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At a glance

Have fun and benefit someone

A benefit featuring lots of fun activities, including a Christmas karaoke, a singalong and more will help Compassionate Hearts, a local non-profit group that assists those in need. Water Street Café hosts the benefit set for 6-9 p.m., Thursday, Dec. 20, at the Café.

Holiday schedules

Boyne City Public Schools will begin Christmas break on Friday, Dec. 21. Classes will resume on Wednesday, Jan. 2.

East Jordan Public Schools will have a full day of school on Friday, Dec. 21, and begin Christmas break on Monday, Dec. 24. Classes will resume on Thursday, Jan. 3.

Boyne Falls Public Schools will also have a full day of school on Friday, Dec. 21, beginning Christmas break on Monday, Dec. 24, and resuming classes on Thursday, Jan. 3.

Boyne City holiday hours

Boyne City city offices will be closed on Monday, Dec. 24 and Tuesday, Dec. 25 in observance of the Christmas holiday. City offices will also be closed on Monday, Dec. 31 and Tuesday, Jan. 1, 2008, in observance of the New Year's holiday.

East Jordan holiday hours

East Jordan city offices will be closed at noon on Friday, Dec. 21. City offices will also be closed on Monday and Tuesday, Dec. 24 and 25, in observance of the Christmas holiday, and on Dec. 31 and Jan. 1, 2008, in observance of the New Year's holiday.

Realtors food drive

The local Association of Realtors member offices in Boyne City, Charlevoix and East Jordan are collecting non-perishable items for the community food pantries.

Please donate items at any of the real estate offices in Charlevoix, Boyne City and East Jordan during regular business hours.

Questions may be directed to Karen Harrison, 231-237-6394, or Anne Kantola, 231-547-4444.

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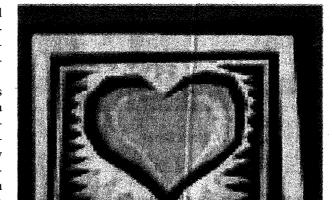
Activities provide fun and benefit community

BOYNE CITY — Join friends and families for refreshments, a sing-along, a Christmas karaoke contest, face painting, contests and prizes from 6-9 p.m., Thursday, Dec. 20, at Water Street Café downtown.

The event, hosted by Water Street Café, is a benefit for Compassionate Hearts, a local group that helps people in the community with emergency needs. It is a nonprofit, all volunteer organization that assists in many different ways. A furnace breakdown repair, shoes and boots for kids, air conditioning units for seniors, and some medical emergency help are examples of the way the organization aids the community.

Compassionate Hearts was founded in 2005 by a woman whose past experience gave her an understanding of hardships. Now 33 years into a happy marriage, she had been in an abusive marriage until she divorced. She had no money and six children to care for, said the founder who asked to remain anonymous.

years, she received a tele-



One day during those phone call from her help. Boots, hats, mittens children's school offering and other items arrived and it touched her heart forever. ' touch.' Years later, a young student was carrying some things for her when she noticed his torn shoes. It was at that moment that she determined she would help others.

BOYNE CITY, MICHIGAN 49712

Donations from area businesses and individuals who contribute receive a personal letter that tells them in detail how the donations are used, the founder said.

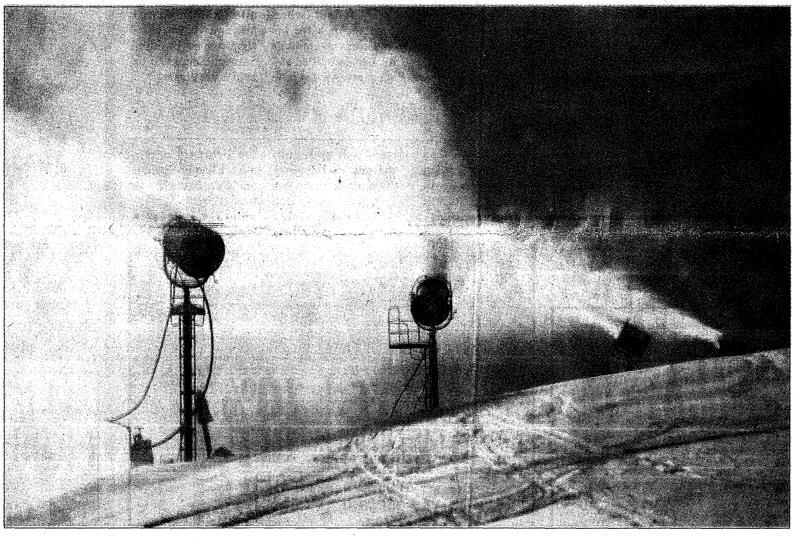
"I believe with all my heart that when people give donations, I want them to know where exactly the money is spent. Part of the reason we're growing is because of the personal

Compassionate Hearts helps people who do not receive other assistance and operates by the motto: "I can help you up, but I can't carry you."

Much of its information about those in need comes from churches, schools and organizations such as the Good Samaritan and the Salvation Army. Area doctors, pharmacies and others sometimes cut their fees for emergencies.

Contributions to Compassionate Hearts may be sent to: P.O. Box 413, Boyne City, MI 49712.

Snow power



Boyne Mountain snowmakers have poured out the white stuff almost nonstop, 24 hours a day for the past five weeks. Temperatures below freezing with few exceptions have brought about the best early season conditions in recent memory. Sunday afternoon on a beautiful sunny day, the guns on Boyne's "Superbowl" produce an awesome display. Boyne is just a few short days away from 100% open runs.

No satisfaction yet for Boyne City Road

By B. J. HETLER **EDITOR**

BOYNE CITY — A roomful of citizens gathered at a Charlevoix County Road Commission meeting on Wednesday, Dec. 12 hoping to hear some solutions for improving the Boyne City-Charlevoix Road.

But the meeting at City Hall in Boyne City held little hope of action on that 17-mile stretch of county road before the year 2012.

Road commissioners Doug Way, Wayne Saunders and Keith Ogden were mostly silent during the meeting, while manager Pat Harmon explained the financial status of the county's road commission and fielded questions from the audience.

Many of the citizens that attended the meeting were part of a growing populace frustrated with the Boyne City-Charlevoix Road. The disrepair of the road makes for dangerous driving conditions, some said, including county sheriff George T. Lasater.

A member of the audience questioned why money was spent on areas not as bad as the Boyne City-Charlevoix Road, but Harmon said the townships funded those ar-

Harmon said the years 2008-2009 would be used by the road commission for building up revenue. The only project scheduled is in Boyne City and city manager Michael Cain said the city is prepared to postpone that project if it will help repair the county road ear-

A millage request was discussed, but county commissioner Shirlene Tripp, who attended the meeting, voiced her reservations.

"It's tough for people to vote for it when they're taxed enough," said Tripp. Some doubt that a millage would raise enough funds

because it would tax prop-

erty owners, but trucks,

which make up a high per-



Road commissioners (from left) Doug Way and Wayne Saunders listened as manager, Pat Harmon, explained the financial state of affairs of the road commission at a meeting on Dec. 12 at Boyne City City Hall. At right is road commissioner Keith Ogden.

centage of traffic on the Boyne City-Charlevoix Road, would not pay the millage, nor would visitors to the area.

Harmon said he didn't know of any state grants available, but that the road commission was in contact

with the Indian tribes for possible grants. It was brought up that public safety grants were sometimes available.

Bay Township resident Jerry Matelski, who organized residents to attend the meeting and voice their

concerns, said after the meeting that he was hopeful something could be done with the Boyne City-Charlevoix Road earlier than 2012. He is meeting with state Rep. Kevin Elsenheimer this week to discuss the issue.

Land ownership before commission

BY B. J. HETLER **EDITOR**

BOYNE CITY — The issue of a portion of land at the waterfront in an ownership dispute between the city and the One Water Street developers was before city commissioners again at a meeting on Tuesday, Dec. 11.

An agreement between the city and the developers that was signed on Dec. 18, 2006, expires on Dec. 31, and commissioners had to decide whether or not to extend the agreement.

But, the agreement has been a source of controversy because of its terms and some of its language. The document quit-claims the triangle portion of the land from One Water Street Development Company, LLC to the City of Boyne City contingent upon the city's approval of the developers' plan and issuance of a conditional use permit and of a zoning permit.

Some citizens question how One Water Street can quit-claim land that they say the developers do not own in the first place.

"Water Street runs all the way to water's edge," said resident Sue Hobbs. "All that has to be done is a title search and One Water Street will know they don't own it. There are photos of Water Street going to the water. I don't know how they could claim it. It is already ours, they can't give it back to us. I think that this agreement should not be extended, and should not have been agreed to in the first place. This is basically a bribe."

Area resident, Vasco Zucchiatti questioned the contingencies contained in the agreement.

"It is ironic and arrogant on the part of the developer to get so many benefits from the city and then propose to quit-claim deed property they don't own," he said. "That's a lot of demands that they seem to be making in the agreement. With all of this

See LAND, page 2

Snowmobile

reminders

Family physician comes to Charlevoix

Our area has gained a new family practice specialist. Mark Smith, MD, has opened a practice at 14730 Park Avenue, on the Charlevoix Area Hospital campus, where he will see patients every Wednesday. Dr. Smith also staffs the hospital's emergency. department several days a week.

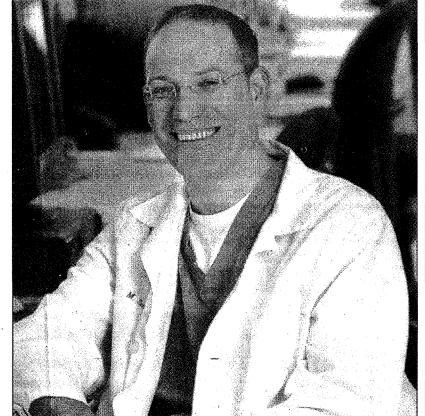
A Michigan native, Dr. Smith studied at Aquinas College, earned his medical degree from Wayne State University School of Medicine, and served his residency at Grand Rapids Family Medicine. He is certified by the American Academy of Family Physicians.

Area residents may remember Dr. Smith from the East Jordan Family Health Center, where he was on staff in 2003. Prior to coming to Charlevoix with his family, he practiced for four years in Manistee.

Dr. Smith is married to Mary Ivy, MD, an OB/Gyn specialist who recently joined Charlevoix Women's Health Care. The couple, along with their two young children, is making their home in Charlevoix. "This was such a wonderful opportunity," says Dr. Smith, adding, "Both of us love this area and we're happy to be back."

For the time being, Dr. Smith will be in his office only on Wednesday, although he looks forward to building a practice and expanding office hours as time and space become available. With a focus on comprehensive, preventive health care, his practice will include people of all ages - from kids to

geriatric patients. Those who would like to make an appointment with Dr. Smith may do so by calling his office any day of the week, at 231-547-6510.



Courtesy photo Dr. Mark Smith

to remind snowmobilers of the laws regarding

snowmobiles in Boyne City. Snowmobiles are not permitted on the follow-

The Boyne City Po-

lice Department wants

ing downtown streets In Boyne City: Water Street between East and Lake Streets, and Lake Street between

Water and Main Streets. Snowmobiles are permitted to ride on other streets under the following guidelines:

Riders must stop at every intersection, even if there is no stop sign

at the intersection.

Riders must obey all traffic laws, and are not permitted anywhere other than the right edge of the roadway. Right edge of the roadway means the main traveled portion of the roadway, and not the area adjacent to the traveled portion of the roadway.

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Riders must obtain owner's permission before riding on private property.

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Surplus funds surface in DNR budget Department should apologize for requesting license fee hike

gling to hike hunting and fishing license fees to cover Department of Natural Resources budget shortcomings, the department's announcement this week of a \$10 million sur-

Elsenheimer said. The DNR had pròposed doubling the

plus is outrageous,

state Rep. Kevin

chery deer license fees from \$15 to \$30 for Michigan residents over the next four years and from \$138 to \$300 for out-of-state hunt-

"Ensuring the protection and management of Michigan's natural resources must state, but making it into

After months of an- cost of a firearm or ar- a "three-card-monte" game for sportsmen and taxpayers is just wrong,' said Elsenheimer,

Kewadin. "The announcement of a \$10 million surplus should be great news, until you learn that the windfall was discovered last July while be a top priority for our campgrounds were being closed down and

everyone was being told without a license fee increase the DNR would be next."

The funding excess in the wildlife fund was because of a good return on some investments. DNR officials have stated the extra money was being looked at as "rainy day savings."

"There's no such

thing as rainy day money when taxes are being increased. The department needs to look outside - it's pouring," Elsenheimer said. "A department that provides misinformation about the state of their budget when pushing for a fee increase has no credibility. I am as baffled as I am angry. All this time they've been pointing the finger at sportsmen when they should have been pointing at themselves."

"After this boondoggle, DNR Director Rebecca Humphries needs to apologize to all Michigan sportsmen and women, or resign from her position. Someone needs to be held accountable.

Land

Continued from 1A background, I wish the city would have taken this to court."

Commissioner Ron Grunch defended the developers and the agreement.

first place was to avoid litigation expense," he said. "We've worked two solid years on this and I still think it is a good project."

Eleanor Mayor "The purpose for Stackus spoke in support the agreement in the of the agreement and its extension for a sixmonth time period.

"From everything I know, we're supposed to move forward. There is going to be a developer whether it's Jerry Rutter (a One Water Street developer) or someone else. We don't own the water. We don't own the property," said Mayor Stackus.

to extend the agree-

ment, but only until the end of February 2008. Commissioners Chuck Vondra, Dan A wote was passed Adkison and Mike Cummings voted for

the February extension. Eleanor Stackus and Ron Grunch who had sought a sixmonth extension voted no.





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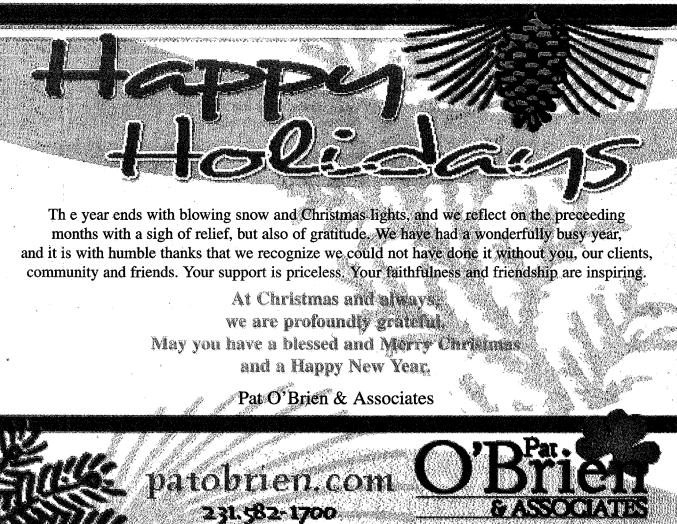
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OBTURANES

Fern Morris

Fern "Aunt Fern" Morris, 79, of East Jordan, died on Sunday, Dec. 16, 2007, at her home in Jordan Township.

Funeral services were held today, Wednesday, Dec. 19, at 11 a.m., at the Penzien Funeral Homes, Inc. in East Jordan. Rev. Nancy Rohde of the First Presbyterian Church officiated with military honors following. Interment will be in Rockery Cemetery, Jordan Township, Antrim County, Michigan.

