MOVIE TIMES SPORTS PREV.

BOYNE CITY, MICHIGAN

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COMING EVENTS

Kids Gardening class offered

BOYNE CITY - The Boyne City area will offer three after school Junior Master Gardening classes for grades 3-5 at the following schools: Boyne City Middle School, Boyne Falls & Concord Academy Boyne. East Jordan will also offer a JMG class after school. A JMG notebook, Tshirt, snacks, crafts and more will be provided. Cost \$15.00. Classes are sponsored through the Charlevoix County 4-H Program and Master Gardeners. Call the Charlevoix County MSU Extension office at 231-582-6232 for registration information.

Maundy Thursday service scheduled

BOYNE CITY - Maundy Thursday service will be held at the First Presbyterian Church, 401 S. Park St., Boyne City at 7:30 p.m., Thursday, April 13.

'The Lord's Passion Remembrance" will be presented: the Matthew passion narrative divided into eleven lessons including the Lord's Supper and Tenebrae Service.

Children invited to Easter Egg Hunt

WALLOON LAKE - The tenth annual Walloon Lake Easter egg hunt will be held on April 16, at 1 p.m., at the Melrose Township Park in Walloon Lake. There will be two age divisions: 0-5 years and 6-12 years. The first place winner of each division will win a brand new bike. For more information call 231-535-2007 or walloonlake easteregghunt@yahoo.com

Kindergarten Round Up

BOYNE CITY - Children ready for kindergarten and their parents are invited to attend the kindergarten round up at Concord Academy Boyne, on Tuesday, April 18, during school hours. Each child will be individually evaluated to test the knowledge that the children already have. Parents and children will also be able to tour the school and meet faculty and staff.

Parents must call for an appointment. In order to register for kindergarten children must turn five prior to Dec. 1, 2006. Parents must also bring the child's birth certificate, vaccination records and a copy of the child's social security card.

Concord Academy Boyne is a public K-12 school of choice that focuses on teaching the fine arts everyday-CAB is located between Boyne City and Boyne Falls on M-75. For information regarding the school or to make an appointment for kindergarten round up, call 231-582-0194.

Choral accepting grant applications

The Northern Michigan Chorale is announcing the availability of vocal music grants for summer music study. These grants are for anyone of high school age or older in Emmet, Charlevoix and Cheboygan counties.

Letters of application are due by Friday, April 21, and should include name, address and telephone number. Also, specify the planned use for the grant, such as vocal lessons or music camp assistance. High school applicants should provide a letter of recommendation from their music instructor.

Auditions will take place May 1. Applicants will be notified of time and place.

Send letters of application to the Northern Michigan Chorale, Box 51, Petoskey, MI 49770.

City discusses dredging, teen center, budget

BY JANE BOOZE Contributing Writer

EAST JORDAN - Following a lengthy budget discussion meeting on Monday, March 27, the regularlyscheduled Tuesday evening East Jordan city commission meeting was short and to the point. The consent agenda was passed with no discussion. The remaining items on the regular agenda were also all passed. These included a resolution to place delinquent bills on the 2006 summer tax roll for collection; a resolution for a charitable gaming license for the Crossroads Ecumenical Resale Shop

tion to update the East Jordan Community Recreational Plan.

In his comments, city administrator David White addressed the dredging and repair issues for the boat launch and city marina. R.E. Lyons has given the city a bid for repair work to the city boat slips 57 and 60, as well as to straighten bumpers and do some maintenance on the pier. The bid for the docks was \$9,800, and the pier work was bid at \$6,100. The total of \$15,900 is in the budget, but Parks and Recreation manager Tom Cannon requested that the commission allow him to borrow the money from a re-

project started. The money would be paid back when the budget is approved.

The commission approved Cannon's request and also voted to enter a contract with Lyons.

The Department of Environmental Quality has ordered that the city collect dredge samples before it can move forward with its dredging permit, and Gourdie Frasier will obtain the samples for a cost not-to-exceed \$5,600. White requested permission to borrow the amount from the city fund balance in order to move forward. If the samples are not obtained

to hold a Ducky Derby; and a resolu- habilitation fund in order to get the as ordered by the DEQ, the permit this year for the harbor.' will be expired and the city will have to reapply for a permit.

> The commission voted to authorize the loan from the fund balance. The current permit only allows for a small amount of dredging to be done. According to White's report, the city has a "maintenance dredging permit, good until 2008, for the boat launch. This will allow for a Band-Aid measure for the boat launch to open this

White reported that dredging work for the harbor will take longer, and said, "Staff is now reviewing all options to see if any relief can take place

During the commissioner's comments, commissioner Ron Klooster said that he had been approached by an ecumenical church group interested in using the former Four Corners Market for a teen center, and wondered if the city would consider allowing the use of the building.

Mayor Mark Postma stated that the group would have to present a formal request, but recommended that the request be made quickly, as the commission will be making a decision soon on demolition options. Other

See TEEN CENTER on page 2

Dog days of spring



The water wasn't warme enough for wake boarding last week, but Eric Baxter of Boyne City still accepted a tow from his friends "Nelly" and "Cody" in front of Harborage Marina. The activity is called "dog-boarding."

PHOTO BY VIC RUGGLES

Public hearing set on proposed new budget

BY B. J. HETLER Contributing Writer

BOYNE CITY - The proposed city budget for fiscal year May 1, 2006-April 30, 2007, was reviewed by city commissioners at the March 28 commission meeting and is now up for public comments.

A public hearing is scheduled for 7 p.m., Tuesday, April 11, at City Hall, after which commissioners will likely vote on adopting the proposed \$11,202,039 budget.

The new fiscal year is in step with past years' financial challenges for the city and the state as a whole, city manager Michael Cain reported to commissioners.

A portion of the expense for repair and reconstruction of streets, both major and local, must be met by the city in order for it to take advantage of available state funds. The proposed budget allocates \$964,670 for major streets, such as Front Street, and \$573,140 for local streets, including North and Bay streets.

Michigan's economic outlook remains troublesome, Cain said. State revenue sharing is expected to decrease and the city's proposed budget anticipates this. Boyne City continues to find its own financial house in good order, he said.

Total city millage rates will decrease by 0.5 mills. The proposed

See BUDGET on page 2

Boyne City honors citizen and Eagle's Lodge

Contributing Writer

BOYNE CITY - Kay Sweet was driving through town on a night in January when she noticed smoke coming from a house on Park Street. She stopped and roused the family, all of whom had been sleeping.

"Her actions may have saved the family's lives." fire chief Dennis Amesbury said. He presented Sweet with an award for her deed at the city commission meeting on March 28.

The Fraternal Order of Eagles received recognition by the fire department for its generosity and donations to the department, including a recent \$1,200 check, water rescue suits and a rescue basket. Jim Lambdin, its president, accepted a plaque on behalf of the Eagles Lodge.

Also at the March 28 meeting, city commissioners approved a community development plan that is required for the city to receive a \$1 million grant from the state's Michigan Economic Development Corporation. The plan addresses housing, employment opportunities and reat. residents, especially those with low and moderate incomes. It also lists infrastructure improvements, such as



the replacement and reconstruction of sewer, water and streets.

The city was notified in a letter from the U.S. Fish and Wildlife Setvice that biologists from the Ludington Biological Station will treat the Boyne River for sea lamprey larvae in May. Biologist Alex Gonzalez uid the lamprey larvae are tounce in seconds and rivers and were recently detected in the Boyne River.

"The Boyne River is unique," Gonzalez said in a telephone inter-

Boyne City Fire Chief Dennis Amesbury presents an award on March 28 at City Hall to Kay Sweet for her actions in January when she woke family members whose house on Park Street was on fire. Everyone made it out safely.

PHOTOS COURTESY OF THE CITY OF BOYNE CITY

"It is a relatively short river and is

silty, probably from the logging days." The silt provides protection for the sea lamprey's larvae.

The treatment is part of continuing efforts to control the parasite that would have a detrimental effect upon fish in the Great Lakes if left unchecked. Gonzalez said in the letter.

Commissioners approved the \$55,049 bid of Tri County Excavating for storm sewer replacement on



The Fraternal Order of Eagle's Lodge 1583 was honored March 28 at City Hall for its generosity to the Boyne City Fire Department. The Eagle's have recently donated \$1,200, water rescue suits, a rescue basket and made other contributions. Jim Lambdin (left), the Eagle's Lodge president, accepted a plaque on behalf of the organization from fire chief Dennis Amesbury (right).

Park streets. Tri County Excavating submitted the low bid out of nine bids received by the city.

The next city commission meeting

Division Street from Lake through is 7 p.m., Tuesday, April 11, at City Hall. A public hearing on the new city budget will be held prior to commissioners voting for adoption of the

Budget

Continued from front

budget's overall city millage rate is the lowest the city has levied since 1975, Cain said.

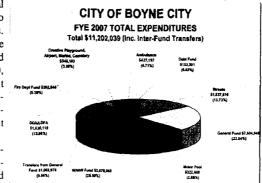
Residents will see a 3 percent increase in water rates. Ambulance fees are proposed to increase by 3 percent, and wastewater system rates would increase by 3 percent. Wastewater rates are lower than the past year when they were in the 5 percent range, Cain said.

Significant items for the new fiscal year include the completion of a new wastewater treatment facility, the beginning of the infrastructure improvement project and plans for the city marina improvements. Marina rates include a new fee for seasonal dinghy storage for non-marina users who would like to park a dinghy on city property.

The next fiscal year revenues are projected at the public library.

\$11,202,039. Of that total \$2,637,456 is projected to come from property taxes. Other revenues include the water and wastewater fund projected at \$2,878,060, the street fund at \$1,537,810 and the Downtown Development Authority and Main Street program at \$1,530,119.

Copies of the proposed budget may be obtained at City Hall and



BOYNE CITY POLICE REPORT

Monday, March 27-Sunday, April 2,

Monday, March 27: Report of malicious destruction of property at Boyne City High School; officer assist on N. Lake Street; embezzlement complaint under investigation at Boyne City Food Mart; citation issued for expired registration; trespassing on Wenonah Street; one arrested on probation violation; speed citation issued.

Tuesday, March 28: Unlock in Post Office lot; unlock at The Max car wash; noise complaint off S. Lake Street; malicious destruction of property to restrooms at Barn Mountain; suspicious vehicle on Lake Shore Drive; property damage accident on N. Park Street: warrant arrest-transported to Charlevoix County Sheriff's De-

Wednesday, March 29: Parking citation issued; speed citation issued; unlock

The Boyne Christian Ministerial As-

sociation will be sponsoring the annual

Good Friday service for the area

churches, on April 14 at noon. This year

will find the service at a new location, as

a Roman Catholic service will be held

Therefore, the Protestant churches of

the area will be holding a brief 40minute

service at the United Methodist Church,

located at 324 S. Park St. in Boyne City.

All are welcome to come and reflect on

Nicholas E. Bingham, 21, of East Jor-

dan, died Wednesday, March 29, 2006 at

St. Mary's Hospital in Saginaw, Michi-

gan from injuries sustained in a recent

Funeral services were held on Sunday.

logging accident.

Death Notice

separately at St. Matthew.

Ecumenical Good Friday

service venue changed

at Deer Meadows; officer assist with assault complaint.

Thursday, March 30: One arrested for warrant and minor in possession of alcohol; citation issued for no operator's license on person; verbal domestic at Parkview Apartments.

Friday, March 31: Officer assist on Haven Court; operating while intoxicated arrest-lodged; larceny from McDonald's under investigation; unlock on F. Water Street

Saturday, April 1: Disturbance at the Tannery; report of fight at corner of E. Main and S. Park Streets; one arrested for domestic assault on E. Main Street: unlock on N. Lake Street: citation issued for expired registration; juvenile runaway reported and re-

Sunday, April 2: Hit and run accident in Glen's parking lot; noise complaint at Parkview Apartments.

the great gift of the passion and crucifix-

ion of Jesus Christ in a service of remem-

given by Rev. Dave Crumbaugh, presi-

dent of the Boyne Christian Ministerial

The Good Friday message will be

There will be an offering received for

the association's benevolence fund, ad-

ministered by the deacons of the First

Presbyterian Church in Boyne City,

April 2, at the Lighthouse Missionary

Church in East Jordan. Interment will be

in St. John Nepomucene Praga Cemetery,

Jordan Township, Antrim County. The

family was served by Penzien Funeral

which helps those in need in the area.

bering, giving, and commitment.

Association.

Cars crash near

two-car personal injury accident occurred Wednesday, March 22. on Ellsworth Road about one half mile west of the East Jordan city limits.

injured in the incident.

But after an East Jordan

tus driven by a Michelle Taurus. Both Rudzitis and her passenger, Brian Lark, were injured in the crash, with Rudzitis complaining of pain in her neck and back, and Lark complained of a leg injury. Lark and Rudzitis were transported to the Charlevoix Area Hospital by East Jordan ambulance.

Police officer arrived at tween the two accidents,

Bomb threat a hoax

hand-written bomb threat note found in a bathroom at East Jordan High School Wednesday, March 22, was determined the same day to be a hoax, according to a release from superintendent

Sheriff's Department, Fire Department and EMS crews responded.

"The response effort was works very well."

East Jordan

James Smith of Charlevoix was eastbound on the road, when he lost control of his vehicle due to snow and ice on the road. Smith's car, a 1998 Ford Taurus, ran off the south side of the road, the rear passenger side corner of the car hitting some trees. Smith was apparently not

SOUTH ARM TWP. - A the scene, a Dodge Stra-

Rudzitis, also slipped off the road, hitting Smith's

Several other vehicles were observed by law enforcement and Smith having trouble on the road be-

EAST JORDAN - A

Chip Hansen "A thorough search of the building was conducted by school officials, law enforcement personnel and the canine unit, and the threat was determined to be a hoax," states the release, which was distributed the day of the incident, "Consistent with EJPS procedures, students and staff members were evacuated, while the East Jordan City

also supported by the Michigan State Police Canine Unit. The fire department and EMS, pursuant to our procedures, established a perimeter around the school. The perimeter was very helpful in keeping passersby out of the area. This is our established procedure and it

Hansen's release stated that police were working to identify the person or persons responsible for the

the need for a teen cen-

Scott Attorney Beatty said the group interested in starting a teen center at the Four Corners location should make their request to Parks and Rec-

reation director, Tom

Cannon.

tion.

Center

Continued from front

commissioners agreed

that a teen center is a

good idea, but sug-

gested that other build-

ings might better meet

There will be a preconstruction meeting on Wednesday, April 12 for the M-32 Michigan Department of Transportation project. After the meeting there will be a public hearing to be held by MDOT to answer questions regarding the project. White has heard some concerns from local businesses about the

April 18, regarding the

budget. The budget will

be accepted with

changes at the regular

April 18 commission

meeting, and will be adopted the following

meeting, so citizens

who are concerned with

budget issues are en-

couraged to attend the

The next regularly

scheduled meeting will

be Tuesday, April 18 at

public hearing.

7:30 p.m.

