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At a glance

Citizens' road meeting

A public meeting to discuss action for improving the Boyne City-Charlevoix Road and the citizens' survey comments is set for 7 p.m., Wednesday, Dec. 12, at the Boyne City City Hall.

Boyne City Christmas event

Boyne City Middle School presents a Christmas season band concert at 7 p.m., Monday, Dec. 17, at the high school auditorium.

East Jordan Christmas events

East Jordan Elementary School presents Christmas singing by the fourth- and fifth-grade students at 7 p.m., Wednesday, Dec. 12, at the elementary school.

The East Jordan Middle School and High School Band and Choir concert is 7 p.m., Monday, Dec. 17, at the high school gymnasium.

East Jordan wins on CMU's Quiz Central

The East Jordan Red Devils out-quizzed the Hale Eagles on CMU Public Television's "Quiz Central." The match ended with East Jordan winning the Blue Division First Round game. The final score was 180-70. The team moves on to the semi-finals, competing for "Quiz Central Champions."

Students on the East Jordan team were Michael Cardwell, Sara Robinson, Glen Gee, Alex Hagen and Zac Gocha. Team pictures, schedules, scores and episodes may be seen at www.wcmu.org.

Benefit breakfast sets record

The 11th Annual Judy Kuheana Benefit Breakfast hosted by Red Mesa Grill served 216 guests, a record number this year. Proceeds of \$1,637 will benefit Boyne area charities. Judy Kuheana founded the Boyne City Food Pantry. The event is held on the first Saturday in December.

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Baby's first Santa visit

Santa fascinated seven-month-old Mylee Pinney at East Jordan's Christmas season kickoff on Thursday, Dec. 6. Mylee is the daughter of Stefanie and Scott Pinney of East Jordan. She visited Santa at the Civic Center during the festivities. Many families waited in line to visit Old Saint Nick throughout the evening.



Photo by B. J. Hetler

Citizens call for improved county road

Public meeting set for today

By B. J. HETLER
EDITOR

Boyne City-Charlevoix Road survey results

As of Sunday, 81 people had responded to the survey

- 31 of those people said the condition of the road was dangerous, seven said it was poor and one said it was fair.
- 30 of the responders said they have driven down the middle of the road to avoid potholes and one said they had not.
- 27 people said they had seen opposing traffic driving down the middle of the road and four said they had not.
- 17 of the responders said they had car repairs because of driving on the road and 14 said they had not.
- 16 of those responding said they had been involved in a car accident or a near miss because of the condition of the road, and 15 said they had not.

BOYNE CITY — The Charlevoix county road with the highest traffic count and referred to by the sheriff as a road with "no room for error," isn't on the road commission's list for reconstruction until 2012.

Bay Township resident Jerry Matelski wants that date moved up and is spearheading an effort to have improvements made much earlier. He has circulated a survey (see information box that accompanies this story) among citizens and township boards and a public meeting is set for 7 p.m. today, Wednesday, at the Boyne City City Hall. The meeting will provide an opportunity to discuss the designation of funds for future road repairs.

"The Boyne City-Charlevoix Road is an overlooked priority for repairs," Matelski said. "Its condition has been the source of several life-threatening accidents."

Charlevoix County Sheriff George T. Lasater said it is a main primary road and people use maximum speed

See ROAD, page 2A

Community Christmas wishes

By CHRISTINE GwidT
CONTRIBUTING WRITER

BOYNE CITY — The volunteers for the Community Christmas program want to make sure that there are presents under the tree for every child on Christmas morning. They have been collecting donations from area residents and packaging them for needy kids in the area.

"We appreciate all of the donations," Ruth Witenski said.

Witenski, who marks her 25th year with the program this season, added: "We'd like to remind people that we do accept used items, but please make sure that it's

something that you'd like to find under your tree."

There are groups of soft folded blankets, small stuffed animals and pastel baby clothes covering a large table.

"The babies get a new afghan and two gifts," explained Laurie Moore, a volunteer with the program for the past 12 years. "We're pretty well set for baby things. What we really still need are items for kids from age one through 13. As of today (Friday), we have a list of 448 names to supply gifts for."

The names are provided by school nurses, churches and teachers.

See WISH, page 2



Photo by Christine GwidT

Community Christmas volunteers Laurie Moore, Ruth Witenski and Della Sevenski are busy packaging gifts for area children.



Members of the East Jordan emergency services departments, EMS and Firefighters, began a fundraising drive on Saturday, Dec. 8, to construct a new building for the departments. EMS and Firefighters Association members presented a \$1,000 check to the volunteers who serve the East Jordan area. To donate, contributions may be sent to the city and made payable to the East Jordan EMS and Firefighters Building Fund, P.O. Box 499, East Jordan, MI 49727. The new building is estimated to cost \$3.5 million.

Fundraiser begins for new emergency services building

By B. J. HETLER
EDITOR

EAST JORDAN — After years of cramped and out-dated quarters, the city's emergency medical services and firefighters began fundraising efforts to construct a new building that will house both departments.

The 16 volunteer firefighters and 27 EMS volunteers met on the site of the future building on Maple Street, Saturday, Dec. 8, to accept a \$1,000 check from the firefighters and EMS associations. The donation kicked-off the fundraising for the estimated \$3.5 million project. The architectural plan is drawn for an estimated 19,000-square-foot in the new building.

Although the departments are seeking grants from the federal and state governments, not many are available for new construction and most of the funds will be raised locally, said EMS director Jay Peck.

The EMS department is currently located in a 40-by-40 building on State and Maple streets. Benefactor Ruth Vincent's contribution made that possible years ago.

"Mrs. Vincent allowed us to build the existing facility that we've now grown out of, but we'll sell this building to raise money, so her gift gives on," said Peck.

EMS also rents space in the Lake Street Center (formerly the Dura Building) to house office and crew quarters and additional vehicles.

The Fire Department volunteers and the trucks share the small firehouse building that was rebuilt in 1948, said Tom "Tinker" Breakey from the department. Two additions have been constructed in the years after that, but the fire department has outgrown the space.

Both departments have grown within the last 20 years. The ambulance service has six vehicles and answers about 1,100 calls per year. The fire service has six trucks, a boat and a snowmobile and answers about 135 calls per year. Approximately 130 square-miles are covered by the departments.

The new facility will provide state-of-the-art training equipment and space, as well as kitchen and bunking provisions. An exercise room is planned and part of the new

See FUNDRAISER, page 2

Wish

Continued from 1
 "We're way down from last year," Moore added. "Usually by this time we have at least half of the bags done already. We've been working a lot of nights down here because I have a job during the day."

"We still need anything and everything, except hats and gloves," said Witek. "We're especially low on socks and hooded sweatshirts for the older kids. The teenagers get mostly school supplies and beauty and hygiene products. The younger ones get coloring books and crayons. And we received some beautiful teddy bears this year. Kathy at Boyne Country Books donated boxfuls of really nice books, so we're pretty much set in that department. We always need toys and games."

Anyone wishing to make a donation, either of money or presents, may do so Monday - Friday

If you want to help

Food or gifts can be taken to church, school, or dropped off at the Early Education Building (the old Boyne City Middle School) beginning Dec. 2, from 10 a.m. to 3 p.m. Please use the art room door on Pine Street.

Checks can be mailed to Eleanor West, Treasurer, 915 Robinson St. #15, Boyne City, MI 49712.

Call Ardith Hawley, 231-582-7880, with names of persons or families who need to be helped by Community Christmas. Give names of the family, ages, sex of children, and the exact address, and a phone number. Tell us if you want us to deliver the box, or if it can be picked up. Boxes will be packed Friday, Dec. 21, at the Early Education Building. Food and donations can be dropped off at the school beginning at 9 a.m. Volunteers to pack are needed by 10 a.m. and volunteers who wish to deliver should come in by noon.

We urge churches, schools, clubs, and groups to join with us to collect toys, canned and non-perishable foods, mittens, and books. For help planning a project, please call our Chairman, Ruth Witek at 231-582-3152.

from 10 a.m. - 4 p.m. at the Early Childhood Educational Center drop-off station (the old middle school) on the corner of Pine and East Streets.

Donations will be accepted until Dec. 21. To suggest a child for the program, callers may contact Ardith Hawley at 231-582-7880.

Republicans host holiday event

The Charlevoix County Republican Women welcome the public to their annual holiday reception at the Weathervane Restaurant on Bridge Street in Charlevoix on Monday, December 17. Light hors d'oeuvres and cash bar

will be available from 5 to 7 p.m. for \$5. Featured speaker will be June Jackson, president of The Republican Women's Federation of Michigan.

As always, men are included in CCRW events and colleagues in Antrim

and Emmet Counties are also encouraged to attend. Memberships will be available but not required.

For questions or more information, contact Margo Johnson, 231-547-0866, or Susan Flanders, 231-547-4887.

CORRECTIONS

A story that ran in the Dec. 5 issue on page 2A about Boyne City re-

three Mike Anderson incorrectly stated the number of years Ander-

son worked for the city. He worked there for 29 years.

Road

Continued from 1
 when traveling on it. "In a good condition it is a very unforgiving road," Lasater said.

The road commission has patched and repatched the approximately 17 miles of the main artery from Boyne City to Highway 31 and Charlevoix. However, the road needs more than patching, it needs reconstruction.

But, the road commissioners say other roads also needed improvement, and funds are not available for the estimated \$5 million to reconstruct the Boyne City-Charlevoix Road until the projected year of 2012.

One of the roads was Thumb Lake Road. It took precedence over other projects and was repaired and improved recently, despite the lower traffic count on that road.

"It had to be repaired because it's an east-west route out of the county," said road commission manager Pat Harmon.



Photo by B. J. Hettler

Jerry Matelski (l) talks with county commissioner Chris Christensen at Evangeline Township Hall on Tuesday, Dec. 4. Matelski is spearheading an effort for reconstruction of the Boyne City-Charlevoix Road to take place earlier than the year 2012, the year that the Charlevoix County Road Commission has set. Matelski presented information to the Evangeline Township Board at its Dec. 4 meeting, which Christensen attended. Matelski also spoke to Hayes and Bay townships.

That is important for trucks.

The movement by citizens to fix the Boyne City-Charlevoix Road comes at a time when the road commission is embroiled in its controversial decision not to plow on the weekends this winter.

That decision resulted in a deluge of calls to Harmon from residents, business owners and emergency workers.

The road commission sent a letter to emergency responders that said a reduction in plowing services is necessary because of continued short-

falls in the gas and weight tax monies that fund operations.

When a life-threatening emergency exists, the road commission will continue to respond, but response may be slower than in the past, the letter stated.

EMT Neil Booze of

East Jordan voiced concerns about ambulances and fire trucks facing unplowed roads when on an emergency call.

"I think it's a lousy idea (not to plow)," Booze said. "It's unsafe for citizens and the whole community."

As of November, the road commission's finances were in the black with cash assets of \$1,077,191.

But both federal and state funding isn't coming in while gas and equipment costs are going up, Harmon said. He places the responsibility squarely on the state legislators.

"It's the legislators' fault. They're going to have to bite the bullet and raise the gas tax, or come up with more money for transportation."

Matelski has been on the telephone with state legislators and expects Rep. Kevin Elsenheimer and Sen. Jason Allen or their representatives to attend Wednesday's meeting.

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ANTRIM FAMILIES FACE THE HARDEST WINTER IN MEMORY

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

Families are hurting!

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

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

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

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

Boyer City Police Report
Dec. 3-9

Civil disputes	2
Assault	1
Fraud - bad checks	4
Alarms - false	1
Larceny	1
Road hazard	1
Assist other agency	1
General assistance	2
Motor vehicle theft	1
Domestic violence	1
Operating while intoxicated	1
Vehicle unlock	2
Damage to property	1
Traffic offenses	3
Animal	1
911 hangups	1
Traffic accidents	1
Private property accidents	2

**EJPD
REPORT**

East Jordan Police report
Dec. 3-9

Traffic offenses	11
Assist other agencies/departments	1
Suspicious situations	2
Larceny	2
Assist citizen/business	4
Animal	2
Fraudulent activity - checks	4
Road hazard	2
Harassing calls	2
Parking violation	6
Paper service	1
Disorderly conduct	1
Public relations	1
Junk ordinance violation	1
Health & safety	1
Abandoned vehicle	1

**Suspects arrested
by BC Police**

The Boyne Area Medical Center called 911 on Dec. 7 and reported two men in their parking lot rummaging through parked cars, and also appearing to be intoxicated.

As officers were responding to the scene, the two suspects entered and then drove away in one of the employees' vehicles.

Officers from the Boyne City Police Department located the fleeing suspects in the stolen vehicle on N. Park Street, where the vehicle was stopped. The suspect in the passenger seat (Goodenow) exited the vehicle and fled into the woods. The driver (Quance) remained in the driver's seat, refusing to obey the officer's commands.

After back-up units arrived from the Michigan State Police and Charlevoix County Sheriff Department, the driver was taken into custody.

The second suspect (Goodenow) was found a short time later lying in the yard of a nearby residence and also taken into custody.

The stolen vehicle was returned to the owner. Located inside the vehicle were small articles stolen from another parked vehicle also located in the parking lot of the Boyne Area Medical Center.

Both suspects have lengthy criminal histories. Goodenow is currently on parole and Quance was discharged from parole in 2006.

The Charlevoix County Prosecutors office has charged the men as follows:

Quance: Unlawful driving away of automobile, larceny from motor vehicle, operating while intoxicated, third offense, and being habitual offender, fourth offense.

Goodenow: Larceny

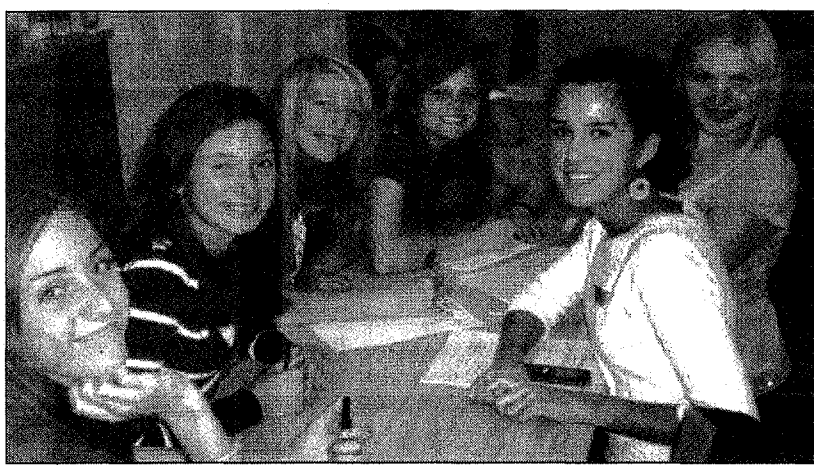
Local teens take on tobacco in school campaign

CHARLEVOIX — "Teens Against Tobacco Use" training is among the activities underway to prevent, reduce or stop peer smoking in Boyne Falls and Charlevoix. The activities are part of "Reducing Youth Smoking Rates in Northwest Michigan," one of the anti-tobacco campaigns funded by Blue Cross Blue Shield of Michigan through the 2007-08 school year at 27 Michigan high schools.

"Encouraging teens to live tobacco-free is part of our comprehensive program to improve the health of all Michigan residents," said Lynda Rossi, Blues vice president of public policy and social mission. "We want to do all we can to prevent youngsters from facing serious health conditions later on in life. Blues efforts to improve the health of young people range from tackling teen tobacco use, to our commitment to the state's MICHild program, which provides health and dental coverage to eligible

children." The campaign is just one part of the Blues' comprehensive tobacco prevention efforts. BCBSM has partnered with the American Lung Association of Michigan and Tobacco Free Michigan (tobaccofree michigan.org), a grassroots organization dedicated to promoting tobacco-free environments and improving the health and quality of life for Michigan residents through education and advocacy.

Locally, the Health Department of Northwest Michigan is coordinating activities with the Peer-2-Peer mentoring programs at Boyne Falls High School and Charlevoix Middle School with Blues funding and required matching funds. As members of Peer-2-Peer, the middle school and high school students - all recommended as positive role models by their teachers and administrators - participate in a number of tobacco prevention



Charlevoix Peer-2-Peer members participating in Teens Against Tobacco Use training at the Health Department of Northwest Michigan are (left, front to back) Lindsay Laway, Abbey Barnes, Abbey Wilhem, Hallie Bills, Karianne Smolenyak, Emily Mielke; (right, front to back) Katherine Sell and Brittany Bonar.

projects. Projects include mentoring at-risk elementary-aged youth, making presentations about tobacco to early elementary students, and many community outreach projects. "Research indicates that younger children are impressed by teenage role models and are more likely to accept messages about tobacco risks from them," said Teresa Sington, who coordinates tobacco control activities

for the Health Department. "At the same time, teaching others about health risks has a positive impact on the peer educator's life." The TATU training was not the first time the Charlevoix County Peer-2-Peer members joined together to learn new skills. As part of the matching funds required

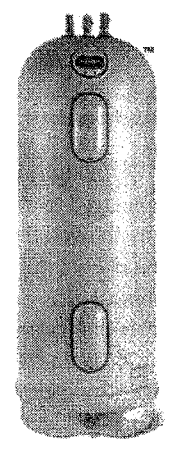
for the Blues project, Charlevoix County Community Foundation awarded a grant to the Charlevoix Peer-2-Peer groups for YMCA Camp Hayo-Went-Ha Leadership Training. The overnight program, held on the shores of Torch Lake, included team building exercises, networking with other schools and

mentor training, all designed to increase Peer-2-Peer members' skills in advocating for smoke-free environments and preventing youth tobacco use in their local communities.

In Boyne Falls, Charlevoix, and every school participating in the BCBSM project statewide, teens are surveying fellow students' attitudes toward tobacco use and leading youth advocacy trainings. As part of each Blues grant, principals pledged that their schools will earn or maintain a "24/7 Tobacco Free" designation and teach the model curriculum developed by the State of Michigan that covers the health consequences of tobacco use and related issues. The campaign also directs individuals seeking information or help to the Michigan Tobacco Quitline at 800-QUIT-NOW (800-784-8669).

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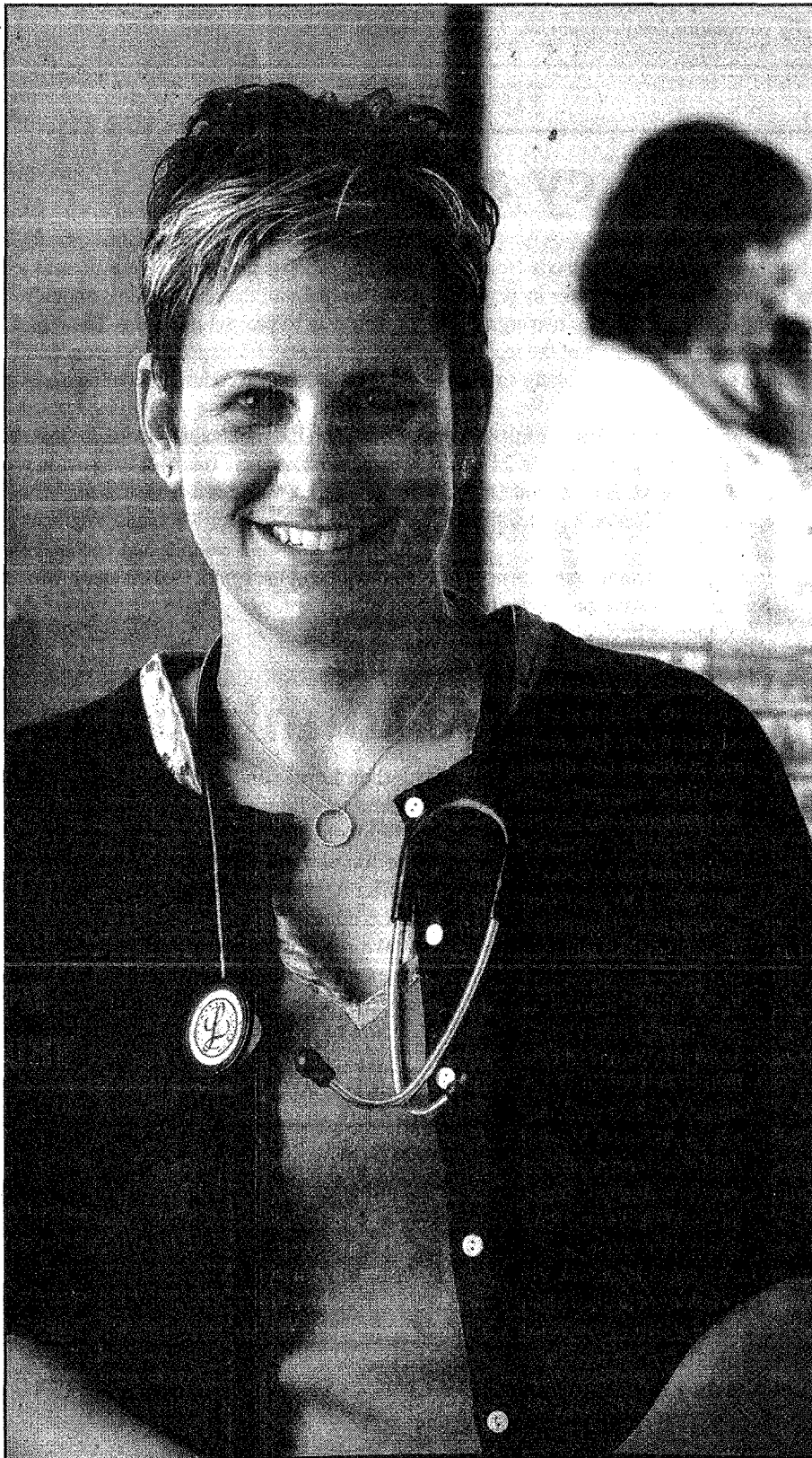


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THE CITIZEN-JOURNAL OPINION

EDITORIAL

Conservatives, Liberals and everyone in between

"They that can give up essential liberty to obtain a little temporary safety deserve neither liberty nor safety." Ben Franklin, 1759

The U.S. Congress is working on a federal shield law that is designed to please most of us no matter where we sit on the political spectrum.

The purpose of shield laws are to protect reporters from being forced to reveal confidential sources.

Over the last few years, more than 40 reporters have been subpoenaed for the identities of confidential sources in nearly a dozen cases, with some actually going to jail. New York Times reporter, Judith Miller, was imprisoned from July to September last year for contempt of court for failing to comply with a court order to identify her source.

The protection of sources helps to expose corruption. Abu Ghraib, Walter Reed Army Medical Center and Watergate come to mind, as examples.

The latest version of a bill passed by the U.S. House of Representatives (H.R. 2102) balances protection of sources and the public's right to know with the legitimate needs of law enforcement.

