County Sheriff's Department.

Saturday, Dec. 27 — Assisted Charlevoix County Sheriff's Department at Dickson's Lodge; minor in possession of alcohol arrest from E. Main Street; unlock of vehicle on Boyne Avenue.

Wednesday, Dec. 24 — Parking complaint off N. Lake Street; civil standby on Second Street; report of minor in possession of tobacco; property damage accident on Charlevoix Street and W. Michigan Avenue; unlock on Charlevoix Street.

Sunday, Dec. 28 — One arrested for operating while intoxicated and transported to Charlevoix County Sheriff's Department; one arrested for driving with license suspended; citation for careless driving issued, suspicious noise near Barn Mountain; arrested one on violation of restricted ops.

Thursday, Dec. 25 — Assisted Charlevoix County Sheriff's Department on domestic; assisted

SERVICE BRIEFS

Air National Guard Airman 1st Class **BRIAN D. MILLER** has graduated from basic military training at Lackland Air Force Base, San Antonio, Texas.



Brian Miller

During the six weeks of training, the airman studied the Air Force mission, organization, and military customs; performed drill and ceremony marches, and received physical training, rifle marksmanship, and field training exercises.

Miller is the nephew of Dale Thomason of Boyne City. He is a 2002 graduate of Boyne City High School.

OBITUARIES

Clara P. Brisson

Clara P. Brisson, 92, of Boyne City, died Dec. 19, 2003 at Grandvue Medical Care Facility in East Jordan.

Clara was born Aug. 11, 1911 in Bay City, Mich., the daughter of Henry and Sadie (Kaczynski) Brisson. She attended Bay City Central High School. She worked a combined 43 years for Wolverine Knitting Mills and Bay City Presto Lite. She was a member of St. Joseph Catholic Church until joining St. Matthew Catholic Church when she moved to Boyne City five years ago.

Clara is survived by her son Gary H. and his wife Carole Brisson; grandchildren Daniel J. (Janet) Brisson of Avon, Ind., Anne Marie (David) Knickerbocker, Parma, Mich., Paul J. Brisson, Memphis, Tenn.; great-grandchildren Andrew Brisson, Justin Brisson, Patrick Knickerbocker, Christopher Knickerbocker, and William Knickerbocker. She was preceded in death by her grandson John P. Brisson in March of 2003, and her two brothers Clarence and Walter Brisson.

Memorial services will be held in the spring. Anyone wishing to contribute in memory of Clara may make contributions to the Charlevoix County Humane Society. Arrangements were handled by Stackus Funeral Home in Boyne City.

Places of Worship

Christ Lutheran Church

1250 Boyne Avenue
Boyne City, MI 49712
(231) 582-9301

Sunday Worship: 8 & 10:30 a.m.
- Sunday School
& Bible Class: 9:15 a.m.

Kenneth G. Bernthal, Pastor
L.C.M.S.

Trinity Fellowship Church

401 State St. • Boyne City
582-2551

Pastor: Paul Wise

Associate Pastor: Bryan Shook

Sunday School 9:30 a.m.

Sunday Worship 10:30 a.m.

Wed. Family Night 7:00 p.m.

Everyone is Welcome!

UNITED METHODIST CHURCH

East Jordan United Methodist Church

Corner of Fourth & Easterly

Worship Service: 9:00 a.m.

Sunday School: 10:00 a.m.

D. Michael Maurer, Pastor

CHURCH OFFICE: (231) 536-2161

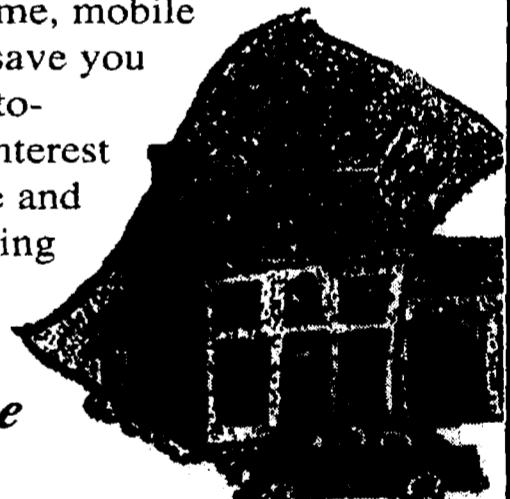
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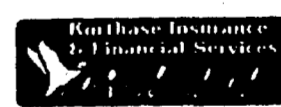
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OPINION

PAGE 4 DEC. 31, 2003

BETWEEN THE LINES

2003 was the year of the "Main Street"

By ANGELA SHULTIS

As each year comes to its inevitable close, journalists everywhere scurry to encapsulate the preceding 12 months in a tidy, little package of 500 words or less, taking advantage of a golden opportunity to cover the bases of every big story of the year while imparting some final grain of wisdom, before undertaking the vast territory of the next 52 possibility-filled weeks.

Alas, this journalist is no different. So bear with me. First, the requisite composite of the national picture, 2003. There was, and is, war of course — as complex a story as ever could be imagined. It's taken us, as a nation and individuals, on a roller coaster ride of events and ideas and ideals — to the depths of sadness with reports of lost soldiers coming nearly every day, and to the heights of — what, satisfaction, maybe? — most recently with the capture of Saddam Hussein, an event that surprised most all of us.

But while the war is the first to spring to mind, it was not the only big story of the year — looking back, I'm always amazed at how what I think has been a relatively quiet 12 months has actually been packed with a vast range of truly incredible events. There was SARS, wildfires, the California recall, and the devastating loss of the Space Shuttle Columbia.

There were terrorist attacks around the world. Escalating violence in the Middle East in general. Recent days, it seems, have been especially frenetic, bringing news of natural disasters, mudslides, fires, avalanches, and earthquakes.

Now, the local picture. Plenty happened this year, to be sure — riparian issues in Boyne City were a big topic of conversation, and schools continued to struggle with increasingly bleak budget pictures, thanks to state cutbacks.

I noticed, though, a new trend this year. As long as I've been covering the happenings in the area, more than four years running now, it seems that at any given time there's always been some conflict or other, some controversy, some "big issue" in which reluctantly contentious parties are hashing things out in a very public way.

In recent months, though, a sort of hush has come over our communities, like nothing I've seen before. There's a general atmosphere of good will, cooperation and partnership.

In other words, we're all getting along. While this development has admittedly made my job just a bit more challenging, it is, to be sure, a welcome respite from the negative energy that issues forth from some of the uglier scraps we, as communities, have had to deal with in recent years.

