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VOL. 128, NO. 42

WEDNESDAY, DECEMBER 5, 2007

BOYNE CITY, MICHIGAN 49712

75 CENTS

At a glance

Main Street seeks board members

The Boyne City Main Street Program invites city residents to apply for a seat on its board of directors. The board has two fouryear terms expiring and is filling one term open due to a resignation.

The Main Street approach is a volunteer and grassrootsdriven effort dedicated to the health and vitality of Boyne City's downtown. It promotes building a vibrant Boyne City through historic preservation, community self-reliance and local ownership. Successes of the program include the Downtown Improvement Project, Stroll the Streets, Boyne Thunder, facade improvements, support of a bike patrol program, and management of the Farmers' Market.

If you are interested apply at City Hall by 5 p.m., Dec. 14. The Main Street office is located at 112 S. Park St. For more information, call the Main Street office at 582-9009.

Veterans Notice

A Department of Michigan Veterans of Foreign Wars service officer will be at the Charlevoix County Veterans Affairs office, in the County Building in Charlevoix, on Monday, Dec. 10, between 1 and 4 p.m., to assist any veteran, or veteran's survivor. If unable to visit the office, you may call the service officer at 231-5477220 at the time listed above for more information.

WEATHER

Wednesday, December 5 Hi: 18 Lo: 17 Condition: Cloudy

Thursday, December 6 Hi: 23 Lo: 19 Condition: Mostly Cloudy

Friday, December 7 Hi: 26 Lo: 18 Condition: Snow Shower

Saturday, December 8 Hi: 25 Lo: 22 Condition: Cloudy

Sunday, December 9 Hi: 30 Lo: 23

Condition: Snow Showers Monday, December 10

Hi: 32 Lo: 26

Condition: Cloudy

Tuesday, December 11 Hi: 31 Lo: 20

Condition: Snow Showers Wednesday, December 12

Hi: 26 Lo: 18 **Condition:** Mostly Cloudy

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A legacy of love and hope

BY B. J. HETLER **E**DITOR

"In 1927 something wonderful happened. The Earth was spinning, the stars and planets were in place and then something wonderful happened. For a moment the Earth stopped spinning, and Betty got on."

The quote was spoken by Pat Wright, a lifelong friend of Betty Kelts. Betty, who was born in Boyne City, died on Nov. 27, at the age of 80. Pat was one of many people who spoke about the woman who touched people with her strength, her humor and her love.

Everyone knew her whether they wanted to or not, her granddaughter

Aulani said in jest at Betty's funeral on Friday, Nov. 30.

But to know

her was, truly, to love her. Betty had a unique ability to attract and befriend people from all walks of life, regardless of gender, socialeconomic status or ethnicity.

Pat knew her from their early teens when they worked together at Horton Bay's Red Fox Inn.

"She could do anything. She could swim from the Horton Bay docks to the

I had six kids, all of the kids had to work. I think that's what made them such good kids. They bought all their school things, school rings, yearbooks, everything.

For entertainment, we'd sit in the car and watch people go by. On payday we would go from store to store and I knew everyone. I loved Boyne City then and I love Boyne City now.

October 2006

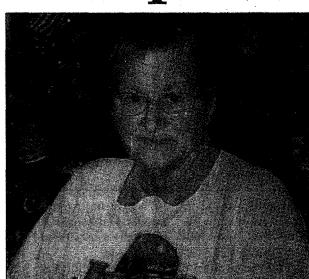
point." Pat said. The two often sang together and made up skits to entertain women's clubs

and church clubs. "I love all of her kids. I would trust them with my life. I loved her as a sister.

Betty had six children, Judy, Jo, Jerry, Janet, Jeffre and Justin. Judy and Jo died several years ago.

Through the loss of her daughters and her battle with diabetes and heart // disease, Betty re-- Betty Kelts mained full of hope.

'She was the epitome of hope for me," said Pastor Tim Wright of the Horton Bay United Methodist Church. "There was no question about her faith. You knew where her



Betty Kelts

hope came from by being around her. I don't recall her ever being depressed or feeling sorry for herself."

Sheriff George Lasater expressed an identical opinion.

"Betty taught me how to See LEGACY Page 2A

Dollops of white



Photo by B.J. Hetler

This pretty scene is one of many in Northern Michigan as the area enters its winter season. The snow so far this year is heavy from moisture, which makes easy packing for snow sculptures.

Third generation postman recalls vears of service

BY CHRISTINE GWIDT CONTRIBUTING WRITER

BOYNE CITY — Ask anyone on Carl Lockman's postal route and they will probably have a story about their mail carrier. For 30 years Lockman has delivered the mail to Boyne City residents and he has made some friends along the way. This month marks his retirement and the culmination of a three-generation legacy of service to the community.

"The best part of the job is the people," Lockman smiled. "I always tried to take the time if anyone had a problem or just wanted to talk. Because that's all we really have, is our time. I'd always try to take five-minutes. That's what we're there for. If we can't give good service, we've got nothing else to give."

Carl Lockman followed his father and his grandfa-

ther, who were both post office employees. In 1932 his grandfather, Lewis Lockman, went to work for the U.S. Post Office in Boyne City. Following his death in 1946, his son, Bob, took his place. When Bob retired 34 years later, Carl went from being a route substitute to a full-time carrier, retiring from his position as foreman at Allied Signal. His route eventually became an area that started at the Division Street apartments and covered 55 miles daily, with a total of 615 mailboxes. Even with four-anda-half to five hours spent delivering the mail and twoand-a-half hours of sorting in the morning, Lockman doesn't recall being overwhelmed by the workload.

"You know what's really strange? You have more energy than you think," Lockman said. "There's See RETIREMENT Page 2A



40th anniversary celebrated

The Boyne City seniors celebrated the senior center's 40th anniversary on Sunday, December 2. A good crowd enjoyed food, music, and festivities.

Boyne City grants tax abatement, honors retiree

By B. J. HETLER **EDITOR**

BOYNE CITY — City commissioners unanimously approved a tax abatement request made by Federal Screw Works, one of the city's industries.

The approval allows the company to forego paying property taxes to the city for eight years. The loss to the city of property tax income that would otherwise be paid by the company is \$14,641 for each of the eight years. Federal Screw Works representative, Jeffrey Harness, vice president and general manager, attended the Nov. 27 city commission meeting and thanked commissioners for their decision.

The company requested the abatement because it invested about \$1.8 million in new equipment so that it can produce new transmission parts. The abatement will help the company retain five existing jobs, Harness said, and he sees new jobs in the future.

"I believe we're going to add to our ranks and create new jobs," Harness said.

Federal Screw Works currently employs a total of 26 workers. It is located in the city's industrial park.

The project is up for reevaluation every two years by the city to determine whether it meets the criteria for abatement of taxes, said city manager Michael Cain.

In other business at the Nov. 27 meeting, commissioners voted to present projects to the state for its approval to qualify for a \$667,000 matching grant from the Michigan State Housing Development Authority through the Vibrant Small Cities Initiative grant program.

Commissioners chose See BOYNE CITY Page 2A



Betty Kelts in one of the many Horton Bay parades in which she participated.

Legacy

Continued from 1A deal with adversity. Her glass was always half full," Lasater said. "I always felt better after I'd seen her than I felt before.

"In my opinion, she's a legend. Thirty years from now people will still remember her and talk about her. She was Boyne City."

Betty was also Horton Bay, never missing the parade of spoof each Fourth of July. She was a part of the parade and served as grand marshal for many years. Laughter rippled from the crowd lined up along the street as she walked with aplomb wearing her choice of that year's crazy costume.

She rode with Lasater in the 2007 parade, waving at the crowd as people greeted her.

"I gave her roses," Lasater said quietly. It was Betty's last Horton

was a friend since the 1960s and talked about Betty's love for people.

"She was so generous and she was always there for you." Marie remembers how Betty fed the school football and basketball players after a game at her restaurant in Boyne City.

She had a way of making people feel like one of the family. Jim and Eleanor Stackus knew her for years..

"Betty was a very special person. It was fun to be around her," Eleanor said. There was always a group of people around Betty and her husband, Jim.

"We were part of the family, and we were there when she lost her

husband," Eleanor said. Betty's children

watched over their Bay parade. mother in her later years. Each one of them Marie Schmidttdiel says she was a friend to them, as well as a mother. She was the type of

> person that didn't let anyone want for anything, Jerry said. He remembers how years ago she took coffee and donuts to factory workers who were on strike. The factory's management told her if she served the workers they would boycott her restaurant. Betty served coffee and donuts to the

workers. Janet, Jeffre and Justin spoke of their admiration for their mother.

"She had so much courage," Jeffre said. "She was so strong and never afraid throughout her surgeries."

"One of the things I loved about her was it didn't matter if I brought home one friend or 50, she would feed everybody," Justin said. "She was so unselfish and would do

Janet said she will miss the fun times she. her mother and sisters had on trips to Traverse

anything for anybody."

There was a lot of family time in the Kelts's home with many evenings spent singing, playing games and laughing.

It's a tradition that will continue.

Betty's family and her many friends in the community will miss her and can only hope that another person filled with love and hope will hop onto our Earth and settle in Betty's Boyne City.

Boyne City

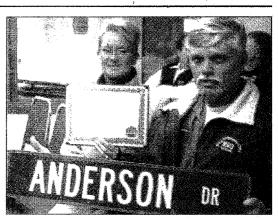
Continued from 1A demolition of the Fotchman building, Linear Park/River Walk, Parking/Streetscape improvements, property acquisition and Public Service Facilities in that order of priority. Other backup projects are theatre revitalization and façade improvement.

If the city is chosen by the state to receive the \$667,000 grant, it must match the grant dollarfor-dollar.

City employee Mike Anderson retired after

working for the city for 24 years. He first worked for the water department where he was eventually named foreman. He later transferred to the department of public works.

Anderson was responsible for the replacement of the city's street signs and he was presented with a personalized street sign from the city in appreciation for his work. He said he enjoyed plowing the most among his duties with the city.



Mike Anderson and his wife, Barb, look forward to travel and remodeling their house now that Mike is retired after 24 years as a city employee. The city presented a personalized street sign to him, because Mike replaced the street signs in Boyne City.

Retirement

Continued from 1A something that needs to be done and you just do it."

Seated at his dining room table, Lockman looks almost boyish. His light hair covered by a baseball cap, he stresses the importance of customer service that influenced his career.

"There are a lot of people who are old enough to remember when mail meant something. Before computers, when it was how you communicated with people. These older folks always had their mailboxes shoveled out, even when the weather was really bad."

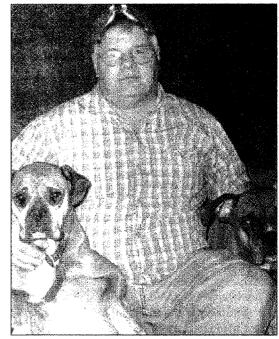
There have been other memorable, if not so pleasant, moments.

"Once a trained police dog bit my arm," Lockman recalled. "I was wearing my brandnew fire coat and he broke the skin and left scars on both sides of my elbow, but the coat didn't even have a hole in it. And some deer jumped my car on Bauman Road. Two does came form nowhere and jumped right over the

hood of my car."

Lockman looks forward to spending more time with his wife, Elaine, their children, Kyle and Kelli and Kelli's husband, Caleb and grandchildren Erica, Noah and Colin.

"I'm what you'd call a country bumpkin," he teases. "My life is living at the end of this road. I don't really know right now exactly what my plans are. I burn wood, so I'll be doing some chopping. And I'm sure there'll be a lot of snowplowing to take care of. With 80 acres, there's always something to be done. I've worked for so long that I don't really know what to expect."



Carl Lockman looks forward to time with his family, including his two dogs, Emma and Kena.

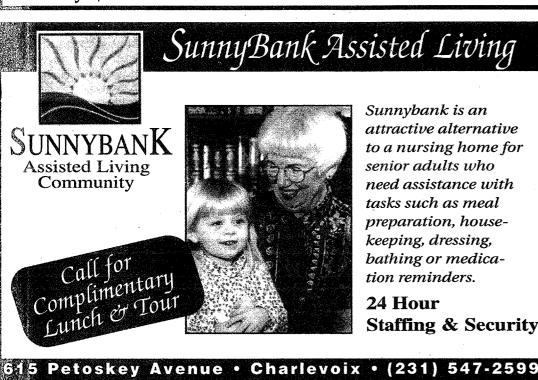




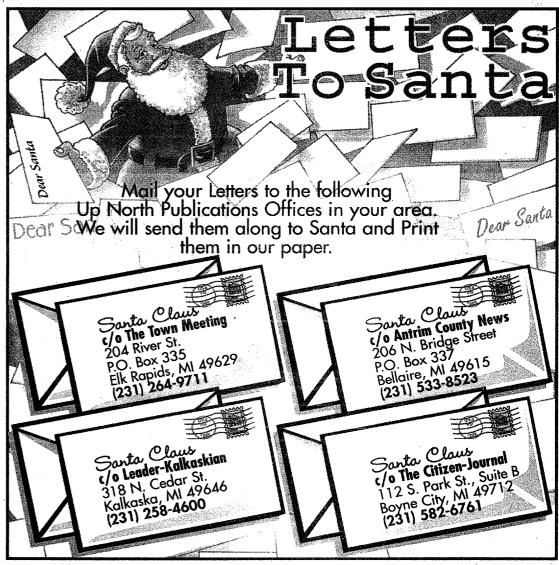
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Roads' report presented to county

By B. J. HETLER **E**DITOR

CHARLEVOIX CO. - The county road commission's finances remain in the black despite a rise in the cost of doing business.

"We're in good shape financially because we're not spending," said board member Keith Ogden. "The funding problem is still here.'

To hold the line on expenses the road commission put a halt on equipment purchases this past summer and decided not to replace an employee who retired.

Also, plowing on weekends and holidays will be reduced to save money, said Ogden.

But that remark prompted resident Bob Taylor to voice concern about access for ambugency vehicles if plowing is cut back.

'Arrangements will be made for emergencies," road commission manager Pat Harmon responded.

Ogden and Harmon

presented the road commission's annual report to the Charlevoix County Commission recently at a county commissioners' meeting. The road commission recently received credit from the state of Michigan as one of the bestmanaged road commissions in the state.

Townships funded the road improvements completed in 2007, and road commission staff is working to obtain grants, Ogden said. He is hopeful that the county will seek a road millage in 2008.