U.S. Rep. Bart Stupak (D-Menominee) voted for the bill. A statement from his office explains that journalists would have to testify in cases in which obtaining the information in question is necessary to prevent acts of terrorism, breaches of national security, imminent death, or severe bodily harm.

For source disclosure, prosecutors and litigants must show by a preponderance of the evidence that they have met the various tests for compelled disclosure.

The bill also permits law enforcement to obtain an order compelling disclosure of documents and information obtained as the result of eyewitness observations of alleged criminal conduct by journalists, as well as criminal conduct by journalists themselves.

The Senate version of a federal shield law bill is on the calendar's waiting list to obtain a date for a vote. Both the House and Senate bills are known as the "Free Flow of Information Act."

We welcome your submissions

You are welcome to submit information to The Citizen-Journal. If you want to guarantee that your information will run, we recommend you call The Citizen-Journal and place an ad. However, community information will be considered for print based on space available.

You can increase the odds of your information making it into print by following these guidelines:

- Our deadline is 5 p.m. Thursday.
- We prefer to receive information in the body of an e-mail to: citizen@voyager.net
- Pictures need to be saved in "JPEG" and attached to an e-mail.
- If you would like us to scan a picture that you don't want to leave with us, we can do that. If you have any questions, please call 231-582-6761.

LETTER POLICY

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

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

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

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

- Lack of the author's phone number;
- Letters thanking specific individuals, businesses or those thanking public employees;
- Letters seeking donations;
- Form letters;
- Poetry;
- False or libelous statements;
- Quotations of scripture;
- Endorsements of political candidates; or
- Letters attacking a private individual or business.

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

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

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



Shoveling sand against the tide

I heard from my friend Wendy recently. This woman is as gorgeous as they get in southern California, and that's saying something. In a region of our country that places a ridiculously high premium on youth and beauty, she has always been a headturner. In her letter, she dedicated a paragraph to the struggle that she's been having with her weight and the effort that she's had to expend in order to maintain her enviable figure. It made me think about all of my friends and of the lifetime of dieting and deprivation that so many of us have endured in hope of reaping the rewards that our culture bestows upon the litesome.

MORE OR LESS

By Christine Gwidt



I was a skinny kid. I could eat my weight in Hostess fruit pies and never think twice. With the onset of puberty, everything changed. My proclivity for snacks didn't actually increase, but my metabolism decided that it had better things to do than winnow away the excess calories. The summer before my freshman year in high school, I blossomed. Boy, did I blossom. By the time I returned to school, I looked like a 14-year-old Mae West. Not exactly the desired body type for a teenager during the heyday of bell-bottoms and Twiggy.

Oddly, this all happened without much concern on my part. I hardly noticed. Sure, I had to buy bigger clothes, but I perceived the change in my body as nothing inappropriate. I thought that I was just kind of curvy and this seemed like a good thing. It didn't take long to realize that I was alone in this assumption.

"Man, did you get fat over the summer," Jeff Wilson, my big crush from the previous year, told me when we met in the hall.

One of the reasons that I'd liked Jeff so much, aside from the fact that he looked like Maxwell Smart and he wasn't afraid of girls, was because he was brutally honest. The allure of this attribute faded immediately.

Over the next few weeks, the votes came pouring in and it became painfully clear that I was not really voluptuous, but just plain fat.

This was the beginning of a life-long obsession to keep my clothing size down to single digits. It took the remainder of my high school career to acknowledge the link between doughnuts and dimpled thighs, but once I got it, I ran with it. At one point in my early 20s, I exercised so rigorously and ate so sparsely that I resembled a bobble-head. It was during this phase that I first heard the words "You're too skinny." Rather than taking offense, I was thrilled by the compliment. Too skinny! As if that were even possible.

Although no one has accused me of being too skinny in years, I have managed to at least hold the line because I have never been able to relax my fixation. I am not a natural athlete. I'm inclined toward indulgence on every level, and yet I make it a priority to engage muscle mass on an almost daily basis. I don't remember what a french fry tastes like. My cheese is cottage and my milk is skim.

It's been 40 years since my body became my adversary. And I have been vigilant. Like a rabid dog that I dare not turn my back on, I have forged a wary coexistence with this vessel of mine. The question that I ask myself at this point in my life is simple: How long will I have to shovel the sand against the tide? How long will I fight to maintain a weight that is not, and never has been, natural to my zaftig German farmhand genetic coding? I know the answer. The combined clout of the media and my early trauma are compelling. I may go to my grave without ever again tasting whipped cream, but they will bury me in pleats.

And if, by some odd circumstance, Jeff Wilson happens to attend my funeral, would it be too mean-spirited to hope that his swagger has been replaced with a fat man's waddle? And maybe substantial hair loss? And one last thing: As he peers into the box, I'd like him to exclaim in a voice loud enough to be heard in heaven or hell: "Man, she lost some weight!"

YOUR VOICE

Smoke-free policy applauded

To the editor:
The Health Department of Northwest Michigan applauds Northern Michigan Regional Hospital for assuring smokefree air for its patients, visitors, and staff by banning smoking on its campus. Our two organizations have worked together for many years as members of the local Tobacco Reduction Coalition to prevent youth tobacco use, help smokers quit, and support clean indoor air policies.

Most people have heard the statement, "secondhand smoke kills". For those of us in Northern Michigan, that means approximately 24 non-smokers die every year from Antrim, Charlevoix, Emmet and Otsego counties, according to Michigan Department of Community Health estimates.

The 2006 Surgeon General's Report on the Health Consequences of Involuntary Exposure to Tobacco Smoke confirmed the known health effects of secondhand smoke exposure, such as immediate adverse ef-

fects on the cardiovascular system, coronary heart disease, and lung cancer. The report concluded there is no safe level of exposure to secondhand smoke and that establishing smokefree environments is the only proven way to prevent exposure. The report also finds that millions of Americans are still exposed to secondhand smoke despite substantial progress in tobacco control, including our own local smokefree worksite regulation.

Based on the mountain of evidence that secondhand smoke kills, the Centers for Disease Control & Prevention recently issued a warning for anyone at risk for heart disease to completely avoid smoke-filled rooms.

We salute Northern Michigan Regional Hospital for establishing a 100% tobacco-free campus and encourage other businesses to follow suit to protect the health of their employees, customers, and visitors.

— Gerald M. Chase
Health Department of Northwest Michigan

Do not shut down the county on weekends

Dear Editor,
We are writing to strongly protest the decision by the Charlevoix County Road Commission to not plow any secondary roads in Charlevoix County on weekends. This past weekend we had over 10 inches of snow and no plowing was done. We had an extremely difficult time on Pincherry and Horton Bay Roads while trying to attend church on Sunday. We have an all-wheel drive vehicle, our private contractor plowed our immediate area but upon reaching the county roads we encountered deep, rutted snow. Traveling under 25 mph we continued on to church. We tried an alternate way home and found it equally difficult driving.

The decision to not plow roads on weekends relegates residents

to their homes and it certainly will have an impact on tourism. We talked to a family who had to make an emergency run to Northern Michigan Hospital on Saturday night from Boyne City and found the travel awful. Emergency vehicles would certainly have had a difficult time responding. There must be a better answer to the budget crunch.

We certainly hope the Charlevoix County Road Commission will re-examine this policy and find a better solution. Comp time, plowing only when snow is over 4 inches deep, single lane plowing, etc. should be explored. Do not shut down the county on weekends.

— Clint and Audrey Etienne
Horton Bay



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YOUR VOICE

Protect and preserve our rights

To the editor:
The truth about religious expression at Christmastime. Each year the American Civil Liberties Union and its many like-minded allies deliberately bully individual citizens, schools, and government officials into removing any mention of Christ or Christianity from the public celebration of Christmas.

Christmas has historically been one of the most celebrated holidays of the American people. Misconceptions and controversy about the fictitious "separation of church and state" and the celebration of Christmas has led many public officials to "remove Christ from Christmas" in places such as schools, parks, libraries, and government offices.

This was not the intent of the founding fathers. No court has ever ruled that the Constitution requires government officials to censor Christmas carols, eliminate all references to Christmas, or silence those who celebrate Christ's birth.

In order to eliminate any confusion with regard to your right to publicly celebrate Christmas, the following will equip you to dispel the myths and excuses that are used to silence the public celebration of Christmas.

Religious Christmas carols may be sung by individual students or by a group of students during school activities such as choir, Christmas programs, and other events.

School officials may refer to the school break in December as a "Christmas holiday." The Supreme Court has acknowledged with approval that government has long recognized holidays with religious significance such as Christmas. Congress has proclaimed Christmas to be a legal public holiday.

School districts may not ban teachers or students from saying Merry Christmas. The Supreme Court has stated that teachers and students do not "shed their constitutional rights to freedom of speech or expression at the schoolhouse gate." In order to violate the Establishment Clause, a teacher would have to use his or her authority to promote religion to his or her students.

The Supreme Court has stated that "the Bible may constitutionally be used in an appropriate study of history, civilization, ethics, comparative religion, or the like." The Court explained that the "study of the Bible or of religion, when presented objectively as part of a secular program of education," is constitutional under the First Amendment.

The Supreme Court has held that the Constitution "affirmatively mandates accommodation, not merely tolerance, of all religions, and forbids hostility toward any." First Amendment rights accompany each student

throughout the school day both inside and outside the classroom. School officials must permit students to convey religious sentiments through their school assignments, selection of reading materials, and clothing that conveys a religious message through words or symbols.

Public school officials may display religious symbols such as a nativity scene if they have a clear educational reason for doing so. The Supreme Court has held that the display of a nativity scene is constitutional if it is displayed for legitimate secular purposes, such as to celebrate a holiday and to depict the origins of the holiday.

Public officials may display religious symbols such as a creche or nativity scene. To determine the constitutionality of municipal religious displays, lower courts evaluate whether the religious display passes the Supreme Court's three-prong Lemon test. Under the Lemon test, courts will inquire "whether the challenged law or conduct has a secular purpose, whether its principal or primary effect is to advance or inhibit religion, and whether it creates an excessive entanglement of government with religion." The Supreme Court has held that the display of a nativity scene is constitutional if it is displayed for legitimate secular purposes, such as to celebrate a holiday and to depict the origins of the holiday. Courts often look to the endorsement test or "The Three Reindeer Rule," which asks whether a reasonable observer would believe that the municipal display constitutes an endorsement of religion by the government. This rule requires a municipality to place a sufficient number of secular objects in close enough proximity to the crèche to render the overall display sufficiently secular.

The Constitution does not require government officials to eliminate all public religious expression of Christmas. The right of public school students and public officials to publicly celebrate the Christmas holiday is protected by the U.S. Constitution and the various court decisions. It's okay to say Merry Christmas, regardless of the legal threats from the ACLU and its allies. To support and encourage others in your community to exercise their right to say Merry Christmas, you'll be part of an important effort to protect and preserve the rights of people everywhere to practice and observe their beliefs. We must protect what we have, reclaim what we've lost and shape who we will become. Resources available on request.

— Jerry Evans
East Jordan

NEIGHBORS

Kelly Martin and her mother, Nan Howard, flew to San Antonio, Texas, during the Thanksgiving week to watch Kelly's son, Darren Looze, graduate from Air Force Basic Training. He is now in Keesler Air Base in Mississippi for technical training. Kelly and Nan enjoyed all the impressive ceremonies and the sites of San Antonio, except for the weather, that changed in one day from 88° to 44°. They both are very proud of Darren's accomplishments and very proud of all the young men and women who serve in the Armed Forces.



By Nancy Northup

home he recently purchased in Sherman Lake. Michael will be retiring from his well-loved job in the maintenance department at the Central High School in Battle Creek.

The Charlevoix County Genealogical Society met at the Boyne District Library on Dec. 6, among holiday decorations and homemade goodies to discuss a variety of topics pertaining to genealogy and family history. An enjoyable evening was had by all in attendance. Members and friends of the CCGS are invited to attend the group's annual organizational meeting to be held on Saturday, Jan. 12, at 1 p.m., at the Boyne District Library. In the meantime, check them out on the web at www.rootsweb.com/~micharle/ccgs/

Prayers go up for an all-time community favorite. Louie Upton of Walloon Lake, who may have or be undergoing surgery at Northern Michigan Hospital.

"Let the wind blow, dear, Let the wind blow. Let it snow. Let it snow, Let it snow." And that's the way it's been in this area, pretty much all week. Hopefully, I can find more for next week.

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

Sally and Ed Pasque of Boyne City became first time great-grandparents on Nov. 27. Little but big Jaelyn of Port Huron weighed in at 8 1/2 pounds.

Merle and Mary Carson went to Davison and Grand Blanc to visit daughters, Karen and Sandi and families. They attended a play in Flint Friday night, "A Christmas Carol." On Saturday, they "shopped till they dropped." Then Sunday was a pizza party at Davison United Methodist church followed by some great skits and singing, "There is a lot of talent in that church," said Mary. Grandkids, Katie and Cameron were active in it too. Monday, all set to come home, when phone calls came in from home saying "stay put." The storm was really bad. So they stayed another night and shopped again on Monday. All had a great time. Roads were good on Tuesday when they finally got home.

Darla Daley and son, Doug of Royal Oak, arrived on Saturday at her parents, Sally and Ed Pasque's home. All had a great time, out cutting a tree, hauling it home and decorating it.

Would you like to learn about Smeltania: a city on Ice? Well, come and listen to the interesting story about Boyne City folks who were born in the Great Depression of the 1930's. Smeltania was a community of shanties built on the ice of Lake Charlevoix. Its sole industry was fishing for smelt by hook and line through the ice. This was serious business because each smelt brought in one cent when gutted and frozen for shipment downstate. One hundred smelt, or one dollar per day, could feed a family during those years. During the height of Smeltania there were about 300 shanties on the ice. You can hear more at a program presented by Bob Morgridge at the Boyne District Library on Thursday, Dec. 20, at 7 p.m., in the community room.

More Thanksgiving news came in from Phyllis Sheehy of Boyne who spent the week of Thanksgiving in Battle Creek with her son Michael and family. Enjoying seeing all the grandchildren, she also got to see Michael's new

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 Brad Will is celebrant at Church of the Nativity for the Third Sunday of Advent, Dec. 16. This Eucharist service will begin at 10 a.m. Coffee hour will immediately follow the service in the church undercroft.

Nativity has frozen cookie dough in a variety of flavors. The cost is \$10 for a 3 pound tub, or for 2 pounds of preportioned cookie dough. Please call Ginny McCord at 231-582-2370 to place an order or hear about flavors.

Episcopal Church of the Nativity is located at 209 Main Street, Boyne City. For information

about any church programs, please call the church at 231-582-5045, leaving your name and phone number. A church member will return your call.

Lakeshore Community Church

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

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

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

First Presbyterian Church

First Presbyterian Church of East Jordan worships at 9:30 a.m. All are welcome. A time of

refreshment and friendship is held at 10:30 a.m. in the Fellowship Hall. The church is located at 207 Williams Street in East Jordan, 231-536-2941.

Church of the Nazarene

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

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

Walloon Lake Community Church

Thursday, Dec. 13, the Men's Fraternity will

meet at 6 a.m. Cozy Quilters will meet at 9 a.m. Saturday, Dec. 15, "Love at Christmas" for kids will start at 10 a.m.

Sunday, Dec. 16, Word and Worship start at 9 and 10:45 a.m. Worship will be led by the Worship Team. 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. 19, the family meal will start at 5:30 p.m. with the Community Christmas Caroling from 6:30 to 8 p.m. 231-535-2288 or visit the website at www.walloonchurch.com. Sermons are available online.

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.

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**NOTICE OF SHOW CAUSE HEARING AND JUDICIAL FORECLOSURE HEARING
NON-PAYMENT OF PROPERTY TAXES**

On March 1, 2007 real estate with paid 2005 and/or prior years property taxes was forfeited to the Charlevoix County Treasurer pursuant to the General Property Tax Public Act 206 of 1893, PA 2006 CL 211.1 to 211.157, as amended.

The Charlevoix County Treasurer is acting as the Foreclosing Governmental Unit in proceedings to foreclose on this property for unpaid property taxes.

There are two hearings scheduled to finalize the foreclosure process. This publication is intended to provide additional notice to parties of interest in these parcels as to the nature and location of these hearings.

A Show Cause Hearing is scheduled for 09:00am-01:00pm January 10, 2008 at the Treasurer's Office, 301 State Street, Charlevoix, MI 49720.
Any person with an interest in the property forfeited to the County Treasurer may appear at the show cause hearing and redempt the property or show cause why absolute title to that property should not vest in the Foreclosing Governmental Unit.

A Judicial Foreclosure Hearing is scheduled for 1:30pm February 15, 2008 at the 3rd Circuit Court, 301 State Street, Charlevoix, MI.
At this hearing the Foreclosing Governmental Unit shall ask the court enter a judgment foreclosing the property as requested in the petition for foreclosure. A person having an interest in a parcel of property set forth in the petition for foreclosure, who desires to contest the petition, must file written objections with the clerk of the circuit court and serve those objections on the Charlevoix County Treasurer, the Foreclosing Governmental Unit. The docket number of the petition is 07-741-21-CZ.

If you are a person with an interest in property being foreclosed:

- * You have the right to redeem this parcel from the foreclosure process by payment of all forfeited unpaid taxes, interest, penalties, fees prior to the expiration of the redemption period. You should contact the Charlevoix County Treasurer for the amount required to redeem.
- * You may lose your interest in the property as a result of the foreclosure proceeding.
- * The title to the property shall vest absolutely in the Foreclosing Governmental Unit unless all forfeited unpaid delinquencies, interest, penalties, and fees are paid by March 31, 2008.

PLEASE NOTE :

The following list represents parties that appear to have title, lien, or other apparent rights to the parcels being foreclosed by the Foreclosing Governmental Unit.

This notice is required to be given by law even if the party no longer claims an interest if it appears they hold any discharged, apparent, or potential title or lien right to the property.

Listing of a party does NOT necessarily indicate that they are the owner of a parcel or that they are liable for the property taxes.

This list is NOT an offering of property for sale. These parcels are NOT being sold, auctioned, or otherwise made available by virtue of this notice.

There is no procedure for purchasing these parcels from the Foreclosing Governmental Unit at this point in the foreclosure proceedings. Those parcels that are foreclosed and not redeemed may become available at public auction after July of 2008. These parcels remain the property of their current owner until redemption rights have expired. No party should make any attempt to inspect or enter upon these parcels, assuring them to be for sale until the final list of foreclosure parcels is determined and offered at auction in summer, 2008. Most of these parcels will be redeemed in foreclosure. Entering upon them or contacting current property owners may constitute trespassing or undesired solicitation and may subject the offender to criminal prosecution. The street address of the parcels listed is based on local record and is not guaranteed to be the actual location of the property.

The amount due listed indicates the balance which was due at forfeiture on March 1, 2007. The current amount required to redeem must be obtained from the Charlevoix County Treasurer, as additional penalties, fees, and interest have accrued since forfeiture.

