

# At a glance Chamber board nominations open

If you are interested in serving on the Boyne Area Chamber of Commerce Board of Directors in 2009, please contact the Chamber office or Board President Kathy Anderson at Boyne Country Books, 125 Water St., phone 231-582-3180. Board elections will be held in December.

# The Nightmare returns

The 7th annual Nightmare at Challenge Mountain will begin Friday, Oct. 3, and will run each Friday and Saturday in October, including Halloween, from 7 to 10 p.m. Challenge Mountain is located at 2205 Springbrook Rd., Boyne Falls. The cost is two children for \$5 when accompanied by an adult; adult tickets are \$10. Each ticket is a season pass. For details and driving directions call 231-582-1186 or to www.challengo gemtn.org/nightmare at ChallengeMountain.htm.

# Movies on Main

Movies on Main will present the movie "Sex and the City" in a special Friday night showing on Oct. 10 at 7p.m.

Movies are brought to you by the Friends of the Boyne District Library, the fund raising arm of the library

Admission is free but donations are gratefully accepted. Refreshments are available for purchase.



Driver DeAnn Spaay and the children on her bus proudly display the 378 cans the kids collected to donate to the Boyne City food pantry. Spaay is rewarding the children with a pizza party for their efforts. Pictured I-r (not sitting): Mrs. Spaay, Hillary Talboys, Allison Hernden, Taylor Carrow, Christopher Benner, Ann Durbin, Margaret Durbin, Chantel Talboys, Paige Hornbeck, Ryan Hautz, Jill Solomon, Tanner Evans, Neal Hautz, Devon Hayden, Dayton McPherson, Kevin Hautz, Tabbetha Harbaum, Claire Ivie, Lacie Kotalik, Miranda. Kneeling in front are: Gabby Musser, Jillian Cain, Madelyn Cain, and Kelsey Hubbard.

# Giving back

### By JEFF BERGREN EDITOR

BOYNE CITY

town.

of 245. Three other bus drivers also took part to add another 133 cans, With the economy down bringing the grand total and many in the commuto 378, which will be donity in need, Boyne City nated to the Boyne City bus driver DeAnn Spaay food pantry. and the kids on her bus

surpassed it with a total

"I think what got my decided to make a differchildren se excited about ence and give back to the the food drive was the possibility of a pizza Spaay put together a food drive and chalparty on the bus, although my intention and lenged the children to hope is the children feel a collect 200 cans and they

not only hit the mark but sense of pride in giving to those in need in our own community," Spaay said. "I will communicate that to the children before I start handing out the pizza. When I first challenged them with 200 cans, I wasn't sure they would be able to do it, I gave the children just over a week to try to accomplish this goal, and they exceeded it on the third day.'

Spaay went on to say

that after speaking with the kids about the food drive she feels they have a good understanding of the importance of giving and receiving.

"I had one student who wanted to know if the children who didn't donate would also get pizza. I explained dire maybe the children who couldn't bring in cans aren't financially able to do so," Spaay explained. "I asked if they should go without

pizza because of that and he immediately responded and understood that everyone should definitely get pizza."

For their hard work and effort, the students will now get their pizza party on the bus after school gets out. Spaay said everyone she approached about the food drive was very supportive and encouraging from her supervisor Joe See SCHOOL, page 2

# Building gets nod

BY B. J. HETLER CONTRIBUTING WRITER

BOYNE CITY — The 1910 building's ultimate fate remains in question, but city commissioners approved using a budgeted expenditure to stabilize the building for the winter.

Some of the \$10,000 the city has set aside for the brick building at Division and Park streets will pay for an architect's evaluation of preservation work and for stabilizing the roof.

Commissioners made the decision at a meeting on Sept. 23 before a roomful of citizens held in the City Hall auditorium. Most of the citizens advocated preservation of the nearly 100-year-old building that was once used to house part of the city's water system. The building is listed on the National Register of Historic Places.

Many of the citizens present at the meeting made comments during the public hearing. Shirley Howie presented pages of signatures of people who she said do not want the building demolished.

Resident Donna Moll who had voiced opposition to saving the 1910 building, spoke in favor of giving citizens an opportunity to find a use for the structure and the funds needed.

"I see this interest being aroused and I'd like to see something come of it. It is something to save for fu-ture generations," Moll said, and asked the commissioners to give the group of citizens a chance to preserve the building.

Todd Wright of Floyd and Todd Wright Builders based in Boyne City is part of the group.

See MEETING, page 2



# WEATHER



Wednesday, Oct. 1 Hi: 54 Lo: 39 **Condition: Showers** 

Thursday, Oct. 2 Hi: 54 Lo: 37 **Condition: Showers** 

> Friday, Oct. 3 Hi: 60 Lo: 38 Condition: **Few Showers**

Saturday, Oct. 4 Hi: 63 Lo: 44 Condition: **Partly Cloudy** 

Sunday, Oct. 5 Hi: 64 Lo: 44 **Condition: Showers** 

> Monday, Oct. 6 Hi: 62 Lo: 44 Condition: **Few Showers**

Tuesday, Oct. 7 Hi: 64 Lo: 45 **Condition: Showers** 

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Find The Citizen-Journal online at: www.citizenandjournal.com



Teri Rounds examines a patient at her new business, Pathways to Health in Boyne City. Rounds practices Iridology, the study of the eyes to help her patients through natural medicine.

# **New science** helps body

#### BY JEFF BERGREN EDITOR

BOYNE CITY — Over the past six years, Teri Rounds discovered a new passion in her life, a passion for helping others with their health through natural medicine. Rounds has been an R.N. for almost 30 years and for the most part has worked in a hospital setting. She is now ready to

**Ron Reinhardt** 

follow her passion with a new business called Pathways to Health in Boyne

City. "I have been blessed with a very special tool for assessing my clients; that tool is the ancient science of Iridology which is a means to assess the body more deeply than what modern medicine can do," Rounds said. "This type of

See ROUNDS, page 2

EDITOR

EAST JORDAN --- Last October, the Holm's received news that no parent would ever want to hear, their 9-year-old son, Dylan, was confirmed to have cystic fibrosis. The disease is genetic so the rest of their seven children had to be tested and four out of their eight kids suffered the same genetic gene, Stephanie 15, Mariah 12, and Ryan, 5.

This disease has brought on hours of treatments and many different medications just to keep the children's lung's functioning at a normal level.

"We are fighting everyday to keep them healthy. Our biggest fear is when they get sick. We never know how it may affect them," the children's mother, Tina Holm said. "Before Dylan was put on all his different medicines, he would wake up blue, gasping for breath and scared out of his mind.'

Armed with the power and drive only a mother could have, Holm has begun to fight back and is trying to raise awareness and money through fund-



The Holm family and others stand together in front of a fire truck in the Big Rapids City Hall parking lot to draw attention to a fundraising walk to fight Cystic Fibrosis. Pictured (I-r) are: Top row: Chad Kraemer, Haley Drenth, Michael Becker, Tina Holm, Stephanie Holm, