

CALLEY VALLET DESERTING

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## the Citizen-Journal

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



VOL. 128, NO. 48

WEDNESDAY, JANUARY 16, 2008

**BOYNE CITY, MICHIGAN 49712** 

75 CENTS

### At a glance

### **Teacher Inservice**

Boyne City Public Schools will be holding a Teacher Inservice in the afternoon on Friday, Jan. 18. There will be a half day of school and all students will be dismissed at 11:13 a.m. Breakfast will be available for all students.

### Meeting

The next meeting of the Boyne City Commission will be Tuesday, Jan. 22, at noon at City Hall.

### Christensen elected chair

County commissioner Chris Christensen from Boyne City was elected chairman of the Charlevoix County Board of Commissioners at the commission meeting on Jan. 9. He was elected to the position by the other commissioners. Shirleen Tripp is the vice chair. Christensen was elected by voters as a county commissioner in Nov. 2006 for the first time.

### Filing deadline for Board of **Education** petitions

Two four-year terms on the Boyne Falls Public School Board of Education will be contested by election on May 6. A candidate must file a nominating petition with an Affidavit of Identity by Wednesday, Feb. 13, at 4 p.m., with the Charlevoix County Clerk. Petition and affidavit forms may be obtained at the Superintendent's Office or from the Charlevoix County Clerk County Clerk. A candidate can avoid filing a petition by paying a filing fee of \$100 with the County Clerk by Feb. 13, at 4 p.m.

### WEATHER

Wednesday, January 16 Hi: 31 Lo: 20 **Condition:** Partly Cloudy

Thursday, January 17 Hi: 22 Lo: 12 Condition: Snow Shower

Friday, January 18 Hi: 15 Lo: 7 Condition: Snow Shower

Saturday, January 19 Hi: 10 Lo: 6 Condition: Snow Shower

Sunday, January 20 HI: 12 Lo: 12 **Condition:** Snow Shower

Monday, January 21 Hi: 20 Lo: 10 Condition: Cloudy

Tuesday, January 22 Hi: 17 Lo: 8 **Condition:** Snow Shower

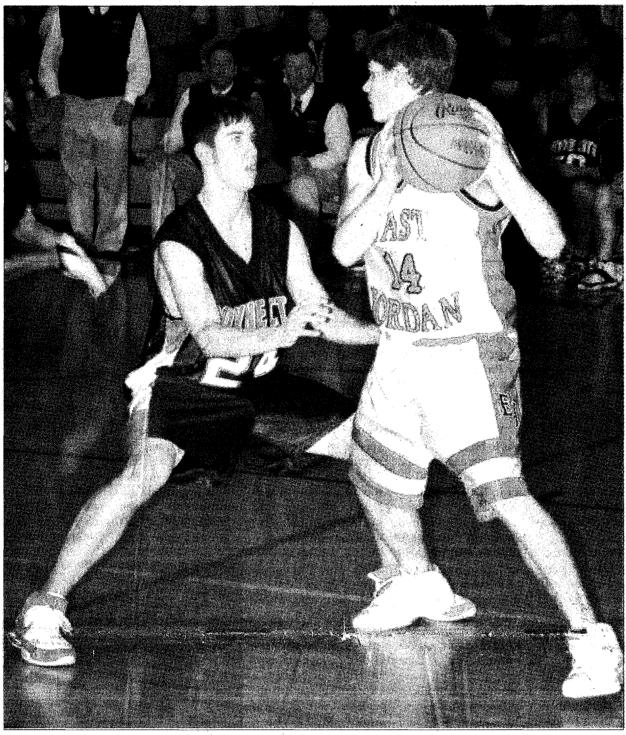
### INSIDE THIS ISSUE

Happenings ..... 5

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### Ramblers reign



Boyne City's Ethan Mapes plays tough defense on East Jordan's Teddy Snowden.

### Sno-Blast has something for everyone

BY: JEFF BERGREN **EDITOR** 

EAST JORDAN — If you have enjoyed the East Jordan Sno-Blast Winter Festival in the past, the 27th Annual event should be even more exciting this year with new activities to go along with the popular events in recent years.

The parade's theme is "Landmarked Treasures of the Area" and instead of having the parade downtown it will be held at the racetrack. The snowmobile drag races on Saturday will be at the E.J. Sno-Mobilers Club grounds with the parade taking place at intermission at the same location at 1 p.m. There will be mini-floats that can be pulled behind snowmobiles and yours truly will be a judge for the contest.

The Sno-Blast event is a day for both members of the community along with outsiders to come out and enjoy a great day of activities and fun. They include roller skating for the kids, softball in the snow, river rafting rides, snowmen contests, cross country ski instruction classes, snow shoe demo's and an auction to name a few.

At the end of the day, patrons of the event will be treated to a free movie at the library.

"It helps to bring in a lot of outsiders. The snow really helps this year," Connie Massey, the Secretary at the SnoMobilers Club said. "It starts pretty early in the morning. this year there is something for everybody.

"If you don't like to go outside there are many events for people to stay inside. We have a lot of things going on this year, we have antique and vintage snowmobiles on display, and we have the radar runs and the drag races."

The Sno-Blast festival is the weekend of Jan. 18 through the 20 and will take place regardless of the weather. Some of the popular events like the Belle of the Blizzard and Winter Knight contests will be crowned on Friday afternoon at 4:30 p.m., at the chili supper.

The Sno-Sculpture Contest will also see some changes with all civic, business and residents to compete for cash prizes and school groups from both East Jordan and Ellsworth competing in the elementary, middle and high school divisions. The sculptures will have the same theme as the parade.

You can access a complete schedule of the event from the East Jordan Chamber of Commerce, festival sponsors or at the Chamber's website at www.ejchamber.org. And remember, the festival will go on no matter the conditions.

"The whole day is so packed with fun, there really is something for everyone," Massey added. "We will do this if we have snow or not." Jeff Bergren can be reached at jbergren@michigannewspapers.com or by calling 231-582-



Sno-Blast participants enjoy the race.

### Citizens take action on road funding

By B. J. HETLER CONTRIBUTING WRITER

CHARLEVOIX COUNTY - A group of citizens that is growing in numbers by the week has taken on the daunting task of finding funds to reconstruct a road that is a main artery in the county.

The Concerned Citizens of Charlevoix County was formed recently with the goal of finding a way to fix the Boyne City-Charlevoix Road, a 17-mile stretch that runs from Boyne City to U.S. 31 at the north end of Charlevoix.

The countryside road bends and curves, up hills and down, passing through historic Horton Bay, once a playground for young

Ernest Hemmingway, and past the Greensky Indian Church. Glimpses of beautiful Lake Charlevoix may be seen along the way, but drivers dare not take their eyes off the road these days.

With potholes, ragged edges and uneven pavement, the condition of the road is known to be dangerous because it is in such a state of disrepair.

"There is no room for mistakes on that road," said county sheriff George T. Lasater.

Boyne' City-The Charlevoix Road, also known as C-56, is traveled by approximately 3,000 cars and trucks a day, according to the Charlevoix County Road Commission.

See ROAD, page 2

### **Board approves** handicap parking downtown

By: JEFF BERGREE **E**DITOR

BOYNE CITY — In an effort to improve the accessibility for handicap and senior citizens in the where handicapped. Both of downtown area, the City Commission approved the installation of two handicap parking spaces at the intersection of Park and

Water streets on Jan. 8. City Commissioner Mike Cummings, 62, led the charge, which is his first motion to pass since his election on Nov. 8. The project is scheduled for completion on Apr. 30, 2008. The city will utilize the angle parking spots at the Park and Water streets

Currently, the closest

handicap parking resides at the library and City Park, a block and a half away from the downtown area.

"While campaigning, I ran into two people who them said they would love to come downtown but there was no handicapped parking," Cummings said. "When I approached City Hall before I was elected I was told it was not in the plans.

"It hadn't even been considered. Once I got elected to the commission I saw there was a need and the accessibility points that we had were at Ace Hardware and Boyne Country Provi-

Cummings approached See PARKING, page 2

### City asks court to decide employee dilemma

By B. J. HETLER CONTRIBUTING WRITER

EAST JORDAN -- The city has filed an action with the circuit court that requests that the judge declare city commissioners employees of the city. If the judge determines that they are city employees, a recently elected commissioner will be in violation of a retirement agreement he signed with the city.

The case was filed with the Charlevoix County Circuit Court on Friday, Jan. 11. It revolves around a former city police officer, Paul Timmons, who was elected city commissioner in November 2007. The city also asks the court to declare that Timmons has breached

an October 2006 Resignation and Retirement Agreement between the city and himself, and to declare the agreement void.

Timmons was employed by the city of East Jordan from April 20, 1980, to Oct. 1, 2006. In 2005 and 2006, the city police department disciplined him for an unsatisfactory job performance. In order to secure his resignation and a resolution of the pending grievances and disciplinary actions, the city, Timmons and his union, the Police Officers Labor Council, entered into the agreement, according to the court

When Timmons left his employment with the city in October 2006, he signed the

See DECISION, page 2

### **Decision**

Continued from 1

Resignation and Retirement Agreement that stated, in part, that he permanently relinquished all claims to further employment addition, the city agreed with the city in any capacity.

For its part in the agreement, the city

agreed to purchase an enhanced pension benefit for Timmons that allowed him to retire by Oct. 31, 2006, with a minimum of 25 years. In to continue his health care insurance for family coverage through

Sept. 30, 2008.

The city claims that Timmons is in violation of the Resignation and Retirement Agreement, because he became a city employee when he was elected to the commission.

Timmons disagrees and has presented his fellow commissioners

with research citing several opinions from other cases by the Michigan Attorney General stating that elected officials are not employees. The city charter separates elected commissioners from employees as well, Timmons said.

Countre

Provisions

At a Dec. 18 board of commissioners' meeting, the commissioners discussed the issue, but could not reach a consensus. Commissioners then voted to have the court declare the rights, obligations and legal relations of the city and



Photo by

Members of the Concerned Citizens of Charlevoix County, Chairman Jerry Matelski (center) and Connie Saltonstall (right) met with U.S. Rep. Bart Stupak (left) at a town meeting on Thursday, Jan. 10 at the Charlevoix Public Library. They discussed the possibility of obtaining federal funding to repair the Boyne City-Charlevoix Road.

### Road

Continued from 1

It has not had major reconstruction since 1958. Road commission crews can be seen routinely patching the edges of the road, but the solution is a \$5 million reconstruction. Bay Township resi-

dent, Jerry Matelski, took up the cause when the Charlevoix County Road Commission depleted its funds on other county roads that commissioners determined took precedence. The commissioners say it will be 2012 before they will have the money to fix the road.

Matelski caught the ear of state Rep. Kevin Elsenheimer (R-Bellaire) who has met with him and other Concerned Citizen members several times. The most recent meeting was Tuesday, Jan. 8, held at Charlevoix City Hall.

'There's a lot of miles in my territory and never have I heard so many comments and so many concerns about an issue," Elsenheimer told ment," said Matelski. the roomful of people at

the meeting.

"We're here tonight to discuss how we get the road addressed before 2012. To find out what can be done on the state. federal and local levels. This is not intended to be a 'bash the road commission,' but let's hope we get to a point when we have some concrete suggestions," Elsenheimer.

Matelski said that Rep. Elsenheimer is very concerned and interested in the plight of those who travel the road. He arranged for representatives of the Michigan Department of Transportation to attend the Jan. 8 meeting.

Concerned Citizens also met with U.S. Rep. Bart Stupak on Thursday, Jan. 10. Rep. Stupak gave a few suggestions for obtaining funds for the Boyne City-Charlevoix Road, said Matelski.

"He told me that the road's lack of safety is our best approach with the federal govern-

The Michigan State brary.

Police will do an assessment on the Boyne City-Charlevoix Road within the next week or two. The assessment may help determine if the road will qualify for

road commission manager Pat Harmon said. built to Class "A" stanproud of.'

The Concerned Citiing on a newsletter. The next meeting is 9-11 a.m., Saturday, Feb. 2, at

public safety funds. Concerned Citizens has received a pile of written comments from the public about the danger of the road's condition. In addition, residents have voiced their opinions at the meet-

One resident asked if some of the worst parts of the road could be fixed until more money was available. "That's a cheap fix,"

"I'd rather see the road dards. Fix it so it's something we can be

zens of Charlevoix County plan to meet monthly and are workthe Boyne District Li**Parking** Continued from 1

Cummings proached business owners Jim White of Ace Hardware and Melissa Miner of Boyne Country Provisions with his idea and both quickly offered up their parking spots for the project. "The only thing I did

was to bring it up to the merchants and they said yes that they would go for it. It's their parking spots right by their stores," added Cummings. "Jim's is the most logical place in town, its level ground and it's accessible to the

sidewalks for the handi-

capped.

