Vol. 126 No. 24

Boyne City, Michigan

Serving Boyne City, East Jordan and surrounding areas

Wee he sail

GLANCE

Polish Fest celebrates 30th anniversary this weekend

"Everybody's Polish" in Boyne Falls this weekend as the community hosts the 30th annual Boyne Falls Polish Festival, with events set to kick off on Thursday, Aug. 5, and run through Sunday, Aug. 8.

The party starts with Oldies Night in the tent on Thursday, followed on Friday, Saturday, and Sunday by polka bands. Outside the tent, a full schedule of events for all ages is planned, including the Semi-Pro Rodeo on Thursday and Friday nights. Friday is Youth Day, and begins with the Three-on-Three Shootout at Boyne Falls Public School, followed by the Youth Parade at 4:30 p.m. A lumberjack/timber show will be held Friday evening, as will a heavy horse pull.

Saturday is Family Day, with the annual 5K Cross Country Run to start at 8 a.m., and the Grand Royale Parade set to begin at 11 a.m. Grand marshals Harry and Gloria Reynolds and honored citizen Joe Tymoc will hold places of honor in the parade, along with this year's Little Miss and Little Mister, Marley DeNise and Tyler Bearss.

A Polish Dinner and a Rotary Chicken Barbecue will be featured on Saturday, along with old-time favorites such as a Threshing and Steam Engine Show, a Classic Tractor Pull, lumberjack/timber shows, and the Lake Central Rail Tours.

The fun wraps up on Sunday with a horseshoe pitching tournament, threshing and steam engine show, and the four wheel drive mud run.

As always, Arnold Amusements will provide the carnival and midway throughout the weekend.

For a full schedule of events, please see pages 6 and 7. For more information, call the Boyne Area Chamber of Commerce at 582-6222.

Auction will benefit Boyne **Area Hockey**

The Boyne Area Hockey Association will host its first ever Auction, to be held on Saturday, Aug. 7, at Castle Farms in Charlevoix, from 4-7 p.m.

Proceeds will benefit all aspects of the hockey assocation. "'It's for the kids' is our motto," said association member Christine David.

A wide variety of items will be up for bid, including two parasail rides; hot air balloon rides, airplane rides, weeklong stays at an area condominium, bikes, kayaks, and more.

Both live and silent auctions will be featured during the evening, as well as beverages and hors d'oeuvres. The cost is \$25 per person or \$35 for a family; tickets are available at Castle Farms.

Donations to the non-profit organization are tax deductible.

For more information, call Steve King at 347-2063.

If it's Friday night in Boyne City, it's time to

Stroll the Streets

I think it's

working positively

for [retailers]"

-- Main Street promotions

committee member

Marilea Grom

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Harkening back to the days of street performers and busker-type entertainment, the Boyne City Main Street Program has implemented the instructivelytitled "Stroll the Streets" event, taking place each Friday night downtown.

The idea, said Main Street promotions committee mem-

ber Marilea Grom, was to create an event that would encourage folks to extend their time in Boyne City past the dinner hour. "We wanted more people to stick around downtown after they ate, but [at that point] there was nothing to do but stop in a few shops and go

home," Grom said. With Stroll the Streets, "we have entertainment for adults and something for kids" each Friday night, the two elements the committee felt "would be the main catch to keep people down-

Begun with relatively little fanfare on July 2, the Stroll the Streets event has, thus far, built mostly by word of mouth, and has surpassed all organizers' expectations. "I think we're above what we expected for entertainment and for crowd

response," Grom said. "We were hoping just to get two [performers or activities] each Friday, and each Friday we've had more, it's gone above and beyond that. Now we have [musicians] calling and asking if they can come by."

At this point, Grom said, the majority

of the talent featured, which includes everything from musicians to spinners to gymnasts, has been volunteer, "We tried to do it with a low budget this year to get it going," she said. "Hopefully next year we'll get some spon-

sors to bring in even more groups and entertainment."

Stroll the Streets is set to continue to run each Friday through Labor Day, with a wide variety of acts and activities yet to come. On Friday, Aug. 6, Park Street between Water and Ray streets will be closed to vehicles, for kids events, which will include face painting by local artist Martina Oswald, and balloons. Also on

please see STROLL on pg. 3



Entertainment, musical and otherwise, has become a fixture in downtown Boyne City this summer, as the Boyne City Main Street Program has put a weekly Stroll the Streets event into place.

STEEPED IN TRADITION

■ Boyne City Masonic Lodge boasts a long history of service and fraternity

houses the Boyne City Masons, a visitor entering for the first time gets a clear sense of the reverence that resides there. Entering the hall, the theatre-style seats that line the walls, the altar on which the Bible lays open, and the stations of honor located on opposite walls, bedecked with prints depicting famous historical masons and other symbols of the brotherhood, all speak to the within.

A lodge is not about its hall, however; it's about the men that meet there, that share the philosophy, the brotherhood, of the Masonic Lodge. It is, unfortunately, a membership that has waned in recent years, due in part to the incidentally sluggish flow of information from lodge membership to the community at large, and in part, perhaps, to what amounts to "the unknown" nature of the lodge. With a history stretching back much further than the history of our nation, it is a group, a fraternity, that is steeped in the mysterious reputation of a "secret society." And yet, said Boyne City businessman and lodge member Ed Woelfert,

in it, shouldn't be accessible and desirable to any man in the community. The benefits, he maintains, are many, and are really no secret

at all. The history of the Masonic Lodge, whose members are also known as "Freemasons," is a winding road, indeed, the origin of which is the subject of much debate amongst both historians and masons themselves. Most likely, according to information posted on the Web site of the Grand Lodge of Michigan, the brotherhood arose from the guilds of stone masons who built the castles and cathedrals of the Middle Ages, possibly influenced by the Knights Templar, a group of Christian warrior monks formed in the 1100s to help protect pilgrims making trips to the Holy Land.

Masonry is said to have taken a number of forms from that time until the 1700s, many of which were underground and about which relatively little is known. In

Even in a humble local lodge like that which 1717, however, Freemasonry members created a sits). In a run of bad luck, that location, too, was formal organization in England with the formation of the first Grand Lodge. Masonry didn't take long to find its way to the States (still, at that time, an English colony), with the establishment of the first formal lodge in Michigan taking place in 1764. The Grand Lodge of Michigan was formed in 1825; in Boyne City, members came together to establish a local Masonic Lodge in 1882, sanctity and serious nature of that which lies dubbed "Boyne Lodge," with William Mears as the first Master. Lodge meetings, according to the lodge history, were held on the Saturday evening after the full moon of each month; membership fees a whopping 35¢ per brother, with initiation fees of \$1 per brother.

A home for the lodge took a little longer to nail down, with a number of moves taking place over the years. The very first meetings were held on the top floor of the Beardsley Mercantile Store, 27 South Lake St., now the location of the Powder Puff Beauty Salon. The building that once housed the store, and the Mason meetings, was destroyed by fire, after which time the meetings moved to the J.B. Watson Drug Store, located at there's no reason that the lodge, and membership 101 E. Water St. (where Sunburst Marine now

destroyed by fire, necessitating another move to the S.B. Neymark Store on East Water Street. Later yet, meetings moved to the old post office building, 201 E. Water St., later known as the Masonic Lodge Building. Flames once again wreaked their havoc, destroying the building on Oct. 29, 1951. The masons, however, persevered, moving this time to The Odd Fellows Building on Water Street, which now houses Ace Hardware. Finally, the masons, now known collectively as Boyne City Lodge No. 391, moved to their own Masonic Temple Building at 212 N. Lake St., which remains their home today.

It's at this home that the masons meet and follow the practices of generations of masons before them.

Masons, Woelfert said, are essentially "free thinkers and believers in God." Much has been made in recent years about the number of historic figures who have been masons, including George Washington and Benjamin Franklin. "Freemasons are responsible for a lot of the free-

please see BC MASONS on pg. 9



"ershipful agger Fred iloyh, center, does his part in conducting an instailment of officers at the **Boyne City** Masonic Lodge No. 391, as installing officer Ed May III and an unidentified mason look on. The lodge is planning new events and seeking new

members.

courtesy photo

New day

■ EJ movers and shakers creating event to focus on the great outdoors

Though the details are still in the works, East Jordan community residents and visitors alike will find plenty to do at an upcoming "community day" event.

The concept, according to East Jordan Chamber director Diane Gorkiewicz, is to create an event that incorporates use of all the parks in the community; the event, she said, would encourage awareness of what the community has to offer while combining physical family-friendly activities and a focus on "eco-tourism."

Local businesses will play a big part, she notes, sponsoring certain activities and offering coupons, samples and other special deals throughout the event.

Originally planned as a replacement for the East Jordan Community Picnic, which had been canceled this year, organizers of the new event had initially considered organizing the activity day as an event alternating annually with the two-year old picnic. Plans at that time called for the day to take place on the picnic date of Aug. 28; in the process of working out details with the City and other interested parties, the date is now "to be announced," likely to take place in early fall.

The concept of the event is actionoriented, with plans for organized activities, like walking, biking, street hockey, canoeing and kayaking, in sites such as the Tourist Park, Community Park, the Skate Park, Elm Pointe, and Sportsman's Park.

Other, less intense activities are also in the works, such as a wildlife program to be conducted by East Jordan Garden Club president Shirley

please see EJ DAY on pg. 9

Christmas in July

Al Lawson, organizer of the Boyne City First Presbyterian Church's Christmas Dinner in July, recently presented a check for more than \$900 to Terri Powers of the Boyne City Senior Center, representing half of the proceeds of the second annual event. The donation will benefit the building fund for a new senior center currently in the works. More than 240 people attended the July dinner, Lawson said, generating almost \$2,000 in funds, split between the senior center and the kitchen fund for the First Presbyterian Church. The dinner is one of two put on at the church each year, with the other held traditionally in December.

photo by Angela Shultis

Arts Council to host classical vocalist

Council is honored to present Ben Robinson in concert on Saturday, Aug. 14, at 6:30 p.m. at the Jordan River Art Center, 301 Main St. East Jordan.

Robinson, tenor, is a third year voice performance major at the University of Michigan School of Music in Ann Arbor. He studies with George Shirley, a tenor who him-

The Jordan River Arts self had an 11 year career with the Metropolitan Opera in New York City.

> been a featured performer in leading roles with the University of Michigan Gilbert and Sullivan Society and the Bay View Music Festival. He is a frequent performer at churches in the northwestern Lower Michigan area, and a staff singer and so-

loist with the Chancel Choir of the First Presbyterian Church in Birming-Recently, Robinson has ham, Mich.

> Robinson's work is primarily focused on classical music, but he has appeared in leads in musicals in both Michigan and North Carolina, his home state. Most recently, he was seen as Rolf in "The Sound of Music" at Bay View. He returned in early June fol-

lowing a mini-semester in Rogers, Florence, Italy, where he studied opera and sang the roles of Nemorino in "L'elisir d'amore and Eurimace in "Il ritorno d'Ulisse de Patria" in a

workshop setting. Art Songs and Arias, American Musicals, and Italian Opera Arias will be rendered during the performance, which includes music by Schubert, Puccini, and Verdi. His accompanist for the evening will be Artie Jones, organist and pianist of the First Presbyterian Church, Boyne City.

A reception for the artist will precede the concert at 6 p.m. Admission is by donation only. For more information call Jane Diller at 582-6399 or Howard Ellis at 536-2152.

Raven Hill offers special day for teachers

There's enough SOUP (Samples, Opportunities, Uses, Programs) for all interested teachers at Raven Hill on Saturday, Aug. 7. Raven Hill will open its doors to area teachers from 9 a.m.-4 p.m., free of charge, to offer an opportunity to pick up some freebies for their classrooms for the coming school year. Teachers will have the chance to see samples of hands-on activities, take

to pick up free supplies for their classrooms, find new uses for commonplace materials, and get an advance preview of the Center's programs for the 2004-05 school year.

The list of give-away materials fills the alphabet from A to Z, hence the title "Alphabet SOUP." Materials include items as varied as leather, yarn, sailcloth, plastic boxes, wallpaper

advantage of opportunities troughs and plant presses and pipettes; teachers can go back to their classrooms with whatever "tickles their fancy."

> Materials and supplies will be "served" buffet style. Teachers can load up their bags and "seconds" are encouraged. Materials will be available on a first come, first served basis.

Program booklets for the 2004-05 school year will also be given out and grant opportunities for both field trips and outreach will have sign-up sheets for interested teachers. Teacher memberships will be available at half the regular price.

"Alphabet SOUP" is being offered in an effort to encourage hands-on activities in science, history and the arts at all grade levels. Teachers can also explore the museum for free, talk with staff about grant program opportunities for their classrooms and enjoy refreshments, when they finish their "shopping." For more information, call Cheri at 536-3369.

EJ Pop Warner sign-up set for Aug. 11

Pop Warner Football will be held on Wednesday,

Sign-up for East Jordan Aug. 11, from 5:30-8 p.m. at the East Jordan EMS training center.

For more information, call Chris Christensen at 582-0684.

THURSDAY AUGUST 12 4-7 PM

PLEASE BRING IMMUNIZATION CARDS, EMERGENCY AND PHYSICIAN INFORMATION AND \$25.00 NON-REFUNDABLE REGISTRATION FEE

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FOR THE 2004-2005 SCHOOL YEAR

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OBITUARIES

Margaret Rose Whitman

Margaret Rose Whitman, age 80, of L'Anse, passed away on Thursday, July 29, 2004 at Marquette General Hospital.

The Funeral Mass of Christian Burial was held cred Heart of Jesus Church and a very proud grandin L'Anse. Fr. Chacko officiated. Burial was held in the L'Anse Evergreen Cem-

"She was born Aug. 8; 1923 in Ann Arbor, Mich., daughter to the late Peter and Monica (Grobaski) Zelinski. Her grandparents, Appolonia and Frank Grobaski, raised Margaret in Boyne Falls, where she enjoyed life on the farm with them. Margaret graduated from Boyne Falls High School in 1941 and shortly thereafter contributed to the WW II effort by working in an airplane factory in Grand

Rapids.

She married Francis J. Whitman on Oct. 17, 1945 in Boyne Falls and they settled in L'Anse to raise their family.

mother of sixteen. She loved to cook, and her kitchen was always open to anyone looking for a good meal. Her hobbies and interests included gardening, reading, attending the annual Boyne Falls Polish Festival, and listening and dancing to polka music. Margaret was a member of the Sacred Heart of Jesus

Surviving her is her husband Francis J. Whitman of L'Anse; daughters, Fran (Greg Sides) Whitman of Pequaming, Evelyn (Dale Whitman

Marquette, Yvonne (James Andersen) Whitman of Marquette; sons, W. Michael (Rosa) Whitman of Pequaming, Daniel J. (Theresia) Whitman of David P. (Elaine) Whitman L'Anse, Ronald Whitman of L'Anse; sister Eleanor Lacaze of Napa, Calif; grandchildren, Amy. Jacqueline, Ana, Jourdan, Jacqueline, Jessica, Chris-

Neil, Abraham, Hannah, Zachary, Tovah, Emily, Paul; and a special dog, Daisy. Preceding her in death is a grandson Andrew.

Contributions may be Margaret was a devoted L'Anse, Keith (Annette) made in her memmory to mother of eight children Whitman of Escanaba, the Blessed Kateri Tekawitha Parish in Zeba. The Jacobson Funeral Home in L'Anse is assisting the family.

Friends may sign Margaret's guest book or send condolences at www. iacobsonfuneralhome.com.

DEATH NOTICE

tian Jon, John, Michael,

Virginia Bergmann Allen

Virginia Bergmann Allen, 84, of East Jordan died Friday, July 30, 2004 at Northern Michigan Hospital in Petoskey.

No services are scheduled. The family received friends on Monday, Aug. 2, at the Penzien Funeral Homes, Inc. in East Jordan.

Northern -Michigan **HOSPITAL**

416 Connable Avenue Petoskey, Michigan 49770 www.northernhealth.org

Welcome Our New Physician Louis A. Cannon, MD FACC, Cardiologist



Medical School

Wittenberg University, B.A. Wright State University, M.D.

Residency

INTERNAL & EMER-GENCY MEDICINE Akron General Medical Center INTERVENTIONAL & INVASIVE CARDI-**OLOGY** University of Cincinnati Medical

Center

Northern Michigan Hospital in Petoskey is pleased to welcome Louis A. Cannon, MD FACC, to our medical staff. Dr. Cannon is the program director for Northern Michigan Hospital's new Heart and Vascular Institute. Dr. Cannon is a well-known interventional cardiologist and was recently named as a program director in Money Magazine's 100 interventional cardiology programs.

He is a Fellow member of an assortment of American Colleges including Cardiology, Chest Physicians, Angiology, Physicians and the Emergency Physicians Colleges. Dr. Cannon is also a member of the Michigan State Medical Society, the American Medical Association and is on the governing board of the Michigan College of Cardiology.

A leader in research and development, Dr. Cannon's national medical research focuses on innovative treatment for vascular disease including innovative stent designs and the use of ultrasound to break up blood clots. He plans to continue his research in Petoskey, with research including the use of ultrasound to increase blood flow through a patient's arteries. In addition, Dr. Cannon has been issued two U.S. medical patents in the field of cardiovascular treatment. With Dr. Cannon's leadership, the new Heart and Vascular Center at NMH will be the preeminent heart and cardiovascular program in northern Michigan.

> For more information about Dr. Cannon, or any of our physicians, please call HealthAccess at 1-800-248-6777.

THE STATE OF THE S

College News

MARK BEARSS, DANETTE COOL and ME-LISSA FRUGE, all of Boyne City, and DANA ASHTON-HANEY and DONALD PRIEST both of East Jordan, were among the May graduates at Central Michigan University.

SUBSCRIBE TODAY. CALL 582-6761.

Super Crossword THEIR SONGS

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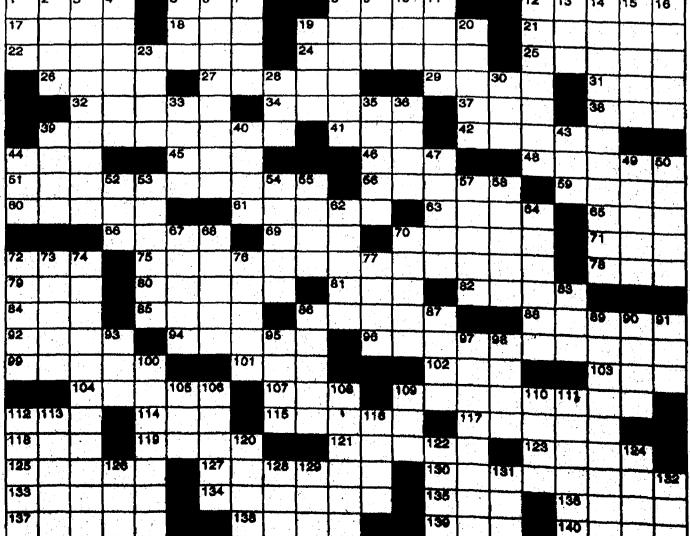
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at 1:30, 3:30, 5:30, 7:30 & 9:30 daily

Also Fri & Sat at 11:30 p.m. AUG. 6-10 · A CINDERELLA

STORY - PG-13 at 1:45, 5:45 & 7:45 daily

THE BOURNE

SUPREMACY - PG-13

at 12:45, 3, 5:15, 7:30 & 9:45 dally

Also Fri & Sat at 12 p.m.

SPIDERMAN 2 - PG-13 at 3:45 & 9:30 daily

Also Fri & Sat at 12 a.m.

THE MANCHURIAN

CANDIDATE - R

at 11:45, 2:15, 4:45, 7:15,

& 9:45 daily

Also Fri & Sat at 12 a.m.

I, ROBOT - PG-13

at 12, 2:15, 4:30, 6:45, & 9 daily

Also Fri & Sat at 11:15 p.m.

THUNDERBIADS - PG

at 12:15, 2, 6 & 7:45 daily AUG. 6-10 · HAROLD & KUMAR

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at 3:45 & 9:45 daily Also Fri & Sat at 11:45 p.m.