But county commissioner Joel Evans questioned adding more

"Taxing people won't be enough," Evans said. The amount of revenue from a millage would not solve the funding problem, because the work needed on the roads will cost more than a millage would provide.

The Boyne City-Charlevoix Road alone is estimated to cost more than \$5 million in improvements.

The state legislators were no help in obtaining funds from the state, Ogden said.

"No legislators are going to talk about a gas tax," he said. "Things are caving in around us and the legislators won't fix things."

The 2006 year-end audited financial statements show that 2006 ended with \$37,320, or a two percent increase

Total revenue received was more than the final amended budgeted revenue by \$79,237. The difference was due to actual amounts received for township contributions and state highway maintenance reimbursements exceeding final anticipated budget amounts.

Total actual expenditures exceeded the final budget amended amounts by \$50,782. The variance was due to greater than anticipated administrative equipment expenditures totaling \$313,159.

The Road Commission is governed by a threemember board of county road commissioners appointed by the Charlevoix County Board of Commissioners. Doug Way is chairman, Wayne Saunders is vice-chairman and Keith Ogden is a board member.

Rep says get absentee ballots early

With the presidential als dragged Michigan's primary election slated in Michigan for Jan. 15, 2008, state Rep. Kevin Elsenheimer reminds Northern Michigan residents and those who may be away for the winter, especially snowbirds and military servicemen and women, to apply soon for absentee voting ballots.

"The election was up in the air for awhile because the political parties and some individuplan into court, but now according to the Supreme Court it looks like it's going to happen," said Elsenheimer (R-Kewadin). This is an excellent opportunity for Michigan citizens to take a leading role in selecting our nation's presidential candidates, rather than weighing in at the end after it's pretty much

receive an absentee

voting ballot have until Jan. 12, 2008, to submit an application to their county clerk requesting the absentee ballot.

The application, along with additional information regarding the presidential primary election, is available online at the Michigan Secretary of State website: www. michigan.gov/sos. already decided." Chick on the "Elections Citizens wishing to in Michigan" tab gan presidential primary link is located.

Voters Internet access can receive the absentee ballot application and information by contacting their local county clerk, or by contacting Elsenheimer's Lansing office toll free at 1-877-536-4105, by email at kevinelsen heimer @house.mi. gov, or by writing to the lawmaker at State Capitol, Lansing, MI 48909.

OBJUARY

Betty Lou Kelts

Betty Lou (Fox) Kelts, age 80, of Boyne City, died on Tuesday, Nov. 27, 2007, at Grandvue Medical Care Facil-

Betty was born on Feb. 6, 1927, in Boyne City, the daughter of Vollie and Lizzie (Spura) Fox. She grew up in Horton Bay at the Red Fox Inn and moved into Boyne City and graduated from Boyne City High School.

Betty owned and operated Betty's Restaurant in Boyne City from the 1960's until she sold the restaurant in the 1970's and

moved with her family to Alba. She stayed in Alba until her husband Jim passed away in 1976 and moved back to Boyne City. Betty then managed the Depot Restaurant in Boyne City until she bought Betty's Restaurant in Boyne Falls. She enjoyed running the restaurant until she retired in 1988.

She was very active in the community. Betty participated in every Horton Bay Parade since 1976. Betty was a member of the Boyne City United Methodist Church and she sang for many years in the church choir. Betty also enjoyed cooking and spending time with her family.

Betty is survived by her children, Jerry Kelts, Janet (Carl) Massey, Jeffre (Debra) Kelts, Justin (Laurie) Kelts and Betty Spencer, who she always thought of as a daughter; grandchildren, Kimo Kuheana, Keoki Kuheana, Aulani Fox, Kailani Naauao, Kalei Nahinu, Kuuipo Larmond, Kapua Kipapa, Jim MacNaughton, Heather Gee, Ashlee Kelts, Alexandrea Kelts, Carolyn Johnson, Morgan and Jacob Kelts; and sixteen greatgrandchildren.

She is preceded in death by her parents, Vollie and Lizzie Fox; husband, Jim Kelts, in 1976; daughters, Judy Kelts Kuheana and Lois Jo Kipapa; brother, Raymond Fox; sisters, Arvilla Dixon and Marian

A funeral service was held on Friday, Nov. 30, at St. Matthew Church in Boyne City. Pastor Wayne McKenney officiated.

Burial will take place at Maple Lawn Cemetery.

In lieu of flowers the family suggest memorial contributions be directed to Jeffre Kelts, 1141 Pleasant Ave, Boyne City, MI 49712.

Lloyd Jefferson Meadows

Lloyd Jefferson Meadows, age 90, of Walloon Lake, passed away on Wednesday, Nov. 28, 2007, at Bortz Health Care of Petoskey.

Lloyd was born on Dec. 28, 1916, in Powell County, Ky., the son of Alvin and Pearl (Crowe) Meadows.

He served in the United States Army during WWII. On Oct. 9, 1940, he married Audrey Griffin. Lloyd lived in the Walloon Lake Area for the past sixty-two years and was a member of the Walloon Lake Community Church. He enjoyed hunting and riding his Harley Davidson. Lloyd worked in several different professions as a mechanic, carpenter, millwright and a welder. Lloyd's wife, Audrey, will remember him as a "great husband for sixty-seven years."

He is survived by his wife, Audrey Meadows; chil-

dren, Carl (DeAnn) Meadows, Betty (Dennis) Christensen, Kenneth (Bonnie) Meadows, Leonard (Donna) Meadows and Barbara (Curtis) McLeod; eleven grandchildren; ten great-grandchildren; sister, Edna Foy, and half-sister, Helen Harper.

Lloyd is preceded in death by his parents; daughter, Bonnie Meadows, and brother, Leonard Mead-

A funeral service was held Monday, Dec. 3, at Walloon Lake Community Church with visitation before the service. Pastor Jeff Ellis officiated. Burial will take place at Evangeline Township Cemetery.

Memorial contributions may be directed to Walloon Lake Community Church. Stackus Funeral Home of Boyne City is serving the family.

Leslie C. Rider

Mr. Leslie C. "Les" Rider, age 63 of Elmira, passed away Thursday, Nov. 27, 2007.

He was born Oct. 19, 1944, in Hazel Park, to James and Mary (Oliver) Rider. He was a self-employed tractor repairman. He enjoyed working his 40 acres of land and spent time wood working and repairing clocks. He was a U.S. Navy veteran, serving in Vietnam. Over the years he worked in the computer industry and spent time living in Warren, Armada, Arizona and Colorado. He moved to Elmira in 1991.

He was preceded in death by his brother, Steven Oliver Rider, and his father, James Cromwell Rider.

He is survived by his son, Shane of Louisiana; his mother, Mary Ruth Oliver Rider of Troy; brothers, Jeff Rider (Maureen) of Troy and Tim (Bles) of North Carolina; and two nieces and 2 nephews.

Funeral services will be held on Wednesday, Dec. 5, at 2 p.m., from the Nelson Funeral Home in Gaylord, Pastor Kenneth Bernthal, officiating. Burial will take place at Maplelawn Cemetery in Boyne City

Visitation at the Nelson Funeral Home will be held on Wednesday from 12-2 p.m.

Friends may share condolences online at www.nelsonsfuneralhome.com



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The Citizen-Iournal

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From Grandma's special mashed potatoes, scrumptious marinades and sweet treats, send us the recipes that make your holidays special!

Up North Publications will have a special pull-out section in December to include recipes from all of our readers! The recipe guide will be in included in all four of our papers.

Send your recipes by mail to our office by December 6th or email them to hrobinson@ michigannewspapers.com



THE CITIZEN-JOURNAL PINIO

EDITORIAL

Shovels, skiing, snow plows and all that jazz

Officially winter doesn't begin for another two weeks, but somebody forgot to tell winter. After last year's late snow arrival some of us may have been caught sleeping, but no longer.

Shovels are out, snow blowers are running and plow operators are everywhere. It looks as if this winter may make up for lost income for a lot of people.

The ski resorts opened the day after Thanksgiving and nature is doing its part so the snowmaking machines don't have to work so hard. It's about time! No matter how one feels about snowfall, it certainly helps our Northern Michigan economy. The restaurants, hotels, shops and others profit as well as the ski resorts.

The snow is nice to look at but treacherous when driving because it is so slick. There is a reason for that when it comes to our most recent storm. The storm came from the Pacific and therefore had a lot of moisture. As it crossed over the distance of the country, it gathered more moisture.

Added to that were temperatures so close to freezing that it became even more slippery. This is an unusual type of snow and different from lake effect snow, which is drier.

The moisture makes the snow heavier as anyone who has used a snow shovel during the latest storm will attest to. For county road commissions the heavier snow makes the plow trucks work harder. In Antrim County 100 gallons of fuel were

So for those of us who love the snow and the snow activities have fun, and for those who don't, plan that vacation in the south or southwest.

OUR OUTDOOR HERIT A (HE

GUEST COMMENTARY By STATE REP. ELSENHEIMER

This year I took my son, Jacob, deer hunting with me for the first time on our family's farm outside of Traverse City. This is a time-honored tradition in Michigan, one my father did with me many years ago, and his father did before him, but this legacy for future generations is facing danger.

As my son and I sat silently waiting for our buck, I mulled over the debate pending in Lansing about whether or not to increase hunting and fishing fees. The Michigan Department of Natural Resources is seeking to raise hunting and fishing license fees to cover a \$2.5 million budget shortfall.

I realized that in all of the discussions in Lansing over what is the right amount for outdoor enthusiasts to pay, we have failed to address the real crisis the MDNR faces: How do we attract new hunters and anglers to the outdoors?

By increasing hunting and fishing fees, we risk fewer people to the sports. According to the MDNR, the number of deer hunters has decreased by 22 percent over the past decade, and that number is expected to continue decreasing by 3.5 percent a year. Increasing user fees is estimated to decrease the number of licenses sold by another five percent.

It's not just hunters and anglers whose support has been declining. We in the Legislature haven't been doing our part either. Over the last several years, discretionary general fund support of the MDNR budget has been declining. The increased costs of the department are now being wholly shouldered by sportsmen with no help from the general taxpayer. This is a fundamental flaw and highlights the lack of attention and priority that the Legislature and Governor have afforded our natural resources.

When you consider that the proposed increases in license fees are intended to cover a \$2.5 million budget shortfall, and that the House of Representatives increased its own budget by \$4 million this year after adding billions in new tax dollars to the state treasury, you get a better idea as to how important the DNR's budget is to the Legislature.

By further increasing hunting and fishing fees, we will continue passing the buck to hunters and anglers to pay for our state's precious natural resources, thereby allowing more general fund tax dollars to be spent on earmarks and pet projects like iPods.

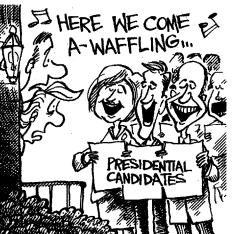
So how do we solve the problem of the current shortfall in the MDNR budget and address the declining number of hunters? Let's try something creative. Any increase in the hunting and fishing fees should be tied to a corresponding decrease in the cost of kid's licenses. A kid that only has to pay a buck to hunt or fish in Michigan is more likely to be a lifelong sportsman, and I'll bet most sportsmen would pay an additional few dollars if they knew the money was being used to allow our youth to hunt or fish. Or, perhaps we should allow grandparents to purchase lifetime hunting and fishing licenses for grandchildren. This was done back in the 1980s and should be explored again.

The Michigan Legislature must start prioritizing funding for our natural resources and use creative thinking to implement long-term solutions that protect and pass on our outdoor heritage.

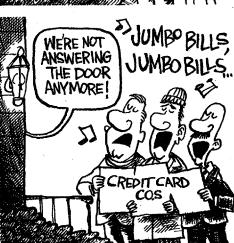












Driven to distraction

Every year when the snow begins to fall, someone skids off the road in front of our house and winds up in the ditch. It's not a trivial little bump, either. If the driver fails to negotiate the sharp right turn up onto I-75, the result may not be catastrophic, but it results in a few hours

that the hapless soul won't soon forget. It's not a ditch so much as a swampy trench. In the spring, pussy willows abound where it dips a good five feet into a narrow rivulet. In the wintertime, it is a hungry maw that gurgles beneath a blanket of snow, waiting for a tasty

sedan with bald tires. I always glance at the ditch on my way out of the driveway. I respect it's eerie power to

attract its prey and I give it a wide berth. I can understand how horribly easy it would be for someone unfamiliar with the road to sail off of the embankment at night. Last summer, a crane

was required to hoist a snappy little coupe that was wedged in end-to-end. But with the first snowy days of the season, I know that the cover of darkness is not necessary. Anyone

barreling along at 20-miles-per-hour on an iceslick day could spin into the ditch, usually with plenty of time to review the situation, but with no way to avoid it.

In fact, there may be a reason that the early days of winter see so many similar mishaps. I think that we forget how to drive in the snow. And who could blame us? With so many things on our minds and after an entire spring, summer and fall of fairly temperate weather, we become lulled into a predictable routine when we pilot

our vehicles hither and yon. We expect a certain reaction to follow when we turn the wheel or apply the brakes. Suddenly

See Driven Page 6A

YOUR VOIGE

Christine

MORE OR LESS

Working for better services

Great appreciation goes out to all the seniors, county taxpayers, Commission on Aging board members, staff and colleagues considered stakeholders, who have been involved with the Senior Services Assessment process and follow up action planning. Thanks also to the above and other volunteers who have committed to working on subcommittees to improve services to seniors in Charlevoix

A special thank you to Dean Solomon at the Charlevoix County MSU Extension Office for his time, hard work and expertise in prioritizing the actions to address our recent assessment.

Dean Solomon's presentation to staff and the board were very

appreciated and necessary to continue with the COA's work in progress. Your statistics are very important to proceed with our action plan.

It was very interesting to see the similarities between staff, board and stakeholders and know that we are all on the same page, working towards the same goal of improving services to seniors in Charlevoix County. Please be reassured that all of us at the Commission on Aging are busy developing a work plan and goals. These will be published as we launch new and expanded services and improve the quality of our offerings. Thank you for your continued support. - Susan R. Bergmann RN, BSN

Director

That's entertainment

Congratulations to the "Boyne Meets Broadway" Boyne City High

School students, Mr. and Mrs. Wollenberg and crew. Once again, Boyne City is treated to the talent and dedication of the Boyne City area students and crew who put this presentation together for us each year.