She was born on April 24, 1928, in Simons, Mich., the daughter of Artie and Rena (Williams) Morris. Aunt Fern served in the United States Navy during the Korean Conflict. She had worked at the creamery in East Jordan for 10 years, at East Jordan City Hall as clerk for 16 1/2 years and then as a self-employed tax preparer from 1987 until her retirement in 1998.

Aunt Fern was part a group that first decided "over a coffee table" in 1976 that the city needed a health center. She has been an active member of the health clinic association since its inception. "It's kind of like having a kid, that the health center was my baby,"

she said, explaining why she remained connected. Aunt Fern served as a charter member of the Board of Directors of the East Jordan Health Center until now.

She was also a member of the First Presbyterian Church, East Jordan Housing Commission, East Jordan Civic Center and Rebec-Hosler-Sweet Post #227 of the American Legion in East Jordan. Aunt Fern was an avid Tigers fan. She enjoyed storytelling, bowling, hunting, fishing and picnicking. She loved people and helping out in any way possible. She enjoyed teaching children to make whistles. She was fondly known as "Aunt Fern" to all those who met

Aunt Fern is survived by two brothers, Darwin (Mary Lou) Morris and Delwin (Gloria) Morris, both of East Jordan; several biological nieces and nephews; and too many to mention individuals she had adopted along the way.

The family received friends on Tuesday at the Penzien Funeral Homes, Inc. in East Jordan. In lieu of flowers, memorials may be given to East Jordan Ambulance Association or the East Jordan

Charles Max Phillips

Charles Max Phillips, 86, passed away Friday, Dec. 14, 2007, while surrounded by his family. He is survived by his wife, Mary Sue (Hobbs) Phillips, two sons, Greg (Ruth) Phillips of Salida, Colo.. and Will Phillips of Eugene, Ore. He is also survived by three grand-

children: Joshua of Bend, Ore., Gabe of Berkeley, Calif., and Noah of Managua, Nicaragua; two greatgrandchildren, Bella and Elijah, also survive.

Max grew up in East Lansing, and played whatever sport was in season. He was also a die-hard



Michigan State fan. He graduated from Ohio Wesleyan University and was a veteran of WWII. He spent his working career in the family automotive parts business. After retirement, he spent as much time as possible at their cottage on Lake Charlevoix in Michigan.

Memorial service details will follow at a later date. In lieu of flowers, contributions in Max's memory may be made to: Hope Hospice Healthpark, 9470 Healthpark Circle, Ft. Myers, FL. 33908. Kiser Funeral Home is handling arrangements.

Anne Marie Robbins

Mrs. Anne Marie Robbins, age 59, died Sunday, Dec. 9, 2007. She was born in Petoskey on Nov. 29, 1948, to Robert and Helen (Stanek) Anzell. She joined Dale R. Robbins in marriage on Sept. 14, 1974. Mrs. Robbins was employed at the Oceana County Medical Care Facility.

Anne is survived by her husband of 33 years, Dale Robbins; children, Deb Mitteer, Michael Robbins, Michelle (Steve) Krantz, Karen Riggs, Dale R. (Robin) Robbins, Kevin (Tammy) Robbins, Tisha Alexander and Renee (Mason) Stratton; 28 grandchildren; 12 great-grandchildren; mother, Helen Anzell; mother-in-law, Rita Robbins; sister, Sheryl (Mike) Baldwin; brothers, William Anzell, Patrick (Beth) Anzell, Michael Anzell; sister-in-law, Deanna



Anzell; brother- and sisters-in-law, Shirley (Darrel) Whitaker, Ronald (Lorena) Robbins, Louis (Sharon) Robbins, Linda (Charles) Thrailkill.

She was preceded in death by her son, Sgt. Todd Robbins; father, Robert Anzell: father-inlaw, Ernest Robbins; brother, Robert E. Anzell;

several nieces and nephews and granddaughter, Marleigh Riggs.

Mass of the Christian Burial was offered Saturday, Dec. 15, from St. Gregory Catholic Church with Fr. Ronald Schneider presiding. Interment will be in the Hart Cemetery. Memorial contributions may be given to the Margaret D. Fuehring Alzheimer Unit at Oceana County Medical Facility. To leave a condolence or sign the register book, visit www.tatekingfuneralhome.com

Marsha J. Breimer

Marsha J. Breimer, age 57 of Boyne City, died on Saturday, Dec. 15, 2007, at Charlevoix Area Hospital.

Marsha was born on March 12, 1950, the daughter of Welsey and Gloria (Flobeck) Breimer, in Chicago, Ill. Marsha grew up in Illinois and graduated from Elgin High School.

She enjoyed reading, traveling and recently came to know the Lord in a personal way.

She is survived her children, Jeff (Danika) Nichols, Shannon Dupree and Alisha Farias; grandchildren, Zoe Nichols, Jacob Dupree, Abigail Dupree, Alyssa Smith and Dominic Miller; brother, Pastor Michael (Shelly) Breimer of Seed of Faith Ministry, and many extended family and friends.

A private gathering of family and friends will be held at the family home later this week.

The family suggest memorial contributions be directed to the American Cancer Society. Stackus Funeral Home of Boyne City is serving the family.

Archie Cole Jr.

Archie Cole Jr., age 81 of Boyne City, died on Sunday, Dec. 9, 2007, at Northern Michigan Hospital.

Archie was born on April 25, 1926, in Petoskey, the son of Archie Sr. and Floy Dell (Hankins) Cole.

On Sept. 10, 1949, at Coopers Farm,

just north of Boyne City, Archie married the love of his life, Nora Belle Hadix. Archie enjoyed sitting around a table,

drinking coffee and sharing memories. He had several hobbies; model railroading, playing the guitar, piano and the trombone. One of his favorites was HAM Radio, his call sign was KB8TVK.

Archie is survived by his seven children, Archie III (Rose Mary), Cathlene (Brian) Brandenburg, Lena (George) Vroman, Daniel (Debbie), Gary (Marcy), David, Scott (Lora); brothers, Jim (Josephine), Lloyd; sister, Betty Medsker, and many grandchildren and great-grandchildren. He is preceded in death by his parents; wife, Nora Belle Cole in January of 2005; infant granddaughter, DeeDee, and sister, Doris Hall.

A funeral service was held Wednesday, Dec. 12, at Stackus Funeral Home in Boyne City. Pastor David Behling officiated.

Burial will take place at Maple Lawn Cemetery. The family request memorial contributions be directed to Boyne Area

B (FP)

Boyne City Police report
Dec. 10 -16
Fraud - Bad Checks
Assault
Narcotics Violations
Alarms - false
Larceny
Civil Disputes
Disturbance
General Assistance
Stalking
Domestic Dispute
Noise Complaints
Vehicle Unlock
Suspicious Situations
Traffic Offenses
Harassment
911 Hangups
Lost/Found Property
Parking Violations
Traffic Accident
Private Property Accidents
Car Deer Accidents

EJPI REPORT

East Jordan Police report	
Dec. 10 - 16	
Traffic Offenses 13	,
Assist Other Agencies/Departments5	j
Suspicious Situation2	,
Larceny 3	,
Assist Citizen/Business9)
Open Door 1	
911 Hang Up 3	5
Accident 2	
Harassing Calls2	
Parking Violation4	ŀ
Illegal Entry 1	
Disorderly Conduct 1	
Public Relations 1	
Threats 1	
Alarm Makes the Beker of the Makesang 🧸	,
Civil Dispute	,
The second of th	

DEATH NOTICE

75, entered into home in East Jordan held on Monday, Dec.

Instant Messaging - keep your buddy list!

SPAM Filtering - Reduce unwanted e-mails

10 e-mail addresses with Webmail

Albert G. Chanda, 17, at 11:00 a.m. at the Lighthouse Mission-"Glory" on Thursday, ary Church in East Jor-Dec.13, 2007, at his dan. The family was served by the Penzien Funeral services were Funeral Homes, Inc. in East Jordan.

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GOURT REPORT

Circuit Court

33rd Circuit Court for the County of Char-

Tammy Sue Kenyon, 34, Boyne City. Found guilty on 10/10/07 of Count 1: Controlled substance-delivery-manufacture; and Count 2: Controlled substance - maintaining a drug house. Sentenced to 90 days in jail with credit for one day, serve one day, pay \$895 in fines and costs; 18 months on probation.

Cody Michael Anderson, 18, Boyne City. Found guilty on 10/26/07 of Count 1: Breaking and entering a building with intent; and Count 2: Larceny in a building; and Count 3: Controlled substance-possession of marijuana. Sentenced to 270 days in jail with credit for 88 days, serve 270 days; pay \$13,365.93 in fines and costs; 36 months on probation.

Bruce Lee Sirmons, 27, East Jordan. Found guilty on 10/12/07 of Count 1: Assault with dangerous weapon (felonious assault). Sentenced to 365 days in jail with credit for one day, serve 120 days; pay \$470 in fines and costs; 24 months on probation.

Paul Henry Caldecott, 33, East Jordan. Found

The following Judgment of Sentences in criminal sexual conduct-third degree. Sen- Robinson and Norman Mathers. criminal cases were recently ordered in the tenced to 180 days in jail with credit for two days, serve two days; pay \$470; 12 months on

probation. **Assumed Names**

and Nancy Fulkerson.

levoix, by Rose Straebel.

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

RGF&S, 12374 Deer Trail, Wolverine, by Rex A. Goddard.

Doug Gilkerson Carpentry, 806 Erie St., East

Jordan, by Doug Gilkerson. Charlevoix County Genealogical Society, P.O. Box 7, Boyne City, by Patrick McCleary

EMDUB Construction, 308 State St., East

Jordan, by Michael Webb. Larry Laurain Construction, 38085 Beaver Lodge Dr., Beaver Island, by Larry G. Laurain.

W. Bernier Construction, 06080 Patricia Dr., East Jordan, by Wayne O. Bernier.

Tintop Teardrop, 2498 Wickersham Road, Charlevoix, by Stephen Guthrie. Cedars Edge, 14225 Klooster Road, Char-

Charlevoix Area Humane Society, 614

guilty on 10/10/07 of Count 1: Attempted Beardsley St., Boyne City, by Charles

Zaremba Family Farms, P.O. Box 75, Elmira. by Yvonne Zaremba.

Charlevoix Cedar Plank Company, 09533 Boyne City-Charlevoix Road, Charlevoix, by Scott D. Pugh.

S & K Cleaning, 5350 Agers Ally, Charlevoix, by Stacey Hoffman and Kimberley

VanMeter. J. Towsley Services, 1026 May St., Char-

levoix, by James Calvin Towsley. Joe's Snow-Plowing, 04775 Boyne City-East

Jordan Road, by Joseph Ignatowski.

Marriage Licenses The following

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

Daniel Christopher Soullier, 45, Charlevoix and Tabitha Rachelle Schnelle, 20, Alanson.

WEEKLY Health Tips





One More Reason to Exercise

There may be a new benefit to aerobic exercise Recent research illustrates that aerobic exercise may reverse the shrinkage of the aging brain. Those in the study exercised or one hour, three times a week. One group in the study did aerobic exercise consisting of brisk walking. The other group did nonaerobic toning stretching. Researchers performed MRIs of the participants brains before the study and after six months. The group doing aerobic exercise had an increase in brain volume of gray matter and white matter. The increase was located in the regions of the brain that usually shrink with age.

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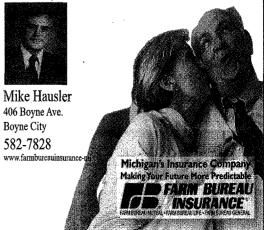
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Elsenheimer offers address for distribution program

Area residents hoping to brighten the Christmas holiday for wounded and recovering servicemen and women can rely on the American Red Cross to deliver, state Rep. Kevin Elsenheimer has announced.

The Red Cross, with help from Pitney Bowes Inc. and the support of the U.S. Department of Defense and Walter Reed Army Medical Center, has launched an effort to get holiday cards to wounded and recover- has stepped in to help

ing soldiers.

"I received a number of calls from residents saying that their Christmas cards addressed to 'Any Wounded Soldier' and 'A Recovering American Soldier' were returned," said

Elsenheimer, R-Kewadin. "I made some phone calls and found out that the government policy for anonymous mail was affecting the Christmas cards, but that the American Red Cross

make sure military members know they are in our thoughts and prayers this holiday season."

The new policy at Walter Reed Army Medical Center no longer allows packages or letters, including Christmas cards, that don't include a specific addressee to be delivered.

However, through a unique partnership between the 'American Red Cross and Pitney Bowes Inc., communities across America are invited to mail cards along with personal messages of support to wounded service members at military hospitals around the country, Elsenheimer said.

The American Red Cross will collect, review and distribute the Christmas greeting cards to wounded military personnel. For security reasons, the Red Cross is only able to accept cards,

not packages. Red Cross volunteers will receive and bundle the cards, which will be shipped by Pitney Bowes Government Solutions to the medical facilities where more Red Cross volunteers will distribute the cards.

To send Christmas greetings through the program, address your holiday cards to: We Support You

During Your Recovery! c/o American Red Cross P.O. Box 419

Savage, MD

20763-0419

Hours: Mon-Fri 9-6 • Sat 9-1

OPNION THE CITIZEN-JOURNAL

EDITORIAL

Wishing you peace this Christmas

It's a nice word isn't it? When spoken, the word sounds like its definition and saying the word makes one feel peaceful. Try it.

This Christmas season finds people around the world in strife. Some are living where a war is being fought. Others are not at peace in their minds or their hearts.

We need to redouble our efforts for peace, not only through our government and social organizations, but also within each one of us. Peace will begin through each individual who feels peace in their heart and passes it on to others.

On Dec. 12 in Turku, Finland, an appeal for world peace was presented. Leaders of four denominations participated. In their appeal, they recognized the importance of solidarity both on an individual level and in the interaction among different nations.

The website for the city of Turku related how families, schools, workplaces and congregations should be developed into places that offer a caring and safe environment. Such commitment strengthens and develops mental health in a way that will never be found in data networks and in the virtual reality, but only where people are close to one another, it was stated on the site.

Finland, as long as we're on the subject, has a rather interesting tradition known as the "Declaration of Christmas Peace." From a time during the Middle Ages, the declaration has been read at noon on Christmas Eve from a parchment roll on the Old Great Square of Turku.

The Declaration of Christmas Peace reads in part: "A general Christmas peace is hereby declared and all persons are directed to observe this holiday with due reverence and otherwise quietly and peacefully to conduct themselves, for whosoever breaks this peace by any unlawful or improper conduct shall be liable to whatever penalty is prescribed by law and decree for each offence or misdemeanor.

"Finally," the declaration states, "all citizens are wished a joyous Christmas holiday."

That couldn't be much more clear.

Our Christmas wish is for all of you to have a peaceful, safe, and wonderful Christmas and if things begin spinning too fast, stop and say it -

Peace.

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.

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 thank ing 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 Thursday at 5 p.m. If you have questions on the letter policy, contact the editor at 231

582-6761 or via e-mail at citizen@voyager.net



A thank you note

As families gather together for the holiday season, I am reminded of those to whom I owe a debt of gratitude.

My family is sparse and scattered around the country. Regardless of their foibles, and of mine, they are locked in my heart like convicted criminals and they will never escape. We rarely get together en mass anymore, unless a revered uncle turns 90 or someone's son or daughter gets married. It's regrettable, but as life becomes more complicated and we grapple with jobs, responsibilities and hectic schedules, the miles between us become almost insurmountable.

