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VOL. 128, NO. 39 WEDNESDAY, NOVEMBER 14, 2007 BOYNE CITY, MICHIGAN 49712 75 CENTS

## At a glance Community Thanksgiving dinner

A full-course Thanksgiving dinner will be served Thursday, Nov. 22, from noon to 2 p.m., at the Eagles club. The dinner is free of charge to anyone who wishes to attend. Home delivery and transportation are available by calling the club at 231-582-6904. For more information call Jerry Kelts at 231-582-7727.

## McAuliff named Deputy of the Year

Sheriff George T. Lasater advises that Deputy Sheriff Jeremy McAuliff has been awarded the Deputy Sheriff of the Year award for the Charlevoix County Sheriff's Office at a dinner sponsored by the Walloon Lake Association.

Deputy Jeremy McAuliff is a five year veteran of the sheriff's office and has proven to be a stalwart member of this office with newly assigned duties as the accident reconstructionist.

In his announcement, Sheriff Lasater complimented Deputy Sheriff Jeremy McAuliff on his professionalism, eagerness to assist the citizens of Charlevoix County and his positive attitude as a member of the sheriff's Office.

## Vandalism in local cemetery

Sheriff George T. Lasater advises that it was recently reported that a World War II flag holder was stolen from a small cemetery in Charlevoix County. Also someone attempted to pry off the large bronze name placard that is attached to the headstone.

The Sheriff's Office is offering a two-hundred-dollar reward to anyone with information leading to the arrest of the subject.

Please contact Sheriff Lasater at 231-547-4461 with any information.

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# "Boyne Meets Broadway" plays to sold-out audiences

By B. J. HETLER  
EDITOR

BOYNE CITY — Two performance nights and two sell-outs equal alive-and-kicking performing arts at Boyne City Public Schools.

A feast for the palate created by students from the school district's "Team Hospitality" was followed by a feast for the eyes and ears at the high school auditorium on Wednesday, Nov. 7 and Saturday, Nov. 10. The event, "Boyne Meets Broadway! Dinner Theater" is a major fundraiser for the drama department.

The school's impressive Jazz Combo was a perfect accompaniment to the full-course dinner and the soft lighting and thoughtful decorative touches provided an intimate setting. Of special interest was the artistic creation of a flock of geese in airborne formation that was stationed above the diners.

At the show, talented students sang and danced with boundless energy. The repertoire included selections  
See PLAY, page 2



Boyne City High School students were crowd-pleasers at the "Boyne Meets Broadway" performances on Nov. 7 and Nov. 10, at the high school's auditorium. The shows featured selections from "Guys and Dolls," "Chorus Line," and more. A dinner was served before the show and the Jazz Combo performed.

## Boyne citizens to vote on parking space issue

By B. J. HETLER  
EDITOR

BOYNE CITY — The controversial parking boundary zone in the city's downtown area will go to a vote of the people on the Jan. 15 primary election ballot, or at the first election in 2008.

That was the unanimous decision of the city commission at a Nov. 5 special

meeting, called in response to a petition drive against the commission's previous decision. On Sept. 11, four of the five city commissioners voted to adopt a parking boundary zone that some business people and residents opposed.

The major reason voiced in opposition to the parking boundary zone was that the designated area included the proposed One Water Street

development. This allowed the developers to forego the construction of approximately 90 parking spaces, which opponents said would cause a shortage of downtown parking for businesses.

The parking boundary zone designates an area where developers and business owners within the boundaries may ask the city to waive the construction of the full number of parking

spaces that the zoning ordinance requires.

The petition drive acquired more than 700 signatures, with the minimum number of 675 signatures required. The election ballot will ask voters whether to repeal the city commission's Sept. 11 approval of the parking exempt zone map, and the approval of an amendment to the zoning ordinance.

## Boyne City newcomer wins in a landslide

New city commissioner aligns with 3rd term commissioner

By B. J. HETLER  
EDITOR

BOYNE CITY — Not many people seemed to be familiar with Mike Cummings, but 297 voters approved of him over incumbent Jerry Douglas who received 94 votes in the Nov. 6 election for city commission.

Cummings, of 635 North St., ran on his outspoken support of the views and decisions of city commissioner Chuck Vondra, on what he, Cummings, said was a need for the commission to listen to the citizens, and on his belief that the waterfront is for the community instead of special interests.

Chuck Vondra was re-elected to his third term on the city commission with 373 votes. Some of Vondra's decisions that were key to his re-election are his conviction that development adhere to the city's zoning ordinance, his opposition to the downtown parking boundary zone, saying it will

hurt downtown businesses, his concentration on bringing businesses into the industrial parks, and his desire to create more recreation for residents and visitors.

Vondra and Cummings were sworn in on Tuesday, Nov. 13, at the regular commission meeting. The terms are for four years.

## Boyne City holiday parade and open house

Downtown Boyne City will transform itself into a holiday winter wonderland when it hosts its annual Santa Parade and Flavor of Boyne on Nov. 23, the Friday after Thanksgiving, from 5 to 9 p.m.

The streets of downtown Boyne City will be filled with the sounds, sights and smells

of the Christmas season for the parade and open house. Downtown businesses will be offering great shopping, refreshments and hospitality during the festivities.

"We hope to have downtown filled with residents and visitors enjoying all that Boyne City has to offer for the

holiday season," said Karen

Guzniczak, chair of the Main Street committee organizing the event. "Our holiday parade and open house will be the first event we have hosted downtown since our street project ended just a few weeks ago. We want to make this a special evening for the commu-

nity." The parade will begin at 6 p.m. and the evening's special guest will be the Jolly Old Man from the North. Santa is expected to arrive on his sleigh joined by his elves. Those participating in the parade will line up on East Main  
See PARADE, page 2

## East Jordan's Young American



Katie Diller of East Jordan performed with the Young Americans on Saturday, Nov. 10, at the community auditorium in East Jordan. Katie has performed with the Young Americans since 2005. An enthusiastic audience was moved to exuberance when a special announcement was made from the stage about Katie's appearance.

## East Jordan fills four seats

EAST JORDAN — Voters retained one of the two incumbents who ran for re-election to the city commission and elected three new city commissioners at the Nov. 6 election.

Incumbent Dan Bennett began his second four-year term as city commissioner following the swearing-in ceremony on Monday, Nov. 12, at City Hall. He received 225 votes.

Also sworn in were Ray Fisher, Deneille Moes and Paul Timmons. Fisher received 266 votes, Moes 182 and Timmons 214. Fred Vollbach who was running for reelection lost his seat with 137 votes. All terms are for four years.

Two of the seats open were those of Todd McNitt and Jean Timmons who decided not to run again.

Voters also passed a refinancing on property owned by the city adjacent to the boat launch. The purpose for refinancing is to obtain a lower interest rate, according to the city. The vote was 178-157.



# Play

Continued from 1  
from "Guys and Dolls," "Chorus Line" "Joseph and the Technicolor Dreamcoat," "Hairspray" and more.

The choreography by Jodi Adgate with assistance from Lane McCarry was splendid throughout the many selections. Chorus Line numbers treated the audience to dancers' kicks, jumps and twirls, while other free-spirited numbers combined with streams of colorful stage lighting created mystical performances.

The evening included a special acknowledgment of Veterans Day and of the veterans in the audience. Bob Wollenberg, assistant director of the show, read the names and branch of military service as each veteran made their way on stage to the enthusiastic applause of the audience. The 1960s song "Soldier Boy" was sung by students to the veterans.

The Boyne City High School spring musical is "Anything Goes!" Performances are March 8 and 9 and March 14 and 15. Tickets will be available soon at Boyne Country Books.

# Parade

Continued from 1  
Street between East and Lake streets starting at 5:30 p.m. The parade route will follow Lake Street to Water Street, through the heart of downtown, ending at the Wolverine Dilworth Inn where Santa will meet with all the young children in attendance. The Dilworth will provide refreshments and Main Street will have gifts for all of Santa's young guests.

All community churches, organizations, schools and businesses are encouraged to participate in the parade.

For more information, contact Karen Guzniczak at Country Now & Then/Up The Lazy River at 231-582-2355, the Boyne City Main Street office at 231-582-9009, or email [MainStreet@boynecity.com](mailto:MainStreet@boynecity.com).

# Honoring service



A ceremony was held at 11 a.m., Sunday, Nov. 11 in Boyne City's Veterans Memorial Park in honor of the country's Veterans Day. A sing-along was held in the afternoon at the Boyne City High School's Performing Arts Center.

# Switchback plans concert in Boyne

BOYNE CITY — Switchback, an internationally celebrated musical duo, will be heading to Boyne City on Wednesday, Nov. 28, to raise funds for The Lakeshore Free Medical Clinic and the Boyne City Center for the Performing Arts, with an intimate concert of original songs, jazz, Celtic and country favorites. Humor and energy will be on hand for the whole family, according to Scott

MacKenzie, the Executive Director of the Boyne Area Chamber. "The Chamber is very excited to sponsor and have Switchback come to our town for this benefit," says MacKenzie. "Switchback is a band that is in high demand not only in the United States, but throughout Canada and Europe, because their concerts carry such a positive message through their music." Martin McCormack

and Brian FitzGerald have been together for over 21 years and have shared the stage with such luminaries as The Moody Blues, Leon Russell and Beausoliel. Two of their albums have been produced by Grammy-winner Lloyd Maines and have garnered the attention of the national press. In spite of a heavy festival and concert circuit, bi-annual tours for fans to Ireland, and producing bands in Chi-

ago, the duo makes a special effort to provide their entertainment and energy for many community based projects... such as the benefit in Boyne City. "It makes for a busy schedule," says FitzGerald. "But we enjoy providing entertainment for a good cause. The Free Clinic and Performing Arts Center benefit will help improve the quality of life for the citizens in the Boyne Area. That's

something we support. If our music can help make a difference then we are happy to participate." Tickets may be purchased at the Boyne Area Chamber and Boyne Country Books. Adult tickets are \$10 and student tickets are \$5. For further information on this benefit concert, contact the Boyne Area Chamber at 231-582-6222 or [www.boynecitychamber.com](http://www.boynecitychamber.com).

# BCPD REPORTS

Weekly report Nov. 5 - 11

Damage to property	2
Assault	1
Delinquent minors	1
Alarms - false	1
Larceny	1
Road hazard	1
Assist other agency	2
General assistance	5
Littering	1
Domestic violence	1
Motorist assist	1
Vehicle unlock	1
Harassing communications	1
Traffic offenses	7
Animal	1
Parking violations	2
911 hangups	1
Private property accidents	2
Hit and run accidents	1

# EPD REPORTS

Weekly report for Nov. 5 - 11

Traffic offenses	25
Assist other agencies/departments	13
Suspicious situations	4
Health and safety	3
Larceny	4
Assist citizen/business	9
911 Hang-up	1
Parking offences	1
Fraudulent activity - checks	2
Public peace disturbance	1
Civil dispute	2
Purchase permit/gun registration	3
Malicious destruction of property	2
Junk ordinance violations	7
Assault and battery	1
Alarm	1
Accidents	2
Public relations	1

# COURTREPORT

## District Court

The following cases were recently decided in the 90th District Court for the County of Charlevoix:

Michael John Dionne, 34, East Jordan. Driving while intoxicated, 2nd offense. Sentenced to pay \$800 in fines and costs. Sentenced to 90 days in jail with credit for six days.

Frederick Wade Brosfoske, 35, East Jordan. Driving while intoxicated. Sentenced to pay \$1,185 in fines and costs. Sentenced to 93 days in jail with credit for one day, serve 18 days on work release, 30 days on electronic monitor, 34 days held in abeyance, perform 10

days of community service work; one year on probation.

Joseph Harry Sewell, 39, Ellsworth. Disturbing the peace. Sentenced to pay \$650 in fines and costs. Sentenced to 90 days in jail with credit for three days, 87 days held in abeyance; six months on probation.

Zachary Alan Slate, 22, Boyne City. Driving while intoxicated, 2nd offense. Sentenced to pay \$1,430 in fines and costs. Sentenced to 365 days in jail with credit for seven days, serve 45 days, 60 days on electronic monitor, 223 days held in abeyance, perform 30 days of community service work; one year on probation.

Christina Marie Idolski, 19, Boyne City. Minor in possession of alcohol, 3rd offense. Sentenced to pay \$300 in fines and costs and to perform five days of community service work; nine months on probation.

Christina Marie Idolski, 19, Boyne City. Minor in possession of alcohol, 3rd or subsequent offense. Sentenced to pay \$300 in fines and costs and to perform five days of community service work; nine months on probation.

Michael Edward Haddix, 42, Boyne City. Use of marijuana and driving while license suspended. Sentenced to

pay \$900 in fines and costs. Sentenced to 93 days in jail with credit for one day, serve six days, 86 days held in abeyance; six months on probation.

Joseph Patrick Tremain Jr., 17, East Jordan. Unregistered vehicle. Sentenced to pay \$100 in fines and costs.

Heather Ruth Rose, 20, Alanson. Nonsufficient funds under \$100. Sentenced to pay \$300 in fines and costs.

Robert Curtis Wiltjer, 23, Boyne City. No operator's license on person. Sentenced to pay \$150 in fines and costs.

Ronnie Leroy Hibbler II, 28, Boyne City. Dis-

orderly person, drunk. Sentenced to pay \$300 in fines and costs.

## Assumed Names:

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

Fitz's Firewood & All Around Handyman, 3535 Six Mile Lake Road, Ellsworth, by David L. Fitzpatrick.

Northern Benefit Group, 10300 Boyne Road, Charlevoix, by Clare Zitka.

Paul's Building Services, 115 Trent St., Boyne City, by Paul Whisner.

K & C Handyman Service, 9550 Brant

Road, Ellsworth, by Edwin Darrin Carson Penfold.

Lidsters Landscaping & Contracting, 5077 Pearl St., Eastport, by John Lidster.

Michelle Potter, Certified Personal Trainer, 00832 4th St., Charlevoix, by Michelle Potter.

Frosty Kiwi, 6630 Nine Mile Point, Charlevoix, by Karen Stolpmann and Ken Stolpmann.

Moonshadow Studio Designs, 1096 Lac Vue, Boyne City, by Deborah Harlan.

Li'l Cebe's Catalog Sales, 02618 Old Horton Bay Road, by Darryl Cebert Gillespie. Wells Handyman Ser-

vices, 612 Sheridan, Charlevoix, by Donald E. Wells Jr. and Patricia L. Wells.

Interior Graphic Art, 04077 Jonathon Drive, East Jordan, by Penny Hills-Postma

## Marriage Licenses

The following people have recently filed for marriage licenses with the Charlevoix County Clerk's office:

Ricky Duane Wright, 52, Charlevoix and Rhonda Ann Siwarga, 51, Charlevoix

Steven Lee Klein, 35, Charlevoix and Jennifer Anne Bean, 38, Elkhart, IN

Jeffrey John West, 25, Cook, and Ashley Ryan Coallier, 22, Cook

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# 4-H leader named "Volunteer of the Year"

By **CHRISTINE GWIDT**  
CONTRIBUTING WRITER

**BOYNE CITY** — Michigan State University Extension 4-H has recognized Tom Haley of Boyne City as its "Volunteer of the Year" for 2007. Haley initiated the wrestling program in 2000 and served as a coach and as president of the 4-H wrestling board for six years.

Administrative assistant at MSU Extension, Kim Stevens, explained that the Charlevoix County 4-H programs are a bit unconventional. They include many sports activities, as opposed to the more traditional farming programs usually practiced in 4-H, and she praised Haley's contributions.

"We chose a leader that's done an outstanding job and has gone above and beyond (with his efforts)," Stevens said. "Tom has been very,



Courtesy photo.

**Sue Shenk of the MSU Extension (left) congratulates the Charlevoix County 4-H Volunteer of the Year Tom Haley. He was honored recently by the MSU Extension for his work with youth in coaching wrestling.**

very committed and dedicated. He came to us and said that he'd like to start a wrestling program."

Haley has been involved with the sport since he wrestled on his high school team in Millville, Penn. He also coached junior high school wrestling while attending Williamsport College.

"One thing that I love about the sport of wres-

MSU Extension 4-H with his offer to start a wrestling group because he thought that there might be a need for another winter sport within the program.

"I really like the fact that there are no politics at all in wrestling," Haley said. "You put two kids on the mat and one will be the winner. They will get out of it whatever they put in."

In further response to the students' interest, Haley's friend and assistant varsity football coach, Don Nohel, implemented a wrestling program at Boyne City High School in 2005.

"There have been a lot of great coaches and assistants that helped out along the way," Haley said. "(The award) really caught me off-guard and I feel that the credit should go right back to them. And 4-H was key and very instrumental in the program's success."

ting is the individualism. It allows kids to excel at their level," Haley said. "Not everyone is long and tall enough for basketball or beefy enough for football. It's a great physical workout that teaches control, body positioning and balance. It's very tough and demanding, but learning that discipline will transfer to other sports."

