

JORDAN VALLEY DISTRICT LIB  
PO BOX 877  
EAST JORDAN MI 49727-0877

AndJournal.com

# The Citizen-Journal

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

**PRICE REDUCED**

Original Boyne Falls Log Cabin with 3 bedrooms on a large fenced in lot, just minutes from Boyne Mountain, only \$59,900!

**Lynda's Real Estate Service**  
We're putting "Service" back into the real estate business.

www.whylndas.com  
1112 S. Park St. • Boyne City • 231-582-9555

VOL. 128, NO. 47 WEDNESDAY, JANUARY 9, 2008 BOYNE CITY, MICHIGAN 49712 75 CENTS

## At a glance

### Veterans notice

A Department of Michigan American Legion service officer will be at the Emmet County Veterans' Affairs office, in the County Building, 200 Division Street in Petoskey, on Wednesday Jan. 16, between 10 a.m. and 4 p.m. to assist any veteran, or veteran's survivor, in filing a claim, replacing lost discharge papers, obtaining medals or signing up for VA health care. If unable to visit the office, you may call the service officer at 231-348-1780 at the time listed above for more information. Charlevoix County veterans should note that the American Legion service officer won't be in Charlevoix until Feb. 5.

### Town meeting set

U.S. Rep. Bart Stupak is holding town meetings. Charlevoix county's meeting is set for 8 - 9 p.m., Thursday, Jan. 10, at the Charlevoix Public Library. Rep. Stupak expects to talk with citizens about the Charlevoix County Road Commission's need to repair and reconstruct the Boyne City-Charlevoix Road and the need for funds.

### Don't forget to vote

The presidential primary election and the parking exempt zone referendum for Boyne City voters is Tuesday, Jan. 15. The Eagles club members are offering rides within the city of Boyne City to the polls. Call 231-581-6904 to schedule a ride.

### Citizens meeting

The Concerned Citizens of Charlevoix County, chaired by Jerry Matelski, will meet from 9-11 a.m., Saturday, Jan. 12, at the Boyne City Public Library and invites citizens to attend. The purpose is to provide citizens the opportunity to communicate needs and priorities for county government action. The group organized out of concern about the Boyne-Charlevoix Road's condition.

### INSIDE THIS ISSUE

- Happenings ..... 3
- Obituaries ..... 3
- Opinion ..... 4
- Sports ..... 5

Copyright 2008  
Up North Publications, Inc.  
All Rights Reserved  
Find The Citizen-Journal online at:  
www.citizenandjournal.com

## Whiting Park awarded grant for renovation

By B. J. HETLER  
EDITOR

CHARLEVOIX COUNTY—Whiting Park will rival any county park around when the plans made by Charlevoix County are put into action. And those plans are ready to jump off the page and into the construction phase this fall, now that the state of Michigan has approved a recreation grant in the amount of \$232,500.

"Finally. This is great," county planning director Larry Sullivan said. "This is our fourth application to the state for making improvements to Whiting Park, and with this grant it will allow us to move ahead on Whiting Park, and also to seek grants for other recreation projects included in the county's recreation plan."

Sullivan said he is excited about the changes for the historic, popular park. The entire area will accommodate handicapped individuals, including a number of barrier-free

campsites and universal access within the park and to the beach area. The campsite will be located close to paved walkways and paths.

A boulevard entrance with landscaped islands will provide traffic control and safety. Pedestrian zone warning signs will be erected along Ferry Road. The park redesign includes construction of separate entrances to the beach and the campsites.

See PARK, page 2

## New Year's blast



Boyne Mountain's annual fireworks display lights up the sky over the ski hills and the Mountain Grand Lodge as they welcome the new year.

Photo by Vic Ruggles

## City to create overlook

By B. J. HETLER  
EDITOR

BOYNE CITY — The city is seeking a permit to construct a deck and stairs at the bottom of Charlevoix Street, one of the city's streets that ends at Lake Charlevoix.

The street end is a public access site and because the work will be performed along the lake, the Michigan Department of Environmental Quality must approve construction plans. The city will also run a sewer line.

The small land area at the end of Charlevoix Street is currently unused, but the city plans to transform it into a place that people will enjoy. An overlook deck with a railing, stone steps and beach improvements are proposed, and a bike rack will be provided. Landscape buffering will be created for the neighbors.

A paved parking area that accommodates two vehicles will be constructed and the city will grow native plants to attract birds and butterflies.

The total cost of the project is \$79,540. A grant from the state will cover \$21,000 and the city is responsible for \$58,540. The city is working with C2AB for engineering services. Work is expected to begin shortly after receiving the MDEQ permit.

## Citizens take action on road

By B. J. HETLER  
EDITOR

CHARLEVOIX COUNTY - Driving on the Boyne City-Charlevoix Road can be similar to playing dodge ball. Potholes are abundant and many drivers ride the centerline because of rough edges.

The Charlevoix County Road Commission recently announced that it lacks the funds to repair the Boyne City-Charlevoix Road and that it will be the year 2012 before work would be done.

For Horton Bay resident Jerry Matelski that long span of time became unacceptable when he hit a pothole while riding his motorcycle. He avoided an accident, but began to talk with neighbors about getting something done to repair the road earlier. He contacted the road commission and city and township officials. Eventually, Matelski was discussing the matter with legislators over the telephone and in person.



Jerry Matelski

State Rep. Kevin Elsenheimer (R-Bellaire) made time to hold a public meeting at 7 p.m. on Tuesday, Jan. 8, at Charlevoix City Hall and included Michigan Department of Transportation officials. Results of that meeting will appear in next week's issue.

U. S. Rep. Bart Stupak (D-Menominee) is holding town hall meetings and will talk with citizens about their road concerns, as well as other issues. The meeting is 8-9 p.m., Thursday, Jan. 10, in Charlevoix at the Charlevoix Public Library, Conference Room A, 220 W. Clinton St.

Matelski is now chairman of an organization that sprang from his actions. It is known as the Concerned Citizens of Charlevoix County. The group has a meeting from 9-11 a.m., Saturday, Jan. 12, at the Boyne City Public Library and invites citizens to attend.

"Our purpose is to provide citizens the opportunity to communicate our needs and priorities for county government action," Matelski said in a press release.

## Primary voting Jan. 15

Michigan registered voters head to the polls to vote on Jan. 15 in the presidential primary. In addition, Boyne City voters will vote on the parking exempt zone referendum.

The parking exempt zone is a downtown area designated by the city commission. Developers and business owners located within the zone boundaries may request a waiver that allows them to provide fewer parking spaces than the number required by the zoning ordinance. The ordinance requires a certain number of parking spaces based on the size of the project.

If approved for a waiver, developers and business owners would then pay a one-time fee (as yet unde-

### Michigan primary history

Michigan's first presidential primary was enacted by the Legislature in the year 1912. The presidential primary law was repealed in 1931, and then re-established in 1972. Legislators repealed the primary again in 1983 and restored it in 1988.

The record for the most votes garnered by a candidate in a single Michigan presidential primary election was set at 809,239 by Democrat George Wallace on May 16, 1972, the day after Wallace was shot and seriously wounded in an assassination attempt. The highest number of votes ever received by a Republican candidate in a presidential primary was 690,180 by then-president Gerald Ford in 1976.

See HISTORY, page 2

termined) into the city's parking fund based on the number of spaces waived. The city would use the fund money for creating parking spaces elsewhere.

A "yes" vote on the parking exempt zone referendum is a vote to rescind the city commission's boundary zone actions. It means that developers and business owners would not be allowed to request waivers.

Instead, they would be required to construct the number of parking spaces required by the zoning ordinance, or appeal to the Zoning Board of Appeals.

A "no" vote is a vote to let the parking exempt boundary zone stand as approved of by the city commission. Developers and business owners located within the boundary zone would then be able to seek waivers from the city to construct fewer parking spaces for their projects. They would pay a fee into the city's parking fund for each space waived.

At the polling sites, voters will be asked to choose a Democratic ballot or a Republican ballot, which is

See VOTING, page 2



# Clay exhibit at JRAC

The Jordan River Arts Council is presenting an exhibit, "Clay Artists and Friends" opening Sunday, Jan.

20, and running through Friday, Feb. 15. The show features the work of 14 ceramic artists from the Charlevoix -

Emmet county area. In addition, each of them has invited another artist whose work they admire to join in the

exhibit. The Jordan River Arts Center is at 301 Main St. in East Jordan. The center is open daily, 1-4

p.m. Other times for viewing can be arranged by calling Dick Cunningham, 231-582-9373.

# Voting

*Continued from 1*  
required in a primary. However, there is no party membership requirement to participate in the primary and voting a particular ballot does not register the voter as a member of that party.

On the Democratic ballot, some of the presidential candidates voluntarily withdrew their names from the ballot. No Republican candi-

dates opted out and all are listed on that party's ballot. On either ballot, a voter may vote uncommitted rather than for any listed candidate.

The Democratic ballot will have 6 choices: Hillary Clinton, Christopher Dodd, Mike Gravel, Dennis Kucinich, uncommitted and write-in. A vote for "uncommitted" is a vote to send delegates to the Democratic National Convention

who are not committed or pledged to any candidate. Those delegates can vote for any candidate they choose at the Convention.

Michigan's voter ID law is in effect. Properly registered voters that do not bring acceptable ID, such as a Michigan driver's license, personal ID card or other current ID document, need only sign an affidavit stating

they do not have ID to obtain a ballot.

Voters wishing to receive an absentee ballot for the primary by mail must submit absentee ballot applications to the clerk of the township or city in which the voter is registered by 2 p.m., Saturday, Jan. 12, 2008.

Absentee voters also have until 4 p.m., Monday, Jan. 14, to vote in person in their clerk's office. If emergency cir-

cumstances exist, the deadline for absentee voting may be extended up until 4 p.m. on Election Day.

On absentee ballot applications, they must check a box to request the desired ballot.

For additional information regarding the Jan. 15 primary, including a map to local polling places, voters may visit the state website at: michigan.gov/sos/

# Park

*Continued from 1*

An observation deck with barrier-free access leading out to the beach will provide panoramic views of Lake Charlevoix. A wooded wetland area will offer education about the environment.

Improvements to the community complex include a future ball field, basketball court, a playground for children and a picnic pavilion. A boat launch is proposed that will have paved parking.

The launch is for small craft only, such as kayaks, canoes and small fishing boats.

About 55 campsites will be updated, some with electric pedestals. The old log lodge will be improved and made barrier-free, along with the shower building.

The state grant requires a match from the county and commissioners approved \$150,000 to meet the requirement at a Dec.

28, 2007, meeting of the board of commissioners. The expected cost of the project is \$374,000.

Whiting Park is located on approximately 115 acres of forest. The site has campsites, a building for gatherings that accommodates 300 people, a 1940s log cabin for community use for up to 60 people, and two pavilions. It is named for Perry Whiting who gave the land to the county in the 1920s.

# History

*Continued from 1*

The record for the most voters participating in a single presidential primary in Michigan was set in 1972, when 1,934,357 votes were recorded. The smallest margin of victory in a Michigan presidential primary occurred in 1976 when Jimmy Carter edged

fellow Democrat Morris Udall by 307,559 to 305,134, a difference of 2,425 votes.

Automotive icon Henry Ford won the state's Republican presidential primary in 1916 and its Democratic presidential primary in 1924. Entrepreneur Donald Trump

was the only candidate that qualified to appear on Michigan's 2000 presidential primary ballot as a Reform Party candidate. He received 2,164 votes.

The Jan. 15, 2008, election is only the 11th state-sponsored presidential primary in Michigan's history.

## STUDENTS OF THE WEEK



### Boyne Falls Public School

NAME: Danie Kisner  
PARENTS: Shannon Kisner

GRADE: 2nd  
FAVORITE CLASS: Reading

HOBBIES AND INTERESTS: Playing with her cat

FAVORITE SPORT: Snowboarding  
FAVORITE COLOR: Blue

FAVORITE FOOD: Pizza

FAVORITE BOOK: April Fool's Day Mystery

FAVORITE MOVIE: Sinbad

FAVORITE TV SHOW: Foster Home

STAFF COMMENTS: "Danie is new to our school district. Since her arrival, she has made new friends and become a positive member of our class. She enjoys reading and does her best work all the time." Mrs. Grams

East Jordan High School  
NAME: Shawn

LaLonde

PARENTS: Brian and Kathy LaLonde

GRADE: 12th

FAVORITE CLASS(ES): Autos

FUTURE PLANS: Attend college or join the army

STAFF COMMENTS: "Shawn

Lalonde is a great candidate for student of the week, as he has realized huge progress in the au-

tomotive technology program." Mr. Brennan

"Shawn LaLonde is one of the hardest working students I have, not

to mention one of the nicest young gentlemen in the school." Mr. Nicholson

"Shawn is a very nice young man. He can always be counted on to get the work done. Great Job, Shawn." Mrs. Goebel

Boyne City High School

NAME: Tyler (T.J.) Redman

PARENTS: Nick and Julie Redman

GRADE: 12th

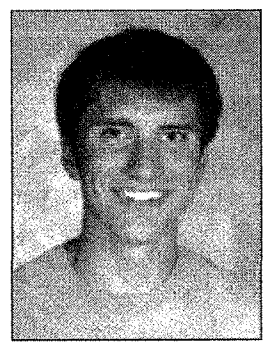
SCHOOL ACTIVITIES: Varsity basketball

HOBBIES AND INTERESTS: Racing dirt bikes, working on my trucks, and hanging out with my girlfriend Jessica Nichols.

FUTURE PLANS: I would eventually like to own my grandpa's dry walling business, and possibly have some type of racing career.

STAFF COMMENTS: "T.J. is an excellent student in my building trades class. He has a thorough knowledge of the construction process and can handle any difficult assignment. T.J.'s attitude, attendance and most of all work ethic are outstanding qualities that will carry over to a successful future. T.J. is polite and respectful to everyone and is a pleasure to have in class." Tom Neidhammer, Industrial Arts Department

"T.J. was a huge help to me when I subbed for



Randy Calcaterra's visual imaging class. What a great kid." Natalie Davis, Marketing and Business Department

### WEEKLY Health Tips

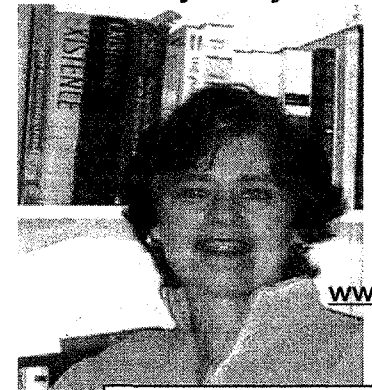
By Steve Czerkes  
Pharmacist

### Broccoli Good For Prostate

According to a recent study, men who eat broccoli regularly may have a reduced risk of aggressive prostate cancer. Those who consumed broccoli, cauliflower or other cruciferous vegetables (Brussels sprouts, kale, or cabbage) more than once a week had a 50% lower risk than those who ate the vegetables less than once a month. Previous research revealed that substances in the cruciferous vegetables tend to inhibit cancer cell growth in laboratory settings.

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

**Tammy Croy McMillian, PhD, LMSW**



To learn more about Dr. McMillian's independent practice and the psychological services offered, visit her website at [www.tammymcmillianphd.com](http://www.tammymcmillianphd.com)

Ph: 231-582-0553  
202 S. Lake St, Ste L, Boyne City, MI 49712

**ALL AREA LISTINGS!**

Go to: [markandjody.com](http://markandjody.com)


Mark 231-675-3721  
Jody 231-675-3921



**A life well lived deserves advisors well trained.**

You've come far. You deserve to work with an advisor who appreciates that fact - a Certified Senior Advisor (CSA)®. CSAs are a group of 12,000 financial planners, accountants, insurance agents, lawyers, home health care specialists and other professionals who are certified knowledgeable on the health, financial and social issues that really matter to seniors.

It doesn't cost any more to work with a CSA, but you'll get a whole lot more of the understanding and respect you deserve.



**CSA**  
Certified Senior Advisor (CSA)®  
Jill M. Reynolds

**KF KORTHASE FLINN**  
Insurance & Financial Services  
A legacy of trust and expertise

1098 Bay View Road  
Petoskey, MI 49770  
231-348-8121  
231-582-7130 Fax

**The Citizen Journal** Petoskey/Charlevoix  
Publications of Morning Star Publishing

Windy Bettis  
Advertising Manager

112 S. Park St.  
Boyne City, MI 49712  
Office: 231-582-6761  
Fax: 231-582-6762  
Email: [wbettis@michigannewspapers.com](mailto:wbettis@michigannewspapers.com)



**PLEASE SUPPORT OUR LOCAL BUSINESSES WHO SUPPORT OUR COMMUNITIES**



**STORAGE**

**BOYNE STORAGE AND FUEL CENTER**

**MINI-STORAGE**  
Boats • Cars • RVs  
Snowmobiles, etc.

231-582-9093

1050 Boyne City • East Jordan Road • Off M-75 • Behind McDonald's

**STORAGE**

**BOYNE RIVER STORAGE**

Mini-Storage Units  
Boats • Cars  
Household Goods

231-582-3318

868 State St. • M-75 & 980 E. Division • Boyne City

**ROOFING**

**HAWKINS BROS., INC.**

INDUSTRIAL • COMMERCIAL • RESIDENTIAL

Free Estimates • Licensed • Insured

Bill Hawkins 06556 Camp Daggett Rd.  
Joe Hawkins (231) 582-2307 • 1-231-582-7833

**GLASS**

FREE MOBILE SERVICE: We Pick Up & Deliver

Auto • Home • Business  
21 Years Experience

"Be sure to tell your insurance company you want Northern Auto Glass."

**Northern Auto Glass**

M-F 8-5 • Sat 9-2  
Owners: Doug Skrocki & Steve Nelson  
521 Boyne Avenue • Boyne City

582-4000  
Emergency 582-7239

**OPTOMETRIST**

**EYES ON MAIN**

102 E. Main Street  
Boyne City  
231-582-6704


Dr. Gary Mellon, Optometrist



**GLASS**

**SBCG SKIP'S** Since 1960  
BOYNE COUNTRY GLASS  
Commercial • Residential  
Mirrors • Auto

Phone: 582-2655 • Emergency: 548-5533  
Skip's • 1100 Boyne Avenue • Boyne City, MI 49712  
R.E. Wixson, Owner Darlene Broman, Manager



**ADVERTISE HERE!**


List Yourself in the Business Directory for \$15.78 per week includes Online Ad!

**HAIR**

ENHANCING YOUR NATURAL BEAUTY

**VARIATIONS HAIR SALON**

106 East Mill Street  
East Jordan, MI  
231-536-7791



**AUTO**

Get Your Car Ready for Winter!

**B & B**

Auto Service  
Call Bill Pardee  
for Service & Maintenance  
Repairs of All kinds

108 Mill St. (M-32 Downtown)  
East Jordan  
231-536-2624





**OBITUARY**

**Phyllis Jean Trumble**

Phyllis Jean Trumble, 85, of Boyne City, and formerly of Williams, Minn., died Saturday, Dec. 29, 2007, at her son's home in East Jordan.

