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Revised

marina

plans

headed

for permit

By B. J. HETLER

EDITOR

BOYNE CITY - A re-

vised marina plan for the

proposed One Water Street

project has the approval of

the Michigan Department of

Environmental Quality and

a permit is expected to be

issued on or about Dec. 12.

ments, LLC filed a petition

for a contested case hearing

with the state's Office of

Administrative Hearings

and Rules on July 30, fol-

lowing the MDEQ's denial

One Water Street Invest-

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

VOL. 128, NO. 40 WEDNESDAY, NOVEMBER 21, 2007 **BOYNE CITY, MICHIGAN 49712 75 CENTS**

Free Thanksgiving dinner

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. Volunteers are also welcome. For more information call Jerry Kelts at 231-582-7727.

Boyne City holiday parade and open house Downtown Boyne City

will become a holiday winter wonderland when it hosts its annual Santa Parade and Flavor of Boyne on Friday, Nov. 23, from 5 to 9 p.m.

The streets of Boyne City will be filled with the sounds, sights and smells of the Christmas season for the parade and open house. 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

Young students give thanks

BY CHRISTINE GWIDT CONTRIBUTING WRITER

CHARLEVOIX COUNTY --- In a recent visit to Boyne City and East Jordan elementary schools, children took time to reflect on what they are thankful for this holiday season.

In the cafeteria of the Boyne City Elementary School, there is a lively discussion in progress about the upcoming holiday season. Sandwiches are abandoned as the children offer their opinions about what Thanksgiving means to them and what they are grateful for this year.

"I like the holidays," Leanne Bentley said. "I'm really grateful for the time of year."

Julie Bush is grateful for being a friend, while Angel Medina is looking forward to being with her friends and Shaylee May said that her family and her pets are reasons to give thanks.

"My guinea pigs, Precious and Pixie," elicit thanks from Brooklynn Hill. Olivia Vargo is thankful for having friends and for her kitten, Ditz.

"My dad named him," she smiled.

Ryan Lewis is also thankful for his kitten, Diner, who



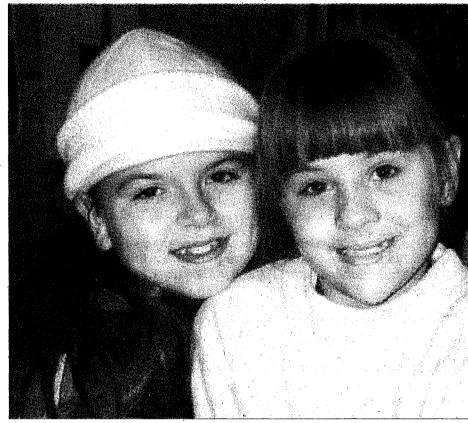


Photo by Christine Gwid Third-grade students Leanne Bentley (left) and Kyra Brazell are two classmates at Boyne City Elementary School who are looking forward to the holiday season. Young students at Boyne City Elementary School and East Jordan Elementary School talked about the things they are thankful for.

South counts her kitten, Ravenpaw, and her family among her blessings. Kyra Brazell, Abbi Bab-

bitt and Amber Weiss all acknowledge their friends and families.

is 3-months-old. And Laken a birthday on Friday, looks forward to celebrating with her grandparents, while animal enthusiast Jerimiah Johnson is grateful for, "...all animals and my pets a hamster and four cats." "I'm thankful for my fam-

Ashlyn Kartes, who had ily because they're funny

and they make me happy," said Amanda Vondra.

Amanda's cousin, Emma Vondra, said her parents are special: "Because they're nice to me and they buy me things that I need." Randy Carpenter, Alysse

Whittet, Tyas Fleming and

Emma Jason are all devoted pet owners and are grateful for the animals in their lives. Shay Brooks is thankful for baby brother, Caden, and big brother, Brett, and Amber Weiss is grateful for her family.

In East Jordan, Joshua Ziebarth is busy finding a book during a RIF period, but he pauses to reflect on what he is truly thankful for this holiday season.

"I'm thankful for my mom and dad and my sisters," he smiles. "And for Jesus."

Best friends, Madilynn Steltzner and Kendall McNitt agree that their families are paramount, but Madilynn adds turkey to her list.

Danielle Schultz, Hayden Ferguson, Ethan Hewitt and Morrigan Takala give thanks for food and family and Megan Rosh looks forward to the Thanksgiving feast, adding:

"I'm thankful for my cats, Layla and Mooch and our horses, Jasper, Max and Mickey, our dogs, Molly and Sabbath and my old cat, Spotty."

Spencer Reid recognizes his friends and family as being very important to him, including his 11 brothers and sisters.

of the original marina plan on July 5. See MARINA, page 2



Dan Bennett

Boyne talks handicapped parking, retirees and marina

we have hosted downtown since our street project ended just a few weeks ago. We want to make this a special evening for the community."

The parade will begin at 6 p.m. Santa is expected to arrive on his sleigh joined by his elves. Parade participants will line up on E. Main Street between East and Lake streets starting at 5:30 p.m. The parade will follow Lake Street to Water Street, 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.

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Bob Alger School board applauds super.

BY B. J. HETLER EDITOR

BOYNE CITY --- The Boyne City Public School District's superintendent, Bob Alger, received a positive evaluation that was shared with the public at the Nov. 12 board of education meeting.

Alger was complimented by the board for his communication skills, his accessibility and his leadership skills in the board's evaluation of the superintendent's first school year with the district. The board noted Alger's participation in the community and spoke of the positive comments board members had heard from the community and from the school staff.

Alger said that during his first year he was learning the See SCHOOL, page 2

By B. J. HETLER EDITOR

BOYNE CITY - The Tuesday, Nov. 13 commission meeting opened with the swearing in of Mike Cummings as a first-term commissioner. Chuck Vondra was re-elected to the commission in the Nov. 6 election, but he was on an excused absence from the meeting. The commissioners chose Mayor Eleanor Stackus mayor for another term.

Former commissioner, Jerry Douglas, was given a certificate of appreciation by the city for his service on the commission for four years.

Handicapped parking spaces may be coming to downtown. Currently, the city does not provide any spaces, but police chief Randy Howard said he is working with others toward designation of several handicapped parking spaces. Howard will report on the issue at a future commission meeting.

Resident and business owner, Bob Huff, led a discussion about commissioners sitting on other city boards, such as the Zoning Board of Appeals and the Planning Commission, and voting on issues also before them on the city board of commissioners.

"It seems like a conflict of interest to have one person sitting on other boards and voting on two decision-making bodies," Huff said.

Resident and county commissioner, Chris Christensen, suggested a liaison situation where the member would not have a vote.

City retirees will not receive a pension increase of two percent. Instead, each of the 27 retirees will receive a onetime stipend for this fiscal year. For each of the last four years the stipend amount has been \$250. But on a motion by commissioner Dan Adkison and approved by commissioners, the stipend was increased to \$300. Retirees also will continue to receive a benefit package.

The 2008 marina rates will remain at the 2007 premium rate that brings in more revenue for the marina. The higher premium rate brought expenses down and revenue op in 2007. In light of the state's economy commissioner Ron Grunch said the city should take another look at expansion of the city's marina.

"We really do need to rethink expanding the marina. We need to make sure revenues will pay for any expansion," Grunch said.

The city will hold a joint board and commission meeting at 6 p.m., Tuesday, Dec. 4, at City Hall. The purpose is to give the various boards and the commissioners an opportunity to communicate about issues in which the city is involved. The next regular city commission meeting is 7 p.m., Tuesday, Nov. 27.

Loons among thousands of birds dying

Loons, mergansers, grebes and piping plovers are among thousands of birds found dead on the Lake Michigan shoreline this year, reports the Tip of the Mitt Watershed Council. Type E botulism has been confirmed by the Michigan Department of Natural Resources in specimens collected from Sleeping Bear Dunes National Lakeshore in the south to Wilderness State Park in the north.

"This is a tragic loss of birds that we in Northern Michigan have come to identify with," said Kevin Cronk, Monitoring and Research Coordinator at Tip of the Mitt Watershed Council. "We are deeply concerned about this situation and the number of problems plaguing the Lake Michigan ecosystem."

Tip of the Mitt Watershed Council has received numerous phone calls reporting dead birds from Grand Traverse Bay to Sturgeon Bay and is working with Michigan Sea Grant and the MDNR to report affected areas.

Botulism is a paralytic condition brought on by the consumption of a naturally occurring toxin produced by the bacterium Clostridium botulinum, according to the MDNR. See BIRDS, page 2

What you can do:

.. Do not handle dead fish or birds with your bare hands.

 Remove dead birds and fish immediately, to prevent the spread of botulism, as the bacteria in the carcasses can serve as the source of outbreaks for months.

 Properly dispose of carcasses by double bagging and placing them in the trash.

· Beware of fish that are floating. If they are not fighting, they are likely not healthy and should not be consumed.

· Do not eat undercooked or improperly prepared fish or waterfowl.

 Hunters should never harvest birds that appear to be sick or are dying.

Do not let your pets eat dead fish or birds.

Jordan has new • mayor

East

BY B. J. HETLER Editor

EAST JORDAN - A city commissioner who was elected to his second term is also the city's new mayor.

Dan Bennett, 39, a native to East Jordan, was elected by the other six commissioners to serve as mayor for the next year.

"I see a lot of positives for East Jordan," Bennett said. "I like the direction that the city is taking. I've spent the last four years as commissioner learning how city government runs. I will provide leadership and work to make sure the commission functions as a team for the good of East Jordan."

Ron Klooster is the deputy mayor. New commissioners voted in on Nov. 6 are Ray Fisher, Deneille Moes and Paul Timmons. **Incumbents Lee Symonds** and Mark Postma were not up for re-election this year. Todd McNitt and Jean Timmons declined to run for re-election.

At a regular commission meeting held on Nov. 6, commissioners were given an update on the downtown hotel project. The city's Downtown Development Authority (DDA) was asked

See MAYOR, page 2

COURT REPORT

District Court

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

Misty Ann Urman, 29, Boyne City. Driving while intoxicated. Sentenced to pay \$450 in fines and costs and to 93 days in jail with credit for 21 days, serve 72 days.

Jason Troy Shepherd, 18, Boyne City. Larceny. Sentenced to pay \$350 in fines and costs and \$352.78 in restitution and to perform five days of community service work.

Ryan Daniel Robinson, 22, Boyne City. Littering. Sentenced to pay \$250 in fines and costs.

Kevin Mac Hersha, 23, Ellsworth. Driving a motor vehicle without security. Sentenced to pay \$500 in fines and costs.

Stephan Drew Cahoon, 20, Boyne City. Driving while license suspended. Sentenced to pay \$300 in fines and costs.

Steven James Launstein Jr., 24, Boyne City. Operating motor vehicle with presence of drugs. Sentenced to pay \$1,000 in fines and costs. Sentenced to 41 days in jail with credit for one day, 30 days held in abeyance, perform 10 days of community service work; nine months on probation.

Joseph Andrew Mykut, 48, Boyne City. Domestic violence. Sentenced to pay \$300 in fines and costs. Sentenced to 93 days in jail with credit for 19 days, 64 days held in abeyance, perform 10 days of community service work; six months on probation.

Robert Allen Ewer II, 58, Pickford. Failure to stop at personal injury accident. Sentenced to pay \$300 in fines and costs.

Bruce Allen Cooper, 41, Boyne City. Received and concealed stolen property, less than \$100. Sentenced to pay \$500 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:

Ken's Contractor Service, 658 Anderson Road, Boyne City, by Kenneth Stuhr.

Wagner Works, 9619 Mercer, Charlevoix, by Ty R. Wagner.

Private Duty Consultation, 708 Mercer Blvd., Charlevoix, by Dianne P. Long.

Upsy-Daisy Florial, 437 Boyne Ave., Boyne City, by Sydney Fish.

Marriage Licenses

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

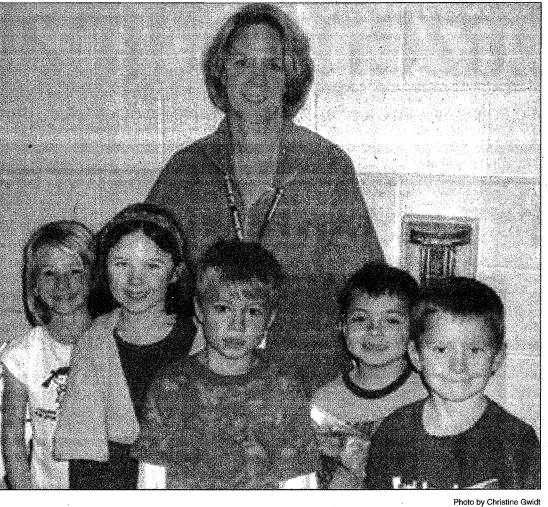
Donald Dale Owen, 62, Boyne City and Lau² rel Ann Etcher, 53, Boyne City.

William H. Purdy, 77, Boyne City and Marilyn A. Brown, 73, Boyne City.

Jeremiah Ian Hardy, 26, Boyne City and Rosanne Marie Karlskin, 21, Boyne City.



WWW.CITIZENANDJOURNAL.COM Thankful kids



Members of an East Jordan Elementary School second-grade class took time out from a recent RIF period to talk about what they are grateful for this Thanksgiving. Pictured with their teacher, Margo Brandell are (I-r) Madilynn Steltzner, Kendall McNitt, Ethan Hewitt, Spencer Reid and Joshua Ziebarth.

Birds

Continued from 1A

Type E botulism is found in anaerobic (or low oxygen) environments, such as lake sediments, where it is taken in by fish. Affected fish experience a loss of equilib-

rium and exhibit unusual behavior such as swimming erratically or floating near the surface. These fish become easy targets and birds feeding on dead or dying fish are in turn af-

School

Continued from 1A grown children. culture of a new district. "I've tried to be He came to Boyne City upfront and open and after working with the have been getting to Public know the people," Alger Schools for about 16 said.

counties. Recent die-offs on the Lake Michigan shoreline are believed to be the result of autumnal changes in the lake ecosystem combined with the fact that a great number of birds are migrating through the region. The current outbreak poses little danger to

people since most bird species affected are not typically eaten by people and thorough cooking destroys the toxin. However, precau-

tions should be taken if handling dead birds by using disposable gloves and washing thoroughly afterward. Anglers and hunters should avoid fish and waterfowl that are easy pickings due to strange behavior, such as lethargy and erratic swimming and all fish and game should be cooked thoroughly.

For more information contact the Tip of the Mitt Watershed Council, www.watershedcouncil.org

Also at the meeting, it was announced that a THE CITIZEN-JOURNAL • November 21, 2007

Marina

Continued from 1A

Discussions with the project's developers have resulted in a proposed settlement agreement drafted by the MDEQ. Roxanne Merrick of the MDEQ office in Gaylord said One Water Street developers agree with the settlement proposal.

Denial of a permit for the original marina plans was based on several factors, including adverse impact on the public trust, insufficient space for boat ingress and egress within the project's riparian area, and an adverse impact on the public's right to fish and navigate on all waters.

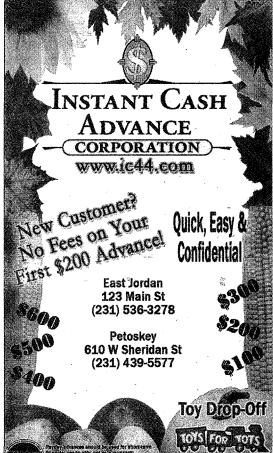
The developers submitted a revised plan on Oct. 2. The marina's lakeward extension is reduced from 704 feet below the ordinary high water mark to 544 feet. The fairway width along the south riparian line is increased from 15 feet to a minimum of 35 feet.

The MDEQ's draft permit authorizes the placement of a floating dock system attached to portions of an existing trestle dock, extending 544 feet below the ordinary high water mark. It includes one floating breakwater 10 feet wide by 175 feet long at the terminal end. The settlement proposal has 12, 45-foot-long finger piers, five 80foot-long finger piers and seven 65-foot-long finger piers. The total number of permanent slips is 24.

A proposed public fishing pier would be eightfeet wide and 76-feet long, and would be located in the city's riparian area. A conservation easement is proposed to permanently protect pilings and fisheries habitat, and to maintain the marina within its permitted footprint.

The number of parking spaces required for the marina has not been finalized.

The marina plans are part of the One Water Street development project that includes condominium residences, retail shops and other businesses on the Lake Charlevoix waterfront downtown.



that have been affected by botulism include freshwater drum, smallmouth bass, rock bass, stonecats, round gobies, channel catfish, alewives and sturgeon. Avian botulism was first documented in the

Great Lakes in the 1960s, but there were no confirmed cases in Lake Michigan between 1983 and 2006. Last year, the bird kill was limited to a small geographic area in fected. Great Lakes fish Benzie and Leelanau

ncruni	
	CADADASCOS
Nov 12 -18	
Fraud	1
Assault	1
Minor in posession	1
Public peace	2
Obstruction of justice	
Suspicious situations	4
Assist other agency	2
General assistance	8
Lost and found property	
Civil disputes	2
Operating while intoxicated	2
Vehicle unlock	4
Damage to property	
Traffic offenses	2
Conservation	1
Parking violations	1
911 Hangups	1
Private property accidents	1
Hit and run accidents	1
Car deer accident	2
Flee and elude	1
Assault Minor in posession Public peace	1 2 2 4 2 4 3 2 4 1 1 1 1 1 2



Nov 12 -15
Traffic offenses
Assist other agencies/departments
Suspicious situations 1
Health and safety 1
Larceny 4
Assist citizen, business 5
911 hang up 1
Maliclous destruction of property 2
Fraudulent activity - checks 1
Civil dispute 4
Junk ordinance violations
Accidents 2
Delinquent minors 1
Threats 1
Warrant arrest - furnish alcohol to minors 1
Conservation law violation
Illegal burn 1
~

years. He and his wife, His first year wasn't without challenges, and schools in Michigan. Cheryl, have three

priority is the fiscal challenge that faces

the board was pleased

with the manner in

which they were man-

aged. In the 2007-2008

school year, Alger's top

Mayor

Shepherd

Continued from 1A by the hotel committee to write a letter of support for the project for financing purposes. The DDA is working on the letter, said city administrator David White. The DDA is sending a grant from the state of

letters to all downtown businesses with a request that employees refrain from parking in front of businesses or on the first block of Main Street, if possible. The City has received

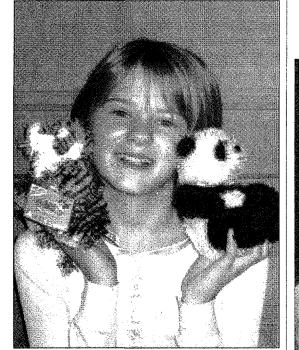
Michigan's MSHDA to construct the parking lot and infrastructure improvements for the proposed hotel. The Northern Lakes Economic Alliance agreed to prepare all notices and the grant application.