Name	Parcel #	Amount	Name	Parcel #	Amount	Name	Parcel #	Amount
ADGATE, CARY G	00800900310	\$2331.77	DODGE, MARHTA	05342300600	\$647.26	KUHLMAN, SCOTT	01001500610	\$340.20
ADGATE, CARY G	00800900330	\$417.71	DODGE, MARHTA	05342400250	\$4362.84	LANGMAID, MICHAEL SCOTT		
ADGATE, CARY G	01001802600	\$4087.45	DODGE, MARTHA	05342300600	\$647.26		00902501200	\$659.74
ADGATE, CARY G	01501101200	\$1407.23	DODGE, MARTHA	05342400250	\$4362.84	LAZAROW, TRUST OF DR. PAUL B		
ADGATE, CARY G	05137804200	\$321.86	EQUESTRIAN WAY LLC	00711800950	\$12443.72		01200101300	\$666.68
ADGATE, CARY G	05146923330	\$1496.69	FAUGHT, GARY E	00301000345	\$831.71	LAZAROW, TRUST OF DR. PAUL B		
ADGATE, JODY L	00800900310	\$2331.77	FAUGHT, KATHLEEN A	00301000345	\$831.71		01200102300	\$522.35
ADGATE, JODY L	00800900330	\$417.71	FEDERAL HOME LOAN MORTGAGE CORP	00200802240	\$1164.68	LAZAROW, TRUST OF DR. PAUL B		
ADGATE, JODY L	01001802600	\$4087.45	FESTUS LLC	01322703140	\$1626.45		01200102400	\$565.36
AKT PEERLESS ENVIRO SERVICES	05330191100	\$7963.90	FIFTH THIRD BANK	01001600115	\$475.79	LAZAROW, TRUST OF DR. PAUL B		
ANDERSON, JUDY L	01200201100	\$877.41	FIFTH THIRD BANK	04140900100	\$1612.35		01200102500	\$536.40
ANDERSON, ROBERT J	01200201100	\$877.41	FIFTH THIRD BANK	05115008400	\$601.65	LAZAROW, TRUST OF DR. PAUL B		
ANDRAS, BARBARA A	00802700410	\$493.82	FIFTH THIRD, OLD KENT BANK NKA	01001302020	\$1205.33		01200103100	\$508.33
ANDRAS, GERALD	00802700410	\$493.82	FIRST COMMUNITY BANK	01065000100	\$1351.92	LAZAROW, TRUST OF DR. PAUL B		
ARGENT MORTGAGE COMPANY LLC	01502404700	\$1869.03	FIRST COMMUNITY BANK	01065000200	\$2645.32		01200101300	\$666.68
BAMFIELD, SCOTT ALLEN	01210900825	\$624.73	FIRST COMMUNITY BANK	01065000300	\$1670.06	LAZAROW, TRUSTEE, PAUL B		
BANK ONE	01001302020	\$1205.33	FORD, JOLENE	00612601000	\$8389.37		01200102300	\$522.35
BANK ONE	05342000400	\$3587.35	GASCO, JOHN	01501400135	\$220.87	LAZAROW, TRUSTEE, PAUL B		
BARNETT, DOTTIE H	05302300400	\$680.25	GASCO, JOHN	01501400255	\$1626.34		01200102400	\$565.36
BARNETT, DOTTIE H	05302300510	\$232.62	GERRIE, JACK C	00502501310	\$935.32	LAZAROW, TRUSTEE, PAUL B		
BARNETT, DOTTIE HOPE	05302300400	\$680.25	GERRIE, JUDITH A	00502501310	\$935.32		01200102500	\$536.40
BARNETT, DOTTIE HOPE	05302300510	\$232.62	GIPPERICH, TRUST OF ANNA M	05302306300	\$3492.34	LAZAROW, TRUSTEE, PAUL B		
BEAVER ISLAND FORESTRY	01212800500	\$604.33	GRAVES, KURT	01201600800	\$524.64		01200103100	\$508.33
BEHLING, JEANETTE M	01501501900	\$888.90	GRAVES, KURT	01212100210	\$823.83	LAZAROW, TRUSTEE, PAUL B		
BEHLING, MARK	01501501900	\$888.90	GRAVES, LINDA T	01210401400	\$306.75		01201102700	\$637.78
BEYER, JOHN	01060110200	\$526.55	GRAVES, LINDA T	01210401600	\$1553.77	LAZAROW-STETTEN, TRUST OF JANE		
BEYER, KELLY M	01060110200	\$526.55	GRAVES, LINDA T	01212000730	\$281.94		01200101300	\$666.68
BIDWELL, TODD	00241502500	\$471.89	GRAVES, ROBERT R	01210401400	\$306.75	LAZAROW-STETTEN, TRUST OF JANE		
BLANKENSHIP, LORETTA	00612601000	\$8389.37	GRAVES, ROBERT R	01210401600	\$1553.77		01200102300	\$522.35
BLARNEY CASTLE OIL	05330191100	\$7963.90	GRAVES, ROBERT R	01212000730	\$281.94	LAZAROW-STETTEN, TRUST OF JANE		
BLASTIC, THOMAS O	05114300110	\$218.11	GREAT LAKES MAINTENANCE	05330191100	\$7963.90		01200102400	\$565.36
BLOOMFIELD FINANCIAL GROUP	01501501900	\$888.90	GREAT LAKES PETROLIUM CORP	05330191100	\$7963.90	LAZAROW-STETTEN, TRUST OF JANE		
BREIDENSTEIN, BETH LYNN	01001302020	\$1205.33	GREAT SENECA FINANCIAL	00715300400	\$702.30		01200103100	\$508.33
BREIDENSTEIN, WALTER	01060113800	\$1393.63	GRIFFIN, ROGER J	05302408000	\$909.44	LAZAROW-STETTEN, TRUST OF JANE		
BREIDENSTEIN, WALTER	01060113900	\$1351.92	HANSON, VIVIAN	05212307500	\$5592.64		01201102700	\$637.78
BREIDENSTEIN, WALTER	01060114000	\$442.82	HANSON, VIVIAN ANN	05214007600	\$4722.56	LEADABRAND, JOHN E		
BRYANT, GALE	01101900415	\$2408.23	HARBORAGE MARINA OWNERS ASSOCIATION	05149606800	\$1507.19	LICK, MRS THOMAS	01100502600	\$1070.62
BURKHARDT, ANNA BETH	01060113800	\$1393.63	HILL, CLARENCE E	01103000300	\$2771.32	LICK, THOMAS W	04140900100	\$1612.35
BURKHARDT, ANNA BETH	01060113900	\$1351.92	HOWIE, KELLY M	01502404700	\$1869.03	LICK, THOMAS WILLIAM	04140900100	\$1612.35
BURKHARDT, ANNA BETH	01060114000	\$442.82	HUNTINGTON NATIONAL BANK	00200602525	\$3563.74	LITTLE TRAVERSE CONSERVANCY CONSERVATION TRUST	00713300920	\$464.26
BURKHARDT, TERRANCE	01060113800	\$1393.63	HUNTINGTON NATIONAL BANK	00612601000	\$8389.37	LUCENKO, DANIEL P	05337900150	\$1153.28
BURKHARDT, TERRANCE	01060113900	\$1351.92	HUNTINGTON NATIONAL BANK	01100502600	\$1070.62	LUCENKO, DONNA	05337900150	\$1153.28
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BURTON, GERALD E	05146010750	\$16411.63	INTERNAL REVENUE SERVICE	00200602525	\$3563.74	MAKINO, RONALD J	01003300500	\$1337.47
C&O CLUB CONDO ASSOC	05213502900	\$5565.96	INTERNAL REVENUE SERVICE	00200802240	\$1164.68	MARCUCCI, THOMAS A	00902701300	\$2081.83
CASPER, GEORGE R	00801400300	\$804.11	INTERNAL REVENUE SERVICE	01001600110	\$413.46	MC CARTHY, TIMOTHY	01501401430	\$509.21
CASPER, KAY L	00801400300	\$804.11	INTERNAL REVENUE SERVICE	01003300500	\$1337.47	MC GINNIS, MICHAEL	01501401430	\$509.21
CHARLEVOIX HOLDINGS INC	00711800950	\$12443.72	INTERNAL REVENUE SERVICE	05330191100	\$7963.90	MC GINNIS, MICHAEL P	01501401430	\$509.21
CHURSKI (FORD), JOLENE	00612601000	\$8389.37	IRS	01003300500	\$1337.47	MC GINNIS, STEPHANIE	01501401430	\$509.21
CHURSKI, GARY	00612601000	\$8389.37	IRWIN UNION BANK	00902701300	\$2081.83	MC GINNIS, STEPHANIE J	01501401430	\$509.21
CHURSKI, GARY	05149606800	\$1507.19	JP MORGAN CHASE BANK	00241502500	\$471.89	MC LANE, JACKIE L	00200602525	\$3563.74
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CITIFINANCIAL INC	05302300510	\$232.62	KUHLMAN, DEB	01001500320	\$898.21	MICH DEPT OF TREASURY	05330191100	\$7963.90
CONNOLLY, SHERYL	01001500320	\$898.21	KUHLMAN, DEB	01001500500	\$13330.96	MICHIGAN DEPARTMENT OF TREASURY	00612601000	\$8389.37
CONNOLLY, SHERYL	01001500500	\$13330.96	KUHLMAN, DEB	01001500610	\$340.20	NATIONAL CHECK BUREAU	00902701300	\$2081.83
CONNOLLY, SHERYL	01001500610	\$340.20	KUHLMAN, DEBRA C	01001600115	\$475.79	NATIONAL CITY MORTGAGE	05213502900	\$5565.96
CONNOLLY, SHERYL	01001600115	\$475.79	KUHLMAN, DEBRA C	01065001900	\$288.06	NORTHERN MICHIGAN HOSPITALS	00715300400	\$702.30
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CONNOLLY, SHERYL	01065000200	\$2645.32	KUHLMAN, GREGORY S	01001500500	\$13330.96	OLD KENT BANK	05115008400	\$601.65
CONNOLLY, SHERYL	01065000300	\$1670.06	KUHLMAN, GREGORY S	01065001900	\$288.06	ONOFRIO, DAPHNE	01370975300	\$308.07
CONNOLLY, SHERYL	01065001900	\$288.06	KUHLMAN, GREGORY S	01065002000	\$288.06	ONOFRIO, JULIO	01370750000	\$308.07
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CROZIER, HARVEY E III	00201800710	\$1414.76	KUHLMAN, GREGORY S	01065002000	\$288.06	PEAINE TOWNSHIP	01210401600	\$1553.77
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DENISON, MICHAEL	05115008400	\$601.65	KUHLMAN, GREGORY S	01001600115	\$475.79	PFSAFF, TODD	01370975700	\$324.05
DENISON, MICHAEL A	05115008400	\$601.65	KUHLMAN, GREGORY S	01065001900	\$288.06	PFANNES, TIMOTHY	05213502900	\$5565.96
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DENISON, NICHOLAS L	05115008400	\$601.65	KUHLMAN, GREGORY S	01001500320	\$898.21	PHILLIPS, PETER A	05214007600	\$4722.56
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DEUTSCHE BANK NATIONAL TRUST CO./NEW CENTURY	01101900415	\$2408.23						
DILWORTH, DONNA S	05342000400	\$3587.35						
DILWORTH, WESLEY J	05342000400	\$3587.35						

Boyne Elementary Christmas show

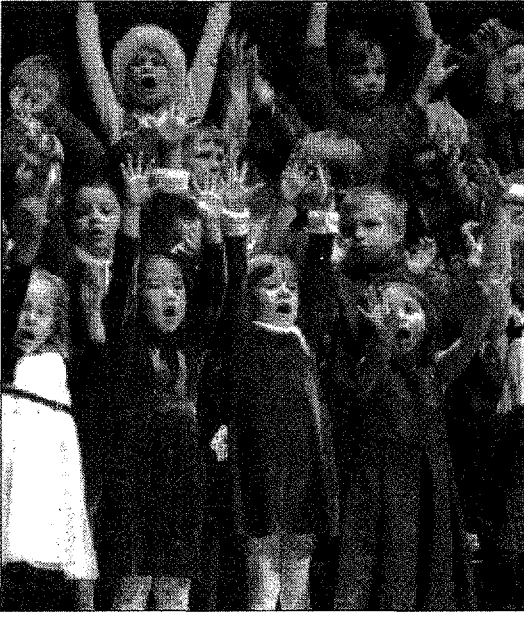


Photo by Vick Ruggles

Kindergartners act out their song at the annual elementary school performance.



Photo by Vick Ruggles

Boyne City second grader Rhianna Furness performs the Reindeer Boogie.

DEATH NOTICE

Hamway, Fred S. Dearest grandfather of Age 85. Beloved husband of Ann. Loving father of Beth (Doug) Still, Pam Hamway, Mary Lou Gingo. Dear brother of Josephine Duvall, Lillian Gordon, Deanna Little, the late Edward and Joseph. Kevin, Brooke and Brynn. Great-grandfather of Cameron and Cullen. Funeral Services were held from Czopek Funeral Directors, 2157 Oak St., Wyandotte, 734-285-9000.

HAPPENINGS

Breakfast with Santa

Join Santa for breakfast at Rennie's in Boyne City on Saturday, Dec. 15, from 10 a.m. to 12 noon. Children under the age of 12 eat free. Hope you have been nice.

Live Nativity

The Atwood Christian Reformed Church invites all to their 5th Annual Live Nativity on Friday, Dec. 14, and Saturday, Dec. 15. Performances are at 7, 7:30, and 8 p.m. on Friday and at 6, 6:30 and 7 p.m. on Saturday.

Come and experience the story of Christmas as told through live actors, song, animals and choir. Performances are outside at the church with refreshments following in the church Fellowship Hall. The church is located in Atwood on Hwy. 31, 12 miles south of Charlevoix. For more information, contact Pastor Dave Kroon at 231-599-3290.

Snowmobile safety course

A snowmobile safety training course will be held Saturday, Dec. 15, from 9 a.m. to 4:30 p.m., at the Boyne City Middle School Media Center, 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.

Festival of Carols

Sunday, Dec. 16, at 4 p.m., the Jordan Valley Chorale, under the direction of Ellen Addington, will present a "Festival of Carols" at the United Methodist Church at 201 Fourth Street, East Jordan. Singers from Charlevoix, East Jordan and Central Lake join in presenting a program of works including Palestrina, Grotenhuis, Reger, Marshall, Rutter and Darke.

The audience will be an important part of the "Festival of Carols," joining with the Chorale in singing many of the favorite carols and ushering in this joyous time of Advent/Christmas with happy sounds of the seasons.

There is no charge, but contributions will be gratefully accepted and donated to the Community Food Pantry.

A reception in the undercroft will follow the program.

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.

Community Christmas dinner

The First Presbyterian Church of Boyne City will be serving a free, traditional Christmas dinner from 12 until 4 p.m. on Christmas Day.

Please come and share the love, peace and joy of the Holy Season with us.

If possible, please call and let us know how many will be attending and if there is a need for transportation. This will help in our preparation, but it is not necessary.

First Presbyterian Church is located at 401 S. Park Street in Boyne City. Donations of time and talent will be gladly accepted. For more information contact Al or Jenny Lawson, 231-582-7841.

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.

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.

Sunday 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.

Freedom from smoking clinic

Charlevoix Area Hospital, along with the American Lung Association, wants to help you quit smoking. If you have reached the point where you are ready to be free from smoking this program will provide support, guidance and advice to help you reach your goal.

This eight-session, seven-week program, conducted at Charlevoix Area Hospital, starts Jan. 7 and ends Feb. 25. There is no charge for this program. Call 231-547-8672 or send an e-mail to potterm@cah.org and register today.

BC SENIOR CENTER

Join with friends at the Boyne Area Senior Center for lunch this week. Weekly activities include bingo on Monday and Thursday following lunch. Line dancing is held on Wednesday mornings at 10:30 a.m.

Wednesday, Dec. 12, layered beef casserole, stewed tomatoes, lima beans and fresh fruit is on the menu for lunch.

Thursday, Dec. 13, chicken, sweet potatoes, broccoli and cherry coke salad is planned.

Friday, Dec. 14, is the Christmas dinner. The cook is preparing a ham dinner. Plan to arrive at 11 a.m. to enjoy the music provided by Don Judd and Andy Miller.

Monday, Dec. 17, veal and mushrooms will be served. Lunch will also

include broccoli-rice casserole and pickled beets. Tuesday, Dec. 18, is homemade soup, a full salad bar and sandwich day at the senior center.

Wednesday, Dec. 19, spaghetti and meat sauce, tossed salad, green peas and apple salad will be served.

For more information regarding the Boyne Area Senior Center call 231-582-6682. The Charlevoix County Commission on Aging contact number is 231-237-0103.

If you live outside of the calling area there is a toll free number to contact the Commission on Aging: 866-428-5185. The suggested donation for lunch, Monday through Friday for those 60 and over is \$2, or \$4 for those under 60.

EJ SENIOR CENTER

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

Friday, Dec. 14, please join us for our Christmas dinner. We will be serving ham, having a pie raffle and enjoying entertainment by Roger Hartson and his keyboard.

On Monday, Dec. 17, veal is on the menu.

Tuesday, Dec. 18, we will be serving polish sausage and sauerkraut.

Wednesday, Dec. 19, the East Jordan Elementary Helping Hands (5th graders) will be serving our lunch of spaghetti.

Thursday, Dec. 20, is cook's choice.

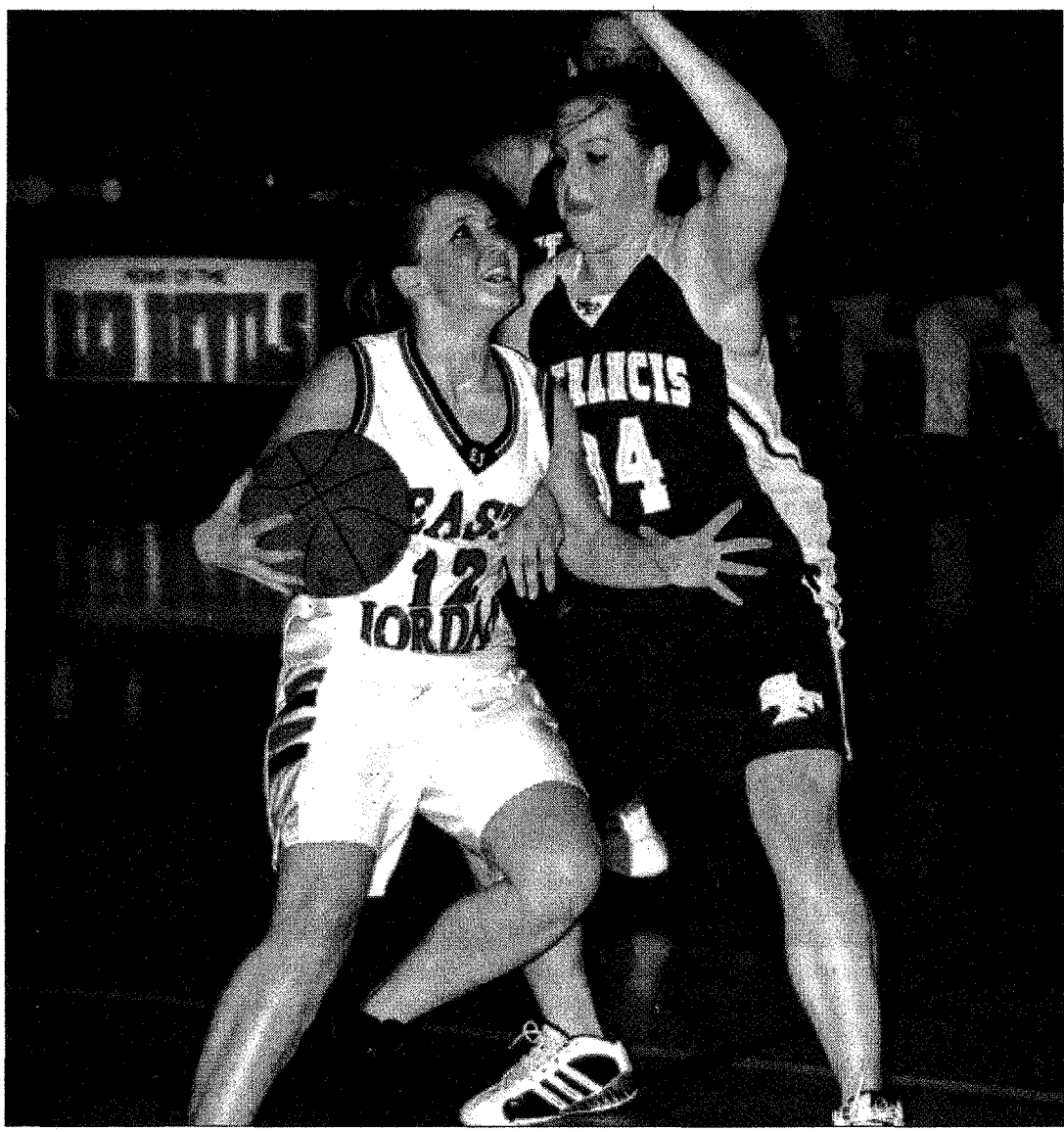
Friday, Dec. 21, entertainment will be provided by The Cousins Music Group. We will be serving garlic chicken.

Our 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 you.

PHILLIPS, RICH	05212307500	\$5592.64	RASMUSSEN, TRUST OF KEITH R	01357602500	\$878.44	STETTEN-LAZAROW, TRUST OF JANE	01200102500	\$536.40
PHILLIPS, RICH	05214007600	\$4722.56	RASMUSSEN, TRUST OF KEITH R	01357602600	\$587.46	STETTEN-LAZAROW, TRUST OF JANE	01200103100	\$508.33
PHILLIPS, RICH A	05212307500	\$5592.64	RASMUSSEN, TRUST OF KEITH R	01357602700	\$897.14	STETTEN-LAZAROW, TRUST OF JANE	01201102700	\$637.78
PHILLIPS, RICHARD A	05214007600	\$4722.56	RASMUSSEN, TRUST OF KEITH R	01357602800	\$504.20	SUPERIOR REAL ESTATE	00802801300	\$1533.88
PONIATOWSKI, CHRISTINE M	01065000100	\$1351.92	REAL ESTATE ONE OF PETOSKEY	01001500500	\$13330.96	SWADLING, RAYMOND LLOYD	04120200410	\$879.45
PONIATOWSKI, CHRISTINE M	01065000200	\$2645.32	REAL ESTATE ONE OF PETOSKEY	01001600115	\$475.79	THORP, MARTHA J	05342400250	\$4362.84
PONIATOWSKI, CHRISTINE M	01065000300	\$1670.06	REAL ESTATE ONE PETOSKEY	01001500320	\$898.21	UMLOR, ELLEN A	00713300920	\$464.26
PORT OF ST JAMES ASSOCIATION	01370975700	\$324.05	REAL ESTATE ONE PETOSKEY	01001500610	\$340.20	UMLOR, ESTATE OF, ELLEN A	00713300920	\$464.26
PORT OF ST. JAMES ASSOCIATION	01370759300	\$308.07	REAL ESTATE ONE PETOSKEY	01001500610	\$340.20	UMLOR, GREGORY S	00713300920	\$464.26
PORT PF ST. JAMES ASSOCIATION	01370759300	\$308.07	REAL ESTATE ONE PETOSKY	01065001900	\$288.06	UMLOR, LESTER P	00713300920	\$464.26
PREMIER REALITY GROUP INC	00711800950	\$12443.72	REAL ESTATE ONE PETOSKY	01065002000	\$288.06	UMLOR, LESTER PETER	00713300920	\$464.26
PROCLEAN NORTH	00200802240	\$1164.68	ROBINSON, PETER M	05132000110	\$15703.81	VANDERBILT MORTGAGE & FINANCE INC.	00301000345	\$831.71
RASMUSSEN, JANET M	01322703140	\$1626.45	SCHNORF REVOCABLE TRUST, DAVID M	01001706100	\$8539.83	VANWART, SHELLY G	00715300400	\$702.30
RASMUSSEN, JANET M	01322703200	\$2491.74	SCHNORF, DAVID M	01001706100	\$8539.83	WALLOON LAKE PROPERTIES LLC	01060113800	\$1393.63
RASMUSSEN, JANET M	01357602300	\$878.44	SOUTHIDE TOTAL LLC	05330191100	\$7963.90	WALLOON LAKE PROPERTIES LLC	01060113900	\$1351.92
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RASMUSSEN, JANET M	01357602500	\$878.44	STATE OF MICH UNEMPLOYMENT AGENCY	00200602525	\$3563.74	WALLOON WINDS COMMUNITY LLC	01060113800	\$1393.63
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RASMUSSEN, RUTH A	01322703200	\$2491.74	STEFANSKI, MRS. WM	01402400400	\$452.84	WILDWOOD DEV. CO	00802700410	\$493.82
RASMUSSEN, RUTH A	01357602300	\$878.44	STEFANSKI, WILLIAM	01402400400	\$452.84	WOLVERINE FEDERAL SAVINGS & LOAN	05132000110	\$15703.81
RASMUSSEN, RUTH A	01357602400	\$878.44	STETTEN-LAZAROW, TRUST OF JANE	01200101300	\$666.68	WOODLAND HEIGHTS ESTATES PORPERTIES OWNERS ASSOC.	00802700410	\$493.82
RASMUSSEN, RUTH A	01357602500	\$878.44	STETTEN-LAZAROW, TRUST OF JANE	01200102300	\$522.35	WRIGHT, DONALD C	00200602525	\$3563.74
RASMUSSEN, RUTH A	01357602600	\$587.46	STETTEN-LAZAROW, TRUST OF JANE	01200102300	\$522.35	WRIGHT, TERRY A	00200602525	\$3563.74
RASMUSSEN, RUTH A	01357602700	\$897.14	STETTEN-LAZAROW, TRUST OF JANE	01200102400	\$565.36	WYSKIEL, JOSEPH E	01003300500	\$1337.47
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RASMUSSEN, TRUST OF KEITH R	01322703200	\$2491.74						
RASMUSSEN, TRUST OF KEITH R	01357602300	\$878.44						
RASMUSSEN, TRUST OF KEITH R	01357602400	\$878.44						

CitizenAndJournal.com
SPORTS

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



East Jordan's Tori Carr scoops up the ball as she goes in for a fast break basket vs. T.C. Saint Francis on Friday, Dec. 7.

EJ girls triumph over St. Francis, 43-32

By CHIP CORWIN
SPORTS EDITOR

EAST JORDAN — The East Jordan girls basketball team used a stifling defense and produced just enough offense to defeat Traverse City St. Francis at home last Friday night, 43-32. "The game was a defensive struggle," East Jordan head coach Sean Ferguson said. "We never could get any flow to our offense, and that is attributed to St. Francis' tough defense."

