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VOL. 129, NO. 31

Wednesday, September 17, 2008

BOYNE CITY, MICHIGAN 49712

75 CENTS

## At a glance

### East Jordan to flush hydrants

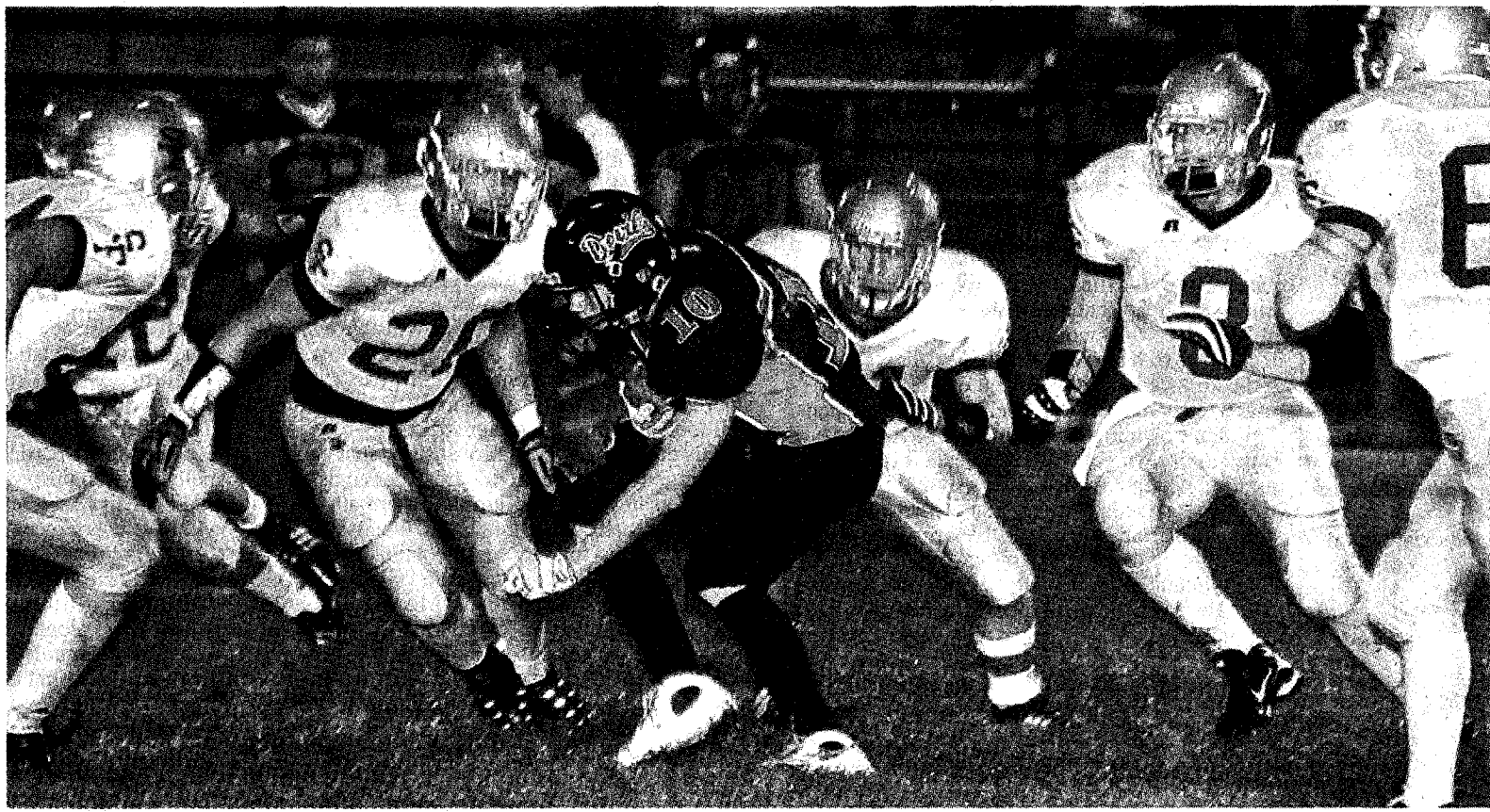
The City of East Jordan will be flushing the fire hydrants from Sept. 29 through Oct. 3, from 7 a.m. to 3 p.m. Please do not wash laundry, due to possible discoloration. If any water discoloration appears, run cold water until clear.

### Performing Arts Center season opens

The Boyne City Performing Arts Center has announced its Patron Member Season, a series of five shows, beginning next week with tickets on sale for \$15 for individual shows or \$49 for the series. Tickets are available at Boyne Country Books, 125 Water St., or by phone at 231-582-3180. The first show in the series is the Mack Sisters and the Little Traverse Chamber Orchestra performing at 7:30 p.m. Saturday, Sept. 20. The Mack Sisters are Japanese-born duo-pianists Yuki and Tomoko Mack. They have dazzled audiences on three continents performing works for one piano, two pianos and duo pianos. Future performances are:

- Oct. 16 - Comedian Gallagher.
- Feb. 14, 2009 - "Love Songs for the Heart" featuring New York City opera vocalist Nicole Philibosian and tenor Ronald Gentry.
- April 25 - Horton Creek, Northern Michigan's "Old Time Music Band."
- July 29 - "Children of the World Sing in Harmony," featuring Children's choirs from the Czech Republic and Kalamazoo.

## Surrounded



East Jordan's Michael Hines makes a smooth catch for a Red Devil first down, finding himself trapped by the Traverse City St. Francis defense Friday night. The Red Devils fell to St. Francis 33-6.

## Harvest Festival moves to Water Street

By JEFF BERGREN  
EDITOR

BOYNE CITY — The annual Boyne Area Harvest Festival is moving to Boyne City's Water Street and has expanded its music and other offerings this year. The event will be held on Saturday and Sunday, Oct. 4 and 5, and is being organized by Boyne City Main Street and the Boyne Area Chamber.

"We've really expanded the festival this year, six dif-

ferent musicians will be playing for a total of 12 hours, and we've added hayrides, folk art demonstrations and bounces for the kids," Jim Baumann, Executive Director of the Boyne Area Chamber of Commerce said. "This festival should draw a lot of locals and visitors. It has something for everyone and its right at the beginning of our fall color season."

The 100 and 200 blocks of Water Street will be closed to traffic during the festival, making room for over 30 arts

and craft vendors. The event will also include music, children's games, face painting, and a scarecrow-making contest for residents and businesses.

"We feel the festival will be more cohesive and more business-friendly by moving it from Veterans Park to Water Street," Hugh Conklin, Main Street Manager said. "Our downtown businesses will be participating by decorating their stores and having special offers."

Other scheduled events are folk art demonstrations

and displays that include quilting, felting, spinning, crocheting, tating and bobbin weaving. Hayrides will also be offered on Saturday from 1 to 4 p.m. The festival runs from 10 a.m. to 9 p.m. Saturday and from 10 a.m. to 4 p.m. on Sunday.

The music schedule on Saturday features Still Pickin' (country bluegrass), Pinky Lee (rock duo), Swaine Martin (easy listening) and The Kowalske family (bluegrass to John Denver).

On Sunday, Tom Mon-

ley and Vasco Zucchiatti and TNT will be on hand with a variety of artists having something for every music enthusiast.

Local churches and non-profit organizations who would like to participate in the festival by organizing children's games or harvest crafts can contact the Boyne Area Chamber at 231-582-6222 or online at [www.boynechamber.com](http://www.boynechamber.com).

Jeff Bergren can be reached at [jbergren@michigannewspapers.com](mailto:jbergren@michigannewspapers.com) or by calling 231-582-6761.



Danielle Pawelski

## Fatal ATV crash

By B. J. HETLER  
CONTRIBUTING WRITER

EAST JORDAN — Two young friends were injured, one of them fatally, while riding an all-terrain-vehicle on a private drive off Pearl-sall Road in Wilson Town-ship.

The accident occurred on Wednesday, Sept. 10, and claimed the life of Danielle Pawelski, age 12, and seriously injured Tiffany Epplett-Walden, also 12-years-old.

The Charlevoix County Sheriff's Office is still investigating the accident, but said Danielle Pawelski lost control while driving the four-wheel ATV and went over a steep embankment. Neither girl was wearing a helmet, the sheriff's report stated.

Danielle was the daughter of David and Gail Pawelski of East Jordan. She was a student at East Jordan Middle School. Counselors were available at the middle school for students as they learned about the accident on Thursday. Students who so desired were encouraged to write letters about Danielle for delivery to her parents.

One of her teachers, Sean Ferguson, said Danielle was a fun-loving student who was loved by an enormous scope of people that included her family, friends and peers.

Teacher Michelle Bergquist said Danielle was always willing to help others, was a patient person and a team player.

Another teacher spoke about Danielle.

"We believe that Danielle was a true beacon of what it means to be a student, a great child, a wonderful friend and ultimately a quality role model to all of the people whose lives she touched," teacher Jeff Komondy said. "She will be missed."

A funeral service was held for Danielle on Sunday, Sept. 14, in East Jordan.

As of the latest report on Friday, Sept. 12, Tiffany Epplett-Walden's condition was improving.

State law regulates ATVs and the regulations are enforced by the Michigan Department of Natural Resources, Law Enforcement Division.

Sgt. Chris Morris of the DNR office in Gaylord said many people don't realize how dangerous ATVs can be.

"There is no protection, no seatbelts," Morris said. Helmets are required and everyone who rides the vehicles, not just younger people, must complete a safety course designed for ATVs, he said.

For more information about regulations for ATVs and for ORVs (off-road-vehicles) contact the local DNR agency in Gaylord at 989-732-3541, or the website at [www.Michigan.gov/dnr](http://www.Michigan.gov/dnr).

B. J. Hetler may be contacted at 231-622-2645 or at [citizen@voyager.net](mailto:citizen@voyager.net).

## WEATHER

Wednesday, Sept. 17  
Hi: 69 Lo: 38  
Condition:  
Partly Cloudy

Thursday, Sept. 18  
Hi: 65 Lo: 43  
Condition:  
Sunny

Friday, Sept. 19  
Hi: 71 Lo: 51  
Condition:  
Partly Cloudy

Saturday, Sept. 20  
Hi: 73 Lo: 52  
Condition:  
Partly Cloudy

Sunday, Sept. 21  
Hi: 73 Lo: 51  
Condition:  
Partly Cloudy

Monday, Sept. 22  
Hi: 70 Lo: 51  
Condition:  
Partly Cloudy

Tuesday, Sept. 23  
Hi: 71 Lo: 50  
Condition:  
Few Showers

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[www.citizenandjournal.com](http://www.citizenandjournal.com)



Karen Jarema

## School board meets

By B. J. HETLER  
CONTRIBUTING WRITER

BOYNE CITY — Boyne City High School principal Karen Jarema presented the new state of Michigan high school graduation requirements to the Board of Education at the board's regular meeting on Sept. 8.

Students who will graduate in the year 2011 are the first graduates to come under the new requirements known as the Michigan Merit Curriculum. The goal of the curriculum is to prepare students for the global economy and for competing for 21st century jobs.

A mathematics course must be taken in the student's final year. The fourth credit may be earned in a math-related class as determined by the local district, such as business math, accounting, engineering and

See PRINCIPAL, page 2

## Firefighters sponsor concert

By JEFF BERGREN  
EDITOR

BOYNE CITY — The Boyne City Firefighters are set to present a country music concert starring Bryan White and the Larkins on Saturday, Sept. 27, at the Boyne City High School Performing Arts Center.

This is the 25th anniversary of the Country Music Show, which has always been sponsored by the firefighters. The show raises funds for firefighting equipment. The firefighters became involved with the event when a promoter in southern Michigan decided to bring music to the Boyne area and the department jumped on board.

"Our first promoter of 25 years ago has passed away and we are now working with the son of our second one. He is Jerry Petty Jr. of Pettycoats Promotions," Oral Sutliff, contact coordinator for the firefighters said.

According to Sutliff, attendance has been good each year and the firefighters receive strong support from all of the surrounding communities.

"The department appreciates the support we have received over the past years and for the community we are able to raise money for firefighting equipment," Sutliff added.

The performers are wildly popular in the area and bring different musical styles to their performances. Bryan White headlines the show with The Larkins also drawing rave reviews.

The show begins at 7:00 p.m. and tickets are \$18. For more information call 231-225-0275 or 231-582-9194.

Jeff Bergren can be reached at [jbergren@michigannewspapers.com](mailto:jbergren@michigannewspapers.com) or by calling 231-582-6761.



Bryan White

Courtesy photo

## Facelift for downtown buildings

By B. J. HETLER  
CONTRIBUTING WRITER

BOYNE CITY — The Boyne Co-op building on Park Street and the Oddfellows building on Water Street are in line for façade improvements through a state of Michigan grant.

At a Sept. 9 meeting, city commissioners approved a construction bid in the amount of \$97,682 from North Country Construc-

tion in Harbor Springs. The company had the lowest of four bids that were submitted to the city. The owners of the buildings support the North Country Con-

struction bid, city manager Michael Cain said.

"This is very beneficial for the property owners, and is done without city funds," Cain said.

The grant is available through the Michigan State Housing Development Au-

thority. The owners of the buildings contribute a 50 percent match in funds.

Work will begin shortly on the Co-op building. The Oddfellows Building façade improvements will begin at a later time.

Improvements to the Co-op building include a new awning and stone on part of the exterior. The Oddfellows Building improvements include cleaning of the bricks and improve-

ments to the windows. Replacement of the cornice that was part of the Oddfellows Building would be an additional cost if the owners of the building choose to use it.

Also, at the Sept. 9 meeting, Cain announced that a traffic control order was issued to raise the speed limit from 25 mph to 40 mph at the north end of Park Street

See GRANT, page 2

# Principal

Continued from 1

medical careers. English language arts may include writing, speaking, literature and culture and language.

Three credits of science are required, but colleges strongly encourage four credits. The science classes include biology and chemistry or physics.

The social studies classes include U.S. history and geography, world history and geography, economics and civics.

Health and physical education are required, but the state mandate allows a modification for the health and physical education requirements.

One credit in the visual, performing or applied arts is re-

quired. The world languages requirement does not affect students until the class that graduates in 2016. American Sign Language will satisfy this requirement.

Credit must be earned in online learning. Every student will have meaningful technology-enabled learning opportunities based on research and best practice that includes virtual learning experience.

More information may be found in the Char-Em Intermediate School District pamphlet entitled "Michigan's High School Graduation Requirements Guide for Parents."

B. J. Hettler may be contacted at 231-622-2645 or at www.citizen@voyager.net.

# Let's stop making disasters more disastrous

*Three years after Hurricane Katrina, it's time to rethink government programs that lure people into harm's way.*

By THOMAS A. BOWDEN

It's the third anniversary of Hurricane Katrina, the savage storm that inundated the Mississippi Delta in late August 2005, leaving more than 1,800 people dead and causing widespread property damage.

Disasters can sometimes shock a nation into questioning entrenched practices. But Hurricane Katrina, one of the worst natural disasters ever to befall America, has failed to spark serious challenge to long-standing government policies that actively promote building and living in disaster-prone areas.

Indeed, President Bush in a recent speech boasted of having sunk \$126 billion of taxpayers' money into rebuilding programs, mostly to restore and repopulate New Orleans, a below-sea-level bowl situated precariously amidst a lake, a major river, and a gulf, in a known path for hurricanes.

The Katrina tragedy should have called into question the so-called safety net composed of government policies that actually encourage people to embrace risks they would otherwise shun - to build in defiance of historically obvious dangers, secure in the knowledge that innocent others will be forced to share the costs when the worst happens.

Without blaming the victims for having followed their own government's lead, it is time to question whether those policies should continue.

The first strands of today's safety net were spun in the nineteenth century, as the Army Corps of Engineers shouldered the burden of constructing and maintaining levees and other flood controls along the Mississippi River. From then to now, Congress and the states have responded to each new flood by installing newer, higher, and stronger barriers at public expense, as if the preservation of a city like New Orleans in its historical location were a self-evident necessity.

Throughout the twentieth century, new strands were woven into the safety net, first in the form of loans to disaster victims, then by direct grants, infrastructure repairs, loan guarantees, job training, subsidized investments, health care, debris removal,

and a host of similar rehabilitative measures.

In 1968, the National Flood Insurance Program began supplying subsidized coverage for structures and their contents in flood-prone areas. Similar state-subsidized insurance programs arose for hurricanes in Florida and earthquakes in California. In 1978, the Federal Emergency Management Agency was created to coordinate the increasingly complex job of government disaster response.

At each juncture, more aid was funneled to disaster victims without serious challenge to the wisdom of encouraging people to occupy vulnerable locations.

In response to Mississippi floods, Florida hurricanes, and California earthquakes, the number of major disaster declarations almost doubled from the 1980s to the 1990s, up from an annual average of 24 to 46. At century's end, Congress was paying an average of \$3.7 billion a year in supplemental disaster aid, with state taxpayers contributing many millions more.

By gradual steps, this disaster safety net became part of the legal landscape, taken for granted by private investors and owners deciding to undertake new projects or rebuild storm-damaged areas. Relief programs - by minimizing, disguising, and shifting the real risks of defying natural hazards - became an active force distorting private decision-making and inviting even worse future tragedies.

Thus if a pre-Katrina Mississippian asked himself, "Should I build my house 10 feet above sea level, a quarter-mile from the Gulf Coast?" the answer came back: "Sure, why not? The government will look after me if disaster strikes."

This entitlement mentality ensured that each new tragedy would generate fresh demands to expand the safety net. In Katrina's aftermath, those demands centered on State Farm, the insurance giant that dared to deny certain claims under homeowners policies that covered wind damage but expressly excluded floods. Mississippi's attorney general immediately sued to void flood exclusion clauses as "unconscionable" and "contrary to public policy" and even launched a criminal investigation of State Farm's claims adjusting practices.