INSIDE MAN - R at 7 & 9:15 nightly affect to their busi-Also Sat & Sun at 2 &4:15 nesses due to road clo-TAKE THE LEAD - PG-13 sure during construc-

at 7 & 9:15 nightly Also Sat & Sun at 2 & 4:15 There will be a pub-**APRIL 7-13** lic hearing on Tuesday,

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THE BENCHWARMERS - PG-13

at 7 nightly . Sat & Sun at 2

GAYLORD CINEMA WEST

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THE BENCHWARMERS - PG-13

at 7 & 9 nightly

Also Sat & Sun at 2 & 4

FAILURE TO LAUNCH - PG-13

at 7:15 & 9:15 nightly

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

EIGHT BELOW - PG

at 7 & 9:15 nightly

Also Sat & Sun at 2 & 4:15

ICE AGE 2 - PG

at 7 & 9 nightly

Also Sat & Sun at 2 & 4

By Steve Czerkes



Extra Health Tip: Check Expiration Dates

The expiration date that required to list on their products represents the time frame in which the manufacturer can guarantee the full potency and safety of the drug. Many medications may still be effective beyond the expi-ration date, but check with your pharmacist before taking them. Your pharma-cist can also tell if the older drugs will interact with any new ones you may be taking. It's a good idea to go through your medicine cabinet once a year and discard expired drugs. Always store medications in a cool, dry place and out of reach of



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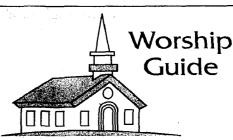
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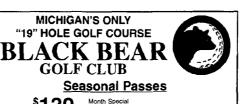


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Kenneth G. Bernthal, Pastor

L.C.M.S



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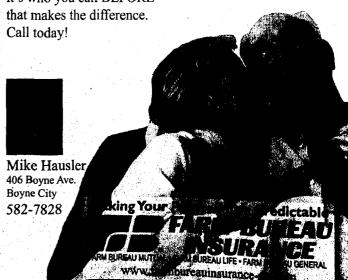
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STUDENTS OF THE WEEK

Boyne Falls Public School NAME: Andy Reynolds PARENTS: Julie and

Randy Reynolds GRADE: 11th FAVORITE CLASS: Math

HOBBIES AND IN-TERESTS: Four-wheelers and snowmobiles **FAVORITE SPORT:**

Baseball FAVORITE FOOD:

Pizza FAVORITE BOOK:

Forrest Gump FAVORITE MOVIE: The Fast and the Furious FUTURE PLANS: Woodworker

STAFF COMMENTS: "Andy is a pleasure to have in the classroom. He puts forth a great effort and is always willing to help others out. I also had the opportunity to coach Andy on the basketball team and he shows the same work ethic on the court as well as in the classroom. Congratulations, Andy, on being chosen as Student of the Week. You earned it!" - Mr. Hamilla

Concord Academy Boyne

NAME: Garrett Crego PARENTS: Mark and Rhonda Crego of Boyne

GRADE: 10th **FAVORITE ACTIVI-**TIES: Snowmobiling,

FAVORITE FOOD: Ramen noodles **FAVORITE CLASSES:** American history, art FAVORITE BOOK:

"Fighting Eagles" FUTURE PLANS: To be a contractor like my dad

STAFF NOMINATION FOR CHARACTER EDU-CATION, FAIRNESS: Garrett is a student who always works well with others in class. He never gets upset when other students are chosen before him: however, he steps up to be a part. He is a polite and courteous young gentleman and is looked up to by students and

CONCORD CARES: "As I am a Jehovah Witness, I helped my congregation by shoveling off the roof."

East Jordan High School NAME: Kayla Mousseau

PARENTS: Kelli and Kirk Mousseau GRADE: Nineth

SCHOOL ACTIVITIES: Volleyball FAVORITE

CLASS(ES): Algebra and Art FUTURE PLANS: Ar-

chitect or interior design STAFF COMMENTS: "Kayla is an outstanding student in drafting. She comes to class ready to work, she asks great questions, and has one of the highest grades of all drafting students!" - Mr. Cross

"Always wants to do her best. Hard working.

Kind and friendly to all students." - Mrs. Stangis

'Kayla is quite the personality. Her sense of humor and desire to excel make her stand out in many ways. She works extremely hard and always has additional question(s)and comments about the topics studied in biology. She is one of a kind!" - Mr. Bailey

"I look forward to seeing the projects that Kayla completes because they are so creative, artistic and accurate. Way to go Kayla." - Mr. Essenberg

"Kayla Mousseau is a very focused student. She sets high standards and goals for herself and achieves them. Her work is always above average and she has a creative streak that runs through all that she turns in. She is quiet vet willing to advocate for herself and others. Kayla is an outstanding candidate for student of the week." Mrs. Tinney

Boyne City High School NAME: Ali Danforth PARENTS: Joyce and

Greg Danforth GRADE: 11th SCHOOL ACTIVI-TIES: Soccer and tennis. HOBBIES AND IN-TERESTS: I enjoy

FUTURE PLANS: I plan to attend college to become a Marine Biologist, then travel the world.

snowboarding and paint-

STAFF COMMENTS: "Ali is a pleasure to have in class. She is a selfmotivated, hard working student who pays close attention to detail. Ali is also good at helping others in class." Mr. Mansfield, Accounting Teacher ADDITIONAL COMMENTS: "Cowabunga!"







Students ponder pathways, consider careers

EAST JORDAN - On Tuesday, March 28, East Jordan High School students participated in a career day, coordinated by Deb Harm, the school's School-to-Work Counselor. The career day featured a variety of guest speakers and presenters spanning the entire scope of East Jordan's career pathways opportunities.

The day began with Steve King (financial advisor and partner of Hackney Financial LLC in Traverse City) as a keynote speaker presenting to the entire student body. His presentation was thorough, and covered issues such as personal finance, saving, and credit. Following the keynote address, students attended breakout sessions in the areas of arts and communication, business, management and marketing technology, engineering, manufacturing and industrial technology, health science, human service, natural resources and agriscience, and a special senior program that addressed the interview process.

Guest presenters included:

David and Andrew Otis - Otis Pottery

Greg Grose - disc jockey and promotions director, Northern Star Broadcasting

Jef Sprecksell - general manager, Weathervane Res-

Del Ingalls - computer engineer and president, Power IT

Nancy Tyree - sales and marketing manager, EJIW Marla Steinhoff - massage therapist, Xtreme Relief Massage Therapy

Bernadette Raymond - registered nurse, Charlevoix Area Hospital



582-7149

Patrick McGinn - clinical psychologist, Harbor

Mark Robinson - landscape architect, Mark Robinson & Associates Cindy Bolt - farm produce and sales, Bolts Sweet

Corn Farm and Maze

Steve King - financial advisor, Hackney Financial Services LLC

Howard Ellis - interview skills





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(Back, from left) Brenton Fitzpatrick, Evan Conklin and Adrian Bryant, (middle) Rachel Jabara, Rudy Aronoff, Molly Hausler, Paige Smith, (front) Superintendent James Cooper, Brandi McMillan, Jacie Fountain, Megan Bascom, Haili Friedrich, Kayla Van Alstine, Principal Mrs. Karen Jarema.

Seniors earn All-Conference for academics

BOYNE CITY - Boyne ence academic team is se-

Team. The All-Confer- awards program on Harbor

March 15 at the Elk Rap-City High School is lected by a formula using lids High School by the Francis) with a certificate proud to recognize the a student's cumulative eight principals of the and All-Conference metwelve senior scholars grade point average and Lake Michigan Conferdallion. In attendance at earning the title of the ACT composite score, ence schools (Boyne City, the program was Superin-2006 Lake Michigan All- The students were recog- Charlevoix, East Jordan, tendent James Cooper, Conference Academic nized formally at an Elk Rapids, Grayling, parents and other family Springs.

members of the honorees

Honor Society Grows

EAST JORDAN - On Tuesday, March 28, the featured current members of East Jordan Middle School chapter of the National Junior Honor Society inducted 20 new members. This is the second year the middle character" as well as an inschool has sponsored a chapter of the National Junior Honor Society, an affiliate to the National Honor Society, both of which promøte scholarship, leadership, service, citizenship, and character among young people

The students inducted Tuesday spanned each of the grades at the middle school, and represented students with high academic and citizenship standards. Students with exemplary academic performance were invited to apply to the chapter by submitting an information packet detailing each of their experiences relating to service and leadership. A faculty council met to evaluate the application forms and selected the students based on

The induction ceremony the chapter reading about each of the pillars of the society "scholarship, leadership, service, citizenship, and troductory speech delivered by seventh grade student and president of the chapter. Brandi Bartlett, Parents had an opportunity to visit with the new inductees following the ceremony as well as walk through the gallery of science fair displays set up at the middle school.

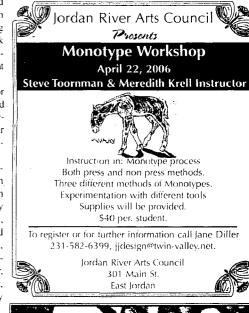
"It was a great time for families to celebrate and recognize their child's success," according to chapter advisor and school counselor Cynthia Boss.

Students inducted included sixth graders Ellen Boyer, Emily Crick, Mariah Kelly, Calli Kujat, Kelsey Moore, Rachel Neal, Hannah Page, Fred Segraves, Lissa Vincent, and Marcus Wingate; seventh graders Molli Andor, Katie Carter, Syndal Morris,

Brennan; eighth graders Jeri Treasurer, Dillon Hughes, Brooks, Renee Evans, An- eighth grade; seventh graddrew Nemecek, Erin ers Wesley Petrie, Sarah Poindexter, and Kalie Tyree Byce, Sarah Jordan, President, Brandi Bartlett, Karlskin; eighth graders seventh grade, Vice Presi- Kailin Keane, Hannah

dent, Amber Barnum, sev- David, Robinson, eighth grade, and Ben Oliver.

Existing members are Brianne Prins, and Trista Maribeth enth grade, Secretary, Sara Poindexter, Haylee Tieber,





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EASTER BRUNCH

SUNDAY, APRIL 16

& OPINION

Movie meltdown

I took three of my nephews, ranging from 14 to 9, to see "Ice Age, the Meltdown," Sunday. We left the house early, figuring there would be a line for a Sunday matinee on the show's opening weekend, but in fact, we were among the first there, and the boys selected excellent seats.

Tiny little kids surrounded us. For those of you who watched the first "Ice Age," you will know that the

main story line is intersected by a squirrel who is on a quest to capture and keep an acorn. This squirrelgets-acorn, squirrelloses-acorn saga continues in the sequel, and is in some ways the favorite part of the movie for young aficionados - and probably for the rest of us,



too. I wanted specifically to go when I thought little people would surround me - that way, even if I didn't love the movie, I would be guaranteed a laugh in sympathy with their giggling and shrieks of laughter.

I was. My nephews are old enough that the slapstick, Acme-style, death-defying falls and feats do not make them shrill with joy, but there were others delightfully shrill.

But now I am going to give something away. It is small - you might miss it. Maybe I should have missed it. Maybe I am too particular about such things. Maybe I need to loosen up. What do you think?

There is a point in the movie when the meltdown has begun and chunks of an iceberg are beginning to break loose, threatening the prehistoric cartoon characters with extinction by drowning.

One mother is standing below the cliff-like glacial wall, and as she watches a big block of ice calve off the top, she says, wonderingly, "Damn!"

I am not shocked. I am just bewildered.

Why this gratuitous "damn" in the middle of a kids, movie? There were other moments too adult, but perhaps enough too adult to worry about. If the child isn't going to get it, maybe it's okay to slip in some humor a bored mom or dad can appreciate in the midst of the silliness.

But kids get "damn." And while in some households that is pretty mild language, in many households it's still swearing. It is in mine even today, and only adults live there.

Casual swearing is immensely prevalent, I know that. Most people use a little blue language in the course (coarse?) of the day. If you ever use a computer, you either swear, if mildly and only occasionally (or only in German), or are eligible for sainthood. Sometimes swearing is effective, and may be redeemed by usefulness, although I personally draw the line at some words which are never, ever neces-

I always told my kids - and they have frequently ignored this good advice - that swearing only has one value: shock value. If you use it too frequently, you lose the only value it has. Resorting to swearing in normal conversation is indicative of a flimsy or lazy vocabulary.

In any case, is there any place for it in a kids, movie? What was gained? What point was made? Who benefits here? Certainly there was no real shock value, and it was a relatively mild swear word, but what was the point?

I think it's a sign of the times. It's a sign of the coarsening of the culture that transcends just language.

I would love to return to a culture that was just a little more genteel. I would like us all to refrain a little more from vulgarity. We could all go back in the closet. We could all talk a little less about sexuality, use language that was a little more refined, listen to music that elevated (but not elevator music), read books that make us reach for the dictionary.

That mom could have said, "Zounds!" or "Eureka!" Both are short and to the point, like "damn." They have a humor factor, in that they're funny-sounding words. And they have this redemptive value as well they increase vocabulary. They add color (not blue) and depth. They make kids giggle, but not guiltily. Try it, you'll see.

There are those who will see this complaint of mine - and it is a complaint, though I enjoyed the movie as inhibited, censorious, or petty. I don't agree. Some things just don't belong in a children's movie.

TODAY IN DUH-NEWS: A STUDY SHOWS AMERICANS ARE SWEARING MORE.



Pleased to make your acquaintance

The hardest thing about writing columns in which one is supposed to introduce one's self to the general public is the probability that one will never meet half of the people who read the column. To me it seems a little like putting a personals ad in the paper: You don't really care what everybody who reads the ad thinks of you so much as you care what the three or four people who respond to the ad, and whom you might eventually meet in person.

My name is Steve Kloosterman, I'm pleased to be the new editor of the Citizen-Journal, pleased to make your acquaintance, and let me start things off by stating that I have never placed a personals ad in a newspaper, or online, nor do I ever hope to do so.

I grew up around Kalamazoo, where I was the spit-

ball-shooting, sneakersqueaking, dodgeballthrowing urchin of suburbia. After that, I was the basketballplaying, homeworkchurning preppie at Plymouth Christian high school in Grand Rapids, and at the tender age of 20 became the sleepless, cranky. and stress-ridden editor of the student newspaper at Dordt College in Iowa



kloosterman

Today, I'm just pretty much your average shmoe. I work a fair amount, read some, watch movies some, and do some non-work related writing. In the time I have left over, I like to play basketball and video games, in that order. I've had to give up spitball-shooting, and dodgeball.

I expect that most people, when they first get out ordinary accomplishments: winning the Pulitzer, tract in professional sports. One of my own dreams is to write for a daily newspaper. Another is to write you are human. a humorous novel, in the style of James Thurber, Dave still a fairly young person, there's still plenty of time ing as many of you as I can.

for me to accomplish those dreams. But what I'm finding out is that there's really no sense in hurrying along

Switching jobs can be a nerve-wracking thing. Last Thursday, I was hurrying along the highway, trying to make it to another appointment, and then home-I will be moving up, but now I'm commuting from Bellairewhen I calmed down enough to realize what a beautiful day it was. In Ellsworth, I saw the girl's softball team practicing at the ball diamond, and I saw a little boy swing a stick at some imaginary dragons in his front yard. Out in the country, I saw a sea gulls flocking behind a tractor, to gobble worms out of the freshlyplowed soil. All I could think was, "I'm rich." I had an internship in Chicago before I moved to Michigan, and although at the time I would have given my eye teeth to stay there and work at a big paper, I don't regret moving now. Northern Michigan-Charlevoix County especially-really is a beautiful, comfortable sort of place, and I'm blessed to have the opportunity to live here.

The other thing that I've found I like about writing for local newspapers is that you do-quite often, actually—get to meet a lot of the people you're writing for. It's actually kind of refreshing to see somebody in the grocery store or in the gas station that you met while writing an article, and have the chance to catch up with them on how they're doing. It's also refreshing to have an audience to write for-one of the first things they tell you in school about writing is to think of who you're writing for, and that's really hard to do if half a million or more people are going to read your articles. Not so at local newspapers. You've got to be accurate, but also gentle, and where possible, kind, because your friends, neighbors and acquaintances will know that you wrote it. You've also got to find and write good stories, and put as much community news items as you can in the paper, because (in the Citizen-Journal's case, at least) the only local paper, and people are counting on you to do a good job for them. It's a big responsibility-alof college imagine, as I did, a career full of extra- most a frightening one until you realize that the community can be your friend. You can let go and become fighting in a war, building a beautiful work of art, one of them. And then, some people will understand if running a Fortune 500 company, or landing a conyou miss a story, or forget to put in something they submit, because they know you, and because they know

In short: I'm going to be happy to live here, I'm al-Barry, P.G. Wodehouse or Carl Hiaasen. Since I'm ready happy to work here, and I look forward to meet-

NEIGHBORS

•We have a mystery person who decorates an evergreen tree for every holiday. The tree is at the

intersection of East Division and Boyne Ave. No one seems to know who does it, but it sure is a conversation piece. Whoever it may be, keep up the good work. It definitely is noticed!!



·Laura Cole Crumpler was honored with a wonderful baby shower on Saturday, March 25. About 70 friends and family members gathered at the decorated pink and pretty former senior center at city hall for a fun time. Laura and husband Bowdie have already chosen the name Ayrianna Bryce Crumpler for their expected daughter. Ayrianna Bryce to be received many lovely gifts. Grandparents of this "to be born anytime" little girl are Bob Cole and Jerry and Kathy Gilbert and Terry and Pam Handy Crumpler. Bill and Carol of Petoskey catered the lovely event.