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PAGE 3



Grace Robbins displays two Webkinz pets.

Book week celebration

To celebrate Children's Book Week, Nov. 12-18. the Jordan Valley Library Friends and the Busy Bridge of East Jordan will host a Webkinz® party followed by the movie, Garfield - A Tail of Two Kitties, on Sunday, Nov. 18, at East Jordan High School.

The party begins at 1 p.m. in the cafeteria with Webkinz® inspired games and snack. Children can win "kinzcash" to enter drawings for new Webkinz® pets and trading cards. Dress up as your favorite Webkinz[®] pet or character and receive free Kinzcash. Admission is \$2 per person. Each attendee will receive a complimentary discount coupon from the Busy Bridge good on your next Webkinz® purchase.

Following the party, at 2:30 p.m., Garfield - A Tail of Two Kitties (78 minutes, rated PG) will be shown in the community auditorium. Admission is free. A ty® Garfield plush cat will be awarded to one lucky winner after the movie.

Young children should be accompanied by an adult at party and movie. You must be present to win prizes. For more information, please call Alana Haley at 231-588-6391.

Theft seminar scheduled

BOYNE CITY - Two business owners who were recent victim of an embezzlement will tell their story during a business theft program for small business owners on Dec. 5 at the Bovne District Library Community Room.

Sponsored by the Boyne City Police Department and Boyne City Main Street, the program will explore the problem of business theft and explain what actions business owners can take to reduce the risk of embezzlement, shoplifting and bad checks.

Boyne City defeats Shepherd



Boyne City students recently competed in CMU's **Quiz Central pro**gram on PBS television. Boyne City won over Shepherd schools. Seated (I-r) Josh Wiesenaur, Kevin Knight (captain), Melissa Seelye, and Mike Hosler. Standing, Natalie Davis, coach, and alternate, Andrew Anderson.

Christmas shop at Challenge Mountain

Saturday, Nov. 24, canned goods and toys from 10 a.m. to 3 p.m., will be donated to loyou can earn 20% off cal groups who provide every item purchased Christmas for those in in either Challenge need Mountain Resale Store

Countless vintage by bringing in a bag of and collectibles are just a minimum of 5 canned perfect for your Christmas gift giving, vingoods or a new, unwrapped toy. The tage jewelry included.

Christmas décor will Christmas dreams. be sure to please all, with more décor in the stores than in years past.

Santa's elf will be at the store between 10 a.m. and 1 p.m. for the day. Kids young and old can tell the elf their

Have your picture taken with him for a donation of \$1, to keep the elf in candy canes, or feel free to bring your own camera. Kids can also register for a darling, very large Christmas teddy bear.

The drawing will be held at 2 p.m. You need not be present to win. The stores will have volunteers on hand to gift wrap purchased items.

If you would like to donate an antique, vin-

items. For more information or donations. please call Kim at 231tage, or collectible 582-6966.

item in time for year

end tax savings, this is

the perfect opportu-

nity. Pick up is avail-

able for large furniture

15th annual Holly Daze gala scheduled

The 15th Annual nology for Charlevoix Holly Daze Gala will be Area Hospital.

held at Castle Farms on According to event Thursday, Nov. 29, comco-chairs, Nancy Wright and Mary Faculak, this mencing with a cocktail reception and silent aucyear's gala will top the charts with fun and phition beginning at 5:30 lanthropy. The theme p.m. The benefit is being planned by a large vol-"Sparkle" will be seen unteer committee to supthroughout the event port the purchase of digifrom the decorations to tal mammography techthe many varied and

special items in the silent and live auctions.

Another feature this year will be free valet parking for all attendees, sponsored by the Odawa Casino Resort. As in past years, the medical staff of the hospital will sponsor an after-event taxi service for persons needing a ride

business sponsors include Charlevoix State Bank, East Jordan Iron Works, Bay Winds Credit Union, Bingham Insurance Agency, Young, Graham, Eisenheimer and Wendling, Health Plan of Michigan, Plante and Moran, Ranger and As-

home. Other current sociates and Wojan

Window and Door. "Many other local businesses are donating fabulous gifts and specialty items to be auctioned off," said chair Wright. "The list of items grows every day and we will be publish-

ing an auction booklet

available to all attend-

ees. We will also have phone lines available for call-in bidding for people who cannot be here with us that night."

Tickets are \$100 per person and include cocktails and dinner and all festivities. Call the Foundation Office at 231-547-8501 for tickets or more information.

Thanking the vets



in the newspaper The newspaper has something for everybody. Pick one up today and be amazed. Local News • Business • School Sports • Classifieds and more. THE CITIZEN-JOURNAL 231-582-6761

The seminar will begin at 7:30 a.m. Coffee and donuts will be available.

Boyne City assistant police chief Jeff Gettel and a member of the Charlevoix County Prosecuting Attorney's office will present information. There will also be ample time set aside for questions.

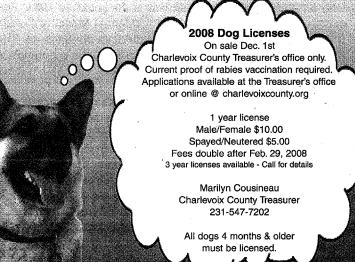
"There have been two major embezzlement crimes in recent months that have made the headlines," said assistant chief Gettel. "In addition to those, there are many more cases that are not reported that effect many businesses.

"We hope that through this program we can offer ways small businesses can implement safeguards to protect themselves from theft."

The seminar is free. For more information, contact the Boyne City Police Department at 231-582-6611 or the Main Street office at 231-582-9009.

> **Obstetrical & Gynecological Care** Mary Ivey, MD James Jeakle, MD William Mosher III, MD

Students shaking hands and thanking the veterans (I-r) Don Kleinschrodt and Dean Kleinschrodt. Monday, Nov. 12, the Boyne Falls Public School played host to veterans ranging from World War II to Vietnam to the current war on terrorism. Veterans from Boyne City American Legion and the U.S. Army who spoke were Dean Kleinschrodt, Don Kleinschrodt, Tom Griffin, Bill Bricker, Andrew Katz, and Donnie Towns. Tom Griffin said, "Veterans Day is not only a day to honor the fallen, but a day to thank the ones who made it home." The Boyne Falls Public School would like to thank and honor all veterans for keeping us free.



ike a sister. Meet Dr. Mary Ivey, the newest member of our OB/Gyn team.

Dr. Ivey is kind, compassionate, and very knowledgeable when it comes to women's health. She embraces a simple belief:

"I treat each patient like a friend or a sister."

Count on Dr. Ivey for the most advanced treatment and exceptional

care-from puberty through pregnancy; menopause and beyond.

Charlevoix Women's Health Care 14700 Park Avenue • Charlevoix • 231-547-4477

OPINION

EDITORIAL

"May the road rise up to meet you ..."

Page

4

With the Thanksgiving holiday we're off and running - 31.2 million of us by car, 4.7 million by air, says the AAA association.

Those traveling by car will encounter rising prices at the pump. The nationwide average for gasoline is currently \$3.11 per gallon and that will climb another 10 cents by December, according to AAA. Hopefully, all roads will be dry.

We'll encounter delays at airports, perhaps cancellations of flights. Anyone who has flown much has his or her own horror story. If you dare to enter the dark recesses of memories, the visions come to mind - people listlessly slumped in waiting area chairs, eyes glazed over. That cute baby laughing and goo, goo-ing at travelers from her mother's shoulder no longer entertains to the point that for a moment you forget where you are.

By Monday of Thanksgiving week, CNN was reporting delays and glitches at major airports. At Dallas-Fort Worth International Airport flights were halted when two control towers lost radio communication. Weather slowed travel at other airports.

But each year we go through it all over again, the packing, the rushing, the waiting, because at the end of the road or the runway are family and friends. The first round of hugs and the memory of travel begins to fade and it's all worth it.

Happy Thanksgiving everyone and have a safe trip.

YOUR

Above and beyond the call of duty

To the editor:

Thanks to the Boyne City Police. On Saturday on my way to work at Challenge Mountain, my car developed a flat tire. A Boyne City policeman stopped and offered to call a tow-truck for me. It was not available so the policeman changed the tire for me. This was above and beyond the call of duty. I really appreciated your kindness. My thanks to Fred.

> -Carol Fritch Boyne City

Are you apathetic?

To the editor:

Apathy is the want of feeling, absence of passion or indifference and may be the cause of all our problems, both domestic and foreign; and history can give us some answers. The American Civil Liberties Union sounds like an organization that is protecting the Constitution and Bill of Rights, but its agenda is much different when you look back to its founding. The ACLU was founded in 1920 by communism enthusiast Roger Baldwin who said "I am for socialism, disarmament, and, ultimately, for abolishing the state itself... I seek the social ownership of property, the abolition of the propertied class, and the sole control of those who produce wealth. Communism is the goal." In 1981, President Jimmy Carter awarded the Presidential Medal of Freedom (the highest award bestowed on American civilians) to Roger Baldwin - a man who openly endorsed Stalin's policies and sought to ultimately "abolish the state." The ACLU boasts 500,000 members and is the largest public interest law firm that employs roughly 100 staff attorneys, with the assistance of nearly 6,000 volunteer attorneys, and files thousands of lawsuits each year. The 1947 decision in Everson v. Board of Education was authored by Justice Hugo Black, a card-carrying member of the ACLU and former member of the Alabama Ku Klux Klan, resulted to the so-called "separation of church and state." In 1962, Justice Black also wrote the decision (Engle v. Vitale) prohibiting school prayer. U.S. District Judge Myron Thompson, an ACLU member said, "The state may not acknowledge the sovereignty of the Judeo-Christian God and attribute to that God our religious freedom." U. S. District Judge Gordon Thompson, Jr. said, "It is now time, and perhaps long overdue, for this Court to enforce its initial permanent injunction forbidding the presence of the Mount Soledad cross on City property." Not all taxpayerfunded religious symbols are forbidden by the ACLU as they defended a crucifix submerged in a jar of urine, a painting of the Virgin Mary with elephant dung smeared on it and a painting of a naked, crucified woman on display in the Honolulu City Hall. President Abraham Lincoln said, "America will never be destroyed from outside. If we falter and lose our freedoms, it will be because we destroyed ourselves." Are you apathetic and part of the problems or are you concerned, involved and part of the solutions? It's a question we all need to ask ourselves, and a question each of us must answer if our posterity is to remain free in the greatest nation ever formed on this earth.



A summer fling

On a beautiful day in southern California, two friends were going for a hike in Monrovia Canyon Park.

"I don't know why you insist on calling this a hike," Shary said.

"Because it's uphill, it's a long way and it makes me sweat," I answered. "What would you call it?"

"A walk. A morning constitutional."

I have Shary to thank for my hiking addiction. I've been fortunate enough to have friends in my life who have tempered my proclivity for indulgence with a few good habits. Shary removed the stigma from my mind that linked any physical exercise with gym class. She did this by making her company so compelling that I was willing to endure her manic rousting when she would bang on my front door at 6 a.m.,

coffee cup in hand, and demand that I accompany her on a four mile excursion, citing sanity and her gluts as reason enough for the journey.

"This is really good cardio," Shary huffed as we pushed ourselves up the long, nearly vertical stretch of Canyon Drive that culminated at the entrance to the park. "This... is... really... good."

The morning sun was already bright and warm and the canyon yawned open on our right, fresh and golden. She was right. This was really good. of a wildlife documentary, uncoiled across the trail 10 feet in front of me. Its horrible head and tail were raised above the length of its body that bulged ominously with what one could only assume must have been its breakfast. One word blazed in my brain and issued from me in a escalating stutter:

> "Rattlesnake, rattlesnake, rattlesnake!" I spun and launched my body forward, directly into Shary, who had innocently continued to gain on me while I was frozen with fear. The impact flung her back a few steps and then, in slow motion, I watched as she lost her footing and slid over the drop-off into the canyon below.

I reached out in a feeble attempt to grab her before she fell. My fear was so palpable that my reflexes were dulled. Over she went,

locking me with an annoyed rather than an appalled expression as she enunciated my name in two syllables.

"Chri-issssss," she said peevishly, as she disappeared over the cliff.

I hate snakes, but I love Shary. She's smart and candid and she makes me laugh. So it was with immeasurable relief that, when I ran to the edge and looked down, I saw the top of her pony-tailed head just inches from my reach. Her fall had been broken by a sturdy plant that jutted from the rock. She was straddling this particular piece of fauna that appeared to be, upon closer inspection, poison oak. And being the good friend



Duty & Honor for God & Country

— Jerry Evans Ellsworth canyon. There was a towering face of rock on one side and a precipice that fell off into a netherworld of brush and boulders on the other.

We headed down a nearby path that wound narrowly into the

"I'd be afraid to walk a dog here," I mused. "The poor thing might just gambol over the edge."

Eventually the path widened and spilled out into a grotto of cool greenery and dappled sunlight at the edge of a creek. We removed our shoes and socks and dangled our feet in the water before deciding to head back.

I took the lead while Shary followed, munching on a stash of raisins from a tiny box. The rock loomed, mere inches to our left, blocking the sun, and my eyes were cast down along the path that seemed almost treacherous on the ascent.

I don't recall if I heard the rattle before I saw the snake. But I do remember with galvanizing clarity that I looked up from my feet at the biggest rattlesnake that I had ever seen, outside that I am, I made it a priority to haul her back up onto the path.

Once Shary was returned to solid ground, she seemed oddly disgruntled. Never mind the heart-stopping visage of the snake, or even the fact that its sprawl precluded any possibility of passage. She was miffed and I concluded that it had something to do with her brush with death and my part in inadvertently flinging her over a cliff.

In an unusual feat of coordination and misplaced priorities, she had managed to hang onto her box of raisins and she was chewing thoughtfully and periodically lobbing one at the rattler while I cowered in the background.

"Don't do that," I moaned, barley continent with fear. "It'll come after us."

"It's going nowhere," Shary said coolly. "Look at it. It just

See MORE, page 5

LETTER POLICY

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

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

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

The Citizen-Journal reserves the right to edit all letters for length, grammar and clarity, as well as the right to reject any letter. Submissions could be rejected for the following reasons:

• Lack of the author's phone number;

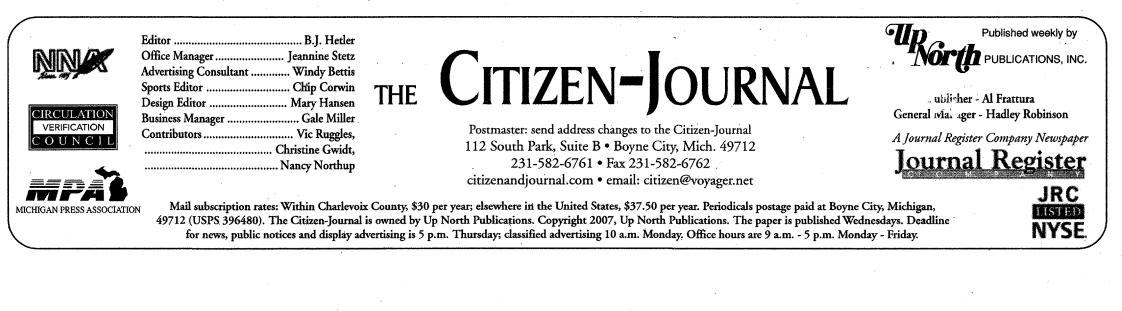
• Letters thanking specific individuals, businesses or those thanking public employees;

- Letters seeking donations;
- Form letters;
- Poetry;
- False or libelous statements;
- Quotations of scripture;
- Endorsements of political candidates; or
- Letters attacking a private individual or business.

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

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

If you have questions on the letter policy, contact the editor at 231-582-6761 or via e-mail at citizen@voyager.net.



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grandparents include

Horton Bay, Earl and

Marvel Rostar of

JoAnn Bennett of

Josephine Corey of

Apple Valley, Calif.

home" goes out to

has moved back to

Boyne from Florida.

where she has lived

since her retirement.

lunch at the hotel on

back.

The Butler girls had a

Friday to welcome her

Mary Gove, Geraldine

graduated from Boyne

she believed. Geraldine

City School in 1941;

married Wally Kemp

from East Jordan and

they lived in Berkley,

Mich., most of their

married lives. Wally

passed away some years

ago. Geraldine was 83.