Haley approached

## BOYNE AREA SENIOR CENTER

You are invited to the Boyne Area Senior Center to enjoy a warm lunch with friends and neighbors. Enjoy this lunch for just a donation of \$2 if you are 60 or older or \$4 if under 60. Milk, coffee, tea, bread is served each day.

Wednesday, Nov. 14, spaghetti stew, cauliflower salad and pears will be served for lunch. The day will begin at 10:30 a.m. with line dancing. At 11:45, a speaker will visit from the Charlevoix County Humane Society.

Thursday, Nov. 15, veal and mushrooms, cheesier potato and beans is planned. At 11 a.m., enjoy music with Roger Hartson and his keyboard.

Friday, Nov. 16, plan to arrive at 11 a.m. to join the Tag-A-Longs for an hour of music. Bingo will follow lunch. For lunch, enjoy turkey and all of the trimmings.

Monday, Nov. 19, tater tot casserole, spinach, cauliflower and cottage cheese is on the menu. Bingo follows lunch on Mondays.

Tuesday, Nov. 20, is homemade soup, a full salad bar and sandwich day at the senior center. If you receive home delivered meals, baked cod, scalloped potato, winter blend vegetables and apricots will be delivered.

Wednesday, Nov. 21, swiss steak, potato and far eastern blend vegetables is the planned menu.

The senior center will be closed for Thanksgiving on Nov. 22 and 23. If you have not made plans for your Thanksgiving dinner, plan to attend the free Thanksgiving dinner at the Boyne City Eagles. Call 231-582-6904 for delivery or transportation. Call Jerry Kelts at 231-582-7727 for more information.

## EAST JORDAN SENIOR CENTER

Join your friends at the East Jordan Senior Center for lunch and activities this week.

Wed., Nov. 14, spaghetti stew, a cauliflower salad and pears is planned for lunch. The day will begin activities at 10 a.m. with gentle exercise. EJSC board meeting will be held at 11 a.m.

Thursday, Nov. 15, veal and mushrooms, cheesier potato and beans will be served.

Friday, Nov. 16, at 10 a.m., gentle exercise will begin. The Cousins Music Group will be playing at 11 a.m. There is also a pie raffle planned for the day. Lunch is going to include turkey and all of the trimmings. Bingo will follow lunch.

Monday, Nov. 19, the Merry Musicals will gather at 10 a.m. Gentle exercise is also being held. Tater tot casserole, spinach, cauliflower and cottage cheese will be served for lunch.

Tuesday, Nov. 20, is homemade soup, a full salad bar, and sandwich day at the senior center. Line dancing will begin the day at 10:30 a.m. Bingo will follow lunch.

Wed., Nov. 21, swiss steak, potato, far eastern blend vegetables and apple salad will be served for lunch.

Milk, coffee, tea and bread and butter is served daily. Lunch is a suggested donation of \$2 if you are over 60, or under 60 is \$4.

The senior center will be closed for Thanksgiving on Nov. 22 and 23. To contact the East Jordan Senior Center call 231-536-7831. The Charlevoix County Commission on Aging phone number is 231-237-0103. The toll free number is 866-428-5185.

## Locals

### Natural born teacher in harmony with students

By **CHRISTINE GWIDT**  
CONTRIBUTING WRITER

**EAST JORDAN** — As a two-year-old in the mid-1980s, Patrick Ryan took the stage to plunk on a ukelele during his father's show at Duffy's in Charlevoix. Admittedly, it was more of a novelty than a musical high point, but for the little boy, it was the beginning of a life-long passion. And it has come full circle. Ryan recently played another weekend gig with his father, Sean Ryan, a popular singer and guitarist who has been entertaining Michigan audiences for more than 20 years.

But this is not his day job. Patrick is the new Director of Bands and Choirs for the East Jordan schools, where he teaches grades six-12. He graduated in May from Aquinas College in Grand Rapids and at the age of 23 he has the job that he had hoped for. He is having a wonderful time and he's taking the students with him.

"I knew from a very young age that I wanted to teach," Patrick said with a characteristic rush of words. "I've just been lucky to be around some phenomenal teachers. Barry Bennett and Carl Brien were my band directors in high school. When I was a teaching assistant for Barry. He gave me his sixth-grade percussion class, who are seniors

this year. I'd worked hard to be a good percussionist and when I saw that the kids loved it and wanted to do more it was, well... It was really amazing."

Following Patrick's conversation is somewhat like tobogganing down a steep hill. The scenery is breath-taking, the ideas are engaging and the sharp turns can snap a person's neck like a twig. It is impossible not to be caught up by his enthusiasm and humor.

Patrick Ryan was born on Christmas Eve, 1984, in Petoskey. His parents were both born in Ireland, making him a first generation American citizen.

"My parents made me take piano lessons from first to fifth grade," Patrick said. "I'm really grateful now because the piano is such a great point of reference. All of the keys - everything is just laid right out in front of you."

Musical inspiration was plentiful and varied in the Ryan home. Besides his father's folk and Irish ballad influences, Patrick names the Beatles, Dave Mathews, Buddy Rich and John Coltrane as artists that have had an impact on his life.

When Patrick's afternoon choir class files in on a Monday, there is the raucous exchange of kids settling into another school week. It's hard to differentiate Patrick from the students. Although, at well over six feet, he is taller than most, his ease and good-natured give-and-take with his students make him seem more like a peer than a teacher. But after the preliminary hellos and high-fives have

been exchanged, Patrick calls for their attention and the class complies with obvious respect.

"I tend to have high expectations from my students. I feel like I'm cheating them if I don't expect the best," Patrick said. "I assign band practice homework on the honor system. I told the kids, 'Sure, if you want to, you could just say that you practiced and have your parents sign off on it. But I'll be able to tell by the way that you play.'"

He paused and added, "I think that teachers should get Academy Awards. You've got to be up and happy to be there. You can't bring things that might be bothering you in your life into the classroom."

Brandishing a pointer that he wields like a whip for emphasis and a wide grin, Patrick is perched on a stool surrounded by the circle of choir students seated in folding chairs. He crackles with an upbeat energy that is galvanizing.

"I like to let the band improvise for a few minutes every day," Patrick explained when asked about his teaching methods. "It's not productive to grind on one difficult piece to the point of exhaustion. It's better to have some fun and then come back to it."

"We're working on getting ready for the holiday concert on the 17th," he continued. "It's in the gym and all of the bands will be on the floor together. We'll move right from one piece right into the next. I'm going to be doing a lot of running."

If a student is struggling and needs some extra help, Patrick is happy to oblige.

"I let them know that I'm available after school. Pretty much every day there are 10 - 12 kids from the middle school who stay to work some more."

Maybe the turnout is so good because Mr. Ryan is good at making his students want to excel. There are some teachers that inspire that sort of commitment and effort. Teachers that lead by example and communicate an infectious joy for the subject.

"My dad told me, 'Music is a gift - pass it on,'" Patrick recalls. "I've never been so mentally and physically tired, but it's a good tired. I have a lot of respect for my teachers."

When asked what famous person he would have liked to meet, Patrick's answer is immediate.

"John Lennon. I was raised on the Beatles' music. His sense of humor and his intelligence... I'd have just liked to hang out and play guitar with him."

Speaking with Patrick Ryan is sort of like a jam session. There is a good amount of give and take and very little dead air. There is always another riff to exchange. Another segue into yet another interesting passage. And it's easy to understand why his students respond in such a positive way. The journey is fun and inspiring.

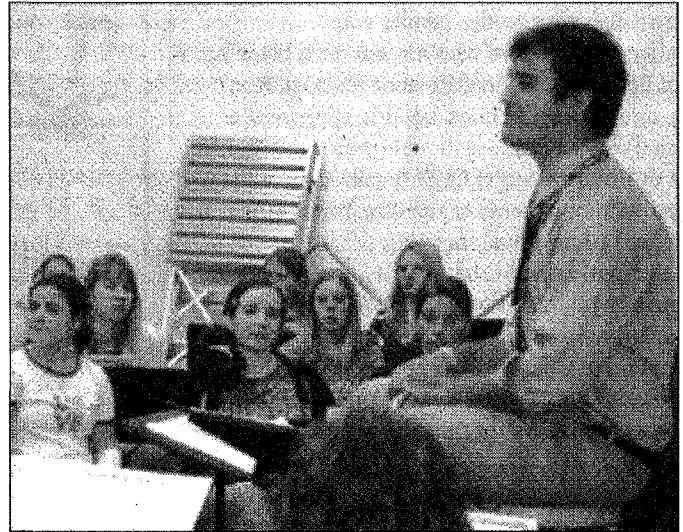


Photo by Christine Gwidt

**East Jordan school's new Director of Bands and Choirs, Patrick Ryan, reads a high school choir class for the day's lesson.**

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# THE CITIZEN-JOURNAL OPINION

## EDITORIAL

### Can you hear me now?

The Nov. 6 election in Boyne City sent a message to the city commissioners that is pretty darn clear. The voters' message: "You aren't listening to us so we'll find someone who does."

Meeting after meeting a number of residents advised city commissioners that the citizens were disgruntled because the commissioners were not listening to the people and their opinions about development. Several commissioners remarked that it was always the same residents making the statements. They seemed to think it was the few who spoke up who were disgruntled and not the majority.

That all changed on election day when incumbent Chuck Vondra, who is known for listening to the people, garnered 373 votes and newcomer Mike Cummings, who ran as a "Vondra-ite," received 297 votes. Incumbent Jerry Douglas took only 94 votes.

And make no mistake, this was not an anti-Jerry Douglas vote. It was a Jerry Douglas-isn't-listening-to-the-people vote.

Douglas isn't the only commissioner who has not been listening, but the others were not up for re-election. Eleanor Stackus, Ron Grunch, Dan Adkison, and at times, Chuck Vondra, supported a development that the majority of citizens thought was too large. A Michigan Department of Environmental Quality public meeting held in July was packed with opponents of the One Water Street marina plans that were part of the development.

The MDEQ denied the marina plans that the city commissioners had approved. The state of Michigan knew the plans were not good for the city and Lake Charlevoix. The public knew the plans were not good for the city and Lake Charlevoix. The Tip of the Mitt Watershed Council knew, as did the Charlevoix County Planning Commission. Everyone knew except for the city commissioners. Why is that?

A smaller development project may be an asset at the One Water Street location, but what would be great is for the commission to put more effort into creating ways to entice industries and businesses into the industrial park. Businesses that would bring jobs to Boyne City, jobs that pay more than minimum wage and are offered to local people, not workers who are shipped in to clean summer residences or build houses. Jobs that will keep young people here to raise their families.

The city commissioners ultimately want what the citizens want - a friendly, vibrant city that is still recognizable as "home." The commissioners should listen less to developers, consultants and "experts" and more to the people who trusted them with their votes.

## NEIGHBORS

The third annual Charlevoix/Emmet County Senior Health Expo was an enormous achievement, with Gale Binstadt as this year's Event Coordinator.

There were 400 people at the Emmet/Charlevoix County Fairgrounds last Friday, Nov. 2, with 32 participating agencies including representatives from Northern Michigan Regional Hospital, financial/legal services, community services, recreational/hobbies/crafts, durable medical equipment, senior residential housing, health/fitness/nutrition, alternative health, education and end-of-life issues. Over 250 flu shots were given by the Health Department. Cholesterol screenings were also performed. The event was sponsored by the Charlevoix County Commission on Aging, Friendship Centers of Emmet County and Northern Michigan Regional Hospital. An appreciative thank you goes out to all involved.



By Nancy Northup

A great idea - e-mail has been circulating online that needs to be spread from home to non-computer homes as well. When you are making out your Christmas card list this year, please include the following: A Recovering American Soldier, c/o Walter Reed Army Medical Center, 6900 Georgia Avenue, NW, Washington, D.C. 20307-5001

An enthusiastic group met at the Boyne District Library on Thursday, Nov. 1, to attend a discussion on organizing your family records, hosted by the Charlevoix County Genealogical Society. Following the presentation, led by Amy Christensen, the members and guests collaborated to assist one another with their research efforts, and also made plans for their next meeting to be held on Thursday, Dec. 6, at the same location. The public is always invited.

Belated heartfelt sympathies go out to the friends and family of Lavina Stuebing, 98, who passed away at the Tender Care Facility in Gaylord on Oct. 22. Mrs. Stuebing, the mother of Betty Kline of Boyne City, would have been 99 on January 3.

For "Make A Difference Day," Oct. 25, the VFW Auxiliary 3675 of Boyne City and the seniors of the Boyne Area Senior Center collected and distributed 66,000 "Tabs for Tots" to the Boyne City Elementary School.

Mike and Kathie Handy have a new grandson, Masin Louis Kwiatkowski, born at Northern Michigan Regional Hospital on Oct. 31. Masin weighed 8 pounds, 3.4 ounces, and was 19 1/2

See NEIGHBORS, page 5



### Mankind and muffins

In the summer of 1984, my 10-year-old Buick Skylark had suffered a relapse. It was not surprising, given her advanced years and haphazard maintenance efforts, but it was disconcerting. It was, after all, my only mode of transportation and all of my extra money was tied up in groceries.

And so I found myself, on an otherwise beautiful California morning, standing before the open hood and gazing inside at the complicated collection of hoses and metal. It was not the first episode of betrayal in our shared history, although we had always managed to patch things up in the end.

"Hmm," I intoned around a large bite of apple muffin that I had pulled from the oven earlier that morning.

It was delicious. I may be clueless about carburetors but I do know my way around a mixing bowl. I chewed thoughtfully, mulling over the disparity in my affinity for all things gastronomic and my staggering ignorance of the gas-guzzling apparatus before me. I opened the door and slid halfway into the driver's seat, turning the key for the umpteenth time with the same result: A clicking noise followed by silence.

"Not going anywhere?" My neighbor, Bill, was standing in the wilted petunias that separated our driveways, looking inappropriately amused. He ambled over to

inspect the damage. "It won't turn over. It was fine yesterday and this morning when I tried to start it... Nothing."

"Let me have a look," Bill said, launching his upper body under the hood, only to reemerge quickly with a pointed gaze at my muffin-holding hand.

"That looks good," he observed. "I made a dozen. The rest of them are yours if you'll fix this car. One now, and payment in full when the job is finished."

Here was commerce at its most pure and primitive. People doing what they do best in exchange for other goods and services which were beyond their means to supply for themselves. I wish that everything could be this simple. This was back-to-the-land barter, a satisfying and really significant exchange that was somehow noble and right and...

Wait. I knew that my muffins were good, but I had never seen Bill fix a car. Still, I was optimistic.

"You might have to whip up another dozen. I charge by the hour and this could be complicated, but," Bill nodded, "I'll give it a try."

"Good luck," I said, as I headed into the kitchen for Bill's down-payment.

I would like to say that it ended well. That my car was purring like a kitten before the muffin crumbs had dried on Bill's tee shirt, but that's not the case. In his defense, it appeared that he did exhaust every option in his questionable bag of tricks, but to no avail.

Bill was an actual rocket scientist, employed by the Jet Propulsion

See MORE, page 5

### MORE OR LESS

By Christine Gwidt



## YOUR VOICE

### Thanks for a successful Leaf Peeker show

To the Editor, The East Jordan Area Chamber of Commerce wishes to thank the following individuals and businesses for helping to make the 13th Annual Leaf Peeker Craft Show, held Oct. 20, a huge success. Thank you to all of the crafters who participated in the show. Crafters from all over the state displayed a wonderful array of unique handmade items and products. A special thank you goes to Carol Galmore and Rhonda Thorman, co-chairpersons for the event. Thank you to the following volunteers: Margaret Thomson, Phyllis Lilak, Shirley Vollbach, Gail Fox, Michelle and Savannah Walker, Nancy

Danforth, Mary Patrick, Mary Barnum, Barbara Worgess, Michael Burr and The Insurance Shop, Tom Breakey, Cody Galmore, Tyler Galmore, David Schweer, Debbie Derenzy, Ray Fisher and Mike Haynes. Thank you to East Jordan Public Schools and our food sponsor, Save-A-Lot of East Jordan.

The Leaf Peeker Craft Show is an annual Chamber event and attracts many people to celebrate the colorful fall season in East Jordan and the Jordan Valley.

— Mary H. Faculak

East Jordan Area Chamber of Commerce President

### We have much to be thankful for

To the Editor, Well it's the time of year when the days get shorter, the nights get cooler, and a chance to look back for giving thanks. We have a lot to be thankful for here in Boyne City. We can all be thankful for all the hard work that our wonderful Garden Club that works so hard all season to have our little town glow with color throughout the summer, and for the Friends of the Boyne River that did the incredible refurbishing of the banks along the beautiful Boyne. But most of all thanking our parents and grandparents for making this sleepy little berg the great place that everyone wants to come.