When I left home, I didn't so much cut the apron strings as shred them to ribbons. I couldn't wait to forge my own life, separate and distinct from my conventional childhood. I would never have survived the inevitable and timeworn pitfalls that accompany the passage into adulthood without my friends.

The familiarity, comfort and

day-to-day unconditional support that is usually assigned to family has become the onus of my friends. This is the family that we choose. These are the people that don't have to love us, but they do anyway. They allow us to be who we truly are, even when it's not a pretty picture. They will laugh at our jokes, commiserate about our problems and let us cuss without fuss. They will give equal weight to a bad hair day or a faltering marriage. And they get the obscure reference to the Bukowski

MORE OR LESS



movie "Barfly" when you raise your glass and toast: "Here's to all my friecececeends!" Friends will

character in the

see you through the best and the

worst of it. They are the handpicked ensemble cast that populate the story of our lives. With each seemingly small gesture or in sharing our dreams and disappointments, we earn a place in each other's hearts and minds. We become invaluable. We become

I hope that they know how much they mean to me. I think that they do. These are the relationships that seem to take the least effort, simply because they are so serendipitous. We fall into them by good fortune and we maintain them because it is a joy to do so. We don't judge each other for perceived lapses or misdemeanors. We don't hold each other to a pre-conceived criteria. And it is precisely for this reason that our friends are paramount. We allow each other the luxury of failure without loss of esteem.

I once overheard a good friend say to my then-boyfriend, who was recounting a list of my sins to illustrate some forgotten point: "I don't care if she murdered someone. Anything she does is alright with me."

Now this is extreme. But far be it from me to oppose that sort of loyalty. She was planting the flag of her allegiance. The boyfriend is ancient history, but my friend is just a phone call away.

Here's to all frieeeeeeeeends.

YOUR WOIGE

Take advantage of senior centers' services

To the editor:

In 2006 my wife, Helen, and I moved from Central Lake to the East Jordan Housing Commission Apartments (Lakeview Manor) under the Director, Ginny Carey. We were having trouble understanding the new prescription drug Part - D Plan. We were totally confused about my wife's medication. I asked Ginny for help and she referred me to the Charlevoix County Commission on Aging, under the Director, Susan Bergmann. I called her and she gave me an appointment. I met Mrs. Bergmann, explained our situation and she in turn introduced me to Marge Krchak, the office manager. Marge was

able to correct Helen's problem. Those two ladies, Mrs. Bergmann and Mrs. Krchak came to our rescue for which we are so thankful. Along with other valued advice, they are doing us seniors a great service. We also find the Charlevoix County Senior Centers are very good to us seniors. The good food, entertainment and services; our wonder is why more seniors don't take advantage of these centers and what there is to be had.

Thank you for your time and consideration regarding this matter. - Sherm and Helen Thomas East Jordan

Not plowing on weekends could cost a life

Regarding the Road Commission's decision to not plow secondary roads on weekends. I work as a Paramedic for the City of East Jordan and personally I think this is a lousy idea. More than that, it's a very poor management decision made by the road commission. I'm appalled to think that they would put the citizens of Charlevoix County and their property at risk like this. By not plowing the roads on weekends emergency responders such as Fire and EMS will be delayed and may even be unable to reach some residents in an emergency. Also with people trying to drive on unplowed roads many of these citizens will become the emergency. That

may be in the form of a vehicle accident or simply being stranded in subzero weather. Regardless if it's medical emergency, a vehicle accident or a structure fire, response times will be longer. In medical emergencies where minutes matter these delays may very well cost someone their life. The citizens of Charlevoix County pay too much in property taxes to have to go all winter with secondary roads unplowed on weekends. Most people live on these secondary roads. I think the citizens need to stand up and say no, we won't put up with this. These roads will be plowed.

> — Neil R Booze EMT-P East Jordan

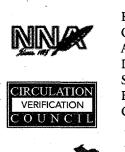
Litzenburger Place seniors thankful

To the editor:

This past summer a plea went out to the public for donations to help purchase portable air conditioning units. The Boyne City Eagles Club was the first to respond with a special donation for our three most medically needful residents. Soon many other donations were coming in from individuals whose heartfelt compassion will forever be remembered. At a point when we thought that things could not get any brighter, a man from Birmingham stepped forward and presented us with a check for ten more units. The count was now down to four units and every apartment could be equipped with the cool air we so desperately needed during the hot summer months. We had earlier

approached the COA for some possible assistance. They then appointed a sub-committee to check out all the facts and a few weeks later they approved the request. Last week our County Commissioners finalized this with a favorable vote for the funding of the last four units. This recent action now provides air conditioners for every apartment. What a great place we live in that not only our friends and neighbors, but total strangers will step up and help the seniors and disabled without blinking an eye. Thank you all from the bottom of our hearts. You will forever be in our prayers.

- Residents of Litzenburger Place



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CITIZEN-JOURNAL

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YOUR VOIGE

We the people

When in the course of human events our legislators ignore existing laws, in violation of their oaths of office, while attempting to change those very same laws (much as a criminal continues. his illegal conduct hoping that the laws will change making his acts legal) contrary to the U.S. Constitution, it becomes the duty of "We The People" to prosecute those guilty of those criminal acts. We should start at the top in our government with those criminals who unconstitutionally declared war and invaded other countries sending our military to be killed and maimed only to line the pockets of the military industrial complex in order to garner their favor, money and support in future elections. These traitors of our Republic, when tried and found guilty, should face a firing squad for their treasonous conduct and acts. It becomes incumbent upon all patriotic Americans to exercise their Constitutional rights, under the First

Amendment of the U.S. Constitution, to petition the government for redress of grievances. As we listen to the political debates of all the candidates aspiring to the highest office in our land, President of the United States of America, and when we look past all the "what's in it for me" or the "what I"ll do for you" rhetoric, there appears to be only one candidate who would truly be endorsed by the "Founding Fathers" because he espouses governing our nation by following the U.S. Constitution, saving our Republic from the threat of a "One World Government" with the inevitable outcome of socialism, communism, loss of all our liberties and freedoms and ultimately slavery. We must ask ourselves, "What do I want to pass on to my children and grandchildren?" I know my answer. And God help us if you don't know yours. Duty & Honor for God & Country

Jerry Evans East Jordan

Food drive a success

Volunteers from the Charlevoix County Democratic Party took part in food drives at Glen's and Save-a-Lot in East Jordan on the first two Saturdays of this month to benefit the Care and Share Food Pantry in East Jordan.

We want to express our gratitude to the people of East Jordan for their help in our endeavor. This was our first food drive as a group and the smiles and generous spirit we encountered left us with warm feelings of holiday cheer and the desire to continue with more food drives in Charlevoix County in the coming months. In

total we collected over \$1,000 in cash and several van-loads of non-perishable food.

Care and Share provided over 100 families with food in November and their resources are strained. Many thanks also to Kathy Reid, the manager of Care and Share, and her volunteers for their hard work supporting East Jordan families in need. Working with such dedicated people is always uplifting and has left us wanting to do

> - Barb Perreault, on behalf of the Charlevoix County Democrats Boyne City

Christmas recycling reminder

First, we would like to thank everyone for doing a better job of recycling office paper. Most of you are actually getting your magazines and color brochures in the with the newspapers now. Thank you for your efforts. That is your present to us, the volunteers.

Second, the Charlevoix County Recycling Committee would like to remind recyclers that the Christmas season is upon us. We cannot possibly get all of our cardboard and papers in the bins on the same day. It's also important to flatten cans and plastic containers. If you should arrive and the bins are full, please come another

day. Remember, our haulers, who are doing a great job, need a day to enjoy Christmas with their families, too. They will soon be back to work, making extra hauls to get caught up with the sea-

Please remember, no styrofoam! Not blocks and not "packing peanuts." If a load is contaminated, we have to pay for hauling plus a landfilling fee. That negates everyone's recycling

Thank you for your help, and enjoy the holidays.

> — Nancy Ferguson, Secretary Charlevoix County Recycling

SERVICE NEWS

Boyne City American Legion news

At the regular meeting of Ernest Peterson Post 228, held on Nov. 1, the following communications, reports, discussions and actions were presented or acted upon: a thank you letter from the John Magee family for the Veteran of the Month ceremony; the bingo chairman reported that attendence is down, but we are still making money; the troop support officer stated we have 13 active duty members with three in Iraq and that packages are sent to all on active duty.

The honor guard conducted the following: a POW/MIA ceremony, participated in memorial and graveside services for Gerald Harold Mapes, and Veteran of the Month ceremonies for Bobby Cullin Sellers and Roy Eugene Coates.

The Citizen published the following in October: Treats for Troops with the \$450 donation to the post from Church of the Nativity in memory of Past Commander Maxine Hough, Legion News for September, Legion News for October, Veteran of the Month for Bobby Cullin Sellers, and a veterans notice.

The chaplain reported on the 13 veterans at Grandvue Medical Care Facility and area veterans who are sick, disabled, shut-in or have answered the final call. Membership stands at 121 with a goal of 161. Discussed a Kalkaska Post 480 member, collecting donations in Boyne City, who may have misled the donors to think that they were donating to the Boyne City Veterans Memorial - that was not true and will be investigated and stopped. Requests for donations or grants were submitted to Great Lakes Energy and LexaMar regarding the Veterans Memorial and Bruce Jansen, of The Wood Shop, will place a sign on the site reading "The Future Home of the Boyne City Area Veterans Memorial." It was requested that the Citizen publish the correct layout of the memorial. It was moved, supported and passed to purchase a light weight Legion parade flag and pole.

A plaque, "The Veteran," donated by member Randy Smith, was presented to the post by SAL Adjutant Mark Smith that reads: "It is the veteran not the preacher who has given us freedom of religion. It is the veteran not the reporter who has given us freedom of the press. It is the veteran not the campus organizer who has given us the freedom to assemble. It is the veteran not the lawyer who has given us the right to a fair trial. It is the veteran not the politician who has given us the right to vote. It is the veteran who salutes the flag. God Bless America."

We are accepting items from the public to be sent to our troops overseas, at the post on Saturdays, between 3 - 9 p.m., and Blue Star Banners and troop support ribbons are available to the public. The next regular meeting was held Dec. 6, at 7:30 p.m. in the post home and preceded by the Veteran of the Month ceremonies at 6:15 p.m., followed by a potluck supper in their honor. Area veterans are welcome and encouraged to attend.

Hill graduates from basic

Army Reserve Pvt. Dustin B. Hill has graduated from Basic Combat Training at Fort Knox, Ky.

During the nine-week training period, the trainee received instruction in drill and ceremony, weapons, rifle marksmanship and bayonet training, chemical warfare, field training and tactical exercises, armed and unarmed combat, military courtesy, military justice, physical fitness, first aid, and Army history, traditions, and core values.

He is the son of Bobby Hill, and grandson of Peggy Himebauch, both of East Jordan.

Hill is a student at East Jordan High School.

STUDENTS OF THE WEEK

East Jordan High School

NAME: Kimberly Elzinga PARENTS: Debbie

and Cary Elzinga GRADE: 11th AC-SCHOOL TIVITIES: DECA, National Honor So-

ciety FAVORITE CLASS(ES): BMT

and Marketing FUTURE PLANS: Attend College for **Business Management**

STAFF COMMENTS: "Kim Elzinga has done a great job in marketing so far this year. She pays attention and participates in discussion, works extra hours in the store for games and parent-teacher conferences, and turns in quality work." Mrs. Sitkins

"It is difficult for me to describe how much I appreciate the kind of student and the kind of person that Kim is.

She works hard on her academics, always striving for quality work. She is also kind to all her fellow students. I am proud to know and work with Kim." Mrs. Standerfer

"I really miss Kim in class this year. She's a great student and person. Congratulations." Mr. Essenberg

Boyne City High School

NAME: Evan Orban PARENTS: Jason and

GRADE: 10th SCHOOL ACTIVI-TIES: Football and Basketball

Barb Orban

HOBBIES AND IN-TERESTS: I like to fish and play all kinds of sports, I also like cooking food.

ence Department

FUTURE PLANS: I plan to go to college to become

ADDITIONAL COMMENTS: Thank you Mrs. Hemming and Mrs. Fritzsche for your great comments. STAFF COMMENTS: "Evan is consistently goodnatured and a true gentleman. I have enjoyed working with him as he is doing well in biology. Evan is selfmotivated cooperative and has excellent problem solving skills. He is polite, respectful, and friendly to all students and genuinely nice. He has a great work ethic and his consistent behavior convinces me that he cares about his academics. Evan exemplifies what a "Student of the Week" should be. Congratulations Evan. I enjoy having you in class." Elizabeth Hemming, Sci-

"Evan Orban is quick to help other students understand difficult concepts in class. He is a hard working student with much ambition and always strives to do his very best." Jodi Fritzsche, Foreign Language Department

VETERAN OF THE MONTH

The Veteran of the Month for December is Gerald Harold Mapes. Born Oct. 27, 1921, in Bovne City, Mapes left school in 1936 after completing the tenth grade, to help his father support their family, going to work at Howes Leather Company as a leather polisher.

On Sept. 3, 1942, Mapes was inducted into the Army Air Force and was assigned to the Inactive Enlisted Reserve ing in the United States on Corps. He entered into Aug. 24, 1945. On Oct. active service on Sept. 17, 9, 1945, at The Separa-1942, in Kalamazoo, and tion Center, Camp following basic training, McCoy, Wisc., he was where he earned the awarded an honorable Marksmanship Badge discharge, having atwith a rifle, and complettained the rank of Staff Sergeant and received the ing communications specialty training, he defollowing decorations parted theUnited States and citations: The Euroon Oct. 7, 1943, arriving pean-African-Middle in the European Theater Eastern Theater Medal, of Operations on Oct. 17, The American Theater Medal, The WW II Vic-1943. Mapes was assigned to the 29th Divitory Medal, The Good sion, Command Squad-Conduct Medal and ron, 19th Troop Carrier Three Overseas Service Group and served as a Bars each representing Telephone and Telegraph six months foreign ser-Wire Chief while participating in the following battles and campaigns:

Normandy, Northern France, Rhineland and Central Europe. On August 14, 1945, he departed the European Theater of Operations arriv-

O'Michigan Rural Electric Cooperative in Boyne City as a lineman and completed the apprenticeship program, through the International Brotherhood of Electrical Workers, becoming a journeyman lineman on Aug. 19, 1947. On Sept. 11, 1948, Mapes married Charlotte Dawn Sabin in Boyne City, where they built their home. Mapes was later promoted to the position of line-crew foreman where he supervised the construction of aerial and underground distribution and service power lines and the repair of those lines due to outages either manmade or by nature. On May 2, 1986, he retired, but Mapes, refusing with Wolverine Power Supply Cooperative to maintain the grounds and

Following his military service, Mapes returned

home, going to work for a throughout Michigan durpower line construction ing the summer; being contractor, Hydakerfree to travel to Florida Wheatlake Company, and the Keys in the winter. In Oct. of 1992 he ter-Reed City, on Feb. 19, 1946. On March 25, 1947, minated his contract with he left the contractor go-Wolverine becoming a ing to work for Top true retiree and in April of 1995 he pursued his dream of one day building a log cabin next to a lake where he could sit on his porch and enjoy God's creation around him in the summer and wintering in Florida. Due to failing health he moved back to the Boyne area in July of 2004 and enjoyed spending quality time with his grandchildren and family. On Oct. 17, 2007, Mapes answered the final call and is being honored by his wife Charlotte and his To honor a veteran, call

the program chairman at 231-536-2447 or on Saturdays call 231- 582-7811 between 3-8 p.m. The ceremony may be witnessed on the first Inursday of each month world go by, contracted in front of The American Legion Post located on the corner of Lake and Main in Boyne City, at 6:15 p.m.