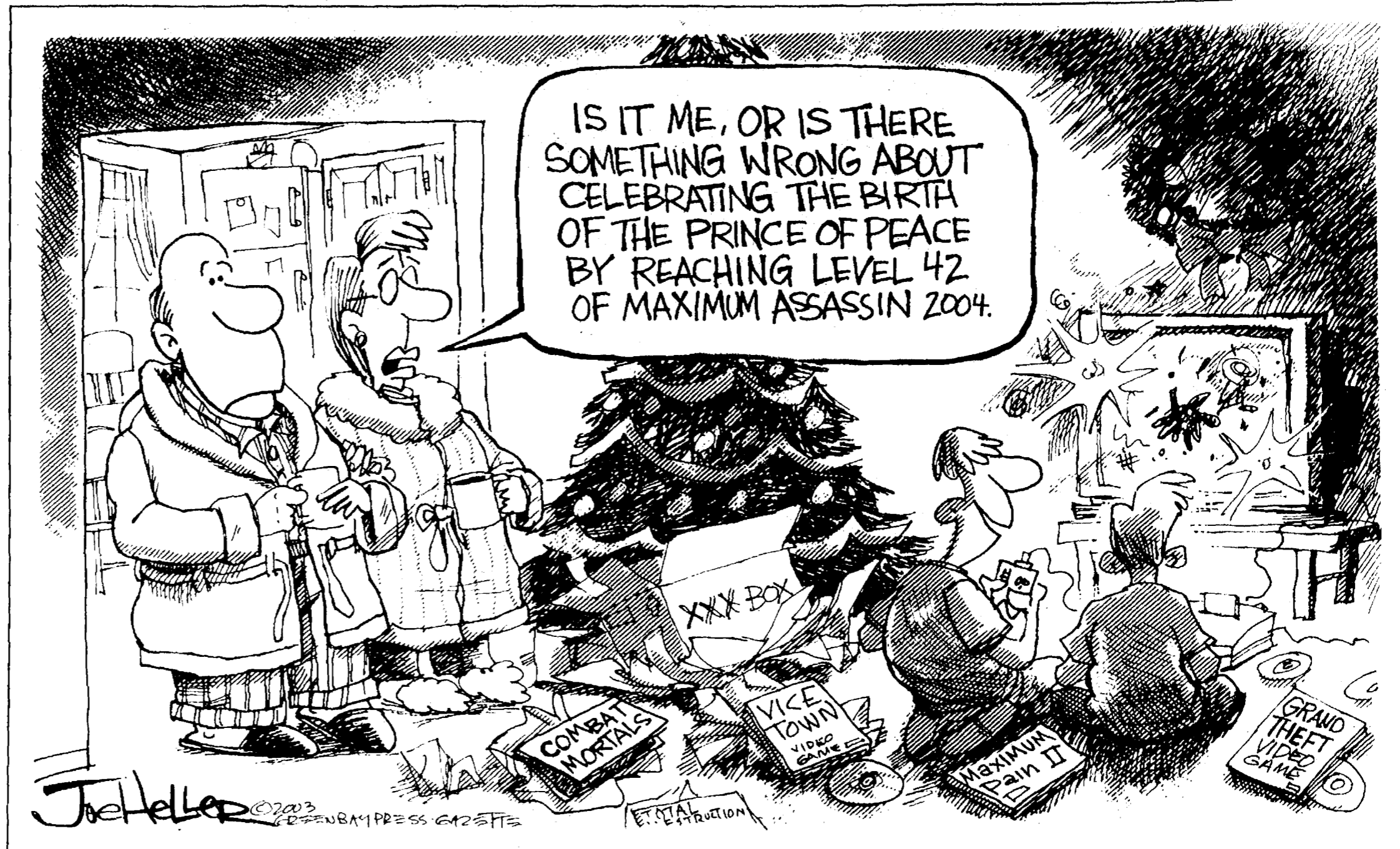
I'm calling this, from a reporter's standpoint, the Year of Main Street. In both East Jordan and Boyne City, "Main Streets" of very different types have proven to be community focal points. In East Jordan, of course, that means the completion of the Main Street Center, the culmination of a grand project that gives one hope for the future and at the same time reassurance that the past is, indeed, worth preserving.

In Boyne City, the selection of the community as one of the State of Michigan's first four Main Street Program participants was a major coup, validating the work of a number of grassroots Main Street believers as well as the notion that Boyne City is a unique place with real potential to grow and thrive in the long-term.

And just by the very name, isn't "Main Street" a phrase that conjures up all the best images of what small town America should be? Right now, it's something we're managing to live up to.

On a personal note, I'm ending the year with gratitude — grateful for a wonderful family, a roof over my head and food on the table. Oh, and for that challenging job of mine, covering a little corner of the world I feel truly privileged to be a part of.

Peaceful New Year's wishes to all, and, by the way, thanks for reading.



LETTERS

Politicians ask taxpayers to make too many sacrifices

TO THE EDITOR:

Don't you wonder why we the taxpayers of Michigan are the ones that suffer when the State budget is short of money? Everything that is cut affects the ones that it hurts the most. Number one our schools, social services, the roads, etc.

Now they have delayed the reduction of the four percent tax. Our elected politicians ask us to make sacrifices

but they sure don't! How about cutting their wages, reducing all their benefits. Like health insurance, dental coverage, prescription drugs, their 401ks, etc., etc. You can bet that they have the best our money can buy.

We need some new people in office who care about the people of Michigan and not themselves! Remember this come election time.

Rodger M. Smith

MANY THANKS

More than 300 pounds of food collected in 'Harvest Gathering'

The Charlevoix County Farm Bureau and its Promotion and Education Committee, would like to take this opportunity to thank the Charlevoix County community at large for a successful Harvest Gathering food drive. Through the efforts of many talented individuals over 300 pounds of food were collected for use by local food pantries in Charlevoix County and the three Michigan "Ronald McDonald" houses.

The Promotion and Education Committee would especially like to thank the following: the Barnard Methodist

Church, the Charlevoix Area Hospital, Kwikie Duplicating of Charlevoix; the Boyne City, Charlevoix and East Jordan McDonald's restaurants; and the Charlevoix, Boyne City and East Jordan Farm Bureau Insurance agencies for their assistance in this annual event.

Thank you again.

Timothy Matchett, President and Joseph F. Seidel, Promotion and Education Representative Charlevoix County Farm Bureau

Holzschu family grateful for support

The family of Robert J. Holzschu would like to thank relatives, friends and neighbors for the food, flowers, prayers, get well and sympathy cards, received at the time of his hospitalization and death.

A special thanks to Dr. Antonishen and Dr. Morris, the special care in ICU, and the nursing staff in Room 275 at Northern Michigan Hospital.

Thanks also to Stackus Funeral Home for their kindness and help.

A very special thanks to Pastor Jeff Ellis, of the Walloon

Lake Community Church, for his visits, prayers, and service.

Also, the Charlie Stanek family for putting on a great meal at the VFW Hall after the funeral service.

Bob will be sadly missed by his family Kathryn (Kate) Holzschu, Don and Lorie Holzschu, Jean Fiel, Dale and Chonnie Holzschu, all his special grandchildren and two great-granddaughters.

The Robert Holzschu family

Kindness appreciated after loss

We would like to thank the Boyne Falls First Responders, Boyne Mountain staff and employees, Kim and Sharon Rotermund, and all of our friends and neighbors

for their kindness and sympathy during our recent loss.

The family of Linda DeNise.

CHECK IT OUT

Budget issues mean tough decisions at Boyne library

By NANNETTE MILLER

It is with deep regret that we say good-bye to a friendly face and cheerful personality who has been helping patrons since we opened in the new building, Kathy Keller. Due to recent budget cuts all staff suffered a reduction in hours. Kathy has found a full-time position with benefits and will be leaving us the first of January.

In her letter of resignation she wrote, "I will sincerely miss my job and all it entails, the atmosphere of the library, patrons young, old, and in-between, the dedicated board, and the staff who have become friends. It is wonderful how so many different personalities and talents meld to create such a special and dedicated group. I will miss each and every one."

We will miss her willingness to help out with any task, from gardening to aquarium maintenance, ordering library supplies to taking over the Teen Advisory Board, but we wish her the best in her new venture.

Perhaps you have noticed that we are more shortly-staffed than before. We ask for your patience as the library board explores our options for balancing a severe budget deficit. Running a library that is three times larger, air-conditioned, and technologically up to date costs significantly more than running the old library. Some tough financial decisions will have to be made in the next couple of months, and we will keep you informed.

Our goal, as always, is to continue to provide the Boyne area with the best library service possible.