Carol Clark was

honored at her Boyne

City/East Jordan Road

Pratt Kemp, passed

away Nov. 5. She

Sister of Boyne City's

A warm "welcome

Peggy Aimesbury, who

Boyne City and

l i tra del ast

home last Saturday for her 70th birthday. All her children were there. celebrating her special day with dinner, gifts, and a beautifully decorated cake. The funny side to all this was that Carol has said that she was 70 for a

few years now. *** **Recently The Oral** Sutliff's had the pleasure of hosting two of the "Young Americans" in their home. They were here doing a workshop for the East Jordan Schools. It was a very busy weekend, but fun. Leaving East Jordan early Sunday morning, they were off to Frankenmuth for their next workshop starting

do keep a fast pace. Accolades and appreciation goes out to the Boyne City Eagles for the delicious Swiss steak lunch sent up to Litzenburger Place on Sunday.

later that day. They sure

A reminder goes out

to the BCHS class of '47 of their Christmas party gathering on Thursday, Nov. 29, at 11:30 a.m. at BC Pizza. Also remember the gift exchange and your fruit for the Community Christmas baskets. ***

Heartfelt sympathy goes out to the family and friends of Boyne City's Elaine Underhill and East Jordan's Carl Grutch, who each passed away this past week.

Kathy Truman of Deer Meadows spent the week of Thanksgiving at the Boyne Falls home of her son John Denio. Kathy has been recuperating at home and doing well since her recent surgery and hospital stay.

There was a good turnout at Boyne City's VFW on Sunday, Veteran's Day. There were 46 veterans and 65 non-vets enjoying the day, the fellowship and the delicious chicken

dinner prepared by the Boyne Smelt City Auxiliary,

A happy Thanksgiving to all of you and yours and remember nobody needs to be alone on this day. There is an open invitation to anyone to a free dinner and companionship at the Boyne City Eagles. Just call 231-582-6004 to reserve a dinner from noon until 2 p.m.

Someone would even come and get you if you don't have a ride. May the generous blessings of Thanksgiving be vours.

PAGE 5

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.

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More Continued from 4

ate something huge. It can barely move. I think we could jump over it.'

Jump over it? No. Oh, no, no, no. I didn't care if it was dead. Jumping over it was not even close to being an option.

Shary had moved on to small rocks. She was tossing them at the snake in a vain attempt to shoo it away.

"What are you doing?" I was circling the drain of any illusion of composure. "We have to leave. Now."

And so my friend, who had often remarked upon the futility of dealing with anyone's phobia, put her belief into action and acquiesced. We returned to the creek and opted on an alternate route out of the canyon. It was six miles longer, and since Shary had wisely commandeered the lead, I had the guilty experience of watching the backs of her legs redden and welt up over the ensuing two hours as the poison oak took effect.

"Hey, you know someday we'll look back on this and laugh," I offered, reduced to cliches and giddy with relief at the widening distance between ourselves and the snake.

We have and we do. But I-must admit that I always laugh harder.

week's item about sending cards or gifts to an American Recovering Soldier. For security purposes; they would be rejected at the Walter Reed Hospital and at U.S. Postal service. The support to a recovering soldier idea is great and it has been suggested that non-computer homes do this through the

A correction is

needed in regard to last

American Red Cross or your local military installations. Those with home computers wanting to relay support or the Christmas spirit might log on to any of the over 300 "America Supports You" websites.

Another correction is that Crazy Sally's Road Rally benefit for **Compassionate Hearts** raised \$620.00 and most certainly was much appreciated.

Happy Birthday on Sunday, Nov. 18, goes out to Steve Erber, who



By Nancy Northup

will be celebrating at deer camp as always.

A warm "welcome neighbor" goes out to new Litzenburger Place residents Robert O'Henry and Helen Griffin. ***

Jason and Sarah Rostar would like to announce the birth of Alexis Mae Rostar, on Nov. 3, at St. Mary's Health Center in Grand Rapids, Mich. Kira Brown is a very proud big sister. Proud grandparents include Jim and Susan Rostar of Boyne City, and Robert Brown of Boyne City

and Caroline Vallad of Petoskey. Great-



discharge treated

CMS must comply with EPA order

On Feb. 22, 2005, after 20 years of controversy, the Environmental Protection Agency issued an Administrative Order for the cleanup at Bay Harbor Resort. CMS, a development partner, was held responsible for cleanup of the site contaminated with hazardous cement kiln dust (CKD) wastes. The EPA declared that the CKD leachate (natural groundwater contaminated after flowing through the CKD piles) constituted

a threat to public

health and to the environment.

The EPA's order lists specific measures to halt delivery of toxic leachate into Little Traverse Bay. EPA's list contains many interim measures, but clearly states that the final remedy requires CMS to: (1) Remove the CKD, (2) isolate or contain the CKD, or (3) other methods superior to (1) or (2). In September, following strong public

protest over CMS's plans to dispose of toxic leachate in a deep well near Alba and

leachate into the bay, Friends of the Jordan (FOJ) met with CMS, MDEO, consultants and stakeholders to persuade CMS to seek alternative methods of disposal. FOJ believes that CMS only intends to implement some "interim measures far into the future and has no plans to remove, isolate or contain the CKD. To FOJ, this runs contrary to EPA's order.

The EPA must enforce its Administrative Order. In so doing there would be no leachate, no need for a

disposal well in Alba. no beach closures and threats to public health and the contamination of Little Traverse Bay would stop. Property owners at Bay Harbor would see their property values restored. We have the

technology to solve this problem if we all work together toward the common goal of clean water. Please visit our website, www.friendsofthejordan.org and support a petition urging the EPA and CMS to comply with the order. FOJ will

compile your comments and forward them to EPA, MDEQ, CMS and our elected

representatives. -Dr. John W. Richter Dr. Richter is a veterinarian in East Jordan and President of Friends of the Jordan River Watershed, Inc. Further information on the proposed injection well near Alba and more

are on FOJ's website.

Friends of the Jordan

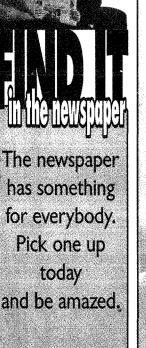
River Watershed. Inc.

P.O. Box 412. East

Jordan, MI 49727

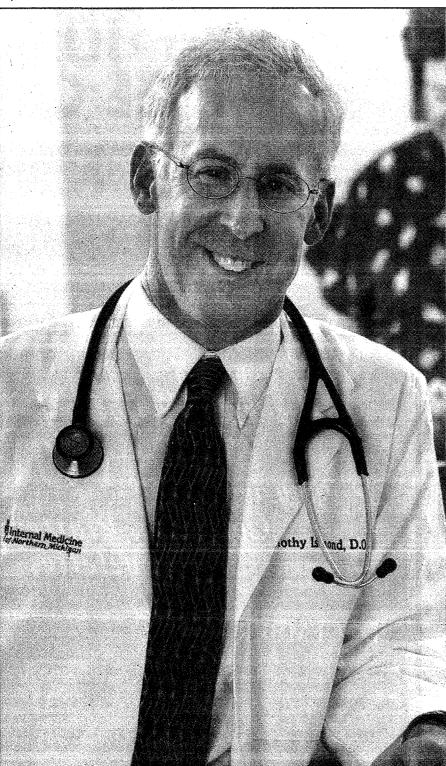
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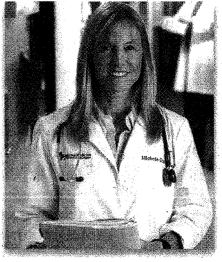
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STUDENTS OF THE WEEK

GRADE: 11th

East Jordan High School

NAME: Brady Brennan PARENTS: Pat and Karen Brennan GRADE: 9th SCHOOL ACTIVI-TIES: Class president, volleyball, cross country, track, and softball FAVORITE CLASS(ES): Art and math



STAFF COMMENTS: "Brady has been doing great in drafting. She is a good problem solver, a hard worker, and fun to have in class." Mr. Cross

"Brady's precision, attention to detail, and work ethic make her an outstanding algebra 2 student. Congratulations." Mr. Essenberg

"Brady Brennan is one of the most talented art students that I have ever taught. She is self motivated and when you combine that with her talent for drawing it's an unbelievable combination. She is a pleasure to teach. I cannot wait to see her finished portfolio when she heads off for art competitions in three years" Mrs. Tinney

"Brady is a self motivated, bright student. She likes to challenge herself and learn. She is an insightful writer. She is positive and always willing to go the extra mile." Mrs. Stangis

East Jordan Middle School

NAME: Heidi Hawkinson PARENTS: Anna and Mark Hunn GRADE: 7th FAVORITE CLASS: Band, math, English, and history **FAVORITE ACTIVI-**TIES: sewing, reading, running, and writing

STAFF COMMENTS: "Heidi is a wonderful student who is motivated and always completes quality work in English. Congratulations Heidi." Mrs. Bergquist

"Heidi is a super addition to EJMS. She always puts both maximum effort, and has a smile on her face. Well done, Heidi." Mr. Ferguson

"Heidi does a great job in science class." Mr. Peterson

"Few students come to school everyday with a smile and a positive attitude. Heidi has done this consistantly and brightens the day of those around her. Great work Heidi." Mr. Komondy

Boyne City High School NAME: Elizabeth Hayden PARENTS: Pat and Chris Hayden

Available in mid-December.

Advertising Deadline: November 22, 2007

 \times



HOBBIES AND INTERESTS: hanging out with family and friends, listing to music, shopping and reading.

FUTURE PLANS: I plan on going to college to persue a nursing career. After college I plan on

working at Northern Michigan Hospital ADDITIONAL COM-MENTS: I would like to thank my parents for helping me get this far. Mommy, thank you for pushing me to do my best.

Daddy, thank you for always believing in me. **STAFF COMMENTS:**

"Elizabeth comes into class smiling everyday, and keeps her positive attitude through every assignment and activity. She is an involved participant in discussions, completes her homework carefully, and is always attentive. Elizabeth is a wonderful student who sets a great example for others." Aaron Fritzsche, English Department

"Elizabeth Hayden is one of my all time "most conscientious" hall of fame students. Her insistence that she understand every concept and her willingness to ask questions is phenomenal. Elizabeth focuses on understanding both methods for approaching questions and the details of each problem. Elizabeth is one of those student who has an eye on her future and is willing to constantly work hard to achieve her goals. She has been a great pleasure to teach." Dale Thomason, Math Department

Boyne Falls Public School

NAME: Josh Elzinga PARENTS: Joseph and Judy Elzinga GRADE: 11th FAVORITE CLASS: **Publications** HOBBIES AND IN-TERESTS

Snowboarding FAVORITE SPORT: Basketball

2007-

FAVORITE COLOR: Red FAVORITE FOOD: Pizza FAVORITE BOOK: Harry Potter FAVORITE MOVIE: Ghost Rider FAVORITE TV SHOW: Family Guy

STAFF COMMENTS: "Josh is currently in publications class first hour. He shows up early, has a positive attitude and understands how important it is to work hard on a project. I am very proud of how well Josh is doing in my class and what a wonderful personality he has. He is kind, courteous, and very helpful." Mrs. Howell

EJ debate has winning season

The East Jordan High School Debate Team continues its tradition of successes this season. Team members, ranging from grades ten to twelve, compete against high school teams from Northern Michigan each week at Traverse City West High School. East Jordan has collected wins against Class A schools including Gaylord, Traverse City Central, Traverse City West, Cadillac and Petoskey.

Each year, a national topic, or resolution, is selected that is debated by high school teams throughout the United States. This year's resolution falls under the topic of foreign aid: "Should the Federal Government increase its public health assistance to Sub-Saharan African

countries?" Debates have centered around cases campaigning for AlDs and malaria relief,

Ferris State

University releases

academic honors list

versity officials have an-

nounced that 1,410 stu-

dents received academic

honors for the semester

that ended in August at

Ferris State University

and Kendall College of

To be eligible for aca-

demic honors, under-

graduate students must

have accumulated at

least a 3.5 GPA in no

fewer than 12 credit

hours of coursework at

the 100 level or higher

during the given semes-

ter, while part-time stu-

Art and Design.

BIG RAPIDS --- Uni--

clean water acts, geneti-Team members devote cally engineered seeds hours of extracurricular and foods, "brain drain," time each week to devaccinations at birth, and velop their knowledge and skills in the debate the list goes on. In every debate, the arena. East Jordan's success this season has work is hard and re-

been a direct result of search is the key to success. Teamwork is of the the team's increased utmost importance. membership and the ex-

ceptional efforts made by each team member. East Jordan con-

cluded its season on Nov. 14 with six debate rounds in Traverse City. For more information. contact Coach Jill Rowley at 231-536-2825.

dents must have accumulated at least 12 credit hours of graded coursework at the 100

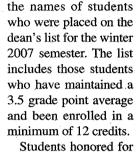
level or higher with a

3.5 semester GPA and a 3.3 cumulative GPA. Among the students honored were Jeffrey Prested of Boyne City; Marcia Sutton of Boyne Falls: Marcia Gibbard, Nathan Hartman and Brooke Payton of East Jordan; and Kati Busch of Walloon Lake.

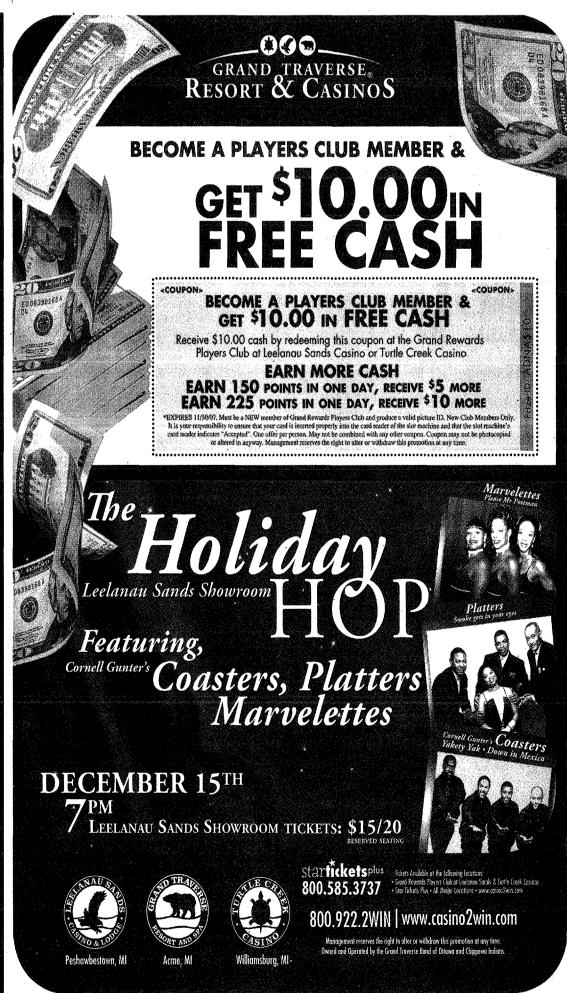
Ferris announces August graduates BIG RAPIDS -Some 551 students completed the requirements for certificates, associate, bachelor's, master's and doctoral degrees at Ferris State University, Kendall College of Art and Design, and the College of Professional and Technological Studies during the semester that ended in August.

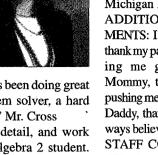
Among the students graduating was Jeffrey Prested of Boyne City, who received his BS degree, majoring in health care systems administration.

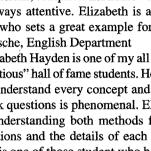
Grand Valley State University dean's list Grand Valley State University announces

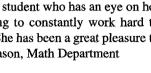


the winter semester include Courtney A. Hammond, of East Jordan; Bethany M. Alger, Alison N. Anzell, Eli H. Barsy, Riley A. Denison, Melanie J. Higgins, Stephanie M. Mills and Carly A. Stieber, of Boyne City; and Kali L. Penfold, of Boyne Falls.

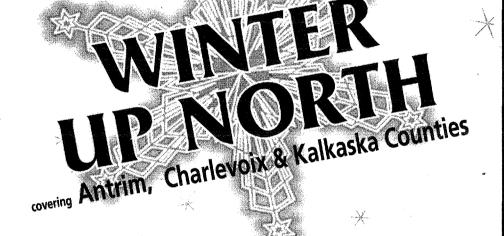








East Jordan High School 2007 Debate Team members: (front, I-r) Sara Robinson, Haley Donaldson, Damaris Blatt, Erin Poindexter, Kalie Tyree; (middle) Kaitlin Keane, Meghan Keyser, Hannah Oliver, Abbie Hawley, Julianne Thompson, Liz Hasseld: (back) Felix Kevekordes, Charlie McKenney, Michael Cardwell, Gloria Barnum, Hailey Crick





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BOYNE GITY MIDDLE SCHOOL HONOR ROLL

5th Grade

All "A" Honor Roll Zachary Bailey, Connor Beebe, Kaden Coates, Jessica Dowty, Ann Durbin, Garrett Fogo, Ross Gibbs, Benjamin Halstead, Alexandra Johnson, Christian Kniat, Carly Kruzel, Ashley Lutterbach, Daniel Machado, Anna Matelski, Alyssa Petriw, Lauren Richards, Rece Shankleton, Katelyn Skornia, Maceo Vroman, Alyssa Wonski.

A-B Honor Roll Malorie Albro-Erfourth, Nicholas Backus, Taylor Cortney Carrow, Caverly, Trevor Day, Gavin Duncan, Tristan Field, Jared Fleming, Tirzah Gallup, Dalton Gardner, Ethan Habasco, Abigail Hills, Hailey Judkins-Ladd, Morgan Kelts, Molly Korthase, Kimberly Lewis, Keira Long, Sidney McLeod, Jeffrey Miller, Joshua Miller, Zacharie Sabrina Napont, Nemecek, Corey Redman, Heather Smith, Andrew Stevens, Alexandra Wandrie, Morgan Weldon, Cionna

Citizenship

Wyman.