Luckily for the Red Devils, their defense seemed to be tougher. "We were extremely pleased with our defensive effort again," Ferguson said. Ferguson credited Treasure Timmons and Katherine Rowley with shutting down the Gladiators' high-scoring Lindsay LaCourse. "We did a nice job of stepping in front and taking some charges," he said. Rowley took 2 charges to lead East Jordan. East Jordan extended a 12-8 first quarter lead to 21-12 at halftime. St.

Francis outscored the Red Devils in the third period, however, and was only down 27-22 going into the final frame. East Jordan responded by taking the fourth quarter 16-10 to secure the victory. "I was proud when St. Francis made their run," Ferguson said. "We were able to answer, show some poise, and put the game away." "Tori Carr hit some big free throws down the stretch." East Jordan finished 12-of-19 from the free throw line.

Meghan Thomas led the Red Devils with 20 points, 5 rebounds and 4 steals. Cassie Crick had 7 points and 3 assists, while Timmons added 6 points, 6 rebounds and 2 blocked shots. "It was a great win against a quality opponent," Ferguson said. East Jordan is at home against Charlevoix tonight and travels to Kalkaska Friday. St. Francis won the JV game, 42-35. Shaina Peters scored 22 points and grabbed 16 rebounds for East Jordan.

EJ boys shoot past Boyne Falls, 68-37

Lose to Mancelona by 4

By CHIP CORWIN
SPORTS EDITOR

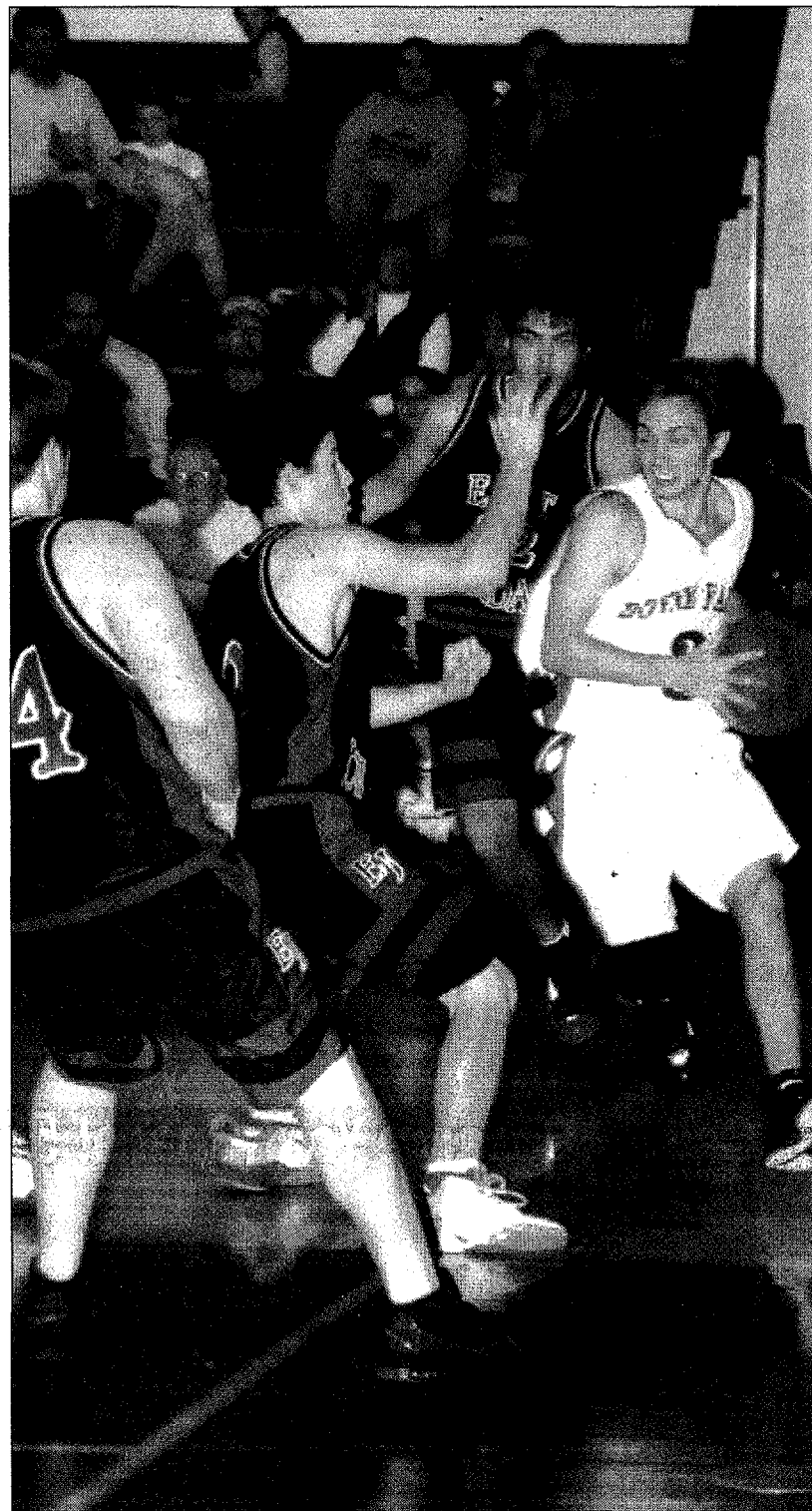
BOYNE FALLS — Hot shooting from the floor and from the free throw line propelled East Jordan to a 68-37 non-conference win over Boyne Falls last Thursday evening. The Red Devils shot 50 percent from the floor, and they were 8-of-10 from the charity stripe.

"Everyone contributed," East Jordan head coach Darrin Weber said. "We had good team balance." East Jordan got off to a fast start on the Loggers, mostly thanks to Adam Daneff, who had 20 of his game-high 30 points by halftime. "We got up (on the Loggers) early, created turnovers, and got some easy transition baskets," Weber said.

Weber must have been happy to see his team shoot well against Boyne Falls, because two nights earlier the Red Devils lost a non-conference game against the visiting Mancelona Ironmen, 47-43.

The stingy Mancelona defense probably contributed to East Jordan's 29 percent shooting from the floor and 20 turnovers, but it doesn't explain going only 5-of-11 at the free throw line.

"This was an ugly game for us," Weber said. "We just didn't play well." "Mancelona was



Boyne Falls Senior David Gross (3) runs into heavy resistance as he drives the baseline in the home opener against East Jordan on Thursday, Dec. 6.

very scrappy and played hard ... We just didn't make plays

when we needed to." The Red Devils travel to Kalkaska tomorrow. Boyne Falls took on Harbor Light last night.

Rambler girls rout Grayling, 76-36

By GREG GIELCZYK
SPORTS WRITER

BOYNE CITY — Recovering smartly from a season-opening loss to Pine River, the Boyne City girls basketball team rolled to an easy 76-36 win over Grayling last Friday night in an impressive Lake Michigan Conference debut. It was the only game Boyne City's girls

played last week. The Ramblers had a chance to take time to savor the big win, and get rested up for this week's schedule. Everybody scored for the Ramblers, too, making the win even more satisfying for coach Scott Hausler, who expects Boyne City to be a major player in the conference this season. "That was really

nice," Hausler said of the team's scoring balance. "It doesn't happen very often." Shelby Mittig was the only Boyne player in double figures with 16 points, while Trisha Tomkins fell 2 points short of joining her, finishing with 8. While they didn't put up any big offensive numbers, other Ramblers contributed just as

much in other ways — the mark of a solid team. Allison Aown and Kate Sweet both had solid games for Boyne. Playing out front, Awon quarterbacked the Ramblers' offense and helped Boyne control the game's tempo. "I thought Allison did a great job of looking up the court and seeing the open player for us," said Hausler. "That resulted

in a lot of easy layups on our part." Sweet, meanwhile, powered inside and played a strong game under the basket. It was her ability to rebound, especially on the offensive end, which kept the ball alive and gave the Ramblers second-chance opportunities. Her defense on Grayling's 6-foot-4 post

player also was a big assist, preventing her from being a dominating force at either end. Boyne never trailed after opening up a 19-9 lead at the end of the first quarter. The Ramblers led 39-21 at the half, and 57-30 after three quarters. The Ramblers (1-1 overall, 1-0 in the league) played at Petoskey on Tuesday night.

Calo picks up 4th place at Manton

By GREG GIELCZYK
SPORTS WRITER

BOYNE CITY — Marc Calo won three of his five matches last Saturday, getting a fourth place medal to lead the Boyne City wrestling team at the Manton Invitational.

Two of those victories came over wrestlers who had beaten him earlier this year. "It's nice to see him continue to work to improve," Ramblers coach Don Nohel said. Calo lost his opening round match to Matt Jackson of Kent City, 7-3, but rebounded to beat Trant Nykamp of Coopersville by a fall in 2:24.

He then defeated Matt Haight of Grayling, 10-6 and gained

revenge over Jackson with a 5-2 decision over him in his fourth match.

The string ended in the fifth match of the day, when Calo dropped a 20-4 decision to Jerome Gapczynski of Rogers City.

Brown also lost in the first round. He was pinned by Jon Szwarc of Hart in 48 seconds.

He, too, recovered from that first setback to beat Ryan Pennfield of Charlevoix with a pin in 36 seconds and decided Trever Voice of Kingsley, 7-3. Brown was pinned by Jon Gardner of Holton in three minutes.

Cody Wilmot picked up one victory, pinning Pat Bruening of See Wrestling page 9

Rambler boys lose to Bellaire

By GREG GIELCZYK
SPORTS WRITER

BOYNE CITY — Boyne City's boys basketball team did a lot of good things in its season opener against Bellaire last Tuesday night. The Ramblers just didn't do enough of them to offset the mistakes they committed in the first half, and the second quarter especially, in a 66-52 non-conference loss. "We felt we could

have come up with a few more loose balls than we did," Ramblers coach John Hertel said. Robby Jensen led the Ramblers in scoring with 20 points, while Josh Konecki and Trevor Kruzel each added 12. Jensen played a solid game on defense as well, leading the team with 5 steals. Kruzel came down with 5 rebounds. The Ramblers had trouble keeping track of

Bellaire's Sean Payne. Even when the Eagles found him, Payne burned them, scoring a game-high 22 points. After a 12-12 first-quarter tie, Bellaire doubled up on the Ramblers in the second for a 14-7 advantage and opened up a 26-19 half-time lead. "We had the jitters there in that first quarter," Hausler said. "Then, in the second quarter (the Eagles) came up with a few

loose balls, and a few things went their way. "You look at the rest of the way, and it was pretty much even. A lot of their points in the fourth quarter came at the free throw line, with us fouling them to try to get back in the game." Boyne regrouped during the break. But, the damage had been done and the Eagles clung stubbornly to their lead. Each team scored 15

points in the third quarter, and Bellaire went into the fourth holding a 16-point lead, 41-25. The Eagles enjoyed an 22-18 advantage in the fourth period. "Another thing we identified that we need to work on is our free throw shooting," Hausler said. "We were 8 out of 20. "It could have swung the game the other way as well. In our first game, we did good things. But, we need to

CitizenAndJournal.com WINTER SPORTS 2007

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

East Jordan/Charlevoix Ski Team

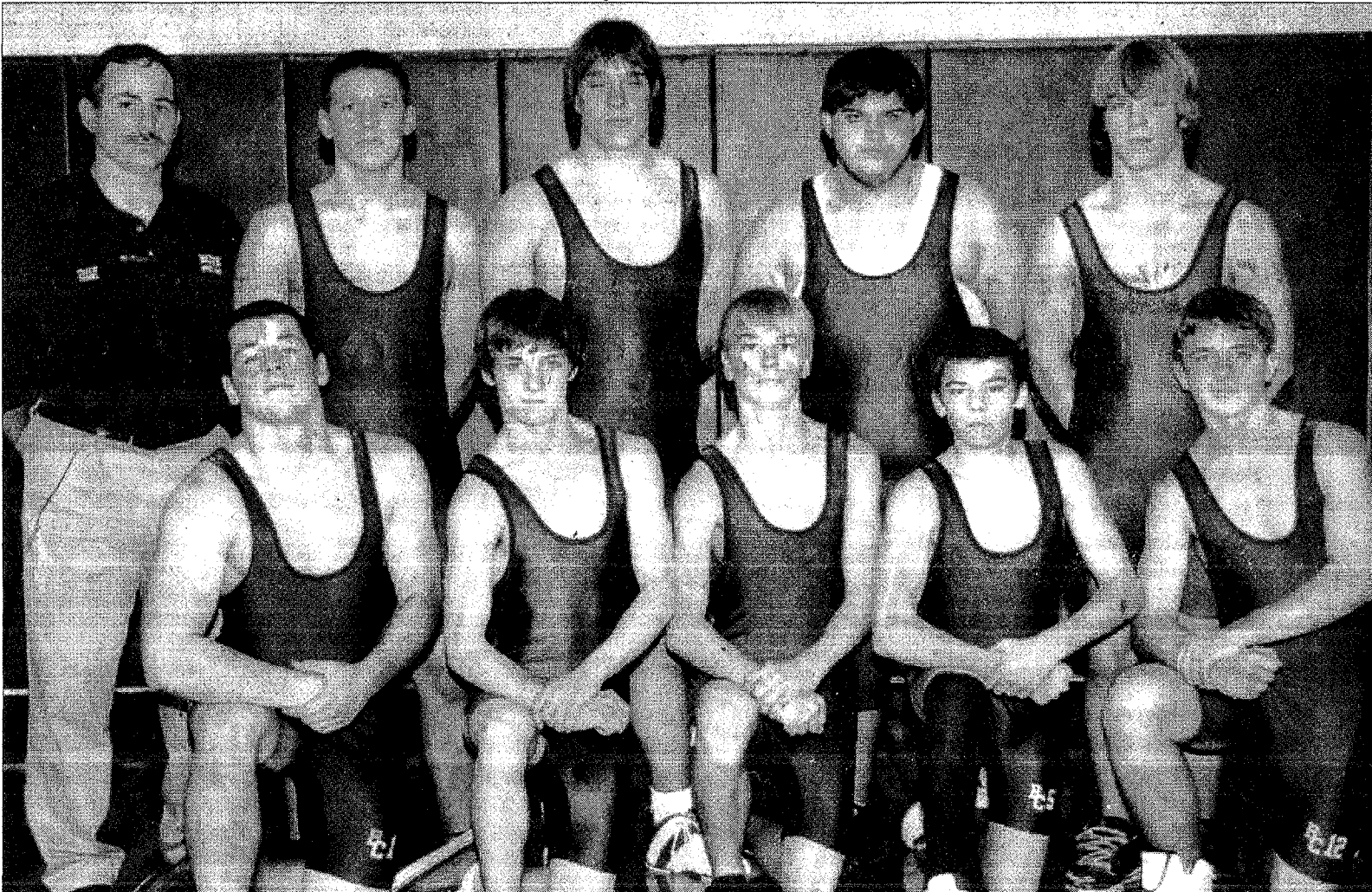


East Jordan High School Ski Meets

Date	Opponent	Place	Time	2/2	2/4	2/7	2/14	2/19	2/25
1/3	League Meet	Boyne Mtn.	5 p.m.	Boyne City Invitational	Boyne Mtn.	5 p.m.			
1/7	Petoskey Invitational	Boyne Highlands	All day	Manistee Invitational	Crystal Mtn.	10 a.m.			
1/10	League Meet	Nubs Nob	5 p.m.	LMC Makeup	TBA	5 p.m.			
1/24	League Meet	Gaylord Treetops	5 p.m.	Regionals	Marquette	All day			
1/31	League Meet	Nubs Nob	5 p.m.	LMC Championship	Boyne Mtn.	1 p.m.			
				State Finals	Boyne Mtn.	All day			

(l-r) Back: Coach Sue Miller, Elizabeth Hofweber, Stephanie Poindexter, Jenna Kirby, Katherine Rowley, Elizabeth Hasseld, Mary Gocha, Emily Bajko, Amanda Fritsch. Front: Joe Hidakastu, Michael Patrick, David Merrill, Guilherme Awada, Michael Cardwell, Nick Williams, Paul Stolt, Justin Williams.

Boyne City Wrestling Team



(l-r) Back: Coach Don Nohel, Marc Calo, Zac Trafelet, Jose Hernandez, Drew Nohel. Front: Steve Robinson, Corey Haley, Nathan Haley, Adam Brown, Cody Wilmont.

Winter Sports photos taken by Vic Ruggles

Boyne City Wrestling

Date	Opponent	Place	Time
12/13	TC St. Francis	A	6 p.m.
12/15	Petoskey JV Inv	A	9 a.m.
12/19	Kingsley	H	6 p.m.
1/5	Oscoda Varsity Tourn	A	TBA
1/5	Gaylord JV Inv	A	9:30 a.m.
1/10	Kalkaska	H	6 p.m.
1/11	Grayling JV Tourn	A	TBA
1/24	Charlevoix	H	6 p.m.
1/26	Gaylord Great No. Tourn	A	TBA
2/2	LMC Championship at Elk Rapids	H	9 a.m.
2/14	District-Team	H	6 p.m.
2/16	District-Individual at Munising	H	TBA

Boyne Falls Girls Varsity Basketball

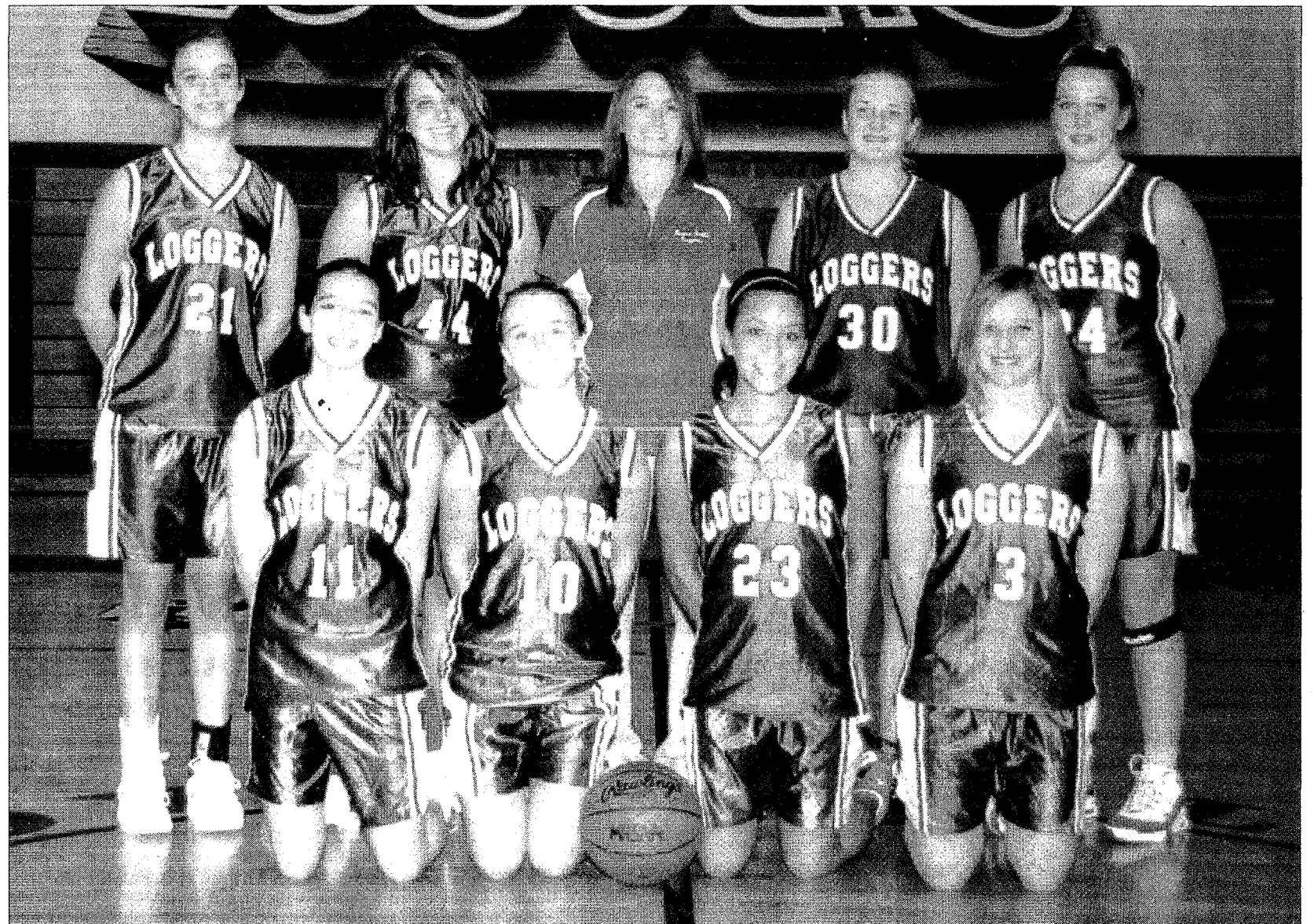
Number	Name	Grade
3	Kaitlan Deming	9
10	Aurielle Thompson	12
11	Katie Fraser	10
12	Terra Wasylewski	12
21	Roslyn Fiel	11
23	Sharmai Wheaton	11
24	Kristen Matelski	8
30	Sami Jo Cole	11
44	Kassie McClellan	12

Coach: Lisa Carlson

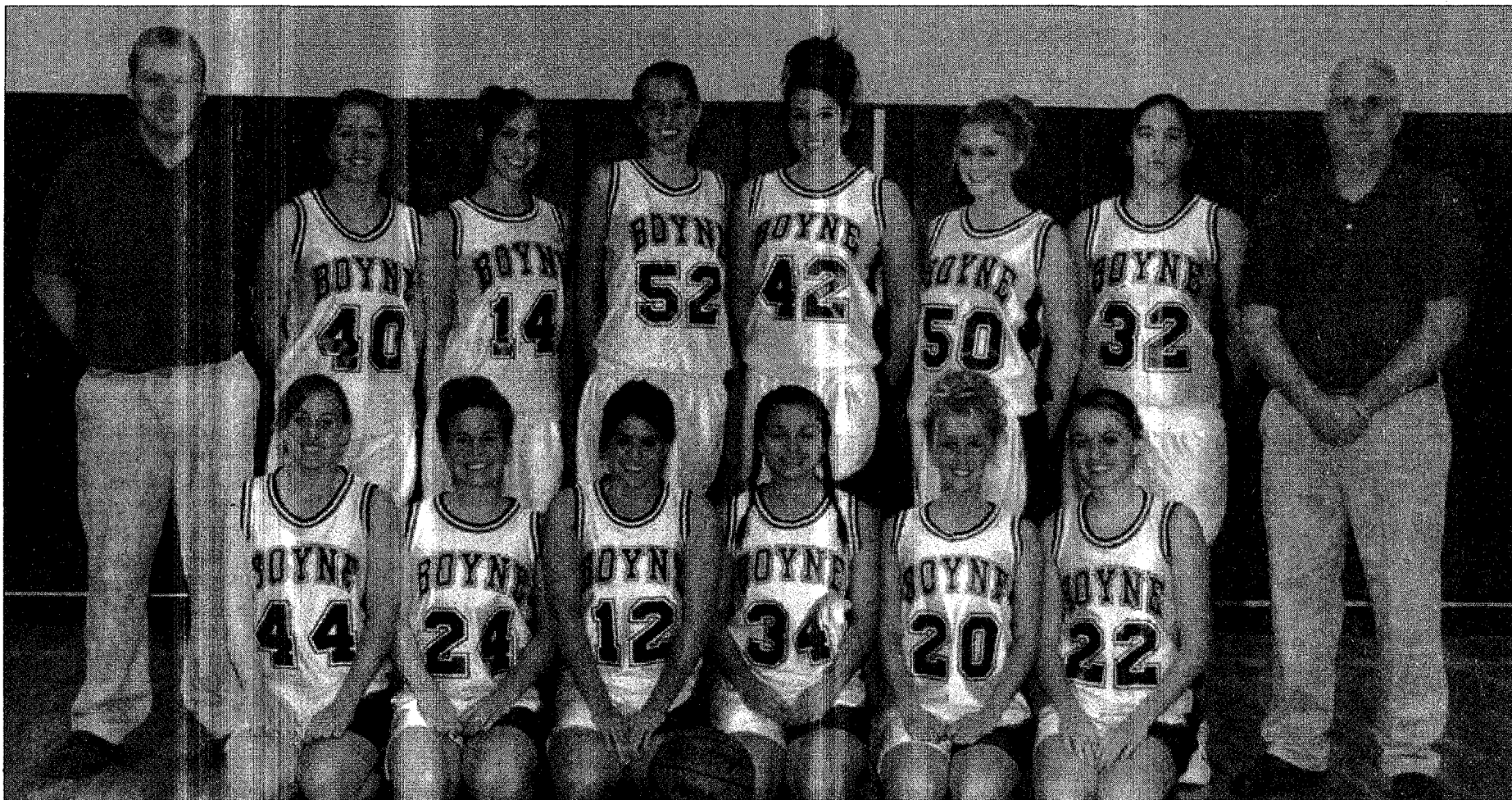
Boyne Falls Girls Varsity/Junior Varsity Basketball

Date	Opponent	Time
12/12	Alba	6 p.m.
12/14	Wolverine	6 p.m.
12/19	Mackinaw City	6 p.m.
1/4	Ellsworth	6 p.m.
1/9	Alanson	6 p.m.
1/15	Harbor Light	6 p.m.
1/17	Mackinaw City	6 p.m.
1/24	Alba	6 p.m.
1/29	Wolverine	6 p.m.
1/31	Harbor Light	6 p.m.
2/5	Mackinaw City	6 p.m.
2/7	Ellsworth	6 p.m.
2/12	Alanson	6 p.m.
2/14	Central Lake	6 p.m.