Last year, a jury inflamed by adverse public opinion awarded \$1 million in punitive damages against State Farm for having stood on its contract rights in a dispute involving a single house. That case was reversed on appeal, but the victory was cold comfort for State Farm, which in the meantime elected prudently to calm the litigation storm

by paying tens of millions of dollars to settle claims for unproven wind damage. Voila! The safety net had a fresh new strand, woven at the insurance company's expense.

Disgusted, State Farm announced last year that it would cease writing new homeowners policies in Mississippi.

As more private insurers withdraw from high-hazard areas - or raise their rates to reflect the staggering legal and public relations costs of offering disaster insurance - a predictable lament arises: the free market has failed, and government must fill the vacuum so that the statist safety net remains strong. Thus it surprises no one to hear Florida Gov. Charlie Crist challenging the presidential candidates to push for a federal catastrophic fund that would keep insurance premiums artificially low in disaster-prone areas across the country.

But the solution is not more of the market distortions and perverse incentives that have lured so many people into harm's way. The solution is to replace the prevailing entitlement mentality with a free market in disaster prevention, insurance, and recovery.

In a free market - without tax-paid levees, government disaster relief, or subsidized insurance - anyone who contemplates building or buying property in a high-hazard area will need to face hard facts about the local history of natural disasters, the efficacy and cost of preventive measures, and the availability of insurance.

For example, the high price - or total unavailability - of private insurance will resound like a clanging alarm bell, signaling the market's objective view that a particular building plan is abnormally risky compared to less dangerous locales.

With their own lives and wealth at stake, people will have every incentive to evaluate risks objectively. And if hardy souls still choose to occupy and fortify New Orleans, or build on an earthquake fault, or live in a tornado alley, the risk and reward will be theirs alone. No longer will government make disasters more disastrous by pretending that citizens have a right to defy the forces of nature at others' expense.

Thomas A. Bowden is an analyst at the Ayn Rand Center for Individual Rights, focusing on legal issues. Mr. Bowden is a former lawyer and law school instructor who practiced for twenty years in Baltimore, Maryland.

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## BCPD REPORT

Boyer City Police Department Weekly Report Sept. 5 - 11

Annoy/Harrassment Complaint	1
Assault	1
Fraud-Bad Checks	1
Fraud-Other	2
Damage to Property	2
Criminal Sexual Conduct	1
Joy Riding	1
Animal Complaint	1
Larceny	4
Intimidation/Stalking	1
Vehicle Unlocks	5
Civil Dispute	2
Threats Complaint	1
Traffic Violations	4
Lost/Found Property	2
Assist other Agency	2
Health & Safety	1
Attempt to Locate	1
Suspicious Situations	4
911 Hangup	2
Public Peace	2
General Assistance	4
Personal Injury Accident	1
Hit & Run Accident	1
Traffic Accident	3
Non Traffic Accident	2

## Grant

Continued from 1

between Groveland and Court streets. Most people who attended the public hearing held prior to raising the speed limit were in favor of it, Cain said. The Boyne City

Police Department conducted a speed study and found that it was feasible to raise the limit in the area.

City commissioners will review the effects of the change after a period of time and de-

cide whether to make the 40 mph limit permanent.

The City Codes and the City Charter are now on the Boyne City website at www.boyne-city.com. Residents, developers and others

may obtain information from their computers.

"It's worth checking out and getting familiar with," Cain said. "People can search by keywords, such as 'fire' and it will bring up the city's informa-

tion on the subject asked for."

The city also has an audio version of the recorded city commission meetings on its website.

The next regular city commission meeting is

7 p.m., Tuesday, Sept. 23. It is expected that the 1910 building will be discussed at the meeting.

## COUNTY RECORDS

### District Court

The following cases were recently decided in the 90th District Court for the County of Charlevoix:

Shawn David Willis, 34, Boyne City. Sex offender failure to verify. Sentenced to pay \$300 in fines and costs.

Kelli Jean-Fisher Ogrady, 22, Cheboygan. Motor vehicle passenger with open intoxicant. Sentenced to pay \$300 in fines and costs.

Susan Elizabeth Giem, 27, Boyne City. Non-sufficient funds check. Sentenced to pay \$250 in fines and costs and \$45 in restitution.

Anthony John Smith, 29, Boyne City. Domestic violence. Sentenced to pay \$500 in fines and costs. Sentenced to 93 days in jail with credit for three days, serve 14 days, 76 days held in abeyance; 18 months on probation.

Benjamin David Knapp, 20, Charlevoix. Possession of controlled substance marijuana. Sentenced to pay \$500 in fines and costs. Sentenced to serve 30 days in jail on work release.

Richard Henry Towns Jr., 25, Boyne City. Use of cocaine. Sentenced to pay \$400 in fines and

costs. Sentenced to 30 days in jail with credit for 14 days, serve 16 days.

Laurie Elizabeth Ford, 27, Boyne City. No operator's license on person. Sentenced to pay \$260 in fines and costs.

Scott Joseph Shields, 52, Charlevoix. Improper plates. Sentenced to pay \$200 in fines and costs.

Craig Allen Iverson, 23, Charlevoix. Selling or furnishing alcohol to a minor. Sentenced to pay \$500 in fines and costs. Sentenced to serve seven days in jail on work release.

Gerald Robert Lent, 24, Charlevoix. Driving while impaired. Sentenced to pay \$1,180 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; nine months on probation.

Cody Mikel-Tomas Thayer, 20, Kalamazoo. Retail fraud 3rd degree. Sentenced to pay \$350 in fines and costs and to perform five days of community service work.

Scott Joseph Shields, 52, Charlevoix. Marine safety-OUIL. Sentenced to pay \$980 in fines and costs. Sentenced to 41 days in jail with credit for

one day, 30 days held in abeyance, perform 10 days of community service work; nine months on probation.

Coty Ryan Johnson, 17, Alba. Attempted resisting and obstructing a police officer and malicious destruction of property. Sentenced to pay \$1,550 in fines and costs and \$345 in restitution. Sentenced to 365 days in jail with credit for two days, serve three days, 340 days held in abeyance, perform 20 days of community service work; one year on probation.

Lawrence Scott Madigan, 22, Walled Lake. Disorderly and drunk. Sentenced to pay \$500 in fines and costs.

Timothy John Bishaw, 31, Ellsworth. Failure to stop at a property damage accident. Sentenced to pay \$300 in fines and costs and to serve one day in jail with credit for one day.

Michael Ray Trowbridge Jr., 18, East Jordan. Operating a motor vehicle without a license. Sentenced to pay \$315 in fines and costs.

### Assumed Names

The following businesses recently filed with the Charlevoix County Clerk's Office for an assumed

name for doing business:

Creative Imaging & Computer Services, 701 Division St., East Jordan, by Rebecca L. Bourdo.

Indigo Arte, 100 Terrace, Charlevoix, by Alexis Antinossi.

### Marriage Licenses

The following people have recently filed for marriage licenses, with the Charlevoix County Clerk's Office:

Steven Kurt Shaler, 52, Charlevoix and Jill Alyne Wright, 51, Charlevoix.

Ryan Ray Fiel, 27, Boyne City and Sonja Marie Hentkowski, 26, Boyne City.


George C. Wierenga, 71, Beaver Island and Jean Palmer, 71, Beaver Island.

Anthony Eugene Shearer, 26, Charlevoix and Tonya Marie McFalls, 23, Charlevoix.

Jason John Pickens, 28, Medina, Ohio and Shannon Marie Moran, 29, Medina, Ohio.

Mark Damian Schmidt, 46, Charlevoix and Jessica May Brachel, 19, Charlevoix.

Nathen Ryan Reynolds, 22, Boyne City and Emily Ann Korthase, 23, Boyne Ci



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Courtesy Photo

The Great Lakes Chamber Orchestra acknowledges the crowd after a performance in Boyne City.

## Great Lakes Chamber Orchestra announces concerts

The Great Lakes Chamber Orchestra season includes "Breaking All The Rules" with The Mack Sisters featuring works by Beethoven and Poulenc on Saturday, Sept. 20, at 7:30 p.m., at the Boyne City Performing Arts

Center and on Sunday, Sept. 21, at 4 p.m., at Bay View's John M. Hall Auditorium in Petoskey.

"It's a big, bold season opener program, we are looking to the past, while moving forward," says Great

Lakes Chamber Orchestra conductor, Matthew Hazelwood.

He continues by saying, "both pieces are joyful, 'up' pieces; they both happily break lots of accepted musical rules, even as they respect-

fully reference them."

The Mack Sisters will also be featured in a more informal event at the Crooked Tree Arts Center on Friday, Sept. 19, at 7 p.m. Attendees will have the opportunity to meet and con-

verse with Yuki and Tomoko Mack and hear them perform. Interesting wines and fanciful hors d'oeuvres will be served with the Crooked Tree galleries open for viewing.

## Local author to speak



Anne Thurston

Boyne City resident Anne Thurston has recently published her first book, "The Book of Anne," and will speak at the Boyne District Library on Sunday, Sept. 21, at 3 p.m.

In her book, Anne recounts her experiences raising three of her grandchildren after the death of their par-

ents, and ultimately proposes a solution to the government's abandonment of parentless children. "The purpose of the book is to raise awareness of the plight of the six million parentless children living in the US," she said.

Anne and her husband Ed have been married 65 years and

moved to Boyne City in 1961. She studied art at Ohio State University before completing her degree at Fresno State University in 1945. A "stay-at-home" mother of four, she was an Army/Air Force wife during World War II and the Korean War. Sandwiched between were various stints of work

that involved her art background. Winning a national McCall's Magazine essay contest in 1943 introduced her to the power of words. She has written ever since.

Library patrons can check out "The Book of Anne" at the library, and it is also available locally at Boyne Country Books.

## Memorial event

The Third Annual Memorial Event in memory of Jeremy and Nick Bingham starts on Saturday, Sept. 20. The four-person team scramble (men, women, mixed) at the Ye Nyne Olde Holles begins with a 9 a.m. shotgun start. Cost is \$50 per player, and \$200 per team, which includes cart, nine holes and prizes for longest drive, longest putt, closest to the pin, and a hole-in-one prize of \$5,000. Pre-registration is required. To register, call 231-582-7609.

Also included is a chicken barbeque at the Eagles Lodge #1583 at 1 p.m. Non-golfers are welcome, cost is \$7 per person. There will be a silent auction from 3 to 5 p.m., entertainment from 6 to 9 p.m., and a raffle for a 2008 Yamaha Zuma Moped at 8 p.m. Tickets for the raffle are \$10 each or three for \$25, tax, title and registration to be paid by the winner.

For more information, call Brenda Bingham at 231-536-7668.

Donations are welcome and may be sent to 2487 Adams Rd.,

East Jordan, MI 49727. All proceeds go to endowment fund for annual scholarships.

### Dr. McMillian's Mental Health Corner



#### Post Traumatic Stress Disorder (PTSD)

In the United States, the estimated prevalence of PTSD is 8% for the adult population. Of this 8%, one-third to half of these suffers are from military combat, POWs, survivors of sexual assault, or witnesses to genocide. Commonly war and the resulting combat trauma experienced provided greater awareness for other non-combat psychic traumas. For instance, PTSD symptoms may follow various abuse, neglects, torture, terrorism, rape, witness or experience a life threatening injury, violence or death of another. Currently, psychological societies are explaining the central aftereffects of trauma in the areas of affective and somatic states, cognitive and relationship patterns. Routinely aftereffects associated with PTSD are unmanageable and overwhelming feelings, rage, terror and shame, sleep disturbance, selfmedicating, substance abuse, irritability, flashbacks and recurrent nightmares, patterns of withdrawal, rage, and distrust in relationships. Next week, Diathesis and PTSD, followed by Traumatic Brain Injury (TBI) for veterans, Treatment and Resources. Dr. McMillian 582-0553

## Jordan River Celebration

The Friends of the Jordan announce the Fourth Annual "Celebration of the Natural Beauty of the Jordan River Watershed." The event will feature an exhibit of the more than 90 photographs entered in the Visions of the Valley Photography Contest. These show all aspects of the Jordan Valley as captured by the people who love and enjoy the Jordan Valley in all seasons and all condi-

tions. Mary Jane Ulrich of Petoskey provided her expertise in judging the photos. Over \$1,200 in awards will be presented to the photographs chosen for the 2009 calendar. Acoustic Stew will provide entertainment throughout the afternoon and delicious refreshments are being catered by Lisa Dunson and Allison MacKay. Plan to join your friends and neighbors for a delightful af-

ternoon. The event is scheduled for Saturday, Sept. 20, from 2 to 4:30 p.m., at the Jordan River Watershed Center, 101 Union Street in East Jordan. Awards will be presented at 4 p.m.

Sponsors for the photography contest include Grand Prize by Charlevoix State Bank, Viewer's Choice by Bay Winds Federal Credit Union, Youth Award by East Jordan Iron Works, Pres-

ident's Choice by East Jordan Plastics, Designer's Choice by John and Phyllis Deoes. Calendar awards were provided by BC Pizza, Central Lake Pharmacy, Jordan Valley Animal Clinic, Greg Klinker, DDS., Floyd and Nancy Wright, Stark Realty, Valley Graphics and two new sponsors, the Computer Center and Lakes of the North.

Calendars of the winning photographs

have been printed and will be available for sale at this event and from FOJ Board members, can be purchased at the Jordan Valley Animal Clinic or through the website www.friendsofthejordan.org. The price of the calendar is now \$10, reduced from a previous price of \$15. Proceeds from the sale of the calendar support the activities of the Friends of the Jordan in its mission.

## Watershed Council seeks volunteers

PETOSKEY — You can make a difference by getting involved to help monitor and protect Northern Michigan's greatest natural resource: water. With thousands of miles of streams in our region, there is no shortage of water to explore and protect. Each year, scores of volunteers assist the Tip of the Mitt Watershed Council in protecting our abundant lakes and streams by participating in a variety of

water quality monitoring programs including the Volunteer Lake, Volunteer Stream and most recently Volunteer Algae and Botulism Monitoring Programs. "Our volunteers are the key to accomplishing our organization's goal of protecting the region's water resources," commented Kevin Cronk, Monitoring and Research Coordinator at Tip of the Mitt Watershed Council. Cronk added

that "We're blessed with a mind-boggling abundance of lakes, streams and wetlands in Northern Michigan and our volunteers make it possible to monitor so many more than we otherwise could on our own."

At this time Tip of the Mitt Watershed Council is seeking additional volunteers for their Volunteer Stream Monitoring program. As a stream monitor, you will

have the opportunity to join together with teams to collect and identify aquatic insects and other stream critters to determine water quality. Cronk commented that "this program has been incredibly successful — we've managed to get over 100 people involved in just three years, but there is always room for more." As to why the program has been such a hit, Cronk added that, "I think people really

enjoy mucking about in streams and seeing just how full of life they are."

Call the Watershed Council today to learn more about the Volunteer Stream Monitoring program and how you can help protect our most precious natural resource: water. Contact Kevin Cronk, Monitoring and Research Coordinator, at 231-347-1181 or kevin@watershedcouncil.org to take the plunge.

### SERVICE NEWS

#### Austin completes basic training

Navy Seaman Recruit Owen M. Austin, son of Lori J. and John R. Pemberton of Boyne City, recently completed U.S. Navy basic training at Recruit Training Command, Great Lakes, Ill.

During the eight-week program, Austin completed a variety of training which included classroom study and practical instruction on naval customs, first aid, firefighting, water safety and survival, and shipboard and aircraft safety. An emphasis was also placed on physical fitness.

The capstone event of boot camp is "Battle Stations." This exercise gives recruits the skills and confidence they need to succeed in the fleet. "Battle Stations" is designed to galvanize the basic warrior attributes of sacrifice, dedication, teamwork and endurance in each recruit through the practical application of basic Navy skills and the core values of Honor, Courage and Commitment. Its distinctly "Navy" flavor was designed to take into account what it means to be a Sailor.

Austin is a 2008 graduate of Boyne City High School.

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# THE CITIZEN-JOURNAL OPINION

## EDITORIAL

### If it sounds too good to be true, it usually is

Scams, scams and more scams keep popping up all over the country and here in Michigan we are not immune to predators trying to steal our money or identity. Another con has just come across the board when reports from the Better Business Bureau of Michigan uncovered a fake survey scam.

The BBB reported that a "mystery shopper" is trying to swindle consumers into becoming a Consumer Survey Specialist or mystery shopper by using a fake Grand Haven, Mich., address. Here is how the scam works:

Using a fake name and address, Allstate Survey in Grand Haven, Mich., sends a fake check out in the amount of \$4,875 from a bank in St. Joseph, Mo., to the unsuspecting consumer. You are told this is a training period as a mystery shopper and after sending a money gram to Vancouver, BC, for \$4,340 you keep the rest for the initial payment and money gram fee. The only contact number is a cell phone from Quebec, Canada, or a fax number from Ft. Lauderdale, Fla. Obviously the check will bounce once it is presented.

The company and address do not exist, so if the phone rings and you notice any of the above information, hang up immediately. If you receive anything in the mail with this address throw it away. The whole mystery shopper title is very unclear and doesn't seem to have a clear, concise objective which is why it sounds too good to be true. These con artists prey on consumer greed, especially in tough economic times. A red flag should go up immediately if someone wants to give you money for doing nothing.

A few months ago we covered another scam and some feedback we received showed individuals in the area have been contacted by these scammers and especially in the elderly community.

The problem is the scams work or else the phony checks wouldn't continue to be sent out to seemingly desperate people trying to earn a buck anyway possible. This phony company is located in Canada, which conveniently has untraceable cell phones, counterfeit checks and a mailing list of needy people.

We will keep uncovering scams in the area and in the future always check out the BBB website or call your local BBB before cashing any checks sent to you for any reason.

Let's squash fraud one fake company at a time.

## LETTER POLICY

The Citizen-Journal encourages and welcomes its readers to submit letters or emails expressing their opinions. Letters should be limited to 350 words and must contain the author's name and daytime phone number, which will be used for verification purposes only and will not be published. 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. Letters published by the Citizen-Journal represent the opinions of the author, who is responsible for the factual accuracy of statements made in the letter, and do not necessarily reflect those of the Citizen-Journal, Up North Publications or Journal Register Co. staff members. Deadline for letters to the editor, as well as other community news items, is each Friday at noon.