A memorial service at the Pilgrim Congregational Church will be in the spring (date to be announced). Phyllis was born on May 4, 1922, in Royal Oak, Mich., the daughter of Ora and Harriet (Closser) Class. She graduated from Royal Oak High School and then attended Detroit Business Institute.

On May 9, 1942, she married Robert "Bob" Trumble; he preceded her in death on June 2, 2005. They moved to Boyne City in 1951 and then to Williams, Minn. in 1977. Earlier this year, she moved back to Boyne City.

Phyllis had worked in the offices of Top of Michigan (now known as Great Lakes Energy) and Trumble Construction during her years in the Boyne City area. She had been a member on the Eastern Stars in Boyne City. She was a

member of Pilgrim Congregational Church in Williams, Minn., and also served the church as its treasurer for a number of years. She was an avid bowler her whole life and had bowled with the local seniors group in Minnesota.

She is survived by three children, Larry (Nancy) Trumble of East Jordan, Peggy (Vern) Barnes of Baudette, Minn., and Debbie (Terry) Sierocki of East Jordan; eight grandchildren, Glenn Trumble,

Darrell Trumble, Kerry Trumble, Kim Dahl, Leslie McClean, Amie Nelson, Michael Sierocki, Anne Sierocki; and nine great-grandchildren; two sisters, Shirley (John) Larsen of Sun Lakes, Ariz., and Mary Lou Niekamp of Naples, Fla. Phyllis was also preceded in death by one grandson, Darren Barnes, on Dec. 28, 2002.

In lieu of flowers, memorials may be given to Pilgrim Congregational Church, P.O. Box 697, Baudette, MN 56623.

**Church events**

**Horton Bay United Methodist Church**

Sunday School classes will be held at 9:15 a.m. for all ages. Worship service will be held at 10:30 a.m., with children's church available during the service. After the service there will be a time of fellowship. Everyone is invited to the Horton Bay United Methodist Church.

**Church of the Nativity**

Church of the Nativity's Jan. 13, 10 a.m. Eucharist will be conducted by Reverend Brad Will. A coffee hour will follow the service.

Films will be shown on every Tuesday during January in the church undercroft, beginning at 7 p.m. Popcorn and soft drinks will be provided and the public is invited to these free events.

A special offering will be gathered at the Jan. 20 Eucharist service. The proceeds will be donated to Seabury Western. Also, the church annual meeting will be held after the 10 a.m. service on Jan. 20.

Church of the Nativity is located at 209 Main Street, Boyne City. For information about any programs at Church of the Nativity, please call 231-582-5045, leaving your telephone number and name. A member of the church will return

your phone call.

**Lakeshore Community Church**

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

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

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

**First Presbyterian Church**

First Presbyterian Church of East Jordan worships at 9:30 a.m. All are welcome. A time of refreshment and friendship is held at 10:30 a.m. in the Fellowship Hall.

The church is located at 207 Williams Street in East Jordan, 231-536-2941.

**Church of the Nazarene**

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

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

**Walloon Lake Community Church**

Men's Ministry breakfast will meet at 8 a.m. on Saturday, Jan. 12. Sunday, Jan. 13, Word and Worship start at 9 and 10:45 a.m. Detroit Tiger's Chaplain, Jeff

Totten, will give the Word. 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. Second Sunday Celebration will start at 6 p.m.

Tuesday, Jan. 15, the Women's Bible Study will start at 9:15 a.m. Wednesday, Jan. 16, the family meal begins at 5:30 p.m. with classes starting at 6:30. Men's Fraternity will meet at 6 a.m. on Thursday, Jan. 17, with MOPS meeting at 10 a.m.

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

**EJ SENIOR CENTER**

Join the Charlevoix County Senior Center at East Jordan for lunch and fun activities. On Tuesdays and Fridays we play bingo after lunch. On Tuesdays at 10:30 a.m. there will be line dancing and a soup and salad bar.

Wednesday, Jan. 9, at 11 a.m., Paul Bowen, author of "The Business Interests of William Pitt Porter in East Jordan, Michigan" will be speaking to us. Sloppy joes are on the menu.

Thursday, Jan. 10, is cook's choice. Friday, Jan. 11, we will be serving apple barbecue. Entertainment will be provided by Roger Hartson.

Monday, Jan. 14, butter crumb cod is on the menu. Tuesday, Jan. 15, from 10:45 to 11:15 a.m., we will have an American Red Cross Pandemic Flu Presentation. We will be serving mostaccioli with meat.

Wednesday, Jan. 16, baked chicken is on the menu.

Thursday, Jan. 17, at 11:15 a.m., we will have an American Red Cross General Emergency Preparedness Presentation. We will be serving salisbury steak.

Join us on Friday, Jan. 18, for music by The Cousins Music Group. Polish sausage is on the menu.

Our menu is subject to change, call 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.

**BC SENIOR CENTER**

Join the Boyne Area Senior Center for lunch and activities this week. Bingo is held on Monday and Thursdays. Every Friday is a music day this month.

Wednesday, Jan. 9, the day will begin with line dancing at 10 a.m. For lunch, a sloppy joe with a bun will be served, along with broccoli slaw, baked beans, and peaches.

Thursday, Jan. 10, a hearing screening will be held at 10 a.m. Lunch today is cook's choice.

Friday, Jan. 11, plan to arrive by 11 a.m. to enjoy music with Don Judd and Andy Miller. Apple BBQ chicken, mixed veggies, parsley potatoes and a brownie is planned for lunch.

Monday, Jan. 14, plan to again arrive by 11 a.m. Kristen will furnish music. For lunch butter crumb cod, peas and carrots, broccoli and rice, and mixed berries will be served. Bingo will follow lunch about 12:30 p.m.

Tuesday, Jan. 15, homemade soup, a full salad bar and a make your own sandwich is planned for lunch.

Wednesday, Jan. 16, a jewelry sale will be held from 10 a.m. to 1 p.m. Line dancing will be held at 10 a.m. Enjoy baked chicken enchiladas, sweet potatoes, brussel sprouts and lemon pie.

Enjoy lunch for \$2 if you are 60 and over or \$4 if you are under 60. For more information call 231-582-6682. To contact the Charlevoix County Commission on Aging, call 231-237-0103. The toll free number is 866-428-5185.

**HAPPENINGS**

**Twelfth night**

SEE-North is having their annual Twelfth Night event on Jan. 11 and 18. The event includes a horse-drawn sleigh ride, a candlelit trail hike in the woods, and stories and folklore told by "animals" who can magically speak on this special "Twelfth Night," as the legend goes. Tickets are \$8 per person and children under 3 are free. Ticket price includes refreshments, crafts, face painting, sleigh ride, and time with the animals in the woods. You must sign up and purchase tickets ahead of time. Space is limited. For reservations, call SEE-North at 231-348-9700.

**Peace Coffee House**

Peace Coffee House will meet Saturday, Jan. 12, at 8 p.m., at the Jordan River Art Center.

Scheduled performers are Dennis Palmer and Straight Forward Bluegrass Band

Entry is by donation, \$7 at the door.

Open stage follows, so bring your instrument, story or poem and don't be shy.

Coffee and cookies are complimentary

**Freedom from smoking**

Northern Michigan Regional Hospital will offer a "Freedom from Smoking" course, meeting on Jan. 15, 22, 29, 31, Feb. 5, 12, and 19, from 7 to 8 p.m. Fee: \$25. Pre-registration for the Healthstyles classes is requested and can be arranged by calling HealthAccess at 800-248-6777.

**Aging parents workshop**

Caring For Your Aging Parents: Planning For the Future

Northern Michigan Regional Hospital will hold an aging parents program on Jan. 16, from 1 to 3 p.m. The program deals with an overview of the subjects of legal, financial, housing, distance caregiving, government programs, and family dynamics. Free community service. Pre-registration for the Healthstyles classes is requested and can be arranged by calling HealthAccess at 800-248-6777.

**Winterfest at Grass River Natural Area**

Grass River Natural Area will host its fifth annual Winterfest on Saturday, Jan. 19, from 12:30 to 3 p.m. Food, games and snowshoe hikes will be featured. Sample delicious soups and vote for your favorite.

Brick Wheels will be on hand with snowshoes to try and there will be a drawing for a free pair.

Roast marshmallows, play games, go on a hike, build a "snow" man. It's all fun and all free.

Winterfest will take place at the Big Green Barn near the entrance to Grass River Natural Area, 6500 Alden Highway. Parking is available adjacent to the site.

Please register for this event by calling the GRNA office at 231-533-8314.

**Real Estate Marketplace**  
FOR SALE  
Call 231-582-6554

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

**Boyne City - Price Reduced \$10,000 on this newer 3 bedroom, 1 1/2 bath home. Attached garage & large deck. Sale subject to bank approval of short sale. MLS# 414499 \$119,900**

**3 bedroom, 2 bath home in East Jordan. Huge kitchen w/oak cabinets, large eating bar, oak floors, spacious open floor plan. MLS#415273 \$84,900**

**If you're thinking of selling call today for a free market analysis!**  
Gary W. Roberts 536-7850  
Mark Kowalske 675-3721  
Monica Ross 582-6554  
Joe Jones 675-2552  
Jody Kowalske 675-3921  
Doug Hoessl 582-1090  
Sue Grobaski 549-2995

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

**CHURCH EVENTS BROUGHT TO YOU BY:**  
Call **582-6761**  
...TO HELP SPONSOR OUR CHURCH EVENTS AT A VERY LOW RATE  
**SCHRAW & ASSOCIATES**  
ATTORNEYS AT LAW  
Schraw.com | [schraw@schraw.com](mailto:schraw@schraw.com)  
Ph. 231.582.2252 | Fx. 231.582.3336  
116 Water Street, Boyne City, MI 49712

**Boyne City School Boosters 300 Club Drawing**  
and the \$100 winners are...  
**Robin Wottowa** Dec. 1, 2007  
**Michelle Deming** Dec. 8, 2007  
**Shirley Mathers** Dec. 15, 2007  
**Don & Mandi Richards** Dec. 22, 2007  
**Tom & Cheryl Griffin** Dec. 29, 2007  
Thank you for your support.  
All proceeds benefit the Booster project.

**24-HOUR EMERGENCY SERVICE**  
WE CHARGE BY THE JOB, NOT BY THE HOUR  
Serving the Greater Charlevoix County Areas from 14280 Stover Rd, Charlevoix  
In the Charlevoix Areas, CALL 547-9634 or schedule service online at [macgregorplumbing.com](http://macgregorplumbing.com)  
**MacGregor**  
Plumbing & Heating  
THE ONE YOU CAN RECOMMEND SINCE 1962  
PLUMBING • HEATING  
AIR CONDITIONING • ELECTRICAL  
DUCT CLEANING • DRAIN CLEANING

**MEDICAL DIRECTORY**  
Call To Reserve Your Space!  
**582-6761**

**MEDICAP PHARMACY**  
We'll always make time for you.  
Prescription Delivery • Naturals & Alternatives  
Custom Made Medications - Compounding Pharmacy  
Most Insurance Plans Accepted  
**582-4545**  
104 S. Lake St. • Boyne City • Next To Fifth Third Bank  
Hours: M-F 9-6 • Sat 9-1:00  
Ample parking behind store front

**Hearing Aids with Free Batteries For Life**  
Ask Us How!  
**Dr. Michael W. Koskus**  
Professional Hearing Aid & Audiology Service  
820 Arlington, next to Lockwood McDonald Hospital in Petoskey, MI  
**231-348-3666 • 800-968-8080**

**Don't Be Forgotten! CALL & RESERVE YOUR SPACE NOW!**  
**582-6761**  
The Citizen-Journal  
Proudly serving Boyne City, East Jordan and the surrounding areas since 1881.

**Tim Bondy Physical Therapy Home Care**  
Christine O'Donnell, PT Physical Therapist  
Thom Myers, CPTA Physical Therapist Assistant  
Denise McCutcheon, OTR Occupational Therapist  
**Phone: 231-347-6636 Fax: 231-347-2886**

**Internet Access!**  
Unlimited Hours, No Contracts!  
**\$9.95 PER MONTH!** (No Credit Card Required)  
Surf up to **6X faster!**  
All the features of our Unlimited Dialup Account PLUS:  
• Faster Web Pages  
• Faster e-mail & Webmail  
• FREE PopUp & Ad Blocker!  
• Save up to 60% over DSL!  
• FREE 24/7 Technical Support  
• Instant Messaging - keep your buddy list!  
• 10 e-mail addresses with Webmail  
• SPAM Filtering - Reduce unwanted e-mails  
• FREE Easy Setup Software  
• Custom Start Page - news, weather, & more  
Sign up online: [www.LocalNet.com](http://www.LocalNet.com)  
Call Today & Save! **582-9501**  
Reliable Internet Access Since 1994



# THE CITIZEN-JOURNAL OPINION

## EDITORIAL

### Calling all Charlevoix county road commissioners

It's not easy to figure out the Charlevoix County Road Commission. Why are things so bad that they refuse to plow snow on the weekends? Surely, they saw the financial crisis coming. Why did it come to a decision not to plow snow for people? Didn't they have time to do something so that they wouldn't resort to such drastic and dangerous actions?

Antrim County was able to plan for the financial crunch. Antrim County Road Commission's manager and engineer, Burt Thompson, said that last winter they adopted a "reasonably passable" policy to save money. If four-to-six-inches of snow fell and it was the light fluffy stuff, they didn't plow. If four-to-six inches of snow fell and it was wet and slippery, they plowed. They cut down on overtime and laid off eight workers this past summer for six months. The workers are under a labor contract, but they can be laid off. They aren't replacing workers that retire.

Thompson said ACRC has no plans to ask for a countywide millage. Thompson did say that the townships have helped a lot. ACRC worked it out.

The Charlevoix County Road Commission doesn't seem to care to work it out. When residents voice concerns about someone needing to get to the hospital, or a mother with little kids in the car getting stuck in the snow, all they hear is: "There's no money." Come on, we're talking about lives here.

CCRC has not exhausted all possible avenues of funding, either for plowing snow or repairing dangerous roads. There may be federal funds available for roads that threaten the public's safety. The Boyne City-Charlevoix Road certainly qualifies.

EMTs have tried to reason with the road commissioners by warning of the perilous delay they may experience because of snow-covered roads. The county sheriff has warned it's only a matter of time before there is a fatality, for crying out loud.

Talk was going around a few weeks ago about the county giving or loaning money to the Road Commission so it could plow on the weekends. Whatever happened to that?

CCRC manager, Pat Harmon, deserves a great deal of credit for managing the road commission. The staff at the road commission deserves credit for fielding calls from angry and upset residents - not an easy job.

But what are the road commissioners doing?

The buck stops (so to speak) with the road commissioners: Doug Way, Wayne Saunders and Keith Ogden. It's time to be responsive.

We have citizens making calls and organizing meetings to find solutions for Pete's sake. What do we hear from our county-appointed road commissioners? Nothing.

We suggest the commissioners note the following from the County Road Association of Michigan: "Individual county road commissions are responsible for ensuring the safety and efficiency of all county roads and bridges within their jurisdiction."

### It's been a pleasure

Dear readers,  
It has been my pleasure to serve the Boyne City and East Jordan communities as editor of the Citizen-Journal newspaper for the past six months. I will continue with the Citizen-Journal as a reporter on a part-time basis covering news and events, but because of health reasons, I will no longer work full-time as the editor.

The Citizen-Journal has a new editor and we will pop in to see many of you and introduce him to community members and officials in Boyne City and East Jordan.

Thank you all for your comments and your open communications with me. I will work diligently to continue the same relationship in the future. We live in a beautiful, precious place that holds enjoyment and opportunities for all. Stories abound and it is our goal to bring as many of them to you as we are able.

Thank you, again. I look forward to a continued positive relationship with the great people of the cities of Boyne City and East Jordan.

— B. J. Hetler

## YOUR VOICE

### Thanks to everyone

To the editor:  
The family of Anne Marie Anzell Robbins wishes to thank everyone for your prayers, kind words of sympathy, visits, food, cards, and donations in her memory. God bless you all.

Helen Anzell  
Boyne City



## YOUR VOICE

### Democratic primary ballot explained

Dear Editor,  
This letter provides some guidance to voters on the upcoming January 15, 2008, Michigan Democratic Presidential Primary in which we encourage voters to participate. In many ways, this election will be like any other public election. Voters will vote at their regular polling places be-

tween 7 a.m. and 8 p.m. Voters can vote by absentee ballot if they meet one of the requirements - out of town, age 60 or older, disability, etc.

The Democratic ballot will have 6 choices: Hillary Clinton, Christopher Dodd, Mike Gravel, Dennis Kucinich, uncommitted and write-in. A vote for "uncommitted"

is a vote to send delegates to the Democratic National Convention who are not committed or pledged to any candidate. Those delegates can vote for any candidate they choose at the convention. Supporters of Joe Biden, John Edwards, Barack Obama and Bill Richardson are urged to vote "uncommitted" instead of writing in

their candidates' names because write-in votes for those candidates will not be counted.

I encourage all voters to vote in the Democratic Presidential Primary to be part of the process of ending the George Bush era.

Connie Saltonstall, Chair  
Charlevoix County  
Democratic Party.

### Vote yes on parking referendum

To the editor:  
The vote on Jan. 15 is a very important one for the citizens of Boyne City. In November a message was sent to the city commission. Listen to the people, not to developers with deep pockets. Next week we need to show the commission that we meant it.

We in Boyne may or may not have a parking problem. Downtown businessmen will tell you that there is a big problem and that we need every parking space that we can create. Customers will not walk three blocks for a pill, burger, hammer, T-shirt, or ice cream cone. If this is true, and it very well may be, we certainly don't need a bunch of condo dwellers clogging up the downtown parking because they don't have parking of their own. There really is no excuse for this since zoning requires them to create their own parking, building their

development in such a way that allows room for that required parking. The Landings did it. The Harborage did it. If the plans they have don't have room for parking, they need to scale down, or they have a problem, not the rest of the downtown businesses who have followed the rules on parking for the last twenty years or so.

City Hall will tell you that we have no parking problem. They conveniently have a parking survey that proves it. So there you go. Statistically speaking we have no parking problem in downtown Boyne City. Spaces have been "maximized," which means they are painted in such a way that you can only get into them if you drive a VW Bug. But on any given day a certain percentage of spaces are always open. Probably true.

Businessmen say big problem. City Hall says no problem at all. Both points of view are an argu-

ment for the same result on election day. If there is a parking problem, then there is no reason to give in to Mr. Big Pockets developer by giving him all the downtown parking he wants along with the fifteen or so variances that were given without a challenge. Hmmm, how did that happen? If there is not a parking problem it only proves that the requirements that were in place have done the job they were intended to do. In other words the rules that have been followed by every businessman, big and small, for the last twenty or thirty years have worked. There seems to be no reason to suddenly change the rules now. Zoning was in place well before the current owner bought the property. If he couldn't come up with a plan that followed the rules he should have looked for property elsewhere. The real disappointment in this

is our City Commission. They could have changed their decision and not allowed this parking space giveaway. But in this day of political correctness they didn't want to be flip-floppers, so instead of having the courage to change their minds, they have left the decision up to us.