In my profession, I'm exposed to the negative side of society and it

is refreshing to see the positive young people in our county who are representing our citizens.

Mr. and Mrs. Wollenberg are a "gem" that we are so glad live in our community.

Aren't small towns great!

-George T. Lasater Sheriff

The Citizen-Journal encourages and welcomes its readers to sub-

mit 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 mem-

Deadline for letters to the editor, as well as other community news items, is 5 p.m., Thursday..

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

VERIFICATION

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Church events

Horton Bay United Methodist Church

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

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

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

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, Dec. 2. Coffee hour will follow in the church undercroft. After coffee hour, members will return to the sanctuary for the "greening of the church." A Christmas tree, an empty stable and greens at the window wreaths will begin the preparation for the birth of the child and his visitors - the ani-

wise men.

Due to the church greening, the monthly vestry meeting is moved to Tuesday, Dec. 11, at 7 p.m., in the church undercroft.

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. mals, shepherds and to 4 p.m. Anyone who

Church Events Brought To You By:

ance, 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

does not have insur-

First Presbyterian Church

Friday.

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

Church of the Nazarene

The Boyne City Church of the Nazarene will open a drop-in ministry center before and after school for children grades 1-6. The center is planned to open Jan. 2, 2008. Children may register for before or after school, or both. Space is limited to 15 students in

THE CITIZEN - JOURNAL Call 582-6761

...To Help Sponsor Our Church Events at the Very Low Rate.

each program. The drop in ministry center is a safe and supervised place for children while parents work. For more information call the office, 231-582-9611, from 10 a.m. to noon, or the pastor, 231-582-2635, or visit our website

www.boynecitynaz.org and click on the dropin 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

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

ages 4-12.

Walloon Lake Community Church

Thursday, Dec. 6, the Men's Fraternity will meet at 6 a.m. MOPS will begin at 10 a.m. The Men's Wild Game Dinner starts at 6:30 p.m. Saturday, Dec. 8, Men's Breakfast will start at 8 a.m.

Sunday, Dec. 9, Word and Worship start at 9 and 10:45 a.m. Worship will be led by the Praise Band. KidConnection will run from 9 a.m. to noon 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.

Wednesday, Dec. 12, the food pantry will be open at 5:30 to 6:45 p.m. The family meal and programs will start at 5:30 p.m.

tion, please contact the church office at 231-535-2288 or visit the website www.walloonchurch.com. Sermons are available on line.

Boyne City, **Boyne Falls United Methodist Church**

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

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

and Challenge Mountain is in great need of volunteers to assist with adaptive skiing

and snowboarding. Additionally, this year the organization plans to expand cross country offerings to people with special needs and For more informaif you are an enthusi-

> use at Challenge Mountain. With 24 years proven success working with people who have special needs, Challenge Mountain has enjoyed a massive demand for wintersports programs

ast, your time and tal-

Ski season is upon us

need to be an expert skier to be part of the program. Training is offered that allows a skier or snowboarder to develop the skills to work with all types of adaptive needs.

Volunteers needed

Challenge Mountain is open on Tuesdays and Fridays, 9 a.m. to 2 p.m., and Saturdays, 9 a.m. to 3 p.m. Volunents can be put to great teers may give as little or as much time as they choose. There is no mandated amount of hours a person must

According to Sue Moody, Executive Director, "It is amazing to see how much the demand for our services has grown. Every person who works with our participants is a volunteer. We have such a need for people to help us make our wintersports programs succeed. In the past, Saturday was traditionally our biggest ski date, now, every day we are open is very busy."

Moody went on to say, "All our volunteers have said it is hard to decide who has the better time, the volunteer, or the program participants. When you see that smile, it just makes your day."

For more information, please call, 231-582-1186, or 231-535-2141.

G. R. Ballet performs

The Grand Rapids Ballet will present "In A Nutshell" on Saturday, Dec. 8, at 7:30 p.m., at the Boyne City Perform-

in the past several

years. Volunteers do not

"In A Nutshell" is the story of Clara of Nutcracker Suite fame in a one-act ballet. She's all grown up and works as a telemarketer for a lech-

janitor named Dross helps Clara turn the tables on the old coot. Come see what happens next. This updated version of the holiday classic features a jazzy and very hip score arranged by the king of cool, Duke Ellington. This performance is a collaboration

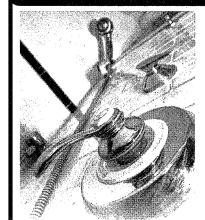
with the Boyne Performing Arts and Crooked Tree Arts Center.

All seats are \$15 and the show looks like it will be a sellout. Tickets are available at Boyne Country Books, 231-582-3180, and Crooked Tree Arts Center, 231-347-4337.

erous boss. A "hep cat"

ing Arts Center.

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Local Pharmacists Caring for You.

MEIGHBORS

Carlton and Shirley Howie had for Thanksgiving dinner their son and daughter-in-law, Joe and Lisa Howie, and their two grandchildren, Jesse and Lea Howie, as well as Lea's new puppy, Coda. Also Carlton's sister, Ardie Clinger, and Ken Smith. Right after dinner their niece, Mary (Howie) Dowling dropped in with some bad news - Mary's mother, Ann Howie, had passed away. Ann had been married to Carlton's brother, Tom. Ann's funeral was held at Stone Funeral Home in Petoskey on Tuesday, Nov. 27.

Jody and Bart Gasco Sr. were in Michigan over the Thanksgiving Day holiday visiting family and friends. "It was good to have them at the dinner table once again," said her mother, JoAnn Follette. They are settled in their new home in Murfreesboro, Tenn., and are enjoying life in the

Congratulations go out to Russell Gilmore and Janet (Munson) Meldrum who were married on Dec. 4 at the Grand Rapids home for Veterans. The newlyweds will be returning to make their home at 909 Roosevelt Street in Boyne City.

On Nov. 20, there was a birthday party at Joe Howie's home with ice cream and cakes to celebrate the 3-generation birthdays all born on the same day - mother, Shirley, son, Joe, and granddaughter, Lea. Shirley's grandfather, Henry Nessen, was also born on the 20th. When Lea was born, the Petoskey News had their picture on the front page of the paper. Every year since then, they have celebrated together and had their pictures taken together. That has been 21 years of celebrations and pictures.

Tis the season for giving and that's the way it was this past week for Mary Brown Purdy and husband Bill of Boyne City. They put smiles on the faces of seniors at the Boyne Area Center, residents of Deer Meadows, as well as those at Litzenburger Place, by divvying up a box of oranges from Florida. Each got two beautiful large and delicious oranges compliments of the Purdy's who were married just last week. Congratulations and thanks to

Congratulations go out to Jerry and Sara Davis

of Durango, Colo., who enjoyed a surprise honor

of being inducted into the second Annual Ski Hall

school system after having spent many successful

years there. Jerry was an English teacher and Sara

an elementary school teacher, but they were both

well known and well loved by the many student

Truly heartfelt sympathy goes out to numerous

friends and relatives of a grand and courageous

lady, Betty Kelts, who passed away at Grandvue

Scott Hobbs of Fullerton, Calif., is here

and Sue Hobbs and family. It's been bout 20

spending the holidays with his parents, Morrie

years since Scott has been with them for Christ-

ski teams they coached together for about

of Fame's festivities of Nov. 19th. Jerry, the son

of Mrs. Florine Davis of Boyne City, and wife,

Sara, are both retired now from the Durango

you both.

Nancy Northup



joined them.

in Grosse Pointe Farms. Son and brother, Nicolas of Brighton, and sister and daughter, Kristen and Ken

A reminder goes out from the Charlevoix County Commission On Aging Activities for December.

mas and New Years.

Chris Garber of Buffalo, N.Y., and

his brother, Brent Garber of Chicago,

were here this past week visiting their

Bruce and Nancy Lawson spent a

visiting her daughter, Karen Anthony,

grandmother, Shirley Mathers.

long weekend of Thanksgiving

Robinson of Oakland Township,

Winter Tai Chi Classes on Tuesdays start Jan. 8 at Charlevoix Public Library. Beginners class at 10 a.m., continuing/advanced class at 11 a.m. December Continuing classes are also available 12/4, 11 and 18, taught by Meg McClorey. Call the COA, 231-237-0103, to pre-register or for more

Movies on Thursdays for seniors is on Dec. 27, last Thursday of the month, at Charlevoix Cinema III. Matinee show time varies; call the theater for movie features. Ticket is \$3; popcorn and soda is also \$3.

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.

Driven

Continued from 4A it's snowing, and all bets are off. Turn the wheel right and find yourself crossing the centerline into oncoming traffic. Step on the brakes and the rear end of your dependable ride will shimmy and fishtail like a two-ton floozy.

It usually only takes a couple of these adrenalin-pumping experiences before we get a grip. As we sail down an incline on black ice toward a major highway and a moot stop sign, we are reminded of the perils of navigation in the snowy north and of the precautions that will be second nature by the new year. As we bump along the shoulder and into a rutted field to avoid disaster, we may certainly mull over the incongruous set of circumstances that have brought us here. We should know better. We do know better. But our winter-driving skills have atrophied and must be rehabilitated.

As I was negotiating a right-hand turn recently, on what was, thankfully, a deserted road, I found myself executing a lazy circle that left me facing the direction from whence I came. Like a riderless horse, my car seemed to want to return to the barn. It wasn't scary. In fact, I may have said, "Whee" sometime during the process. But it did remind me that I have to summon my inner winter driver.

And so, with all of the good intentions of the recently converted, I vow to be more conscientious. I will creep until I can fly. And if I should inadvertently roll up into someone's front yard on my way to the store, don't worry. I have four-wheel drive and my cell phone.

fourteen years.

last Tuesday.

You are invited to join friends at the Boyne Area Senior Center for lunch and fun activities. The suggested donation for lunch is \$2 for those 60 and over and \$4 for those under 60.

Wednesday, Dec. 5, the menu will include pork chops, sauerkraut, potato and applesauce. Line dancing will start the day at 10 a.m. A jewelry sale will be held from 10 a.m. to 1 p.m.

Thursday, Dec. 6, baked chicken and gravy, potato, brussel sprouts and peaches will be served. Bingo will follow lunch about 12:45 p.m.

Friday, Dec. 7, hamburger, cole slaw, tater tots, fresh fruit mix and ice cream is planned. The Cousins Music Group will be providing music

from 11 a.m. to noon.

Monday, Dec. 10, sausage gravy and a biscuit will be served, also potato, corn and a melon mix. A Christmas sing-along will also be fun to join. Bingo will follow

Tuesday, Dec. 11, it is homemade soup, a full salad bar and sandwich day at the senior center. It is also birthday day at

the senior center. See Terri when you arrive.

Wednesday, Dec. 12, layered beef casserole, stewed tomato, lima beans and fresh fruit will be served. At 10 a.m. line dancing will begin.

For more information regarding the senior center call 231-582-6682. To contact the Charlevoix County Commission on Aging call 231237-0103. The toll free number is 1-866-428-5185. The Commission on Aging provides numerous services for those 60 and over, including, home delivered meals, homemaker services, personal care, respite care, lawn and snow removal, tax preparation, Medicare D counseling, and RN assessments.

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We hope you will join us this week at the East Jordan Senior Center for lunch and fun activities. Every Tuesday and Friday we play bingo after lunch. On Tuesdays at 10:30 a.m.. we have line dancing.

Thursday, Dec. 6, baked chicken is on the menu.

Friday, Dec. 7, entertainment will be provided by Gail Williams and the Black Box Band; we will be serving hamburgers.

On Monday, Dec. 10, sausage gravy and biscuits are on the menu.

WEEKLY Health Tips

By Steve Czerkes Pharmacist



Soluble Fiber in Coffee

Soluble fiber can help lower LDL (bad choles terol) and control blood sugar. A recent study showed that a 6 ounce cup of filtered coffee contains a little less than one gram of soluble fiber. One gram may not seem like a lot, but it can contribute to the 30 grams of fiber recommended for people eating 2,000 calories a day. Other sources of soluble include: beans pears, peaches, plums oranges, apples, berries carrots, broccoli, potato with skin, peas and oatmeal or oat bran. For additional soluble fiber intake ask your pharmacist about fiber supplements.



104 S. Lake St. • Boyne City Hours: Mon-Fri 9-6 • Sat 9-1

Tuesday, Dec. 11, is soup and salad bar along with crunchy drummies. Wednesday, Dec. 12,

at 11a.m.,the EJSC board will meet. We are serving layered beef casse-

The acrylic paint class

for Thursday, Dec. 13, has been cancelled due to a staff meeting. Our apologies for any inconvenience. Thursday we will be serving chicken for lunch.

Friday, Dec. 14th is our Christmas Dinner.

We hope you will join us for ham, a pie raffle and entertainment by"Roger Hartson and his keyboard.

The menu is subject to change so please feel free to call the East Jordan Senior Center at

231-536-7831 with any questions. The Charlevoix County Commission on Aging can be reached at 231-237-0103, or toll free at 1-866-428-5185. We look forward to seeing

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Business theft prevention

A Business Theft Program will be held on Dec. 5 at 7:30 a.m. in the community room of the Boyne District Library. Two business owners who were recently victims of an embezzlement will tell their story. The Boyne City Police Department and an attorney with the Charlevoix County prosecutor's office will also be presenting information.

Lights of Love

Tis the season for giving, and the Boyne City Eta Women's Club will once again sponsor the annual "Lights of Love" Christmas tree at the Dilworth in Boyne City. Proceeds will benefit Hospice of Northwest Michigan.

Donations can be made by purchasing a colored light ranging from \$3 - \$25, or a personalized heart for \$35, that will be displayed on the tree. Hearts will be mailed to the contributor after the holidays. Flyers are available by calling 231-582-8800.

A tree lighting ceremony will be held on Wednesday, Dec. 5, at 6:30 p.m., in the Dilworth lobby. After a short dedication and caroling, those attending are invited to enjoy a light supper with homemade desserts at the Dilworth for \$10. Families are welcome.

East Jordan community night

East Jordan's annual Community Night will be Thursday, Dec. 6. Celebrate the holidays with family and friends throughout the business community, with business open houses, special sales, activities, and refreshments.

From 5 to 6 p.m., there will be a live Nativity at the Jordan Inn, presented by local churches, and live displays in downtown businesses. At 6 p.m. will be the community tree lighting and caroling, with Citizen of the Year, Jay Peck and family, across from Memorial Park.