## SUBMISSIONS WELCOME

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

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

Our deadline is noon Friday.

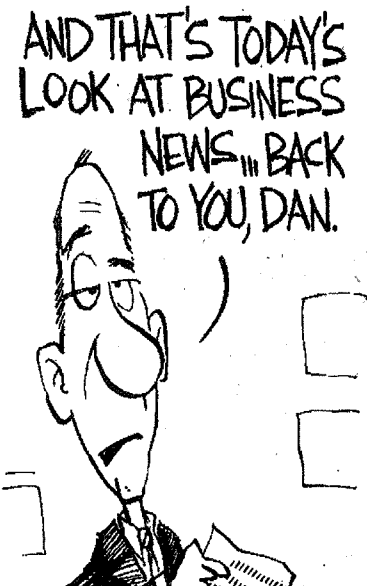
We prefer to receive information in the body of an e-mail to: citizen@voyager.net.

Pictures need to be saved in "JPEG" and attached to an e-mail.

If you would like us to scan a picture that you don't want to leave with us, we can do that.

If you have any questions, please call 231-582-6761.

Jeff Heler © 2008 Green Bay Press Gazette



### Late hours... Strange music

I used to do my best thinking late at night while listening to music. Strange music. That's not to say that the music was always odd, rather that it was new to me. Happening across foreign sounds seemed to spark synapses somewhere in my brain that would launch me into epic reverie.

One such episode elicited the break-through notion that one could move through this world with grace if that movement were as simple as the sound of wind chimes. Whew. I'm not even sure what that means. That was some strange music.

Lately when I reach for tunes, my selections tend to be old favorites. I've become routine with my musical repertoire and I declare, "No more!"

The last time that I went on the prowl for strange music I ran smack into the soundtrack for "The Triplets of Belleville." A shoo-bop trio portraying a cartoon vaudeville act whoops the title track. The goofy syncopation and cool beat vocals sent me reeling.

Snotty Scotty and the Hankies were, or hopefully, still are, a bar band in Pasadena, California. I first saw them play years ago in a long, narrow, pitch-black saloon that was redolent with decades of debauchery. It was a perfect setting for the music, featuring Snotty Scotty on vocals, harmonica, drugs and alcohol. The band, showcasing a ripping funk violinist, was anti-professional, yet extremely proficient. The combination was hypnotic.

Billie Holiday's voice is impossible. I wish that I could hear it again for the first time. And Tennessee Ernie Ford singing "16 Tons" is steak and potatoes.

Local singer/songwriter, Nathan Bates, writes lyrics that are so succinct and true that I wish they were mine. And I recently heard a languid acoustic rendition of Aerosmith's "Sweet Emotion" that was

genius. So I know it's out there. I have the technology to capture it once I find it. But doesn't that defeat the whole idea? It's not strange music once it's heard. Once captured and pressed into memory, it's predictable - The equivalent of "I love you, but I'm not in love with you," on my fickle hit parade. It seems that I only really, truly swoon for the strange.

#### MORE OR LESS



By Christine Gwidt

Staying up late is more of an event than a habit these days, and maybe that has something to do with the whole equation. Certainly, revelation seems more accessible in the small hours. And revelation is all about opening up to the possibilities. Late hours in league with strange music can lead to anything.

So, given a choice between an old favorite and anything by the Beatles, I hereby vow to take my chances with door number three. Because there's always the prospect that something new will make my psyche sizzle.

And it can be anything - Sam Cooke crooning "You Send Me" resonates with cool equal to the endorphin rush I felt in the sixties the first time that I heard Count Five's "Psychotic Reaction." There isn't one specific genre that projects me to another place. It just has to be provocative in a way that makes my frontal lobes itch.

A perfectly crafted pop song is, to me, as legitimate as a Verdi aria. Because whether you hated or loved it, didn't you just know the first time that you heard "Bette Davis Eyes" that Kim Carnes would never have to work another day of her life?

If you have a suggestion, do let me know. Call anytime. I plan to be staying up late.

Christine Gwidt welcomes reader's comments. Email her at [moreorlesschristine@gmail.com](mailto:moreorlesschristine@gmail.com).

## NEIGHBORS

The 3rd Annual Community Picnic was a success last Sunday, in spite of the iffy weather at times and the many other activities going on that day.

Boyne Mountain came through with hotdogs and barbecue sandwiches and all the paper products. Fantastic. Glen's sent a beautifully decorated, yummy cake. Everyone brought dishes to pass so all attending had lots to eat.

Mayor Eleanor Stackus gave the welcome from the city and Doug Shields gave an inspiring invocation. They have been a part of the picnic all three years. Boy Scouts and Girl Scouts did the opening flag ceremony.

Kids games were quite entertaining thanks to the Kiwanis Club. We had music by Roger Hartson and Senior Steppers did a couple of dances. Girls Scouts did face painting to all ages. Bunny Garlock looked lovely in her flowered cheek.

Lots more fun was the softball game between Glen's and 220 Lake. Not sure that the rules were always adhered to but everyone definitely had fun watching the hi-jinks.

The whole committee worked hard to make the day a success - Gloria and Ray Anderson, Richard Dunsmore, Gail and Gene Farley, Nancy Fulkerson, Bunny Garlock, Janet and Russell Gilmore, Carol and Robert Goodenough, Shirley Howie, Scott MacKenzie, Ann and Harley Parks, Lisa Roback, and Carl and Char Wehner.

If you missed a great time of community spirit this year, make it a "must do" for next year.



By Nancy Northup

\*\*\*  
Congratulations go out to Boyne City's Deanna Avery who has joined the staff at the Boyne Falls School as a full time elementary teacher.

\*\*\*  
Edna May enjoyed several days of celebrating her 91st birthday on Sept. 7. Murray and Jan Northup and daughter Teri of Midland and twin brother Nels and Louisa were there on Saturday, bearing gifts, a lovely decorated cake and ice cream and well wishes. She received many beautiful cut flower arrangements, more cards, visits, gifts and phone calls for this occasion. Happy birthday again Mom.

\*\*\*  
Members of the BCHS class of 1958 met for lunch Tuesday, Sept. 9, at The Bob In Again in Petoskey, one of their favorite places to eat. Again, they had a nice group, including Ray and Irene Speltz, Rosemary and Les Smith, Carl and Sue Charon, Nelda Kindy Stanley, Rod Spencer, Larry Judkins, Eloise Cornell Cooper, and Pat Ward Ecker. Next month the group will meet at Rennie's in Boyne City on Oct. 7 at noon. Anyone is welcome to join them.

\*\*\*  
Heartfelt sympathy goes out to the family and friends of Danielle Pawelski, 12-years-old, of East Jordan, who died after a tragic ATV accident near her home this past week.

\*\*\*  
Word has come in that John Holowasko of New Mexico came through his first Sept. 2 surgery pretty well and is improving daily and may have his computer up and running there soon. He will be having his last surgery on Tuesday.

\*\*\*  
The Beach Club Bocce Ball Group of Alabama met at the Boyne

Mountain Lodge for their 2nd Annual Reunion. Members came from Michigan, Illinois, Wisconsin, Indiana, Massachusetts, Colorado, Alabama, Minnesota and Canada.

On Tuesday, Sept. 9, a buffet dinner was enjoyed. Later was a social time for games and fraternizing. On Wednesday, a bus and boat trip to Mackinaw Island was encouraged. On Thursday, it was bocce ball in the morning and golf at Boyne Mountain in the afternoon and also fun at the water park. A trip to the casino in Petoskey wound up the day. On Friday, Sept. 12, it was breakfast and goodbyes. This group will meet in Alabama in January to bocce through the winter months at Gulf Shores.

\*\*\*  
An update on an item of a few months back about a senior citizen who went through periods of feeling out of the mainstream, no longer able to contribute to society. It just didn't seem like she was needed or that she could do anything. Even though she was exhausted much of the time, as she recuperated, having undergone several surgeries, her heart was bent on making a difference somehow. Then, the idea of simply letting her hair grow took hold. She could donate her hair to the Locks of Love program. And that's the way it was on Tuesday for Boyne City's Annie Witham. After two-and-a-half years of growing, she got it cut, donating not just the required ten inches but thirteen inches. Pictures were taken of this event, with Annie proudly smiling and commenting, "I am going to do it again."

\*\*\*  
Items of interest for the Neighbors Column, including TDTH corner may be called into Nancy's home phone, 231-582-9174, or send e-mail to [neighbors@glakes.com](mailto:neighbors@glakes.com) before the Friday noon deadline.



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# Seminar offers advice on surviving in a changing economy

Best-selling author Tony Rubleski brought a message of encouragement to more than 65 people who attended the seminar "Catch the Entrepreneurship Wave: How to Reinvent Yourself in a Changing Economy" at the Boyne District Library last Thursday evening.

The seminar was organized by the Creating Entrepreneurial Communities committee of the Boyne City Main Street, the Boyne Area Chamber of Commerce, the City of Boyne City, and Northern Lakes Economic Alliance. Its purpose was to showcase the resources available to new and existing businesses in the Boyne City area.

Rubleski of Spring Lake, a well-known national speaker, covered a wide range of topics in his 35-minute presentation including six points necessary for success in a world where change has become the norm. The six points are: a pursuit of lifelong learning, maintaining a positive view and attitude, overcoming the fear of risk-taking, make finding solutions the main focus, surrounding yourself with a good team, and the importance of sales.

Rubleski is the author of "Mind Capture: How You Can Stand Out In The Age of Advertising Deficit Disorder." The book is a best-seller on Amazon.com's "Marketing & Sales" charts. Area business resource



More than 65 people attended the seminar "Catch the Entrepreneurship Wave: How to Reinvent Yourself in a Changing Economy" at the Boyne District Library. The featured speaker was Tony Rubleski, author of "Mind Capture: How You Can Stand Out In The Age of Advertising Deficit Disorder."

agencies represented at the seminar were the newly expanded Boyne District Library Business Resource Center; Team Boyne - Creating Entrepreneurial Communities; the Boyne Area Chamber of Commerce; the City of Boyne City; Boyne City Main Street; Northern Lakes Economic Alliance;

Small Business Technology and Development Center; and Northern Initiatives, a non-profit agency located in Marquette.

The Boyne District Library's Business Resource Center provides a one-stop location where current and prospective business owners can access information to

launch or enhance a business. Resources include the latest computer technology, hardware and software and an extensive small business reference library of books and publications. The resource center is open the same hours as the Boyne District Library.

The Charlevoix Public Library and the Jordan Valley District Library in East Jordan, also recently opened business resource centers.

Businesses interested in learning more about available resources can contact Lori Meeder, entrepreneurial division director for Northern Lakes Economic Alliance, at 231-582-6482.

# Grief Support group to meet

Losing a spouse, parent or child due to death is sometimes more than we can bear. Also taxing is getting divorced, losing your job, moving, dealing with chronic illness or even losing a pet. Loss of any kind is the focus of a series designed to help people cope.

To an outsider, the idea of meeting with a group of people for the purpose of dwelling on our loss may seem grim. Indeed, dwelling is part of the healing process; it's how we come to grips with the questions "Why?" and "What if?" that uncontrollably pops up in our minds. It is how we learn to accept the unacceptable. Hopefully in a group we are learning to deal constructively, without guilt and without the isolation that we all have felt. We learn how to bring our grief under control, and reach out to others with compassion that brings healing to others as well.

A series of five weekly sessions for those coping with a loss will be held from 4:30 to 6 p.m. on consecutive Tuesdays from Sept. 23 through Oct. 20 at the Boyne City Senior Center. The grief support program is sponsored by Hospice of Northwest Michigan, the Health Department of Northwest Michigan, Charlevoix Area Hospital and North Country Community Mental Health.

The facilitators for this program will be The Rev. Nancy Rohde, Hospice Spiritual Advisor and Margaret Lasater, Hospice Bereavement Coordinator. Anyone is invited to attend who has suffered a loss or who is helping a loved one deal with a loss and would benefit from the support of others.

To pre-register, call the hospice office at 231-582-8800. There is no charge for this program. No one will be admitted to the class after the first session.

# CCHPS program on Hudson Township

The next meeting of the Charlevoix County History Preservation Society will be on Monday, Sept. 22, at 7 p.m., at the Hudson Township Hall, 07865 Reynolds Road in Elmira.

Facts and Photos of the Township will be introduced by Frank D. Wasylewski, township clerk, and CCHPS President, Carol Goodenough. Residents and friends of the township that have information, photos, stories, or mementoes to share are invited to attend, as well as those interested in hearing the history presentation.

Directions to the township hall are U.S. 131 South out of Boyne Falls. In 4.3 miles turn left (east) onto Glem Road. In 1 mile turn left (north) onto Blann Road. In 1.4 miles turn right (east) onto Reynolds Road. The Township Hall is 1.2 miles. It is before N. Camp 10 Road but after Kuznick Road. If you would like a ride or to carpool from Boyne City please call Carol at 231-582-7042.

This program is open to the public and guests are encouraged to attend. For further information contact Carol Goodenough at 231-582-7042.

The Charlevoix County History Preservation Society promotes understanding and appreciation of the heritage of the people of Charlevoix County through collaboration with the townships thereof and the public by searching out, collecting, preserving, and interpreting artifacts of historical and cultural significance. Anyone interested in preserving the history of Charlevoix County is invited to join the Society.

# NMRH offers prostate cancer screening

PETOSKEY - Men who are between 45 and 75 years old should take advantage of the low-cost prostate cancer screening offered by Northern Michigan Regional Hospital on Thursday, Sept. 25, at the Hospital, 416 Connable Ave., from 5 to 7 p.m.

The screening includes a digital rectal exam and a prostate

specific antigen test. Physicians from Northern Michigan Regional Hospital medical staff are volunteering their time to offer 100 screenings during the two-hour time frame. Pre-registration is required. Call HealthAccess at 800-248-6777 to sign up for the screening. The cost for the exam is \$15.

Excluding skin

cancers, prostate cancer is the most common cancer among American men. Age is the most common risk factor for prostate cancer; more than 70 percent of men diagnosed with prostate cancer each year are over the age of 65.

Of the more than 230,000 American men who will be diagnosed with prostate cancer this year, more than

30,000 will die from it. A new case of prostate cancer occurs every two and one-half minutes and a man dies of prostate cancer every 17 minutes. Regular screenings make a significant difference. When caught early, prostate cancer has more than a 90 percent survival rate.

Because symptoms of prostate cancer may

not surface for many years, screening is the key to early detection, diagnosis and treatment. By the time symptoms do occur, the disease may have spread beyond the prostate.

### Symptoms of Prostate Cancer:

- Blood in the urine
- The need to urinate frequently, especially

at night

- Inability to urinate, or a weak or interrupted urine flow
- Pain or burning feeling while urinating
- Constant pain in the lower back, pelvis, or upper thighs

These symptoms may be signs of other medical conditions as well so it is important to consult your primary care physician.

## 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 Natemann will be celebrant for the 10 a.m. Sunday, Sept. 21, church service at Episcopal Church of the Nativity. Coffee hour will immediately follow the service in the church basement. T-shirts with the church logo have been designed and made by Bethany Revoir, owner of Dancing Threads. The shirts are being worn by church members while they "do" Helping Hands activities and attend community events to let others know about this tiny church.

Church of the Nativity is located at 209 Main Street, Boyne City. To obtain information

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

### Lakeshore Community Church

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

Services are Sunday morning at 10 a.m. and Wednesday at 7 p.m. Children's church is available for ages 2 through 12. For more information, you can call Pastor Dave Crumbaugh at 231-582-7440.

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

run strictly on donations. If you are interested in donating to the Free Clinic, send your donation to PO Box 933, Boyne City, MI, 49712, or call 231-582-6828 Tuesday through 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 building is accessible and is located at 207 Williams St. in East Jordan (corner of Third and Williams). 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 at www.boynecity-naz.org.

The church is located

at 225 W. Morgan Street, on the corner of West and Morgan.

### Walloon Lake Community Church

Sunday, Sept. 21, Word and Worship start at 9 and 10:45 a.m. Children Groups will meet at 9 and 10:45 a.m. Infant and toddler nursery is available. Junior and senior high youth will attend Worship and Word at 9 and then meet at the youth center from 10:30 to noon. The Adult Foundation program will be available during both services in the multi-purpose room. Senior high youth meet on Sunday evening, please contact Pastor Jason for more information at 231-535-2288.

Tuesday, Sept. 23, the Women's Bible Study will start at 9:15 a.m. in the Discipleship House. Wednesday, Sept. 24, the food pantry will be open from 5:30 to 6:30 p.m. The family meal will start at 5:30 p.m. and the evening programs will start at 6:30 p.m.

The Men's Fraternity will meet Thursday morning at 6 a.m. On Friday, the Father and

Son Outdoor Event will meet at Scott Hickman's.

Contact the church for more information at 231-535-2288 or visit the website at www.walloonchurch.com. Sermons are available online.

### Boyne City, Boyne Falls United Methodist Church

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

### First Presbyterian Church

First Presbyterian Church, 401 South Park Street, Boyne City, offers two "come as you are" services. The 9 a.m. service features praise and worship songs, weekly Communion, and quiet activities in the loft for children, 4-11 years old. The 10:30 a.m. service features choir and congregational

hymns with accompanist Mrs. Artie Jones, children's message and KidsOwn Worship, and Communion on the first Sunday of each month. The conversation with scripture this Sunday, Sept. 14, is from Exodus 14, Psalm 114, Romans 14, and Matthew 18. Pastor Jonathan Mays will talk about "How to Disagree like Jesus."

Sept. 14 is the annual church picnic at Veteran's Park and the kick off Sunday for Kids Own Worship. Following the children's message, during the second service each week, children will have their own interactive worship experience downstairs.

