

# The Citizen-Journal

www.citizenandjournal.com

PO BOX 877  
EAST JORDAN MI 49727-0877

proudly serving Boyne City, East Jordan and the surrounding areas since 1881.

VOL. 128, NO. 46 WEDNESDAY, JAN. 3, 2007 BOYNE CITY, MICHIGAN 49712 75 CENTS

## County asks for Big Rock land donation

By B. J. HETLER  
CONTRIBUTING WRITER

CHARLEVOIX — The Charlevoix County Commissioners are asking Consumers Energy to consider donating to the county 500 acres of land on the Lake Michigan shoreline.

A portion of the 500 acres was once used by Consumers Energy for its operation of the Big Rock Nuclear Plant. The plant closed in

1997. Another 100-acres that contains spent fuel rods from the plant would not be part of the proposed donation.

The action was taken by the 2006 Board of Commissioners at their Dec. 27 meeting. The request was made in a letter from the county to Consumers Energy. The county plans to use the property as a public natural area with low intensity-type of recreational ac-

tivities, such as walking and hiking.

The county had asked the state of Michigan to acquire the land for development as a state park. But a number of environmental groups questioned the suitability of the property for such use. A state park typically has camp sites and other active recreation uses not suitable because of the former nuclear plant's location, according to the environmen-

tal groups. This caused the county to change course and ask Consumers Energy to donate the land. The letter to the company outlined the positive effects of a donation. Among them are a sizeable tax deduction for the company and relief from property taxes and liability insurance.

County residents would benefit from creation of a natural area and Consumers

Energy would benefit from a considerable amount of goodwill, the letter further stated.

Larry Sullivan, Charlevoix County planning director, spoke to commissioners at the meeting regarding the proposed donation.

"I think it would be a shame to not get a piece of property that is as valuable as this is," Sullivan said. "A large percentage (of the

land) is wetlands, which results in a number of restrictions. Because of the wetlands, it probably wouldn't be good for development."

Further, Sullivan said if the property were made into a park, maintenance would be much more costly than for a natural area.

Sullivan will notify the county commission when he receives a response from Consumers Energy about a donation of the land.



### A look back at 2006

The year in review. See more photos on page 12.



### Bus drivers create school store

A special school store that grew from one student's idea — and lots of support from bus drivers — rewards students for good behavior on the bus.

## Fire at Boyne City retail business doesn't stop sales

By B. J. HETLER  
CONTRIBUTING WRITER

BOYNE CITY — The owners of CindiFranco's cool stuff gift shop were surveying the store's interior following a fire on Christmas Day when a customer rushed in.

"She was on her way to a party, and she said she had to have something from CindiFranco's," owner Cindi Malin said.

Malin had no cash register at the time, but the customer said she would go to the bank and get the exact change. So, standing there in the store amid water and soot, the sale was made. Malin laughed as she related the experience. She expects the store will be rebuilt and ready for regular business the first week in February.

The fire broke out about 6:30 p.m. on Dec. 25 in the attic area of the building at 309 S. Lake St. Someone driving by the business noticed it. The Boyne City Fire Department responded and found smoke under the eaves above the front porch.

Firefighters took out ceiling tiles to get to the blaze, fire chief Dennis Amesbury said. No one was in the building at the time, and no one was injured. The department was on the scene for several hours after the fire was out. Amesbury called in the Boyne Falls Fire Department for mutual aid.

The cause of the fire appears to be electrical in na-

ture, and arson is not suspected, Amesbury said. The owners' insurance company is investigating as a matter of procedure. An estimate of lost inventory is yet to be determined.

Cindi and Frank Malin, Cindi's husband and co-owner of the business and building, were downstate visiting relatives when they received word of the fire.

"It was a long drive home," Cindi said.

But the fire department and people from Boyne City and were in touch by cell phone along the way, she said.

"The fire department was incredible," Cindi said. "They called us throughout the fire and asked us where the priorities were (of items) to be saved."

The firefighters covered the items to prevent smoke and water damage and "even swept up afterwards," she said. The store's front counter, a piece of history, was saved. The counter came from the Carnegie Boyne City Public Library when the library was renovated several years ago. It dates back to 1918, Cindi said.

The community has also reached out to the Malins.

"We're so thankful for the parade of people coming by

See FIRE, page 2

## One Water Street final site plan gets OK

By B. J. HETLER  
CONTRIBUTING WRITER

BOYNE CITY — The One Water Street development is moving forward after receiving approval of its final site plan from city planning commissioners on Dec. 18.

Joe St. Dennis was the only commissioner to vote it down.

The site plan shows the details of the project that developer Jerry Rutter plans to build on approximately two acres of the city's waterfront and Lake Street area.

The \$15 million mixed-use project will include 2,000-square-foot residences, retail shops, a bank, a restaurant, a fitness center and a 24-slip marina. The marina must receive approval from the state Department of Environmental Quality and the U.S. Army Corps of Engineers.

The site plan shows that the waterfront building is three and one-half stories. The other buildings are two and one-half stories.

Planning director Dan Reed said the project meets central business district zoning regulations and complies with the city's overall master plan and its waterfront master plan.



Photo by Vic Ruggles

The Boyne City Fire Department responded to CindiFranco's cool stuff gift shop on Christmas Day. Someone driving by the business noticed the fire. There was smoke under the eaves above the front porch.

### WEATHER

WEDNESDAY, JAN. 3

Hi: 44 Lo: 38  
Condition: Partly Cloudy

THURSDAY, JAN. 4

Hi: 43 Lo: 40  
Condition: Rain/Snow Showers

FRIDAY, JAN. 5

Hi: 42 Lo: 38  
Condition: Cloudy

SATURDAY, JAN. 6

Hi: 38 Lo: 31  
Condition: Rain/Snow Showers

SUNDAY, JAN. 7

Hi: 37 Lo: 32  
Condition: Few Snow Showers

MONDAY, JAN. 8

Hi: 34 Lo: 29  
Condition: Few Snow Showers

TUESDAY, JAN. 9

Hi: 31 Lo: 27  
Condition: Snow Showers

WEDNESDAY, JAN. 10

Hi: 31 Lo: 29  
Condition: Snow Shower

### INSIDE THIS ISSUE

- Court Report ..... 3
- Happenings ..... 5
- Obituaries ..... 5
- Opinion ..... 4
- Sports ..... 7

Copyright 2007  
Up North Publications, Inc.  
All Rights Reserved

Find The Citizen-Journal online at:  
www.citizenandjournal.com

## Local man's book published on real estate and life

By B. J. HETLER  
CONTRIBUTING WRITER

BOYNE CITY — Realtor Jeff Wellman sat down to write a book about his knowledge of real estate, but the book evolved into one about life and relationships, as well.

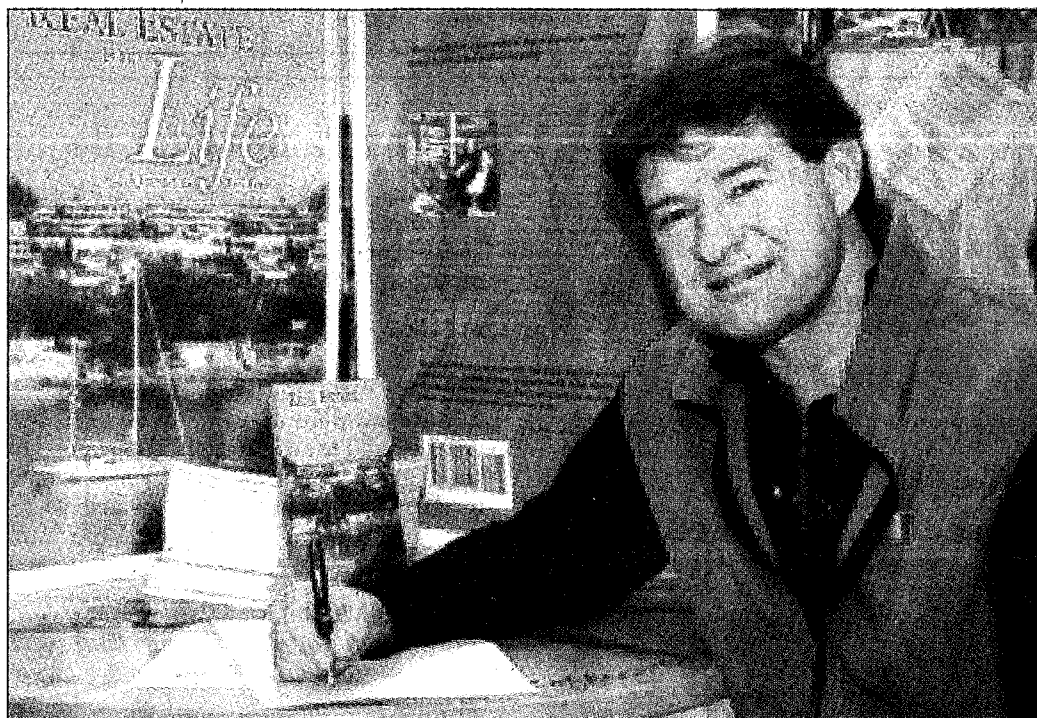
Wellman appeared at Boyne County Books on Saturday to sign copies of his book, "Real Estate for Life," published by Harbor House Publishers.

"It started out as a real estate advice book, a collection of ways to buy investment property," Wellman said about his first book. "But it's really a book about life."

The real estate advice is intermixed with a story of a young boy who is befriended and mentored by an older man. The story will help young people figure out some secrets about life, Wellman said.

He talked with couples who had been married 50 years or more and found out that "date night" was high on the list of factors in long-time marriages. Wellman said date night can be beneficial for other relationships as well, such as parents and children. The important thing is to set aside time for one-on-one experiences, he said.

It took about three years  
See BOOK, page 2



Boyne City realtor Jeff Wellman appears at Boyne County Books on Saturday with his new book "Real Estate for Life: A Journey to Life Quality." This is Wellman's first book.

Photo by Vic Ruggles



# Fire

Continued from 1

to say 'can we help,' " Cindi said. "We are so blessed with so many people helping out. I can't say enough about Boyne. This is why you live in Boyne."

The store is now emptied and ready for rebuilding. Dryers are set up for the floors that buckled. The Malins are going through the inventory to determine the items that can be salvaged, sold at a fire sale or saved.

Cindi will conduct her business as an interior designer while Frank and she wait to reopen CindiFranco's cool stuff the first week in February.

# Book

Continued from 1

to write the book and Wellman said he enjoyed the experience.

"I had a good time with it. It forced me to take quiet time," he said. "There is a lot of little gems about life that helped me and I hope will help others."

"Real Estate for Life" is available at Boyne Country Books, or by calling Jeff Wellman at Remax of Boyne at 231-582-2400.

# Scammers still operate during holidays

Sheriff George T. Lasater recently reminded citizens that the holidays do not stop scam artists. Christmastime is a prime time for Internet scammers aiming to take advantage of unsuspecting citizens.

Lasater would like to remind citizens that any e-mail correspondence asking for or promising money should immediately be treated as a scam. The most common scam that the sheriff's office sees are e-mails from an individual in a foreign country who wants to become a partner in business with the e-mail's recipient. These e-mails are easily identified as they always ask the recipient to be a sort of middleman and the sender says he or she will give the recipient a certain percentage of their profits.

Again the sheriff reminds citizens to be wary of any offer that seems to good to be true and to use the utmost caution when giving out personal information, especially during this busy holiday time of year.

# Orion bus drivers create school store to award students for good behavior

A special school store that grew from one student's idea – and lots of support from bus drivers – rewards students for good behavior on the bus.

Students at Orion, an educational program operated by Charlevoix-Emmet Intermediate School District that supports students with severe emotional and behavioral needs, often ride the bus two hours each way to and from school. The long distance is due to the fact that students attending the school in Boyne Falls come from all areas throughout Charlevoix, Emmet and northern Antrim counties serviced by the ISD.

Bus drivers noticed that students who had game or CD players appeared to be happier on the bus. After a conversation with his bus driver, 16-year-old Joseph Blanshan of Alanson suggested the school write a grant to Wal-Mart.

"We received \$100 (from Wal-Mart) and bought some CD players," Joseph explained. But Joseph's idea didn't stop there.

With support from Orion administrators and the bus drivers, the idea grew into a year-round school store that rewards students for good behavior. Every week, each Orion student receives a 25 cent "credit" to spend in the



Charlevoix-Emmet Intermediate School District transporters (from left) Sandy Scheibel and Peg Grimes pose with student Joseph Blanshan in front of items offered at the Orion School Store where students are rewarded for good behavior on the bus.

school store, which is open every other Monday. Every time a student shows positive behavior on the bus, he or she earns another 25 cents "credit" toward purchasing items in the store.

On their own time and often with their own money, the bus drivers shop and fill the school store with a variety of items – candy and refreshments, toys and educational games. The drivers also solicit donations from area businesses. Orion teachers get into the act by also

donating items and, with the drivers, turning in money collected from bottle returns.

"All our drivers participate and we've had great results from the students," explained Peg Grimes who along with her husband, Bob, are lead coordinators of the school store.

Peg has noticed a change in student behavior as a result of the school store and rewards system. "Many of these students are on the bus for a very long time. Because of their emotional needs or impair-

ments, they need to be entertained. With these rewards, they're busy on the bus and come to school in better shape to be in the classrooms and learn," she said.

"If you don't get a write up and you're good, you get an extra quarter," Joe chipped in, adding that he's saving up to buy a toy he's had

his eye on for a while.

Every other Monday, students line up for the school store. Bob Grimes mans the record keeping, informing individual students of how much "credit" they have to spend. Staff and transportation drivers are available to assist students in their selection.

Orion Principal James Rummer gave all the credit to the bus drivers and staff. "For them to take the initiative and do this on their own says a lot about them. I've been in around schools for a long time and I've never seen this dedication to working together – as a team – to award students' good behavior," he said.

**PETOSKEY CINEMA**  
347-9696

**CALL FOR SHOWTIMES**  
Thurs. at 2 Senior Day \$3.00  
4 all seats \$5  
Adult \$7.25, Child \$5.50  
Senior \$5.00  
Matinee all seats \$5.25  
Visit our web site at [www.inlowire.com](http://www.inlowire.com)

**BELLAIRE THEATER**  
533-8725

**THE HOLIDAY - PG-13 (132)**  
Starring - Cameron Diaz, Kate Winslet, Jude Law  
AT 7:00 NIGHTLY

**NIGHT AT THE MUSEUM - PG (105)**  
Starring - Ben Stiller, Robin Williams  
AT 7:00 NIGHTLY

**GAYLORD CINEMA WEST**  
(989) 731-9766

**NIGHT AT THE MUSEUM - PG (105)**  
Starring - Ben Stiller, Robin Williams  
AT 7:00 & 9:00 NIGHTLY  
ALSO SAT. & SUN. AT 2:00 & 4:00

**THE HOLIDAY - PG-13 (132)**  
Starring - Cameron Diaz, Kate Winslet, Jude Law  
AT 8:45 & 9:15 NIGHTLY

ALSO SAT. & SUN AT 1:45 & 4:15

**WE ARE MARSHALL - PG (127)**  
Starring - Daniel Craig, Eva Green  
AT 8:45 & 9:15 NIGHTLY

ALSO SAT. & SUN AT 1:45 & 4:15

**ERAGON - PG (99)**  
Starring - Edward Spelers, Sienna Guillory  
AT 7:00 & 9:15 NIGHTLY

ALSO SAT. & SUN AT 2:00 & 4:15

**CHARLOTTE'S WEB - G (96)**  
Starring - Dakota Fanning  
AT 7:00 & 9:00 NIGHTLY

ALSO SAT. & SUN AT 2:00 & 4:00

**ROCKY BALBOA - PG (102)**  
Starring - Sylvester Stallone  
AT 7:00 & 9:15 NIGHTLY

ALSO SAT. & SUN AT 2:00 & 4:15

**JAN 5 - JAN. 11**

**School Boards Make a World of Difference**

**MASB**

Elected school board members ensure equal learning opportunities for all students. During School Board Recognition month, we honor these individuals for their untiring dedication to students.

- Beaver Island Community School**  
Barbara Schwartzfisher, President  
Sharon Cole, Vice President  
Nancy Trilisch, Secretary  
Linda McDonough, Treasurer  
Brian Cole, Trustee  
John Fiagen, Trustee  
Dawn Marsh, Trustee
- Boyer City Public Schools**  
Ken Schrader, President  
Deb Noblett, Vice President  
Jerry Kelts, Secretary  
Ross McLane, Treasurer  
Richard Mansfield, Trustee  
Marty Moody, Trustee  
Ed Vondra, Trustee
- Boyer Falls Public Schools**  
Marvin W. Schwem, President  
Joe Skop Jr., Vice President  
Sandra Erber, Secretary  
Kurt Wilson, Treasurer  
Bill Bielas, Trustee  
Ann Marie Boettger, Trustee  
Diane Fiel, Trustee
- Central Lake Public Schools**  
Suzanne Smith, President  
Betsy King, Vice President  
Christine Cardinal, Secretary  
Sue Wagner, Treasurer  
Neil Rogers, Trustee  
Bob Thomas, Trustee  
Frank Verellen, Trustee
- Charlevoix Public Schools**  
William Trubilowicz, President  
Dean Spencley, Vice President  
Larry Levengood, Secretary  
Diane Kilkenny, Treasurer  
John McLean Jr., Trustee  
Christine Michaud, Trustee  
Jeff Stevens, Trustee
- East Jordan Public Schools**  
Kevin Keane, President  
Debra Bartlett, Vice President  
Gary Walker, Secretary  
Deborah Manville, Treasurer  
Korinna Holt, Trustee  
Mike Spence, Trustee  
Nancy Tyree, Trustee
- Ellsworth Community School**  
Chet Drenth, President  
Tom Tomalka, Vice President  
Gail Rubingh, Secretary  
Doug Seaney, Treasurer  
Todd Essenberg, Trustee  
Patti Howes, Trustee  
Kandi Randall, Trustee
- Harbor Springs Public Schools**  
Robert Fuhrman, President  
Jane Burdick, Vice President  
Laurie Wendland, Secretary  
John Fischer, Treasurer  
Tim Davis, Trustee  
Jan McDonald, Trustee  
Gary Morse, Trustee
- Littlefield Public Schools**  
Wade Williams, President  
Joan Niewiadomski, Vice President  
Ken England, Secretary  
Robin Summers, Treasurer  
Chris Honeysette, Trustee  
Denneen Smith, Trustee  
R. Scott Weston, Trustee
- Pellston Public Schools**  
Kenneth Cassidy, President  
Diane Burkhart, Vice President  
Kathy Smith, Secretary  
Connie Dzedzie, Treasurer  
Arnold Burkhart, Trustee  
Christopher Rybinski, Trustee  
Ronald Wolford, Trustee
- Public Schools of Petoskey**  
Christina DeMoore, President  
Mary Ling, 1<sup>st</sup> Vice President  
Jack Waldvogel, 2<sup>nd</sup> Vice President  
Thomas Rellingner, Secretary  
William R. Kanine, Treasurer
- Charlevoix-Emmet Intermediate School District**  
Robert W. Anderson, President  
Carol McDonnell, Vice President  
Jane Roberts, Secretary  
Barry A. Anderson, Treasurer  
Jay Essenberg, Trustee  
Mary P. Jason, Trustee  
Beverly Osetek, Trustee
- Char-Em School Boards' Association**  
Carol McDonnell, President  
Marion Kuebler, Secretary/Treasurer
- North Central Michigan College**  
Robert Blanz, Chairperson  
Marion Kuebler, Vice Chairperson  
Jean Beckley, Secretary  
John Fought, Treasurer  
Charles Johnson, Trustee  
Dave Kring, Trustee  
Phil Millard, Trustee

**Boyer City School Boosters**  
300 Club Drawing

and the \$100 winners are...

**Don & Mandy Richards**

**Dec. 30, 2006**

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

**Internet Access!**

Unlimited Hours, No Contracts!

**\$9.95** PER MONTH (No Cash Card Required)

Surf up **6x faster!**

All the features included:  
Dialup Account Pl.  
• Faster Web Page  
• Faster e-mail & IM  
• FREE Pop-up & Ad  
• Save up to 60% on!

• FREE 24/7 Technical Support  
• Instant Messaging - keep your buddy list!  
• 10 e-mail addresses with Webmail  
• SPAM Filtering - Reduce unwanted e-mails  
• FREE Easy Setup Software  
• Custom Start Page - news, weather, & more

Sign up online: [www.LocalNet.com](http://www.LocalNet.com)  
Call Today & Save! **59501**

**LocalNet** Reliable Internet Access Since 1998

**Financial Obligation?**

Do you have a loan on your car or boat? A home improvement loan? Children to educate? Who will pay off these obligations if you die unexpectedly? Contact us about "Simplified-Issue" 5-Year Level Term Life Insurance. Coverage is very affordable and no medical exam is required. We can help. Call or stop by today.

**Auto-Owners Insurance**  
Life Home Car Business  
The No Problem People®

**KF KORTHASE FLINN**  
Insurance & Financial Services  
A legacy of trust and expertise

1150 Boyne Ave.  
Boyer City, MI 49712  
(231) 582-512

**Community & Corporate Education**

Informative workshops offered through the winter in East Jordan at the Lake Street Center.

**North Central MICHIGAN COLLEGE**  
Your growth. Our mission.

- **Faux Painting for Beginners**  
Saturday, January 13 & 20, 10:00 AM-Noon  
\$59 (includes art supplies)  
Learn simple Faux Painting techniques to achieve great results on walls or furniture.
- **Introduction to Digital Photography**  
Saturday, February 10, 9:00 AM-Noon  
\$29 (no supplies needed)  
What do you need in a digital camera and how do you use it? Learn about lenses, image resolution, memory, shutter speed, batteries, zooms and what it means to you.
- **Silk Painting with Joey Haderer**  
Saturday, March 10, 9:00 AM-Noon  
\$45 (includes scarf or tie and all art supplies)  
Learn to paint on silk using fabric dye and different painting techniques.
- **Detailing a Business Plan**  
Tuesday, February 20, 6:00-9:00 PM  
\$30  
Learn to write and sell a business plan building on your strengths: products & services, operational overview, finances – start up and projected budgets.
- **Raising Startup Capital**  
Tuesday, March 20, 6:00-9:00 PM  
\$30  
Learn what it takes to obtain financing and prepare financing strategies for your business.

For details and registration, see our website: [www.ncmich.edu/edres/cont\\_ed.asp](http://www.ncmich.edu/edres/cont_ed.asp) or call 231.348.6613



## COURT RECORDS

## Assumed Names:

The following businesses recently filed with the Charlevoix County Clerk's office for an assumed name for doing business:

Pole Barn Performance, 5880 Maple Hill, Walloon Lake, by Dennis L. Mousseau II.

Applewoods, 28489 South End Road, Beaver Island, by Edward B. Wojan.

Boyne City Food Pantry, 401 State St., Boyne City, by Trinity Fellowship and Paul Wise.

Reputable Home Inspection LLC, 04775 Boyne City-East Jordan Road, East Jordan, by Joseph Ignatowski.

McDowell's Handyman Service, 01117 Anderson Road, Boyne City, by Evan O. McDowell.

MacGregor Consulting, 5685 Ridgeland Road, Charlevoix, by Susan E. MacGregor.

Boyne Country Heating & Cooling, 670 Maple Lane, Boyne Falls, by Johnny Anson Alexander II and Carla K. Alexander.

John's Construction Material Listing, 770 State St., Boyne City, by John E. Dhaseleer.

People to People Trip for Courtney Stahl, 03772 Healey Road, by Courtney Stahl and Albert Stahl III.

Pooltime, P.O. Box 273, Boyne City, by Jefferey A. Shiers and Jaimie B. Shiers.

Boyne Precision Die & Engineering LLC, 200 Industrial Dr., Boyne City, by Gilbert C. Redmer Sr.

Jeffrey B. Ricks, D.C., 1422 S. Bridge St., Charlevoix, by Jeffrey B. Ricks, D.C. CBC Services, P.O. Box 774, Charlevoix, by Jack Strickland.

Snail Hill, 6416 Barnard Road, Charlevoix, by Leola Schnackenberg and Richard Schnackenberg.

## MichCon offers tips to avoid carbon monoxide poisoning

DETROIT — You can't see, smell or taste carbon monoxide, but at high levels, carbon monoxide can be deadly.

Carbon monoxide is produced during the burning of fuels such as natural gas, oil, kerosene, wood or charcoal. If fuel-burning appliances such as furnaces or gas stoves are maintained and used properly, the amount of carbon monoxide produced is not dangerous.

However, if appliances are not working properly or are used incorrectly, dangerous levels of carbon monoxide can result, starving the body of the oxygen necessary to survive. MichCon reminds customers there are things you can do to reduce the threat of carbon monoxide:

- Install a carbon monoxide detector in your home, preferably near your sleeping quarters. Additional detectors are recommended on multiple levels and near potential carbon monoxide-producing appliances such as furnaces and water heaters.

- Check gas furnaces and other fuel-burning appliances to ensure they are properly installed, vented and maintained, as well as that they are operating properly.

- Have a professional maintenance check of your furnace and other fuelburning appliances annually.

- Make sure flues and chimneys are connected, in good condition and clear of debris.

- Never sleep in a room with an unvented gas or kerosene space heater.

- Never use a gas range to heat your home.

- Never operate a vehicle, lawn mower or grill in a closed garage.

- Be aware of the symptoms of exposure to carbon monoxide and do not ignore them, particularly if they are being experienced by more than one person in the household.

The symptoms of carbon monoxide poisoning are similar to those of the common cold or flu. They include headaches, nausea, vomiting, dizziness, shortness of breath and fatigue.

Aside from the physical symptoms, there are other warning signs that carbon monoxide may be present. If the flame on natural gas appliances is yellow and creating soot, it's a sign that the fuel isn't burning completely. If you suspect a carbon monoxide problem, immediately open doors and windows, and get out of the house into fresh air. If necessary, seek medical attention.

MichCon customers may contact the utility at 1-800-556-0011 or any local heating contractor to schedule a carbon monoxide inspection.

# Michigan wineries blossom

## Grapes in short supply

By JOHN BRONZ  
CAPITAL NEWS SERVICE

LANSING — The Michigan wine industry reached record numbers last year opening five new wineries.

A major problem is the supply of Michigan grapes can't keep up with the demand, according to the Michigan Department of Agriculture.

"I get around 90 percent of my grapes from Michigan, but sometimes I have to go out of state and then I barely have enough to last me through the year," said Amy Gagnon, owner of Stoney Acres Winery in Alpena.

Stoney Acres produces

more than 1,000 gallons of wine per year, she said. It specializes in fruit and concord varieties, and it's working on creating chocolate wine truffles. The future may include a bed and breakfast, selling through a distributor and developing a merlot.

"The community feels the winery belongs to them, and I get huge support it," said Gagnon. "This is another destination for tourists, along with the lighthouses and brewing company."

Because of the supply problem, the MDA may soon award grants through the Agricultural Innovation Fund to help current and future grow-

ers of wine grapes.

Terrace Hill Vineyards, in Berrien County, and Chateau Operations, in Grand Traverse County, applied for grants more than \$25,000 each to upgrade their vineyards to increase supply to local wineries. Paradigm Viticultural Services, based in Van Buren County, applied for more than \$90,000 to assist potential and new wine growers throughout Michigan.

The start up cost for a potential wine grower is between \$7,000 and \$10,000, according to Ron Perry, chair of Michigan State University's Horticulture Department and a member of the Michigan Grape and Wine

Industry Council.

"The grower on average will not see results until four years down the road," said Perry. "The up-front investment is an expensive proposition."

According to Linda Jones, executive director of the council, the cost to open a small winery is more than \$600,000, which would require a minimum of a half-acre of land and a tasting room for potential buyers.

Michigan is along the 45th parallel that supports great wine growers in Germany, northern France and Italy. Michigan wineries produce world-class wines and prove it in yearly competitions, Jones said.

Types of wine grapes

grown in Michigan and are used for wine are include varieties that make chardonnay, riesling, pinot grigio and cabernet franc. The hybrid varieties are vidal, chambourcin and chardonnal. According to Perry, more than 50 percent of Michigan grapes used for wine are of the hybrid variety.

The council attempts to attract buyers who have no experience as well as former fruit growers who have the necessary equipment.

"We educate the person who has a few acres and wants to start growing grapes and those that have the equipment from fruit growing," Perry said.

The council also pro-

motes Michigan wineries by creating an annual Wine and Spirits Competition in East Lansing.

One ongoing MSU study is determining what additional grapes can grow in Michigan's climate.

Jones said, "We need more programs to educate people."

"I feel that online programs and community college classes would help. We ask a lot of wineries they have to be proficient in three areas agriculture, tourism and knowledge of beverage and alcohol laws."

The wine council's goal is 10,000 acres of land growing wine grapes by 2024, from more than 4,000 acres now.

# Local soldier home from Iraq

By SHARYN SUSINKO  
STAFF WRITER

KALKASKA — Jessica Crystal (Moazeni) Bezanson thought of entering the military while she was still a student at Kalkaska High School.

She loved to cook and was attending Traverse Bay Area Career-Tech Center, in Traverse City, learning culinary arts. She planned to attend college, and wanted to see the world.

She thought the United States Army would provide her an advanced education and the opportunity to pursue her career goal of becoming a chef.

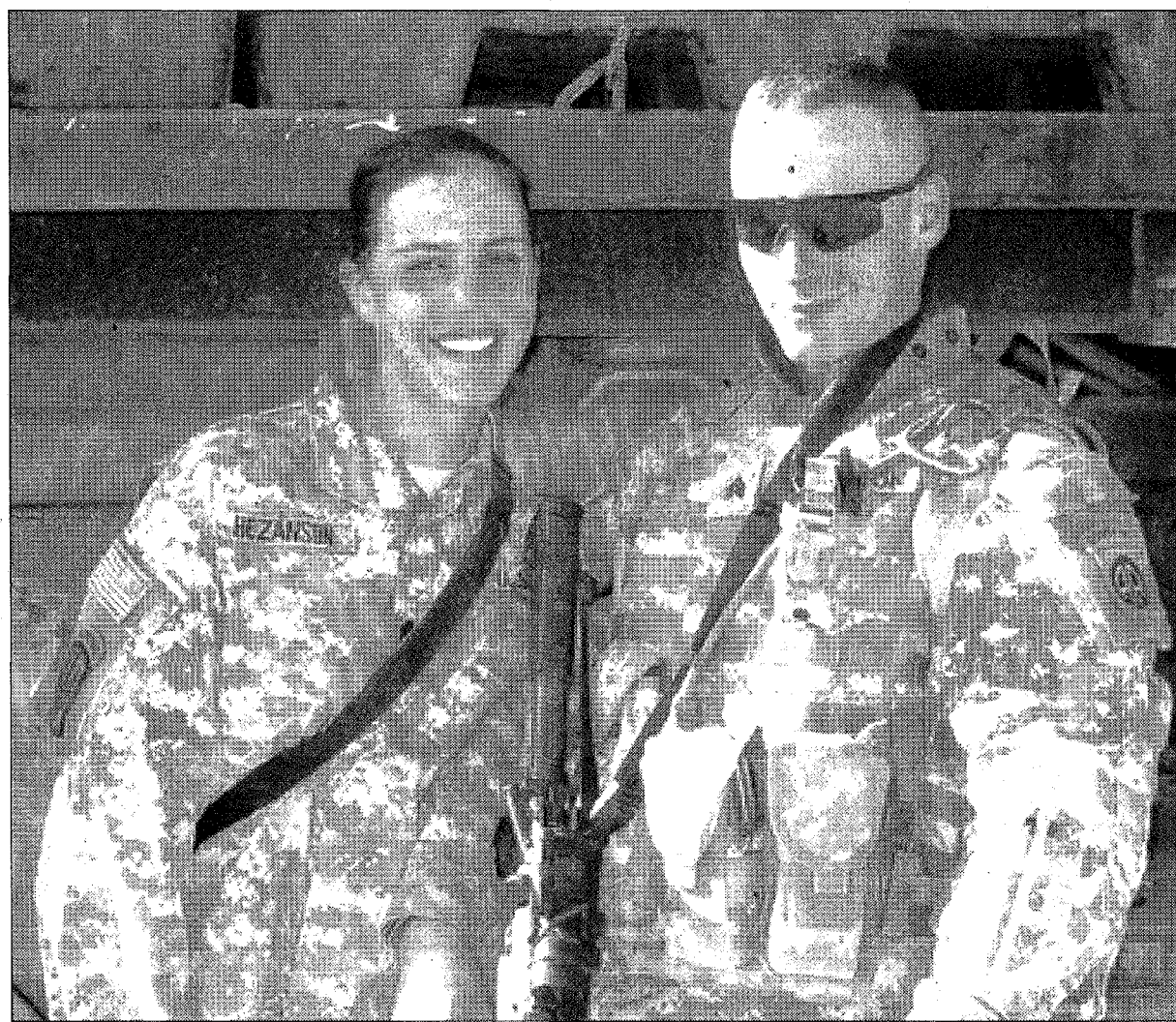
At age 16, she pre-enlisted in the army's Delayed Entry Program (DEP) with the consent of her parents. During her senior year, she completed orientation, and by the time she graduated in 2004, she was ready to enter the army for basic training.

Leaving her family and her home was not easy but the lessons she learned have affected her life. Assigned to Fort Jackson, in South Carolina for basic training, the first thing Bezanson learned was that each individual action has an impact on everyone on the team. This is a valuable life lesson when in the field as soldiers rely on each other for safety and to get a job done.

"I learned discipline and respect. There is an acronym, a motto, for leadership, loyalty, duty, respect, selfless service, honor, integrity, and personal courage," Bezanson said.

"The army matches its needs with the interests of those who enlist," Bezanson said.

She was assigned to



E-4 Specialist Jessica Crystal Bezanson (center) recently returned home on leave, to visit her parents, Mick and Marletta Day in Rapid City after an 11 month tour of duty in Iraq on a security mission.

Fort Lee, Virginia, for Advanced Individual Training (AIT) as a food service specialist. Her duties included mass meal production, that literally is feeding an army.

"We serve all kinds of food: meatloaf, mashed potatoes and regional dishes, such as soul food," she said. "The army tries to give us a variety. We have holiday turkeys, steak and lobster."

But, she said, after awhile, even the special food became old. One thing Bezanson said she missed was eating fresh food.

Bezanson transferred to 18th Field Artillery Division at Fort Bragg, where she would study advanced culinary arts. There, she met her future husband, Sgt. Adam Robert

Bezanson, a chef in the 87th Airborne Division. They married on November 12, 2005.

In January 2006, E-4 Specialist Bezanson was deployed to Iraq. One of five females in a battery of 138 soldiers in the 1st Battalion of the 321st Regiment (1/321), she was assigned to administrative duties on a security mission to protect civilian contractors and make fuel runs to different forward operating bases.

"I have acquired many brothers," she said. "We bond as a family. You make a connection with people you're deployed with. You're never alone."

Bezanson's husband was deployed to Iraq eight months later, to a location only 45 minutes from where she was stationed.

Bezanson said she was able to see her husband often because he made runs to pick up supplies from where she was stationed, and the commanding officers arranged "R & R" time for them to be together.

Bezanson's assignment was in an area outside the towns and villages of Iraq, and there was very little interaction with local Iraqi people. When she traveled, it was often at night when travel was safer, and always with her team.

After an 11 month tour, Bezanson touched ground in November 2006.

"I joined the military for college money," she said. "My family is from Atlanta, Georgia. I've seen the city, the country, and I want to broaden my horizons."

Now that she's back in the United States, Bezanson will be training for another deployment, possibly to Afghanistan.

"There's no telling what the future holds for a soldier in the US Army," she said.

Bezanson's husband is due to return home in March for two weeks leave then will be home for good in July.

Bezanson said that one of the most valuable parts of her experience has been realizing how important her family is to her.

Her father, Mick Day said, "We put her in God's hands."

Marletta Day, Bezanson's mother, said being able to keep in touch through the internet made it a bit easier to deal with her daughter being so

far away and in such a potentially dangerous situation.

"We were able to chat and exchange videos on the internet. When I could see her, I knew she was OK."

Bezanson said that, since coming home, many people have shaken her hand and thanked her for her service.

"When people thank me for what I've done, I tell them it's my job. As soldiers, we knew what we're getting into," she stated. "I'm glad I did see what I have."

"Now that I'm home, I feel I'm part of something big. I served my country. People shake my hand. I have a sense of pride for what I do. God bless America," she said.