From 6 to 8 p.m. there will be a soup cook-off at the East Jordan Senior Center. Proceeds will benefit Care & Share. At 6:30 p.m., the Santa Parade begins on Main Street, and from 6:30 to 8:30 p.m., visit and have photos with Santa, with handmade stockings, at the East Jordan Civic Center, spondored by the East Jordan Lioness and Lions Clubs.

The Jordan River Arts Council Exhibit, 7th Annual Members Art For Sale, will be open from 1 to 8 p.m., plus "Family Night - Make a Christmas Craft" from 6:30 to 8 p.m., at the JRAC Building, 301 Main Street.

Supplemental food distribution

Northwest Michigan Human Services Agency in Petoskey December food distributions under the monthly Commodity Supplemental Food Program will Thursday, Dec. 6, from 8:30 to 10 a.m., at Boyne City City Hall and from 12 to 12:30 p.m., at the Ellsworth Christian Reformed Church.

The Commodity Supplemental Food Program targets intritionally at risk mothers, infants, children and people aged 60 and older. For further information about income guidelines and qualifying for this program, call NMHSA in Petoskey at 231-347-9070 or 800-443-5518.

Toy sale

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

Cookie walk and bake sale

A Christmas Cookie Walk and Bake Sale , including fudge, dessert breads, etc., sponsored by the First

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Boyne City School Boosters 300 Club Drawing and the \$100 winners are... **Jeanette** Marty Moody **Avery** Nov. 10, 2007 Nov. 3, 2007 **Boyne City Jerry** Child Study Rohrer Club Nov. 24, 2007 Nov. 17, 2007

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

Presbyterian Church, will be held Saturday, Dec. 8, beginning at 9 a.m., at the church, corner of Park and Pine Streets in Boyne City.

For the Christmas Cookie Walk, shoppers will be able to select Christmas cookies to fill containers that are provided, as well as purchase the other baked goods.

Also, take time to enjoy a cup of coffee and a cookie while visiting with friends.

Proceeds from the Cookie Walk are used for debt reduction, Deacons fund, and the youth program.

Snowmobile safety course

A snowmobile safety training course will be held Saturday, Dec. 8, from 9 a.m. to 4:30 p.m., at the Charlevoix Middle School, for ages 12 - 16. The course will teach safe operation, maintenance, sportsmanship and first aid. The course will be offered by the Charlevoix County Sheriff Department at no charge. Participants should bring a lunch. For more information, contact Deputy David Hague, 231-549-2002.

Events at Raven Hill Discovery Center

Dec. 8, noon-4 p.m.: Art Across the Ages. Bring the family and make Christmas presents for each other or extended family and friends. Arts and crafts will include copper planishing, hot glass beads, Shibori, needle felting and lots of other opportunities.

Peace Coffee House

The next Peace Coffee House will be Saturday, Dec. 8, from 8 to 11 p.m. at the Jordan River Arts Center on the 3rd block of Main Street in East Jordan, featuring Breathe Owl Breathe and Michael Anne Erlewine.

Breathe Owl Breathe, composed of local East Jordan songwriter, Micah Middaugh, and his talented partner, Andrea Moreno-Beals, experiment with an array of stringed instruments (most notably the cello and guitar) and vocal harmonies to texture their original songs.

Michael Anne Erlewine's unique voice and powerful lyrics have been featured at venues throughout Michigan, including Blissfest and the Harvest Gathering.

Share your talents at Open Stage, immediately following the scheduled performers. Admission is \$7 and refreshments are complimentary.

For more information, call us, Rick & Tracy Meisterheim at 231-525-9168 or at rickandtracym@yahoo.com

Spaghetti dinner

An advent fund-raiser spaghetti dinner will be held Saturday, Dec. 8, at 5:30 p.m., at the Evangelical Lutheran Church in East Jordan. This evening of advent fun will help our Head to the Heart students raise

money for the Youth Quake (free-will offering)

Help fill Christmas stockings for our troops

Huntington National Bank of Boyne City is partnering with 1st Lt. Heidi Hofstetter from Northern Michigan, who is stationed in the Middle East, to put together Christmas stockings for her squadron. Huntington Bank will be accepting donations at 101 River Street through Dec. 7.

Some ideas for the stockings are hard candies, small travel games, cards, magazines, holiday gag gifts, nonperishable foods, travel lotions, toiletries, crossword puzzle books.

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

JRAC members Christmas Art For Sale Exhibit

JRAC Christmas Art For Sale 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

All are one-of-a-kind items offered at a wide variety of prices which can be taken at time of purchase. Some gifts are designed for young shoppers.

For further information call the the Art Center, 231-536-3385 or Chairperson, Babs Young, 231-599-2220.

Hat and mitten tree

The East Jordan Garden Club is collecting mittens, socks and hats for Care & Share to distribute. Bring them to the East Jordan office of Bay Winds Federal Credit Union, Charlevoix State Bank or Huntington Bank and hang them on the Christmas tree.

EJ Lions Christmas tree sale

The East Jordan Lion's Club will have a Christmas tree sale from Nov. 30 until Christmas Eve (or when trees are gone). The sale will be at the East Jordan True Value Hardware, from 8 a.m. to 5:30 p.m. Shop early for best selection. For more information, contact any Lions Club member.

EJ Sno-mobile club breakfasts

The East Jordan Sno-mobile Club will be serving Sunday breakfast throughout December (except Dec.

30) from 7 a.m. to noon, at the club on Mt. Bliss Rd.

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.

Food pantry hours

Boyne City Seventh-day 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.

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

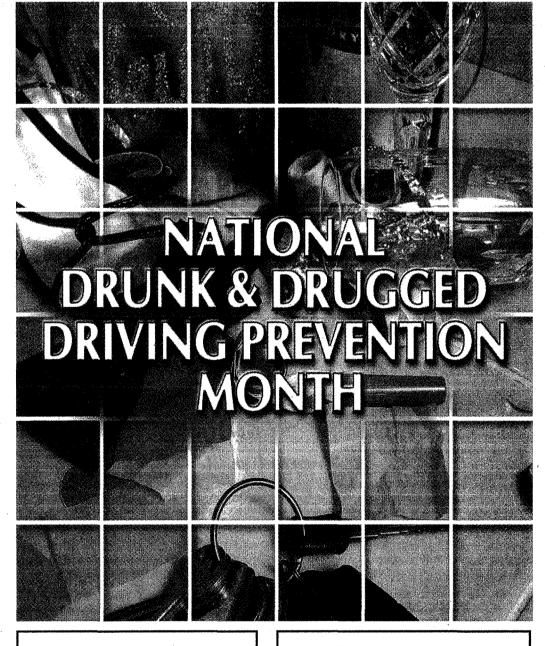
Recovery group meets

Troubled by panic attacks, 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 Thursdays, at 7 p.m., at the Pregnancy Resource center, 418 Waukazoo, Petoskey. To inquire call 231-5822699 or 231-347-6474.

HPV vaccines available

HPV vaccine appointments now available for girls and women age 11-26 at Health Department offices in Antrim, Charlevoix, Emmet, and Otsego counties.

HPV vaccine provides 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.



Every year, thousands are killed or injured in accidents involving someone under the influence. With so many holiday celebrations going on, it's especially important to remember to avoid driving while under the influence of drugs or alcohol. Before you get behind the wheel, remember that there is a life behind every statistic.

These local sponsors encourage you to drive safely this holiday season and beyond:





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THE CITIZEN-JOURNAL 231-582-6761 COMPLETE COVERAGE OF THE

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

PRESS ROW



Ramblers volleyball team has milestone season

The switch in seasons didn't adversely affect the Boyne City girls volleyball team this season. Moving from playing in the winter to fall just made things a little hotter in the gym for the Ramblers.

And they made things mighty hot for the competition, too. In fact, it might provided the springboard to a record-setting regular season, and the Ramblers' first ever district championship.

Although their milestone season ended in the regional final, the Ramblers enjoyed a great run that almost included a Lake Michigan Conference title as well.

Boyne City finished the regular season with a schoolrecord 39 victories, and were 12-2 in the conference this season for second place.

Not that it was smooth sailing all the way.

Far from it. The Ramblers endured a mid-season slump that saw them drop out of contention for the league title, and threatened to spoil their chances of winning the district. Coach Casie Parker knew that she had to do something, and fast, if the Ramblers were going to salvage the season.

So she took the risky move of meeting with the team to clear the air, and hopefully resolve any personality conflicts.

Even if that meant admitting to her own mistakes in handling certain personnel situa-

Fortunately, the little confad had the desired results, and the Ramblers were able to regain their focus, powering to their best season ever.

Playing some of their best volleyball at the end of the season, the Ramblers went into the district tournament brimming with confidence.

It didn't hurt that the districts were at Boyne City, in front of their home fans who had been treated to some great volleyball all year. And a great deal of success as well.

The Ramblers were pumped up for their regional semifinal against Kingsley, which came into the match having won five straight district titles, and won in three games

But they came out flat in the regional final with McBain, and struggled with their passing and serving.

Although the Ramblers rallied to push the match to five games, they failed to recover from their early miseries and lost to those other Ramblers.

"We had a great season," Parker said after the match. "We achieved several goals, and had a lot of great experi-

"This is a very talented group. I was glad to see them come back after losing the first two games."

Boyne City expects to return a lot of team leaders next year, and intend on being a force in the conference for some time to come.

Red Devils hold nothing back in Bellaire

By North Moore STAFF WRITER

BELLAIRE - The Bellaire Eagles came into East Jordan on Nov. 9 of last year for a regular season non-conference closer, and a recordsetting 45 point performance by Molly Poel gave the Eagles a 70-65 victory. History, as they say, often repeats itself, but Coach Sean Ferguson and his Red Devils made sure that there wasn't going to be a repeat of Poel's performance, holding her to just 9 points in a 48-24 rout of the Eagles in Bellaire.

After a disappointing 44-30 season opening loss in Kingsley last Tuesday night, in which East Jordan only hit 7 of 38 field goals, Coach Sean Ferguson commented; "We couldn't buy a basket. We know we can shoot better than this, and we will."

The Red Devils delivered on Coach Ferguson's promise, shooting 17 of 32 from the floor, not to mention a first quarter clinic put on by Cassie Crick who shot 4 of 5 from three point land.

East Jordan started the first quarter with a 14-1 run. Ouick defensive play kept the Bellaire guards uncomfortable and without passing lanes, forcing many turn-



Photo by North Moore

East Jordan's Meghan Thomas (40) drives to the basket in a game at Bellaire last Friday.

overs in the first quarter that converted into East Jordan points on the other end. The first quarter ended with East Jordan up 22-9, and they never looked back.

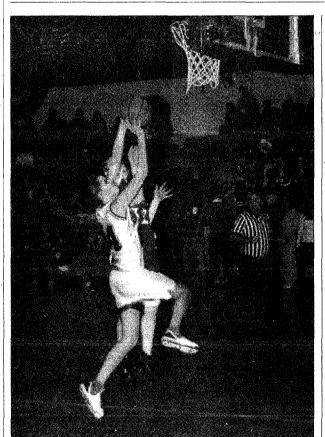
Bellaire didn't get into the double digits until about halfway through the second 11. quarter, and East Jordan's explosive offense led by Meghan Thomas and Katherine Rowley kept piling it on early. The Red Devils went into the locker room at the half up on Bellaire 32-

Poel opened the second half with 3 unanswered points, but the shots didn't keep falling as the Red Devil defense forced turnovers and scored transition buckets that

kept Bellaire on their heels.

"Holding Bellaire to 24 points is outstanding," said Coach Ferguson. "In my 2 plus years of coaching, I've never had a team come out and play with so much focus and determination. We were dialed in on the defensive end and really limited Bellaire's scoring opportunities. This was a great win."

East Jordan will host Traverse City St. Francis on Wednesday, December 5th in their conference home



Boyne City's Madelaine Moeke (14) goes in for a layup in friday night's game versus Pine River. Boyne ended up losing the tough-fought game by a six-point margin.

Boyne City girls hoops drop opener, 56-50

BY GREG GIELCZYK SPORTS WRITER

BOYNE CITY — For openers, it was just the kind of game Boyne City coach was looking for.

Yes, the Ramblers lost to Pine River, 56-50 last Friday. But, it was the kind of game Boyne City can use to build on this season.

"No one likes to lose their first game of the season, but it was the kind of game we needed to see where we're at," coach Scott said. "Both teams were very physical.

"Caitlyn Wonski and Maddy Moeke came off the bench and gave us some great minutes.

"Caitlyn did a great job on defense, and also helped out on the boards."

Offensively, the Ramblers were led by Shelby Mittig who had 20 points. Jessica Kynsz contributed 11.

Trisha Tomkins and Natasha Bell scored 6 points each in an encouraging display of ballanced scoring.

Myranda McDonald paced Pine River's Bucks with 17 points, while Mary Raymount finished with 13.

Boyne City lost the junior varsity game as well, 51-48. Sydney Gahn scored 23 points for the Ramblers, Mandy Welborn had 13 and Veronica Sisson contributed 10.

The Ramblers were at Cheboygan on Monday in a makeup game.

Robinson records 4 pins in Rambler wrestling debut

By GREG GIELCZYK SPORTS WRITER

BOYNE CITY — Only five wrestlers made the trip win of the season. o Munising last Saturday for the "Super Dual" tournament, and the results for Boyne City's wrestling team were about what you'd expect under those circumstances.

Forfeiting over half the weight classes, it was impossible for the Ramblers to contend for any team honors.

But, several Ramblers did

manage to knock off Gwinn, 30-22, and come away with a small measure of satisfaction in gaining their opening

Obviously, all five of the Ramblers came away with victories against Gwinn in order for them to produce those kinds of points.

Cody Wilmot at 152 pounds, Drew Nohel (160) and Zac Trafelet (215) answered the bell for the Ramblers in spectacular fashion.

"All of our kids were competitive in their matches,"

coach Don Nohel said. The five wrestlers com-

bined to post a 13-6 record on the day. Steve Robinson, an All-

Conference football player for the Lake Michigan Conference co-champions this fall, won all four of his matches by pins at 189

He also scored the fastest fall of the day, putting Garrett Thorson's (Norway) shoulders to the mat in just 7 seconds.

Wilmot and Noehl both

ended the day with 3-1 records in their respective weight classes. Trafelet, who took last year off, returned with a flourish and was 2-1. Marc Calo began his season with a pin.