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

CORRECTION

In the Dec. 24 issue of The Citizen-Journal, Jessica Crick was incorrectly identified in an article about the East Jordan girls' varsity volleyball results. Jessica led the team against Bellaire with 10 assists, one ace, one kill and one blocked shot.

WE WELCOME YOUR LETTERS TO THE EDITOR.

Our deadline is Friday at 5 p.m.
Letters will be printed on a space-available basis.

The Citizen Journal

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NEIGHBORS

By NANCY NORTHUP

THE CAL DEMING family shared a wonderful Christmas! There was a houseful of fun with Barbie (Deming) Jenkins and her two little ones, Kaylee and Madison; Chad and Darlene Deming and Chad and Kaitlan; Lynn and Mike Shaw and daughter, Niki Andrick, and Stephanie Deming and her friend, Aaron Reid. Everyone enjoyed opening presents, reminiscing about Christmases past, and partaking from the buffet spread Grandma had made! Highlight of the morning was a call from Liane Deming in North Carolina. She got to talk to everyone here and said it felt like she was home again.

A WONDERFUL Christmas Day it was, at the home of Charlie and Leona Stanek! Visitors and guests sharing this special day with them were Betsy, Cody and Candice Olund (Rick had to work), Laurie, Charles, Noah and Holly Stanek, Carrie Schwaben, Rachel Boss, Alan Olund and Terise Cutler, Chonnie, Dale, Casey, Bobby and Justin Holzschu, and fiancé Sara from Gaylord, Bonnie, Aaron, Jessica and Mikey Olund, Amy, Dean and Keegan Richards. Unable to join them, as they were sick with the flu, were John, Barb, Niki, Matt, Garrett and Miles Imel.

CAROLINE MCCLEARY spent a very relaxing Christmas with her son Patrick at his home in Petoskey. Also sharing the great holiday gathering time with them were Shawn and Natalie McCleary and children Alex and Isaiah of Wyoming, Mich., Ray and Terri Barnes of Grandville, Mich., and Chris and Erika McCleary and daughter Riley of Boyne City.

RUTH YAHR spent a few happy days of an early Christmas last week in Lapeer with

her daughter Kathy and Dave Dagley and family.

HAPPY BIRTHDAY goes out to Boyne City's Merle Carson on Dec. 28 and for his wife Mary's on Dec. 31!

MARTI HUTCHINSON and fiancé David Somers spent the weekend in Owasso with his family celebrating the holidays. David was able to visit with his son and grandson who just moved back to Michigan.

DAN AND NORMA WILSON spent Monday to Friday in Flint with their daughters and husbands, Toni and Lance Purkey and three sons, Michelle and Keith Ellison and son Dustin, and Jennifer and Tom and three children. The Wilsons came home Friday sick with the flu. On Saturday they became grandparents as their son and his wife, Jake and Megan Wilson of Charlevoix had a boy named Daniel Joseph. He weighed 6 pounds 5 ounces and was 19 inches long at his birth.

RESIDENTS OF LITZENBURGER Place and Deer Meadows made it a grand busload enjoying the annual "Tour of the Lights," singing Christmas Carols, and exclaiming, "Oooh—look at this one—who lives there?" All were pleased with our jolly transit driver, Wade Brolls of Charlevoix, and more than grateful to the Lions, Rotary, and Kiwanis Clubs for providing a wonderful holiday treat.

DON AND DARLENE BRICKER Persons of East Jordan hosted a "Day After" Christmas Dinner and gift exchange with all seven of her children and their families. Imagine the wonderful sharing of the table and tree, with 55 loved ones! Families and parents coming from a distance were Cal and Colene Bricker of Lansing and Bill and Dixie Lahti Haslett.

JASON AND LEIGH BINGHAM of Orlando, Fla. are in Boyne City until Jan. 2, for a holiday time with her parents Kent and Jan Ruback of Marshall Road. Kent and Jan are also happy to be celebrating another family event, the birth of their first grandchild! Born early to their son Trace and Erica Ruback of Saginaw, Alec Kent-Thomas Ruback arrived Dec. 22, 2003, and weighed 3 pounds 15 ounces and measured 16 inches in length at his birth. The grandparents made a trip to Saginaw for a time of bonding. Grandma Jan said "He's beautiful! Really doing just fine and should be going home in a few days." Maternal grandparents are Tom and Gigi Wesholski of Grand Rapids.

THE GIVING SPIRIT of blessings and joys, surprises and love of family is what the holidays are all about and that's the way it was, for Mabel Knapp of Litzenburger Place on Christmas Eve. Her daughter Kay swept her out the front door and drove her around town to see the beautiful lights. Meanwhile "back at the ranch," her son-in-law Ron Brockette Jr. and his daughter, Sabrina swept in the back entrance and made their way to Mabel's apartment, whisked away her old small TV and put a new 27-inch one in its place! Returning, Mabel was very happily surprised!

MUCH THANKS and appreciation goes out from me to all of this year's respondents and readers of the Neighbors column and hope to be bringing in more as another year begins. It's been my pleasure, keeping in touch over the Internet, by phone or the U. S. Mail, on the street, in a store or even the pool. With Best Wishes for 2004, and for world peace, I hope we see more! A safe and a happy New Year greeting to all!

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

COMMUNITY CALENDAR

NMHSA FOOD DISTRIBUTION
Monday, Jan. 5
Northwest Michigan Human Services Agency (NMHSA) in Petoskey will hold a January food distribution under the monthly Commodity Supplemental Food Program (CSFP) from 8:30-10 a.m. at the Boyne City Senior Center. The CSFP targets nutritionally at risk mothers, infants, children and people aged 60 and older. For more information, call (800) 443-5518.

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 State Street.

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.

BOYNE VALLEY LIONS CLUB MEETINGS
Wednesdays
The Boyne Valley Lions Club holds weekly meetings every Wednesday from 12 noon until 1 p.m. at the Boyne District Library Community Room. Any interested person can attend.

KIWANIS OF BOYNE
Thursdays
Interested persons are invited to join the Kiwanis of Boyne for coffee, camaraderie, and community service every Thursday morn-

ing 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.

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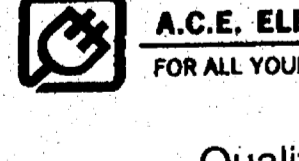
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THROUGH THE AMERICAN EYE 2003

■ It was an eventful year in northern Michigan as well as across the country, and the world. Here is a glimpse, in images, of some of the stories that made the local news in 2003.



In June, Boyne City celebrated the announcement of the community's selection by the State of Michigan to take part in the first-ever Michigan Main Street Program. Later in the year, Kelly Larson was hired to manage the Boyne City program.



The year was still young when this raging blaze in Walloon Lake in January ravaged the Walloon Lake Village Marina building downtown. Firefighters were able to contain the fire and save surrounding structures, but the marina was a total loss.



In May, the official groundbreaking at East Jordan High School marked the beginning of a district-wide renovation and expansion project that includes new classrooms, upgraded technology, and the addition of a 500-seat auditorium at the high school.



In the spring, the war in Iraq touched many northern Michigan residents, including East Jordan's Debbie Meads, above, who had two children called up to serve overseas. At right, East Jordan community members, like those all over the area, tied on yellow ribbons to show support for the military.