So - get out and vote next Tuesday. Vote yes to rescind the parking space giveaway. Vote yes if you don't want money put into some mystery parking fund that has no plan, or is supposed to create parking spaces from thin air. Vote yes to break the grip that developers with deep pockets seem to have on our town. And vote yes to reinforce the message that was sent to the commission in November. Listen to the people now, or hear them at the next commission election.

— Vic Ruggles  
Boyne City

### Compassionate Hearts thanks donors

To the editor:  
Compassionate Hearts would like to thank Water Street Cafe for their hard work in hosting a beautiful benefit on Thursday, Dec. 20. It was attended by around 50 people. Val and Larry

Glasgow were the perfect hosts, serving coffee, spiced apple juice, many types of desserts and homemade pizza. Everything was delicious. The big Christmas basket was won by Zack Compton, the 50/50 was won by Shirley Tims.

The Glasgows presented to Compassionate Hearts \$756.00 made that night. Extra thanks goes out to Kristen Glasgow, who sings with the voice of an angel, Martina Hahn for her face painting talents, and Emma Clemens

and Klancie Argue for their hard work. Thanks to all who donated gifts and to all who attended.

Thank you again from Compassionate Hearts.

— Sally Pasque  
Boyne City

### Conserve Boyne's quality of life

Dear Editor,  
Well Boyne City, you have been given a second chance. Thanks to the hard work of at least three of our commissioners, we now have a say in making these developers listen to the residents of this great community. On Tuesday, Jan. 15, we will get the chance to have them listen, but we can only make them hear if you get out and vote "Yes" on the proposed parking exemption. This is our "one-and-only" chance to send the message to our

Commissioners and ultimately any potential developers, that we don't need and/or want another huge condo complex on our waterfront. If a developer wants to come into this quaint little town and build condos, that's fine, we can't stop them if they live within the zoning laws on the books. But, as is the case with the One Water Street project, we will not, nor should we ever be expected to grant anyone 40+ (yes, you read that right, forty) variances. What you need to do is ask yourself, "If I wanted to add

onto my home and/or garage, would the city grant me 40 different variances to build whatever I wanted?" They would laugh you right out of the boardroom. So why then, do these developers get all these silly exemptions, one of which is the parking situation you will be voting on, which would have cars, boats, and RV's parked all over town in our businesses parking spots because there would not be sufficient parking on the proposed project's property. This is our chance to win our town back

Boyne, is it important enough to you? Just remember, if you can't take the time to vote, then don't take the time to complain. Boyne really is the place where everyone wants to be, why do you think we have to consider all these silly developments all the time. Don't forget, Tuesday Jan. 15, do your part to conserve Boyne's quality of life. Thanks to all who take the time to do their part in sending this message.

— Marty Moody  
Boyne City

Published weekly by  
**Up North** PUBLICATIONS, INC.

Publisher - Al Frattura  
General Manager - Hadley Robinson  
A Journal Register Company Newspaper  
**Journal Register**

**THE CITIZEN-JOURNAL**

Postmaster: send address changes to the Citizen-Journal  
112 South Park, Suite B • Boyne City, Mich. 49712  
231-582-6761 • Fax 231-582-6762  
citizenandjournal.com • email: citizen@voyager.net

Mail subscription rates: Within Charlevoix County, \$30 per year; elsewhere in the United States, \$37.50 per year. Periodicals postage paid at Boyne City, Michigan, 49712 (USPS 396480). The Citizen-Journal is owned by Up North Publications. Copyright 2007, Up North Publications. The paper is published Wednesdays. Deadline for news, public notices and display advertising is 5 p.m. Thursday; classified advertising 10 a.m. Monday. Office hours are 9 a.m. - 5 p.m. Monday - Friday.

**JRC LISTED NYSE**

Editor ..... B.J. Hetler  
Office Manager ..... Jeannine Stetz  
Advertising Consultant ..... Windy Bettis  
Design Editor ..... Mary Hansen  
Sports Editor ..... Chip Corwin  
Business Manager ..... Gale Miller  
Contributors ..... Vic Ruggles,  
Christine Gwidt,  
Nancy Northup

**NNA**  
**CIRCULATION VERIFICATION COUNCIL**  
**MPA**  
MICHIGAN PRESS ASSOCIATION



CitizenAndJournal.com  
**SPORTS**

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

# Charlevoix tops Boyne girls, 51-42

By GREG GIELCZYK  
SPORTS WRITER

BOYNE CITY — Scott Hausler isn't big on moral victories.

And this didn't even come close to qualifying as one in the Boyne City girls basketball coach's opinion anyway.

True, his Boyne City girls basketball team kept the score close against a Charlevoix squad that had suffered its first loss of the season to Petoskey earlier in the week.

Charlevoix was suitably motivated, and pressured the Ramblers from the opening whistle. The Red Raiders never let up, posting a 51-42 victory.

Despite the Ramblers' best efforts, they could get no closer than nine points to the Raiders throughout the game.

"They're a typical Charlevoix team," Hausler said. "They're in your face for 32 minutes, and if you have a few let-downs, boy they capitalize on it and score."

"We had some break-

downs, and I just didn't think our kids played very hard that night. Like I've always told them, I can take a loss.

"But, when you don't play hard, that's a different story. I felt we didn't play our best game of the year, and we didn't play very hard."

Hausler agreed that some of the Ramblers' problems could have been the result of being a bit rusty after the holiday break.

But he wasn't using that as an excuse for what he considered an effort that fell short of Boyne City's potential when he knows the Ramblers can play better.

"You don't like to use excuses, and that was our first game coming off the break," said Hausler. "I guess I was just disappointed not being able to handle Charlevoix's pressure."

"It's something we worked on during the break. I thought we'd do a better job handling it. We did have some kids

play hard."

Still, the Ramblers weren't blown out. They made Charlevoix work for the 9-point win, trailing only 14-10 at the end of the first quarter, 25-15 at halftime and 35-28 after three periods.

Jessica Knysz paced Boyne City with 13 points, shooting 57 percent from the field. Allison Aown and Caitlyn Wonski contributed 7 each, Natasha Bell and Hilary Urman added 5 apiece.

Knysz also led the Ramblers with 9 rebounds, 4 steals and 2 blocked shots. Urman and Maddie Moeke had 2 steals each.

The Ramblers shot 44.1 percent from the field as a team (15-of-34). Aown and Teresa Sessions each made a 3-point field goal.

Boyne City was at Cheboygan for a make-up game on Monday night, before playing Traverse City St. Francis on Thursday and then East Jordan on Friday night.

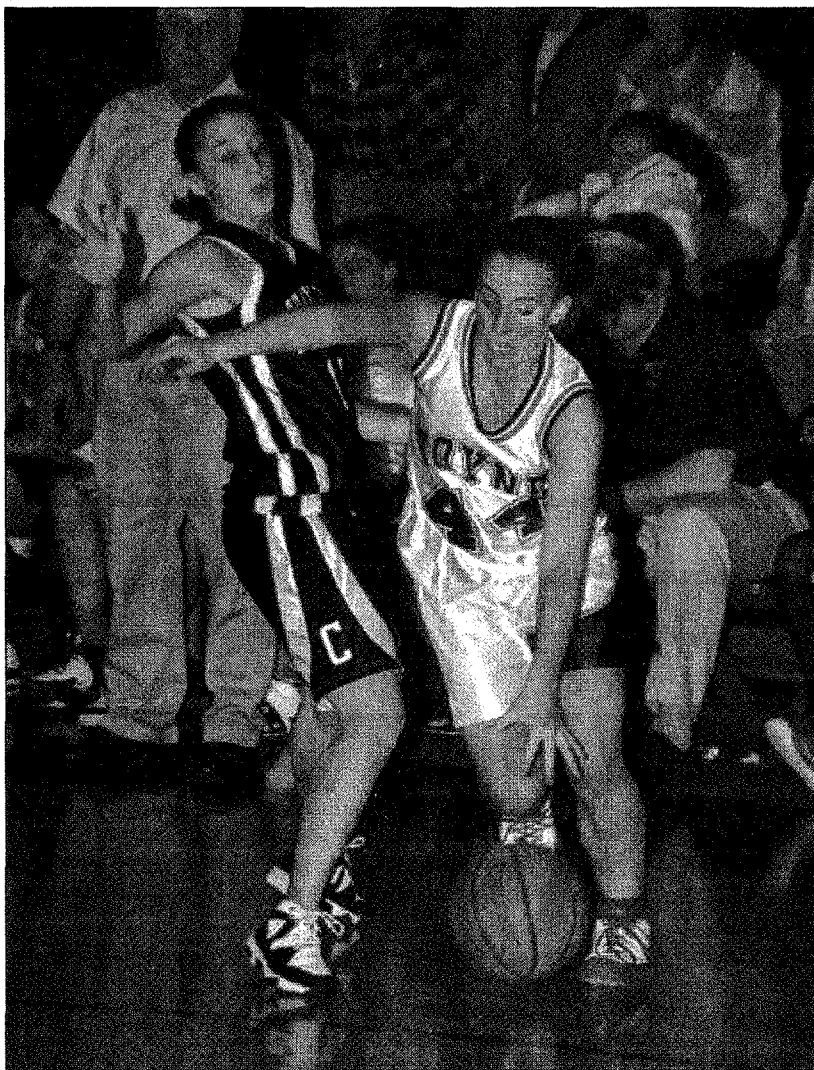


Photo by Vic Ruggles  
Boyne City's Hilary Urman (44) drives around a Charlevoix defender in their game on Friday, Jan. 4.

# Red Devil girls keep winning

By CHIP CORWIN  
SPORTS EDITOR

ELK RAPIDS — East Jordan has been piling up lopsided wins lately, mostly by coming out strong and putting teams away early, but that wasn't the case last Friday when they visited the Elk Rapids Elks and found themselves down 9-0 early and 18-16 at halftime.

"We really struggled coming out of the gate this game," East Jordan head coach Sean Ferguson said. "We were extremely flat and didn't play well at all in the first half. Our shots didn't fall, we stood around, and we made poor decisions."

But, as Ferguson noted, the Red Devils did keep playing strong defense, and that defense brought them back in the third quarter when they outscored Elk Rapids 14-3 and went on to win 48-36.

"We had a chat at halftime and knew we had to pick up the intensity level, which we did," Ferguson said. "Treasure Timmons and Sarah Kupovits did a great job in our 'Weber defense'!"

"I thought our entire team really focused in the second half, especially when Meghan Thomas had to go to the bench because she picked up her fourth foul early in the third period."

Timmons and Cassie Crick put the game away for the Red Devils in the fourth period, with Timmons going 6-of-6 from the free throw line in the fourth and Crick hitting 4-of-4.

Thomas led the East Jordan scoring effort with 14 points. Crick added 12. Timmons and Katherine Rowley each had 9 rebounds, and Timmons also blocked 6 shots.

Kacey Anderson led Elk Rapids with 10 points. East Jordan was also victorious in the JV game, 46-40. Shaina Peters had 18 points for East Jordan.

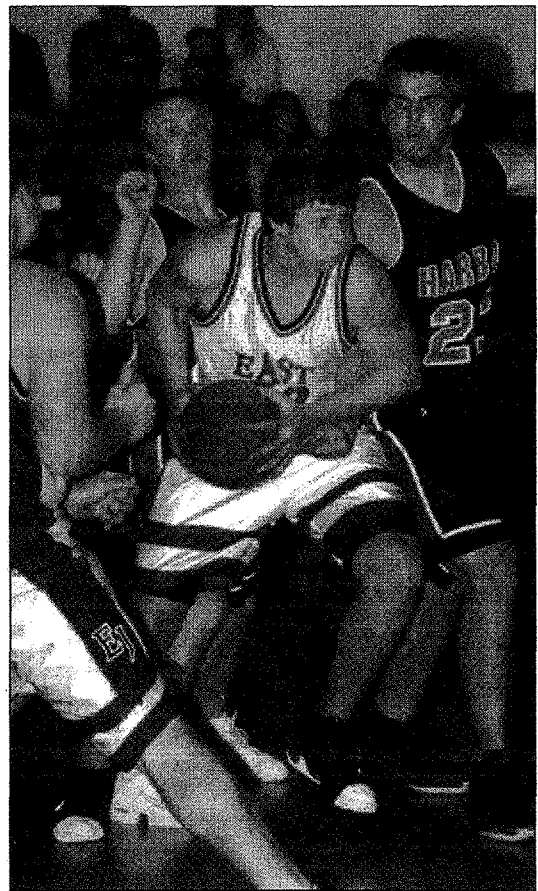


Photo by Vic Ruggles  
EJ's Beau Fuller pushes through the middle of the Harbor Springs defense.

# EJ boys improve to 3-1 in LMC

By CHIP CORWIN  
SPORTS EDITOR

EAST JORDAN—Hot shooting and a balanced scoring attack propelled the East Jordan boys basketball team to an easy 78-48 victory over the Harbor Springs Rams last Thursday night.

"We had great balance and effort overall by everyone," East Jordan head coach Darrin Weber said. "It was a great team win."

The Red Devils had four players in double figures, led by Adam Daneff with a career-high 35 points. Michael Hines and Teddy Snowden each had 11, and Scott Hansen chipped in 10.

Daneff hit six threes in the first half alone, which helped stake the Red Devils to a 40-18 lead at the half.

"Adam Daneff played outstanding," Weber said. East Jordan extended their lead to 61-29 after three before playing basically even with the Rams in the fourth quarter.

One bright spot for the Red Devils, besides the lopsided final score, was that they only committed 14 turnovers. Turnovers, according to Weber, have "plagued (East Jordan) all year."

The win improves East Jordan's record to 4-2 overall and 3-1 in the league.

The Red Devils were in Cheboygan last night for a non-league game, and they face their struggling rivals, the Boyne City Ramblers, tomorrow night at home in what should be a closely-fought game.

# Boyne boys lose to St. Francis

By Greg Gielczyk  
SPORTS WRITER

BOYNE CITY — It wasn't the celebration Boyne City's boys basketball team had in mind coming out of the Christmas break.

The Ramblers knew opening up what some popularly call the season's "second half" playing Traverse City St. Francis would be a

tall challenge.

Especially since the Ramblers had struggled in their first four games of the season before taking the holidays off.

Despite the long odds, Boyne City knew that a win over the Gladiators could be the tonic to turn their season around in a hurry.

Alas, that's not how things worked out. Corey Williams

scorched the Ramblers' defense for 29 points as the Gladiators defeated Boyne City, 72-62, last Thursday night.

St. Francis improved their record to 6-2 overall and 2-2 in the LMC. Boyne City dropped to 1-5 and 1-3, respectively.

Boyne City isn't out of the league race yet, but the Ramblers realize they face an uphill battle to get back in it.

Robby Jensen sparked the Ramblers with 14 points. He also gathered in 7 rebounds.

Trevor Kruzel, Josh Konecki and Ryan Musser contributed 12 points each for Boyne City.

St. Francis also won the junior varsity game, 58-36. The Gladiators are 8-0 overall. Dalton Looze led the Ramblers with 10 points.

# Drew Nohel takes second at tourney

By GREG GIELCZYK  
SPORTS WRITER

BOYNE CITY — With several wrestlers out with injuries, Boyne City had only two competitors available for last Saturday's varsity tournament in Oscoda.

Drew Nohel finished second at 152 pounds with a 3-1 record on the day, while 189-pounder Steve Robinson went 2-3 and was fourth.

"We got some valuable

mat time, as we hadn't wrestled in over two weeks," Boyne coach Don Nohel said.

"However, we need to get everyone back on the mat this week."

The Ramblers are at home on Thursday for their only action this week. Friday's JV tournament at Grayling has been cancelled.

Drew Nohel opened with an 8-2 decision over Mykel Revord of Grayling, and defeated Jordan

Villaire of Saginaw Nouvel.

He moved into the championship match with a pin in 2 minutes, 45 seconds over Kevin Beland of Oscoda.

Rob Riso of Mio ended Nohel's run when he put the Ramblers' shoulders to the mat in winning by a fall in 5:30.

Robinson lost his first two matches, both of them by pins. The first was to Grayling's Eric Madill in 3:34 while

Scott Thompson of Valley Lutheran pinned him in 4:10.

But, he finished the day with two consecutive pins. The first was over Oscoda's Michael Perkins in 30 seconds and the other in 2:30 over Dylan Stefani of Mio.

Four wrestlers competed in the Gaylord junior varsity invitational. Adam Brown picked up a second place at 112, while Nate Haley was third at 119.

## UP NORTH POWER RANKINGS

The Up North Power Rankings are determined by a panel of Up North Publications sports writers. The rankings take into consideration overall record, conference record, head to head matchups (strength of schedule), overall momentum, and chances of postseason success. The "Top Team" is considered the best team, for now, in our four county coverage area, regardless of gender. Here's how the teams stack up this week, compared to last week's ranking (LW):

### Girls

1. Central Lake (8-0): Idle this week. (LW: 1)
2. East Jordan (6-3): Winning streak has set

3. Boyne City (5-3): Can get spot back with win over EJ. (LW: 2)
4. Kalkaska (6-2): Krause nets 27 in big win over TCSF. (LW: 4)
5. Ellsworth (6-3): Second crack at Bellaire this Friday. (LW: 6)
6. Bellaire (4-4): Suffered OT loss to Pellston in low-scoring game. (LW: 5)
7. Alba (5-3): Scored big win over Wolverine to move up. (LW: 8)
8. Elk Rapids (3-4): Loss to EJ snaps winning streak. (LW: 7)
9. Forest Area (1-6): Lost to Onaway. (LW: 9)
10. Mancelona (1-7): Lost to Gaylord St. Mary

- at home. (LW: 10)
10. Boyne Falls (1-8): Picked up a win. (LW: 11)

### Boys

1. Bellaire (6-1): Still haven't been challenged in SVC. (LW: 1)
2. Ellsworth (6-1): Easily dispatched top rival in NLC. (LW: 2)
3. Mancelona (6-1): Last night's (Tuesday) game with Forest Area a great chance for the Ironmen ... and the Warriors. (LW: 3)
4. Forest Area (5-2): Picked up another league win. (LW: 5)
5. East Jordan (4-2): Started the new year with a 30-point shellacking of Harbor Springs. (LW: 6)
6. Kalkaska (4-5):

Christmas tournament performance hurts more than loss to Charlevoix. (LW: 4)

7. Boyne Falls (LW: NR): On four-game winning streak, emerging as a contender in NLC.
8. Elk Rapids (2-4): Held on for win over struggling Grayling. (LW: 9)
9. Boyne City (1-5): Having a tough time in the LMC. (LW: 7)
10. Alba: Struggling to find consistency but getting some wins. (LW: NR)
11. Central Lake (1-6): Need a win. (LW: 8)

TOP TEAM: Central Lake girls. They were idle this week but are no doubt licking their chops.

## Red Devils smoke Houghton Lake

East Jordan led 33-14 at halftime, and cruised to a 57-40 non-conference win over Houghton Lake on Jan. 2.

"What a great way to come back from Christmas vacation!" Ferguson said. "We were able to get up and down the floor and get the game at our pace."