"Ms. Miner's spot is going to take a cut in the sidewalk but it's still the best spot. Both were anxious to see handicap and senior citizen parking and literally said take this spot. Again, it's because of the accessibility factors the new sidewalks have."

Cummings consid-

ered other spots such as Lake street but wasn't comfortable asking the Commission given the issues with the angled parking between Lake and Water streets on the south end. The spots were marked incorrectly from the beginning and the use of handicapped spaces won't work in

The new spots will not be accessible for handicap vans but nonetheless will be an upgrade from a community standpoint for more citizens to come downtown that haven't been able to in the past.

parallel parking spots

without giving extra

"We have issues with people parking and not utilizing our business. People would park there and be there all day long," Miner commented. "I'm all for somebody who needs a parking spot to make it more accessible to any of the businesses downtown. I think it's a plus and good for us to have it there.'

Cummings, spent 22 years in government service and another 16 in private industry, moved to Boyne City in 1999 from Minnesota. He was approached by several people in the community to run for election into the City Commission to be a voice of the



**Mike Cummings** 

people.

With his first motion passing, Cummings has enjoyed his time on the Commission and credits

their good working relationship. As far as completing the project, Cummings mission was clear from the beginning.

"I wanted to make sure we had two spaces for handicap parking in the middle of downtown and a due date to have it completed. I felt those were reasonable goals."

Jeff Bergren can be reached at jbergren@ michigannewspapers.com or by calling 231-582-



### GURI RELATIS

### **District Court**

The following cases were recently decided in the 90th District Court for the County of Charlevoix: Gerald Russell Sevenski, 53, Elmira. Driving

while impaired. Sentenced to pay \$1,200 in fines Martin Leroy Hittle, 35, Petoskey. Non-sufficient

funds. Sentenced to pay \$200 in fines and costs and \$51.88 in restitution. Sentenced to 19 days in jail with credit for 15 days. Kristine Rose Grice, 46, Boyne City. Driving

while impaired. Sentenced to pay \$730 in fines and costs. Sentenced to 34 days in jail with credit for one day, 30 days held in abeyance, perform three days of community service work; six months on probation.

Corey Robert Eaton, 27, Boyne City. Use of morphine. Sentenced to pay \$855 in fines and costs. Sentenced to 365 days in jail with credit for one day, serve 10 days, 339 days held in abeyance, perform 15 days of community service work; nine months on probation.

Kimberly Renee Vos, 36, Boyne City. Larceny. Sentenced to pay \$950 in fines and costs and \$84 in restitution. Sentenced to 365 days in jail with credit for one day, serve 20 days, 329 days held in abeyance, perform 15 days of community service work; one year on probation.

Kimberly Renee Vos, 36, Boyne City. Disturbing the peace. Sentenced to pay \$116 in fines and costs. Sentenced to 20 days in jail.

Jerry Lee Duhart, 30, Detroit. Driving while impaired. Sentenced to pay \$800 in fines and costs. Sentenced to 93 days in jail with credit for 31 days, serve 62 days.

Tina Louise Krukowski, 39, Muskegon. Driving while impaired. Sentenced to pay \$830 in fines and costs. Sentenced to 36 days in jail with credit for one day, 30 days held in abeyance, perform five days of community service work; six months on

Traci Annette Potter, 24, Traverse City. Non-sufficient funds. Sentenced to pay \$400 in fines and costs and \$564.16 in restitution.

Robin Ronald Clark, 63, East Jordan. Driving while impaired. Sentenced to pay \$780 in fines and costs. Sentenced to 36 days in jail with credit for one day, 30 days held in abeyance, perform five days of community service work; six months on probation.

Corianne Louise Gokee, 23, Harbor Springs. Non-sufficient funds. Sentenced to pay \$300 in fines and costs and \$107.18 in restitution.

Christine Ann Knight, 60, East Jordan. Driving while license suspended. Sentenced to pay \$400 in fines and costs. Sentenced to six days in jail with credit for six days.

Holly Ashley Dustin, 18, Central Lake. Retail fraud 3rd degree. Sentenced to pay \$350 in fines and costs and to perform five days of community service work.

Pauline Maxine Hickok, 18, Charlevoix. Retail fraud 3rd degree. Sentenced to pay \$350 in fines and costs. Sentenced to 93 days in jail with credit for two days, serve five days, 76 days held in abeyance, perform 10 days of community service work; nine months on probation.

Danielle Lee Newlin, 20, Charlevoix. Driving without security. Sentenced to pay \$315 in fines

### 

Jo Walker, 64, of Charlevoix died Saturday, Jan. 12, 2008, at Charlevoix Area Hospital. Funeral services will be held on Wednesday, Jan. 16, at 2 p.m. at the Penzien Funeral Homes, Inc. in East Jordan. Interment will be in Dunsmore Cemetery, Echo Township, Antrim County. The family will receive friends on Tuesday at the Penzien Funeral Homes, Inc. in East Jordan.

Douglas F. Laisure, 52, died Thursday, Jan. 10, 2008, at his home in East Jordan.

Funeral Services were held on Sunday, Jan. 13, at the Penzien Funeral Homes, Inc. in East Jordan. Interment will follow at Sunset Hill Cemetery in East Jordan.

### HEALTHY WEIGHT WEEK JANUARY 20-26, 2008

New Year's resolution by starting on the right foot toward your ideal weight. Healthy Weight Week pro-

sponsored by

### Medicap **Pharmacy**

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**Pharmacy** 

121 Water St. Boyne City Michigan

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motes the importance of maintaining a healthy weight for good physical and mental health. You can live a healthy

weight lifestyle by eating the recommended number of calories each day and getting regular exercise.



### **TIPS TO PRACTICE EVERY DAY FOR HEALTHY EATING**

✓ Eat a variety of nutrient-rich foods. ✓ Enjoy plenty of whole grains, fruits and vegetables. ✓ Eat moderate portions and regular meals. ✓ Make changes gradually.

### FOOD PYRAMID GUIDE **TO SERVING INTAKE\***

Bread, Cereal, Rice & Pasta: 6-11 servings a day **Vegetables:** 3-5 servings a day **Fruits:** 2-4 servings a day Milk, Yogurt & Cheese: 2-4 servings a day Meat, Poultry, Fish, Dry Beans, Eggs & Nuts:

> 2-3 servings a day Fats, Oils & Sweets: use sparingly

\*Make sure to read nutrition labels on foods o determine serving size.

### Teen homework center

Tutors help students with their homework: (I-r) Heather Andor, Kayla Mousseau (tutor),

Kim Elzinga (tutor) and Chandler Roberts are using the teen program after school home-

The United States Environmental Protection

Agency has declared January "National Ra-

don Action Month." In conjunction with this,

the Michigan Department of Environmental

Quality has requested that all communities in

the state of Michigan take part in some way to

promote taking action and protecting our

homes against radon, a colorless, odorless

gas and one of the leading causes of lung can-

cer. The City of Boyne City has adopted the

resolution proclaiming the month of January

The city has pamphlets and brochures avail-

able at City Hall for the general public and can

also promote the event on the city's website

ters homes through open-

ings in the foundation

floor or walls. If the test

kit indicates an elevated

radon level, additional

testing should be done to

confirm the problem and

appropriate actions taken

to reduce the levels when

needed, such as sealing

the foundation or install-

above the "action level".

Health Department staff

can help homeowners

identify mitigation tech-

When results are at or

ing exhaust fans.

by providing a link to the national site.

"National Radon Action Month."

Director of Environmen-

tal Health Services for the

Health Department of

Northwest Michigan.

"When homeowners test

for radon, they can iden-

tify problems early and

take steps to reduce el-

easy, and inexpensive to

Homeowners should

hang the radon tester in

the lowest livable level of

the home during the

cooler months of the year.

Radon, a radioactive gas,

comes from soil and en-

Radon testing results

EAST JORDAN — A daily homework tutoring center will enhance the Jordan Valley District Library's after school teen program. Students in grades 6 -12 will receive help with their homework by

work center.

Results of residential

radon testing in Antrim,

Charlevoix, Emmet, and

Otsego counties indi-

cated many homes in the

region are affected by the

odorless, tasteless gas

that is the second leading

cause of lung cancer, af-

ter tobacco. For the pe-

riod of Sept. 1993

through Aug. 2007, the

proportion of homes

tested and recommended

for action ranged from

nearly 4% in Antrim

County to over 40% in

Otsego County; health

officials recommended

action for 12.3% of Char-

levoix County homes

tested and 8.1% of

**Emmet County homes** 

tested. When homes' ra-

don gas levels require ac-

tion, Health Department

help homeowners iden-

tify mitigation tech-

signs for radon, and the

only way to know if your

family is being exposed

is to test your homes,"

said Scott Kendzierski,

"There are no warning

land use sanitarians can evated levels. It's quick,

do."

their own peers beginning Monday, Jan. 7. National Honor Society students will be available for teens needing help with homework Monday through Thursday, from 3 to 5 p.m., helping them to earn

hours which are required as part of National Honor Society. Partitions will be used for an area in the community room to block out visual distractions

community service Calculators will also be available to use in the library. Students needing homework help should contact Library Assistants Becky Voss or Sara Beck. National Honor Society High when doing homework. School students inter-

WWW.CITIZENANDJOURNAL.COM

nity Foundation grant. Contests, game tourcontests, movies and acweekly themed calendar. New activities beginning in January in-

ested in tutoring should contact Courtney Jackson, president of the high school National Honor Society. This enhancement to the Jordan Valley District Library teen after school program was made available from a Charlevoix County Commu-

naments, daily trivia tivities are part of a clude monthly book talks, gaming with a Nintendo Wii and weekly art projects. Snacks are provided for the teens. The calendar of monthly events is available on the library's homepage at jvdl.info.

Join us at the Charlevoix County Senior Cen-

ter in East Jordan for lunch and fun activities.

On Tuesdays and Thursdays we play bingo after

lunch. At 10:30 a.m. on Tuesdays there is line

Wednesday, Jan. 16, we will be serving baked

At 11:15 a.m. on Thursday, Jan. 17, join us for

an American Red Cross General Emergency Pre-

paredness presentation. We will be having

Join us on Friday, Jan. 18, for music provided

Monday, Jan. 21, we will be serving beef stew.

Tuesday, Jan. 22, we will have a "double

trouble challenge;" baked fish is on the menu.

Join us on Wednesday, Jan. 23, for meatloaf.

Thursday, Jan. 24, we will be serving chicken

Friday, Jan. 25, pork chops are on the menu.

Everyone is welcome. Enjoy lunch for a \$2 do-

nation if you are 60 or over; \$4 if you are under

age 60. Our menu is subject to change so please

feel free to call the East Jordan Senior Center at

231-536-7831 with any questions. The Char-

levoix County Commission on Aging can be

reached at 231-237-0103 or toll-free at 1-866-

RIES EN OR GENTER

Come join us at the Boyne Area Senior Center.

Thursday, Jan. 17, salisbury steak, mashed pota-

toes, green beans with almonds and pumpkin pie.

Music from 11 a.m. to 12 p.m. with Roger on the

Friday, Jan. 18, Polish sausage, sauerkraut, po-

Music from 11 a.m. to 12 p.m. with the Tag-A-

Monday, Jan. 21, Beef stew, cabbage, cranberry

juice, and fresh fruit. Bingo at 12:30 p.m.

by The Cousins Music Group. Polish sausage is

dancing and our soup and salad bar.

chicken enchiladas.

Salisbury steak.

on the menu.

4285185.



Helen English arranges children's crafts at her Create Your Own retail store in Boyne City in the Water Street Mall, next to Rennie's Restaurant. English sells knitting, quilting, needlepoint, scrap book and many other craft supplies for her customers' artistic enjoyment. Create Your Own can be reached at 231-459-1041.

### **Create Your Own** is crafters haven

By B. J. HETLER

BOYNE CITY — At Create Your Own there is something for everyone who enjoys crafts - scrap booking, knitting, sewpainting are among the choices.

If owner Helen English

teens who like the glitter, paint and beads, mothers and grandmothers who like to knit, quilt and crochet, kids who enjoy the animal-print needlepoint

buy. The first time a guy

meant to go into the flower store next door," English said. "But, whether it's for Velcro for their dashboard or whatever, they do shop here."