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CATWOMAN - PG-13

at 12:05 & 9:25 daily

A CINDERELLA STORY - PG-13

12:10, 5 & 9:20 daily

I, ROBOT - PG-13

at 12, 2:15, 5, 7:10 & 9:25 daily

SPIDER-MAN 2 - PG-13

at 2, 5 & 7:15 daily

THE BOURNE

SUPREMACY - PG-13

at 12, 2:15, 5, 7:15 & 9:30 daily

THE VILLAGE - PG-13

at 12, 2:15, 5, 7:10 & 9:20 daily

THE MANCHURIAN

CANDIDATE - PG-13

at 12, 2:20, 5, 7:20 & 9:35 daily

STARTING WED. AUG. 11

HE PRINCESS DIARIES • 2 - 0 at 12, 2:15, 5, 7:15 & 9:30 daily

A cause for celebration

Northern Michigan community foundations reach a \$20 million milestone

It's been just 12 years since this area's two community foundations began. But in that relatively short time, both philanthropic organizations have gained support, grown assets, and made a significant impact in the region.

Now the Charlevoix County Community Foundation and Petoskey-Harbor Springs Area Community Foundation have a special reason to celebrate.

The organizations recently reached an important milestone, when their combined total assets topped \$20 million. That's a considerable amount of charitable capital to serve two counties whose combined population barely tops 55,000.

"The success of our foundations is a real tribute to the generosity of people in this area," said Bob Tambellini, president of the Charlevoix County Community Foundation. "Long-time and seasonal residents, newcomers and resorters alike have shown how much they value the natural beauty and quality of life here in northwest Michigan—and they believe that's worthy of their investment."

Maureen Nicholson, who serves as executive director of the Petoskey-Harbor Springs Area Community Foundation, explains that the real benefit of a large asset base can be seen in the foundations' grantmaking.

"As our assets have grown, we've increased our grants to enhance environmental projects, educational and cultural programs, health services, recreational venues, youth initiatives and more. We're working hand-in-hand with this area's nonprofits, schools, and civic organizations to address needs, giving new ideas a try, and nurturing start-up projects too."

A COMMON PURPOSE.

Although community foundations are new to northern Michigan, they've been around for 90 years. Today, more than 650 community foundations exist throughout the country, 60 of them here in Michigan.

While they may differ in size and structure, all have a similar mission: to improve and enrich the quality of life in their area.

To carry out that mission, each community foundation accepts donations and manages them professionally to create a permanent endowment. Over time, the endowment builds, yielding investment income that can be used to make grants. It's that permanence that sets community foundations apart from other charities. "We invest for the future," Nicholson said, "so that generations that follow will enjoy the bounty of this wonderful part of northern Michigan.

Another key feature of community foundations is their focus on local issues. These "people's foundations" are grassroots organizations, led by local citizen volunteers, and in touch with local concerns.

continued from page one

are three performances by the Boyne City Middle School Drama Club and music by the

Alpine Kitchen Band from Gaylord. The

evening will also give folks a chance to leave

their mark, with a mural-style Main Street

poster on hand for people to paint and color

In the weeks to come, Oswald will be back

painting faces, and students from the Boyne

Area Gymnastics will return for an encore

performance as well. The future also holds performances by the Boyne City High School

jazz band and stilt walker and comedian

Wayne Oliver, as well as a watercolor art

It's an event that benefits not only visitors

to downtown, but the merchants as well. "We

thought we were going to have to ask people

to stay open later," Grom said, to participate

in the event which runs from 6:30-9 p.m.

"But we've had no problem. The retailers

stayed open automatically. I think it's work-

For more information about Stroll the Streets, call the Boyne City Main Street Pro-

as they walk through town.

show, to name a few.

ing positively for them."

Stroll

Tambellini said the local connection keeps community Springs Community Park improvements, and snowfoundations flexible, responsive to donor interests, and in touch with a broad range of local needs. Those who give to the community foundation may make a gift for a specific cause, such as land preservation or recreation, or choose to make an unrestricted gift that can be used where it's needed most,

"Donors like being able to do good work, right here, close to home. In making a gift to their community foundation, they can support varied interests, help their friends and neighbors, leave a lasting legacy, realize attractive tax benefits, and—most importantly—give something back to the community that means so much to them."

A SHARED HISTORY.

The two community foundations have followed a similar path during their first decade. Both were launched in 1992 by local citizens who saw the benefits of establishing a permanent source of philanthropic revenue, and both have been nurtured by many of the same benefactors.

The Frey Foundation of Grand Rapids has given the organizations early and sustaining support, helping to underwrite operational costs during critical start-up years. A challenge match offered by the W.K. Kellogg Foundation a few years back created youth advisory committees and allowed each of the community foundations to build \$1 million youth funds to benefit children and teens. The Charlevoix County Community Foundation has also received support from the East Jordan Ironworks; and the Kennedy and Offield foundations helped the Petoskey-Harbor Springs Area Community Foundation grow.

But an enthusiastic response from area residents and those who spend their summers in Emmet and Charlevoix counties has given the organizations their biggest push.

Within a year of starting, each foundation had laid the groundwork for a healthy endowment. Hundreds of families, individuals, civic groups, and businesses began to set up funds. And, soon after, the two community foundations started to make grants.

A BIG IMPACT.

It's through grantmaking that community foundations really come to life. Wherever you go throughout Charlevoix or Emmet counties, it's easy to see evidence of foundation grants at work.

In Emmet County, grants are supporting a number of important environmental and land-use initiatives such as Emmet 20/20 planning, the Bear River clean-up, a Tannery Creek restoration project, and M-119 Heritage Route Charlevoix County Community Foundations will be enhancements. Other popular programs—from the lively Blissfest music fest and the C.S. Lewis Festival, to a student poetry contest, school mini-grants, the Petoskey tennis courts, renovations at Little Traverse Historical Society, Great Lakes Chamber Orchestra concerts, Harbor

shoes and backpacks to keep kids active in the winter—have received grant support over the years, too.

In Charlevoix County, grants have helped to create heritage gardens at the depot, support substance abuse services through the BASES Teen Center, purchase playground equipment in Boyne City, build basketball courts in East Jordan, expand programs at the community pool, conduct breast cancer outreach, construct tennis courts on Beaver Island, provide emergency medical and dental care for students, renovate the Jordan River Arts Center, host land-use workshops for citizens, and send countless numbers of young people to college—to name just a few.

Because many area nonprofit programs serve both Emmet and Charlevoix counties, the two foundations may collaborate on some grant proposals such as those that support Crooked Tree Arts Council, the Women's Resource Center, Raven Hill, Challenge Mountain, and area-wide smoking cessation and prevention programs.

Since the community foundations began making grants, they've distributed more than \$8.6 million throughout the two counties.

"It's amazing to see how much good a small grant can do to help a nonprofit program," Tambellini said. "And, when you think of what our combined \$8.6 million in grants means to two counties with fewer than 56,000, you get some sense of our impact. On a per capita base, each of our community foundations is larger than the one serving New York City!"

LOOKING AHEAD.

While they continue to build their endowments and increase grantmaking, both community foundations are working toward becoming self-sustaining. Each has a campaign underway to create a permanent fund that will support administrative and operating costs.

As they've grown, the foundations have also developed expertise in serving as community leaders and problem-solvers. "More and more people now look to our foundations as catalysts for change and facilitators for new initiatives," Nicholson said, noting work on area park development and countywide planning projects. "By acting as a neutral sounding board, we can often bring together the right mix of donors, doers, and financial resources to make things happen."

Whatever the future holds for our region, one thing is certain: the Petoskey-Harbor Springs Area and part of the action. "We're here to make a positive difference now, and for years to come," Tambellini said. "It's a great privilege to serve our communities, and to help change things for the better. We're excited about all that lies ahead."

Boyne City School Boosters 300 Club Drawing

and the \$100 winner is ..

June 19, 2004

Thank you for your support. All proceeds benefit the

WEEKLY Health Tips

Steve Czerkes Pharmacist

> DEALTH TIPS FROM MEDICAP PHARMACA

PREVENTING ATHLETE'S FOOT

Athlete's foot is a condition caused by a fungus. Sweaty socks and snug, unventilated shoes create a breeding ground for the fungus. To prevent athlete's foot, alternate wearing at least two pairs of shoes that fit well. Keep feet clean and dry them thoroughly after washing, especially between toes. Change sweaty socks often and wear sandals when possible. Ask your pharmacist about products to treat athlete's foot.

Hours: Mon-Fri 9-6 + Sat 9-1:30 Ample parking behind store front

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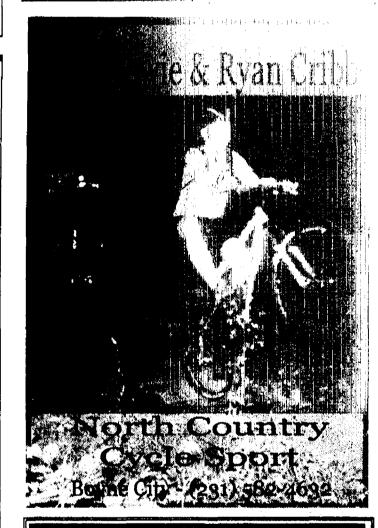
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Edward Jones

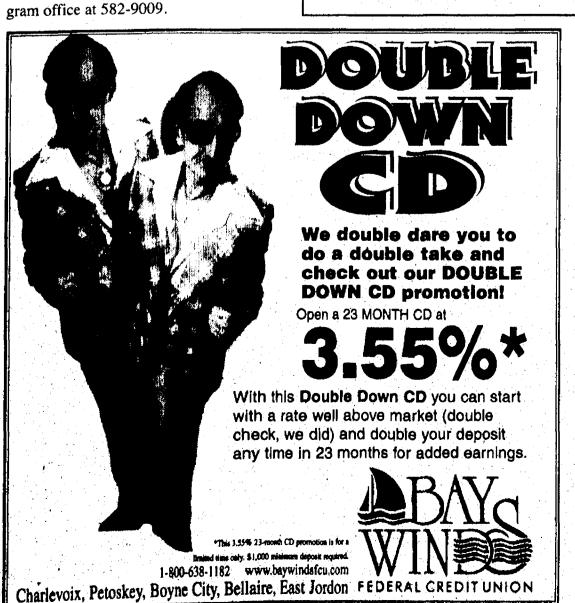
The Ciliana lummui two weeks, get the third free



Presidential honor

Community members gathered last week at an open house to honor longtime Boyne Valley Garden Club president Betty Shaver for her dedication and service to the community. Shaver recently passed on the torch, after serving as president for 10 years, but remainds integrally involved with the club, which beautifles Boyne City each summer with colorful plantings around the community. Pictured here with Boyne City city manager Michael Cain, Shaver was honored with a certificate of appreciation from the City, as well as the placement of a park bench In Old City Park bearing her name, courtesy of her fellow garden club enthusaists.

courtesy photo





UPINION

LETTERS

Changes in AD position bring up questions

TO THE EDITOR:

As a concerned taxpayer, I'm trying to figure out why the Boyne City Public School Board of Education is changing the athletic director position at the high school. Kirk Kujawski has held that position for the last two years and the previous five years as assistant athletic director. The athletic department and overall athletic program appear to be operating efficiently with Kirk acting as director. Our athletic facilities have received many high praises under his leadership; he works well with coaches and officials, and thinks what is best for kids when making administrative decisions. Upon reading his employee performance evaluation as athletic director for the previous year, he received high ratings in all categories. Kirk was asked and will speak at an upcoming session with other members of the Michigan High School Athletic Association, through the North Central Officials Association. Topic: Communication Between the Athletic Department and Sports Officials.

Now, for an unspecified reason, some of our school board members decided that we should look at 'expanding the position' of the athletic director. They instructed the superintendent to post the position within the school district and see who was interested. An interview committee consisting of the high school principal and assistant principal, middle school principal, and two varsity head coaches looked at the three candidates. Kirk Kujawski was the unanimous choice by the committee. Their recommendation was forwarded to the superintendent, who also recommended retaining Kirk as athletic director. Keep in mind, that combined, this group has almost 100 years of educational experience and distinguishing what is best for kids. The school board rejected the recommendation. This decision was not made at an open school board meeting in July, rather during a closed session after the public was excused from the general meeting. Todd Derenzy was subsequently offered the position.

When doing a cost/benefit analysis of this situation, I see that the cost to the taxpayers for this change of position will be \$30,000 to \$50,000, with the benefit to our kids and the community unspecified.

I realize several tough decisions are made by our school board every day and that much time and energy can be spent with little reward. I would hope that this topic will be addressed by our school board president during the August 9 meeting, so the community can rest assured that the correct decision was made with our kids in mind.

Theresa Satmary

Editor's note: According to Boyne City schools superintendent Jim Cooper, the interview committee did recommend retaining Kujawski, but only if the athletic director's position would remain as it was, a stipend position. Responding, however, to the school board's decision to expand the athletic director's position the interview committee then recommended industrial arts instructor Todd Derenzy, who was subsequently hired for the position. Now structured as a half-time/half time post, Derenzy teaches part of the day and attends to athletic director duties for the remainder of the day, an arrangement that Cooper said would not have been practical for Kujawski's present position as grounds supervisor. When Kujawski took the position four years ago, Cooper notes, following the departure of student success coordinator/ athletic director Steve Beyer, the stipend nature of the position was intended to be a temporary condition, pending future budget and district needs considerations. "We really appreciate the fact that [Kujawski] stepped up, knowing this job could change at any time, knowing we could expand it, he stepped up and did an admirable job,' Cooper said. "I can't say enough about his work ethic or what he did for us. I think though, considering all of the circumstances involved in expanding the program, this was the best choice the board could make." The new arrangement, Cooper continued, makes sense from an instructional standpoint as well, with the hiring of another half-time industrial arts instructor making it possible for the district to offer an additional section of classroom instruction, a move that has been under discussion over the course of the last two years. "A lot of variables played into this decision," he said. The changes, Cooper added, were discussed in open session at the regular school board meeting in June, with action taken at the July meeting.

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



LETTERS

Supreme Court ruling puts United States back "Under God"

TO THE EDITOR:

It seems that every time we listen to the radio or watch the TV, the media talking head reporting the daily events almost always tries to give us the perception that all is doom and gloom and that the end is near. But we must remember that all this negative information usually comes from a liberal view point which is meant to be socialistic

That having been said, I would like to give you a positive view point which may have been over looked by most of the media. We're still "UNDER GOD!" School children can continue to say "one nation under God" when they quote the Pledge of Allegiance — thanks to a ruling by the Supreme Court of the United States on June 14, Flag Day, Justice Sandra Day O'Connor agreed with the majority opinion, writing, "it is unsurprising that a nation founded by religious refugees and dedicated to religious freedom should find references to divinity in its symbols, songs, mottoes, and oaths. Eradicating such references would sever ties to a history that sustains this nation even

Also highlighted in the case was the fact that our founding fathers established this nation upon a belief in God, not government, and numerous historical references of how the founders wanted to acknowledge our nation's

religious heritage were chronicled. By dismissing this case and eradicating the appeals court decision, the Supreme Court of the United States removed a dark cloud that had been hanging over one of the nation's most important and cherished traditions: acknowledging via the Pledge of Allegiance that our freedoms in this country come from God, not government and students across America can begin the new school year in the fall by reciting the Pledge of Allegiance including the phrase "under God" — I know that things are hard everywhere these days and I don't know what the future holds for young Americans, but I believe there are some things worth sacrificing for things like family, faith and freedom and I know that as long as we keep standing up for what is right and good, and keep fighting for freedom and justice, there is hope for the future.

Of the more than 16 million men and women who served in the U.S. military during World War 11, more than 400,000 died. The inscription on the national memorial to those who served during the Second World War reminds us how important it is to continue to take up the struggle and sacrifice in order "to perpetuate the gift our forefathers entrusted to us: A nation conceived in liberty

Duty - Honor - Country Jerry Evans

Friends of the Boyne seek support from public on effluent issue

TO THE EDITOR:

In response to the Boyne City City Commission's decision to discharge the effluent from the new wastewater treatment plant directly into the Boyne River, the Friends of the Boyne River (FOB), embarked on an effort to investigate the decision and to try to determine an alternative plan that would be less unpleasant aesthetically and less hazardous environmentally. This process has consumed many man-hours and incurred significant financial liability. The FOB learned that this was a complicated problem requiring reasoned and informed action. Reasonable people can have honest differences of opinion.

In pursuing this action FOB employed the assistance of an environmental attorney and a wastewater treatment consultant. Many individuals, conservation groups, environmental organizations, and associations have expressed various levels of support. This support has been in the form of verbal encouragements, written letters, and to a lesser extent financial help.

One of the major hurdles has been the decision of the Michigan Department of Environmental Quality to support the City's position. This has been in spite of being contrary to the MDEQ's vision statement and contrary to department goals. It has resulted in a rush to judgment and is being appealed to the Director of MDEQ.

The issues are important to all. There may be human health concerns that would result from wastewater effluent discharged into the river and flowing downstream through town. If there are human health concerns result-

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Office hours are 9 s.m. - 5 p.m. Monday - Friday.

ing from the discharge near the beach then why wouldn't there also be health concerns in the river. The river may lose its current status allowing "full body contact" to a status allowing only "partial body contact." Additionally, the long term sustainability of salmon and trout runs in the river can be threatened by contaminates that are not removed by the treatment process. The ultimate result of the FOB's intervention cannot be known at this time.

In order for the FOB to continue activity on this issue it will need substantial financial support from all parties that believe in this cause. There is a broader issue. The precedent determined in this case can have widespread effect in the entire State of Michigan and could protect other valuable water resources.

The Board of Directors of the FOB urges interested parties to step forward and contribute financially to the FOB's Effluent Fund now. We are also interested in public comment. If you cannot contribute financially, we still urge you to give us your comments.

Contributions to The Friends of the Boyne River's Effluent Fund are fully tax deductible. The FOB is a taxexempt nonprofit conservation organization under the 501 (0) regulations of the IRS. Make contributions payable to: Friends of the Boyne River, Effluent Fund.

Mail Contributions to: Friends of The Boyne River Effluent Fund, P.O. Box 186, Boyne City, MI 49712.

Information can be obtained from: Larry Maltby, 549-3305; Shirley Howie, 582-7087; or Jack Sheets, 347-8927. Shirley Howie, president Friends of the Boyne River

DOWNTOWN

'Sense of place' is all about the people

By C.P. MACMALLARD

Yogi Berra was asked recently about his marriage, which has flourished for over 50 years. He said: "Carmen and me have a good time together, even when we're apart." Mr. Berra's English teacher must have cringed, but the rest of us knew exactly what he meant. A group of folks were chatting about our town last week and someone said "Boyne City has a sense of place." We all seemed to understand this, just like Yogi's comment, but afterward I began to wonder how I would explain the phrase to someone who didn't get it. We all have a sense of self; we know who we are and if we like who we are, we tend to be happy and contented.

But can a town have a sense of self? Certainly the buildings can't, even though diverse and well kept buildings tell us something about the people in the town. The people can't have the sense of place because the town means different things to different people. As with all towns, many of us agree on a few things, a few agree on many things but we all agree on nothing. But whatever a "sense of place" is, it must be unique to the place in question. And, of course, most places have no sense of place at all. Has anyone ever felt a sense of place at Wal-Mart or in an airport?

Mrs. MacMallard and I, along with the kids and a few grandchildren, took in the festivities over the Camp Quality/Boyne Thunder weekend. We were sitting on the lake's edge in the park as the boats came roaring by. And we, like everyone else, were waving enthusiastically. Mrs. leaned over to me and said: "Why are we waving, don't you feel like sort of a doofus waving at a bunch of race boats?" "Well, no," I said. "It's fun and it seems like the right thing to do. Besides, the people in the boats are waving back!"