Thomas once again led East Jordan, as she put up 21 points on the evening. Cassie Crick had 15 points on five threes, all in the first half. Houghton Lake was led by Molly Collins with 23 points.

The Red Devil JV team lost a 49-36 decision. Peters had 22 points and 9 rebounds, and Maribeth Poindexter had 10 rebounds.

# Ski teams win opener

By GREG GIELCZYK  
SPORTS WRITER

BOYNE FALLS — If there's such a thing as home hill advantage, the Boyne City boys ski team certainly enjoyed it last Thursday.

Opening the 2008 season racing at Boyne Mountain in near perfect conditions following a recent snowfall, the Ramblers crushed Harbor Springs, 31.5-63 (low score winning) in the six-team meet.

Elk Rapids finished third with 120.5, Grayling fourth with 142, Traverse City St. Francis fifth with 145 and Charlevoix-East Jordan sixth with 153.

The Ramblers didn't come away with the individual champions in either the boys or girls competition, but that meant little.

Five of their racers wound up the day in the top 10 in giant slalom to help them total 14 points on the day.

Kaleb McNamara paced the Ramblers with a second place in the giant slalom, while Mike Cortwright took third, Nick Simeri fourth, Sterling Adgate fifth and Joe Shear sixth.

It's that kind of grouping Boyne City's needs to have every time out in order to stay ahead of the pack.

Boyne City finished with 17.5 points in the slalom, where Simeri led the way by placing second, followed by McNamara in third, Adgate fifth and Shear seventh.

Harbor Springs had the individual giant slalom and slalom winner in senior Ben Tolzdorf. He won the slalom in a time of 1 minute and 1.75 seconds, and took the giant slalom in 45.21 seconds. Tom Hague was 18th in giant slalom.

The Ramblers' girls were second to Charlevoix-East Jordan, 68-78, followed by Harbor Springs and Traverse City St. Francis who tied for third (88), Grayling fifth (137) and Elk Rapids (194).

Cristina Roland captured the slalom event for Boyne City with a time of 1:08.1. East Jordan senior Katherine Rowley took the giant slalom in 46.73 seconds.

Lindsay Herrington finished seventh in the giant slalom for the Ramblers, followed by Kelsey Kruzel fourth and Kaitlyn Bohnet ninth. Bohnet was ninth in slalom.

Brenna Cheadle was 19th in the giant slalom. Megan Cytacki finished 22nd in slalom and Herrington was 24th.

# The

# CLASSIFIEDS

*Where the deals are!*

**THE BEST PLACE TO  
FIND IT, SELL IT,  
BUY IT, AND ANNOUNCE IT.**

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

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

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

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

**Call for special pricing on automobile and help wanted ads!**

Name \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_

Classified section desired \_\_\_\_\_

Customizations desired \_\_\_\_\_

Amount enclosed \$ \_\_\_\_\_

**Customize your ad!**

**ADDITIONAL CHARGES**

- Bold 25¢/word
- Centering \$1.05/line
- White Space \$1.05/line
- Attention Getter \$1.05/line
- 1" Logo or Photo \$5.15/insertion
- Boxed Ad \$1.55/insertion

PLEASE ENCLOSE PAYMENT AND MAIL TO:

**THE CITIZEN-JOURNAL**

112 S. Park, Suite B • Boyne City, MI 49712

**or Call (231) 582-6761**

**Classified ads now online! [www.citizenandjournal.com](http://www.citizenandjournal.com)**

You may use  
**VISA, Mastercard, Discover  
or American Express**  
by calling  
**(231)582-6761**

# THE CITIZEN-JOURNAL



**THE  
CITIZEN-  
JOURNAL**

**CLASSIFIEDS**

YOUR LOCAL MARKETPLACE

**CitizenAndJournal.com**

To place  
your ad call  
**(231)582-6761**

**Deadline:  
Monday 12 Noon**

We accept Visa, Mastercard,  
Discover and American Express

**AUTOMOTIVE CLASSIFIEDS**  
15 words or less...\$5.35  
Additional words...31¢

**REAL ESTATE CLASSIFIEDS**  
15 words or less...\$5.51  
Additional words...36¢

**HELP WANTED CLASSIFIEDS**  
15 words or less...\$6.33  
Additional words...37¢

**ALL OTHER CLASSIFIEDS**  
15 words or less...\$5.60  
Additional words...37¢

Deadline for advertising in the classifieds is noon Monday. All classified ads must be paid for in advance, except for businesses that have established accounts.

Advertisers should check their ad the first week it appears. The Citizen-Journal is not responsible for failure to print an ad or for a typographic error, except to the extent of the first insertion. Adjustment for an error is limited to the cost of the part of the ad where the error occurred. The publisher reserves the right to accept, reject and/or edit any and all advertising submitted for publication.

Advertising rates are 15 words for \$5.60 per insertion, and 37 cents per word over the minimum. If you run an ad for two weeks, the third week is free. Blind ads are the cost of the ad plus \$5 for the first week and \$1 for each consecutive week.



**ANNOUNCEMENTS**

1000 Announcements

**-NOTICE OF ERROR-**  
Errors should be reported immediately. Always check your ad the first week it appears. No adjustment can be considered if an error is not reported in the first week.

**PUBLISHER'S NOTICE.** All real estate advertised in this newspaper is subject to the Federal Fair Housing Act of 1968 which makes it illegal to advertise any preference, limitation or discrimination based on race, color, religion, sex, handicap, familial status, or national origin, or intention to make any such preference, limitation or discrimination. This newspaper will not knowingly accept any advertising for real estate which is in violation of the law. All persons are hereby informed that all dwellings advertised are available on an equal opportunity basis.

**1000 Announcements**

**THIS PUBLICATION DOES NOT KNOWINGLY ACCEPT** advertising which is deceptive, fraudulent, or might otherwise violate law or accepted standards of taste. However, this publication does not warrant or guarantee the accuracy of any advertisement, nor the quality of goods or services advertised. Readers are cautioned to thoroughly investigate all claims made in any advertisements, and to use good judgment and reasonable care, particularly when dealing with persons unknown to you who ask for money in advance of delivery of goods or services advertised.

**GIVE YOUR CLASSIFIED AD SOME ATTITUDE** with an eye catcher! Whatever your advertising needs are, we can help you get your ad noticed! Call classifieds today for assistance in making your ad stand out!

**1070 Found**

**FOUND ADS ARE FREE**  
Limited to 15 words for 1 week

USE OUR CLASSIFIEDS to find great deals everyday.

**MERCHANDISE**

2040 Auction/ Estate Sale

**BOYNE RIVER Storage,** 980 Division Street. The contents of the following units will be sold at public auction at the above address on Saturday, February 2, 2008, at 10 AM: #3, Mary Karlskin, misc. household items; #149, Linda Pritchard, misc. household items; #167/168, Roxanne Silks, misc. household items.

2140 Firewood/Fuel

**SEASONED HARDWOOD.** \$65/cord, split & delivered. (Delivery charge outside of area.) 231-675-0191.

2150 Furniture

**END TABLE** with magazine rack, two swivel rocker reclines, burgundy. 231-582-9287.

**FREEBIE ADS**  
\*Private Party

Merchandise \*Item(s) must be free \*Limited to 15 words for one week  
**877-997-9998**

**EMPLOYMENT**

4030 Business Opportunity

**YOUNG STATE PARK Beach Concession**  
The Department of Natural Resources is seeking a qualified owner/operator for a Beach Concession to be located at Young State Park, beginning in the 2008 season. If interested, contact Sue Rose, 02280 Boyne City Road, Boyne City, MI 49712, or phone 231-582-7523 for more information. Bids will be due January 15th, 2008, at 2:00 p.m.

**REACH THE ENTIRE AREA** of readers without leaving the comforts of your home. Simply call our office to place your classified today. A representative will be happy to assist you in writing and placing your ad!

4050 Drivers

**DRIVER TRAINEES** needed now! Drivers being hired and CDL trained for Werner Enterprises. \$800/wk. No experience needed. 800-882-7364

**BROWSE** the classifieds every day for new deals.

**GIVE YOUR CLASSIFIED AD SOME ATTITUDE** with an eye catcher! Whatever your advertising needs are, we can help you get your ad noticed! Call classifieds today for assistance in making your ad stand out!

4120 Professional Management

**Morning Star Publishing Company**

Part-time staff writer

The Antrim County News, a weekly community newspaper based in beautiful Bellaire, Michigan is seeking a part-time staff writer. This position requires covering local events, news and meetings and includes evening and weekend hours. The writer will be covering both news and sports. The writer, working 30 hours per week, will be expected to complete six stories weekly and take pictures to accompany them. Applicants should be able to meet deadlines and pay close attention to detail. Please send resumes and clips to hrobinson@michigannewspapers.com.

**REAL ESTATE FOR SALE**

5710 Lots / Vacant Land

**CHARLEVOIX COVE,** large wooded residential lot, shared 700' of lake with lovely beach house. East Jordan schools. Drastic price out. \$79,000. By owner. 231-933-1546

**EAST JORDAN** residential lot, peek of the lake, area of nice homes off M-66. Water, sewer. By owner. \$31,900. 231-933-1546

**SELL IT, Rent it, Buy it or Find it** in the classifieds. Place your ad today and reach area households.

**TRANSPORTATION**

6110 Snowmobiles

**SKI-DOO SNOWMOBILE,** 97 LT500, good shape. Put it to work or fun. Best offer. 231-582-5521

**BUSINESS SERVICES**

7330 Misc. Services

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

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

**CALL US TODAY!** - Our friendly classified representatives will help you write an effective and eye catching classified ad that will help you get the quick results you are waiting for.

**PUBLISHER'S NOTICE:**

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

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



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

**CADILLAC, MIDLAND, EDMORE, CHEBOYGAN, GLADWIN, PETOSKEY AND NORTHERN MICHIGAN TERRITORIES**

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

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

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

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

**Print and On-line Sales Consultant:** Morning Star Publishing Company has an opening for an independent print and on-line sales consultant to develop and grow specialty niche products throughout northern Michigan. Responsibilities include making sales/cold calls, customer service, develop new products, growing existing products, quoting rates, some telephone sales. Must have ability to build strong business relationships. Hours are flexible. Sales experience and a College degree with a marketing/advertising background preferred. Ad agency experience a plus. Requirements: A clean driving record and Computer literacy. This is a straight commission position.

**TRVERSE CITY**

**MT. PLEASANT**

**NORTHERN MICHIGAN TERRITORY**

**KALKASKA**

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

EOE/DFW

*For all the news of the North...*

**SUBSCRIBE TODAY!**

**YES! I want to save time and money by subscribing to**

**THE CITIZEN-JOURNAL**

Clip and mail to: The Citizen-Journal ■ 112 S. Park St., Suite B ■ Boyne City, MI 49712

**In County**  Please send me a 12-month subscription for **\$30**

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

Name \_\_\_\_\_

Check Enclosed

Address \_\_\_\_\_

Charge my VISA  Mastercard

City \_\_\_\_\_

Card Number \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_

Exp. Date \_\_\_\_\_

Phone \_\_\_\_\_

Signature \_\_\_\_\_



## PUBLIC NOTICES

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

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

**MORTGAGE SALE** - Default has been made in the conditions of a mortgage made by Jerome Baranski, An Unmarried Man and Katherine Campbell, An Unmarried Woman, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated December 9, 2005, and recorded on January 9, 2006 in Liber 725 on Page 809, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Three Hundred Thirty-Five Thousand Six Hundred Forty-Three And 38/100 Dollars (\$335,643.38), including interest at 9.375% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on February 1, 2008.

Said premises are situated in Township of Marion, Charlevoix County, Michigan, and are described as: Parcel "B": A Part of Government Lot 3, Section 1, Township 33 North, Range 8 West described as: Commencing at the South 1/4 corner of said Section 1; thence North 04 degrees 16 minutes 30 seconds East 1164.70 Feet (previously described as North); thence South 86 degrees 05 minutes 16 seconds East 194.48 (previously described as East); thence North 03 degrees 56 minutes 54 seconds East 368.82 feet (previously described as North 00 degrees 00 minutes 18 seconds West 369.37 feet) to a concrete monument; thence North 86 degrees 03 minutes 53 seconds West 497.81 feet previously described as South to the point of beginning of the parcel to be described; thence continuing South 03 degrees 56 minutes 22 seconds West 152.80 feet (previously described as South) to a concrete monument and the Northerly right-of-way of Evergreen Lane; thence along said right-of-way South 57 degrees 34 minutes 02 seconds West 239.14 feet (previously described as South 53 degrees 29 minutes 00 seconds West 238.14 feet) to a concrete monument and the Northerly right of way of Highway M-66; thence along said right-of-way North 55 degrees 18 minutes 46 seconds West 242.94 (previously described as North 59 degrees 10 minutes 00 seconds West 242.95 feet) thence North 03 degrees 56 minutes 22 seconds East 171.21 feet (previously described as North); thence South 86 degrees 59 minutes 21 seconds East 400.00 feet to the Point of Beginning.

**SUBJECT TO A 20 FOOT WIDE UNDERGROUND GAS LINE AND UTILITIES EASEMENT**, the center line of which is described as follows: Beginning at the Point of Beginning of the above described Parcel "B" of a Boss Engineering and Surveying Survey dated 4/21/04; thence North 56 degrees 03 minutes 38 seconds West 182.03 feet;

thence South 14 degrees 40 minutes 16 seconds West 26.36 feet; thence South 09 degrees 40 minutes 07 seconds West 31.64 feet; thence South 32 degrees 00 minutes 23 seconds West 18.48 feet; thence South 42 degrees 33 minutes 22 seconds West 54.13 feet; thence South 38 degrees 56 minutes 47 seconds West 54.20 feet; thence North 70 degrees 18 minutes 53 seconds West 33.18 feet; thence North 82 degrees 48 minutes 53 seconds West 31.17 feet; thence South 82 degrees 50 minutes 42 seconds West 41.60 feet; thence South 58 degrees 19 minutes 15 seconds West 32.13 feet to the right-of-way of highway M-66 and the Point of Ending.

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: January 2, 2008

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 #180197F01

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

**MORTGAGE SALE** - Default has been made in the conditions of a mortgage made by May A. Davidson aka Mae A. Davidson, an unmarried woman and Gary Robert Davidson and Virginia Davidson, husband and wife, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated October 20, 2006 and recorded October 26, 2006 in Liber 771, Page 530, Charlevoix County Records, Michigan. There is claimed to be due at the date hereof the sum of One Hundred Ten Thousand Six Hundred Seventeen and 81/100 Dollars (\$110,617.81) including interest at 7.625% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix in Charlevoix County, Michigan at 11:00 a.m. on JANUARY 25, 2008.

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

Commencing at the North one-eighth corner of the West line of Section 27, Town 32 North, Range 7 West, South Arm Township, Charlevoix County, Michigan, thence North on the West line of said Section 232 feet to the point of beginning of this description, thence continuing North on said Section line 280 feet, thence East parallel with the North one-eighth line of said Section, 777.86 feet, thence South parallel with the West line of said Section, 280 feet, thence West 777.86 feet to the point of beginning, being a part of the Northwest one-quarter of the Northwest one-quarter of Section 27, Town 32 North, Range 7 West, South Arm Township, Charlevoix County, Michigan.

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

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

Dated: Dec. 26, 2007

Orlans Associates, P.C.  
Attorneys For Servicer  
P.O. Box 5041  
Troy, MI 48007-5041  
(248) 457-1000  
File No. 280.3569

### 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 48226, Mortgagee, dated September 2, 2003, and recorded in the Office of the Register of Deeds for the County of Charlevoix and State of Michigan on September 24, 2003, in Liber 573 of Mortgages, Page 918. The sum claimed to be due and owing on said Mortgage as of the date of this Notice is TWO HUNDRED THIRTY EIGHT THOUSAND SEVEN HUNDRED THIRTY-EIGHT DOLLARS AND 43/100th (\$238,738.43), plus interest at 5.625% per annum.

Under the power of sale contained in said Mortgage and the statute in such case made and provided, NOTICE IS HEREBY GIVEN that on Friday, the 18th day of January, 2008, 11:00 o'clock, in the forenoon, said mortgage will be foreclosed by a sale at public auction, to the highest bidder, at the main lobby of the Charlevoix County Courthouse in the City of Charlevoix, Charlevoix County, Michigan (that being the building where the Circuit Court for the County of Charlevoix is held), of the premises and land described in the Mortgage, or so much thereof as may be necessary to pay the amount due on the Mortgage, together with interest, legal costs, charges and expenses, including the attorney fee, and also any sums which may be paid by the undersigned necessary to protect its interest.

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

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

Unit 57, THE EDGEWATER INN CONDOMINIUM, according to the Master Deed, recorded in Liber 306 on Page(s) 540, including any and all amendments thereto, and designated as Charlevoix County Condominium Subdivision Plan No. 34, together with rights in general common elements and limited general common elements, as set forth in the above Master Deed, and as described in Act 59 of the Public Acts of 1978, as amended.

Commonly known as: 100 Michigan Ave Unit 57, Charlevoix, MI) 49720-1803  
The redemption period shall be six (6) months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

DATED: Nov. 30, 2007

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

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

**MORTGAGE SALE** - Default has been made in the conditions of a mortgage made by Gary Gardner a/k/a Gary J. Gardner Jr. and Mechelle Gardner a/k/a M.D. Gardner, his wife, to Mortgage Electronic Registration Systems Inc., a Delaware Corporation, as nominee for lender and lender's successors and/or assigns, Mortgagee, dated February 27, 1998 and recorded March 6, 1998 in Liber 332, Page 937, Charlevoix County Records, Michigan. There is claimed to be due at the date hereof the sum of Forty-Five Thousand Two Hundred Forty-One and 28/100 Dollars (\$45,241.28) including interest at 7.8% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix in Charlevoix County, Michigan at 11:00 a.m. on FEBRUARY 8, 2008.

Said premises are located in the Township of Hayes, Charlevoix County, Michigan, and are described as: The South half of the North half of the Northwest quarter of the Northeast quarter of Section 25, 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. TO ALL PURCHASERS: The foreclosing mortgagee can rescind the sale. In that event, your damages, if any, are limited solely to the return of the bid amount tendered at sale, plus interest.

Dated: January 9, 2008

Orlans Associates, P.C.  
Attorneys For Servicer  
P.O. Box 5041  
Troy, MI 48007-5041  
(248) 457-1000  
File No. 362.1017

### FORECLOSURE NOTICE MORTGAGE SALE B

Default has been made in the conditions of a certain future advance mortgage made by Harbor Building Company, L.L.C., a Michigan limited liability company to Citizens Bank, Mortgagee, dated November 5, 2005, and recorded on November 23, 2005, in Liber 717, on page 947, Charlevoix County Records, on which future advance mortgage there is claimed to be due at the date hereof the sum of Two Hundred Two Thousand Forty-Seven and 80/100 Dollars (\$202,047.80), including interest accruing at 13.00% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at the main lobby of the Charlevoix County Courthouse, Charlevoix, Michigan, at 11:00 a.m. on Friday, January 18, 2008. The Mortgagee will apply the sales proceeds to the debt secured by the Mortgage as stated above, plus interest on the amount due at a rate of interest accruing at 13.00% per annum; all legal costs and expenses, including attorney fees allowed by law; and also any amount paid by the Mortgagee to protect its interest in the property.