Malorie Albro-Erfourth, Nicholas Zachary Backus, Bailey, Connor Beebe, Kelly Bellant, Alan Brooks, William Calo, Taylor Carrow, Cortney Caverly, Kaden Coates, Jacob Cribb, Elliot Crouch, Crowell, Victor Kristen Davis, Trevor Day, Jacob Diener, Jessica Dowty, Gavin Duncan, Ann Durbin, Ricardo Ferguson, Tristan Field, Jared Fleming, Garrett Fogo, Brooke Fouchia, Kavla Fuller-Lewis, Tirzah Gallup, Ross Gibbs, Brittany Gregware, Ethan Habasco, Benjamin Halstead, Kevin Hautz, Joshua Heron, Abigail Hills, Alec Hoaglund, Paige Hornbeck, Chelsea Howard, Trista Hull. Alexandra Johnson, Hailey Judkins-Ladd, Morgan Kelts, Shantell Kerr, Christian Kniat, Molly Korthase, Lacey Kotalik, Faith Kreager, Carly Kruzel, Hunter LaPierre, Kimberly Lewis, Keira Long, Isaiah Lounsbury, Ashley Lutterbach, Daniel Macahdo, Belinda Martinez,

Anna Matelski, Jered Hansma, Tabbetha Sidney Harbaum, Margaret McBee, Hayden, McLeod, Jordan McPherson, Cassidy Heath, Kylie Hicks, Meeker, Jeffrey Miller, William Holland, Da-Joshua Miller, Hannah kota Minard, Taishaann Landon Moore, Albert Nahinu, Samantha Knebl, Tom Zacharie Napont, Kuzmik, Sabrina Nemecek, LaDere, Wyatt Long, Emily Nichols, Adam Ivy Looze, Bailee McDougall, Logan Patrick, Chase Patton, Alyssa Petriw, Willow McGeorge, Cassidy Rasch, Corey Redman, Moody, Lauren Richards, Rece Nichols, Shankleton, Cearra O'Donnell, Logan Shattuck, Katelyn Orban, Austin Oslin, Heather Kaycie Overmyer, Skornia. Smith. Andrew Lucas Patrick, Travis Stevens, Raymond Porter, Stolt, Katelin Styles, Pritchard, Carl Rasch, Jordan Sutton, Cole Christopher Rice, Vallad, Maceo Aubrey Rolston, Jenni-Vroman, Alexandra fer Selissen, Carly Wandrie, Jordan Weiss, Sharp, Jill Solomon, Morgan Weldon, Kayla Benjamin

Alyssa

Cionna

Russell

Chantel

Zachary

Courtney

7th Grade

A-B Honor Roll

Brittany

Waylon

Jeffrey

Taylor

Bram

Vanessa

Devin

6th Grade

Wisdom,

Wonski,

Wyman,

Yardley.

All "A" Honor Roll Wisdom, Alison Burnell, Ryan Carson, Alexandra Culver, Bradley Fouchia. Brendan Heath, Landon Kartes, Elizabeth O'Donnell, Travis Porter, Aubrey Durbin, Rolston, Jill Solomon, Benjamin Stokes, Hague, Alexander Stutzman, Chantel Talboys, Zachary Wandrie, Eric Patrick, Justin Courtney Weldon, Claire Wellman, Jor-VanAtta, Jared Willis. dan Wilmot, Rebeca

Wiser.

Rasch.

Branim,

Fouchia,

Hammond,

Ashlee Beck, Alina A-B Honor Roll Beebe, Erin Baker, Aaron Bentley, Brady Calo, Barkley, Alyssa Alexis Carrow, An-Belcher, Nigel Bell, drew Deneau, Ashlee Corey Bohnet, Richard Deneau, Elizabeth Carpenter, Skyler Grice, Davis, Paul Esch-Henning, Hickerty, Laurent, Emilee Evans, Erin Fortune, Tabbetha Howard, Tara Hufford, Harbaum, Kylie Hicks, Aleena Kline, Karlee Kroush. Wyatt Long, Logan McGeorge, Cassidy Leazier, Keagan Leist, Moody, Heather Stephanie Lewis, Nichols, Logan Orban, Camden MacKenzie, Lucas Patrick, Carl Danielle Matthew, Mary Myers, Michelle Jennifer Selissen, Ashley Wis-Plante, dom, Kaylee Yates. Schroeder, Jessica Selissen,

Gallup, Austin Brendan Gardner, Elizabeth Grice, Meredith Hague, Steven Tyler Halstead, Jankowski, Harbaum, Elliot Kartes, Hausler, Waylon Ronald Henning, Alysa Hiar, Devin Hickerty, Jeffrey Howard, Tara Hufford, Kimberlee Johnson, Aleena Kline, Karlee Heather Kroush, Zachary. Taylor Elizabeth LaDere, Leazier, Keagan Leist, Stephanie Lewis, Emily Lindsay, Trevor Lorton, Noah Megan Lounsbury, Camden MacKenzie, Lauren MacNaughton, Danielle Matthew, Katelyn Meads, Andrew Moore, Dakota Mosley, Nathan Stokes, Alexander Stutzman, Moyer, Mary Myers, Talboys. Eric Patrick, Mark Pe-Wandrie, ters, Dalton Pickles, Weldon, Austin Pike, Michelle Claire Wellman, Jor-Plante, Trey Reinhardt, Elizebeth Rosencrants, dan Wilmot, Ashley Bram Schroeder, Jes-Rebeca sica Selissen, Charles Wiser, Kaylee Yates. Sieradski, James Skop, Vanessaa Skutt, Garret Smith, Derick Stark, All "A" Honor Roll Justin Sudderth, An-**Ouinn Ameel**, Sydney Bennett, Margaret drew Sutton, Sally Swadling, Ahna Thorp, Cody Elzinga, Meredith Kayla Towne, Brittany Steven VanAtta, Shelby Kaitlyn Halstead, Emily Lind-Webster, Whitaker, Ruby Willsay, Noah Lounsbury, iams, Jared Willis, Sudderth, Brittany Kenneth Wingo.

8th Grade

All "A" Honor Roll Torri Cheadle, Shawn Hardy, Katelyn Hicks, Kayla Johnson, Gerritt Moeke, Halle Poole, Billy Raveau, Tess Seelye, Cassidy Shankleton, Sierra Smith.

A-B Honor Roll Shelby Adams, Ezekiel Raveau, Jay Redman, Hannah Reinhardt. Beek, Rachel Butler, Allison Cain, Jon Calo, Tess Seelye, Ashley Erika Danforth, Justin Sero, Dowty, Mitchell Shankleton, Jaceb Smith, Sierra Smith, Farrell, Devan Fortune, William Hague, Rebecca Monica Parker Harbaugh, Colton Tinker, Collin Ketrin Hocquard, Ulvund, Alec Verkuyl, Lexis Hornbeck, Weston Kartes, Collin Kiah Ward, Austin Kruzel, Chelsea Weisler, Kyrsha Kuzmik, Korshye Zimmerman.

Cody Elzinga, Luke Long, Miranda May, Christopher Myers, Allyson Pallagi, Taylor Patton, Marissa Portera, Jay Redman, Hannah Reinhardt, Jaceb Smith, Monica Stokes, Colton Tinker, Kiah Ward, Austin **K**vrsha Weisler, Zimmerman.

Citizenship

Shelby Adams, Ezekiel Beek, Benjamin Belcher. Norman Berge, Rachel Butler, Allison Cain, Calo, Torri Jon Cheadle, Hailey Cooper, Erika Danforth, Jasmine Davis, Justin Dowty, Hunter Dunlop, Renae Elzinga, Mitchell Farrell, Devan Fortune, Shayla Fortune, Joshua Fulkerson, Tyler Fuller-Lewis, Chase Griffin, William Hague; Parker Harbaugh, Alexandra Harding, Shawn Cheyanna Hardy, Hawley, Katelynn Herrmann, Katelyn Hicks, Seth Hoaglund, Ketrin Hocquard, Lexis Hornbeck, Kerri Houck. Delaney Hyland, Kayla Johnson, Weston Kartes, Colin Kruzel, Chelsea Kuzmik, Tevin Lamond, Korshye Long, Jacob Looze, Keagan Looze, Kori Mathers, Miranda May, Samantha McClintock, Angelique Meeker, Gerritt Moeke, Kelsey Moore, Christopher Myers, Allyson Pallagi, Taylor Patton, Halle Poole, Marissa Portera, Ian Pritchard, Linn Radle, Billy Cassidy Stead. Stokes,

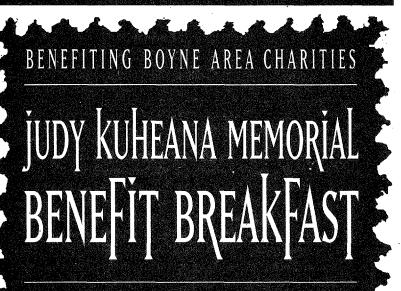


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Morning Star Publishing, publishers of the Petoskey/Charlevoix Star and The Citizen-Journal, is seeking an advertising consultant for the Petoskey/Charlevoix area. Experience in sales/customer service, interest in developing relationships in the business community and ability to achieve goals required.

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LATIN AMERICAN BREAKFAST BUFFET

Saturday December 1 8 am-10:30 am \$8,00

Children 12 & under \$4.50

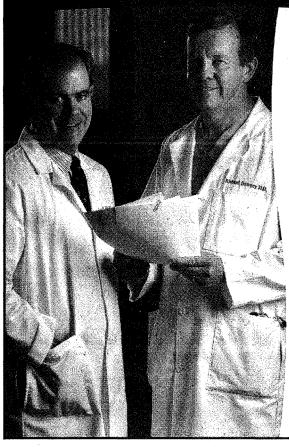
For more infomation call Red Mesa Grill 582.0049 Special Offers: redmesagrill.com

Citizenship Skutt, Kayla Towne, Erin Baker, Aaron Shelby Webster, Ruby Barkley, Alyssa Williams. Belcher, Cody Belcher,

Citizenship Nigel Bell, Corey Bohnet, Alexander Cody Allen, Noah Allison Aller, Quinn Ameel, Burnell, Richard Car-Ashlee Beck, Alina penter, Ryan Carson, Beebe, Kaley Belcher, Derek Charbonneau, Latiesha Bell, Jazmine Elizabeth Chipman, Bennett, Sydney Jacob Cosiér, Hunter Bennett, Brittany Crouterfield, Bentley, Jennifer Alexandra Culver, Buchannon, Rose Skyler Davis, Paul Burns, Brady Calo, Esch-Laurent, Emilee Alexis Carrow, Evans, Jordan Fair, Kaitlynne Crandell, Erin Fortune, Bradley Dakota Cupp, Aaron Laura Danforth, Andrew Deneau. Shane Ashlee Hammond, Dallas Deneau, William Dole, Hanselman, Hunter Margaret Durbin,

For classified rates and information call the **Citizen Journal** at 231-582-6761

I N **DOCTORS** ARE ТНЕ



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Richard S. Downey, MD, FACS, FACC, and Bryan E. McDonnell, MD, FACS, FACC, provide comprehensive evaluation and advanced treatments for adult patients with cardiac, vascular, and thoracic diseases requiring all aspects of surgical care. In addition to seeing patients in Petoskey, Dr. Downey now conducts consultations in Cheboygan and Sault Ste. Marie.

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To schedule an appointment, call 231.487.4950



Your Health is Our Specialty

ANTRIM FAMILIES FACE THE HARDEST WINTER IN MEMORY

- The unemployment rate for Michigan is the highest in the nation. Antrim County's unemployment rate is 7.5%, according to the State of Michigan. Many who are employed do not earn a living wage.
- An increased burden on all families is the soaring price of heating fuels and gasoline. Many families are bring pushed over the edge.
- State budget cuts have reduced or eliminated many county programs for needy families. What funds they do have will buy a lot less fuel.

Families are hurting!

- This is going to be one tough winter for a lot of our neighbors.
- Good Sam has been helping families with their emergency needs since 1990. When families have no where else to turn they come to Good Sam. And they are coming.
- Good Sam Food Pantry provides food and clothing to an increasing number of families each month
 - In October 2005 we served 262 families In October 2006 we served 368 families In October 2007 we served 424 families

We see new families every week. We are serving people who never dreamed that they would need help with their basic needs. These numbers are staggering for our pantry. We don't want to turn anyone away. With your help we won't have to.

- There are many real needs in this world, many asking for help. Sometimes it is hard to know where to help. Please consider the profound needs right in our own backyard.
- There are few options for a desperate family in Antrim County. The resources are quickly overwhelmed. We must try to keep families together in their homes, children warm and fed, living as normal lives as possible. We must keep hope alive.
- Beacon of Light Award-The Food Bank Council of Michigan presented this prestigious award to Good Samaritan. They ranked Good Sam among the top one percent of food pantries in Michigan.
- When you give thanks for your many blessings this Thanksgiving, please reach out and give to those less fortunate.

We are ready and willing to help, but we can't do it without you.

Please write a generous check and send it today.

\$25.00	\$50.00	100.00	\$500.00	\$	
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ddress					,
City/State/Zip_		<u></u>			•
•	Good	PO Box			
		Ellsworth, M	I 49729	·	

PAGE 8

HAPPENINGS

Thanksgiving Dinner

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. Volunteers are also welcome. For more information call Jerry Kelts at 231-582-7727.

Storytime at **Boyne Library**

Holiday storytime for kids of all ages will be Friday, Nov. 23, from 4:30 to 5:30 p.m. (before the Santa Parade) at the Boyne District Library Community Room.

Holiday short stories will be read by special guest readers. Each student will receive a free book. There will be snacks and refreshments. and it is all free of charge, sponsored by the Friends of the Library.

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 bookrelated 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.

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. Since there is no school on this day, 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.

Special Olympics Wertz Warrior" auction

Pastor Hugger will once again entertain you and make you bust a gut laughing at the annual Special Olympics' "Wertz Warrior" auction on Saturday, Nov. 24, at the Lakes of the North Clubhouse. Viewing at 5 p.m., auction starts at 6 p.m. Specialty sandwiches provided, non-

alcoholic beverages and snacks. For more information, call 231-585-6200.

JRAC Christmas Art for Sale Exhibit

The JRAC 8th Annual Members Christmas Art For Sale Exhibit is another unique event sponsored by the Jordan River Arts Council Board of Directors. The. exhibit will open Saturday, Nov. 24.

Media represented are paintings, drawings, photography, prints, book art, jewelry, pottery, wood toys, fiber arts, dolls, glass, greeting cards, and a variety of ornaments. All are one-of-a-kind items offered at a wide variety of prices which can be taken at time of pur-

Jordan Rivers Arts Council

chase. Some gifts are designed for young shoppers. Refreshments will be

served with Christmas music provided by Margaret Thomson. The blue spruce Christmas tree has been donated by Rocky Top Farms of Ellsworth and the Christmas centerpiece donated by The **Backdoor Florist of East** Jordan. A fireplace has been provided by Poineau Woodworkers, Inc. to complete the festive setting.

The exhibit will run through Dec. 16 and be open daily from 1-4 p.m. at the Jordan River Art Center, 301 Main St., East Jordan. For further information call the the Art Center, 231-536-3385 or Chairperson, Babs Young, 231-599-2220.

CCHPS holiday celebration

The Charlevoix County Historical Preservation Society will hold their Holiday Celebration on Monday. Nov. 26, at the Alcove Café, 103 Park Avenue

in Charlevoix. Dinner will begin at 6:30 p.m., followed by the history of the building that the houses the Alcove Café, told by Georganna Monk. She and her husband, Chris, own the building and she has done research on the past owners of the building and its significance to the community. Raechel Wright, owner and culinary artist extraordinaire, is preparing a fabulous dinner menu. Seating is limited to 40 for the evening, so make reservations early. Contact Georganna Monk, at

231-582-5326, to make a reservation and make your meal choices.

Free mammograms available

Free mammogram appointments are available on Nov. 28 at the Health Department Charlevoix Clinic for women age 40 to 64 who live in Charlevoix County and who meet certain income guidelines. The visit also includes clinical breast exam and pelvic exam with Pap test conducted by licensed nurse practitioner. Appointments are required. Sponsored by American Cancer Society, Charlevoix Area Hospital, Health Department of Northwest Michigan, and Sue DeYoung/Judy Edger Memorial Breast Cancer Walk. For additional information and to schedule an apppointment, call the Health Department at 800-432-4121.

Fish fry for youth activities

First Presbyterian Church in Boyne City is having a fish fry on Friday, Nov. 30, from 4:30 to 7 p.m. - best fish fry in town. A suggested donation of \$6 will go towards youth activites and a youth mission trip this summer.

Events at Raven Hill Discovery

Dec. 8, noon-4 p.m.: Art Across the Ages.

make Christmas presents for each other or extended familv and friends. Arts and crafts will include cop-

per planishing, hot glass beads, Shibori, needle felting and lots of other opportunities.

Senior celebration

The Boyne Area Senior Center is celebrating 40 years of serving seniors and two years in their new building and is inviting everyone to come celebrate with them on Sunday, Dec. 2, from noon to 2 p.m.

Enjoy an afternoon of great food, featuring a choice of roast beef or chicken dinner with all the trimmings, and great music by the Cousins and Christmas caroling by Brownie Troop #539. The cost of this dinner is by donation only. Proceeds will benefit the Boyne Area Senior

Toy sale

Center.

Just in time for Christmas, the parents of the Boyne City Playgroup will be hosting a fundraiser selling gently used toys on Saturday, Dec. 8, from 10 a.m. until 3 p.m., at Christ Lutheran Church, 1250 Boyne Ave. To help make the sale a success, we are looking for gently used toy donations from the community. Donations can be dropped off at Christ Lutheran Church be-

tween 2 and 6 p.m. on Friday, Dec. 7. For more information, please call 231-582-0496.