The next morning I overheard a conversation between one of the organizers and the skipper and crew of one of the really big boats. The racers were ecstatic about the whole event. They enjoyed the racecourse, the stops, especially at Beaver Island and Bay Harbor, and the parties and dinners in Boyne City. They were most complimentary of the degree of organization, planning and forethought that went into the event; and they really enjoyed the town and the people. To my great surprise, they even mentioned that, on the parade lap, everybody on shore was waving at

So I guess a sense of place begins with buildings but it also requires people who like the place, and are happy and contented to be there. And if they want to wave at race boats because it's fun, they do even if some of them feel like doofuses.

TRIVIA: Sometimes I wonder about some pretty trivial things and I figured that you kind readers might be able to help. I've been wondering what a rambler is, and how our sports teams came to be called the Ramblers. If you know the answer, please drop me a line at The Citizen-Journal, P.O. Box A, Boyne City, MI 49712, or e-mail to citizen@voyager.net.

(This column, provided by the Boyne City Main Street Program, is a regular feature in The Citizen-Journal, C.P. MacMallard is a pen name.)

ETTERS

Jordan Valley library grateful for Scout help

TO THE EDITOR:

Recently Boy Scout Troop #1627 from the Clawson/ Royal Oak area spent a week in northern Michigan camping, swimming, and doing volunteer work in area communities. The Jordan Valley District Library was pleasantly surprised to be a 'recipient' of some of that volun-

These young men and their adult leaders worked very hard to improve the appearance of our grounds. We were amazed at how much yard waste could be put in garbage bags in less than an hour! We are grateful for the work they did and we congratulate their home town, their scout leaders, and their families for raising young men who voluntarily help those who are not their next door neighbors! Ginny McCord, volunteer coordinator

Jordan Valley District Library

The Citizen Journal

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

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NATIONAL NEWSPAPER **ASSOCIATION**

The Citizen-Journal is owned by Up North Publications, a division of 21st Century Newspapers, Copyright 2004, Up North Publications. The paper is published Wednesdays. Deadline for news, public natices and display advertising is 8 p.m. Friday; classified advertising 10 c.m. Monday.

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The Citizen-Journal P.O. Box A Boyne City, Mich. 49712

NEIGHBORS

By NANCY NORTHUP

CHRISTOPHER GRICE of the U.S. Air Force was home on leave, visiting his family and friends. All too soon and it was over. Completing his technical training in had not seen for many years. A happy Military Police, he left for duty in Great Falls, Montana. Tons of "Good Luck and we miss you" followed his departure, as all were glad to have seen him!

CAN YOU HELP the Charlevoix Area Hospital Foundation, who has had an inquiry about starting a Prostate Cancer Support Group? If yes, please contact Diane Gorkiewicz at

circlestrength@cah.org or call her at 547-8950. They are also looking for possible volunteers who might have an interest in sewing hats or caps for cancer patients or creating a "quilt" for the Cancer Support office. Please contact them at gft@cah.org or call 547-8502. And, finally if you are interested in certification or recertification in the "Reach for Recovery" or "Look Good Feel Better" programs, please contact Diane at circlestrength@cah.org or call her at 547-8950.

JEAN KORTHASE is back at Grandvue, after a three-day stay at the from a fall. She is doing well at her therapy sessions.

VERA AVERY of Bortz Health Care in Petoskey enjoyed a busy week, in celebration of her 94th birthday on July 20. There stay.

were visits from her many children, their spouses, and grandchildren. A special treat, was the visit of her nephew, Supnick and wife Phyllis of Rogers City and her niece, Joy and John Flury of Gladwin, whom she belated birthday, Vera!

CONGRATULATIONS go out to newlyweds Brion and Sarah Sobleski. Brion, the son of Wayne and Angie Sobleski of Boyne City, and Sarah, the daughter of Mary and the late Jacob Deschermeier of Bay Shore, were united in marriage on Saturday, July 30, at a 1 p.m. ceremony officiated by Father Frank Partridge before 250 friends and relatives. All enjoyed the wedding reception at Charlevoix's K of C Hall. The newlyweds are making Boyne City their home.

LAST WEDNESDAY'S Evening at the Gazebo was a great success as well as a cultural adventure, as the Austrian Brass Ensemble so very courteously performed what must have been their country's finest entertainment in pleasurable music. With talented performances in the singing of who loved being in America, and then beautiful instrumental music and humor by Charlevoix Area Hospital, due to fractures men, dressed in blackAnd the weather couldn't have been more perfect, showing Boyne City at its best! I heard it said, too, how much the Austrians enjoyed a variety of new and different things at the homes of the host families housing them during their

BETTY KELTS (grandmother), Janet Massey (mother), Heather Roberts (sister), Don MacNaughton (father) and Shannon Gee (friend) flew to Fairbanks, Alaska, to attend the July 24 wedding of James MacNaughton and Wendy Clark. The lovely wedding took place in North Pole, within the Clark's backyard, officiated by Wendy's grandfather, who had come from New Mexico. Sixty guests were present, also sharing in the reception that followed, with wonderful food, lots of dancing, and fun. The bride made her own wedding cake, decorated with real roses, which were also on the tables and in her wedding bouquet.

BOYNE CITY was a big winner this week in the Get Moving Northern Michigan -- 100 Miles in 100 Days. Whners were: Chuck Metzer of Charlevoix winning a "It's Your Move" fitness book; Linda McGeorge of Boyne City won a Honeywell black mug; Vicky Goldsmith of Boyne City won a pair of walking socks, LouAnn Schrader of Boyne won some Tangerine lip gloss and Judy Corley of Charlevoix won a pair of ytie shoe laces. Be sure to get your cards in we still have two more weeks of drawings many yellow-shirted teenage boys and girls, if you haven't sent in any of your cards, you may send extras (just don't claim your miles more than once), and don't forget to send in your books at the end of August to be eligible for the \$100 drawing.

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

COMMUNITY CALENDAR

NMHSA FOOD DISTRIBUTION Thursday, Aug. 5

Northwest Michigan Human Services Agency (NMHSA) in Petoskey will hold an August food distribution under the monthly Commodity Supplemental Food Program (CSFP) from 8:30-10 a.m. at the Boyne City Senior Center, For more information, call NMHSA at 800-443-5518.

BEAVER ISLAND FISHING TOURNAMENT Sept. 11 and 12

The first-ever AmVet Beaver Island Fishing Tournament will be held in Paradise Bay, with a grand prize of \$25,000 to be awarded for the winning tagged trout. Additional prizes will be awarded for biggest salmon, northern pike, and small mouth bass. The tournament runs from 6 a.m.-6 p.m. on Sept. 11 and 6 a.m.noon on Sept. 12. Entry fee is \$150 per person (\$125 for those registering before Aug. 15) and includes a precontest dinner party on Friday, Sept. 10. The event is sponsored by AmVets Post #46. For more information, or to register, call John Haggard at 547-4046 or the Beaver Island Chamber at (231) 448-2505.

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.noon:

BOYNE FOOD PANTRY First & third Mondays Food pick-up hours are on the first Monday of the month from 10 a.m.-noon and third Monday from 5-7

p.m., or on Tuesday if a holiday falls on Monday. The food pantry is located at 401 State Street.

VETERAN ASSISTANCE

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

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 information call 544-

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.

ALZHEIMER'S SUPPORT GROUP

First Wednesday The Alzheimer's Association Support Group meets the first Wednesday of each month from 3:30-5 p.m. at the Charlevoix County Adult Day Center (Senior Center). The Center is located at 116 Main Street in East Jordan, For information, call Barb Shooks at 231-536-5300.

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.

KIWANIS OF BOYNE Thursdays

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

GRANDVUE AUXILIARY Second Thursday

The Grandvue Auxiliary meets the second Thursday of each month, except for the months of January and February, when no meetings are held. For more information, call 582-

Grammy winner to return to Aten Place

A favorite every season, Grammy award winner Barbara Bailey Hutchison will once again bring finely-crafted songs and clever wit to Aten Place's Concerts in the Barn series, on Saturday, Aug. 14. The performance will begin at 7:30 p.m.

Hutchison's voice is familiar to millions of television and radio listeners through the hundreds of commercials she has sung for McDonald's, Hallmark Cards, and other national advertisers. She is also an independent artist, who has been voted by colleges and universities nationwide as "Best Solo Act," "Best Acoustic Act," and "Best Female Performer."

Hutchison, who describes her music as neo-folk, has 16 albums under her belt, nine of which were produced under the Dakota Records independent label.

Singer-songwriter Gene Cotton produced her latest CD, "Cat in the Sink," her third collaborative effort with Cotton. The CD is the follow-up to Hutchison's critically acclaimed "Reconcile" CD.

Aten Place is located one-half mile south of Cherry Hill Road on Old Mackinaw Trail. The venue is an 80-year-old oak frame barn with seating for 200, overlooking the Boyne River Valley, in the shadow of Boyne Mountain.

Tickets are \$8 at the door, and there is no reserve seating. Aten Place is a non-profit endeavor, and no food or beverage is sold on the premises. Many patrons bring snacks and desserts to share at intermission.

For more information, visit www.atenplace.com or call Bill or Maxine Aten at 549-2076.

Jeremy Kittel brings Celtic and jazz fiddle to Boyne City

Celtic and jazz fiddler Jeremy Kittel will perform with master guitarist John Behling and bassist Andrew Kratzat at Boyne City's Old City Park, as part of the Evenings at the Gazebo Concert series. The performance will take place on Wednesday, Aug. 11, to begin at 7 p.m.

Kittel, 20, is rapidly earning a reputation as one of the nation's top young traditional musicians, earning the titles of US National Scottish Fiddle Champion of 2000 and Junior National Scottish Fiddle Champion of 1998 and 1999.

This spring he was named

Outstanding Acoustic/Folk Instrumentalist at the mance. Detroit Music Awards, and graduated from the University of Michigan with the School of Music's Matthew Fellowship Hall, 1303 Boyne Ave., highest honor, the Stanley Medal.

John Behling draws upon years of experience For more information, or to make a donation in in jazz, folk, and popular music to forge a unique support of the non-profit concert series, call Cindy and progressive style of guitar accompaniment. He Kujawski at 582-7573.



Nationally known fiddler Jeremy Kittel will perform on Aug. 11 in Old City Park in Boyne City.

Boyne City.

has appeared with such artists as Patti Page and Mike Metheny.

Andrew Kratzat is a junior at the University of Michigan, recently winning the International Society of Bass-

ists jazz competition. The evening is being sponsored by Boyne City Ace Hardware, Boyne Falls Polish Festival, Honeywell, and Industrial Magnetics Incorporated.

The concert is free to the public. Patrons are invited to bring lawn chairs and a picnic to enjoy with the perfor-

In case of rain, the concert will be held at the St.

In Memory of Raymond A. Walker

In loving memory of our precious Husband, Father, and Grandfather who passed away seven years ago on July 30, 1997.

In our daily thoughts your memory remains

Our being is ingrained with your caring and loving ways.

We will always remember your unwavering character

And cherish the example of honor you graciously displayed.

We continue to admire your devotion to God and family as we sadly miss the greatest man we have ever known.



Wife Pauline; Children, Sandy, Gail and Ralph; Grandchildren, Michael, Danielle, Katie, Devan, Matthew and Dayna

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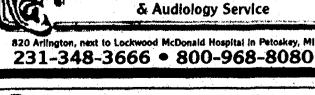
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30th Annua BOYNE F POLISH FE

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OLDIES NIGHT THURSDAY, AUGUST 5, 2004

Oldies Night in the Tent opens 3 p.m. 5 p.m. Concessions and Arnold Amusements opens 5 p.m. Boyne Valley Knights of Columbus Bingo

opens. Bingo closes at 10 p.m. 6:30 p.m. Flying Star Semi-Pro Rodeo located on M-75 across from Boyne Mountain airport. Pepsi products and food will be sold at the rodeo. No carry-ons or coolers permitted.

Oldies Night in the Tent sponsored by LaBatts. Live music from 7 to 11 p.m. featuring the Fabulous Oldies But Goodies Band. Tent closes at 11 p.m. Live broadcst 101.5 from the tent

YOUTH DAY FRIDAY, AUGUST 6, 2004

Registration from 10-10:30 a.m. Ages to 10 years. Games begin at 10:30 a.m. • Door prize drawings • Games • Refreshments Candy Scramble • Face Painting • Crafts Youth Day is located at the Boyne Valley Township Fire Hall on Railroad Street.

3-on-3 Shootout at Boyne Falls Public Schools, M-75 South.

10:00 a.m. Polka Tent opens. Music begins at 12 noon featuring Polka Music South until 4 p.m. Polka Tent will close at 1:00 a.m. อิดอิลี ศีลเรียะ Bayer

11 a.m. Concessions and Arnold Amusements opens. Boyne Valley Knights of Columbus Bingo 11 a.m. opens. Bingo closes at 11 p.m.

Old Time Threshing and Steam Engine Show by Tom Graham, Glen Segraves, Bernie Kondrat, Bob Jones and Wilbur and Charles Volkening.

Roger Maieski and the Harmony Kings play in 4 p.m. Polka Tent

4:30 p.m. Youth Parade begins at Fire Hall down at que Railroad St. through Polka Tent returning to Fire Hall: Begin decorating bicycles at 3 p.m. at Fire Hall. Heritier Lumberjack/Timber Show located bit

M-75 across from Boyne Mountain airport. Show approximately 1 hour long.

Polka Tent closes for 1/2 hour for clean up: 5:30 p.m. Polka Tent reopens featuring John Fitzpatrick & The Classics alternating with Roger Majeski and the: Harmony Kings until 1 a.m.

Heavy Horse Pull located on east end of the Church St. Beer, food, and pop will be sold at pull. No :: carry-ons or coolers permitted!

6:30 p.m. Flying Star Semi-Pro Rodeo on M-75 across from Boyne Mountian airport. Pepsi products and food will 1909 55 be sold at the rodeo. No carry-ons or coolers.

FAMILY DAY SATURDAY, AUGUST 7, 2004

5K Cross Country Run, Boyne Falls School. 8 a.m. M-75 South.

10 a.m. Polka Tent opens. Music begins at 12 noon featuring Mike Ryba's Happy Polka Sounds until 4 p.m. Polka Tent will close at 1 a.m.

Grand Royale Parade, Center St. to State St. to Grove, ending at St. Augustine's Church.

11 a.m. Concession and Arnold Amusement opens. Boyne Valley Knights of Columbus Bingo opens. Bingo closes at 11 p.m.

Polish Dinner served at Methodist Church-Growned Fails Methodist Church 12 noon Boyne City Rotary Chicken BBQ located at 1 Pavilion on Nelson Ave.

Old Time Threshing and Steam Engine Show, 1 p.m. north of Polka Tent

Classic Tractor Pull Pre 1960 located on east end of Church St. Beer, pop and food will be sold at horse pull. No carry-ons or coolers permitted.

Heritier Lumberjack/Timber Show located d 1 p.m. M-75 across from Boyne Mountain airport. Show approx mately 1 hour long.

1/15 p.m. Lake Central Rail Tours train rides to Elmira and back to BF. Board the train in front of the Polka Tent Rides at 1:15, 2:15 and 3:15 p.m.

2:30 p.m. Heritier Lumberjack/Timber Show A pum. Heritier Lumberjack/Timber Show

4 p.m. Roger Majeski and the Harmony Kings play Polka Tent.

Polka Tent closes for 1/2 hour for clean up. 5 p.m. 5:30 p.m. Polka Tent reopens featuring John Filipczak and the Classic alternating with Roger Majeski and the Harmony Kings until 1 a.m.

SENIOR CITIZEN DAY SUNDAY, AUGUST 8, 2004

Concessions and Arnold Amusements open. Arnold Amusements will close at 7 p.m.

Horseshoe Pitching Tournament located at Pavilion on Nelson Ave. No carry-ons or coolers permitted. Concessions will be sold. 11 a.m. Boyne Valley Knights of Columbus Bingo

open. Bingo closes at 11 p.m. 12 poon Polka Tent opens. Music begins at 12 noon

featuring Tenbusch Brothers until 4 p.m. Polka Tent will close at 12 midnight. Old Time Threshing and Steam Engine Show

north of Polka Tent. Four Wheel Drive Mud Run located on east 1 p.m.

cend of Church St. Registration 10 a.m. to 12 noon sharts Beet, pop, and food will be sold at Mud Run. No carry-or or coolers permitted.

Judy and Her Suchey Brothers play in Polka $\sqrt{4}$ p.m.

Polka Tent closes for 1/2 hour for clean up. 5:30 p.m. Polka Tent reopens featuring country music by Rawhide alternating with polka music by Judy and He

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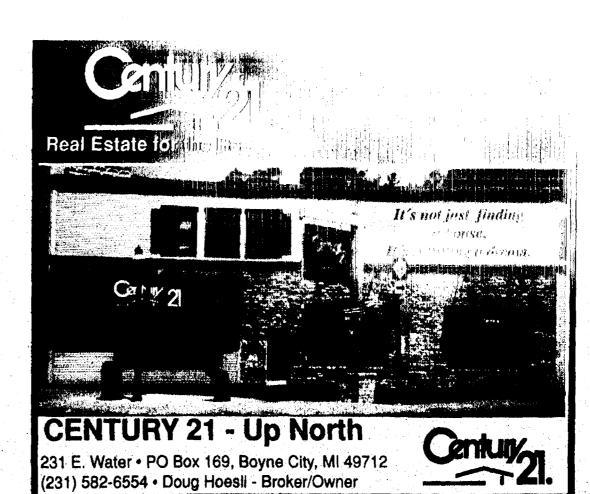
August 7 - Boyne Falls to Elmira and return during the Boyne Falls Polish Festival. Train departs at: 1:15pm, 2:15pm & 3:15pm. Tickets: \$15.00 Tickets can be purchased at the train.

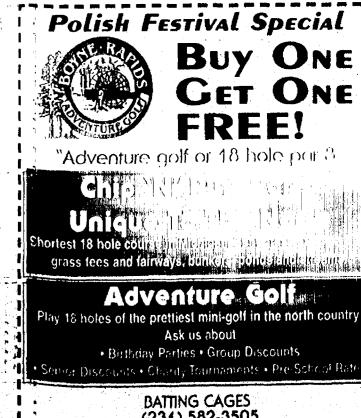
August 21-22 ~ Hour long excursions out of downtown Petoskey during the Festival on the Bay. Train departs at: (Sat.) 1:45pm, 3:00pm & 4:15pm. (Sun.) 10:00am, 11:15am & 12:30pm. Tickets: \$15.00

Tickets can be purchased in advance from the Petoskey Chamber of Commerce.

For more information, please call: (866)-608-0746

Tickets can be purchased in advance from: Lake Central Rail Tours P.O. Box 221 Corunna, MI 48817 www.lakecentralrailtours.com





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30th Annual BOYNE FALLS POLISH FESTIVAL

August 5, 6, 7 & 8, 2004

4:30 p.m. Youth Parade begins at Fire Hall down in a Railroad St. through Polka Tent returning to Fire Hall.

Begin decorating bicycles at 3 p.m. at Fire Hall.

5 p.m. Heritier Lumberjack/Timber Show located on M-75 across from Boyne Mountain airport. Show approximately mately 1 hour long.

Polka Tent closes for 1/2 hour for clean up:S 5:30 p.m. Polka Tent reopens featuring John Fitzpatrick & The Classics alternating with Roger Majeski and the: Harmony Kings until 1 a.m.

Heavy Horse Pull located on east end of Church St. Beer, food, and pop will be sold at pull. No :: 2 carry-ons or coolers permitted!

6:30 p.m. Flying Star Semi-Pro Rodeo on M-75 across from Boyne Mountian airport. Pepsi products and food will be sold at the rodeo. No carry-ons or coolers.

FAMILY DAY SATURDAY, AUGUST 7, 2004.8 at

8 a.m. 5K Cross Country Run, Boyne Falls School. M-75 South.

Polka Tent opens. Music begins at 12 noon featuring Mike Ryba's Happy Polka Sounds until 4 pl.m. Polka Tent will close at 1 a.m.

Grand Royale Parade, Center St. to State St. to Grove, ending at St. Augustine's Church.