English has worked in retail management for more than 15 years. She opened the Boyne City Dollar General store and manages that store as well as Create Your Own. She and her husband, Ed, have four children, including twins.

When she decided to open her own business, making it a craft store was a natural choice because crafts are a tradition among several members of her family.

"My mother, grandmother and aunt are very 'crafty' people," she said with a smile.

English plans to hold classes in crocheting, knitting and other crafts at the store in the future.

Create Your Own is locased at Water Street Mall, next to Rennie's Restaurant. The telephone number is: 231-459-1041. Winter hours are 10 a.m.-5 p.m., Monday-Friday and 10 a.m.-3 p.m. on Saturday.

B.J. Hetler can be reached at 231-582-6761.





### Obesity Contagious?

You cannot catch obesity

like you would catch a cold virus, but your weight may be influenced by the weight of family members or friends around you. Researchers say that you are 60% more likely to be overweight or obese if you have a spouse, sibling or that's friend Women are more impacted by other women if they have a mutual friendship. Men, on the other hand, are influenced by other men even if the relationship is one-sided. Study authors attribute this influ ence to the idea that people may think it's alright to be heavy since those around them are heavy.



Hours: Mon-Fri 9-6 • Sat 9-1

CONTRIBUTING WRITER

ing, quilting, beading and

doesn't stock something that a customer desires, she will order it and have it within a few days.

"I enjoy having the items people want so they have a chance to get them in Boyne City," English said. "I have customers that can shop elsewhere, but they prefer to shop locally and I appreciate that."

Her customers are kits and men.

"Guys come in here to came in I thought he

> Tammy Croy McMillian, PhD, LMSW To learn more about Dr. McMillian's

> > offered, visit her website at

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

independent practice and the psychological services www.tammymcmillianphd.com

### Clay exhibit at JRAC The Jordan River can be arranged by call-

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

ing Dick Cunningham at 231-582-9373.

In conjunction to the exhibit, JRAC, in cooperation with North Central Michigan College, is also presenting two hands-on workshops. Doug DeLind is giving a two-day Raku workshop on Jan. 19 and 26. Mr. DeLind is a noted raku artist and sculptor from Mason, Mich.

Dana Shearin is presenting a glaze development workshop Feb. 1 and 2. Ms. Shearin holds an MFA from Cranbrook and a BFA

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from Alfred University. She is a builder of kilns, studio artist from Evanston, Ill. For workshop information and registration, call North Central Michigan College at 231-348-6705.

a teacher and a working

Tuesday, Jan. 22, baked fish, winter blend, potato salad, and a banana. Craft class from 10:30 to Wednesday, Jan. 23, meat loaf, potatoes, capri blend, and tropical fruit. Line dance from 10 a.m.

Longs.

tatoes, ice cream sundae.



It's Not Just About the Bricks, Mortar &

It's about the people who rely on the business:

As an Independent Agent we can tailor a program just right for you. Safe.Sound.Secure. insurance protection from Auto-Owners Insurance Company, The "No Problem" People.®



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1150 Boyne Ave. Boyne City, MI 49712 (231) 582-6512

-SchoolBoards LeadStrong

Elected school

board members

opportunities for

ensure equal

learning

all students.

Board

**During School** 

Recognition

month, we honor

these individuals

for their untiring

dedication to

students.

Barbara Schwartzfisher, President Dawn Marsh, Vice President Nancy Tritsch, Secretary Sharon Nix-Cole, Treasurer Kristina Drost, Trustee Gail Weede, Trustee Boyne City Public Schools Ed Vondra, President

Beaver Island Community School

Richard Mansfield, Vice President Jerry Kelts, Secretary Ross McLane, Treasurer Deb Noblett, Trustee Bea Reinhardt Trustee Boyne Falls Public Schools

Marvin W. Schwem, President Joseph Skop, Jr., Vice President Sandra Erber, Secretary Kurt Wilson, Treasurer Bill Bielas, Trustee Ann Marie Boettger, Trustee Diane Fiel, Trustee

Central Lake Public Schools Suzanne Smith, President Betsy King, Vice President Christine James, Secretary Sue Wagner, Treasurer Neil Rogers, Trustee Bob Thomas, Trustee Frank Verellen, Trustee

Charlevoix Public Schools John McLean, President Dean Spencley, Vice President Larry Levengood, Secretary Diane Kilkenny, Treasurer Bo Boss, Trustee Christine Michaud, Trustee Jeff Stevens, Truste

East Jordan Public Schools Kevin Keane, President Debra Bartlett, Vice President Gary Walker, Secretary Nancy Tyree, Treasure Jav Peck, Trustee Mike Spence, Trustee

**Ellsworth Community School** Tom Tomalka, President Patti Howes, Vice President Kandi Randall, Secretary Doug Seaney, Treasurer Carol Drenth, Trustee Todd Essenberg, Trustee Gail Rubingh, Trustee

**Harbor Springs Public Schools** Robert Fuhrman, President Jane Burdick, Vice President Laurie Wendland, Secretary John Fischer, Treasurer Jan McDonald Trustee Gary Morse, Truste

Littlefield Public Schools Wade Williams, President Denneen Smith, Vice President R. Scott Weston, Secretary Robin Summers, Treasurer Stephanie Baldwin, Trustee Chris Honevsette, Trustee Jason Tanner, Trustee

Peliston Public Schools Kathy Smith, President Christopher Rybinski, Vice President Ronald Wolford, Secretary Constance Dzedzie, Treasurer Arnold Burkhart, Trustee James Milbrandt, Trustee John Ritter, Trustee

**Public Schools of Petoskey** Mary B. Ling, President Jack Waldvogel, 1st Vice President Thomas D. Rellinger, 2nd Vice President William R. Kanine, Secretary Jack VanTreese. Treasurer

Charlevoix-Emmet Intermediate School District Robert W. Anderson, President Carol Mc Donnell, Vice President Jane Roberts, Secretary Barry A. Anderson, Treasurer Jay Essenberg, Trustee Tom Johnson, Trustee Beverly Osetek, Trustee

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### Your community is our priority

By JEFF BERGREN **EDITOR** 

I would like to take this opportunity to introduce myself to the valued readers of the Citizen-Journal. My name is Jeff Bergren and I am the new editor of your community newspaper.

I am well aware of the strong and rich tradition of the Citizen-Journal and what it means to the surrounding communities. My first priority is to maintain and uphold this history along with adding in some of my own visions and ideas to continuously improve the paper.

I want to work in conjunction with the community to make our paper the number one source for local news and events in the area. This will be our focus. I am always accessible to our readers and



Jeff Bergren

welcome your feedback. This is your paper so don't hesitate to let us know your thoughts as we move forward

I am originally from South Windsor, Connecticut, a small town outside of Hartford. I worked in marketing for eight years at MassMutual insurance company after graduating in 1996 from Southern Connecticut State University with a degree in journalism.

I worked in public relations as a director at a law firm following my time at MassMutual before relocating to West

Virginia to go back to my roots as a writer. It's a long story how I ended up in the Mountain State but needless to say it was a new experience.

For the past two years I have worked in radio and print covering news and sports around the state of West Virginia, including Marshall and West Virginia University. I decided to relocate to Michigan for this opportunity with the Citizen-Journal and I am very excited to work for you in Boyne City, Boyne Falls, East Jordan and the surrounding areas.

I have lived in small communities and understand the importance of local news to the citizens. I have grown up relying on local papers as my news source and will strive to give you, our readers the same coverage I valued so much in my small town.

Again, I really want to stress how much we value your opinions and feedback and all of us at the paper will continue to bring you the best community newspaper in the region.

As your editor, I want to be here for our readers so let us know what is important to you. My contact information is below so feel free to send me an email, call my office or simply stop by with any issues you want to share. Jeff Bergren can be reached at jbergren@michigannewspapers.com or by calling 231-582-6761.

Litzenburger Place residents surprised their council president, Bonnie Hiller, with an early birthday cake that was baked and decorated by Judy Owen. A treasure chest of gold presidential dollar coins was donated by the residents and compiled by Mary Ellen Colyer, to help her with her trip to Alaska this next summer to see her daughter. This was presented following the monthly esident council meeting thanking her for all of her hard worl president.

The James Felton families, including son Mark, children Logan and Morgyn and Michelle, her husband Todd Gurney and their daughter Savannah, all enjoyed a mini winter getaway by spending

> a wonderful weekend of family time around the pool at the Holiday Inn in Mackinaw



Nancy Northup

A "better late than never" item is what Lillian Cikalo and her daughter, Sue Hamilton of Boyne City, flew out to Chicago in November, landing in Boise, Idaho. The trip was a long overdue visit with Sue's daughters and families. Happy to see them were daughter Keren and husband Tim Elrod, who recently moved there. Tim was formerly the youth pastor at the First Baptist Church here in Boyne. Highlighting mom,

grandmother and great-grandmother's visit with daughter Rebekah Ballard was that it was the first time they'd seen their twin daughters since their birth last January. Lillian and Sue spent a month visiting both families and getting acquainted with little Liberty Sue and her sister Serenity River.

The Charlevoix County Transit shopping trips for seniors over the holidays were a great success, according to the people at Deer Meadows. Having the opportunity to get out and go to Petoskey, Gaylord and Traverse City was greatly appreciated. Traverse City runs are scheduled for every third Thursday of the month. Checking at the transit office revealed that no one had signed up for the last scheduled Petoskey run. Trips to Gaylord for veterans to keep their appointments at the VA facility are also available to the public. Our transit service is willing to work with us and for us but common sense tells anybody that they can't tie up a bus nor pay the

See NEIGHBORS, page 5

Editor ...... Jeff Bergren Office Manager ..... Jeannine Stetz



### Breaking up is hard to do

Christine

Gwid

MORE OR LESS

I was a serial monogamist. Before meeting and marrying my husband in 1995, I diligently dissected a string of relationships

spanning two decades. Each one lasted for years before the curtain inevitably fell on the flotsam of our love. Our little flame was guttered and spent and the end was usually long overdue by the time we finally called it a day. In some cases, years passed in the certainty that this wasn't really working out. Denial and inertia preserved our veneer beyond its natural shelf life.

By the time I celebrated my 40th birthday, my family had longsince stopped asking me if there was anyone special. There had been veiled references to "settling" and "adjusting my expectations" to accommodate a wider spectrum. I wasn't sure exactly how wide they meant, or why they thought that this adjustment was necessary. It wasn't as if I had been exclusively trolling a lake of Rhodes scholars or genetic supermen. My boyfriend pool was filled with nice guys whom I found interesting, funny and creative and who enjoyed my particular brand of arrested development. How wide should I be casting my net? Were they intimating that I should include the aberrant and the emotionally impaired?

Of course, I ignored this well-intentioned bit of advice, as children have been ignoring their elders from time immemorial. I would check my pulse occasionally to ascertain the odd lack of a ticking biological clock or a clamoring for the nuptials to com-

mence. Nothing. I took this as a sign that I should proceed with business as usual.

And business as usual inexorably led to a fork in the road for my sweetie-pie and me. It broke my heart every time. We had things in common and we enjoyed each other's company. We collected the accoutrements of married life; cars and houses and pets. At least initially, we were always certain that This Was It. And it wasn't a case of anything really going wrong. There was just a growing awareness that it wasn't right. When the fissures began to appear, there was always a sad reluctance to address the issue and let go. We were just too comfortable.

Guilt and regret played havoc with my thought process and presented me with a roster of "what-if" scenarios: What if I realize too late that this really isn't what I want? What if he falls into a coma of grief from which he will never recover? What if this really is as good as it gets?

I can honestly say that in every case, my fears were unfounded. It was what I wanted. No boyfriends were harmed in the making of our demise. In fact, they seemed to recover in record time, and went on to live full, productive lives with beautiful and fascinating partners whom they adore. I know this because, after a surprisingly brief period of adjustment, they became my friends. They call or write or stop by occasionally to tell me how much they love my husband and how I'd better not blow it this time.

So I didn't lose them after all. Even if they no longer leave the cap off my toothpaste or prop their feet on my coffee table while balancing a can of beer on their stomach, they are still there to bear witness to our shared history. And that is as good as it gets.

### YOUR VOIGE

### **Community Christmas a success**

Once again this year, the efforts of the Boyne Area Community Christmas committee to fulfill their motto, "That no child or family in the Boyne Area be without a Christmas," has been a great success.