All are invited to Bible Study, 9 a.m. Tuesdays, in the Hill House and to Prayer and Fellowship (bring a lunch), noon Wednesdays, in Faulman Hall.

### Christ Lutheran Church

Sunday services start at 8 a.m. for early service, and late service starts at 10:30 a.m.,

with a Bible school for all ages at 9:30 to 10:30 a.m.

Bible study is held in the parish hall every Sunday at 9:30 a.m., if you would like to learn about Genesis, Bible studies may answer questions you have thought about for a long time. We have other study groups as well.

Thursdays, a Bible Study on the Gospels starts at 10 a.m.

Sunday, Sept. 21, there will be a congregation-wide picnic again, at the church, after the late service. Join in a Back to School Kick-Off. Main dishes and beverages will be provided. Please bring a salad, fruit, veggies or a dessert. For more information, call 231-582-9301 or email to christluther-anboyne@gmail.com. Check us out on the web, www.christluther-

anboyne.org.

### Community of Christ

The Women's Retreat is the weekend of Sept. 19-21, at the Park of the Pines. The Women's retreat is truly an enjoyable and uplifting time. There will be speakers, crafts, fellowship and above all fun. Please call 231-582-7660 to register.

For more information on our activities and upcoming retreats and the Park of the Pines, visit: www.BoyneCityCofChrist.com.

Sunday Services begin with Church School at 9:45 a.m. and Worship Services at 11 a.m. Wednesday Evening Gatherings start at 7 p.m., and are held at the address below.

We look forward to seeing you soon, at 777 Vogel Street, Boyne City.

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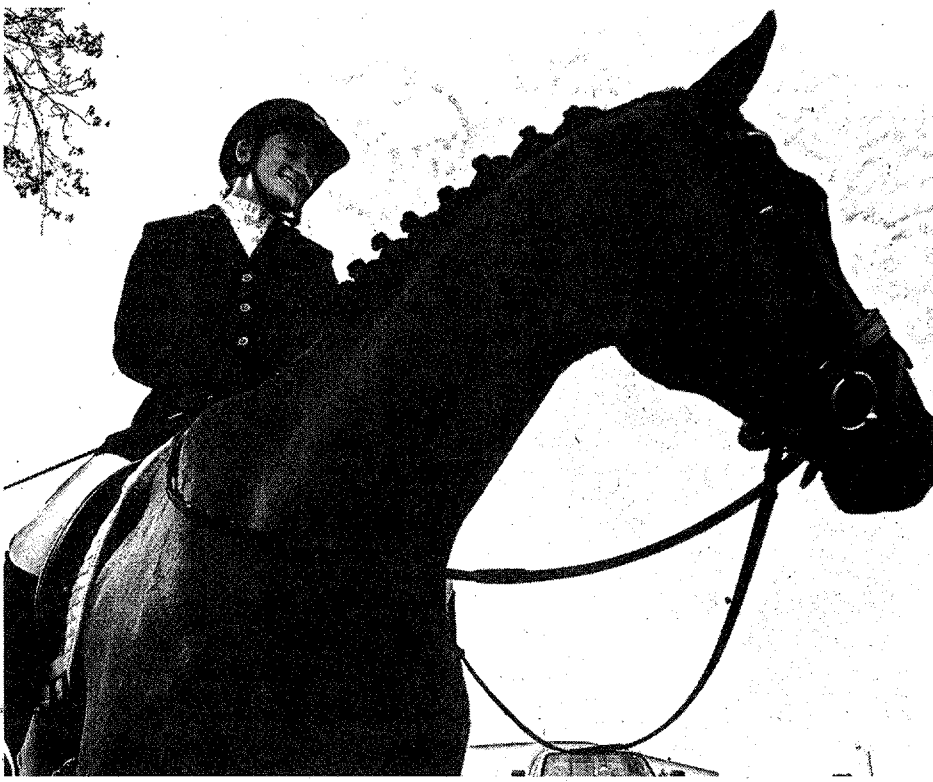
# Charlevoix County 4-H Horse Show winners

Charlevoix County was privileged to have two 4-H participants selected to attend the State Horse Show at MSU in East Lansing on Aug. 22-24.

Suzannah Simon and Jessica Bills represented Charlevoix County as winners.

Suzannah did especially well in Dressage and brought home a Grand Champion Senior Division in Dressage, and Jessica Bills placed sixth in Showmanship and seventh in the Hunter Under Saddle in the 16-year-old Division.

**Suzannah Simon and horse Sam I Am at the State 4-H Horse Show in East Lansing at MSU.**



**Jessica Bills and "Willy" wait on the rail for the Hunter Under Saddle Class to start.**

## DC SENIOR CENTER

You are welcome at the Boyne Area Senior Center for lunch and daily activities.

Lunch on Wednesday, Sept. 17, will include spaghetti, tossed salad, green beans and peaches.

The day will begin at 10:30 a.m. with line dancing. A guest speaker will be present at 11 a.m.

Thursday, Sept. 18, garlic chicken, cheesy potatoes, Capri-blend vegetables and pears will

be served. Thursday is birthday day at the center. Plan to arrive by 11 a.m. to enjoy keyboard music with Roger. Bingo will follow lunch.

Friday, Sept. 19, sweet and sour meatballs, bro-

ccoli, mixed veggies and a banana is planned. Music will begin at 11 a.m., provided by the Tag-a-longs.

Monday, Sept. 22, the senior center will be having a bake sale and a 50/50 drawing. Lunch will

include Swiss steak, mashed potatoes, green beans and mandarin blend. Bingo follows lunch on Monday.

Tuesday, Sept. 23, full salad bar, homemade soup and a sandwich will

be served at the center. If you receive home delivered meals, enjoy chicken salad, potato salad, pickled beets and fresh fruit. The computer class at the senior center will begin at 1 p.m.

Wed. Sept. 24, line dancing begins the day at 10:30 a.m. Fish, hash browns and winter-blend vegetables will be served. The suggested donation for lunch is \$2 if you are age 60 or over, \$4 if

you are under age 60. For information call 231-582-6682. You can reach the Charlevoix County Commission on Aging at 231-237-0103. The toll free number is 866-428-5185.

## EJ SENIOR CENTER

Everyone is welcome for lunch at the East Jordan Senior Center.

Thursday, Sept. 18, garlic chicken, cheesy potatoes, Capri-blend vegetables and pears.

Friday, Sept. 19, The Cousins Music Group will begin playing at 11 a.m. Sweet and sour meatballs, broccoli, mixed veggies, and banana will be served.

Bingo will follow lunch.

Monday, Sept. 22, The Merry Musicals will be singing at 11 a.m. Swiss steak, mashed potatoes, green beans and mandarin blend will be served.

Tuesday, Sept. 23, line dancing starts the day at 10:30 a.m. Soup and salad bar beginning at 11:30 a.m. Bingo follows lunch, and the paint class begins at 1 p.m.

Wednesday, Sept. 24, is birthday day. Roger will play on the keyboard at 11 a.m. Fish, hash browns, winter-blend vegetables and cake and ice cream.

Thursday, Sept. 25, there will be a foot clinic at 9 a.m. Lunch will be meatloaf, potatoes, carrots and melon mix.

On Oct. 15, there will be a flu shot clinic - call

231-536-7831.

Enjoy lunch for a \$2 donation if you are age 60 or over; \$4 if you are under age 60. The menu is subject to change, call the center at 231-536-7831 with any questions. Adult Day Center is located at the senior center, is open Monday-Friday, 9 a.m. to 4 p.m., or by appointment. The Commission on Aging can be

reached at 231-237-0103 or at 1-866-428-5185.

## WEEKLY Health Tips

By Steve Czerkes Pharmacist



## Microwaving Preserves Nutrients

Microwaving vegetables helps to retain more of their nutrients than boiling, baking or steaming. When microwaving vegetables use as little water as possible, a tablespoon or so. Cooking on high power and covering food shortens cooking times which reduces nutrient loss. Vegetables will continue to cook for a few minutes after microwaving. Allowing for this will ensure vegetables won't get overcooked. Remember, eating five servings of fruits and vegetables a day is part of a healthy diet.

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## STUDENT NEWS

### NCMC president awards scholarships

North Central Michigan College has awarded academic scholarships to 21 June graduates from Northern Michigan high schools for the 2008-2009 school year.

The award winners are Megan Bodzick of Pellston High School, Alyssa Burns of Harbor Light Christian School, Aaron Carr of Gaylord High

School, Vanessa Cole of Vanderbilt High School, Alexandra Dailey of Inland Lakes High School, Murphy Gillespie of Charlevoix High School, Jennifer Hofbauer of Littlefield Public School in Alanson, Amber Keller of Ellsworth High School, Britney Kline of East Jordan High School, Nicole Korb of Central Lake High School, Laurin Milbocker of Johannesburg-Lewiston Area

Schools, Katelyn O'Bryan of Harbor Springs High School, Trevor O'Meara of Onaway High School, Kayla Orban of Boyne City High School, Kara Orr of Cheboygan High School, Alyssa Pechta of St. Ignace LaSalle High School, Victoria Premo of Petoskey High School, Margaret Rumpca of Concord Academy of Petoskey, Travis Szarenski of Wolverine High

School, Terra Wasylewski of Boyne Falls High School, and Natalie Westcott of Alba Public School.

To be eligible, high school seniors must have earned at least a 3.5 grade point average and be nominated by his or her high school principal. Each scholarship pays the tuition and fees of a full-time student and is renewable for four semesters.

## STUDENTS OF THE WEEK



**Boyne City High School**  
NAME: Alexis Wilhelm  
PARENTS: Montgomery and Vicki Wilhelm  
GRADE: 10th  
HOBBIES AND INTERESTS: I love to

swim, play volleyball, ski, and travel.

**FUTURE PLANS:** In the future I hope to be some type of doctor. I also would love to go to either Norway or Germany.

**STAFF COMMENTS:** "Alexis is a

careful and meticulous math student. Her attention to detail and willingness to accept responsibility for her academic success is outstanding. She is off to a great start in Algebra 1. Way to go." Mr. Thomason, Math Teacher

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# Hike the Driggers Preserve Trails

Photo by Todd Parker

Join Little Traverse Conservancy staff on the trails of the Driggers Preserve on Saturday, Sept. 27, at 10 a.m. Located along the Boyne City-Charlevoix Road, this recently protected 75-acres offer relatively easy hiking with peeks of Lake Charlevoix and winter trails for cross country skiing and snowshoeing. There is no cost for this event, but pre-registration is required, by calling 231-347-099



## HAPPENINGS

### Tai Chi classes

The Charlevoix County Commission on Aging is offering Tai Chi classes in Boyne City for the first time. The class will meet on Wednesdays, beginning Sept. 17, at 9 a.m., in the downstairs level of the Boyne District Library and continue for 6 weeks. The class is about one hour long. It is open to everyone. The cost is \$12 for seniors and \$40 for those under 60 years of age.

Tai chi is a safe, gentle, non-impact exercise that promotes health and inner tranquility. It also builds strength and endurance, and improves balance, coordination and flexibility. Tai Chi is suitable for people with problems moving because of age, injury, arthritis, and all levels of physical fitness.

Meg McClorey will be teaching the Tai Chi Fundamentals. The Tai Chi Fundamentals progresses from simple movement patterns to a complete form.

For more information, contact Meg at 231-582-7689, or email megpots@sbcglobal.net.

### BAH plus golf

The Boyne Area Chamber's next Business After Hours will be held Thursday, Sept. 18, at Ye Nyne Olde Holles Golf Club, 6386 Ferry Road. The business mixer will be from 5:30 to 7:30 p.m., with an optional nine-hole golf outing beginning at 3 p.m. Admission is \$5, or \$30 for golf, which includes cart, greens fees, two drink tickets, prizes, and admission to Business After Hours. Hole sponsorships are available for \$50, and team sponsorships are available for \$150, including four golfers and a hole sponsor sign. To register, call the Chamber at 231-582-6222 or email jim@boynechamber.com.

### Business After Hours

The East Jordan Area Chamber of Commerce Business After Hours will meet Thursday, Sept. 18, from 5 to 7 p.m., at Murray's Bar & Grill. Come and meet our poster artists

Kelly Britt, Penny Pepin, Karen Walker and Prudy Barber.

Hors d'oeuvres and beverages will be served. The cost for members is \$3, prospective members, \$5.

Proudly sponsored by Charlevoix State Bank.

### Fall storytime

Walloon Lake Library will offer Preschool StoryTime on Wednesdays, from 10:30 to 11:30 a.m. This year we have planned some great fall reading adventures. The themes include the alphabet, fall holidays and animals. The special events with animals will include a morning with owls put on by NorthWings. StoryTime is geared to ages 2 - 6. Parents and other age siblings are invited to attend. Join us this fall at the Walloon Lake Library for stories, songs, crafts and reading fun. Please call the Library at 231-535-2111 for more information.

### FOJR celebration

The Fourth Annual Friends of the Jordan Celebration will be held on Saturday, Sept. 20, from 2 to 5 p.m., at the Jordan River Watershed Center. Please join us as we celebrate the natural wonders of the Jordan River Watershed through a photography exhibition, musical entertainment, refreshments and friendship. Visitors will have a chance to vote for the Viewer's Choice Award for the Photography Contest. An awards ceremony is planned for 4 p.m. with more than \$1,200 in prize money being awarded. This is a family event and a great way to spend a beautiful fall afternoon. We hope to see you all there. At the celebration, our 2009 calendars will be available for purchase. Your purchase supports the activities of the Friends of the Jordan in our mission to conserve the natural resources and protect the environmental quality of the Jordan River Watershed.

For additional information please go to [www.friendsofthejordan.org](http://www.friendsofthejordan.org) or send questions to foja@friendsofthe-

jordan.org.

### Fall Mushroom Mania

For lovers of nature, the outdoors and good eating, Joe Breidenstein of Springbrook Hills is offering Fall Mushroom Mania Outings on weekends this month. Joe describes the outings as "a casual, informal, informative good time enjoying Michigan's outdoors and some great food and wine that produce lasting memories." Expert mushroom guides lead participants on mushroom hunts to identify a multitude of exotic fungus - including many delicious edibles. For details call Breidenstein at 231-535-2227.

### Business class offered

Dreaming of being your own boss? A great place to put your ideas in motion is at the "How To Start a Business" class, Wednesday, Sept. 24, at the Banks Township Hall in Ellsworth. The session, presented by Wendy Wieland, NLEA/SBTDC Business Consultant, will acquaint participants with the process and the tools needed to begin developing a new business. Sessions are held monthly.

Registration is required. Please contact Sara at NLEA, 231-582-6482, or email [sara@northernlakes.net](mailto:sara@northernlakes.net).

### Charlevoix County CROP Walk

The 25th annual CROP Walk in Charlevoix County will be held Saturday, Sept. 27, beginning at 9 a.m. Volunteers will depart from Charlevoix Middle School, Whittings Park and Elm Point and conclude at Ironton Congregational Church, where food will be provided by East Jordan Rotary Club.

What is CROP? Communities Responding to Overcome Poverty, a six-mile walk to raise awareness and resources for global and local poverty. This year's walk will be in memory of Diana Walls and Mary Glenna Malpass.

Proceeds raised benefit local food pantries including the Seventh Day Adventist and Trinity Church pan-

tries in Boyne City, Care and Share in East Jordan and the Charlevoix Food Pantry in Charlevoix.

The 2007 CROP walk raised \$14,000 total, with \$1,100 to each city's food pantry service.

For questions regarding CROP, please contact Marge Teske at 231-536-3128, John Young at 231-547-2042, or Mary Richwine at 231-582-6035.

### Firefighters sponsor country music concert

The Boyne City Firefighters present a Country Music Spectacular starring Bryan White and the Larkins at 7 p.m., Saturday, Sept. 27, at the Boyne City High School Performing Arts Center. The proceeds from the concert are used for the Advanced Safety Equipment fund and many fire prevention educational programs here in Boyne City. Tickets are \$18; for information call 231-225-0275 or 231-582-9194.

### Wagbo Harvest Festival

The Wagbo Peace Center will host its sixth annual Harvest Festival on Saturday, Sept. 27, from 10 a.m. to 2 p.m. The event features old-time games and activities with lots of hands-on family fun. A pancake breakfast will be served "all day." Proceeds benefit Wagbo's educational programming. For more information call 231-536-0333. The Wagbo Peace Center is located on M-66 just 3 miles South of East Jordan.

### Give the gift of life

There will be an American Red Cross Blood Drive Tuesday, Sept. 30, from 8 a.m. to 1:45 p.m., at the Boyne Falls School, 01662 M-75 South in Boyne Falls.

The American Red Cross continues to urge eligible blood donors to make or keep appointments to donate blood as blood supplies remain at critically low levels throughout Michigan.

Blood donors must be at least 17 years old, weigh at least 110 pounds,

and be in good general health. Eligible donors are asked to call 1-800-GIVE-LIFE or visit [www.redcrossmichigan.org](http://www.redcrossmichigan.org) to find a drive.

### Calling all crafters

Crafters and home-based businesses wanted for the Leaf Pecker Craft Show, Oct. 18, in East Jordan. Call 231-536-7351 for more information.

### Parenting Awareness Month poster contest

You are invited to participate in the 2009 Parenting Awareness Month Poster Contest. The winning entry will be made into the PAM Poster and matching bookmark for statewide distribution in 2009. Poster artwork should reflect the theme "Parenting is for a Lifetime." The contest is open to Michigan residents elementary age through adult. Prizes will be awarded. The grand prize winner will receive \$100. Entries must be received no later than Oct. 3.

Contact the Charlevoix County MSU Extension office at 231-582-6232 or the Emmet County MSU Extension office at 231-348-1770 for contest rules and guidelines and an entry form.

### Civil Air Patrol meets

The Gaylord Squadron of the Civil Air Patrol meets every Thursday at 7 p.m., at the Otsego County Airport Terminal Bldg. Inquirees welcome.