Community band schedules concert The Jordan Valley Community Band will

present a free concert on Sunday, Dec. 9, at 3 p.m., in the Community Auditorium at East Jordan High School. Like gingerbread cookies and candy canes, the holiday concert will be a perfect way to herald in the season. Joining the Community Band will be the EJHS Jazz Band,

Order of **Eastern Stars**

During the month of November, Suzie Frisk was elected Worthy Matron and Gene Sweitzer as Worthy Patron of Evangeline Chapter 493 for the ensuing year. The first fund-raiser

for the new year will be the ever-popular "50-lb. Meat Bundle Sale" which was a great success last year, with Ms. Tina Aowen of Boyne City holding the winning ticket.

The tickets are \$2 each or 3 for \$5. Some members will be in Glen's Markets between now and the deadline to draw the winner.

The "bundle" consists of 10# ground beef, 15# chicken breast, 10# pork loin, 5-6# sirloin steak and 10# swiss steak. The drawing will be Dec. 3. A portion of these proceeds go into the Scholarship Fund, the last two recipients being from Boyne City High School.

Contacts for tickets are Suzie Frisk, 231-347-4679; Shirley Crozier, 231-582-7654; Shirley Bowers, 231-536-5443; or Susan Mattox, 231-582-6819.

Food pantry hours Boyne City Seventhday Adventist Community Services Center/

Food Pantry is open every Monday from 10 a.m. until noon. Call 231-582-0151 for additional information. Emergency service is available.

group forming now. Contact Teri at 231-582-9185, or e-mail, tmrounds@charter.net.

Recovery group meets Troubled by panic at-

tacks, temper, fears,

helpless or hopeless

feelings? Try Recovery,

Inc. We meet to help

ourselves and each other

Tuesdays, at 7 p.m., at

Christ Lutheran Church,

1250 Boyne Avenue,

Boyne City, and Thurs-

days, at 7 p.m., at the

Pregnancy Resource

center, 418 Waukazoo,

Petoskey. To inquire call

231-5822699 or 231-

HPV vaccines

available

ments now available for

girls and women age 11-

26 at Health Department

offices in Antrim, Char-

levoix, Emmet, and

HPV vaccine pro-

vides lifetime protection

against the types of

HPV that cause most

cases of cervical cancer

and genital warts. Call

the Health Department

of Northwest Michigan

at 800-432-4121 for an

appointment.

Otsego counties.

HPV vaccine appoint-

347-6474.

Slim and Trim Club meets

Slim and Trim Club meets at 12:30 p.m. every Wednesday at Litzenburger Place. If you need to lose a few pounds, come join us we're all losers.

Family planning appointments set

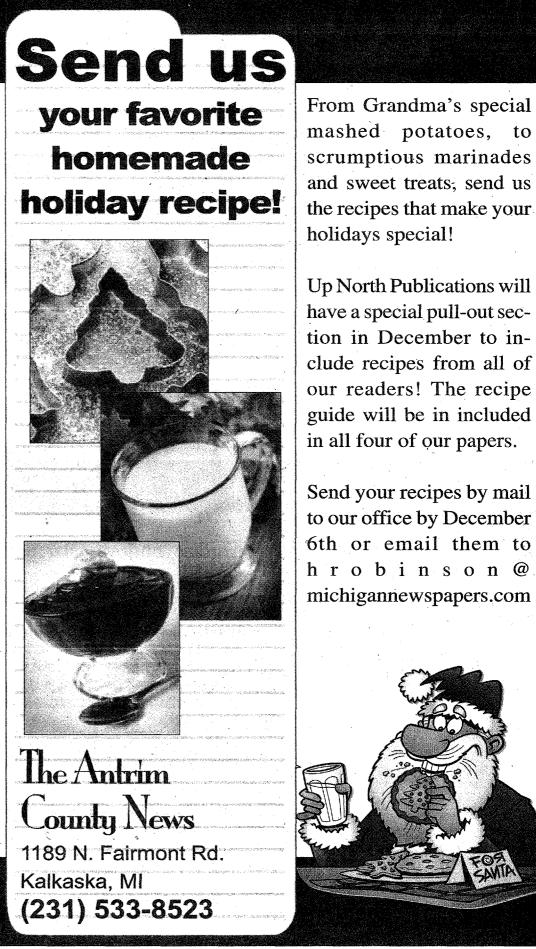
Family planning appointments providing no cost/low cost birth control and STI testing in a confidential setting are available at Health Department offices in Antrim, Charlevoix, Emmet and Otsego counties. Care is provided by female nurse practitioners; Medicaid and Plan First are accepted. Call 1-800-432-4121 for additional information or to schedule

an appointment. Women

empowerment group

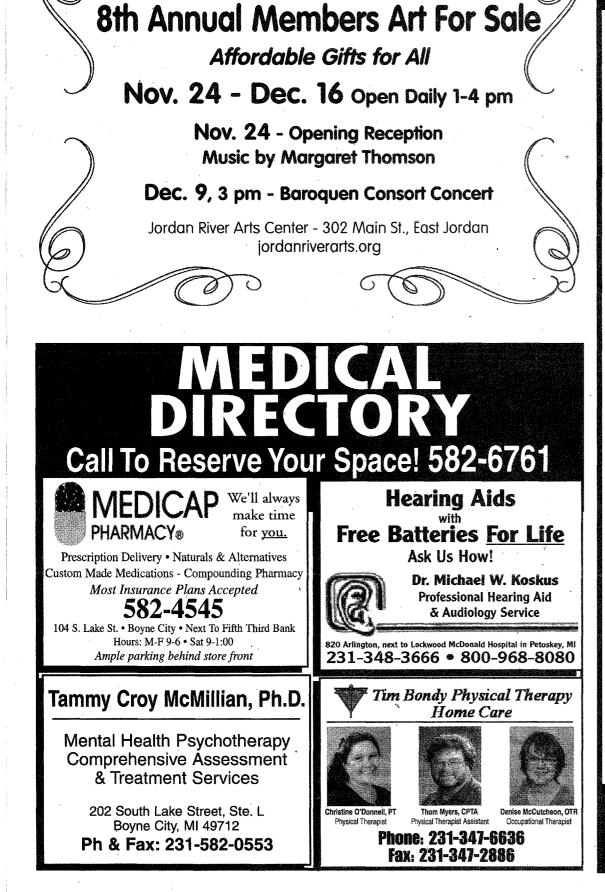
Woman to woman women empowering women. Boyne City



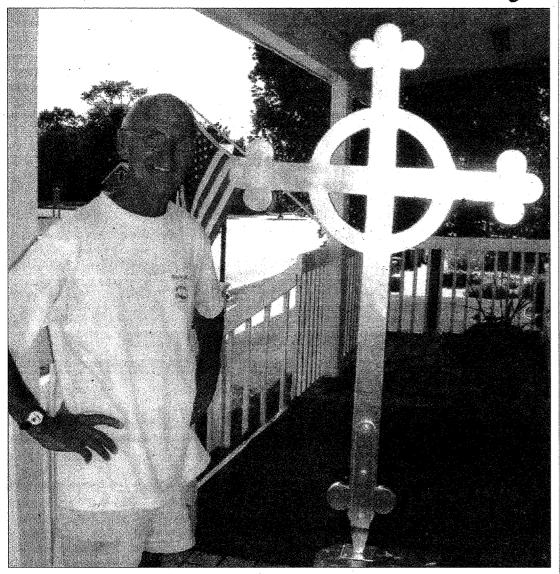


Center Raven Hill Discovery Center will be open from noon to 4 p.m. on Friday, Saturday and Sunday of Thanksgiving weekend, November 23-25.

Bring the family and



New cross adorns Nativity



Church of the Nativity in Boyne City has a beautiful new cross on the steeple, thanks to the handiwork skills of congregant Gary Oosterbeck. Oosterbeck designed the cross to resemble one he liked on an altar vestment.

From the sketched design to the beautiful gilded cross, Oosterbeck received assistance from six men from the Boyne City area. Oosterbeck and the other Church of the Nativity members wish to thank Rob Behling, Bob Huff, Bruce Jansen, Scott Mathews and Ted Zell for their talents, advice and efforts to create the gleaming beacon on the little church on Main Street.

SERVICE NEWS

• Army Reserve **Pvt**. Jessie J. Evans has graduated from Basic Combat Training at Fort Knox, Ky.

During the nine-week training period, the trainee received instruction in drill and ceremony, weapons, rifle marksmanship and bayonet training, chemical warfare, field training and tactical exercises, armed and unarmed combat, military

courtesy, military justice, physical fitness, first aid, and Army history, traditions, and core values.

He is the son of Lynn Houtman of East Jordan. Evans is currently at-

tending East Jordan High School.

• Army Reserve Pvt. Jaclyn M. Colyer has graduated from basic combat training at Fort

Jackson, Columbia, and unarmed combat, S.C. During the nine

weeks of training, the soldier studied the Army mission, history, tradition and core values, physical fitness, and received instruction and practice in basic

combat skills, military weapons, chemical warfare and bayonet training, drill and ceremony, marching, rifle marksmanship, armed

map reading, field tactics, military courtesy, military justice system, basic first aid, foot marches, and field training exercises.

She is the daughter of James Colver of State College, Pa., and Kelly Hammond of East Jordan.

Colyer is a 2007 graduate of State Col-High Area lege School.

Church events

Horton Bay United Methodist Church

WWW.CITIZENANDJOURNAL.COM

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."

Everyone is invited to attend the Horton Bay United Methodist Church for meetings and fellowship.

Church of the Nativity

Reverend Peggy Natterman will be celebrant for the 10 a.m. Eucharist service at Church of the Nativity on Sunday, Nov. 25, the final season of Pentecost season. Coffee hour will follow in the church undercroft.

Nativity is participating in a variety of activities to ensure people in our local community, our state, and the world receive expressions of joy during the Christmas holidays. The congregtion sent a donation to Boyne Christmas, filled shoe boxes to be distributed at Christmas to children in all parts of the world, and hope to take playing cards to the Veterans Hospital in Saginaw.

For information about any Church of the Nativity programs, please call

the church answering machine at 231-582-5045, leaving your name and phone number. A member of the congregation will return your call. Church of the Nativity is located at 209 Main Street, Boyne City.

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. Childrens's church is available for ages 2 through 12. For more information, you can call Pastor Dave Crumbaugh at 231-582-5294.

Lakeshore Commuity 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

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 website our at www.bovnecitynaz.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 comer of West and Morgan.

Walloon Lake **Community Church** Thursday and Friday, Nov. 22 and 23, the church office will be

closed. Sunday, Nov. 25,

> Word and Worship will be at 9 and 10:45 a.m. The sermon title is "Why Work? Godly Work Principles" given by Pastor Jeff Ellis. Worship will be led by the Praise Band. KidConnection will run from 9 a.m. to 12 p.m., with a break from 10:15 to 10:45. Junior and senior high youth will attend Worship and Word at 9 and then meet at the youth center from 10:30 to

> noon, with a shuttle running from the church. Wednesday, Nov. 28, the food pantry will be

> open from 5:30 to 6:45 p.m. The Wednesday night meal and programs start at 5:30 p.m.

For more information, please contact the church office at 231-535-2288 or visit the website at www.walloon church.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:Dec. 4 and 18.



THE GREATEST INVENTION SINCE RUNNING WATER

Gerald J. Fitzek

Gerald "Jerry" J. Fitzek, of Boyne City, formerly Gaylord; and sisters-in-law, Loretta Fitzek, Diane of Gaylord, died Wednesday, Nov. 14, 2007, while doing what he loved, hunting.

He was born Sept. 30, 1943, in Gavlord. He helped many friends and even strangers in times of need. His grandchildren brought him great joy.

Jerry is survived by his children, Joseph (Manolo Camacho) of Chicago, Scott of Alanson, Stephanie (Chris) Lambert of Alanson; their mother, Christine Buss; grandchil-

dren, Amanda, Matthew, Taylor, Caleb and Mariah; sister, Florence Bickham of Bay City; brothers, Roy of Gaylord, Don (Linda) of 1548, Gaylord, MI 49734.

nieces and nephews. Jerry is preceded in death by his parents, Frank and Cecilia Fitzek; brothers, Harold, Lyle, Leonard "Red", and Kenny; sister-in-law, Judy Fitzek; and brother-in-law, Jim Bickham.

> Funeral services were held on Tuesday at the Nelson Funeral Home, in Gaylord. John Carr, a good friend and pastor, officiated. Visitation was on Tuesday at the funeral home.

> Fitzek and Bea Fitzek, also many

In lieu of flowers, memorials suggested to the family through the Nelson Funeral Home, P.O. Box

EAST JORDAN SENIOR CE

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

Wednesday, Nov. 21, the day will begin with gentle exercise. Swiss steak, potato, far eastern blend vegetables and apple salad will be served.

Thursday, Nov. 22, the senior center will close for Thanksgiving, and will also be closed on Friday, Nov. 23.

Monday, Nov. 26, the merry musicals wil crunchy drummies, coleslaw, baked beans and apple.

Tuesday, Nov. 27, line dancing starts the day at 10:30 a.m. Homemade soup, a full salad bar and sandwiches will be served for lunch. Bingo follows lunch on Tuesday.

Wednesday, Nov. 28, gentle exercise starts at 10 a.m. Roger Hartson will be there with his keyboard at 11 a.m. Enjoy the easy listening music until lunch.

For more information regarding the senior center, call 231-536-7831. The Charlevoix County Commission on Aging can be reached at 231-237-0103. The toll free number is 1-866-428-5185.

MKED SE

Enjoy lunch and activities at the Boyne Area Senior Center this week. You can enjoy a nutritiously balanced lunch for just \$2 if you are 60 or over or \$4 if you are under 60.

Wednesday, Nov. 21, line dancing will begin the day at 10:30 a.m. The menu includes Swiss steak, potato, far eastern blend vegetables and apple salad.

The senior center will be closed Thursday, Nov. 22 and Friday, Nov. 23 for Thanksgiving.

Monday, Nov. 26, a baked goods sale and a 50/ 50 raffle will be held. Crunchy drummies, coleslaw, baked beans and apple will be served. Bingo will follow lunch.

Tuesday, Nov. 27, homemade soup, a full salad bar and sandwiches is planned.

Wednesday, Nov. 28, line-dancing starts the day. at 10:30 a.m. A guest speaker will also do a presentation prior to lunch. Pork chop, potato and far eastern blend vegetables will be served.

For more information regarding the senior center call 231-582-6682. The Charlevoix County Commission on Aging can be contacted at 231-237-0103. The toll-free number is 1-866-428-5185. Visit the web site at www.charlevoixcounty.org/coa.asp.

Mark your calendar now to attend a special dinner on Sunday, Dec. 2, to celebrate 40 years of service for the Boyne Area Senior Center. It also marks the second anniversary of the new building. Dinner will be served from noon to 2 p.m. Watch for more information next week regarding dinner





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CitizenAndJournal Com SPORTS

Several Ramblers selected to **All-Conference** soccer squad

Kroondyk named team MVP

BY GREG GIELCZYK SPORTS WRITER

BOYNE CITY -Despite an overtime loss in the district championship game that brought a premature end to their season, Boyne City boys soccer coach Nick Baic felt the Ramblers had one of their best years in the team's brief history.

After all, they battled for the Lake Michigan Conference title right up until the final two weeks and came within an inch or two of winning the district.

"Obviously, all the credit has to go to the players ... they're the ones who made it possible," Baic said. "They put in the work in the League selections from off-season on their own, Boyne City included went to camps and prac- Ethen Mapes, Phillip

ticed hard every day. "Without that kind of dedication and effort, we would not have en-

joyed the success we did. It was just sad to see it end the way it did. But, the breaks don't always go your way.

"Hopefully, it will teach those who are coming back that you have to give every ounce of your effort every game in order to attain the goals you have set for yourself."

Several players had key roles in the Ramblers' success, and many of them had the kind of

consistent performances that drew the attention of conference coaches. First Team All-

Urman.

Conklin, Beau Kroondyk, Ryan Clubine and Sterling Adgate.

Adgate often brought the Ramblers' fans to their feet as he raced down the field on breakaways toward the opposition goal, finding the mark more often than not. Michael Fox, Jesse

Place, Kaleb McNamara and Sam Jabara were given Honorable Mention recognition in the conference voting by the coaches.

Selected to the All-District Team were Adgate, Clubine, Conklin, Fox, Jabara, Kroondyk, Mapes and Place. Honorable Mentions went to McNamara and Tyler

players, Kroondyk was named Most Valuable Player. Clubine and Conklin shared the Defensive Player of the award for scoring the Year award.

Named the team's In team awards se- Midfield Players of the

McNamara. Jabara was Kasper took the the Most Improved Leatherman Award as Player, while Adgate won the Golden Boot

most goals on the season. Rookie of the Year award went to Nolan

the most versatile player on the team.

"We were naturally disappointed in not winning the district title, and to give up a goal on

lected by a vote of the Year were Mapes and Seelye, and Ryan a penalty kick made it especially difficult to take," Baic said.

"But, I was really proud of the guys for the effort they gave all year. It'll be difficult to say goodbye to the seniors, but we have

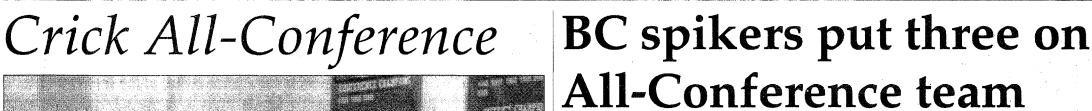
some great kids com-

Page

10

"I think we set the bar pretty high this year, and to not attain all of our goals will make the kids all the hungrier next year. We'll be strong again."

ing back.