Concession and Arnold Amusement opens. Boyne Valley Knights of Columbus Bingo

opens. Bingo closes at 11 p.m. Polish Dinner served at Methodist Church Greated writify plm! by the Boyne Falls Methodist Onlifth P12 noon - Boyne Oity Rotary Chicken BBQ located ঋ

Pavilion on Nelson Ave. Old Time Threshing and Steam Engine Show, north of Polka Tent

Classic Tractor Pull Pre 1960 located on east end of Church St. Beer, pop and food will be sold at horse **pull.** No carry-ons or coolers permitted.

Heritier Lumberjack/Timber Show located on M-75 across from Boyne Mountain airport. Show approximately 1 hour long.

1:15 p.m. Lake Central Rail Tours train rides to Elmira and back to BF. Board the train in front of the Polka Tent. Rides at 1:15, 2:15 and 3:15 p.m.

Heritier Lumberjack/Timber Show 2:30 p.m. 4 p.m. Heritier Lumberjack/Timber Show Roger Maieski and the Harmony Kings play in 4 parti.

Polka Tent. Polka Tent closes for 1/2 hour for clean up. 5 p.m. 5:30 p.m. Polka Tent reopens featuring John Filipczak and the Classic alternating with Roger Majeski and the Harmony Kings until 1 a.m.

SENIOR CITIZEN DAY SUNDAY, AUGUST 8, 2004

Concessions and Arnold Amusements open 11 a.m. Arnold Amusements will close at 7 p.m.

Horseshoe Pitching Tournament located at 11 a.m. Pavilion on Nelson Ave. No carry-ons or coolers permitted. Concessions will be sold.

Boyne Valley Knights of Columbus Bingo open. Bingo closes at 11 p.m.

12 noon Polka Tent opens. Music begins at 12 noon featuring Tenbusch Brothers until 4 p.m. Polka Tent will close at 12 midnight.

Old Time Threshing and Steam Engine Show

Four Wheel Drive Mud Run located on east rend of Church St. Registration 10 a.m. to 12 noon shartp. Beer, pop, and food will be sold at Mud Run. No carry-ons

Judy and Her Suchey Brothers play in Polka 4.p.m.

Polka Tent closes for 1/2 hour for clean up. Polka Tent reopens featuring country music by Rawhide alternating with polka music by Judy and Her Suchev Brothers until 12 midnight. Arnold Amusements closes.

There is a cover charge of \$5 to enter the Polka Tent after 3 p.m. on Thursday, after 5:30 p.m. on Friday, Saturday and Sunday beginning at 12 noon.

No one under the age of 21 will be admitted to the Polka Tent after 5 p.m. Please bring IDs.

Lost and Found is located at the information booth

No bikes, roller blades, skateboards or dogs at events or on midway streets. No carry-ons or coolers.

Old Engine Shows throughout the weekend

Polish Food: Visit Suzy's Kitchen in the Polka Tent and the Class Booths outside.

> Polka Tent Hours: Thursday: 3 p.m. - 11 p.m. Friday & Saturday: 10 a.m. - 1 a.m. Sunday: 12 Noon - 12 Midnight 4-Day Tent Pass Available

Advanced Carnival Tickets on sale 2 weeks prior to the Polish Festival at the following locations: Glen's Market - Boyne City Carter's Food Center - Boyne City Boyne Falls EZ Mart - Boyne Falls Bob's Outlet - Boyne Falls Pat & Bud's Grocery - Elmira

Ride all the rides you'd like to ride with an arm band. Arm bands for sale for \$12 on Thursday evening from 5-11 p.m. and Friday from 12-5 p.m.

Program subject to change

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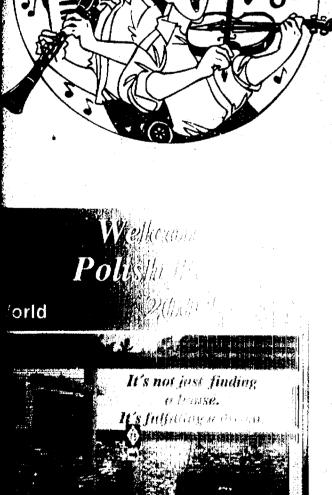


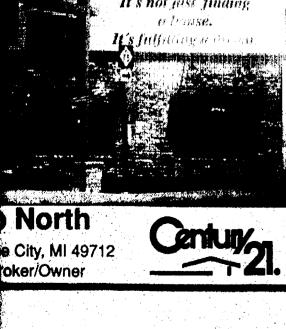
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Boyne Falls Polish Festival 2004

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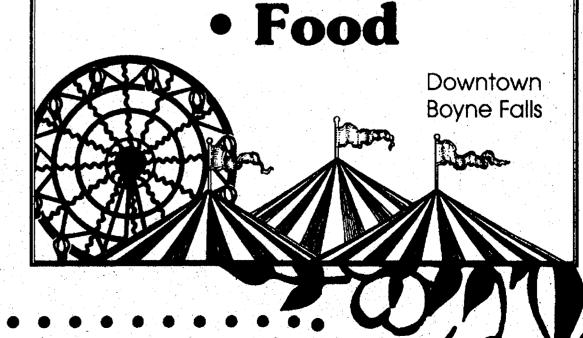












Boyne City Masons

continued from page one

doms we have in the western world," he notes. While members are required to believe in God, they are not required to believe in the same God. And, in fact, Woelfert notes, members are "not allowed to discuss religion

and politics at the lodge." The belief, then, is more of a critical philosophical component for further pursuing the education of a mason than a matter up for debate.

"You can encourage reverence for God without discussing the finer points of odision," he said.

Officers are sworn in at the Boyne City Masonic Lodge, above.

Though the specifics of the rites and practices of the organization

are kept secret, the membership in the fraternity is open to men

The principle behind freemasonry, he said, is simple; it's a "fraternity and a brotherhood, looking out for one another." The mission? "To make good men even better."

How? Woelfert points to the various "degrees," or levels, earned by members once initiated into lodge

membership. Achieving the degrees means undertaking an education through the various texts and teachings contained within the freemason tradition, utilizing symbols, allegory and example, aimed at imparting a high standard of ethics, honesty, and character, "As degrees go, you learn things," he said. "One of the most important things you learn are our symbols," which include such masonry tools as a compass and square. Masons often wear a ring with the square, compass, and letter G, to remind them in their daily lives what they've learned behind closed doors in the

So why the secret rituals? Though the specifics of their rites and practices are not made available to the general public, that doesn't mean that there's anything unsavory about them. "It teaches," Woelfert said simply, noting that the rituals, and the secrecy surrounding them, reinforce the bond between the men, and the meaning-

fulness of that bond. Service, too, is a part of the bond of the masons, exemplified by the Shriners, a component of the Freemasons, who run free hospitals for sick children around the country. In Boyne City, service has translated recently, for the most part, to fund-raising for scholarships for local students. Though regular dinners have fallen to the wayside, to a certain degree, Woelfert said that's something that will soon change.

"We're planning to do some dinners again, first to benefit the building association and then for scholarship funds," he said. The hope, Woelfert added, is to build a schedule of dinners, and even lunches, around events held in Veterans Park, located directly across the street from the current hall. The lodge is also planning to make the hall, which includes a lower level kitchen and

dining area, complete with a nearly 100-year-old pool table, available for rental to the community.

And though there's a contingent of longtime masons working diligently to maintain the Boyne City lodge, new members are always needed to assure the vitality of the organization. Woelfert, in his early 40s, became a member owing in part to the fact that his father was a member. Though he didn't know exactly what would happen as he looked to be accepted into the group, he said, "I know if it was okay for him, it was okay for

Though many are local businessmen, members come from all walks of life. Woelfert advises those interested in membership to simply get to know a mason, and talk to him about it.

Those seeking membership need to petition the lodge to do so, requiring the signatures of two members. Then, he said, lodge members will visit with the potential member to "make sure the lodge is right for you."

For more information on becoming a member, call Ed Woelfert at 582-1234 or 582-3562; Fred Leyh at 582-7270; or Gene Farley at 582-2424.

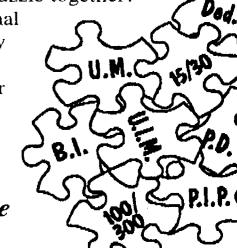
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Sincerely,

OTSEGO MEMORIAL Internal

Marie Rachuba

PETOSKEY 1098 Bay View (231) 348-8121

EJ day

continued from page one

from all walks of life, throughout the community.

Vollbach.

While the details are still coming together, the intent is clear, Gorkiewicz said, quoting the event slogan, "Explore East Jordan, one park at a time." The idea, she said, "is to show both residents and visitors that there is something cool to do in East Jordan."

The planning of the event has also provided a prime example of an effort fulfilling the chamber's mission of promoting partnerships as well as the natural beauty of the East Jordan area. "If any event ever personified the mission statement, this is it," Gorkiewicz said, noting that organizers are a cross-section of education leaders, business professionals, and

For more information, or to get involved, call the East Jordan Area Chamber of Commerce at 536-7351.

AS FOR THE Community Picnic, the event is taking a break, but may be back in the future, with some new additions, and even a new

Combining the picnic elements with a "Heritage Day" concept has been discussed, according to chamber director Gorkiewicz.

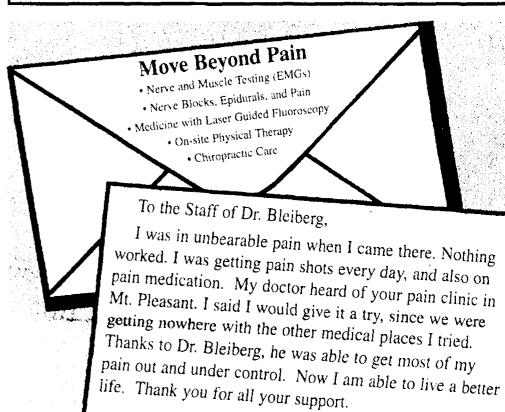
The picnic was originally conceived of in 2002, the brainchild of chamber board member Teresa Stanek, who envisioned an old-fashioned, summer festival atmosphere harkening back to East Jordan's early days.

More details on the event will be announced coinciding with a ribbon cutting, "grand open- Chamber at 536-7351

ing" of the newly-constructed East Jordan Community Park on M-32, and featuring a cookout, homemade lemonade and ice cream, and old-time favorites including a watermelon eating contest and a dunk tank. -

Though Stanek took the helm for a couple of years, the intent was always that another organization might step up and take the event over in the future. Thus far, no single group has done so, though components of several organizations have recently, Gorkiewicz said, expressed an interest in working on such an event in the future. "There's been a lot of interest in building on the heritage aspect," she noted.

For more information, or to take part in the planning of a future community picnic/heri-The event first took place in August of 2002, tage day event, call the East Jordan Area

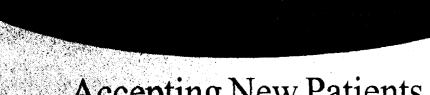


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BCHS cheer teams start practice on Aug. 16

Boyne City High School Cheerleading teams will begin practice for the 2004-05 school year on Monday, Aug. 16, at the Rambler football field at 4 p.m. Practice will last until 6 p.m.

Both fall and winter cheerleaders are expected to attend this first week's practices.

Athletes should remember to bring a completed physical form with them, if they have not already turned one in to the high school.

Students entering the freshman class through seniors are eligible to join the team. For more information, call Andy or Cindi Place at 582-9700.

Sheriff to speak to genealogical society

The Charlevoix County Genealogical Society will host special guest speaker Charlevoix County Sheriff George T. Lasater at its regular meeting to be held on Thursday, Aug. 5, at 7 p.m.

Lasater will speak about Charlevoix County World War II veterans and the book he is currently writing on the subject.

The meeting will be held in the Community Room at the Boyne District Library, 201 E. Main St., Boyne City. The public is invited to attend.

For more information, call Joy at 582-3440.

Golf outing will benefit **Economic** Alliance

The Northern Lakes Economic Alliance will host the second annual Golf Benefit and BBQ event on Tuesday, Aug. 24, at the Boyne Mountain Alpine Course. Registration for the four-person shotgun scramble will be at 11:30 a.m., with tee off at 1 p.m.

A cocktail hour and barbecue dinner will follow golf, with a short awards program scheduled for 7

The entry fee of \$100 per golfer, or \$400 per foursome, includes green fee with cart, lunch, the BBQ dinner, games, and prizes:

Prizes will be awarded for hole-in-one; longest driver (men and women); shortest drive (men and women); closest to hole on par 3's; closest to hole on second shot on par 4's; longest putt men; and longest putt women.

Also on tap are a skins game with a 100 percent payout; mulligans; fast forward; double your money greenies; and a 50/50 raffle. A cash bar will be avail-

Sponsorships are also available, ranging from \$100 for a hole sponsorship to \$1,000 for a dinner spon-

sorship. Proceeds from the event will benefit the Northern Lakes Economic Alliance, a non-profit economic development organization serving Antrim, Charlevoix and Emmet counties.

Registration can be completed online at www. northernlakes.net. The early registration deadline is Aug. 6, with a regular registration deadline of Aug. 16. For more information, call 582-6482.

Summer fest will feature auction and Polish dinner

St Matthew Church in Boyne City will host its annual Summer Festival on Sunday, Aug. 22, from noon-4 p.m.

The now-famous Ma's Polish Dinner will begin at noon, with a live auction conducted by Sam Kosc to run from 1-3:30 p.m., featuring a wide variety of items, including a 1992 Cadillac Seville. A "treasure tent" will be featured from noon-4 p.m., and drawings for three raffles will be held at 3 p.m. Raffle prizes include a quilt, a children's outdoor play-

house, and a cash prize. Tickets for the raffle are on sale now at Boyne Val-

Christ

Lutheran Church

1250 Boyne Avenue

(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

Boyne City, MI 49712

ley Printing, Boyne Country Books, and at the Boyne Falls Polish Festival on Aug. 7. Proceeds from the event will help pay off the mortgage on the church's parish hall, which is utilized not only by church members but the community at large for a variety of functions and events.

For more information, call the church at 582-7718.

Basketball fans can have photo with NBA trophy

Along with the usual summertime activities of boating, swimming, golfing and picnics, sports fans will have a once in a lifetime opportunity in Charlevoix to have their pictures taken with not only the National Basketball Association (NBA) trophy - currently held by the Detroit Pistons -- but with the Women's National Basketball Association (WNBA) trophy, held by the Detroit

The trophies' visit will be held at the Charlevoix City Bandshell at 328 Bridge St., beginning at 3 p.m. on Tuesday, Aug. 10. Photographer Marell Staffel will be on hand to take photos of individuals or groups of family and/or friends with the two cups for \$25 per group or individual.

Proceeds will go to the Charlevoix Area Hospital Foundation to assist with plans to expand the Boyne Rehabilitation Center in Boyne City.

For more information. call 547-8685.

Boyne City weather siren will be tested Aug. 7

To promote public awareness of its Severe Weather Siren the City of Boyne City has been conducting tests of the siren the first Saturday of each month at noon during the severe weather season.

The next test is scheduled for Saturday, Aug. 7. The test will last for three minutes.

Area residents should listen for the siren so they will be able to recognize and differentiate it from the fire

Questions or comments regarding the test can be directed to Boyne City City Hall at 582-6597.

Tryouts set for BC girls basketball

Boyne City High School girls basketball tryouts will begin Monday, Aug. 9, at the Boyne City High School gym.

Freshman and junior varsity players will try out from 3:30-6 p.m., followed by varsity players from 6-9 p.m. Athletic physicals are required. For more information, call head coach Maurie Tomkins at 582-9824.

Big money raised at **Symphony** on the Green

The weather was perfect - a little cool - just right for dancing under the stars, when the sixth annual Symphony on the Green presented the Jimmy Dorsey

orchestra. More than 350 people turned out for the concert and helped raise

over \$53,000 to benefit Charlevoix Area Hospital. This year's Symphony was in support of the Charlevoix Area Hospital Foundation goals to assist in

A New Senior Center for Boyne

the purchase of a new CAD

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

Litzenburger-Campus \$725,000 Remember Seniors with Memorials 260,000

582-6682

Send tax deductible checks to: **Huntington Bank** Citizens for Boyne City Senior Center

-OR-400 Silver St. Boyne City, MI 49712

Mammography machine for the hospital, for the expansion of Boyne Rehabilitation Center in Boyne City and for community outreach programs.

CENTRAL LAKE LIONS CLUB ANNUAL AUCTION Saturday, Aug. 7, 2004, starting at 10 a.m.

Directions: From downtown Central Lake, take M-88 S. of State, 0.4 mi. to Cameron, Go east, Storage building on right.

Lunch, Snacks, Pop & Coppee BY CENTRAL LAKE LIONESSES Auctioneer: Mike Bost



Town 32 North, Range 7

West, thence along the North

PUBLIC NOTICES

Notice Of Mortgage Foreclosure Sale

THIS FIRM IS A DEBT COL-LECTOR ATTEMPTING TO **COLLECT A DEBT. ANY IN-**FORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CON-TACT 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 - De-

fault has been made in the conditions of a mortgage made by Daniel Smith and Cecelia Smith, husband and wife, original mortgagor(s), to AAA Mortgage & Financial Corporation, Mortgagee, dated December 9, 1996, and recorded on January 10, 1997 in Liber 310 on Page 769, and assigned by said Mortgagee to ContiMortgage Corporation as assignee by an assignment dated December 27, 1996 recorded on September 3, 1998 in Liber 345 on Page 760, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Forty-Six Thousand Sixty-Two And 12/100 Dollars (\$46,062.12), including interest at 10.7% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the Main lobby of the Charlevoix County Courthouse in Charlevoix at 11:00 AM, on August 20, 2004.

Said premises are situated in Township of Hudson, Charlevoix County, Michigan, and are described as: The East one-half of the Northwest quarter, Section 33, Town 32 North, Range 4 West, excepting therefrom: Beginning at the West eighth line and the East and West quarter line, thence East on said East and West quarter line 417.5 feet, thence North 1670 feet, thence West 417.5 feet, thence South 1670 feet to the point of beginning. Also except: Beginning at the center quarter corner of Section 33, Town 32 North, Range 4 West, thence North on the North and South quarter line 491.4 feet, thence West 370 feet, thence South 491.4 feet to the East and West quarter line, thence East to the point of beginning. The redemption period

shall be 12 months from the date of such sale.

Dated: July 21, 2004

FC R 248,593,1305 Trott & Trott, P.C. Corporation 30400 Telegraph Rd Ste 200 Bingham Farms, Michigan 48025-5822 File #029109F01

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Jeffery L. Brodin, a single man as his sole and separate property, to Mortgage Electronic Registration Systems, Inc., mortgagee, dated September 24, 2003 and recorded October 1, 2003 in Liber 575, Page 673, Charlevoix County Records. There is claimed to be due on such mortgage the sum of One Hundred Thousand One Hundred Fifty-Eight and 80/ 100 Dollars (\$100,158.80) in-

cluding 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 11:00 a.m. on August 27, 2004.

The premises are located in the Township of South Arm, Charlevoix County, Michigan, and are described as: Parcel 1:

A part of the Southeast

fractional quarter of the southwest fractional quarter of Section 32 in Township 32 North, Range 7 West, described as commencing at a point 1420 feet East of the West boundary line of the above Section 32 and 330 feet North of the South boundary of said Section 32 for the point of beginning; thence running South 330 feet; thence East on the Section line 660 feet; thence North 330 feet; thence West 660 feet to the point of beginning. Also giving and granting to parties of the second part, the easement for access to Six Mile Lake obtained by Grantors herein in deed recorded in Liber 108, at Page 159, Charlevoix County Records.

Parcel 2: Beginning on the South line of Section 32, Town 32 North Range 7 West 1420 feet East of the Southwest corner of said Section; thence North 330 feet; thence West 70 feet, thence South 330 feet, thence East to the point of beginning, being a part of the South 1/2 of the Southwest 1/4 of Section 32, Town

32 North, Range 7 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 of the sale.

TO ALL PURCHASERS: The foreclosing mortgagee can rescind the sale in the event a 3rd party buys the property and there is a simultaneous resolution with the borrower. In that event, your damages, if any, are limited solely to the return of the bid amount tendered at sale.