### Overeaters Anonymous meet

Overeaters Anonymous meets Monday evenings, from 6:30 to 7:30 p.m., at the new Alano Club, 509 N. East St. in Boyne City. For information, call Maggie at 231-582-2360.

### Food pantry hours

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

# EAST JORDAN TALK OF THE TOWN

## UPCOMING EAST JORDAN AREA EVENTS

### SEPTEMBER 18

Bergmann Center Garage Sale

Jordan River Arts Center Exhibit "Rare Threads on the Fringe" - 1-4pm Daily

East Jordan Garden Club FARMER'S MARKET - 9am-1pm - Sportsmen's Park

### SEPTEMBER 19

Bergmann Center Garage Sale

Jordan River Arts Center Exhibit "Rare Threads on the Fringe" - 1-4pm Daily

### SEPTEMBER 20

Bergmann Center Garage Sale

Jordan River Arts Center Exhibit "Rare Threads on the Fringe" - 1-4pm Daily

Friends of the Jordan Open House - "Visions of the Valley" Photography Exhibit - Saturday Afternoon - Watershed Center

Ellsworth Farmer's Market - 8am-1pm - Volmer's Auto Sales in Ellsworth (click for more details)

### SEPTEMBER 21

Jordan River Arts Center Exhibit "Rare Threads on the Fringe" - 1-4pm Daily

### SEPTEMBER 22

Jordan River Arts Center Exhibit "Rare Threads on the Fringe" - 1-4pm Daily

### SEPTEMBER 23

East Jordan Rotary Club Mtg. - 12:15 p.m. - First Presbyterian Church

Jordan River Arts Center Exhibit "Rare Threads on the Fringe" - 1-4pm Daily

### SEPTEMBER 24

Jordan River Arts Center Exhibit "Rare Threads on the Fringe" - 1-4pm Daily

### SEPTEMBER 25

Jordan River Arts Center Exhibit "Rare Threads on

the Fringe" - 1-4pm Daily

East Jordan Garden Club FARMER'S MARKET - 9am-1pm - Sportsmen's Park - Project Fresh Accepted

### SEPTEMBER 26

Jordan River Arts Center Exhibit "Rare Threads on the Fringe" - 1-4pm Daily

### SEPTEMBER 27

Harvest Festival at Friske Orchards ([www.friske.com](http://www.friske.com))

Jordan River Arts Center Exhibit "Rare Threads on the Fringe" - 1-4pm Daily

Ellsworth Farmer's Market - 8am-1pm - Volmer's Auto Sales in Ellsworth (click for more details)

Jason Aldean in Ovation Hall at Odawa Casino ([www.starticketsplus.com](http://www.starticketsplus.com) or Ovation Hall Box Office every Thurs.-Sat. from 2pm-8pm)

visit [EJCHAMBER.ORG](http://EJCHAMBER.ORG) for more details & additional events.

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

**RHYME  
OR REASON**



By Chris Tredway

**The  
weight  
of it all**

Time runs out on four quarters and the football field fills with flying paper cups, crumpled programs and popcorn. Players from the winning sideline dawn their helmets and rush out to deliver the final hits of the night. As the opposing team picks pieces of grass and mud from their facemasks and retires to their sideline, the victors charge toward their own teammates. Like bighorn rams colliding in a mountain meadow, identical helmets collide with enough force to concern mothers in the bleachers. Grunts and swear words are ritualistically exchanged and fathers in the bleachers remember when they were that young.

Eventually, sweat-drenched helmets are removed and headbutts die down as the team rallies in the end zone, awaiting their coach's post-game speech. "Great game tonight, gentlemen," coach begins, trailing off into another cookie-cutter speech that converts post-game energy into week-long determination. "You played hard and took care of business out there," he says. "But we have more business to take care of on Monday!" Helmets are raised to the air, a final chant is issued and players head for the locker room in search of a shower and food.

And far away from the celebration, huddled together after another long evening of abuse and disrespect, a lonely group of stripped outcasts tries to remember the good things about being a football referee. "That was tough game, gentlemen," a sideline referee says to the others. "But you all called a fair game and nobody got hurt." "Speak for yourself," says the lead official. "Some guy in the bleachers was calling me all sorts of names, strange ones that didn't make sense."

"One of the cheerleaders hit me in the head with a plastic football just after half-time," another sideline referee interrupted. "No listen," continues the lead official. "I looked over to see who was screaming all these names at me and it was my pastor!"

"Ah yes, that's always a tough one," sideline says. "Things are always awkward Sunday morning after you call his son for unsportsmanlike conduct Friday night." Football referees must feel an awful lot like politicians as they climb into their cars and drive away from another day at the office. Like state governors attempting to wrestle rising gas

See RHYME, page 9

**Devils fight in overtime**  
*Grayling uses head to win*

By PHIL TROMBLEY  
SPORTS WRITER

**EAST JORDAN** — Grayling soccer's Doug Gothro knocked in a header off a corner kick three minutes into the first overtime period of Thursday's match against East Jordan, giving the visiting Vikings an exciting 2-1 win Sep. 11.

"This was a very fun game for both teams, with both playing hard the entire game," East Jordan coach Pete Elliott said after the match. "Games like this are exciting for the crowd and fun for the players. The play was clean, yet full of energy, and when it was over both teams felt good with the results."

Grayling's goalkeeper Nick Sendek held back the Red Devils' offensive production, making 19 saves to keep East Jordan scorers in check after letting one slip past for the first goal of the contest.

East Jordan's Andrew LaCount put the Red Devils on the board with a 40-yard shot to the top corner of the Grayling net with one minute and 36 seconds remaining in the first half. Teammate Morgan Tinney was responsible for the setup, picking up an assist on the play.

Gothro tied the game five minutes into the second half, but the two teams battled for the remainder of regular time without hitting on a winning shot.

LaCount sent eight shots on Sendek's goal, while Joshua Force had seven shots on goal to lead the Red Devil offense.

East Jordan Goal keeper Jordan Hagen had an outstanding game, according to Elliott, who counted 17 saves by his goalie, who proved to be an anchor for the Red Devil defense.

The overtime header by Gothro handed East Jordan (1-7) another loss, moving them to 0-5 in Lake Michigan Conference play.

East Jordan's first win was picked up in Charlevoix Monday, Sep. 8, as the Red Devils overpowered Northwest Academy 7-3.

Joshua Force tallied a pair of the goals in the first half of play, while Tyler Force and Felipe Naranjo added one each to power the Devils to a 4-1 lead.

Tyler Force, Tinney and Hagen scored one goal each after the intermission as East Jordan pulled away for the victory.

Northwest Academy's scoring was led by Even Kroon, who punched in two goals, with teammate Fisher Kiteley scoring one.

East Jordan tackles Harbor Springs tomorrow (Thursday) on the road and welcomes Kalkaska Monday, Sep. 22 at home.

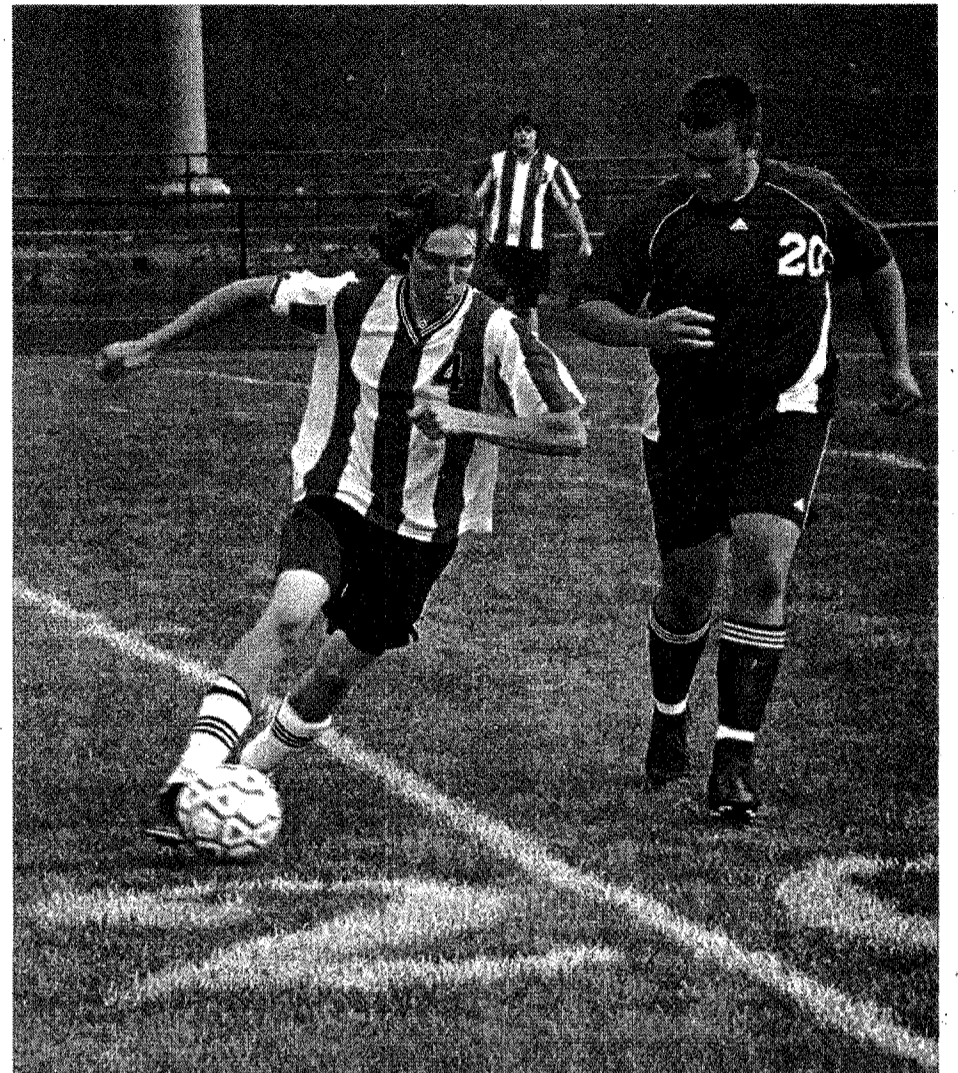


Photo by Vic Riggles  
**East Jordan's Dustin Miller controls the ball in a closely fought soccer match against Grayling Thursday, Sep. 11. The score was tied, 1-1, at the end of regulation.**

**Boyne evaporates Harbor 48-6**

By GREG GIELCZYK  
SPORTS WRITER

**BOYNE CITY** — First, it was special teams that got the Boyne City football team kick started in the season opener, as Drew Nohel ran back a kick for the first touchdown. This time, it was the defense scoring the first touchdown of the game in a 48-6 victory over Harbor Springs to open the Lake Michigan Conference schedule Friday, Sep. 12.

It was 34-0 at half-time as the Ramblers cruised to their third straight win of the young season.

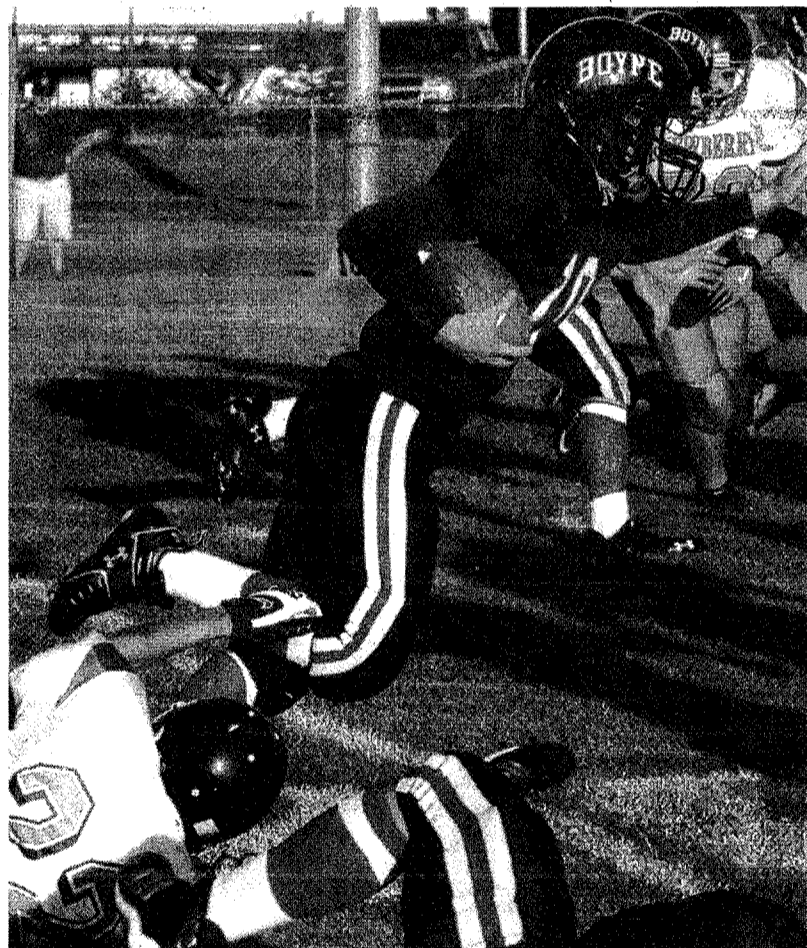
A bone-rattling tackle forced a Ram runner to fumble the ball on the fourth play of the game, and Dalton Loose scooped up the bouncing pigskin (actually, it's made of cowhide) and returned it all the way for a touchdown.

"That was a nice play," Boyne City coach Dave Hills said. "It was just one of those things."

"It was a fortunate situation for us, and a good way for us to get some momentum early."

Nohel's successful point after kick gave the Ramblers a 7-0 lead.

Boyne City found the end zone again with only 26 seconds left in the first quarter when Trever Kruzal raced 56 yards for the score. Nohel added the extra point to make it 14-0.



File photo by Chris Tredway  
**Boyne City quarterback Nick Young keeps the ball and attempts to break the grasp of a defensive player in a game against Newberry earlier this season. Young led the Ramblers to a 48-6 victory over Harbor Springs Friday, Sep. 12.**

Nohel got into the scoring act himself with a 24-yard scamper barely two minutes into the second period. He tackled on the extra point to extend the Ramblers' lead to 21-0.

Harbor Springs returned the ensuing kickoff for a touchdown to spoil Boyne's bid for a shutout. The Ramblers answered with 7:41 re-

maining in the first half on a 61-yard run by Steven Robinson. Nohel kicked the extra point for a 28-8 lead.

With 1:01 left in the second quarter, Nick Young hooked up with Nohel for a 25-yard scoring strike. Boyne missed the extra point.

Nohel tacked on his second touchdown of the game with a four-yard run with 8:38 left

in the third period. He ran in the two-point conversion.

Cody Wilmot went in from nine yards out for the Ramblers' final touchdown of the game. Nohel scored a third touchdown in the fourth period.

Boyne City ground out 406 yards rushing for the game and scored six rushing touchdowns.

Kruzal led the Ramblers with 159 yards on 18 carries. Robinson gained 91 yards on just four attempts. Nohel picked up 68 yards on nine rushes. Wilmot added 37 yards on three carries.

"Our kids played well," Hills said. "We were a little sloppy at times, but we were fortunate to break some big plays."

"With the way we run our offense, we pop a couple of big plays (and) it opens up other areas. We were able to do that early, and kind of got (the Rams) guessing."

Ryan Muser led the defense with seven tackles. Wilmot had six tackles, three of which were quarterback sacks. Kruzal had five tackles and one interception.

"Defensively I thought we played real solid, and were able to contain (the Rams)," Hills said.

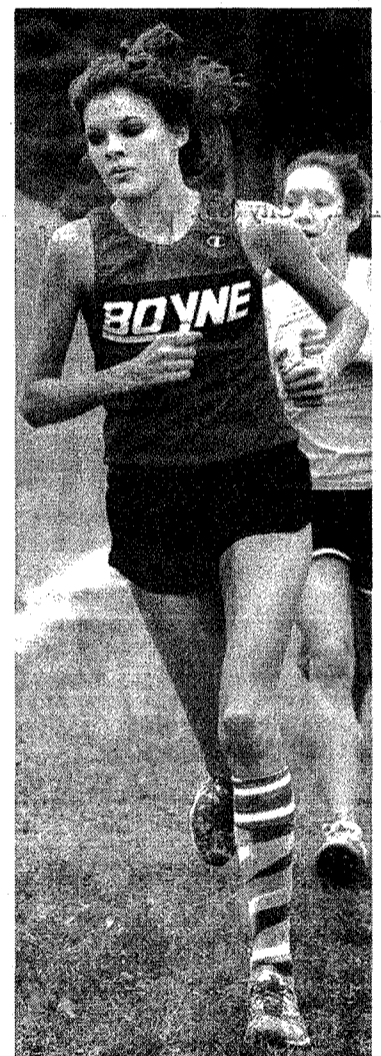
"As a unit, I felt we played good team defense. We controlled the tempo on both sides of the ball."

Boyne City hosts Kalkaska (0-1, 0-3) on Friday.

Despite their winless record, Hills isn't taking the Blazers lightly.

"Kalkaska is a real scrappy football team," Hills said. "They play physical, and are real quick. I can see why they are staying in football games."

Contact Greg Gielczyk at gielczyk@jackpine.com.



Boyne City's Joslyn Moore runs a 22:27, placing seventh in the big school division at the Ellsworth Invitational Saturday.

Photos by Chris Tredway

**Boyne XC teams race at Ellsworth**

By PHIL TROMBLEY  
SPORTS WRITER

**ELLSWORTH** — The Boyne City and Boyne Falls cross country teams were in action Saturday, Sep. 13, running at the Ellsworth House on the Hill Invitational cross country meet.

Darkening skies threatened to drench the course but held off through the high school competition, which saw impressive performances across hilly terrain.

Boyne City competed in the large school event, which saw Harbor Springs snatch the victory in both the boys and girls race.

Harbor Springs boys totaled just 22 points to finish ahead of Charlevoix with 42. Traverse City St. Francis came in third as a team with 79, Roscommon totaled 111 for fourth, Mancelona had 139 in fifth and Boyne City finished sixth with 144.