FIRST PRESBYTERIAN CHURCH OF EAST JORDAN

fences of their sub-stations

207 WILLIAMS ST., EAST JORDAN

December 23rd 9:30AM: SUNDAY WORSHIP

December 24th 7:00PM: CHRISTMAS EVE **CANDLELIGHT SERVICE**

EVANGELICAL LUTHERAN

7855 ROGERS RD., EAST JORDAN

December 23rd 10:30AM: **Morning Worship** December 24th 6:00PM: **Christmas Eve**

Service

December 30th 10:30AM: **Service of Lessons** and Carols

TRINITY FELLOWSHIP

401 STATE ST., BOYNE CITY

December 23rd 10:30AM: **Service With** Communion

December 24th 6:00PM: **Sunday Morning Candlelight Service** w/Communion hosted by youth.

We give special invitation for everyone to come in and join us!

BOYNE VALLEY CATHOLIC COMMUNITY

Our area houses of worship invite you

to rejoice this Christmas season with

praise, reflection, song and prayer.

Their doors are always open,

so please join them in celebrating the

true meaning of the season.

St. Matthew, Boyne City | St. Augustine, Boyne Falls

CHRISTMAS MASSES: Monday, Dec. 24, 6pm Monday, Dec. 24, Midnight

FEAST OF THE HOLY FAMILY: Saturday, Dec. 29, 5:30PM Sunday, Dec. 30, 11AM

CHRISTMAS MASS: Tuesday Dec. 25, 9AM FEAST OF THE HOLY FAMILY: Sunday, Dec. 30, 9AM SOLEMNITY OF MARY, MOTHER OF GOD Tuesday, January 1, 10AM

FIRST PRESBYTERIAN CHURCH OF BOYNE CITY

401 S. PARK ST., BOYNE CITY

December 23rd 10:30AM: SERVICE OF **CAROL SINGING**

December 24th 7:00PM: CANDLELIGHT **COMMUNION SERVICE**

COMICS & CONUNDRUMS



by Jerry Craft Mama's Boyz THAT HAPPY PART SURE DIDN'T LAST LONG!

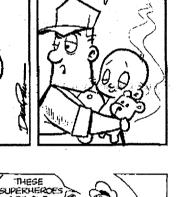
Amber Waves





WOW! POPEYE





by Dave Phipps.

WOW! SOMEONE'S AURA

IS REALLY POTENT!













By Samantha Weaver

· If you've ever suffered from thermostat wars at your office, you might be interested in the following fact: Those who research such things conducted a study in 2004 on office temperatures. The results showed that workers were less productive and made more mistakes when office temperatures dropped from 77 F to 68 F.

· Anyone who has read her works will not be surprised to learn that it was 19th- century novelist Jane Austen, one of the most widely read

and best-loved writers in British literature, who made the following observation: "There certainly are not so many men of large fortune in the world as there are pretty women to

· You might be unsurprised to learn that the word "mortgage" shares the same Latin root meaning as the terms "rigor mortis" and "mortician." "Mortgage" literally means "death pledge.

· Records indicate that in 1925, movie stuntmen (and yes, they were all men in those days) earned \$7 to \$8 per day for basic stunts. They got extra pay for certain activities, though; jumping from an airplane to a train was worth \$150, for instance. Any stuntman who parachuted out of an exploding plane would get \$500, and it was worth \$1,500 to crash a plane into a house or a tree. Considering the state of technology and safety standards of the day, it's no wonder that between 1925 and 1930, 55 people were killed while performing movie stunts, and another 10,000 were injured.

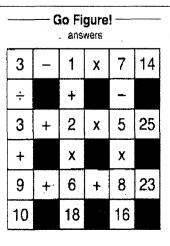
· Every year the town of Brevard in North Carolina celebrates its unusual local fauna with an entire féstival dedicated to white squirrels. Yes, squir-

Thought for the Day: "An ostentatious man will rather relate a blunder or an absurdity he has committed, than be debarred from talking of his own dear person." - Joseph Addison

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Sudoku Answers

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	Super Crossword ————————————————————————————————————																			
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Super Crossword

57 Rock's — Zeppelin 98 Find out ACROSS 100 Did 1 Israel's 58 Ubiquitous Barak songbird 10 Traffic

14 Beer ingredient 18 It's nothing 19 "From the Terrace'

20 Fusillade 21 Not quite closed 22 KINGLY BREW

24 Start 25 Actor Andrews 26 Parrot 27 Charity 28 Party

30 Formicary denizen 31 Final 32 Loose 33 Like opposites

35 Pitch 37 Dumo on 40 Can opener 42 Harp part 45 Crop up 46-Part of EEC 47 Golden

49 Merchandise 51 Navel store? 52 Disseminate 54 Flat hats 56 Relocate

81 Japanese statesman 82 Category 83 Gets back 85 Relative of

> 88 Autumn 89 Distribute camp or tree 91 Artist

96 Mauna

pusiness 102 He had of Gaus

60 Faultless 62 Clarke or Questel 103 Angier's 63 HURT 105 Fear FRIENDS 65 "GIDDYUP!" 106 "You -

"HOOCHIE MAMA!" 68 Fumble 69 Net type 70 "Jurassic Park" stuff 71 RODMAN FELL FROM

ASTIC SINGER

86 Sporting saddles implement the donuts 90 Word with

Rousseau 93 Intrinsically "Greetings!"

129 Producer 130 Chatterley Windermere

DOWN 1 Biblical book

2 Dickens villain 3 Prod

danglers

110 Sweater letter 112 Gumshoe 113 Toil 114 August one 117 "Damn Yankees'

device 120 SWEATERS ARE OFFENSIVE 123 "Kismet" character 124 -- lell swoop

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classic 5 It's on the bee's knees 6 "It's a --(170 song) Witches 8 Live and

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hera 16 Turner or Wood 17 Soho streetcar 20 Beethoven

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84 Very cold 87 BORING

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92 Private

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95 Gen. Robt.

97 "Big" star 99 SWIPE BROOCH

101 Undertake

102 "The Silent

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104 Macbeth.

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instrument

39 Hunt or Hamilton 40 Acts catty? 41 Blender part 43 Fragrance 44 Actor Burton 46 And more of

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73 Peter of Herman's Hermits 74 Cinch 75 Vexed ---- Las

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111 Borodin's 'Prince -113 Using 114 Hartman or Kudrow 115 Geraint's lady 116 Adequate 119 Purpose - again!" 122 Chess champion

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© Puzzles by Pappocom

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

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

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FIGURE! by Linda Thistle GO

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

DIFFICULTY: ★

★ Moderate ★★ Difficult *** GO FIGURE!

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& 2007 King Features Syndicate, Inc.

Boyne Falls goes Nutcracker Church events



The Boyne Falls Public School produced its own rendition of the beloved classic "The Nutcracker Suite." Grades participating in the tale were kindergarten through 8th, either acting or singing. Choreography was directed by Rianne Coale, Kayla Hausler, and Calla Coale. The entirety of the production was directed by Mrs. Hinkley, Elementary Arts, Movement, and Music teacher.

"The kids worked very hard and were very proud of themselves by how it turned out and the support and recognition that their parents showed them," Mrs. Hinkley stated, after the play and the stress that comes with making a production run smoothly was over. (I - r) Janelle Roberts, Haley Towne and Charlene Bearss, holding the Nutcracker.

Michigan opens up enrollment for health insurance program for very low-income individuals

first day of the open enrollment for low-income people in Michigan to apply for the "Adult Medical Program," a state health insurance program that provides outpatient coverage to adults with little or no income who can't get Medicaid. Also known as "County Health Plan A" in some parts of the state, the Adult Medical Program has been closed to new enrollments for much of the past two years. The program will reopen temporarily on Dec. 1. At this time, the Michigan Department of Community Health has not indicated when it will close enrollment for the program, but it is expected to be brief. Therefore, applicants should apply as soon as possible after Dec. 1. If you have previously applied for medical assistance or Medicaid before Dec. 1, you must file a new application or update your pending application. Applicants need only submit an application at DHS and provide proof of income and assets.

Residents who are trying to understand what governmental health insurance program is best for them or a family member, or who have questions about the application process, can contact their local Department of Human Services office for more informa-

Key facts on the adult medical pro-

How to apply - File an application for public assistance at the Department of Human Services starting Dec. 1. Applicants should check the box for "medical assistance". Anyone with an appli-

Dec. 1 marks the cation that was filed before Dec. 1 must reapply after Dec. 1 to be considered for Adult Medical Program coverage.

A copy of the application form can be downloaded online from www.mich.gov/ dhs and going to the "doing business with DHS" link along the left.

Program provides health coverage to uninsured individuals who are unable to qualify for Medicaid and who have income below 35% of the federal poverty level (\$284 a month for an individual, \$413 a month for a couple)

and cash assets (bank

accounts, securities,

The Adult Medical

cash) totaling less than \$3,000. Earned income may be some what higher.

Contact your local DHS office with questions regarding eligibility and services provided. If you are denied, seek legal advice. Call 1-800-968-0738 to find the free legal aid or legal services office nearest to you.

Horton Bay United Methodist Church

On Sunday, Dec. 23, Sunday School classes will be held at 9:15 a.m. for all ages. At the 10:30 a.m. worship service, Pastor Tim will bring the message "Will You Be Part Of the Drama?"and the choir will be singing. After the service there will be a time of fellowship.

The annual Christmas Eve service will be held Monday, Dec. 24, at 6 p.m. The public is invited to join this special family service with refreshments and fellowship time to follow.

Everyone is invited to the Horton Bay United Methodist Church.

Church of the Nativity

Reverend Peggy Natterman will be celebrant for the Dec. 22, Fourth Sunday in Advent, 10 a.m. Eucharist at Church of the Nativity. Coffee hour will follow in the church undercroft.

Christmas Eve service will begin at 7 p.m. on Monday, Dec. 24. Sunday, Dec. 30, the 10 a.m. service will include a special "Lessons and Carols" component in addition to the Eucharist service.

Nativity will again provide a Tuesday evening movie night for the month of January, beginning with the recently released "Snow Dogs," which will be shown at 7 p.m. on Jan. 8 in the church undercroft. The public is invited to attend and light refreshment will be

Please call the church answering machine 231-582-5045 to obtain more information about any of the church events. Please leave your name, telephone number and information you seek. A member of the church will return your phone call. Church of the Nativity is located at 209 Main Street, Boyne City.

Lakeshore **Community Church**

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

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

Lakeshore Commuity Free Clinic is a ministry of Lakeshore Community Church and is open every Friday from 8 a.m. to 4 p.m. Anyone who does not have insurance, or is underinsured is welcome to utilize this service. Dr. Richard Mansfield and Kathy Helsley, along with many volunteers from the community, continue to help make this possible. The clinic is run strictly on donations. If you are interested in donating to the Free Clinic, send your donation to PO Box 933, Boyne City, MI, 49712, or call 231-5826828 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-

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 www.boynecity naz.org and click on the drop-in center tab on the homepage. We would also like to invite you to visit our weekly Sunday morning services. The service time is Sunday at 11 a.m. Children's church is provided for children ages 4-12.

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

Walloon Lake Community Church Men's Fraternity will

meet at 6 a.m. on Thursday, Dec. 20.

Sunday, Dec. 23, Word and Worship start at 9 and 10:45 a.m. Worship will be led by the Praise Band KidConnection will run from 9 a.m. to noon with a break from 10:15 to 10:45. Junior and senior high youth will attend Worship and Word at 9 and then meet at the youth center from 10:30 to noon. Christmas buckets are due on Dec. 23 or.

There will be a Christmas Eve Service at 6 p.m. on Monday, Dec.

Wednesday, Dec. 26, the food pantry will be open from 5:30 to 6:45 p.m. There will be no family meal for class until Jan. 2.

For more information, please contact the church office at 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.



Church Events Brought To You By:

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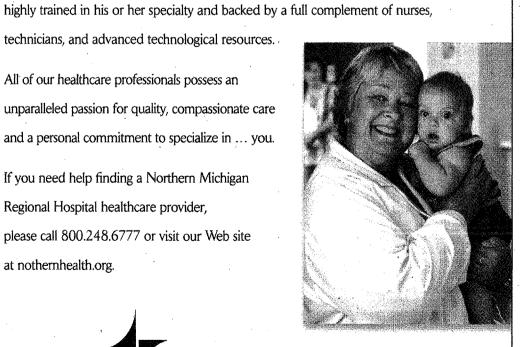
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Susan M. Jones, CFNP Family Medicine

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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 unpaid 2005 and/or prior years property taxes was forfeited to the Charlevoix County Treasurer pursuant to the General Property Tax Act, Public Act 206 of 1893, PA 206, MCL 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, time, and location of these hearings,

A Show Cause Hearing is scheduled for 09:00am - 01:00pm, January 10, 2008 at 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 redeem that 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 33rd Circuit Court, 301 State Street, Charlevoix, MI.

At this hearing the Foreclosing Governmental Unit shall ask that the court enter a judgment foreclosing the property as requested in the petition for foreclosure. A person claiming an interest in a parcel of property set forth in the petition for foreclosure, who desires to contest that 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, and 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 delinquent taxes, 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 or desires an interest if it appears they hold any undischarged, 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 assuming them to be for sale until the final list of foreclosed parcels is determined and offered at auction in summer, 2008. Most of these parcels will be redeemed from 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 records and is not guaranteed to be the actual location of the property.

The amount due listed indicates the balance which was due as of 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.