Dated: July 28, 2004 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. 207.2148

PÉTER M. SCHNEIDERMAN & ASSOCIATES, P.C., AT-TEMPTING TO COLLECT A DEBT. ANY INFORMATION **OBTAINED WILL BE USED** FOR THAT PURPOSE. PLEASE CONTACT OUR **OFFICE AT (248) 539-7400** IF YOU ARE IN ACTIVE MILI-TARY DUTY.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by: CHRISTOPHER J. EHNIS and REGINA EHNIS. husband and wife to Mortgage Electronic Registration Systems, Inc., ("MERS") solely as nominee for Lender and Lender's successors and assigns HOMECOMINGS FI-NANCIAL NETWORK, INC., mortgagee, dated Aug. 1, 2003, and recorded Aug. 11, 2003 in Liber 562, on page 160, Charlevoix County Records, Mich., on which mortgage there is claimed to be due at the date hereof the sum of One hundred twenty eight thousand seven hundred ninety four and 46/100 Dollars (\$128,794.46) including interest at 8.25% per an-

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 County, Mich. at 11 a.m. on Aug. 27, 2004. Said premises are situated

in the TOWNSHIP OF SOUTHARM, Charlevoix County, Michigan, and are described as: THE NORTH 1/2 OF THE

SOUTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SEC-TION 20, TOWNSHIP 32 NORTH, RANGE 7 WEST, TOWNSHIP

SOUTHARM, CHARLEVOIX COUNTY, MICHIGAN, TAX PARCEL ID# 15-014-020-006-00

The redemption period shall be 12 months from the date of such sale. Dated: July 20, 2004

Mortgagee: Mortgage Electronic Registration Systems, Inc., ("MERS") solely as nominee for Lender and Lender's successors and assigns HOMECOMINGS FINAN-CIAL NETWORK, INC. PETER M. SCHNEIDERMAN & ASSOCIATES IP CONTROL OF THE CONTROL 30300 Northwestern Highway, Suite 222,

Farmington Hills,

Mich. 48334

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

DUTY. MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Dan Guarisco and Brenda Guarisco, a/k/a Brenda L. Guarisco, husband and wife, to Option One Mortgage Corporation, A California Corporation, mortgagee, dated January 23, 2004 and recorded January 30, 2004 in Liber 596, Page 1, Charlevoix County Records. There is claimed to be due on such mortgage the sum of Three Hundred Thirty-Two Thousand Three Hundred Seventy-Two and 93/100 Dollars (\$332,372.93) including interest at the rate of 7.75% 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, Michigan at 11:00 a.m. on September 3, 2004.

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

Commencing at a 1 inch quarter square bar at the South 1/4 corner of Section 9,

and South 1/4 line of said section north 1 degree 07 minutes 44 seconds West 471.97 to a 1/2 inch iron rod at the north line of the South 480 feet of Government Lot 4 of said section as monumented; thence along the North line of the South 480 feet of said Government Lot monumented, North 89 degrees 58 minutes 04 seconds East 1162.61 feet to a T-iron stake, being the point of beginning of this description; thence North 00 degrees 01 minutes 56 seconds West 200.80 feet to an T-iron stake; thence North 89 degrees 58 minutes 04 seconds East 511.68 feet to a 1/2 inch iron bar on the Westerly line of Highways M-66 thence along said highway line South 12 degrees 49 minutes 49 seconds East 92.32 feet to a concrete right of way monument; thence continuing along said highway line on a curve to the left 114.28 feet, radius of said curve is 2351.83 feet and the chord bears 14 degrees 13 minutes 21 seconds East 114.27 feet to a concrete monument on the North line of the South 480 feet of said Government Lot as monumented; thence along the aforementioned line South 89 degrees 58 minutes 04 seconds West 560,14 feet to the point of beginning, being a part of government Lot 4, section 9, Town 32 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. TO ALL PUR-CHASERS: The foreclosing mortgagee can rescind the sale in the event a 3rd party buys the property and there is a simultaneous resolution with the borrower. In that event, your damages, if any, are limited solely to the return of the bid amount tendered at

Dated: August 4, 2004 ORLANS ASSOCIATES PC Attorneys for Option One Mortgage Corporation, A California Corporation, As Mort-

P.O. Box 5041 Troy, MI 48007-5041 (248) 457-1000 File No. 221.1920

CITY OF BOYNE CITY CITY COMMISSION

July 27, 2004 regular meeting: The City Commission approved the minutes from the

July 13, 2004 regular meeting. Appointed Marilea Grom for a 6 year term expiring on March 3, 2010. Approved temporary street closure of Park Street from the intersection of Water Street to the alley between Ace Hardware and the railroad building on August 6th, 13th, and September 3rd from 6:30 p.m. to 9:00 p.m. Designated Commissioner Grunch as the official voting representative of the City and Commissioner Douglas as the alternate at the MML annual meeting scheduled for September 30, 2004 on Mackinaw Island. Received financial reports from May and June of 2004. Received an update from Scott Baldwin of United Telecom regarding plans for new services. Approved ordinance A-86, authorizing the issuance of the Water Supply and Sewage Disposal System Revenue Bonds in an amount not to exceed \$8,500,000. Authorized purchase of a 98 GMC Yukon for use by the Boyne EMS as a non-transporting ALS emergency response vehicle. Approved plumbing and carpentry work for a shower/decontamination area at the ambulance garage for an estimated amount of \$4,350.00. Adopted the ambulance service fees of \$448.00 for ALS, \$360.00 for BLS, and \$275.00 for Intercept/Response to become effective on August 1st at 12:01 a.m. The next regular City Commission meeting is scheduled for Tuesday, August 10, 2004 at 12:00 p.m. (noon).

Morshy Trinity Fellowship Church 401 State St. • Boyne City

aces of

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 M-F 9:00 a.m. - NOON Parsonage: (231) 536-7590

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With over 40 years combined experience, you can place your confidence and trust in our hearing professionals. Offering comprehensive ear care, we treat all types of hearing loss. You'll be impressed with our wide selection of affordable quality hearing aids - offering the latest digital technology. Please call 231-487-EARS for an appointment with Dr. Howard Beck, Dr. Kevin Gietzen or with our Audiologist, Colleen Keith, M.A.

Physician Services

- Treatment of Ear, Nose & Throat Disorders in Children & Adults
- Ear Surgery

582-2551

Sunday School

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Pastor: Paul Wise

Associate Pastor: Bryan Shook

Sunday Worship 10:30 a.m.

Wed. Family Night 7:00 p.m.

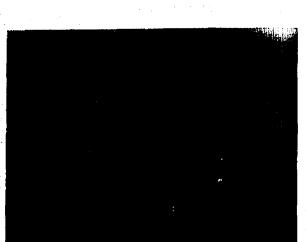
Everyone is Welcome!

9:30 a.m

• Dizziness & Balance Disorders

Audiology Services

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- Featuring Siemens & Sonic Innovations Hearing Aids
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Dr. Beck, Colleen Keith M.A., Dr. Gietzen

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Howard J. Beck, M.D. P.C. 560 W. Mitchell, Suite 250 Petoskey, MI 49770

231-487-EARS (3277)

For more information, please www.hbeckmd.com

PUBLIC NOTICES

CITY OF BOYNE CITY COUNTY OF CHARLEVOIX

ORDINANCE NO. A-86 AN ORDINANCE TO PROVIDE FOR THE CONSTRUC-TION OF ADDITIONS AND IMPROVEMENTS TO THE WA-TER SUPPLY AND SEWAGE DISPOSAL SYSTEM; TO PROVIDE FOR THE ISSUANCE AND SALE OF REVENUE BONDS OF EQUAL STANDING WITH REVENUE BONDS OF THE SYSTEM NOW OUTSTANDING TO PAY THE COST THEREOF; TO PRESCRIBE THE FORM OF THE BONDS; TO PROVIDE FOR THE COLLECTION OF REV-ENUES FROM THE SYSTEM SUFFICIENT FOR THE PURPOSE OF PAYING THE COSTS OF OPERATION AND MAINTENANCE OF THE SYSTEM AND TO PAY THE PRINCIPAL OF AND INTEREST ON THE BONDS; TO PROVIDE FOR THE SEGREGATION AND DISTRIBUTION OF THE REVENUES; TO PROVIDE FOR THE RIGHTS OF THE HOLDERS OF THE BONDS IN ENFORCEMENT THEREOF; AND TO PROVIDE FOR OTHER MATTERS RELATING TO THE BONDS AND THE SYSTEM.

THE CITY OF BOYNE CITY ORDAINS:

Section 1. Definitions. Whenever used in this Ordinance, except when otherwise indicated by the context, the following terms shall have the following meanings:

- (a) "Act 94" means Act 94, Public Acts of Michigan, 1933, as amended.
- (b) "Authority" means the Michigan Municipal Bond Authority.
- (c) "Authorized Officers" means the Mayor, City Manager, Treasurer, and City Clerk.
- (d) "Bonds" or "Series 2004 Bonds" means the Water Supply and Sewage Disposal System Revenue Bonds, Series 2004, of the Issuer in the principal amount of not to exceed \$8,500,000 authorized by this Ordinance.
- (e) "Issuer" means the City of Boyne City, County of Charlevoix, State of Michigan.
- (f) "MDEQ" means the Michigan Department of Environmental Quality.
- (g) "Outstanding Bonds" means the Issuer's Water Supply and Sewage Disposal System Revenue Bonds, Series 2003, dated June 26, 2003, in the original principal amount of \$1,785,000, issued pursuant to the Outstand-Ing Ordinance.
- (h) "Outstanding Ordinance" means Ordinance No. A-83 of the Issuer.
- (i) "Project" means the construction of additions, extensions and improvements to the System, consisting of a new waste water treatment plant, pumping station and related improvements together with all necessary structures, site improvements, equipment, furnishings and all appurtenances and attachments therefor.
- (i) "Reserve Amount" means the amount required to be on deposit in the Bond Reserve Account with respect to the Bonds as provided in this Ordinance, which may not exceed the lesser of (1) the maximum annual debt service due on the Bonds in any year! (2) 125% of the average annual debt service on the Bonds, or (3) 10% of the principal amount of
- (k) "Revenues" and "Net Revenues" mean the revenues and net revenues of the System and shall be construed as defined in Section 3 of Act 94, including with respect to "Revenues", the earnings derived from the investment of moneys in the various funds and accounts established by this Ordinance.
- (I) "Sufficient Government Obligations" means direct obligations of the United States of America or obligations the principal and interest on which is fully guaranteed by the United States of America, not redeemable at the option of the issuer, the principal and interest payments upon which, without reinvestment of the interest, come due at such times and in such amounts as to be fully sufficient to pay the interest as it comes due on the Bonds and the principal and redemption premium, if any, on the Bonds as it comes due whether on the stated maturity date or upon earlier redemption. Securities representing such obligations shall be placed in trust with a bank or trust company, and if any of the Bonds are to be called for redemption prior to maturity, irrevocable instructions to call the Bonds for redemption shall be given to the paying agent.
- (m) "System" means the Water Supply and Sewage Disposal System of the Issuer, including such facilities thereof as are now existing, are acquired and constructed as the Project, and all enlargements, extensions, repairs and improvements thereto hereafter made.

Section 2. Necessity: Approval of Plans and Specifications. It is hereby determined to be a necessary public purpose of the Issuer to acquire and construct the Project in accordance with the plans and specifications prepared by the Issuer's engineers, which plans and specifications are hereby approved. The Project qualifies for the State of Michigan State Revolving Fund financing program being administered by the MDEQ and the Authority, whereby bonds of the Issuer are sold to the Authority and bear interest at a fixed rate of two and one-eighth percent (2.125%) per annum.

Section 3. Costs: Useful Life. The total cost of the Project is presently estimated not to exceed Eight Million Five Hundred Thousand Dollars (\$8,500,000) including the payment of incidental expenses as specified in Section 4 of this Ordinance, which estimate of cost is hereby approved and confirmed, and the period of usefulness of the Project is estimated to be not less than twenty-five (25) years.

Section 4. Payment of Cost: Bonds Authorized. To pay part of the cost of acquiring and constructing the Project, including payment of legal, engineering, financial and other expenses incident thereto and incident to the issuance and sale of the Series 2004 Bonds, the issuer shall borrow the sum of not to exceed Eight Million Five Hundred Thousand Dollars (\$8,500,000) and Issue the Series 2004 Bonds therefor pursuant to the provisions of Act 94. The remaining cost of the Project shall be defrayed from funds of the issuer on hand and legally available for such use.

Except as amended by or expressly provided to the contrary in this Ordinance, all of the provisions of the Outstanding Ordinance shall apply to the Bonds issued pursuant to this Ordinance, the same as though each of said provisions ated in this Ordinance in detail; the purpose of this Ordinance being to authorize the issuance of additional revenue bonds of equal lien as to the Net Revenues with respect to the Outstanding Bonds, additional bonds of equal standing with the Outstanding Bonds being authorized by the provisions of Section 20 of the Outstanding Ordinance (as amended by this Ordinance), upon the conditions therein stated, which conditions have been fully met.

Section 5. Issuance of Series 2004 Bonds; Details. The Series 2004 Bonds of the Issuer, to be designated WATER SUPPLY AND SEWAGE DISPOSAL SYSTEM REVENUE BONDS, SERIES 2004 are authorized to be issued in the aggregate principal sum of not to exceed Eight Million Five Hundred Thousand Dollars (\$8,500,000) or such lesser amount as shall finally determined by order of the MDEQ for the purpose of paying part of the cost of the Project, including the costs incidental to the issuance, sale and delivery of the Series 2004 Bonds. The Series 2004 Bonds shall be payable out of the Net Revenues, as set forth more fully herein. The Series 2004 Bonds shall be in the form of a single fully-registered, nonconvertible bond of the denomination of the full principal amount thereof, dated as of the date of delivery of the Series 2004 Bonds, payable in principal installments serially as finally determined by the order of the MDEQ at the time of sale of the Series 2004 Bonds and approved by the Authority and an Authorized Officer. Final determination of the principal amount and the payment dates and amounts of principal installments of the Series 2004 Bonds shall be evidenced by execution of a Purchase Contract (the "Purchase Contract") between the Issuer and the Authority providing for sale of the Series 2004 Bonds, and the Authorized Officers are authorized and directed to execute and deliver the Purchase Contract when it is in final form and to make the determinations set forth above.

The Series 2004 Bonds shall bear interest at a rate of two and one-eighth percent (2.125%) per annum on the par value thereof or such other rate as evidenced by execution of the Purchase Contract, but in any event not to exceed the rate permitted by law, and the Mayor and City Clerk are authorized to execute and deliver the Series 2004 Bonds in accordance with the delivery instructions of the Authority. The Bonds shall be signed with the manual or facsimile signatures of the Mayor and City Clerk and shall have the Issuer's seat impressed or printed thereon.

The Series 2004 Bonds principal amount is expected to be drawn down by the Issuer periodically, and interest on the principal amount shall accrue from the date such principal amount is drawn down by the Issuer.

The Series 2004 Bonds shall not be convertible or exchangeable into more than one fully-registered bond. Principal of and interest on the Series 2004 Bonds shall be payable as provided in the Series 2004 Bond form set forth in this Ordinance.

The Series 2004 Bonds or principal installments thereof will be subject to prepayment prior to maturity with the prior written approval of the Authority in the manner and at the times as provided in the Series 2004 Bond form set forth in this Ordinance.

The City Clerk shall record on the registration books payment by the Issuer of each installment of principal or interest or both when made and the cancelled checks or other records evidencing such payments shall be returned to and retained by the City Clerk.

Upon payment by the Issuer of all outstanding principal of and interest on the Series 2004 Bonds, the Authority shall deliver the Series 2004 Bonds to the Issuer for cancellation.

Section 6. Registration and Transfer. Any Bond may be transferred upon the books required to be kept pursuant to this section by the person in whose name it is registered, in person or by the registered owner's duly authorized attorney. upon surrender of the Bond for cancellation, accompanied by delivery of a duly executed written instrument of transfer in a form approved by the transfer agent. Whenever any Bond or Bonds shall be surrendered for transfer, the Issuer shall execute and the transfer agent shall authenticate and deliver a new Bond or Bonds, for like aggregate principal amount. The transfer agent shall require payment by the bondholder requesting the transfer of any tax or other governmental charge required to be paid with respect to the transfer. The transfer agent shall not be required (i) to issue, register the transfer of or exchange any Bond during a period beginning at the opening of business 15 days before the day of the giving of a notice of redemption of Bonds selected for redemption as described in the form of the Series 2004 Bond contained in Section 18 of this Ordinance and ending at the close of business on the day of that giving of notice, or (il) to register the transfer of or exchange of any Bond so selected for redemption in whole or in part, except the unredeemed portion of Bonds being redeemed in part. The Issuer shall give the transfer agent notice of call for redemption at least 20 days prior to the date notice of redemption is to be given.

The transfer agent shall keep or cause to be kept, at its principal office, sufficient books for the registration and transfer of the Bonds, which shall at all times be open to inspection by the Issuer; and, upon presentation for such purpose, the transfer agent shall, under such reasonable regulations as it may prescribe, transfer or cause to be transferred, on said books, Bonds as hereinbefore provided.

If any Bond shall become mutilated, the Issuer, at the expense of the holder of the Bond, shall execute, and the transfer agent shall authenticate and deliver, a new Bond of like tenor in exchange and substitution for the mutilated Bond, upon surrender to the transfer agent of the mutilated Bond. If any Bond issued under this Ordinance shall be lost, destroyed or stolen, evidence of the loss, destruction or theft may be submitted to the transfer agent and, if this evidence is satisfactory to both and indemnity satisfactory to the transfer agent shall be given, and if all requirements of any applicable law including Act 354, Public Acts of Michigan, 1972, as amended ("Act 354"), being sections 129.131 to 129.134, inclusive, of the Michigan Compiled Laws have been met, the Issuer, at the expense of the owner, shall execute, and the transfer agent shall thereupon authenticate and deliver, a new Bond of like tenor and bearing the statement required by Act 354, or any applicable law hereafter enacted, in lieu of and in substitution for the Bond so lost, destroyed or stolen. If any such Bond shall have matured or shall be about to mature, instead of issuing a substitute Bond the transfer agent may pay the same without surrender thereof.

Section 7. Payment of Bonds; Security. The Series 2004 Bonds and the interest thereon shall be payable from the Net Revenues, and to secure such payment, there is hereby created a statutory lien upon the whole of the Net Revenues which shall be a first lien to continue until payment in full of the principal of and interest on the Series 2004 Bonds payable from the Net Revenues, or, until sufficient cash or Sufficient Government Obligations have been deposited in trust for payment in full of the Series 2004 Bonds then outstanding, principal and interest on such Series 2004 Bonds to maturity, or, if called for redemption, to the date fixed for redemption together with the amount of the redemption premium, if any. The statutory first lien referred to herein shall be of equal standing and priority as to the Net Revenues with the Outstanding Bonds. Upon deposit of cash or Sufficient Government Obligations, as provided in this paragraph, the statutory lien shall be terminated with respect to the Series 2004 Bonds, the holders of the Series 2004 Bonds shall have no further rights under this Ordinance or the Outstanding Ordinance except for payment from the deposited funds, and the Series 2004 Bonds shall no longer be considered to be outstanding under this Ordinance or the Outstanding Ordinance.

Section 8. Bondholders' Rights: Receiver. The holder or holders of the Bonds representing in the aggregate not less than twenty percent (20%) of the entire principal amount thereof then outstanding, may, by sult, action, mandamus or other proceedings, protect and enforce the statutory lien upon the Net Revenues of the System, and may, by sult, action, mandamus or other proceedings, enforce and compel performance of all duties of the officers of the issuer, including the fixing of sufficient rates, the collection of Revenues, the proper segregation of the Revenues of the System and the proper application thereof. The statutory lien upon the Net Revenues,

however, shall not be construed as to compel the sale of the

System or any part thereof.