In truth, this season's success

goes out to all the volunteers, donors and organizations. It really is everyone working together to make this government sanctioned charity the great success that it is.

This 2007 season the charity serviced over 1.000 citizens of the area. The directors and committees

love doing the work and the planning, but we are forced to depend upon the generosity, care and interest of many in order to finance such a large project.

Members are already busy gathering toys, clothing and commitments from our area for Christmas

Our sincere thank you goes out to everyone and our wish for a sincerely Happy New Year.

We need and appreciate you. — Boyne Area

Community Christmas

### LETTER POLITY

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

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

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

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

• Lack of the author's phone number;

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

• Letters seeking donations;

• Form letters;

· Poetry;

• False or libelous statements; Quotations of scripture;

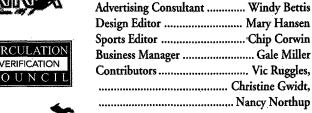
• Endorsements of political candidates; or • Letters attacking a private individual or business.

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

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

If you have questions on the letter policy, contact the editor at 231-582-6761 or via e-mail at jbergren@michigannewspapers.com.





CITIZEN-JOURNAL

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### Neighbors

Continued from 4

the driver for longer trips of a distance if only one or two sign up, so it really is up to us. Bottom line is - use it or lose it.

Sharon Stewart of Boyne City has returned from Kodiak, Alaska, after having spent a month visiting friends and relatives. She was glad to get back to her chickens, some which are multicolored. She gets about 60 eggs a day - some plain, some of many colors.

Louisa Northup spent a few days in Grand Rapids with her daughter, Kim Martin and

grandchildren, Madeline and Ben. While there, she helped celebrate granddaughter Madeline's 12th birthday. Belated congratulations to Nels and Louisa for their ninth (I think) wedding anniversary on Jan. 8.

Happy Birthday goes out to Paul Erno on Jan. 16 and also Ed Meads on Jan. 28.

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.

### STUDENTS OF THE WEEK

### **Boyne Falls Public School**

NAME: Marcus Groh PARENTS: Jill Groh GRADE: 4th **FAVORITE CLASS:** Science and math

HOBBIES AND IN-TERESTS: Playing video

**FAVORITE SPORT:** Basketball

FAVORITE COLOR: Blue **FAVORITE FOOD: Goulash FAVORITE BOOK: Eragon** FAVORITE MOVIE: Spiderman III FAVORITE TV SHOW: Futurama

STAFF COMMENTS: "For each specials class that Marcus comes to, he enters my room with a smile and a positive attitude which is appreciated by all. He can see when there is a student that might need an extra hand or a boost of confidence and will go out of his way to be sure that those things happen. I truly enjoy having Marcus and feel lucky to have him as a student. Keep up the great work Marcus, you are appreciated." Mrs. Held-Hinkley

#### East Jordan High School

NAME: Hannah David PARENTS: Lori and Scott David

GRADE: 10th SCHOOLACTIVITIES:

Student Council and DECA FAVORITE CLASS(ES): Marketing

**FUTURE PLANS: At**tend Michigan State University for Business

STAFF COMMENTS:

"Hannah plays an important roll in Student Council. She attends weekly morning meetings, gives valuable input for student events and takes on a leadership role in the organizing of these events. She is dependable, creative and hard working." Mrs. Stangis

"Hannah David is a wonderful student in marketing. She turns in quality work and seems to grasp the material well. Hannah recently competed in DECA at Ferris State University and received a medal for her performance on the District Sales and Service Test." Mrs. Sitkins

#### **East Jordan Middle School** NAME: Savannah Drew

PARENTS: Debbie and Gary Drew

GRADE: 6 **FAVORITE CLASS:** 

**FAVORITE ACTIVI-**TIES: Drawing, basketball, and tennis

STAFF COMMENTS: "Savannah is one of our most conscientious students. She is a true pleasure to have in class and

is always ready to volunteer when work needs to be done." Mr. Keyser "Savannah is a hard working and kind young lady.

She strives to do her best at all times and is willing to help others. Savannah is a pleasure to have in class and a wonderful role model for others." Mrs. Crick

"Savannah is very respectful young lady who is always on task and trying her best on whatever she does. She is a pleasure to have in class." Mrs. Petrie

"She is a thoughtful and kind student. She is a very respectful and responsible. She is a pleasure to have in class." Mr. Nachazel

### **Boyne City High School**

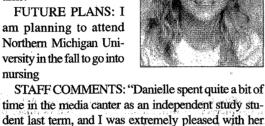
NAME: Danielle Zatkoff PARENTS: Kristina Zatkoff GRADE: 12th

HOBBIES AND IN-TERESTS: I like to dance, and hang out with my friends and family

when I have the spare

**FUTURE PLANS: I** am planning to attend Northern Michigan University in the fall to go into

nursing



work ethic as well as her friendliness and pleasant personality. Danielle has a ready smile for everyone, students and staff alike, and helps make BCHS a great place to be." Cindi Place, Media Center Director "Danielle seems to have a great work ethic. When-

ever she is in the media center, she works quietly at her table, she also is a pleasant and polite young lady." Chris Adkison, Media Center Supervisor

"Danielle is doing a great job with her independent study government course. She is self-motivated to do the best that she can do. Keep up the good work Danielle." Michelle Deming, History and Government

### 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**

Reverend Peggy Nattermann will celebrate the Eucharist for Jan. 20 at Episcopal Church of the Nativity at 10 a.m. A special offering will be collected to assist in the expense of theological education.

A full breakfast will follow the service in the church undercroft. Also, Nativity church members will conduct their annual meeting, approve a 2008 budget, and appoint delegates to the diocesan conven-

The January movies continue on Tuesdays at 7 p.m. in the church undercroft. The Jan. 22 selection will feature Christian comedians. The event is open to the public, no admission charge, and free popcorn will be served. In case of winter weather warnings, the movie will be re-scheduled to another evening.

Church of the Nativity can be found at 209 Main St. in Boyne City. Please call the church answering machine at 231-582-5045 to obtain information about any events, leaving your name and telephone number. A member of the church will return your call.

#### Lakeshore **Community Church**

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

Services are Sunday morning at 10 a.m. and Wednesday at 7 p.m.

Childrens's church is available for ages 2 through 12. For more information, you can call Dave **Pastor** 

Crumbaugh at 231-582-

Lakeshore Commuity Free Clinic is a ministry of Lakeshore Community Church and is open every Friday from 8 a.m. to 4 p.m. Anyone who does not have insurance. or underinsured is welcome to utilize this service. Dr. Richard Mansfield and Kathy Helsley, along with many volunteers from the community, con-

tinue 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

We invite you to visit our weekly Sunday morning services. The service time is Sunday at 11 a.m. Children's church is provided for children ages 4-12. For more information call the office, 231-582-'9611, from 10 a.m. to noon, or the pastor, 231-582-2635, or visit our website www.boynecitynaz.org

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

#### Walloon Lake **Community Church**

Thursday, Jan. 17, Men's Fraternity will meet at 6 a.m. and

MOPS will meet at 10 a.m.

Sunday, Jan. 20, Word and Worship start at 9 and 10:45 a.m. Worship will be led by the Worship Team. KidConnection will run

from 9 a.m. to noon with a break from 10:15 to 10:45. Junior and senior high youth will attend Worship and Word at 9 and then meet at the youth center from 10:30

Monday, Jan. 21, at 7 p.m., the annual business meeting will start. Tuesday, Jan. 22, the Women's Bible Study will start at 9:15 a.m. Wednesday, Jan. 23, the food pantry will be open from 5:30 to 6:45 p.m. The family meal starts at 5:30 with classes at 6:30

For more information, please contact the church office at 231-535-2288 or visit the website www.walloonchurch.com.

### Sermons are available online.

Boyne City,

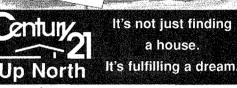
**Boyne Falls United** 

**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.







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#### Financial aid workshop

Financial aid for college will be the topic of a free program at North Central Michigan College on Thursday, Jan. 17. North Central's financial aid office is hosting the program as a community service for parents and students attending or planning to attend any college or university. The program will take place from 7 until 8:30 p.m. in the college library on the Petoskey campus.

The program will include an explanation of the Free Application for Federal Student Aid, scholarship searches, and resources for students offered by the State of Michigan.

For more information on the program, contact Virginia Panoff, North Central's director of financial aid, at 231-348-6698.

### **Twelfth Night**

SEE-North is having their annual Twelfth Night event on Friday, Jan. 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 person and chidren 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.

goes. Tickets are \$8 per

### Youth theatre to open Northern Michigan

Youth Theatre in Petoskey is starting classes for students, K through 12. Students will discover the creative world of theater including stage movement, voice, improvisation and technical skills. Classes begin Saturday, Jan. 19, at the Northern Lights Gymnastics Center at the corner of Cedar Valley and Atkins Road. For more information, please call Karen Mazzoline at 231-838-6320, or go to nmyouth@yahoo.com

### 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 at this family event

Sample delicious soups and vote for your favorite. Brick Wheels of

Traverse City will be on hand with snowshoes. Maybe your child will be the lucky winner in the drawing for a free pair. Plus, roast marshmal-

lows over a roaring fire, play winter games, go on a naturalist guided hike, build a "snow" man with or without snow. It's all fun and all free.

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

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

#### **NMRH offers** arthritis program

Northern Michigan Regional Hospital is offering the "Arthritis Foundation Self-Help Program" a free, sixweek course, on Wednesdays beginning Jan. 23 from 10 a.m. to noon, at the Community Health Education Center, 360 Connable Ave. The course is designed for people with arthritis and

caregivers. Space is limited. For

related diseases and

registration and more information, call Northern Michigan Regional Hospital HealthAccess at 800-248-6777.

#### 4-H offers babysitting class

Charlevoix County 4-H will be offering a Certified Red Cross Babysitting Class at Concord Academy Boyne in Boyne City on Wednesday Jan. 23 and Thursday, Jan. 24, from 3:30 to 6:30 p.m. The babysitter's training course will teach students everything they need to know to be a great babysitter. Preferred ages: 11-14. Cost \$26. Class size is limited to 20. Registration materials are available through the Charlevoix County MSU Extension office in Boyne City. Contact the Charlevoix County MSU Extension office at 231-582-6232.

### Winter nature class

Come to Grass River Natural Area and discover how animals survive northern Michigan winters. Search for clues of their presence and habits. Learn to recognize their tracks. This class will be held on Saturday, Jan. 26, at 10 a.m. To register, please contact the GRNA office at 231-533-

8314.

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COMPLETE COVERAGE OF THE

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

### CHIP SHOT



By Chip Corwin

### Devils winning, having fun

A win is a win. But a win over an undefeated team from the Big North Conference feels like a little more. So does a 29point home court victory over a big conference rival.

With wins over Petoskey and Boyne City last week, the East Jordan girls basketball team got to soak in all that excitement.

After starting out the season a bit sluggish, the Red Devils are now on a six-game winning streak. They're sharing the ball extremely well, playing aggressive defense and crashing the boards. In short, they're finding ways to utilize the best talents of each player on the roster.

They're also having a lot of fun and feeding off the energy of the home crowd, as was evident during Friday night's game against Boyne.

But, they're not resting on their laurels,

What they'd really like is a win over Chanevoix, who they play tomorrow (Thursday) away, a team that has stymied the current Red Devil seniors their entire high school careers.

"We're looking for revenge," senior guard Meghan Thomas said after Friday's game. "We haven't beat Charlevoix

since middle school." The last installment of that losing streak came at home on Dec. 12, a 57-41 drubbing in which the Red Devils had only 12 points at halftime.

East Jordan seems like a different team now, however, but the key is going to be breaking the vaunted Charlevoix press.

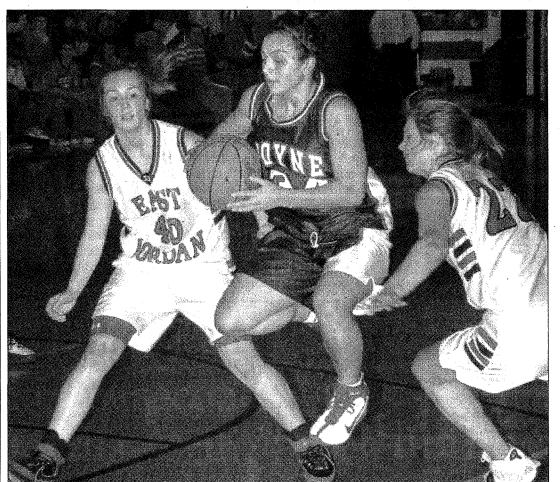
Of course, one way to avoid the Charlevoix press is to not allow the Rayders to score, which would prevent them from setting it up.