# Citizen-Journal to debut new pages

Boyne City — It's 2007 and with the New Year will come some minor changes in your local hometown newspaper, the Antrim County News. We will still cover the stories and sports teams you are familiar with, but our staff here is adding a few new pages to the mix of things.

Last year, we debuted a "State & Region" page, which, although appreci-

ated, caught the wrath of readers as they wanted to see more local news in their weekly paper, leaving the state and regional news to the other communications devices.

We took your comments to heart, and starting with this week, our State & Region page will decrease in frequency.

Starting with the Jan. 3 edition, this page will run

only once a month, the first week of the month. If there are any stories breaking on the state or regional level, we will give you a local twist in that week's newspaper so you can see how it impacts your lives.

Here's the schedule for the rest of the month:

- The second week of the month, or Jan 10, there will be a food page. Local recipes, reviews, reci-

pes from area restaurants, and features. If you've got a favorite recipe, drop it off at our office or e-mail it to us. We'll use them.

- The third week of the month, Jan. 17, will be an entertainment page. Movie reviews with pictures, upcoming movies, entertainment listings and features on local bands will be on this page. Plans are still evolving for this

page, and we welcome your suggestions.

- The fourth week is a promotion called "Talk of the Town." We'll spotlight your town, including news notes, items from the local Chamber of Commerce and school stories which prove interesting to everyone in the surrounding area.

- The fifth week we will have a senior page. Local

senior services, senior stories, profiles on area seniors will be a part of the page. We are catering to our senior population and, if I haven't said it already, welcome ideas for stories and pictures.

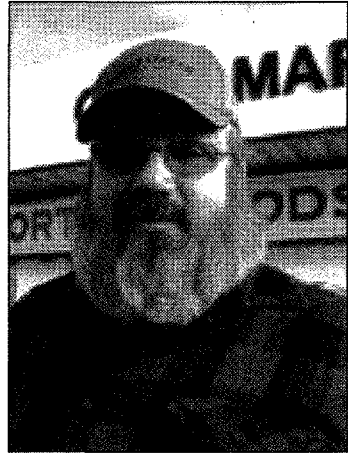
Got an idea for any of these pages? Do you have a picture? We'll take them. Give us a call at 231-582-6761 or e-mail citizen@voyager.net.



# THE CITIZEN-JOURNAL OPINION

## WORD ON THE STREET

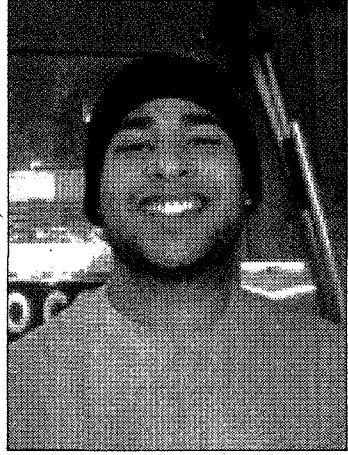
Question of the week:  
"What is your best memory of 2006?"



"My first boat. We had a nice family outing."  
— Bruce Dimon, Kalkaska



"Staying in Kalkaska. Everything is good."  
— Carl Laster, Kalkaska



"My son, Dayton John Smith was born."  
— Matt Smith, Kewadin



"I had a really great summer. I had a great job at Pine Hill Nursery and spent a lot of time with friends."  
— Steve Ford, Elk Rapids



"Our wedding on July 28. We got married on the dock at Mullet Lake, said our I do's and took the plunge, literally, into the lake."  
— Stacey Gleason, Elk Rapids



"I went camping in the UP with my best friend Amanda and some other friends. We went fishing and went to Tahquamenon Falls." She said the two were proud because they built a campfire on their own.  
— Melissa Wilson, Williamsburg



## NEIGHBORS

Word has been received that former Boyne resident, Joe "Hawaiian Joe" Kuheana passed away Dec. 14, 2006. His children, Kimo and Keoki Kuheana and Aulani Rhea, traveled to Hawaii for his farewell services.



By Nancy Northup

Scott Sutliff and friend were here for the holidays from Berkeley, Calif., visiting family and friends. They returned Christmas Day, having enjoyed their visit, but would have liked to have had a little bit of snow.

On Wednesday, Dec. 27, a family Christmas gathering was held at the Cheboygan home of Linda and Howard Stone. Attending were Larry Judkins, Rex Judkins, John and Traci Judkins, and children Lauren and Nicholas, and Lisa Pelton and children, Nicole Carter, Michael Carter and Kathryn Chaney.

Gannon and Gabriel Switzer of Marshall, their mother, Lynnell, and friends, Colby Beals and Ben of Muskegon, were here over the Christmas break visiting relatives and snowboarding at Boyne Mt.

Jonathan Joseph Shepherd was born Dec. 14 at Northern Michigan Hospital. The proud parents are Joan and James Shepherd of Boyne City, Jonathan has a sister, Katelyn. Grandparents are Janet and Jim Shepherd and Norm Bearss and the late Alice Bearss, all of Boyne City. Great-grandmother is Phyllis Tison.

Last Saturday's memorial service and lunch held at the Boyne Area Senior Center honoring Leroy McClane was well attended.

On Saturday, Ann and Harley Parks entertained her sister, Gloria and Ray Anderson, and

brother, Rich Dunsmore, with a Christmas celebration. On Christmas Day they enjoyed more celebrating and dinner at the home of their daughter, Natalie and Dan Peck and family.

Heartfelt sympathies go out to the many friends and family of former Boyne resident Muriel Archer, who passed away Dec. 25.

Sandy Buchnor of Flint is spending the Christmas holidays with her parents Maxine and Gordon Hunt. On Thursday, they all enjoyed lunch at the Boyne Area Senior Center.

John McGeorge of Columbus, Ohio, spent Christmas here with his grandmother, Jessie Willson. They were among the many sharing the wonderful annual Christmas Day dinner at the Presbyterian Church.

Mike Northup of Eastpointe was here for a couple of days with our mother and family. His son Eric made it up later and into the

evening on Christmas.

Kathy and Jim Rice of Tecumseh were here after Christmas visiting her mother, Arlene Inman, and the rest of her family here.

Kenneth Balch Jr. was born to Kenneth and Tammy Balch of East Jordan on Dec. 28. Kenneth Jr., who weighed in at 9 pounds and 1 ounce, measured 22 inches long at birth and has three sisters. Grandparents are Debby and Jim Alport of Boyne City and Carl and Janet Masse of East Jordan.

Wishes for a safe, healthy and Happy New Year's goes out from me to all, in appreciation of the responders throughout the year, who make this column what it is. I thank you and look forward to spending 2007 with you.

Items of interest for the Neighbors Column may be called into Nancy's home phone, 231-582-9174, or e-mailed to neighbors@gtlakes.com before the noon deadline on Friday.

## LETTER POLICY

The Citizen-Journal encourages and welcomes its readers to submit letters or emails expressing their opinions.

Letters should be limited to 350 words and must contain the author's name and daytime phone number, which will be used for verification purposes only and will not be published. Photocopied submissions are not acceptable.

Letters will be published on a space available basis and will receive priority according to potential interest, timeliness in connection with other events, or whether similar letters from other authors have been published previously.

The Citizen-Journal reserves the right to edit all letters for

length, grammar and clarity, as well as the right to reject any letter. Submissions could be rejected for the following reasons:

- Lack of the author's phone number;
- Letters thanking specific individuals, businesses or those thanking public employees;
- Letters seeking donations;
- Form letters;
- Poetry;
- False or libelous statements;
- Quotations of scripture;

- Endorsements of political candidates; or
- Letters attacking a private individual or business.

Letters published by The Citizen-Journal represent the opinions of the author, who is responsible for the factual accuracy of statements made in the letter, and do not necessarily reflect those of The Citizen-Journal, Up North Publications or Journal Register Co. staff members.

Deadline for letters to the editor, as well as other community news items, is each Friday at noon.

If you have questions on the letter policy, contact the editor at 231-582-6762 or via e-mail at citizen@voyager.net.



Business Manager ..... Gale Miller  
 Advertising Consultant ..... Tina Schrader  
 Graphics Editor ..... Mary Hansen  
 Office Manager ..... Jeannine Stetz  
 Contributing Writers ..... B.J. Hetler,  
 ..... Deborah Hawkes, Louise Nelle  
 Production Coordinator ..... Aimeé Gibbert



Mail subscription rates: Within Charlevoix County, \$30 per year; elsewhere in the United States, \$37.50 per year. Periodicals postage paid at Boyne City, Michigan, 49712 (USPS 396480). The Citizen-Journal is owned by Up North Publications. Copyright 2005, Up North Publications. The paper is published Wednesdays. Deadline for news, public notices and display advertising is 5 p.m. Thursday; classified advertising 10 a.m. Monday. Office hours are 9 a.m. - 5 p.m. Monday - Friday.

# THE CITIZEN-JOURNAL

112 South Park, Suite B • Boyne City, Mich. 49712  
231-582-6761 • Fax 231-582-6762  
citizenandjournal.com • email: citizen@voyager.net

Published weekly by  
**UP North** PUBLICATIONS, INC.

Publisher - Al Frattura  
Interim General Manager/Managing Editor - Larry See, Jr.

A Journal Register Company Newspaper  
**Journal Register**





**HAPPENINGS**

**Bread Basket**

**BOYNE CITY** — The Boyne City United Methodist Church will hold the Bread Basket, a free dinner, on the second and fourth Wednesday of each month at 5:30 p.m. followed by a brief devotion and activities for children, youth and adults. Everyone is welcome. Come with friends, come with family, bring neighbors and please bring children. The church is located at 324 South Park St. in Boyne City.

**Middle School DDR/game night**

**BOYNE CITY** — Boyne area children in grades five through eight are invited to game night from 4:30 to 6:30 p.m. Friday, Jan. 5, at Boyne District Library. Join us in the community room to try out the new "Dance, Dance Revolution" system provided by the Friends of the Library. Socks are required to use the new system. Board and card games will also be available. Refreshments will be served. Those interested may bring games to share. Get over the "after the holiday doldrums," and have an enjoyable evening working out and learning dance steps.

**'An Inconvenient Truth' screening**

**EAST JORDAN** — The Friends of the Jordan will be hosting a viewing and discussion of "An Inconvenient Truth" by Al Gore. Those interested may learn more about the impact of global warming and steps they can take to reduce the impact from 2 to 4 p.m. Sunday, Jan. 14, at the Jordan River Watershed Center.

**Recovery Inc. meeting**

**BOYNE CITY** — Troubled by panic attacks, temper, fears, helpless or hopeless feelings? Try Recovery Inc. Those in the group meet to help themselves and each other at 7 p.m. Tuesdays at Christ Lutheran Church, 1250 Boyne Avenue in Boyne City and at 7 p.m. Thursdays at the Pregnancy Resource center, 418 Waukazoo in Petoskey. For more information, call 231-5822699 or 231-347-6474.

**Republicans' meeting**

**CHARLEVOIX** — The Charlevoix County Republicans will hold a meeting of the duty elected precinct delegates and the at-large delegates to the county convention at 7:30 p.m. Tuesday, Jan. 16, at the Charlevoix County Commissioner's Room at 203 Antrim St.

The purpose of this meeting shall be to elect delegates and alternatives to the Feb. 9 and 10 state convention to be held at the DeVos Place in the city of Grand Rapids.

Only precinct delegates elected at the Aug. 8 primary election, the last recent Republican nominees for county and state legislative offices and precinct delegates seated on a permanent basis at the August or November convention will be seated.

**Chamber annual meeting**

**BOYNE CITY** — The Boyne Area Chamber's annual meeting is set for 6 p.m. Thursday, Jan. 18, at the Wolverine Dilworth Hotel, sponsored by the Boyne City All School Boosters, Kortbase

Flinn Insurance and Financial Services, Great Lakes Energy and the Wolverine Dilworth Hotel.

Admission is \$10 for chamber members and \$15 for non members. There will be auction items, hors d'oeuvres, and annual awards. A sneak peek of the auction items will be held from 6 to 8 p.m. Wednesday, Jan. 17, with dinner and drink specials at the Dilworth.

**Winter snowshoe hike**

**EAST JORDAN** — The Friends of the Jordan are planning a winter snowshoe hike at 9:30 a.m. Saturday, Jan. 27, weather permitting.

"Animal Signs: Recognizing who's out and about in the Winter" will be lead by Bruce Barber in the Cosner Preserve and will look for signs of animal activity. All ages are welcome but the hike is limited to 10 to 12 people. Meet at the preserve on M-66 across from the Wagbo Peace Center.

Updates and additional information will be posted on the Web site [www.friendsofthejordan.org](http://www.friendsofthejordan.org), or for further information e-mail members@friendsofthejordan.org.

**Texas Hold'em tourney**

**BOYNE CITY** — Texas Hold'em tournaments will be played at the Wolverine Dilworth Inn beginning at 6:30 p.m. on Friday, Jan. 26, and Saturday, Jan. 27. Proceeds will benefit Hospice of Northwest Michigan. For more information and registration, call 231-582-8800.

**SEE-North sets Twelfth Night celebrations**

Folk legend says that on the twelfth night after Christmas, animals are given the gift of speech.

SEE-North's Twelfth Night events have celebrated this tradition in northern Michigan for more than a decade. Families hike a candle-lit trail and talk with the forest animals. They can hear the story behind a beaver's tail, learn the legend of the raccoon's mask, and discover how a fish lives in the winter.

This year, Twelfth Night will take place on Fridays, Jan. 12 and Jan. 19. Friday events will take place at the Terrace Inn/Bay View Woods in Petoskey from 6 to 8 p.m. Families will meet at the Terrace Inn, ride a horse-drawn sleigh to the trailhead and venture into the forest to meet the animals.

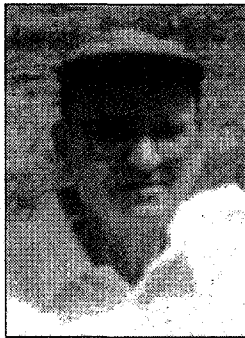
Those with young children may bring a small sled. Everyone should come dressed for a hike outdoors. SEE-North will provide snacks, hot beverages, face-painting and mask-making indoors.

Because of the popularity of the events, registration has changed from past years. Tickets are required. People may call SEE-North at 231-348-9700 to reserve a time slot. They must then purchase their tickets within one week of registering, either by mail or in person at SEE-North's office in downtown Petoskey. No refunds will be issued unless the event is canceled due to bad weather. Tickets for Twelfth Night this year are \$7 per person, which includes the sleigh ride. Children under 3 are admitted free.

For more information, call SEE-North at 231-348-9700.

**VETERAN OF THE MONTH**

The Veteran of the Month for December 2006 is Richard Lavern Buckmaster.



Following his birth on Oct. 29, 1926, in Toledo, Ohio, his family returned to their home in Boyne City. Buckmaster left school in 1940 and went to work in the family painting business.

On March 15, 1951, he was inducted into the Army and entered into active service in Detroit. Following basic training and field artillery cannon-er training, Buckmaster departed the United States in July 1951, arriving in the European The-

ater of Operations in August 1951. He was stationed in Germany as part of the occupational forces during the Cold War and was assigned to "C" Battery, 78th Armored Field Artillery Battalion and served as a light truck driver.

In March 1952, Buckmaster departed the European Theater of Operations, arriving in the United States in April 1952 and was stationed at Camp McCoy, Wis. On July 10, 1952, he was discharged and received the Army of Occupation Medal — Germany.

Buckmaster returned to civilian life and the family business, and on Aug. 2, 1952, married Gloria Helen Giordano in Boyne City. He worked as a painter until poor health forced an early retirement in the summer of 1965. Buckmaster enjoyed re-

pairing and painting cars, operating and repairing citizen-band radios and appreciating God's nature around him. He answered the final call on Oct. 15, 2006, and is being honored by his wife Gloria and family.

To honor a veteran, call the program chairman at 231-588-6067, or on Saturdays, call 231-582-7811 between 3 and 8 p.m. The ceremony may be witnessed at 6:15 p.m. on the first Thursday of each month in front of the American Legion Post, located on the corner of Lake and Main in Boyne City.

**BOYNE CITY SENIOR CENTER**

Welcome to the Boyne Area Senior Center. Lunch is served each weekday at noon. Wednesday, Jan. 3, meatloaf and baked potato will be served. Line dancing begins at 10:30 a.m. on Wednesday.

Thursday, Jan. 4, is soup, salad and sandwich day. Also on Thursday, Sit & Be Fit Exercise starts at 10 a.m. Bingo will follow lunch at about 12:45 p.m. Everyone wins — come join the fun.

Friday, Jan. 5, polish sausage and mashed pota-

toes will be served. Entertainment will begin at 11 a.m. with the Cousins Music Group.

Monday, Jan. 8, baked chicken is on the menu. Monday is also bingo day following lunch, about 12:45 p.m.

Tuesday, Jan. 9, Swiss steak and mashed potatoes will be served for lunch. Sit & Be Fit Exercise will start at 10 a.m.

Wednesday, Jan. 10, stuffed cabbage is planned for lunch. Line dancing will begin at 10:30 a.m.

CLIP AND SAVE

**NEW - FAST - EXPANDED SERVICE**

MacGregor Plumbing, Heating and Air Conditioning is now serving a larger area from the company's new Charlevoix location. For fast, professional service count on MacGregor! **We charge by the job, not by the hour!**

**Charlevoix Service Area:**  
Advance, Alden, Atwood, Boyne City, Boyne Falls, Charlevoix, East Jordan, Eastport, Ellsworth, Ironton, Kewadin, Norwood, Torch Lake

Check [www.macgregorplumbing.com](http://www.macgregorplumbing.com) for a full line of products, services and **Special New Customer** discounts.

**24-Hour Emergency Service**

547-9634 • Charlevoix  
[www.macgregorplumbing.com](http://www.macgregorplumbing.com)



PLUMBING • HEATING • AIR CONDITIONING • DUCT CLEANING

**LEGION NEWS**

At the regular meeting of Ernest Peterson Post 228, held on Dec. 7, and conducted by Vice Commander Brian Morrison, the following reports, communications and discussions were presented:

• Membership stands at 136 paid; the troop support program received a donation from Jeryl and Gary Murdick (Murdick's Famous Fudge in Charlevoix) of 102 quarter-pound boxes of fudge that were sent to Brooke Army Medical Center, Burn Ward, Fort Sam Houston, San Antonio, Texas; three large bags of stick deodorant and dental hygiene products were donated locally

and the Gaylord Schools donated \$400 toward troop support.