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

### CITY OF BOYNE CITY CITY COMMISSION MINUTE SYNOPSIS

**December 11, 2007 Regular Meeting** - Approved November 27, 2007 regular City Commission meeting minutes as presented; Approved Resolution for Federal Screw Works for IFEC; Approved MDOT resolution to allow City to maintain utilities, trees, signs, etc. in the State Highway right of way; adopted the Community Development Plan, an authorizing resolution for the VSCI Grant Application and a resolution designating City Manager as Environmental Review Certifying Officer for VSCI grant; Approved amendment to the 12/18/06 agreement between the City of Boyne City and One Water Street Dev. Co. LLC.  
The next regular City Commission meeting is scheduled for January 8, 2008 at 7:00 p.m.  
Cindy Grice, City Clerk/Treasurer

Michigan and are described as: Parcel 1: Lots 59; Block 8 of COLLINGS & CRANE'S ADDITION to the Village (now City) of Boyne, as recorded in Liber 1, Page 77 of Plats, Charlevoix County Records.

Sidwell No.: 051-108-059-10  
Parcel 2: Lots 60; Block 8 of COLLINGS & CRANE'S ADDITION to the Village (now City) of Boyne, as recorded in Liber 1, Page 77 of Plats, Charlevoix County Records.

Sidwell No.: 051-108-060-00  
Parcel 3: Lots 61; Block 8 of COLLINGS & CRANE'S ADDITION to the Village (now City) of Boyne, as recorded in Liber 1, Page 77 of Plats, Charlevoix County Records.

Sidwell No.: 051-108-061-00  
Parcel 4: Lots 62; Block 8 of COLLINGS & CRANE'S ADDITION to the Village (now City) of Boyne, as recorded in Liber 1, Page 77 of Plats, Charlevoix County Records.

Sidwell No.: 051-108-062-00  
Parcel 5: A parcel of land located in and being a part of the South 1/2 of the Northeast 1/4 of the Southwest 1/4 of Section 26, Town 33 North, Range 6 West, more fully described as follows: Commencing at the South 1/4 corner of Section 26 and proceeding along the North-South 1/4 line of said section, North 00 degrees 42 minutes 12 seconds East, 1,320.65 feet (platted as North 00 degrees 31 minutes West) to the monumented South 1/8 line of Section 26 and along said monumented 1/8 line, South 89 degrees 34 minutes 48 seconds West, 454.70 feet (platted as North 89 degrees 11 minutes West, 461.25 feet) to an iron pipe and 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 24 minutes 54 seconds West, 121.56 feet (recorded as West 121.65 feet); thence South 01 degrees 04 minutes 18 seconds East, 74.30 feet; thence North 89 degrees 27 minutes 11 seconds East, 121.61 feet to the point of beginning.

Sidwell No.: 051-026-026-25  
Parcel 9: A parcel of land located in and being a part of the Northwest 1/4 of the Southeast 1/4 of Section 35, Town 33 North, Range 6 West, more fully described as follows: Commencing at a point located 32.00 rods (528.00 feet) East of the Southeast corner of Lot 11; Block 'A' of N. Morgan's Addition to Village of South Boyne; thence East 4.00 rods (66.00 feet); thence North 9.00 rods (145.50 feet); thence West 4.00 rods (66.00 feet); thence South 9.00 rods (148.50 feet) to the point of beginning.

Sidwell No.: 051-335-110-00  
Parcel 10: Lots 127 of ASSESSOR'S PLAT OF JERSEY'S ADDITION (to the City of Boyne City), as recorded in Liber 2, Page 10 of Plats, Charlevoix County Records.

Sidwell No.: 051-050-127-00  
Commonly known as: 527 Jefferson St.  
Parcel 11: Lots 128 of ASSESSOR'S PLAT OF JERSEY'S ADDITION (to the City of Boyne City), as recorded in Liber 2, Page 10 of Plats, Charlevoix County Records.

Sidwell No.: 051-026-026-10  
Parcel 8: A parcel of land located in and being a part of the South 1/2 of the Northeast 1/4 of the Southwest 1/4 of Section 26, Town 33 North, Range 6 West, more fully described as follows: Commencing at the South 1/4 corner of Section 26 and proceeding along the North-South 1/4 line of said section, North 00 degrees 42 minutes 12 seconds East, 1,320.65 feet (platted as North 00 degrees 31 minutes West) to the monumented South 1/8 line of Section 26 and along said monumented 1/8 line, South 89 degrees 34 minutes 48 seconds West, 454.70 feet (platted as North 89 degrees 11 minutes West, 461.25 feet) to an iron pipe and 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 6 West, more fully described as follows: Commencing at the South 1/4 corner of Section 26 and proceeding along the North-South 1/4 line of said section, North 00 degrees 42 minutes 12 seconds East, 1,320.65 feet (platted as North 00 degrees 31 minutes West) to the monumented South 1/8 line of Section 26 and along said monumented 1/8 line, South 89 degrees 34 minutes 48 seconds West, 454.70 feet (platted as North 89 degrees 11 minutes West, 461.25 feet) to an iron pipe and 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 6 West, more fully described as follows: Commencing at the South 1/4 corner of Section 26 and proceeding along the North-South 1/4 line of said section, North 00 degrees 42 minutes 12 seconds East, 1,320.65 feet (platted as North 00 degrees 31 minutes West) to the monumented South 1/8 line of Section 26 and along said monumented 1/8 line, South 89 degrees 34 minutes 48 seconds West, 454.70 feet (platted as North 89 degrees 11 minutes West, 461.25 feet) to an iron pipe and 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 6 West, more fully described as follows: Commencing at the South 1/4 corner of Section 26 and proceeding along the North-South 1/4 line of said section, North 00 degrees 42 minutes 12 seconds East, 1,320.65 feet (platted as North 00 degrees 31 minutes West) to the monumented South 1/8 line of Section 26 and along said monumented 1/8 line, South 89 degrees 34 minutes 48 seconds West, 454.70 feet (platted as North 89 degrees 11 minutes West, 461.25 feet) to an iron pipe and 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 6 West, more fully described as follows: Commencing at the South 1/4 corner of Section 26 and proceeding along the North-South 1/4 line of said section, North 00 degrees 42 minutes 12 seconds East, 1,320.65 feet (platted as North 00 degrees 31 minutes West) to the monumented South 1/8 line of Section 26 and along said monumented 1/8 line, South 89 degrees 34 minutes 48 seconds West, 454.70 feet (platted as North 89 degrees 11 minutes West, 461.25 feet) to an iron pipe and 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 6 West, more fully described as follows: Commencing at the South 1/4 corner of Section 26 and proceeding along the North-South 1/4 line of said section, North 00 degrees 42 minutes 12 seconds East, 1,320.65 feet (platted as North 00 degrees 31 minutes West) to the monumented South 1/8 line of Section 26 and along said monumented 1/8 line, South 89 degrees 34 minutes 48 seconds West, 454.70 feet (platted as North 89 degrees 11 minutes West, 461.25 feet) to an iron pipe and 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 6 West, more fully described as follows: Commencing at the South 1/4 corner of Section 26 and proceeding along the North-South 1/4 line of said section, North 00 degrees 42 minutes 12 seconds East, 1,320.65 feet (platted as North 00 degrees 31 minutes West) to the monumented South 1/8 line of Section 26 and along said monumented 1/8 line, South 89 degrees 34 minutes 48 seconds West, 454.70 feet (platted as North 89 degrees 11 minutes West, 461.25 feet) to an iron pipe and 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.

**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 Timothy J. 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 venue, 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 Hudson, Charlevoix County, Michigan, and are 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 30 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 North, Range 4 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.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on February 1, 2008.

Said premises are situated in Township of Hudson, Charlevoix County, Michigan, and are 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 30 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 North, Range 4 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.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on January 18, 2008.

Said premises are situated in Township of Bay, Charlevoix County, Michigan, and are 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 North 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 centerline 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 08 minutes 17 seconds West 487.56 feet to the POINT OF BEGINNING, being a part of the Northeast 1/4 of 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.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on January 18, 2008.

Said premises are situated in Township of Bay, Charlevoix County, Michigan, and are 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 North 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 centerline South 82 degrees 09 minutes 15 seconds East 186.80 feet



**PUBLIC NOTICES**

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

**MORTGAGE SALE** - Default has been made in the conditions of a mortgage made by Cynthia L. Johnson, a single woman and Tracey A. Johnson, a single man, to Mortgage Electronic Registration Systems, Inc., Mortgagee, dated September 30, 2005 and recorded October 6, 2005 in Liber 709, Page 34, Charlevoix County Records, Michigan. Said mortgage is now held by Deutsche Bank National Trust Company, as Trustee for Morgan Stanley Mortgage Loan Trust 2005-10 by assignment. There is claimed to be due at the date hereof the sum of One Hundred Four Thousand Seven Hundred Sixty-Seven and 45/100 Dollars (\$104,767.45) including interest at a 6.25% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue at the main lobby of Charlevoix County Courthouse in Charlevoix in Charlevoix County, Michigan at 11:00 a.m. on FEBRUARY 8, 2008.

Said premises are located in the Township of South Arm, Charlevoix County, Michigan, and are described as: Commencing at a Department of Natural Resources Monument at the South one-quarter corner of Section 26, Township 32 North, Range 7 West; thence along the South line of said Section, also being the centerline of Roger Road, South 89 degrees 19 minutes 48 seconds East 554.91 feet to the point of beginning of this description; thence North 0 degrees 40 minutes 12 seconds East 33.00 feet to a one-half inch rod on the North line of said road; thence continuing North 0 degrees 40 minutes 12 seconds East 142.00 feet to a one-half inch rod; thence parallel with said Section line South 89 degrees 19 minutes 48 seconds East 250.00 feet to a one-half inch rod; thence South 0 degrees 40 minutes 12 seconds East 142.00 feet to a one-half rod on the North line of said road; thence continuing South 0 degrees 40 minutes 12 seconds West 33.00 feet to said Section Line; thence along said Section Line, and the centerline of said road, North 89 degrees 19 minutes 48 seconds West 250.00 feet to the point of beginning, being a part of the Southwest one-quarter of the Southeast one-quarter of Section 26, Township 32 North, Range 7 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. TO ALL PURCHASERS: The foreclosing mortgagee can rescind the sale. In that event, your damages, if any, are limited solely to the return of the bid amount tendered at sale, plus interest.

Dated: January 9, 2008

Orlans Associates, P.C. Attorneys for Servicer P.O. Box 5041 Troy, MI 48007-5041 (248) 457-1000 File No. 306.0577

**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 Richard A. Katz, a Single Person,

original mortgagor(s), to JPMorgan Chase Bank, N.A., Mortgagee, dated April 15, 2005, and recorded on May 2, 2005 in Liber 679 on Page 426, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Thirty-Three Thousand Six Hundred Ninety-Eight And 31/100 Dollars (\$33,698.31), 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 February 1, 2008.

Said premises are situated in Township of Wilson, Charlevoix County, Michigan, and are described as: Commencing at an Iron Stake at the East quarter corner of Section 25, Town 32 North, Range 6 West, which is in the center line of Korhase Road; thence South 88 degrees 42 minutes 02 seconds West along the East and West quarter line of said Section 305 feet, being

the point of beginning of this description; thence continuing South 88 degrees 42 minutes 02 seconds West along said East and West quarter line 336 feet; thence North 0 degrees 13 minutes West, parallel with the East line of said Section, 339.38 feet; thence North 88 degrees 38 minutes 40 seconds East 336 feet to an Iron Stake; thence South 0 degrees 13 minutes East 339.70 feet to the point of beginning; being a part of the Southwest quarter of the Northeast quarter of Section 25, Town 32 North, Range 6 West.

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

Dated: January 2, 2008

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 #179046F01

**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 at 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, 2008.

Said premises are situated in Township of Melrose, Charlevoix County, Michigan, and are 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 #177718F01

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

**MORTGAGE SALE** - Default has been made in the conditions of a mortgage made by Thomas C. Miller and Denise M. Miller, husband and wife, to The Equitable Mortgage Corporation, Mortgagee, dated February 26, 2003 and recorded March 17, 2003 in Liber 524, Page 895, Charlevoix County Records, Michigan. Said mortgage is now held by Fifth Third Mortgage Company by assignment. There is claimed to be due at the date hereof the sum of One Million Seven Hundred Thirty-Five Thousand Nine Hundred Ninety-Seven and 52/100 Dollars (\$1,735,997.52) including interest at 5.5% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue at the main lobby of Charlevoix County Courthouse in Charlevoix in Charlevoix County, Michigan at 11:00 a.m. on FEBRUARY 1, 2008.

Said premises are located in the Township of Hayes, Charlevoix County, Michigan, and are described as: Convertible area Southerly of Parcels 3, 4 and 5: In the Township of Hayes, Charlevoix County, Michigan. Commencing at a one-half Inch Rod at the West one-quarter corner of Section 18, Town 34 North, Range 7 West; thence along the East and West one-quarter line of said Section North 77 Degrees 12 Minutes 10 Seconds East 259.18 Feet to a three-fourth Inch Rod at the center one-quarter corner of said Section; thence South 05 Degrees 48 Minutes 00 Seconds West 739.66 Feet to a one-half inch Rod; thence the Point of Beginning of this description; thence South 38 Degrees 16 Minutes 39 Seconds East 654.55 Feet to a one-half Inch Rod on the Northwesterly line of Highway U.S. 31; thence continuing South 38 Degrees 16 Minutes 39 Seconds East 125.67 Feet to the centerline of said Highway; thence along said centerline North 57 Degrees 18 Minutes 27 Seconds East 1322.85 feet; thence North 32 Degrees 41 Minutes 33 Seconds West 125.00 Feet to a one-half Inch Rod on said highway line; thence continuing North 32 Degrees 41 Minutes 33 Seconds West 204.36 Feet to a one-half Inch Rod; thence North 43 Degrees 27 Minutes 31 Seconds West 325.93 Feet to a one-half Inch Rod; thence North 52 Degrees 55 Minutes 53 Seconds West 61.86 Feet to one-half Inch Rod on the Westerly line of Equestrian way, a 40 Foot wide private road and utility easement; thence along the Westerly and Northerly line of said easement, the

following eighteen courses; along the arc of a curve to the left 74.99 Feet (radius is 82.00 Feet and the chord bears South 03 Degrees 31 Minutes 15 Seconds West 72.40 Feet), along the arc of a curve to the left 58.21 Feet (radius is 120.00 Feet and the chord bears South 15 Degrees 49 Minutes 24 Seconds West 57.64 Feet) South 01 Degrees 55 Minutes 39 Seconds West 53.73 Feet, along the arc of a curve to the left 51.07 Feet (radius is 95.00 Feet and the chord bears South 13 Degrees 28 Minutes 27 Seconds East 50.46 Feet), South 28 Degrees 52 Minutes 08 Seconds East 27.20 Feet, along the arc of a curve to the right 63.39 Feet (radius of said curve is 105.00 Feet and the chord bears South 11 Degrees 34 Minutes 25 Seconds East 62.43 Feet), South 05 Degrees 43 Minutes 19 Seconds West 20.87 Feet, along the arc of a curve to the right 106.23 Feet (radius of said curve is 80.00 Feet and the chord bears North 43 Degrees 45 Minutes 43 Seconds East 98.59 Feet), South 81 Degrees 48 Minutes 08 Seconds West 53.17 Feet, along the arc of a curve to the right 8.82 Feet (radius is 80.00 Feet and the chord bears South 84 Degrees 57 Minutes 33 Seconds West 8.81 Feet), South 88 Degrees 06 Minutes 59 Seconds West 122.46 Feet, along the arc of a curve to the left 34.89 Feet (radius is 95.00 Feet and the chord bears South 77 Degrees 36 Minutes 10 Seconds West 34.67 Feet), South 67 Degrees 05 Minutes 22 Seconds West 64.22 Feet, South 25 Degrees 42 Minutes 07 Seconds West 60.78 Feet, along the arc of a curve to the right 34.58 Feet (radius of said curve is 130.00 Feet and the chord bears South 02 Degrees 45 Minutes 55 Seconds East 34.48 Feet); thence leaving said easement, South 25 Degrees 42 Minutes 07 Seconds West 145.70 Feet to a one-half Inch Rod; thence North 82 Degrees 00 Minutes 21 Seconds West 524.14 Feet to a one-half Inch Rod; thence South 89 Degrees 24 Minutes 43 Seconds West 207.61 Feet to the point of beginning being a part of the East one-half of Section 18, Town 34 North, Range 7 West, subject to the rights of the public and of any governmental unit in any part thereof taken, used or decided for street, road or highway purpose.

Easterly "Horse Pasture Area" for "the Bungalows" in the Township of Hayes, Charlevoix County, Michigan, Commencing at a one-half "pipe at the Southwest corner of Section 18; Township 34 North, Range 7 West; thence along the West line of said Section, North 00 Degrees 06 Minutes 27 Seconds West 2604.78 Feet (recorded as North 00 Degrees 02 Minutes 53 Seconds West 2604.60 Feet) to a one-half" Re-Rod at the West quarter corner of said Section; thence along the East and West quarter line of said Section, as Monumented by E.A. Robinson, Past County Surveyor in the Year 1913, North 77 Degrees 12 Minutes 33 Seconds East 2595.27 Feet (recorded as North 77 Degrees 16 Minutes 21 Seconds East 2595.18 Feet) to a three-fourth inch bar at the center quarter corner of said Section; thence along the North and South quarter line of said Section, as Monumented by E.A. Robinson, South 00 Degrees 08 Minutes 48 Seconds East 327.29 Feet (recorded as South 00 Degrees 06 Minutes 24 Seconds East 327.14), being the point of beginning of this description; thence South 89 Degrees 25 Minutes 49 Seconds West 94.45 Feet to the Easterly line of an easement for ingress, and egress and utilities as described in Liber 264, Page 491; thence along said easement line, South 00 Degrees 13 Minutes 20 Seconds East 121.97 Feet; thence North 89 Degrees 25 Minutes 35 Seconds (recorded as North 89 Degrees 28 Minutes 55 Seconds East) 570.28 Feet; thence North 00 Degrees 33 Minutes 44 Seconds West 407.93 Feet (recorded as North 00 Degrees 31 Minutes 05 Seconds East 408.00 Feet) thence South 89 Degrees 25 Minutes 35 Seconds West (recorded as South 89 Degrees 28 Minutes 55 Seconds West) 127.80 Feet to the point of beginning, being a part of the South half of Section 18, Township 34 North, Range 7 West. Subject to the rights of the Public and any governmental unit in any part thereof taken, used or Deeded for street, road or highway purpose.

Subject to a conservation easement recorded as recorded in Liber 365, Pages 911-918, Charlevoix County Records. Subject to any restrictions or reservations of record.