The Ramblers host their first home match in over 20 years when Grayling, a perennial powerhouse, comes to town Thursday night.

Action gets underway at Early Childhood Gymnasium at 6 p.m. The Ramblers compete at the Manton Invitational on Saturday.

Escape route

Photo by Vic Ruggles **Boyne Falls' Aurielle** Thompson (10) tries to drive around an Atlanta defender in the Loggers' loss to Atlanta last Wednesday. Head coach Lisa Carlson was not available for comment after the Loggers' games last week.



E.J. man finishes in top-10 at AQHA

AMARILLO, TEXAS — Robert C. Sherman of East Jordan, earned a top-10 finish in Yearling Mares with CK Mardi Gras, a 2006 Chestnut American Quarter Horse mare, during the FedEx Open competition at the American Quarter Horse Association World Championship Show, held November 2-17 in Oklahoma City, Okla.

"The AQHA World Championship Show is the premier event for AQHA members," said Bill Brewer, AQHA Executive Vice President. "Congratulations to Robert C. Sherman for achieving such a great honor with CK Mardi Gras."

The AQHA World Championship Show is the largest, richest single-breed world championship horse show in existence, with more than \$2.6 million awarded to 3,303 entries from 48 states, six Canadian provinces, Austria, Germany, Italy, Sweden and the United Kingdom. To qualify for the invitational event, horses must have earned a predetermined number of points in AQHAapproved shows from Au-

gust 1, 2006 - July 31, 2007. The AQHA World Championship Show will air coastto-coast on NBC television in a special one-hour show on NBC Saturday, January

12, at 5 p.m.

Highlights from the Banks of America and FedEx Open AQHA World Show are scheduled to air on AQHA's weekly television show, "America's Horse," on the TVG Network, November 18 and 25 and December 2 and 9. The American Quarter Horse Journal will have the results to the World Show in the January 2008 cover all exposed parts

or snow cave for pro-

tection from the wind.

Build a fire for heat

and to attract atten-

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will lower your body

temperature. Melt it

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over. Heaters are not

winter weather.

Prepare a windbreak

of the body.

first.

Anytime

BE PREPARED

Preparing for a winter storm At home:

Keep handy a batterypowered flashlight, NOAA weather radio and portable radio, extra food (canned or dried food is best), can opener, and bottled water (at least three gallons per person).

Make sure each member of household has a warm coat, gloves, hat and water-resistant boots. Ensure that extra blankets and heavy clothes are available.

Keep on hand items for infant, elderly or disabled family members.

Be aware of potential fire and carbon monoxide hazards if you plan to use an emergency heating source such as a fireplace, wood stove or space heater.

Outside:

Avoid overexertion, such as shoveling heavy snow, pushing a car, or walking in deep snow. Sweating could lead to chill and hypothermia. Cold weather also puts extra strain on the heart, so the elderly and those with heart conditions should be especially cautious when out in the cold.

Walk carefully on snowy, icy sidewalks.

Wear loose-fitting, lightweight warm clothing in layers, with a waterproof outer layer. Wear wool hat and mit-

Keep your clothes dry. Change wet socks and clothing quickly to prevent loss of body

Understand the hazards of wind chill. As wind speed increases, heat is carried away from a person's body more rapidly.

During a winter storm

At home:

To save heat, close off unneeded rooms, cover

windows at night and stuff towels or rags in cracks under doors.

Maintain adequate food and water intake. Food provides the body with energy for producing its own heat.

If stranded in

a vehicle: Attach a bright cloth to your antenna to attract attention and then

remain in the vehicle.

Run the motor about 10 minutes each hour for heat. However, open the window slightly for fresh air and make sure that the exhaust pipe

isn't blocked. Get attention by turning on the dome light and emergency flashers when running the engine.

Exercise by moving arms, legs, fingers and toes to keep blood circulating and to keep warm.

If stranded outside: Try to stay dry and

or other radio has a battery-operated backup and fresh batteries. A battery-operated TV is another option.

For All-Hazards NOAA Weather Radio information, including a station near you, see the NOAA Weather Radio page on the Internet www.nws.noaa.gov/

nwr or contact your National Weather Service office.

For more information on winter storms, see www.nws.noaa. gov/ com/brochures/ winterstorm.pdf.

Know the difference between a winter storm WATCH (conditions make the storm possible) and winter storm WARNING (the storm is headed for your area).

A blizzard warning means strong winds, blinding wind-driven snow, and dangerous wind chill. Avoid driving and seek shelter.

or green wood in your

WINTER HAZARD FACTS

On average, a major winter storm hits part of Michigan at least once per month between October and April. In 2006, 37 persons died as a direct result of severe winter weather according to local and state medical examiners and health departments. This is in addition to victims of auto accidents due to slippery roads and those who suffer heart attacks while shoveling snow.

1. What is wind chill?

Wind chill is the perceived temperature resulting from the effect of wind, in combination with cold air, which increases the rate of heat loss from the human body.

2. What is frostbite and what can you do to treat it?

Frostbite is damage to body tissue caused by that tissue being frozen. Prostbite causes a loss of feeling and a white or pale appearance in extremities, such as fingers, toes, ear lobes, or the tip of the nose. Frostbite varies in severity from frostnip to deep frostbite, depending on the length of exposure, temperature to which the skin is exposed and wind speed. For frostnip, place firm, steady pressure from a warm hand against the area. Also, blow on the surface holding the frostnipped area against the body. Do not rub the area, apply snow or plunge it into very hot or cold water. Victims of severe frostbite must receive prompt medical atten-

3. What is hypothermia and what are the warning signs?

Hypothermia occurs when the body temperature drops to 95 degrees F. or lower. It can develop whenever body heat loss exceeds heat gain. Hypothermia is not exclusive to winter. It can occur during the wind and rain of spring and summer. Hypothermia is often mistaken for fatigue, irritability, or dehydration and may include some of these signs: abnormal decision making; improper response to cold; apathy, lethargy; decreased cooperation; slurred speech; disorientation; shivering; stumbling; and stiffness progressing to inability to move.

4. How do you treat hypothermia?

Mild to moderate hypothermia (body temperature greater than 90 degrees F., conscious, shivering, able to walk)

Prevent further heat loss. Dry, remove from cold and insulate. Rewarm by warming the body core first. Rehydrate with warm broth. Seek medical attention.

Severe hypothermia (body temperature less than 90 degree F., unconscious, not shivering).

Prevent further heat loss.

Seek immediate medical attention.

5. What are the various winter weather warnings and advisories? A winter storm watch indicates that severe winter weather conditions

may affect your area in the next 12 to 48 hours. A winter storm warning indicates that severe winter conditions are imminent. There are a variety of winter storm warnings including heavy snow warning, ice storm warning and lake effect snow warning.

A winter storm warning for heavy snow indicates in the Lower Peninsula: snowfalls of at least 4 inches in 6 hours (southern lower only), 6 inches in 12 hours or 8 inches in a 24-hour period. In the Upper Peninsula: snowfalls of at least 8 inches in 12 hours and 10 inches in a 24hour period.

Blizzard warnings are issued when sustained wind speeds or frequent gusts of at least 35 miles per hour are accompanied by considerable falling and/or blowing snow. Visibility is greatly reduced to near zero during a blizzard.

Snow advisories are issued when snowfalls are expected to be hazardous, but less than warning criteria. Generally, in the Lower Peninsula, 4 to 5 inches are expected in a 12-hour period. In the Upper Peninsula, it would result when 4 to 7 inches of snow are anticipated in that same

The contact information for the local National Weather Service Office located in Gaylord:

NWS Office, NOAA

8800 Passenheim Road, Gaylord, MI 49735-9454

989-731-3384, Ext. 726 Contact: Jim Keysor

www.weather.gov/apx, James.Keysor@noaa.gov

HEAT SOURCES SAFETY

Each year fire claims the lives of 4,000 Americans, injures tens of thousands, and causes billions of dollars worth of damage. People living in rural areas are more than twice as likely to die in a fire as those living in midsized cities or suburban areas. The misuse of wood stoves, portable space heaters and kerosene heaters is especially common risks in rural areas.

The United States Fire Administration (USFA) believes rural fire problems can be reduced by teaching people to recognize the hazards. The following precautionary steps can greatly reduce an individual's chances of becoming a fire casu-

Kerosene heaters

Buy only UL-approved heaters and check with your local fire department on the legality of kerosene heater use in your community. Never fill your heater with gasoline or camp stove fuel; both flare up easily. Only use crystal clear K-1 kerosene. Never overfill any portable heater. Use the kerosene heater in a well ventilated room.

Wood stoves

Wood stoves cause over 9,000 residential fires every year. Carefully follow the manufacturer's installation and maintenance instructions. Look for solid construction, such as plate steel or cast iron metal. Check for cracks and inspect legs, hinges and door seals for smooth joints and seams. Use only seasoned wood for fuel, not green wood, artificial logs, or trash. Inspect and clean your pipes and chimneys annually and check monthly for damage or obstructions. Be sure to keep combustible objects at least three feet away from your wood stove.

Electric space heaters

Buy only heaters with the Underwriter's Laboratory (UL) safety listing. Check to make sure it has a thermostat control mechanism, and will switch off automatically if the heater falls

dryers or tables; don't dry clothes or store objects on top of your heater. Space heaters need space; keep combustibles at least three feet away from each heater. Always unplug your electric space heater when it is not in

Fireplaces

Fireplaces regularly build up creosote in their chimneys. They need to be cleaned out frequently and chimneys should be inspected for obstructions and cracks to prevent deadly chimney and roof fires.

Check to make sure the damper is open before starting any fire. Never burn trash, paper fireplace. These materials cause heavy creosote buildup and are difficult to control. Use a screen heavy enough to stop rolling logs and big enough to cover the entire opening of the fireplace to catch flying sparks. Don't wear loose-fitting clothes near any open flame. Make sure the fire is completely out before leaving the house or going to bed. Store cooled ashes in a tightly sealed metal container outside the home.

Finally, having a working smoke alarm dramatically increases your chances of surviving a fire. And remember to practice a home escape plan frequently with your family.

YOU CAN PREVENT FROZEN PIPES

Frozen pipes aren't to 250 gallons of water tible to freezing. Rejust an inconvenience. An average of a quarter-million families have their homes damaged and lives disrupted each winter all because of water Hits... pipes that freeze.

in a pipe can spew up

a day, destroying floors, furniture, and personal property. Both plastic (PVC) and copper pipes may burst. Before the Cold

Insulate pipes in An eighth-inch crack crawl spaces and attics, the ones most suscep-

member: The more insulation, the better protected your pipes will

Heat tape or thermostatically-controlled heat cables can be used to wrap pipes. Use only products approved by an independent testing

organization, si Underwriters L ries, and only use intended or interior). C low all manufacture installation and oper ing instructions.

Seal leaks that allow cold air inside, near air to cause a pipe to where pipes are lo-



Disconnect garden hoses and, if practical, use an indoor valve to shut off and drain water from pipes leading to outside faucets. This span of pipe just inside the house.

When the Mercury

drops...

A trickle of hot and cold water might be all it takes to keep your pipes from freezing. Let warm water drip overreduces the chance of night, preferably from a freezing in the short faucet on an outside

> Open cabinet doors to allow heat to get to

uninsulated pipes under sinks and appliances near exterior walls.

If you're away... Set the thermostat no lower than 55 degrees

Ask a friend to check your house to make sure it's warm enough to prevent freezing.

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We are dedicated to bringing you stories that make you laugh and cry, and most of all, make you informed.



THE CITIZEN-JOURNAL

CHARLEVOIX FAMILIES FACE HARDEST WINTER IN MEMORY

- The unemployment rate for Michigan is the highest in the nation. Charlevoix 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 prices of heating
- 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 the toughest winter for a lot of our neighbors.
- Good Sam has been helping families with their emergency needs since 1990. When families have nowhere else to turn they come to Good Sam. And they are coming. We have already seen a huge increase in requests for emergency needs - utility shut off notices, and
- 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 Charlevoix County. The resources are quickly exhausted. We must try to keep families together in their homes, children warm, living as normal lives as possible. We must keep hope alive.
- This Thanksgiving season give thanks for your many blessings, and reach out and give to those less fortunate. We don't want to turn anyone away. With your help and others like you we won't have to: Analysis
- All funds we receive from this appeal will be kept in a special restricted account and used exclusively for heating fuel for desperate families in Charlevoix County.

We are ready and willing to help, but we can't do it without you. Please write a generous check and send it today.

Please hel		heating fuel for to turn this w		nave nowhere
\$25.00	\$50.00	\$100.00	\$500.00	\$
Name				
Address		· ·		
City/State/Z	ip			
Sama		MARITAN FA PO Box 2	MILY SERVIC	ES

Gifts are tax deductible Paid for by concerned residents of Charlevoix County

Ellsworth, MI 49729

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Public Notices

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.

PURCHASERS: ATTN 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 inter-

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 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 6.125% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on December 14, 2007.

Said premises are situated in Township of Charlevoix Hudson, 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 Beginning; being a part the Northeast 1/4 of the Southeast 1/4 of said Section 21.

Easement Parcel: Private easements, wildwood trail, north wildwood trail and hillview trail as described in liber 275, pages 355 and 356, ch arlevoix county records.

The redemption period shall be 12 months from the date of such sale. unless determined abandoned in accordance with 600.3241a, in MCLA which case the redemption period shall be 30 days from the date of such

Dated: Nov. 14, 2007

For more information, please call: FC D 248.593.1309 Trott & Trott, P.C. Attornevs For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #119839F02

Notice Of Mortgage Foreclosure Sale THIS FIRM IS A DEBT COLLECTOR 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.

PURCHASERS: ATTN 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 inter-

MORTGAGE SALE --

Default has been made in

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

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.

annum.

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 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 #171284F01

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.

MORTGAGE SALE

Default has been made in

the conditions of a mortgage made by Christopher 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 1, 2003 and recorded August 11, 2003 in Liber 562, Page 160, Charlevoix Records, County 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 Thirty Thousand Five Hundred Fifty-Three and 93/100 Dollars (\$130,553.93) including interest at 8.25% per

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premis-

PROCEEDINGS OF THE EAST JORDAN East and West 1/4 Line of CITY COMMISSION

The East Jordan City Commission met, November 20, 2007, at 7:30 p.m.; Mayor Bennett presiding with all members of Commission present. Minutes were approved and acknowledgement was given to paid bills in the amount of \$191,361.11.