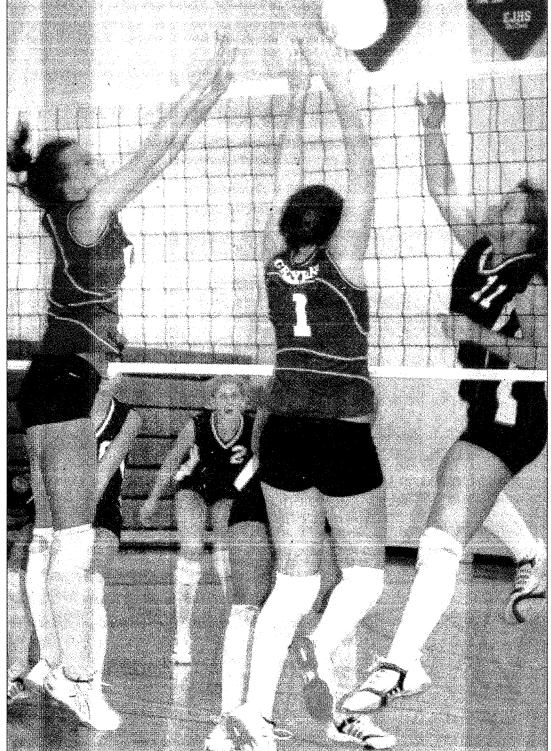


BY GREG GIELCZYK SPORTS WRITER

might have existed, the needed to find a spark. "In the third game, we Ramblers went on a sec-

ing any differences that passing and serving. We reward for their efforts. Selected to the First Team All-Conference





File photo by Chip Corwin

East Jordan senior Cassy Crick (11) delivers a spike in a match against Grayling earlier this season. Crick was recently named to the All-Conference volleyball team in the Lake Michigan Conference. Teammate Paige Fuller, also a senior, received All-Conference Honorable Mention honors. Head coach Jackie Haley couldn't be reached for comment.

BOYNE CITY -Everyone had questions about the Boyne City girls volleyball team coming into this season.

How were the Ramblers going to replace the three team leaders who graduated last year?

No one is doubting the Ramblers now, because this year's seniors proved adequately suited to carry on the tradition established by their departed teammates.

After a mid-season swoon that furrowed coach Casie Parker's brow, and sparked her to have a heart-to-heart with the players in air-

ond-half rampage. It led to a record-setting season that saw the Ramblers finish 39-10-6, the best regular-season finish in school his-

tory. After sweeping Kingsley in three straight games, Boyne City struggled against McBain.

McBain won the first two games. Boyne won the next two, and then found itself behind by 8 points in the fifth and deciding game before scoring a point.

"That one was a little up and down," Parker said. "We had a lot of errors. We came out flat and struggled with our

picked it up. We started passing better, talking to each other, and were more aggressive. It's tough to have it end like that. But, we had a great season. This is a very talented group that achieved several goals and had a lot of great

experiences." Parker just wished that celebrating a league championship could have been among the great experiences the Ramblers had this season.

Boyne still finished with a fine 12-2 league record to take second place, and had several players earn All-Conference recognition as a

were setter Lindsay Clemens, outside hitter and primary passer Trish Tomkins and top hitter Amber Kotalik.

Receiving All-Conference Honorable Mention were middle hitter Jessica Kynsz and libero clutch passer Stacey Spaniak.

Team awards given out by Parker at the banquet included Coaches Award (Hannah Robinson), Most Improved (Heidi Olsen) and Most Valuable (senior captain Ashley Juday).

"Ashley did anything I asked her to do, and was always cheering the See SPIKERS, page 11

Huskies split with Hawks Take tournament in Cleveland

BOYNE CITY -The Northern Huskies Bantam AA travel hockey team split a pair of games over the weekend with the Escanaba Hawks.The Huskies won the first game 6-2. Scoring for the Huskies was Ben Henry with a hat trick (3 goals), Rourke Sylvain with 2 goals and Derek Axford with 1. Assists went to Tyler Waterman (2), Reegan Quaal (2), Jason Henry (1), Devin Chiodini (1), Ben Henry (1) and Kyle Ruggles (1). Keegan Reynolds earned the win in net for

the Huskies.

The second game saw the Huskies drop a 4-2 decision, ending their 10-game winning streak. Goals came from Joey Stacks and Jason Henry with assists going to Ben Henry and Rourke Sylvain. Brennon Wachter was in net.

The Huskies traveled to Cleveland, Ohio recently and won the Rock-N-Roll tournament.

In the first game, the Huskies beat the Olmstead Eagles 3-2. Scoring for the Huskies was Kyle Ruggles with 2 goals and 1 assist and Joey Stacks with 1 goal

and 1 assist. Goalie Keegan Reynolds picked up the win again in net.

In the second game, the Huskies beat CHYO 5-4. Reegan Quaal, Kyle Ruggles and Ben Henry each had 1 goal 1 assist. Jason Henry and Eryn Eustice each

had 1 goal apiece. Devin Chiodini added 2 assists, while Rourke Sylvain and Willy Gelow each had 1. The winning goalie was Brennon Wachter.

In the third game, the huskies beat the Elyria Panthers 6-4. Kyle Ruggles had 3 goals and

1 assist. Ben Henry had 1 goal 2 assists. Eryn **Eustice and Joey Stacks** each scored a goal, and Sylvain and Tyler Waterman had 1 assist each. Keegan Reynolds was once again the winning goalie.

In the championship, game the Huskies beat Elyria again 4-1. Scoring for the Huskies were Ben Henry, Ruggles, Sylvain and Waterman with 1 goal each, assists went to Bryan Wonski (3), Steven Apfel (1), Chiodini (1) and Gelow (1). Keegan Reynolds picked up the victory in net for the Huskies.

WWW.CITIZENANDJOURNAL.COM November 21, 2007 • THE CITIZEN-JOURNAL PAGE 11 EJ's Miller All-Conference in LMC soccer, Hagen Honorable Mention

By CHIP CORWIN SPORTS EDITOR

EAST JORDAN -Junior Dustin Miller was recently named to the All-Conference soccer team in the very competative Lake Michigan Conference. Miller led the team in scoring with 5 goals, and he also made 5 nonkeeper saves.

"Dustin stepped up with a great attitude and hard work ethic and earned the privilege of wearing the Captain's arm band early in the season," East Jordan head coach Peter Elliott said.

East Jordan teammate Jordan Hagen, who plays keeper for Red Devils, earned All-Conference Honorable Mention. Hagen made a whopping 324 saves on the season.

"Jordan did an outstanding job as keeper," Elliott said. "He moved his save percentage up into the low 90s (percent) at the end of the season."

Elliott said that Hagen will return as one of the Red Devil captains next season.

In the win-loss column, The Red Devils experienced a difficult season, finishing 2-16 overall and 0-12 in the LMC. However, part of the reason they were on the losing end of many games this season they had no returning seniors — is also the reason why they will be much improved next year.



East Jordan's Joshua Force (16) duels with a Boyne City player for control of the ball in a game earlier this season. Force led the Red Devils with 23 shots on goal this season, scoring four times.

"Going into the seaand become competison the team knew it

was going to be tough," Elliott said. "The team was the most inexperienced in East Jordan history with only four third-year players and three second-year players.

"We had one returning fullback, a goalkeeper and This midfielders. means we had a lot of work to learn positions

hole."

"I was pleased with players for the Red the overall growth of Devils next season are the team, moving from Joshua Force, Tyler a team with little skill Force, and knowledge of the LaCount, and Levi game to a team that Warnos. competed pretty well in

many of the last games Red Devils with 23 of the season. shots on goal, four of "The good news is which found the back next year we should of the net. Force was have many returning also elected as a Capplayers so we won't be tain for next year's starting so far in the team

LaCount had 5 as-Other key returning sists and 4 goals on the season, and Warnos earned the team's Most Improved Player

> award. Tyler Force was an aggressive midfielder for the Red Devils. "I expect Tyler to to continue to grow as a player and to make a big difference for the team over the next couple of years," Elliott said.

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East Jordan's Jordan Hagen makes a save in a game earlier this season. Hagen was recently named All-Conference Honorable Mention.

File photo by Vic Budgle

Continued from 10

Spikers

Parker can't figure through that pretty soon. up."

Andrew

Joshua Force led the

team on," Parker said. "They got them going, and got them ready for every match."

Boyne City's major stumbling block in the league has always been Charlevoix, a team the Ramblers just can't seem to beat.

out why the Ramblers have such trouble with the Red Rayders. "We always get a

mental block for Charlevoix," Parker said. We played them really well ... five games. It happens every year. Hopefully, we can break

"But, winning our first district was really neat, and it's been really good for the girls. Everyone has been complimenting them. They've felt pretty good walking around the school. It's the first vollevball banner that we've been able to put

Ramblers. The though, lose more quality players this year. Tomkins has been on the varsity for four years, Olsen and Caitlyn Wonski completed their third years. Juday, Spaniak and Kynsz put in two years on the var-

Losing them will hurt. "We lose a lot," Parker said. "They are good players, and quality people. But, we lost some good people last year, and the girls stepped it up.

"I think the girls will step it up next year, too."





PAGE 12

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PUBLIC NOTICES

Notice Of Mortgage **Foreclosure Sale** FIRM IS A DEBT THIS COLLECTOR ATTEMPT-ING TO COLLECT Α DEBT. ANY INFORMA-TION WE OBTAIN WILL USED FOR THAT PLEASE PURPOSE. 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, recorded and 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 (\$86,641.96), Dollars 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 vill 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, mor e particularly

described 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 Beainnina: being a part the Northeast 1/4 of the Southeast 1/4 of said Section 21.

COLLECTOR ATTEMPT-ING TO COLLECT A DEBT. ANY INFORMA-TION WE OBTAIN WILL BE USED FOR THAT PLEASE PURPOSE: 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 Bank, N.A. Fargo 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 28/100 Dollars And including (\$83,521.28), 6.5% per interest at 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 City of East Jordan, Charlevoix County, Michigan, and are described as: The South 46 1/2 feet of Lot 3, and the North 14 feet of Lot 2, in Block 23, Nicholl's Third Addition to the Village of South Lake, now City of East Jordan 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 redemption period shall be 30 days from the date of such sale.

Dated: Nov. 14, 2007

For more information, please call: FC D 248.593.1309 Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #171284F01

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

MORTGAGE SALE

and Husband, to "MERS"

is Mortgage Electronic

Registration Systems Inc.

MERS is a separate cor-

poration that is acting

solely as a nominee for

Lender and Lender's suc-

cessors and assigns.

MERS is the mortgagee

Instrument. Lender is

Corporation., Mortgagee,

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 record-

dated September

Security

Mortgage

16.

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under

Vandyk

ed 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 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 mortgage premises, or some part of them, at public vendue, at main

at

lobby of the Charlevoix County Courthouse, Charlevoix, Michigan, at 11:00 o'clock a.m., on Friday, December 7, 2007. Said premises are situated in the City of Charlevoix, Charlevoix Charlevoix, Charlevoix County, Michigan, and are

described as: Beginning at a concrete monument marking the intersection of the Northerly line of Petosky 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 Northerly 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 600.3241 or 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 MLCA 600.3241a(c), whichever is later

Dated: October 1, 2007 JP Morgan Chase Bank as Trustee for Equity One ABS. Inc. Mortgage Pass

Through Certificate Series 2005-6, assignee of Mortgagee

Richard A. Green, Attorneys, 30150 N. Telegraph Rd., Ste 444 Bingham Farms, MI 48025 (248) 540-7665

Notice Of Mortgage Foreclosure Sale THIS FIRM IS A DEBT COLLECTOR ATTEMPT-ING TO COLLECT A DEBT. ANY INFORMA-

PLEASE

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PURCHASERS:

Charlevoix Jordan. County, Michigan, and are described as: The East 1/2 of Lots 7 and 8, Block 10, Nicholl'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 redemption period the 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 #170837F01

Notice Of Mortgage

Foreclosure Sale THIS FIRM IS A DEBT COLLECTOR ATTEMPT-ING TO COLLECT DEBT. ANY INFORMA-TION 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 Mortgage Manhattan 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 ourt withir County, at 11:00 AM, on December 7, 2007. Said premises are situated in City of Boyne City, Charlevoix County, are Michigan, and PURPOSE. described as: The Westerly 75 Feet of Lot 334, Block 21 of Nicholls and Morgan's Third MILITARY DUTY. 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.

J. Ehnis and Regina Ehnis, husband and wife, to Electronic Mortgage Registration Systems. Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated August 2003 and recorded August 11, 2003 in Liber 562, Page 160, 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 One Hundred Thousand Five Thirty Hundred Fifty-Three and 93/100 Dollars (\$130,553.93) including interest at 8.25% 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 Ch rlevoix in Charlevoix County, Michigan at 11:00 a.m. on DECEMBER 21, 2007.

Said premises are located in the Township of South Arm, Charlevoix County, Michigan, and are described as: The North one-half of the Southwest one-quarter of the Southwest one-quarter of Section 20, Town 32 North, Range 7 West.

Being the same property conveyed by Fee Simple Deed from George M. Arnett and Wanda M. Arnett, husband and wife, to Christopher J. Ehnis and Regina Ehnis, husband and wife, dated September 21, 1995 recorded on September 26, 1995 in Liber 363, Page 0901 in Charlevoix County Records, State of

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 TO ALL PURsale. CHASERS: The foreclosing mortgagee can rescind the sale. In that event, vour damages, if any, are limited solely to the return of the bid amount ten-

Dated: Nov. 21, 2007

est.

dered at sale, plus inter-

Orlans Associates, P.C. Attorneys for Servicer P.O. Box 5041 Troy, MI 48007-5041 (248) 457-1000 File No. 280.3256

Notice Of Mortgage Foreclosure Sale THIS FIRM IS A DEBT

Corner of Section 22, Town 32 North, Range 6 West, thence along the East and West 1/4 Line of said Section 22, North 89 Degrees 58 Minutes 43 Seconds West 1310.81 Feet to a 1/2 Inch Rod on the East 1/8 Line of said Section, Thence along said 1/8 Line South Degrees 20 Minutes 46 Seconds West 661 76 Feet to a Point in the Centerline of Pleasant Valley Road, being the Point of Beginning of this description. Thence Continuing along said 1/4 Line and along the Centerline of said road South 1 Degree 20 Minutes 46 Seconds West 6 WEST. TOWNSHIP OF WILSON, CHARLEVOIX 330.88 Feet to a 1/2 inch rod, Thence South 89 Degrees 54 Minutes 08 COUNTY, MICHIGAN, Seconds West 33.01 Feel to a 1/2 inch rod on the the date of such sale West line of said Road Thence Contin uing South unless determined aban-89 Degrees 54 Minutes 08 doned in accordance with Seconds West 1275.95 1948CL 600.3241a, in which case the redemp-Feet to a 1/2 inch rod on the North and South 1/4 tion period shall be 30 line of said Section, days from the date of such Thence along said 1/4 line North 1 Degree 14 sale. Minutes 09 Seconds East Dated: November 8, 2007 331.78 feet to a 1/2 inch rod, Thence North 89 Degrees 56 Minutes 31 Registration Systems, Inc. Seconds East 1276.57 ("MERS"), solely as nomi-Feet to a 1/2 inch rod on nee for lender and lender's said road line, Thence successors and assigns, continuing North 89 Degrees 56 Minutes 31 North Mortgagee/Assignee Peter M. Schneiderman Seconds East 33.01 Feet to the Point of Beginning. & Associates, P.C. 23100 Providence Drive, Subject to an easement in Michigan Suite 450 of favor Consolidated Ğas Southfield, MI 48075 Company as Recorded in Liber 193, Page 578, Charlevoix 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.

Dated: Nov. 21, 2007

For more information, please call: FC H 248.593.1300 Trott & Trott, P.C. Attornevs For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #172228F01

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

MORTGAGE SALE -Default has been made in the conditions of a mortgage made by GARY COLLECTOR ATTEMPT-GARDNER and ING TO COLLECT A DEBT. ANY INFORMA-MECHELLE GARDNER, HUSBAND AND WIFE AS TION WE OBTAIN WILL JOINT TENANTS, to BE USED FOR THAT Mortgage Electronic Registration Systems, Inc. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW ("MERS"), solely as nominee for lender and lender's IF YOU ARE IN ACTIVE successors and assigns... Mortgagee, dated October 11, 2005, and recorded on ATTN PURCHASERS: October 19, 2005, in Liber 711, on Page 275, Charlevoix County This sale may be rescinded by the foreclosing mort-Records, Michigan, on gagee. In that event, your damages, if any, shall be which mortgage there is claimed to be due at the date hereof the sum of limited solely to the return of the bid amount tendered at sale, plus inter-Two Hundred Thirty-Two Thousand Three Hundred Fifty-Two Dollars and Eighty-Eight Cents MORTGAGE SALE Eighty-Eight Cents (\$232,352.88), including Default has been made in the conditions of a mortinterest at 9.875% per gage made by Elizabeth annum. Frv A/K/A Elizabeth A. Frv. Under the power of sale A Single Woman and contained in said mort-James Herbon A/K/A gage and the statue in James P. Herbon and such case made and pro-Yvonne Herbon A/K/A vided, notice is hereby given that said mortgage M. Herbon. Husband and Wife, origiwill be foreclosed by a sale mortgagor(s), of the mortgaged premisto Mortgage es, or some part of them, Corporation, Mortgagee, at public venue, at the dated November 25, 1998, Main Lobby of the Charlevoix County on December 11, 1998 in Courthouse in Charlevoix, Liber 353 on Page 255, in Michigan at 11:00 AM Charlevoix county records, o'clock, on December 14, 2007 Michigan, on which mort-

EAST 658.69 FEET TO A ATTN / 2 INCH ROD ON THE This sale may be rescind-EAST 1 / 8 LINE OF SAID ed by the foreclosing mort-SECTION; THENCE ALONG SAID 1 / 8 LINE gagee. In that event, your damages, if any, shall be SUTH 0 DEGREES 41 limited solely to the return MINUTES 27 SECONDS of the bid amount ten-FAST 353.08 FEET TO A dered at sale, plus inter-1/2 INCH ROD; THENCE est. SOUTH 88 DEGREES 53 MINUTES 41 SECONDS MORTGAGE SALE WEST 435.60 FEET TO A Default has been made in 1 / 2 INCH ROD: THENCE the conditions of a mort-SOUTH 0 DEGREES 41 gage made by William J. Knott, A Single Man, origi-**MINUTES 27 SECONDS** WEST 300.00 FEET TO nal THE POINT OF BEGIN-Household NING, BEGING A PART OF THE SOUTHWEST QUARTER OF THE NORTHEAST QUARTER OF SECTION 11, TOWN-SHIP 32 NORTH, RANGE

Mortgage

Notice Of Mortgage

Foreclosure Sale

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BE USED FOR THAT

CONTACT OUR OFFICE

AT THE NUMBER BELOW

IF YOU ARE IN ACTIVE

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limited solely to the return

of the bid amount ten-

dered at sale, plus inter-

Default has been made in

the conditions of a mort-gage made by Jeffrey

Girard, an unmarried man

and Melissa S. Looze, an

unmarried woman, original

mortgagor(s), to Mortgage Electronic Registration

Systems, Inc., as nominee

for lender and lender's

assigns, Mortgagee, dated November 15, 2004, and

recorded on November 16,

2004 in Liber 650 on Page

791, in Charlevoix county

and/or

successors

MORTGAGE SALE

PURCHASERS:

PLEASE

PURPOSE.