• Reports were given concerning Veterans Day events that were attended at Gaylord, Ellsworth and Boyne City schools. The honor guard conducted a Veterans Day memorial service in Veterans Park, conducted an internment service for Kenneth Gilbert and conducted Veteran of the Month ceremonies for Dwight Allen Kolodgy and Richard Lavern Buckmaster.

• Letters were read from Legionnaires Don Wilson, Sgt. Matt Brong, who is on active duty, and SAL Commander Ron Crozier, who winters in

Florida.

• It was reported that Pete Faskey is walking again and doing better, as is Jim Wicker. A meeting will be called by Sheriff George Lasater regarding the Veterans Park Project in January.

• The Citizen-Journal published Veteran of the Month for Dwight Allen Kolodgy and the November Legion News. The News Review Generations published Veteran of the Month for Robert Guy Mathers and Dwight Allen Kolodgy.

• The commander said we are still accepting items to be sent to our troops overseas at the post on Saturdays between 3

and 10 p.m., and that Blue Star Banners and troop support ribbons are available to the public.

The next regular meeting will be held Jan. 4, at 7:30 p.m. in the post home and will be preceded by the Veteran of the Month ceremonies at 6:15 p.m., to be followed by a potluck supper in their honor. Area veterans are welcome and encouraged to attend.

**WEEKLY Health Tips**

By Steve Czerkes, Pharmacist



**Cold or Flu?**

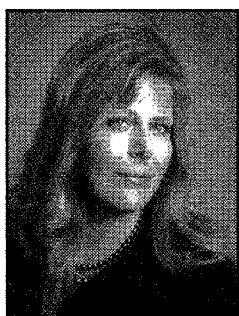
Both colds and the flu are caused by viruses, but the flu can lead to more serious complications. A sore throat, runny or stuffy nose and a fever no higher than 100 degrees, probably means you have a cold. If you have chills, high fever (102 to 104 degrees), headache, major body aches, fatigue and these symptoms came on suddenly, you most likely have the flu. Antibiotics won't help a cold or the flu. Ask your doctor or pharmacist about the flu vaccine. There are also some anti-viral medications that can reduce the severity of the flu if taken within the first 48 hours.

582-4545  
**MEDICAP PHARMACY**  
104 S. Lake St. • Boyne City  
Hours: Mon-Fri 9-6 • Sat 9-1  
Ample parking behind store front

**A life well lived deserves advisors well trained.**

You've come far. You deserve to work with an advisor who appreciates that fact - a Certified Senior Advisor (CSA)®. CSAs are a group of 12,000 financial planners, accountants, insurance agents, lawyers, home health care specialists and other professionals who are certified knowledgeable on the health, financial and social issues that really matter to seniors.

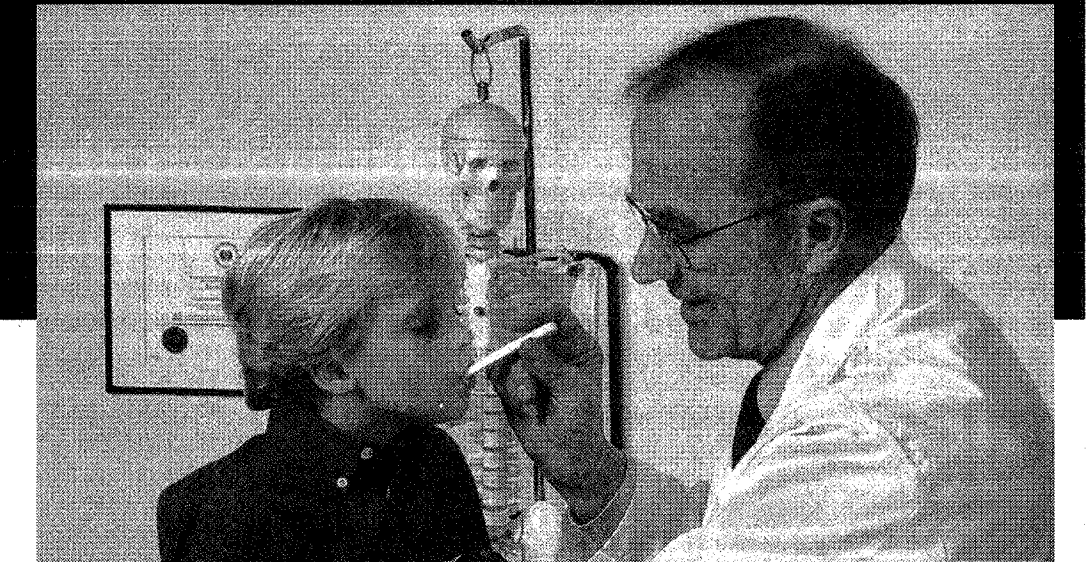
It doesn't cost any more to work with a CSA, but you'll get a whole lot more of the understanding and respect you deserve.



**CSA**  
Certified Senior Advisor (CSA)  
Jill M. Reynolds

**KF KORTBASE FLINN**  
Insurance & Financial Services  
1098 Bay View Road  
Petoskey, MI 49770  
231-348-8121  
231-582-7130 Fax

**MEDICAL DIRECTORY**



**Tammy Croy McMillian, Ph.D.**  
**Mental Health Psychotherapy**  
Comprehensive Assessment & Treatment Services  
202 South Lake Street, Ste. L  
Boyne City, MI 49712 • Ph. & Fax (231) 582-0553

**Hearing Aids**  
with  
**Free Batteries For Life**  
Ask Us How!  
**Dr. Michael W. Koskus**  
Professional Hearing Aid & Audiology Service  
820 Arlington, next to Lockwood McDonald Hospital in Petoskey, MI  
231-348-3666 • 800-968-8080

**MEDICAP PHARMACY**  
We'll always make time for you.  
Prescription Delivery • Naturals & Alternatives  
Custom Made Medications - Compounding Pharmacy  
Most Insurance Plans Accepted  
**582-4545**  
104 S. Lake St. • Boyne City • Next To Fifth Third Bank  
Hours: M-F 9-6 • Sat 9-1:00  
Ample parking behind store front

**Home Rehabilitation Specialists**  
In-Home Physical & Occupational Therapy  
Meeting your physical and occupational rehab needs in the comfort of your home.  
231-347-6636 or 1-888-280-5844  
Visit our website at [www.timbondy.com](http://www.timbondy.com)



**OBITUARIES**

**Martha Saksewski**

Martha N. Saksewski, 98, of Boyne Falls passed away Sunday, Dec. 31, 2006, at Grandvue Medical Care Facility.

Martha was born on Nov. 29, 1908, in Boyne Falls, the daughter of Alexander and Paulina (Turoski) Organeck.

Martha is survived by her two sons, Leonard (Jean) Zakrzewski and Larry (Sonya) Saksewski; grandchildren, Sherry (Dennis) Carson, Debra (David) Carson; great-grandchildren, Joshua (Shelly) Carson, Sean (Denise) Carson and Ashley (David) Wiskers; great-great grandchildren, Keegan, Patrick, Jack and Daniel.

Burial has taken place at Boyne Valley Township Cemetery, and a memorial service will be held at a later date.

The family suggests that memorial contributions be directed to the Charlevoix County Humane Society.

Stackus Funeral Home of Boyne City is serving the family.

**H. Wayne Kleinschrodt**

H. Wayne Kleinschrodt, 68, of Boyne City passed away at home on Saturday, Dec. 30, 2006.

Wayne was born on March 7, 1938, in Boyne Falls, the son of Richard and Elise (Miller) Kleinschrodt. On Dec. 24, 1960, he married Sally Erno at the Free Methodist Church in Boyne City. Later, he joined the U.S. Air Force. Wayne loved

fishing and puttering around fixing things. He will be remembered as always willing to lend a helping hand to anyone in need. He also worked many years for Camp Sea-Gull.

Wayne is survived by his wife, Sally; children, Kammi (Bruce) McGeorge and Kurt (Leah) Kleinschrodt; grandchildren, Kurt, Kayla, Jasmine and Savannah; brothers, Jerome (Melbie) Kleinschrodt and Dean (Deana) Kleinschrodt; and sister, Martha Baumgardner.

He is preceded in death by his parents and sisters, Esther and Betty.

A memorial service will be held at 11 a.m. Thursday, Jan. 4, at the Free Methodist Church in Boyne City.

In lieu of flowers, memorial contributions may be directed to the family in care of Sally Kleinschrodt.

Stackus Funeral Home of Boyne City is serving the family.

**DEATH NOTICE**

**Chuck Davis**, age 81, of Boyne City died unexpectedly as the result of an automobile accident on Tuesday, January 2, 2007. A memorial service will be held 11 a.m. Saturday, January 6, 2007, at Church of The Hills in Bellaire. A full obituary will appear at a later date. Stackus Funeral Home of Boyne City is serving the family.

*Wash hands often to combat colds and flu*

EAST LANSING - Simply singing the "ABC Song" while washing your hands this winter may help protect you through cold and flu season, according to the Michigan State Medical Society.

While no cures exist for the viral infections yet, some simple precautions may help keep cold and flu germs away.

"It's important to remember that colds and flu germs are viral infections and antibiotics will not affect them," said MSMS president Paul O. Farr, MD, a Grand Rapids gastroenterologist. "So asking your doctor for a prescription will not help."

Hand washing is very important to surviving cold and flu season, Doctor Farr said. The type of soap is not as important as the technique. Rubbing hands together with soap for at least 20 sec-

onds before rinsing with warm water is the key to getting germs off your skin. An alternative to the "ABC Song" is singing "Happy Birthday" twice.

Surprisingly, transmitting cold and flu germs through saliva is not common. It still may not be a good idea to share a glass with someone else, but you are more likely to get these viral infections through airborne particles from others' coughing and sneezing than by saliva. Touch your nose or eyes only with clean hands. Take extra precaution when putting in or removing contact lenses or applying eye makeup.

Unfortunately, there are no immunizations for the more than 200 identified strains of viruses that cause the common cold. To avoid the flu, however, flu shots are available to everyone as a preventa-

tive measure. Flu shots are recommended especially for young children, older adults and those with weak immune systems.

Here are several quick tips to help prevent cold and flu viruses from affecting you this season:

- Wash hands frequently, before and after eating, after using the restroom or after touching money, handrails, elevator buttons, door-knobs, push plates, and drinking fountains.
- Do not touch your face unless you have clean hands; germs can live up to three hours on the skin.
- Use an alcohol-based hand sanitizer when you cannot wash your hands properly.
- Disinfect surfaces and toys touched often throughout the day, including shared telephones.
- Use a humidifier in your home; dry nasal

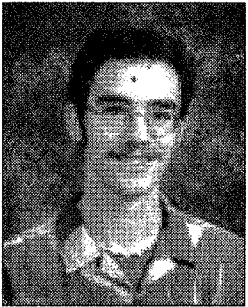
passages allow the germs to stay in the nose and multiply.

• When sick, drink plenty of fluids and get as much rest as possible to help you get back on your feet. Avoid spreading viruses by staying away from crowds when you are ill.

• Take a sick day if you are sick to avoid spreading a cold or flu to others in your workplace.

The Michigan State Medical Society is the professional association of 15,000 medical doctors in Michigan. The mission of MSMS is to promote a health care environment that supports physicians in caring for and enhancing the health of Michigan citizens through science, quality, and ethics in the practice of medicine. Visit the MSMS website at [www.msms.org](http://www.msms.org) for other health-related information.

**STUDENT OF THE WEEK**



**East Jordan High School**  
**NAME:** Ben Winter.  
**PARENTS:** Daniella Washburn and Thomas Winter  
**GRADE:** 11th  
**SCHOOL ACTIVITIES:** National Honor Society, cross country and track

**FAVORITE CLASS(ES):** FST and biology  
**FUTURE PLANS:** Engineering and teaching  
**STAFF COMMENTS:** "Ben Winter has been doing awesome in FST! He is a top scorer on all quizzes and tests and always turns in his work on time. I really enjoy having him in class." Mrs. Russell  
 "Ben Winter is a true gentleman and a great student. Congratulations." Mr. Essenberg

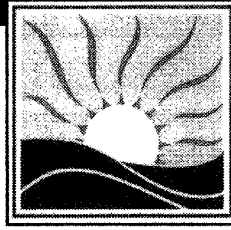
"I've really enjoyed getting to know Ben in my EDP class. This year, he has really dedicated himself to his school work and he is doing an excellent job. He is committed to achieving the Superintendent's List for this semester. Great job,

Ben!" Mrs. McPherson  
 "Ben Winter is a fine young man. He's a great musician with a great attitude. The community band really counts on Ben because of his talent and his commitment to music the community." Mr. Haynes

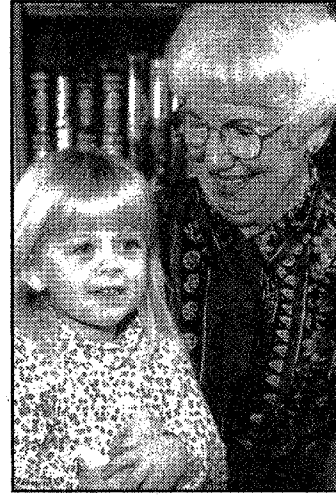
**STUDENT NEWS**

• Spring Arbor University recently announced that **Joslyn Matelski** of Boyne City was granted a master's degree in education during commencement exercises on Saturday, Oct. 7.

*Exceptional Senior Living*



**SUNNYBANK**  
 Assisted Living Community



**Sunnybank is an attractive alternative to a nursing home for senior adults who need assistance with tasks such as meal preparation, housekeeping, dressing, bathing or medication reminders.**

24 Hr. Staffing and Security

615 Petoskey Avenue • Charlevoix • (231) 547-2599

**PLEASE SUPPORT OUR LOCAL BUSINESSES WHO SUPPORT OUR COMMUNITIES**



**GLASS**  
**SBCG SKIP'S BOYNE COUNTRY GLASS**  
 Commercial • Residential  
 Mirrors • Auto  
 Phone: 582-2655 • Emergency: 548-5533  
 Skip's • 1100 Boyne Avenue • Boyne City, MI 49712  
 R.E. Wixson, Owner Darlene Broman, Manager

**ADVERTISE HERE!**  
**Only \$14.00 per week!**

**BUILDER**  
 Snow Plowing & Courtesy Service at a Fair Price  
**TIM KENNEY**  
 "Mr. Fix-It" Inc.  
 Building • Remodeling  
 Concrete • Masonry  
 East Jordan, MI  
 231-536-3445  
 "Serving All Your Building Needs"  
 • All Foundation, Concrete and Masonry Needs  
 • All Roofing, Siding, Treated and Composite Decks  
 • All Tough and Groove Carpentry

**UPHOLSTERY**  
**Fretenborough Upholstery**  
 In Business Since 1976  
 • Free Estimates  
 • We'll Pick-Up & Deliver  
 2754 Campten • Elmira, MI  
 231-546-3277

**CALL TINA AT 582-6761 TO RESERVE THIS SPACE**

**GLASS**  
 FREE MOBILE SERVICE: We Pick Up & Deliver  
 Auto • Home • Business  
 21 Years Experience  
 "Be sure to tell your insurance company you want Northern Auto Glass."  
 M-F 8-5 • Sat 9-2  
 Owners: Doug Skrocki & Steve Nelson  
 521 Boyne Avenue • Boyne City  
 582-4000  
 Emergency: 582-7239

**STORAGE**  
**BOYNE STORAGE AND FUEL CENTER**  
**MINI-STORAGE**  
 Boats • Cars • RVs  
 Snowmobiles, etc.  
 231-582-9093  
 1050 Boyne City • East Jordan Road • Off M-75 • Behind McDonald's

**EXCAVATING SERVICES**  
**DRENTH BROTHERS, INC.**  
 - Since 1948 -  
 Drain Stone - Pea Stone - Road Gravel - Afton Road Mix  
 Topsoil - Fill Sand - Mason Sand - Concrete Sand & Stone  
 Excavation - Driveways - Private Roads - Building Site Work  
 Basements - Septic Systems - Drain Fields - Ponds  
 Call for more information and for **Reliable** delivery service  
 (231)588-2345 (800)531-6598  
 Steve Drenth, Gen. Mgr. 9448 Six Mile Lake Rd., Ellsworth

**STORAGE**  
**BOYNE RIVER STORAGE**  
 Mini-Storage Units  
 Boats • Cars  
 Household Goods  
 231-582-3318  
 868 State St. • M-75 & 980 E. Division • Boyne City

**OPTOMETRIST**  
**EYES ON MAIN**  
 102 E. Main Street  
 Boyne City  
 231-582-6704  
 Dr. Gary Mellon, Optometrist

**ROOFING**  
**ROOFIN**  
**HAWKINS BROS., INC.**  
 INDUSTRIAL • COMMERCIAL • RESIDENTIAL  
 Free Estimates • Licensed • Insured  
 Bill Hawkins 06556 Camp Daggett Rd.  
 Joe Hawkins (231) 582-2307 • 1-231-582-7833

**ADVERTISE HERE!**  
**Only \$14.00 per week!**



# Weber instills new look

By PHIL TROMBLEY  
SPORTS WRITER

**EAST JORDAN** — A new face on the sideline and a new attitude on the bench has the East Jordan boys varsity basketball team off to a winning start this season.

East Jordan fans can place a lot of the foundation for the team's success on the fact that new head coach Darrin Weber has taken the helm at the school. Considering Weber's past achievements as a head varsity coach, the praise is well founded.

"I gotta say, the parents, teachers and fans are thrilled to have a coach and teacher of Darrin Weber's ability here in East Jordan. Darrin comes to us with a strong history of winning. He is bringing in tradition and respect with him," commented the parent of one Red Devil player.

Weber, who grew up in Manistique has been a winner on the basketball court as a player and a coach since his own prep days.

"The big thing is to get the mind-set, academically and in terms

of basketball. You're representing your school in terms of how you look at the games and how well you do in the classroom," Weber said about how he approaches his coaching duties and how he leads his teams.

Weber started his basketball career as a two-year varsity player at Manistique High School, where he averaged 30 points and 12 rebounds a game and was selected third team Class D all-state. At one point, he held the No. 5 spot on the state's all time list in free throws

made. In his senior season, he sank an impressive 185 of 241 free throws — 76.8 percent.

Following high school, Weber attended Gogebic Community College in Ironwood, where he played two seasons in the juco ranks. He then transferred to Olivet College, a Division III school, and in his senior season he was selected first team Michigan Intercollegiate Athletic Association all-conference and was named his team's most valuable player.