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ď.	Name Parcel #	Amount	Name de de la Aporte de esta	Parcel #	Amount	Name (1)	Parcel #	Amount	
	ADGATE, CARY G 008009000 ADGATE, CARY G 00800900		DODGE, MARHTA DODGE, MARHTA	05342300600 05342400250	\$647.26 \$4362.84	KUHLMAN, SCOTT LANGMAID, MICHAEL SCOT	01001500610	\$340.20	
	ADGATE, CARY G 01001802	•	DODGE, MARTHA	05342400230	* .	HANGMAID, MICHAEL SCOT	00902501200	\$659.74	
	ADGATE, CARY G 01501101	200 \$1407.23	DODGE, MARTHA	05342400250	\$4362.84	LAZAROW, TRUST OF DR.	PAUL B		.11
	ADGATE, CARY G 000000005137804: ADGATE, CARY G 05146923:		EQUESTRIAN WAY LLC FAUGHT, GARY E	00711800950		LAZAROW, TRUST OF DR.		\$666.68	(U) (I) (J)
	ADGATE, JODY L 00800900			00301000345	\$831.71	HAMAROW, INOSI OF DR.	01200102300	\$522.35	٠,
	ADGATE, JODY L 00800900	•	FEDERAL HOME LOAN MORT			LAZAROW, TRUST OF DR.			,
	ADGATE, JODY L 01001802 AKT PEERLESS ENVIRO SERVICES	500 \$4087.45	FESTUS LLC	00200802240 01322703140		LAZAROW, TRUST OF DR.	01200102400	\$565.36	
	05330191	100 \$7963.90		01001600115	\$475.79	HAZAKOW, IROBI OF DR.	01200102500	\$536.40	
	ANDERSON, JUDY L 01200201		FIFTH THIRD BANK	04140900100		LAZAROW, TRUST OF DR.			
	ANDERSON, ROBERT J 01200201 ANDRAS, BARBARA A 00802700		FIFTH THIRD BANK FIFTH THIRD, OLD KENT	05115008400	\$601.65	LAZAROW, TRUST OF DR.	01200103100 PAIII. R	\$508.33	
	ANDRAS, GERALD 00802700		ririii iiiitto, ond toni	01001302020	\$1205.33	DEALERON, IROSI OF DR.	01201102700	\$637.78	
	ARGENT MORTGAGE COMPANY LLC	700 #7000 00	FIRST COMMUNITY BANK	01065000100	\$1351.92	LAZAROW, TRUSTEE, PAUL		4	
	01502404 BAMFIELD, SCOTT ALLEN 01210900	'	FIRST COMMUNITY BANK FIRST COMMUNITY BANK	01065000200 01065000300	\$2645.32 \$1670.06	LAZAROW, TRUSTEE, PAUL	01200101300	\$666.68	
	BANK ONE 01001302		FORD, JOLENE	00612601000	\$8389.37	EAZAKON, IRODIEE, PAOL	01200102300	\$522.35	
	BANK ONE 05342000	'	GASCO, JOHN	01501400135	\$220.87	LAZAROW, TRUSTEE, PAUL			
	BARNETT, DOTTIE H 05302300 BARNETT, DOTTIE H 05302300	:	GASCO, JOHN GERRIE, JACK C	01501400255 00502501310	\$1626.34 \$935.32	LAZAROW, TRUSTEE, PAUL	01200102400	\$565.36	
	BARNETT, DOTTIE HOPE 05302300	1	GERRIE, JUDITH A	00502501310	\$935.32	HAZAKOW, IKOSIEE, PAUL	01200102500	\$536.40	
	BARNETT, DOTTIE HOPE 05302300	:	GIPPERICH, TRUST OF AN			LAZAROW, TRUSTEE, PAUL			
	BEAVER ISLAND FORESTRY 01212800 BEHLING, JEANETTE M 01501501		GRAVES, KURT	05302306300 01201600800	\$3492.34 \$524.64	LAZAROW, TRUSTEE, PAUL	01200103100	\$508.33	
	BEHLING, JEANETTE M 01501501 BEHLING, MARK 01501501	•	GRAVES, KURT	01201800800	\$823.83	DAZAROW, IROSIEE, PAOL	01201102700	\$637.78	
	BEYER, JOHN 01060110		GRAVES, LINDA T	01210401400	\$306.75	LAZAROW-STETTEN, TRUST	OF JANE	4	
	BEYER, KELLY M 01060110	: ,	GRAVES, LINDA T	01210401600	• .,	TARADOM OMDOMEN MONTO	01200101300	\$666.68	
	BIDWELL, TODD 00241502 BLANKENSHIP, LORETTA 00612601		GRAVES, LINDA T GRAVES, ROBERT R	01212000730 01210401400	\$281.94 \$306.75	LAZAROW-STETTEN, TRUST	01200102300	\$522.35	
	BLARNEY CASTLE OIL 05330191	•	GRAVES, ROBERT R	01210401600		LAZAROW-STETTEN, TRUST	and the second s	40	
	BLASTIC, THOMAS O 05114300	110 \$218.11	•	01212000730	\$281.94	TARABOU GEREERIN EDIGE	01200102400	\$565.36	
	BLOOMFIELD FINANCIAL GROUP 01501501	900 \$888.90	GREAT LAKES MAINTENANC	E 05330191100	\$7963.90	LAZAROW-STETTEN, TRUST	01200102500	\$536.40	
	BREIDENSTEIN, BETH LYNN	, , , , , , , , , , , , , , , , , , , ,	GREAT LAKES PETROLIUM		:	LAZAROW-STETTEN, TRUST			
	01001302		GREAT SENECA FINANCIAL		4700 00		01200103100	\$508.33	
	BREIDENSTEIN, WALTER 01060113 BREIDENSTEIN, WALTER 01060113		GRIFFIN, ROGER J	00715300400 05302408000	\$702.30 \$909.44	LAZAROW-STETTEN, TRUST	01201102700	\$637.78	
	BREIDENSTEIN, WALTER 01060114		HANSON, VIVIAN	05212307500	\$5592.64	LEADABRAND, JOHN E	01100502600	\$1070.62	
	BRYANT, GALE 01101900		HANSON, VIVIAN	05214007600	\$4722.56	LICK, MRS THOMAS	04140900100	:	
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	BURTON, GERALD E 05146010	750 \$16411.63	HUNTINGTON NATIONAL BA	NK	Q1009.03	LUCENKO, DANIEL P LUCENKO, DONNA MAKINO, KATHY MAKINO, RONALD J MARCUCCI, THOMAS A MC CARTHY TIMOTHY	05337900150	\$1153.28	
	C&O CLUB CONDO ASSOC 05213502	900 \$5565.96		00200602525	\$3563.74	MAKINO, KATHY	05132000110	\$15703.81	
		300 \$804.11 300 \$804.11	HUNTINGTON NATIONAL BA	NK. 00612601000	58389 37	MAKINO, RONALD J MARCHCCI THOMAS A	05132000110	\$15/03.81	
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	00711800	950 \$12443,72		01100502600	\$1070.62	MC GINNIS, MICHAEL	01501401430		
	CHURSKI (FORD), JOLENE 00612601	000 \$8389.37 000 \$8389.37	INDEPENDANT MORTGAGE C	OMPANY 01212000730	\$281 94	MC GINNIS, MICHAEL P	01501401430	•	
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	CONNOLLY, SHERYL 01065000	300 \$1670.06	IRS IRWIN UNION BANK	05330191100	\$7963.90		00715300400		
	CONNOLLY, SHERYL 01065001 CONNOLLY, SHERYL 01065002 CROZIER, HARVEY E 00201800	900 \$288.06	IRS TANTO INTON BANK	01003300500	γ±33/+±/	NORTHWEST CONSUMERS CU	01501400255		
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	CROZIER, HARVEY E 00201803	200 \$2312.70	KIRBY, KINTA S	01001600110	\$413.46	ONOFRIO, JULIO	01370759300		
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HAPPENINGS

Wagbo hosts gathering

The Wagbo Peace Center invites all to celebrate the year past and dream of the new year's promise while enjoying hors d'ouvres, dessert and excellent company on Wednesday, Dec. 19, at 7 p.m. The WPC Board will be spending early 2008 visioning and planning. We'd appreciate your invaluable input now as we begin the process of reinventing the Wagbo Peace Center as a sustainable, relevant and compelling organization positioned for success well into the future.

Please join us to share your thoughts and some good eats. If you'd like, you may also join us for a wintry hike on our newly marked trail system. We look forward to seeing you.

Please RSVP to Alana Haley, Board Chair, at 231-588-6391.

Benefit open house

Water Street Cafe in Boyne City will hold a family Christmas open house and sing-along benefit for Compassionate Hearts on Thursday, Dec. 20, from 6 to 9 p.m. There will be refreshments, a Christmas karoke contest, face painting, cutest Christmas costume contest, a 50/50 drawing and a raffle.

Compassionate Hearts Is a local organization that helps the working poor with emergencies other than monthly payments.

Live Nativity

The annual 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.

Winter solstice celebration

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 cross-country 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.

Family Game Day scheduled

The Jordan Valley District Library will hold Family Game Day on Wednesday, Dec. 26, and Thursday, Dec. 27, from 3 to 5 p.m. in the library's community room. Board games, puzzles, fooseball and air hockey will be available during this time, as well as a movie. Snacks will also be provided. Library assistants will be available for supervision.

Open house

Raven Hill Discovery 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.

Festival of Carols

Sunday, Dec. 30, 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.

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.

Chritmas 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 breakfast

The East Jordan Sno-mobile Club will be serving Sunday breakfast every Sunday through March, from 7 a.m. to noon, at the club on Mt. Bliss Rd.

New Year's Eve for kids

A New Year's Eve overnight at Raven Hill Discovery Center, 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.

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.

Story hour

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

Food pantry hours

Boyne City Seventh-day Adventist Community Services Center/Food Pantry is open every Monday from 10 a.m. until noon. Call 231-582-0151 for additional information. Emergency service is available.

Slim and Trim Club meets

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

Family planning appointments set

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

Women empowerment group

Woman to woman - women empowering women. Boyne City group forming now. Contact Teri at 231-582-9185, or e-mail, tmrounds@charter.net.

Recovery group meets

Troubled by panic attacks, temper, fears, helpless or hopeless feelings? Try Recovery, Inc. We meet to help ourselves and each other Tuesdays, at 7 p.m., at Christ Lutheran Church, 1250 Boyne Avenue, Boyne City, and Thursdays, at 7 p.m., at the Pregnancy Resource center, 418 Waukazoo, Petoskey. To inquire call 231-5822699 or 231-347-6474.

HPV vaccines available

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

HPV vaccine provides lifetime protection against the types of HPV that cause most cases of cervical cancer and genital warts. Call the Health Department of Northwest Michigan at 800-432-4121 for an appointment.

BC SENIOR CENTER

You are invited to join us at the Boyne Area Senior Center this week for fun, lunch and fellowship.

Wednesday, Dec. 19, line dancing will start the day at 10 a.m. Lunch will include spaghetti and meat sauce, tossed salad, green peas and apple salad.

Thursday, Dec. 20, Roger Hartson will begin the day at 11 a.m. with keyboard music. Lunch at the Boyne Area Senior Center will be liver and onions. Bingo will follow lunch at 12:30 p.m. Everyone wins - come and enjoy the fun.

Friday, Dec. 21, garlic chicken, sweet potatoes, green beans and apple dumplings is planned for lunch. The Tag-A-Long Music Group will be there at 11 a.m. for enjoy-

able music.

The Boyne Area Senior Center will be closed for Christmas on Dec. 24 and 25. Merry Christmas from all your friends at the senior center.

Wednesday, Dec. 26, the favorite - crunchy drummies - butterscotch beans, potato salad and applesauce will be served for lunch. Line dancing will start the day at 10 a m.

For more information regarding the senior center call 231-582-6682. The suggested donation for lunch is \$2 for those 60 and over or \$4 for those under 60. To contact the Charlevoix County Commission on Aging call 231-237-0103. If you live outside of the calling area the toll free number is 1-866-428-5185.

EJ SENIOR GENTER

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. 20, the menu is cook's choice.

Friday, Dec. 21, we will be serving garlic chicken and "The Cousin's Music Group" will provide entertainment.

The center will be closed for Christmas on Monday, Dec. 24 and Tuesday, Dec. 25.

We will open again on Wednesday, Dec. 26 with entertainment by Roger Hartson. We will be serving crunchy drummies and celebrating December birthdays. Bring your birthday card.

Fish is on the menu for Thursday, Dec. 27 and will be served by East Jordan Elementary Helping Hands (5th graders).

Friday, Dec. 28, we will be serving Swiss steak.

The menu is subject to change so please feel free to call the East Jordan Senior Center at 231-536-7831 with any questions. The Charlevoix County Commission on

Aging can be reached at 231-237-0103 or toll free at 1-866-428-5185. We look forward to seeing you.

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COMPLETE COVERAGE OF THE

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

Rambler boys win league opener

BY GREG GIELCZYK SPORTS WRITER

BOYNE CITY -Robby Jensen hasn't lit it up yet this season.

If that's a concern for the Boyne City boys basketball team, it needn't

His teammates easily picked up the scoring slack in a 62-54 victory over Harbor Springs last Thursday night.

In the Lake Michigan Conference lidlifter for the Ramblers, four other players scored in double figures to turn Jensen's offensive power outage irrelevant.

Dan Remsberg poured in 19 points to lead the Ramblers in their first win of the young season. It was a pair of consecubaskets Remsberg at the close of the first half that kept the Ramblers within one of the Rams, 28-27, at the

break. The Ramblers held a

slim 34-30 lead midway through the third quarter when Remsberg drilled home a 3-pointer, his second straight from long range, to make it a 7-point Rambler advan-

"He's a leader for this team," Ramblers' coach John Hertel said. "We expect him to be one of our best players, and he really showed that (against the Rams)."

Putting on a clinic inside with some adroit moves in the post, senior Josh Konecki contributed 12 points and T.J. Redmen and Trever Kruzel had 10 each for the Ramblers. Jensen added 7.

But it was the Ramblers ability to shut down the Rams in the second half that proved key in the win, as they closed the door on the lanes after leaving them frustratingly open in the first half.

Free throw shooting

also came up big for the Ramblers.

With the Rams in comeback mode, Boyne made their free throws down the stretch to hold off any rally. The Ramblers finished 16-of-22 on the night.

Boyne's early schedule prepared the Ramblers for the rigors of the conference, even if it was at the cost of the team starting out 0-2.

Even so, the Ramblers got off to a slow start and trailed the Rams, 18-11 at the end of the first

"Our play was inconsistent early on, and we struggled with our press offense alignment and made too many turnovers," Hertel said.

The Ramblers recovered to outscore the Rams, 16-10, in the second period and cut the deficit to just one point, 28-27, at the half.

Boyne used the break to make some adjust-

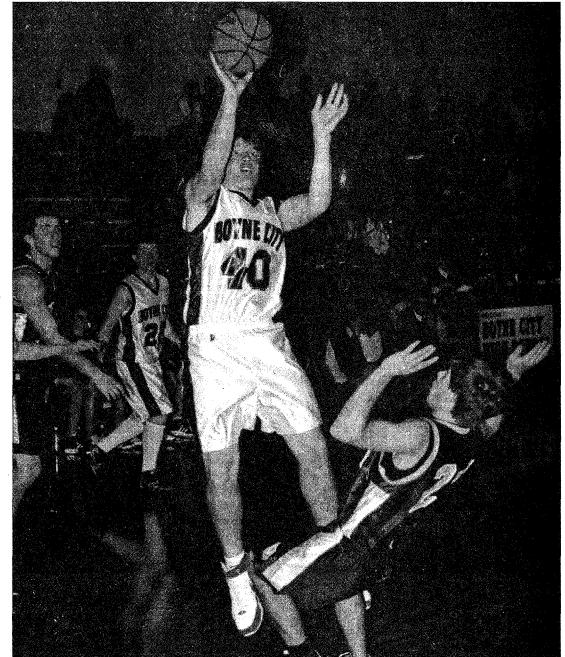
"We simplified some things and were able to make sharper passes, and we did a better job of jumping to the catch," Hertel said.

"We also tightened up our defense in the second half, and did a better job of helping and recovering on drives."

The Ramblers threw the Rams' offense into chaos in the third quarter, and they finished with a 15-9 advantage to climb into a 42-37 lead. Boyne enjoyed a 20-17 edge in the fourth pe-

Chad Cottrill scored a game-high 21 points for the Rams, while Joe Foster had 11.

"Jensen did a great job defensively on their top playmaker, Foster. Offensively, Remsberg really came to play, and he made some big shots when we needed them."



See OPENER, page 11 Boyne City's Ryan Musser converts a jump shot against Petoskey last Tuesday.

East Jordan offense sputters in two losses

By CHIP CORWIN SPORTS EDITOR

EAST JORDAN head girls basketball coach Sean Ferguson thought he had to worry about coming into this season. Suddenly, the Red Devils' offense, or lack thereof, has come to the front of his mind.

Those struggles contributed to two losses last week for the Red Devils, who dropped a 57-41 decision to Charlevoix at home on Wednesday and a 55-43 tilt at Kalkaska on Friday.