•Richard Dunsmore of Boyne City spent a few days this past week visiting friends in the Detroit area.

•Penny and Jenny Hardy and Gen Varnum have returned from spending about 4 days in the Columbus, Ohio area, getting acquainted with the newest member of the family, Gen's great granddaughter, Grace Marie McGeorge. Little Grace Marie was born to Collins and Stephanie McGeorge on March 2. She has a big sister, Emily, age 3. They also visited with Kasha and Dan Brackett and family and Grace Marie's grandparents, Keith and Peggy McGeorge. En route home, they visited Paul and Cathi Varnum and children, Ryan, Liza and Patrick, and then in Farmington, making it a full tamily visit. at Pam and Mike Smith's, before heading back to Boyne.

•Flying off to Florida for spring break were Ann and Harley Parks, Shelby Parks and Kyrsha Zimmerman. All were looking for a good time in joining Natalie and Dan Peck in New Port Richey!

•Brittany Matelski and four friends of the University of Michigan's Martha Cook dormitory in Ann Arbor spent the weekend with her parents, Kim and Ben Matelski in Boyne Falls and grandparents, Sue and Morrie Hobbs in Boyne City.

•There have been great turnouts, averaging over 100, and a good range of mixed ages, attending the Tuesday night adult formation classes at St Matthew/ St Augustine Churches, followed by soup and sandwiches, and also the same great response has gotten out for the Friday night fish fries!

•Come join them at the Boyne Area Senior Center this week for lunch and activities. They begin the week on Thursday, April 6, with soup and sandwiches for lunch. Come early for a game of cards. Tai Chi is at 1 p.m. Friday, April 7, macaroni and cheese will be served. Friday is also music day. Come enjoy entertainment with "The Huckles". Monday, April 3, BBQ ribs will be served for lunch. Monday is bingo day. Bingo will follow lunch. Come enjoy the fun! April 4, Tuesday, the menu is cod amandine and boiled red skin potato. Wednesday, April 5, the lunch menu is meatballs and cheesie potato. Line dancing is planned at 10:30 a.m. on Wednesday. Bingo will follow lunch at 12:45 p.m. At 10 a.m. Monday the Boyne Area Board of Directors meet at the senior center. This meeting is open to the public.

Items of interest for the Neighbors column may be called in to Nancy at her home phone: 231-582-9174 or e-mail neighbors@gtlakes.com Thanks!

At-a-girl!

I would like to give Jane Booze an "at-a-girl" for her column titled "A Welcoming Society" in the March 29th Citizen. She was right on the mark with her views and conclusions and wrote as if she wanted to make a difference. When you possess writing tal-

ent, never waste it on the mundane, but write to make a difference and never forgetting the price of Liberty Is Eternal Vigilance and Freedom Is Not Free!

> Jerry Evans Ellsworth

WE WELCOME YOUR LETTERS TO THE EDITOR.

The best read letters are brief and on a topic of local interest. Our deadline is Thursday at 5 p.m. Letters will be printed on a space-available basis. Comments can be sent to Steve Kloosterman at citizen@voyager.net or editor@voyager.net.



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-SPORTS PREVIEW

Double deck header please

BC youth wrestlers score sportsmanship trophy

BY PHIL TROMBLEY Sports Writer

PETOSKEY — It was an extremely rewarding day when the Boyne City 4-H wrestling club took home the Team Sportsmanship trophy and also had 21 grapplers earn spots in the top four finishes in their brackets at the Petoskey tournament on Saturday, March

Those with first-place finishes were: Trent Lashuay. Trey Peterson, Seth Lashuay, Noah Bacchusi, Austin Colbeck, Asa Blatt, Austin Gardner and Jordan

In second-place was Steven Schmalzried, Wyatt Crick, Jordan Peterson, Zach Wandrie, Conner Mills and Drew Nohel.

The third-place finishers were: Dylan Colbeck. Christian Edmonds, Christian Kniot. Kaycie Overmeyer and Jon Calo.

And in fourth-place was Ethan Habasco and Dalton

Zimmerman shines at state

GAYLORD - Thereseann Zimmerman, former Boyne City All-State cross country and track runner, finished second in the 3200M run in the Michigan Indoor Track Series State Championship on Saturday March 18. Zimmerman currently runs for Gaylord High School and was All-State in MHSAA Division II Cross Country last fall. She ran a personal best 10:57.8 for 3200M at the indoor championship meet hosted by the University of Michigan. Zimmerman has signed a national letter of intent to run cross country and track at Michigan State in the fall. The race was won by Kellee Lemcke

mi (10:50/li), who may also become a Spartan this fall.

Red Devils JV softball coach expects promising season

Sports Writer

EAST JORDAN - The East Jordan junior varsity softball team has an attitude much to the liking of coach Al Gregory and he is looking for this edition of the Red

year's 15-9 record when ing new positions and movthey hit the field this month.

This team shows a lot of promise and the season should be a very good one," girls on the roster, so it will

ing around to different po-

Gregory has 13 sophomores out this year includ- Andi Symonds, Lacie an aggressive attitude at the says Gregory. "We have 20 ing returning players Knebl, Sarah Roberts, plate. Our pitchers are Clancey Garland, Angel Meghan Thomas and Tori be very interesting to see Lee, Ashley Burt, Liz Peck, Carr.

Devils to improve on last how players adapt to learn- Treasure Timmons Heather and Ashley Warrington. Other sophomores on the

Warren, Danielle Rathbun strong hitting team," Gregory said. "The girls have looked very good in the roster are Amands Zipp, batting cage and they have somewhat inexperienced

great deal in how far this team is able to go.'

The Lady Devils will open play this week with two home matchups against Alba on Tuesday, April 4, and Pellston on Thursday,

New coach hopes to maintain tradition for BC baseball

BY PHIL TROMBLEY time. All three will double Sports Writer

BOYNE CITY - When the action starts this week Don Richards steps in for his first season as the coach of the Boyne City varsity baseball team and he inherits the task of keeping up the winning ways that Rambler players, students, parents and fans

have enjoyed in recent years. Richards, who takes over from long time coach Beano Archey, does so well aware of the winning tradition Boyne City baseball has enjoyed in recent years. He was the school's junior varsity coach for the last three years and spent one year as an assistant coach at Charlevoix High School.

The coach will stress the fundamentals to this group of Ramblers asking them to, "play together as a team and do the basics of fielding the hall, hitting the ball and throwing strikes on the mound.'

The Ramblers, the defending district champions last year, will count on senior right hander Tyler Kruzel to anchor the pitching staff with senior Will Brown and junior Tyler Price seeing a lot of throwing

their duties by splitting time behind the plate.

"Tyler will play a big role on our team," Richards said. "He is a thirdyear varsity player and Will will also be a big part. Both lead by example on the field and they will provide the pitching and catching for us."

Seniors Kevin Beaton, Sean Mills , Ben Sobleski and Kirk Smith all return as lettermen to add their playing experience to this year's roster.

Juniors K.C. Smith. Charlie Cartwright, John Miller, Matt Thomas, Ken Beford, Ben Percy and sophomore Rob Jensen fill out the line up.

"Our team works very hard and they play together as a team," Richards said. "They're a nice group of kids that try very hard. We need to find a rotation to make sure that we don't wear our guys out."

The Ramblers were scheduled to open play this week with a pair of nonconference double headers ence play starts on Tuesday. at Traverse City West on Tuesday, April 4, and at home against Onaway on Boyne City travels to



Taking the throw at second base, Boyne City's David Austin gets ready to apply the tag during action at the Boyne Invitational baseball tournament last season.

Thursday, April 6.

Lake Michigan Confer-April 18, with a doubleheader at Harbor Springs.

Traverse City St. Francis this on Friday, April 21.

"It's going to be a tough conference with a lot of solid teams," Richards said. "And we will have to play good baseball to compete." The Ramblers will take to the road for outings against Grayling and

Cheboygan next week be-

fore hosting the Boyne In-

vitational Tournament on Saturday, April 29. Dave Vasquez (first base

coach) and Don Richards Sr. (assistant coach) will fill out the coaching staff.



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New beginning

Loggers baseball looks to bring 'excitement' to 2006 season

Sports Writer

BOYNE FALLS - As the snow continues to melt, the thoughts of some student-athletes at Boyne Falls High School are turning to one thing: baseball.

The Boyne Falls varsity baseball team has been honing its skills over the past few weeks in anticipation of the upcoming 2006 season. And they have a new captain at the helm to help them along

Chris Fiel, a 1994 graduate of Boyne Falls, will be making his debut as coach of the Loggers this spring and is more than ready to begin a new chapter for the program. Last season the school's baseball team finished 3-16 and Fiel and his players are looking to improve on that.

"I'm going to try and bring fundamentals and a winning attitude (to Boyne Falls baseball),"

BY ANDY TAYLOR Fiel said. "We want to be competitive and have fun. That is the No. 1 goal."

> The Loggers will be a young and relatively inexperienced squad, but Fiel is looking to use that to his advantage. Eleven of the team's 15 players are underclassmen, including three freshmen.

> 'We have a lot of younger guys who have never played baseball before, but it's good," Fiel added. We'll have some rough times but we'll just have to learn from our mistakes.

Fiel will be returning four seniors this season, including Jimmy Gross, Jack Sevenski, Brad Smith and Nathan Wasylewski.

Gross has been a standout in the past and Fiel will be looking to him to lead the younger play-

"He is the top middle infielder on the team and looks to be probably the top stick," Fiel said.

Wasylewski will be showcasing his versatility in his last season as a Logger. His coach said he can play just about position, making him an ideal utility man.

"He is a pitcher but fills the void wherever it is needed," Fiel added.

Junior catcher Andy Reynolds and sophomore outfielder David Gross will also have considerable roles in leading the

leadership from (them)," Fiel said. "(David Gross) is promising. We should see some pretty good things from him.

"But I want all my guys to be leaders."

As far as strategy on the diamond, Fiel said his players will be aggressive selves ... We're just lookon the basepaths and focusing on solid defense. Because his team has been gifted with sneed the coach wants to take ad-

vantage of it.

"I want us to be aggressive on the basepaths and create our own offense," he said. "And just be solid on defense. If we keep loose we'll be alright."

Being in the Northern Lakes Conference, Boyne Falls will be preparing for some stiff competition from its rivals. The coach said the two strongest teams this season will be the Mackinaw City Comets and Ellsworth Lancers. Other teams include Alba, "I'll be looking for Harbor Light Christian, Vanderbilt and Wolverine.

> "They're all tough," Fiel added. "I don't want to look at one team, because we don't want to overlook anyone.

"If we play the way we're capable of no one can beat us except ouring to drastically improve on (last season). We're hoping to bring some excitement and bring more

Back again

Devils seek to defend LMC co-championship

BY PHIL TROMBLEY Sports Writer

EAST JORDAN - The East Jordan varsity baseball team will feature another strong hitting line up when the Red Devils begin play this week as the defending Lake Michigan Conference co-champions, with an eye on another season on top of the standings.

The Red Devils, who went 22-5 last year, will also be striving to improve on their semi-final showing in last year's district tournament.

Six returning senior lettermen will lead the way for head coach Mike Gle's club, while seven juniors move up from the junior varsity to fill out the roster.

'We've only had a few days outside, but I've been pleased with what I've seen," Gle said. "We need to be focused throughout the season and show up every day to play."

The players back for an-

other year on the diamond include Andrew Streufert (pitcher, shortstop), Josh Cooper (catcher), Dallas Dougherty (pitcher, outfield), Eric Hansen (second base), Shane Gardner (pitcher, outfield) and Cliff Graham (utility).

Gle expects Streufert and Dougherty, both all-conference performers last year, to be the team leaders this spring, while Cooper and Hansen will add their experience to help set the tone for the rest of the players.

The Red Devils are scheduled to open play this week with two nonconference matchups against Bellaire on Wednesday, April 5, and Pellston on Thursday, April 6.

The conference schedule begins on Tuesday, April 18, at home against Charlevoix. Harbor Springs will visit East Jordan on Friday, April

Gle sees a tight race on tap in the coming league campaign with his squad

day, April 17, with a quad-

meet against Charlevoix.

Harbor Springs and Elk

Rapids. The second event

on the schedule will be the

Boyne Rotary Invitational

Nagurka, a 30-year spe-

cial education teacher at

Boyne City High School, is

entering his 20th year as the

Boyne City varsity track

Place, who has coached

track and cross country at

Boyne Falls and Boyne

City for 19 years, is enter-

ing his seventh season as

the girls varsity track coach

Susan Lahti and Mike

Kenney will be assistant

at Boyne City.

coach.

on Wednesday, April 19.

An East Jordan baserunner dives back to the bag during a Red Devils blow-out win over Ellsworth last season.

and Elk Rapids fighting it out again to repeat as cham-

Gle is starting his third season as the Red Devils head coach following a one year stint as an assistant coach at Traverse City Central. He is also in his third year as a physical education and government teacher at the high school.

Bryan Hawkins and Karl Redmer are the assistants filling out the coaching

BC and BF track combine forces for upcoming season

BY PHIL TROMBLEY

Sports Writer

BOYNE CITY - The Boyne City Ramblers and the Boyne Falls Loggers are pooling their talents to compete as a co-op track team this spring, giving both schools more of an opportunity to showcase their talents during the 2006 track season.

With the Loggers joining the Ramblers, girls head coach Andy Place has twice the number of athletes to work with as last year and he is looking forward to a much more competitive season in 2006

Four letter winners from last year's Boyne City team return. Boyne City seniors Jessica Nichols and Lindsey Mansfield, along with sophomores Caitlyn Wonski and Lacee VanAlstine will give the

Place sees East lordan as the strongest contender for the Lake Michigan Conference title with Charlevoix and Harbor Springs set to give the Lady Devils a run for the year end champion-

"The conference is very strong in track and team depth is the key to winning it," Place said. "We need a little more depth and experience to contend for the title.'

Nagurka is looking forward to working with a young group of athletes as his team hits the track with a wide open attitude backed by some hard pre-season weight training

"Last week we finally



Sailing through the air. Boyne City's Dan Sutton stretches for every inch in a long jump competition last season.

good to see what the kids were able to do," Nagurka said. "It was good to get on

athletes will do on the track and in the field will come with the opening of varsity competition as 11 of the 18 members on the roster are freshmen newcomers who lack varsity experience.

Nagurka is still optimistic about this group though.

"Even as young as

we are it's a lot of fun," he said. "The kids have been very receptive to everything we've asked them to do. Our weight training is spilling over to the track and we'll see how things pan out for. when the season gets underway."

Junior pole vaulter Taylor Voice returns as a topten finisher in last year's Division 3 State Final meet

How the group of and he looks to higher schedule at home on Monheights this year. Voice has set his goal to break the school's pole vault record (12'11") and return to the final meet again this spring.

> Sophomore Nick Simeri also returns with a trip to the state finals in mind and he has been working hard with the weights to enhance his chances in the discus and shot put events.

> Nagurka also cites sophomore distance runner Kelsey Nohel, freshman distance runner and vaulter Jesse Place, freshman middle distance runner Marc Calo and first-year senior thrower and sprinter Jacob Hoagland as some of the newcomers to watch

Boyne Falls will be represented by sophomore distance runner Kevin Knight as the co-op effort gets underway this month.

The team will open the

SPORTS SLATE

VARSITY BASEBALL/SOFTBALL

Boyne City at TC West East Jordan vs. Bellaire 4:30 p.m.

JV BASEBALL/SOFTBALL Boyne City vs. Boyne Falls 4:30 p.m.