If there is a default in the payment of the principal of or interest on the Bonds, any court having jurisdiction in any proper action may appoint a receiver to administer and operate the System on behalf of the Issuer and under the direction of the court, and by and with the approval of the court to perform all of the duties of the officers of the Issuer more particularly set forth herein and in Act 94.

The holder or holders of the Bonds shall have all other rights and remedies given by Act 94 and law, for the payment and enforcement of the Bonds and the security therefor.

Section 9. Management: Fiscal Year. The operation, repair and management of the System and the acquiring of the Project shall continue to be under the supervision and control of the City Commission. The City Commission may employ such person or persons in such capacity or capacities as it deems advisable to carry on the efficient management and operation of the System. The City Commission may make such rules and regulations as it deems advisable and necessary to assure the efficient management and operation of the System. The System shall be operated on the basis of an operating year which shall coincide with the City's fiscal year.

Section 10. Rates and Charges. The rates and charges for service furnished by and the use of the System and the methods of collection and enforcement of the collection of the rates shall be those in effect on the date of adoption of this Ordinance.

Section 11. No Free Service or Use. No free service or use of the System, or service or use of the System at less than cost, shall be furnished by the System to any person, firm or corporation, public or private, or to any public agency or instrumentality, including the Issuer.

Section 12. Fixing and Revising Rates: Rate Covenant. The rates now in effect and the rate increases to be placed into effect are estimated to be sufficient to provide for the payment of the expenses of administration and operation and such expenses for maintenance of the System as are necessary to preserve the System in good repair and working order, to provide for the payment of the principal of and interest on the Bonds as the same become due and payable, and the maintenance of the reserve therefor (as hereinafter provided) and to provide for all other obligations, expenditures and funds for the System required by law and this Ordinance. The rates shall be fixed and revised from time to time as may be necessary to produce these amounts, and it is hereby covenanted and agreed to flx and maintain rates for services furnished by the System at all times sufficient to provide for the foregoing.

Section 13. Funds and Accounts; Flow of Funds; Bond Reserve Account. The funds and accounts established by the Outstanding Ordinance are hereby continued, the flow of funds established by the Outstanding Ordinance, as amended, is hereby continued, and the applicable sections of the Outstanding Ordinance, as amended, relating to funds and accounts and flow of funds are incorporated herein by reference as if fully set forth.

The Bond Reserve Account in the Bond and Interest Redemption Fund (the "Reserve Account"), as established by Section 13(B) of the Outstanding Ordinance, shall be increased to an amount equal to the Reserve Amount for the Series 2004 Bonds. The Reserve Account shall be funded in an amount equal to the Reserve Amount for the Series 2004 Bonds within seven (7) years from the date of the issuance of the Series 2004 Bonds through equal annual deposits to the Reserve Account. Interest on the Bond Reserve Account shall be transferred into the Bond and Interest Redemption Account once the Reserve Amount has been reached.

vio Exceptings otherwise provided in the Outstanding Ordinance, the moneys or other funding sources credited to the Reserve Account for the Series 2004 Bonds shall be used solely for the payment of the principal and redemption price (if any) of and interest on the Series 2004 Bonds as to which there would otherwise be a default or on the final maturity date for the Series 2004 Bonds. If at any time it shall be necessary to use moneys credited to the Reserve Account for such payment, then the moneys so used shall be replaced from the Revenues first received thereafter in the Receiving Fund which are not required to be deposited in the Operation and Maintenance Account or the Bond and Interest Redemption Account established pursuant to the Outstanding Ordinance. All of the other provisions relative to the use of said Reserve Account, its maintenance and other details relative thereto, shall remain as specially set forth in the Outstanding Ordinance.

Section 14. Bond Proceeds. From the proceeds of the sale of the Series 2004 Bonds there shall be immediately deposited in the Bond and Interest Redemption Account an amount equal to the accrued interest and premium, if any, received on the delivery of the Series 2004 Bonds. The balance of the proceeds of the sale of the Series 2004 Bonds when received from the Authority shall be deposited in a bank or banks, designated by the City Commission, qualified to act as depository of the proceeds of sale under the provisions of Section 15 of Act 94, in an account designated CONSTRUC-TION FUND (the "Construction Fund"). Moneys in the Construction Fund shall be applied solely in payment of the costs of the Project, including any engineering, legal and other expenses incident thereto and to the financing thereof. Payments for construction, either on account or otherwise, shall not be made unless the registered engineer in charge of such work shall file with the City Commission a signed statement to the effect that the work has been completed in accordance with the plans and specifications therefor; that it was done pursuant to and in accordance with the contract therefor (including properly authorized change orders), that such work is satisfactory and that such work has not been previously paid

Any unexpended balance of the proceeds of sale of the Series 2004 Bonds remaining after completion of the Project in the Construction Fund may, at the discretion of the Issuer, be used for further improvements, enlargements and extension to the System, if, at the time of such expenditures, such use is approved by the Michigan Department of Treasury, if such permission is then required by law. Any remaining balance after such expenditure shall be paid to the Bond and Interest Redemption Account and may be used for the purpose of purchasing Series 2004 Bonds on the open market at not more than the fair market value thereof, but not more than the price at which the Series 2004 Bonds may next be called for redemption, or used for the purpose of paying principal of the Series 2004 Bonds upon maturity or calling Series 2004 Bonds for redemption.

Section 15. Bond Form. The Series 2004 Bonds shall be in substantially the following form:

UNITED STATES OF AMERICA STATE OF MICHIGAN **COUNTY OF CHARLEVOIX** CITY OF BOYNE CITY WATER SUPPLY SYSTEM AND SEWAGE DISPOSAL SYSTEM **REVENUE BOND, SERIES 2004**

REGISTERED OWNER: Michigan Municipal Bond Authority PRINCIPAL AMOUNT: Seven Million Four Hundred Thousand Dollars (\$7,400,000.00)

DATE OF ORIGINAL ISSUE: September 23, 2004 The CITY OF BOYNE CITY, County of Charlevoix, State of Michigan (the "City"), for value received, hereby promises to pay, but only out of the hereinafter described Net Revenues of the City's Water Supply and Sewage Disposal System (hereinafter defined), to the Michigan Municipal Bond Authority (the "Authority"), or registered assigns, the Principal Amount shown above, or such portion thereof as shall have been advanced to the City pursuant to a Purchase Contract between the City and the Authority and a Supplemental Agreement by and among the City, the Authority and the State of Michigan

acting through the Department of Environmental Quality, in lawful money of the United States of America, unless prepaid

prior thereto as hereinafter provided. During the time the funds are being drawn down by the City under this bond, the Authority will periodically provide to the City a statement showing the amount of principal that has

been advanced and the date of each advance, which statement shall constitute prima facie evidence of the reported information; provided that no failure on the part of the Authority to provide such a statement or to reflect a disbursement or the correct amount of a disbursement shall relieve the City of its obligation to repay the outstanding Principal Amount actually advanced, all accrued interest thereon, and any other amount payable with respect thereto in accordance with the terms of this bond. The Principal Amount shall be payable on the dates and

in the annual principal installment amounts set forth in Schedule A attached hereto and made a part hereof, as such Schedule may be adjusted if less than \$7,400,000.00 is disbursed to the City or if a portion of the Principal Amount is prepaid as provided below, with interest on said principal installments from the date each said installment is delivered to the holder hereof until paid at the rate of two and one-eighth percent (2.125%) per annum. Interest is first payable on April 1, 2005, and semiannually thereafter and principal is payable on the first day of April commencing April 1, 2006 (as set forth in the Purchase Contract) and annually thereafter.

The Bonds may be subject to redemption prior to maturity by the Issuer only with the prior written consent of the Authority and on such terms as may be required by the Authority.

Notwithstanding any other provision of this bond, as long as the Authority is the owner of this bond, (a) this bond is payable as to principal, premium, if any, and interest at the designated office of [J.P. Morgan Trust Company, National Association,] or at such other place as shall be designated in writing to the City by the Authority (the "Authority's Depository"); (b) the City agrees that it will deposit with the Authority's Depository payments of the principal of, premium, if any, and interest on this bond in immediately available funds by 12:00 noon at least five business days prior to the date on which any such payment is due whether by maturity, redemption or otherwise; in the event that the Authority's Depository has not received the City's deposit by 12:00 noon on the scheduled day, the City shall immediately pay to the Authority as invoiced by the Authority an amount to recover the Authority's administrative cost and lost investment earnings attributable to that late payment; and (c) written notice of any redemption of this bond shall be given by the City and received by the Authority's Depository at least 40 days prior to the date on which such redemption is to be made.

Additional Interest

In the event of a default in the payment of principal or interest hereon when due, whether at maturity, by redemption or otherwise, the amount of such default shall bear interest (the "additional interest") at a rate equal to the rate of interest which is two percent above the Authority's cost of providing funds (as determined by the Authority) to make payment on the bonds of the Authority issued to provide funds to purchase this bond but in no event in excess of the maximum rate of interest permitted by law. The additional interest shall continue to accrue until the Authority has been fully reimbursed for all costs incurred by the Authority (as determined by the Authority) as a consequence of the City's default. Such additional interest shall be payable on the interest payment date following demand of the Authority. In the event that (for reasons other than the default in the payment of any municipal obligation purchased by the Authority) the investment of amounts in the reserve account established by the Authority for the bonds of the Authority issued to provide funds to purchase this bond fails to provide sufficient available funds (together with any other funds which may be made available for such purpose) to pay the interest on outstanding bonds of the Authority issued to fund such account, the City shall and hereby agrees to pay on demand only the City's pro rata share (as determined by the Authority) of such deficiency as addi-

tional interest on this bond. For prompt payment of principal and interest on this bond, the City has irrevocably pledged the revenues of the Water Supply and Sewage Disposal System of the City, including all appurtenances, extensions and improvements thereto (the "System"), after provision has been made for reasonable and necessary expenses of operation, maintenance and administration (the "Net Revenues"), and a statutory lien thereon is hereby recognized and created that is of equal standing and priority with the lien created in Ordinance No. A-83 of the City in favor of the City's Water Supply and Sewage Disposal System Revenue Bonds, Series 2003 (the "Outstanding Bonds").

This bond is a single, fully-registered, non-convertible bond in the principal sum indicated above issued pursuant to Ordinance No. A-83 and Ordinance No. A-86 (the "Ordinances") duly adopted by the City Commission of the City, and under and in full compliance with the Constitution and statutes of the State of Michigan, including specifically Act 94, Public Acts of Michigan, 1933, as amended, for the purpose of paying part of the cost of acquiring and constructing additions, extensions and improvements to the System.

For a complete statement of the revenues from which and the conditions under which this bond is payable, a statement of the conditions under which additional bonds of equal standing may hereafter be issued and the general covenants and provisions pursuant to which this bond is issued, reference is made to the above-described Ordinances.

This bond is a self-liquidating bond, payable, both as to principal and interest, from the Net Revenues of the Water Supply and Sewage Disposal System. The principal of and interest on this bond are secured by the statutory lien hereinbefore mentioned.

The City has covenanted and agreed, and does hereby covenant and agree, to fix and maintain at all times while any bonds payable from the Net Revenues of the System shall be outstanding, such rates for service furnished by the System as shall be sufficient to provide for payment of the interest upon and the principal of the bonds of this issue and the Outstanding Bonds and any additional bonds of equal standing with the bonds of this issue and the Outstanding Bonds. as and when the same shall become due and payable, and to maintain a bond redemption account (including a bond reserve account) therefor, to provide for the payment of expenses of administration and operation and such expenses for maintenance of the System as are necessary to preserve the same in good repair and working order, and to provide for such other expenditures and funds for the System as are required by said Ordinances.

This bond is transferable only upon the books of the City by the registered owner in person or the registered owner's attorney duly authorized in writing, upon the surrender of this bond together with a written instrument of transfer satisfactory to the transfer agent, duly executed by the registered owner or the registered owner's attorney duly authorized in writing, and thereupon a new bond or bonds in the same aggregate principal amount and of the same maturity shall be issued to the transferee in exchange therefor as provided in the Ordinances authorizing the bonds, and upon payment of the charges, if any, therein prescribed.

It is hereby certified and recited that all acts, conditions and things required by law to be done precedent to and in the Issuance of this bond and the series of bonds of which this is one have been done and performed in regular and due time and form as required by law.

IN WITNESS WHEREOF, the City of Boyne City, County of Charlevoix, State of Michigan, by its City Commission, has caused this bond to be executed with the manual signatures of its Mayor and its City Clerk and the corporate seal of the City to be impressed hereon, all as of the Date of Original lssue.

Continued page 12.

PUBLIC NOTICES

SCHEDULE A

Based on the schedule provided below unless revised as provided in this paragraph, repayment of the principal of the bond shall be made until the full amount advanced to the City is repaid. In the event the Order of Approval issued by the Department of Environmental Quality (the "Order") approves a principal amount of assistance less than the amount of the bond delivered to the Authority, the Authority shall only disburse principal up to the amount stated in the Order. In the event (1) that the payment schedule approved by the City and described below provides for payment of a total principal amount greater than the amount of assistance approved by the Order or (2) that less than the principal amount of assistance approved by the Order Is disbursed to the City by the Authority, the Authority shall prepare a new payment schedule which shall be effective upon receipt by the City.

Principal Installment	Amount of Princi						
Due on April 1	Installment						
2006	\$300,000						
2007	305,000						
2008	315,000						
2009	320,000						
2010	325,000						
2011	335,000						
2012	340,000						
2013	350,000						
2014	355,000						
2015	365,000						
2016	370,000						
2017	380,000						
2018	385,000						
2019	395,000						
2020	405,000						
2021	415,000						
2022	420,000						
2023	430,000						
202 4	440.000						

Section 16. Application to MDEQ and Authority. The Authorized Officers are hereby authorized to make application to the Authority and to the MDEQ for placement of the Series 2004 Bonds with the Authority. The Authorized Officers are further authorized to execute and deliver such contracts, documents and certificates including a Purchase Contract, a Supplemental Agreement and an Issuer's Certificate as are necessary or advisable to qualify the Series 2004 Bonds for the State Revolving Fund. In the event of a sale of the Series 2004 Bonds to the Authority, an Authorized Officer is hereby authorized to make such changes to the form of the Series 2004 Bonds contained in Section 15 of this Ordinance as may be necessary to conform to

the requirements of 1985 PA 227 ("Act 227"), including, but not limited to, changes in the principal maturity and interest payment dates. Each of the Authorized Officers is hereby authorized to complete, execute and file any and all applications or requests for waivers with the Michigan Department of Treasury necessary to effectuate the sale and delivery of the Series 2004 Bonds as contemplated by this Ordinance, including an Application for State Treasurer's Approval to Issue Long-Term Securities, in such form as shall be approved by any of the Authorized Officers. The Treasurer of the Issuer is further authorized to pay any necessary fees in connection with any such applications or waivers.

Section 17. Covenant Regarding Tax Exempt Status of the Bonds. The Issuer shall, to the extent permitted by law, take all actions within its control necessary to maintain the exclusion of the interest on the Series 2004 Bonds from gross Income for federal income tax purposes under the Internal Revenue Code of 1986, as amended (the "Code"), including, but not limited to, actions relating to any required rebate of arbitrage earnings and the expenditure and investment of Series 2004 Bond proceeds and moneys deemed to be Series 2004 Bond proceeds, and to prevent the Series 2004 Bonds from being or becoming "private activity bonds" as that term is used in Section 141 of the Code.

Section 18. Repeal, Savings Clause. All ordinances, resolutions or orders, or parts thereof, in conflict with the provisions of this Ordinance are, to the extent of such conflict, repealed.

Section 19. Severability: Paragraph Headings; and Conflict. If any section, paragraph, clause or provision of this Ordinance shall be held invalid, the invalidity of such section, paragraph, clause or provision shall not affect any of the other provisions of this Ordinance. The paragraph headings in this Ordinance are furnished for convenience of reference only and shall not be considered to be part of this Ordinance.

Section 20. Publication and Recordation. This Ordinance shall be published in full in The Citizen Journal, a newspaper of general circulation in the Issuer qualified under State law to publish legal notices, promptly after its adoption, and shall be recorded in the Ordinance Book of the Issuer and such recording authenticated by the signatures of the Mayor and City Clerk.

Section 21. Effective Date. This Ordinance shall be effective upon its adoption.

Adopted and signed this 27th day of July, 2004.

Sara McRae Deputy Clerk 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 11:00 a.m. on August 13, 2004.

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

The North 1/2 of the Southwest 1/4 of the Southwest 1/4 of Section 23, Town 32 North, Range 6 West. Together with 1992 Carrollton Manufactured home, Serial No. 42420874F, which is permanently affixed to the real estate.

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.

TO ALL PURCHASERS: The foreclosing mortgagee can rescind the sale in the event a 3rd party buys the property and there is a simultaneous resolution with the borrower. In that event, your damages, if any, are limited solely to the return of the bid amount tendered at sale.

Dated: July 14, 2004 ORLANS ASSOCIATES PC Attorneys for DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE, OF AMERIQUEST MORT-GAGE SECURITIES, INC. ASSET-BACKED PASS THROUGH CERTIFICATES, SERIES 2003 1, UNDER THE POOLING AND SER-VICING AGREEMENT DATED AS OF FEBRUARY 1, 2003, WITHOUT RE-COURSE., As Assignee P.O. Box 5041 Troy, MI 48007-5041 (248) 457-1000 File No. 214.1145

Notice Of Mortgage Foreclosure Sale

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

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 Robert R Graves and Linda T Graves, husband wife, original mortgagor(s), to Charlevoix County State Bank, Mortgagee, dated November 2, 1990, and recorded on Nov. 9, 1990 in Liber 221 on Page 398, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Forty-One Thousand Three Hundred Forty-Three 18/100 Dollars (\$41,343.18), including inter-

est at 4% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the Main lobby of the Charlevoix County Courthouse in Charlevoix at 11:00 AM, on

August 13, 2004. Said premises are situated in Township of Peaine, Charlevolx County, Michigan, and are described as: The West 1/2 of the West 1/2 of the Southeast 1/4 of Section 4, Town 38 North, Range 10

The redemption period shall be 12 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

Dated: July 14, 2004 For more information: FC C 248.593.1301 Trott & Trott, P.C. Attorneys For Citizens Bank, successor by merger and/or name change to Charlevoix County State Bank 30400 Telegraph Rd Ste 200 Bingham Farms, Michigan 48025-5822 File #029117F01

AS A DEBT COLLECTOR, WE ARE ATTEMPTING TO **COLLECT A DEBT AND** ANY INFORMATION OB-TAINED WILL BE USED FOR THAT PURPOSE, NO-TIFY (248) 362-6100 IF YOU **ARE IN ACTIVE MILITARY** DUTY.

\$202,095.14 (Two hundred

two thousand, Ninety five dol-

lars and fourteen cents) in-

cluding interest there on at

9.80% (nine point eight zero)

at law or in equity having

been instituted to recover the

debt secured by said mort-

gage or any part thereof.

Now, therefore, by virtue of

the power of sale contained

in said mortgage, and pursu-

ant to the statute of the State

of Michigan in such case

made and provide, notice is

hereby given that on the 27th

day of August, A.D., 2004, at

o'clock said mortgage will be

foreclosed by a sale at pub-

lic auction, to the highest bid-

der, Charlevoix County,

Michigan, of the premises

described in said mortgage.