With these impres-

sive credentials as a player, Weber continued to remain active in the sport as a high school coach and his talent for the game seemed to transfer to the players he coached.

Weber comes to the East Jordan program after five years at Marlette High School, which is a member of the Greater Thumb East League. The 2003 Marlette team was No. 1 among the state Class C schools in academic grade point average, and in Weber's final season there Marlette

went 16-6 and won the league title for the first time in 10 years.

Prior to that Weber coached White Pines, a small school of 50 students in the western end of the upper peninsula. White Pines reached No. 5 in the state Class D at one point and sported a 19-4 record during Weber's final year as coach. That year, Weber was named the Upper Peninsula Coach of the Year.

Weber interviewed with several schools before accepting the East Jordan job. He selected this area because it was

about half way from his family in Manistique and his children in Marlette. The basketball tradition here was also a big factor in his choice.

"The Lake Michigan Conference is probably the best basketball conference in Northern Michigan. Knowing enough about the area, I looked forward to building a program here," Weber said.

The new head man jumped right into the job. Weber is diligently working with the school and the community as he strives to in-

still a whole new basketball scheme on the hardwood and a new outlook in his players.

"It's really been a nice situation here. Mr. Hansen, the superintendent, and Mr. Hines, the athletic director, have been incredible in their support," he said. "The community as a whole is very supportive."

Hopefully the situation is nice enough so that coach Weber and the Red Devils can continue to build on their winning start and turn this into a successful basketball season at East Jordan.

*For all the news of the North...*

# SUBSCRIBE TODAY!

**YES! I want to save time and money by subscribing to**

# THE CITIZEN-JOURNAL

**Clip and mail to: The Citizen-Journal • 112 Park St., Suite B • Boyne City, MI 49712**

**In County**

Please send me a 12-month subscription for **\$30**

**Out of County**

Please send me a 12-month subscription for **\$37.50**

Name \_\_\_\_\_

Check Enclosed

Address \_\_\_\_\_

Charge my VISA

Mastercard

City \_\_\_\_\_

Card Number \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_

Exp. Date \_\_\_\_\_

Phone \_\_\_\_\_

Signature \_\_\_\_\_



THE  
CITIZEN-  
JOURNAL

# CLASSIFIEDS

YOUR LOCAL MARKETPLACE

• \$4.65 for the first 15 words or less  
• 30¢ for each additional word  
Deadline: Noon Monday  
We accept Visa or MasterCard

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

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

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

Advertising rates are 15 words for \$4.65 per insertion, and 30 cents per word over the minimum. If you run an ad for two weeks, the third week is free. Blind ads are the cost of the ad plus \$5 for the first week and \$1 for each consecutive week.



**Sell! Shop!**

**Hunt for a job!**

And there's so much more! Call now and the Classified Department can help you place your ad today!

**MERCHANDISE**

2040 Auction/  
Estate Sale

**BOYNE RIVER Storage**, 980 Division Street. The contents of the following unit will be sold at public auction at the above address on Saturday, January 6, 2007 at 10 AM: #24/32, Farnum, misc. household items; #90, Swanson, misc. household items.

**GIVE YOUR CLASSIFIED AD SOME ATTITUDE** with an eye catcher! Whatever your advertising needs are, we can help you get your ad noticed! Call classifieds today for assistance in making your ad stand out!

2200 Misc. Wanted

**OLD WOODEN Duck** Decoys. Will pay top dollar. E-mail: jsregny@comcast.net or Call 586-530-6586.

**REACH THE ENTIRE AREA** of readers without leaving the comforts of your home. Simply call our office to place your classified today. A representative will be happy to assist you in writing and placing your ad!

**EMPLOYMENT**

4010 Accounting/Finance

**GRANDVUE MEDICAL Care Facility** is looking for a Controller to perform and direct the financial activities of our organization. Candidate must possess at least five years experience in all aspects of accounting as well as computer skills, proficient knowledge of Excel, and exceptional communication skills. This full time position includes generous time off package, health, dental, and optical insurance and company paid life insurance and pension plan. Stop by our facility at 1728 S. Peninsula Road, East Jordan, to fill out an application; or call Jane Korthase, Human Resource Director, at 231-536-2286 with questions.

4060 Education/Training

**ATTENTION Drivers** No Experience Necessary! TMC Transportation Needs Drivers \$650 week Guaranteed Off Weekends!!! CDL training. 800-882-7364

**EITHER BUYING**, selling, or trading, a classified is a good investment.

4080 General

**MEDICAL & DENTAL Broker**, Work from home, must have computer, will train, call 910-575-2504.

4110 Office/Clerical

**GRANDVUE MEDICAL Care Facility** is adding a part-time receptionist from 4:30-8:00 p.m. weekdays and 11:30 a.m.-8:00 p.m. on weekends to greet and direct visitors and answer phones. Successful candidate will be organized, professional, dependable, and able to multi-task while maintaining customer service focus. Stop by our facility at 1728 S. Peninsula Road, East Jordan, to fill out an application; or call Jane Korthase, Human Resource Director, at 231-536-2286 with questions.

**BUSINESS SERVICES**

7330 Misc. Services

**PAUL'S HAUL:** Brush, junk appliances, garage, property and construction clean ups. Call (231)715-0053

**WANTED: STANDING** hardwood timber and logs. Free estimates, insured, since 1951. Moeke Lumber, Inc., Manelona, 231-587-8321 or 231-587-5779.

**PUBLISHER'S NOTICE:**

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

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



**DISCOVER WHAT'S NEW** ...in the classifieds.

**CLICK ON US**

- TheMorningSun.com
- MorningStarClassifieds.com
- AntrimCountyNews.com
- LeaderandKalkaskian.com
- CitizenandJournal.com
- MorningStarPublishing.com
- TheTownMeeting.com

NEWS • WEATHER • SPORTS • OBITUARIES  
PHOTO GALLERY • CLASSIFIEDS ADVERTISEMENTS  
WEB LINKS • SPECIAL SECTIONS

**Morning Star Publishing Company**

711 West Pickard • Mt. Pleasant  
To Advertise Call  
989-779-6000 • 800-616-NEWS

# The

# CLASSIFIEDS

*Where the deals are!*

**Minimum Charge: \$4.65 for 15 words,  
for each additional word add 30¢ per publication**

Then repeat your ad in these area publications  
THE ANTRIM COUNTY NEWS, The Town Meeting and the



for an additional \$4.65 for each paper  
(For 15 words or less. Add 30 cents for each additional word.)

Use this handy chart to figure cost of your ad in the The Citizen-Journal

					\$4.65
\$4.95	\$5.25	\$5.55	\$5.85		\$6.15
\$6.45	\$6.75	\$7.05	\$7.35		\$7.65
\$7.95	\$8.25	\$8.55	\$8.85		\$9.15

**YES**

I want to add The Star Penny Stretcher,  
The Antrim County News and The Town Meeting  
I've added

**\$13.95**

(15 words or less) to the cost of my ad from the chart.

PLEASE ENCLOSE PAYMENT AND MAIL TO:

THE CITIZEN-JOURNAL

112 S. Park St., Suite B, Boyne City, MI 49712

**or Call (231)582-6761**

You may use



by calling (231)582-6761

# THE CITIZEN-JOURNAL



PUBLIC NOTICES

Notice Of Mortgage Foreclosure Sale THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE.

Dated: Dec. 20, 2006 For more information, please call: FC D 248.593.1309

amendment to master deed recorded in liber 379, pages 346 through 348-a, inclusive, Charlevoix county records, and further amended by the sixth amendment to master deed recorded in liber 634, pages 329 through 338, inclusive, Charlevoix county records, and designated as Charlevoix county condominium plan no. 64.

on the South line of Section 12, Township 33 North, Range 6 West; thence North 8 and 17 one-hundredths chains, more or less to a post in the center of Old County Road on the West one-eighth line; thence Southwest 84 feet 4 inches to a post; thence North 50 degrees West 109.00 feet to the centerline of New Country Road; thence along the centerline of said road to the East side of school lot; thence South 160 feet to the center of Kent Road; thence Southeastly along center of said road to the point of beginning. And also:

Orlans Associates, P.C. Attorneys for Servicer P.O. Box 5041 Troy, MI 48007-5041 (248) 457-1000 File No. 209.4000

Clinton Street, Charlevoix, Michigan 49720 to FIRST COMMUNITY BANK, of 200 East Main Street, Harbor Springs, Michigan 49740, dated December 20, 2003 and recorded in the office of the Register of Deeds for the County of Charlevoix, and State of Michigan, on January 5, 2004, in Liber 592 Pages 343 through 351, Charlevoix County Records, and which was assigned to MICHAEL BRODE, of 25855 Franklin Park Drive, Franklin, Michigan 48025, by Assignment of Mortgage dated November 2, 2005, and recorded in the office of the Register of Deeds for the County of Charlevoix and State of Michigan, on October 3, 2006 in Liber 768, Page 626, and which there is claimed to be due, at the date of this notice, for principal, interest and late fees, the sum of \$4,365,868.34.

Range 8 West and 330 feet South; thence South 483.25 feet to the centerline Potosky Avenue, City of Charlevoix; thence Southwesterly along center of said Avenue 168.3 feet; thence North 549 feet to a point due West of place of Beginning; thence East 161.625 feet to the Point of Beginning, being a part of the North 1/2 of the Southeast 1/4 of Section 23, Township 34 North, Range 8 West. PARCEL ID: 052-123-053-00. Commencing at a point 1849 feet West of the quarter post between Sections 23 and 24, Township 34 North, Range 8 West; thence South 330 feet; thence West 132 feet; thence East along the center line of Division Street 132 feet to the Place of Beginning; and being a part of the West Half (W 1/2) of the Southeast quarter (SE 1/4) of said Section 23, Township 34 North, Range 8 West; SUBJECT to the right of way of said Division Street.

the date of such sale, unless the property is determined abandoned in accordance with MCL 600.3241a, in which case the redemption period shall be thirty (30) days from the date of the 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 interest.

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

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.

Part of Government Lot 1, Section 12, Township 33 North, Range 6 West described as: Beginning at a point on the centerline of Kent Road (66 feet wide) distant 849.63 feet North 89 degrees 14 minutes 11 seconds East along the South Section line and 705.39 feet North 00 degrees 10 minutes 30 seconds East from the Southwest corner of said Section 12 and extending thence North 76 degrees 09 minutes 02 seconds West 119.90 feet along the centerline of said Kent Road; thence 158.30 feet along a curve to the right (radius = 716.78 feet) whose long chord bears North 47 degrees 41 minutes 28 seconds East 157.98 feet along the centerline of Wildwood Harbor Road (99 feet wide); thence South 00 degrees 10 minutes 30 seconds West 135.04 feet to the point of beginning.

MORTGAGE SALE Default has been made in the conditions of a mortgage made by MARY ANN CISZEWSKI, SINGLE, to Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for lender and lender's successors and assigns, Mortgagee, dated June 22, 2005, and recorded on July 20, 2005, in Liber 693, on Page 675, Charlevoix County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred One Thousand Four Hundred Eighty Dollars and Twenty-Six Cents (\$101,480.26), including interest at 5.875% per annum.

As no suit or other legal proceedings have been filed to recover the debt secured by the Mortgage; Now, therefore, by virtue of the power of sale contained in the mortgage, and pursuant to the statutes of the State of Michigan, NOTICE is hereby given that on Friday, the 12th day of January, 2007 at 11 o'clock a.m. the mortgage will be foreclosed by a sale at public auction to the highest bidder, at the main entrance to the County Building in the City of Charlevoix, Charlevoix County, Michigan of that premises described in the mortgage, or so much thereof as may be necessary to pay the amount due, on the mortgage, with interest thereon at the contract rate and all legal costs, charges and expenses, including the attorney fees allowed by law, and also any sums which may be paid by the mortgagee to protect its interest in the premises.

PARCEL ID: 052-123-053-00. Commencing at a point 1849 feet West of the quarter post between Sections 23 and 24, Township 34 North, Range 8 West; thence South 330 feet; thence West 132 feet; thence East along the center line of Division Street 132 feet to the Place of Beginning; and being a part of the West Half (W 1/2) of the Southeast quarter (SE 1/4) of said Section 23, Township 34 North, Range 8 West; SUBJECT to the right of way of said Division Street.

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

MORTGAGE SALE Default has been made in the conditions of a mortgage made by Edward A Baker Jr. a single person and Tracy L Musgrave, a married woman as joint tenants with full rights of survivorship, original mortgagor(s), to Wells Fargo Bank, N.A., Mortgagee, dated December 2, 2005, and recorded on December 12, 2005 in Liber 721 on Page 708, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Eighty-Seven Thousand Three Hundred Eighteen And 24/100 Dollars (\$87,318.24), including interest at 6.125% per annum.

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

For more information, please call: FC X 248.593.1302 Trott & Trott, P.C. Attorneys For Servicer 30400 Telegraph Rd Ste 200 Bingham Farms, Michigan 48025-5822 File #119609F01

Excepting Therefrom: Part of Government Lot 1, Section 12, Township 33 North Range 6 West described as: Commencing at a point on the West one-eighth line distant 1505.34 feet North 89 degrees 14 minutes 11 seconds East along the South Section line and 433.56 feet North 00 degrees 02 minutes 44 seconds East along said one-eighth line from the Southwest corner of said Section 12 and extending thence North 89 degrees 57 minutes 28 seconds West 165.00 feet; thence North 00 degrees 02 minutes 38 seconds East 328.68 feet; thence North 10 degrees 24 minutes 11 seconds West 230.30 feet to a point in the centerline of Wildwood Harbor Road; thence North 78 degrees 20 minutes 57 seconds East 54.20 feet along the centerline of said road; thence South 47 degrees 48 minutes 37 seconds East 105.23 feet to a one and one-half inch pipe; thence North 64 degrees 25 minutes 31 seconds East 83.93 feet to a square iron bar on the West one-eighth line; thence South 00 degrees 02 minutes 44 seconds West 531.83 feet to the point of beginning.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the Main Lobby of the Charlevoix County Courthouse in Charlevoix, Michigan at 11:00 AM o'clock, on January 19, 2007.

As no suit or other legal proceedings have been filed to recover the debt secured by the Mortgage; Now, therefore, by virtue of the power of sale contained in the mortgage, and pursuant to the statutes of the State of Michigan, NOTICE is hereby given that on Friday, the 12th day of January, 2007 at 11 o'clock a.m. the mortgage will be foreclosed by a sale at public auction to the highest bidder, at the main entrance to the County Building in the City of Charlevoix, Charlevoix County, Michigan of that premises described in the mortgage, or so much thereof as may be necessary to pay the amount due, on the mortgage, with interest thereon at the contract rate and all legal costs, charges and expenses, including the attorney fees allowed by law, and also any sums which may be paid by the mortgagee to protect its interest in the premises.

PARCEL ID: 052-123-058-00. Beginning on the East-West 1/4 line of Section 23, Township 34 North, Range 8 West; thence 1981 feet West of the East quarter corner of Section 23, Township 34 North, Range 8 West; thence South 330 feet; thence West 263.2 feet, more or less, to a point 130 feet East of the East line of Meech Street; thence North parallel with said Meech Street 330 feet to said quarter line; thence East on said Quarter line 263.2 feet, more or less to the Place of Beginning, being a part of the Northwest quarter (NW 1/4) of the Southeast quarter (SE 1/4) of Section 23, Township 34 North, Range 8 West. The above described land is subject to the right of way of Division Street along its North boundary. The aforesaid East line of Meech Street being established as intersecting said quarter line at a point 2374.2 feet West of said East quarter post. PARCEL ID: 052-123-054-00. Beginning 1805.875 feet West of the quarter post between Sections 23 and 24, Township 34 North,

MORTGAGE SALE Default has been made in the conditions of a mortgage made by Kurt E. Wilson and Ruth Ann Wilson, husband and wife, to Option One Mortgage Corporation, a California Corporation, Mortgagee, dated November 9, 2004 and recorded December 15, 2004 in Liber 656, Page 634, Charlevoix County Records, Michigan. Said mortgage is now held by GRP Loan, LLC by assignment. There is claimed to be due at the date hereof the sum of Ninety-Three Thousand Six Hundred Sixty-Eight and 78/100 Dollars (\$93,668.78) including interest at 9.1% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the Main lobby of the Charlevoix County Courthouse in Charlevoix at 11:00 AM, on January 19, 2007.

MORTGAGE SALE Default has been made in the conditions of a mortgage made by Katherine Campbell An Unmarried Woman and Jerome Baranski, An Unmarried Man, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated October 14, 2005, and recorded on October 21, 2005 in Liber 712 on Page 19, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Six Hundred Fourteen Thousand Six Hundred Three And 51/100 Dollars (\$614,603.51), including interest at 7.5% per annum.

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

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the Main lobby of the Charlevoix County Courthouse in Charlevoix at 11:00 AM, on January 19, 2007.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the main lobby of the Charlevoix County Courthouse in Charlevoix at 11:00 a.m. on JANUARY 19, 2007.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix County, Michigan at 11:00 a.m. on JANUARY 12, 2007.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix County, Michigan at 11:00 a.m. on JANUARY 12, 2007.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix County, Michigan at 11:00 a.m. on JANUARY 12, 2007.

Said premises are situated in Township of Hudson, Charlevoix County, Michigan, and are described as: PARCEL 19, Woodland Heights Estates, more particularly described as: Commencing at the East 1/4 Post of Section 21, Township 32 North, Range 4 West; thence South 2 degrees 56 minutes 50 seconds West, 341.0 feet; thence South 83 degrees 40 minutes 25 seconds West, 520.0 feet to the POINT OF BEGINNING; thence South 83 degrees 40 minutes 25 seconds West 431.6 feet to the gas line in Hillview Trail; thence South 5 degrees 09 minutes 30 seconds West, 841.76 feet to the centerline of Wildwood Trail; thence South 48 degrees 06 minutes East, 69.75 feet; thence South 73 degrees 26 minutes 30 seconds East 196.4 feet; thence South 89 degrees 53 minutes East, 193.43 feet; thence North 66 degrees 06 minutes East, 72.77 feet; thence North 0 degrees 16 minutes 16 seconds East, 959.36 feet to the Point of Beginning; being a part the Northeast 1/4 of the Southeast 1/4 of said Section 21. Easement Parcel: Private easements, wildwood trail, north wildwood trail and hillview trail as described in liber 275, pages 355 and 356, charlevoix county records.