Note: Bold indicates home games



Boyne City Winter Sports 2007



Girls Varsity Basketball

(l-r) Back: Assistant Coach Jim Brown, Caitlyn Wonski, Madelaine Moeke, Kate Sweet, Jessica Knysz, Jessica Butler, Teresa Sessions, Coach Scott Hausler. Front: Hilary Urman, Stevie Carlston, Shelby Mittig, Natasha Bell, Allison Aown, Trisha Tomkins.



Girls Junior Varsity Basketball

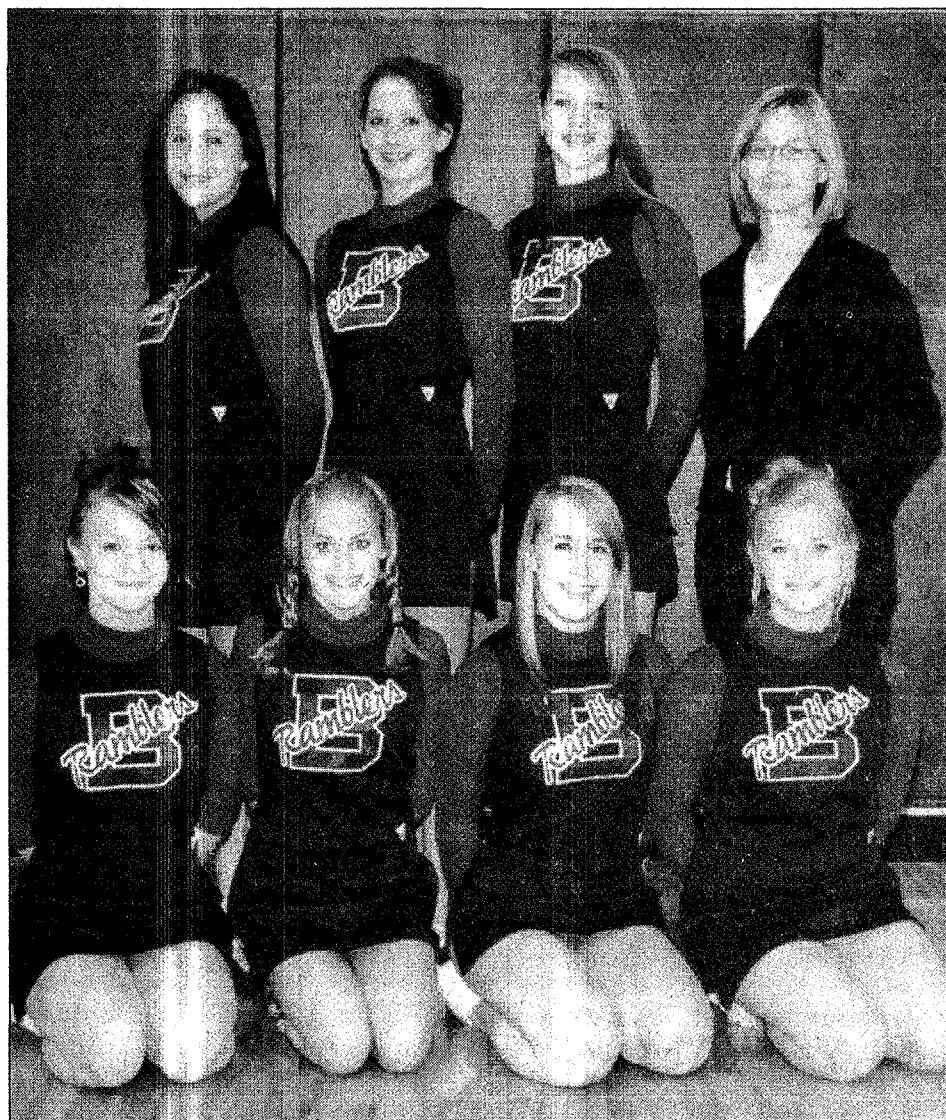
(l-r) Back: Assistant Coach Aaron Fritzsche, Amanda Welborn, Tracy Miller, Jessica Webster, Veronica Sisson, Kaley Aown, Coach Maurie Tomkins. Front: Abigail Fair, Sydney Gahn, Lindsay Clemens, Brooke Juday, Casmea Kerr, Taylor Crum.

Boyne City Girls Varsity/Junior Varsity Basketball

Date	Opponent	Place	Time
12/14	Harbor Springs	Away	6 p.m.
12/17	TC Christian	Away	6 p.m.
12/19	Kalkaska	Home	6 p.m.
1/4	Charlevoix	Home	6 p.m.
1/9	TC St. Francis	Home	6 p.m.
1/11	East Jordan	Away	6 p.m.
1/15	Gaylord	Away	6 p.m.
1/17	Elk Rapids	Home	6 p.m.
1/22	Grayling	Away	6 p.m.
1/24	Harbor Springs	Home	6 p.m.
1/29	Kalkaska	Away	6 p.m.
1/31	TC St. Francis	Away	6 p.m.
2/5	Charlevoix	Away	6 p.m.
2/7	East Jordan	Home	6 p.m.
2/12	Elk Rapids	Away	6 p.m.
2/14	Sault St. Marie	Home	6 p.m.
2/18-2/23	Districts	Harbor Springs	TBA

Boyne City Competitive Cheer Team

Date	Opponent	Place	Time
12/20	Boyne City Meet	Boyne City	6 p.m.
1/10	Central Lake Meet	Central Lake	6 p.m.
2/6	Elk Rapids Meet	Elk Rapids	6 p.m.
2/13	LMC Championship	Boyne City	6 p.m.
3/1	Regional Meet	East Jordan	6 p.m.



Competitive Cheer Team

(l-r) Back: Lauren Wilson, Katlyn Davis, Courtney Leasier, Coach Jill Patton. Front: Tiffany Miner, Kaci Trixler, Ellie McFalls, Jessica Dunlop.

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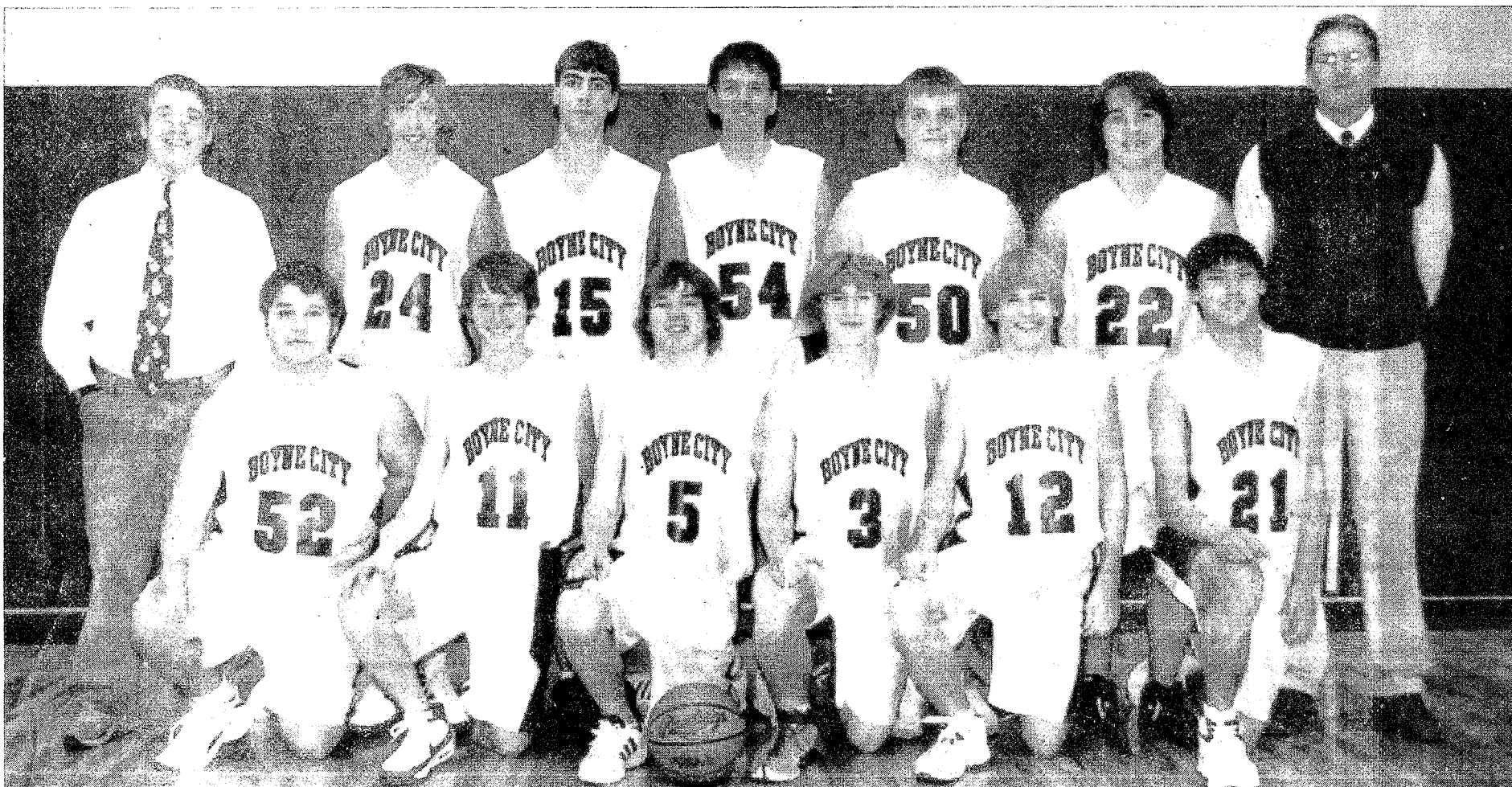
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Boyne City Winter Sports 2007



Boys Varsity Basketball

(l-r) Back: Coach John Hertel, Robby Jensen, Joshua Konecki, Sam Jabara, Ryan Musser, Cody Mittig, TJ Redman, Assistant Coach Nick Redman. Front: Stephen Redmer, Aaron Anzell, Trevor Kruzel, Ethan Mapes, Daniel Remsberg, Spencer Caverly, Joshua Wiesenauer, Patrick Welch, Tyler Urman.



Boys Junior Varsity Basketball

(l-r) Back: Manager Eric Calo, Dalton Henning, TJ Wandrie, Tommy Stevens, Beau Firlik, Dalton Looze, Coach Nick Redman. Front: Tommy Anderson, Tommy Halstead, Nick Young, Parker Ameal, Evan Orban, Robert Garcia.

Boyne City Boys Varsity/Junior Varsity/Freshman Basketball

Date	Opponent	Level	Place	Time	1/25	1/30	2/1	2/6	2/8	2/13	2/15	2/19	2/21	2/25-3/1	Away	Time
12/13	Harbor Springs	9th/JV/V	Home	4:30 p.m.	Harbor Springs	9th/JV/V	Away	4:15 p.m.								
12/18	Kalkaska	9th/JV/V	Home	4:30 p.m.	Kalkaska	9th/JV/V	Home	4:30 p.m.								
12/20	Charlevoix	9th/JV/V	Away	6 p.m.	Charlevoix	9th/JV/V	Home	4:30 p.m.								
1/3	TC St Francis	9th/JV/V	Home	4:30 p.m.	TC Christian	9th	Away	5 p.m.								
1/5	Cheboygan	9th/JV/V	Home	3 p.m.	TC St Francis	9th/JV/V	Away	4:30 p.m.								
1/8	Gaylord	9th/JV/V	Home	4:15 p.m.	East Jordan	9th/JV/V	Home	4:30 p.m.								
1/10	East Jordan	9th/JV/V	Away	4:30 p.m.	Elk Rapids	9th/JV/V	Away	4:15 p.m.								
1/16	Elk Rapids	9th/JV/V	Home	4:30 p.m.	Grayling	JV/V	Home	6 p.m.								
1/18	Grayling	9th/JV/V	Away	6 p.m.	(Freshmen at Boyne City Middle School 6 p.m.)											
1/23	Boyne Falls	JV/V	Away	6 p.m.	Cedarville	JV/V	Home	6 p.m.								
					Districts @ Harbor Springs		TBA	TBA								

Boyne City Ski Team

Date	Opponent	Place	Time
1/03	League Date	Boyne Mountain	5 p.m.
1/07	Harbor-Pet. Inv	Boyne Highlands	9:30 a.m.
1/10	League Date	Nubs Nob	5 p.m.
1/24	League Date	Tree Tops or Schuss	5 p.m.
1/31	League Date	Nubs Nob	5 p.m.
2/2	Boyne/Char-EJ Inv.	Boyne Mountain	5 p.m.
2/4	TC St Francis Inv	Holiday Hills	5 p.m.
2/7	League Make-up Date	TBD	5 p.m.
2/14	Regional	Marquette	9 a.m.
2/19	LMC Championship	Boyne Mountain	1 p.m.
2/25	State Finals	Boyne Mountain	9 a.m.

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Go Ramblers

Boyne Falls Winter Sports 2007



Boys Varsity Basketball

#	Name	Grade
3	David Gross	12
4	Devin Simon	11
5	Anthony Carpenter	12
11	Justin Grubaugh	11
14	Lance Rypkowski	11
21	Chad Deming	12
23	Tim Kondrat	12
24	Ryan Matelski	12
32	Joe Elzinga	12
33	Tyler Reynolds	12
44	Josh Haskin	12
45	Josh Grubaugh	12

Coach: Frank Hamilla

Boyne Falls Boys Varsity/ Junior Varsity Basketball

Date	Opponent	Time
12/18	Vanderbilt	6 p.m.
12/20	Alba	6 p.m.
1/3	Wolverine	6 p.m.
1/6	Mackinaw City	6 p.m.
1/10	Ellsworth	6 p.m.
1/16	Alanson	6 p.m.
1/22	T.C. Christian	6 p.m.
1/23	Boyne City	6 p.m.
1/25	Vanderbilt	6 p.m.
1/30	Atlanta	6 p.m.
2/1	Alba	6 p.m.
2/6	Wolverine	6 p.m.
2/8	Harbor Light	6 p.m.
2/13	Mackinaw City	6 p.m.
2/15	Ellsworth	6 p.m.
2/19	Alanson	6 p.m.
2/21	Central Lake	6 p.m.

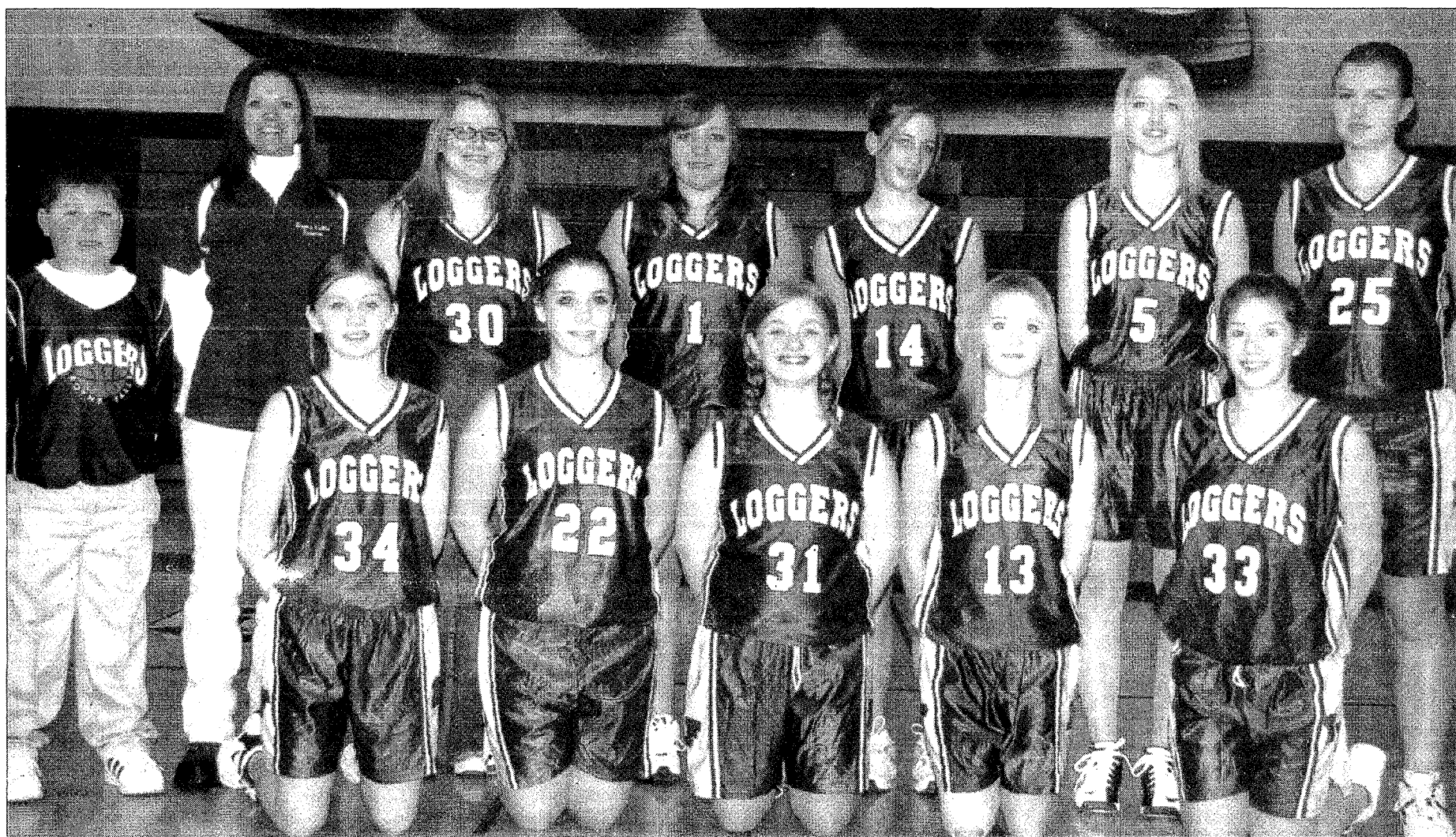
Note: Bold indicates home games



Boys JV Basketball

#	Name	Grade
4	Justin Aytes	10
11	Jared Mathers	10
14	James Brown	9
15	Forrest Williams	8
21	Luke Rypkowski	9
23	Reggie Fiel	9
24	Zach Hausler	9
25	Josh Puroll	8
30	Travis Lange	9
32	Cody Hall	9
40	Thomas Rahn	9
5	Michael Grubaugh	10

Coach: Alan Massey



Girls JV Basketball

#	Name	Grade
1	Savanna Matelski	9
5	Rianne Coale	10
13	Caila Coale	8
14	Alyssa Bearss	9
22	Heather Cole	8
25	Taylor Puroll	10
30	Tracy Towne	9
31	Kaylee Berreth	9
33	Kayla Hausler	10

Coach: Marilea Grom
Manager: Payton Towne

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East Jordan Winter Sports 2007



Girls Varsity Basketball

(l-r) Back: Coach Sean Ferguson, Katherine Rowley, Isabelle Conzen, Treasure Timmons, Sarah Kupovits, Assistant Coach Tim Hardy. Front: Manager Tanner McCune, Ashley Skrocki, Chelsea Gee, Cassie Crick, Tori Carr, Meghan Thomas.