ATTN

est.

MILITARY DUTY.

Electronic

Finance Corporation Mortgagee, dated May 25. 2006, and recorded on June 1, 2006 in Liber 749 Page 638, Charlevoix county records. Michigan, on which mortgage there is claimed to be due at the date hereof The redemption period the sum of Two Hundred shall be 12 months from Four Thousand Ninety-Four And 99/100 Dollars (\$204,094.99), including

mortgagor(s),

111.

in

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 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 0 degrees 07 minutes 05 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 tiron stake, being the point of beginning of this description; thence continuing South 0 degrees 07 minutes 05 seconds West (recorded as South) to a point 512 feet North of the North eighth line of said Section 21; thence in a direction recorded as East to the Charlevoix-Boyne Citv Road; thence Northwesterly along said road to its intersection with line which bears South 87 degrees 47 minutes 53 seconds East from the point of beginning; thence North 87 degrees 47 minutes 53 seconds West 730.28 feet to the point of beginning; being a part of Government Lot Section 21, Township 33 North, Hange excepting therefrom the following described parcel which was previously conveyed in Deed recorded in iber 323, Pages 0100 Charlevoix County Records; 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) 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 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 East 508.98 feet to the point of beginning of this description: thence continuing South 87 degrees 47 minutes 53 seconds East 221.30 feet to the Southwesterly line of the Charlevoix-Boyne City Road; thence along said line South - 39 road degrees 02 minutes 15 seconds East 159.36 feet; thence leaving said road line North 87 degrees 47 minutes 53 seconds West 332.72 feet; thence North 2 degrees 12 minutes 07 seconds East 120.00 feet to the point of beginning; part being a Government Lot Section 21, Township 33 North. Range 6 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.

WWW.CITIZENANDJOURNAL.COM

PURCHASERS:

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.

Dated: Nov. 14, 2007

For more information. please call: FC D 248.593.1309 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

CHARLEVOIX COUNTY COMMISSIONERS Synopsis – November 14, 2007

The Charlevoix County Board of Commissioners met at 9:30 a.m. in Charlevoix. All Commissioners were present.

Motion approved minutes of the October 24, 2007 meeting as presented.

Keith Ogden, Road Commission Chair reviewed the 2006 Annual Report.

- Motion defeated Resolution #07-072, Plumbing, Mechanical & Electrical Permit Fee Increase, Commissioners Tripp, Christensen, Reinhardt & Roloff voting no.

Motion defeated Resolution #07-073, Office Furniture for lack of support.

- Motion approved Resolution #07-074, MERS Plan Amendment and authorized Chairman Roloff to sign the plan amendment.

Motion approved Resolution #07-075, Agreement For Collection of Delinquent Personal Property Taxes and authorized Chairman Roloff to sign the Aareement.

Motion approved Resolution #07-076 Grandvue Operating Transfer

Motion adjourned the meeting at 11:25 a.m.

Jane E. Brannon, County Clerk

This sale may be rescinded by the foreclosing mortgagee. In that event, your FORECLOSURE NOTICE damages, if any, shall be limited solely to the return Default has been made in of the bid amount tenthe conditions of a mortdered at sale, plus intergage made by Angela G. est. Balvo aka Angela Balvo and David M. Balyo, Wife

MILITARY DUTY.

ATTN

MORTGAGE SALE Default has been made in the conditions of a mortgage made by Malcom B. Bowman, A Single Man, original mortgagor(s), to Electronic Mortgage 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 (\$53,222.98), Dollars including interest at

12.25% per annum. Under the power of sale contained in said mort-

December 7, 2007.

gage and the statute in such case made and pro-DEBT vided, notice is hereby given that said mortgage PURPOSE. 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

MORTGAGE SALE County, at 11:00 AM, on Default has been made in Said premises are situthe conditions of a mortated in City of East gage made by Christopher

> **BAY TOWNSHIP BOARD OF TRUSTEES** SYNOPSIS OF MINUTES

REGULAR MEETING November 8, 2007

Approved October 11, 2007 Board of Trustees regular meeting minutes. Accepted Treasurer's report. Approved to pay Township obligations totaling \$13,442.17. Received Planning Commission report on proposed changes to the Zoning Ordinance. Received Zoning Administrators report. Received final PUD and Ag Zoning proposed amendments. Discussed possible land purchase next to Oak Lawn cemetery. Next Board of Trustees regular meeting to be held on Thursday, December 13, 2007 at 7:00 P.M.

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 S 248.593.1304 Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #100332F02

gage there is claimed to THIS FIRM IS A DEBT be due at the date hereof COLLECTOR ATTEMPTthe sum of Eighty-Six ING TO COLLECT A Thousand And 43/100 ANY INFORMA-Dollars TION WE OBTAIN WILL including BE USED FOR THAT 7.375% per annum. PLEASE CONTACT OUR OFFICE contained in said mort-AT THE NUMBER BELOW gage and the statute in IF YOU ARE IN ACTIVE such case made and pro-MILITARY DUTY. vided, 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

Yvonne

GMAC

recorded

(\$86,000.43),

at

interest

Under the power of sale

nal

and

court within Charlevoix County, at 11:00 AM, on December 21, 2007. Said premises are situated in Township of Wilson, Charlevoix County, Michigan, and are

described as: The North 1/2 of the South 1/2 of the Northwest 1/4 of the Southeast 1/4 of Section 22, Township 32 North, Range 6 West, more particularly described as follows: Commencing at a 1/2 inch rod at the East 1/4

Said premises are situated in Township of WIL-SON, Charlevoix County, Michigan and described as:

PARCEL C-2: COM-MENCING AT A 1 / 2 INCH ROD AT THE EAST QUARTER CORNER OF SECTION 11, TOWNSHIP 32 NORTH, RANGE 6 WEST, THENCE ALONG THE EAST AND WEST QUARTER LINE OF SAID SECTION SOUTH 88 **DEGREES 53 MINUTES** 41 SECONDS WEST 1753.84 FEET TO A 1 / 2 INCH ROD BEING THE POINT OF BEGINNING OF THIS DESCRIPTION; THENCE CONTINUING ALONG SAID QUARTER SOUTH LINE DEGREES 53 MINUTES 41 SECONDS WEST 223.52 FEET TO A 1 / 2 INCH ROD; THENCE NORTH 0 DEGREES 39 MINUTES 09 SECONDS WEST 652.94 FEET TO A 1 / 2 INCH ROD; THENCE NORTH 88 DEGREES 53 MINUTES 03 SECONDS

records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred One Thousand Eight Hundred Eighteen And 45/100 (\$101,818.45), Dollars including interest at 6.25% 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 Village of Boyne Falls, Charlevoix County, Michigan. and are described as: Lots 3 and 4 and the South 1/2 of Lot 5, Block 13, addition No. 2 to the Village of Boyne Falls, as recorded in Liber 1 of Plats, Page 18, Charlevoix County Records, being a part of Section Township 32 North, Range Charlevoix West. 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.

Dated: November 7, 2007

For more information, please call: FC X 248.593.1302 Trott & Trott, P.C. Attornevs 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 ATTEMPT ING TO COLLECT A DEBT. ANY INFORMA-TION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

Dated: October 31, 2007

For more information. please call: FC H 248.593.1300 Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #160137F01

PAGE 14

PUBLIC NOTICES

Notice Of Mortgage Foreclosure Sale THIS FIRM IS A DEBT COLLECTOR ATTEMPT-ING TO COLLECT A DEBT. ANY INFORMATION WE 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 dam-ages, 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 Victoria S. Long, a married woman, as cong, a marned woman, as her sole and separate prop-erty, original mortgagor(s), to Olympus Mortgage Company, Mortgagee, dated May 21, 2004, and recorded on October 10, 0005 in Libor 200 an Bogo 2005 in Liber 709 on Page 628, and assigned by mesne assignments Wells Fargo Bank, N.A. as Trustee for the certificate holders of Asset-Backed Pass-Through Certificates Series 2004-WCW1 as assignee as documented by assignment, Charlevoix county records, Michigan, on which mort-gage there is claimed to be due at the date hereof the sum of One Hundred Ninety-Five Thousand Eight Hundred Ninety-Five And

33/100 Dollars (\$195,895.33), including interest at 10.8% per including 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 cir-cuit court within Charlevoix County, at 11:00 AM, on December 7, 2007.

Said premises are situat-ed in City of Charlevoix, Charlevoix County,

Michigan, 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); thene Northeasterly 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 begin-ning; thence North and par-allel 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 be 30 days from the date of such sale.

Range 7 West, thence North 89 degrees 29 min-Range 5 West; thence North 89 degrees 30 minutes 59 seconds East along utes 00 seconds West the East and West one-550.00 feet along the North quarter line of said Section; 427.10 feet, being the point line of said Section; thence South 0 degrees 39 minutes of beginning of this descrip-tion; thence continuing North 89 degrees 29 min-utes 59 seconds East along 47 seconds West 879.65 feet along the West line of the East 550 feet to the North one-half of the the centerline of Ferry Road Northwest one-quarter of 696.15 feet; thence South 0 said Section to a point in the degrees 04 minutes 30 seccenter line of said ease ment, being the Point of Beginning of this descrip-tion; thence along said easement center line the onds East on a line parallel with the West one-eighths line of said Section and 220.00 feet Westerly therefollowing described courses in sequence: South 59 from, 662.26 feet to a onehalf inch rod; thence South 89 degrees 29 minutes 21 seconds West along the degrees 34 minutes 35 sec-onds East 16.74, South 78 South line of the North onedegrees 37 minutes 00 sechalf of the Northwest oneonds East 135.51 feet, North 81 degrees 26 min-utes 40 seconds East 74.15 quarter of the Southwest one-quarter of said Section feet, North 67 degrees 39 minutes 28 seconds East 109.77 feet, North 66 degrees 56 minutes 59 sec-696.15 feet to a one-half inch rod; thence North 0 degrees 04 minutes 30 sec-onds West 662.39 feet to the point of beginning; being a part of the North one-half onds East 56.83 feet, North 85 degrees 38 minutes 22 seconds East 58.68 feet, of the Northwest one-quar-South 70 degrees 18 min-utes 58 seconds East 62.56 feet, and South 46 degrees 23 minutes 35 seconds ter of the Southwest onequarter 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 proceeded 0.16 dr in Dead East 79.85 feet to a point on the North and South onequarter line of said Section which is South 0 degrees 39 recorded 9-16-04 in Deed Book 636, Page 855, in The Office of the Recorder of minutes 47 seconds West 906.75 feet of said North

exclusive easement for

ingress and egress for pedestrian and motor vehi-

cles and public utilities

described as follows: A 20

feet private roadway ease

ment, the center line of

which is described as fol-

lows: Commencing at a five-eighths inch rod at the

foot wide easement the fol-

degrees 48 minutes 31 sec-

onds East 143.49 feet,

South 30 degrees 07 min-

utes 04 seconds 199.45

feet, South 29 degrees 22

minutes 14 seconds East

192.19 feet, South 40 degrees 29 minutes 05 sec-

degrees 34 minutes 35 sec-

onds East 87.40 feet to a

point on the West line of the

East 550 feet of the North one-half of the Northwest

one-quarter of said section.

being the Point of Ending;

being a part of the North one-half of the Northwest

one-quarter of Section 22.

§600.3241a, in which case

the redemption period shall

be 30 days from the date of such sale. TO ALL PUR-

ERS: The

sale, plus interest.

Troy, MI 48007-5041 (248) 457-1000

ANY INFORMATION WE

OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR

including

Under the power of sale

main lobby of evoix County

Courthouse in Charlevoix in

Charlevoix County, Michigan at 11:00 a.m. on

Said premises are locat-

ed in the Township of

Hudson, Charlevoix County, and

Southwest corner of the Southeast one-quarter of

in

are

the

DECEMBER 7, 2007.

Michigan,

described as:

Commencing

File No. 221.5604

West.

courses

South

in

lowing

sequence;

County, Charlevoix 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 PUR-CHASERS: 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 and

> THIS FIRM IS A DEBT COLLECTOR ATTEMPT-ING 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 IN UTABY DUTY ACTIVE MILITARY DUTY.

MORTGAGE SALE Default has been made in the conditions of a mortgage made by Benjamin G. Matelski and Kimberly K. Matelski, husband and wife as joint tenants, to Option One Mortgage Corporation, a California Corporation, Mortgagee, dated January 21, 2003 and recorded February 7, 2003 in Liber 516, Page 670, Charlevoix County Records, Michigan. Said mortgage is now held by Welis Fargo Bank, N.A., as Trustee for Option One Mortgage Loan Trust 2003-Asset-Backed

Certificates, Series 2003-2 by assignment. There is

determined abandoned in and designated as the accordance with MCLA North half of the Northwest §600.3241a, in which case one-quarter Southwest one-quarter of the redemption period shall be 30 days from the date of such sale. TO ALL PURthe Southwest one-quarter, Section 28, Town 32 North, CHASERS: The foreclosing Range 7 West, including a certain 1963 Roycraft mortgagee can rescind the Mobile Home Serial Number 18695. By Fee sale. In that event, your damages, if any, are limited solely to the return of the bid amount tendered at Simple Deed from Stephen M. Mumich, Jr. and Barbara Mumich, husband and wife as set forth in Book 345, Page 732, dated 5/14/1993 and recorded Dated: November 7, 2007 5/20/1993, Orlans Associates, P.C. County Records, State of Michigan.

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

sale, plus interest.

MORTGAGE SALE Default has been made in the conditions of a certain mortgage made by: Renita Sue Moody, A Single Woman to Opt n One Mortgage Corporation, Mortgagee, dated May 11, 2005 and recorded May 18, one-quarter corner being the Point of Ending. Also Together With: A non-2005 in Liber 682 Page 151 Charlevoix County Records, Michigan Said mortgage was subsequentassigned to: Deutsche Bank National Trust Company as Trustee for HSI Asset Securitization Corporation 2005-OPT1 Mortgage Pass-Through Certificates, Series 2005-North one-quarter corner of Section 22, Town 32 North, Range 5 West; thence North 89 degrees 30 min-OPT1, by assignment dated August 8, 2006 and recorded August 30, 2006 in Liber 763, Page 987 on which utes 00 seconds West 1401.08 feet along the North line of said Section to a point in the center line of mortgage there is claimed to be due at the date hereof the sum of One Hundred Thirty-Six Thousand Nine Cherry Hill Road, being the Point of Beginning of this description; thence along the center line of said 20 Hundred Twelve Dollars and Ninety-Four Cents (\$136,912.94) including interest 11.35% per annum. including 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, Circuit Court of Charlevoix County at 11:00AM on degrees 29 minutes of sec-onds East 167.93 feet, South 54 degrees 03 min-utes 40 seconds East 91.49 feet, South 62 degrees 32 minutes 30 seconds East 395.99 feet and South 59 degrees 24 minutes 05 sec Friday, November 30, 2007. Said premises are situated in City of Boyne City, Charlevoix County Michigan, described as: and are The East 26 1/12 feet of Lot 328 and the West 26 1/12 feet of Lot 329, Block 20, Nicholis 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.

Town 32 North, Range 5 Cedar St., Boyne City MI 49712 The redemption period The redemption period shall be 6 months from the shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA

date of such sale, unless determined abandoned in accordance with MCL MCL 600.3241 or 600.3241a, in which case the redemption period shall

738, Page 176, Charlevoix County Records, Michigan. There is claimed to be due the at the date hereof the sum of Three Hundred Fifty-Eight Thousand Seven Hundred Fifty-Four and 73/100 Dollars (\$358,754.73) including interest at 6.875% per Śerial annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice

of

damages, if any, are limited solely to the return of the

bid amount tendered at

sale, plus interest.

Dated: Nov. 21, 2007

Orlans Associates, P.C.

Attorneys for Servicer P.O. Box 5041

Troy, MI 48007-5041 (248) 457-1000

Notice Of Mortgage

Foreclosure Sale THIS FIRM IS A DEBT COLLECTOR ATTEMPT-ING 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

In that event, your dam-ages, if any, shall be limited solely to the return of the

Default has been made in the conditions of a mort-

gage made by Travis A. Ogden, A Single Man, origi-nal 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 evi-

denced 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

Thousand Two Hundred Fifty-Seven And 99/100

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

(\$122,257.99)

Dollars

sale, plus interest.