One of the most compelling reasons they come is our incredible schools, and especially the arts and voc-ed programs that we offer our students. The "Boyne Meets Broadway" production took place last week to two "sold out" crowds, and if you missed it, then all I can say is you have a little less to be thankful for. The evening started out with the culinary masterpieces of none other than our own hospitality students led by one of the premiere chefs to have ever graced the restaurant business in Northern Michigan, Mr. Dennis Crissman. The food and service were, to say the least, incredible. As the patrons enjoyed the wonderful meal, they were entertained by Boyne's own award winning jazz students, who supplied a wonderful ar-

ray of background music. All while being waited on by the soon-to-be-performing "Boyne Meets Broadway" players, led by Ron and Keisha Freed, and Bob and Jackie Wollenberg, arguably the most talented instructors in the state. As the eager group filed into the beautiful auditorium that "we can all be thankful for," they were soon dazzled by the awesome talent that followed. So you see, Boyne City Schools really are the school of choice for the arts in Northern Michigan, just one more thing we can all be thankful for.

Lastly, and by no means least, we all need to be thankful for and proud of our veterans, past, present and future. Hopefully you had a chance to come to Boyne for the huge Veterans Day Salute that took place last Sunday, it was a wonderful salute to all who have served and those that continue to do so today, and best of all, it was underwritten by the selfless giving of the awesome merchants we have in this great town of ours, which made the show free to all who wanted to join the celebration. Now that's a lot to be thankful for. Thanks to you Boyne. You are number one for a reason.

— Marty Moody  
Boyne City



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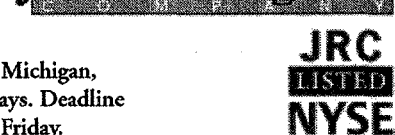
# THE CITIZEN-JOURNAL

Postmaster: send address changes to 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  
General Manager - Hadley Robinson

A Journal Register Company Newspaper



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 2007, 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.



# More

*Continued from 4*  
Laboratory in Pasadena, and he could grow orchids that were worthy of horticulture awards, but he was sadly remiss in regard to auto mechanics. I didn't know that then and possibly, neither did he. It was a learning experience for both of us.

The disappointing outcome didn't preclude diminishing my muffin stash. Several trips to the kitchen for the stuff of inspiration and sustenance had depleted my dozen by half. I threw in a

couple more for the good effort when Bill shrugged his shoulders with a finality that signaled defeat.

Well, it had been a great idea. And it taught me that it's probably a good idea to check the teeth on that horse before I barter goods for services. I still wish that the barter system was a more viable means of exchange and that money was a little less important. I don't miss that car, but I wish that I still had that muffin recipe.

# Neighbors

*Continued from 4*  
inches long. Proud parents are Beth Handy and Richard Kwiatkowski. Big brother is Reece Milo Kwiatkowski and his sister is the late Sophia Handy. Great-grandmother is Bunny Garlock. This is Bunny's third great-grandson and ninth great-grandchild. Other great-grandparents are the late Milo "Bud" and Ruth Handy.

Gregg Smith of Interlochen, and former Boyne residents. She's the granddaughter of the late Margaret and A. Gregg Smith, and Helen and Norm Lawton.

She's an environmentalist with a Masters degree from Yale University in New Haven, Conn., and currently works with the Oakland Land Conservancy. Her husband is a visual artist and is in the second year of a Master of Fine Arts program at Cranbrook Academy of Art, Bloomfield Hills. The couple make their home in Birmingham.

Crazy Sally of Crazy Sally's Road Rally would like to express a special remembrance to all the businesses all over town, where she had placed letters of clues for the teams to find for the Compassionate Heart's fundraiser. Teams had lots of fun finding these clues at stores and many other places for regular clues, in trying to figure out where to go next with everyone seeming happy to help out, the Crazy Sally's Road Rally raised \$200 for Compassionate Hearts - that's what Boyne's all about - having a great time while each of us helps someone else out.

\*\*\*  
Deer Meadows residents enjoyed a tasty early Thanksgiving potluck dinner with all the trimmings in the upper floor decorated Community Room dining area on Thursday night, with Carlton (Bud) Rauch giving the blessing. Some of the dinner conversation highlighted our thankfulness to a fairly new tenant, Jane Hawkins, a former interior decorator, for her talent and time in creating a beautiful atmosphere in the lower level community room. It was also mentioned, although all tenants are welcome to entertain family and friends, and especially children, are to treat it respectfully. It is hard to believe that things could "disappear" from our beautiful home, but it has happened. So that's why the following has to be stated, If any one item turns up missing, there will be a "knocking on every door time," until it is found and returned to its rightful place.

\*\*\*  
The self proclaimed "Meet 'N Eat" group met for lunch at the BRI on Wednesday. All attending enjoyed laughs, good food and sharing a good time as well as each receiving a nice picture taken by Donna Moll of them at their first group lunch

gathering there. These girls of the BCHS class of '59 are meeting to get a jump-start on ideas concerning their upcoming 50th all class reunion as well as being long-time friends remembering the good old days. Absent this time and sorely missed was Sandy Boyer Tazerek.

\*\*\*  
Grandvue Auxiliary met with 12 members, one guest and three residents on Thursday, Nov. 8. Melissa Housley from marketing discussed the goals, activities and plans for informing the public more about Grandvue. Composing a book, "Grandvue In Action," to be distributed and participating in the recent Senior Health Fair in Petoskey are among the current endeavors. The auxiliary will help with the Christmas party for the residents on Dec. 13, Christmas cards from the auxiliary will be delivered to all the residents. Gen Varnum and Marie Schmittiel provided "above and beyond" refreshments.

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

# Church events

**Horton Bay United Methodist Church**  
On Sunday, Sunday School classes will be held at 9:15 a.m. for all ages. The worship service will be at 10:30 a.m. After the service there will be a time of fellowship and at 7 p.m. there will be an evening Bible Study.

Tuesday, the prayer group will meet at 9 a.m. at the church.

On Wednesday, at 6:45 p.m., there will be prayer time in the sanctuary and at 7 p.m., a study, "God Is Closer Than You Think."

**Church of the Nativity**  
Church of the Nativity will celebrate Eucharist at 10 a.m. on Nov. 18, with Reverend Peggy Nattermann as celebrant. Coffee hour will be held in the church undercroft immediately following the service.

Church of the Nativity is located at 209 Main Street, Boyne City. For more information about any of the church programs, please call the church answering machine 231-582-5045 and someone from the church will return your call.

**Lakeshore Community Church**  
Lakeshore Community Church is located

at 624 State St. in Boyne City. It is a charismatic congregation and a 'Resurrection Life' Affiliate.

Services are Sunday morning at 10 a.m. and Wednesday at 7 p.m. Children's church is available for ages 2 through 12. For more information, you can call Pastor Dave Crumbaugh at 231-582-5294.

Lakeshore Community Free Clinic is a ministry of Lakeshore Community Church and is open every Friday from 8 a.m. to 4 p.m. Anyone who does not have insurance, or is underinsured is welcome to utilize this service. Dr. Richard Mansfield and Kathy Helsley, along with many volunteers from the community, continue to help make this possible. The clinic is run strictly on donations. If you are interested in donating to the Free Clinic, send your donation to PO Box 933, Boyne City, MI, 49712, or call 231-582-6828 Tuesday through Friday.

**First Presbyterian Church**  
First Presbyterian Church of East Jordan worships at 9:30 a.m. All are welcome. A time of refreshment and friendship is held at 10:30 a.m. in the Fellowship Hall. The church is located at 207 Williams Street in East Jordan, 231-536-2941.

**Church of the Nazarene**

The Boyne City Church of the Nazarene will open a drop-in ministry center before and after school for children grades 1-6. The center is planned to open Jan. 2, 2008. Children may register for before or after school, or both. Space is limited to 15 students in each program. The drop in ministry center is a safe and supervised place for children while parents work. For more information call the office, 231-582-9611, from 10 a.m. to noon, or the pastor, 231-582-2635, or visit our website at [www.boynecitynaz.org](http://www.boynecitynaz.org) and click on the drop-in center tab on the homepage. We would also like to invite you to visit our weekly Sunday morning services. The service time is Sunday at 11 a.m. Children's church is provided for children ages 4-12.

The church is located at 225 W. Morgan Street, on the corner of West and Morgan.

**Walloon Lake Community Church**

Saturday, Nov. 17, a men's breakfast will be at 8 a.m. and the new members class will start at 9 a.m.

Sunday, Nov. 18, Word and Worship will be at 9 and 10:45 a.m. The sermon title is

"Why Work? The Pecking Order" given by Pastor Jeff Ellis.

Tuesday, Nov. 20, at 9:30 a.m., the Women's Bible Study will meet. The name of the study is "Living beyond Yourself, Exploring the Fruit of the Spirit".

Wednesday, Nov. 21, the food pantry will be open from 5:30 to 6:45 p.m. The family meal is from 5:30 to 6:15 p.m. KidConnection, Junior High Youth and Adult Fellowship class start at 6:30 p.m.

For more information, please contact the church office at 231-535-2288 or visit the website at [www.walloonchurch.com](http://www.walloonchurch.com). Sermons are available on line.

**Boyne City, Boyne Falls United Methodist Church**  
Services in Boyne Falls are at 9:15 a.m. at 3057 Mill Street. Children's programming is held during the service. In Boyne City, worship is at 11 a.m. at 324 S. Park St. with Sunday School during the service.

The Boyne Falls church is holding F.R.O.G. Club on Tuesdays, twice a month, after school from 3:15 until 4:30 p.m. Upcoming meeting dates: Nov. 20, and Dec. 4 and 18.

Good it was - seeing so many out on Monday's nasty day, getting their flu shots at the Boyne Area Senior Center. With the flu season upon us, it was great seeing the crowd preparing for it, as well as visiting old time friends you never get to see anymore.

Do you know who the "witch" was outside Kilwins treating the little Trick or Treaters on Halloween night? Well, listen to her story and maybe someone other than I will tell you.

"I dressed up like a witch and went to town because we live in the country and no kids to be found.

I missed all the joy since my own have grown so I decided to have fun all on my own.

So off I went with a basket of candy on my arm to see all the little ones - What was the harm?

Well, I saw Superman, Zorro, a Frankenstein or two and one group that looked like they belonged to the old lady in a shoe.

There was a pumpkin, a ghost, a witch and a bear, even some girls with wild colored hair.

A darling little angel and a wee bumble bee that were so small that they didn't come up to my knee.

But best of all was the cutest little lit-up Christmas tree.

So, if you missed out don't shed a tear, because they'll all be back - the same time next year"

A clever and proud note came in from Gregg Smith, and, again, I quote, "Molly Helen Rowlett was born to Markelle Smith and Samuel Rowlett, Thursday, Nov. 8, at Providence Hospital in Detroit. She weighed 8 pounds and was over 21 inches long.

Markelle's the daughter of Dee and

*Church Events Brought To You By:*

# THE CITIZEN - JOURNAL

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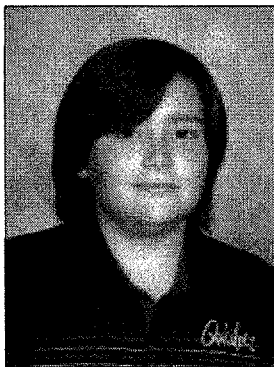
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## STUDENTS OF THE WEEK

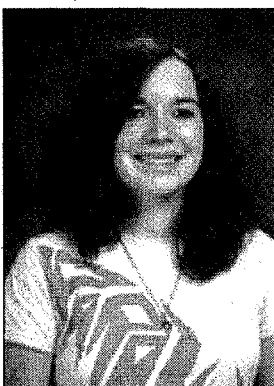
### Boyer Falls Public

**NAME:** Tyler Dixon  
**PARENTS:** Lisa Dixon  
**GRADE:** 6th  
**FAVORITE CLASS:** Language Arts  
**HOBBIES AND INTERESTS:** Drawing and skateboarding  
**FAVORITE SPORT:** Football  
**FAVORITE COLOR:** Black  
**FAVORITE FOOD:** Spaghetti  
**FAVORITE BOOK:** Old Wilis Place  
**FAVORITE MOVIE:** Employee of the Month  
**FAVORITE TV SHOW:** Eight Simple Rules  
**STAFF COMMENTS:** "Tyler is an outstanding student. He is conscientious about his work both in and out of class. His willingness to help other students makes him an asset to those around him. He is always polite and respectful of staff and other students. I feel lucky to have Tyler as a student in my classroom." Mrs. Gregor



### East Jordan High School

**NAME:** Kalie Tyree  
**PARENTS:** Bruce and Nancy Tyree  
**GRADE:** 10th  
**SCHOOL ACTIVITIES:** Debate, BPA, Musical  
**FAVORITE CLASS(ES):** Jazz Band  
**FUTURE PLANS:** Attend college, potentially for law  
**STAFF COMMENTS:** "I have the pleasure of having Kalie Tyree in my honors chemistry class. Kalie is someone who I have asked to step up in lab and take charge when people have been absent and she has done an outstanding job." Mrs. Moeke  
 "Kalie is great at looking through a mountain of detail to see the big picture. Congratulations." Mr. Essenberg  
 "Kalie is a great student. She is always ready to answer questions or to help other students." Mrs. McPherson



### Boyer City High School

**NAME:** Haley Welch  
**PARENTS:** Vicki Welch and Kevin Dietze  
**GRADE:** 11th  
**SCHOOL ACTIVITIES:** Volleyball  
**FUTURE PLANS:** I plan to go to college, hopefully the University of Michigan, and become a pediatrician.  
**STAFF COMMENTS:** "Haley made a beautiful cabinet in wood-working last year and has not missed a beat this year in her efforts to again build another high quality piece of furniture. She has demonstrated knowledge, skill comprehension in class and takes pride in her craftsmanship. Haley has a delightful personality and is always willing to help her peers with their projects. Keep up the good work Haley." Tom Neidhamer, Woodworking Teacher  
 "You can always count on a smile from Haley. She is one of the most respectful and cheerful students I know." Chris Adkison, Media Center Director



**Spaghetti dinner**  
 The Boyne City Child Study Club will host a hot spaghetti dinner with homemade desserts on Thursday, Nov. 15, from 5 to 7 p.m., at the Boyne City School Early Learner's Building, across from the Boyne District Library.

The fund-raiser is made possible by the contributions of the BCHS culinary arts students, under the direction of Dennis Crissman. The cost is \$5 for adults and \$2.50 for students and senior citizens. Participants may dine in or get a meal to go.

Members of the Child Study Club are also adding a small rummage sale to the fund-raiser. Useful household and decorative items and toys donated by the club members will be available at bargain prices.

### Story hour

Story hour at the Crooked Tree District Libraries in Boyne Falls and Walloon Lake is on Wednesdays, at 10:30 a.m. Join us for stories, crafts and other book-related fun with a different theme each week. Ages 6 and under welcome, with no registration required. For more information, call 231-535-2111 or 231-549-2277.

### Events at Raven Hill

Nov. 16-18 at Raven Hill Discovery Center: Metal workshops from across the ages - planishing, welding, blacksmithing, silver smithing, and precious metal clay. Workshops

are available for three hours of graduate or undergraduate credit through Central Michigan University, or just for fun. For more information, call Cheri at 231-536-3369.

### Free Clinic fundraiser

A pasty dinner will be held on Saturday, Nov. 17, at 5 p.m., at the Boyne City United Methodist Church fellowship hall at 324 S. Park Street. Menu includes pasty, mashed potatoes, vegetable, gravy, beverage, and a special dessert. Free will donation. All profits will go to the Lakeshore Community Free Clinic in Boyne City.

### Benefit dinner

There will be a benefit dinner for Rick Bullock on Sunday, Nov. 18, from 5 to 10 p.m., at the Sportsman's/Pasta Bella, 118 Lake Street in Boyne City. A mostaccioli dinner will be served from 5 to 8 p.m., for \$7 per person, as well as music and a silent auction. Proceeds will go to help Bullock with medical expenses from recent emergency heart surgery.

### Family game day scheduled

The Jordan Valley District Library will hold Family Game Day on Wednesday, Nov. 21, from 2 to 5 p.m. in the library's community room. School-age children may enjoy the games and resources that are normally available to the teens after school. Board games, puzzles,

fooseball and air hockey will be available during this time. Snacks will also be provided. Library assistants will be available for supervision.

### Fall family fun

The Boyne District Library has rescheduled Fall Family Fun Night to Thursday, Nov. 15, from 6 to 7:30 p.m. All area families are invited to this annual event which will include stories, take-home crafts and an old-fashioned cake walk. There will also be a book give-away.

For more information call 231-582-7861 or visit the website at [www.boynelibrary.org](http://www.boynelibrary.org)

### Faces needed

The Friends of the Boyne District Library are offering the rare opportunity to immortalize your favorite person, child or grandchild in the Children's Room.

Martina Hahn is painting an incredible 3-D, interactive mural and there

will be 10 characters who need "faces." There are 5 each for boys and girls and all you need to do is vote for your favorite character. Each vote costs \$1, purchase as many tickets as you like.

On Family Fun Night, Thursday, Nov. 15, a winner will be drawn from each jar. Each winner (who needs to be present) can then choose whose likeness will be painted on that character.