East Jordan vs. Bellaire (Baseball only) 4:30 p.m. East Jordan vs. Alba

(Softball only) 4:30 p.m. 4/12 Boyne City vs. Gaylord St. Mary's 4:30

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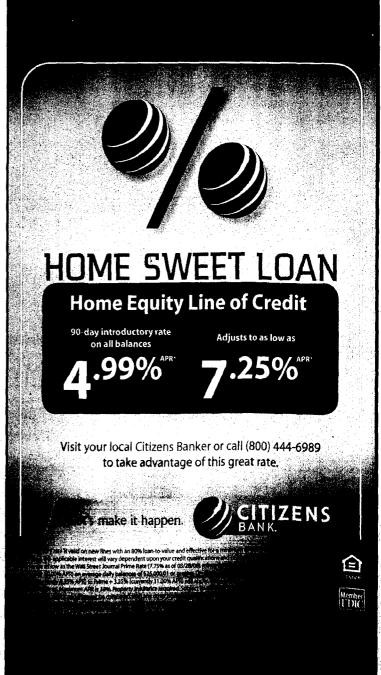
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ANIMALS

3020 Pets

FREE INDOOR BUNNY with cage and accessories 231-582-9053

MAKE YOUR WALLET HAPPY shopping the classi-fieds. They offer a variety of affordable goods & services

EMPLOYMENT

4080 General

WRITERS WANTED. Up North Publications is seeking talented and self-motivated individuals to help us expand our news coverage in Kalkaska and Antrim counties as freelance writers. This would include attending local governmental meetings and community events. Candidates should have at least a basic knowledge of or experience in newspaper writing and photography, as well as have access to a home computer. Contact Dennis Mansfield, UNP publisher, at fkeditor Øtorchlake. com or write to The Leader & the Kalkaskian, 318 N. Cedar St., Kalkaska, MI, 49646.

REMEMBER - when placing a classified to get fast results be sure to include:

1) all the details 2) include the price 3) be available to callers As easy as 1 - 2 - 3!

4090 Health Care

ALTERNATIVE SERVICES, Inc. needs Direct Care Staff to work at AFC homes in Boyne City and Mancelona. Full time and part time positions available with benefits. Please send resume to: P.O. Box 479, Boyne Falls, MI 49713.

4100 Nursing

GRANDVIIE MEDICAL Care GRANDVUE MEDICAL Care Facility: We are "staffing up" our Certified Nurse Aide department and will be starting a new nurse aide training class on May 8. If you have an interest in helping others, this is your opportunity to start your medical career in a state of the art facility. Training is paid after 3 day probationary period, with hourly wages ranging from \$9.25-89.46 depending on time off benefit plan selected. ing from \$9,25-9.46 depending on time of benefit plan selected. Upon receiving CNA certification, hourly wages increase to \$9.84-\$10.05 per hour. Apply in person at 1728 South Peninsula Road, East Jordan. Call Jane Korthase at 231-536-2286 with any questions.

CAN'T FIND what you're looking for? Find it the fast & easy, effective way by using the classifieds! Call and place a low cost classified ad under 'Wanted To Buy' in next week's naper.

REAL ESTATE FOR RENT

5020 Commercial/ Industrial

2ND FLOOR small office space for rent, downtown Boyne City. High ceillings, large windows, loft storage. (231)582-9299

REAL ESTATE FOR SALE

5500 Real Estate

DO YOU Dream of Owning Your Own Home? Attend a free Own Home / Attend a free, Homebuyer workshop Wednes-day, April 26, 2006, 6:00-8:00 p.m. Let me walk you through the process! Community Health and Education Center, 360 Con-nable, Petoskey, MI 49770, Call Alice toll free at 866-637-1834 to register.

Industrial

FOR SALE or Lease. High quality industrial building in Elk Rapids. 15,480 sq. ft. with built in 2 & 3 ton overhead cranes. Built in air compressor, exterior truck well. 85% seller financing. nuck well. 85% seller financing. Remax Don Fedrigon, 231-264-5400 5400

DISNEY BEACH area: 7 day, 6 night stay. Paid \$600. Sacrifice for \$199. Good for 1 year. 231-214-0085

TRANSPORTATION

6020 Autos For Sale

1995 JEEP Cherokee, 4x4, good shape. \$3,900. 231-582-6216, leave message

6050 Boats/Watercraft

HARBORAGE MARINA boat well #200. Asking \$94,900. Cal 586-677-5350 or 586-201-3960.

6110 Snowmobiles

2000 SKI-DOD MXZ600 and MXZ700, excellent condition. \$7,000 for both. Call 596-677-5350 or 586-201-3960.

6140 Vans/Mini

USED CARGO Vans www.cargovandealer.com 888-258-6095

BUSINESS SERVICES

7330 Misc. Serv

ALL MASONRY: Prompt, quality service. Flatwork, foundations brick, block, stone, chimneys Small jobs, repairs, 231-342 4030.

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

PLACING AN AD in the clas stifieds is easy ... thanks to the telephone! All you have to do is give us a call and let us know the type of item you would like to advertise. You will speak to a friendly advisor who will help you word. word your ad for the best response. It's so easy ...

this newspaper is subject to the Fair Housing Act which nakes it illegal to advertise any preference, limitation or discrimination based on race color, religion, sex, handicap familial status or national ori gin, or an intention, to make any such preference, limitation or discrimination." Familial status includes children un der the age of 18 living with

parents or legal custodians

pregnant women and people

ecuring custody or children

PUBLISHER'S NOTICE:

All real estate advertising in

ınder 18. This newspaper will not nowingly accept any adver tising for real estate which is in violation of the law. Our eaders are hereby informed that all dwellings advertised in this newspaper are available on an equal opportunity basis. To complain of discrimi-nation call HUD toll-free at 1-800-669-9777. The toll-free number for the hearing impaired is 1-800-927-9275.



recited in Trustee's Deed recorded

Public Notices

PETER M. SCHNEIDERMAN & ASSOCIATES, P.C., IS ATTEMPTING TO COLLECT A DEBT, ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE, PLEASE CON-TACT OUR OFFICE AT (248)539-7400 IF YOU ARE IN ACTIVE MIL-ITARY DUTY.

MORTGAGE SALE

MORTGAGE SALE
Default has been made in the
conditions of a mortgage made by
STEVEN H, KONDRAT, A SINGLE
MAN and THOMAS R. KONDRAT,
A MARRIED MAN, to THE HUNTINGTON NATIONAL BANK SUCCESSOR BY MERGER TO THE
HINTINGTON MORTGAGE MORTGAGE HUNTINGTON COMPANY, Mortgagee, dated August 10, 1999, and recorded on August 13, 1999, in Liber 369, on

August 10, 1999, in Liber 369, on Page 842, Charlevoix County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Eighteen Thousand Cone Hundred Fourteen Dollars and Fifty Cents (\$18,114.50), including interest at 6.875% per annum.

Under the power of sale contained in said mortgage and the statue in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the Meia Lobby of the Charlevoix County Courthouse in Charlevoix County Courthouse in Charlevoix, Michigan at 11:00 AM o'clock, on April 21, 2006.

Said premises are situated in which of HUDSON, Charlevoix County, Michigan and described

AS:
PARCEL C: COMMENCING AT A
D.N.R. MARKER AT THE SOUTH
QUARTER CORNER OF SECTION 16, TOWN 32 NORTH,
RANGE 4 WEST; THENCE
NORTH 1 DEGREE 13 MINUTES
SECONDS WEST ALONG 52 SECONDS WEST ALONG THE NORTH AND SOUTH QUARTER LINE OF SAID SEC-TION, 835.17 FEET TO A 1 / 2 QUARTER LINE OF SAID SECTION, 835.17 FEET TO A 1 / 2 INCH ROD, BEING THE POINT OF BEGINNING OF THIS DESCRIPTION; THENCE NORTH 85 DEGREES 51 MINUTES 45 SECONDS WEST 439.14 FEET TO A 1 / 2 INCH ROD ON THE SOUTHEASTERLY LINE OF WOODWARD ROAD; THENCE CONTINUING NORTH 85 NORTH CONTINUING DEGREES 51 MINUTES 45 SE ONDS WEST 35.07 FEET TO THE CENTERLINE OF SAID ROAD, THENCE NORTHEAST-ROAD: THENCE NORTHEASI-ERLY ALONG THE CENTERLINE OF WOODWARD ROAD, THE FOLLOWING COURSES: NORTH 23 DEGREES 56 MINUTES 11 SECONDS EAST 79.50 FEET; NORTH 26 DEGREES 07 MIN-UTES 52 SECONDS EAST 207 87 FEET: NORTH 12 207.87 FEET; NORTH 12 DEGREES 24 MINUTES 18 SEC-ONDS FAST 88.53 FEET: AND ONDS EAST 88.53 FEET; AND NORTH 2 DEGREES 24 MINUTES 23 SECONDS EAST 103.25 FEET TO THE SOUTH EIGHTH LINE OF SAID SECTION; THENCE LEAVING SAID CENTERLINE NORTH 89 DEGREES 46 MINUTES 16 SECONDS EAST ALONG SAID EIGHTH LINE; 33.03 FEET TO A 1/2 INCH BOD ON THE SOUTH-1 / 2 INCH ROD ON THE SOUTH-EASTERLY LINE OF WOOD-WARD ROAD; THENCE CONTIN-UING NORTH 89 DEGREES 48 MINUTES 16 SECONDS EAST ALONG SAID EIGHTH LINE 282.38 FEET TO A 1 / 2 INCH ROD ON SAID NORTH AND SOUTH QUARTER LINE; THENCE SOUTH 1 DEGREE 13 MINUTES 52 SECONDS EAST ALONG SAID QUARTER LINE 44 46 FEFT TO THE POINT OF 1 / 2 INCH ROD ON THE SOUTH 484.49 FEET TO THE POINT OF BEGINNING: BEING A PART OF BEGINNING; BEING A FART OF THE SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 18, TOWN 32 NORTH, RANGE 4 WEST. TAX ID NO. 008-018-014-35. The redemption period shall be

12 months from the date of such

Dated: March 9, 2008

THE HUNTINGTON NATIONAL BANK SUCCESSOR BY MERGER TO THE HUNTINGTON MORTGAGE COMPANY Mortgages/Assignee

Peter M. Schneiderman & Associates, P.C. 23100 Providence Drive, Suite 450 Southfield, MI 48075 Client I.D. HMC.0040

P.C. is a debt collector and we are attempting to collect a debt and any information obtained will be used for that purpose.

unere is claimed to be due at the date hereof the sum of one hundred fifty seven thousand two hundred sixty one and 28/100 Dollars (\$157,261.28), including interest at 6.000% per annum WITH AN ADJUSTABLE RATE RIDER AND AS MODIFIED BY LOAN AGREEMENT DATED APRIL 16, 2003 AND SEPTEMBER 3, 2004. Under the power of sale centained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the main lobby of the Charlevoix County Courthouse in Charlevoix, MI, at 11:00 AM on April 21, 2006. April 21, 2006

Said premises are situated in TOWNSHIP OF MARION, CHARLEVOIX County, Michigan

UTES 54 SECONDS WEST
800.00 FEET; THENCE NORTH
67 DEGREES 14 MINUTES 06
SECONDS EAST; 652.87 FEET;
THENCE SOUTH 23 DEGREES
10 MINUTES 19 SECONDS

COMMENCING AT THE NORTH ONE-QUARTER CORNER OF SECTION 25, TOWN 33 NORTH, RANGE 8 WEST, THENCE SOUTH 89 DEGREES 13 MIN-UTES 46 SECONDS EAST ALONG THE NORTH LINE OF SAID SECTION 1121.66 FEET; THENCE SOUTH 05 DEGREES 26 MINUTES 57 SECONDS EAST (ALSO RECORDED AS SOUTH 05 DEGREES 34 MIN-UTES 09 SECONDS EAST (ALSO RECORDED AS SOUTH 05 DEGREES 28 MINUTES 57 SECONDS EAST 1402.55 FEET TO THE POINT OF BEGINNING; THENCE SOUTH 05 DEGREES 28 MINUTES 57 SECONDS EAST 695.16 FEET; THENCE SOUTH 89 DEGREES 22 MINUTES 09 SECONDS WEST 543.05 FEET; THENCE NORTH 23 DEGREES 10 MIN-UTES 19 SECONDS WEST 55.00 FEET; THENCE NORTH 29 DEGREES 22 MINUTES 05 SECONDS EAST 772.17 FEET TO THE POINT OF BEGINNING; BEING A PART OF THE NORTH ONE-HALF OF SECTION 25. TOWN 33 NORTH, RANGE 8 WEST.

WEST.
TOGETHER WITH AND SUB-JECT TO A 68 FOOT WIDE PRI-VATE ROAD AND UTILITY EASE-MENT AS DESCRIBED AND RECORDED IN LIBER 345, PAGE 111, CHARLEVOIX COUNTY RECORDS.

Robert A. Tremain & Associates,

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by RICHARD D LOUISELLE, SUSAN E LOUISELLE, HUSBAND AND WIFE to REPUBLIC BANC MORTGAGE CORPORATION now known as REPUBLIC BANK, A MICHIGAN CORPORATION, Mortgagee, dated February 28, 2000, and recorded on March 08, 2000, in Liber 383, on page 934, in CHARLEVOIX County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of one hundred lifty seven thousand two hum-

TOWNSHIP OF MAHION, CHARLEVOIX County, Michigan and are described as:

PARCEL 23 - FOREST MEAD-OWS COMMENCING AT THE NORTH ONE-CUARTER CORNER OF SECTION 25, TOWN 33 NORTH, RANGE 8 WEST, THENCE SOUTH 89 DEGREES 13 MINUTES 46 SECONDS EAST ALONG THE NORTH LINE OF SAID SECTION 1121.66 FEET; THENCE SOUTH 05 DEGREES 26 MINUTES 57 SECONDS EAST (ALSO RECORDED AS SOUTH 05 DEGREES 34 MINUTES 09 SECONDS EAST) 2097.41 FEET; THENCE SOUTH 89 DEGREES 22 MINUTES 05 SECONDS WEST 543.06 FEET TO THE POINT OF BEGINING: THENCE SOUTH 89 DEGREES 22 MINUTES 05 SECONDS WEST 543.06 FEET TO THE POINT OF BEGINING: THENCE SOUTH 89 DEGREES 22 MINUTES 05 SECONDS WEST 543.06 FEET TO THE POINT OF BEGINING: THENCE SOUTH 89 DEGREES 22 MINUTES 05 SECONDS WEST 543.06 FEET TO THE POINT OF BEGINING: THENCE SOUTH 89 DEGREES 22 MINUTES 54 SECONDS WEST 543.00 FEET; THENCE NORTH 22 DEGREES 45 MINUTES 54 SECONDS WEST 540.00 FEET; THENCE NORTH

EAST 1068 65 FEET TO THE EAST 1088.65 FEET TO THE POINT OF BEGINNING, BEING A PART OF THE NORTH ONE-HALF OF SECTION 25, TOWN 33 NORTH, RANGE 8 WEST. TOGETHER WITH AND SUBJECT TO A 86 FOOT WIDE PRIVATE ROAD AND UTILITY EASE-MENT AS DESCRIBED AND RECORDED IN LIBER 345, PAGE 111, CHARLEVOIX COUNTY RECORDS. PARCEL 24 - THE RIDGES COMMENCING AT THE NORTH ONE-QUARTER CORNER OF

PARCEL 24 - FOREST MEADOWS COMMENCING AT THE NORTH ONE-QUARTER CORNER OF SECTION 25, TOWN 33 NORTH, RANGE 8 WEST.

THENCE SOUTH 89 DEGREES
13 MINUTES 46 SECONDS
EAST ALONG THE NORTH LINE
OF SAID SECION 1121.68 FEET;
THENCE SOUTH 05 DEGREES
26 MINUTES 57 SECONDS
EAST (ALSO RECORDED AS
SOUTH 05 DEGREES 34 MINUTES 09 SECONDS EAST)
2097.41 FEET 10 THE POINT OF
BEGINNING: THENCE SOUTH
05 DEGREES 26 MINUTES 57
SECONDS EAST 356.30 FEET;
THENCE SOUTH 00 DEGREES
04, MINUTES 46 SECONDS
EAST 70.60 FEET; THENCE
SOUTH 89 DEGREES 22 MINUTES 05 SECONDS WEST
1112.17 FEET; THENCE NORTH
22 DEGREES 45 MINUTES 54
SECONDS WEST 459.30 FEET;
THENCE NORTH 89 DEGREES
22 MINUTES 05 SECONDS
EAST 126.05 FEET TO THE
POINT OF BEGINNING; BEING A
PART OF THE NORTH ONE—
HALF OF SECTION 25, TOWN 33
NORTH, RANGE 8 WEST.
TOGETHER WITH AND SUBJECT TO A 66 FOOT WIDE PRIVATE ROAD AND UTILITY EASE
MENT AS DESCRIBED AND
RECORDED IN LIBER 345, PAGE
111, CHARLEVOIX COUNTY
RECORDS.