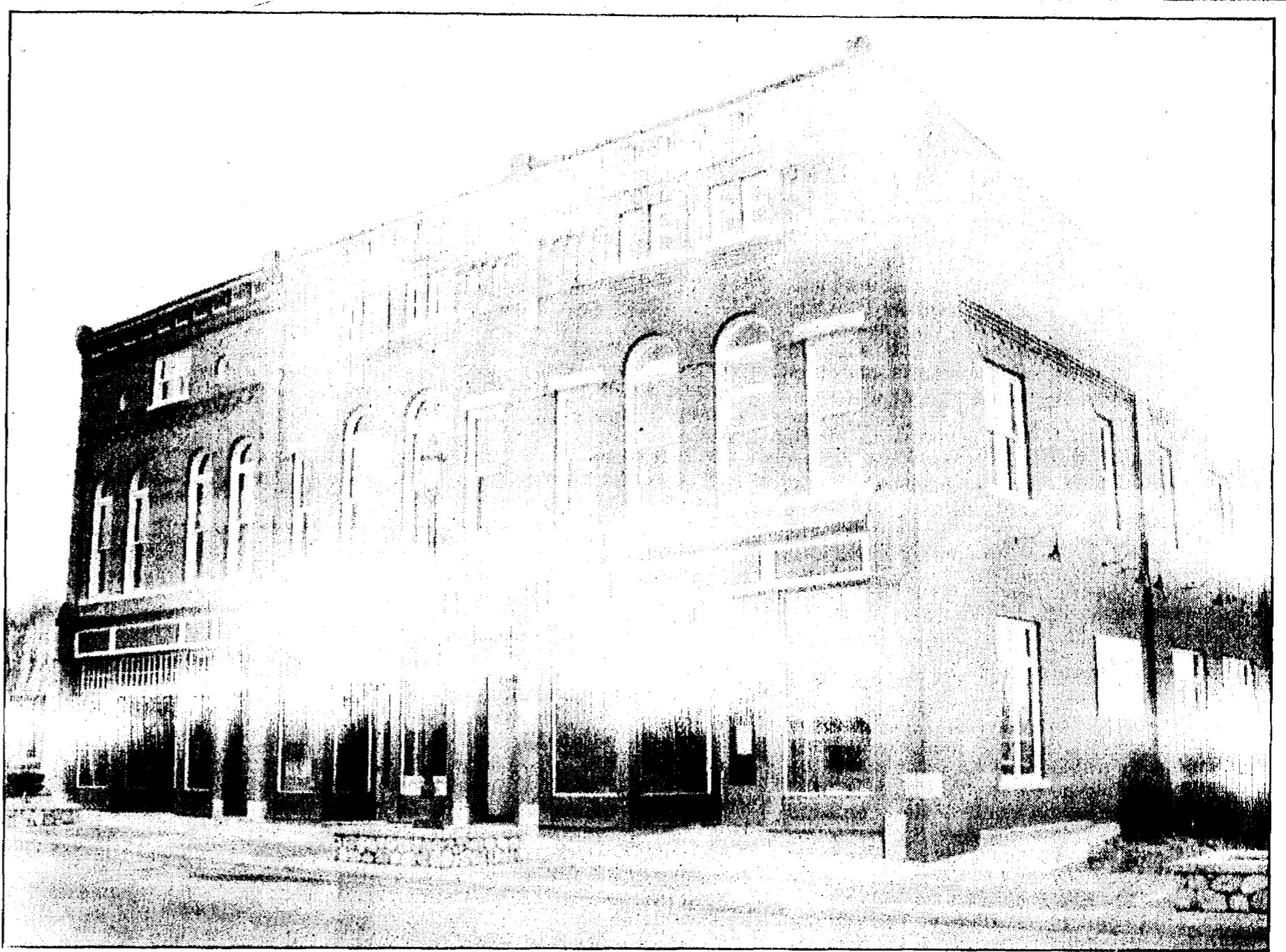
A kids fishing pond, under construction in East Jordan's Sportsmen's Park, got a name this summer. In July, at the official ground-breaking ceremony, the pond was dubbed the Jenni Kenny Memorial Kids' Pond, after a late East Jordan resident who had lived with Down's Syndrome.



Area emergency personnel participated in a major training effort this summer, responding to a mock train/school bus accident, staged in Boyne Falls.



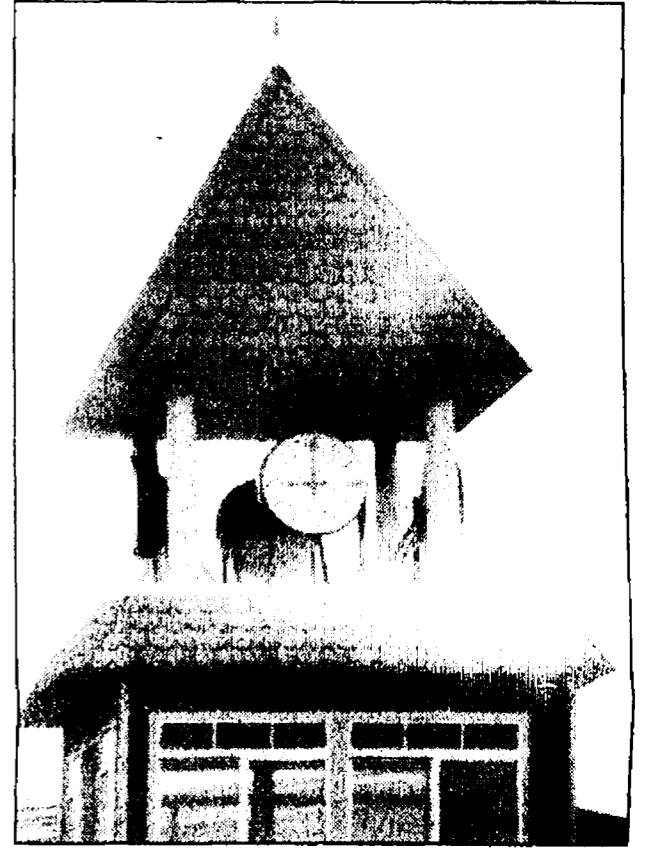
In March, a group of local investors, including Barb Worgess, above, announced plans for the construction of a hotel in downtown East Jordan. The hotel, located at a snowmobile trailhead on an undeveloped downtown site, will overlook the unspoiled mouth of the Jordan River.



The first tenants of the Main Street Center in downtown East Jordan began settling into their new home in September, marking the culmination of a project that spanned more than two years and a multitude of partnerships between various organizations and agencies, including the City of East Jordan.



Residents and friends of Grandvue in East Jordan got their first glimpse, in August, of the county-owned medical care facility's newest wing. Residents had moved into the wing by fall, and major renovations to the facility are ongoing.



In the spring, issues of marina development and riparian rights dominated the conversation at city meetings in Boyne City, left. In August, the Tower Center in downtown Boyne City was able to fulfill its purpose at last, with the installation of a new clock.



In November, East Jordan High School basketball wunderkind Courtney Hammond made history by becoming the 21st female high school basketball player in the state to score 2,000 career points. Hammond, a senior, went on to sign a letter of Intent to play ball at Grand Valley State University in the fall of 2004. The deal included a full scholarship.



Area football fans had plenty to cheer about, as the Boyne City Ramblers, above with coach Dave Hills, ended the season with an (8-1) record under their belt, and the East Jordan Red Devils, left, rallied for a strong season with a young new head coach, Kris Ernst, at the helm. Both teams topped off their regular season play with trips to the playoffs.

**FOR MORE OF THE YEAR IN PHOTOS
PLEASE SEE PAGE 10**

PUBLIC NOTICES

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by 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% 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 Jan. 9, 2004.

The premises are located in the Township of Wilson, Charlevoix County, Michigan, and are described 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 said section, as monumented, to a point in the centerline of the Boyne City-East Jordan Road for the point of beginning of 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) of Section 1, Township 32 North, Range 6 West.

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. 16, 2004.