Said premises are situated in Township of Charlevoix, Charlevoix County, Michigan, and are described as: Unit 35, C and O Club, according to the master deed as recorded in liber 338, pages 277 through 346, inclusive, Charlevoix county records, and amended by the first amendment to master deed recorded in liber 340, pages 686 through 696, inclusive, Charlevoix county records, and further amended by the second amendment to master deed recorded in liber 355, pages 365 through 378, inclusive, Charlevoix county records, and further amended by the third amendment to master deed recorded in liber 359, pages 619 through 634, inclusive, Charlevoix county records, and further amended by the fourth amendment to master deed recorded in liber 365, pages 901 through 906, inclusive, Charlevoix county records, and further amended by the fifth

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix at 11:00 a.m. on JANUARY 19, 2007.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix at 11:00 a.m. on JANUARY 19, 2007.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix at 11:00 a.m. on JANUARY 19, 2007.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix at 11:00 a.m. on JANUARY 19, 2007.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix at 11:00 a.m. on JANUARY 19, 2007.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix at 11:00 a.m. on JANUARY 19, 2007.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix at 11:00 a.m. on JANUARY 19, 2007.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix at 11:00 a.m. on JANUARY 19, 2007.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix at 11:00 a.m. on JANUARY 19, 2007.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix at 11:00 a.m. on JANUARY 19, 2007.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix at 11:00 a.m. on JANUARY 19, 2007.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix at 11:00 a.m. on JANUARY 19, 2007.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix at 11:00 a.m. on JANUARY 19, 2007.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix at 11:00 a.m. on JANUARY 19, 2007.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix at 11:00 a.m. on JANUARY 19, 2007.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix at 11:00 a.m. on JANUARY 19, 2007.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix at 11:00 a.m. on JANUARY 19, 2007.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix at 11:00 a.m. on JANUARY 19, 2007.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix at 11:00 a.m. on JANUARY 19, 2007.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix at 11:00 a.m. on JANUARY 19, 2007.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix at 11:00 a.m. on JANUARY 19, 2007.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix at 11:00 a.m. on JANUARY 19, 2007.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix at 11:00 a.m. on JANUARY 19, 2007.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix at 11:00 a.m. on JANUARY 19, 2007.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix at 11:00 a.m. on JANUARY 19, 2007.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix at 11:00 a.m. on JANUARY 19, 2007.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix at 11:00 a.m. on JANUARY 19, 2007.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix at 11:00 a.m. on JANUARY 19, 2007.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix at 11:00 a.m. on JANUARY 19, 2007.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix at 11:00 a.m. on JANUARY 19, 2007.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix at 11:00 a.m. on JANUARY 19, 2007.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix at 11:00 a.m. on JANUARY 19, 2007.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix at 11:00 a.m. on JANUARY 19, 2007.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix at 11:00 a.m. on JANUARY 19, 2007.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix at 11:00 a.m. on JANUARY 19, 2007.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix at 11:00 a.m. on JANUARY 19, 2007.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix at 11:00 a.m. on JANUARY 19, 2007.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix at 11:00 a.m. on JANUARY 19, 2007.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix at 11:00 a.m. on JANUARY 19, 2007.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix at 11:00 a.m. on JANUARY 19, 2007.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix at 11:00 a.m. on JANUARY 19, 2007.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix at 11:00 a.m. on JANUARY 19, 2007.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix at 11:00 a.m. on JANUARY 19, 2007.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix at 11:00 a.m. on JANUARY 19, 2007.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix at 11:00 a.m. on JANUARY 19, 2007.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix at 11:00 a.m. on JANUARY 19, 2007.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix at 11:00 a.m. on JANUARY 19, 2007.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix at 11:00 a.m. on JANUARY 19, 2007.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix at 11:00 a.m. on JANUARY 19, 2007.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix at 11:00 a.m. on JANUARY 19, 2007.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix at 11:00 a.m. on JANUARY 19, 2007.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix at 11:00 a.m. on JANUARY 19, 2007.

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 mortg



## PUBLIC NOTICES

### Notice Of Mortgage Foreclosure Sale

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

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

### MORTGAGE SALE

Default has been made in the conditions of a mortgage made by Brenda Le Fevre, a single woman, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated February 11, 2006, and recorded on March 30, 2006 in Liber 738 on Page 162 in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Four Thousand Seven Hundred Thirty-Eight And 84/100 Dollars (\$104,738.84), including interest at 8.875% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the Main lobby of the Charlevoix County Courthouse in Charlevoix at 11:00 AM, on January 19, 2007.

Said premises are situated in Township of St James, Charlevoix County, Michigan, and are described as: Lot 646 and 647, Plat of Port St James No. 8, as recorded in Liber 2 of plats, page 179, Charlevoix County Records. The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: Dec. 20, 2006

For more information, please call: FC X 248.593.1302  
Trott & Trott, P.C.  
Attorneys For Servicer  
30400 Telegraph Rd  
Ste 200  
Bingham Farms, Michigan  
48025-5822  
File #111631F02

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

### MORTGAGE SALE

Default has been made in the conditions of a mortgage made by Michelle Hoffman, a single woman, to VanDyke Mortgage Corporation, a Michigan Corporation, Mortgagee, dated December 15, 2005 and recorded December 27, 2005 in Liber 723, Page 478, Charlevoix County Records, Michigan. Said mortgage is now held by Wells Fargo Bank, N.A., as Trustee for the Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2006-OPT1 by assignment. There is claimed to be due at the date hereof the sum of One Hundred Twenty-Seven Thousand Seven Hundred Sixty-Eight and 32/100 Dollars (\$127,768.32) including interest at 8.55% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix in Charlevoix County, Michigan at 11:00 a.m. on FEBRUARY 2, 2007.

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

Commencing at an iron stake at the center one-quarter corner of Section 11, Town 33 North, Range 8 West; thence North along the North and South one-quarter line of said Section 1043.5 feet to a point in the center line of Loeb Road, being the Point of Beginning of this description; thence West parallel with the East and West line of said Section to the West one-eighth line of said Section; thence North along said West one-eighth line to the North one-eighth line of said Section; thence East along said North one-eighth line to said North and South one-quarter line; thence South along said North and South one-quarter line and along the center line of said Road 276.5 feet, more or less, to the Point of Beginning, being a part of the Southeast one-

quarter of the Northwest one-quarter of Section 11, Town 33 North, Range 8 West. Excepting therefrom the Chesapeake and Ohio Railroad right of way.

The redemption period shall be 12 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale. TO ALL PURCHASERS: The foreclosing mortgagee can rescind the sale. In that event, your damages, if any, are limited solely to the return of the bid amount tendered at sale, plus interest.

Dated: January 3, 2007

Orlans Associates, P.C.  
Attorneys For Servicer  
P.O. Box 5041  
Troy, MI 48007-5041  
(248) 457-1000  
File No. 221.5299

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by DOUGLAS KUEBLER, UNMARRIED TO MORTGAGEE ELECTRONIC REGISTRATION SYSTEMS ACTING SOLELY AS A NOMINEE FOR LENDER AND LENDERS SUCCESSORS AND ASSIGNS, LENDER IS AMERICAN STERLING BANK, Mortgagee, dated April 14, 2006, and recorded on May 31, 2006, in Liber 749, on page 449, in CHARLEVOIX County Records, Michigan, and assigned by said mortgagee to CITIMORTGAGE, INC., on which mortgage there is claimed to be due at the date hereof the sum of two hundred twenty seven thousand four hundred twenty four and 25/100 Dollars (\$227,424.25), including interest at 6.705% per annum with an adjustable rate rider.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the main lobby of the Charlevoix County Courthouse in Charlevoix, MI, at 11:00 AM on February 02, 2007.

Said premises are situated in TOWNSHIP OF WILSON, CHARLEVOIX County, Michigan and are described as:

COMMENCING AS THE SOUTH ONE-QUARTER CORNER OF SECTION 12, TOWN 32 NORTH, RANGE 6 WEST; THENCE ALONG THE NORTH AND SOUTH ONE QUARTER LINE OF SAID SECTION, AS MONUMENTED, NORTH, 00 DEGREES 01 MINUTES 49 SECONDS WEST 1672.50 FEET (RECORDED AS NORTH 00 DEGREES 12 MINUTES 37 SECONDS WEST 1667.74 FEET TO A ONE HALF INCH ROD; THENCE NORTH 89 DEGREES 45 MINUTES 34 SECONDS EAST, (RECORDED AS NORTH 89 DEGREES 45 MINUTES 13 SECONDS EAST) 87.84 FEET TO A ONE-HALF INCH ROD ON THE WESTERLY LINE OF THE BOYNE CITY-EAST JORDAN ROAD, BEING THE POINT OF BEGINNING OF THIS DESCRIPTION; THENCE ALONG SAID ROAD LINE ON A CURVE TO THE LEFT 304.34 FEET, (THE RADIUS OF SAID CURVE BEING 2815.29 FEET, THE CENTRAL ANGLE BEING 06 DEGREES 11 MINUTES 38 SECONDS AND THE CHORD BEARS NORTH 01 DEGREES 34 MINUTES 09 SECONDS WEST 304.20 FEET TO A ONE-HALF INCH ROD; THENCE NORTH 89 DEGREES 47 MINUTES 45 SECONDS EAST 99.29 FEET TO A ONE-HALF INCH ROD ON THE EAST-ERN LINE OF SAID ROAD; THENCE CONTINUING NORTH 89 DEGREES 47 MINUTES 45 SECONDS EAST 351.04 FEET TO A ONE HALF INCH ROD; THENCE SOUTH 00 DEGREES 01 MINUTES 49 SECONDS EAST 267.30 FEET TO A ONE-HALF INCH ROD ON THE NORTH LINE OF A PRIVATE DRIVE AND UTILITY EASEMENT; THENCE CONTINUING SOUTH 00 DEGREES 01 MINUTES 49 SECONDS EAST 46.73 FEET TO A ONE-HALF INCH ROD; THENCE WESTERLY ALONG THE ARC OF A CURVE TO THE LEFT 108.79 FEET, (THE RADIUS OF SAID CURVE BEING 577.66 FEET, THE CENTRAL ANGLE BEING 10 DEGREES 47 MINUTES 13 SECONDS AND THE CHORD BEARS NORTH 84 DEGREES 51 MINUTES 10 SECONDS WEST 108.63 FEET) TO A ONE-HALF INCH ROD; THENCE SOUTH 89 DEGREES 45 MINUTES 34 SECONDS WEST (RECORDED AS SOUTH 89 DEGREES 45 MINUTES 13 SECONDS WEST) 234.92 FEET TO A ONE HALF INCH ROD ON THE EASTERLY LINE OF

SAID ROAD; THENCE CONTINUING SOUTH 89 DEGREES 45 MINUTES 34 SECONDS WEST (RECORDED AS SOUTH 89 DEGREES 45 MINUTES 13 SECONDS WEST) 99.05 FEET TO THE POINT OF BEGINNING, BEING A PART OF THE NORTHWEST ONE-QUARTER OF SECTION 12, TOWNSHIP 32 NORTH, RANGE 6 WEST COMMON PRIVATE ROAD-DESCRIPTION OF A PRIVATE ROAD 40 FEET IN WIDTH FOR THE COMMON USE OF ALL PROPERTY OWNERS IN THE SOUTH ONE-HALF OF THE NORTHWEST ONE-QUARTER OF SECTION 12, TOWNSHIP 32 NORTH, RANGE 6 WEST, THE CENTERLINE OF WHICH IS DESCRIBED AS: COMMENCING AS THE SOUTH QUARTER CORNER OF SAID SECTION 12; THENCE NORTH 0 DEGREES 12 MINUTES 13 SECONDS WEST ALONG THE NORTH AND SOUTH QUARTER LINE OF SAID SECTION 12, 1667.74 FEET THENCE NORTH 89 DEGREES 45 MINUTES 13 SECONDS EAST 132.85 FEET TO THE POINT OF BEGINNING OF THIS EASEMENT TO BE DESCRIBED, SAID POINT BEING ON THE CENTERLINE OF THE BOYNE CITY-EAST JORDAN HIGHWAY; THENCE CONTAINING NORTH 89 DEGREES 45 MINUTES 13 SECONDS EAST 285.13 FEET; THENCE ON AN ARC THAT BEARS RIGHT AND HAS A LENGTH OF 220.64 FEET A CHORD OF 219.31 FEET, A RADIUS OF 577.86 FEET, AND A CENTRAL ANGLE OF 21 DEGREES 52 MINUTES 38 SECONDS TO A POINT OF REVERSED CURVE; THENCE ALONG AN ARC THAT BEARS LEFT AND HAS A LENGTH OF 87.31 FEET, A RADIUS OF 290.98 FEET; AND A CENTRAL ANGLE OF 21 DEGREES 52 MINUTES 59 SECONDS THENCE NORTH 89 DEGREES 44 MINUTES 52 SECONDS EAST 109.50 FEET TO THE POINT OF ENDING OF SAID PRIVATE ROAD EASEMENT.

FOR INFORMATIONAL PURPOSE ONLY: THE APN IS SHOWN BY THE COUNTY ASSESSOR AS 015-012-024-65; SOURCE OF TITLE IS BOOK 414, PAGE 497 (RECORDED 05/18/01)

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

DATED: January 03, 2007

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

ATTORNEY FOR: CITIMORTGAGE, INC.  
Assignee of Mortgagee.

For More Information Call: (248) 540-7701

### Notice Of Mortgage Foreclosure Sale

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

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Shawn A. MacNaughton and Rene A. MacNaughton, as husband and wife, original mortgagor(s), to Wells Fargo Bank, N.A., Mortgagee, dated July 25, 2005, and recorded on August 2, 2005 in Liber 696 on Page 286, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Two Hundred Forty-Seven Thousand Fifty-Four And 68/100 Dollars (\$247,054.68), including interest at 6.375% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the Main lobby of the Charlevoix County Courthouse in Charlevoix at 11:00 AM, on January 19, 2007.

Said premises are situated in Township of Wilson, Charlevoix County, Michigan, and are described as: Parcel A: Beginning on the North and South 1/4 line of Section 14, Township 32 North, Range 6 West 2318.96 Feet North 00 Degrees 20 Minutes 44 Seconds East from the South 1/4 corner of said Section; thence North 00 Degrees 20 Minutes 44 Seconds East along said 1/4 line 331.28

Feet to the East and West 1/4 line; thence South 89 Degrees 56 Minutes 40 Seconds East along said 1/4 line 1320.26 Feet to the East 1/8 line; thence South 00 Degrees 22 Minutes 28 Seconds West along said 1/8 line 329.57 Feet; thence South 89 Degrees 58 Minutes 53 Seconds West 1320.10 Feet to the point of beginning; being a part of the Northwest 1/4 of the Southeast 1/4 of said Section 14. Parcel B: Beginning on the North and South 1/4 line of Section 14, Township 32 North, Range 6 West, 1987.68 Feet North 00 Degrees 20 Minutes 44 Seconds East from the South 1/4 corner of said Section; thence North 00 Degrees 20 Minutes 44 Seconds East along said 1/4 line 331.28 Feet; thence North 89 Degrees 58 Minutes 53 Seconds East 1320.10 Feet to the East 1/8 line; thence South 00 Degrees 22 Minutes 28 Seconds West along said 1/8 line 329.57 Feet; thence South 89 Degrees 54 Minutes 25 Seconds West 1319.88 Feet to the point of beginning; being a part of the Northwest 1/4 of the Southeast 1/4 of said Section 14. Charlevoix County Records.

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

Dated: Dec. 20, 2006

For more information, please call: FC D 248.593.1309  
Trott & Trott, P.C.  
Attorneys For Servicer  
30400 Telegraph Rd  
Ste.200  
Bingham Farms, Michigan  
48025-5822  
File #119375F01

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Kenneth J. Ott, a single man, to Argent Mortgage Company, LLC, Mortgagee, dated August 20, 2004 and recorded October 27, 2005 in Liber 713, Page 007, Charlevoix County Records, Michigan. Said mortgage is now held by LaSalle Bank National Association, as Trustee for certificateholders of Bear Stearns Asset Backed Securities I LLC Asset Backed Certificates, Series 2004-HE11 by assignment. There is claimed to be due at the date hereof the sum of One Hundred Forty-Two Thousand Three Hundred Eleven and 69/100 Dollars (\$142,311.69) including interest at 7.25% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix in Charlevoix County, Michigan at 11:00 a.m. on JANUARY 19, 2007.

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

Beginning at an iron stake at the West eighth corner of the East and West quarter line of Section 31, Town 33 North, Range 5 West; thence North along said eighth line 709.52 feet to an iron stake on the Northernly line of the Louis and George Jones property as designated on their Deed recorded in Deed Liber 213, Page 944, Charlevoix County Records; thence Westerly, parallel with said East and West quarter line, along said ten acre Parcel 161.68 feet to an iron stake; thence South, parallel with said West eighth line, 709.54 feet to said East and West quarter line; thence Easterly along said quarter line 161.88 feet to the Point of Beginning; being a part of the Southwest quarter of Section 31, Town 33 North, Range 5 West.

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale. TO ALL PURCHASERS: The foreclosing mortgagee can rescind the sale. In that event, your damages, if any, are limited solely to the return of the bid amount tendered at sale, plus interest.

Dated: Dec. 20, 2006

Orlans Associates, P.C.  
Attorneys For Servicer  
P.O. Box 5041  
Troy, MI 48007-5041  
(248) 457-1000  
File No. 199.3486

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR

OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

### MORTGAGE SALE

Default has been made in the conditions of a mortgage made by Daniel W. Peck and Natalie A. Peck, husband and wife, to United Companies Funding, Inc., Mortgagee, dated November 12, 1998 and recorded November 13, 1998 in Liber 350, Page 908, Charlevoix County Records, Michigan. Said mortgage is now held by Wells Fargo Bank Minnesota, N.A. as Trustee for Certificate Holders of Bear Stearns Asset Backed Securities, Inc., Asset-Backed Certificates, Series 2000-2 by assignment. There is claimed to be due at the date hereof the sum of Seventy-One Thousand Five Hundred Thirty-Six and 80/100 Dollars (\$71,536.80) including interest at 9.25% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of the Charlevoix County Courthouse in Charlevoix County, Michigan at 11:00 a.m. on FEBRUARY 9, 2007.