That's easier said than done, but as Thomas explained, it's the formula the Red Devils have used for their recent success.

"Our offense is coming from our defense," she said. "We have to play intense and make smart decisions and we'll be able to handle it."

If nothing else, East Jordan definitely has momentum on their side. and with their win over Petoskey, they should have the confidence they need to go into Charlevoix and get a win in what could be their last

See CHIP SHOT, page 7



Boyne City's Natasha Bell hurdles past Meghan Thomas (40) and Katherine Rowley in last Friday night's game. East Jordan won, 62-33.

### Red Devils beat Boyne, Petoskey

By CHIP CORWIN SPORTS EDITOR

EAST JORDAN --What a week for the East Jordan girls basketball

On Wednesday, they battled back from an 11-4 first quarter deficit to give Petoskey their first loss of the season, 36-33. And then on Friday, they defeated rival Boyne City by a score of 62-33, largely thanks to their tenacity on defense and effeciency rebounding the ball.

"I'm really proud of our defense," East Jordan head coach Sean Ferguson said after the game. "We're working hard and getting rebounds.

"Everyone played well."

Red Devil senior guard Meghan Thomas said. "Boyne City was above us in the conference, and now we're tied."

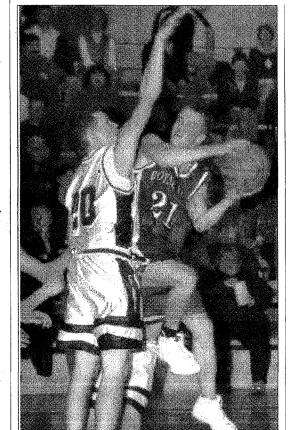
The Ramblers kept the game close through much of the first quarter, with East Jordan holding a slim 6-5 advantage with 3:00 left. Two baskets by Katherine Rowley and one by Treasure Timmons pushed that lead to 12-7 before Boyne's Caitlyn Wonski added a basket to cut the Rambler deficit to 12-9, which is where it would stay at the end of the first quarter.

In the second quarter, however, the Red Devils' offense exploded and their defense held Boyne to only four points.

going in the second with a free throw. She missed her second attempt, but teammate Isabelle Conzen scooped up the rebound and scored.

Then East Jordan pulled back the curtain on the Sarah Kupovits show. The senior forward scored the next six points for the Red Devils and had eight total in the quarter. First she scored an inside layup off a nifty pass from Andrea Chew. Then she missed from the left block but grabbed her own rebound and put it in for the score. Her next basket was another layup off an assist from Crick that pushed the East Jordan lead to 21-10 with 4:30 left.

See EJ GIRLS, page 7



Boyne Falls' Chad Deming leaps toward the basket against Mackinaw City.

### Loggers lose in last second to Ellsworth

By PHIL TROMBLEY SPORTS WRITER

BOYNE FALLS — Ellsworth's Jared Danbert hit a shot from the baseline with one and one half seconds remaining to give his team a 45-43 Northern Lakes Conference win over the Boyne Falls boys varsity basketball team on Thursday, Jan. 10.

The last second shot off of an inbounds pass came after Logger Chad Deming tied the score 43-43. Deming sank a lay up with 50 seconds on the clock.

Following Deming's bucket Ellsworth held the ball for a final shot, but the attempt missed and the rebound went to Boyne Falls' Josh Haskin. Haskin fell out of bounds, however, and the ball went over to the Lancers for one more

chance at the win. "We thought that they

were going to go to the (Nathan) Peterson kid, so we collapsed on him," said Boyne Falls coach Frank Hamilla, "but they went to their next option (Danbert) and he hit it."

Danbert led all scorers in the game with 18

Boyne Falls started well and led the game 16-15 after one quarter and 29-26 at the end of the first half. Cold shooting after the intermission hurt the home team as Ellsworth took a seven point lead. The Loggers could not hit a basket in the third quarter when the Lancers shut out the Loggers 10-

Deming led the Loggers with 11 points, while Haskin had eight points and 14 rebounds. David Gross chipped in with eight points and three steals.

See LOGGERS, page 7

### Ramblers win thriller over EJ

By GREG GIELCZYK SPORTS WRITER

EAST JORDAN -Robby Jensen drilled six shots from 3-point range and scored 24 points for the game as Boyne City knocked off East Jordan, 56-53, in boys basketball action last Thursday.

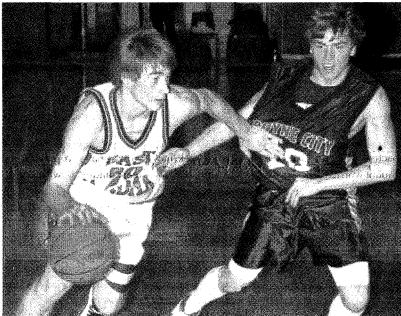
Just two days before, the Red Devils had won an 87-86 double overtime thriller against Cheboygan in a non-conference contest.

"Live by the three, and die by the three," East Jordan head coach Darrin Weber said of the Boyne City game. The Red Devils made

only 4-of-18 attempts from 3-point range against the Ramblers, and were just 14-of-45 overall for a chilly 33 percent.

East Jordan went wild early in the game, opening up a 13-0 lead. The Red Devils finished the first quarter with a 19-10 advantage.

But they cooled off after that.



East Jordan's Adam Daneff is chased by Boyne City's Robby Jensen in last Thursday night's game. Boyne City came from behind to win, 56-53.

"We pretty much flatlined until we had a little run in the third quarter," Weber said. "We had two good looks for a three at the buzzer that didn't drop."

It was the Ramblers who took charge in the second quarter, bouncing back for a 19-11 advantage to shave East Jordan's lead down to one, 30-29 at the half.

East Jordan regained control in the third period, outscoring Boyne City, 15-9 to extend its lead to seven, 48-35 heading into the fourth quarter.

The Ramblers didn't blink, however, rallying once more to outscore East Jordan, 18-8 in the last quarter to win the game.

Adam Daneff scored 14 points to lead the Red Devils.

"I'm very proud of how our kids stuck with it," Boyne coach John Hertel said. "We were

very patient, we made some nice adjustments and we had some nice minutes off the bench from guys who normally don't play that much.

"It was a great win, and hopefully something we can build from."

Against Cheboygan, East Jordan let a 16-point lead slip away in the fourth quarter, and the Chiefs closed the deficit to send the game into overtime tied at 79-79.

Cheboygan hit a shot at the end of the first overtime to force second ex-

tra four-minute period. Beau Fuller penetrated inside for a shot underneath and was fouled. sinking a free throw to give the Red Devils a one-point lead.

East Jordan dodged a bullet when Cheboygan had a shot rim out at the

"It was a great high school baskeball game," Weber said.

Scott Hansen set a school record for East See DEVILS, page 7

### Wellman wins Rail Jam

By CHIP CORWIN SPORTS EDITOR

BOYNE FALLS — Freestyle skiers from across the state of Michigan competed on Jan. 5 at Boyne Mountain in the Smith-Optics Limo Rail Jam, with Boyne City local Tyler (Ty) Wellman, 14, capturing the grand prize with a 1080 on the rail.

"It was an awesome and fun day for me," Wellman said. "Maybe even close to the best day of my life."

Smith has a speciallydesigned limousine that they move around the country allowing anyone brave enough to perform freestyle ski and snowboard tricks on a rail mounted on top of the limousine.

Event organizers drive the limousine halfway up the ski slope and then build a jump in



A snowboarder rides the rail at the Smith-Optics Limo Rail Jam held at Boyne Mountain on Jan. 5. Boyne City local Tyler Wellman, 14, won the grand prize.

front of the vehicle to allow participants to hit the jump and land on top of the limousine while performing their best rail tricks.

For his winning trick, Wellman went off the jump, landed on top of the rail mounted on top of the vehicle eight feet above the ground, spun in three complete revolutions and jumped off the back end of the limousine.

"I was just completely overwhelmed," Wellman said about winning the competition, "especially afterwards when the SmithOptics representative offered me a full sponsorship."

Boyne Mountain hosted the only competition in the state, and an estimated one hundred spectators gathered to gape in amazement as skiers and snowboarders alike tested their skill and courage sliding across the top of the limo.

The Smith-Optics limousine's next scheduled stops are in Wisconsin and Minnesota before heading to Colorado, where it will stay for the Winter X-Games.

### Boyne Rambler wrestlers lose to Blazers

BY GREG GIELCZYK SPORTS WRITER

BOYNE CITY -With only three experienced wrestlers, Boyne City knew it would be a rebuilding season.

And that certainly has proven true.

Adam Brown, Cody Wilmot and Drew Nohel performed up to their usual standards in the Ramblers' dual match with Lake Michigan Conference rival Kalkaska last week.

They defeated some

quality competition. But not much else went right for the Ramblers, who dropped a 42-21 decision to the Blazers.

"Our newer wrestlers did some nice things, and gained some valuable mat time," Ramblers head coach Don Nohel said. "We look forward to their continued improvement."

Brown fought off

James Boyce to win by a fall in 3 minutes, 8 seconds at 112 pounds. Wilmot (145) also re-

Ramblers, taking Wes

corded a pin for the

152.

McFadden down in 5:30. Nohel decisioned Dave Chalker, 9-4 at

The Ramblers picked up another victory at 119 pounds, where Nate Haley won by forfeit when Kalkaska left the weight class void.

Both teams voided three weight classes ... 103, 130 and 171.

Chris Kirkby lost via pin in 1:04 at 160 pounds. Nate Texidor was pinned in 1:19 at 215 and Jose Hernandez lost by a fall in 1:30 at 285.

### Logger girls drop game to Alanson

BY PHIL TROMBLEY SPORTS WRITER

BOYNE FALLS — The Boyne Falls girls varsity basketball team had a difficult time getting its good shots to drop through the hoop on Wednesday, Jan 9, when Alanson visited Boyne Falls and went home with a 42-28 Northern Lakes Conference victory over the Loggers.

The loss left Boyne Falls (1-9 overall) with a 1-5 record in the conference, while still working hard to put a second win in the plus column.

"It was one of our best games defensively, but we had some trouble shooting. We were able to get off our shots, but they just wouldn't fall for us," said Boyne Falls coach Lisa Carlson.

The Lady Loggers fought hard in the opening two quarters and trailed by just three points as the Lady Vikings took a 21-18 lead into the halftime break. Alanson upped its lead to 29-24 at the end of the third before outscoring Boyne Falls 13-4 down the stretch to pull away with the 14 point

Boyne Falls put on a defensive press in an attempt to close the gap in the final period, but the Lady Vikings were able to convert on numerous lay up opportunities in the final minutes.

On the score sheet Jennifer Hufbauer led Alanson with 13 points, while Samantha Keller and Megan Yamuni chipped in with nine points each.

Eighth grader Kristen Matelski led the Boyne Falls stats with 13 points and eight rebounds. Rebeca Featherly contributed with six boards and Katie Fraser added six points.

Carlson also cited Sharmai 'Wheaton for her strong defensive effort.

Boyne Falls will travel to Vanderbilt on Thursday, Jan. 17.

Alanson won the junior varsity game by a 37-

Kayla Hausler led Boyne Falls with 14 points

### Boyne City boys win LMC meet ished sixth (58.93), Mary

By GREG GIELCZYK SPORTS WRITER

HARBOR SPRINGS — Boyne City defeated Harbor Springs, 47-75, in the boys race while Charlevoix-East Jordan's girls took the top spot at the Lake Michigan Conference meet last Thursday.

The Ramblers won the giant slalom portion of the race with 23 points, while Harbor Springs

finished second with 40. Kaleb McNamara

took first overall in the giant slalom with a combined time of 52.95 seconds. He was third on his first run (26.85) but took first on his second (26.10).

Mike Cortwright finished third overall (53.54). Joe Shear was ninth (57.45) and Tom Hague 10th (58.48).

Sterling Adgate came in 12th (58.58), and Nick Simeri was 12th in the first run but did not finish the second.

Zach Smith paced Charlevoix-East Jordan with an 11th place in 58.51. Nic Williams was 21st in 1:02.68.