All money raised will go to the Friends of the Boyne District Library to support the library.

### Craft and bake sale

The East Jordan VFW Craft and Bake Sale will be Saturday, Nov. 17, from 9 a.m. to 4 p.m., at the VFW Hall on M-32. Lunch will also be served.

### Luncheon scheduled

The Ellsworth Lioness Club will be sponsoring the 27th Annual Community Bazaar and

Hunters Luncheon on Saturday, Nov. 17, at the Banks Township Community Hall in downtown Ellsworth, from 10 a.m. to 4 p.m. Booth spaces are still available. Contact 231-544-6348 for more information.

### Thanksgiving service

There will be a community Thanksgiving service on Sunday, Nov. 18, at 5:00 p.m., at the Lighthouse Missionary Church on Rogers Road in East Jordan.

## HAPPENINGS

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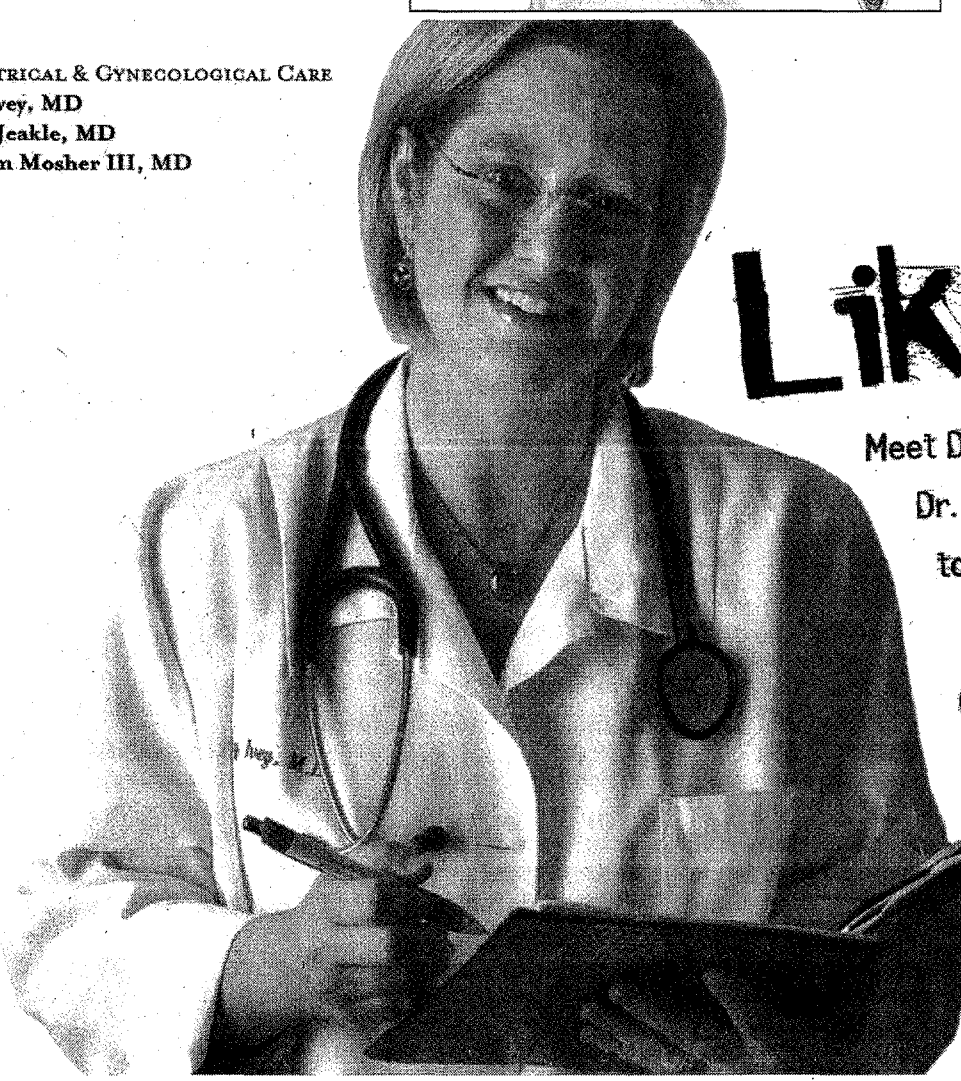
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# THE CITIZEN-JOURNAL SPORTS

COMPLETE COVERAGE OF THE  
BOYNE CITY RAMBLERS, BOYNE FALLS LOGGERS AND THE EAST JORDAN RED DEVILS

## Ramblers lose in regional final

By GREG GIELCZYK  
SPORTS WRITER

**KINGSLEY** — Boyne City girls volleyball coach Casie Parker admitted later that she was puzzled by the Ramblers' lack of energy coming out for the Class B regional championship game here last Saturday.

The Ramblers advanced to the finals with a strong performance in knocking off Kingsley, which was making its fifth straight appearance in the regionals, in three games — 25-14, 25-20 and 25-14.

But, the Ramblers, who won their first district title ever last week, didn't have the same fire in their eyes when they took the court for the first two games against McBain. And it cost them.

After losing the first two games, 20-25 and 21-25, the Ramblers rallied to take the next two games, 25-21 and 25-20. But they dropped the fifth game, 5-15.

It was a head-scratcher for Parker.

"We struggled with our passing and serving," Parker said. "We managed to pull it together for the third and fourth games, and cut down on our errors to win them."

"Going into the fifth game (which is only played to 15 points), we had all the momentum ... but we came out flat again."

McBain scored eight straight points to open the game, and the Ramblers couldn't recover.

Boyne couldn't get a good run off, as service errors again betrayed the Ramblers.

As a result, the Ramblers couldn't stay in the match.

"The girls worked too hard all season to have it end like that," Parker said.

Amber Kotalik was the Ramblers' pacesetter, finishing the day with 32 kills on offense, 21 digs and 35 service as well as 8 blocks on defense.

Trisha Tomkins also played well on defense with 29 digs and 32 service receptions, and she pounded down 9 aces at the service line. Jessica Knysz had 23 kills and 8 blocks.

Stacey Spaniak contributed 18 digs and 20 service receptions, while Lindsay Clemens enjoyed an excellent day with 69 good sets for the Ramblers.

"I think perhaps the girls were a little nervous," Parker said. "This was the first time we'd played in the regionals, and I think the whole idea hit them at once maybe."

"We don't usually get too big of crowds at Boyne, and there were a lot of people at the regional. The noise was something different, too. I think it could have been everything."

"They were nervous, really, the whole day. We missed more serves than at any time this season. It was a good experience for them, though, and they deserved to be there."

Although the Ramblers will lose a lot of seniors this year, Parker will have the luxury of getting Clemens, her top setter, and Kotalik back.

"Having the your setter coming back is like the quarterback in football," said Parker. "She'll be a junior next year, and she's set two whole seasons already."

"It really helps having an experienced setter coming back with a younger team. Kotalik, my middle hitter, is coming back, too. That's big."

## Local divers graduate

**EAST JORDAN** — Sunday, Nov. 4 marked the last day of dive training for four local divers earning their NAUI (National Association of Underwater Instructors) Advanced Scuba Diver Certification. The class was sponsored by Northwest Scuba of East Jordan and taught by instructor Duane Miller.

According to Miller, all the divers "came though in flying colors."

Tracy Capelin of East Jordan, James Hilt of Gaylord, John Stevens Jr. of Boyne City and Aaron Westrick of Boyne City all participated in the class that included: night dives around Holy Island and across Ironton Straights, deep dives at Hemingway Pt. and Torch Lake, navigation dives at East Jordan, current dives in Jordan River, and search and salvage dives at Whiting Park. Other activities included skills reviews, lift bag training and use of an underwater scooter.

Students braved 50 degree air temperatures and 53 degree water temperatures in Torch Lake to do their deep dive (100') portion of the class. At 100' under water, the pressure is almost 60' per square inch, which is three times the air pressure at the surface.

See SCUBA, page 8

## Jensen named Ramblers' MVP

By GREG GIELCZYK  
SPORTS WRITER

**BOYNE CITY** — Finishing second in the Lake Michigan Conference to Traverse City St. Francis, and beating Elk Rapids in the rain, were two of the season highlights for Boyne City.

Qualifying for the seventh consecutive year was at the top of the list, however. And getting to host the opening round game was a big time moment, too.

The Ramblers couldn't contain Calumet's high-powered offense, or penetrate its steel-armored defense, and lost, 34-7. But, the loss couldn't detract from their great season, either.

Robby Jensen was one of two 1,000-yard rushers for the Ramblers this season, and received the team's Most Valuable Player award presented at Sunday's banquet.

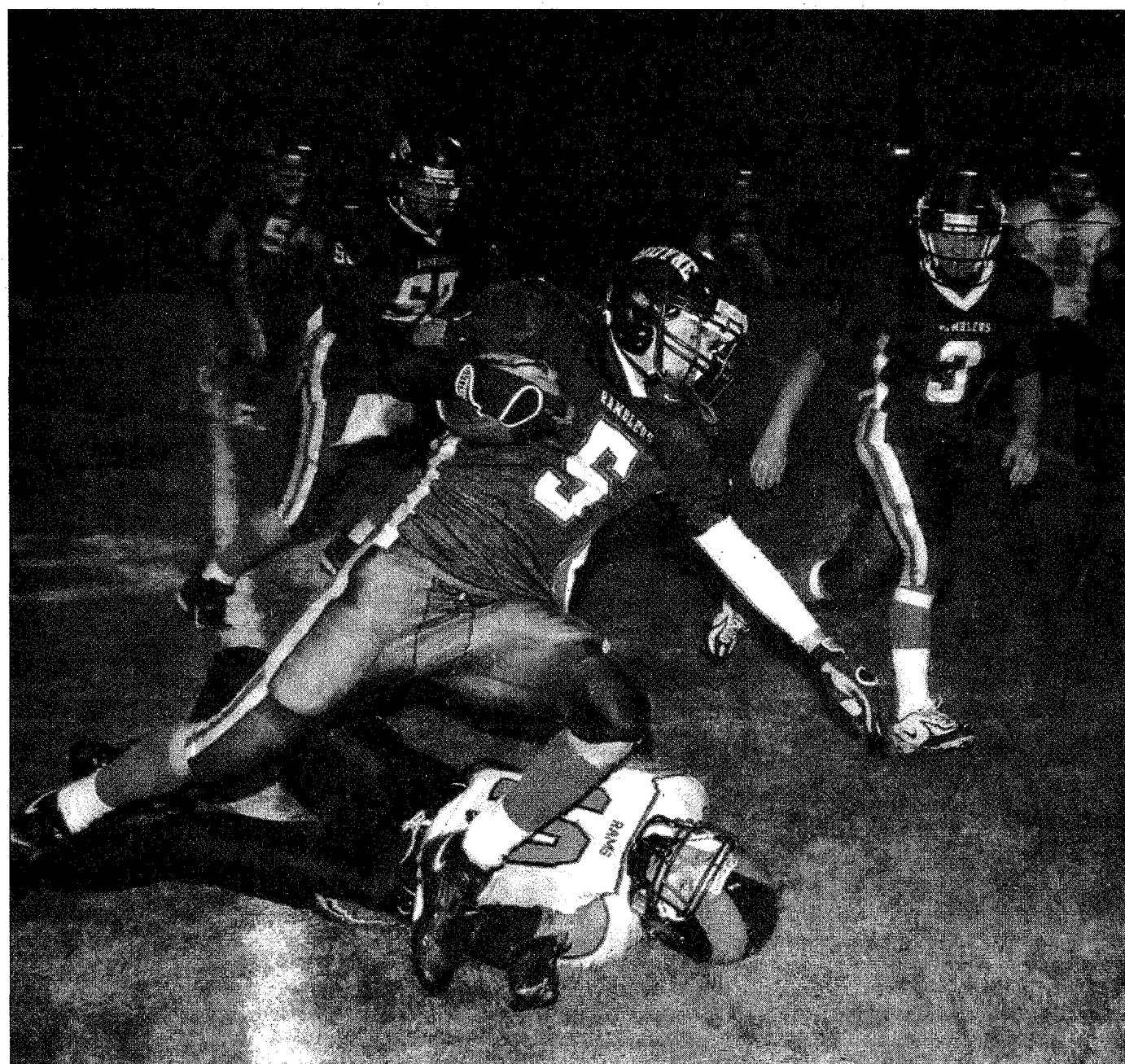
Boyne City's other 1,000-yard rusher, Trevor Krusel, was named the Offensive Most Valuable Player.

Nick Simeri received the Defensive Most Valuable Player award. Steve Robinson was named the Offensive Most Improved Player, while Josh Konecki took home the Defensive Most Improved Player plaque.

Jensen also returned kicks and punts, which earned him the Special Teams Most Valuable Player award.

Frankie Spencer was named the Most Outstanding Lineman. Winning the Boyne Tough award was Mitchell Chipman.

Selected to the LMC



File photo by Vic Ruggles

Boyne City's Robby Jensen (5) runs over a player from Harbor Springs in a game earlier this season as Stephen Redmer (3) and Ryan Musser (58) arrive at the scene.

All-Conference First Team were Jensen, Krusel, Spencer and Simeri.

Named to the Honorable Mention list were Jacob Peck, Robinson, Ryan Musser and Konecki.

"It was a nice season," coach Dave Hills said. "We had two 1,000-yard rushers this year, and finished second in the Lake Michigan Conference."

"The big thing for us

was qualifying for the playoffs for the seventh straight year."

Boyne City will be hit especially hard by graduation losses next June.

"It's a good group of seniors," he said. "We had a lot of them that were returning starters this year. We'll have plenty of holes to fill next year."

Which makes the challenge of making the playoffs for an eighth

straight season even tougher.

A lot of players who will be new to the starting lineup will have to step up if the Ramblers are to make it again.

The Ramblers knocked off Elk Rapids, 26-15, to clinch a playoff spot and went into the St. Francis game with a shot at claiming a share of the league title.

St. Francis defeated the Ramblers to win the league outright this sea-

son.

Elk Rapids loses 14 seniors off this year's team which finished 8-3, including quarterback Brandon Gualtiere.

"It'll be interesting to see how everyone deals with graduation losses," Hills said. "St. Francis just seems to reload every year, but the other teams will be harder pressed to replace the seniors who started for them."

"We're going to have

to find some guys who can carry the ball for us. And we'll have some new guys on the offensive line blocking for them."

"But, that's what makes high school football so exciting. The changes every year. We had a great group this year, and they did a tremendous job."

"Now, it's time for someone else to pick up the baton and run with it."

## East Jordan football gives out awards

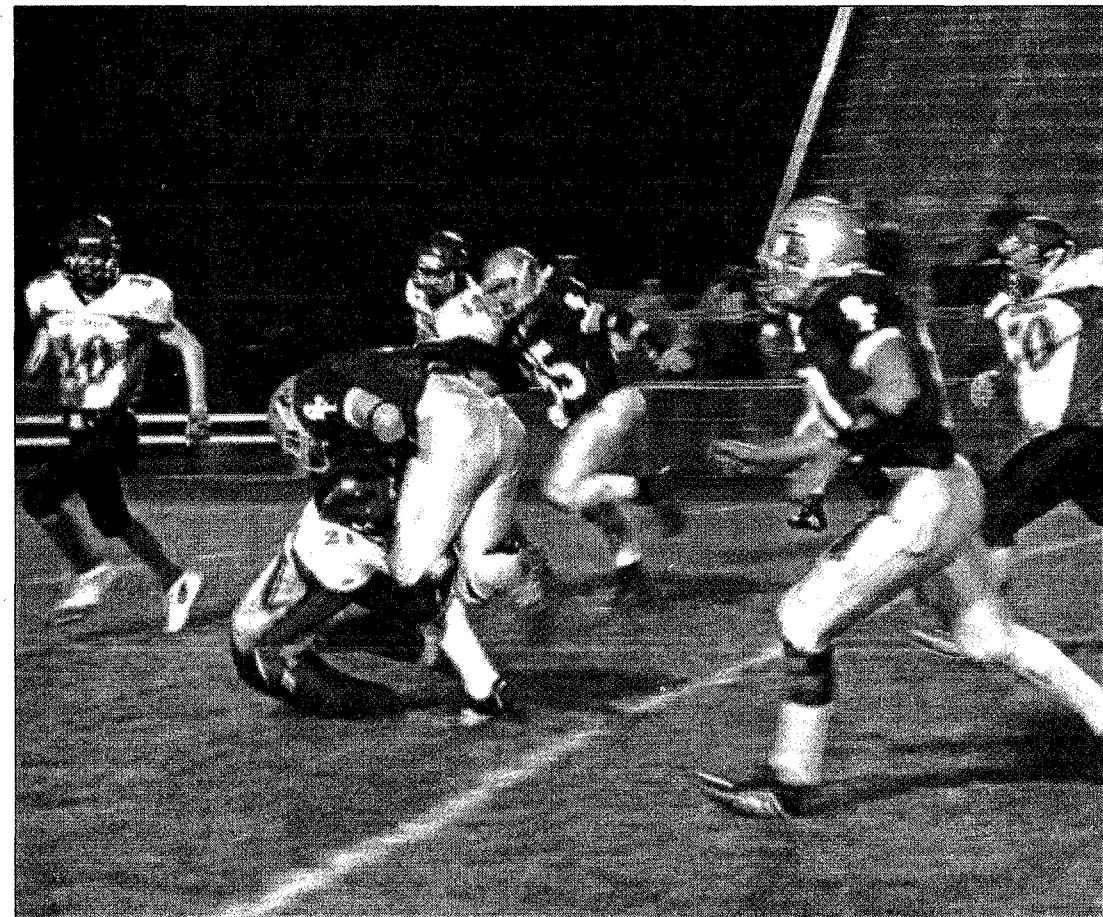
By CHIP CORWIN  
SPORTS EDITOR

**EAST JORDAN**, Nov. 6 — Last Tuesday, four members of the East Jordan football team were honored with postseason awards.