Against Charlevoix, East Jordan found themselves in a 25-12 hole at halftime, and although they outscored the Rayders in the third period, they only put up six points in the fourth quarter. What's worse, is that six points is double the amount they scored in the second frame.

"We really struggled to get on track offensively," Ferguson said. "Their (Charlevoix) pressure caused us to make many poor decisions."

East Jordan shot only 23 percent from the field and 37 percent from the free throw line. Charleyoix's Brooke Whittaker, who led all scorers with 20 points, seemed to not be able to

"We were unprepared for Brooke Whittaker's three point barrage," Ferguson said. "We were really focused on shutting down their inside game, which we were able to do, but ... they had a threat from focus of Kalkaska's col-

the outside.

"We were able to outrebound them by 10, which normally means Offense was the last you win, but our mental thing that East Jordan mistakes on offense just killed us."

While the offense struggled, the defense played well, and Ferguson credited Katherine Rowley, Meghan Thomas, Tori Carr and Sarah Kupovits with strong performances on the defensive end.

Thomas led East Jordan with 18 points and 7 steals. Rowley pulled down 10 rebounds and had 3 assists.

Against Kalkaska, the Red Devils still found themselves out of sync on offense.

"Again, we made terrible decisions on the end, offensive Ferguson said. "(We) turned the ball over way too much.

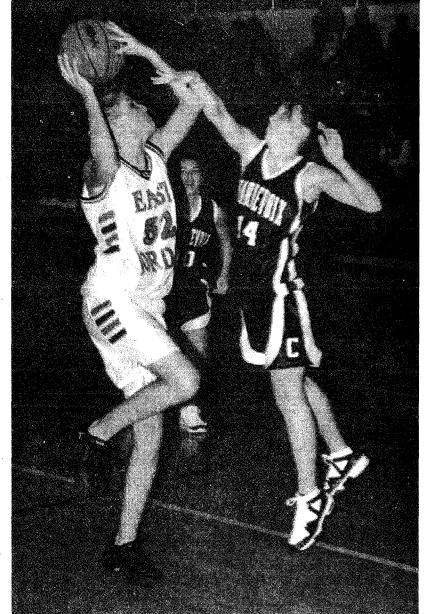
'We shot poorly from everywhere, including the free throw line."

East Jordan was only down eight at halftime, 24-16, but they came out of the lockerroom cold and only put up six points to Kalkaska's 20. They outscored the Blazers in the fourth period, 21-11, but by then the game had already been decided.

Kalkaska head coach Dave Dalton said the key to the game was shutting down Meghan Thomas, East Jordan's leading scorer.

"All the girls helped stop her (Thomas)," Dalton said. "Our defense has been really tough. That's been a key for us all year."

With Thomas as the



Treasure Timmons is fouled as she attempts a shot against Charlevoix last Wednesday.

lective attention, Cassie Crick answered with 11 points and 3 steals.

Kalkaska had three girls in double figures, Kara Ponstein with 17, Katie Krause with 13, and Megan Dunn with

"Kalkaska was on fire!" Ferguson said. "They always have good shooters, and coach Dalton does a great job running offensive sets."

Still, there were

things to be happy about.

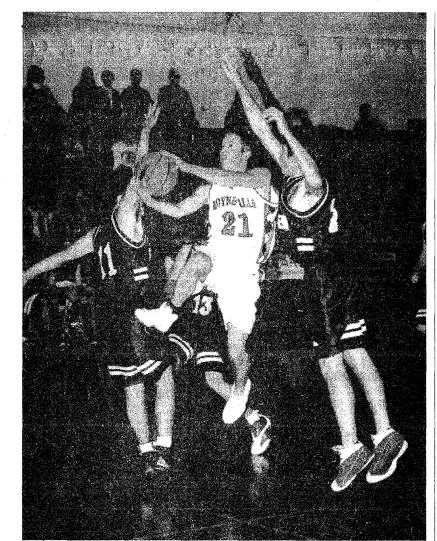
"Cassie Crick played better tonight," Ferguson said, "and we had a nice spark from Andrea Chew and Ashley Skrocki off the bench.

"Sarah Kupovits did a great job on Katie Krause most of the night."

It's back to the drawing board now for East Jordan, who hosts Grayling tonight and Harbor Springs on Friday. "We really need to slow down, break things

down, and get back on track," Ferguson said. The Red Devils' JV squad lost to Char-Maribeth

levoix, 51-47. Shaina Peters had 28 points, and Poindexter pulled down 12 rebounds. The Red Devils beat Kalkaska, 49-21. Peters had 26 points, and Poindexter chipped in 10 points and had 11 boards.



Boyne Falls senior Chad Deming (21) splits the Harbor Light defense on his way to the basket in the Loggers' home game on Dec. 11. Multiple requests for comment were not returned.

Loggers take out Harbor Light

BY NORTH MOORE STAFF WRITER.

BOYNE CITY -The Boyne Falls Loggers opened up their early on, taking a 16-Northern Lakes Conference schedule at the first quarter. Harhome on Tuesday night against the Harbor Light Swordsmen, and coach Frank Loggers held on to a Hamilla couldn't have been happier with the 66-59 victory over their NLC rivals.

"This is by far the best game we've played all year," Hamilla said. "We played with confidence offensively and the charge in the

did a good job against their press."

Boyne Falls executed on the offensive side of the ball 10 lead at the end of bor Light found some offensive rhythm in the second, but the 34-31 lead at the half.

The Loggers struggled against Harbor Light's defensive pressure and the third quarter ended with the score locked at 45 to 45, but Chad Deming and David Gross led

fourth quarter and lifted the Loggers to their first win of the season, taking out their conference foe 66-59.

> "Our kids did a great job tonight," said "Justin Hamilla. (Grubaugh) controlled boards and the Deming was very aggressive on offense."

Deming led the Loggers with 23 points. David Gross added 15 points, four assists and five steals, while Justin Grubaugh put up a double-double with 15 points and 20 re-

Rambler girls pull away from Harbor Springs

By GREG GIELCZYK SPORTS WRITER

BOYNE CITY — Jessica Kynsz and Trisha Tomkins combined for 27 points in leading the Boyne City girls basketball team to a 56-42 Lake Michigan Conference win over Harbor Springs last Friday night.

The win improved the Ramblers' league record to 2-0. They are 2-2 overall.

Maddie Moeke and Shebly Mittig contributed 8 points each for the Ramblers.

Harbor Springs kept game close throughout the first half, largely due to the scoring of Hannah Brooger and Morgan

With the pair tallying 15 points apiece, Harbor trailed by only five points at the end of the first half.

Boyne finally pulled away with a big third

"Jessica definitely had her best game of the season," Rambler coach Scott Hausler said in an e-mail. "She did a great job for us on the inside, rebounding and denying Harbor a lot of easy shots."

Kynsz finished the game as the Ramblers' leading scorer with 14 points, and she also pulled down 8 rebounds. Tomkins added 13 points.

Worski Caitlyn stepped up big time on

the boards for the Ramblers with 9 rebounds.

The Ramblers couldn't shake Harbor in the first half, leading by only 10-6 at the end of the first period and 26-21 by halftime.

But they outscored Harbor, 18-7, in the third quarter to open up a 16-point lead, 44-28, going into the fourth period.

Harbor had a 14-12 edge in the final eight minutes, but it was not nearly enough to overtake Boyne.

The Ramblers re-

sume league action tonight at home against Kalkaska, and then take time off during the holidays before hosting Charlevoix on Jan. 3.

St. Francis Glads

By GREG GIELCZYK SPORTS WRITER

BOYNE CITY -Boyne City's wrestling team had too many open weight classes and faced an uphill battle from the start in last Thursday's dual match against Traverse City St.

Francis.

The Ramblers would have had to win the remainder of their matches by pins, or major decisions, to stand any chance of toppling the Gladiators.

Not only were the Ramblers unable to pull that off, but only Cody Wilmot and Adam Brown won their

matches as the Gladiators dominated.

Brown and Wilmot each won by pin, but the Ramblers lost all but one of the others by pins as the Gladiators coasted to a 50-12 decision.

It was not a total washout for the Ramblers, however.

Coach Don Nohel picked out enough positive signs to leave the gymnasium confident that the Ramblers can still have a successful season.

Some individuals can definitely turn things around and get out of the districts and into the regional tournament. After that, anything is possible.

"We've been working on some things in practice that I saw the kids use in the match, so there were signs of improvement," Nohel said in an

Brown, Wilmot register pins against

"We just need to get some consistency out of everyone. We haven't gotten everyone on the same page yet."

e-mail.

If that can be accomplished, the Ramblers are hoping that the book will have a happy end-

Adam Brown scored the first 6 points for the Ramblers when he pinned Jake Dalson of St. Francis in 1:38 at 112 pounds, following a double void at 103.

Boyne didn't get another win until the 152pound class, and by then the match was already decided.

Cody Wilmot defeated St. Francis' Khamsi Riddel by a fall in 1:53.

Drew Nohel flirted with a win at 160 pounds, losing a close 11-10 decision to Dana Larsen of St. Francis in a match that came down to the final seconds.

It was the only match not decided by a pin.

Losing by pins were Nate Haley at 119 (technical fall in 1:55), Marc Calo at 171 (technical fall in 4:52), Steve Robinson at 189 (2:42) and Jose Hernandez at

285 (3:09).

The Ramblers voided 125, 130, 135 and 140. Neither team had wrestlers to fill the 145 and 215 classes.

Boyne wrestled on Saturday at the junior varsity tournament in Petoskey, and were scheduled to host Kingsley on Wednesday night.

Following the holiday break, Boyne returns to the mat at the Oscoda varsity tournament on Jan. 5, while the junior varsity wrestlers compete at the Gaylord tournament.

The Ramblers will be at home again on Jan. 10 against Kalkaska at 6 p.m.

Opener

Continued from 10

Boyne dropped a non-conference game to Petoskey, 77-55, last Tuesday. Northmen improved their record to 3-1 over-

all at the time. Konecki paced the Ramblers with 16 points and 7 rebounds. Jensen had 12.

Dustin Dibble led all scorers in the game with 31 points for the Northmen, with Steve Behan adding 15.

Boyne fell behind, 18-14, at the end of the first quarter. The Ramblers were outscored, 20-8, in the second for a 38-22 halftime deficit. Petoskey outscored the Ramblers, 23-21, in the third period to make it 61-43 going into the last period.

"We came out and played with great intensity in the first quarter," Hertel said. "We played the way we really want



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"Petoskev is a verv good team, and their two stars — Dibble and Behan — hurt us in the second quarter. I was very proud of our players because they never quit, and we finished playing pretty well and very hard in the second

half.

"Our first two games against Bellaire and Petoskey were tough games, but they were good preparation for the league schedule, and for where we want to be when tournament time comes at the end of the season."

By CHIP CORWIN SPORTS EDITOR

KALKASKA --- Poor shooting from the foul line in the fourth quarter contributed to a narrow 46-43 loss to Kalkaska last Thursday night.

Committing 27 turnovers didn't help much either.

"The kids played hard but just didn't shoot well and had too many turnovers," East Jordan head coach Darrin Weber said.

The Red Devils were only 4-of-12 from the charity stripe in the fourth quarter, and they shot only 8-of-20 for the

East Jordan held a 10-8 lead after the first quarter, and the two teams were tied 18-18 at the

Scott Hansen ignited the Red Devil offense in the second half, scoring 16 of his game-high 18 points over the final two periods. But despite Hansen's outpouring, East Jordan still found themselves down 35-30 going into the fourth period. They outscored the Blazers in the last quar-

ter, but Kalkaska made a

couple clutch threes to

make time

for you.

East Jordan boys lose tight game to Kalkaska

stay ahead and clinched the game with two free throws from Jake Heller. East Jordan falls to 1-

2 on the season, while Kalkaska improves to 2-The Red Devils hosted

Grayling last night, and they travel to Elk Rapids on Thursday.

"I think it will be a tough game over there (in Elk Rapids)," Weber said. "I expect the game to be close, but we can't throw the ball away."

Weber hopes to cut down on his team's unforced errors this week in practice. "We'll be doing lots of free throws," he said. "We'll watch some game film so we can recognize situations and work on our decision making."

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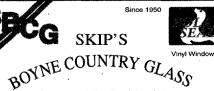
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MERCHANDISE

BOYNE RIVER Storage, 980 Division Street. The contents of the following units will be sold at public auction at the above address on Saturday, December 29, 2007, at 10 AM: #15, Joe Bonebrake, misc. #15, Joe Bonedrake, misc. household items; #82, Dus-tin Oldfield, misc. household items; #162, Tanya Lang, misc. household items; #203, Jenna Weaver, misc. household items.

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49727

CARE FACILITY will be of-fering a nurse aide training program starting January 14. Cost for the program is \$350, due at the time of registration, to cover tuition, 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 Korthase with questions at 231-536-

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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. Mortgagor, 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 Mortgagee, 48226. 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 HUN-DRED 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 statue in such case made and NOTICE IS IS HERERY 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 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 legal 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

TAX ID NO. 15-052-125-057-00 Land situated in the City of Charlevoix, Charlevoix County, Michigan

Unit 57, THE EDGEWATER CONDOMINIUM. according to the Master Deed, recorded in Liber 306 on Page(s) 540, including any and all amendments thereto, and designated as Charlevoix 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. M) 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

Notice Of Mortgage Foreclosure Sale COLLECTOR ATTEMPT-ING TO COLLECT DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PUR-POSE. 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, dated Mortgagee, 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 83/100 (\$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 vendue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on January 11, 2008.

Said premises are situated 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, 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 ATTEMPT-ING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE.
PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

ATTN PURCHASERS: This sale may be rescinded by 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 Giem, 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 Dollars (\$79,970.57), including interest at 9% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on January 4,

2008. Said premises are situated in Township of Melrose, Charlevoix County, Michigan, and are described as: Lot 5, Ski Town U.S.A. According to Plat thereof 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: Dec. 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

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

MORTGAGE SALE Default has been made in the conditions of a mortgage made by 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 Mortgagee said to CitiMortgage, assignee, on which mort-

gage there is claimed to be due at the date hereof the sum of Three Hundred Eleven Thousand Eight Hundred Thirty-Nine And Dollars (\$311,839.24), including interest at 5.375% per including

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

ed in Township of Boyne Valley, Charlevoix County, Michigan. and described as: Parcel C: Commencing at a 1/2 inch rod at the South 1/4 corner 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 PK 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 Northeasterly line of Highway M-75; thence along said highway line South 53 degrees 13 min-utes 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 easethence 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

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

1/2 inch rod on the easterly

line of said easement;

thence continuing along

said highway line North 53

degrees 13 minutes 50 sec-

onds West 35.52 feet to the

point of beginning; being a part of the Southeast 1/4 of

the Southwest 1/4 of the of

Dated: Dec. 12, 2007

For more information, please call: FC C 248.593.1301 Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #155540F02

Notice Of Mortgage

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

ATTN PURCHASERS: This sale may be rescinded by 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 Randall S Hamilton and Susan L Hamilton, husband and wife, original mortgagor(s), 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 vendue, 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 begin-ning; 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. FC D 248.593.1309 Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 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 (\$202,047.80), Dollars 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 fore-closed by a sale of the mortgaged premises, or some part of them, at the lobby the of main Charlevoix County Courthouse, Charlevoix, Michigan, at 11:00 a.m. on Charlevoix 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. ed in the City of Boyne City, Charlevoix County. Michigan and are described

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 West, more fully scribed as follows: described 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 the point of beginning of the parcel herein described; thence from said point of beginning, North 01 degrees 06 minutes 20 seconds West. 74.38 feet; thence South 89 degrees 31 minutes 39 seconds West, 121.69 feet; thence South 01 degrees 04 minutes 18 seconds East, 74.27 feet to the mon-

umented South 1/8 line of

Section 26; thence along said monumented 1/8 line. North 89 degrees 34 min-utes 48 seconds East 121.74 feet (platted as South 89 degrees 11 minutes East, 121.65 feet) to the point of beginning. Sidwell No .:

WWW.CITIZENANDJOURNAL.COM

051-026-026-10 Parcel 6: A parcel of land located in and beign a part of the South 1/2 of the Northeast 1/4 of the Southwest 1/4 of Section 26, Town 33 North, Range West, more fully as follows: described 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, 458.70 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, 74.38 feet 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 29 minutes 24 seconds West, 121.65 feet; thence South 01 degrees 04 minutes 18 seconds East, 74.30 feet; thence North 89 degrees 31 minutes 39 seconds East, 121.69 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 West, more follows: described as 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 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 27 minutes 11 seconds West, 121.61 feet; thence South 01 degrees 04 minutes 18 seconds Fast 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 West, more fully as follows: described 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 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, 223.14 feet 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 West, more fully as follows described 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

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.