MORTGAGE

amount tendered at

SALE

Electronic

File No. 362.1015

is hereby given that said mortgage will be foreclosed by a sale of the mortgaged Charlevoix premises, or some part of The redemption period them, at public vendue at at public verse main lobby of County shall be 12 months from the the date of such sale, unless Charlevoix Courthouse in Charlevoix in accordance with MCLA §600.3241a, in which case Charlevoix Michigan at 11:00 a.m. on DECEMBER 7, 2007. the redemption period shall be 30 days from the date of Said premises are locatsuch sale. TO ALL PUR-CHASERS: The foreclosing ed in the Township of Boyne Falls, Charlevoix County, mortgagee can rescind the sale. In that event, your and

Michigan, 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, designated as and Charlevoix 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.

County.

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 PUR-CHASERS: 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 ATTEMPT-ING TO COLLECT A DEBT. ANY INFORMATION WE 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 dam-ages, if any, shall be limited solely to the return of the bid amount tendered at , plus interest

on April 15, 2004, and recorded on April 15, 2004 in Liber 608 on Page 495, and rere-corded on April 20, 2004 in

Liber 609 on Page 473, ir

Charlevoix county records

Michigan, and assigned by said Mortgagee to HSBC Mortgage Corporation USA as assignee, on which mort-

gage there is claimed to be

due at the date hereof the

sum of Two Hundred Fifty-

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 vendue, at

the place of holding the cir-cuit court within Charlevoix

County, at 11:00 AM, on December 14, 2007.

Said premises are situat-ed in City of Charlevoix,

and

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 redemotion period

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

Dated: Nov. 14, 2007

For more information,

please call: FC H 248.593.1300

Attorneys For Servicer 31440 Northwestern

Highway, Suite 200 Farmington Hills, Michigan 48334-2525

Trott & Trott, P.C.

File #170433F01

Charlevoix

such sale.

Four

Thousand One

Dollars

County

Commencing

at

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

Dated: October 31, 2007

For more information,

Trott & Trott, P.C. Attorneys For Servicer

Farmington Hills, Michigan 48334-2525

Notice Of Mortgage Foreclosure Sale

THIS FIRM IS A DEBT COLLECTOR ATTEMPT-ING TO COLLECT A DEBT. ANY INFORMATION WE

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 dam-ages, if any shall be limited solely to the return of the bid amount tendered at

Default has been made in the conditions of a mort-gage made by Steven P Voice, a married man and

Rebecca Voice, his wife, original mortgagor(s), to Mortgage Electronic

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

sale, plus interest.

MORTGAGE SALE

31440 Northwestern

Highway, Suite 200

File #169129F01

FC R 248.593.1305

such sale.

please call:

the

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 Alton L. Radle, a single man, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated January 11, 2006 and recorded January 26, 2006 in Liber 728, Page 182, Charlevoix County Records, Michigan. There is claimed to be due at the date hereof the sum of One Hundred Sixty Thousand Four Sixty Hundred Seventy-Six and 51/100 Dollars (\$160,476.51) including interest at 8.375% per

annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue at the main lobby of Charlevoix County Courthouse in Charlevoix in Charlevoix County, Michigan at 11:00 a.m. on **DECEMBER 21, 2007**

Said premises are locat-ed in the Township of Hayes, Charlevoix County, Michigan, and are described as: Beginning at West one-

quarter corner of Section 35, Town 34 North, Range 7 West, Township of Hayes, Charlevoix County, Michigan; thence South 89 degrees 36 minutes 39 seconds East, 660.62 feet for the point of beginning; thence continuing South 89 degrees 36 minutes 39 seconds East, 660.61 feet; thence South 0 degrees 21 minutes 52 seconds West, 331 feet; thence North 89 degrees 36 minutes 37 sec-onds West, 659.38 feet; thence North 0 degrees 09 minutes 08 seconds East. 331 feet to point of beginning. Part of Northwest onequarter of Southwest onequarter of Section 35, Township 34 North, Range 7 West, Township of Hayes, 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 PUR-CHASERS: 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. 21, 2007

Orlans Associates, P.C. Attorneys for Servicer P.O. Box 5041 Troy, MI 48007-5041 (248) 457-1000 File No. 207.9138

Notice Of Mortgage Foreclosure Sale THIS FIRM IS A DEBT COLLECTOR ATTEMPT-

Said premises are situat-ed in City of Boyne City,

Charlevoix

Fifty-Seven Thousand Sixty-Six And 96/100 Dollars (\$257,066.96), including interest at 6% pe 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 cir-cuit court within Charlevoix. County, at 11:00 AM, on November 30, 2007.

County

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 #080963F02

THIS FIRM IS A DEBT COLLECTOR ATTEMPT-ING 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 Company, a California Company, Mortgagee, dated September 28, 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-OPT1 Mortgage Pass-Through Certificates, Series 2006-OPT1 by assignment. There is claimed to be due at the date hereof the sum of One Hundred Fifty-Eight Thousand Two Hundred Fifty-Eight and 38/100 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 main lobby of evoix County the Charlevoix Courthouse in Charlevoix in Charlevoix County Michigan at 11:00 a.m. on DECEMBER 14, 2007.

Said premises are locat-ed in the Township of Eveline, Charlevoix County, Michigan. are and

described as: Commencing at the three-quarter inch pipe at the West one-quarter corner of Setion 14, Town 33 North,

date hereof the sum of One Twenty-Eight Hundred Thousand Three Hundred Eighteen and 15/100 (\$128,318.15) Dollars including interest at 13.5%

per annum. Under the power of sale Dated: Nov. 21, 2007 contained in said mortgage and the statute in such case Orlans Associates, P.C. made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged Attorneys for Servicer P.O. Box 5041 premises, or some part of them, at public vendue at at public vol... main lobby of County Charlevoix THIS FIRM IS A DEBT COLLECTOR ATTEMPT-ING TO COLLECT A DEBT. Courthouse in Charlevoix in Charlevoix County,

Michigan at 11:00 a.m. on DECEMBER 21, 2007. Said premises are located in the Township of Boyne Valley, Charlevoix County,

OFFICE AT THE NUMBER BELOW IF YOU ARE IN Michigan, described as: and are Commencing at a five-eighths inch rod at the ACTIVE MILITARY DUTY. North quarter corner of Section 22, Town 32 North, MORTGAGE SALE -Default has been made in the conditions of a mort-Range 5 West; thence South 00 degrees 39 min-utes 47 seconds West 791.34 feet along the North and South quarter line of poid South quarter line of 5 West; thence gage 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, Charlenix County Beorde said Section to a one-half inch rod being the Point of Beginning of this descrip-tion; thence continuing South 0 degrees 39 minutes 47' seconds West 396.00 Charlevoix County Records, Michigan. There is claimed to be due at the date hereof the sum of One Hundred feet along said quarter line to a one-half inch rod; Six Thousand One Hundred Six and 54/100 Dollars thence North 89 degrees 20 minutes 13 seconds West 75.00 feet to a one-half inch rod; thence North 0 degrees (\$106,106.54) including interest at 12.25% per 39 minutes 47 seconds East 396.00 feet to a oneannum. half inch rod; thence South contained in said mortgage 89 degrees 20 minutes 13 and the statute in such case seconds East 75.00 feet to

made and provided, notice the Point of Beginning, being a part of the North half of the Northwest quar-ter of Section 22, Town 32 is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of North, Range 5 West. them, at public vendue at Also: Commencing at the the Charlevoix

North quarter corner of Section 22, Town 32 North, Range 5 West; thence South along the guarter line 1187.34 feet to the point of beginning; thence North 396.00 feet; thence East 219.75 feet; thence South 396.00 feet; thence West 219.75 feet to the point of beginning.

Together With: A non-exclusive easement for ingress and egress for pedestrian and motor vehicles and the Southeast one-quarter of Section 7, Township 32 North, Range 4 West; thence East 511.5 feet; thence West 511.5 feet; public utilities, described as follows: A 20 feet private roadway easement, the roadway easement, the center line of which is described as follows: Commencing at a five-eighths inch rod at the

thence South 660 feet to the Point of Beginning. The redemption period North one-quarter corner of Section 22, Town 32 North, shall be 12 months from the date of such sale, unless

mortgagee can rescind the sale. In that event, your such sale, or upon the expiration of the notice required by MCL 600.3241a(c), damages, if any, are limited solely to the return of the whichever is later. bid amount tendered at

Dated: October 18, 2007

Deutsche Bank National Trust Company as Trustee for HSI Asset Securitization Corporation 2005-OPT1 Mortgage Pass-Through Certificates, Series 2005-OPT1,

Assignee of Mortgagee Attorneys: Potestivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 07-80367

THIS FIRM IS A DEBT COLLECTOR ATTEMPT-ING 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 Barry J. Mumich and Kelly A. Mumich, Husband and Wife, to Washington Mutual Bank, FA, Mortgagee, dated June 12, 2003 and recorded June 24, 2003 in Liber 549, Page 475, Charlevoix County Records, Michigan. is claimed to be due at the date hereof the sum of Eighty-Six Thousand One Hundred Ninety and 55/100 Dollars (\$86,190.55) including interest at 4.875% per inum.

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 in Charlevoix County, Michigan at 11:00 a.m. on

DECEMBER 21, 2007. Said premises are locat-ed in the Township of South Arm, Charlevoix County, Michiaes Michigan, and described as:

All that parcel of land in Township of South Arm, Charlevoix County, State of Michigan, as found in Deed Book 345, Page 732, Identification Number 014-028-017-15, being known them, at public vendue, at MORTGAGE

the place of holding the cir-cuit court within Charlevoix County, at 11:00 AM, on November 30, 2007. Said premises are situated in Township of Hudson, Charlevoix County, and

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 37 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 fet; thence South 9 degrees 04 minutes 26 sec onds 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.

Dated: October 31, 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 ATTEMPT-ING 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 Sean E. Pacheco and Mary J. J. Pacheco, husband and wife, to Fifth Third Mortgage - MI, LLC, Mortgagee, dated March 24, 2006 and record-

ed March 30, 2006 in Liber

SALE Default has been made in the conditions of a mortgage made by Granratana hanawong 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

ING 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 dam-ages, 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 mort-pagor(s). to Client Mortgage Incorporated, Mortgagee, dated May 5, 2003, and recorded on May 13. 2003 in Liber 539 on age 313, and assigned by mesne assignments to Wells Fargo Bank, N.A. as assignee as documented by assignment, Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Fifty-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 vendue, at the place of holding the cir-cuit court within Charlevoix County, at 11:00 AM, on November 30, 2007. Said premises are situat-ed in Township of Hudson,

the redemption period shall be 30 days from the date of Charlevoix County, and 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 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

described

as:

West,

Michigan, and are described as: Unit 28, Harborage Park Condominium, according to Condominium, according to the master deed as record-ed 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 60 through 71 inclu pages 69 through 71, inclu-sive, 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 by the fourth amendment to master deed recorded in Liber 522, page 727, inclusive, Charlevoix County Records and further amended in fifth amendment to master deed recorded in Liber 552, page 961, inclusive, Charlevoix County Records, ad designated as Charlevox 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 fourth 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 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: October 31, 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 #169722F01

THIS FIRM IS A DEBT COLLECTOR ATTEMPT-ING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE.

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By Samantha Weaver

• You may not be surprised to learn

that the word "gangrene," which indi-

cates the death of the body's soft tis-

sues due to lack of blood flow, comes

from a Greek word meaning "to

• It was Casey Stengel, famed base-

ball player and manager from the

1910s through the 1960s, who made

the following observation about his

career: "The key to being a good man-

ager is keeping the people who hate

me away from those who are still

gnaw."

WHERE DID. GO WRONG, PRAY TELL?









undecided."

• The world record for skipping stones is 40 skips with one toss.

• You have, of course, heard of Amelia Earhart, the record-setting aviatrix who fired the world's imagination in the early decades of the past century. You may not have realized. however, that her original ambition was to be a doctor. She was a medical student when she went to an air show in California, where she decided to become a pilot. Her daredevil career ended on July 2, 1937, when the plane she was flying in an attempt to circumnavigate the globe disappeared over the central Pacific Ocean. Earhart wasn't officially declared dead, though, until Jan. 5, 1939.

classic Humphrey The Bogart/Ingrid Bergman film

"Casablanca" has been shown on television more than any other movie.

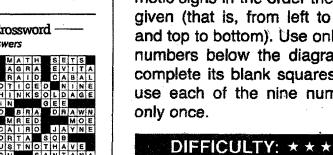
• Those who study such things claim that in the wild, animals don't die of old age.

• The youngest general in the history of the U.S. Army was George Custer - yes, that General Custer - at the age of 23.

Thought for the Day: "The cult of individual personalities is always, in my view, unjustified. To be sure, nature distributes her gifts variously among her children. But there are plenty of the well-endowed ones too, thank God, and I am firmly convinced that most of them live quiet, unregarded lives." - Albert Einstein

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★ Moderate ★★ Difficult *** GO FIGURE!

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GO FIGURE! by Linda Thistle

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

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© 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.

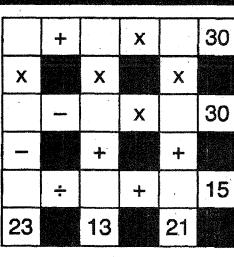
Tips and computer program at

www.sudoku.com. For solutions

check 'JRC Publications' on the

solutions page of www.sudoku.com.

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Stupak bill would expand education benefits for National Guard, Reservists

WASHINGTON - Congressman Bart Stupak (D-Menominee) has introduced legislation that will allow members of the National Guard and Reserve who serve abroad to take full advantage of the Montgomery G.I. Bill to pursue a higher education.

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"Under current law, members of the National Guard and the Reserves can only use their G.I. Bill education benefits while they are serving in the Reserves or the Guard, not after they are discharged from the service," Stupak said. "However, today, with so many members of the Guard and Reservists deployed in Iraq and Afghanistan for extended tours of duty, it can be difficult for these young men and women to utilize their education benefits while they are overseas."

Stupak's legislation would correct the problem by allowing Reservists and National Guard to take advantage of the G.I. Bill for up to 10 years after they complete their last federal deployment.

"Those members of the

Guard or the Reserves who and Reservists to spend more serve abroad have sacrificed time deployed abroad in Afand risked their lives, just like ghanistan and Iraq, it becomes more difficult for them to take those in active duty military advantage of the G.I. Bill. My units," Stupak said. "Guard members and Reservists who legislation would ensure that serve abroad should be able to our Reservists and Guard take advantage of the G.I. Bill after they have completed their service and return home."

members can pursue their education after they leave the service." Stupak introduced the leg-Stupak's legislation would islation after hearing the story apply retroactively, making every member of the Reserves of Sergeant Matthew Mattson, a member of the Michigan or the Guard who served in Iraq or Afghanistan eligible for Army National Guard from Felch, Mich. Mattson recently education benefits under the returned from Iraq and is now G.I. Bill for up to ten years afserving with the 759th Militer their last federal deploytary Police Battalion based out ment. The bill would also apof Fort Carson, Colo. ply for future deployments. Mattson's father informed

tal).

The Montgomery GI Bill Stupak that Sergeant Mattson provides up to 36 months of will complete six years of sereducation benefits for college, vice in the Army National business, technical, or voca-Guard in February but, under tional courses, correspondence the current rules, he will not courses, apprenticeships and job training for members of the be able to take advantage of the Montgomery G.I. Bill-Semilitary. Members of the Relect Reserve program to pay serve and National Guard who agree to a 6 year service com-"I am sure there are many mitment, can receive \$288 per month for 36 months of edustories like Sergeant Mattson's," Stupak said. "As cation benefits (\$10,368 in toIt's all in the mirrors



Charlevoix-Emmet Intermediate School District Transportation Coordinator Chip Coulston guides transporter Pat Schwartz into a mirror assessment station recently. The Char-Em ISD Transportation Department falls under rules and regulations of the U.S. Department of Transportation, which includes the periodic review of mirror positioning. Transporters must be able to see 16 different cones using six different mirrors on the school bus during these assessments. The proper positioning of the school bus mirrors are an important factor in student safety during the loading and unloading process. The ISD has 31 buses and transports 182 students approximately 850,000 miles annually throughout Charlevoix, Emmet and northern Antrim counties. School Bus Safety Week was held at the end of October.

The dangers of drowsy driving

Sheriff George T. Lasater would like to make citizens aware of the dangers of driving while drowsy. The number of incidents involving drivers injuring others because of driving while drowsy has become an increasingly prevalent prob-

It has been reported that driving while drowsy is as hazardous as driving while

intoxicated. Like alcohol and drugs, sleep loss or fatigue affects driving skills such as hand-eye coordination, reaction times, vision, decision making, judgment and inhibition. Research also shows that there is an interaction between sleep deprivation and alcohol, drugs or medications. Just like drinking on an empty stomach, these individual factors influence

and exacerbate one another. Other quick facts about driving while drowsy include:

• Studies show that being awake for 24 hours produces impairment equal to a blood alcohol-concentration (BAC) of 0.10% more than the legal limit.

• Half of Americans consistently report that they have driven while drowsy and approximately 20% admit that they have actually fallen asleep at the wheel in the previous year.

• Sleep related crashes are most common in young people, who tend to stay up late, sleep too little, and drive at night.

For more information and statistics about driving while drowsy, visit the website www.drowsydriving.org

Donation solicitation scam

we ask our Guard members

for his education.

Sheriff George T. Lasater advises that recently a woman posing as an employee of the Good Samaritan Resale shop in Ellsworth was soliciting donations

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residents from of Charlevoix County. The woman is described as being 5'4" tall with shoulder length brown hair and was driving a black SUV.

not solicit donations door to door. Anyone with information or knowledge of this situation is asked to contact Sheriff Lasater at 231-547-4461.

The Good Samaritan does lem.