Further Commission Action: acknowledged receipt of the Funds on Hand report, October 2007; approved Civic Center rental request; adopted Resolution 126-2007; adopted Resolution 127-2007; authorized letter from the DDA and the City and ratified the Department of Public Works bargaining unit contract and authorized the City Administrator and City Clerk to sign the contract.

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

Lori M. Campbell, CMC City Clerk

es, 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 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, 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 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 inter-

Dated: Nov. 21, 2007

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

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

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 inter-

MORTGAGE SALE Default has been made in the conditions of a mortgage made by Elizabeth Frv A/K/A Elizabeth A. Frv A Single Woman and Herbon A/K/A James James P. Herbon and Yvonne Herbon A/K/A M. Herbon, Yvonne Husband and Wife, original mortgagor(s), to GMAC Mortgage Corporation, Mortgagee, dated November 25, 1998, and recorded December 11, 1998 in Liber 353 on Page 255, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Eighty-Six Thousand And 43/100 (\$86,000.43), Dollars including interest 7.375% 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 place of holding the circuit 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 fol-lows: Commencing at a 1/2 inch rod at the East 1/4 Corner of Section 22, Town 32 North, Range 6 West, thence along the

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 1 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 1 Degree 20 Minutes 46 Seconds West 330.88 Feet to a 1/2 inch rod, Thence South 89 Degrees 54 Minutes 08 Seconds West 33.01 Feet to a 1/2 inch rod on the West line of said Road, Thence Contin uing South 89 Degrees 54 Minutes 08 Seconds West 1275.95 Feet to a 1/2 inch rod on the North and South 1/4 line of said Section, Thence along said 1/4 line North 1 Degree 14 Minutes 09 Seconds East 331.78 feet to a 1/2 inch rod, Thence North 89 Degrees 56 Minutes 31 Seconds East 1276.57 Feet to a 1/2 inch rod on said road line, Thence North 89 continuing Degrees 56 Minutes 31 Seconds East 33.01 Feet to the Point of Beginning.

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.

Subject to an easement in

Company as Recorded in

Liber 193, Page 578,

favor

Consolidated

Charlevoix

Michigan

County

Dated: Nov. 21, 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 #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 GARDNER MECHELLE GARDNER, **HUSBAND AND WIFE AS** JOINT TENANTS, to Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for lender and lender's successors and assigns... Mortgagee, dated October 11, 2005, and recorded on October 19, 2005, in Liber 711, on Page 275, Charlevoix County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Two Hundred Thirty-Two Thousand Three Hundred Fifty-Two Dollars and Eighty-Eight (\$232,352.88), including interest at 9.875% per

annum. Under the power of sale contained in said mortgage and the statue in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the Main Lobby the of Charlevoix County Courthouse in Charlevoix, Michigan at 11:00 AM o'clock, on December 14,

2007. Said premises are situated in Township of WIL-SON, Charlevoix County, Michigan and described

PARCEL C-2: COM-MENCING AT A 1 / 2 INCH ROD AT THE EAST QUARTER CORNER OF SECTION 11, TOWNSHIP

CITY OF EAST JORDAN NOTICE OF PUBLIC HEARING

The City will conduct a public hearing on the establishment of an Industrial Development District as authorized by Public Act 198 of 1974, as amended. The hearing will be held at 7:15 pm. Tuesday December 18, 2007, at East Jordan City Hall, 201 Main St., East Jordan, Michigan.

The property is located at 301 Spring St., commonly known as the EJIW property, parcels #053-014-012-00, #053-014-013-00, #053-014-014-00, #053-014-028-00, #053-014-052-00, #053-014-060-00, #053-023-016-10, and #053-353-007-00.

Written comments will be accepted until 5 pm December 18, 2007, at City Hall, All written comments will become part of the records of the hearing.

Lori M. Campbell, City Clerk

32 NORTH, RANGE 6 WEST, THENCE ALONG THE EAST AND WEST QUARTER LINE OF SAID SECTION SOUTH 88 **DEGREES 53 MINUTES** SECONDS WEST 1753.84 FEET TO A 1 / 2 INCH ROD BEING THE POINT OF BEGINNING OF THIS DESCRIPTION; THENCE CONTINUING ALONG SAID QUARTER LINE SOUTH **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 EAST 658.69 FEET TO A 1 / 2 INCH ROD ON THE EAST 1/8 LINE OF SAID SECTION; ALONG SAID 1 / 8 LINE SOUTH 0 DEGREES 41 MINUTES 27 SECONDS EAST 353.08 FEET TO A 1 / 2 INCH ROD: THENCE SOUTH 88 DEGREES 53 MINUT S 41 SECONDS WEST 435.60 FEET TO A 1/2 INCH ROD; THENCE SOUTH 0 DEGREES 41 MINUTES 27 SECONDS WEST 300.00 FEET TO THE POINT OF BEGIN-NING, BEGING A PART OF THE SOUTHWEST QUARTER OF THE NORTHEAST QUARTER OF SECTION 11, TOWN-SHIP 32 NORTH, RANGE

COUNTY, MICHIGAN, The redemption period shall be 12 months from the date of such sale unless determined abandoned in accordance with 1948CL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

6 WEST. TOWNSHIP OF

WILSON, CHARLEVOIX

Dated: Nov. 8, 2007

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

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

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 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 inter-

MORTGAGE SALE Default has been made in the conditions of a mortgage made by Sara Giem, A Single Woman, original mortgagor(s), to Option One Mortgage Corporation, A California Corporation, Mortgagee, dated November 8, 2004, recorded November 11, 2004 in Liber 649 on Page 572, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Seventy-Nine Thousand Nine Hundred Seventy And 57/100 Dollars (\$79,970.57), including interest at 9% 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 January 4, 2008.

Said premises are situated in Township of Boyne Valley, Charlevoix County, Michigan, and Michigan, and are described as: Lot 5, Ski Town U.S.A. According to

the Plat thereof as Recorded in Liber 2 of Plats, Page 84, Charlevoix County Records.

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

Dated: December 5, 2007

For more information, please call: FC G 248.593.1310 Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills. Michigan 48334-2525 File #174786F01

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMA-TION WE OBTAIN WILL BE USED FOR THAT PURPOSE. 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 Bradley W. Jackson, a married man, to Mortgage Electronic Registration Systems, Inc., Mortgagee, dated February 4, 2005 and recorded February 9, 2005 in Liber 666, Page 371, Charlevoix County Records, Michigan. Said mortgage is now held by Aurora Loan Services, LLC by assignment. There is claimed to be due at the date hereof the sum of One Hundred Forty-One Thousand Hundred Thirty-Six and (\$141,236.91) 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 main lobby of Charlevoix County Courthouse in Charlevoix in Charlevoix County, Michigan at 11:00 a.m. on DECEMBER 28.

2007. Said premises are located in the Township of Eveline, Charlevoix County, Michigan, and are described as:

Lot 4 of Charlevoix Shore Estates, according to the Plat recorded in Liber 2 of Plats, Page 209 and 210, Charlevoix Records. The redemption period

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

Dated: Nov. 28, 2007 Orlans Associates, P.C. Attorneys for Servicer P.O. Box 5041 Troy, MI 48007-5041 (248) 457-1000

File No. 191.3407

MORTGAGE SALE This firm is a debt collector attempting to collect a debt, and any informa-

tion obtained will be used for that purpose. Default has occurred in a mortgage made by Margo M. Kalilimoku, sinwoman, to First National Bank of America, dated February 3, 2006 and recorded on February 20, 2006 in liber 731 page 773, Charlevoix County records. The mortgage holder has begun no proceedings to recover any part of the debt, which is

now \$49,128.20. The mortgage will be foreclosed by a public sale of the property on Friday, January 4, 2008 at 11:00 a.m., at main entrance to

BAY TOWNSHIP

The Bay Township Zoning Board of Appeals will meet on Tuesday, December 18, 2007 at 7:00 p.m. at the Bay Township Hall located at 05045 Boyne City Rd., Horton Bay. The purpose of the meeting is to hear a request from Robert and Sue Metzger for variance relief from Section 4.7 (a limit of two accessory buildings on one parcel) of the zoning Ordinance. The residence is located at 05804 Lake Street, Horton Bay, PIN#15-001-006-045-80.

Copies of the proposed site plan may be viewed by contacting Jonathon Scheel, Zoning Administrator, 231-342-9025 or jszoning@charter.net.

Written comments can be sent to Jonathon Scheel Zoning Administrator, 506 North Division Road, Petoskey, MI 49970.

County Building, Charlevoix, Michigan. The property will be sold to pay the amount then due on the mortgage, together with interest at 11.95 percent, foreclosure costs, attorney fees, and also any taxes and insurance that the mortgage holder pays before the sale. The property is located

Hayes Township. Charlevoix County. Michigan, and is described in the mortgage as:

The East half of the Southwest Quarter of the Northeast Quarter lying North of the P.M.R.R., Section 12, Town 34 North, Range 7 West. AND ALSO: a parcel of land beginning at the Southeast corner of that portion of Southwest Quarter of the Northwest Quarter lying North of PM Railroad, North 126 feet; West 133 feet; South 126 feet, more or less to PM Railroad Easterly along Railroad to place of beginning.

The redemption period will be one year from the date of sale, but if the property is abandoned, the redemption period will be one month from the date of sale.

Date: December 3, 2007

Joseph B. Backus, attorney for mortgage holder P.O. Box 794 East Lansing, MI 48826 (517) 337-1617

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.

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 inter-

MORTGAGE SALE

Default has been made in the conditions of a mortgage made by Jeffrey and Laidlaw Aundrea Laidlaw, husband and original wife, mortgagor(s), to ABN AMRO Mortgage Group, Inc., Mortgagee, dated April 11, 2007, and recorded on May 1, 2007 in Liber 801 on Page 589, in Charlevoix county records. Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Twenty-Three Thousand Three Hundred Twenty-Nine And 34/100 Dollars (\$123,329.34), including interest at 6.625% 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 January 4, 2008. Said premises are situ-

ated in Township of Norwood. Charlevoix County, Michigan, and are described as: The West 1/2 of the following description: Beginning on the East and West 1/4 line of Section

35, Town 33 North, Range 9 West, 302.4 feet West of the Northeast corner of the Northwest 1/4 of the Southwest 1/4 of said Section; thence West on said 1/4 line 350.1 feet; thence South 330 feet to an iron stake; thence East parallel with said 1/4 line, 350.1 feet to an iron stake; thence North 330 feet to the point of beginning. The redemption period

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

Dated: December 5, 2007 For more information

FC C 248.593.1301 Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #175251F01

please call:

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 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 inter-

MORTGAGE SALE

Default has been made in the conditions of a mortgage made by Jeffrey B. Lindsay, an unmarried man and Karén Burns aka Karen L. Burns, an unmarried person, original mortgagor(s), to Long Beach Company, Mortgage Mortgagee, dated December 24, 2004, and recorded on January 13. 2005 in Liber 662 on Page 428, and modified by agreement recorded on June 1, 2007 in Liber 805 Page 383. Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Three Hundred Fifteen Thousand Nine Hundred Seventy-Nine 66/100 And Dollars (\$315,979.66), 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 circuit court within Charlevoix County, at 11:00 AM, on January 4, 2008.

Said premises are situ-

ated in City of Boyne City, Charlevoix County, and Michigan. are described Commencing at a gin pin over a 1 1/4 inch pipe at the Southwest corner of Section 25, Township 33 North, Range 6 West; thence along the West line of said Section, North 00 degrees 00 minutes 47 seconds East, 673.98 feet to a point in the centerline of Call Street, being the point of beginning of this description; thence continuing along said Section line and along the centerline of said street. North 00 degrees 00 minutes 47 seconds East, 215,00 feet: thence South 89 degrees 59 minutes 13 seconds East, 33 feet to a 1/2 inch rod in the East line of said street; thence continuing South 89 degrees 59 minutes 13 seconds East, 403.99 feet to a 1/2 inch rod; thence South 00 degrees 00 minutes 47 seconds West, 215.00 feet to a 1/2 rod; thence North 89 degrees 59 minutes 13 seconds West, 403,99 feet to a 1/2 inch rod on said street line: thence continuing North 89 degrees 59 minutes 1 3 seconds West, 33 feet to the point of beginning; being a part of the Southwest 1/4 of the Southwest 1/4 of said Section 25, Town 33 North, Range 6 West.

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

(Also known as Parcel D)

Dated: December 5, 2007

For more information, please call: FC R 248.593.1305 Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #174381F01

TOWNSHIP OF WILSON **PUBLIC NOTICE**

The Wilson Township Board of Review will meet at the Wilson Township Hall located at 02530 N. BC-EJ Road, Boyne City, Michigan 49712 on Tuesday, December 11, 2007 at 5:00 p.m. The purpose of the meeting is to correct errors or mutual omissions of fact or to act on Principal Residence exemptions to the 2007 Assessment Roll.

s/Marilyn L. Beebe Wilson Township Clerk

PUBLIC NOTICES

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.

MORTGAGE SALE Default has been made in the conditions of a mortgage made by Chad R. Matelski and Leah and Leah husband and Leah Matelski, Option One Company, a Company, Mortgage California 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 HSI Asset Securitization Corporation 2006-OPT1 Mortgage 2006-OPT1 Mortgage
P a s s - T h r o u g h
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 the main lobby of Charlevoix County Courthouse in Charlevoix in Charlevoix County, Michigan at 11:00 a.m. on DECEMBER 14, 2007

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

Commencing at the three-quarter inch pipe at the West one-quarter corner of Setion 14, Town 33 North, Range 7 West, thence North 89 degrees 29 minutes 59 seconds East along the East and West one-quarter line of said Section; 427.10 feet, being the point of beginning of this description thence continuing North 89 degrees 29 minutes 59 seconds East along the centerline of Ferry Road 696.15 feet; thence South 0 degrees 04 minutes 30 seconds East on a line parallel with the West oneeighths line of said Section and 220.00 feet Westerly therefrom, 662,26 feet to a one-half inch rod; thence South 89 degrees 29 minutes 21 seconds West along the South line of the North one-half of the Northwest one-quarter of the Southwest one-quarter of said Section 696.15 feet to a one-half inch rod; thence North 0 degrees 04 minutes 30 seconds West 662.39 feet to the point of beginning; being a part of the North one-half of the Northwest one-quarter of the Southwest one-quarter of Section 14, Town 33 North, Range 7 West. Being the same property conveyed to Chad R. Matelski, a single man by deed dated 9-2-04 and recorded 9-16-04 in Deed Book 636, Page 855, in The Office of the Recorder of Charlevoix County, Michigan.