RECORDS.

PARCEL 12 - THE RIDGE COMMENCING AT A 1 INCH ROD AT
THE SOUTHEAST CORNER OF
SECTION 25. TOWN 33 NORTH,
RANGE 8 WEST, THENCE
NORTH 89 DEGREES 54 MINUTES 40 SECONDS WEST
1561.81 FEET ALONG THE
SOUTH LINE OF SAID SECTION;
THENCE NORTH 00 DEGREES
04 MINUTES 46 SECONDS
WEST 779.79 FEET; THENCE
NORTH 89 DEGREES 22 MINUTES 05 SECONDS EAST WEST 179.79 FEET; HENGE NORTH 89 DEGREES 22 MINUTES 05 SECONDS EAST 286.66 FEET; THENCE NORTH 00 DEGREES 04 MINUTES 46 SECONDS WEST 1759.41 FEET TO A ONE-HALF INCH ROD, BEING THE POINT OF BEGIN-NING OF THIS DESCRIPTION; THENCE SOUTH 89 DEGREES 22 MINUTES 05 SECONDS WEST 2012.38 FEET TO A ONE-HALF INCH ROD ON THE EAST-ERLY LINE OF A 66 FOOT WIDE ROADWAY AND UTILITY EASE-MENT; THENCE CONTINIUNG SOUTH 89 DEGREES 22 MINUTES 05 SECONDS WEST 34.16 TO THE CENTERLINE OF SAID EASEMENT; THENCE NORTH 17 DEGREES 17 MINUTES 07 SECONDS WEST 249.12 FEET ONDS WEST 249.12 FEET ALONG SAID CENTERLINE; THENCE CONTINUING ALONG SAID CENTERLINE NORTH 15 DEGREES 17 MINUTES 27 SEC ONDS EAST 224.56 THENCE LEAVING SAID CEN-TERLINE ALONG THE SOUTH-EAST BANK OF A CREEK THE FOLLOWING COURSES: SOUTH 17 DEGREES 21 MIN-SOUTH 17 DEGREES 21 MINUTES 17 SECONDS EAST 43,77 FEET, SOUTH 60 DEGREES 01 MINUTES 37 SECONDS WEST 16.18 FEET, SOUTH 60 DEGREES 58 MINUTES 35 SECONDS EAST 38.34 FEET, SOUTH 26 DEGREES 32 MINUTES 53 SECONDS EAST 40.34 FEET, SOUTH 42 DEGREES 43 MINUTES 43 SECONDS EAST 40.34 FEET, SOUTH 42 DEGREES 18 MINUTES 14 SECONDS EAST 30.27 FEET, AND SOUTH 53 DEGREES 48 MINUTES 39 SECONDS EAST 172.48 FEET, THENCE NORTH 89 DEGREES 22 MINUTES 05 SECONDS EAST 172.48 FEET, THENCE NORTH 89 DEGREES 20 MINUTES 46 SECONDS EAST 1797.16 FEET TO A ONE-HALF, INCH ROD; THENCE SOUTH 00 DEGREES 04 MINUTES 46 SECONDS EAST 210 FEET TO THE POINT OF BEGINNING; BEING A PART OF THE NORTH ONE-HALF OF SECTION 25, TOWN 33 NORTH, RANGE 8 WEST. UTES 17 SECONDS EAST 43,77

29, 10WN 35 NORTH, HANGE 6
WEST.
TOGETHER WITH AN SUBJECT
TO: A 66 FEET WIDE PRIVATE
ROAD AND UTILITY EASEMENT,
THE CENTER LINE OF WHICH
IS DESCRIBED AS: COMMENCING AT THE NORTHEAST
CORNER OF SECTION 26,
TOWN 33 NORTH, RANGE 8
WEST; THENCE SOUTH 00
DEGREES 03 MINUTES 47 SECONDS EAST ALONG THE EAST
LINE OF SAID SECTION 284.00
FEET; THENCE NORTH 89
DEGREES 45 MINUTES 30 SECONDS WEST 826.48 FEET: DEGREES 45 MINUTES 30 SECONDS
WEST 626.48 FEET:
THENCE SOUTH 01 DEGREES
53 MINUTES 52 SECONDS
WEST 429.97 FEET: THENCE
SOUTH 82 DEGREES 58 MINUTES UTES 43 SECONDS WEST 771.26 FEET TO THE CENTER LINE OF LAKE 26 ROAD, BEING THE POINT OF BEGINNING: THENCE ALONG THE CENTER

LINE OF SAID EASEMENT THE FOLLOWING COURSES: NORTH 82 DEGREES 58 MINUTES 43 SECONDS EAST 771.26 FEET; THENCE SOUTH 45 DEGREES 12 MINUTES 14 SECONDS EAST 902.73 FEET TO THE EAST LINE OF SAID SECTION; THENCE SOUTH 34 DEGREES 25 MINUTES 17 SECONDS EAST 591.16 FEET; THENCE SOUTH 61 DEGREES 13 MINUTES 47 SECONS EAST 497.20 FEET; THENCE SOUTH 64 DEGREES 10 MINUTES 40 SECONDS EAST 140.53 FEET; THENCE NORTH 70 DEGREES 51 MINUTES 14 SECONDS EAST 171.15 FEET; THENCE NORTH 66 DEGREES 41 MINUTES 42 SECONDS EAST 197.45 FEET; THENCE NORTH 70 SECONDS EAST 197.45 FEET; THENCE NORTH 58 DEGREES 30 MINUTES 40 SECONDS EAST 21.34 FEET; THENCE NORTH 56 DEGREES 33 MINUTES 25 SECONDS EAST 197.45 FEET; THENCE NORTH 56 DEGREES 11 MINUTES 15 SECONDS EAST 22.21 FEET; THENCE NORTH 71 DEGREES 36 MINUTES 19 SECONDS WEST 1808.19 FEET; THENCE NORTH 10 DEGREES 11 MINUTES 68 SECONDS WEST 1808.19 FEET; THENCE NORTH 41 DEGREES 86 MINUTES 19 SECONDS WEST 1808.19 FEET; THENCE NORTH 45 DEGREES 86 MINUTES 19 SECONDS WEST 1808.19 FEET; THENCE NORTH 45 DEGREES 86 MINUTES 19 SECONDS WEST 1818.17 FEET TO A POINT 33 FEET SOUTH OF THE NORTH LINE OF SECTION 25. TOWN 33 NORTH, FIANGE 8 SECONDS WEST 218.17 FEET TO A POINT 37 STEET SOUTH OF THE NORTH LINE OF SECTION 25, TOWN 33 NORTH, RANGE 8 WEST; NORTH 89 DEGREES 40 MINUTES 17 SECONDS WEST PARALLEL WITH SAID SECTION LINE 375.90 FEET; THENCE SOUTH 89 DEGREES 40 MINUTES 17 SECONDS EAST 375.90 FEET; THENCE SOUTH 45 DEGREES 26 MINUTES 19 SECONDS EAST 218.17 FEET; THENCE SOUTH 21 DEGREES 80 MINUTES 08 SECONDS EAST 1808.19 FEET; THENCE SOUTH 40 DEGREES 11 MINUTES 45 SECONDS WEST 229.21 FEET; THENCE SOUTH 64 DEGREES 57 MINUTES 15 SECONDS EAST 310.68 FEET; THENCE SOUTH 47 DEGREES 54 MINUTES 19 SECONDS EAST 60.41 FEET; THENCE SOUTH 47 DEGREES 55 MINUTES 18 SECONDS EAST 111.42 FEET; THENCE SOUTH 47 DEGREES 51 MINUTES 18 SECONDS EAST 111.42 FEET; THENCE SOUTH 59 DEGREES 31 MINUTES 08 SECONDS EAST 111.42 FEET; THENCE SOUTH 59 DEGREES 31 MINUTES 08 SECONDS EAST 131.58 FEET; THENCE SOUTH 80 DEGREES 31 MINUTES 08 SECONDS EAST 131.58 FEET; THENCE SOUTH 80 DEGREES 31 MINUTES 08 EAST 331.58 FEET; THENCE SOUTH 80 DEGREES 31 MINUTES 18 SECONDS EAST 131.58 FEET; THENCE SOUTH 80 DEGREES 31 MINUTES 18 SECONDS EAST 313.58 FEET; THENCE SOUTH 80 DEGREES 31 MINUTES 50 SECONDS EAST 31.58 FEET; THENCE SOUTH 80 DEGREES 31 MINUTES 50 SECONDS EAST 31.58 FEET; THENCE SOUTH 80 DEGREES 31 MINUTES 50 SECONDS EAST 50 SECONDS EAST 31.58 FEET; THENCE SOUTH 80 DEGREES 31 MINUTES 50 SECONDS EAST 31.58 FEET; THENCE SOUTH 80 DEGREES 31 MINUTES 50 SECONDS EAST 31.58 FEET; THENCE SOUTH 80 DEGREES 31 MINUTES 50 SECONDS EAST 31.58 FEET; THENCE SOUTH 80 DEGREES 31 MINUTES 50 SECONDS EAST 31.58 FEET; THENCE SOUTH 80 DEGREES 31 MINUTES 50 SECONDS EAST 31.58 FEET; THENCE SOUTH 80 DEGREES 31 MINUTES 50 SECONDS EAST 31.58 FEET; THENCE SOUTH 80 DEGREES 31 MINUTES 50 SECONDS EAST 31.58 FEET; THENCE SOUTH 80 DEGREES 31 MINUTES 50 SECONDS EAST 31.58 FEET; THENCE SOUTH 80 DEGREES 31 MINUTES 50 SECONDS EAST 31.58 FEET; THENCE SOUTH 80 DEGREES 31 MINUTES 50 SECONDS EAST 31.58 FEET; THENCE SOUTH 80 DEGREES 31 MINUTES 50 SECONDS EAST 31.58 FEET; THENCE SOUTH 80 DEGREES 31 MINUTES 30 SECONDS EAST 31.58 F EAST 331.58 FEET; THENCE SOUTH 80 DEGREES 01 MIN-UTES 52 SECONDS EAST 275.67 FEET; THENCE NORTH 80 DEGREES 04 MINUTES 58 SECONDS EAST 111.35 FEET; THENCE NORTH 02 DEGREES THENCE NORTH 02 DEGREES
01 MINUTES 46 SECONDS
EAST 390.69 FEET; THENCE
NORTH 22 DEGREES 45 MINUTES 54 SECONDS WEST
713.012 FEET; THENCE NORTH
67 DEGREES 25 MINUTES 41
SECONDS EAST 653.19 FEET;
THENCE SOUTH 14 DEGREES
44 MINUTES 00 SECOND-FAST 44 MINUTES 00 SECOND EAST 2.22 FEET; THENCE SOUTH 23 DEGREES 10 MINUTES 19 SEC-DEGREES 10 MINUTES 19 SECONDS EAST 529.92 FEET;
THENCE NORTH 23 DEGREES
10 MINUTES 19 SECONDS
EAST 529.92 FEET; THENCE
NORTH 14 DEGREES 44 MINUTES 00 SECONDS WEST
242.62 FEET; THENCE NORTH01 DEGREE 29 MINUTES 23
SECONDS WEST 95.25 FEET;
THENCE NORTH 23 DEGREES
03 MINUTES 00 SECONDS

03 MINUTES 00 SECONDS WEST 418.22 FEET; THENCE NORTH 31 DEGREES 35 MIN-UTES 25 SECONDS WEST 202.46 FEET TO THE POINT OF BEGINNING. ALSO:
IN THE TOWNSHIP OF CHARLEVOIX, CHARLEVOIX, CHARLEVOIX, COUNTY, MICHIGAN: COMMENCING AT AN IRON STAKE AT THE CENTER CUARTER CORNER OF SECTION 34, TOWNSHIP 34 NORTH, RANGE 8 WEST: THENCE ON A BEARING OF WEST ALONG THE FAST AND WEST CHARTER EAST AND WEST QUARTER LINE OF SAID SECTION 811 48 FEET; THENCE NORTH 0 DEGREE 06 MINUTES 29 SEC-DEGREE 08 MINUTES 29 SEC-ONDS EAST 200.00 FEET; THENCE ON A BEARING OF WEST, PARALLEL WITH SAID QUARTER LINE, 81.74 FEET; THENCE NORTH 07 DEGREES 00 MINUTES 00 SECONDS EAST 52.50 FEET, BEING THE POINTS OF BEGINNING OF THIS DESCRIPTION; THENCE NORTH 74 DEGREES 85 MINUTES 59 SECONDS WEST 259.46 FEET TO THE SOUTHEASTERLY LINE OF NORWOOD ROAD (EMMET) AND GRAND TRAVERSES STATE OF NORWOOD ROAD (EMMETT AND GRAND TRAVERSE STATE

ROAD): THENCE NORTH 45
DEGREES 18 MINUTES 40 SECONDS EAST (RECORDED AS
NORTH 44 DEGREES 16 MINUTES EAST) ALONG SAID
ROAD LINE 125.00 FEET;
THENCE SOUTH 76 DEGREES
00 MINUTES 41 SECONDS
EAST 180.74 FEET; THENCE
SOUTH 7 DEGREES 00 MINUTES 00 SECOND WEST 112.50
FEET TO THE POINT OF BEGINNING, BEING A PART OF THE
SOUTH HALF OF THE NORTHWEST QUARTER OF SECTION
34, TOWNSHIP 34 NORTH,
RANGE 8 WEST.

The redemption period shall be
6 months from the date of such
sale, unless determined abandoned in accordance with 1948CL
500.3241a, in which case the
redemption period shall be
10 days from the date of such
sale, unless determined abandoned in accordance with 1948CL
500.3241a, in which case the
redemption period shall be
10 days from the date of such sale.

DATED: March 22, 2006

Robert A. Tremain & Associates, P.C. 401 South Old Woodward Avenue, Suite 300 Birmingham, MI 48009-6616

ATTORNEY FOR: REPUBLIC BANK, A MICHIGAN CORPORATION

For More Information Call: (248) 540-7701

MORTGAGE SALE

This firm is a debt collector attempting to collect a debt, and any information obtained will be used for that purpose. Default has occurred in a mort-

Default has occurred in a mortgage made by Kathleen M.
Maudrie, a single woman, to First
National Bank of America, dated
April 27, 2004 and recorded on
May 4, 2004 in liber 612 page 97.
Charlevoix County records. The
mortgage holder has begun no
proceedings to recover any part of
the debt, which is now \$32,509.81.
The mortgage will be foreclosed
by a sale of the property, at public
auction to the highest bidder, on
Friday, April 21, 2006 at 10:00
a.m. local time, at main entrance
to the County Building, Charlevoix,
Michigan. The property will be
sold to pay the amount then due
on the mortgage, together with
interest at 11.25 per cent foredoon the fillingage, logerish with interest at 11.25 per cent, foreclo-sure costs, attorney fees, and also any taxes and insurance that the mortgage holder pays before the

sale.

The property is located in St.
James Township, Charlevoix James Township, Charlevoix County, Michigan, and is described in the mortgage as: Lot 4, Block A of Frazer, Yerkes and Clayton's Subdivision Government Lots 1 & 2. Section 27. Town 39 North, Range 10

James Charlevoix County, Michigan The redemption period will be six months from the date of sale but if the property is abandoned under MCL 600.3241a, the redemption period will be 30 days.

Date: March 17, 2006

Joseph B. Backus attorney for mortgage holder P.O. Box 794

PETER M. SCHNEIDERMAN & ASSOCIATES. P.C. IS ATTEMPTING TO COLLECT A DEBT, ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PUPOSE, PLEASE CONTACT OUR OFFICE AT (248)539-7400 IF YOU ARE IN ACTIVE MILITARY DUTY.