Senior Josh Dougherty was named Most Improved, senior Duane Skrocki was named Defensive MVP, senior quarterback Scott Hansen was named Offensive MVP, and junior Anthony Castle was named Team MVP.

Dougherty had 41 tackles and 2 sacks on the year. Skrocki led the team with 76 tackles and 5.5 sacks. Hansen, through for 1,004 yards on 86 completions, and he threw for 6 touchdowns. According to head coach Chris Nelson, Hansen is the first player in East Jordan history to throw for over 1,000 yards in a season.

Castle contributed on both sides of the ball this season. He rushed for 404 yards on 86 carries and had 4 rushing touch-



File photo by Chip Corwin

East Jordan's Ehren Sladick brings down a Traverse City St. Francis ball carrier in a game earlier this season.

downs. He also caught 1 touchdown and had 244 receiving yards on 24 receptions. On defense, Castle had 38 tackles, 1 sack, and 1 interception.

First year head coach Chris Nelson lamented the fact that he had to say goodbye to his seniors.

"I told them it's too bad we can't turn a pro-

gram around in one year," he said. "I wish I had more than one year to work with them."

Looking back on the season, Nelson saw definite improvement

from the '06 campaign, when the Red Devils went 0-9.

"I'm proud of where we've come from a season ago. We met as a team early in the season

before practice started, and we formulated team goals. We ended up accomplishing three out of five of them."

One of those goals was to work together as a team, and Nelson said that was one goal his team definitely achieved.

"This group never gave up," he said. "They constantly worked hard no matter the score or the time left."

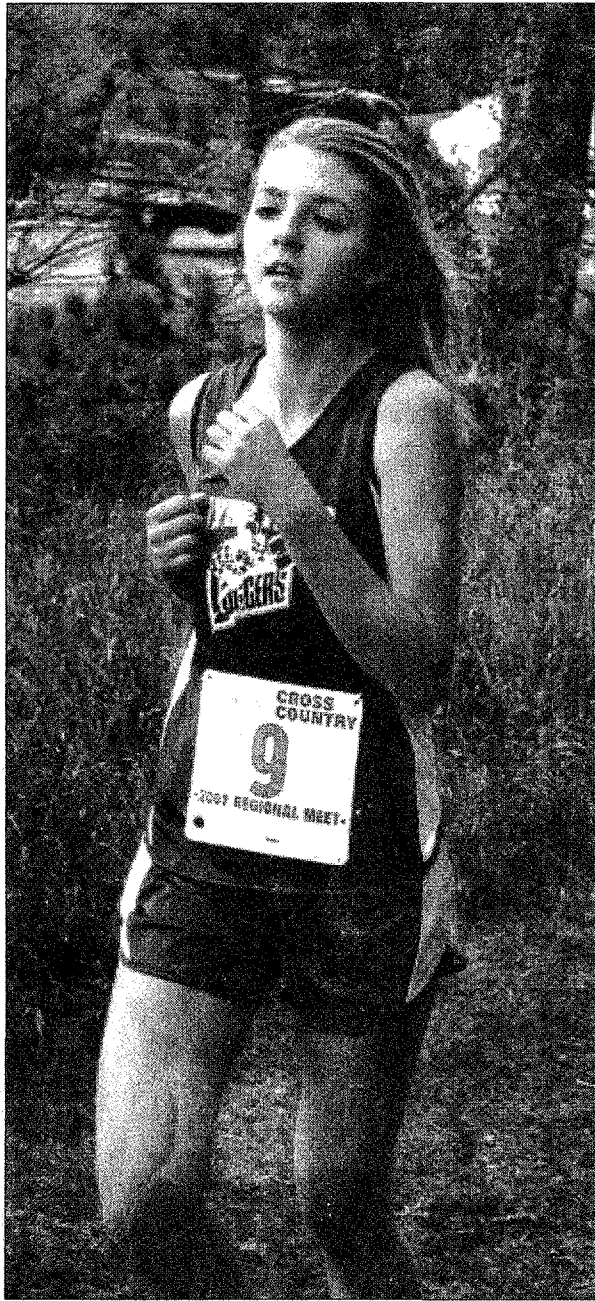
Looking forward to next season, Nelson expects his sophomores and juniors to step into the roles that are being vacated by the likes of Skrocki, Hansen and Dougherty.

"It's tough to see the seniors go, but that creates opportunities for the sophomores and juniors to step up," he said. "We need to see dedication that we haven't seen before, and that is what's going to make or break us."

"With our conference, we have to work harder than anyone else to compete. The kids know that, but they have to answer the call."



# Boyne Falls finishes season at EJ regional



By **CHIP CORWIN**  
SPORTS EDITOR

**EAST JORDAN** — The Boyne Falls cross country teams finished their season at the Division 4 regional at East Jordan on Friday, Oct. 26.

The girls team fielded three runners. Ali Bearss led the Loggers with a 44th-place finish in 24:06. Rianne Coale was 63rd in 26:15, and Katie Fraser finished 67th in 26:23.

"It was a really good meet, everyone gave their all," Bearss and Coale said.

Bearss and Coale both said that their experiences on the team this year were "amazing" and that they'll be back next season.

"We want to have faster times and race better," they said. "We want to reach more goals."

In the boys race, Boyne Falls finished 13th with 299 points.

Justin Grubaugh finished first for the Loggers in 18:55 for 44th place overall. He was followed by: Jared Mathers (46th, 19:03), Zachary Hausler (60th, 19:47), Travis Lange (80th, 21:04), Steven Hart (86th, 21:49) and Justin Aytes (95th, 23:09).

Boyne Falls fielded no seniors on either team this year.

*Editor's Note: This article should have been printed in the Oct. 31 issue of The Citizen-Journal.*

Rianne Coale runs at the Division 4 regional in East Jordan on Oct. 26.

Photo by Chip Corwin

# Scuba

Continued from 7

Other hazards of diving past 100' include: DCS (decompression sickness or "the bends") and nitrogen bubbles that form in your blood stream from the added pressures.

According to Miller, these potential dangers can be avoided by closely monitoring times and depths. Also, a slow ascent is crucial.

Another danger is nitrogen narcosis, which is the narcotic affect of breathing compressed air at depths approaching 100'. Nitrogen narcosis can cause irrational thinking and poor judgement.

Students are also taught bouyancy control to avoid a "silt-out," or when the bottom is stirred up reducing visibility to zero. Silt-outs cause buddy separation and disorientation.

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**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!

4090 Health Care

**PRIVATE DUTY HOME HEALTH AID OR CNA** Petoskey area. Must have valid certification. Full-time hours. Please do not apply if you are not certified. 231-258-5612

4100 Nursing

**GRANDVUE, CHARLEVOIX County's Medical Care Facility**, is looking for RNs and LPNs who are interested in working in a state-of-the-art facility that is moving away from the medical model toward a more holistic approach to care through reduced nurse to resident caseloads. Full, part-time and relief positions available. Our extensive benefit package includes generous shift differentials for afternoon and midnight positions, liberal time off policy, and facility paid retirement plan. Health, dental, vision and life insurance available for full-time staff. If you are looking for a nursing position that will challenge your abilities, encourage personal growth, and allow you to build relationships with residents and their families, please apply at 1728 South Peninsula Road, East Jordan; or call Jane Korhase @ 231-536-2286 with questions.

**UNEMPLOYED?** Check the Help Wanted ads in the classifieds to find leads to career opportunities.

**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 of 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.

**REAL ESTATE FOR RENT**

5010 Apartments/Flats

**ONE BEDROOM** country apartment, 7 miles from Boyne Mountain on Camp Ten Road. \$400 248-642-6530

5020 Commercial/Industrial

**BOYNE CITY** professional office, 1,000 sq. ft., visible corner, 2 offices, conference room, reception area, partially furnished. \$1,000 plus utilities. 231-582-2252.

**FOR RENT**, 13 x 26 storage, Camp Ten Road. \$50/month. 248-642-6530

**WEEKLY Health Tips**

By Steve Czerkes Pharmacist



**No More Tears**

Onions release an enzyme when they are cut that stimulates the formation of a chemical that can irritate tear glands. To avoid crying when you chop onions, try the following suggestions. Place the onions in the freezer for ten minutes before chopping, make sure the knife is sharp for faster dicing, blow the fumes away from you with a fan, wear goggles, or just use a food processor. Also, don't touch or wipe your eyes while peeling or chopping. Vidalia or purple onions are among the sweeter varieties and are not as hard on the eyes.

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

5045 Land For Lease

**TRAILER SITE** for rent. 1 acre, well, septic, electric pole, scenic view, concrete pad for 80 footer, nice trees. Prefer working couple, one small pet, near Boyne Mountain Beach Haus. \$225/month. Call 954-923-2092.

**CLASSIFIEDS WIN!**

When it comes to saving time, energy and money, Classifieds are in first place! Place your classified and see how fast and easy it is to be a winner!

**BUSINESS SERVICES**

7330 Misc. Services

**PAUL'S HAUL** Brush, junk, appliances, garage, property and construction clean ups. Call (231)715-0053 or (231)264-5034.

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

**CLASSIFIEDS...e.g CONVENIENCE!**

**Morning Star Publishing Company**  
**EMPLOYMENT OPPORTUNITIES**

**MIDLAND, TRAVERSE CITY, CHEBOYGAN, GLADWIN, PETOSKEY AND NORTHEASTERN MICHIGAN TERRITORY**

**Advertising Sales Consultant:** We are a fast-paced company looking for motivated individuals to develop relationships in the business community. Ideal candidates will be goal oriented and have previous experience in sales and customer service.

**TRAVERSE CITY AND MT. PLEASANT**

**Classified Sales Specialist:** We are seeking a friendly and positive inside sales associate. Customer service and communication skills are highly valued. Develop customer contacts through telephone calls. Great income potential as compensation includes commission.

**MT. PLEASANT**

**Business-To-Business Telemarketing:** We are a fast-paced company looking for a motivated individual to develop relationships in the business community. Ideal candidate will be goal oriented and have previous experience in sales and customer service.

**BOYNE CITY**

**Editor:** Award winning newspaper in beautiful northwest Michigan seeks an editor who not only can capture the essence of government reporting, features and routine stories, but also interacts well with the community and has fun doing it. Layout and photography skills also are essential for this position. This Journal Register Company owned paper cover all of Boyne City, Boyne Falls and East Jordan. Our staff strives for excellence in community journalism.

**KALKASKA**

**Staff Writer Part-time:** Award winning newspaper in beautiful northwest Michigan seeks a part-time writer who not only can capture the essence of government reporting, features and routine stories, but also interacts well with the community and has fun doing it. Flexible hours required. Previous reporting experience preferred. This Journal Register Company owned paper covers all of Kalkaska and Mancelona. Our staff strives for excellence in community journalism.

We offer a competitive salary/benefits package and team environment.  
If interested, please fax or mail resume (NO PHONE CALLS PLEASE) to:  
**Employment & Training Manager**  
Morning Star Publishing Company  
711 W. Pickard St., Mt. Pleasant, MI 48858  
Fax: 989-779-6009

EOE/DFW

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

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Check Enclosed  
 Charge my VISA  Mastercard  
Card Number \_\_\_\_\_  
Exp. Date \_\_\_\_\_  
Signature \_\_\_\_\_



## 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 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-Six Thousand Six Hundred Forty-One And 96/100 Dollars (\$86,641.96), including interest at 6.125% 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 vendue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on December 14, 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 for 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 of 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, ch arlevoix county records.

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.

**FORECLOSURE NOTICE**  
**MORTGAGE SALE** - Default has been made in the conditions of a mortgage made by Angela G. Balyo aka Angela Balyo and David M. Balyo, Wife and Husband, to "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the mortgagee under this Security Instrument. Lender is Vandyk Mortgage Corporation, Mortgagee, dated September 18, 2005, and recorded on September 22, 2005, in Liber 705, on Page 825, Charlevoix County Records, Michigan, and assigned by said Mortgagee to JP Morgan Chase Bank as Trustee for Equity One ABS, Inc. Mortgage Pass Through Certificate Series 2005-6 by an assignment recorded in Charlevoix County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of one hundred sixty eight thousand five hundred

twenty eight and 42/100 dollars (\$168,528.42) including interest at 7.990% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Charlevoix County, at 11:00 o'clock a.m., on Friday, December 7, 2007.

Said premises are situated in the City of Charlevoix, Charlevoix County, Michigan, and are described as: Beginning at a concrete monument marking the intersection of the Northern line of Petoskey Avenue (formerly Emmet and Grand Traverse State Road) with the North and South 1/4 line of Section 23, Town 34 North, Range 8 West; thence North 0 degrees 58' West 204.4 feet; thence South 88 degrees 12' East 68 feet; thence South 0 degrees 58' East 180.6 feet to the North Line of Petoskey Avenue; thence South 70 degrees West along the Northern line of said Petoskey Avenue to the Place of Beginning. PARCEL ID NUMBER: 15-52-123-036-0

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, or upon the expiration of the notice required by MCLA 600.3241a(c), whichever is later

**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 Kenneth Earl Balch and Tamalyn Anne Balch, Husband and Wife, original mortgagor(s), to Wells Fargo Bank, N.A., Mortgagee, dated November 1, 2004, and recorded on November 8, 2004 in Liber 649 on Page 075, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Eighty-Three Thousand Five Hundred Twenty-One And 28/100 Dollars (\$83,521.28), including interest at 6.5% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on December 14, 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 for 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 of 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, ch arlevoix county records.

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.

**FORECLOSURE NOTICE**  
**MORTGAGE SALE** - Default has been made in the conditions of a mortgage made by Angela G. Balyo aka Angela Balyo and David M. Balyo, Wife and Husband, to "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the mortgagee under this Security Instrument. Lender is Vandyk Mortgage Corporation, Mortgagee, dated September 18, 2005, and recorded on September 22, 2005, in Liber 705, on Page 825, Charlevoix County Records, Michigan, and assigned by said Mortgagee to JP Morgan Chase Bank as Trustee for Equity One ABS, Inc. Mortgage Pass Through Certificate Series 2005-6 by an assignment recorded in Charlevoix County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of one hundred sixty eight thousand five hundred

twenty eight and 42/100 dollars (\$168,528.42) including interest at 7.990% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on December 7, 2007.

Said premises are situated in the City of Charlevoix, Charlevoix County, Michigan, and are described as: Beginning at a concrete monument marking the intersection of the Northern line of Petoskey Avenue (formerly Emmet and Grand Traverse State Road) with the North and South 1/4 line of Section 23, Town 34 North, Range 8 West; thence North 0 degrees 58' West 204.4 feet; thence South 88 degrees 12' East 68 feet; thence South 0 degrees 58' East 180.6 feet to the North Line of Petoskey Avenue; thence South 70 degrees West along the Northern line of said Petoskey Avenue to the Place of Beginning. PARCEL ID NUMBER: 15-52-123-036-0

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, or upon the expiration of the notice required by MCLA 600.3241a(c), whichever is later

**Notice Of Mortgage Foreclosure Sale**  
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**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 William J. Knott, A Single Man, original mortgagor(s), to Household Finance Corporation, Mortgagee, dated May 25, 2006, and recorded on June 1, 2006 in Liber 749 on Page 638, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Two Hundred Four Thousand Ninety-Four And 99/100 Dollars (\$204,094.99), including interest at 9.38% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on November 30, 2007.

Said premises are situated in Township of Evangeline, Charlevoix County, Michigan, and are described as: Commencing at an iron stake recorded as being 20 rods (330 feet) East and 26 rods (429 feet) South of the Northwest corner of Section 21, Township 33 North, Range 6 West; thence South 00 degrees 07 minutes 05 seconds West (recorded as South) 21.0 feet to a t-iron stake; thence South 87 degrees 47 minutes 53 seconds West (recorded as South) 99 feet (6 rods) to a t-iron stake, thence North 89 degrees 52 minutes 55 seconds East (recorded as East) 16.5 feet (1 rod) to a t-iron stake; thence South 0 degrees 07 minutes 05 seconds West (recorded as South) 21 feet to a t-iron stake, being the point of beginning of the circuit court within Charlevoix County, at 11:00 AM, on December 7, 2007.