The redemption period shall be 12 months from the date of such sale, unless determined abandoned in accordance with MCLA §600.3241a, in which case the redemp tion period shall be 30 days from the date of such 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 inter-

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

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.

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 Wells Fargo Bank, N.A. as Trustee for Option One Mortgage Loan Trust 2003-2, Asset-Backed Certificates, Series 2003-2 by assignment. There is claimed to be due at the date hereof the sum of Hundred Twenty-One Eight Thousand Three Hundred Eighteen and 15/100 Dollars (\$128,318.15) including interest at 13.5% per

annum. Under the power of sale contained in said mort-gage 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 located in the Township of Boyne Valley, Charlevoix County, Michigan, and are described as: Commencing at a five-

eighths inch rod at the North quarter corner of Section 22, Town 32 North, Range 5 West; thence South 00 degrees 39 minutes 47 seconds West 791.34 feet along the North and South quarter line of said Section to a one-half inch rod being the Point of Beginning of this description: thence continuing South 0 degrees 39 minutes 47 seconds West 396.00 feet along said quarter line to a one-half inch rod; thence North 89 degrees 20 minutes 13 seconds West 75.00 feet to a one-half inch rod; thence North 0 degrees 39 minutes 47 seconds East 396.00 feet to a one-half inch rod; thence South 89 degrees 20 minutes 13 seconds East 75.00 feet to the Point of Beginning, being a part of the North half of the Northwest quarter of Section 22, Town 32 North, Range 5 West. Commencing at the North quarter corner of Section 22, Town 32

claimed to be due at the North, Range 5 West; date hereof the sum of thence South along the quarter line 1187.34 feet Eighty-Six Thousand Hundred Ninety and Dollars to the point of beginning; (\$86,190.55) thence North 396.00 feet; interest at 4.875% per thence East 219.75 feet: thence South 396.00 feet; annum. thence West 219.75 feet to the point of beginning.

<u>Together With</u>: A noncontained in said mort-gage and the statute in exclusive easement for such case made and proingress and egress for pedestrian and motor vided, notice is hereby given that said mortgage vehicles and public utiliwill be foreclosed by a sale ties, described as follows: of the mortgaged premis-A 20 feet private roadway es, or some part of them.

easement, the center line

main lobby of Charlevoix County Courthouse in of which is described as follows: Commencing at a Charlevoix in Charlevoix five-eighths inch rod at the County, Michigan at 11:00 a.m. on DECEMBER 21, 2007. North one-quarter corner of Section 22, Town 32 North, Range 5 West; North 89 degrees Said premises are locat-30 minutes 00 seconds West 550.00 feet along the ed in the Township of South Arm, Charlevoix North line of said Section; County, Michigan, and are thence South 0 degrees described as: 39 minutes 47 seconds All that parcel of land in West 879.65 feet along the Township of South Arm, West line of the East 550 Charlevoix County, State feet to the North one-half of Michigan, as found in of the Northwest one-Deed Book 345, Page quarter of said Section to 732, Identification Number a point in the center line of 014-028-017-15. being said easement, being the Point of Beginning of this known and designated as the North half of the description; thence along said easement center line Northwest one-quarter of the Southwest one-quarter the following described the Southwest onecourses in sequence: South 59 degrees 34 minquarter, Section 28, Town 32 North, Range 7 West, including a certain 1963 Roycraft Mobile Home utes 35 seconds East 16.74, South 78 degrees Serial Number 18695. By 37 minutes 00 seconds East 135.51 feet, North 81 Fee Simple Deed from Stephen M. Mumich, Jr. and Barbara L. Mumich, degrees 26 minutes 40 seconds East 74.15 feet. North 67 degrees 39 minhusband and wife as set utes 28 seconds East forth in Book 345, Page 732, dated 5/14/1993 and 109.77 feet. North 66 degrees 56 minutes 59 recorded

seconds East 56.83 feet,

North 85 degrees 38 min-

utes 22 seconds East

58.68 feet, South 70

degrees 18 minutes 58

seconds East 62.56 feet,

and South 46 degrees 23

minutes 35 seconds East

79.85 feet to a point on the North and South one-

quarter line of said Section

which is South 0 degrees

39 minutes 47 seconds

West 906.75 feet of said

North one-quarter corner

being the Point of Ending.

Also Together With: A non-

exclusive easement for

ingress and egress for

pedestrian and motor vehicles and public utili-ties, described as follows:

A 20 feet private roadway

easement, the center line of which is described as

follows: Commencing at a

five-eighths inch rod at the

North one-quarter corner

of Section 22, Town 32

North, Range 5 West; thence North 89 degrees

30 minutes 00 seconds

West 1401.08 feet along

the North line of said

Section to a point in the

center line of Cherry Hill

Road, being the Point of Beginning of this descrip-

tion; thence along the cen-

ter line of said 20 foot wide

easement the following

courses in sequence;

South 14 degrees 48 min-

utes 31 seconds East

143.49 feet, South 30

degrees 07 minutes 04 seconds 199.45 feet, South 29 degrees 22 min-

utes 14 seconds East

192.19 feet, South 40 degrees 29 minutes 05

seconds 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 34

minutes 35 seconds East

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 redemp tion period shall be 30 days from the date of such 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 inter-

Charlevoix

Records.

5/20/1993,

State

County

Dated: Nov. 21, 2007

Orlans Associates, P.C. Attorneys for Servicer P.O. Box 5041 Troy, MI 48007-5041 (248) 457-1000 File No. 362,1015

STATE OF MICHIGAN PROBATE COURT **CHARLEVOIX COUNTY** CIRCUIT COURT **FAMILY DIVISION**

PUBLICATION OF NOTICE OF HEARING

FILE NO. 07-011158-GA and 07-011159-CA

> In the matter of Robert S. Munn

TO ALL INTERESTED PERSONS including: Munn, Susan Jennifer Munn, Lonnie Munn. Robert Munn and any other heirs at law of Robert S. Munn whose address(es) are unknown and whose interest in the

matter may be barred or

affected by the following: TAKE NOTICE: A hearing will be held on Wednesday, December 19, 2007 at 1:45 p.m. at the Charlevoix County Probate Court, 301 State before Judge Street Frederick Mulhauser P28895 for the following purpose: Petitions for Appointment of Guardian and Conservator of Robert S. Munn, an Incapacitated

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,

Town 32 North, Range 5

shall be 6 months from the

date of such sale, unless

determined abandoned in

accordance with MCLA

\$600.3241a, in which case

the redemption period

shall be 30 days from the

date of such sale. TO ALL PURCHASERS: The

foreclosing mortgagee can

rescind the sale. In that

event, your damages, if

any, are limited solely to

the return of the bid amount tendered at sale,

Dated: Nov. 21, 2007

Orlans Associates, P.C.

Attorneys for Servicer

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

THIS FIRM IS A DEBT COLLECTOR ATTEMPT-ING TO COLLECT A

DEBT. ANY INFORMA-TION WE OBTAIN WILL

BE USED FOR THAT

CONTACT OUR OFFICE

AT THE NUMBER BELOW

IF YOU ARE IN ACTIVE

Default has been made in

the conditions of a mort-

gage made by Barry J.

Mumich, Husband and

Mutual Bank, FA, Mortgagee, dated June 12, 2003 and recorded

June 24, 2003 in Liber

549, Page 475, Charlevoix

Under the power of sale

at public vendue at the

County

to Washington

There

Records,

including

Mumich and Kelly

MORTGAGE SALE

MILITARY DUTY.

File No. 221.5604

plus interest.

The redemption period

West.

Elizabeth Carpenter 4515 Heynig Road Harbor Springs, MI 49740 (231) 526-1670

Kevin G. Klevorn P35531 215 South Lake Street Boyne City, MI 49712 (231) 582-7911

Notice Of Mortgage Foreclosure Sale THIS FIRM IS A DEBT COLLECTOR ATTEMPT-ING TO COLLECT A DEBT. ANY INFORMA-TION WE OBTAIN WILL DE LISED FOR THAT BE USED FOR THAT PURPOSE. P' EASE CONTACT OUR CAFICE 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 inter-

MORTGAGE SALE Default has been made in the conditions of a mortgage made by Thomas L Olson, unmarried, original mortgagor(s), to Wells Fargo Bank, N.A., Mortgagee, dated July 17, 2006, and recorded on July 24, 2006 in Liber 757 on Page 254, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Eighty-Eight Thousand Three Hundred Sixty-One 44/100 And 44/100 Dollars (\$188,361.44), including interest at 9.95% 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 January 4, 2008. Said premises are situ-

ated in Township of Wilson, Charlevoix County, Michigan, and are described as: Parcel A: Commencing at the South 1/4 corner of section 30. Township 32 North, Range 6 West; thence along the North and South 1/4 line of said section North 0 degrees 07 minutes 01 seconds East 1316.76 feet to a 1/2 inch rod on the South 1/8 line of said section; thence along said 1/8 line North 89 degrees 59 minutes 51 seconds East 200.00 feet to the point of beginning of this description; thence continuing along said 1/8 line North 89 degrees 59 minutes 51 seconds East 120.00 feet thence parallel with said 1/4 line South 0 degrees 07 minutes 01 seconds West 385.76 feet to the Northerly bank of Deer Creek; thence along said creek bank South 64 degrees 17 minutes 02 seconds West 133.32 feet; thence leaving said creek bank, parallel with said 1/4 line, North 0 degrees 07 minutes 01 seconds East 443.61 feet to the point of beginning, being part of the Southwest quarter of the S outheast quarter of section 30. Township 32 North, Range 6 West.

Parcel B: Beginning at the intersection of the North and South 1/4 line of section 30, Township 32 North, Range 6 West, with the South 1/8 line of said section; thence Easterly along said South 1/8 line 200 feet; thence Southerly, parallel with said North and South 1/4 line to the Shore of Deer Creek; thence Westerly along said shore to the North and South quarter line of said section; thence Northerly along said 1/4 line to the point of beginning; being a part of the Southwest quarter of the Southeast quarter of section 30, Township 32

North, Range 6 West. The redemption period shall be 12 months from the date of such sale, unless determined abandoned in accordance with 600.3241a, which case the redemption period shall be 30 days from the date of such

Dated: December 5, 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 #174603F01

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 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 inter-

MORTGAGE SALE Default has been made in the conditions of a mortgage made by Victoria R. Ostrosky and Michael D. Ostrosky, her husband, original mortgagor(s), to Carr & Carr Enterprises, Mortgagee, dated September 16, 2005, and recorded on September 21, 2005 in Liber 705 on Page 651, and assigned by said Mortgagee to JPMorgan Chase Bank, N.A. as assignee as documented by an assignment, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Forty-Nine Thousand Fight Hundred Ninety-Six And 45/100 Dollars (\$149,896.45), including interest at 4.875% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on December 28, 2007. Said premises are situ-

ated in Township of Charlevoix. Charlevoix County, Michigan, and are described as: Unit 8, Summerhouse Condominium, according to the Master Deed recorded in Liber 586, Page 016, and designated Charlevoix County Condominium Plan No. 143. Charlevoix County Records, and Amendment to Master Deed as disclosed by instrument recorded in iber 593, Page 580, County Charlevoix Records, together with rights in general common elements and limited com-mon elements as set forth in the above Master Deed and as described in Act 59 of Public Acts of 1978, as amended.

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

Dated: Nov. 28, 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 #173761F01

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.

PURCHASERS: ATTN This sale may be rescind-ed 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 inter-MORTGAGE SALE

Default has been made in

the conditions of a mort-

gage made by Granratana Phanawong and Theresa L. Pierce, husband and wife, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's and/or successors assigns, Mortgagee, dated April 8, 2004, and recorded on April 15, 2004 in Liber 608 on Page 495, and rerecorded on April 20, 2004 in Liber 609 on Page 473, in Charlevoix county records, Michigan, and assigned by said Mortgagee to HSBC Mortgage Corporation USA as assignee, on which mortgage there is

claimed to be due at the date hereof the sum of Two Hundred Fifty-Four Thousand One Hundred Forty-Four And 42/100 Dollars (\$254,144.42), including interest at 6% per annum.