Harbor Springs' Tec Adams gained an early lead on the field, which remained at his back the entirety of the run, producing an uncontested first place. He crossed the line 15 minutes and 54 seconds after the start.

Harbor Springs girls finished with 24 points, topping second place TCSF, which generated 57, and third place Charlevoix with 79.

Boyne City runners tallied 103 to finish fourth in front of Glen Lake with 113. Harbor Springs racer Maddie Buntin was the overall winner with a time of 20:35.

In the boys competition, the Ramblers were led

**Born Ramblers**  
*BC soccer wins away, downs Charlevoix*

By GREG GIELCZYK  
SPORTS WRITER

**BOYNE CITY** — One was enough for the Boyne City boys soccer team, who traveled to Charlevoix last Monday night, holding off a talented and determined home squad in a Lake Michigan Conference showdown.

Sterling Adgate had both goals for the Ramblers, who walked away with a 2-1 victory over

the Red Rayders.

He scored one goal in each half as the Ramblers survived a defensive struggle with the Rayders.

After taking a 1-0 lead in the first half, Boyne City found itself in a real scrap as Charlevoix took the attack to the Ramblers at the start of the second half.

Charlevoix's defense kept the Ramblers' tied up at midfield throughout most of the second

half, while its offense made a rush at the Boyne City goal.

Eventually, the Rayders' pressure paid off.

The Rayders scored the equalizer with only five minutes remaining in the game.

But coach Nick Baic's team wouldn't give up, and came charging back in the final minutes of the match.

Adgate broke clear on the late breakthrough,

faked out the Charlevoix goalie and sent a shot sailing past his gloves into the back of the net for the game-winner.

With time still remaining on the clock, threatening Boyne City's narrow lead, the Ramblers defense managed to hold off the Rayders the rest of the way.

"Early in the season, we were winning but not playing great soccer," Baic said. "We played much better in our last

three games, with a 1-1 tie against Bellaire, a 1-1 tie against Bay City Central and a 3-0 loss to Temperance (Ann Arbor). Bay City and Temperance are Class A."

Boyne City's Harmon Grubbs had nine saves in net for the Ramblers, while teammates Lucas Hoaglund, Dean Hague and Aaron Anzell played solid in the midfield, according to Baic.

See SOCCER, page 9

See TRACK, page 9



# Rhyme

Continued from 8

prices, crumbling industry and epic foreclosure rates, game officials are complimented one moment and slandered the next.

And all because of a small yellow flag.

Instead of simply a hiring process, perhaps referees should undergo an election process on par with the government.

Complete with campaign managers, catchy slogans and tacky yard signs, referees could run for office and maybe accept a few bribes in the process!

When so much weight is placed on

high school sports and on the shoulders of referees, umpires and judges, is it time to introduce democratic methods to the madness?

At least it would make for some interesting action on the football field and the words that come flying from the sidelines.

Instead of boos and insults erupting from coaches, parents and students in the stands, cheerleaders could lead furious fans in a new chant — "Give me an I...give me an M...give me a P...give me an E...give me an A...give me a C...give me an H!"

# Soccer

Continued from 8

Jesse Place, Tyler Urman and Tom Halstead kept the Rayders' off balance with their aggressive defensive play against Charlevoix's high-powered offense, which failed to answer to the Ramblers' second goal, leaving the score at 2-1.

Bellaire Co-op soccer paid a visit to Boyne City Friday, taking the Ramblers' field with a winless record this season. The Eagles were unable to come away with their first win, but managed to match the Ramblers for a tie.

Members from Boyne City's junior varsity and varsity received playing time in the match, which ended with a score of 1-1.

The Ramblers struck first in the early minutes of the second half, but Bellaire's Taylor Swartz answered on an assist from Luke Gygas to even the score.

Boyne City traveled to Cheboygan last night (Tuesday) for their second match of the week, and hits the road Monday, Sep. 22, to take on Grayling for their fourth and final away match in a row.

# Cross

Continued from 8

by Zeek Beek, who placed 16th with a time of 19:35. Teammates Spencer Gaverly (28th, 21:53), Zach Matthew (30th, 22:24), Taylor Korthase (36th, 24:13) and Jack Hufford (39th, 25:22) rounded out the Boyne City team effort.

The Lady Ramblers were paced by Joslyn Moore, who cruised to a 7th place finish in a time of 22:27. Casmear Kerr placed 24th with a 24:33, Morgan Harding finished 30th in 25:58, Allyssa Kasper was 33rd in 26:36 and Sarah Hufford grabbed 36th, running a 27:21.

The Boyne Falls girls team placed third in the small school division with 67 points behind

Ellsworth, who had 38, and Lake Leelanau St. Mary with 65. The Loggers beat out Alba (76) and Mackinaw City (83).

Alyssa Oram of North Country Trails was the overall winner with a time of 20:38.

The Lady Logger results included Kaylee Wilson, who ran a 22:09 for a 4th place finish, 11th place Erica Westbrook running a 23:37 and Ali Bearss finishing 29th with a 25:56. Rianne Coale placed 33rd, finishing in 26:18, and Katie Fraser completed the course in 26:49 for 37th place.

Wolverine topped the small school boys standings with 30 points, followed by

# East Jordan aces Grayling, spikes Harbor

By PHIL TROMBLEY  
SPORTS WRITER

GRAYLING — The East Jordan varsity volleyball team had a successful opening week in Lake Michigan Conference dual meet action, and as a result, the Lady Devils are off to a 2-0 start in the league.

East Jordan defeated Grayling on its home court in three straight sets, taking a 29-27, 25-15, 25-15 win Thursday, Sep. 11.

"We stepped up our game offensively," East Jordan coach Jackie Haley said. "The intensity started off slow, but by the second game we hit our stride. It was all about team chemistry."

Shaina Peters led the Red Devils stats with 13 kills and 13 digs. Maribeth Pointdexter had seven kills, three blocks and six digs, while Alex Snowden killed nine times and dug 13 balls.

Megan Germaine had eight kills, seven blocks and 11 digs, with teammate Melyssa Skrocki generating eight digs, two kills and 27 assists.

East Jordan opened the week with an exciting five-set match victory that saw the Lady Devils down Harbor Springs 25-9 in the first set. Harbor Springs came back to defeat East Jordan 25-22 and 25-19 in the next two, but the Devils retaliated with 25-14 and 15-8 victories Tuesday, Sep. 9.

The Lady Devils displayed impressive teamwork during the entire match with the Lady Rams, according to Haley.

Peters had a multitude of digs, Pointdexter and Germaine had great defensive games at the net and Snowden played an outstanding all around game.

Peters and Snowden led the offense with 11 kills each, while Pointdexter contributed with ten kills and Germaine had seven.

On defense, Snowden had 13 digs, Peters had 10 digs and three blocks and Germaine had seven digs and seven blocks.

Over the weekend, East Jordan's ju-

nior varsity won its pool with a 6-2 record en route to a third place finish at the Inland Lakes tournament Saturday, Sep. 13.

In bracket play, East Jordan lost to tournament champion Pellston 26-24, 25-18 and then defeated Mancelona 26-24, 25-19.

Monica Capelin, who had 29 digs on the day, and Stephanie Holm, who contributed 19 aces, 31 blocks and 12 digs, were named to the all-tournament team. Capelin was named the team's most valuable player.

In dual meet action, East Jordan defeated Harbor Springs 25-22, 24-26, 25-19 and downed Grayling 25-22, 16-25, 25-19.

# Boyne City hosts relay invite

By PHIL TROMBLEY  
SPORTS WRITER

WALOON LAKE — At the Boyne Valley Lodge Invitational, a unique relay-style and open competition cross country event hosted by Boyne City High School Wednesday, Sep. 10, the Harbor Springs team of Olivia Murphy and Tec Adams ran a combined time of 35:01 in the coed race.

Their combined efforts produced first place overall honors and broke their own record at the meet.

The Rams duo shaved 40 seconds off the coed race, which has one girl and one boy runner alternate to complete four laps on a one and one half mile circuit. The previous record was 35:41.

Teams and individual racers from 14 schools came together in ideal running conditions to compete in a run through the cross country ski trails at the Boyne Valley Lodge.

"It is a real fun event, Boyne City coach Andy Place said. "A lot of the area teams come here every year and enjoy it. It's different and that

makes it fun. It was a very successful day for us."

Harbor Springs topped the team standings with nine points as the team of Maddie Buntin and Allen McCarty placed second in 36:15 and the team of Kendal McCarthy and Jacob Brushaber finished in 37:11, placing sixth.

The top three coed teams for each school counted in the team totals. Wednesday's event had 67 teams finish.

Traverse City St. Francis was second with 22 points followed by Ellsworth, which tallied 35. Gaylord St. Mary was third with 79, Alba had 92 for fourth place and Inland Lakes generated 99 for fifth.

Boyne City barely beat out Boyne Falls for sixth place, finishing with 102 to the Loggers' 104. East Jordan finished eighth with 114, ahead of Mancelona (119).

Boyne City was represented by Joslyn Moore and Jesse Place, the pair crossing in 41:57 for 26th place. Teammates Casmear Kerr and Zeek Beek placed 33rd with a time of 43:03, while Lexie Harding and

Zach Matthew ran a 45:41.

Boyne Falls leaders included Kaylee Wilson and Travis Lange (27th, 42:09), Erica Westbrook and Jared Mathers (36th, 43:38) and Rianne Coale and Justin Savory (40th, 44:59).

East Jordan was led by Brady Brennan and Luke Hawley (31st, 42:39), Liz Hofweber and Rob Nemecek (38th, 44:38) and Lacey Hofweber and Josh Rathbun (45th, 45:50).

Four more races were run in open competition, covering a three-mile and 1.5 mile distance.

Jeremy Egan of Wolverine won the boys open three-mile in a time of 16:46 followed by teammate Luke Operhall (17:21) and Machinaw City's Brandyn Clemens (18:08).

Boyne City's Erin Haley won the girls three-mile with a time of 22:02 followed by Wolverine's Bobee Papi (22:34).

Joe Brushaber of Harbor Springs ran a 9:35 to win the boys 1.5-mile followed by Shayne Dingham of Mackinaw City (9:55) and Grand Traverse's Alex Houston (9:55).

# Boyne City over Blazers, takes Petoskey

By GREG GIELCZYK  
SPORTS WRITER

PETOSKEY — Boyne City's girls volleyball team dropped only two games on the day, winning the Petoskey Invitational tournament Friday, Sep. 5.

Coach Casie Parker's Ramblers appear to be hitting their stride above the net, opening this season's Lake Michigan Conference play with a 3-1 victory at Kalkaska, then finding victory in the rematch against the Blazers at Petoskey.

If the Ramblers can maintain their consistency, especially in serving, a skill in which they have been almost flawless, there's no telling how far they can go this season.

Tracy Miller served at 100 percent to lead the Ramblers at Petoskey.

Other leaders on the day included Amber Kotalik, who had 46 digs, 57 kills, 85 serve receptions, 13 blocks and 8 setter assists.

Teammate Hannah Hausler finished with 43 digs, 43 kills and 19 serve receptions. Hannah Robinson added 36 digs, while Lindsay Clemens had 56 blocks and Rachel Stevens had 20 kills.

Previous to taking the Petoskey tournament, Boyne City's performance against

Kalkaska set the Ramblers at 1-0 in conference play.

Parker's team won the first two games of against the Blazers, 25-19, 25-22 before Kalkaska took the third 25-21, forcing a fourth set.

The Ramblers returned to the court and prevailed 25-17 in the fourth.

Kotalik had 20 digs, 27 serve receptions and 28 kills. Clemens had 40 setter assists.

Hausler had 24 digs and 12 serve receptions. Stevens finished with 22 digs, 14 serve receptions and 6 kills.

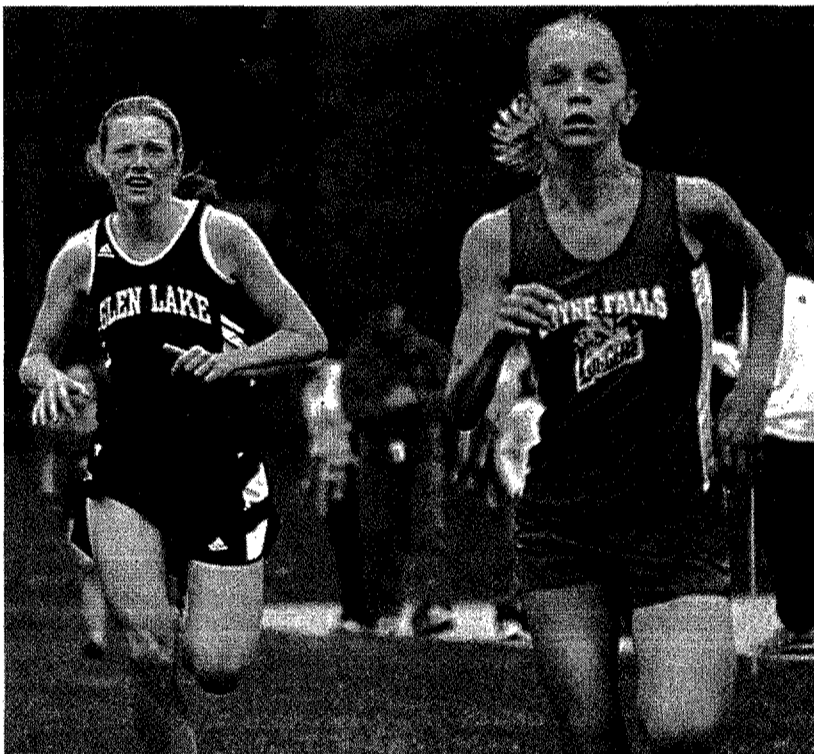
Robinson contributed 17 digs and Hanna Olsen had 16 digs.

Olsen, Robinson and Hausler all served at 100 percent for the night.

"It is always a tough atmosphere for us in Kalkaska," Parker said following the match. "But we managed to pull through. We had our ups and downs through the night."

"Hanna Olsen had some nice saves for us. Amber Kotalik had her best match of her Boyne City career."

Boyne City plays on the road tomorrow (Thursday) evening, taking on Traverse City St. Francis, returning home Tuesday, Sep. 23, to host Charlevoix.



Photos by Chris Tredway

**Boyne Falls' Kaylee Wilson burns a 22:09 5K at the Ellsworth House on the Hill Invitational Saturday morning, placing fourth in the small school division.**

# BOYNE AREA

# TALK OF THE TOWN

## UPCOMING BOYNE AREA EVENTS

### Wed. & Saturdays

Farmers Market  
Old City Park, 8 a.m. to 12 noon

### Sept. 18

Business After Hours  
at Ye Nyne Olde Holles.  
Golf 3 p.m. BAH 5:30 p.m.

### Sept. 20

Mack Sisters w/Great Lakes Chamber Orchestra  
Performing Arts Center, 7:30 p.m.

### Sept. 27

Firefighters Assn. Concert  
Bryan White at Perf. Arts Center, 7 p.m.

### Sept. 28

Boyne 2 Boyne Marathon  
+ half marathon, 5k and 10k, Boyne Highlands to Boyne Mt.

### Oct. 4-5

Fall Harvest Festival  
Arts, crafts, music, more - Water Street

### Oct. 16

Comedy Show  
Gallagher at Perf. Arts Center, 7:30 p.m.

### Oct. 31

Downtown Trick or Treat  
Downtown Boyne City, 5 to 8 p.m.

### Nov. 2

Knights of Columbus Truck Raffle & Dinner  
Call 582-7453 for more info.

### Nov. 28

Holiday Open House and Santa Parade  
downtown Boyne City

### Dec. 6

Holiday Hobby Craft Show  
Boyne City High School

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Mortgage Sale - Default has been made in the conditions of a certain mortgage made by James P. Brown and Cheryl M. Brown, Husband and Wife to Ameriqwest Mortgage Company, Mortgagee, dated September 16, 2004, and recorded on October 4, 2004, in Liber 640, Page 170, Charlevoix County Records, said mortgage was assigned to Deutsche Bank National Trust Company, as Trustee of Ameriqwest Mortgage Securities, Inc. Asset Backed Pass Through Certificates, Series 2004-R11 Under the Pooling and Servicing Agreement Dated as of December 1, 2004, Without Recourse by an Assignment of Mortgage dated October 2, 2007 and recorded on October 11, 2007 in Liber 822 on Page 828, on which mortgage there is claimed to be due at the date hereof the sum of Eighty Seven Thousand Five Hundred Twenty Dollars and 89/100 (\$87,520.89) including interest at the rate of 10.850% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the main lobby of the Charlevoix County Courthouse, Michigan at 11:00 AM on September 26, 2008.

Said premises are situated in the Township of Eveline, Charlevoix County, Michigan, and are described as: Commencing at a 2 inch iron pipe at the North 1/4 corner of Section 20, Township 33 North, Range 7 West; thence along the North and South 1/4 line of said section, also being the centerline of Washington Street, South 1 degree 13 minutes 04 seconds East 1973.45 feet to the POINT OF BEGINNING of this description; thence North 87 degrees 09 minutes 58 seconds East 33.01 feet to a 1/2" rod on the East line of said street; thence continuing North 87 degrees 09 minutes 58 seconds East 1287.42 feet to a 1/2" rod on the East 1/8 line of said section; thence along said 1/8 line South 00 degrees 34 minutes 07 seconds East 330.51 feet to a 1/2" rod; thence South 87 degrees 09 minutes 58 seconds West 1283.67 feet to a 1/2" rod on the East line of said Street; thence continuing South 87 degrees 09 minutes 58 seconds West 330.1 feet to said 1/4 line; thence along said 1/4 line, also being the centerline of said street, North 01 degree 13 minutes 04 seconds West 330.38 feet to the POINT OF BEGINNING, being a part of the Southwest 1/4 of the Northeast 1/4 of Section 20, Township 33 North, Range 7 West and containing 9.997 acres. 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. 2326 Washington Street.