Said premises are situated in City of Charlevoix, Charlevoix County, Michigan, and are described as: Beginning at a stake 1644.25 feet West of the 1/4 post between Sections 23 and 24 on the East and West 1/4 line of Section 23, Town 34 North, Range 8 West, and 330 feet South from said 1/4 line; thence West parallel with said 1/4 line 53.90 feet; thence South 441.65 feet to the center of Petoskey Avenue (as said point existed on April 6, 1928); thence Northeastly along the center line of said Petoskey Avenue (as said center line existed on April 6, 1928) 55 feet, more or less; to a point South of the place of beginning; thence North and parallel

with the West line of said parcel 422.5 feet to the place of beginning; being a part of the Northwest 1/4 of the Southeast 1/4 of Section 23, Town 34 North, Range 8 West.

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

**Dated:** November 7, 2007

For more information, please call: FC X 248.593.1302

Trott & Trott, P.C.

Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #119839F02

**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 Chad F. Matelski and Leah Matelski, husband and wife, to Option One Mortgage Company, a California Company, Mortgagee, dated October 4, 2005 and recorded October 6, 2007 in Liber 708, Page 880, Charlevoix County Records, Michigan. Said mortgage is now held by Deutsche Bank National Trust Company as Trustee for HSI Asset Securitization Corporation 2006-0PT1 Mortgage Pass-Through Certificates, Series 2006-0PT1 by assignment. There is claimed to be due at the date hereof the sum of One Hundred Fifty-Eight Thousand Two Hundred Twenty-Eight and 19/100 Dollars (\$158,228.19) 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 vendue at the main lobby of Charlevoix County Courthouse in Charlevoix County, Michigan, at 11:00 a.m. on DECEMBER 14, 2007.

Said premises are located in the Township of Eveline, Charlevoix County, Michigan, and are described as: Commencing at the three-quarter inch pipe at the West one-quarter corner of Section 14, Town 33 North, Range 7 West, thence North 89 degrees 29 minutes 59 seconds East along the East and West one-quarter line of said Section; 427.10 feet, being the point of beginning of this description; thence continuing North 89 degrees 29 minutes 59 seconds East along the centerline of Ferry Road 896.15 feet; thence South 0 degrees 04 minutes 30 seconds East on a line parallel with the West one-eighths line of said Section and 220.00 feet Westerly therefrom, 662.26 feet to a one-half inch rod; thence South 89 degrees 29 minutes 21 seconds West along the South line of the North one-half of the Northwest 1.4 of the Southwest one-quarter of said Section 696.15 feet to a one-half inch rod; thence North 0 degrees 04 minutes 30 seconds West 662.39 feet to the point of beginning; being a part of the North one-half of the Northwest one-quarter of the Southwest one-quarter of Section 14, Town 33 North, Range 7 West. Being the same property conveyed to Chad F. Matelski, a single man by deed dated 9-2-04 and recorded 9-18-04 in Deed Book 636, Page 855, in The Office of the Recorder of County, Michigan.

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:** Nov. 14, 2007

Orlans Associates, P.C.

Attorneys For Servicer P.O. Box 5041 Troy, MI 48007-5041 (248) 457-1000 File No. 221.6251

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Charlevoix County, at 11:00 o'clock a.m., on Friday, December 7, 2007.

Said premises are situated in the City of Charlevoix, Charlevoix County, Michigan, and are described as: Beginning at a concrete monument marking the intersection of the Northern line of Petoskey Avenue (formerly Emmet and Grand Traverse State Road) with the North and South 1/4 line of Section 23, Town 34 North, Range 8 West; thence North 0 degrees 58' West 204.4 feet; thence South 88 degrees 12' East 68 feet; thence South 0 degrees 58' East 180.6 feet to the North Line of Petoskey Avenue; thence South 70 degrees West along the Northern line of said Petoskey Avenue to the Place of Beginning. PARCEL ID NUMBER: 15-52-123-036-0

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, or upon the expiration of the notice required by MCLA 600.3241a(c), whichever is later

**Notice Of Mortgage Foreclosure Sale**  
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**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 Gary M. Chrysler and Susan L. Chrysler Husband and Wife, original mortgagor(s), to Chase Manhattan Mortgage Corporation, Mortgagee, dated December 14, 2004, and recorded on January 5, 2005 in Liber 661 on Page 285, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Eighty-Nine Thousand Eight Hundred Eighty-Eight And 21/100 Dollars (\$89,888.21), including interest at 6.5% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on December 7, 2007.

Said premises are situated in City of Boyne City, Charlevoix County, Michigan, and are described as: The Westerly 75 Feet of Lot 334, Block 21 of Nicholls and Morgan's Third Addition to South Boyne, Now city of Boyne City, According to the Plat Thereof as Recorded in the Office of the Register of Deeds for Charlevoix County, Michigan.

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

**Notice Of Mortgage Foreclosure Sale**  
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**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 Malcom B. Bowman, A Single Man, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated January 26, 2006, and recorded on February 6, 2006 in Liber 729 on Page 707, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Fifty-Three Thousand Two Hundred Twenty-Two And 98/100 Dollars (\$53,222.98), including interest at 12.25% 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 vendue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on December 7, 2007.

Said premises are situated in City of East Jordan, Charlevoix County, Michigan, and are described as: The East 1/2

of Lots 7 and 8, Block 10, Nicholls's First Addition to the Village of South Lake, Now City of East Jordan, According to the Plat thereof, as Recorded in 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.

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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 Gary M. Chrysler and Susan L. Chrysler Husband and Wife, original mortgagor(s), to Chase Manhattan Mortgage Corporation, Mortgagee, dated December 14, 2004, and recorded on January 5, 2005 in Liber 661 on Page 285, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Eighty-Nine Thousand Eight Hundred Eighty-Eight And 21/100 Dollars (\$89,888.21), including interest at 6.5% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on December 7, 2007.

Said premises are situated in City of Boyne City, Charlevoix County, Michigan, and are described as: The Westerly 75 Feet of Lot 334, Block 21 of Nicholls and Morgan's Third Addition to South Boyne, Now city of Boyne City, According to the Plat Thereof as Recorded in the Office of the Register of Deeds for Charlevoix County, Michigan.

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

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**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 William J. Knott, A Single Man, original mortgagor(s), to Household Finance Corporation, Mortgagee, dated May 25, 2006, and recorded on June 1, 2006 in Liber 749 on Page 638, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Two Hundred Four Thousand Ninety-Four And 99/100 Dollars (\$204,094.99), including interest at 9.38% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on November 30, 2007.

Said premises are situated in Township of Evangeline, Charlevoix County, Michigan, and are described as: Commencing at an iron stake recorded as being 20 rods (330 feet) East and 26 rods (429 feet) South of the Northwest corner of Section 21, Township 33 North, Range 6 West; thence South 00 degrees 07 minutes 05 seconds West (recorded as South) 21.0 feet to a t-iron stake; thence South 87 degrees 47 minutes 53 seconds West (recorded as South) 99 feet (6 rods) to a t-iron stake, thence North 89 degrees 52 minutes 55 seconds East (recorded as East) 16.5 feet (1 rod) to a t-iron stake; thence South 0 degrees 07 minutes 05 seconds West (recorded as South) 21 feet to a t-iron stake, being the point of beginning of the circuit court within Charlevoix County, at 11:00 AM, on December 7, 2007.

Said premises are situated in City of Charlevoix, Charlevoix County, Michigan, and are described as: Beginning at a stake 1644.25 feet West of the 1/4 post between Sections 23 and 24 on the East and West 1/4 line of Section 23, Town 34 North, Range 8 West, and 330 feet South from said 1/4 line; thence West parallel with said 1/4 line 53.90 feet; thence South 441.65 feet to the center of Petoskey Avenue (as said point existed on April 6, 1928); thence Northeastly along the center line of said Petoskey Avenue (as said center line existed on April 6, 1928) 55 feet, more or less; to a point South of the place of beginning; thence North and parallel

with the West line of said parcel 422.5 feet to the place of beginning; being a part of the Northwest 1/4 of the Southeast 1/4 of Section 23, Town 34 North, Range 8 West.

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

**Dated:** November 7, 2007

For more information, please call: FC X 248.593.1302

Trott & Trott, P.C.

Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #129379F03

**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 Chad F. Matelski and Leah Matelski, husband and wife, to Option One Mortgage Company, a California Company, Mortgagee, dated October 4, 2005 and recorded October 6, 2007 in Liber 708, Page 880, Charlevoix County Records, Michigan. Said mortgage is now held by Deutsche Bank National Trust Company as Trustee for HSI Asset Securitization Corporation 2006-0PT1 Mortgage Pass-Through Certificates, Series 2006-0PT1 by assignment. There is claimed to be due at the date hereof the sum of One Hundred Fifty-Eight Thousand Two Hundred Twenty-Eight and 19/100 Dollars (\$158,228.19) 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 vendue at the main lobby of Charlevoix County Courthouse in Charlevoix County, Michigan, at 11:00 a.m. on DECEMBER 14, 2007.

Said premises are located in the Township of Eveline, Charlevoix County, Michigan, and are described as: Commencing at the three-quarter inch pipe at the West one-quarter corner of Section 14, Town 33 North, Range 7 West, thence North 89 degrees 29 minutes 59 seconds East along the East and West one-quarter line of said Section; 427.10 feet, being the point of beginning of this description; thence continuing North 89 degrees 29 minutes 59 seconds East along the centerline of Ferry Road 896.15 feet; thence South 0 degrees 04 minutes 30 seconds East on a line parallel with the West one-eighths line of said Section and 220.00 feet Westerly therefrom, 662.26 feet to a one-half inch rod; thence South 89 degrees 29 minutes 21 seconds West along the South line of the North one-half of the Northwest 1.4 of the Southwest one-quarter of said Section 696.15 feet to a one-half inch rod; thence North 0 degrees 04 minutes 30 seconds West 662.39 feet to the point of beginning; being a part of the North one-half of the Northwest one-quarter of the Southwest one-quarter of Section 14, Town 33 North, Range 7 West. Being the same property conveyed to Chad F. Matelski, a single man by deed dated 9-2-04 and recorded 9-18-04 in Deed Book 636, Page 855, in The Office of the Recorder of County, Michigan.

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:** Nov. 14, 2007

Orlans Associates, P.C.

Attorneys For Servicer P.O. Box 5041 Troy, MI 48007-5041 (248) 457-1000 File No. 221.6251

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Charlevoix County, at 11:00 o'clock a.m., on Friday, December 7, 2007.

Said premises are situated in the City of Charlevoix, Charlevoix County, Michigan, and are described as: Beginning at a concrete monument marking the intersection of the Northern line of Petoskey Avenue (formerly Emmet and Grand Traverse State Road) with the North and South 1/4 line of Section 23, Town 34 North, Range 8 West; thence North 0 degrees 58' West 204.4 feet; thence South 88 degrees 12' East 68 feet; thence South 0 degrees 58' East 1



**PUBLIC NOTICES**

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 Chad R. Matelski and Leah Matelski, husband and wife, to Option One Mortgage Corporation, a California Corporation, Mortgagee, dated October 4, 2005 and recorded October 6, 2005 in Liber 708, Page 880, Charlevoix County Records, Michigan. Said mortgage is now held by Deutsche Bank National Trust Company as Trustee for HSI Asset Securitization Corporation 2006-OPT1 Mortgage Pass-Through Certificates, Series 2006-0PT1 by assignment. There is claimed to be due at the date hereof the sum of One Hundred Fifty-Eight Thousand Four Hundred Eighteen and 92/100 Dollars (\$158,418.92) 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 County, Michigan, at 11:00 a.m. on DECEMBER 14, 2007.

Said premises are located in the Township of Eveline, Charlevoix County, Michigan, and are described as: Commencing at a three-quarters inch pipe at the West one-quarter corner of Section 14, Town 33 North, Range 7 West, thence North 89 degrees 29 minutes 59 seconds East along the East and West one-quarter line of said Section; 427.10 feet, being the point of beginning of this description; thence continuing North 89 degrees 29 minutes 59 seconds East along the centerline of Ferry Road 696.15 feet; thence South 0 degrees 04 minutes 30 seconds East on a line parallel with the West one-eighth line of said section and 220.00 feet West therefrom, 662.26 feet to a one-half inch rod; thence South 89 degrees 29 minutes 21 seconds West along the South line of the North one-half of the Northwest one-quarter of the Southwest one-quarter of said Section 696.15 feet to a one-half inch rod; thence North 0 degrees 04 minutes 30 seconds West 662.39 feet to the point of beginning; being a part of the North one-half of the Northwest one-quarter of the Southwest one-quarter of Section 14, Town 33 North, Range 7 West. Being the same property conveyed to Chad R. Matelski, a single man by deed dated 9-2-04 and recorded 9-16-04 in Deed Book 636, page 855, in the Office of the Recorder of Charlevoix County, Michigan.

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: Nov. 14, 2007

Orlans Associates, P.C. Attorneys for Servicer P.O. Box 5041 Troy, MI 48007-5041 (248) 457-1000 File No. 221.6252

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 Debra K. Miller, to CitiMortgage, Inc., successor by merger with

CitiFinancial Mortgage Company, Inc., Mortgagee, dated May 20, 2004 and recorded May 27, 2004 in Liber 616, Page 768, Charlevoix County Records, Michigan. There is claimed to be due at the date hereof the sum of One Hundred Six Thousand One Hundred Six and 54/100 Dollars (\$106,106.54) including interest at 12.25% 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 County, Michigan, at 11:00 a.m. on DECEMBER 7, 2007.

Said premises are located in the Township of Hudson, Charlevoix County, Michigan, and are described as: Commencing in the Southwest corner of the Southeast one-quarter of Section 7, Township 32 North, Range 4 West; thence East 511.5 feet; thence North 660 feet; thence West 511.5 feet; thence South 660 feet to the Point of Beginning.

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: November 7, 2007

Orlans Associates, P.C. Attorneys for Servicer P.O. Box 5041 Troy, MI 48007-5041 (248) 457-1000 File No. 201.6725

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

**MORTGAGE SALE** - Default has been made in the conditions of a certain mortgage made by: Renita Sue Moody, A Single Woman to Option One Mortgage Corporation, Mortgagee, dated May 11, 2005 and recorded May 18, 2005 in Liber 682 Page 151 Charlevoix County Records, Michigan Said mortgage was subsequently assigned to: Deutsche Bank National Trust Company as Trustee for HSI Asset Securitization Corporation 2005-0PT1 Mortgage Pass-Through Certificates, Series 2005-0PT1, by assignment dated August 8, 2006 and recorded August 30, 2006 in Liber 783, Page 987 on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Thirty-Six Thousand Nine Hundred Twelve Dollars and Ninety-Four Cents (\$136,912.94) including interest 11.35% 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, Circuit Court of Charlevoix County at 11:00AM on Friday, November 30, 2007.

Said premises are situated in City of Boyne City, Charlevoix County, Michigan, and are described as: The East 26 1/2 feet of Lot 328 and the West 26 1/2 feet of Lot 329, Block 20, Nicholls and Morgan's 3rd Addition to South Boyne (Now City of Boyne City), according to the Plat thereof as recorded in Liber 1 of Plats, Page 68, Charlevoix County Records. Commonly known as 322 E. Cedar St., Boyne City MI 49712

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

the expiration of the notice required by MCL 600.3241a(c), whichever is later.

Dated: October 18, 2007

Deutsche Bank National Trust Company as Trustee for HSI Asset Securitization Corporation 2005-0PT1 Mortgage Pass-Through Certificates, Series 2005-0PT1, Assignee of Mortgagee Attorneys: Potesivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 07-80387

**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 Travis A. Ogden, A Single Man, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated February 6, 2006, as evidenced by Affidavit of Lost Document recorded on March 14, 2006 in Liber 735 on Page 625, in Charlevoix county records, Michigan, and assigned by said Mortgagee to Huntington National Bank as assignee, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Twenty-Two Thousand Two Hundred Fifty-Seven And 99/100 Dollars (\$122,257.99), including interest at 6.125% 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 place of holding the circuit court within Charlevoix County, at 11:00 AM, on November 30, 2007.

Said premises are situated in Township of Hudson, Charlevoix County, Michigan, and are described as: Commencing at the North 1/4 post, Section 21, Town 32 North, Range 4 West, thence South 1 degree 10 minutes 33 seconds East on 1/4 line 1688.05 feet; thence North 87 degrees 40 minutes 45 seconds East 655.00 feet for point of beginning; thence North 87 degrees 40 minutes 45 seconds East 863.5 feet; thence South 9 degrees 04 minutes 26 seconds West 476.0 feet; thence South 73 degrees 10 minutes 33 seconds West 732.15 feet to the centerline of Woodland Court; thence South 63 degrees 22 minutes West 20.0 feet; thence North 6 degrees 00 minutes 42 seconds West 659.6 feet to the point of beginning, being part of Section 21, Town 32 North, Range 4 West, Hudson Township, Charlevoix County, Michigan.