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: January 2, 2008

For more information, please call: FC L 248.593.1312 Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern

tion period shall be 30 days from the date of such sale. TO ALL PURCHASERS: The foreclosing mortgagee can rescind the sale. In that event, your damages, if any, are limited solely to the return of the bid amount tendered at sale, plus interest.

**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 Nick R. Nickrand and Michelle L. Nickrand, 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 July 11, 2003, and recorded on July 18, 2003 in Liber 555 on Page 927, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Ninety-Seven Thousand Two Hundred Twenty-Four And 65/100 Dollars (\$97,224.65), 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 February 1, 2008.

Said premises are situated in Township of Marion, Charlevoix County, Michigan, and are described as: Commencing at the intersection of North line Section 15, Town 33 North, Range 8 West, and the East 1/8 line, thence East along North line said Section, 300 feet more or less to center line of Marion Center Road, thence Southerly along said center line of said road, 40 feet for the point of beginning of this description, thence Southwesterly to a point on the East 1/8 line 110 feet South of North line said Section, thence South along East 1/8 line 310 feet, thence East parallel to North line said Section, 375 feet more or less to center line of said road, thence Northwesterly along said center line to the point of beginning. Part of Northeast 1/4 of Northeast 1/4, Section 15, Town 33 North, Range 8 West. And Also: Commencing at the intersection of the North line Section 15, Town 33 North, Range 8 West, and the East 1/8 line, thence East along said North line 300 feet, more or less to center line of Marion Center Road, thence Southeasterly along said center line of said road, 40 feet, thence Southwesterly to a point on the East 1/8 line 110 feet South of point of beginning, thence North along said East 1/8 line, 110 feet to the point of beginning. Being part of Northeast 1/4 of Northeast 1/4 of Section 15, Town 33 North, Range 8 West.

Together with a 1972 Marlette Mobile Home, Serial No. M10166R367V051203, which is permanently affixed to the real estate. 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: January 2, 2008

Orlans Associates, P.C. Attorneys for Servicer P.O. Box 5041 Troy, MI 48007-5041 (248) 457-1000 File No. 200.2879

**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 Nick R. Nickrand and Michelle L. Nickrand, 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 July 11, 2003, and recorded on July 18, 2003 in Liber 555 on Page 927, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Ninety-Seven Thousand Two Hundred Twenty-Four And 65/100 Dollars (\$97,224.65), 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 February 1, 2008.

Said premises are situated in Township of Marion, Charlevoix County, Michigan, and are described as: Commencing at the intersection of North line Section 15, Town 33 North, Range 8 West, and the East 1/8 line, thence East along North line said Section, 300 feet more or less to center line of Marion Center Road, thence Southerly along said center line of said road, 40 feet for the point of beginning of this description, thence Southwesterly to a point on the East 1/8 line 110 feet South of North line said Section, thence South along East 1/8 line 310 feet, thence East parallel to North line said Section, 375 feet more or less to center line of said road, thence Northwesterly along said center line to the point of beginning. Part of Northeast 1/4 of Northeast 1/4, Section 15, Town 33 North, Range 8 West. And Also: Commencing at the intersection of the North line Section 15, Town 33 North, Range 8 West, and the East 1/8 line, thence East along said North line 300 feet, more or less to center line of Marion Center Road, thence Southeasterly along said center line of said road, 40 feet, thence Southwesterly to a point on the East 1/8 line 110 feet South of point of beginning, thence North along said East 1/8 line, 110 feet to the point of beginning. Being part of Northeast 1/4 of Northeast 1/4 of Section 15, Town 33 North, Range 8 West.

Together with a 1972 Marlette Mobile Home, Serial No. M10166R367V051203, which is permanently affixed to the real estate. 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: January 2, 2008

For more information, please call: FC L 248.593.1312 Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern

Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #180080F01

**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 Melissa A. Sheffer, a Single Person, and Leona M. Sheffer, a Widow Woman, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated April 13, 2007, and recorded on May 14, 2007 in Liber 803 on Page 102, in Charlevoix county records, Michigan, and assigned by said Mortgagee to HSBC Bank USA, National Association, as Trustee for MHL 2007-1 as assignee, on which mortgage there is claimed to be due at the date hereof the sum of Three Hundred Six Thousand Five Hundred Forty-Five And 99/100 Dollars (\$306,545.99), including interest at 6.75% 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 February 8, 2008.

Said premises are situated in City of Charlevoix, Charlevoix County, Michigan, and are described as: Parcel B: Beginning at an iron stake on the South line of Dixon Avenue which is 629.5 feet East of the East line of Bridge Street as existed prior to September 3, 1927; thence South 89 degrees 40 minutes 00 seconds East (Recorded as East) along said South line of Dixon Avenue, 15.72 feet; thence South 1 degree 14 minutes 44 seconds West 62.70 feet; thence South 28 degrees 52 minutes 25 seconds East 24.48 feet; thence South 3 degrees 13 minutes 25 seconds West 18.00 feet to an iron stake; thence South 89 degrees 40 minutes 00 seconds East (Recorded as East) along said South line of Dixon Avenue, 15.72 feet; thence South 1 degree 14 minutes 44 seconds West 62.70 feet; thence South 28 degrees 52 minutes 25 seconds East 24.48 feet; thence South 3 degrees 13 minutes 25 seconds West 18.00 feet to an iron stake; thence South 89 degrees 40 minutes 00 seconds East (Recorded as East) along said South line of Dixon Avenue, 15.72 feet; thence South 1 degree 14 minutes 44 seconds West 62.70 feet; thence South 28 degrees 52 minutes 25 seconds East 24.48 feet; thence South 3 degrees 13 minutes 25 seconds West 18.00 feet to an iron stake; thence South 89 degrees 40 minutes 00 seconds East (Recorded as East) along said South line of Dixon Avenue, 15.72 feet; thence South 1 degree 14 minutes 44 seconds West 62.70 feet; thence South 28 degrees 52 minutes 25 seconds East 24.48 feet; thence South 3 degrees 13 minutes 25 seconds West 18.00 feet to an iron stake; thence South 89 degrees 40 minutes 00 seconds East (Recorded as East) along said South line of Dixon Avenue, 15.72 feet; thence South 1 degree 14 minutes 44 seconds West 62.70 feet; thence South 28 degrees 52 minutes 25 seconds East 24.48 feet; thence South 3 degrees 13 minutes 25 seconds West 18.00 feet to an iron stake; thence South 89 degrees 40 minutes 00 seconds East (Recorded as East) along said South line of Dixon Avenue, 15.72 feet; thence South 1 degree 14 minutes 44 seconds West 62.70 feet; thence South 28 degrees 52 minutes 25 seconds East 24.48 feet; thence South 3 degrees 13 minutes 25 seconds West 18.00 feet to an iron stake; thence South 89 degrees 40 minutes 00 seconds East (Recorded as East) along said South line of Dixon Avenue, 15.72 feet; thence South 1 degree 14 minutes 44 seconds West 62.70 feet; thence South 28 degrees 52 minutes 25 seconds East 24.48 feet; thence South 3 degrees 13 minutes 25 seconds West 18.00 feet to an iron stake; thence South 89 degrees 40 minutes 00 seconds East (Recorded as East) along said South line of Dixon Avenue, 15.72 feet; thence South 1 degree 14 minutes 44 seconds West 62.70 feet; thence South 28 degrees 52 minutes 25 seconds East 24.48 feet; thence South 3 degrees 13 minutes 25 seconds West 18.00 feet to an iron stake; thence South 89 degrees 40 minutes 00 seconds East (Recorded as East) along said South line of Dixon Avenue, 15.72 feet; thence South 1 degree 14 minutes 44 seconds West 62.70 feet; thence South 28 degrees 52 minutes 25 seconds East 24.48 feet; thence South 3 degrees 13 minutes 25 seconds West 18.00 feet to an iron stake; thence South 89 degrees 40 minutes 00 seconds East (Recorded as East) along said South line of Dixon Avenue, 15.72 feet; thence South 1 degree 14 minutes 44 seconds West 62.70 feet; thence South 28 degrees 52 minutes 25 seconds East 24.48 feet; thence South 3 degrees 13 minutes 25 seconds West 18.00 feet to an iron stake; thence South 89 degrees 40 minutes 00 seconds East (Recorded as East) along said South line of Dixon Avenue, 15.72 feet; thence South 1 degree 14 minutes 44 seconds West 62.70 feet; thence South 28 degrees 52 minutes 25 seconds East 24.48 feet; thence South 3 degrees 13 minutes 25 seconds West 18.00 feet to an iron stake; thence South 89 degrees 40 minutes 00 seconds East (Recorded as East) along said South line of Dixon Avenue, 15.72 feet; thence South 1 degree 14 minutes 44 seconds West 62.70 feet; thence South 28 degrees 52 minutes 25 seconds East 24.48 feet; thence South 3 degrees 13 minutes 25 seconds West 18.00 feet to an iron stake; thence South 89 degrees 40 minutes 00 seconds East (Recorded as East) along said South line of Dixon Avenue, 15.72 feet; thence South 1 degree 14 minutes 44 seconds West 62.70 feet; thence South 28 degrees 52 minutes 25 seconds East 24.48 feet; thence South 3 degrees 13 minutes 25 seconds West 18.00 feet to an iron stake; thence South 89 degrees 40 minutes 00 seconds East (Recorded as East) along said South line of Dixon Avenue, 15.72 feet; thence South 1 degree 14 minutes 44 seconds West 62.70 feet; thence South 28 degrees 52 minutes 25 seconds East 24.48 feet; thence South 3 degrees 13 minutes 25 seconds West 18.00 feet to an iron stake; thence South 89 degrees 40 minutes 00 seconds East (Recorded as East) along said South line of Dixon Avenue, 15.72 feet; thence South 1 degree 14 minutes 44 seconds West 62.70 feet; thence South 28 degrees 52 minutes 25 seconds East 24.48 feet; thence South 3 degrees 13 minutes 25 seconds West 18.00 feet to an iron stake; thence South 89 degrees 40 minutes 00 seconds East (Recorded as East) along said South line of Dixon Avenue, 15.72 feet; thence South 1 degree 14 minutes 44 seconds West 62.70 feet; thence South 28 degrees 52 minutes 25 seconds East 24.48 feet; thence South 3 degrees 13 minutes 25 seconds West 18.00 feet to an iron stake; thence South 89 degrees 40 minutes 00 seconds East (Recorded as East) along said South line of Dixon Avenue, 15.72 feet; thence South 1 degree 14 minutes 44 seconds West 62.70 feet; thence South 28 degrees 52 minutes 25 seconds East 24.48 feet; thence South 3 degrees 13 minutes 25 seconds West 18.00 feet to an iron stake; thence South 89 degrees 40 minutes 00 seconds East (Recorded as East) along said South line of Dixon Avenue, 15.72 feet; thence South 1 degree 14 minutes 44 seconds West 62.70 feet; thence South 28 degrees 52 minutes 25 seconds East 24.48 feet; thence South 3 degrees 13 minutes 25 seconds West 18.00 feet to an iron stake; thence South 89 degrees 40 minutes 00 seconds East (Recorded as East) along said South line of Dixon Avenue, 15.72 feet; thence South 1 degree 14 minutes 44 seconds West 62.70 feet; thence South 28 degrees 52 minutes 25 seconds East 24.48 feet; thence South 3 degrees 13 minutes 25 seconds West 18.00 feet to an iron stake; thence South 89 degrees 40 minutes 00 seconds East (Recorded as East) along said South line of Dixon Avenue, 15.72 feet; thence South 1 degree 14 minutes 44 seconds West 62.70 feet; thence South 28 degrees 52 minutes 25 seconds East 24.48 feet; thence South 3 degrees 13 minutes 25 seconds West 18.00 feet to an iron stake; thence South 89 degrees 40 minutes 00 seconds East (Recorded as East) along said South line of Dixon Avenue, 15.72 feet; thence South 1 degree 14 minutes 44 seconds West 62.70 feet; thence South 28 degrees 52 minutes 25 seconds East 24.48 feet; thence South 3 degrees 13 minutes 25 seconds West 18.00 feet to an iron stake; thence South 89 degrees 40 minutes 00 seconds East (Recorded as East) along said South line of Dixon Avenue, 15.72 feet; thence South 1 degree 14 minutes 44 seconds West 62.70 feet; thence South 28 degrees 52 minutes 25 seconds East 24.48 feet; thence South 3 degrees 13 minutes 25 seconds West 18.00 feet to an iron stake; thence South 89 degrees 40 minutes 00 seconds East (Recorded as East) along said South line of Dixon Avenue, 15.72 feet; thence South 1 degree 14 minutes 44 seconds West 62.70 feet; thence South 28 degrees 52 minutes 25 seconds East 24.48 feet; thence South 3 degrees 13 minutes 25 seconds West 18.00 feet to an iron stake; thence South 89 degrees 40 minutes 00 seconds East (Recorded as East) along said South line of Dixon Avenue, 15.72 feet; thence South 1 degree 14 minutes 44 seconds West 62.70 feet; thence South 28 degrees 52 minutes 25 seconds East 24.48 feet; thence South 3 degrees 13 minutes 25 seconds West 18.00 feet to an iron stake; thence South 89 degrees 40 minutes 00 seconds East (Recorded as East) along said South line of Dixon Avenue, 15.72 feet; thence South 1 degree 14 minutes 44 seconds West 62.70 feet; thence South 28 degrees 52 minutes 25 seconds East 24.48 feet; thence South 3 degrees 13 minutes 25 seconds West 18.00 feet to an iron stake; thence South 89 degrees 40 minutes 00 seconds East (Recorded as East) along said South line of Dixon Avenue, 15.72 feet; thence South 1 degree 14 minutes 44 seconds West 62.70 feet; thence South 28 degrees 52 minutes 25 seconds East 24.48 feet; thence South 3 degrees 13 minutes 25 seconds West 18.00 feet to an iron stake; thence South 89 degrees 40 minutes 00 seconds East (Recorded as East) along said South line of Dixon Avenue



## PUBLIC NOTICES

### Notice Of Mortgage Foreclosure Sale

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

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

**MORTGAGE SALE** - Default has been made in the conditions of a mortgage made by 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 Hundred Fifty-Five 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, 2008.

Said premises are situated in Township of Bay, Charlevoix County, Michigan, and are described as: Parcel 3: 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 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.

**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 Donald J. Stead and Sherri D. Stead, husband & wife, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated June 25, 2005, and recorded on July 7, 2005 in Liber 690 on Page 714, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Forty-Six Thousand Nine Hundred Twenty-Two And 82/100 Dollars (\$146,922.82), including interest at 5.75% per annum.

**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 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 mortgage 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 Dollars (\$282,623.47), including interest at 6.625% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on January 18, 2008.

Said premises are situated in City of Charlevoix, Charlevoix County, Michigan, and are 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 such sale.

**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 Donald J. Stead and Sherri D. Stead, husband & wife, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated June 25, 2005, and recorded on July 7, 2005 in Liber 690 on Page 714, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Forty-Six Thousand Nine Hundred Twenty-Two And 82/100 Dollars (\$146,922.82), including interest at 5.75% per annum.

**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.

of the East half of the East half of the Northeast 1/4 of said Section; thence North 0 07 minutes 00 seconds East along said line 329.37 feet; thence North 89 degrees 54 minutes 54 seconds East 668.57 to the point of beginning; being a part of the East half of the Northeast 1/4 of Section 15, 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: January 9, 2008

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 #180728F01

### 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 Karen Lucy-Ratcliffe Trojanek, a married woman, joined by her spouse Joey Leon Trojanek, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated July 19, 2006, and recorded on September 7, 2006 in Liber 764 on Page 938, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Forty-Five Thousand One Hundred Twenty-Nine And 29/100 Dollars (\$145,129.29), including interest at 9.875% 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 February 1, 2008.

Said premises are situated in Township of Hayes, Charlevoix County, Michigan, and are described as: The West 334.58 feet of the West 669.15 feet of the Northwest 1/4 of the Northwest 1/4 of Section 15, 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: January 2, 2008

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 #179759F01

### 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.

the conditions of a mortgage made by Victor P. Urman and Elizabeth A. Urman, his wife, original mortgagor(s), to First Chicago NBD Mortgage Company, Mortgagee, dated June 17, 1998, and recorded on June 19, 1998 in Liber 340 on Page 171, and assigned by mesne assignments to JPMorgan Chase Bank, N.A. as assignee as documented by an assignment, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Five Thousand Two Hundred Ninety-One And 39/100 Dollars (\$105,291.39), including interest at 7.35% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on February 1, 2008.

Said premises are situated in Township of Wilson, Charlevoix County Michigan, and are described as: Commencing at a concrete monument at the North 1/4 corner of Section 1, Township 32 North, Range 6 West; thence Southerly along the North and South 1/4 line of said Section 1360.09 feet to a T-iron stake on the North 1/8 line of said Section, being the Point of Beginning of this description; thence Easterly at an angle of 90 degrees 40 minutes 11 seconds to the left from said 1/4 line along said North 1/8 line 505.13 feet to a T-iron stake; thence Southerly at an angle of 90 degrees 40 minutes 11 seconds to the right from said 1/8 line, parallel with said North and South 1/4 line, 649.95 feet to a T-iron stake on the Northerly line of Dietz Road; thence continuing Southerly along the prolongation of the last described course 33 feet to the center line of said Dietz Road; thence Westerly at an angle of 87 degrees 53 minutes 31 seconds to the right from the last described course along the center line of said road 419.11 feet; thence continuing along the center line of said road Southwesterly at an angle of 20 degrees 02 minutes 30 seconds to the left from the last described course 65.64 feet; thence continuing along the center line of said road Southwesterly at an angle of 41 degrees 40 minutes 12 seconds to the left from the last described course 53.27 feet; thence continuing along the center line of said road Southwesterly at an angle of 21 degrees 59 minutes 43 seconds to the left from the last described course 26.94 feet to a T-iron stake on said North and South 1/4 line; thence Northerly at an angle of 175 degrees 48 minutes 54 seconds to the right from the last described course along said North and South 1/4 line 791.88 feet to the point of beginning; being a part of the Southwest 1/4 of the Northeast fractional 1/4 of Section 1, Township 32 North, Range 6 West, Charlevoix County Records.

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

Dated: January 2, 2008

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 #117813F02

**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.

Dated: January 2, 2008

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 #180225F01

est.

**MORTGAGE SALE** - Default has been made in the conditions of a mortgage made by Victor P. Urman and Elizabeth A. Urman, Husband and Wife, original mortgagor(s), to Bank One, N.A., Mortgagee, dated March 16, 2000, and recorded on March 23, 2000 in Liber 384 on Page 876, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Fifty-Three Thousand One Hundred Ninety-Eight And 71/100 Dollars (\$53,198.71), including interest at 80.4% 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 February 8, 2008.