Said premises are situated in CITY OF BOYNE CITY, CHARLEVOIX COUNTY, Michigan and 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 LIBER 1, PAGE 69 CHARLEVOIX COUNTY RECORDS, CITY OF BOYNE CITY, 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 Birmingham, MI 48009-6616 For more information please call: (248)540-7701 Assignee of Mortgagee: U.S. Bank National Association, F/K/A First Bank National Association, TR U/A DTD March 1, 1999

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by John Heric Bennett and Diane Bennett, husband and wife, to New Century Mortgage Corporation, mortgagee, dated Nov. 29, 2002 and recorded Jan. 9, 2003 in Liber 510, Page 143, Charlevoix County Records. Said mortgage is now held by New Century Home Equity Loan Trust Series 2003-1 Asset Backed Pass-through Certificate by assignment submitted to and recorded by the Charlevoix County Register of Deeds. Scrivener's Affidavit submitted to and recorded by the County of Charlevoix to correct the legal description. There is claimed to be due on such mortgage the sum of One Hundred Fifty-Seven Thousand Twenty-Five and 23/100 Dollars (\$157,025.23) including interest at the rate of 8.99% 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 pre-

ORLANS ASSOCIATES PC 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 County, Michigan at 11 a.m. on Jan. 16, 2004.

Said premises are situated in CITY OF BOYNE CITY, CHARLEVOIX COUNTY, Michigan and 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 LIBER 1, PAGE 69 CHARLEVOIX COUNTY RECORDS, CITY OF BOYNE CITY, 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 Birmingham, MI 48009-6616 For more information please call: (248)540-7701 Assignee of Mortgagee: U.S. Bank National Association, F/K/A First Bank National Association, TR U/A DTD March 1, 1999

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by John Heric Bennett and Diane Bennett, husband and wife, to New Century Mortgage Corporation, mortgagee, dated Nov. 29, 2002 and recorded Jan. 9, 2003 in Liber 510, Page 143, Charlevoix County Records. Said mortgage is now held by New Century Home Equity Loan Trust Series 2003-1 Asset Backed Pass-through Certificate by assignment submitted to and recorded by the Charlevoix County Register of Deeds. Scrivener's Affidavit submitted to and recorded by the County of Charlevoix to correct the legal description. There is claimed to be due on such mortgage the sum of One Hundred Fifty-Seven Thousand Twenty-Five and 23/100 Dollars (\$157,025.23) including interest at the rate of 8.99% 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 pre-

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

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. on Jan. 16, 2004.

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.

Dated: Dec. 17, 2003 ORLANS ASSOCIATES PC 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 ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Scott W. Linzey, Kathy E. Linzey, Husband and Wife, to Mortgage Electronic Registration Systems, Inc., mortgagee, dated May 30, 2001 and recorded June 4, 2001 in Liber 421, Page 520, Charlevoix County Records. There is claimed to be due on such mortgage the sum of One Hundred Six Thousand Nine Hundred Fifty-Four and 44/100 Dollars (\$106,954.44) including interest at the rate of 7.875% 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 Jan. 30, 2004.

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

Commencing at a 1/2" rod at the East quarter corner of Section 11, Township 32 North, Range 6 West; thence along the East and West quarter line of said Section South 88 degrees 53 minutes 1 second West 1318.24 feet to a 1/2" rod on the East eighth line of said section being the Point of Beginning of this description; thence continuing along said quarter line South 88 degrees 53 minutes 41 seconds West 659.12 feet to a 1/2" rod; thence North 0 degrees 39 minutes 09 seconds West 652.94 feet to a 1/2" rod; thence North 88 degrees 53 minutes 03 seconds East 658.69 feet to a 1/2" rod on said eighth line; thence along said eighth line South 0 degrees 41 minutes 27 seconds East 653.06 feet to the Point of Beginning being a part of the Southwest 1/4 of the Northwest 1/4 of Section 11, Township 32 North, Range 6 West per survey prepared by John E. Ferguson, LLS # 24595; EXCEPTING THEREFROM, Commencing at a 1/2 inch rod at the East quarter corner of Section 11, Township 32 North, Range 6 West; thence along the East and West quarter line of said section South 88 degrees 53 minutes 41 seconds West 1753.84 feet to a 1/2 inch rod being the point of beginning of this description; thence continuing along said quarter line South 88 degrees 53 minutes 41 seconds West 223.52 feet to a 1/2 inch rod; thence North 0 degrees 39 minutes 09

seconds West 652.94 feet to a 1/2 inch rod; thence North 88 degrees 53 minutes 03 seconds East 658.69 feet to a 1/2 inch rod on the East eighth line of said section; thence along said eighth line South 0 degrees 41 minutes 27 seconds East 353.06 feet to a 1/2 inch rod; thence South 88 degrees 53 minutes 41 seconds West 435.50 feet to a 1/2 inch rod; thence South 0 degrees 41 minutes 27 seconds West 300.00 feet to the point of beginning, being a part of the Southwest Quarter of the Northeast Quarter of Section 11, Township 32 North, Range 6 West.

The redemption period 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.

Dated: Dec. 31, 2003 ORLANS ASSOCIATES PC Attorneys for Mortgage Electronic Registration Systems, Inc., As Mortgagee P.O. Box 5041 Troy, MI 48007-5041 (248) 457-1000 File No. 280.0756

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by 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 venue, at the Main lobby of the Charlevoix County Courthouse in Charlevoix at 11 a.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 rod; 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 223.80 feet to a 1/2 inch re rod; thence North 89 degrees 57 min-

utes 48 seconds West 160.00 feet to a 1/2 inch re-rod 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.

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by 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 venue, 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. 24, 2003 For more information, please call: FC G 248.593.1313 Trott & Trott, P.C. Attorneys For Bank One, N.A. 30400 Telegraph Rd Ste 200 Bingham Farms, Michigan 48025-5822 File #005185F01

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by 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 venue, 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: Lots 2 & 3, Block G, Stone's Addition to the Village of South Lake (now City of East Jordan) according to the plat recorded in Liber 1 of 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 such 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 ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Barbara L. Kenwabikise and James D. Kenwabikise, wife and husband, to Old Kent Bank, mortgagee, dated Feb. 1, 1996 and recorded Feb. 7, 1996 in Liber 295, Page 0615, Charlevoix County Records. Said mortgage is now held by Old Kent Mortgage Company (now by various resolutions duly known as Fifth Third Mortgage Company by assignment dated Feb. 1, 1996 and recorded on Feb. 7, 1996 in Liber 295, Page 0621, and re-recorded on Aug. 29, 1997, in Liber 321, Page 0814, Charlevoix County Records. There is claimed to be due on such mortgage the sum of Forty-Nine Thousand One Hundred Eighteen and 84/100 Dollars (\$49,118.84) including interest at the rate of 7% per annum.

Under the power of sale contained in the mortgage and the statutes of the State of Michigan, notice is hereby given that the mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix in Charlevoix County, Mich. at 11 a.m. on Jan. 16, 2004.

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

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 28 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 deemed for street, road or highway purposes.

Parcel "B" In the Township of Hayes, Charlevoix 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 seconds 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 deemed for street, road or highway purposes.

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 File #005386F01

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

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

Under the power of sale contained in the mortgage and the statutes of the State of Michigan, notice is hereby given that the mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the main lobby of Charlevoix County Courthouse in Charlevoix in Charlevoix County, Mich. at 11 a.m. on Jan. 16, 2004.

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

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 28 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 deemed for street, road or highway purposes.

Parcel "B" In the Township of Hayes, Charlevoix 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 seconds 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 deemed for street, road or highway purposes.