Joe Hidakastu finished 25th in 1:05.23, Neil Salisbury was 28th in 1:07.13, Tanner Fisher and Michael Cardwell had some trouble on their second runs and did not finish.

levoix-East Jordan over Harbor Springs.

In the girls race, Char-

Katherine Rowley led the way, winning the slalom in a combined time of 54.40 seconds.

"I felt really solid," Rowley said. "(The team) is doing really awesome. Everybody's been putting in a great effort."

Lizzy Hofweber fin-

Gocha was breezed to a 61-81 vic- (1:00.93), Emily Bajko was 11th (1:00.98), Elizabeth Hasseld placed 16th in 1:01.98 and Stephanie Poindexter was 24th.

> Christian Roland topped the Ramblers' effort in the slalom with a second place in a combined time of 1:02.73.

> Kelsey Kruzel finished seventh (1:08.15),Kaitlyn Bohnet was ninth (1:08.66),Brenna

(1:23.03),Megan Cytecki was 21st (1:24.31) and Sarah Hufford took 24th (1:29.35).Kruzel paced the Ram-

Cheadie was 20th

blers' girls team in the giant slalom with a ninth place finish in a combined time of 1:00.17. Bohnet was 14th

(1:01.53), Cheadie placed 25th in 1:06.40 and Amber Stone was 28th in 1:14.38.

### Loggers

Continued from 6

Despite the loss. which left the Loggers at 3-3 in the league, Hamilla saw some reason to look forward.

"We talked about taking our time on offense and making the other team's defense work. We did that," said Hamilla. "I'm very happy with our effort. I hope we can build on that."

Mackinaw City 56 -

Boyne Falls 44 Mackinaw City

downed Boyne Falls 56-44 in Mackinaw

City on Tuesday, Jan. No statistics were

available for the game.

### Girls

Continued from 6

A minute later, Crick buried a 3-pointer from the left corner to extend the lead even more. At the end of the first half, East Jordan led 31-13 having limited the Boyne scoring to just four free throws in

the second quarter.

The third quarter was more of the same, with East Jordan outscoring the Ramblers 18-5. Boyne finally came alive in the fourth to outscore the Red Devils 15-13 and bring the final tally to 62-33.

"It's really exciting," Crick said after the game about the win. "I'm glad we stepped it up."

Jessica Knysz led Boyne City with 10 points. Crick led East Jordan with 12. Kupovits had 11, and Chew and Rowley each added 10. Rowley also had 11 rebounds to give her a double-double. Meghan Thomas had a great allaround game with 7 points, 7 assists and 7

Boyne City beat East

Jordan 41-39 in the JV game. Shaina Peters had 12 points, and Maribeth Poindexter had 11 for East

Against Petoskey, Rowley led with 12 points and Thomas had 9. Timmons, Rowley and Thomas each had 9 rebounds.

Petoskey won the JV game, 56-37. Peters had 18 points.

and Rianne Coale added eight points.

### Chip Shot

Continued from 6 chance against the Rayders.

From talking with the players after Friday's game, it seems that confidence is there

"It's not happening again," senior center Treasure Timmons said when

asked about their earlier defeat this season at the hands of the Rayders.

"bulletin-board material."

Coach Sean Ferguson is no doubt worried about that confidence turning into over-confidence ... and about his team giving the Rayders some

But, it's a coach's job to

And, anyway, despite the big wins last week, the Red Devils still seem to be quite self-aware and grounded in what they have to do to back up those words.

Senior sharpshooter

Friday night are a good example.

"We have to play defense and play with our heart," she said. Crick paused and then added: "...and listen to our coach."

Coach Ferguson can rest easy tonight.

Cassie Crick's comments

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### Devils

Continued from 6 Jordan by making 11-of-15 shots from 3-point range, which is fourth in the state all-time for 3point shots made in a single game. He finished with 36 points. Daneff

added 30. The two teams com-

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the state all-time as well. for 58 percent. The Chiefs led 15-13 at the end of the first quarter, but the Red

bined to hit 23 shots from the arc, which is fourth in

East Jordan made 33of-56 shots from the floor Devils came back to take a 32-31 lead at the half. It

was tied 69-69 after three periods.

Rob Wolf paced Cheboygan with 29 points and 14 rebounds. The Chiefs had five players in double figures.

Boyne City lost to Gaylord, 69-55, last Tues-

Jensen paced the Ramblers with 18 points and 7 rebounds, while Trevor Kruzel contributed 16 points and 7 rebounds.

The Ramblers are 2-7 overall, while the Red Devils are 5-3 overall, 3-2 in the Lake Michigan Conference.



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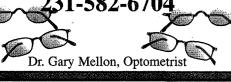
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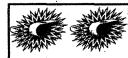
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Dated: January 9, 2008

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 #180225F01

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

MILITARY DUTY.

MORTGAGE SALE Default has been made in the conditions of a mortgage made by SUSAN A. WEAVER. WOMAN, to Electronic Systems, Inc. ("MERS"). solely as nominee for lender and lender's succesand assigns, Mortgagee, dated May 31, 2007, and recorded on June 6, 2007, in Liber 805 on Page 954, and assigned by said mortgagee to THE HUNTINGTON NATIONAL BANK,

assigned, Charlevoix County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Eighty-Seven Thousand Hundred Seven Dollars and Seventy-Three Cents (\$87,507,73), including interest at 6.625% per

and the statue in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the Main Lobby of the Charlevoix County Courthouse in Charlevoix, Michigan at 11:00 AM o'clock, on February 15, 2008

Said premises are situat-

Michigan and described as CONDOMINIUM NCLUSIVE

1978, AS AMENDED. The redemption period shall be 6 months from the date of such sale unless determined abandoned in accordance with 1948CL 600:3241a, in which case the redemption period shall

be 30 days from the date of

words for one

week

SINGLE NATIONAL BANK Mortgage Mortgagee/Assignee Registration Peter M. Schneiderman

DEBT. POSE.

Under the power of sale contained in said mortgage

ed in Charlevoix County, UNIT 108, THE RESERVE ACCORDING TO THE MASTER DEED RECORD-ED IN LIBER 689, PAGES 038 THROUGH 118, CHARLEVOIX COUNTY RECORDS. AND FIRST AMENDMENT TO MAS-TER DEED RECORDED IN LIBER 705, PAGE 489, CHARLEVOIX COUNTY RECORDS, AND DESIG-NATED AS CHARLEVOIX COUNTY CONDOMINIUM SUBDIVISION PLAN NO. 152, TOGETHER WITH RIGHTS IN GENERAL COMMON ELEMENTS AND LIMITED COMMON FORTH IN THE ABOVE MASTER DEED AND AS DESCRIBED IN ACT 59 OF THE PUBLIC ACTS OF

Dated: January 10, 2008 THE HUNTINGTON

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

THIS FIRM IS A DEBT COLLECTOR ATTEMPT-ING TO COLLECT ANY INFORMA-TION WE OBTAIN WILL BE USED FOR THAT PUR-PLEASE CON-TACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILI-TARY DUTY.

MORTGAGE SALE

Default has been made in the conditions of a mortgage made by Ivan J. Witthoeft and spouse Lucille Witthoeft, to Prime Lending, a Plains Capital Company, a Texas Bank Subsidiary, Mortgagee, dated February 18, 2005 and recorded March 4, 2005 in Liber 670, Page 396, Charlevoix County Records, Michigan. Said mortgage is now held by Deutsche Bank National Trust Company, as Trustee for the Certificateholders of Soundview Home Loan Trust 2005-OPT1, Asset-Backed Certificates, Series 2005-OPT1 by assignment. There is claimed to be due at the date hereof the sum of Three Hundred Ninety-Thousand One Nine Hundred Twenty-Four and 39/100 Dollars (\$399,124.39) including interest at 11.2% per

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

ed 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,

Said premises are locat-

Range 8 West, thence Westerly along the East and West one-quarter lien 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 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 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 563.71 Feet to the Northerly corner of the Ivan and Lucielle E. Witthoeft property described in Liber 238, Page 362, Charlevoix County Records, being the point of beginning of this description: thence continuing 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 Witthoeft property, thence along said line

North 46 Degrees .3

Minutes 37 Seconds East

Feet (recorded 166.80 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 I Witthoeft and Lucille F Witthoeft, his wife by Deed from Verna R. Keller, survivor of her deceased hushand Charles I. Keller by Franklin P. Whitman, attorin fact recorded 12/10/1975 in Deed Book 238 Page 362, 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 PLIR-CHASERS: The foreclosing mortgagee can rescind the 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 ATTEMPT ING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE.
PLEASE CONTACT OUR
OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

MORTGAGE SALE Default has been made in the conditions of a mortgage made by Susan Yuille, a married woman and Bruce H. Yuille, her husband, to Mortgage Electronic Registration Mortgage 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

Eighty-Six Thousand Sixty-One and 85/100 Dollars (\$3,786,061.85) including interest at 8.86% per annum.

contained in said mortgage

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

FEBRUARY 8, 2008. Said premises are located in the City of Charleviox, Charlevoix County, and Michigan, 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 14 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-forth inch 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, County Charlevoix Records; thence along the East line of said Foss property North 00 Degrees 22

Minutes 58 Seconds East

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 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 Wilber 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.

12.66 Feet to a one-half

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

Dated: 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

### 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 Registration Electronic 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 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 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:

Parcel "B": A Part of Government Lot 3, Section 1, Township 33 North, Range 8 West described as:

Section 1, Township 33 North, Range 8 West described Commencing at the South 1/4 corner of said Section 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 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 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-ofway of Evergreen Lane; thence along said right-ofway 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-ofway North 55 degrees 18 minutes 46 seconds West 242.94 (previously described as North 59 degrees 10 minutes 00 seconds West 242.95 feet)

59 minutes 21 seconds East 400.00 feet to the Point of Beginning. SUBJECT TO A 20 FOOT WIDE UNDERGROUND GAS LINE AND UTILI-TITES 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

thence North 03 degrees

56 minutes 22 seconds

East 171.21 feet (previ-

ously described as North):

thence South 86 degrees

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 Timothy R. Crumbaugh, a single man, to The Bank of Northern Mortgagee, Michigan. dated March 20, 2002 and recorded March 25, 2002 in Liber 463, Page 707, Charlevoix County Records, Michigan. Said mortgage is now held by Washington Mutual Bank, by assignment. There is claimed to be due at the date hereof the sum of One Hundred Twenty-Thousand One Five Hundred Thirty-Six and Dollars 84/100 (\$125,136.84) including

interest at 7% 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 in Charlevoix County, Michigan at 11:00 a.m. on FEBRUARY 15.

2008.
Said premises are located in the Township of Wilson, Charlevoix County, Michigan, and are described as:

Lot 2 of Shangri-LA Valley, as recorded in Liber 2 of Plats, Pages 236 and 237, Charlevoix County Records.

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

Dated: January 16, 2008

Orlans Associates, P.C. Attorneys for Servicer P.O. Box 5041 Troy, MI 48007-5041 (248) 457-1000 File No. 362.2800

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

#### CHARLEVOIX COUNTY COMMISSIONERS Synopsis - January 9, 2008

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

Minutes of the January 2, 2008 meeting were approved as presented.

Motion approved Resolution #08-001, Veteranπs Service Organizations.

Motion approved Resolution #08-002, Court Appointed Attorney Contract Amendment. Motion approved payment of the December bills. Motion adjourned the meeting at 10:40 a.m.

Jane E. Brannon, County Clerk

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 Mortgage wife. to 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

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 vendue 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 Charlevoix Township, 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 onequarter of the Northwest one-quarter of Section 27, Town 32 North, Range 7 South 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 TO ALL PUR-CHASERS: The foreclosing mortgagee can rescind the sale. In that event, your damages, if any, are limited solely to the return of the bid amount tendered at sale, plus inter-

Dated: 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

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 Eleanor E. Degroot, an unmarried woman, by her attorney in fact James E. Degroot, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated June 23, 2007 and recorded August 31, 2007 in Liber 817, Page 697, Charlevoix County Records, Michigan. There claimed to be due at the date hereof the sum of One Hundred Twenty-Six Thousand One Hundred Forty and 33/100 Dollars (\$126,140.33) including interest at 8.375% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue at the main lobby of Charlevoix County Courthouse in Charlevoix in Charlevoix in Charlevoix County, Michigan at 11:00 a.m. on February 15,

Said premises are located in the City of Charlevoix, Charlevoix County, Michigan, and are described as:
Unit Number A-10, Chez Charlevoix Condominium, according to the Master Deed recorded in Liber

232, Pages 933 through

966, inclusive, Charlevoix

2008.