Under the power of sale

contained in said mort-

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

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

Dated: Nov. 14, 2007

For more information, please call: FC H 248.593.1300 Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #170433F01

THIS FIRM IS A DEBT COLLECTOR ATTEMPT-ING TO COLLECT A DEBT. ANY INFORMA-TION WE OBTAIN WILL BE USED FOR THAT PURPOSE. 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, Jr., 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 Records, County Michigan. There claimed to be due at the date hereof the sum of Hundred One Sixtv Thousand Four Hundred Seventy-Six and 51/100 Dollars (\$160,476.51) including interest

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 located in the lownship of Hayes, Charlevoix County, Michigan. and are described as:

Beginning at West onequarter corner of Section 35, Town 34 North, Range West, Township 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 seconds West, 659.38 feet: thence North 0 degrees 09 minutes 08 seconds East, 331 feet to point of beginning. Part of Northwest one-quarter of Southwest one-quarter of Section 35, Township 34 North, Range 7 West, Township of Hayes, Township Charlevoix Hayes,

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 inter-

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

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 Steven Voice and Rebecca Voice, husband and wife,

to Fifth Third Mortgage-MI, LLC, Mortgagee, dated August 12, 2005 and recorded August 25, 2005 in Liber 701, Page 49, Charlevoix County Records, Michigan. There is claimed to be due at the date hereof the sum of Two Hundred Sixty-Nine Thousand Four Hundred Ninety-One and 43/100 Dollars (\$269,491.43) including interest

6.875% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of main lobby of County them, at public vendue at the Charlevoix

Courthouse in Charlevoix in Charlevoix County, Michigan at 11:00 a.m. on JANUARY 4, 2008. Said premises are located in the Township of

Boyne Valley, Charlevoix County, Michigan, and are described as: Unit 104, 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 Records, and Second Amendment to Master Deed recorded, in Liber 571, Page 159, Charlevoix County Records, and designated as Charlevoix County Condominium Subdivision Plan Number 112; together with rights in general common elements and limited common elements as set forth in said Master Deed and amendments thereto, and as described in Act 59 of the Public Acts of 1978, as

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

Dated: December 5, 2007

Orlans Associates, P.C. Attorneys for Servicer P.O. Box 5041 Troy, MI 48007-5041 (248) 457-1000 File No. 200.2828

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A ANY INFORMA-TION WE OBTAIN WILL BE USED FOR THAT 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 Timothy C. Wise, a single man, to Mortgage Electronic Registration Systems Inc., as nominee for lender and lender's successors and/or assigns Mortgagee, December 8, 2006 and recorded December 22, 2006 in Liber 779, Page 617, Charlevoix County Records. Michigan. Records, Michigan. There is claimed to be due at the date hereof the sum of Four Hundred Seventy-Seven Thousand Seven Hundred Ninety-Six and 31/100 Dollars 31/100 Dollars (\$477,796.31) including interest at 7.5% 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 main lobby of Charlevoix County Courthouse in Charlevoix in Charlevoix County, Michigan at 11:00 a.m. on JANUARY 4, 2008. Said premises are locat-

Charlevoix

Michigan, described as: Parcel C: Commencing at a 2 inch pipe in a monument box at the Southeast corner of Section 33, Town 33 North, Range 6 West: thence along the South line of said Section 33, North 89 Degrees 21 Minutes 25 Seconds West 270.76 feet to a one-half inch Rod at the Northeast corner of Section 4, Town 32 North, Range 6 West; thence continuing along said Section line. North 89 Degrees 41 Minutes 17 Seconds West, 835.29 feet to a point in the centerline of Marshall Road,

ed in the City of Boyne, Charlevoix County, and having been previously described as 67 Rods West of the Southeast corner of said Section 33; thence North 00 Degrees 38 Minutes 36 Seconds East (Recorded as North 0 Degrees 35 Minutes East) 300.00 feet to a one-half

of beginning of this description; thence North 89 Degrees 41 Minutes 17 Seconds West, 247.91 feet to a one-half inch Rod; thence North 00 Degrees 40 Minutes 06 Seconds East, (Recorded as North 0 Degrees 35 Minutes East), 500.59 feet to a one-half inch Rod; thence South 71 Degrees 14 Minutes 02 Seconds East, 260.62 feet to a onehalf inch Rod; thence South 00 Degrees 38 Minutes 36 Seconds West (Recorded as South 0 Degrees 35 Minutes West), 418.09 feet to the point of beginning, being a part of Government Lot 3, Section 33, Town 33 North, Range 6 West, City of Boyne City, Charlevoix County, Michigan. County, Michigan. Together with a 30 foot beach access easement described Commencing at a 2 inch pipe in a monument box at the Southeast corner of Section 33, Town 33 North, Range 6 West; thence North 89 Degrees 21 Minutes 25 Seconds West, 270.76 feet on the South line of said Section to a one-half inch Rod at the Northeast corner of Section 4, Town 32 North, Range 6 West; thence North 89 Degrees 41 Minutes 17 Seconds West,

inch Rod, being the point

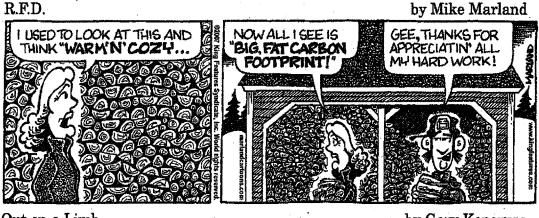
835.29 feet along said Section line to a point in the center of Marshall Road, having been previously Recorded as 67 West of the Rods Southeast corner of said Section 33; thence North 0 Degrees 38 Minutes 36 Seconds East (Recorded as North 0 Degrees 35 Minutes 00 Seconds Minutes 00 Seconds East), 718.09 feet to a one-half inch Road; thence North 71 Degrees 14 Minutes 02 Seconds West, 171.62 feet to a one-half inch Rod; thence North 26 Degrees 09 Minutes 34 Seconds East, 151.00 feet to a one-half inch Rod on the Southerly line of Lake Shore Drive, being the point of begin-ning of this description; thence North 69 Degrees 53 Minutes 35 Seconds West, 30.17 feet; thence North 26 Degrees 09 Minutes 34 Seconds East, 54.21 feet to the Shore of Lake Charlevoix; thence South 65 Degrees 55 Minutes 09 Seconds East, 15.66 feet along said shore; thence continuing along said shore, South 69 Degrees 37 Minutes 47 Seconds East, 14.42 feet to a one-half inch Rod; thence South 26 Degrees 09 Minutes 34 Seconds West, 53.06 feet to the point of beginning, being a part of Government Lot 3, Section 33, Town 33 North, Range 6 West, City of Boyne City, Charlevoix County, Michigan. Also together with a 30 foot driveway and utility easement: Commencing at a 2 inch pipe in a monument box at the Southeast cor-ner of Section 33, Range 6 West; thence North 89 Degrees 21 Minutes 25 Seconds West, 270.76 feet on the South line of said Section to one-half inch Rod at the Northeast corner of Section 4. Town 32 North, Range 6 West; thence North 89 Degrees 41 Minutes 17 Seconds West, 835.29 feet along said Section line to a point in the center of Marshall Road, having been previously Recorded as 67 West of the Southeast corner of said Section 33: thence North 0 Degrees 38 Minutes 36 Seconds East (Recorded as North 0 Degrees 35 Minutes 00 Seconds East), 718.09 feet to a one-half inch Rod; thence North 71 Degrees 14 Minutes 02 Seconds West, 156.49 feet, being the point of beginning of this description; thence contin-uing North 71 Degrees 14 Minutes 02 Seconds West, 30.35 feet; thenco North 26 Degrees 09 Minutes 34 Seconds East, 151.36 feet to the Southerly line of Lake Shore Drive; thence South 69 Degrees 53 Minutes 35 Seconds East, 30.17 feet along said Road line; thence South 26 Degrees 09 Minutes 34 Seconds West, 150.64 feet to the point of beginning, being a part of Government Lot 3, Section 33, Town 33 North Range 6 West, City of Boyne City, Charlevoix County Michigan. The redemption period shall be 6 months from the

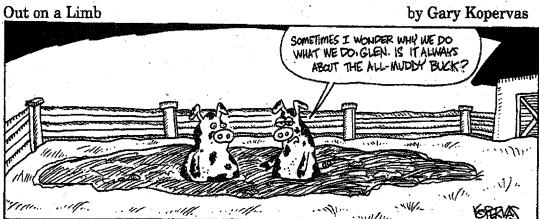
date of such sale, unless determined abandoned in accordance with MCLA §600.3241a, in which case the redemption period shall be 30 days from the date of such sale. TO ALL PURCHASERS: The foreclosing mortgagee can rescind the sale. In that event, your damages, if any, are limited solely to the return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

Dated: December 5, 2007

Orlans Associates, P.C. Attorneys for Servicer P.O. Box 5041 Troy, MI 48007-5041 (248) 457-1000 File No. 207.9165

COMICS & CONUNDRUMS















By Samantha Weaver

• In Japan in 2000, a survey was conducted to determine what the Japanese people thought was their best invention of 20th century. With their history of technological innovation, you might think they would come up with something robotic, or perhaps one of the numerous Japanese cars that now cruise on roads all over the world. But you'd be wrong. The respondents decided that Japan's best invention of the past 100 years was ramen noodles - and starving colagree. Runners-up in the survey were karaoke and the Sony Walkman.

· Our nation's first president, George Washington, received an annual salary of \$25,000.

• It was author Cecilia Bartholomew who made the following observation about the practice of her craft: "Writers have two main problems. One is writer's block, when the words won't come at all, and the other is logorrhea, when the words come so fast that they can hardly get in the wastebasket in

• It's been reported that country singer-songwriter Willie Nelson believes he's had numerous previous lives, including at least one as a Native American.

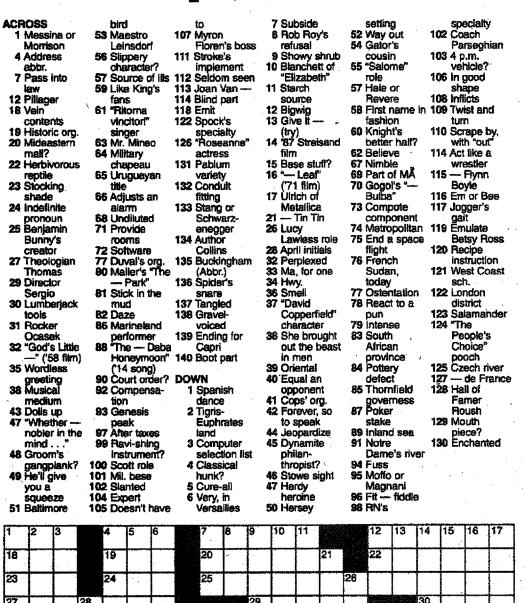
next summer, try to go in early July so you can catch the annual Milk Carton Derby. Yep, I said Milk Carton Derby. Every year, participants design and build boats entirely out of milk cartons, then race them on Green Lake, competing for \$10,000 in prizes.

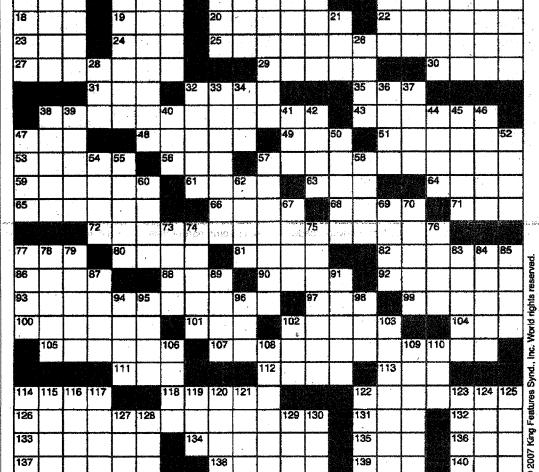
• If you've ever worn a tuxedo, you know what a cummerbund is, but you probably don't know the origin of the word. It comes from a Hindi word meaning "waistband."

Thought for the Day: "No matter how rich you become, how famous or powerful, when you die the size of vour funeral will still pretty much depend on the weather." Pritchard

ege	stud	students probably wouldn't dis-						•	If you're planning a trip to Seattle						© 2007 King Peatures Synd., Inc.		
Sudoku Answers									Go Figure!					1	Super Crossword Answers		
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Super Crossword ANIMAL TAILS





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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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by Linda Thistle GO FIGURE!

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

DIFFICULTY: * *

★ Moderate ★★ Difficult *** GO FIGURE!

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Football

STUDENTS OF THE WEEK

Boyne Falls Public School

NAME: Ben Ellis PARENTS: Dan & Christine GRADE: 8th **FAVORITE CLASS:** Science HOBBIES AND IN-TERESTS: Read FAVORITE SPORT:



FAVORITE COLOR: Blue FAVORITE FOOD: Pizza FAVORITE BOOK: The Pride and the Anguish FAVORITE MOVIE: Hunt for Red October FAVORITE TV SHOW: Dog Fights - History Chan-

STAFF COMMENTS: "I am pleased to nominate Ben Ellis as student of the week. I have had the pleasure of teaching Ben in art class for the past three years. Each year he is more determined than the past to be as successful as he can be. He tries his hardest and gives his work everything he has. He is a creative individual and a wonderful person to be around. I look forward to seeing his smile every day. He will be moving to Missouri soon and will be missed here at Boyne Falls. I wish him many successes in his new school. Thank you, Ben, for the hard work and memories." Ms. Baker

Boyne City High School

Boyne City High School NAME: Jesse Place PARENTS: Andy and Cindi Place GRADE: 11th

SCHOOL ACTIVI-TIES: Varsity soccer, cross-country, track and field, student council and Michigan Youth in Government HOBBIES AND IN-



TERESTS: Running, playing Frisbee I also like to hang out with my friends and fam-

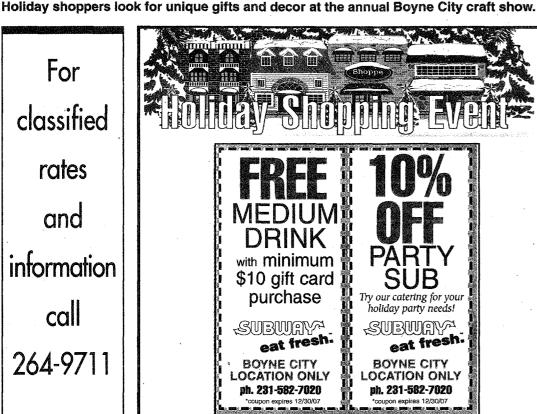
FUTURE PLANS: I plan to become a science teacher, I would also like to coach a high school sport.

STAFF COMMENTS: "Jesse Place is working to attain a thorough understanding in functions statistics and trigonometry. He as been an outstanding student every week, not only this one." Sandy Clausen, Math Department "Jesse is doing a great job with his independent study government course. He is selfdirected, conscientious and motivated. Keep up the good work Jesse." Michelle Deming, Social Studies Department

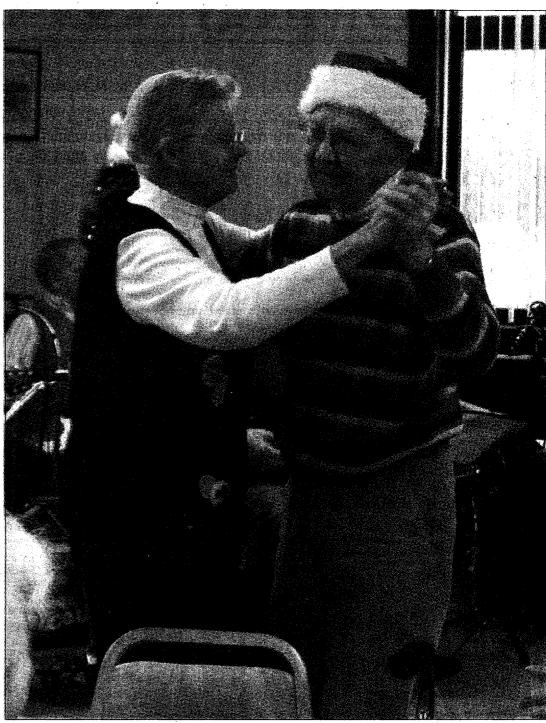
Crafters show their wares



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Seniors celebrate



Couples enjoyed dancing to the music from the "Cousins" band at the 40th Anniversary celebration of the Boyne City Senior Center on Sunday, Dec. 2. The seniors' building is new within the last couple of years. Prior to that, seniors met at city hall.

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