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.

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 DECEMBER 7, 2007.

Said premises are located in the Township of Boyne Falls, Charlevoix County, Michigan, and are described as: Unit 121, Mountain Grand Lodge Condominium, according to the Master Deed recorded in Liber 402, Pages 982 through Liber 403, Page 53, inclusive, and First Amendment to Master Deed recorded in Liber 421, Page 738, Charlevoix County Records, and Second Amendment to Master Deed recorded in Liber 571, Page 159, Charlevoix County Records, and designated as Charlevoix County Condominium Subdivision Plan Number 112; together with rights in general common elements and limited common elements as set forth in said Master Deed and amendments thereto, and as described in Act 59 of the Public Acts of 1978, as amended.

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: November 7, 2007

Orlans Associates, P.C. Attorneys for Servicer P.O. Box 5041 Troy, MI 48007-5041 (248) 457-1000 File No. 200.2413

**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 Granratana Phanawong and Theresa L. Pierce, husband and wife, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated April 8, 2004, and recorded on April 15, 2004 in Liber 608 on Page 495, and rerecorded on April 20, 2004 in Liber 609 on Page 473, in Charlevoix county records, Michigan, and assigned by said Mortgagee to HSBC Mortgage Corporation USA as assignee, on which mortgage there is claimed to be due at the date hereof the sum of Two Hundred Fifty-Four Thousand One Hundred Forty-Four And 42/100 Dollars (\$254,144.42), including interest at 6% 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 place of holding the circuit court within Charlevoix County, at 11:00 AM, on November 30, 2007.

Said premises are located in the Township of Boyne Falls, Charlevoix County, Michigan, and are described as: Unit 121, Mountain Grand Lodge Condominium, according to the Master Deed recorded in Liber 402, Pages 982 through Liber 403, Page 53, inclusive, and First Amendment to Master Deed recorded in Liber 421, Page 738, Charlevoix County Records, and Second Amendment to Master Deed recorded in Liber 571, Page 159, Charlevoix County Records, and designated as Charlevoix County Condominium Subdivision Plan Number 112; together with rights in general common elements and limited common elements as set forth in said Master Deed and amendments thereto, and as described in Act 59 of the Public Acts of 1978, as amended.

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: November 7, 2007

Orlans Associates, P.C. Attorneys for Servicer P.O. Box 5041 Troy, MI 48007-5041 (248) 457-1000 File No. 200.2413

**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.

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 place of holding the circuit court within Charlevoix County, at 11:00 AM, on December 14, 2007.

Said premises are situated in City of Charlevoix, Charlevoix County, Michigan, and are described as: Lot(s) 45, Upright and Hurlbut's Addition to the city of Charlevoix, according to the recorded plat thereof.

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

Dated: Nov. 14, 2007

For more information, please call: FC H 48.593.1300 Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #170433F01

**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 Larry Simon and Mindy Simon, husband and wife, original mortgagor(s), to Client Mortgage Incorporated, Mortgagee, dated May 5, 2003, and recorded on May 13, 2003 in Liber 539 on Page 313, and assigned by mesne assignments to Wells Fargo Bank, N.A. as assignee as documented by an assignment, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Fifty-Two Thousand Two Hundred Ninety And 51/100 Dollars (\$152,290.51), including interest at 6% 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 place of holding the circuit court within Charlevoix County, at 11:00 AM, on November 30, 2007.

Said premises are situated in Township of Hudson, Charlevoix County, Michigan, and are described as: Commencing at the Northeast corner of the North 1/2 of the Northeast 1/4 of Section 32, Township 32 North, Range 4 West; thence West along the North line of said Section, 900.00 feet to the point of beginning for this description; thence West 470.00 feet; thence South 660.00 feet; thence East 470.00 feet; thence North 660 feet to the point of beginning; being a part of the North 1/2 of the Northeast 1/4 of Section 32, Township 32 North, Range 4 West, ALSO INCLUDING a parcel of land in Section 29, Town 32 North, Range 4 West, described as: Commencing at the Southeast corner of said Section 29; thence West along the South line of said Section, 976.91 feet to the point of beginning for this description; thence West along the South line of Section 134.89 feet; thence North 35.82 feet to the Southerly right-of-way line of Reynolds Road (66 feet wide); thence 139.62 feet along a curve to the left (Radius = 1383.00 feet) whose long chord bears South 75 Degrees 07 Minutes 46 Seconds East 139.57 feet to the point of beginning.

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: October 24, 2007

For more information, please call: FC F 248.593.1313 Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #168678F01

**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 Mitchell L. Sokolowski, a single man, to Republic Bank, Mortgagee, dated July 13, 2001 and recorded July 27, 2001 in Liber 428, Page 964, and Re-recorded with correct legal on December 6, 2001 in Liber 447 Page 84, Charlevoix County Records, Michigan. Said mortgage is now held by GMAC Mortgage, LLC by assignment. There is claimed to be due at the date hereof the sum of Sixty-Five Thousand One Hundred Twenty and 97/100 Dollars (\$65,120.97) including interest at 7% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix County, Michigan, at 11:00 a.m. on DECEMBER 7, 2007.

Said premises are located in the Township of Boyne Falls, Charlevoix County, Michigan, and are described as: Unit 121, Mountain Grand Lodge Condominium, according to the Master Deed recorded in Liber 402, Pages 982 through Liber 403, Page 53, inclusive, and First Amendment to Master Deed recorded in Liber 421, Page 738, Charlevoix County Records, and Second Amendment to Master Deed recorded in Liber 571, Page 159, Charlevoix County Records, and designated as Charlevoix County Condominium Subdivision Plan Number 112; together with rights in general common elements and limited common elements as set forth in said Master Deed and amendments thereto, and as described in Act 59 of the Public Acts of 1978, as amended.

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: November 7, 2007

Orlans Associates, P.C. Attorneys for Servicer P.O. Box 5041 Troy, MI 48007-5041 (248) 457-1000 File No. 200.2413

**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 Steven P. Voice, a married man and Rebecca Voice, his wife, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated January 19, 2004, and recorded on January 26, 2004 in Liber 595 on Page 299, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Two Hundred Fifty-Seven Thousand Sixty-Six And 96/100 Dollars (\$257,066.96), including interest at 6% 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 place of holding the circuit court within Charlevoix County, at 11:00 AM, on November 30, 2007.

Said premises are situated in City of Boyne City, Charlevoix County, Michigan, and are described as: Unit 28, Harborage Park Condominium, according to the master deed as recorded in Liber 364, Pages 655 through 728, inclusive, Charlevoix County Records, and amended by the first amendment to master deed recorded in Liber 368, pages 69 through 71, inclusive, Charlevoix County Records, and further amended by the second amendment to master deed recorded in Liber 370, pages 365 through 367, inclusive, Charlevoix County records, and amended by the third amendment to master deed recorded in Liber 418, Pages 348 through 359, inclusive, Charlevoix County Records, and further amended in fifth amendment to master deed recorded in Liber 552, page 961, inclusive, Charlevoix County Records, and designated as Charlevoix county condominium Plan No. 85. Together with rights in general common elements and limited common elements as set forth in the above master deed and amendments thereto, and as described in Act 59 of the public Acts of 1978, as amended.

**TOGETHER WITH AND SUBJECT TO** the easement agreement, as fully set forth in Liber 364, Page 649, Charlevoix County Records.

**ALSO TOGETHER WITH AND SUBJECT TO** the recreational easement, as fully set forth in the fifth amendment to master deed of the Harborage Condominium, recorded in Liber 361, Page 797

The redemption period shall be 6 months from the date of such sale, unless

which case the redemption period shall be 30 days from the date of such sale.

Dated: October 31, 2007

For more information, please call: FC R 248.593.1305 Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #169129F01

**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 Mitchell L. Sokolowski, a single man, to Republic Bank, Mortgagee, dated July 13, 2001 and recorded July 27, 2001 in Liber 428, Page 964, and Re-recorded with correct legal on December 6, 2001 in Liber 447 Page 84, Charlevoix County Records, Michigan. Said mortgage is now held by GMAC Mortgage, LLC by assignment. There is claimed to be due at the date hereof the sum of Sixty-Five Thousand One Hundred Twenty and 97/100 Dollars (\$65,120.97) including interest at 7% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix County, Michigan, at 11:00 a.m. on NOVEMBER 30, 2007.

Said premises are located in the Township of South Arm, Charlevoix County, Michigan, and are described as: Parcel 7: Commencing at a 1 foot pipe at the Northeast corner of Section 18, Township 32 North, Range 7 West, thence along the North line of said Section, also being the Centerline of Detour Road, North 89 degrees 14 minutes 14 seconds West, 1300.68 feet to the point of beginning of this description; thence South 0 degrees 35 minutes 15 seconds East 33.00 to a one-half Rod on the South line of said Road; thence continuing South 0 degrees 35 minutes 15 seconds East 1283.45 feet to a one-half Rod on the North eighth line of said section; thence along said eighth line North 89 degrees 19 minutes 14 seconds West 330.99 feet to a one-half Rod, thence North 0 degrees 35 minutes 15 seconds West 1283.93 feet to a one-half Rod on the South line of said road; thence continuing North 0 degrees 35 minutes 15 seconds West 33.00 feet to the North line of said Section, also being the centerline of said road; thence along said section line, and said centerline, South 89 degrees 14 minutes 14 seconds East 331.00 feet to the point of beginning, being a part of the North half of the Northeast quarter of Section 18, Township 32 North, Range 7 West.

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: October 24, 2007

For more information, please call: FC R 248.593.1305 Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #169129F01

**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 William Edward Zimmerman, Jr. and Christine A. Zimmerman, Husband and Wife, to Secured Funding Corp., Mortgagee, dated December 8, 2006, and recorded on May 15, 2007, in Liber 803, on Page 320, and assigned by said mortgagee to MVB MORTGAGE CORPORATION, as assigned, Charlevoix County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Forty-Two Thousand Two Hundred Seventeen Dollars and Fifty-Eight Cents (\$142,217.58), including interest at 6.500% 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 AM o'clock, on November 30, 2007

Said premises are situated in City of Boyne City, Charlevoix County, Michigan and described as: THAT PART OF THE WEST HALF OF THE SOUTHWEST QUARTER OF SECTION 26, TOWN 32 NORTH RANGE 6 WEST, DESCRIBED AS: COMMENCING AT A 1 INCH IRON PIPE AT THE SOUTHWEST CORNER OF SAID SECTION 26; THENCE NORTH ON THE WEST LINE OF SAID SECTION 26, A DISTANCE OF 305.86 FEET, THENCE NORTH 88 DEGREES 21 MINUTES 50 SECONDS EAST PARALLEL WITH THE SOUTH LINE OF SAID SECTION 26, A DISTANCE OF 426.65 FEET TO A 1 / 2 INCH IRON ROD, THENCE SOUTH 0 DEGREES 17 MINUTES 39 SECONDS EAST, PARALLEL WITH THE EAST LINE OF THE WEST HALF OF THE SOUTHWEST QUARTER OF SAID SECTION 26, A DISTANCE OF 305.82 FEET TO THE SOUTH LINE OF SAID SECTION 26, THENCE SOUTH 88 DEGREES 21 MINUTES 50 SECONDS WEST ON SAID SOUTH SECTION LINE 428.22 FEET TO THE POINT OF BEGINNING.

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

Dated: October 18, 2007

MVB MORTGAGE CORPORATION Mortgagee/Assignee

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

**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 fore



# The

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BUY IT, AND ANNOUNCE IT.**

**Minimum Charge: \$5.35 for 15 words,  
for each additional word add 35¢**

*Use this handy chart to figure cost of your ad*

**Buy two  
weeks, get  
one FREE!**

					\$5.35
\$5.70	\$6.05	\$6.40	\$6.75		\$7.10
\$7.45	\$7.80	\$8.15	\$8.50		\$8.85

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**THE CITIZEN-JOURNAL**



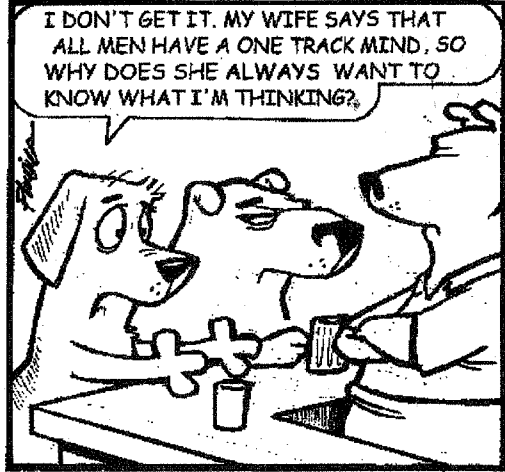
# COMICS & CONUNDRUMS

**The Spats**



**Just Like Cats & Dogs**

by Dave T. Phipps



**LAFF-A-DAY**



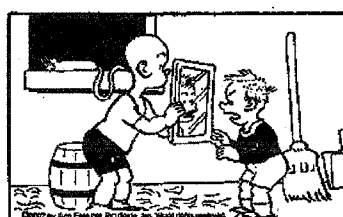
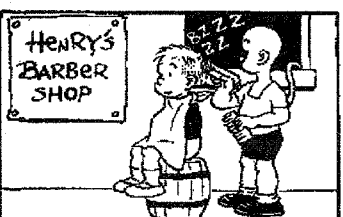
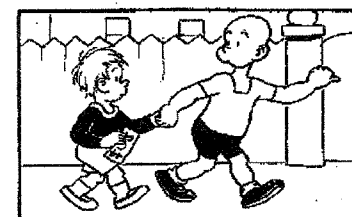
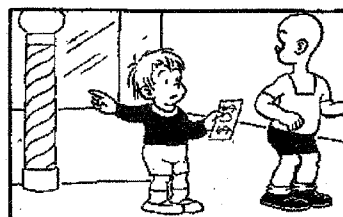
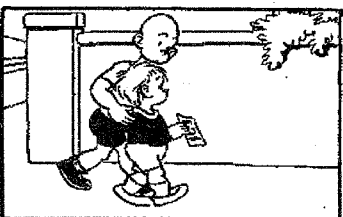
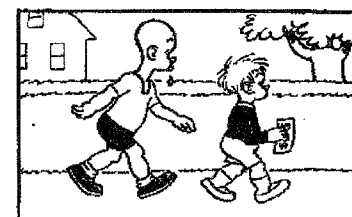
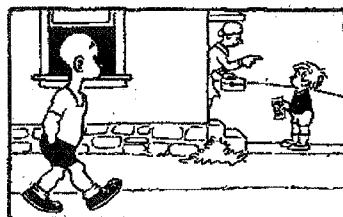
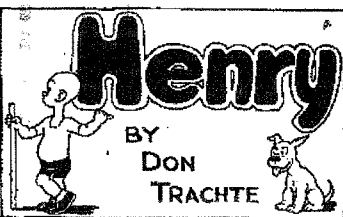
**MISTER BREGER**

By Dave Breger



**HUBERT**

By Dick Wingert



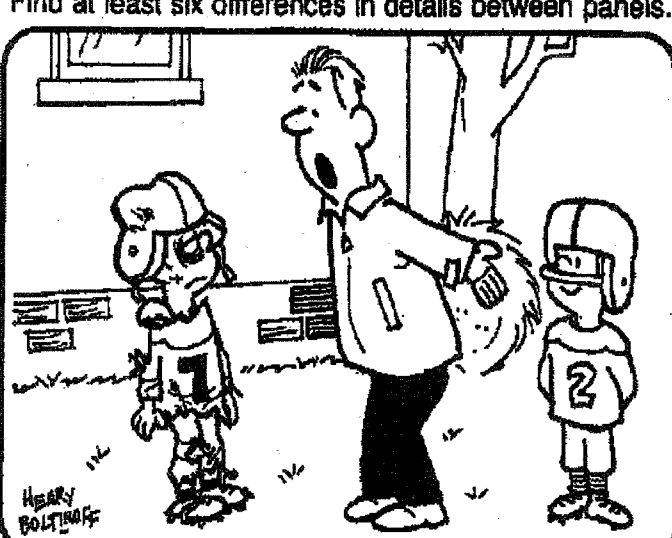
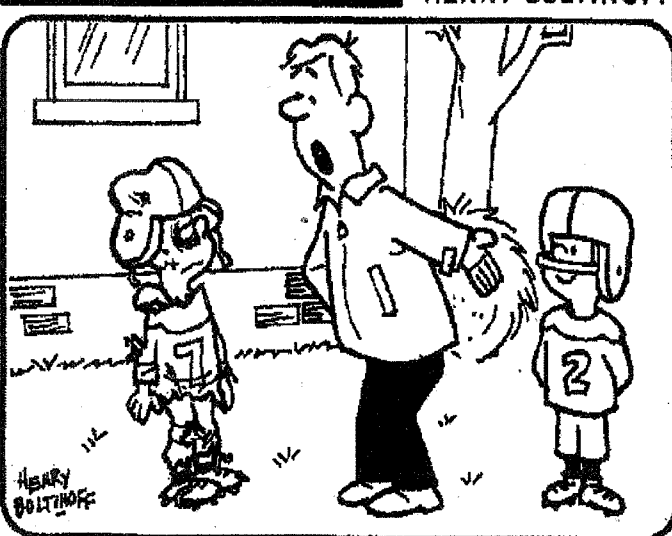
**Moments in time**

**THE HISTORY CHANNEL**

- On Nov. 20, 1820, the American whaler Essex is attacked by an 80-ton sperm whale 2,000 miles from the western coast of South America. Herman Melville's classic novel "Moby-Dick" (1851) was inspired in part by the story of the Essex.
- On Nov. 19, 1863, at the dedication of a military cemetery in Pennsylvania during the Civil War, President Abraham Lincoln delivers one of the most memorable speeches in American history, the 272-word Gettysburg Address.
- On Nov. 23, 1936, the first issue of the pictorial magazine Life is published. Publisher Henry Luce meant for the magazine to provide a way for the American people "to see life; to see the world; to eyewitness great events."
- On Nov. 25, 1947, film industry executives announce that 10 directors, producers and actors who have refused to testify before the House Un-American Activities Committee, and name others who allegedly belonged to the Communist Party, will be fired or suspended. The "Hollywood Ten" were also jailed and fined for contempt of Congress.
- On Nov. 22, 1955, record company RCA announces that it has purchased the recording contract for Elvis Presley from Sun Records for \$35,000 — a record sum at the time. Presley received a \$5,000 advance, which he used to buy a pink Cadillac for his mother.
- On Nov. 24, 1971, hijacker D.B. Cooper parachutes from a Northwest Orient Airlines 727 with \$200,000 in ransom money in his possession. In 1980, an 8-year-old boy found nearly \$5,880 of the money along the Columbia River, 5 miles from Vancouver, Washington. Cooper's fate remains a mystery.
- On Nov. 21, 1980, 350 million people around the world tune in to television's popular primetime drama "Dallas" to find out who shot J.R. Ewing. The new episode solved the mystery, identifying Kristin Shepard, J.R.'s sister-in-law and his former mistress, as the culprit.