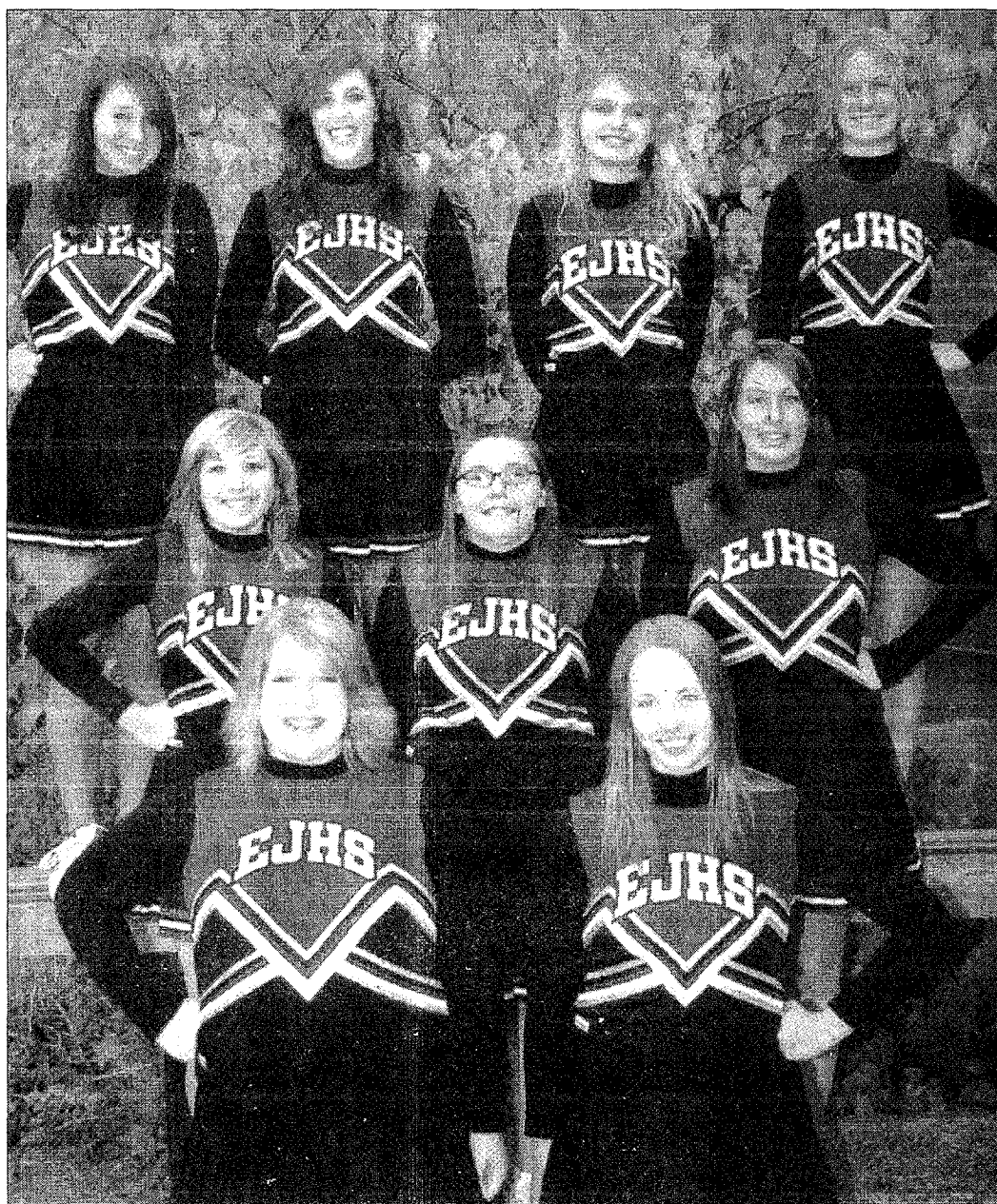


Girls Junior Varsity Basketball

(l-r) Back: Assistant Coach Cheltzi Wilson, Jessica Kinner, Samantha Morris, Maribeth Poindexter, Stephanie Holm, Shannen Gee, Kara Moses, Coach Steve Hines. Front: Alissa Huckle, Monica Capelin, Shaina Peters, Melyssa Skrocki, Trista Karlskin.

East Jordan High School Girls Varsity/Junior Varsity Basketball			
Date	Opponent	Place	Time
12/12	Charlevoix	Home	6 p.m.
12/14	Kalkaska	Away	6 p.m.
12/19	Grayling	Home	6 p.m.
12/21	Harbor Springs	Home	6 p.m.
1/2	Houghton Lake	Home	6 p.m.
1/4	Elk Rapids	Away	6 p.m.
1/9	Petoskey	Home	6 p.m.
1/11	Boyne City	Home	6 p.m.
1/17	Charlevoix	Away	6 p.m.
1/22	T.C. St. Francis	Away	6 p.m.
1/24	Kalkaska	Home	6 p.m.
1/29	Grayling	Away	6 p.m.
1/31	Harbor Springs	Away	6 p.m.
2/5	Elk Rapids Parent Night	Home	6 p.m.
2/7	Boyne City	Away	6 p.m.
2/9	Cheboygan	Away	12 noon
2/14	Ellsworth	Away	6 p.m.
2/18-23	Districts	Away	TBA

East Jordan High School Competitive Cheer			
Date	Opponent	Place	Time
12/20	Boyne City	Away	6 p.m.
1/10	Central Lake Invitational	Away	5 p.m.
1/12	Gaylord Invitational	Away	10 a.m.
1/19	Chippewa Hills	Away	TBD
1/23	Kalkaska	Away	6 p.m.
1/31	East Jordan Invitational	Home	6 p.m.
2/6	Elk Rapids	Away	6 p.m.
2/13	LMC Championship-Boyne	Away	TBD
3/1	Regionals	TBD	TBD



Cheer Team

(l-r) Back: Brandi Bartlett, Andi Symonds, Olivia Mathers, Shelby Campbell. Middle: Taya Karki, Christine Murphy, Danielle Rathbun. Front: Courtney Jackson, Danielle Tompkins.

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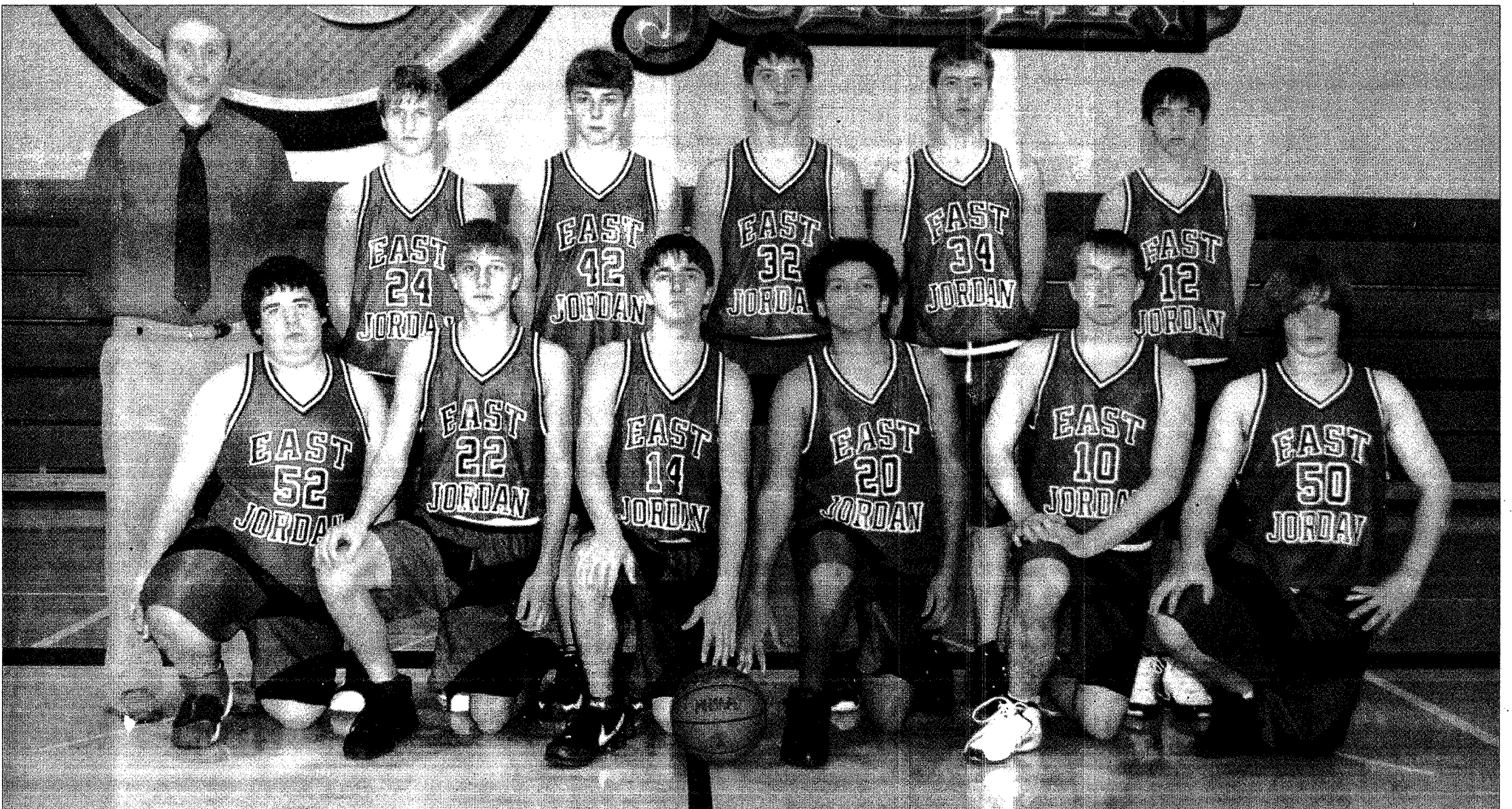
East Jordan Winter Sports 2007

Boys Varsity Basketball



(l-r) Back: Coach Darrin Weber, Ben Bolser, James Brown, Marshall Page, Michael Hines, Teddy Snowden. Front: Darryl Bingham, Adam Daneff, Scott Hansen, Beau Fuller, Michael Becker, Dustin Hill.

Boys Junior Varsity Basketball



(l-r) Back: Coach Ken Doty, Tanner Olstrom, Travis Braman, Erik Brun, Tony Pentecost, Dillon Hughes. Front: Zack Crothers, Andrew Nemecek, Matt Werner, Josh Williams, Luke Murphy, Bruce Dixon.

East Jordan High School Varsity/JV Boys' Basketball

Date	Opponent	Place	Time	1/16	1/18	1/23	1/25	1/30	2/1	2/6	2/8	2/13	2/15	2/19	2/21	2/25-3/1
12/13	Kalkaska	Away	6 p.m.	Charlevoix	T.C. St. Francis	Kingsley	Kalkaska	Glen Lake	Elk Rapids	Grayling	Harbor Springs	Boyne City	Charlevoix	T.C. St. Francis	St. Ignace	Districts
12/18	Grayling	Home	6 p.m.	Away	Home	Home	Home	Home	Home	Away	Away	Home	Home	Away	Home	Away
12/20	Elk Rapids	Away	6 p.m.	6 p.m.	6 p.m.	6 p.m.	6 p.m.	6 p.m.	6 p.m.	6 p.m.	6 p.m.	6 p.m.	6 p.m.	6 p.m.	6 p.m.	TBA
1/3	Harbor Springs	Home	6 p.m.													
1/8	Cheboygan	Away	6 p.m.													
1/10	Boyne City	Home	6 p.m.													

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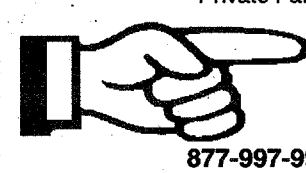
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4050 Drivers

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4060 Education/Training

GRANDVUE MEDICAL CARE FACILITY will be offering a nurse aide training program starting January 14. Cost for the program is \$350, due at the time of registration, to cover tuition, books and TB skin test. Students who successfully complete this program will be eligible to take the state licensing tests for CNA certification and begin their medical career. Registration forms will be accepted from December 7 - January 4. Stop by 1728 S. Peninsula Road, East Jordan, to register or call Jane Korhase with questions at 231-536-2286.

4080 General

GRANDVUE MEDICAL CARE FACILITY is looking for support service relief staff. Successful candidates must be willing to cross train throughout the housekeeping, dietary, and laundry departments and available to work day and evening and weekend shifts. If you are a friendly team player with a flexible schedule and a desire to make a difference in the lives of our residents, please stop by 1728 South Peninsula Road, East Jordan, and fill out an application. Wages start at \$9.04 per hour with increases after 90 and 180 days. Apply in person; if you have questions, please call Jane Korhase at (231)536-2286.

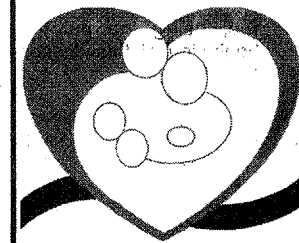
4100 Nursing

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

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



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PUBLIC NOTICES

MORTGAGE SALE (CHARLEVOIX COUNTY)

Default has been made in the conditions of a certain Mortgage made by THE DEE COMPANY, L.L.C., a Michigan limited liability company. Mortgagee, to BANK ONE, N.A. now known as JPMORGAN CHASE BANK, N.A., a national banking association, (Successor by merger of Bank One, NA), of 611 Woodward Avenue, Detroit, Michigan 48226, Mortgagee, dated September 2, 2003, and recorded in the Office of the Register of Deeds for the County of Charlevoix and State of Michigan on September 24, 2003, in Liber 573 of Mortgages, Page 918. The sum claimed to be due and owing on said Mortgage as of the date of this Notice is TWO HUNDRED THIRTY EIGHT THOUSAND SEVEN HUNDRED THIRTY EIGHT DOLLARS AND 43/100111 (\$238,738.43), plus interest at 5.625% 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 on Friday, the 18th day of January, 2008, 11:00 o'clock, in the forenoon, said mortgage will be foreclosed by a sale at public auction, to the highest bidder, at the main lobby of the Charlevoix County courthouse in the City of Charlevoix Charlevoix County, Michigan (that being the building where the Circuit Court for the County of Charlevoix is held), of the premises and land described in the Mortgage, or so much thereof as may be necessary to pay the amount due on the Mortgage, together with interest, legal costs, charges and expenses, including the attorney fee, and also any sums which may be paid by the undersigned necessary to protect its interest. Said premises are situated in the City of Charlevoix, Charlevoix County, Michigan and are described as:

TAX ID NO. 15-052-125-057-00 Land situated in the City of Charlevoix, Charlevoix County, Michigan Unit 57, THE EDGEWATER-INN CONDOMINIUM, according to the Master Deed, recorded in Liber 306 on Page(s) 540, including any and all amendments thereto, and designated as Charlevoix County Condominium Subdivision Plan No. 34, together with rights in general common elements and limited general common elements, as set forth in the above Master Deed, and as described in Act 59 of the Public Acts of 1978, as amended. Commonly known as: 100 Michigan Ave Unit 57, Charlevoix, MI) 49720-1803

The redemption period shall be six (6) months from the date of such sale, unless determined abandoned in accordance with 1948CL 600.3241 or 600.324 la, in which case the redemption period shall be 30 days from the date of such sale.

DATED: Nov. 30, 2007

JPMORGAN CHASE BANK, N.A. - F/K/A BANK ONE, N.A. 611 Woodward Avenue P.O. Box 331789 Detroit, MI 48232-7789, Mortgagee Kevin D. Welsh, Assistant General Counsel

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Christopher J. Ehnis and Regina Ehnis, husband and wife, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns,

Mortgagee, dated August 1, 2003 and recorded August 1, 2003 in Liber 562, Page 1600, Charlevoix County Records, Michigan. Said mortgage is now held by GMAC Mortgage, LLC by assignment. There is claimed to be due at the date hereof the sum of One Hundred Thirty Thousand Five Hundred Fifty-Three and 93/100 Dollars (\$130,553.93) including interest at 8.25% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue 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, 1995 recorded on September 26, 1995 in Liber 363, Page 0901 in Charlevoix County Records, State of Michigan.

The redemption period shall be 12 months from the date of such sale, unless determined abandoned in accordance with MCLA §600.3241a, in which case the redemption period shall be 30 days from the date of such 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. 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 ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Terry P. Erno and Mia M. Erno, husband and wife, original mortgagor(s), to Household Finance Corporation III, Mortgagee, dated November 12, 2003, and recorded on November 17, 2003 in Liber 584 on Page 876, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Ninety-Six Thousand Seven Hundred Fifty-Six and 83/100 Dollars (\$96,756.83), including interest at 7.948% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on January 11, 2008. 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 Southeast 1/4 of Section 22, Township 32 North, Range 6 West, more particularly described as follows: Commencing at a 1/2 inch rod at the East 1/4 Corner of Section 22, Town 32 North, Range 6 West, thence along the East and West 1/4 Line of said Section 22, North 89 Degrees 58 Minutes 43 Seconds West 1310.81 Feet to a 1/2 Inch Rod on the East 1/8 Line of said Section, Thence along said 1/8 Line South 1 Degrees 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 along 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

ated in City of Boyne City, Charlevoix County, Michigan, and are described as: The North 1/2 of Lot 71 and the North 1/2 of Lot 72 of McIntire's Addition to the City of Boyne City, as recorded in Liber 1 of Plats, Page 69, Charlevoix County Records.

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

Dated: Dec. 12, 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 #173798F01

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

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Elizabeth Fry A/K/A Elizabeth A. Fry, A Single Woman and James Herbon A/K/A James P. Herbon and Yvonne Herbon A/K/A Yvonne M. Herbon, Husband and Wife, original mortgagor(s), to GMAC Mortgage Corporation, Mortgagee, dated November 25, 1998, and recorded on 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 Dollars (\$86,000.43), including interest at 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 venue, 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 Southeast 1/4 of Section 22, Township 32 North, Range 6 West, more particularly described as follows: Commencing at a 1/2 inch rod at the East 1/4 Corner of Section 22, Town 32 North, Range 6 West, thence along the East and West 1/4 Line of said Section 22, North 89 Degrees 58 Minutes 43 Seconds West 1310.81 Feet to a 1/2 Inch Rod on the East 1/8 Line of said Section, Thence along said 1/8 Line South 1 Degrees 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 along 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

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

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

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 continuing North 89 Degrees 56 Minutes 31 Seconds East 33.01 Feet to the Point of Beginning. Subject to an easement in favor of Michigan Consolidated Gas Company as Recorded in Liber 193, Page 578, Charlevoix County Records.

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

Dated: Nov. 21, 2007

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

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

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Sara Glem, A Single Woman, original mortgagor(s), to Option One Mortgage Corporation, A California Corporation, Mortgagee, dated November 8, 2004, and recorded on 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 venue, 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 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

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

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Linda S Hall, a Married Woman, and Robert J. Kopec, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated February 14, 2005, and recorded on March 11, 2005 in Liber 671 on Page 119, in Charlevoix county records, Michigan, and assigned by said Mortgagee to CitMortgage, Inc. as assignee, on which mortgage there is claimed to be due at the date hereof the sum of Three Hundred Eleven Thousand Eight Hundred Thirty-Nine And 24/100 Dollars (\$311,839.24), including interest at 5.375% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on January 11, 2008.

Said premises are situated in Township of Boyne Valley, Charlevoix County, Michigan, and are described as: Parcel C: Commencing at a 1/2 inch rod at the South 1/4 corner of Section 9, Town 32 North, Range 5 West; thence along the South line of said Section North 88 degrees 54 minutes 20 seconds West 1309.28 feet to a P.K. nail on the West 1/8 line of said Section, as monumented; thence along said 1/8 line North 00 degrees 50 minutes 09 seconds East 358.43 feet to a 1/2 inch rod on the Northeasterly line of Highway M-75; thence along said highway line South 53 degrees 13 minutes 50 seconds East 111.42 feet to a 1/2 inch rod, being the point of beginning of this description; thence along the centerline of a 66 foot wide private drive easement North 15 degrees 03 minutes 28 seconds East 397.10 feet to a 1/2 inch rod; thence South 60 degrees 00 minutes 12 seconds East 34.15 feet to a 1/2 inch rod on the Easterly line of said easement; thence continuing South 60 degrees 00 minutes 12 seconds East 130.88 feet to a 1/2 inch rod; thence South 12 degrees 55 minutes 56 seconds West 424.61 feet to a 1/2 inch rod on said highway line; thence along said highway line North 53 degrees 13 minutes 50 seconds West 153.06 feet to a 1/2 inch rod on the easterly line of said easement; thence continuing along said highway line North 53 degrees 13 minutes 50 seconds West 35.52 feet to the point of beginning; being a part of the Southeast 1/4 of the Section 9, Town 32 North, Range 5 West.

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

FORECLOSURE NOTICE MORTGAGE SALE B Default has been made in the conditions of a certain future advance mortgage made by Harbor Building Company, L.L.C., a Michigan limited liability company to Citizens Bank, Mortgagee, dated November 5, 2005, and recorded on November 23, 2005, in Liber 717, on page 947, Charlevoix County Records, on which future advance mortgage there is claimed to be due at the date hereof the sum of Two Hundred Two Thousand Forty-Seven and 80/100 Dollars (\$202,047.80), including interest accruing at 13.00% 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 the main lobby of the Charlevoix County Courthouse, Charlevoix, Michigan, at 11:00 a.m. on Friday, January 18, 2008. The Mortgagee will apply the sales proceeds to the debt secured by the Mortgage as stated above, plus interest on the amount due at a rate of interest accruing at 13.00% per annum; all legal costs and expenses, including attorney fees allowed by law; and also any amount paid by the Mortgagee to protect its interest in the property.