Which said premises are de-

scribed as follows; All that

certain piece or parcel of land

situate in the Township of

follows to wit:

And no suit proceedings

percent per annum.

a one inch pipe at the South-MORTGAGE SALE - Dewest corner of Section 12, fault having been made in the Town 34 North, Range 7 terms and conditions of a cer-West; thence Northerly along tain mortgage made by Erwin the Westerly line of said section 743.75 feet to a point in A. Ciske and Sandra M. Ciske, husband and wife of the centerline of Murray Road Charlevoix County, Michigan, being the Point of Beginning of this description; thence Mortgagor to Long Beach Mortgage Company dated continuing Northerly along the 26th day of July, A.D. said West section line and 2002, and recorded in the ofalong the centerline of said fice of the Register of Deeds, road 600 feet to the South 1/ for the County of Charlevoix 8 line of said section; thence and State of Michigan, on the Easterly at an angle of 90 6th day of August, A.D. 2002, degrees 05' to the right from in Liber 481 of Charlevoix the last described course, parallel with the South 1/8 Records, on page 178, which said mortgage was thereafline of said section 293.7 feet ter on, to-wit the 19th day of to a T-iron stake on the East-June, A.D. 2004, assigned to erly line of said road; thence Deutsche Bank National continuing Westerly along the Trust Company, as Trustee prolongation of the last described course 33 feet to the for Long Beach Mortgage Point of Beginning: being a Loan Trust 2002-4, thru part of the Southwest 1/4 of mesne assignments and rethe Southwest 1/4 of Section corded on June 28, 2004 in 12, Town 34 North, Range 7 the office of Register of Deeds in Liber 623 for said Parcel 2: Commencing at County of Charlevoix the West 1/4 corner of sec-Records, on page 44, on tion 12, Town 34 North, which mortgage there is Range 7 West; thence South claimed to be due, at the date of this notice, for principal and interest, the sum of

Parcel 1: Commencing at

00 degrees 52'36" East along the West line of said section 945.67 feet to a point in the centerline of Murray Road, being the Point of Beginning of this description; thence North 89 degrees 21'53" East 33.0 feet to a 1/2 inch rod on the Easterly right of way line of said road: thence continuing North 89 degrees 21'53" East 1298.68 feet to a 1/2 inch rod on the West 1/8 line of said section; thence South 00 degrees 29'35" East 397.32 feet along said 1/8 line to a T-iron stake on the South 1/8 line of said section; thence South 89 degrees 26'13" West along said South 1/8 line 1296.03 feet to a Tiron stake on said Easterly right of way line of Murray Road; thence continuing South 89 degrees 26'13" West along said 1/8 line, 33.0 feet to said West section line: thence North 00 degrees 52'36" West along said section line and along the centerline of said road. Hayes, in the County of 395.65 feet to the Point of Beginning; being a part of the Charlevoix and State of Northwest 1/4 of the South-Michigan and described as west 1/4 Section 12, Town 34 (508) 839-4238

North, Range 7 West. Tax ID: 007-112-026-10

The redemption period shall be one year from the date of such sale. Dated: July 28, 2004 Weltman, Weinberg & Reis Co., L.P.A. By: Daniel E. Best, (P-58501)

Attorney for Assignee of Mortgagee Weltman, Weinbeg & Reis Co., L.P.A. 755 W. Big Beaver Road, Suite 1820----Troy, Mich. 48084

WWR#03678075

STATE OF MICHIGAN PROBATE COURT **COUNTY OF** CHARLEVOIX NOTICE TO CREDITORS

FILE NO. 04-010715-DE Estate of Ryan Paul Bullerdick, deceased, date of birth: March, 13 1974.

TO ALL CREDITORS: NOTICE TO CREDITORS: The Decedent, Ryan Paul 05959 Boyne City-Charlevoix Rd, Boyne City, MI 49712, Mich., died July 11, 2004.

notice. Date: July 22, 2004 Attorney:

Boyne City, MI 49712 (231) 582-6741 Personal representative: Kristin B. Hinshaw 2 Jodi Lane Grafton, MA 01519

Decedent's Estate

Bullerdick, who lived at Creditors of the decedent

are notified that all claims against the estate will be forever barred unless presented to Kristin B. Hinshaw, named personal representative or proposed personal representative, or to both the probate court at Charlevoix County Building, 301 State St., Charlevoix, MI 49720 and the named/proposed personal representative within 4 months after the date of publication of this

Timothy D. Arner (P33744) 110 Water Street, P.O. Box

BAY TOWNSHIP BOARD OF TRUSTEES SYNOPSIS OF MINUTES OF

SPECIAL MEETING - HELD ON JULY 13, 2004

Authorized the Charlevoix County Road Commission to accept bids in the amount of \$35,836.42 for the Villa de Charlevoix Subdivision reseal project and \$48,941.90 for the Zenith Heights Road overlay project. Next regular meeting to be held on August 12, 2004

AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO ANY INFORMATION OB-TAINED WILL BE USED FOR THAT PURPOSE, NO-TIFY US AT THE NUMBER BELOW IF YOU ARE IN **ACTIVE MILITARY DUTY.**

MORTGAGE SALE - Default having been made in the terms and conditions of a certain mortgage made by Shaunee Deann Blanchard, a single woman, Mortgagor, to Equifirst Corporation, Mortgagee, dated the 16th day of February, 2001 and recorded in the office of the Register of Deeds, for The County of Charlevoix and State of Michigan, on the 26th day of February, 2001 in Liber 409 of Charlevoix County Records, page 271, said Mortgage having been assigned to Mortgage Electronic Registration Systems, Inc., its successors and assigns, as nominee for Household Finance Corporation, its successors and assigns, said Assignment havng been recorded on the 19th day of November, 2001, in Liber 444 on Page 326, on which mortgage there is claimed to be due, at the date of this notice, the sum of One Hundred Fifty Three Thousand Five Hundred Sixty Four & 46/100 (\$153,564.46), and no suit or proceeding at law or in equity having been instituted to recover the debt secured by said mortgage or any part thereof. Now, therefore, by virtue of the power of sale contained in said mortgage, and pursuant to statute of the State of Michigan in such case made and provided, notice is hereby given that on the 13th day of August, 2004 at 11:00 o'clock a.m. Local Time, said mortgage will be foreclosed by a sale at public auction, to the highest bidder, main lobby of the Charlevoix County Courthouse, Chalrevoix, MI (that being the building where the Circuit Court for the County of Charlevoix is held), of the premises described in said mortgage, or so much thereof as may be necessary to pay the amount due, as aforesaid on said mortgage, with inter-

as follows, to wit: Lot 8, Hampton Village as recorded in Liber 2 of Plats. Page 128, Charlevolx County Records.

est thereon at 10.75000% per

annum and all legal costs,

charges, and expenses, in-

cluding the attorney fees al-

lowed by law, and also any

sum or sums which may be

paid by the undersigned, nec-

essary to protect its interest

in the premises. Which said

premises are described as

follows: All that certain piece

or parcel of land situated in

the City of Charlevolx,

County of Charlevolx, State

of Michigan, and described

immediately following the deemed, except that in the event that the property is determined to be abandoned MCLA pursuant to 600.3241a, the property may be redeemed during 30 days immediately following the

450,000

Dated: July 21, 2004 Mortgage Electronic Registration Systems, Inc. FABRIZIO & BROOK, P.C. Jonathan L. Engman (P56364) Attorney for Mortgage Elec-

tronic Registration Systems,

888 W. Big Beaver, Suite 1470 Troy. MI 48084 248-362-2600

Notice Of Mortgage Foreclosure Sale

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

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 Geoffrey C. Themm, an unmarried man, original mortgagor(s), CommonPoint Mortgage,

Mortgagee, dated January 10, 1998, and recorded on January 22, 1998 in Liber 330 on Page 415, in Charlevoix county records, Michigan, and assigned by mesne assignments to CitiFinancial Mortgage Company, Inc. as assignee by an assignment dated July 2, 2004, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Fifteen Thousand Twenty Two And Dollars (\$115,022.43), including in-

terest at 9.8% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the Main lobby of the Charlevoix County Courthouse in Charlevoix at 11:00 AM, on August 27, 2004.

Said premises are situated in Township of Eveline, Charlevoix County, Michigan, and are described as: Lot 16.

During the six (6) months Sequanota Heights, Eveline County Courthouse in Township. to the recorded plat thereof. as recorded in Liber 2 of Plats, Pages 27 and 28, 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

Dated: July 28, 2004 For more information, please

FC M 248.593.1306 Trott & Trott, P.C. Attorneys For CitiFinancial Mortgage Company, Inc. 30400 Telegraph Rd Ste 200 Bingham Farms, Michigan 48025-5822 File #028585F01

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

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.

DUTY.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Debra L Iverson, a single woman, original mortgagor(s), to FMB-Northwestern Bank, a Michigan Banking Corporation, Mortgagee, dated June 21, 1996, and recorded on June 24, 1996 in Liber 302 on Page 72, and assigned by said Mortgagee to Michigan State Housing Development Authority, a public body corporate and politic of the State of Michigan as assignee by an assignment dated June 21, 1998 recorded on June 26, 1996 in Liber 302 on Page 168, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Forty-Four Thousand Twenty-Seven 82/100 Dollars And (\$44,027.82), including interest at 7...1% per annum. Under the power of sale

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

lobby of the Charlevoix

Charlevoix Charlevoix at 11:00 AM, on August 20, 2004.

> Said premises are situated in City of East Jordan, Charlevoix County, Michigan, and are described as: Lot 12, Block 5 of the Village of South Lake (now incorporated as the City of East Jordan) as per the recorded plat thereof.

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

Dated: July 21, 2004 For more information, please

FC R 248.593.1305 Trott & Trott, P.C. Attorneys For Michigan State Housing Development Authority, a public body corporate and politic of the State of Michigan 30400 Telegraph Rd Ste 200

Bingham Farms, Michigan 48025-5822 File #030038F01

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Mark R. Zumbaugh and Tara J. Zumbaugh, husband and wife, to Ameriquest Mortgage Company, mortgagee, dated December 19, 2002 and recorded January 6, 2003 in Liber 508, Page 900, Charlevoix County Records. Sald mortgage is now held by DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE, OF AMERIQUEST MORT-GAGE SECURITIES, INC. ASSET-BACKED PASS THROUGH CERTIFICATES, SERIES 2003-1, UNDER THE POOLING AND SER-AGREEMENT VICING DATED AS OF FEBRUARY 1, 2003, WITHOUT RE-COURSE, by assignment submitted to and recorded by the Charlevolx County Register of Deeds. There is claimed to be due on such mortgage the sum of One Hundred Forty-Two Thousand Eight Hundred Seventy-Six and 79/100 Dollars (\$142,876.79) including interest at the rate of 8.25% per

Under the power of sale contained in the mortgage and the statutes of the State of Michigan, notice is hereby given that the mortgage will be foreclosed by a sale of the

Public Notice?

Without it in your newspaper, you're left guessing what the government's doing in your community.

Public notice is the people's right to know the issues that affect them directly, and people know the place to find public and legal notices is in the newspaper. What you're holding right now is a historical document, printed and published with a date on every page. Public notices have been posted here since the days of colonial America. In our democratic society your newspaper fulfills an essential role in serving your right to know. After all, it shouldn't be your responsibility to know how to look, where to look, or when to look, let alone to know what you're looking for to be informed. Why guess? That is why you have, and read, your newspaper... where your right to know is already being served.





Public Notices in Newspapers. Your Right to Know, Delivered Right to Your Door.

The Citizen-Journal

YOUR LOCAL MARKETPLACE

• \$4.25 for the first 15 words or less

25¢ for each additional word

Deadline: Noon Monday

We accept Visa on liveed

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.





Help Wanted

Care Facility has a full

time nursing position

available on our midnight

(11pm-7:30am) shift. If

you are an AN or LPN

who is interested in work-

ing in a state of the art

facility that is moving away

from the medical model

toward a more holistic

approach to care, we

want to meet you. Our

extensive benefit package

includes a \$3/hour shift

differential, liberal time off

policy, and company paid

life insurance and retirement

Shield health insurance,

Delta Dental insurance,

and VSP vision insurance

available. Nurses work

alternate weekends and

scheduling. If you are

looking for a nursing posi-

tion that will challenge

your abilities, encourage

personal growth and allow

you to huild relationships with residents and their

families, please stop by

Road, East Jordan to fill

out an application. If you

have questions, please

call Jane Korthase, 231-

HOUSEKEEPING: Grand

Traverse Resort and Spa

is accepting applications in

our busy housekeeping

department for Hotel/

Tower and Condominium

Attendants. We offer food

and beverage discounts,

reduced room rates, golf

and spa discounts, and

other exclusive privileges to

our staff. These and additional

benefits are available to

Qualified applicants may

apply in person at the Re-

sort's Human Resources

office Monday through

Friday from 8am-5pm or

place. EOE.

extension 1.

time employees.

South Peninsula

in

Blue Cross/ Blue

team

plan.

participate

1728

536-2286.

MEDICAL

GRANDVUE

Announcements

BOYNE RIVER STORAGE, 980 Division Street (behind Sunburst Marina). The content of the following units will be sold at public auction at the above address on Saturday, August 14, 2004 at 10am: #25, Herman, miscellaneous household items; #103, Ward, miscellaneous household items; #133, Williams, miscellaneous household items; #149, Pritchard, miscellaneous household items.

Personals

A LOVING COUPLE hopes to adopt a baby. Lots of love and happiness awaits newborn. Stay at nome mom. Expenses paid. Call Connie and Dave, 800-375-3540, access code

Services.

HARDWOOD FLOORS Sanding & Refinishing with 98% dustless equipment and non-toxic finishes Installation of hardwood, laminate, ceramic flooring Free estimates Jubilee Flooring and Refinishing 231-264-9144.

PHOTOGRAPHY by David: Weddings, senior class pictures, portrait. Call 231-549-2155, website www.davidskop.com.

Automobiles

1991 CHRYSLER FIFTH Avenue, very good care, very clean, runs well. Reasonably priced, cash only. Shown at Lakeview Terrace Mobile Home Park, Boyne City. Call 231-582-7813.

Help Wanted

ATTENTION DRIVERS: No experience necessary! TMC Transportation needs drivers, \$650/week guaranteed. \$\$\$ plus week potential, off weekends! For CDL training with CDI, 800-882-7364.

CULINARY: Grand Traverse Resort and Spa is accepting applications in our busy culinary department for Hot Cook positions. We offer food and beverage discounts, reduced room rates, golf and spa discounts and other exclusive privileges to our staff. These and additional benefits are available to full time employees. Qualified applicants may apply in person at the Resorts Human Resources office Monday-Friday from 8am to 5pm or fax resumes 231-938-3873. Drug free workplace. EOE.

Help Wanted

RUNNERS FOR Seeking full time, year around cleaning positions in all areas, 231-547-9281.

Farm

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

Pets

AKC GREAT DANE PUP male, black with white, seven weeks old, \$500, 231-587-0507

Livestock

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

MAPLE GROVE Stables, Mancelona, has horse boarding available. Indoor arena. Boards \$150 and up, 231-587-5782.

PAINT COLT, yearling, gentle and trailers, with basic ground training with papers available, \$800 or best offer, 231-536-7346.

Fresh Foods

RASPBERRIES! Raspberries! Raspberries! Place orders now. Goebel's Raspberry Farm, East Jordan, 231-536-7615.

Miscellaneous

400 PLUS DVDs, PC scanner, PC games. Contact Celeste at 231-582-3518.

Music

LOVELY BALDWIN Spinet piano with bench, Queen Annie style, walnut finish. 10 years old. Cash only, \$800. Can be seen at Lakeview Terrace Mobile Home Park, Boyne City. Call 231-582-7813.

Wanted

ALUMINUM WINDOWS, siding, doors, wheels, barbecue grills, old sheet, 2-cycle engines, anything with aluminum, copper house wire, communication cable, tube and pipe, with or without brass. Clean or dirty. Short and long steel, electric motors, lead, radiators, transmissions, catalytic converters. Torch cutting services available. Prompt scheduled property clean-ups available. Phoné 231-587-0754.

LIQUIDATOR WANTED to buy remaining inventory from small craft store. Call for appointment, 231-544-

fax resumes to 231-938-3873. Drug free work-WANTED: STANDING hardwood timber and logs. Free estimates, insured, NEEDED: CARPENTERS since 1951. Moeke Brothers and laborers in Boyne Lumber, Inc., Mancelona, Falls area. Call Sugar 231-587-8321, evenings Construction, 989-631-4154, 231-587-9436 or 231-587-5779.

Wanted

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

Real Estate

AVALANCHE MOUNTAIN is out the front door. New 3 bedroom, 2 bath home, fireplace and open floor plan, \$174,900. Call Mark or Jody Kowalske, Century 21 Up North, 231-675-3721.

BOYNE CITY: Cute in-

town two bedroom, one bath home on two lots. Quiet street within walking distance of parks, lake and downtown. Eat-in kitchen, sunroom, large laundry/mudroom. Attached 1 car garage. Perennials and mature trees. Perfect starter, retirement or seasonal home, or investment property. Only \$98,900. Call 231-675-1066.

CHARLEVOIX: Horton's Bay! Authentic log cabin, sportsman's paradise, full furnished move in ready. Walk to lake Charlevoix. A steal at \$114,900. Call mark or Jody Kowalske, Century 21 Up North, 231-675-3721.

ELLSWORTH: 190' frontage on Wilson Lake. Reduced \$134,000, newly remodeled two bedroom, 517-645-7844, bunyan619@aol.com.

CHARLEVOIX LAKE Access! Across from the beach, Four bedroom, three bath home, two fireplaces and open floor plan, \$389,900. Call Mark or Jody Kowaiske, Century 21 Up North, 231-675-

LAKE CHARLEVOIX Access! Custom built home on 2 large lots, hardwood floors and granite kitchen counters, \$399,000. Call Mark or Jody Kowalske, Century 21 Up North, 231-675-3721.

CHARLEVOIX LAKE Access! Four season sunroom, wooded lot, beautifully decorated four three bath bedroom, home, 2 fireplace, with boat slip, \$469,900. Call Mark or Jody Kowaiske, Century 21 Up North, 231-675-3721.

CHARLEVOIX LAKE condo! 3 bedroom, 3 bath furnished with boat slip, just walking distance to town. Call Mark or Jody Kowalske, Century 21 Up North, 231-675-3721.

LAKE CHARLEVOIX Full Scribe Log Home! Five bedrooms, 4.5 baths, two fieldstone fireplaces, large second garage for all the toys, \$2,100,000. **Call** Mark or Jody Kowalske, Century 21 Up North, 231-675-3721.

Real Estate

STANDING LAKE CHARLEVOIX! Log cabin with 3 bedrooms, 1 bath, fireplace, garage and gorgeous sandy beach, \$495,000. Call Mark or Jody Kowalske, Century 21 Up North, 231-675-3721.

> LAKE CHARLEVOIX View: Two acre building site with wonderful views of Lake Charlevoix only minutes to Whitings Park, \$89,500. Call Mark or Jody Kowalske, Century 21 Up North, 231-675-3721.

MINI FARM: PARTIALLY remodeled farm house with knotty pine and cedar. Pole barn and 40'x50' barn on 10 acres. Great setting! Call Mark or Jody Kowalske, Century 21 Up North, 231-675-3721.

PARK LIKE SETTING: Immaculate 3 bedroom, 2 bath home. Additional 36x48 storage garage with 2 car attached heated garage. Excellent vacation or retirement home. Call Mark or Jody Kowalske, Century 21 Up North, 231-675-3721.

TWENTY ACRES, mostly wooded with mobile home, 2 bedrooms, 1 bath, 30x40 heated garage, \$155,000. Call Mark or Jody Kowalske, Century 21 Up North, 231-675-

Rentals

TWO BEDROOM mobile home, newly remodeled, \$550 month. Call for information, 231-348-3917 after 6pm, ask for Carol.

Land/Property

AWESOME Lake Charlevolx views! Nicely wooded building site just outside Boyne City. Great buy at \$159,000. Call Mark or Jody Kowalske, Century 21 Up North, 231-675-3721.

BOYNE RIVER! Custom built home, 4 bedrooms, 3 baths and full finished walkout basement. Enjoy fishing or taking a dip, \$339,000. Call Mark or Jody Kowalske, Century 21 Up North, 231-675-3721.

LAKE CHARLEVOIX building site: Beautiful setting, 125' frontage near Whitings Park, \$549,000. Call Mark or Jody Kowalske, Century 21 Up North, 231-675-3721.