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 File #005386F01

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 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 venue, 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 File #005386F01

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MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Linda M. Davison, a single woman, to Novastar Mortgage, Inc., mortgagee, dated Feb. 16, 2001 and recorded Feb. 26, 2001, in Liber 409, Page 356, Charlevoix County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of one hundred eighty three thousand one hundred thirty four and 45/100 Dollars (\$183,134.45) including interest at 10.75% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the 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. 23, 2004.

Said premises are situated in TOWNSHIP OF SOUTHARM, CHARLEVOIX COUNTY, Michigan and are described as:

Lots 1 & 2 and the Northwesterly 25 feet of Lot 3 (the Southeastery line of which is parallel with the Southeastery line of Lot 2), according to the recorded Plat of HEALEY as recorded in Liber 2 of Plats, page 26, Charlevoix County Records. EXCEPTING THEREFROM a part of said Lot 3, described as follows: Commencing at the Northwesterly corner of said Lot 3; thence along the Westerly line of said Lot 3, South 28°13'00" East 5.02 feet, being the POINT OF BEGINNING; thence continuing along said Westerly line of Lot 3, South 28°13'00" East 20.00 feet; thence along the Southeastery line of the Northwesterly 25 feet of said Lot 3, North 64°00'09" East 50.00 feet; thence North 25°59'51" West 10.00 feet; thence South 75°07'41" West 51.75 feet to the Point of Beginning. Parcel tax ID# 15-014-280-001-10

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. 16, 2003 Novastar Mortgage, Inc. Mortgagee Peter M. Schneiderman & Associates, P.C. 30300 Northwestern Highway, Suite 222 Farmington Hills, MI 48334

house in Charlevoix in Charlevoix County, Mich. at 11 a.m. on Jan. 23, 2004.

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

The Citizen-Journal

CLASSIFIEDS

YOUR LOCAL MARKETPLACE

• \$4 for the first 15 words or less
• 25¢ for each additional word
Deadline: Monday 10 am
We accept Visa or MasterCard

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.



Announcements

BOYNE RIVER STORAGE, 980 Division Street (behind Sunburst Marina). The contents of the following unit is to be sold at public auction at the above address on Saturday, January 17, 2004 at 10am, 1477/148, Allen, miscellaneous household items.

Services

PAUL'S HAUL BRUSH, JUNK, appliances, garage, property and construction clean-ups 231-264-5034/cell 715-0053.

REASONABLE, reliable snow removal, 231-357-7033 or 231-549-2627.

SENSE OF STYLE Quality Consignment Store opening 1/5/04 in the Village Station complex, Kalkaska, 231-258-8244.

Personals

♥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, 231-582-6974.

Help Wanted

GRANDVUE MEDICAL Care Facility is taking applications for our next Nurse Aide Training Class to begin on January 13, 2004. Part-time and relief positions available on afternoon and midnight shifts upon completion of training. Competitive starting wages ranging from \$9.76 to \$9.61 depending on time off benefit plan selected, with an increase to \$9.32-\$10.22 upon receiving C.N.A. certification. Don't miss this opportunity to start your medical career. Stop by 1728 South Peninsula Road to fill out an application. Call Jane Korhase, 231-536-2286 with any questions.

Miscellaneous

FISH SHANTY, 4'X8', two holes, two small reels; sited with conduit pipe with ski runners; bottle gas heater with two 20# gas tanks; 231-582-7313.

Wanted

ACCEPTING Consignments for new store in Kalkaska, opening 1/5/04. Call for details, 231-258-0237 or 231-258-8244.

WANTED: STANDING timber & saw logs. Selective cutting and long term forest improvement available. Call Burt Moeke, Fahl Forest Products, 231-631-9600.

Real Estate

BECOME A Homeowner: FREE Home buyer classes now forming. We can help you clean up bad credit, learn financial management skills and prepare a budget you can live with. Call Alice at Northern Homes CDC to reserve your space. Classes starting in January at a location near you. Call NOW! Toll Free, 866-637-1834.

PRICE REDUCED! East Jordan, two bedroom, one bath home, wrap around porch, attached garage. Home sits on two city lots, \$69,900. Call Jeff Wellman at RE/MAX of Boyne, 231-582-0097.

Land/Property

11 ACRE HARDWOOD building site, approved. County maintained road between Boyne Mountain and I-75. Prices starting at \$29,900, owner financing. Call Jeff Wellman at RE/MAX of Boyne, 231-582-0097.

Land/Property

1.5 ACRES ZONED commercial on highway US 131 just before the entrance to prestigious Boyne Mountain ski and golf resort, \$35,000. Call Jeff Wellman at RE/MAX of Boyne, 231-582-0097.

Land/Property

59 WOODED ACRES in South Arm Township, ready to build your dream home or private hunting camp. Property has septic system, well, plus electric and phone. Call Donna Dilworth, RE/MAX of Boyne, 231-582-9500.

597' OF US 131 highway frontage just south of the entrance to prestigious Boyne Mountain ski, golf and water park resort. Approximately 4.5 acres zoned for commercial storage, \$195,000. Call Jeff Wellman at RE/MAX of Boyne, 231-582-0097.

Need Real Estate Advice!
CALL JEFF with questions WITHOUT obligation 800-968-5092
Your Lake
Charlevoix Realtor



Located in Boyne City this home features 4 bedrooms, 2.5 baths, and a large deck. Home has country side and panoramic views of Lake Charlevoix. Home sits on approximately 2 acres. \$249,900.

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

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Call to place a classified ad with one of our helpful representatives & sell your no-longer-wanted items **FAST!**

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AVON OUTLET REPS needed, no territories, no inventory. Independent sales rep, 800-236-0041.

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Quality • Fair Value
Work • Pricing = 1-10

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LARGE SELECTION OF 3-point equipment. Gruler's Farm Supply, 231-237-0893.

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LARGE SELECTION OF livestock and pet feed. Gruler's Farm Supply, 231-237-0893.

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GUN SHOW, Cadillac Civic Arena, January 3-4, Saturday 9am-5pm, Sunday 9am-4pm. .22 rifle door prize. J&J Sport Shows, 800-968-5016.

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WANTED: STANDING hardwood timber and logs. Free estimates, insured, since 1951. Moeke Brothers Lumber, Inc., Mancelona, 231-587-8321, evenings 231-587-9436 or 231-587-5779.

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BELLAIRE, 3 BED-ROOM Home, great in town location, walk anywhere \$600/monthly. Call 231-533-9025.

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Your Lake
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Great views of Lake Charlevoix from this 3 bedroom and 3 bath condominium. Open floor plan with large deck. Located on the second floor. \$254,900.

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Jeff Wellman, Broker/Owner
111 S. Lake Street
Boyne City, MI 49712
800-968-5092 • 231-582-0097
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Need Real Estate Advice!
CALL JEFF with questions WITHOUT obligation 800-968-5092
Your Lake
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Downtown Boyne City 4 unit apartment building in commercial business district. Fully occupied, great location, great cash flow of over \$2,200 per month. Owner financing available for little as nothing down from buyer. \$219,000.

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Century 21 - Up North
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Located approximately five miles east of East Jordan on M-131 is a 1.5 bedroom, 1 bath home with a finished basement. Property consists of 29 acres, would make a great place for horses. Has several out buildings with the largest being 30x60 and could be great for storage or farm animals. Great Value! \$155,000.

Great Value! This home consists of 3 bedrooms, 3 baths, 3 fireplaces, large deck and pool. Home sits on 1.5 acres and is nestled on a wooded lower level. Touch and go! Call for more information and to schedule a viewing. Priced to sell at \$159,900.