County Records Amended by Amendment to First Master Deed recorded in Liber 245, Pages 511 through 513, inclusive, Charlevoix County Records, and further amended by Second Amendment to Master Deed recorded in Liber 251, Pages 162 through 164, inclusive, Charlevoix County Records, and further amended by the Third Amendment to Master Deed recorder in Liber 283, Pages 233 through 234, inclusive, Charlevoix County Records, and designated as Charlevoix Condominium Čountv Subdivision Plan Number 8, together with rights in 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. 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 16, 2008

Orlans Associates, P.C. Attorneys for Servicer P.O. Box 5041 Troy, MI 48007-5041 (248) 457-1000 File No. 207.9525

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 ATTHE 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 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 Michigan. Records. There is claimed to be due at the date hereof the sum of Forty-Five Thousand Two Hundred Forty-One (\$45,241.28) including 7.8% per interest at annum.

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

North, Hange 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

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 Timothy E. Hansma and Michelle D. Hansma, husband and wife, to Mortgage Electronic Registration Systems, Inc., Mortgagee, dated July 24, 2006 and recorded December 5, 2006 in Liber 776, Page 599, Charlevoix County Records Michigan, Said mortgage is now held by LaSalle Bank, N.A. as Trustee for the MLMI Trust 2006-HE6 Series assignment. There is claimed to be due at the date hereof the sum of Three Hundred Ninety Thousand Three Hundred Sixty-One and 48/100 (\$390,361.48) Dollars including interest

8.625% 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 main lobby of Charlevoix County Courthouse in Charlevoix in Charlevoix County, Michigan at 11:00 a.m. on FEBRUARY 15, 2008. Said premises are locat-

said premises are located in the City of East Jordan, Charlevoix County, Michigan, and are described as:

Lot 9, Thorsens

Subdivision, as recorded in Liber 2, Pages 103-104 of Plats, Charlevoix County Records.

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

Dated: January 16, 2008

Orlans Associates, P.C. Attorneys for Servicer P.O. Box 5041 Troy, MI 48007-5041 (248) 457-1000 File No. 269.3041

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 Jason D Hocquard and Jessica L Hocquard husband and original mortgagor(s), to Wells Fargo Bank, N.A. Mortgagee, dated September 30, 2005, and recorded on November 2, 2005 in Liber 713 on Page 892, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Eighty-Four Thousand Nine Hundred Ninety-Four And 31/100 Dollars (\$84,994.31), including interest at 6.25% per

annum.

Under the power of sale contained in sald 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 City of Boyne City, Charlevoix County, Michigan, and are described as: Lot 8, block C, North Morgans addition to the Village of South Boyne (now City) of Boyne City), according to the plat thereof as recorded in Liber 1 of plats, page 8, Charlevoix County

Records.

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

Dated: January 2, 2008

For more information, please call:

FC D 248.593.1309 Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #179583F01

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 ATTHE 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 Morgan Stanley 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

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 in Charlevoix County, Michigan at 11:00 a.m. on FEBRUARY 8, 2008.

Said premises are locat-

6.625% per annum.

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 inches West 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

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. 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.

Southwest one-quarter of

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.

Default has been made in the conditions of a mortgage made by Jeff Julier, a single man, original mortgagor(s), to Republic Bank, Mortgagee, dated May 13, 2002, and recorded on May 17, 2002 in Liber 470 on Page 737, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Fifty-Two Thousand Four Hundred Twenty-Six And 04/100 (\$52,426.04), including interest at 6.5% per annum.

MORTGAGE 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 vendue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on February 15, 2008.

Said premises are situ-

said premises are situated in City of East Jordan, Charlevoix County, Michigan, and are described as: Lots 9 and 8, Block 4, Nettleton's Addition to the Village of South Arm, now City of East Jordan, according to the recorded Plat thereof, also the East 8 feet of alley vacated in Liber 221, Page 280 abutting said Lots.

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 16, 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 #182535F01

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 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 (\$33,698.31), Dollars including interest at 6.99% per annum. Under the power of 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 vendue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on February 1, 2008.

Said premises are situ-

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 Korthase 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

ated in Township 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 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 Highs Michigan 48334-2525 File #179046F01

Notice Of Mortgage Foreclosure Sale

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 (\$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 situ-

ated in Township of Marion, County, Michigan, and are described Commencing at the intersection of North line Section 15, Town 33 North, Range 8 West, with East 1/8 line, thence East North line Section, 300 feet more of 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, 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

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.

beginning.

Together with a 1972 Marlette Mobile Home, Serial No. MI0166R367V051203, 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

### 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 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 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 described as: Convertible area Southerly of Parcels 3. 4 and 5: In the Township of Haves, 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 I0 Seconds East 2595.18 Feet to a three-forth 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; being 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 Degrees 16 Minutes 39 East 125.67 Seconds Feet to the centerline of said Highway; thence said centerline along 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

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, along the arc of a curve to the left 25.19 Feet (radius is 40.00 Feet and the chord bears South 07 Degrees 39 Minutes 31 Seconds West 24.78 Feet), South 10 Degrees 23 Minutes 05 Seconds East 26.98 Feet and 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 the

street, road or highway

Re-configured Parcels

purpose.

Seconds West 8.81 Feet),

South 88 Degrees 06

3, 4, 5, combined: 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-forth 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 North 89 Degrees 24 Minutes 43 Seconds East 207.61 Feet to a one-half Inch Rod, being the point of beginning of description; thence North 00 Degrees 34 Minutes 50 Seconds West 407.77 Feet to a one-half inch Rod: thence South 88 Degrees 45 Minutes 22 Seconds East 167.75 Feet; thence North 50 Degrees 42 Minutes 30 Seconds East 392.64 Feet; thence North 44 Degrees 35 Minutes 06 Seconds East 82.71 Feet; thence South 52 Degrees 55 Minutes 33 Seconds East 50.43 Feet to a onehalf Inch Rod; thence continuing South 52 Degrees 55 Minutes 33 Seconds East 217.93 Feet to a onehalf Inch Rod: thence continuing South 52 Degrees 55 Minutes 33 Seconds East 250.00 feet to a onehalf Inch Rod on the Westerly line -Equestrian Way, a 40 foot wide private roadway and

utility easement; thence along said easement line the following (13) courses: South 28 Degrees 52 Minutes 08 Seconds East 2.81 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 left 25.19 Feet (radius is 40.00 Feet and the chord bears South 07 Degrees 39 Minutes 31 West 24.78 Seconds Feet), South 10 Degrees 23 Minutes 05 Seconds East 26.98 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 ease-

ment, 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 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 deeded for street, road or highway purposes.

highway purposes. Easterly "Horse Pasture Area" for "the Bungalows" in the Township of Hayes, County, Charlevoix Michigan, Commencing at a one-half "pipe at the Southwest corner 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-forth iron bar at the center quarter corner of said Section: thence along the North Section, said Monumented by South Robinson,

and South quarter line of as E.A. 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 (recorded as South 89 Degrees 28 Minutes 55 Seconds West) 340.83 Feet; thence South 00 Degrees 44 Minutes 08 Seconds West 286.07 Feet; 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 TO ALL PUR-CHASERS: The foreclosing mortgagee can rescind the sale. In that event, your damages, if any, are limited solely to the return of the bid amount tendered at sale, plus inter-

Dated: 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 inter-

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, Mòrtgagee, 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 (\$306,545.99), Dollars 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 situ-

ated in City of Charlevoix, Charlevoix County, Michigan. and 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 34.45 feet to an iron stake on the Westerly line of the John L. Reis and Sue Reis Saenger properas monumented; thence South 0 degrees 13 minutes 00 seconds West (Recorded as South) 77.67 feet to a concrete monument; thence South 83 degrees 53 minutes 20 seconds West 25.01 feet (Recorded as South 81 degrees 15 minutes 00 seconds West 25.0 feet) to a concrete monument; thence South 80 degrees 56 minutes 00 seconds West (Recorded as South 81 degrees 15 minutes 00 seconds West ) 35.61 feet: thence North 0 degrees 13 minutes 00 seconds East 188.33 feet (Recorded as North 188 feet) to the point of beginning; being a part

North, Range 8 West.

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

of Government Lot 2,

Section 26, Township 34

Dated: January 9, 2008

For more information, please call: FC D 248.593.1309
Trott & Trott, P.C.
Attorneys For Servicer 31440 Northwestern Highway, Suite 200
Farmington Hills, Michigan 48334-2525
File #181145F01

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 Jesse L. Silva, a silva man aka Jesse L.A. Silva, original mortgagor(s), to Republic Bank, Mortgagee, dated April 27, 2001, and record-

ed on May 1, 2001 in Liber 416 on Page 881, and assigned by Mortgagee to Countrywide Home Loans, Inc. 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 Nine Thousand Four Hundred Fifty-Five And 48/100 Dollars (\$109,455.48), 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 15, 2008.

Said premises are situated in Township of Marion, Charlevoix County, Michigan, and are described as: Lot 4, Plat of Knollwood, according to the plat recorded in liber 2 of Plats, Pages 411 and 412, Charlevoix County Records.

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

Dated: January 16, 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 #182092F01

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, a single person, original mortgagor(s), to Wells Fargo Bank, NA, Mortgagee, dated July 21, 2004, and recorded on July 27, 2004 in Liber 628 Page 339, Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Four Thousand One Hundred Seventy-Nine 02/100 Dollars And (\$104,179.02), 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 8, 2008.

Said premises are situated in Township of South Arm, Charlevoix County, Michigan. and described as: Parcel B: In the Township of South Arm, Charlevoix County, Michigan, Commencing at a 3/4 inch pipe at the Northwest corner of Section 16, Township 32 North, Range 7 West; thence along the North line of said section North 89 degrees 28 minutes 33 seconds East 396.00 feet to a 1/2 inch rod being the point of beginning of this description: thence continuing along said section line North 89 degrees 28 minutes 33 seconds East 919.53 feet to a 1/2 inch rod on the West 1/8 line of said section; thence along said 1/8 line South 1 degree 24 minutes 42 seconds East 330.00 feet to a 1/2 inch rod; thence parallel with the North line of said section South 89 degrees 28 minutes 33 seconds West 919.37 feet to a 1/2 inch rod: thence

parallel with the West line

of said section North 1

degree 26 minutes 27 sec-

onds West 279.99 feet to a 1/2 inch rod on the South line of a 50 foot wide easement for ingress, egress and utilities; thence continuing North 1 degree 26 minutes 27 seconds West 50.01 feet to the point of beginning; being a part of the Northwest 1/4 of the Northwest 1/4, Section 16, Township 32 North, Range 7 West

Together with a 50 foot

easement for ingress, egress, installation and maintainence of utilities both above and below ground described as: In the Township of South Arm. Charlevoix County, Michigan, commencing at a 3/4 inch pipe at the Northwest corner of Section 16, Township 32 North, Range 7 West; thence along the North line of said section North 89 degrees 28 minutes 33 seconds East 33.00 feet to a 1/2 inch rod on the East line of Ranney Road, being the point of beginning of this description; thence continuing along said section line North 89 degrees 28 minutes 33 seconds East 413.00 feet to a 1/2 inch rod; thence parallel with the West line of said section South 1 degree 26 minutes 27 seconds East 50.01 feet to a 1/2 inch rod; thence parallel with said section line South 89 degrees 28 minutes 33 seconds West 413.00 feet to a 1/2 inch

Section 16, Township 32
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

rod on the East line of said

road: thence along said

road line North 1 degree

26 minutes 27 seconds

West 50.01 feet to the

point of beginning; being a

part of the Northwest 1/4

of the Northwest 1/4 of

Dated: January 9, 2008

For more information, please call:
FC D 248.593.1309
Trott & Trott, P.C.
Attorneys For Servicer
31440 Northwestern
Highway, Suite 200
Farmington Hills,
Michigan 48334-2525
File #181408F01

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. 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 Hayes, Charlevoix County, Michigan, described as: Beginning on the East line of Section 15, Town 34 North, Range 7 West, 987.12 feet South 09 minutes 00 seconds West from the Northeast corner of said Section: thence continuing South 0 degrees 09 minutes 00 seconds West along said Section line and along the centerline of Maple Grove Road, 329.04 feet; thence South 89 degrees 53 minutes 12 seconds West 668.57 fet to the West line 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, Charlevoix county

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

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

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
ATTHE 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 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 Hundred Five Thousand Two Hundred Ninety-One And 39/100 Dollars (\$105,291.39), including interest at 7.35%

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 situ-

ated in Township of

per annum.