10 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.

Dated: Dec. 12, 2007 Simon, Galasso &

Frantz, PLC Citizens Bank.

Mortgagee Attorneys for Mortgagee

Robert S. Berg, Esq. 363 West Big Beaver Rd., Suite 300 Troy, Michigan 48084 (248) 720-0290

Notice Of Mortgage

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

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if anv. 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 Timothy J. Heger and Diane M. Heger, husband and wife, original mortgagor(s), to Member First Mortgage, LLC, Mortgagee, dated August 4, 2005, and recorded on August 17, 2005 in Liber 699 on Page 316, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Seventy-Six Thousand Nine Hundred Eight And 14/100 Dollars (\$176,908.14), including interest at 6.99%

per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on January 18,

Said premises are situat-

County,

ed in Township of Hudson,

Charlevoix

Michigan, described as: Parcel No. 36: Commencing at a Charlevoix County Marker at the South 1/4 corner of Section 22, Town 32 North, Range 4 West; thence North 89 degrees 01 minutes 44 seconds West along the South line of said section 1308.31 feet a concrete monument on the West 1/8 line of said section, as monumented: thence North 0 degrees 05 minutes 43 seconds West along said 1/8 line 2160.0 feet to a 1/2 inch rod, being the Point of Beginning; thence continuing North 0 degrees 05 minutes 43 seconds West along said 1/8 line 465.45 feet to a concrete monument on the East-West 1/4 line of said section; thence North 21 degrees 01 minutes 18 seconds East 721.29 feet to a 1/2 inch rod in the centerline of a 66 foot private roadway and utility easement; thence South 48 degrees 01 minutes 00 seconds East along said centerline 40.0 feet; thence North 84 degrees 25 minutes 06 seconds East along said centerline 191.54 feet; thence South 62 degrees 39 minutes 56 seconds East along said centerline 295.37 feet to a 1/2 inch rod; thence leaving said centerline South degrees 40 minutes 27 seconds West 1157.94 feet to a 1/2 inch rod; thence North 89 degrees 38 minutes 11 seconds West 150.0 feet to the Point of Beginning; being a part of the West Half of Section 22, Town 32

The redemption period shall be 12 months from the date of such sale, unless determined abandoned in accordance with MCLA

North, Range 4 West.

600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: Dec. 19, 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 #177795F01

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

MORTGAGE SALE

Default has been made in

the conditions of a mortgage made by 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 (\$141,236.91) Dollars including interest at 6% per

annum.
Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue at the main lobby of Charlevoix County Courthouse in Charlevoix in Charlevoix County, Michigan at 11:00 a.m. on DECEMBER 28, 2007.

Said premises are located in the Township of Eveline, Charlevoix County, Michigan, and described as: Lot 4 of Charlevoix Shore Estates, according to the Plat recorded in Liber 2 of Plats, Page 209 and 210,

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

Dated: Nov. 28, 2007

Orlans Associates, P.C. Attorneys for Servicer PO Box 5041 Troy, MI 48007-5041 (248) 457-1000 File No. 191.3407

Notice Of Mortgage Foreclosure Sale

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

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

MORTGAGE SALE Default has been made in the conditions of a mortgage made by Travis S. Johnecheck and Shannon L. Johnecheck, husband and wife, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated January 3, 2007, and recorded on January 9, 2007 in Liber 784 on Page 219, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Two Hundred Sixty-Thousand Hundred Fourteen And 86/100 Dollars (\$262,214.86), including interest at 7.75% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on January 18,

2008. Said premises are situated in Township of Bay, County, Charlevoix Michigan, and described as: Parcel 8:

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 and West 1/4 line of said section South 89 degrees 21 minutes 18 seconds West 655.66 feet to a 1/2 inch rod, being the POINT OF BEGINNING of this description; thence continuing along said 1/4 line South 89 degrees 21 minutes 18 seconds West 185.00 feet; thence South 00 degrees 08 minutes 17 seconds East 459.98 feet to a 1/2 inch rod on the Northerly line of Horseshoe Trail; thence continuing South 00 degrees 08 minutes 17 seconds East 33.32 feet to the centerline of said trail; thence along said cen-terline South 82 degrees 09 minutes 15 seconds East 186.80 feet; thence North 00 degrees 08 minutes 17 seconds West feet to a 1/2 inch rod on the Northerly line of said trail: thence continuing North 0 degrees 18 minutes 17 seconds West 487.56 feet to the POINT OF BEGINNING, being a part of the Northeast 1/4 of the Southeast 1/4 Section 19, Township 34 North, Range 6 West,

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

Dated: Dec. 19, 2007

For more information, please call: FC X 248.593.1302 Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #177865F01

> **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 Randy Klomp, A Single Man, original mortgagor(s), to Option One Mortgage Corporation, A California Corporation, Mortgagee, dated July 3, 2006, and recorded on July 20, 2006 in Liber 756 on Page 961, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Sixty-Three Thousand Three Hundred Seventy-Three And 50/100 Dollars (\$163,373.50), including interest

10.875% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on January 18,

Said premises are situated in Township of Melrose, Charlevoix County, and Michigan, described as: Parcel 3: Commencing at the West 1/4 Corner of Section 12, Township 33 North, Range 5 West, Thence North 00 Degrees 21 Minutes 33 Seconds East 656.37 Feet along the West Line of said Section 12 to the Point of Beginning, Thence continuing North 00 Degrees 21 Minutes 33 Seconds East 656.37 Feet along the West Line of said Section 12, Thence South 89 Degrees 07 Minutes 56 Seconds East 663.62 Feet, Thence South 00 Degrees 21 Minutes 33 Seconds West 658.28 feet. Thence North 88 Degrees 57 Minutes 58 Seconds West 663.63 Feet to the Point of Beginning, Being a Part of the Northwest 1/4 of said Section 12, Township 33 North, Range 5 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. 19, 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 #177716F01

Public Notices

Notice Of Mortgage

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

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited colely 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 Johnecheck 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 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 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-Thousand Eight One Hundred Fifteen Dollars 11/100 (\$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 vendue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on January 11, Said premises are situat-

ed in Township of Bay, Charlevoix County, Michigan. and 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 1119.30 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 4 1/2 inch rod, being the Point of Beginning of this descrip-North 72 degrees 57 min-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 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 min-17 seconds East 552.21 feet to the Point of Beginning; being a part of 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 Services 31440 Northwestern * Highway, Suite 200 Farmington Hills, Michigan File #174959F01

MORTGAGE SALE

This firm is a debt collector attempting to collect a debt, and any information obtained will be used for that purpose.

Default has occurred in a mortgage made by Margo M. Kalilimoku, single woman, to First National Bank of America, dated February 3, 2006 and recorded on February 20, 2006 and 2006 in liber 731 page 773 Charlevoix County records The mortgage holder has begun no proceedings to recover any part of the debt, which is now debt, whi \$49,128.20.

The mortgage will be foreclosed by a public sale of the property on Friday, January 4, 2008 at 11:00 a.m., at main entrance to the County Building, Charlevoix, Michigan. The property will be sold to pay the amount then due on the mortgage, together with interest at 11.95 percent, foreclosure costs, attorney fees, and also any taxes and insurance that the holder pays before the sale.

The property is located in Township, County, Hayes Charlevoix Michigan, and is described

in the mortgage as: The East half of the Southwest Quarter of the

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

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

Date: December 3, 2007

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

Notice Of Mortgage

Foreclosure Sale THIS FIRM IS A DEBT COLLECTOR ATTEMPT-ING TO COLLECT A
DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PUR-POSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY

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.

SALE

MORTGAGE

Default has been made in the conditions of a mort-gage 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 pub lic vendue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on January 4,

Said premises are situated in Township of Norwood, Charlevoix County, and Michigan. 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 C 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 ATTEMPT-ING TO COLLECT A
DEBT. ANY INFORMATION WE OBTAIN WILL BE POSE, PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY

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, 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 fore-closed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on January 4, 2008. Said premises are situat-

ed in City of Boyne City, Charlevoix County, and are Michigan, 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 sec-onds 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 onds West, 403,99 feet to a 1/2 inch rod on said street thence continuing North 89 degrees 59 min utes 1 3 seconds West, 33 feet to the point of begin-ning; being a part of the Southwest 1/4 of the Southwest 1/4 of said

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.

Section 25, Town 33 North,

Dated: December 5, 2007

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

Notice Of Mortgage

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

ATTN PURCHASERS: This sale may be rescinded by 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 vendue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on January 4 2008.

Said premises are situated in Township of Wilson, County, Charlevoix Michigan, and are described as: Parcel A and 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 min-utes 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 sec-

onds East 443.61 feet to

the point of beginning, being part of the Southwest quarter of the S outheast guarter 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 thence Westerly along said shore to the North and South quarter line of said section; thence Northerly along said 1/4 line to the point of beginning; being a part of the Southwest quarter of the Southeast quarter of section 30, Township 32

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

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 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 an assignment, 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 vendue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on December

Said premises are situated in Township of Charlevoix, Charlevoix County, Michigan, and are described as: Unit 8, Summerhouse Condominium, according to the Master Deed recorded in Liber 586, Page 016, and designated 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 ATTEMPT-ANY INFORMATION WE OBTAIN WILL BE USED 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 Donald Pizzurro and Lynda Pizzurro, husband and wife

to Mortgage Electronic Registration Systems Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated March 23, 2004 and recorded April 5, 2004 in Liber 606, Page 254, Charlevoix County Records, Michigan. There is claimed to be due at the date hereof the sum of One Hundred Forty-Five Thousand Eight Hundred Fifty-Five and 68/100 Dollars (\$145,855.68) 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 fore-closed by a sale of the mortgaged premises, or some part of them, at public vendue at the main lobby Charlevoix County Courthouse in Charlevoix in Charlevoix County, Michigan at 11:00 a.m. on JANŬARY 18, 2008.

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

Commencing at a one-half inch rod at the North onequarter corner of Section 2, Town 33 North, Range 8 West; thence South 89 degrees 23 minutes 10 seconds East (recorded as South 86 seconds 37 min-utes 00 seconds East) along the North line of said Section, 1344.42 feet to a 1 Inch pipe at the G.L.O. Meander corner on said North Section line; thence continuing South 89 degrees 23 minutes 1 seconds East along said North Section line, 169.08 feet to a concrete monument on Shore of Charlevoix: thence South 23 degrees 43 minutes 48 seconds East, 749,47 feet to a concrete monument; thence leaving said shore, South 50 degrees 01 min-utes 21 seconds West, 769.58 feet along the Southeasterly line of the former Averill property as recorded in Liber 227, Page 166, being the Point of Beginning of this descrip-tion; thence South 38 degrees 41 minutes 52 seconds East, 154.25 feet to the Northwesterly line of a private road easement; thence South 39 degrees 12 minutes 45 seconds West, 12.85 feet along said easement line; thence South 44 degrees 25 minutes 42 seconds West, 85.43 feet along said easement line; thence South 37

degrees 58 minutes 36 seconds West, 115.12 feet along said easement line; theree continuing along said easement line and along the Southeasterly line of drain field easement South 50 degrees 29 minutes 37 seconds West, 90.53 feet to the Northeasterly right of way line of Highway M-66; thence North 38 degrees 41 minutes 52 seconds

West. 188:28 feet along said Highway line; thence leaving said Highway line, North 50 degrees 01 minutes 21 seconds East along said Southeasterly line of the former Averill property, 300.00 feet to the Point of Beginning; being a part of the Northeast Fractional

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

Dated: Dec. 19, 2007

Orlans Associates, P.C. Attorneys for Servicer P.O. Box 5041 Troy, MI 48007-5041 (248) 457-1000 File No. 280.3507

Notice Of Mortgage Foreclosure Sale
THIS FIRM IS A DEBT

COLLECTOR ATTEMPT-ING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PUR-POSE. PLEASE CONTACT. OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY

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 Shannon L. Skrocki, unmarried, original mortgagor(s), to Wells Fargo Bank, N.A., Mortgagee, dated June 16, 2005, and recorded on July 6. 2005 in Liber 690 on Page 679, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Fifty-Five Hundred Thousand Four Hundred Sixty-Eight And 53/100 Dollars (\$155,468.53), including interest at 8.375%

per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided,

notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on January 18,

Said premises are situat-

County,

ed in Township of Bay,

Michigan, and are described as: Parcel 3:

Charlevoix

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, 709.30 feet to the point of beginning; thence continuing along said section line, and the centerline of said road, South 0 degrees 08 minutes 17 seconds East. 410.00 feet; thence South 89 degrees 30 minutes 50 seconds West, 33,00 feet to a 1/2 inch rod on the West line of said road; thence continuing South 89 degrees 30 minutes 50 sec-onds West, 320.00 feet to a 1/2 inch rod; thence North 0 degrees 08 minutes 17 seconds West, 410.00 feet to a 1/2 inch rod; thence North 89 degrees 30 minutes 50 seconds East, 320.00 feet to a 1/2 inch rod on the West line of said road; thence continuing North 89 degrees 30 minutes 50 seconds East, 33.00 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 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. 19, 2007

For more information, please call: FC D 248.593.1309 Trott & Trott, P.C. Attornevs For Servicer Highway, Suite 200 Farmington Hills, Michigan File #176809F01

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

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 Michael K. Smith and Sandra R. Smith. by Michael K. Smith her attorney in fact, husband and wife, original mortgagor(s), to National City Mortgage a division of National City Bank, Mortgagee, dated January 26, 2007, and recorded on January 29, 2007 in Liber 788 on Page 38, in Charlevoix county records, Michigan, on which mort-gage there is claimed to be due at the date hereof the sum of Two Hundred Eighty-Two Thousand Six Hundred Twenty-Three And 47/100 (\$282,623.47), including interest at 6.625% per

Under the power of sale contained in said mortgage and the statute in such case made and provided notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on January 18,

2008. Said premises are situated in City of Charlevoix, Charlevoix County, Michigan, described as: Units 22 and 23. Foster Boat Works Condominium, according to the Master Deed as recorded in Liber 283, Page 516, Charlevoix County Records, said Master Deed having been amended in First Amendment to Master Deed recorded in Liber 283, Page 997, and further amended by Second Amendment to Master Deed recorded in Liber 292, Page 617, Charlevoix County Records, and designated as Charlevoix County Subdivision Plan No. 30. Together with rights in general common elements and limited common elements as set forth in the above Master Deed and amendments thereto, and as described in Act 59 of the Public Acts of 1978, as amended.