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

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Mark Kowaleke 582-6981		Valinda Turner 582-6738

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Century 21 Up North

Lake Charlevoix frontage for boat dock and swimming!
This newer home offers a private setting yet walking distance to downtown Boyne City. A great alternative to a condominium at \$459,500.
Century 21
Up North
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e-mail: dynamic2@freeway.net
231 E. WATER ST. BOYNE CITY

PUBLIC NOTICES

NOTICE OF FORECLOSURE SALE
Default having been made in the terms and conditions of a certain mortgage made by Richard S. Goodrich, a single man, of 05303 Kuznik Road, Elmira, Michigan 49730 to FIRST NATIONAL BANK OF GAYLORD, 501 W. Main Street, Gaylord, Michigan 49735, dated April 25, 2002 and recorded in the office of the Register of Deeds, for the County of Charlevoix, and State of Michigan, on April 29, 2002, in Liber 488 Pages 418 through 422 Charlevoix County Records, and which was modified by Mortgage Modification Agreement dated Nov. 29, 2002 and recorded in the office of the Register of Deeds, for the County of Charlevoix, and State of Michigan, on July 2, 2003, in Liber 551 Page 953, Charlevoix County Records, and on which there is claimed to be due, at the date of this notice, for principal, interest and late fees, the sum of

\$128,226.81.
As no suit or other legal proceedings have been filed to recover the debt secured by the Mortgage; Now, therefore, by virtue of the power of sale contained in the mortgage, and pursuant to the statutes of the State of Michigan, NOTICE is hereby given that on Friday, the 6th day of February, 2004 at 11 o'clock a.m. the mortgage will be foreclosed by a sale at public auction to the highest bidder, at the main entrance to the County Building in the City of Charlevoix, Charlevoix County, Michigan of that premises described in the mortgage, or so much thereof as may be necessary to pay the amount due, on the mortgage, with interest thereon at the contract rate and all legal costs, charges and expenses, including the attorney fees allowed by law, and also any sums which may be paid by the mortgagee to protect its interest in the premises.
The premises are de-

scribed as follows:
Land situated in the Township of Hudson, County of Charlevoix, State of Michigan, and is described as follows:
The South 1/2 of the South 1/2 of the Southeast 1/4 of the Northeast 1/4 of Section 31, Township 32 North, Range 4 West.
The redemption period shall be one (1) year from the date of such sale, unless the property is determined abandoned in accordance with MCL 600.3241 a, in which case the redemption period shall be thirty (30) days from the date of the sale.
Dec. 18, 2003
BODMAN, LONGLEY & DAHLING LLP
By: Sandra L. Jasinski (P37430)
Debt Collector for First National Bank of Gaylord
229 Court Street,
P.O. Box 405
Cheboygan MI 49721
(231) 627-4351

Notice Of Mortgage Foreclosure Sale
THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.
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 Jane Russell Donaldson and Kristine M Russell and Kevin D Russell ak/a Kevin D Russell, husband and wife, original mortgagor(s), to Chase Manhattan Mortgage Corporation, Mortgagee, dated March 21, 2000, and recorded on March 28, 2000 in Liber 385 on Page 102, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Eighty-Seven Thousand Two Hundred Thirty Four And 15/100 Dollars (\$87,234.15), including interest at 8.875% per annum.
Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the Main lobby of the Charlevoix County Courthouse in Charlevoix at 11a.m., on Jan. 30, 2004.
Said premises are situated in Township of South Arm, Charlevoix County, Michigan, and are de-

scribed as: Commencing at a 3/4 inch pipe at the West 1/4 corner of Section 28, Township 32 North, Range 7 West, thence along the West line of said Section, also being the centerline of Ranney Road, North 0 degrees, 13 minutes, 26 seconds West 885.51 feet to the point of beginning of this description; thence continuing along said section line, and said centerline, North 0 degrees, 13 minutes, 26 seconds East 217.00 feet to a 1/2 inch rod; thence parallel with said 1/2 inch rod on the East line of said Section, thence along said 1/2 inch rod on the East

line of said road; thence continuing South 89 degrees, 38 minutes, 43 seconds West 33.00 feet to the point of beginning being part of the Southwest 1/4 of the Northwest 1/4 of Section 28, Township 32 North, Range 7 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.
Dated: Dec. 31, 2003
For more information, please call:
FC S 248.593.1304
Trott & Trott, P.C.
Attorneys For Chase Manhattan Mortgage Corporation
30400 Telegraph Rd
Ste 200
Bingham Farms, Michigan
48025-5822
File #007922F01

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2003

■ As always, northern Michiganders found a multitude of ways to play the whole year through



Festivals are a staple of summer in northern Michigan. Carnival-goers, above, at the Boyne Falls Polish Festival made the most of the season at the annual event in August.



The Jordan Valley Freedom Festival Car Show, above, found new life in July, after taking a year off. At right, things got a bit fishy in East Jordan, Boyne City, and other northern Michigan communities, as fanciful fish sculptures popped up all over. The fish, created by local artists, were part of a successful fundraiser for the American Red Cross.



The third annual Alzheimer's Trail Ride was held in the Jordan Valley, giving area horse-lovers a reason to get into the saddle while raising funds for a good cause.

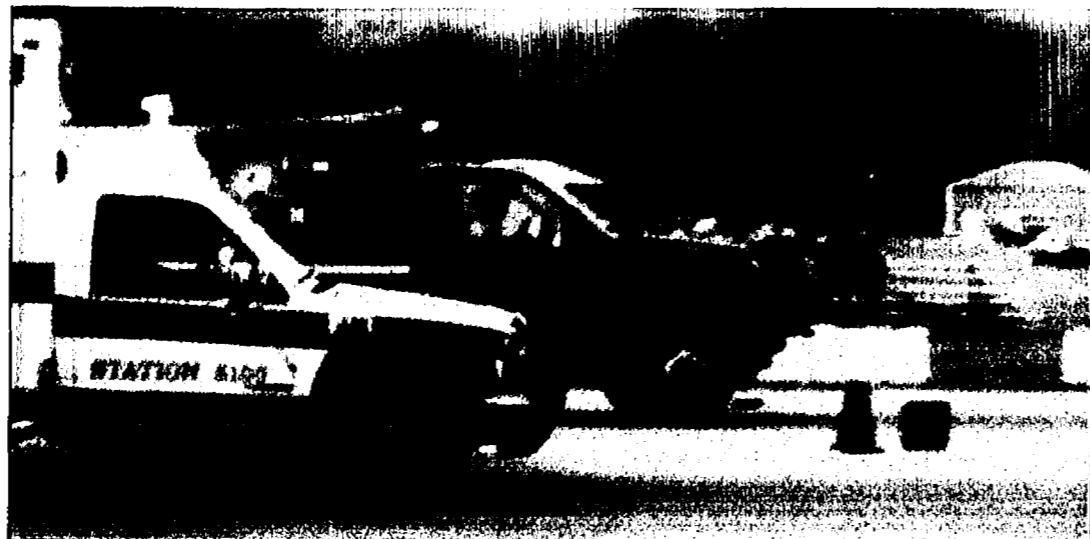


A stunningly staged "Peter Pan" was loads of fun for both audience and performers, as the show ushered in a new era of drama at Boyne City High School's new Performing Arts Center in March.



Labor Day is always a time to play in Boyne City. Above, Ralph and Mike Stowe of Boyne City take a cruise on top of Lake Charlevoix during the annual Labor Day Car Show.

FOR MORE OF THE YEAR IN PHOTOS PLEASE SEE PAGES 6 & 7



Boyne City emergency personnel gave into their competitive nature at this year's newest Labor Day event, the Boyne City Drag Races. Held on the runway at the Boyne City Airport, the event brought hordes of races and spectators, and will be an annual event in the community.