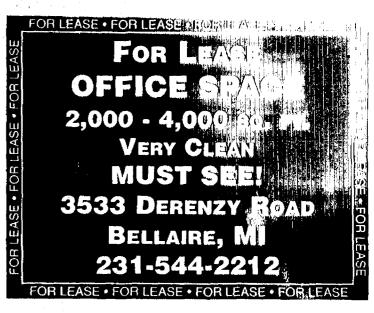
LAKE CHARLEVOIX sandy building site: 8 acres, 250 feet frontage on the North side, \$799,000. Call Mark or Jody Kowalske, Century 21 Up North, 231-675-3721.

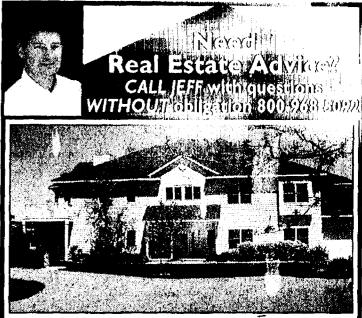
Boats & Marine

JET BAYLINER, Jazz, 1993 with trailer, excellent, \$3,995. John Pesek; 800-602-8697, 231-587-9042.

PLACING AN AD in the Classifieds is easy... thanks to the telephone! All you have to do is give us a call and let us know the type of advertising message you want to run. You will speak with a friendly advisor whose job it is to help you word your ad for the best response. It's so easy... why not call right

HOW TO WRITE the ad that sells: Be complete. Include the price. Be available. Call today and we will be happy to help you write the most effective ad





Lake Charlevoix Waterfront Condo Enjoy gorgeous sunset views while looking down the heart of Lake Charlevois from this Harborage Bay condominium. This broad new, 3 bedroom, 2 bath upper unit is located in downtown Boyne City next to Garrett's on Water Street. With 1750 sq. ft. of living space, 200 ft. of shared sandy beach, a boat dock, and a I car attached garage, this space is the perfect vacation home, Only 8489,000!



RF///IX of Boyne

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

The Harborage

On Beautiful lake Charlevoix in Boyne City



Waterfront condominium living at its absolute best. From \$595,000 furnished!

Spacious 3 bedroom + loft custom units with private decks, open design, outstanding quality.

Spectacular sunsets.

Over 2,000 feet of private beachfront, putting green, tennis courts, 230 slip adjacent marina

Call today for your personal tour.

Harborage Real Estate

Dave & Rick Smith, Brokers 500 Front Street Boyne City, MI 49712 Office: 231-582-2000





Market

Analysis

CALL

231-582-2948

Ext. 218 or 214

large fieldstone fireplaces, hardwood floors, large deck, attached garage with ability to add living space above and large outbuilding for all the toys!

Build Your Home On This Peaceful River

7 PARCELS AVAILABLE — 2.1 to 3.5 Acres in Wilson

Township. Each lot is adjacent to 20 acres dedicated open

space. Just around the corner from Boyne Golf & Skiing.

Dynamic Duo

Professionalism

with a

Contact Developer at 231-549-4020

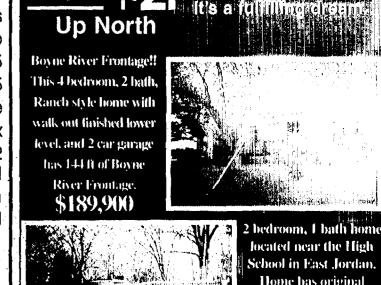
Lake Charlevoix Access accompanies this custom-built home on two large lots in Villa De Charlevoix! Hardwood floors,

granite counters, fireplace, large deck, basement and 2 car garage.

Up North



Century 21 (231) 582-2948 Ext. 218 or 214 e-mail:dynamic2@freeway.net 231 E. WATER ST., BOYNE CITY





located near the High School in East Jordan. Home has original voodwork, spacious liv ing and dining rooms, wrap around porch and is in great shape. \$84,900

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

Gary W. Roberts Cary Adgate Mark Kowalske 582-6981

Doug Hossii 582-1090 Jody Kowalske Lee Symonds 231-499-8010

549-2995 Steve Knysz Valinda Turner 675-1673

Sue Grobanki

CENTURY 21 - Up North 231 f. Water • PO B 56 ft 9 Boyres City, M. 4971,







NEW LISTING - 01872 Hetrick Road This beautifully maintained 3 bd, 3 ba, 2200 sq. ft. home is just like new. The cathedral ceilings and wall of windows open the living room up with ample amounts of room, and the well furnished kitchen comes w/center cooking island and is only steps to the breakfast nook, or for family meals there's an elegant formal dining room. The master suite comes with its own master bath and walk-in closet. All this sits on 2.20 acres in Boyne Falls. Asking \$249,900



QUIET COUNTRY HOME on 10 peaceful rolling acres you'll find the terrific 5 bd, 3.5 ba, 3400 sq. ft. home that has been meticulously maintained. This home is only a few years old and has large amounts of room for entertaining or just to have a happy family. The finished walkout basement leads to the ever-Igreen yard for summer enjoyment. Or just have a family BBQ on the spacious decking, Whatever you choose, you're sure to get it here. Asking \$364,900



15 ACRES OF PRIVACY WITH LAKE VIEWS and a 3 bd, 3ba, 3300 sq. ft. country home that's stunning from one end to the other, with a well equipped kitchen, an elegant formal dining room, a bright living room and a completely finished walkout basement that comes with its own kitchen area, perfect for guest quarters or that growing teenager that wants their space. Also there are enormous opportunities to split off 2-5 acre parcels with their own views of Lake Charlevoix without taking anything away from the main home. All for only \$359,900



3bd, 2ba, 1800 sq. ft. home that is very cozy. Inside is a warm & inviting kitchen w/a snack bar separating it from the dining room, and only footseps to the roomy living room. This is a perfect home for a new family or one that just needs a little more room to grow. Asking \$134,900





Youth-focused crisis intervention workshop offered by Char-EM ISD

Chip, a 16-year-old sophomore, is a large, welldeveloped young man. He has few friends and delights in aggravating his teachers, fellow students, and other adults in his life. Chip constantly steals small objects from the classroom and his peers, leaving them in places where they are sure to be found and he is caught. He often does not complete classroom assignments and roams off-task while on the computer. He rarely helps at home when asked.

Although adults are aware of Chip's passiveaggressive behavior, he still gets them extremely agitated and they react aggressively. Because of his behavior, Chip spends a good portion of each day out of the classroom and in the principal's office.

One day after a confrontation, Chip was sent to the principal's office and immediately began verbally assaulting classroom staff. He was generalizing what had happened, making it clear that this proved the uncaring nature of every adult in his life.

this situation?

A special type of training, Life Space Crisis Intervention, offers parents and other adults an array of tools to respond to a child / student's chronic pattern of self-defeating behavior.

Offered by Charlevoix-

Emmet Intermediate School District, Life Space Crisis Intervention (LSCI) is a five day workshop geared toward anyone who works with youth - probation officers, school personnel, counselors, foster care workers, court officers, and others. The workshop will be offered 8:30 a.m.-3:30 p.m. Aug.19, 20, 23, 24, How would you react in and 25, at Char-Em ISD in Charlevoix. Educators and those who work with youth within the Char-Em ISD service area are not charged

to attend the mandatory

five days of the workshop. Those outside Char-Em ISD are charged \$250. Continental breakfast, lunch, and materials are provided to all participants.

According to LSCI cotrainer James Marquoit, the foundation of LSCI is based on developing a caring relationship with the student/youth.

"It all stems from the belief that a student in crisis - regardless of how angry, depressed, fearful, or anxious - wants to tell his or her story and be understood and respected. Once this occurs, the opportunity for personal insights, new skills, and responsibility

can follow," said Marquoit, is holding a full time job. principal of Char-Em ISD's Orion School, a centerbased program for students with severe behavioral is-

Although "Chip's" name is fictional, his story is real, Marquoit and Koehler said. With LSCI training, school personnel and other adults in his life learned to stop engaging in conflict, listened to what Chip was saying, and became more interested in helping rather than "hurting" the youngster through what Chip considered to be their disinter-

est in him. Chip graduated, completed court restitution, and

He speaks of the intervention by adults trained in LSCI as the turning point in his life. He finally felt emotion come forth after realizing that adults could understand his plea for help - expressed through destructive behavior - and

were willing to care and

help him. "Having a focus outside the superficial behaviors of troubled youth has given both staff and children a feeling of hope and severely limited the unending cycles of conflict that seem to surround many of these children," Marquoit said.

Information about regis-

As of July 1, 2004,

the change in

eyecare and

eyewear in Boyne

City is a new name.

Eyes On Main Street

tering for the workshop is Special Education Director. available by calling Diane at 547-9947. The deadline Heinzelman, Char-Em ISD

to register is Aug. 12.

Make time for better health, for the rest of your life

By Ernie Harwell



People often express amazement when they learn that I missed only two broadcasts in my 54year career as a professional sportscaster, while also writing a couple of books, a weekly newspaper column and dozens of songs recorded by artists such as

Mitch Ryder and B.J. Thomas.

They're always quick to ask how I did it, how I found the time. I didn't. I made the time. I still do. Though I retired last year, I'm still writing columns. I'm doing baseball vignettes for the Fox network. I speak to groups across the country. I'm a health and fitness advocate for Blue Cross Blue Shield of Michigan, Who knows? I might even write another book.

While time is important, good health is even more crucial. So I'm always on the lookout for ways to have more of both. There's really no ideal time to exercise. It's up to you to decide when to make time for exercise. And need I remind you; there's no time like the present.

And please remember to take care of your health before it's lonngggg gone!

Ernie Harwell, "the voice of the Detroit Tigers" for more than four decades, retired after 55 years behind a major league microphone. Today, at age 86, Ernie's days are filled with serving as a health and fitness advocate for Blue Cross Blue Shield of Michigan, public appearances, writing, traveling and taking long walks with "Miss Lulu," his wife of more than 60 years. His latest book, a collection of his baseball columns entitled "Life After Baseball," is available at local

POLICE REPORTS

East Jordan Police Department

The following information has been provided by the East Jordan Police Department.

Monday, July 26: Two non sufficient fund checks on Main Street; juvenile runaway/located on Second Street; public peace cited on Lake Street; 911 disturbance on McKenzie Street.

Tuesday, July 27: Threats on Second Street; junk ordinance violation on Bridge Street; minor in

possession of alcohol check on Maple Street.

Wednesday, July 28: Health and safety on South Lake Street; malicious destruction of property on

Nicholls Street.

Thursday, July 29: Assist citizen on Mill Street; burning ordinance violation on McKenzie Street; disorderly conduct on Water Street.

Boyne City Police Department

The following information has been provided by the Boyne City Police Department.

Monday, July 26: Property damage accident reported: harassing phone calls; officers assisted Boyne City Ambulance Department in parking lot; speed citation issued; hit and run accident report; disorderly people on Adams Street.

Tuesday, July 27: One

CO HAMIN

false alarm at business; one arrested for operating while intoxicated - lodged; officer investigating animal complaint on West Michigan Avenue; assisted county on suicide call in Boyne Falls.

Wednesday, July 28: Malicious destruction of property to signs at Post Office; hit and run accident reported; unlock on East Water Street; complaint of disorderly kids in Old City reported; speed citation isTrespassing complaint on Pearl Street; operating while intoxicated arrest lodged; non sufficient funds issued to Carquest; parking ticket issued for parking over two hours on Water Street and South Lake Street; 911 check on

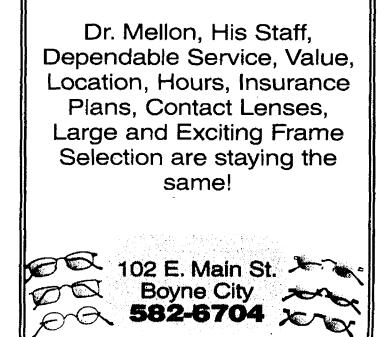
Wenonah Street.

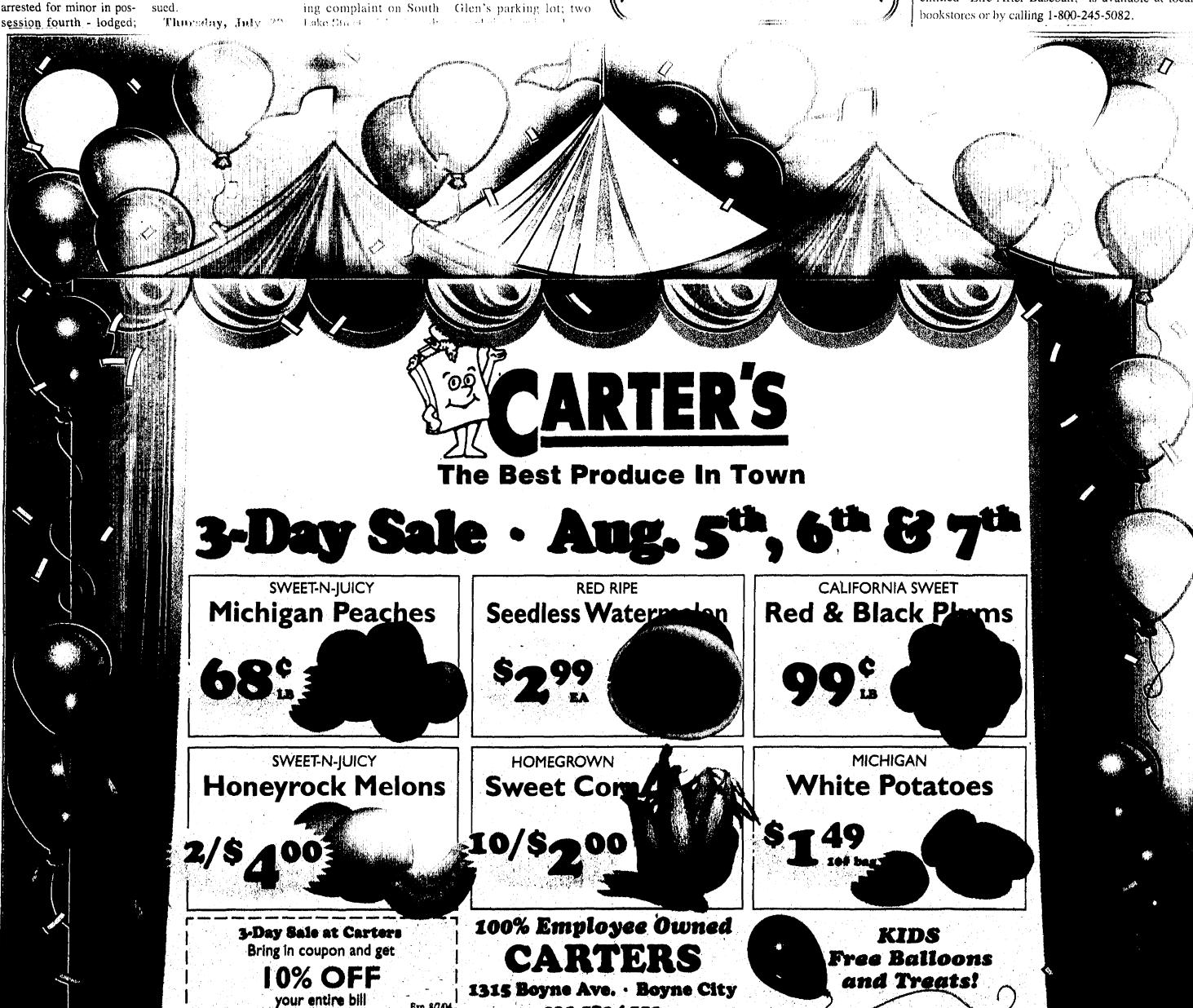
Friday, July 30: Unlock on West Court Street; parking complaint on East Water Street; unlock at S&K Park; probation violation Foods; harassing complaint suspicious vehicle on Lake on East Water Street; park- Park Drive; unlock in

dog complaint McKinley Street; two speed citations issued.

Saturday, July 31: Larceny of bike from South Park Street; unlock at Lexamar; property damage accident on Water street; one car property damage accident at Max Car Wash; civil stand by on West Division Street.

Sunday, Aug. 1: 911 check on Second Street;





231-582-6551

Exp. 8/7/04

Speakers kick off a busy week at the Harvest Barn church

Jordan at Harvest Barn Word of Life Church the week of Aug. 8.

First, recording artist, songwriter, author and minister Mylon LeFevre will be at Harvest Barn at 10 a.m., on Sunday, Aug. 8. LeFevre has recently released a new book, "How Blessed Do You Want to Be?" and a CD, "Bow Down." Before beginning to preach around the nation, LeFevre led the Christian rock group Mylon and Broken Heart. He recorded his first song, "Without Him," at age 12.

Through the years, LeFevre has released 12 CDs and is the recipient of a Grammy and two Dove awards.

His ministry is based in Fort Worth,

Wayne Cochran, of Miami, Fla., is igniting a series of services at Harvest Barn Word of Life Church, at 7 p.m. on Wednesday, Aug. 11, and 7 p.m. on Friday, Aug. 13.

At 1-p.m. Friday, Aug. 13, Cochran will lead a group of local bikers on a ride that will start at the church, the former Jordan Valley Express on M-66,

Two national speakers will be in East and travel to and from Mackinaw City, The ride will culminate in East Jordan with free grub on the grill for all riders. Cochran's final service in East Jordan begins at 10 a.m. on Sunday, Aug.

> Cochran may have been flamboyant and even wild in his nightclub appearances years ago, but his contributions to American popular music can't be laughed away

> He left home in Thomaston, Ga., in the mid-1950s to get his foot into the music industry door. The son of a millhand, he became one of the first white singers to perform, and expand upon, soul, and rhythm and blues.

> Cochran and his C.C. Riders toured the U.S. performing rhythm and blues classics as well as C.C. Rider originals like "Goin' Back to Miami" and "Last

Today, Cochran still loves to rock and performs those same hits as he ministers around the nation

·For more information on either speaker, call Pastor Bridgette Criner at 536-2870.

CLUBS & ORGANIZATIONS

At the regular meeting of Ernest Peterson Post 228, held July 1, thank you cards were read from the family of Lyle Ross for conducting his military funeral and from teacher

her class. The Honor Guard conducted three graveside services, two Veteran of the Month ceremonies, Memorial Day services at eight locations, and a Flag day disposal ceremony at Veterans Park

Michele Deming for use of

our Vietnam VCR tape for

Chaplain Cosier reported on area veterans who are sick, disabled, shut-in or have answered the final call.

The Service Officer reported on assistance given veterans or their families regarding grave markers, flag holders and flags, acquiring and filing forms.

American Legion Post 228 The Adjutant reported of members serving in Iraq the Post home at 7:30 p.m. are being accepted at the that membership stands at and addresses to send let-

155 of which 46 have paid ters of support to our their 2004-2005 dues.

À discussion was held concerning organizing an AmVets post to act and meet with the Legion Post. Any honorably discharged veteran who served in the U.S. military after Sept. 15, 1940 would be able to join. Past Commander Evans will get more facts and report at the next meeting.

The Tabs for Tots were collected from area schools in the following amounts: Boyne Falls, 128 lbs; Boyne City, 65 lbs.; Orion Center, 28 lbs:

The plaques will be inscribed and returned to the schools.

Troop Support Officer Maxine Hough reported on care packages and local publications informing the public as to special needs

troops.

The next regular meeting will be held Aug. 5, at and will be preceded by the Veteran of the Month ceremony at 6:15 p.m. followed by a potluck supper. Care package donations Post on Tuesdays, from 3-10 p.m., to be sent to our troops in Iraq, and continued public support is re-

To have news of your club or organization included in The Citizen-Journal, e-mail items to citizen@voyager.net, or call 582-6761. Items will be printed on a space-avail-



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231-544-2212 Fax 231-544-2228

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Citizen Journal

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Dr. Steven A. Voci

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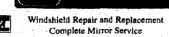
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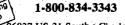
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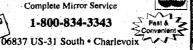
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