Said premises are situated in the City of Boyne City, Charlevoix County, Michigan and are described as: Parcel 1: Lots 59; Block 8 of COLLINGS & CRANE'S ADDITION to the Village (now City) of Boyne, as recorded in Liber 1, Page 77 of Plats, Charlevoix County Records. Sidwell No.: 051-108-059-10 Parcel 2: Lots 60; Block 8 of COLLINGS & CRANE'S ADDITION to the Village (now City) of Boyne, as recorded in Liber 1, Page 77 of Plats, Charlevoix County Records. Sidwell No.: 051-108-060-00 Parcel 3: Lots 61; Block 8 of COLLINGS & CRANE'S ADDITION to the Village (now City) of Boyne, as recorded in Liber 1, Page 77 of Plats, Charlevoix County Records. Sidwell No.: 051-108-061-00 Parcel 4: Lots 62; Block 8 of COLLINGS & CRANE'S ADDITION to the Village (now City) of Boyne, as recorded in Liber 1, Page 77 of Plats, Charlevoix County Records. Sidwell No.: 051-108-062-00 Parcel 5: A parcel of land located in and being a part of the South 1/2 of the Northeast 1/4 of Section 26, Town 33 North, Range 6 West, more fully described as follows: Commencing at the South 1/4 corner of Section 26 and proceeding along the North-South 1/4 line of said section, North 00 degrees 42 minutes 12 seconds East, 1,320.65 feet (platted as North 00 degrees 31 minutes West) to the monumented South 1/8 line of Section 26 and along said monumented 1/8 line, South 89 degrees 34 minutes 48 seconds West, 454.70 feet (platted as North 89 degrees 11 minutes West, 461.25 feet) to an iron pipe and North 01 degrees 06 minutes 20 seconds West, 148.76 feet to the point of beginning of the parcel herein described; continuing thence from said point of beginning, North 01 degrees 06 minutes 20 seconds West, 74.38 feet; thence South 89 degrees 24 minutes 54 seconds West, 121.56 feet (recorded as West 121.65 feet); thence South 01 degrees 04 minutes 18 seconds East, 74.30 feet; thence North 89 degrees 27 minutes 11 seconds East, 121.61 feet to the point of beginning. Sidwell No.: 051-026-026-15 Parcel 7: A parcel of land located in and being a part of the South 1/2 of the Northeast 1/4 of the Southwest 1/4 of Section 26, Town 33 North, Range 6 West, more fully described as follows: Commencing at the South 1/4 corner of Section 26 and proceeding along the North-South 1/4 line of said section, North 00 degrees 42 minutes 12 seconds East, 1,320.65 feet (platted as North 00 degrees 31 minutes West) to the monumented South 1/8 line of Section 26 and along said monumented 1/8 line, South 89 degrees 34 minutes 48 seconds West, 454.70 feet (platted as North 89 degrees 11 minutes West, 461.25 feet) to an iron pipe and North 01 degrees 06 minutes 20 seconds West, 148.76 feet to the point of beginning of the parcel herein described; continuing thence from said point of beginning, North 01 degrees 06 minutes 20 seconds West, 74.38 feet; thence South 89 degrees 24 minutes 54 seconds West, 121.56 feet (recorded as West 121.65 feet); thence South 01 degrees 04 minutes 18 seconds East, 74.30 feet; thence North 89 degrees 29 minutes 24 seconds East, 121.65 feet to the point of beginning. Sidwell No.: 051-026-026-20 Parcel 8: A parcel of land located in and being a part of the South 1/2 of the Northeast 1/4 of the Southwest 1/4 of Section 26, Town 33 North, Range 6 West, more fully described as follows: Commencing at the South 1/4 corner of Section 26 and proceeding along the North-South 1/4 line of said section, North 00 degrees 42 minutes 12 seconds East, 1,320.65 feet (platted as North 00 degrees 31 minutes West) to the monumented South 1/8 line of Section 26 and along said monumented 1/8 line, South 89 degrees 34 minutes 48 seconds West, 454.70 feet (platted as North 89 degrees 11 minutes West, 461.25 feet) to an iron pipe and North 01 degrees 06 minutes 20 seconds West, 148.76 feet to the point of beginning of the parcel herein described; continuing thence from said point of beginning, North 01 degrees 06 minutes 20 seconds West, 74.38 feet; thence South 89 degrees 24 minutes 54 seconds West, 121.56 feet (recorded as West 121.65 feet); thence South 01 degrees 04 minutes 18 seconds East, 74.30 feet; thence North 89 degrees 29 minutes 24 seconds East, 121.65 feet to the point of beginning. Sidwell No.: 051-026-026-25 Parcel 9: A parcel of land located in and being a part of the Northwest 1/4 of the Southeast 1/4 of Section 35, Town 33 North, Range 6 West, more fully described as follows: Commencing at a point located 32.00 rods (528.00 feet) East of the Southeast corner of Lot 11; Block 'A' of N. Morgan's Addition to Village of South Boyne; thence East 4.00 rods (66.00 feet); thence North 9.00 rods (145.50 feet); thence West 4.00 rods (66.00 feet); thence South 9.00 rods (148.50 feet) to the point of beginning. Sidwell No.: 051-335-110-00 Parcel 10: Lots 127 of ASSESSOR'S PLAT OF JERSEY'S ADDITION (to the City of Boyne City), as recorded in Liber 2, Page 10 of Plats, Charlevoix County Records. Sidwell No.: 051-050-127-00 Commonly known as: 527 Jefferson St. Parcel 11: Lots 128 of ASSESSOR'S PLAT OF JERSEY'S ADDITION (to the City of Boyne City), as recorded in Liber 2, Page 10 of Plats, Charlevoix County Records. Sidwell No.: 051-050-128-00 Parcel 12: Lot 60 of LEWIS'S ADDITION TO BOYNE, as recorded in Liber 1, Page 14 of Plats, Charlevoix County Records. Sidwell No.: 051-265-060-10 Together with all equipment, fixtures and articles of personal property now or hereafter attached to or used in or about the land and improvements, including all Personal Property as defined in the Mortgage. In accordance with MCL 600.3241a, the redemption period shall be six (6) months from the date of such sale, unless determined abandoned, in which case the redemption period shall be thirty (30) days from the date of such sale.

original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated April 18, 2003, and recorded on May 12, 2003 in Liber 538 on Page 679, and assigned by said Mortgagee to WellsFargo Bank, NA 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 Eighty-Eight Thousand Twenty-Three And 23/100 Dollars (\$88,023.23), including interest at 6.5% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on January 11, 2008.

Said premises are situated in Township of Hayes, Charlevoix County, Michigan, and are described as: Beginning at an iron stake at the intersection of the North and South quarter line and the North Eight line of Section 13, Town 34 North, Range 7 West; thence East along said Eighth line 583 feet to an iron stake; thence South, parallel with said quarter line, 480 feet to an iron stake; thence West, parallel with said eighth line, 583 feet to the said quarter line, thence North along said quarter line 480 feet to the point of beginning; being part of the West half of the Northeast quarter (West 1/2 of Northeast 1/4) of Section 13, Town 34 North, Range 7 West.

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

Dated: Dec. 12, 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 #155693F02

FORECLOSURE NOTICE MORTGAGE SALE B Default has been made in the conditions of a certain future advance mortgage made by Harbor Building Company, L.L.C., a Michigan limited liability company to Citizens Bank, Mortgagee, dated November 5, 2005, and recorded on November 23, 2005, in Liber 717, on page 947, Charlevoix County Records, on which future advance mortgage there is claimed to be due at the date hereof the sum of Two Hundred Two Thousand Forty-Seven and 80/100 Dollars (\$202,047.80), including interest accruing at 13.00% 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 the main lobby of the Charlevoix County Courthouse, Charlevoix, Michigan, at 11:00 a.m. on Friday, January 18, 2008. The Mortgagee will apply the sales proceeds to the debt secured by the Mortgage as stated above, plus interest on the amount due at a rate of interest accruing at 13.00% per annum; all legal costs and expenses, including attorney fees allowed by law; and also any amount paid by the Mortgagee to protect its interest in the property.

Said premises are situated in the City of Boyne City, Charlevoix County, Michigan and are described as: Parcel 1: Lots 59; Block 8 of COLLINGS & CRANE'S ADDITION to the Village (now City) of Boyne, as recorded in Liber 1, Page 77 of Plats, Charlevoix County Records. Sidwell No.: 051-108-059-10 Parcel 2: Lots 60; Block 8 of COLLINGS & CRANE'S ADDITION to the Village (now City) of Boyne, as recorded in Liber 1, Page 77 of Plats, Charlevoix County Records. Sidwell No.: 051-108-060-00 Parcel 3: Lots 61; Block 8 of COLLINGS & CRANE'S ADDITION to the Village (now City) of Boyne, as recorded in Liber 1, Page 77 of Plats, Charlevoix County Records. Sidwell No.: 051-108-061-00 Parcel 4: Lots 62; Block 8 of COLLINGS & CRANE'S ADDITION to the Village (now City) of Boyne, as recorded in Liber 1, Page 77 of Plats, Charlevoix County Records. Sidwell No.: 051-108-062-00 Parcel 5: A parcel of land located in and being a part of the South 1/2 of the Northeast 1/4 of the Southwest 1/4 of Section 26, Town 33 North, Range 6 West, more fully described as follows: Commencing at the South 1/4 corner of Section 26 and proceeding along the North-South 1/4 line of said section, North 00 degrees 42 minutes 12 seconds East, 1,320.65 feet (platted as North 00 degrees 31 minutes West) to the monumented South 1/8 line of Section 26 and along said monumented 1/8 line, South 89 degrees 34 minutes 48 seconds West, 454.70 feet (platted as North 89 degrees 11 minutes West, 461.25 feet) to an iron pipe and North 01 degrees 06 minutes 20 seconds West, 148.76 feet to the point of beginning of the parcel herein described; continuing thence from said point of beginning, North 01 degrees 06 minutes 20 seconds West, 74.38 feet; thence South 89 degrees 24 minutes 54 seconds West, 121.56 feet (recorded as West 121.65 feet); thence South 01 degrees 04 minutes 18 seconds East, 74.30 feet; thence North 89 degrees 29 minutes 24 seconds East, 121.65 feet to the point of beginning. Sidwell No.: 051-026-026-20 Parcel 8: A parcel of land located in and being a part of the South 1/2 of the Northeast 1/4 of the Southwest 1/4 of Section 26, Town 33 North, Range 6 West, more fully described as follows: Commencing at the South 1/4 corner of Section 26 and proceeding along the North-South 1/4 line of said section, North 00 degrees 42 minutes 12 seconds East, 1,320.65 feet (platted as North 00 degrees 31 minutes West) to the monumented South 1/8 line of Section 26 and along said monumented 1/8 line, South 89 degrees 34 minutes 48 seconds West, 454.70 feet (platted as North 89 degrees 11 minutes West, 461.25 feet) to an iron pipe and North 01 degrees 06 minutes 20 seconds West, 148.76 feet to the point of beginning of the parcel herein described; continuing thence from said point of beginning, North 01 degrees 06 minutes 20 seconds West, 74.38 feet; thence South 89 degrees 24 minutes 54 seconds West, 121.56 feet (recorded as West 121.65 feet); thence South 01 degrees 04 minutes 18 seconds East, 74.30 feet; thence North 89 degrees 29 minutes 24 seconds East, 121.65 feet to the point of beginning. Sidwell No.: 051-026-026-25 Parcel 9: A parcel of land located in and being a part of the Northwest 1/4 of the Southeast 1/4 of Section 35, Town 33 North, Range 6 West, more fully described as follows: Commencing at a point located 32.00 rods (528.00 feet) East of the Southeast corner of Lot 11; Block 'A' of N. Morgan's Addition to Village of South Boyne; thence East 4.00 rods (66.00 feet); thence North 9.00 rods (145.50 feet); thence West 4.00 rods (66.00 feet); thence South 9.00 rods (148.50 feet) to the point of beginning. Sidwell No.: 051-335-110-00 Parcel 10: Lots 127 of ASSESSOR'S PLAT OF JERSEY'S ADDITION (to the City of Boyne City), as recorded in Liber 2, Page 10 of Plats, Charlevoix County Records. Sidwell No.: 051-050-127-00 Commonly known as: 527 Jefferson St. Parcel 11: Lots 128 of ASSESSOR'S PLAT OF JERSEY'S ADDITION (to the City of Boyne City), as recorded in Liber 2, Page 10 of Plats, Charlevoix County Records. Sidwell No.: 051-050-128-00 Parcel 12: Lot 60 of LEWIS'S ADDITION TO BOYNE, as recorded in Liber 1, Page 14 of Plats, Charlevoix County Records. Sidwell No.: 051-265-060-10 Together with all equipment, fixtures and articles of personal property now or hereafter attached to or used in or about the land and improvements, including all Personal Property as defined in the Mortgage. In accordance with MCL 600.3241a, the redemption period shall be six (6) months from the date of such sale, unless determined abandoned, in which case the redemption period shall be thirty (30) days from the date of such sale.

County Records. Sidwell No.: 051-108-061-00 Parcel 4: Lots 62; Block 8 of COLLINGS & CRANE'S ADDITION to the Village (now City) of Boyne, as recorded in Liber 1, Page 77 of Plats, Charlevoix County Records. Sidwell No.: 051-108-062-00 Parcel 5: A parcel of land located in and being a part of the South 1/2 of the Northeast 1/4 of the Southwest 1/4 of Section 26, Town 33 North, Range 6 West, more fully described as follows: Commencing at the South 1/4 corner of Section 26 and proceeding along the North-South 1/4 line of said section, North 00 degrees 42 minutes 12 seconds East, 1,320.65 feet (platted as North 00 degrees 31 minutes West) to the monumented South 1/8 line of Section 26 and along said monumented 1/8 line, South 89 degrees 34 minutes 48 seconds West, 454.70 feet (platted as North 89 degrees 11 minutes West, 461.25 feet) to an iron pipe and North 01 degrees 06 minutes 20 seconds West, 148.76 feet to the point of beginning of the parcel herein described; continuing thence from said point of beginning, North 01 degrees 06 minutes 20 seconds West, 74.38 feet; thence South 89 degrees 24 minutes 54 seconds West, 121.56 feet (recorded as West 121.65 feet); thence South 01 degrees 04 minutes 18 seconds East, 74.30 feet; thence North 89 degrees 27 minutes 11 seconds East, 121.61 feet to the point of beginning. Sidwell No.: 051-026-026-25 Parcel 9: A parcel of land located in and being a part of the Northwest 1/4 of the Southeast 1/4 of Section 35, Town 33 North, Range 6 West, more fully described as follows: Commencing at a point located 32.00 rods (528.00 feet) East of the Southeast corner of Lot 11; Block 'A' of N. Morgan's Addition to Village of South Boyne; thence East 4.00 rods (66.00 feet); thence North 9.00 rods (145.50 feet); thence West 4.00 rods (66.00 feet); thence South 9.00 rods (148.50

PUBLIC NOTICES

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

MORTGAGE SALE

Default has been made in the conditions of a mortgage made by 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 Two Hundred Thirty-Six and 91/100 Dollars (\$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 venue 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 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. TO ALL PURCHASERS: The foreclosing mortgagee can rescind the sale. In that event, your damages, if any, are limited solely to 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

Notice Of Mortgage Foreclosure Sale

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

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Steve W. Johncheck Jr., a single man, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated October 31, 2006, and recorded on November 9, 2006 in Liber 773 on Page 602, in Charlevoix county records, Michigan, and assigned by said Mortgagee to First Horizon Home Loans, a Division of First Tennessee Bank, National Association as assignee, on which mortgage there is claimed to be due at the date hereof the sum of Two Hundred Sixty-One Thousand Eight Hundred Fifteen and 11/100 Dollars (\$261,815.11), 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 venue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on January 11, 2008.

Said premises are situated in Township of Bay, Charlevoix County, Michigan, and are described as: PARCEL 13: Commencing at a P.K. Nail at the East 1/4 corner of Section 19, Township 34 North, Range 6 West; thence along the East line of said Section, also being the centerline of Bay North Road, South 0 degrees 08 minutes 17 seconds East 119.30 feet thence South 89 degrees 30 minutes 50 seconds West 626.01 feet; thence North 72 degrees

57 minutes 32 seconds West 41.74 feet to a 1/2 inch rod, being the Point of Beginning of this description; thence continuing North 72 degrees 57 minutes 32 seconds West 182.91 feet to a 1/2 inch rod; thence North 0 degrees 08 minutes 17 seconds West 522.69 feet to a 1/2 inch rod on the Southerly line of Horseshoe Trail; thence continuing North 0 degrees 08 minutes 17 seconds West 33.32 feet to the centerline of said trail; thence along said centerline South 82 degrees 09 minutes 15 seconds East 176.46 feet; thence South 0 degrees 08 minutes 17 seconds East 33.32 feet to a 1/2 inch rod on the Southeasterly line of said trail; thence continuing South 0 degrees 08 minutes 17 seconds East 552.21 feet to the Point of Beginning; being a part of the Northeast 1/4 of the Southeast 1/4 of said Section 19.

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

Dated: Dec. 12, 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 #174959F01

Notice Of Mortgage Foreclosure Sale

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

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Jeffrey Laidlaw and Aundrea Laidlaw, husband and wife, original 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 venue, 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 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, please call:
FC R 248.593.1301
Trott & Trott, P.C.
Attorneys For Servicer
31440 Northwestern Highway, Suite 200
Farmington Hills, Michigan 48334-2525
File #175251F01

Notice Of Mortgage Foreclosure Sale

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

IF YOU ARE IN ACTIVE MILITARY DUTY.

IF YOU ARE IN ACTIVE MILITARY DUTY.

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

MORTGAGE SALE

Default has been made in the conditions of a mortgage made by Jeffrey B. Lindsay, an unmarried man and Karen Burns aka Karen L. Burns, an unmarried person, original mortgagor(s), to Long Beach Mortgage Company, 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 on Page 383, in 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 and 66/100 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 venue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on January 4, 2008.

Said premises are situated in City of Boyne City, Charlevoix County, Michigan, and are described as:

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 13 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. (Also known as Parcel D)

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.

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by 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 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 venue, 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 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 Southeast 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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Barry J. Mumich and Kelly A. Mumich, Husband and Wife, to Washington Mutual Bank, FA, Mortgagee, dated June 12, 2003 and recorded June 24, 2003 in Liber 549, Page 475, Charlevoix County Records, Michigan. There is claimed to be due at the date hereof the sum of Eighty-Six Thousand One Hundred Ninety and 55/100 Dollars (\$86,190.55) including interest at 4.875% per annum.

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

Said premises are located in the Township of

South Arm, Charlevoix County, Michigan, and are described as: All that parcel of land in Township of South Arm, Charlevoix County, State of Michigan, as found in Deed Book 345, Page 732, Identification Number 014-028-017-15, being known and designated as the North half of the Northwest one-quarter of the Southwest one-quarter of the Southwest one-quarter, Section 28, Town 32 North, Range 7 West, including a certain 1963 Roycraft Mobile Home Serial Number 18695. By Fee Simple Deed from Stephen M. Mumich, Jr. and Barbara L. Mumich, husband and wife as set forth in Book 345, Page 732, dated 5/14/1993 and recorded 5/20/1993, 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 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. 21, 2007

Orlans Associates, P.C.
Attorneys For Servicer
P.O. Box 5041
Troy, MI 48007-5041
(248) 457-1000
File No. 362.1015

Notice Of Mortgage Foreclosure Sale

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

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by 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 Eight 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 venue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on December 28, 2007.

Said premises are situated in Township of Charlevoix, Charlevoix County, Michigan, and are described as: Unit 8, S u m m e r h o u s e Condominium, according to the Master Deed recorded in Liber 586, Page 016, and designated as Charlevoix County Condominium Plan No. 143, Charlevoix County Records, and First Amendment to Master Deed as disclosed by instrument recorded in Liber 593, Page 580, Charlevoix County Records, together with rights in general common elements and limited common 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

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Barry J. Mumich and Kelly A. Mumich, Husband and Wife, to Washington Mutual Bank, FA, Mortgagee, dated June 12, 2003 and recorded June 24, 2003 in Liber 549, Page 475, Charlevoix County Records, Michigan. There is claimed to be due at the date hereof the sum of Eighty-Six Thousand One Hundred Ninety and 55/100 Dollars (\$86,190.55) including interest at 4.875% per annum.

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

Said premises are located in the Township of

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

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by 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 Eight 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 venue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on December 28, 2007.

Said premises are situated in Township of Charlevoix, Charlevoix County, Michigan, and are described as: Unit 8, S u m m e r h o u s e Condominium, according to the Master Deed recorded in Liber 586, Page 016, and designated as Charlevoix County Condominium Plan No. 143, Charlevoix County Records, and First Amendment to Master Deed as disclosed by instrument recorded in Liber 593, Page 580, Charlevoix County Records, together with rights in general common elements and limited common 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

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Steven P. 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 at 6.875% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse 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 County Records, and Second Amendment to Master Deed recorded in Liber 571, Page 159, Charlevoix County Records, and designated as Charlevoix County Condominium Subdivision Plan Number 112; together with rights in general common elements and limited common elements as set forth in said Master Deed and amendments thereto, and as described in Act 59 of the Public Acts of 1978, as amended.

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

Dated: 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

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by 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 County Records, Michigan. There is claimed to be due at the date hereof the sum of

One Hundred Sixty Thousand Four Hundred Seventy-Six and 51/100 Dollars (\$160,476.51) including interest at 8.375% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue 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 Hayes, Charlevoix County, Michigan, and are described as:

Beginning at West one-quarter corner of Section 35, Town 34 North, Range 7 West, Township of Hayes, Charlevoix County, Michigan; thence South 89 degrees 36 minutes 39 seconds East, 660.62 feet for the point of beginning; thence continuing South 89 degrees 36 minutes 39 seconds East, 660.61 feet; thence South 0 degrees 21 minutes 52 seconds West, 331 feet; thence North 89 degrees 36 minutes 37 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 Section 35, Township 34 North, Range 7 West, Township of Hayes, Charlevoix county, Michigan.

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

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix in Charlevoix County, Michigan at 11:00 a.m. on JANUARY 4, 2008.