Said premises are situated in Township of Wilson, Charlevoix County, Michigan, and are described as: Commencing at a concrete monument at the North 1/4 corner of Section 1, Township 32 North, Range 6 West; thence Southerly along the North and South 1/4 line of said section 1360.09 feet to a T-iron stake on the North 1/8 line of said Section, being the Point of Beginning of this description; thence Easterly at an angle of 90 degrees 40 minutes 11 seconds to the left from said 1/4 line along said North 1/8 line 505.13 feet to a T-iron stake; thence Southerly at an angle of 90 degrees 40 minutes 11 seconds to the right from said 1/8 line, parallel with said North and South 1/4 line, 649.95 feet to a T-iron stake on the Northerly line of Dietz Road; thence continuing Southerly along the prolongation of the last described course 33.0 feet to the center line of said Dietz Road; thence Westerly at an angle of 87 degrees 53 minutes 31 seconds to the right from the last described course along the center line of said road 419.11 feet; thence continuing along the center line of said road Southwesterly at an angle of 20 degrees 02 minutes 30 seconds to the left from the last described course 65.64 feet; thence continuing along the center line of said road Southwesterly at an angle of 41 degrees 40 minutes 12 seconds to the left from the last described course 53.27 feet; thence continuing along the center line of said road Southwesterly at an angle of 21 degrees 59 minutes 43 seconds to the left from the last described course 26.94 feet to a T-iron stake on said North and South 1/4 line; thence Northerly at an angle of 175 degrees 48 minutes 54 seconds to the right from the last described course along said North and South 1/4 line 791.88 feet to the point of beginning; being a part of the Southwest 1/4 of the Northeast fractional 1/4 of Section 1, Township 32 North, Range 6 West.

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

Dated: January 9, 2008

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 #180225F01

**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.

Dated: January 9, 2008

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 #180225F01

mortgage is now held by Deutsche Bank National Trust Company, as Trustee for the Certificateholders of Soundview Home Loan Trust 2005-0PT1, Asset-Backed Certificates, Series 2005-0PT1 by assignment. There is claimed to be due at the date hereof the sum of Three Hundred Ninety-Nine Thousand One Hundred Twenty-Four and 39/100 Dollars (\$399,124.39) including interest at 11.2% 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 FEBRUARY 8, 2008.

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

Commencing at the East one-quarter corner of Section 13, Town 34 North, Range 8 West, thence Westerly along the East and West one-quarter line of said Section 2339.66 Feet to the East line of the West 10 Acres of the Southwest one-quarter of the Southeast one-quarter of said Section, if extended Northerly, thence Southerly along the last mentioned line 563.71 Feet to an iron stake being the point of beginning of this description, thence continuing Southerly along said line and continuing along the East line of the West 10 Acres of the Southwest one-quarter of the Southeast one-quarter of said Section 889.69 Feet to an iron stake, thence Westerly, parallel with the South line of said Section, 655.60 Feet to an iron stake, thence Northerly at an angle of 89 Degrees 58 Minutes 20 Seconds to the right from the last described course 376.66, thence at an angle of 46 Degrees 42 Minutes 06 Seconds to the right from the last described course 628.62 Feet, thence at an angle of 21 Degrees 07 Minutes 24 Seconds to the right from the last described course 216.21 Feet to the point of beginning, being a part of the South one-half of Section 13, Township 34 North, Range 8 West excepting therefrom: Commencing at a one-half inch pipe at the East one-quarter corner of Section 13, Township 34 North, Range 8 West, thence along the East and West one-quarter line of said Section South 89 Degrees 46 Minutes 35 Seconds West 2339.66 Feet to the East line of the West 10 Acres of the Southeast one-quarter of said Section; thence along said line South 00 Degrees 01 Minutes 59 Seconds West (recorded as South 00 Degrees 05 Minutes 00 Seconds West 229.88 feet to an iron stake, thence North 84 Degrees 07 Minutes 22 Seconds West 323.79 Feet to an iron rod on the Northwesterly line of said Witthoef property, thence along said line North 46 Degrees .3 Minutes 37 Seconds East 166.80 Feet

(recorded as East 247.00 feet); thence North 18 Degrees 13 Minutes 42 Seconds East 270.73 Feet to a concrete monument at a point recorded as being 20 feet East and 198 feet South of the intersection of the Southeast corner of Michigan Avenue and Dixon Avenue as same existed prior to June 1941; thence along the North line of the "Edgewater Inn" Condominium South 89 Degrees 35 Minutes 05 Seconds East 164.89 Feet (recorded as East 164.80 Feet) to a one-half inch rod; thence South 89 Degrees 24 Minutes 03 Seconds East 221.79 Feet to a three-fourth in. pipe; thence South 89 Degrees 05 Minutes 33 Seconds East 142.93 Feet to a T-iron stake recorded as being 198 Feet South of the South line of Dixon Avenue, being the point of beginning of this description; thence South 89 Degrees 08 Minutes 16 Seconds East 78.31 feet to a one-half inch rod at the Southeast corner of the former Robert F. Foss property as recorded in Liber 191, Page 448, Charlevoix County Records; thence along the East line of said Foss property North 00 Degrees 22 Minutes 58 Seconds East 12.66 Feet to a one-half inch rod; thence North 81 Degrees 23 Minutes 15 Seconds East (recorded as North 81 Degrees 15 Minutes East) 34.78 feet to a concrete monument at the Northwesterly corner of the former J.J. Olsen property as recorded in Liber 176, Page 402, Charlevoix County Records; thence along the West line of said former Olsen property South 00 Degrees 25 Minutes 20 Seconds East (recorded as South) 18.39 feet to a T-iron stake; thence continuing along said former Olsen property South 00 Degrees 13 Minutes 53 Seconds East (recorded as South) 41.36 Feet to a T-iron stake; thence continuing along said Former Olsen property South 00 Degrees 06 Minutes 17 Seconds West (recorded as South) 103.57 Feet to a one-half inch rod on the intermediate Traverse line along the Northerly shore of Round Lake; thence along said Traverse line North 87 Degrees 13 Minutes 11 West 119.49 feet (recorded as Westerly 111.6 feet, more or less) to a T-iron stake; thence leaving said shore along the Easterly line of the Wilher Hamstra property, as monumented, North 02 degrees 49 Minutes 30 Seconds East 101.04 feet to a T-iron stake; thence North 02 Degrees 32 Minutes 50 Seconds East 39.94 feet to the point of beginning; being a part of Government Lot 2, Section 26, Town 34 North, Range 8 West. The above described property extends to the water's edge of Round Lake Southerly of said intermediate Traverse line.

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

Dated: January 9, 2008

Orlans Associates, P.C.  
Attorneys for Servicer  
P.O. Box 5041  
Troy, MI 48007-5041  
(248) 457-1000  
File No. 221.6528

**MORTGAGE SALE** - Default has been made in the conditions of a mortgage made by Susan Yuille, a married woman and Bruce H. Yuille, her husband, to Mortgage Electronic Registration Systems, Inc., Mortgagee, dated October 26, 2006 and recorded December 5, 2006 in Liber 776, Page 460, Charlevoix County Records, Michigan. Said mortgage is now held by American Home Mortgage Servicing by assignment. There is claimed to be due at the date hereof the sum of Three Million Seven Hundred Eighty-Six Thousand Sixty-One and 85/100 Dollars (\$3,786,061.85) including interest at 8.86% 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 FEBRUARY 8, 2008.

Said premises are located in the City of Charlevoix, Charlevoix County, Michigan, and are described as: Commencing at the West one-quarter corner of Section 26, Town 34 North, Range 8 West; thence along the West line of said Section North 00 Degrees 17 Minutes 17 Seconds East 1553.26 Feet; thence South 76 Degrees 34 Minutes 39 Seconds East (recorded as South 77 Degrees 00 Minutes East) 200.94 Feet; thence North 89 Degrees 29 Minutes 24 Seconds East 247.09 feet

(recorded North 46 Degrees 38 Minutes 25 Seconds East 166.62 Feet) to a concrete monument, thence North 67 Degrees 46 Minutes 20 Seconds East 217.14 Feet to the point of beginning; being a part of the South one-half of section 13, Township 34 North, Range 8 West. Being the same property conveyed to Ivan J. Witthoef and Lucille E. Witthoef, his wife by Deed from Verna R. Keller, survivor of her deceased husband Charles L. Keller by Franklin P. Whitman, attorney in fact recorded 12/10/1975 in Deed Book 238 Page 362, in Charlevoix County, Michigan, Records.

The redemption period shall be 12 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale. TO ALL PURCHASERS: The foreclosing mortgagee can rescind the sale. In that event, your damages, if any, are limited solely to the return of the bid amount tendered at sale, plus interest.

Dated: January 9, 2008

Orlans Associates, P.C.  
Attorneys for Servicer  
P.O. Box 5041  
Troy, MI 48007-5041  
(248) 457-1000  
File No. 221.6528

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

**MORTGAGE SALE** - Default has been made in the conditions of a mortgage made by Susan Yuille, a married woman and Bruce H. Yuille, her husband, to Mortgage Electronic Registration Systems, Inc., Mortgagee, dated October 26, 2006 and recorded December 5, 2006 in Liber 776, Page 460, Charlevoix County Records, Michigan. Said mortgage is now held by American Home Mortgage Servicing by assignment. There is claimed to be due at the date hereof the sum of Three Million Seven Hundred Eighty-Six Thousand Sixty-One and 85/100 Dollars (\$3,786,061.85) including interest at 8.86% 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 FEBRUARY 8, 2008.

Said premises are located in the City of Charlevoix, Charlevoix County, Michigan, and are described as: Commencing at the West one-quarter corner of Section 26, Town 34 North, Range 8 West; thence along the West line of said Section North 00 Degrees 17 Minutes 17 Seconds East 1553.26 Feet; thence South 76 Degrees 34 Minutes 39 Seconds East (recorded as South 77 Degrees 00 Minutes East) 200.94 Feet; thence North 89 Degrees 29 Minutes 24 Seconds East 247.09 feet

(recorded as East 247.00 feet); thence North 18 Degrees 13 Minutes 42 Seconds East 270.73 Feet to a concrete monument at a point recorded as being 20 feet East and 198 feet South of the intersection of the Southeast corner of Michigan Avenue and Dixon Avenue as same existed prior to June 1941; thence along the North line of the "Edgewater Inn" Condominium South 89 Degrees 35 Minutes 05 Seconds East 164.89 Feet (recorded as East 164.80 Feet) to a one-half inch rod; thence South 89 Degrees 24 Minutes 03 Seconds East 221.79 Feet to a three-fourth in. pipe; thence South 89 Degrees 05 Minutes 33 Seconds East 142.93 Feet to a T-iron stake recorded as being 198 Feet South of the South line of Dixon Avenue, being the point of beginning of this description; thence South 89 Degrees 08 Minutes 16 Seconds East 78.31 feet to a one-half inch rod at the Southeast corner of the former Robert F. Foss property as recorded in Liber 191, Page 448, Charlevoix County Records; thence along the East line of said Foss property North 00 Degrees 22 Minutes 58 Seconds East 12.66 Feet to a one-half inch rod; thence North 81 Degrees 23 Minutes 15 Seconds East (recorded as North 81 Degrees 15 Minutes East) 34.78 feet to a concrete monument at the Northwesterly corner of the former J.J. Olsen property as recorded in Liber 176, Page 402, Charlevoix County Records; thence along the West line of said former Olsen property South 00 Degrees 25 Minutes 20 Seconds East (recorded as South) 18.39 feet to a T-iron stake; thence continuing along said former Olsen property South 00 Degrees 13 Minutes 53 Seconds East (recorded as South) 41.36 Feet to a T-iron stake; thence continuing along said Former Olsen property South 00 Degrees 06 Minutes 17 Seconds West (recorded as South) 103.57 Feet to a one-half inch rod on the intermediate Traverse line along the Northerly shore of Round Lake; thence along said Traverse line North 87 Degrees 13 Minutes 11 West 119.49 feet (recorded as Westerly 111.6 feet, more or less) to a T-iron stake; thence leaving said shore along the Easterly line of the Wilher Hamstra property, as monumented, North 02 degrees 49 Minutes 30 Seconds East 101.04 feet to a T-iron stake; thence North 02 Degrees 32 Minutes 50 Seconds East 39.94 feet to the point of beginning; being a part of Government Lot 2, Section 26, Town 34 North, Range 8 West. The above described property extends to the water's edge of Round Lake Southerly of said intermediate Traverse line.

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

Dated: January 9, 2008

Orlans Associates, P.C.  
Attorneys for Servicer  
P.O. Box 5041  
Troy, MI 48007-5041  
(248) 457-1000  
File No. 356.0962



# COMICS & CONUNDRUMS

R.F.D.

by Mike Marland



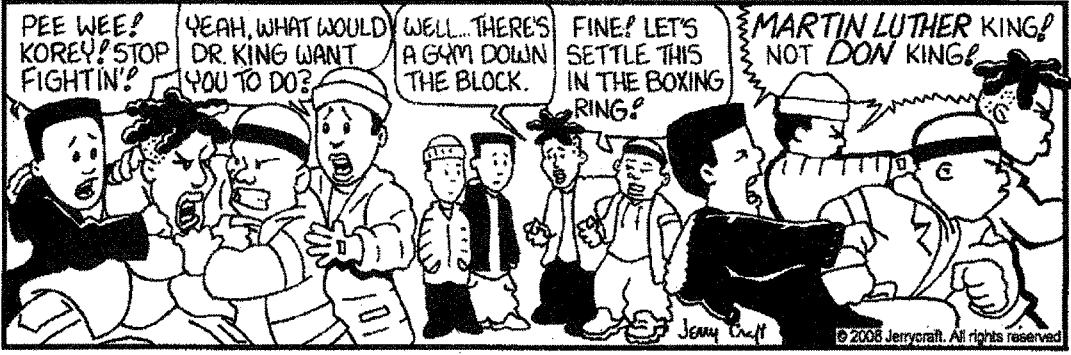
Out on a Limb

by Gary Kopervas



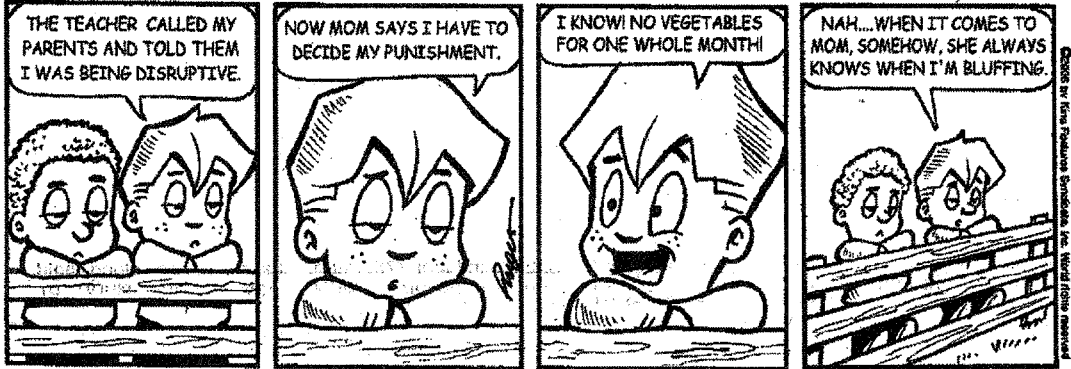
Mama's Boyz

by Jerry Craft



Amber Waves

by Dave Phipps



## Strange BUT TRUE

By Samantha Weaver

- Those who study such things claim that to get a truly random mix in a deck of playing cards, the deck must be shuffled seven times.
- Herpetologists — and a number of Floridians, I'll bet — know that young alligators moo like calves.
- You've probably heard of oak trees living to be 500 or more years old, but orange trees? It's true; it has been documented that one citrus tree has been producing oranges for nearly 500 years.

- Steve Wozniak, co-founder of Apple Computer, built his first computer in 1961, when he was just 11 years old.
- Most people realize that many places in the United States were once known by different names. Here's a sampling: the Potomac River was originally called Conococheague Creek, Camp David was named Shangri-La, and the USA itself was once known as the United States of Congress Assembled.
- England's virgin queen, Elizabeth I, went bald at the age of 29. Smallpox was the culprit.
- In parts of Illinois, it was once illegal to put a cake in a cookie jar.
- It's been reported that the country's first pizza parlor was in New York

City — naturally. It opened in 1885, but barely got by. In 1895, it was sold for a mere \$200 — small change even in those times.

• It was famed 19th-century American naturalist and author Henry David Thoreau who made the following observation about language: "When I read some of the rules for speaking and writing the English language correctly — as that a sentence must never end with a participle — and perceive how implicitly even the learned obey it, I think — any fool can make a rule and every fool will mind it."

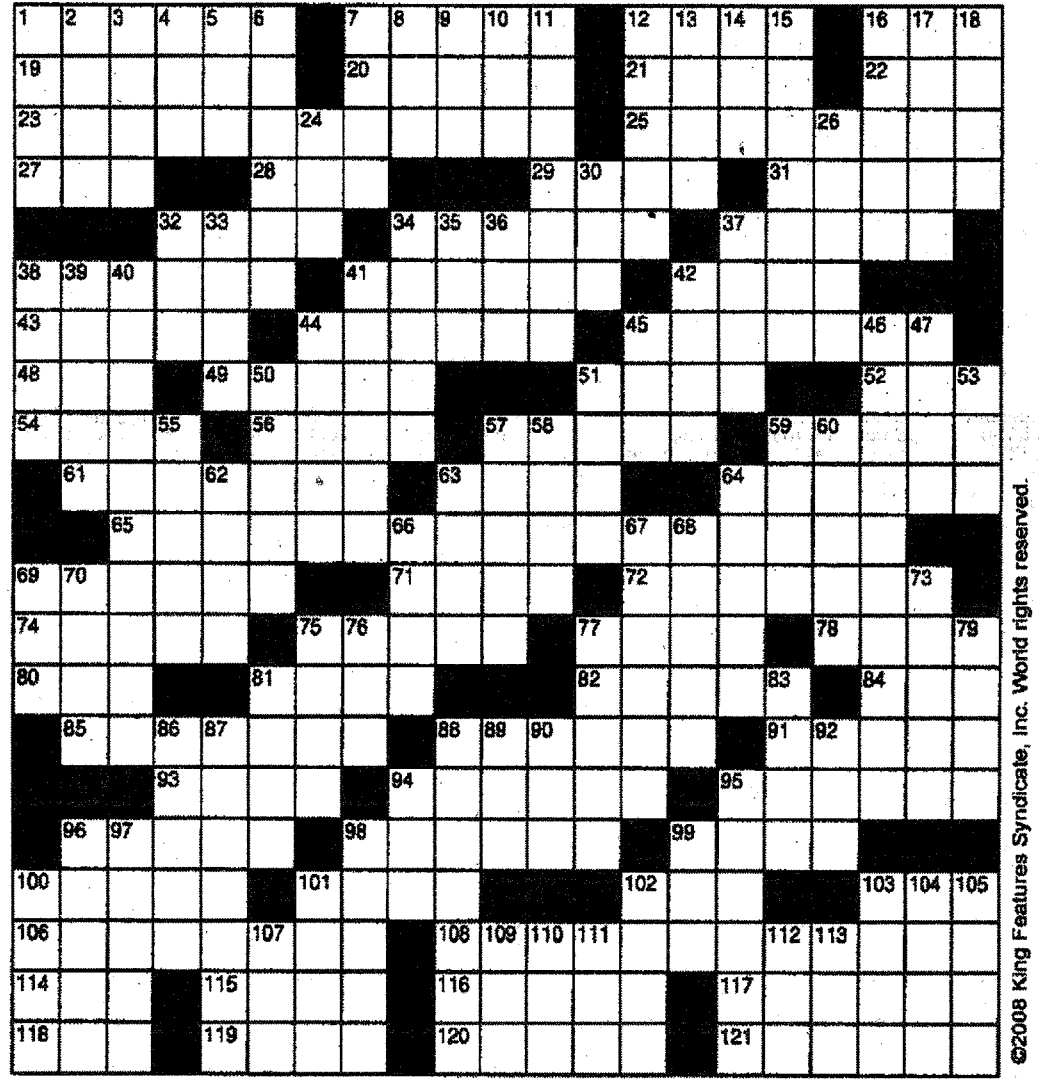
\*\*\*

Thought for the Day: "We may not imagine how our lives could be more frustrating and complex — but Congress can." — Cullen Hightower

© 2008 King Features Synd., Inc.