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

Dated: Dec. 19, 2007

For more information.

FC F 248.593.1313 Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #177944F01.

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

MORTGAGE SALE Default has been made in the conditions of a mortgage made by Steven 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 Thousand Four Hundred Ninety-One and 43/100 Dollars (\$269,491.43) including interest at 6.875%

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 fore-closed by a sale of the mortgaged premises, some part of

them, at public vendue at lobby of County main Charlevoix Charlevoix
Courthouse in Charlevoix in
Charlevoix
County, Michigan at 11:00 a.m. on JANUARY 4, 2008. Said premises are locat-

ed 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, inclu-sive, and First Amendment to Master Deed recorded in Liber 421, Page 738, Gharlevoix County Charlevoix Records, and 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 mended. The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA §600.3241a, in which case the redemption period shall be 30 days from the date of such sale. TO ALL PUR-CHASERS: The foreclosing mortga see can rescind the sale. In that event, your damages, if any, are limited solely to the return of the bid amount tendered at sale, plus interest.

Dated: December 5, 2007

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

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

MORTGAGE SALE Default has been made in the conditions of a mortgage made by Timothy C. Wise, a single man, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated December 8, 2006 and recorded December 22, 2006 in Liber 779, Page 617, Charlevoix County Records, Michigan. There is claimed to be due at the date hereof the sum of Four Hundred Seventy-Seven Thousand Seven Hundred Ninety-Six and 31/100 Dollars (\$477,796.31) including interest at 7.5% per annum.

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

Parcel C: Commencing at a 2 inch pipe in a monument box at the Southeast corner of Section 33, Town 33 North, Range 6 West: thence along the South line of said Section 33, North 89 Degrees 21 Minutes 25 Seconds West, 270.76 feet to a one-half inch Rod at the Northeast corner of

Section 4, Town 32 North, Range 6 West; thence continuing along said Section line, North 89 Degrees 41 Minutes 17 Seconds West, 835.29 feet to a point in the centerline of Marshall Road, having been previ-ously 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 descrip-tion; thence North 89 Degrees 41 Minutes 17 Seconds West, 247.91 feet to a one-half inch Rod; thence North 00 Degrees 40 Minutes 06 Seconds East, (Recorded as North 0 Degrees 35 Minutes East), 500.59 feet to a one-half inch Rod; thence South 71 Degrees 14 Minutes 02 Seconds East, 260.62 feet to a 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 Commencing at a 2 inch pipe in a monument box at the Southeast corner of Section 33, Town 33 North, Range 6 West; thence North 89 Degrees 21 Minutes 25 Seconds West, 270.76 feet on the South one-half inch Rod at the Northeast corner of Section 4, Town 32 North, Range 6 West; thence North 89 Degrees 41 Minutes 17 Seconds West, 835,29 feet along said Section line to a point in the center of Marshall Road, having been previously Recorded as 67 Rods West of the Southeast corner of said Section 33; thence North 0 Degrees 38 Minutes 36 Seconds East (Recorded as North 0 Degrees 35 Minutes 00 Seconds East), 718.09 feet to a one-half inch Road; thence North 71 Degrees 14 Minutes 02 Seconds West, 171.62 feet to a one-half inch Rod; thence North 26 Degrees 09 Minutes 34 Seconds East, 151.00 feet to a onehalf inch Rod on the Southerly line of Lake Shore Drive, being the point of beginning of this description; thence North 69 Degrees 53 Minutes 35 Seconds West, 30.17 feet; thence North 26 Degrees 09 Minutes 34 Seconds East, 54.21 feet to the Shore of Lake Charlevoix; thence South 65 Degrees 55 Minutes 09 Seconds East, 15.66 feet along said shore; thence continuing along said shore, South 69 Degrees 37 Minutes 47 Seconds East, 14.42 feet to a one-half inch Rod; thence South 26 Degrees 09 Minutes 34 Seconds West, 53.06 feet to the point of beginning, being a part of overnment Lot 3

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

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

Dated: December 5, 2007.

sale, plus interest.

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

NEIGHBORS

Theresa Jarema Hecker returned home from visiting Lisa Waldner Alexander on Sunday evening and had a wintry welcome. She visited Lisa at Camp Pendleton in San Clemente, Calif. While visiting Lisa at the United States Marine Corps base she attended a Marine Birthday Ball where Lt. Col Kelly Alexander was honored by bringing home his battalion, the 1st LAR Troops. The event was attended by over 1,200 young Marines that were welcomed back home. While attending the ceremony Theresa had the opportunity to meet her daughter's pen pal who just returned from serving in Iraq. Lt. Col Alexander was an impressive speaker and held a captive audience. The formal event was a memorable moment to share with a lifelong friend from Boyne. Theresa wishes all her B.C.H.S. Girlfriends could have been there with her.

Other travels included visiting with Mitch Moore, formerly of Boyne City. Mitch was so kind as to be the tour guide of Laguna Beach and surrounding areas, Catalina Island and then he took Theresa to the Mission at San Juan Capistrano and its huge Christmas celebration

Thank God she made it home with all the delayed flights. While waiting in the airport Theresa ran into Lea Howie from Boyne City at Detroit Metro. Lea was trying to get back home via Traverse City and it was a pleasure to see a familiar face while waiting in the airport. The weather in California was beautiful yet after viewing all the fire damage and mudslides, Theresa is happy to be back in Northern Michigan and dreaming of a white Christmas. A great big thank you to the

Alexander family - Lisa, Kelly and Mac - for hosting her in California.

Scott Miller graduated cum laude Saturday, Dec. 8, from the University of South Alabama with a Bachelor of Science degree. He plans to continue his college education working towards his masters and ultimately his doctorate in sports therapy medicine. Scott is the son of Bob and Renee Miller of Maybee Mich., also the grandson of Joann

Miller of East Jordan and the nephew of Bob and Elaine Denton of Boyne Falls and John and Rebecca Miller of Boyne City.

The BCHS class of 1958 held their monthly lunch at Water Street Cafe on Tuesday, Dec. 11. Those enjoying a great lunch and lots of visiting and catching up were Larry Judkins, Bedella Brennan, Morrie and Sue Hobbs, Ed and Sally Pasque, Vern Erickson, Carl and Sue Charon and Nelda Stanley.

The winner of the Eastern Star meat raffle was Shirley Bowers of East Jordan. She is a graduate of BCHS (I won't say what year) and she was both surprised and delighted.

Evangeline Chapter #95 certainly thank all who purchased tickets for this event,

Residents of Deer Meadows thoroughly enjoyed their annual Christmas potluck and gift exchange on Thursday evening. Darlene Totten kept the party pretty lively with a musical chair-type opening of gifts around the table.



Вv Nancy Northup

The group also had bountiful gifts to be donated to the Toys For Tots in our community. Also, word had it that Santa had been at Deer Meadows on Wednesday afternoon.

Nine Grandvue Auxiliary members participated on Thursday in helping with the Christmas party for the residents, their families and friends. Each table was decorated with a red tablecloth and a holiday centerpiece. The Boyne City High

School Hospitality Class, under the direction of Dennis Crissman, catered and served the elaborate finger-food refreshments, served in each of Grandvue's three dining rooms. A concert of Christmas music and group carol singing added to the afternoon's festivities.

It was a great Christmas Party at the Boyne Area Senior Center on Friday, with 95 attending. Don Judd, Andy Miller, and Louie Califf were the entertainment, along with Santa Claus who came to visit. A number of people brought goodies to share with everyone, and all the 95 people and staff enjoyed a wonderful dinner and celebrating Christmas. Terri Powers would like to thank the local business that donated prizes for the party and to the special "angel" that purchased lunch for all of the seniors.

"The Darnedest Things Happen" corner begins today... so read on. "In 1955, after starting my first job, I put on lay-away and paid \$5 a week for a beautiful hope chest. Three years later I was married and times were hard. One day when I returned from the store my husband told me he had sold my hope chest, as it was the only thing in the house that "we really didn't need." I was heartbroken, my beautiful hope chest gone forever. Times were not getting any better so we finally left Boyne City in 1963 and moved to the Detroit area.

Then in 1994 my daughter, friend, Mary, and I went to an estate auction in Oak Park. When up came a beautiful hope chest; it looked just like mine. They started the bid at \$100. No one bid. Finally after about 10 minutes, the auctioneer said, "Isn't anyone interested in this chest?" "My friend Sally is," said Mary. The auctioneer said "Then your friend can have it for one dollar."

After opening the chest and looking inside, I could see it was mine. There was my plaque saying "Sally Shaler, 1955, Boyne City Mich." I had finally gotten my hope chest back, 250 miles away and 36 years later.

Life is good. Does anyone out there have a short The Darnedest Things Happen story to share? If so, call or e-mail Nancy

May you all be blessed with the true spirit, as you celebrate a Merry Christmas.

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

"Help Everyone Eat" program

communities that Mag-

Magnum Hospitality will donate 15% of the gross sales from Pearl's New Orleans Kitchen in Elk Rapids and The Red Mesa Grill in both Traverse City and Boyne City to designated food pantries serving those areas. They will kick off the program this month by donating 15% of the gross sales for every Thursday in December. Funds generated at

The Red Mesa Grill in Traverse City will be donated to The Father Fred Foundation. Pearl's donations will go to the Elk Rapids Community Cupboard. The Red Mesa Grill in Boyne City will contribute to Boyne Area Pantries through The Manna Food Project. Magnum Hospitality's goal, working with the specific charities and through community support, is to generate over \$30,000 annually for use by these Northern Michigan food pantries.

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*Blue Cross was incorporated in 1939. H2319_Manpadrev1 120807

TRAVERSE CITY provide for them. Magnum Hospitality an-The Help Everyone nounces the kick off of Eat program is a yearthe Help Everyone Eat round program. The first Thursday of each month, program. This program

is a commitment to the num Hospitality serves. The company, being in the business of feeding people, believes that to the extent there are familian lies and individuals in our communities who are unable to provide adequate food for themselves, there is an obligation on the part of those who have the means to take steps to

A parenting workshop,

based on the best-selling

book, "How to Talk so

Kids Will Listen and Lis-

ten So Kids Will Talk."

starts Wednesday, Jan. 16,

2008, from 6:30 to 8 p.m.,

at the Boyne City Middle

Parents will learn

proven skills such as how

to set limits while main-

taining goodwill, cope

with their child's negative

feelings, express anger

without hurting, engage

their child's willing coop-

eration and help their child

become caring and re-

sponsible. Parents will

also learn how to resolve

conflicts peacefully and

School.

Parenting class offered

sphere of love and respect.

The six-session workshop is sponsored by Boyne City Middle School, Boyne City Middle School PTO and the Women's Resource Center and will be led by Joann F. Townsend, ACSW. The cost of the workshop is \$10 per person or \$15 per couple, for Boyne City School District families. The fee for out of district participants is \$80 per person or \$85 per couple. All materials are included.

The dates of the sessions are Wednesday, Jan. 16, 23, 30, 2008, and Feb.

6, 13 and 20, 2008, from 6:30 to 8 p.m. Certificates of Completion will be awarded at the conclusion of the program. Advance registration and payment is requested. Space is limited.

Hundreds of thousands of parents and professionals have benefited from the How To Talk So Kids Will Listen workshop.

To register call Boyne City Middle School principal Mindy Porter at 231-439-8200, or for more information, visit our website www.wrcnm.org.

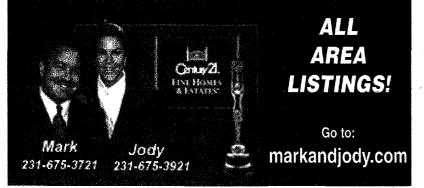
Eveline Township seeks public input on recreation

Eveline Township Planning Commission is seeking public input at a public hearing, which will be held as part of their regularly scheduled meeting, to accept input regarding recreation needs in the Township, on Wednesday, Dec. 19, at 7 p.m., at the Eveline Township Hall, 08525 Ferry Rd. Please

plan to attend.

Copies of the draft Recreation Plan can be reviewed at the Township website: www.charlevoixcounty.org/ eveline.asp, the Charlevoix Public Library, Jordan Valley District Library and the Boyne District Library and hard copies of the will also be

available for review at the meeting. Written comments may be sent to: Eveline Township Planning Commission, c/o Eric Beishlag, 1265 Sequanota Rd., East Jordan, MI 49727. Questions regarding the Recreation Plan should be directed to Eric Beishlag at 231-547-2666.



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bcbsm.com/medicare

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Blue Cross Blue Shield of Michigan contracts with the federal government and is a nonprofit corporation and independent licensee of the Blue Cross and Blue Shield Association. A Medicare Advantage Private Fee-for-Service plan works differently than a Medicare supplement plan. Your doctor or hospital must agree to accept the plan's terms and conditions prior to providing healthcare services to you, with the exception of emergencies. If your doctor or hospital does not agree to accept our payment terms and conditions, they may not provide healthcare services to you, except in emergencies. Providers can find the plan's terms and conditions on our website at bcbsm.com/ma.





Making a list....

Santa made his appearance on Dec. 8 at the annual Breakfast with Santa at The Water Street Café in Boyne City. Connor Lannen, pictured with Santa, worked for countless hours making sure his list was complete for his visit with Santa Claus.

Good Samaritan receives \$5,000 grant

Charlevoix County Community Foundation awarded a grant of \$5,000 to Good Samaritan Pantry and Resale Shop of Ellsworth for the purpose of providing heating fuel for needy Charlevoix County families this winter.

The \$5,000 grant from the Charlevoix County Community Foundation to Good Samaritan will help keep 36 Charlevoix County families warm and in their homes by providing emergency heating fuel. The Foundation awarded \$5,000 grants the last two years to Good Samaritan for the same purpose.

The Good Sam Pantry is an important social service agency in southern Charlevoix County, providing food, clothing and emergency heating fuel to needy families.

Good Samaritan's ability to help is only limited by its financial



Maureen Radke, Program Officer for the Foundation (center) presents the check for \$5,000 to Mary Peterson, Director of the Pantry(I), as Jerry Troyer, Good Samaritan Board Chair, witnesses the event.

resources and is dependent on the generosity of members of the community. Anyone interested in helping with a taxdeductible gift, please make your check out to Good Samaritan Family Services, and send to Good Samaritan Family Services, PO Box 206,

Making music for Christmas



The community was entertained by East Jordan Elementary School students on Wednesday, Dec. 12, at the elementary school. Christmas holiday songs were part of the programs offered by East Jordan Public Schools for the holidays.

Soup's on



Jan Grotho (left) and Gary Roberts (right) enjoy a laugh together during the soup cook-off at the East Jordan holiday festivities on Thursday, Dec. 6. Six businesses participated by making a soup that visitors could sample and vote on. The first-place winner was Darlene's restaurant, second-place went to the Jordan Inn and Friske's Orchards took third-place. Other businesses were Murray's Bar & Grill, The Zone and Top Ten Shoppe.



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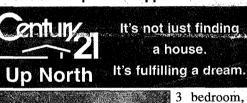


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