Said premises are located in the City of Boyne, Charlevoix County, Michigan, and are 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, 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 inch Rod, being the point of beginning of this description; thence North 89 Degrees 14 Minutes 02 Seconds East, 260.62 feet to a one-half 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. Together with a 30 foot beach access easement described as:

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, 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 inch Rod, being the point of beginning of this description; thence North 89 Degrees 14 Minutes 02 Seconds East, 260.62 feet to a one-half 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. Together with a 30 foot beach access easement described as:

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COMICS & CONUNDRUMS

R.F.D.

by Mike Marland



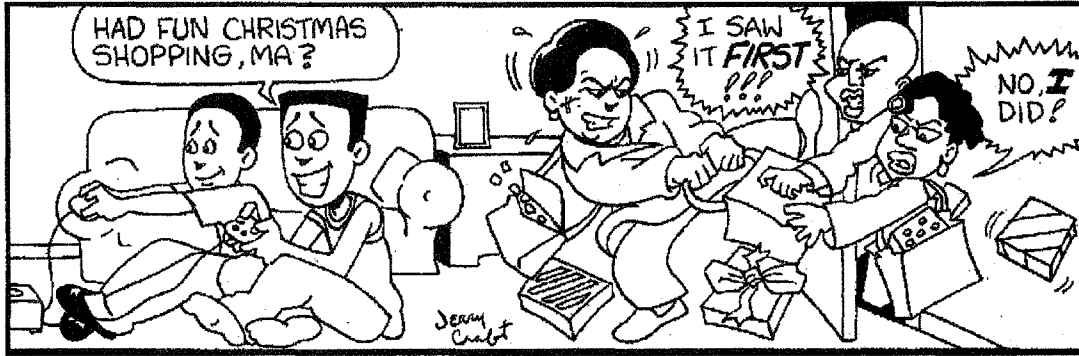
Out on a Limb

by Gary Kopervas



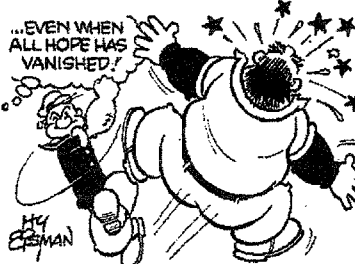
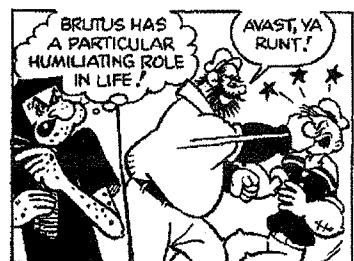
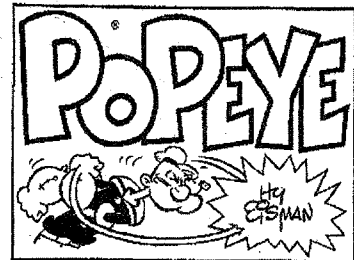
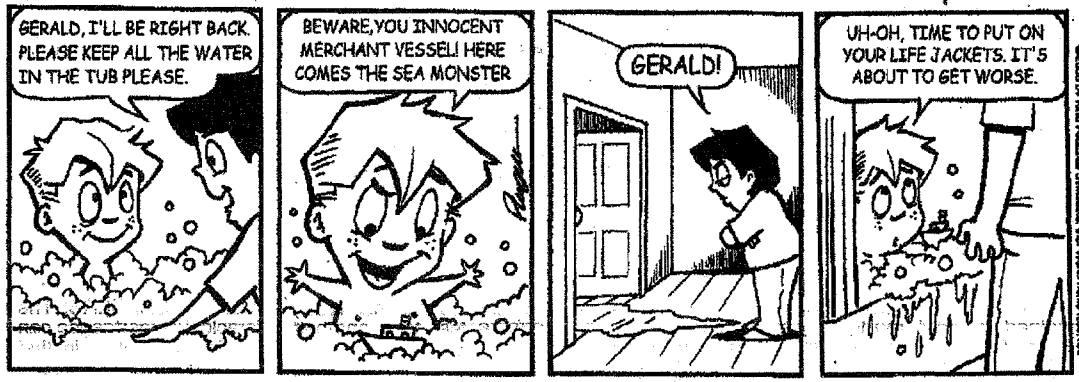
Mama's Boyz

by Jerry Craft



Amber Waves

by Dave Phipps



Strange BUT TRUE

By Samantha Weaver

• According to a poll conducted in 1999, nearly 6 percent of the population of the United States believes that the first manned moon landing was staged by the government.

• The kaleidoscope was invented in the 1800s, and the inventor had some difficulty in coming up with a name. Finally, he decided to take the name from Greek words meaning "look at beautiful forms."

• It was Elbert Hubbard, American

writer, publisher, artist and philosopher, who made the following sage observation: "Genius may have its limitations, but stupidity is not thus handicapped."

• If you paid attention in grammar school, you know that Theodore Roosevelt was the 26th president of the United States. You may not know, however, that he was the youngest person ever to become president; he was 42 years old and the vice president when President William McKinley was assassinated in 1901. It's also likely you are unaware of the fact that Roosevelt was the first American to be awarded the Nobel Prize, in 1906. Also in 1906, he traveled to Panama to see firsthand how construction on the Panama Canal was going; that trip

distinguished him as the first American president to leave the country while in office.

• It was reported in 1877 that snakes fell from the sky in Memphis, Tenn.

• Those who study such things say that the European starling is one of the world's great mimics. It has the ability to imitate a surprisingly wide variety of sounds, including a dog's bark, a cat's meow, a cow's moo, the songs of 50 other bird species, the drumming of a woodpecker and a ringing telephone.

Thought for the Day: "I am prepared to meet my Maker. Whether my Maker is prepared for the great ordeal of meeting me is another matter." — Sir Winston Churchill

Sudoku Answers

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

Go Figure! answers

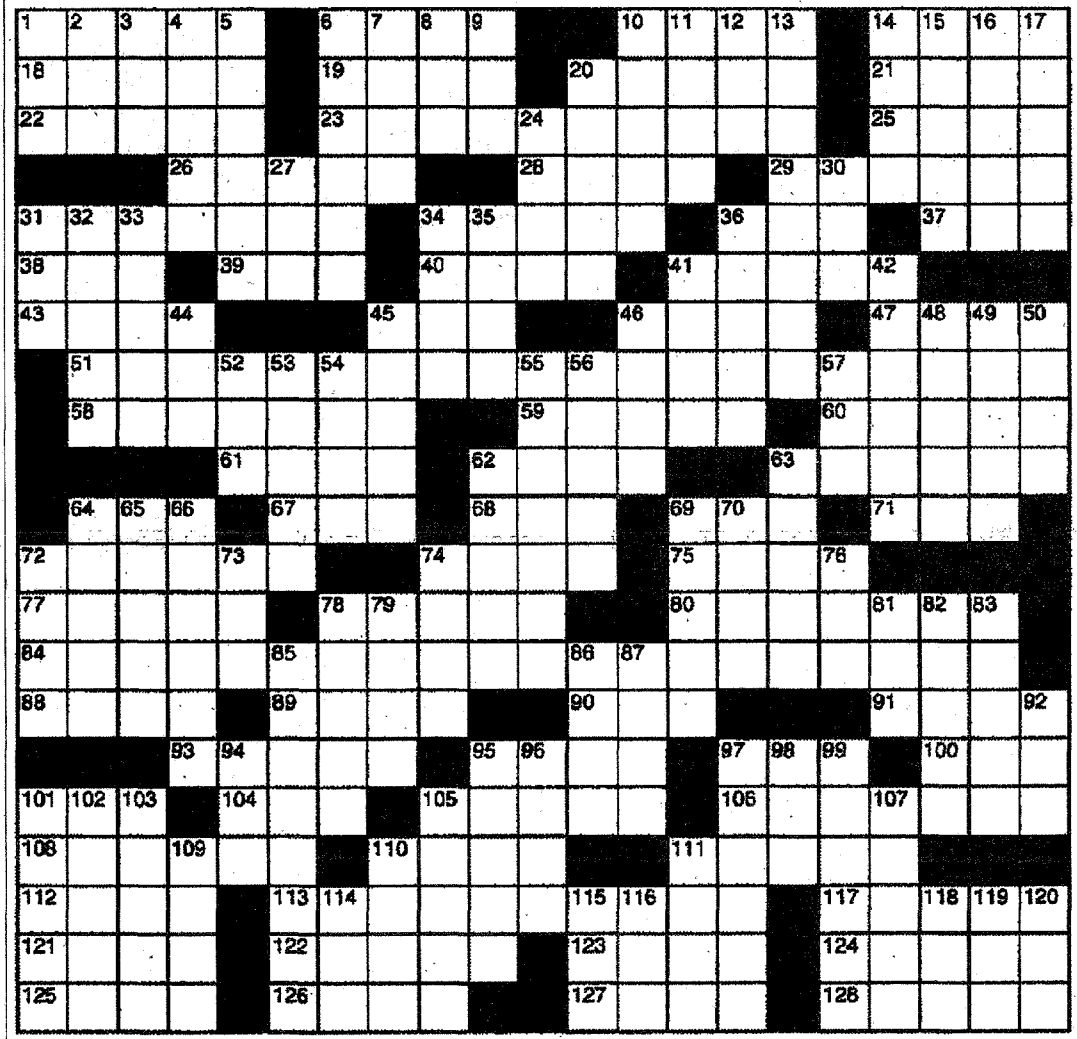
9	-	4	x	5	25
+		÷		x	
7	-	2	x	6	30
x	+		-		
1	+	8	+	7	16
16		10		23	

Super Crossword Answers

TOSCA	WALL	ELSA	HEAD
ADULT	ACRE	DROOP	OGLE
ROBOT	THROUBLE	LYON	
WASTE	HOPE	NYMPHS	
SPANIEL	OVERT	DNA	TIAE
ELDE	NIEE	MAAS	FRITML
COME	CAN	JAAN	TPSO
WIT	HATH	BEDAY	WIKEND
STEAMER	YEMEN	MINEO	
GERI	NEWS	GUNNAR	
LAG	BIS	EWI	PAR
SENORA	WHEY	ILIE	
WALTE	MEARA	COPLAND	
ISTHAT	ITURN	STIGRAY	
THAL	ETAT	UPS	DOLL
CAMEL	STALO	LAB	MAE
PAL	CPR	SHALT	AMAZING
AMULET	STAR	BRIE	
SARA	INTOMDAY	OBESSE	
TRIN	NATIVE	BERN	GRATE
AIEE	GERE	ALEX	NATAL

Super Crossword TIME WARP

- ACROSS**
- 1 Puccini heroine
 - 6 Keen
 - 10 Actress Lanchester
 - 14 Be in charge
 - 18 Fully developed
 - 19 Farm measure
 - 20 Sag
 - 21 Inspect too closely?
 - 22 Automaton
 - 23 Start of a remark by Doug Larson
 - 25 Sue of "Lolita"
 - 26 Squander
 - 28 Clinton's hometown
 - 29 Woodland delites
 - 31 Sporting dog
 - 34 Manifest
 - 36 Heredity letters
 - 37 — kwon do
 - 38 Antiquity, archaically
 - 39 Born
 - 40 "Serpico" author
 - 41 "The Donkey Serenade" composer
 - 43 September ('61 film)
 - 45 Fire
 - 46 James of "Misery"
 - 47 — facto
 - 51 Part 2 of remark
 - 58 Kind of clam
 - 59 Dhamar's locale
 - 60 "Rebel Without a Cause" actor
 - 61 Rocker Halliwell
 - 62 "Man bites dog," e.g.
 - 63 Myrdal or Nelson
 - 64 Fall behind
 - 67 Encore exclamation
 - 68 Flock female
 - 69 Norm
 - 71 Move, with "about"
 - 72 Spanish title
 - 74 "... some curds and —"
 - 75 Tennis pro
 - 77 Ralph of "The Waltons"
 - 78 Still's partner
 - 80 "Appalachian Spring" composer
 - 84 Part 3 of remark
 - 88 Siamese
 - 89 Coup d—
 - 90 Good
 - times
 - 91 Chucky, for one
 - 93 Yellowish brown
 - 95 WWII site
 - 97 Room for research
 - 100 Ginnie —
 - 101 Friend
 - 104 EMT's skill
 - 105 Commandment word
 - 106 Remarkable
 - 108 Tailor
 - 110 Galaxy glitterer
 - 111 Buy off
 - 112 Writer
 - 113 Paretsky
 - 113 End of remark
 - 117 Too heavy
 - 121 Mix with water
 - 122 Inexperienced
 - 123 European capital
 - 124 Talk really big
 - 125 Away from the wind
 - 126 Richard of "Inter-section"
 - 127 Rocker Van Halen
 - 128 Birth-related
 - DOWN**
 - 1 Pitch
 - 2 "Deep Space Nine" role
 - 3 Fill in
 - 4 Circus performer
 - 5 Reach
 - 6 Fowl feature
 - 7 Feel sore
 - 8 Wrath
 - 9 Permit
 - 10 Act like
 - 11 Stud site
 - 12 Impresario
 - 13 Italy's —
 - 14 Celeste or lan
 - 15 Tut's turf
 - 16 Maui greeting
 - 17 Obtuse
 - 20 "Light My Fire" rockers
 - 24 Big bird
 - 27 "I told you so!"
 - 30 Tasty tuber
 - 31 Wine word
 - 32 Deere things
 - 33 Fess up
 - 34 Poet
 - 35 Windmill part
 - 36 — butter
 - 41 Actress Dunaway
 - 42 Fondness
 - 44 Printemps follower
 - 45 Comic Elliott
 - 46 Machine parts
 - 48 Neighbor of 116
 - 49 "Siammin' Sam"
 - 50 Bouquet
 - 52 Crone
 - 53 Simple life form
 - 54 Garr of "Mr. Mom"
 - 55 Glasses
 - 56 Loser to Truman
 - 57 Big bird
 - 62 Jawaharlal's jacket
 - 63 Bellyache
 - 64 Terrier
 - 65 A Pointer sister
 - 66 Like Notre Dame
 - 68 Early Brits
 - 70 Baseball family name
 - 72 "M*A*S*H" Emmy winner
 - 73 Actor Stephen
 - 74 Power unit
 - 76 Urban transport
 - 78 Carpenter's corner
 - 79 List ender
 - 81 Postfix
 - 82 Cover girl Campbell
 - 83 Poet Thomas
 - 85 Seductive
 - 86 Without value
 - 87 Detect
 - 92 Triangle part
 - 94 Tennis term
 - 95 Ignominy
 - 96 Starch source
 - 97 It's down in the mouth
 - 98 "— Blue?" ('29 song)
 - 99 Zoo attraction
 - 101 It's tossed with sauce
 - 102 Menotti title character
 - 103 Novelist Alison
 - 105 Place for pots
 - 107 Striped sprinter
 - 109 Path
 - 110 Move a bit
 - 111 Unadorned
 - 114 Dundee denial
 - 115 Hoopsters' org.
 - 116 Newark's st.
 - 118 Put away a pastry
 - 119 Police hdqrs.
 - 120 Sniggler's quarry



su | do | ku

© Puzzles by Pappocom

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

Tips and computer program at www.sudoku.com. For solutions check 'JRC Publications' on the solutions page of www.sudoku.com.

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

EASY

51

GO FIGURE! by Linda Thistle

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

	-		x		25
+		÷		x	
	-		x		30
x	+		-		
	+		+		16
16		10		23	

DIFFICULTY: ★

★ Moderate ★★ Difficult
★★★ GO FIGURE!

1 2 4 5 6 7 7 8 9

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STUDENTS OF THE WEEK

East Jordan High School

NAME: Sarah Jordan
 PARENTS: Jim and Ruby Jordan
 GRADE: 9th
 SCHOOL ACTIVITIES: Band, Youth Group
 FAVORITE CLASS(ES): Contemporary Fiction and Band
 FUTURE PLANS: Attend college



STAFF COMMENTS: "You will never see Sarah without a book in her hand. She appreciates the written language and loves to read. She is positive and comes to class with a smile on her face every day. Sarah is a joy to have in class." Mrs. Stangis
 "Sarah works very hard in social studies. She is a very conscientious student who is not satisfied until her work is complete. She loves to read and you can tell she really loves to learn new things. I really enjoy having Sarah in class." Mrs. Greenier
 "Sarah is an excellent geometry student. She always completes her work on time and gives her best effort. I really enjoy having Sarah in class." Mrs. Russell
 "Sarah is one of the happiest students I know. She comes into class every day with a huge smile on her face. I'm really glad she's in my EDP class." Mrs. McPherson

Boyne City High School

NAME: Shannon Barys
 PARENTS: Mary Houser and Chuck Barys
 GRADE: 12th
 SCHOOL ACTIVITIES: Band, drama and varsity soccer.
 HOBBIES AND INTERESTS: I love all things music. Singing, playing dancing, whatever. I also love animals, my cats and my llama especially.



FUTURE PLANS: I plan to spend a year or two at North Central Michigan College and then transfer somewhere to peruse my interests in Spanish and music education.
 ADDITIONAL COMMENTS: Thank you Mr. Ivie for this nomination and Mr. P for your comment. Also to all my fellow band members, I love you guys.
 STAFF COMMENTS: "As the drum major of the high school band this year, Shannon has done a terrific job. She is very proud of the band and always pushes them towards excellence. She is a leader by example and a great person to be around. Thank you for all that you have done Shannon, to make the Boyne City Bands a great program to teach and be a part of." Brandon Ivie, Band Director
 "Shannon Barys is an awesome student with a positive attitude and great behavior. This fall Shannon was the Boyne City Marching Band's drum major, and took hard work to a whole new level. Keep it up Shannon." Jack Petroelje, Vice Principal, Athletic Director

Raven Hill opens for special winter holiday hours

Raven Hill Discovery Center has scheduled fun for this holiday season. Celebrate the Winter Solstice on Friday, Dec. 21, with a trip out to Stonehenge in Raven Hill's very own Ancient World. The trek will begin at 5 p.m. Participants can snowshoe or crosscountry ski an illuminated trail and are asked to bring goodies to share. The entire family will have great fun.

Be sure to plan time to play in the museum and see the animals afterward while you warm up.

The center's 17th annual holiday open house is scheduled from 5 to 8 p.m. on Friday, Dec. 28, so stop by on your way home from work to help us celebrate the holiday season. A New Year's Eve overnight from 6 p.m. on Dec. 31, to 9 a.m. on Jan. 1, will entertain the kids and keep them safe, while you celebrate with them or on your own. Registration is limited, so book a spot for your children soon by calling Cheri at 231-536-3369. Cost is \$100 per child and kids must be between 4 and 12 years of age. Alternatively, just treat yourself and your family to an afternoon of fun and exploration at Raven Hill Discovery Center this holiday season.

Located between East Jordan and Boyne City, just off C-48 at Pearsall Road, the center helps visitors build connections between science, history and the arts in an interactive learning environment. In addition to the hands-on museum and exotic animals, visitors can dress for the weather and spend time in the one-room schoolhouse, explore the Time Tunnel, see the geologic history of the earth on the Exploring Beyond Jurassic Park outdoor exhibit, and snowshoe or cross country ski around the Taxi Trail

and to the Ancient World outdoor exhibit. Raven Hill will be open every day from noon to 4 p.m. from Saturday, Dec. 22, through Wednesday, Jan. 2, except for Christmas Day and New Year's Day. Raven Hill Discovery Center is a regional science and technology center. It is located on 157 acres in a rural area of northwestern Lower Michigan next to the Little Traverse Conservancy's Raven Ridge Nature Preserve.

It is also a cultural, historical and art center and is the 2005 Crooked Tree Arts Center eedi Award recipient for Arts and Cultural Organizations.

The overall goal of the center is to build lifelong connections for children and adults that link science, history and the arts in a hands-on learning environment. For more information, phone 231-536-3369 or toll free 877833-4254.



The proposed plan for a new facility that will house the EMS and fire departments is shown in the architect's drawing. The kick-off for raising funds was held Saturday, Dec. 8, when the departments were presented with a \$1,000 check from the EMS and Firefighters associations. The estimated cost of the building is \$3.5 million.

Fundraiser

Continued from 1
 building will be constructed with room for expansion.
 Donations may be sent to the East Jordan

Fire and EMS Building Fund, c/o the City of East Jordan, P.O. Box 499, East Jordan, MI 49727.

call Jay Peck, EMS Director, at 231-536-7881, or Tom "Tinker" Breakey of the fire department at 231-675-5489.

A living nativity



The Live Nativity, including real goats and sheep, will be presented Friday and Saturday, Dec. 21 and 22, starting at 6 p.m. and then on

the half hour and hour until 8 p.m. each evening. The Live Nativity is presented at the Bradley Home located at 6090 Horton Bay

Road, just north of the Boyne City Charlevoix Road.

Look for the star and campfire that lights the way to the manger.

Holiday Shopping Event

FREE MEDIUM DRINK
with minimum \$10 gift card purchase

SUBWAY eat fresh.

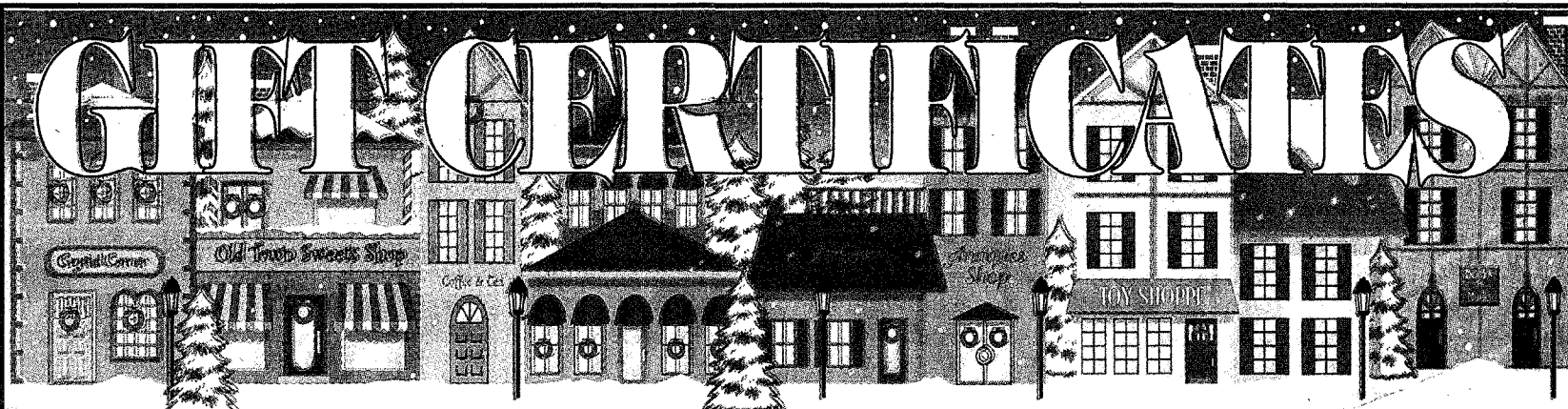
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ph. 231-582-7020
*coupon expires 12/30/07

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SUBWAY eat fresh.

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*coupon expires 12/30/07



"Always The Right Size"

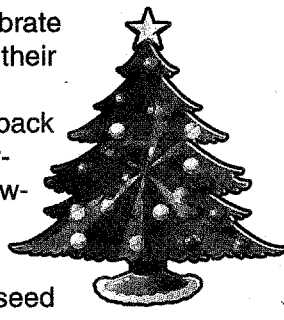
???? DID YOU KNOW ????

(MS) -

Q: Why do we decorate Christmas Trees?

These have become so symbolic of the holiday season that

many families who do not even celebrate Christmas have a Christmas tree in their home. Typically an evergreen tree, Christmas trees' origins might date back to pagan beliefs that stated the evergreen tree was symbolic of the renewal of life.



A: While that might have been the seed of what eventually became the widely practiced tradition of Christmas trees, the more concrete origin is in 16th century Germany when the Germanic people decorated a small fir tree with apples, paper flowers, roses and other knick-knacks. Once the tree was decorated, children would then collect the goodies on Christmas morning.

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 \$114,900

Century 21 Up North It's not just finding a house. It's fulfilling a dream.

3 BR, 2 bath log home on 2 acres. Detached garage, pole barn, mature landscaping. MLS #414922

Cute 3 BR, 1 bath remodeled home in Boyne City. New carpet, paint & bath. Enclosed front porch and partial basement. MLS #411938 \$77,000

If you're thinking of selling call today for a free market analysis!

Gary W. Roberts 536-7859
 Mark Kowalske 675-3721
 Monica Ross 582-6554
 Joe Jones 675-2552
 Jody Kowalske 675-3921
 Doug Hoessl 582-1090
 Sue Grobaski 549-2995

CENTURY 21 - Up North
 231 E. Water • PO Box 169
 Boyne City, MI 49712
 (231) 582-6554 • (800) 431-2121 (in MI)
 Website: www.century21upnorth.com
 Doug Hoessl - Broker/Owner