**HOCUS-FOCUS**

BY HENRY BOLTINOFF

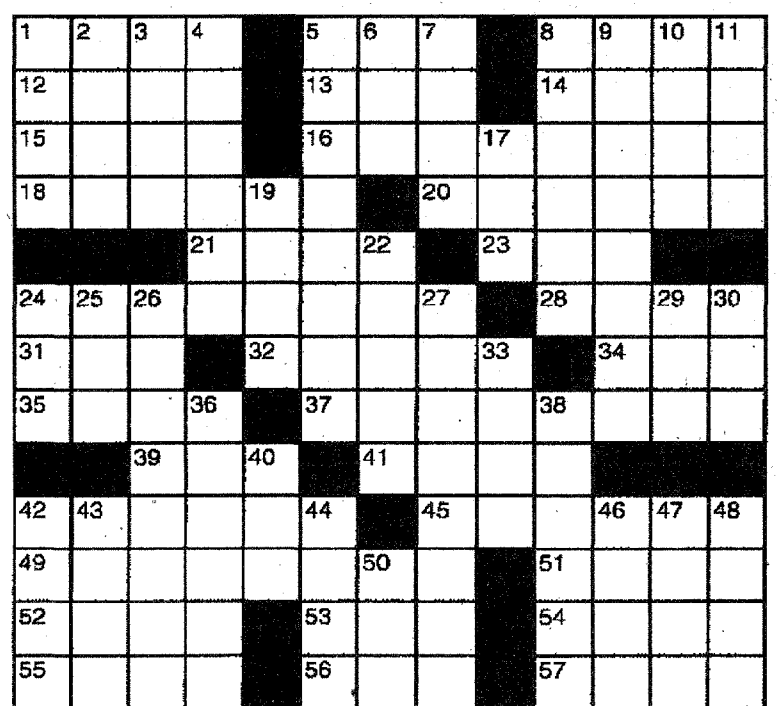


Differences: 1. Man's hair is different. 2. No. 7 on Jersey hidden. 5. Socks are striped. 6. More bricks on house. 3. Window is shorter. 4. Man's right arm is black. 5. Man's right arm is black.

**King Crossword**

**ACROSS**

- 1 Dressed (in)
- 5 Fresh
- 8 Intentions
- 12 Music lover's hookup
- 13 Raw rock
- 14 Old portico
- 15 Crew supply
- 16 Shoulder bags
- 18 Without delay
- 20 Mushroom seeds
- 21 Atmosphere
- 23 Altar constellation
- 24 Grayish butterflies
- 28 Greek vowels
- 31 "This tastes terrible!"
- 32 Aunt in "Oklahoma!"
- 34 Id counterpart
- 35 Skin opening
- 37 9-to-5'ers await it
- 39 Em halves
- 41 Lead-in to "bird!" or "plane!"
- 42 Dire
- 45 Textbook chapter
- 49 Spoof
- 51 Fiddlers three beckoner



- 6 Epoch
- 7 Drenches
- 8 Off the boat
- 9 Repeated
- 10 Double agent
- 11 Back talk
- 17 Acct.
- 19 100 percent
- 22 Politico
- 24 Dine
- 25 Past
- 26 End a sentence with "or else!"
- 27 Early
- 29 Khan title
- 30 Bean type
- 33 Bit of trickery
- 36 Surround
- 38 Scamp
- 40 Round Table address
- 42 Despot
- 43 Four-star review
- 44 "Arrivederci"
- 46 Just passable
- 47 Medley
- 48 Tidy
- 50 Energy

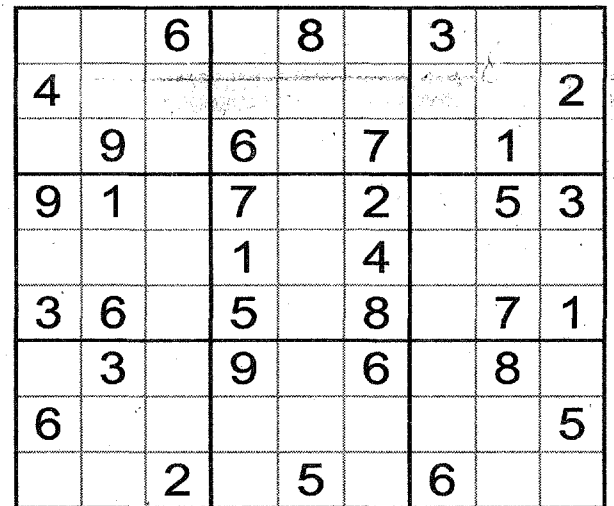
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**su | do | ku**

© 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).



EASY

# 45

**Wishing Well®**

2	5	8	3	5	6	8	2	4	2	6	5	3
S	M	G	N	O	L	I	T	S	A	A	N	O
5	7	5	4	6	2	4	6	4	8	6	7	3
E	A	Y	T	D	Y	A	Y	R	V	L	S	M
5	8	6	8	3	5	2	7	2	8	4	6	3
F	E	U	T	E	R	A	P	C	O	T	C	N
7	6	2	7	4	7	5	6	8	7	6	4	5
I	K	T	R	S	E	O	S	O	F	M	M	M
3	2	5	3	6	5	7	5	6	4	8	6	7
T	I	W	A	I	R	O	I	L	A	T	E	R
4	8	3	5	4	8	7	6	7	3	7	3	7
L	H	L	T	L	E	T	S	H	B	E	L	T
5	8	5	8	7	5	3	7	2	3	2	3	3
I	R	N	S	O	G	O	P	V	C	E	K	S

HERE IS A PLEASANT LITTLE GAME that will give you a message every day. It's a numerical puzzle designed to spell out your fortune. Count the letters in your first name. If the number of letters is 6 or more, subtract 4. If the number is less than 6, add 3. The result is your key number. Start at the upper left-hand corner and check one of your key numbers, left to right. Then read the message the letters under the checked figures give you.

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**King Crossword — Answers**

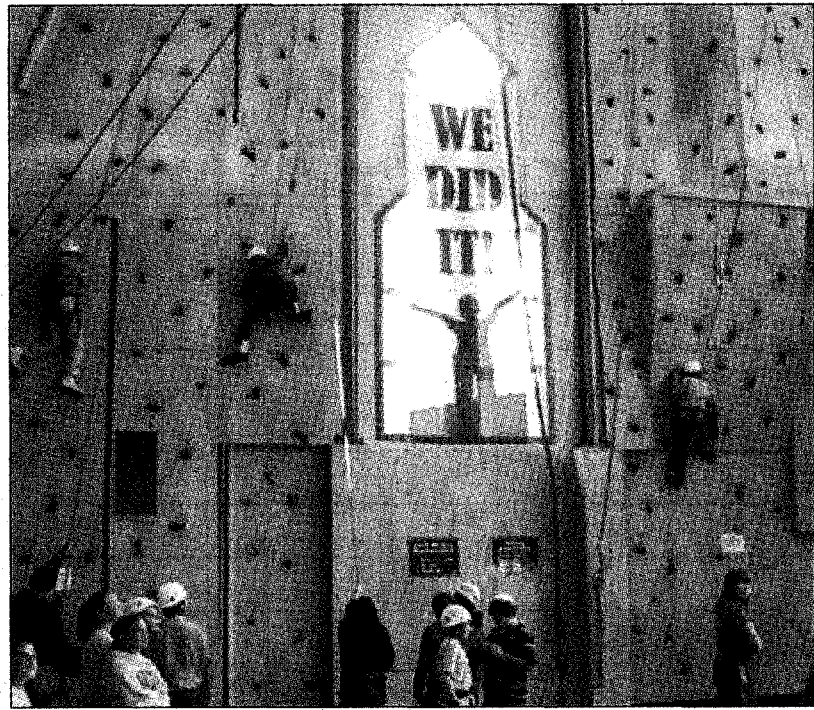
Solution time: 21 mins.

C	L	A	D	N	E	W	A	I	M	S
H	I	F	I	O	R	E	S	T	O	A
O	A	R	S	S	A	T	C	H	E	L
P	R	O	M	P	T	S	P	O	R	E
S	A	T	U	R	I	D	S	E	T	A
U	G	H	E	L	L	E	R	E	G	O
P	O	R	E	S	A	T	U	R	D	A
E	N	S	I	T	S	A				
T	R	A	G	I	C	L	E	S	S	O
S	A	T	I	R	I	Z	E	C	O	L
A	V	E	R	A	I	R	A	S	I	A
R	E	N	D	O	P	S	L	O	O	T

**Sudoku Answers**

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





Campers tackle the climbing wall in the new Indoor Adventure Center at Camp Daggett.

## An open letter from Camp Daggett

Over the past 82 years, Camp Daggett has had many accomplishments that can be attributed to a caring community, committed donors and friends who care about children. We thank the community for its support of Camp Daggett's programs and events.

In 2007, more than 2,000 young people will have benefited from the powerful impact of adventure education thanks to the Camp Daggett Indoor Adventure Center. The addition of the center increased participation in adventure education by 62 percent.

We are thrilled to share with you that

Camp Daggett is now debt free in large part because of an extremely generous contribution of \$200,000 from the Doll-Loesel Foundation. The debt on the Indoor Adventure Center has been a burden for five years. Support from the Doll-Loesel Foundation over the years has played an important role in helping Camp Daggett to serve the community. Its most recent gift paying-off the debt on the Indoor Adventure Center has given Camp Daggett the opportunity to set our sights on the future.

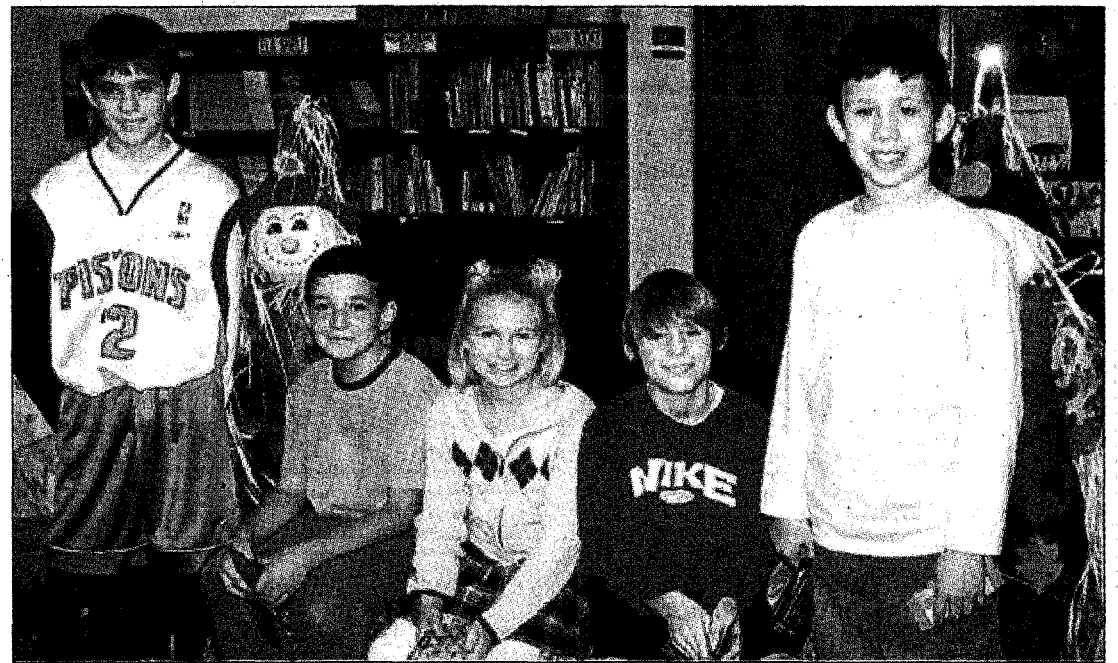
So many people have been such an integral part of making adventure education available to the thousands of

people we serve. Established in 1925 to provide character-building experiences to young people, Camp Daggett continues to foster a spirit of self-confidence, respect for others and a sense of belonging among those who participate in our programs.

In 2008, we plan to renovate the Arts & Crafts Building, Girls Bath House and Nature Center. Your support is needed to make these projects a reality and we hope you will join in our effort to continually improve our organization. We invite you to visit us anytime and experience for yourself the spirit of Camp Daggett.

## R.I.F. day at Boyne Elementary

Boyne City Elementary School celebrated R.I.F. Day, (Reading Is Fundamental) on Nov. 5. R.I.F. is a federal government program that has been successful all over the country, with their goal to stimulate children's interest in reading. R.I.F., along with our P.T.O., distributes three books to each student per year, free of charge.



Fourth grade reading winners, drawn from the basket, were Tanner Evans, Forest Kerr, Hannah Hoth, Kyle Sitkins, and Dominic Santana.

### COMMUNITY NEWS

#### Thanksgiving and angels

BOYNE CITY — No one has to be alone Thanksgiving Day. The annual community Thanksgiving dinner is Nov. 22 at the Eagles club, from noon to 2 p.m.

The full-course meal is free of charge. Anyone needing a ride to the Eagles may call the club at 231-582-6904 to schedule transportation. Home delivery is available by calling the Eagles. For more information call Jerry Kelts at 231-582-7727.

Also coming up, Nov. 23-Dec. 1, is the annual Wreath and Angels of Christmas Silent Auction held at the Red Mesa Grill, 117 E. Water St. Bid at the Red Mesa anytime during those dates. The auction ends at 10:30 a.m., Dec. 1, at the culmination of the annual Judy Kuheana Memorial Breakfast held at Red Mesa.

The late Judy Kuheana was a co-founder of the Boyne City Food Pantry. The Latin cuisine all-you-can-eat-breakfast includes coffee and juice. The Red Mesa Grill donates all of the money from the breakfast to local charities. The breakfast is \$8 for adults and \$4.50 for those under 12-years of age.

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# Get Ready for the Holidays

with



Due to the downtown renovations, Kiss Carpet, thru the month of November 2007, will install any in-stock carpet purchased with pad for

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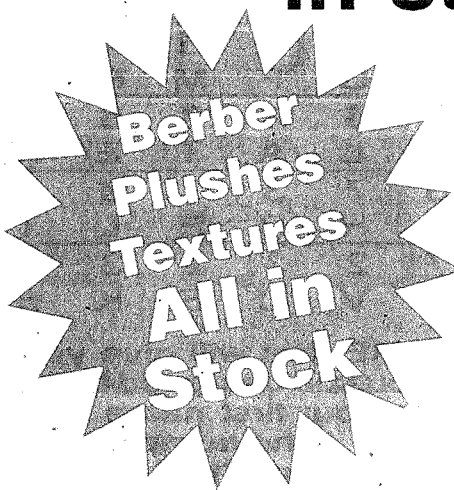
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