Wilson, Charlevoix County Michigan, and described 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 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 Tiron 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

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 angleof 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 Tiron 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 S 248.593.1304
Trott & Trott, P.C.
Attorneys For Servicer
31440 Northwestern
Highway, Suite 200
Farmington Hills,
Michigan 48334-2525
File #117813F02



98 Expanded

residue

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cuticle

for one 111 TV's

"Eight Is -

113 Bathsheba's

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114 Patriot Silas

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121 Kitchen

122 Loony

124 Banana-

125 Souffle

first

110 Tai Mahal.

108 Cut a

112 Knots

101 Hibachi

## COMICS & CONUNDRUMS

by Mike Marland SO WHAT'S IT GONNA DARN--NO PTA THAT'S WHEN BE--HAM'N' BEAN SPAGHETTI NEXT DINNER? WEEK. SUPPER DOWN AT THE GRANGE... CHOWDER AT THE CHURCH... OR DAD. THE FUTURE FARMERS FIGH FRY? COOKIN'...

Out on a Limb

by Gary Kopervas

unexpected Drison YARD CONVERSATIONS...



Mama's Boyz

by Jerry Craft

by Dave Phipps

OH, GOOD BOY, NOW

ROLL OVER FOR US.



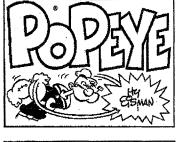
**Amber Waves** 





























• Do you get annoyed at your mate's bathroom habits? Well, you're not the only one. A survey was conducted in 2006 to determine exactly what it is we do to drive each other nuts there. The No. 1 compliant was leaving an empty roll of toilet paper on the spool instead of replacing it with a new roll. The second most common pet peeve was finding gooey globs of toothpaste in the sink.

· It was American columnist and author Bill Vaughan who made the following sage observation: "Suburbia is where the developer bulldozes out the trees, then names the streets

after them."

· The country of Canada gets its name from a Native American word meaning "big village."

· Butchers in Germany recently decided to spice up their trade with some new sausage flavors, including kiwi, maraschino cherry, lemon and aloe vera. You've got to wonder, though: Did that actually help or hurt their business?

• The Disney complex in Florida employs 350 chefs and 300 sommeliers, serving more wine than any other site in the entire U.S.

· Chicago may not deserve the title "Windy City" after all. Those who study such things say that the wind there averages only 10.3 mph. In contrast, 13.9 mph is the average wind speed in Dodge City, Kansas, making it the windiest city in the United

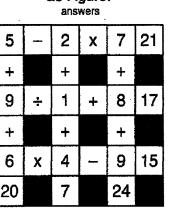
· Childhood obesity has become a well-publicized problem in this country, and much debate has gone into deciding how best to tackle the issue. The state of West Virginia is taking a somewhat novel approach: By next year, you'll be able to find the video game "Dance Dance Revolution" in all of its public schools.

Thought for the Day: "You have to know how to accept rejection and reject acceptance." — Ray Bradbury

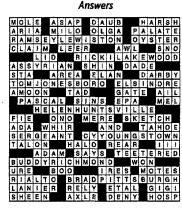
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	Sudoku Answers										
	3	4	5	1	2	8	6	7	9		
	8	1	2	7	9	6	5	3	4		
-	7	9	6	4	3	5	1	2	8		
	5	6	9	3	8	2	7	4	1		
-	1	8	4	9	6	7	3	5	2		
	2	7	3	5	4	1	8	9	6		
	9	5	1	6	7	4	2	8	3		
	4	2	7	8	1	3	9	6	5		
	6	3	8	2	5	9	4	1	7		

### Go Figure!



### Super Crossword



### TOWNSPEOPLE **Super** Crossword

13 Flicka's

food

15 Role for

23 Kuwaiti

24 Author

14 Jameau and

Joison

Dustin 16 Pool person

17 Biblical tyrant.

21 Lively dance

kingpin

Murdoch

32 Anthropol-

Fossey

34 "The Way of

measure

- bind

37 Rocker Van

Halen

38 Estrange

39 Hammett

41 Apia's

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40 "The Bristol

---" ('61 hit)

ogist

Love\*

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35 Metric

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56 Actor

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60 — lazuli

serving 67 Hilo hello

68 Russian

70 Vane dir.

71 Get side-

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75 Jay of

76 Murcia

mister. 77 "Why don't we?"

78 "L'—, c'est

81 Hindman or

Holliman

85 Cathedral

feature

86 Comedian

Mandel

88 Darling

child

90 Chad and

Jeremy

78 Express

80 Notion

revolution-

61 Celery

58 Abhorrence 105 Shady

Out Tonight" ACROSS 1 Beauty spot ('81 hit) 63 Smidgen 117 Finished 5 Relative of PDQ 64 "Heaven's 9 Wattle's 118 Mary of -" ('80 film partner 13 Grating 65 Distress 18 Schipa solo 19 Actor O'Shea 66 Philosopher 119 Start to cry? 120 Provokes Blaise

79 "Pshaw!"

82 Lennon's

production

87 Orthodon-

88 Helicopter

sound

91 Western

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89 Link letters?

93 Friday's rank

95 Pitcher from

Ohio?

100 Sign of

102 Parent

103 Sundial

99 Crow's toe

sainthood

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84 Pencil

69 Deadly 20 One of "The Three septet Sisters" 72 Antipollution 21 Kind of roof grp. 73 Sports-22 Planist from caster Allen Maine? 74 Actress from 135 Poet Sidney harbor? Alabama?

26 Assert 27 Lascivious look 26 Leatherworker's tooi 30 --- -Cat (winter wheels)

31. Cover 33 Talk-show host from Colorado? 39 Nineveh native 44 Tibia 45 Miami's

county. 46 Railroad den. - rug 49 Verve 51 Kim of True Grit"

18

26

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Arkansas? 59 Hamlet's 62 "There's

Bede" 55 Singer from 107 Emulates Simon 109 Lost one's balance - 112 Drummer

104 Eliot's "-8 Might Passos

aweather 11 Actor

7 Opposite of 10 Cockplt fig.

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140 Wagon part

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42 Exist 43 Tree 5 Brenneman house? 48 Embarrass 50 Mideastern .. where the buffalo

choice

96 Jerky

song, e.g. 92 "ldylis of the King" character 94 Stimulus 95 Burrowing critter

97 Angus'

### su do ku

© Puzzles by Pappocom

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

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

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#### by Linda Thistle GO FIGURE!

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

### DIFFICULTY: \*

★ Moderate ★★ Difficult \*\*\* GO FIGURE!

			1		
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	+		+		17
+		+		+	
	X				15
20		7		24	

5 6 7 8 9

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### **VETERAN OF THE MONTH**

The Veteran of the Month for January 2008 is George Thomas Hosler. Born on Nov. 30, 1945, in Charlevoix County, Hosler left school and on Feb. 15, 1963, enlisted in the Army, entering into active duty in Detroit, and was assigned to the Transportation Corps, Aviation Branch. Following basic training he attended the following courses: Code of Conduct, Course B Military Justice, Geneva Convention, Chemical-Biological-Radiation Training.

On May 2, 1963, Hosler was transferred to Fort Eustis, Virginia, attended Transportation School, completed the Aircraft Hydraulics Repairman course and graduated on July 25, 1963. Hosler departed the United States on July 30, 1963, arrived in the European Theater of Operations and was assigned to Company E, 122nd Maintenance Battalion, U. S. Army, Europe. On June 18, 1964, he was promoted to Specialist 4th Class and on Dec. 10, 1965, received an immediate re-enlistment honorable discharge at Drake Kaserne, Frankfurt, Ger-

On March 13, 1966, Hosler was transferred to the Pacific Area Command and was reassigned to a unit stationed in Viet Nam. On Mar. 25, 1967, he left Viet Nam, returning to the United States for

reassignment. On Apr. 16, 1968 Hosler was reassigned to the 591st Transportation Company, U. S. Army Europe and on Jan. 16, 1969, he departed the European

Theater of Operations. On Jan 17, 1969, at Fort Dix, N.J., Hosler was transferred to the U. S. Army Reserves Control Group, U. S. Army Area Command, St. Louis, Mo.

On Feb. 14, 1969 he was awarded an

honorable discharge, having attained the rank of Specialist 4th Class and received the following decorations and citations: the National Defense Service Medal; the Viet Nam Service Medal; the

Viet Nam Commendation Medal; the Good Conduct Medal; two Overseas Bars.

Returning to civilian life, Hosler went to work for General Motors, V8 Engine Assembly Plant, Flint. On June 13, 1969, Hosler entered into a 4 1/ 2 year marriage and later on Aug. 30, 1975, he married Jackie Sue Everett in Fennville, Mich.

In May of 1991 Hosler retired from General Motors and pursued his high school education receiving his high school diploma in November of 1993. In December of 1993 Hosler went to work for Equity Transportation Company in Walker, Mich., and drove an over-the-road semi truck until March of 2002 when, due to medical problems, he was forced to retire. He enjoyed hunting, improving his collection of keys and spending quality time with his children, grandchildren and family. On April 20, 2002, Hosler answered the final call and is being honored by his wife Jackie and his family.

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

NEW!

Wedding

- Birth Anniversary
  - Engagement
- Business Change

If you have news you would like to share with the community, contact The Citizen-Journal. We have forms available to assist in your announcement.

For more information, call 231-582-6761, or stop by our office at 112 S. Park St., Boyne City.

# EAST JORDAN

JANUARY 18-20, 2008

No Snow? No Problem, IT'S STILL A BLAST!

SCHEDULE OF EVENTS

Friday, January 18

4:30PM . . . . Chili Supper EJ Sno-Mobiler's Clubhouse

4:30PM . . . . Crowning Ceremonies

Saturday, January 19

8:00AM-5:00PM . . Concessions

EJ Sno-Mobiler's Clubhouse 9:00AM-4:00PM . . Antique Snowmobile

Club of America

EJ Sno-Mobiler's Clubhouse • Vintage machines on display 9:00AM .... Drag Racing Registration

EJ Sno-Mobiler's Clubhouse 11:00AM-3:00PM .Snowmobile Drags

EJ Sno-Mobiler's Clubhouse • Snow or no...it's a GO!

11:00AM-3:00PM .Yamaha Demo Rides EJ Sno-Mobiler's Clubhouse

12:00PM . . . . Roller Skating Harvest Barn Church on M-66 • \$4/person includes rental!

12:00PM-12:30PM Parade Registration

1:00PM ....PARADE

EJ Sno-Mobiler's Clubhouse

**During Drag Race Intermission** 

1:00PM .... Softball in the Snow

Softball field • \$10/team entry fee • Call Debbie at 536-3400 for info.

1:00PM ....FREE REFRESHMENTS Softball field. • Sponsored by Save-A-Lot

3:00PM ....River Rafting Ride

Leave from EJ Sno-Mobiler's Clubhouse • Must Pre-register at 536-0006

3:00PM . . . . Build A Snoman Contest Harvest Barn Church on M-66 • Prizes awarded.

4:00PM . . . . XC and Snoshoe Demo

Aspen Grove XC Center and Wagbo Peace Center • Call 536-9860 for info and to register.

6:00PM . . . . Dinner On The Town East Jordan Area Chamber Member Restaurants

7:00PM . . . . Dessert And Auction

E.J. Elementary School cafeteria.

7:00PM . . . Free Movie At The Library Jordan Valley library Community Room • "Ice Age, The Meltdown, • Please use back entrance

Sunday, January 20

1:00PM .... Clay Artists And Friends Exhibit

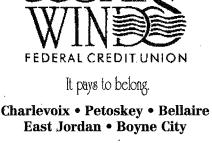
Jordan River Arts Council

7:00PM . . . . Sno-Lover's Breakfast

EJ Sno-Mobiler's Clubhouse • Adults \$5, Children under 10 \$3, Children under 4 free.

Schedule subject to change. For up to the minute details please visit www.ejchamber.org





East Jordan • Boyne City

1.800.638.1182 www.baywindsfcu.com



Have a Great 2008 Sno-Blast!

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Beaver Island 448-2190 Drive-Up Only 102 M-66 38230 Michigan Ave. Charlevoix

Ellsworth 588-2211 9136 Main St.

536-5511 100 Main St.

Toll Free 800 547-6080



www.charlevoixstatebank.com

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231-536-7791

East

Jordan

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



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