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

A part of Government Lot Number 4 located in the Southwest quarter of Section 17, Township 33 North, Range 5 West, described as follows: Commencing at the Southwest corner of said Section 17; thence North 0 degrees 34 minutes 12 seconds East along the West line of said Section 17, 653.00 feet to the center line of M-75 Highway; thence North 77 degrees 52 minutes 41 seconds East along M-75 Highway center line 1258.14 feet; thence South 0 degrees 31 minutes 58 seconds East 76.87 feet to the Southerly line of said M-75 Highway and the point of beginning of the parcel to be described; thence North 77 degrees 52 minutes 41 seconds East along said Southerly Highway line 583.87 feet; thence South 2 degrees 28 minutes 37 seconds West, 320.62 feet; thence North 89 degrees 31 minutes 46 seconds West 557.88 feet (recorded as 627 feet); thence North 0 degrees 31 minutes 58 seconds East 193.09 feet to the point of beginning. Year - 1997 Make/Model - Commodore/Cambridge Manor Serial Number - Gv-06426AB Length x Width - 56 x 28

The redemption period shall be 12 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale. TO ALL PURCHASERS: The foreclosing mortgagee can rescind the sale. In that event, your damages, if any, are limited solely to the return of the bid amount tendered at sale, plus interest.

Dated: January 10, 2007

Orlans Associates, P.C.  
Attorneys For Servicer  
P.O. Box 5041  
Troy, MI 48007-5041  
(248) 457-1000  
File No. 199.3563

PETER M. SCHNEIDERMAN & ASSOCIATES, P.C., IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

### MORTGAGE SALE

Default has been made in the conditions of a mortgage made by ROSE E. REBEC a single woman, to Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for lender and lender's successors and assigns, Mortgagee, dated January 18, 2004, and recorded on January 28, 2004, in Liber 595, on Page 650, Charlevoix County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Seventy-Three Thousand One Hundred Sixty Dollars and Seventy-Two Cents (\$73,160.72), including interest at 6.250% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the 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 January 12, 2007.

Said premises are situated in City of EAST JORDAN, Charlevoix County, Michigan and described as: UNIT #4, WILSON STREET ESTATES, A CONDOMINIUM, ACCORDING TO THE

MASTER DEED THEREOF, AS RECORDED IN LIBER 388, PAGES 684 THROUGH 746, CHARLEVOIX COUNTY RECORDS, AND DESIGNATED AS CHARLEVOIX COUNTY CONDOMINIUM SUBDIVISION PLAT NO. 104. TOGETHER WITH RIGHTS IN GENERAL COMMON ELEMENTS AND LIMITED COMMON ELEMENTS AS SET FORTH IN THE ABOVE MASTER DEED AS DESCRIBED IN ACT 59 OF THE PUBLIC ACTS OF 1978 AS AMENDED, TOGETHER WITH ONE 1999 FLEETWOOD MANUFACTURED HOME SERIAL NUMBER INFLX55A06425BA13 WHICH IS PERMANENTLY AFFIXED TO THE PROPERTY. TAX ID NO. 053-880-004-00

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: Dec. 7, 2006

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

Peter M. Schneiderman & Associates, P.C.  
23100 Providence Drive,  
Suite 450  
Southfield, MI 48075

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by SALLY K ROSELLI, A MARRIED WOMAN AND FRANK J ROSELLI, A MARRIED MAN TO OLD KENT MORTGAGE COMPANY now known as FIFTH THIRD MORTGAGE COMPANY, Mortgagee, dated August 07, 2001, and recorded on August 20, 2001, in Liber 432, on page 017, in CHARLEVOIX County Records, Michigan, and assigned by MESNE assignment to DEUTSCHE BANK TRUST COMPANY AMERICAS, AS TRUSTEE BY RESIDENTIAL FUNDING COMPANY, LLC FKA RESIDENTIAL FUNDING CORPORATION, ATTORNEY IN FACT

IN FACT , on which mortgage there is claimed to be due at the date hereof the sum of one hundred twenty thousand six hundred thirty and 76/100 Dollars (\$120,630.76), including interest at 8.125% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the Main lobby of the Charlevoix County Courthouse in Charlevoix, MI, at 11:00 AM on January 12, 2007.

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

LOT 33 AND THE NORTH HALF OF 32 OF E.Y. MORGANS ADDITION TO BOYNE CITY MICHIGAN

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

DATED: Dec. 13, 2006

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

ATTORNEY FOR: DEUTSCHE BANK TRUST COMPANY AMERICAS, AS TRUSTEE BY RESIDENTIAL FUNDING COMPANY, LLC FKA RESIDENTIAL FUNDING CORPORATION, ATTORNEY IN FACT Assignee of Mortgagee

For More Information Call: (248) 540-7701

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by RODNEY SHERWOOD, A MARRIED MAN AND COLEEN SHERWOOD, HIS WIFE TO PROVIDENCE MORTGAGE COMPANY, Mortgagee, dated November 10, 2004, and recorded on December 08, 2004, in Liber 655, on page 153, in CHARLEVOIX County Records, Michigan, and assigned by said mortgagee to WASHINGTON MUTUAL BANK F.A. now known as WASHINGTON MUTUAL BANK A FEDERAL ASSOCIATION by an

assignment dated November 16, 2004, and recorded on December 08, 2004, in Liber 655, on page 169 in CHARLEVOIX County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of one hundred fifty seven thousand two hundred thirty two and 44/100 Dollars (\$157,232.44), including interest at 5.750% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the main lobby of the Charlevoix County Courthouse in Charlevoix, MI, at 11:00 AM on January 26, 2007.

Said premises are situated in TWP OF WILSON, CHARLEVOIX County, Michigan and are described as:

BEGINNING AT A POINT ON THE EAST LINE OF SECTION 36, TOWNSHIP 32 NORTH, RANGE 6 WEST, 661.82 FEET SOUTH OF THE NORTH-EAST CORNER OF SAID SECTION; THENCE SOUTH ALONG THE EAST LINE OF SAID SECTION, 660.87 FEET TO THE NORTH ONE-EIGHTH LINE OF SAID SECTION; THENCE WEST ALONG SAID ONE-EIGHTH LINE, 659.26 FEET; THENCE NORTH, PARALLEL WITH EAST LINE OF SAID SECTION, 660.87 FEET TO AN IRON STAKE; THENCE EAST 659.26 FEET TO THE POINT OF BEGINNING; BEING A PART OF THE NORTH ONE-HALF OF THE NORTHEAST ONE-QUARTER OF SAID SECTION 36.

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

DATED: Dec. 27, 2006

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

ATTORNEY FOR: WASHINGTON MUTUAL BANK Assignee of Mortgagee

For More Information Call: (248) 540-7701

### Notice Of Mortgage Foreclosure Sale

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

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Roland C. Tunison, a single man, original mortgagor(s), to Independent Mortgage Co. Central MI, Mortgagee, dated January 29, 2004, and recorded on February 2, 2004 in Liber 596 on Page 332, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Thirty-Four Thousand Six Hundred Eighty-Four and 85/100 Dollars (\$138,634.85), including interest at 6.875% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the Main lobby of the Charlevoix County Courthouse in Charlevoix at 11:00 AM, on January 12, 2007.

Said premises are situated in Township of Marion, Charlevoix County, Michigan, and are described as: Commencing at a 3/4 inch pipe at the South Quarter Corner of Section 10, Township 33 North, Range 8 West; Thence North 0 degrees 04 minutes 20 Seconds East along The North and South Quarter line of said Section, as Monumented, 2195.89 feet; thence South 89 degrees 55 minutes 49 seconds East 49.52 feet to a T-iron Stake on The Easterly line of Marion Center Road, as existing, Being the point of beginning of this description; thence continuing South 89 degrees 55 minutes 49 seconds East 721.00 feet to a T-iron Stake; Thence South 0 degrees 04 minutes 11 seconds West 300.00 feet to a T-iron Stake; thence North 89 degrees 55 minutes 49 seconds West 669.42 feet to a T-iron stake on the Easterly line of said road; thence Northery along a curve to the right 305.77 feet (Radius of said Curve is 931.50 feet and the chord bears North 9 degrees 41 minutes 08 seconds West 304.40 feet) to the point of beginning; Being a part of the North

half of the Southeast Quarter of Section 10, Township 33 North Range 8 West.

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

Dated: Dec. 13, 2006

For more information, please call: FC F 248.593.1313  
Trott & Trott, P.C.  
Attorneys For Servicer  
30400 Telegraph Rd  
Ste 200  
Bingham Farms, Michigan  
48025-5822  
File #077220F02

### Notice Of Mortgage Foreclosure Sale

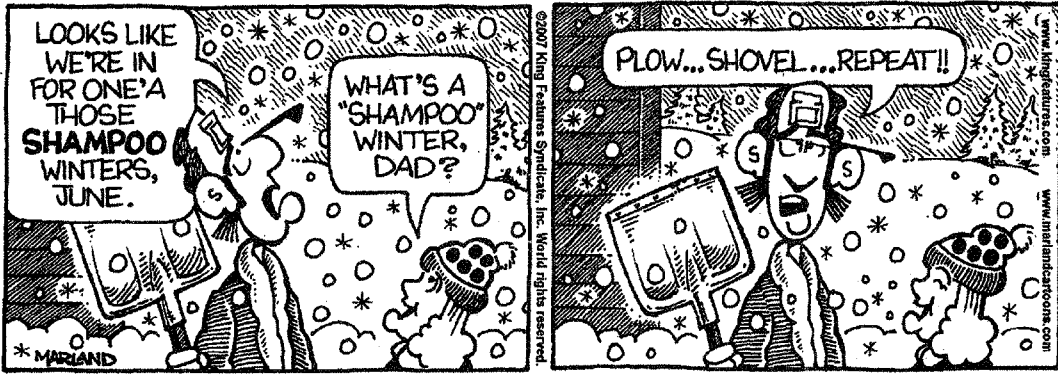
THIS FIRM IS A DEBT COLLECTOR ATTEM



# COMICS & CONUNDRUMS

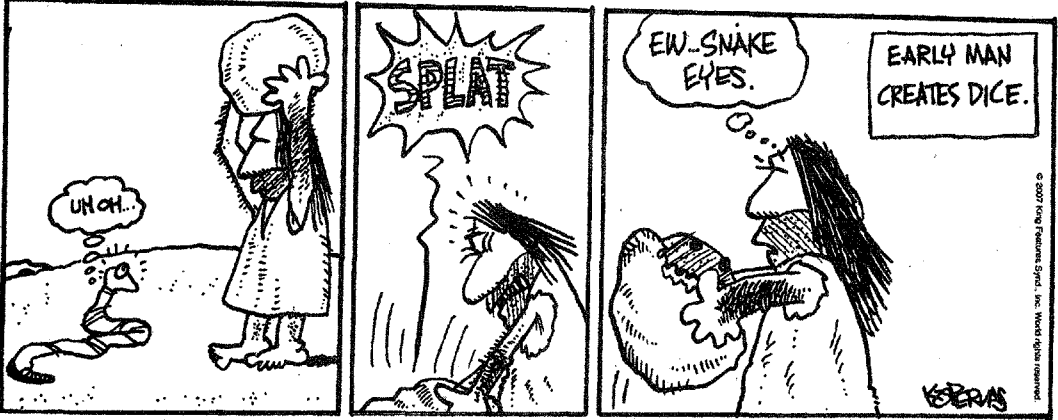
R.F.D.

by Mike Marland



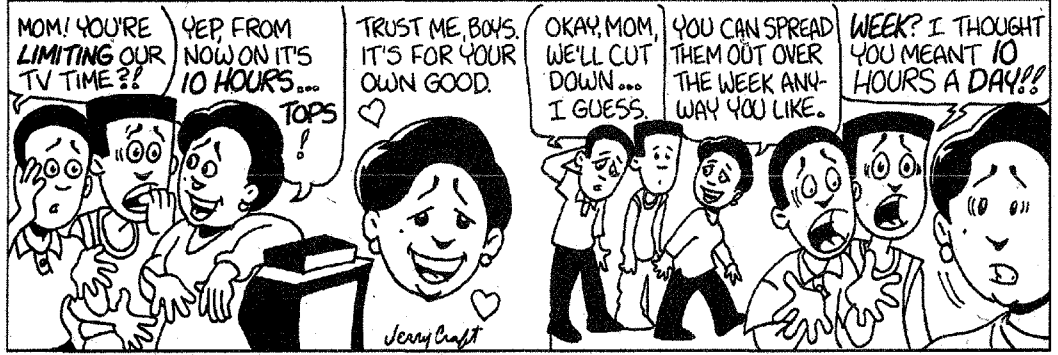
Out on a Limb

by Gary Kopervas



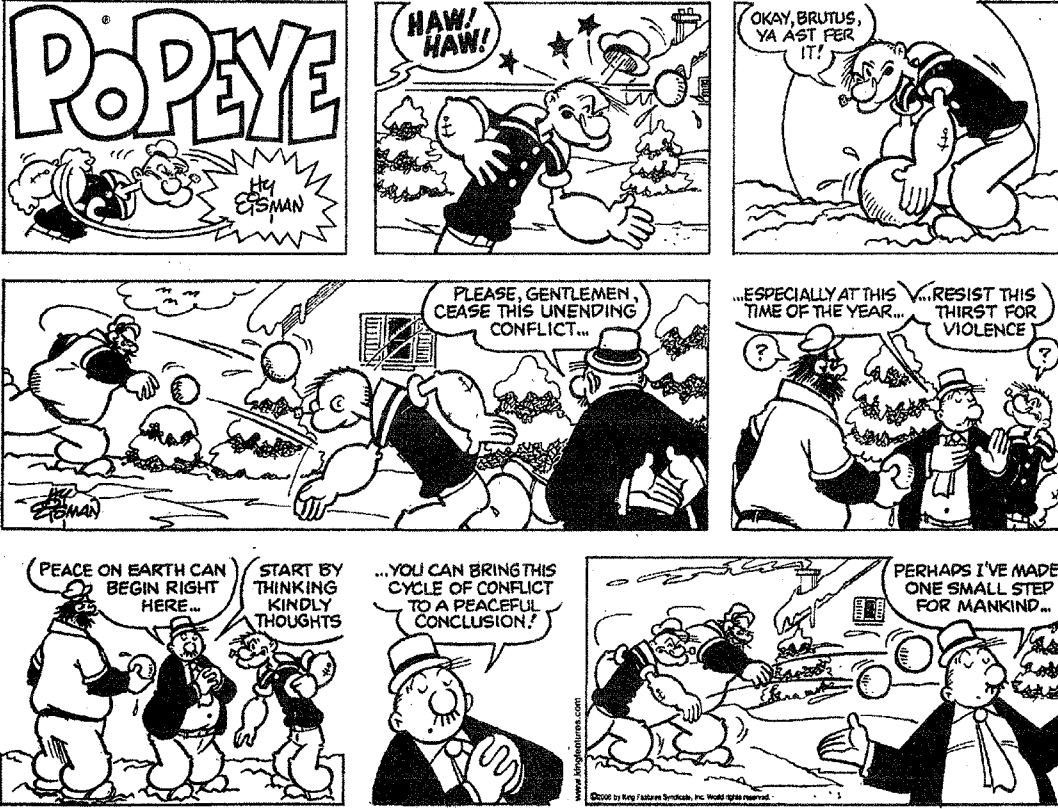
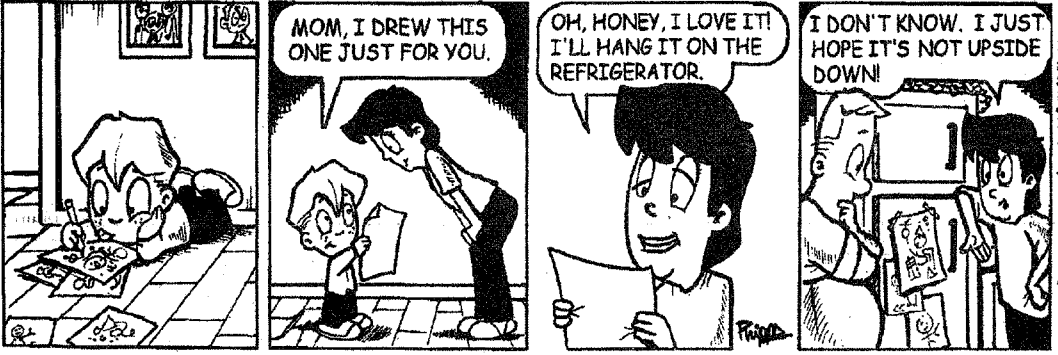
Mama's Boyz

by Jerry Craft



Amber Waves

by Dave Phipps



## Strange BUT TRUE

By Samantha Weaver

You may not realize it, but Abner Doubleday, the man generally credited with inventing the game of baseball, was a Union general during the Civil War — he even played a leading role in the Battle of Gettysburg.

It was author and noted humorist Roy G. Blount Jr. who made the following observation: "Doctors and lawyers must go to school for years and years, often with little sleep and with great sacrifice to their first wives."

Have you ever engaged in lip-clap? Chances are, you have — and if you haven't, I feel terribly sorry for you! "Lip-clap" is simply a little-used term for kissing.

Last year, someone made a very generous donation to Goodwill — and didn't even realize it. This unknown philanthropist dropped a painting off at a donation center, but he obviously didn't have much of an eye for art. Fortunately for Goodwill, one of its employees did recognize the potential value of the watercolor. The painting was auctioned for more than \$165,000, the proceeds going to the charity.

Most of the caffeine in sodas comes from the leftovers from the process of making decaffeinated coffee.

The lemon shark grows a new set of teeth every two weeks. Considering that the shark would have to be alive to grow the teeth, I certainly wouldn't want to have been the one given the task of figuring that out.

In 1949, Popular Mechanics magazine stated, "Computers in the future may weigh no more than 1.5 tons."

An acre of hemp can produce as much paper as four acres of trees.

Thought for the Day: "Work is of two kinds: first, altering the position of matter at or near the earth's surface relative to other matter; second, telling other people to do so." — Bertrand Russell

© 2007 King Features Synd., Inc.