A New Senior Center for Boyne

We need your help - Give to the New Senior Center at the Litzzenburger Campus

\$725,000

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Send tax deductible checks to:
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-OR-
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WEEKLY Health Tips

By Steve Czerkes Pharmacist

HEALTH TIPS FROM MEDICAP PHARMACY

Holiday Treats and Food Allergies

The holiday season can be filled with parties and tempting treats. Those people with food allergies need to be especially careful about checking ingredients before indulging. Many holiday foods contain nuts, eggs and milk to which some people are allergic. Since a small amount can trigger a reaction, be sure to know what you are eating.

582-4545 MEDICAP PHARMACY

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

You can e-mail us at citizen@voyager.net

Boyne City School Boosters 300 Club Drawing

and the \$100 winner is...

Mark Thomas

Dec. 27, 2003

Thank you for your support.

All proceeds benefit the Booster project.

Petoskey Cinema 347-9896

SOMETHING'S GOTTA GIVE - PG-13
Fri-Sun & Thurs at 12, 2:15, 5, 7:10 & 9:25
Mon-Wed at 7:10 & 9:25

STUCK ON YOU - PG-13
Fri-Sun & Thurs at 12, 2:15 & 5

BAD SANTA - R
at 7 & 9:15 nightly

MONA LISA SMILE - PG-13
Fri-Sun & Thurs at 12, 2:15, 5, 7:10 & 9:20
Mon-Wed at 7:10 & 9:20

THE LORD OF THE RINGS: THE RETURN OF THE KING
Fri-Sun at 1, 5 & 9
Mon-Wed at 7 • Thurs at 2 & 7

COLD MOUNTAIN - R
Fri-Sun & Thurs at 12, 2:15, 5, 7:15 & 9:45

PAYCHECK - PG-13
Fri-Sun & Thurs at 12, 2:15, 5, 7:15 & 9:30
Mon-Wed at 7:15 & 9:30

CHEAPER BY THE DOZEN - PG
Fri-Sun & Thurs at 12, 2:10, 5, 7:15 & 9:15
Mon-Wed at 7:15 & 9:15

PETER PAN - PG
Fri-Sun & Thurs at 12, 2:15, 5, 7:05 & 9:15
Mon-Wed at 7:05 & 9:15

Thurs. at 2
Senior Day \$2.50,
4 all seats \$5
Adult \$6.75, Child \$5.25,
Senior \$5.75
Matinee all seats \$5.00

Bellaire Theater 533-8725

MONA LISA SMILE - PG-13
Fri-Sat at 7 & 9:15
Sun-Thurs at 7

CHEAPER BY THE DOZEN - PG
Fri-Sat at 7 & 9:15
Sun-Thurs at 7

Gaylord Cinema West (989) 731-9766

MONA LISA SMILE - PG-13
Fri-Sun at 2, 4:15, 7 & 9:15
Mon-Thurs at 7 & 9:15

SOMETHING'S GOTTA GIVE - PG-13
Fri-Sun at 2, 4:15, 7 & 9:15
Mon-Thurs at 7 & 9:15

THE LORD OF THE RINGS: THE RETURN OF THE KING
Fri-Sun at 2:15 & 7
Mon-Thurs at 7

CHEAPER BY THE DOZEN - PG
Fri-Sun at 2, 4:15, 7:15 & 9:15
Mon-Thurs at 7:15 & 9:15

COLD MOUNTAIN - R
Fri-Sun at 2:15, 6:45 & 9:35
Mon-Thurs at 6:45 & 9:35

PAYCHECK - PG-13
Fri-Sun at 2, 4:15, 7 & 9:15
Mon-Thurs at 7 & 9:15

January 2-8

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PUBLIC NOTICES

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Lester E. Stark and Marcia L. McNitt, a single man, as joint tenants with full rights to survivorship, to Saxon Mortgage, Inc., mortgagee, dated Aug. 24, 1999 and recorded Sept. 9, 1999 in Liber 371, Page 607, Charlevoix County Records. Said mortgage is now held by JPMorgan Chase Bank f/k/a The Chase Manhattan Bank successor by merger to Chase Bank of Texas, National Association, f/k/a Texas Commerce Bank,

N.A. as Custodian by assignment dated Aug. 24, 1999 and recorded on Sept. 9, 1999 in Liber 371, Page 619, Charlevoix County Records. There is claimed to be due on such mortgage the sum of Fifty-Six Thousand Three Hundred Sixty-Nine and 21/100 Dollars (\$56,369.21) including interest at the rate of 12.75% per annum.

Under the power of sale contained in the mortgage and the statutes of the State of Michigan, notice is hereby given that the mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix in Charlevoix County, Mich. at 11 a.m. on Jan. 23, 2004.

The premises are located in the Village of Boyne Falls, Charlevoix County, Mich., and are described as: Lots 7 and 8, Block 13, Addition No. 2 to the Village of Boyne Falls, according to the plat recorded in Liber 1 of Plats, Page 18, Charlevoix County Records.

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. 24, 2003
ORLAND ASSOCIATES PC Attorneys for JPMorgan Chase Bank f/k/a The Chase Manhattan Bank successor by merger to Chase Bank of Texas, Na-

tional Association, f/k/a TexasCommerce Bank, N.A. as Custodian, As Assignee
P.O. Box 5041
Troy, MI 48007-5041
(248) 457-1000
File No. 244.0768

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

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 Duncan Gerard MacEachern, also known as Duncan G. MacEachern, and Margaret Mary MacEachern, also known as Margaret M. MacEachern, his wife, original mortgagor(s), to Decision One Mortgage Company, LLC, Mortgagee, dated Dec. 31, 2001, and recorded on July 2, 2002 in Liber 476 on Page 16, and assigned by said Mortgagee to Bankers Trust Company, as Trustee as assignee by an assignment recorded on April 18, 2003 in Liber 533 on Page 5, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Two Hundred Fifty-

Six Thousand Eight Hundred Sixteen And 18/100 Dollars (\$256,816.18), including interest at 7.22% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the Main lobby of the Charlevoix County Courthouse in Charlevoix at 11 a.m., on Jan. 30, 2004.

Said premises are situated in City of Boyne City, Charlevoix County, Michigan, and are described as: Commencing at an iron stake at the Northwesterly corner of Lot 15 on the Easterly right of way of Zenith Heights Road of the Amended Plat of Hills of Walloon, according to the

Plat thereof recorded in Liber 2 of Plats, Pages 255 and 256, Charlevoix County Records; thence South 88 degrees 21 minutes 18 seconds East along the Northwesterly line of said lot, 160.00 feet to an iron stake, being the Point of Beginning of this description; thence continuing South 88 degrees 21 minutes 18 seconds East 70.00 feet to a concrete monument at the PC of a curve in the Northwesterly line of said lot; thence on a curve to the left 89.37 feet to an iron stake; thence South 00 degrees 31 minutes 42 seconds West 159.63 feet to an iron stake in the Southerly line of said lot; thence North 88 degrees 21 minutes 18 seconds West along the Southerly line of said lot, 153.00 feet to an iron stake; thence North 00 degrees 31 minutes 42 seconds East 130.00 feet to the Point of Beginning; being a part of Lot 15 of said Amended Plat of Hills of Walloon.

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. 31, 2003
For more information, please call:
FC H 248.593.1300
Troitt & Troitt, P.C.
Attorneys For Deutsche Bank Trust Company Americas, f/k/a Bankers Trust Company, as Trustee
30400 Telegraph Rd
Ste 200
Bingham Farms, MI
48025-5822
File #007921F01