MORTGAGE SALE - Default has MONTGAGE SALE - DERBUT has been made in the conditions of a mortgage made by MICHAEL J. PISCHNER, a MARRIED MAN and AMY J. PISCHNER, to RESIDENTIAL LENDING CORPORA-TION, Mortgagee, dated August 26, 2003, and recorded on September 11, 2003, in Liber 570, September-11, 2003, in Liber 570, on Page 688, and re-recorded on March 16, 2008 in Liber 738, on Page 137, and assigned by sald mortgage to Mortgage Electronic Registration Systems, inc. ("MERS"), solely as nomines for lender and lender's successora and saligns, assigned, Charlevoix County Records Michigan, on which County Records, Michigan, on which mortgage there is claimed to be

due at the date hereof the sum of One Hundred Forty-Nine Thousand Ninety-Five Dollars and Ninety-Six Cents (\$149,095,96), including interest at 5.750% per Under the power of sale con-

Under the power of sale contained in said mortgage and the statue in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a saie of the mortgaged premises, or some part of them, at public venue, at the Main Lobby of the Charlevoix, Michtigan at 11:00 AM o'clock, on May 5, 2006.
Said premises are situated in Township of MARION, Charlevoix

County, Michigan and described Beginning at a 1/2 inch rod at the West 1/4 corner of Section 15.

West 1/4 corner of Section 15.
Town 33 North, Range 8 West;
thence along the East and West
1/4 line of said section and along
the centerline of Ferry Road South the centerline of Ferry Road South 89 degrees 05 minutes 31 seconds East 661.40 feet; thence South 08 degrees 46 minutes 19 seconds West 49.97 feet to a 1/2 inch rod on the South line of said road; thence continuing South 08 degrees 46 minutes 19 seconds West 360.66 feet to a 1/2 inch rod; thence North 89 degrees 05 minutes 31 seconds West 606.24 feet to the West line of said section; thence along said section line North 01 degree 03 minutes 05 seconds East 357.26 feet to a 1/2 inch rod on said road line; thence inch rod on said road line; thence continuing along said section line North 01 degree 03 minutes 05 seconds East 49.50 feet to the point of beginning; being a part of the Northwest 1/4 of the Southwest 1/4 of Section 15, Town 33 North, Range 8 West. Sellers herein reserve for themselves, their heirs, successors and assigns, a 66 foot wide easement for ingress, egress and the instal-lation and maintenance of public lation and maintenance of public utilities described as: Commencing at a 1/2' rod at the West 1/4 corner of Section 15, Town 33 North, Range 8 West; thence along the East and West 1/4 line of said section South 89 degrees 05 minutes 31 seconds East 359.10 feet to a point in the centerline of Ferry Road, being the point of beginning of this description; thence continuing along said 1/4 line and along the said centerline South 89 degrees 05 minutes 31 seconds East 7.48

feet; thence South 12 degrees 55 minutes 21 seconds West 50.61 feet to a 1/2 inch rod on the South line of said road; thence continu-1/2 inch rods: thence North 89 degrees 05 minutes 31 seconds West 67.48 feet to a 1/2 inch rod thence North 12 degrees 55 min-utes 21 seconds East 365.25 feet to a 1/2 inch rod on said road line: thence continuing North 12 degrees 55 minutes 21 seconds East 50.61 feet to the point of beginning; being a part of the Northwest 1/4 of the Southwest

1/4 of Section 15, Town 33 North, Range 8 West TAX ID NO. 009-015-013-15 The redemption period shall be 12 months from the date of such

Dated: March 27, 2006

Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for ender and lender's successors and assigns,Mortgagee/

Peter M. Schneiderman & Associates, P.C. 23100 Providence Drive, Suite 450 Southfield, MI 48075 Client I.D. GMAC.0518

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

MORTGAGE SALE

Default has been made in the con-ditions of a mortgage made by David C. Wilson and Catherine M. Wilson, husband and wife, to Wilson, nusband and wife, to Mortgage Electronic Registration Systems, Inc., mortgages, dated June 3, 2004 and recorded June 9, 2004 in Liber 618, Page 677, Charlevolx County Records. Said

mortgage is now held by JP Morgan Chase Bank, as Trustee by assignment submitted to and recorded by the Charlevoix County Register of Deeds. There County hagister of bedox. There is claimed to be due on such mort-gage the sum of two Hundred Sixty-Five Thousand Seven Hundred Sixty-Five and 11/100 Dollars (\$265,765.11) including interest at the rate of 6.50% per

interest at the rate of 6.50% 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 vendue at the main lobby of Charlevoix County Courthouse in Charlevoix County Courthouse in Charlevoix or county. Michigan at 11:100 a.m. on April 28. Michigan at 11:00 a.m. on April 28,

2006.
The premises are located in the Township of Charleviox, Charlevoix County, Michigan, and

Charlevoix County, Michigan, and are described as Lot 37. North Pointe Woods, according to the plat thereof, as recorded in Liber 2 of Plats, Page 391, Charlevoix County Records, Township of Charlevoix, Charlevoix County, Michigan.

The redemption period shall be 6 months from the date of such sale, unless the property is determined abandoned in accordance with MCLA \$600.3241a, in which case the redemption period shall case the redemption period shall be 30 days from the date of the sale. TO ALL PURCHASERS: 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 tendent details.

Dated: March 29, 2006

ORLANS ASSOCIATES PC Attorneys for JP Morgan Chase Bank, as Trustee, as Assignee P.O. Box 5041 Tro, box 5041 (248) 457-1000 File No. 207.4483

Notice Of Mortgage Foreclosure Sale

THIS FIRM IS A DEBT COLLEC-TOR ATTEMPTING TO COLLECT A DEBT, ANY INFORMATION 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 foreclos-ing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.

been made in the conditions of a mortgage made by Rodney C Robinson and Ann L Robinson, mortgage made by Hodney C Robinson and Ann L Robinson, husband and wife, original mortgapor(s), to twin Union Bank and Trust Company, Mortgagee, dated September 13, 2000, and recorded on October 2, 2000 in Liber 398 on Page 044, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Seven Hundred Four Thousand Seven Hundred Four Thousand Seven Hundred Sixty-Nine And 83/100 Dollars (\$704,769.83), including interest at 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 May 5, 2006.

Said premises are situated in Township of Marion, Charlevoix County, Michigan, and are described as: Parcels A and B of Castle Shores, Land located in the Township of Marion, Charlevoix County, Michigan, all being a part of Government Lot 3, Section 1,

Town 33 North, Range 8 West, described as follows:

Parcel A: Commencing at the South 1/4 comer of Section 1, south 1/4 comer of Section 1, Town 33 North, Range 8 West; thence North 46 degrees 01 min-ures 58 seconds West 973.34 feet to a point on the Northeasterly right of way of Highway M-88, said point being on the East line of the tormer Julia J Taylor property as

in Liber 262, Page 701, Charlevoix County Records; thence North 59 degrees 11 minutes 01 seconds West along the Northeasterly right of way of Highway M-66, 334.87 feet to the East line of the Paul W leet to the East line of the Paul W Klingenberg property as recorded in Liber 249, Page 942; thence North 0 degrees 01 minutes 07 seconds West along said line 480.16 feet; thence 30.00 feet to the Point of Beginning; thence North 0 degrees 01 minutes 07 seconds West 100.00 feet; thence East 30.00 feet; thence North 0 degrees 01 minutes 07 seconds West 108.00 feet; thence East 36.58 feet; thence North 0 degrees 01 minutes 07 seconds West 138.00 feet; thence East 88.58 feet; thence North 0 degrees 01 minutes 07 seconds West 328.72 feet; thence West 128.58 feet to the East line of said Klingenberg property; thence degrees 01 minutes 07 seconds West 128.58 feet to the East line of said Klingenberg property; thence North 0 degrees 01 minutes 07 seconds West along said property 123.39 feet to the shore of Lake Charlevoix; thence North 89 degrees 50 minutes 37 seconds East along said shore 71.80 feet; thence South 0 degrees 01 minutes 07 seconds East 430.32 feet; thence South 0 degrees 50 minutes 07 seconds East 430.32 feet; thence South 0 degrees 50 minutes 07 seconds East 443.03 feet; thence South 0 degrees 50 minutes 31 secondsEast 64.30 feet; thence South 0 degrees 01 minutes 07 seconds East 1189.28 feet; thence na curve to the left 70.47 feet (radius of said curve is 417.03 feet, long chord bears South 4 degrees 51 minutes 45 seconds East 70.39 feet); thence West 112.02 feet to the point of Deginning. Being a part of Government Lot 3, Section 1, Town 33 North, Range 8 West Paracel E: Commencing at the South 1/4 corner of Section 1, Town 33 North, Range 8 West; thence North 46 degrees 01 minutes 58 seconds West 973.34 feet to a point on the Northeasterty right of way of Highway M-68, said point being on the East line of the former Julia J Taylor property as recited in Trustee's Deed recorded in Liber 262, page 701, Charlevoix County Records; thence North 59 degrees 11 minutes 01 seconds West along the Northeasterty right of way of 167.44 feet to the East line of the Paul W Klingenberg property as recorded in Liber 249, Page 942; thence North 0 degrees 01 minutes 07 seconds West along said line 1046.92 feet; thence East

minutes 07 seconds West alo said line 1046.92 feet; thence East 128.58 feet; thence South 0 degrees 01 minutes 07 seconds East 328.72 feet; thence West 68.58 feet; thence South 0 68.58 feet; thence South 0 degrees 01 minutes 07 seconds East 138.00 feet, thence West 30.00 feet; thence South 0 degrees 01 minutes 07 seconds East 100.00 feet; thence East 112.02 feet; thence on a curve to the right 70.47 feet (radius of said curve is 417.03 feet, long chord bears North 4 degrees 51 minutes 45 seconds West 70.39 feet); thence North 00 degrees 01 minutes 07 seconds West 1189.21 feet: thence South 89 degrees 50. utes 07 seconds west feet; thence South 89 degrees 50 utes 07 seconds West 1189.21 feet; thence South 83 degrees 50 minutes 31 seconds West 64.30 feet; thence North 0 degrees 01 minutes 07 seconds West 430.32 feet to the Shore of Lake Charlavolx; thence North 83 degrees 50 minutes 31 secods East along said shore 71.80 feet; thence South 0 degrees 01 minutes 07 seconds East 1619.57 feet, thence on a curve to the left 75.22 feet (radius of said curve is 409.53 feet, long chord bears South 5 degrees 16 minutes 50 seconds East 751.2 feet); thence South 10 degrees 32 minutes 33 seconds East 771.37 feet; thence on a curve to the right 202.70 feet (radius of said curve is 59.93 feet long chord bears South 10 degrees 13 minutes 28 seconds West 134.86 feet to the Point of Beginning. Being a part of Government Lot 3, Section 1, Town 33 North, Range 8 West.

11 Town 33 North, Range 8 West.

12 months from the date of such sale.

Dated: April 5, 2006

please call: FC G 248.593.1310 Trott & Trott, P.C. Attorneys For Servicer 30400 Telegraph Rd. Ste 200 Bingham Farma, Michigan 48025-5822 File #087307F02

PUBLIC NOTICES

FORECLOSURE NOTICE This firm is a debt collector attempting to collect a debt. Any information obtained will be used for this purpose. If you are in the Military, please contact our office at the number listed below.

MORTGAGE SALE - Default ha been made in the conditions of a certain mortgage made by: Robert K. Coston and Tammy A. Coston, Husband and Wife, As Joint Tenants to Mortgage Electronic Registration System, Inc solely as promises for Novester, Mortgage nominee for Novastar Mortgage inc, A Virginia Corpora Mortgagee, dated February 2005 and recorded March 2005 in Liber 672 Page 113
Charlevoix County Records,
Michigan, Said mortgage was subsequently assigned to: Novastar
Mortgage, Inc, on which mortgage
there is claimed to be due at the date hereof the sum of Two Hundred Sixty-Eight Thousand Four Hundred Forty-Seven Dollars and Twenty-Seven Cents (\$268,447.27) including interest 3.75% per annum.

Under the power of sale con-Uniter the power of sale con-tained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be fore-closed by a sale of the mortgaged premises, or some part of them, at public vendue, in the main lobby of the Charlevoix County Courthouse, MI at 11:00AM. on Friday, April 21, 2006

Said premises are situated in City of Boyne, Charlevoix County, Michigan, and are described as: Beginning at an iron stake at the rsection of the Easterly line of Park Street with the East and West one-quarter line of Section 26 Township 33 North, Range 6 West which is also the Northwest corner of Lot 29 of Collings & Crane's ner of Lot 29 of Collings & Crane's Addition to the Village [now a city] of Boyne City, according to the recorded plat thereof]; thence Easterly along the East and West one-quarter line of said Section 26 and along the Northerly line of Collings & Crane's Addition, 404 feet to an iron stake: thence Northerly, parallel with the Easterly line of Park Street 440 Easterly line of Park Street 440 feet; thence Westerly parallel with the East and West quarter line of said Section 402.53 feet to the East line of Park Street; thence Southerly along the East line of said Street 440 feet to the Point of the Beninging being a part of the the Beginning, being a part of the Southeast one-quarter of the Northwest one-quarter of said Section 26, Town 33 North, range

Commonly known as 219 Lyle Lane, Boyne City MI 49712. The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with 1948CL 600,3241a, in which case the edemption period shall be 30 days from the date of such sale

Dated: MARCH 8, 2006

Novastar Mortgage, Inc. Assignee of Mortgagee

Attorneys: Potestivo & 811 South Blvd. Suite 100 Rochester Hills, MI 48307 Our File No: 06-45018

PETER M. SCHNEIDERMAN & ASSOCIATES. P.C., IS ATTEMPTING TO COLLECT A DEBT, ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CON-TACT OUR OFFICE AT (248)539-7400 IF YOU ARE IN ACTIVE MIL-ITARY DUTY

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by LISA M. CARTER, to UNITED STATES OF AMERICA ACTING THROUGH AMERICA ACTING THROUGH THE UNITED STATES DEPART-MENT OF AGRICULTURE, Mortgagee, dated November 26, 1996 and recorded on December 4, 1996, in Liber 309, on Page 365, Charlevoix County Records, That Mortgage being given to That Mortgage being given to assume the balance of the debt owing on the Mortgage executed by David L. Bernier and Judith M. husband and wife to through the Farmers Home Administration, United States Department of Agriculture dated August 4, 1972 recorded August 4, 1972 in Liber 133 and Page 15, 4, 1972 in Liber 133 and Page 15, Charlevoix County Records and That Mortgage executed by Kevin J. Kirkpatrick, husband and wife to United States of America, acting through the Farmers Home Administration, United States Department of Agriculture dated November 10, 1988 recorded November 10, 1988 recorded November 10, 1988 in Liber 204 November 10, 1988 in Liber 204 and page 954. Charlevoix and page 954, Charlevoix County Records, Michigan, on County Records, Micrigan, on which mortgage there is claimed to be due at the date hereof the sum of Eighty-Eight Thousand Forty-Nine Dollars and Eighty-Six Cents (\$88,049.86), Including interest at 7.25% per annum. Under the power of sale contained in said mortgage and the statue in such case made and prostatue in such case made and pro-vided, notice is hereby given that

> PROCEEDINGS OF THE EAST JORDAN CITY COMMISSION

The East Jordan City Commission met in regular session March 7, 2006, at 7:30 p.m.; Mayor Postma presiding with all members of the City Commission present. Minutes were approved and acknowledgement was given to paid bills in the amount of \$224,920.01.

Further Commission Action: acknowledged receipt of Funds on Hand Report, February 2006; acknowledged receipt of the Police Department Monthly Report, January 2006; approved Elm Pointe rental request; approved Tourist Park Building rental request; adopted Resolution #103/2006; authorized meeting date charge from March 21, 2006 to March 28, 2006; acknowledged receipt of the Annual Report of Delinquent Bills and scheduled Public Hearing; cancelled the April 4, 2006 Commission Meeting; declared the 1998 patrol car scrap and scheduled a Special Commission Meeting for March 15, 2006. for budget discussion.

A copy of the minutes of the above meeting is posted in City Hall for review during normal office hours.