## Super Crossword TAKE A HIKE!

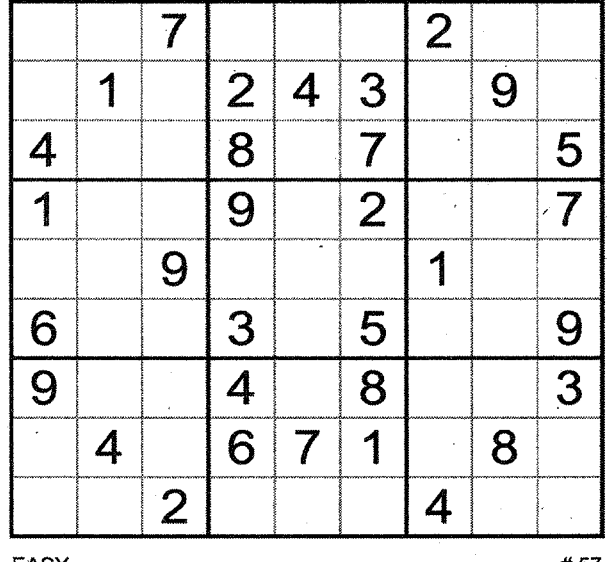
- ACROSS**
- 1 Surrounded by
  - 7 Nimoy role
  - 12 Clout a cad
  - 16 — Vicente, Brazil
  - 19 Stew
  - 20 — firma
  - 21 Top-of-the-line
  - 22 Prom wear
  - 23 Start of a remark by
  - 25 Reserve
  - 27 Rep. opponent
  - 28 Savor the squid
  - 29 Pin part
  - 31 Powell or Quinn
  - 32 Orwell's "Animal —"
  - 34 Chastised, with "out"
  - 37 Nick of "Love"
  - 38 Archaic affliction
  - 41 Cotton cloth
  - 42 — tape
  - 43 Cognizant
  - 44 Spoil
  - 45 Part 2 of remark
  - 48 Deface
  - 49 Bunch of bees
  - 51 Bulldog feature
  - 52 Shady
  - 54 English statesman
  - 56 A deadly sin
  - 57 Masters' "— River Anthology"
  - 59 Cary of "Hot Shots"
  - 61 Diva Renata
  - 63 Trigger
  - 64 Game-show giveaways
  - 65 Part 3 of remark
  - 68 With 6 Down, John Cleese sitcom
  - 71 Grapefruit serving
  - 72 Tabled
  - 74 Tex-Mex favorite
  - 75 Sturdy fabric
  - 77 Goes (for)
  - 78 556, to Flavius
  - 80 TV's "Top —"
  - 81 Trunk, in Tewkesbury
  - 82 "She — Yellow Ribbon" ('49 film)
  - 84 Holidayless mo.
  - 85 End of remark
  - 88 Brewer or Wright
  - 91 — Park, NJ
  - 93 Birthday buy
  - 94 Danson's
  - 95 Greek poet
  - 96 Emerson's middle name
  - 98 Word in a Hawthorne title
  - 99 Sell
  - 100 Rock's — Trick
  - 101 A swan was her swain
  - 102 "The Gold Bug" author
  - 103 "— been ages!"
  - 106 Notable thespian
  - 108 Speaker of remark
  - 114 Plastic — Band
  - 115 Sausage segment
  - 116 Proofreader's mark
  - 117 "Bewitched" role
  - 118 Energy letters
  - 119 Signor Ferrari
  - 120 Pound the podium
  - 121 Sheena of song
  - 7 Dele dele
  - 8 — diem
  - 9 Galena, e.g.
  - 10 Dernier — name
  - 11 Disputed territory
  - 12 Bar food?
  - 13 Burden
  - 14 "— Day Now" ('82 hit)
  - 15 NBC logo
  - 16 Circus prop
  - 17 Heroic Murphy
  - 18 The yoke's on them
  - 24 Overdramatic
  - 26 Maestro Georg
  - 30 Velvet finish?
  - 32 In place of
  - 33 Olympic hawk
  - 34 Card game
  - 35 Kreskin's letters
  - 36 Stout relative
  - 37 Worthless
  - 38 Temptress
  - 39 Watch for
  - 40 Gave up
  - 41 Pugilist
  - 42 Time to crow?
  - 44 Black and white delight
  - 45 Wine and dine
  - 46 Hillary's
  - 47 Mirth
  - 50 Author
  - 51 Victor of "Papillon"
  - 53 Mag. submissions
  - 55 Govt. security
  - 57 Slish the schnapps
  - 58 Dragon of song
  - 59 Part of Q.E.D.
  - 60 Resided
  - 62 — Spumante
  - 63 Circus barker
  - 64 Part of a process
  - 66 Voucher
  - 67 Block
  - 68 Marine leader?
  - 69 TV watchdog
  - 70 At the drop of —
  - 73 Soft-palate extension
  - 75 "Come Softly —" ('59 song)
  - 76 Distress
  - 77 Buck or Jesse
  - 78 Violinist
  - 81 South African activist
  - 83 Exiled
  - 86 Renown
  - 87 Frog-to-be
  - 88 Hot stuff
  - 89 Building wing
  - 90 Caviar
  - 92 Gridiron position
  - 94 Beyond balm
  - 95 Comic Herman
  - 96 Complain
  - 97 Famed fabulist
  - 98 Little lizard
  - 99 Harry — Zell
  - 100 Karate blow
  - 101 City on the Danube
  - 102 Rose or Rozelle
  - 103 "— You Babe" ('65 song)
  - 104 Archaic preposition
  - 105 Cartoonist
  - 107 — Tin Tin
  - 108 Benzene source
  - 110 Significant years
  - 111 Donkey doc
  - 112 Cell stuff
  - 113 Drivers' lic., e.g.



## su | do | ku

© Puzzles by Pappocom

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



Tips and computer program at [www.sudoku.com](http://www.sudoku.com). For solutions check 'JRC Publications' on the solutions page of [www.sudoku.com](http://www.sudoku.com).

EASY #57

## Sudoku Answers

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

## Go Figure! answers

4	x	9	-	7	29
÷		÷		÷	
2	+	3	+	1	6
+		+		-	
9	-	8	x	6	6
11		11		1	

## Super Crossword Answers

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

## GO FIGURE! by Linda Thistle

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

	x	-			29
÷		÷		÷	
	+		+		6
+		+		-	
	-		x		6
11		11		1	

DIFFICULTY: ★★

★ Moderate ★★ Difficult

★★★ GO FIGURE!

1 2 3 4 6 7 8 9 9

© 2008 King Features Syndicate, Inc.



## The wedding dance

I attended a distant cousin's wedding recently. She and her betrothed met later in life, in their mid-30s during a business convention, and they had scheduled their marriage within a year.

### MORE OR LESS

By  
Christine  
Gwidt



The bride was beautiful. All of the adjectives employed over the centuries to describe nuptial comeliness applied in spades. She was willowy, radiant, dewy and demure. Her pale hair was swept into a loose chignon under a gossamer veil and her ivory dress was a study in elegant simplicity.

The groom, handsome and resplendent in his traditional tuxedo, exuded a quiet dignity. His gaze was tender as he placed the ring upon her finger and repeated the oath of commitment before the gathering of friends and family.

As they stood at the altar, framed by banks of lilies and white roses, they were elevated beyond this world of mortals and into the rarified sanctum of perfect bliss. Their first kiss as man and wife was passionate and true and they seemed to float back up the aisle toward a future of certain happiness.

Weddings are wonderful. With very few exceptions the invited guests can count on a great party, good food and an abundance of jubilation. The hope and exhilaration of a new beginning, of lives newly joined and as yet untouched by strife, is a palpable aphrodisiac. The conventional trappings are somehow always relevant and fresh. As each new couple pledge their lives to each other, we are reminded of the miracle that is love.

It sometimes amazes me that people find each other. The world is wide and it seems like a long shot that any of us would blunder into someone with whom we can share the journey. The odds would appear to be stacked against such an occurrence. And yet we do. It happens all of the time. Sometimes for better and sometimes for worse, but with alarming regularity and an unflagging optimism.

And so, later at the re-

ception as the guests looked on, the newlyweds took the floor for their first dance, to the strains of "Unchained Melody." He held her gently and her head was tipped back, their eyes were locked together, as they swayed to the romantic ballad.

Suddenly, there was the unmistakable scratch of a phonograph needle skidding across vinyl and then silence. The couple stopped dancing, their beatific smiles frozen in alarm. Seconds later, the music resumed, but this time it was not the Righteous Brothers' ode of devotion.

"I like big butts and I cannot lie. Those other brothers can't deny..."

With a simultaneous shrug of acceptance, the couple broke into a perfectly choreographed hip-hop routine. They popped and locked. They strobed and floated and electric boogalood. They grabbed their ankles and clowned and krumped. They performed sweep-drops and frozen power moves. And all with the blase countenance of master thespians.

It was breath-takingly beautiful and well worth the admission price of a new toaster oven. I think they're going to make it.

## NEIGHBORS

A special Christmas gift this year for Raynee Lewis of East Jordan was to have Crystal Malone, her niece, and husband Lonnie Malone and son Will, come stay with the family. Lonnie is a sergeant in the Army stationed in Germany. His battalion just returned from 15 months in Iraq. This was his first stateside visit in over two years and his last till 2010.

The holiday was colorful, with much shopping and eating. The family rejoiced together at her sister Alice Murphy's house on Rogers Road on Christmas Eve day, numbering almost 25. Of many gift exchanges, the most memorable was a flag flown in Baghdad for Raynee's son, Christopher, from Lonnie. This act held more symbolism for Christopher, because he will be joining the Marines in September of this year after graduating from high school.

They all feel the house seems empty "without our little whirlwind 12 year old." The family all will send packages and letters to their wayward family and look forward to seeing them again.

The annual Bricker family Christmas gathering was held at the home of Frank and Connie Shaler on Monday, with 75 attending, including the 7 children, 25 grandchildren and many more great-grandchildren of Darlene Bricker Parsons and Don Parsons of East Jordan. All enjoyed dinner, some gifts and card games.

Shawn McCleary and Natalie McCleary and children, Alex and Isaiah, of Jenison, were in town visiting family and friends over the holidays.

A warm "Welcome Neighbor" goes out to the newest resident of Litzenger Place, Geraldine Green. A warm "Welcome Home" goes out to Phyllis Tison, who is now back in her own Litzenger Place apart-

ment after having been in rehab therapy at Grandvue. More news of Litzenger Place is that the Busy Bees raffled off a beautiful "friendship star" quilt which was won by resident Carolyn Roberts.



By  
Nancy Northup

Kathy Rice of Tecumseh is here caring for her mother, Arlene (Betty) Inman, who is recuperating from a bad fall outside fall in late November-early December.

The Charlevoix County Genealogical Society will meet on Saturday, Jan. 12, at 1 p.m., in the lower level meeting room at the Boyne District Library, 201 E. Main Street. This will be the group's annual "getting down to business" meeting to plan for all aspects of the society in 2008. If one of your New Year's resolutions is to get serious about your genealogy and family history projects, please don't miss this opportunity to let the group know what you need to succeed. As always, the meeting is free and the public is welcome and encouraged to attend. There will also be refreshments served and some special door prizes offered to those in attendance.

Word has been received of the passing of Nettie Stutzman Hoxie, a Boyne City High School graduate of the class of 1951. She died in Wheat Ridge, Colo., on Sept. 11, 2007. She was a widow, and never had any children. Many may remember her as having lived on a farm in Deer Lake, with her parents and brothers. Officiating at the graveside memorial service was the Colorado Community Hospice. Burial was in the Logan National Cemetery in Denver.

Antoinette Gunderson of Deer Meadows enjoyed the holidays by seeing most of her children and grandchildren, and

catching up where all Gundersons are and how they all celebrated the Christmas season.

Judy Cobb and her husband Paul spent the holidays with their children Greg and Matt and grandchildren in Grand Rapids.

Larry and his wife Sue spent time in Colorado with daughter, Tracy. Their son, Trevor, is in Germany.

Dennis and wife Annie enjoyed the company of their children, Brooklyn, Kelsey and Travis, in Petoskey. They invited mom over for a Christmas gathering and went to dinner with her, Jennifer and Norm and Kelsey and Josh.

Jennifer Renaud and her husband Norm from Tennessee spent some time in Grand Rapids with Judy and family and also with Lauri and her family prior to coming to Boyne City and staying with mom for a few days.

Lauri Lindsey and husband Mark spent time with family, Alisha, Katie, Angela, Carly and Bryan in Grand Rapids. They also spent time with Jennifer and Norm, then left for a Christmas vacation to Orlando, Fla.

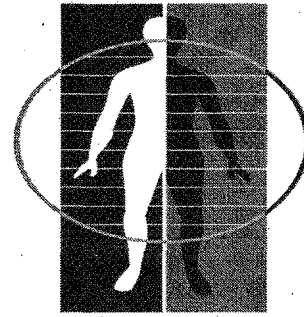
Gail Reid and husband Sam spent the holidays in Utah with her stepdaughter, Megan.

Kris Powers and husband Matt enjoyed their Christmas with their children, Matt and Danielle, in Hastings.

Mom, Jennifer and Norm, visited Kurt, living in Charlevoix.

Janet and Jim Shepherd have settled into their new home on Robinson Street after living 20 years in Evangeline Township

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



## HEALTH & WELLNESS HIGHLIGHT

### Stay On Budget With Organic Foods

By Tresa Erickson

Produced without the use of chemical fertilizers, organic foods are all the rage. Because they are grown on smaller farms and require careful supervision, organic foods often cost more than their conventionally grown counterparts. If not careful, consumers can spend way more than they anticipated when shopping for organic foods. Fortunately, there are ways to go organic without breaking the bank. Here are some tips.

#### TIP #1: SHOP AROUND.

Don't stick to just one source for organic foods. In addition to shopping at grocery stores, health food stores and farmers' markets, you may also want to check into purchasing a community-supported agriculture subscription or joining a food co-op or buying club. With the former, you will receive a weekly box of organic foods from a local farm in exchange for paying part of their expenses. With the latter options, you will be able to buy organic foods at a discount. You may even get further discounts in exchange for volunteer work with a food co-op.

#### TIP #2: BUY LOCALLY IN SEASON.

When shopping for organic foods, look for products that have been grown locally and are in season. There will be little in the way of shipping costs for these products, so you will get them at a cheaper price. The food will also taste better since it is in season and has been exposed to less pollution fumes during transport.

#### TIPS #3: BUY IN BULK.

Many places offer organic foods in bulk. Depending upon where you go, you can buy in bulk loose or packaged. If you don't have room to store bulk foods or won't use them before they spoil, consider freezing them or splitting the purchase with a friend.

#### TIPS #4: USE CHEAPER STAPLES.

When possible, build your meals around lower-cost organic foods, like beans, rice and other grains. Instead of serving organic meat every night, which can be quite costly, try dishing up a meal or two made with beans.

#### TIPS #5: MAKE YOUR OWN.

Find recipes for making products that will cost more as organic. Make your own bread rather than buying a loaf of organic bread. It will taste great and save you some bucks.

#### TIP #6: CLIP COUPONS.

Leave no stone unturned when looking for organic food coupons. Check newspapers, magazines, flyers and of course, the Internet. Do a search for coupons for organic foods and check with retailers to make sure they will accept online coupons. Some won't. Don't forget to look inside organic food packages and clip any coupons you find there.

#### TIP #7: GROW YOUR OWN.

Many people, even those without green thumbs, can grow their own organic foods. All it takes is a little know-how. When selecting what foods to grow, keep in mind that some conventionally grown produce contains more pesticide residue than others, so try to focus on those. The 12 types of organic produce that experts recommend include apples, bell peppers, celery, cherries, grapes, nectarines, peaches, pears, potatoes, red raspberries, spinach and strawberries. If you have neighbors who grow their own organic foods, consider setting up a neighborhood exchange.

Each person can bring their extras, like peppers and spinach, and trade them for something they don't grow, like potatoes.

These are just some of the ways in which you can keep the costs of organic foods down. Learning how to shop economically for organic foods takes practice. Don't be alarmed if it takes you a while to get a feel for it.

★



**MEDICAP  
PHARMACY**

*We'll always make time for you.*

Hours: Mon - Fri 9:00 am - 6:00 pm  
Saturday 9:00 am - 1:30 pm

Steve Czerkes, R. Ph.  
104 South Lake St. • Boyne City, MI 49712  
**231-582-4545**

- Locally-Owned and Operated
- Prescription Compounding
- Fast & Friendly Service
- Personal Patient Counseling
- Personal, Professional Care
- Most Insurance Plans Accepted
- Competitive Prices
- Naturals & Alternatives

Dear Thelma,  
When I lost my ability to drive I felt like my life had come to an end. I found myself sitting at home depending on family and friends to drive me places. Now that I have moved to Independence Village of Petoskey a whole new world has opened up for me. I have made many new friends, have a variety of activities to choose from and am able to take the Village Bus wherever I want to go.  
Life is worth living again.  
Your friend, Marilyn

Independence for you, peace of mind for your family.

**Independence  
Village**  
Petoskey

Call 231-348-8498 or toll free 888-777-0327

965 Hager Drive, Petoskey, MI 49770 - Off US 131 S and Lears Road

M-F 8-5 pm • Sat 9-3 pm • www.seniortvillages.com

Professionally managed by Senior Village Management

**Healthy Alternatives**  
NATURAL FOODS • SPORTS NUTRITION • HERBS  
VITAMINS & SUPPLEMENTS • BODY CARE  
Toski-Sands Plaza 2292 M-119 Petoskey  
Wade Kelso, Owner  
Tel. 231-348-8390

# OXYGEN

RESPIRATORY, SLEEP APNEA SUPPLIES  
NEBULIZERS -- AND MUCH MORE!

**VitalCare**

2264 Harbor-Petoskey Road  
in Petoskey's Clock Tower Plaza

**Store Hours**

Monday - Friday, 9<sup>am</sup> - 6<sup>pm</sup>  
Saturday, 9<sup>am</sup> - 1<sup>pm</sup>

Tollfree: 1-800-342-7711

www.vitalcare.org