### Sudoku Answers

3	4	1	6	7	8	5	9	2
7	9	2	5	4	1	6	8	3
5	8	6	9	2	3	1	4	7
6	5	9	1	3	4	2	7	8
2	3	7	8	6	5	9	1	4
8	1	4	7	9	2	3	5	6
9	7	5	2	8	6	4	3	1
4	2	8	3	1	9	7	6	5
1	6	3	4	5	7	8	2	9

### Go Figure! answers

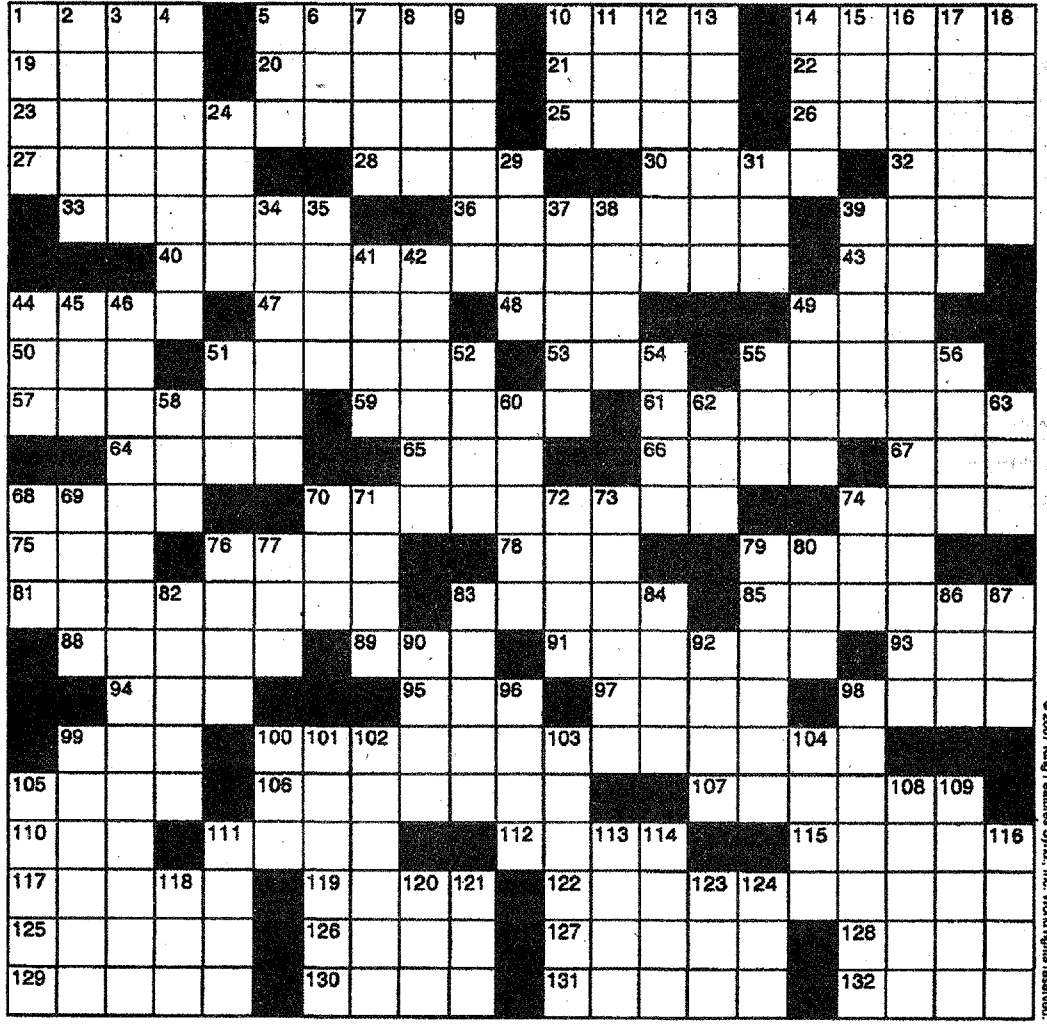
8	+	1	x	3	27
÷		+		x	
2	+	4	x	5	30
+		x		+	
7	x	5	-	6	29
11		25		21	

### Super Crossword Answers

H	A	R	O	M	O	A	N	T	I	M	I	S	E	R				
A	L	E	R	A	R	R	O	A	D	A	T	I	N	T	R	A	D	O
R	A	N	S	I	T	T	L	E	A	S	I	N	A	L	I	N	G	
K	N	E	A	D	O	L	D	S	P	L	E	P	R	I				
A	C	C	E	P	T	E	R	E	N	W	H	E	N					
E	O	S	J	A	N	A	C	H	I	O	S							
I	R	A	E	W	A	L	L	E	T	O	E	P	A	N				
C	E	R	E	K	E	A	L	I	T	E	B	A	N	D				
E	X	E	R	T	A	C	H	E	S	M	E	R	I	C	O	S		
G	U	V	S	O	I	L	L	I	E									
S	H	I	N															
I	N	T	E	R	S	U	M											
S	C	A	L	A	W	A	G	T	E	M	P	O	A	M	P	L	E	R
A	N	S	I	E	R	I	G	P	A	L	L	E	T	A	L	I	N	G
D	O	T																
D	O	T																
W	E	S																
D	A	R	E	E	V	E	R	I	O	N	S							
I	M	P																
S	P	O	N	E														
C	U	P	I	D														
O	M	E	G	A														
O	M	E	G	A														
O	M	E	G	A														
O	M	E	G	A														

## Super Crossword BASKET CASES

- ACROSS**
- 1 Word with candy or copy
  - 5 Grumbles
  - 10 Pro foe
  - 14 Dough nut?
  - 19 Nautical adverb
  - 20 It's kept in a quiver
  - 21 Ditch under a draw-bridge
  - 22 Prelim
  - 23 Easter general?
  - 25 Melba melody
  - 26 "Stammin' Sam"
  - 27 Make some dough
  - 28 Auto pioneer
  - 30 Ballet movement
  - 32 Pressure meas.
  - 33 Take
  - 36 Beatles manager
  - 39 Impatient interrogative
  - 40 Easter composer?
  - 43 "Tell — No" ('65 hit)
  - 44 "Dies —"
  - 47 Keen
  - 48 Sock part
  - 49 Mozart's "Così — tutte"
  - 50 "Pinocchio" frame
  - 51 Famous frog
  - 53 Place-kicker's prop
  - 55 Cole slaw, e.g.
  - 57 Phillips — Academy
  - 59 Grate stuff
  - 61 Actress
  - 64 Gals' counter-parts
  - 65 Garage supply
  - 66 Nastase of tennis
  - 67 Diminutive suffix
  - 68 Billboard
  - 70 Easter comic?
  - 74 "Git, Garfield!"
  - 75 Part of FDIC
  - 76 Dread
  - 78 Substance partner
  - 79 Falcon feature
  - 81 Rascal
  - 83 Adagio or allegro
  - 85 More abundant
  - 88 — for news
  - 89 WWII area
  - 91 Least vivid
  - 93 Khan opener?
  - 94 Speck
  - 95 Police acronym
  - 97 Director
  - 98 — Minor
  - 99 Unseid or Craven
  - 100 Easter ballplayer?
  - 105 Challenge
  - 106 It's hardly aesthetic
  - 107 Former trees
  - 110 Little devil
  - 111 For fear that
  - 112 Narcissus' nymph
  - 115 Paper units
  - 117 Fern feature
  - 119 Walrus weapon
  - 122 Easter crooner?
  - 125 '61 Sam Cooke hit
  - 126 Morlocks' prey
  - 127 Declaim
  - 128 — never work!
  - 129 — -3 fatty acid
  - 130 Talk wildly
  - 131 Travis or Quaid
  - 132 Concerning
- DOWN**
- 1 Carol start
  - 2 George Hamilton's ex
  - 3 Renais-sance fiddle
  - 4 Fiasco
  - 5 Wrestling surface
  - 6 Mine find
  - 7 Chip off Woody's block
  - 8 Playwright
  - 9 Where to drink glogg
  - 10 Nephrologists' org.
  - 11 Neither's partner
  - 12 Asian capital
  - 13 Type type
  - 14 — on scene"
  - 15 Hostelry
  - 16 Easter statesman?
  - 17 School supply
  - 18 "The Thinker" sculptor
  - 24 — "fixe"
  - 29 Tiff
  - 31 Calligrapher's need
  - 34 Groovy
  - 35 Austin
  - 37 Edinburgh natives
  - 38 Quaker's pronoun
  - 39 Cetacean
  - 41 Iwo —
  - 42 LaPlaca or Lurie
  - 44 — Station Zebra" ('68 film)
  - 45 Ingram or Reed
  - 46 Easter poet?
  - 49 Mirror image?
  - 51 Essential
  - 52 Mix with water
  - 54 Runner
  - 55 — Lanka
  - 56 Creme —
  - 58 Winery item
  - 60 "Family Ties" mom
  - 62 Conduit fitting
  - 63 Jell
  - 68 Shirley, to Warren
  - 69 Cuzco native
  - 70 Remark from 77
  - 71 Coax
  - 72 Bison
  - 73 Serengeti speedster
  - 74 Fool
  - 76 Express
  - 77 Meadow mama
  - 79 Volcanic rock
  - 80 CPR provider
  - 82 Baggy
  - 83 "Godzilla" setting
  - 84 Lena of "Chocolat"
  - 85 Inventor Whitney
  - 87 Rug type
  - 90 Reveille's opposite
  - 92 They may be split
  - 95 Farm unit
  - 98 Neighbor of Georgia
  - 99 Squanto's simoleons
  - 100 — "Haw" harbor?
  - 101 Pearl
  - 102 Singer Clark
  - 103 Berlioz or Babenco
  - 104 Continental currency
  - 105 '70s music
  - 108 Unisex garment
  - 109 Food fish
  - 111 A swan was her swain
  - 113 Israeli dance
  - 114 — even keel
  - 116 Normandy site
  - 118 Equipment
  - 120 — of a Preacher Man" ('68 hit)
  - 121 Baby beaver
  - 123 Accounting abbr.
  - 124 Turkish title



## su | do | ku

© Puzzles by Pappocom

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](http://www.sudoku.com). For solutions check 'JRC Publications' on the solutions page of [www.sudoku.com](http://www.sudoku.com).

		6	8	5	2			
7	9	5	1		8	3		
		6	9	2				
			3		2	7	8	
	3						1	
8	1	4		9				
				8	6	4		
4	2		3		9		6	5
1		3	4		7			

V. EASY

# 60

## GO FIGURE! by Linda Thistle

The idea of Go Figure is to arrive at the figures given at the bottom and right-hand columns of the diagram by following the arithmetic signs in the order they are given (that is, from left to right and top to bottom). Use only the numbers below the diagram to complete its blank squares and use each of the nine numbers only once.

	+		x		27
÷		+		x	
	+		x		30
+		x		+	
	x		-		29
11		25		21	

DIFFICULTY: ★★

★ Moderate ★★ Difficult  
★★★ GO FIGURE!

1 2 3 4 5 5 6 7 8

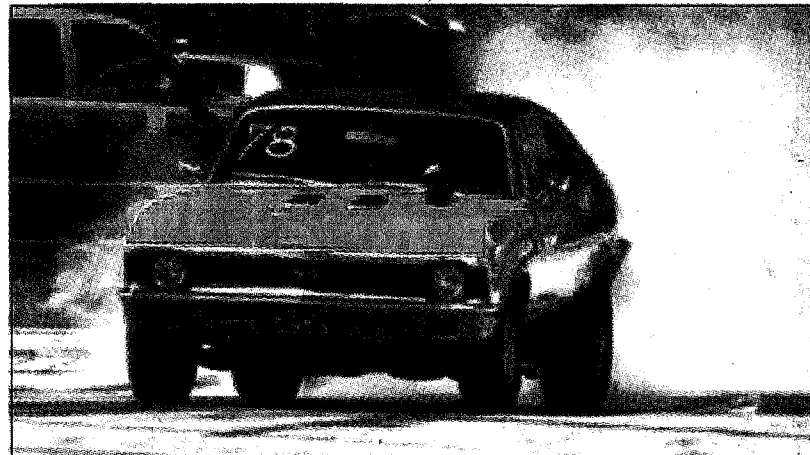
© 2007 King Features Synd., Inc. World rights reserved.



# A look back at 2006



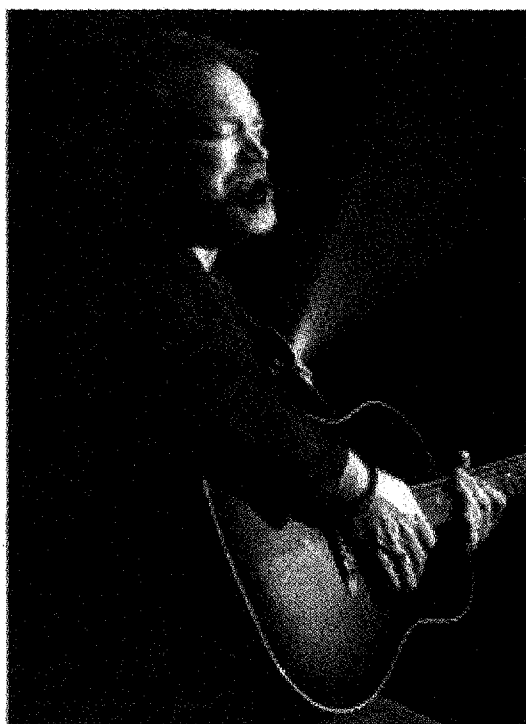
Fires destroyed two Boyne City residences in three days.



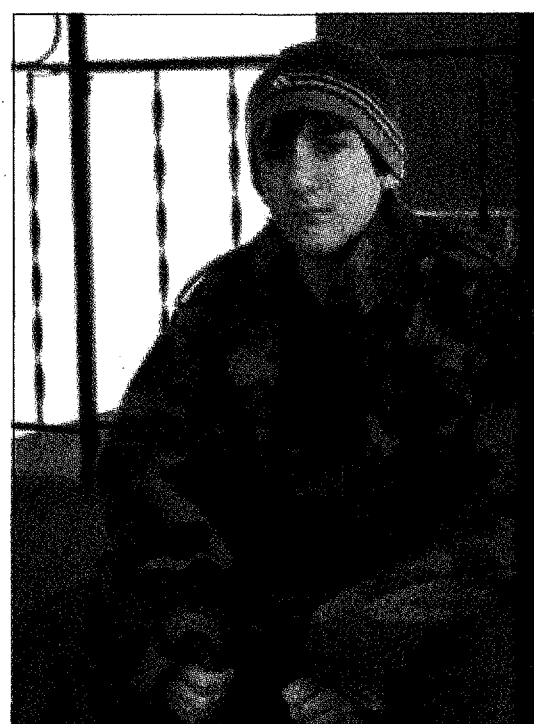
Drag races sponsored by the Boyne City Police Department have become popular events during Memorial Day weekend and Labor Day weekend.



Rotarians Richard Johnson, Mark Penzien and Bill Lorne (l-r) perform a show-stopping number from the musical "South Pacific" during the Northwest Michigan's Got Talent Show produced by the East Jordan Rotary Club.



Long winter nights were enlivened by concerts — Confederate Railroad and Rachel Williams in Boyne City, and John Berry (above) in East Jordan.



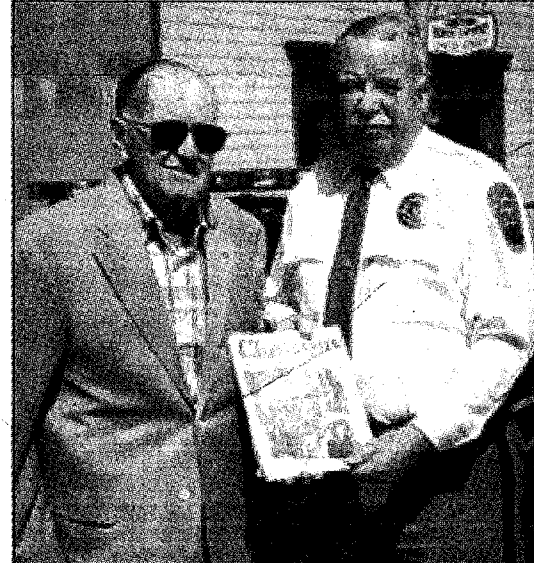
Thirteen-year-old Hunter Sarasin's actions probably saved his neighbor's life after 86-year-old Tom Breakey slipped on ice.



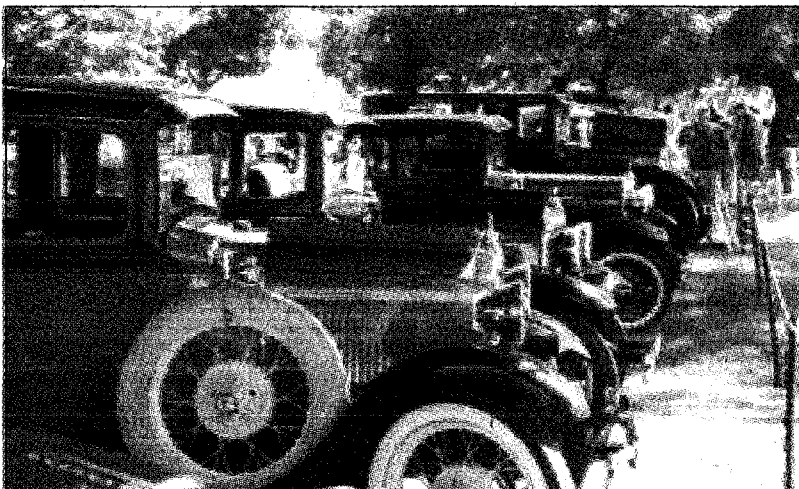
The polka tent at the Boyne Falls Polish Festival is always a lively place.



Soggy weather didn't stop the ninth annual Pig Roast and Auction at Jake's Place in Boyne Falls. The event raises money for Special Olympics through the Wertz Warriors organization.



Charlevoix County Sheriff George Lasater spoke with World War II veteran Oliver Jodway. Lasater wrote a book, "Charlevoix County's Contribution to World War II," memorializing the men and women who served in the war or supported it at home. All proceeds were going to county World War II projects.



Classic car enthusiasts are never disappointed with the wide variety of antique autos displayed at the annual Antique Car Show and Flea Market in Boyne City.



Ryan Kibbler of East Jordan with his morel mushroom that won "Biggest Mushroom" at the "mushroom pole" at the Boyne City Mushroom Fest.



(left) Children tried on firefighter gear as part of the East Jordan Freedom Fest activities. Marissa McWaters, Jacob Hudspeth and Hailey Gardner (l-r) are ready to douse a fire.



(Right) Despite the early snow in October, Mother Nature has been less than kind to the winter sports lovers. Snowmakers at Boyne Mountain have been able to make snow so that the downhill skiing season can begin, but the mild weather has left the ground bare