Lori M. Campbell, CMC City Clerk

sald mortgage will be foreclosed by a sale of the mortgaged prem-less, or some part of them, at pub-lic venue, at the Main Lobby of the Charlevoix County Courthouse in Charlevoix, Michigan at 11:00 AM o'clock, on May 5, 2006 Sald premises are situated in

Said premises are situated in City of EAST JORDAN, Charlevoix County, Michigan and described

THE WEST 100 FEET OF THE THE WEST 100 FEET OF THE FOLLOWING DESCRIBED PAR-CEL: BEGINNING ON THE NORTH LINE OF SECTION 24, TOWN 32 NORTH, RANGE 7 WEST, 150 FEET EAST OF THE NORTHWEST CORNER OF SAID SECTION: THENCE EAST ALONG THE NORTH LINE OF SAID SECTION 248.6 FEET; THENCE SOUTH, PERPENDICULAR TO THE NORTH LINE OF ULAR TO THE NORTH LINE OF SAID SECTION, 33 FEET TO AN IRON STAKE AT A POINT DESCRIBED SOUTH 83 DEGREES 17 MINUTES EAST 401.4 FEET FROM THE NORTH-WEST CORNER OF SAID SEC-WEST CORNER OF SAID SECTION; THENCE SOUTH 2
DEGREES WEST 119 FEET TO AN IRON STAKE; THENCE WESTERLY TO AN IRON STAKE
ON A LINE PARALLEL WITH THE WEST LINE OF SAID SECTION AND WHICH PASSES THROUGH THE POINT OF BEGINNING, SAID IRON BEING 153. FEET SOUTH OF THE POINT OF SAID IHON BEING 153. FEET SOUTH OF THE POINT OF BEGINNING; THENCE NORTH TO THE POINT OF BEGINNING; BEING A PART OF THE NORTH-WEST 1 / 4 OF THE NORTH-WEST 1 / 4, SECTION 24, TOWN 32 NORTH, RANGE 7 WEST. TAX ID NO 053-072-019-019

ID NO. 053-024-019-00 The redemption period shall be 6 months from the date of such sale unless determined aban doned in accordance with 1948CL 600.3241a, in which case the redemption period shall be 30 redemption period shall be days from the date of such sale

Dated: March 17, 2006

UNITED STATES OF AMERICA ACTING THROUGH THE UNIT-ED STATES DEPARTMENT OF AGRICULTURE

Poter M. Schneiderman & Associates, P.C. 23100 Providence Drive, Suite 450 Client I.D. USDT.0004

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

MORTGAGE SALE - Default has MORTGAGE SALE – Default has been made in the conditions of a mortgage made by MARC A. BENDER, SINGLE PERSON AND JOSEPH J. BENDER, SINGLE PERSON to FIFTH THIRD MORTGAGE-MI, LLC, Mortgagee, dated May 01, 2002, and recorded on May 66, 2002, in Liber 469, on page 246, in CHARLEVOIX County Records, Michigan, on which mortgage there is claimed which mortgage there is claimed to be due at the date hereof the sum of one hundred sixty seven thousand three hundred thirteen and 93/100 Dollars (\$167.313.93), including interest at 8.375% per

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 Courtho in Charlevoix, MI, at 11:00 AM on April 21, 2006

April 21, 2006.
Said premises are situated in CITY OF EAST JORDAN, CHARLEVOIX County, Michigan and are described as:
COMMENCING AT A TJRON STAKE AT THE SOUTHWEST CORNER OF SECTION 26, TOWNSHIP 32 NORTH, RANGE 7 WEST, THENCE ALONG THE WEST LINE OF SAID SECTION NORTH 00 DEGREES 14 MINUTES 47 SECONDS EAST 2080-40 FEET TO THE POINT OF BEGINNING OF THIS DESCRIPTION, THENCE CONTINUING TION, THENCE CONTINUING ALONG SAID SECTION LINE. ALSO BEING THE CENTERLINE OF HIGHWAY M-66, NORTH 00 DEGREES 14 MINUTES 47 SECONDS EAST 546.06 FEET TO
THE T-IRON STAKE AT THE
WEST QUARTER CORNER OF
SAID SECTION; THENCE
ALONG THE EAST AND WEST
QUARTER LINE OF SAID SECTION SOUTH 80 DEGREES 16 QUARTER LINE OF SAID SECTION SOUTH 89 DEGREES 16 MINUTES 47 SECONDS EAST 50.00 FEET TO A ONE-HALF INCH ROD ON THE EAST LINE OF SAID HIGHWAY; THENCE CONTINUING ALONG SAID ONE-QUARTER LINE SOUTH 89 DEGREES 16 MINUTES 47 SECONDS EAST 1279.25 FEET TO A ONE-HALF INCH ROD ON THE WEST EIGHTH LINE OF SAID SECTION; THENCE ALONG SAID FIGHTH LINE SOUTH 00 SAID FIGHTH LINE SOUTH OO SAID EIGHTH LINE SOUTH OO DEGREES 22 MINUTES 09 SEC-ONDS WEST 265.06 FEET TO A ONE-HALF INCH ROD; THENCE-PARALLEL WITH SAID QUAR-TER LINE NORTH 89 DEGREES

16 MINUTES 47 SECONDS WEST 516.16 FEET TO A ONE-

HALF SECOND ROD; THENCE SOUTH 41 DEGREES 20 MIN-UTES 00 SECONDS WEST 480.18 FEET TO A ONE-HALF INCH ROD; THENCE NORTH 48 DEGREES 40 MINUTES 00 SEC-ONDS WEST 128 86 FEET TO A DEGREES 40 MINUTES 00 SECONDS WEST 128.60 FEET TO A
ONE-HALF SECOND ROD;
THENCE NORTH 89 DEGREES
18 MINUTES 17 SECONDS
WEST 350.00 FEET TO A ONEHALF INCH ROD ON THE EAST
LINE OF SAID HIGHWAY;
THENCE CONTINUING NORTH
89 DEGREES 18 MINUTES 17
SECONDS WEST 50.00 FEET TO
THE POINT OF BEGINNING THE POINT OF BEGINNING, BEING A PART OF THE NORTH-QUARTER OF SOUTHWEST QUARTER OF SECTION 26, TOWNSHIP 32 NORTH, RANGE 7 WEST AND CONTAINING 12.705 ACRES. (\$133,808.74), including interest

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

DATED: March 15, 2006

Robert A. Tremain & Associates, P.C. 401 South Old Woodward Avenue, Suite 300 Birmingham, MI 48009-6616 ATTORNEY FOR: FIFTH THIRD MORTGAGE-MI, LLC Mortgagee

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

ATTN PURCHASERS: This sale 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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Timothy Fred Downing and Andrea L Downing Downing and Andrea L Downing, husband and wife, original mort-gagor(s), to Client Mortgage incorporated, Mortgage, dated May 21, 2002, and recorded on May 28, 2002 in Liber 471 on Page 866, and assignment to Washington Mutual Bank, FA. as assignee by Mutual Bank, F.A. as assignee by an assignment, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Thousand Three Hundred Ninety-Eight And 50/100 including interest at 8.75% per

Under the power of sale con-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 Charlevia County County County County is the Charlevoix County Courthouse in Charlevoix at 11:00 AM, on April 21, 2006

Said premises are situated in Township of South Arm, Charlevoix County, Michigan, and are described as: Commencing at the Southeast corner of Section 36, Town 32 North, Range 7 West; thence North along the East line of said Section 260 feet for the point said Section 280 feet for the point of beginning; thence West parallel with the South line of said Section 437 feet; thence North parallel with the East line of said Section 200 feet; thence East parallel with the South line of said Section 437 feet to the East line of said Section; thence South along said East line 200 feet to the point of

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

Dated: March 15, 2006

For more information, please call: FC R 248.593.1305 Trott & Trott, P.C. Attorneys For Service 30400 Telegraph Rd Ste 200 Bingham Farms, Michigan 48025-5822

PETER M. SCHNEIDERMAN & ASSOCIATES, P.C., IS ASTEMPTING TO COLLECT A DEBT, ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE, PLEASE CON-TACT OUR OFFICE AT (248)539-2400 IS VOL ADE IN ACTIVE MIL 7400 IF YOU ARE IN ACTIVE MIL-ITARY DUTY.

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

HALL, A MARRIED MAN and ANDREA HALL, HIS WIFE, to Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for lender and lender's successors and assigns,, Mortgages, dated January 8. 2004, and recorded on January 15. 2004, in Liber 594, on Pag 093, and assigned by said mort-gagee to THE HUNTINGTON gage to THE HUNTINGTON NATIONAL BANK, as assigned, Charlevoix County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Thirty-Three Thousand Eight Hundred Eight Dollars and

(\$133,808.74), including interest at 7.625% per annum.
Under the power of sale contained in said mortgage and the statue in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the Main Lobby of the Charlevoix, County Courthouse in Charlevoix, Michigan at 11:00 AM o'clock, on April 21, 2006.
Said premises are situated in

Said premises are situated in Township of MELROSE, Charlevoix County, Michigan and described as:
LOT 115, SPRINGBROOK HILLS
NO. 2, ACCORDING TO THE
PLAT THEREOF, AS RECORDED
IN LIBER 2 OF PLATS, PAGES
271 THROUGH 273, 271 IHRE-CHARLEVOIX CO COUNTY NO. 1501060111500.

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

Dated: March 9, 2006

THE HUNTINGTON BANKMortgagee/Assignee

Associates, P.C. 23100 Providence Drive, Suite 450 Southfield, Mt 48075 Client I D. HMC 0041

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

Default has been made in the conditions of a mortgage made by James K. Kelly and Deanna M. James K. Kelly and Deanna M. Kelly, husband and wife, to Argent Mortgage Company, L.L.C., mortgagee, dated November 12, 2005 and recorded December 1, 2005 in Liber 719, Page 643, Charlevoix County Records. There is claimed to be due on such mortgage the sum of One Hundred Ninety-Three Thousand Two Hundred Forty and 38/100 Dollars (\$193.240.38) including interest at (\$193,240,38) including interest at the rate of 7.70% per annum

the rate of 7.7% per annum.
Under the power of sale contained in the mortgage and the statutes of the State of Michigan, notice is hereby given that the mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue at the main lobby of Charlevoix County Courthouse in Charlevoix in Charlevoix County, Michigan at 11:00 a.m. on April 21,

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

described as:
Commencing 33 feet East and 33
feet South of the Northwest corner
of Section 35, Town 34 North,
Range 8 West for the Point of
Beginning; thence South 132 feet;
thence East 100 feet; thence North 132 feet: thence West 100 North 132 teet; thence west 100 feet to the Point of Beginning; being a part of the Northwest Quarter of the Northwest Quarter of Section 35, Town 34 North, Range 8 West.

The redemption period shall be 6 months from the date of such sale, unless the property is deter-mined abandoned in accordance with MCLA \$600,3241a, in which with MCLA \$600.3241a, in which case the redemption period shall be 30 days from the date of the sale. TO ALL PURCHASERS: The toreclosing mortgagee can rescind the sale in the event a 3rd party buys the property and there s a simultaneous resolution with the borrower in that event, your damages, if any, are limited solely to the return of the bid amount ten-

Dated: March 15, 2006

ORLANS ASSOCIATES PC Attorneys for Argent Mortgage Company, L.L.C., as Mortgagee P.O. Box 5041 Troy, MI 48007-5041 (248) 457-1000 File No. 214.2956

CITY OF BOYNE CITY **PUBLIC HEARING FOR A** STREET VACATION REQUEST

Notice is hereby given that, pursuant to rules and regulations as outlined in the Streets and Alley Vacation Ordinance A-42, a Public Hearing will be held at the City Commission meeting on Tuesday, May 9, 2006 at 7 p.m. in the Commission Chambers at City Hall, 319 N. Lake Street, to review the fol lowing:

A request by Jeffre Kelts to vacate a portion of Prospect Street, which is located in the Plat of McIntire® Addition bordering lots 30, 38, 65, 66, and 67. This portion of Prospec Street is undeveloped, beginning from West Street on the east and measuring 315 feet toward the west, to Pleasant Valley Road, by 66 feet wide.

More details and a map of the street in questions are avail able for review at the Boyne City Planning Department during normal business hours, Monday through Friday, 8 a.m. to 5

All property owners abutting this street will be notified by U. S. Mail of this hearing. All interested persons are encouraged to attend the public hearing and participate in discussion. If you are unable to attend the public hearing, any input for or against the request can be submitted to the City Planner, Dan Reed, prior to the public hearing.

For further information contact the City Planner at 319 N Lake Street, or call 231-582-0337.

STATE OF MICHIGAN PROBATE COURT COUNTY OF CHARLEVOIX NOTICE TO CREDITORS

FILE NO. 06-010960-DE

Estate of Kenneth Ervin Howard, Sr., Deceased Date of Birth: 03/24/1927

TO ALL CREDITORS: NOTICE TO CREDITORS: The decedent, Kenneth Ervin Howard Sr., who lived at 00794 M-75 South, Boyne City, Michigan died 03/07/2006.

03/07/2006.

Creditors of the decedent are notified that all claims against the estate will be forever barred unless presented to Kenneth Ervin Howard, Jr., named personal rep resentative or proposed personal representative, or to both the pro bate court at Charlevoix County bate court at Charlevoix County Building, 301 State Street, Charlevoix, MI 49720 and the named/proposed personal repre-sentative within 4 months after the date of publication of this notice.

Date: 04/05/2006

Kenneth Ervin Howard, Jr. 07339 Springvate Road Boyne Fall, MI 49713 (231) 549-2575

Robert A. Banner P44709 213 South Lake Street Boyne City, MI 49712 (231) 582-1710

FORECLOSURE NOTICE
This firm is a debt collector attempting to collect a debt. Any information obtained will be used

for this purpose. If you are in the Military, please contact our office at the number listed below. MORTGAGE SALE -- Default has been made in the conditions of a certain mortgage made by: Beverly A White to CB North, organized and existing under the laws of Michigan Mortgagee, dated December 6, 1995 and recorded December 12, 1995 in Liber 293 Page 115 Charlevotx County Records, Michigan. Said mortgage was seigned to: been made in the conditions of a mortgage was assigned to: Eastern Savings Bank, FSB, by assignment dated June 23, 2003 and recorded September 2, 2003 and recorded september 2, 2003 in Liber 557, Page 751, on which mortgage there is claimed to be due at the date hereof the sum of Sixty-Two Thousand Sixty-Five Dollars and Sixty-Nime Cents (552,055.69) including interest 5,875% per applied.

5.875% per annum.

Under the power of sale contained in sald 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, in the main lobby of the Chartevoix County Courthouse, MI at 11:00AM on Friday, April 21, 2006.

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

Charlevoix County, Michigan, and are described as: Parcel A; Commencing at the East

quarter corner of Section 23, Town 34 North, Range 8 West; thence Westerly along the East and West quarter line of said section 2592.20 feet to the center quarter corner of said section; thence corner or said section; thence Northerly along the North and South quarter line of said section 314, feet to an iron stake; thence continuing Northerly along said quarter line 138.73 feet (previous-ly recorded as 138 feet) to an iron stake; thence Wostfely at an encle stake: thence Westerly at an angle of 89 degrees 50 minutes 30 sec onds to the left from the last recorded as West) 220, feet to an

iron stake, being the point of beginning of this description; thence continuing Westerly along the extension of the last described course 23.65 feet to an iron stake; thence Northerly, perpendicular to the last described course (recorded parallel with the North and South quarter line of said section) 64.03 feet to an iron stake on the Southeasterly line of Mt. McSauba Road; thence at an angle of 44 degrees 07 minutes 30 seconds to the left from the last described course, being at a right angle to the Southeasterly line of said road 33. feet to the center of said road; thence Southwesterly perpendicu-lar to the last described course and along the center of said road 307.16 feet; thence Easterly at an angle of 134 degrees 23 minutes 45 seconds to the left from the last described course 46.18 feet to an iron stake on the Southeasterly line of said road: thence continu ing Easterly on the extension of the last described course 221.48 feet to an iron stake; thence Northerly at an angle of 91 degrees 40 minutes 35 seconds to the left from the last described course 133.05 feet to the point of beginning, being a part of Government Lot 1, Section 23, Town 34 North, Range 8 West.