The redemption period shall be 12 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale, or 15 days after statutory notice, whichever is later.

Dated: August 27, 2008

Randall S. Miller & Associates, P.C.  
 Attorneys For Assignee  
 43252 Woodward Ave., Suite 180  
 Bloomfield Hills, MI 48302  
 (248) 335-9200  
 Our File No. 141.00672

**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 mort-

gagee. 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 J. Christopher Bunbury, Kimberly D. Bunbury, 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 October 19, 2005, and recorded on October 25, 2005 in Liber 712 on Page 287, in Charlevoix county records, Michigan, and assigned by said Mortgagee to The Huntington National Bank as assignee, on which mortgage there is claimed to be due at the date hereof the sum of Ninety Thousand Seven Hundred Fifty-Six And 00/100 Dollars (\$90,756.00), including interest at 6.5% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on October 17, 2008.

Said premises are situated in Township of Boyne Valley, Charlevoix County, Michigan, and are described as: Units 80, The Reserve Condominium, according to the Master Deed recorded in Liber 689, Pages 038 through 118, inclusive, Charlevoix County Records, and First Amendment to Master Deed recorded in Liber 705, Page 489, Charlevoix County Records, and designated as Charlevoix County Condominium Subdivision Plan No. 152, together with rights in general common elements and limited common elements as set forth in above Master Deed and as described in Act 59 of the Public Acts of 1978, as amended.

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

Dated: Sept. 17, 2008

For more information, please call:  
 FC F 248.593.1313  
 Trott & Trott, P.C.  
 Attorneys For Servicer  
 31440 Northwestern Highway, Suite 200  
 Farmington Hills, Michigan 48334-2525  
 File #220335F01

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 P. Burns and Bridget K. Burns, husband and wife, to Bank of Ann Arbor, Mortgagee, dated November 4, 2002 and recorded November 8, 2002 in Liber 497, Page 841, Charlevoix County Records, Michigan. Said mortgage is now held by Washington Mutual Bank, FA by assignment. There is claimed to be due at the date hereof the sum of Ninety-Four Thousand Nine Hundred Forty-Four and 07/100 Dollars (\$94,944.07) including interest at 7.75% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix in Charlevoix County, Michigan at 11:00 a.m. on OCTOBER 17, 2008.

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

Commencing at a one-half re-rod at the East quarter corner of Section 11, Township 32 North, Range 6 West; thence along the East line of said Section, as depicted, by M.C.

Feindt, P.S., on a survey recorded in Liber 225, Page 822, Charlevoix County Records, South 00 degrees 35 minutes 21 seconds East 881.21 feet to the center line of Tompkins Road; thence Westerly along said center line on a curve to the left 141.91 feet (radius of said curve is 973.99 feet and the chord bears North 75 degrees 15 minutes 44 seconds West 141.78 feet); thence continuing along said centerline North 79 degrees 26 minutes 10 seconds West 109.17 feet; being the point of beginning of this description; thence North 00 degrees 38 minutes 39 seconds West 33.64 feet to a one-half re-rod on the Northernly line of said road; thence continuing North 00 degrees 38 minutes 39 seconds West 294.36 feet to a one-half re-rod on the Southerly line of the John Kullick property described in Liber 325, Page 363, Charlevoix County Records; thence parallel with said Tompkins Road North 79 degrees 26 minutes 10 seconds West 250.00 feet to a one-half re-rod at an angle point in said John Kullick property; thence along the East line of said John Kullick property South 00 degrees 38 minutes 39 seconds East 294.36 feet to a one-half re-rod on the Northernly line of said road; thence continuing along the last described course South 00 degrees 38 minutes 39 seconds East 33.64 feet to said center line; thence along said center line South 79 degrees 26 minutes 10 seconds East 250.00 feet to the point of beginning, being a part of the Northeast quarter of the Southeast quarter of Section 11, Township 32 North, Range 6 West. Excepting there from: Parcel "1-B and 2-B" combined (future Parcel "B"), Commencing at a one-half re-rod at the East quarter corner of Section 11, Township 32 North, Range 6 West; thence along the East line of said Section, as depicted by M.C. Feindt, P.S., on a survey recorded in Liber 225, Page 822, Charlevoix County Records, South 00 degrees 35 minutes 21 seconds East 545.05 feet to a one-half inch rod on the Southerly line of the John Kullick property as described in Liber 325, Page 363, Charlevoix County Records; thence along said property line parallel with Tompkins Road, as existing, on the arc of a curve to the left 76.43 feet (radius of said curve is 1295.73 feet and the chord bears North 77 degrees 44 minutes 47 seconds West 76.42 feet) to a one-half inch rod; thence continuing along said property line and parallel with said road; North 79 degrees 26 minutes 10 seconds West 88.93 feet to a one-half rod, being the point of beginning of this description; thence South 00 degrees 38 minutes 39 seconds East 33.64 feet to the centerline of road; thence along said centerline North 79 degrees 26 minutes tenth/ones West 167.00 feet; thence North 00 degrees 38 minutes 39 seconds West 294.36 feet to a one-half inch rod on said Southerly line of the John Kullick Property; thence along said property line, South 79 degrees 26 minutes 10 seconds East 161.00 feet to the point of beginning; being a part of the Northeast one-quarter of the Southeast one-quarter of Section 11, Township 32 North, Range 6 West. The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA \$600.3241a, in which case the redemption period shall be 30 days from the date of such sale. TO ALL PURCHASERS: The foreclosing mortgagee can rescind the sale. In that event, your damages, if any, are limited solely to the return of the bid amount tendered at sale, plus interest.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on October 3, 2008.

Said premises are situated in Township of Boyne Valley, Charlevoix County, Michigan, and are described as: The West half of the Northeast Quarter of the Southwest Quarter of Section 13, Township 32 North, Range 5 West

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

Dated: Sept. 3, 2008

**Notice Of Mortgage Foreclosure Sale**

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

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

**MORTGAGE SALE** - Default has been made in the conditions of a mortgage made by Michael J. Herriman and Lisa Herriman, husband and wife, original mortgagor(s), to Standard Federal Bank, a Federal Savings Bank, Mortgagee, dated November 5, 1999, and recorded on November 16, 1999 in Liber 377 on Page 179, and modified by agreement dated February 8, 2006, and recorded on March 7, 2006 in Liber 734 on Page 153, and assigned by said Mortgagee to LaSalle Bank Midwest, NA as assignee as documented by an assignment, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Eighty Thousand Nine Hundred Thirteen And 73/100 Dollars (\$80,913.73), including interest at 6.25% per annum.

Dated: Sept. 17, 2008

Orlans Associates, P.C.  
 Attorneys For Servicer  
 P.O. Box 5041  
 Troy, MI 48007-5041  
 248-502-1400  
 File No. 362.4347

**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 Theresa L. Fiel and Paul A. Fiel, 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 November 12, 2004, and recorded on November 16, 2004 in Liber 650 on Page 804, and assigned by said Mortgagee to U.S. Bank National Association, as Trustee for Credit Suisse First Boston HEAT 2005-2 as assignee as documented by an assignment, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Forty-Two Thousand Three Hundred Twenty-Three And 76/100 Dollars (\$142,323.76), including interest at 12.3% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on October 3, 2008.

Said premises are situated in Township of Boyne Valley, Charlevoix County, Michigan, and are described as: The West half of the Northeast Quarter of the Southwest Quarter of Section 13, Township 32 North, Range 5 West

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

Dated: Sept. 3, 2008

**Notice Of Mortgage Foreclosure Sale**

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

**MORTGAGE SALE** - Default has been made in the conditions of a mortgage made by Michael J. Herriman and Lisa Herriman, husband and wife, original mortgagor(s), to Standard Federal Bank, a Federal Savings Bank, Mortgagee, dated November 5, 1999, and recorded on November 16, 1999 in Liber 377 on Page 179, and modified by agreement dated February 8, 2006, and recorded on March 7, 2006 in Liber 734 on Page 153, and assigned by said Mortgagee to LaSalle Bank Midwest, NA as assignee as documented by an assignment, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Eighty Thousand Nine Hundred Thirteen And 73/100 Dollars (\$80,913.73), including interest at 6.25% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on September 26, 2008.

Said premises are situated in Township of Boyne Valley, Charlevoix County, Michigan, and are described as: The West half of the Northeast Quarter of the Southwest Quarter of Section 13, Township 32 North, Range 5 West

at public venue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on September 26, 2008.

Said premises are situated in Township of Marion, Charlevoix County, Michigan, and are described as: Beginning on the North line of Section 4, Town 33 North, Range 8 West, 131.08 feet East of the West 1/8 line of said Section; thence East on said Section line 347.82 feet to an iron stake; thence South, parallel with said West 1/8 line 348.15 feet to an iron stake; thence West parallel with the North line of said Section 347.82 feet; thence North 348.15 feet to the point of beginning. Excepting the East 100 feet thereof, being a part of the Northeast 1/4 of the Northwest 1/4 of Section 4, Town 33 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.

Dated: August 27, 2008

For more information, please call:  
 FC G 248.593.1310  
 Trott & Trott, P.C.  
 Attorneys For Servicer  
 31440 Northwestern Highway, Suite 200  
 Farmington Hills, Michigan 48334-2525  
 File #059260F02

**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 Susan C Loper unmarried, original mortgagor(s), to JPMorgan Chase Bank, NA, Mortgagee, dated July 27, 2007, and recorded on August 10, 2007 in Liber 814 on Page 880, in Charlevoix county records, Michigan, and assigned by said Mortgagee to Chase Home Finance LLC as assignee, on which mortgage there is claimed to be due at the date hereof the sum of Seventy-Four Thousand Seven Hundred Sixty-Six And 80/100 Dollars (\$74,766.80), including interest at 7.5% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on September 26, 2008.

Said premises are situated in City of East Jordan, Charlevoix County, Michigan, and are described as: Commencing at a point on the West section line of section 24, town 32 North, Range 7 West, 30 rods South of the Northwest corner of the Southwest 1/4 of the Southwest 1/4 of said section 24; thence South on said Section line 80 feet; thence East 297 feet; thence North 80 feet; thence West 297 feet to the place of beginning, and being part of said Southwest 1/4 of section 24, town 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.

Dated: August 27, 2008

**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.

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 #218400F01

**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 Robert J. Pelon and Marcia Pelon, husband and wife as joint tenants with right of survivorship, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated September 24, 2007, and recorded on October 1, 2007 in Liber 821 on Page 463, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Two Hundred Seventy-Five Thousand Three Hundred Fifty-Seven And 99/100 Dollars (\$275,357.99), including interest at 6.875% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on September 26, 2008.

Said premises are situated in Township of Charlevoix, Charlevoix County, Michigan, and are described as: Unit 37, Whipoorwill, according to the Master Deed as recorded in Liber 404, pages 946 through 998, inclusive, Charlevoix County Records, and amended by the First Amendment to Master Deed recorded in Liber 406, Pages 189 through 191, inclusive, Charlevoix County Records, and further amended by the Second Amendment to Master Deed recorded in Liber 416, Pages 311 through 314, inclusive, Charlevoix County Records, and amended by the Third Amendment to Master Deed recorded in Liber 430, Pages 82 through 90, inclusive, Charlevoix County Records, and designated as Charlevoix County Condominium Plan No. 115. Together with rights in general common elements and limited common elements as set forth in the above Master Deed and amendments thereto, and as described in Act 59 of the Public Acts of 1978, as amended.

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

Dated: August 27, 2008

**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 George L. Schlicht aka George Schlicht an unmarried man, original mortgagor(s), to Union Federal Bank of Indianapolis, Mortgagee, dated March 7, 2005, and recorded on March 14, 2005 in Liber 671 on Page 375, and rerecorded on February 27, 2006 in Liber 732 on Page 770, in Charlevoix county records, Michigan, and assigned by mesne assignments to CitiMortgage, Inc. as assignee, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Fifty-Seven Thousand Six Hundred Twenty-Seven And 06/100 Dollars (\$157,627.06), 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 venue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on October 10, 2008.

Said premises are situated in City of Charlevoix, Charlevoix County, Michigan, and are described as: Parcel 1: Lot 46 Of Hillcrest Subdivision, According To The Plat Recorded In Liber 1 Of Plats, Page 134, Charlevoix County Records.

Parcel 2: An Easement Of Ingress And Egress To Lake Charlevoix Over And Across The Following

Dated: Sept. 10, 2008

**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.

**MORTGAGE SALE** - Default has been made in the conditions of a mortgage made by Edgar W. Robert, Married, and Karen A. Robert, Married, original mortgagor(s), to JPMorgan Chase Bank, N.A., Mortgagee, dated October 26, 2006, and recorded on December 18, 2006 in Liber 778 on Page 142, and modified by Affidavit or Order received by and recorded, in Charlevoix county records, Michigan, and assigned by said Mortgagee to Chase Home Finance LLC as assignee, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Eighteen Thousand Three Hundred Eighty-Two And 66/100 Dollars (\$118,382.66), 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 venue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on September 26, 2008.

Said premises are situated in City of Boyne City, Charlevoix County, Michigan, and are described as: The East 52 1/2 feet of Lot 329, Block 20, Nicholls and Morgan's Third Addition to South Boyne, now City of Boyne City, according to the Plat thereof as Recorded in the Office of the Register of Deeds, Charlevoix County, Michigan.

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

Dated: August 27, 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 #218664F01

**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 Matthew L. Siegel and Christy A. Siegel, husband and wife, also known as Matt Siegel and Christy Siegel, original mortgagor(s), to Client Mortgage Incorporated, Mortgagee, dated March 22, 2004, and recorded on April 2, 2004 in Liber 606 on Page 003, and assigned by mesne assignments to CitiMortgage, 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 Twelve Thousand Five Hundred Sixty-Eight And 57/100 Dollars (\$112,568.57); including interest at 4.75% 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 venue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on October 3, 2008.

Said premises are situated in City of Boyne City, Charlevoix County, Michigan, and are described as: Lots 6 and 8, C. G. Lewis's Addition to Boyne, according to the recorded plat thereof, as recorded in Liber 1 of Plats, on Page 83, 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: Sept. 3, 2008

For more information, please call:  
 FC C 248.593.1301  
 Trott & Trott, P.C.  
 Attorneys For Servicer  
 31440 Northwestern Highway, Suite 200  
 Farmington Hills, Michigan 48334-2525  
 File #218745F01

Described Parcel Of Land: Commencing At The Northwest Corner Of Government Lot 1, Section 14, Town 32 North, Range 7 West; Thence South On The West Line Of Said Lot 383.05 Feet To An Iron Stake On The Shore Of Lake Charlevoix, Being The Point Of Beginning Of This Description; Thence North 45 Degrees East 263.44 Feet To An Iron Stake On The Southwesterly Line Of Shepard's Lane; Thence At An Angle Of 82 Degrees 35 Minutes To The Left Along Shepard's Lane, 102.3 Feet To An Iron Stake; Thence South 46 Degrees 22 Minutes 13 Seconds West 281.84 Feet To An Iron Stake On The Shore Of Lake Charlevoix; Thence South 47 Degrees 35 Minutes East 108.3 Feet To The Point Of Beginning, Being A Part Of Government Lot 3, Section 15 And Part Of Government Lot 1, Section 14, All In Town 32 North, Range 7 West.

**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 Michael R. Sero, Jr., a single person and Shanda J. Waisanen, a single person, original mortgagor(s), to Wells Fargo Bank, NA, Mortgagee, dated September 2, 2004, and recorded on September 13, 2004 in Liber 636 on Page 304, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Thousand Five Hundred Twenty-Eight And 09/100 Dollars (\$100,528.09), including interest at 6.5% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on September 26, 2008.

Said premises are situated in City of East Jordan, Charlevoix County, Michigan, and are described as: Beginning 12 rods East of the Northwest corner of the Southeast 1/4 of the Southwest 1/4 of Section 24, Town 32 North, Range 7 West, thence East 4 rods, thence South 4 rods, thence North 4 rods to the place of beginning, being a part of the Southeast 1/4 of the Southwest 1/4 of Section 24, Town 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.

Dated: August 27, 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 #218247F01

**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 Colleen T. Smith, a married woman, original mortgagor(s), to Fifth Third Mortgage - MI, LLC, Mortgagee, dated January 21, 2005, and recorded on January 25, 2005 in Liber 664 on Page 367, in Charlevoix county records, Michigan, and assigned by said Mortgagee to Fifth Third Mortgage Company as assignee, on which mort-

gage there is claimed to be due at the date hereof the sum of Ninety-Eight Thousand Seven Hundred Six And 04/100 Dollars (\$98,706.04), 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 venue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on October 17, 2008.

Said premises are situated in City of Boyne City, Charlevoix County, Michigan, and are described as: Lot 8, Block "A", North Morgan's Addition to 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: Sept. 17, 2008

For more information, please call: FC J 248.593.1311  
Trott & Trott, P.C.  
Attorneys For Servicer  
31440 Northwestern Highway, Suite 200  
Farmington Hills, Michigan 48334-2525  
File #220213F01

**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 Douglas J. Smith, a Married Man and Colleen T. Smith aka Colleen Smith, His Wife, original mortgagor(s), to Fifth Third Mortgage - MI, LLC, Mortgagee, dated December 23, 2004, and recorded on January 12, 2005 in Liber 662 on Page 256, and assigned by said Mortgagee to Fifth Third Mortgage Company 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 Twenty-Six Thousand Four Hundred Sixty-Nine And 75/100 Dollars (\$126,469.75), 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 venue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on October 3, 2008.

Said premises are situated in City of Boyne City, Charlevoix County, Michigan, and are described as: Lots 1 and 2 of Lewis's Addition to Boyne, according to the recorded plat in the office of the Register of Deeds for Charlevoix County, Michigan.