Except the Following Description: Commencing at the East quarter corner of Section 23, Town 34 corner of Section 23, 10wn 34 North, Range 8 West: thence Westerly along the East and West quarter line of said section 2592.20 feet to the center quarter corner of said section; thence Northerly along the North and South quarter line of said section. South quarter line of said section, 314.0 feet to an iron stake; thence continuing Northerly along said quarter line 138.73 feet (previousquarter line 138,73 feet (previous-by recorded as 138.0 feet) to an iron stake; thence Westerly at an angle of 89 degrees 50 minutes 30 seconds to the left from the last described course (previously recorded as West) 220.0 feet to an iron stake, being the Point of iron stake, being the Point of Beginning of this description; thence southerly at an angle of 90 degrees 11 minutes 50 seconds to the left from the last described course 15.0 feet to an iron stake; course 15.0 feet to an iron stake; thence Westerly at an angle of 90 degrees 11 minutes 50 seconds to the right from the last described course 22.27 feet; thence Northwesterly at an angle of 62 degrees 18 minutes 02 seconds to the right from the last described 35.35 feet: course 35.35 feet; thence Northerly at an angle of 27 degrees 41 minutes 58 seconds to the right from the last described course 32.79 feet to the Southeasterly line of Mt. McSauba Road; thence Northeasterly at an angle of 45 degrees 07 minutes 30 seconds to the right from the last described course 21.17 feet along said road line; thence Southerly at an angle of 314 degrees 52 min-utes 30 seconds to the right from the last described course 64.03 feet to an iron stake; thence Easterly at right angles to the last described course 23.65 feet to the point of beginning; being a part of Government Lot 1, Section 23,

Town 34 North, Range 8 West.
Commonly known as 116 Mt.
McSauba Road, Charlevoix MI
49720, n/k/a 08136 Mt. McSauba

The redemption period shall be 6 months from the date of such sale, unless determined aban doned in accordance with 1948CL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: MARCH 10, 2006 Eastern Savings Bank Assignee of Mortgage

torneys: Potestivo & Associates, P.C. 811 South Bivd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 06-45061 (ESB)

PUBLIC NOTICE CITY OF EAST JORDAN SURPLUS EQUIPMENT AVAILABLE

The City of East Jordan will be holding an Open House or Monday, April 10, 2006 from 4:00 p.m. until 7:00 p.m. at 102 Water Street for the viewing and inspection of surplus equip ment including various grocery coolers, pizza oven, assorted meat processing equipment, shelving and miscellaneous grocery store items. Sealed bids will be accepted until 2:00 p.m. hursday, April 13, 2006 for the sale of surplus equipment

Submit sealed bids to: City Hall, 201 Main Street, PO Box 499 East Jordan, MI 49727. Mark on bid envelope "Surplus Equipment" and the item name. All surplus equipment is sold on "as Is basis". The City reserves the right to reject any and all bids, to waive bid irregularities and to award bids in the bes interest of the City.

CITY OF BOYNE CITY CITY COMMISSION MINUTE SYNOPSIS

March 28, 2006 Regular Meeting - The City Commission approved the March 14, 2006 regular City Commission meeting minutes as presented; appointed Nikki Fettig to the Historical Commission with a term expiring in June of 2008; held a Public Hearing to consider the CDBG application for the proposed Downtown Infrastructure project; appointed the City Manger as the Environmental Review Certifying Officer for the Downtow Infrastructure project: adopted the Community Development Plan for the Downtown Infrastructure project; adopted the reso ution authorizing the City Manager to sign the CDBG gran application documents; awarded the cleaning contract to Terry Crumpler in the amount of \$28,760.00 for 2007 and \$30,648.00 for 2008; accepted the bid from Tri County Excavating in the amount of \$55,049.30 for Division Street storm sewer replace ment: adopted the resolution expressing support of local contro of cable franchising and opposition to Michigan Senate Bill 1157 and House Bill 5859; adopted the resolution to express that our community is open-for-cable/video business, and car guarantee that within days of a formal request that we can have franchise agreement ready for consideration of new cable/video providers; decided to continue the ongoing GIS partnership with Charlevoix County and upgrade our existing Arc View license to Arc Editor for \$5,120.30 with annual main enance of \$1,500.00: and appointed Chris Frasz to the Planning Commission with a term expiring in May of 2009.

The Boyne City Fire Department recognized Kay Sweet for ner courageous actions during a residential fire on North Pari Street. The Fire Department also recognized the Fraterna Order of Eagles for their generosity and donations.

The next regular City Commission meeting is scheduled to Tuesday, April 11, 2006 at 7:00 p.m.

Sara McRae, Deputy City Cleri

CITY OF BOYNE CITY PUBLIC NOTICE BUDGET HEARING FY 2006/2007 (1 MAY 2006 - 30 APRIL 2007)

The City of Boyne City will hold a Public Hearing at 7 p.m. on Tuesday, April 11, 2006, in the Commission Cambers of City Hall, 319 North Lake Street, for the purpose of hearing oral comments and considering written comments from the public concerning the proposed Annual Budget for Fiscal Year 2006/2007, as summarized below. The property tax miliage rate proposed to be levied to support the proposed budg-

et will be a subject of this hearing.

The City Commission of the City of Boyne City is proposing the total number of mills be be levied under General Property Tax Act to Boyne City taxpayers is 16.862. The purpose of this millage is to levy 16.34 mills for operating and .522 for debt retirement. If adopted, the proposed millage will increase operating revenues from ad valorem property taxes.

All interested citizens are encouraged to attend and/or sub-mit comments. Said budget and summaries are available for review prior to the Public Hearing at City Hall, 319 North Lake Street, between 8:00 a.m. and 5:00 p.m., Monday through Friday, or at the Library during their normal hours of operation

CITY OF BOYNE CITY COUNTY OF CHARLEVOIX

GENERAL APPROPRIATIONS ACT FOR FY 2006/2007

Section 1. The funds necessary to defray the operating expenses and long-term debt obligations of the City of Boyne City and the estimated revenues by source for the Fiscal Year Ending 30 April 2007 are projected to be as follows:

OFFICE ALL FLIND	
GENERAL FUND	
Property Taxes	\$2,637,456
Tax Penalties, Administration Fees, and Miscellar	
State Shared Revenues and Grants	
Administrative Service Fees	
Charges for Services	44,100
Interest and Rentals	16,700
Other Sources	342,223
TOTAL GENERAL FUND REVENUES	3,674,924

TOTAL GENERAL FUND REVENUES	.3,674,924
OTHER FUNDS	
Major Streets	\$964,670
Local Streets	573,140
Cemetery	63,633
Ambulance	477,197
Allocated from Ambulance Fund Balance	50,000
Creative Playground	
Allocated from Creative Playground Fund Balance	
Marina	122,950
Allocated from Marina Fund Balance	7,100
Airport	136,000
Allocated from Airport Fund Balance	
DDA	1,125,414
Allocated from DDA Fund Balance	186,605
LDFA	
Fire Department	
Allocated from Fire Dept. Fund Balance	
Infrastructure Debt: Streets/W/WW	
Water/Wastewater Funds	
Allocated from W/WW Fund Balances	
Motor Pool	
Allocated from Motor Pool Fund Balance	
OTHER FUNDS TOTAL REVENUE	7,527,115
TOTAL REVENUE - ALL FUNDS	

Less Inter-fund Transfers (Motor Pool, Fire Fund, and General Fund Transfers)(1,069,976) GRAND TOTAL CITY REVENUES......\$10,132,063

EXPENDITURES General Government.1.107.967 Public Buildings....

Parks and Recreation.
Housing Commission
Transfers to Other Funds ..336,350 ..283.838 OTHER FUNDS
 Major Streets
 \$964,670

 Local Streets
 .573,140

 Cemetery
 63,633

 Ambulance
 527,197

 Creative Playground
 2,500

DDA1,312,019 LDFA Allocated to LDFA Fund Balance......16,611 Wastewater......2.083.560794,500 Water. OTHER FUNDS TOTAL EXPENDITURES7,527,115

ess Inter-fund Transfers (Motor Pool and General Fund Transfers).(1,069,976) GRAND TOTAL CITY EXPENDITURES.....\$10,132,063

TOTAL EXPENDITURES - ALL FUNDS ..

Section 2. The City' assessor is hereby authorized and instructed to spread upon the City tax roll for FY 2006/2007 Section 3. The City' assessor is hereby authorized and instructed to spread the City tax roll for FY 2006/007 all unpaid special assessments, sidewalk, curbs, water or sewer, and

report bills on record in the City of Boyne City against respec Section 4. The taxes levied and spread by the City of Boyne City are collected twice a year. The taxes to defray city opera-tions and obligations are levied and made payable on 1 July 2006; taxes collected for schools, county, and other voted pur-

poses shall be levied and collected as provided by the general property tax laws of the state of Michigan. Section 5. The budgets for FY 2006/2007 of the City of Boyne City has been prepared in compliance with Michigan P.A.621 of 1978, as amended, the Uniform Budgeting and Accounting Act. The General Fund is adopted at the activity level. Details

can be obtained at the City Clerk's office.

Section 6. Pursuant to section 19 (2) of Michigan P.A.621 of 1978, as amended, the City Manager is hereby permitted to response transfers between appropriations without the prior approval of the City Commission. However, in no case shall said transfer result in a fund over-expenditure or a transfer exceeding \$10,000. Purchases not covered in the approved budget will follow existing administrative policy except for utilities and operational supplies.

Section 7. Pursuant to the provisions of Michigan P.A.503 of 1982 and a resolution adopted by the City Commission of Boyne City on 11 October 1983, the City Commission authorizes the imposition of a one percent property tax administration fee to offset costs incurred in assessing property values collecting the property tax levies, and in the review and appeal

Section 8. Contractual Change Orders: The City Manager, with the City Clerk's signed approval, may approve change orders on contracts approved originally by the City orders on contracts approved originally by the City Commission of up to ten thousand dollars (\$10,000.00) per change order. These change orders must be within the scope of the original contract. Negative change orders of up to fifty percent (50%) of the original contract to not need to be

Section 9. This General Appropriations Act for FY 2006/2007 takes effect 1 May 2006. Detail of the budget is available at City Hall for public Inspection.

brought before the City Commission.

Cindy Grice, City Clerk/Treasurer

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88 "The — Hunter" ('78

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COMICS & CONUNDRUMS

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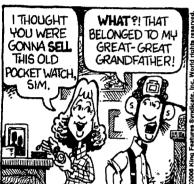
Fill in the grid so that every row, every column, and every 3x3 grid contains the digits 1 through 9, but only once in each. No number is repeated in any row, column, or box.

Tips and computer program at www.sudoku.com

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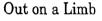


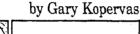




V. EASY









Mama's Boyz

by Jerry Craft



Amber Waves

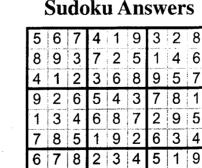








by Dave Phipps



Super Crossword **ANAGRAMS**

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Super Crossword

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THE CITIZEN OURNAL

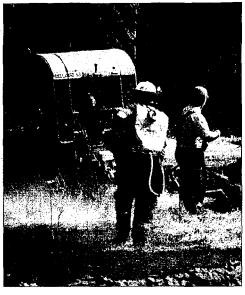
Call Jane Norton at 582-6761

The Boyne City and East Jordan Fire Departments responded to a grass fire near Ironton Ferry last week. A bulldozer also arrived from the DNR office in Ellsworth to quickly dig a ditch, preventing the fire from spreading any farther.

PHOTOS BY VIC RUGGLES







Beware of online scams, officials warn | Residents asked to watch waters

WALLBANK Capital News Service

LANSING - Michigan residents who receive an email asking them to verify bank account and social security numbers should beware

It's probably an Internet scam trying to steal your identity.

"In the low-tech days, people would call people to scam them," said Attorney General Mike Cox. "Now, more of it is going online."

Identity theft is a crime on the rise, said Terry Jungel, director of the Michigan Sheriffs' Association (MSA).

"It's a risk-free way for people to steal things without being confronted," said

The MSA has identified more than 800 kinds online scams and swindles and is conducting public awareness campaigns, Jungel said.

The Attorney General's office is using a \$600,000 pilot grant from the US

Tips for avoiding online scams

. Know the person to whom you are giving information to whether it's over the Internet, phone or fax. Don't provide personal information unless you initiate contact and are certain of legitimacy.

Be suspicious of any request for personal information. Financial institutions are unlikely to ask for personal information in an e-mail.

 Do business only with Internet companies that use a secure form for private information such as account or credit card numbers. The form will tell you that the site is secure and ask if you wish to proceed.

. Don't buy products from merchant or auction sites if the deal looks "too good to be

· Change your passwords periodically, using passwords that can't be easily guessed.

Always log off from your online banking session. Shut off your computer or disconnect from the Internet when not in use.

- Source: Comerica Bank

Department of Health and Human Services to form a senior protection brigade and train local law enforcement officers and prosecutors to deal with online hoaxes. More than 1,300 people have

been trained so far to respond to Web scams.

Comerica Bank, based in Detroit, has warned its customers not to respond to any e-mails asking for sensitive information.

"Comerica does not ask

for customers' personal information via email or a link in an email," said Scott Talley, Comerica's associate vice-president for corporate communications.

Scam artists posing as representatives from Citibank and eBay have conducted similar ploys, according to Snopes.com, a popular urbanlegend reference Web site. Urban legends are popular but usually untrue stories and hoaxes.

"Just because an e-mail looks like it comes from an entity you do business with doesn't mean it's genuine, and just because you're being directed to a Web page that looks like that entity's home page doesn't mean you're not being sent somewhere else," reads the Snopes warning.

"Beware the wolf in sheep's clothing lest you end up his dinner."

To report suspected scams, call the Attorney General's Consumer Protection Hotline at 517-373-

LANSING - Secretary of State Terri Lynn Land announced last week that boaters and others can take a stand in protecting Michigan waterways by reporting suspicious activity as part of the America's Waterway Watch campaign. Complete information is included with the 250,000 watercraft registration renewal notices

mailed at the start of March. The America's Waterway Watch campaign encourages residents to become the 'eyes and ears" of the country by watching over coasts. bridges, tunnels, ports, ships and other water-related resources, Land; Capt. Patrick Brennan, commander, U.S. Coast Guard Sector Detroit; Capt. Scott Larochelle, commander, Coast Guard Sector Lake Michigan; and Capt. Quain Kahler, commander. Coast Guard Sector Sault Ste. Marie are championing the campaign to promote greater safety throughout the Great Lakes.

"Area residents are the

best sources for identifying suspicious or unusual behavior around their hometown waterways," said Land, who oversees the titling and registration of nearly I million watercraft. "They are familiar with the rhythms of their marine communities and know when something is out of place. By reporting suspect behavior to authorities, everyone can help do their part to protect this wonderful

The Coast Guard and U.S. Department of Homeland Security sponsor America's Waterway Watch nationwide. In Michigan, cooperative outreach is provided by the Department of State, Coast Guard Auxiliary and U.S. Power Squad-

The America's Waterway Watch brochure provides guidelines for identifying suspect or unusual behaviors or activity, along with reporting procedures. Residents are asked to report: · Unattended vessels or

vehicles in unusual locations such as near bridges, tunnels or overpasses, or by commercial

areas or services like ports, fuel docks, cruise ships or

· Lights flashing between boats

· Unusual night operations

· People near critical facilities who do not fit the

environment such as individuals wearing improper attire

Residents are cautioned to not approach or challenge anyone acting suspiciously. They should call the National Response Center at 1-800424-8802 or 1-877-24WATCH. For immediate dangers to life or property, calls should be made to 911.

The brochure and other related information is also available in Secretary of State branch offices. Materials are also available at select marinas and boat dealers, compliments of the Michigan Boating Industries Association.

For more information about the America's Waterway Watch initiative, visit the Coast Guard Web site at www.uscg.mil/hq/g-m/mp/ AWW Website/need.htm

MEDICAL DIRECTORY



OFFICE HOURS BY APPOINTMENT



AKESIDE CHIROPRACTIC DR. DANIEL J. THOMAS

> 101 BRIDGE ST., P.O. BOX 602 EAST JORDAN, MI 4972 TELEPHONE: (231) 536-2616





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MEDICAP

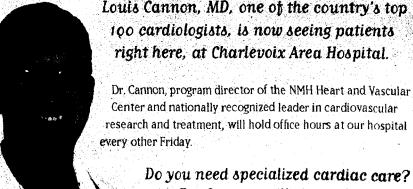
Prescription Delivery • Naturals & Alternatives Custom Made Medications - Compounding Pharmacy Most Insurance Plans Accepted

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