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

Dated: Sept. 3, 2008

For more information, please call: FC J 248.593.1311  
Trott & Trott, P.C.  
Attorneys For Servicer  
31440 Northwestern Highway, Suite 200  
Farmington Hills, Michigan 48334-2525  
File #198281F02

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

**MORTGAGE SALE -** Default has been made in the conditions of a mortgage made by Steven P. Voice and Rebecca Voice, husband and wife, to Fifth Third Mortgage - MI, LLC, Mortgagee, dated August 12, 2005 and recorded August 16, 2005 in Liber 699, Page 206, Charlevoix County Records, Michigan. There is claimed to be due at the date hereof the sum of One Hundred Three Thousand Four Hundred Sixteen and 87/100 Dollars (\$103,416.87) including interest at 7.75% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix County, Michigan at 11:00 a.m. on SEPTEMBER 26, 2008.

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

Commencing at the East one-quarter corner of Section 32, Township 33 North, Range 6 West; thence Westerly along the East and West one-quarter line of said Section having a given bearing of North 89 degrees 01 minute West, a distance of 746.40 feet to the Point of Beginning; thence continuing Westerly along said East and West one-quarter line of Section 32, a distance of 451.80 feet thence South 01 degree 14 minutes West, parallel with the East line of said Section 32, a distance of 964.91 feet; thence South 89 degrees 01 minute East a distance of 451.8 feet thence North 01 degree 14 minutes East, parallel with the East line of Section 32, a distance of 964.91 feet to the Point of Beginning; being a part of the Northeast one-quarter of the Southeast one-quarter of Section 32, Township 33 North, Range 6 West.

Also: 50 foot Beach Easement for the benefit of said parcel described as: The West 50 feet of all that part of the following described property which lies Northerly of Lakeshore Drive and South of the Shore of Lake Charlevoix; Beginning at a point on the East and West one-quarter line of Section 32, Township 33 North, Range 6 West; 294.50 feet West of the East one-quarter post of said Section; thence West on said one-quarter line 144.90 feet; thence North 01 degree 14 minutes East to the shore of Lake Charlevoix; thence Southwesterly along said shore to a point 294.60 feet West of the East side of said Section 32; thence South to the Point of Beginning; being part of Government Lot 3, Section 32, Township 33 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. 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: August 27, 2008

Orlans Associates, P.C.  
Attorneys For Servicer  
P.O. Box 5041  
Troy, MI 48007-5041  
248-502-1400  
File No. 200.3079

AS A DEBT COLLECTOR, WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION

OBTAINED WILL BE USED FOR THAT PURPOSE. NOTIFY (248) 362-6100 IF YOU ARE IN ACTIVE MILITARY DUTY.

**MORTGAGE SALE -** Default having been made in the terms and conditions of a certain mortgage made by Andrew E. Voss and Rebecca S. Voss, husband and wife of Charlevoix County, Michigan, Mortgagor to US Bank National Association ND dated the 10th day of November, A.D. 2003, and recorded in the office of the Register of Deeds, for the County of Charlevoix and State of Michigan, on the 20th day of November, A.D. 2003, in Liber 585, Page 741 of Charlevoix Records, on which mortgage there is claimed to be due, at the date of this notice, for principal of \$93,493.65 (ninety-three thousand four hundred ninety-three and 65/100) plus accrued interest at 7.8% (seven point eight) percent per annum.

And no suit proceedings at law or in equity having been instituted to recover the debt secured by said mortgage or any part thereof. Now, therefore, by virtue of the power of sale contained in said mortgage, and pursuant to the statute of the State of Michigan in such case made and provided, notice is hereby given that on, the 10th day of October, A.D., 2008, at 11:00:00 AM o'clock said mortgage will be foreclosed by a sale at public auction, to the highest bidder, main lobby of the Charlevoix County Courthouse, Charlevoix, MI, Charlevoix County, Michigan, of the premises described in said mortgage. Which said premises are described as follows:

All that certain piece or parcel of land situate in the Township of Wilson, in the County of Charlevoix and State of Michigan and described as follows to wit: Township of Wilson, County of Charlevoix, Michigan: Commencing at a 3/4 inch pipe at the East 1/4 corner of Section 19, Township 32 North, Range 6 West, thence along the East line of said section South 00 degrees 17 minutes 54 seconds East 210.82 feet to the point of beginning of this description; thence continuing along said section line South 00 degrees 17 minutes 54 seconds East 322.29 feet to the Northeastly line of Roberts Road; thence continuing along said sec-

tion line South 00 degrees 17 minutes 54 seconds East 65.65 feet to the centerline of Roberts Road; thence along said centerline North 30 degrees 28 minutes 38 seconds West 403.08 feet; thence North 69 degrees 14 minutes 24 seconds East 112.53 feet; thence parallel with the East and West 1/4 line of said section North 89 degrees 36 minutes 48 seconds East 97.19 feet to the point of beginning; all being a part of the Northeast 1/4 of the Southeast 1/4 of Section 19 Township 32 North Range 6 West.

Commonly known as: 3620 Roberts Road. PPN: 15-015-019-016-20 The redemption period shall be six months from the date of such sale, unless determined abandoned in accordance with 1948CL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: Sept. 10, 2008

WELTMAN, WEINBERG & REIS CO., L.P.A.

By: Michael I. Rich (P-41938)  
Attorney for Plaintiff  
Weltman, Weinberg & Reis Co., L.P.A.  
2155 Butterfield Drive  
Suite 200-S  
Troy, MI 48084  
WWR# 10016043

AS A DEBT COLLECTOR, WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. NOTIFY US AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

**MORTGAGE SALE -** Default having been made in the terms and conditions of a certain mortgage made by Craig Walts and Kirsten Walts, husband and wife, Mortgagors, to Washington Mutual Bank, Mortgagee, dated the 20th day of January, 2006 and recorded in the office of the Register of Deeds, for The County of Charlevoix and State of Michigan, on the 25th day of January, 2006 in Liber 727 of Charlevoix County Records, page 949, Washington Mutual Bank on which mortgage there is claimed to be due, at the date of this notice, the sum of One Hundred Forty Five Three Hundred Thirteen and 50/100 (\$145,313.50), and no suit or proceeding

at law or in equity having been instituted to recover the debt secured by said mortgage or any part thereof.

Now, therefore, by virtue of the power of sale contained in said mortgage, and pursuant to statute of the State of Michigan in such case made and provided, notice is hereby given that on the 10th day of October, 2008 at 11:00 o'clock am Local Time, said mortgage will be foreclosed by a sale at public auction, to the highest bidder, main lobby of the Charlevoix County Courthouse, Charlevoix, MI MI (that being the building where the Circuit Court for the County of Charlevoix is held), of the premises described in said mortgage, or so much thereof as may be necessary to pay the amount due, as aforesaid on said mortgage, with interest thereon at 6.2030% per annum and all legal costs, charges, and expenses, including the attorney fees allowed by law, and also any sum or sums which may be paid by the undersigned, necessary to protect its interest in the premises.

Which said premises are described as follows: All that certain piece or parcel of land, including any and all structures, and homes, manufactured or otherwise, located thereon, situated in the City of Boyne City, County of Charlevoix, State of Michigan, and described as follows, to wit:

Lot 11 of William H. White & Co.'s Subdivision of a part of Lot 35 of Beardsley's Second Addition to the Village of Boyne (now City of Boyne City) according to the recorded plat thereof recorded in Liber 1 of plats, page 47, and also beginning at a 1/2 inch iron at the Southwesterly corner of Lot 11 (also being the Northerly most corner of Lot 2) of W.H. White Co.'s Subdivision of Lot 35 Beardsley's Second Addition to the Village of Boyne City; thence along the Southerly extension of the Westerly line of Lot 11 of said Plats South 12 degrees 11 minutes 25 seconds West 9.59 feet to a T-iron stake; thence South 70 degrees 46 minutes 57 seconds East 47.60 feet to a T-iron stake on the Southeastly line of Lot 2 of said Plat; thence along the Southeastly line of Lot 2 of said Plat, North 50 degrees 30 minutes 40 seconds East 4.62 feet to 3/4 pipe at the

Southeasterly corner of Lot 11 (also being the Northeastly corner of Lot 2) of said plat; thence along the line common to Lots 2 and 11 of said Plat North 64 degrees 33 minutes 52 seconds West 51.48 feet to the point of beginning; being part of Lot 2 of W.H. White Co's Subdivision of Lot 35 of Beardsley's Second Addition to the Village of Boyne City.

During the six (6) months immediately following the sale, the property may be redeemed, except that in the event that the property is determined to be abandoned pursuant to MCLA 600.3241a, the property may be redeemed during 30 days immediately following the sale.

Dated: 9/10/2008

Washington Mutual Bank Mortgagee

FABRIZIO & BROOK, P.C.  
Attorney for Washington Mutual Bank  
888 W. Big Beaver, Suite 800  
Troy, MI 48084  
248-362-2600

**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 Seth L. Wruk and Jennifer L. Wruk, 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 October 14, 2005, and recorded on October 26, 2005 in Liber 712 on Page 866, in Charlevoix county records, Michigan, and assigned by said Mortgagee to The Huntington National Bank as assignee, on which mortgage there is claimed

to be due at the date hereof the sum of Ninety-Eight Thousand One Hundred And 56/100 Dollars (\$98,100.56), including interest at 6% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on October 10, 2008.

Said premises are situated in City of Boyne City, Charlevoix County, Michigan, and are described as: Parcel C-2: commencing at a 1/2 inch rod at the Southeast corner of Lot 62 of Bailey and Wilson's 2nd Addition to the Village of Boyne, according to the plat thereof as recorded in the Office of the Register of Deeds, Charlevoix County, Michigan; thence along the North line of Roosevelt Street, South 86 degrees 09 minutes 51 seconds West, (recorded as South 86 degrees 00 minutes West) 58.28 feet to a 1/2 inch rod being the Point of Beginning of this description; thence continuing along said street line South 86 degrees 09 minutes 51 seconds West, (recorded as South 86 degrees 00 minutes West) 58.28 feet to a 1/2 inch rod; thence North 0 degrees 50 minutes 36 seconds East 132.00 feet to a 1/2 inch rod on the South line of a 16.5 feet wide alley; thence along said alley line north 86 degrees 04 minutes 38 seconds East 58.27 feet to a 1/2 inch rod; thence South 0 degrees 50 minutes 12 seconds West 132.09 feet to the point of beginning. Being a part of Lots 63 and 64 of Bailey and Wilson's 2nd Addition to the Village of Boyne.

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: Sept. 10, 2008

For more information, please call: FC F 248.593.1313  
Trott & Trott, P.C.  
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**The Citizen-Journal**

**WILSON TOWNSHIP ACCEPTING BIDS SNOW REMOVAL**

Wilson Township is now accepting bids for **SNOW REMOVAL** at the township hall located at Fall Park, 02530 N. BC/EJ Road, Boyne City, for the **2008-2009 Winter Season**. Bids will be opened at the Wilson Township Board of Trustees meeting at the Wilson Township Hall at 7:00 p.m. on October 8, 2008. Bids should be marked "Snow Removal" and received at the following address by 4:00 p.m. October 7, 2008:

Wilson Township  
P.O. Box 447  
Boyne City, MI 49712



## New addition to Natural Area

**CHARLEVOIX COUNTY** — A highly desired addition to the St. Clair Lake/Six Mile Lake Natural Area has been purchased and added to a beautiful stretch of northern Michigan waterway that will now permanently remain a natural haven for all things wild. Located close to Ellsworth near the top of what is known as the Chain of Lakes, the natural area lies in both Charlevoix and Antrim counties.

This past winter, the Little Traverse Conservancy worked in partnership with the tireless St. Clair Lake/Six Mile Lake Natural Area Committee and Grand Traverse Regional Land Conservancy to purchase 69 acres with 3,800 feet of frontage along the Sinclair River. The Little Traverse Conservancy's share of the purchase was funded by special donations and challenge grant monies. The Grand Traverse Regional Land Conservancy's fund raising continues in order to cover half the cost of the land purchase plus



Located in the Upper Chain of Lakes and straddling Charlevoix and Antrim counties, the natural area is a great place to enjoy "silent sports" such as canoeing and kayaking.

acquisition expenses and long-term land management for the entire Natural Area.

"The two land trusts provided the staffing and mechanism to help

this project along," said Ty Ratliff, Land Protection Specialist with Little Traverse Conservancy who has worked on this project for more than 10 years. "But the

volunteer efforts of the Natural Area Committee, year after year, are to be commended." "I've always described our group as a kite — that would be

JoAnne Beemon — and a tail — the rest of us," said Ron Tschudy, a long-time committee member. "Our function was to occasionally steady her a bit, but no

kite becomes airborne by itself, right?" Ron added, "I want everyone who might be contemplating doing a project of this sort to know that it is tremen-

dously personally rewarding. Apart from the sense of accomplishment and satisfaction involved in my marriage and the raising of our son, being a

part of this project is what I am most proud of in my life."

Cherie Hogan, a longtime committee member echoed Ron's thoughts. "I can only say that the St. Clair/Six Mile Lake project started in 1992 has been the most rewarding undertaking of my life and I would not have missed the ride," she said.

The newest purchase is one of the last undeveloped pieces of shoreline in the Chain of Lakes watershed system. Its protection brings the natural area to a total of 261 acres and 2.3 miles of shoreline.

Funding for this project was made possible by the J.A. Woolam Foundation, an anonymous donor, the federal North American Wetland Conservation Act program, and the conservancies. While the natural area is owned jointly by both conservancies, stewardship of the property will be handled by Grand Traverse Regional Land Conservancy.

## Memorial

The library garden at Boyne District Library is now home to an inspirational art piece, thanks to the Tom Beamer family and the Friends of the Library. A dedication was held recently at the library with more than 40 family members, friends and community members attending.

Tom Beamer and his wife, Kathie, and sons, Kevin and Ian, vacationed in Boyne City for many years, and Tom and Kathie moved to Boyne City permanently in 2003. In June of 2006 Tom died after a battle with cancer. Since Kathie had been active with the Friends of the Library, she and the family

decided to use the memorial contributions received in Tom's name for a memorial in the library's garden.

Kurt Wietzke, Tom's close friend since boyhood, along with his wife, Phoebe, assisted Kathie in deciding on an appropriate memorial. They liked the idea of a sculpture, and were able to find artist Alec Greaves from Buchanan, Mich., to carry out their vision. According to Kurt, the welded metal sculpture "has the look and feel of Tom with his Chicago Cubs hat on, sitting on a park bench reading to three children," representing his three grandchildren.

The theme of reading was a natural choice, since education was his passion, he said. The sculpture also has a baseball theme to represent Tom's love of the game — he was a season ticket holder at Wrigley Field in Chicago for more than 30 years, and also closely followed the Tigers.

"This is a wonderful tribute to a great man, who made a difference in the lives of many people," Kurt said. "He loved Boyne City, and his family and friends are pleased to give something permanent and visible to the community in his memory."



# FALL Home Improvement

## Green Up: And Help the Earth

By Tresa Erickson

You know the natural resources of the earth are in limited supply, and you want to do your part to conserve those resources and ensure they are there for your children. You are making a pact with yourself to change your ways and start adopting some green practices around your home.

There are a variety of changes you can make in your home that will protect the environment and impact your bottom line. Some of these include:

- Use green paint. This will eliminate odors and reduce toxins, making for cleaner air.
- Replace your air filters regularly. This will keep your heating and cooling units running efficiently and provide for cleaner air. Your systems won't have to work as hard to compensate for dirty filters, reducing wear and tear and leading to fewer repairs.
- Install a programmable thermostat. This will allow you to set a regu-

lar temperature for the times you are home and away, reducing your energy use and saving on your utility bills. If you turn down your thermostat just a couple of degrees, you will save even more.

- Use heat-control platinum window film. This will keep heat out during the summer and retain it during the winter, reducing your energy use and saving on your utility bills.

• Install weatherstripping where needed. This will prevent drafts and dust from entering your home, saving on your energy bills and providing for cleaner indoor air.

- Use compact fluorescent bulbs. This will reduce your energy use and curb replacement costs since the bulbs last longer than traditional ones, keeping more money in your pocket.

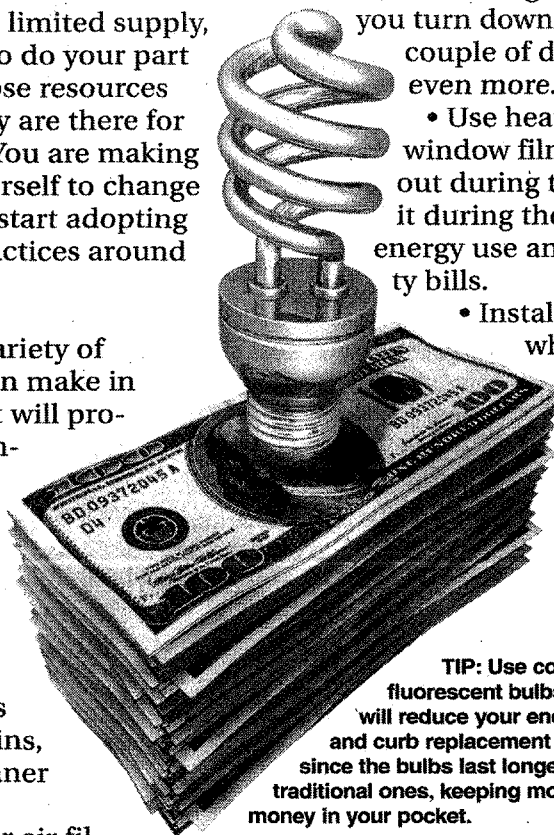
longer than traditional ones, keeping more money in your pocket.

- Install dimmer switches. This will allow your lightbulbs to last longer, saving you money in replacement costs.
- Install low-flow showerheads. This will conserve water, reducing your

water bills.

These are just seven of the hundreds of changes you can make around your home to save the planet. If you have the budget, you can do a whole lot more like adding insulation to your house and replacing old appliances, furnaces, water heaters

and windows with energy-efficient ones. Whatever you can do, every little bit helps.



**TIP:** Use compact fluorescent bulbs. This will reduce your energy use and curb replacement costs since the bulbs last longer than traditional ones, keeping more money in your pocket.

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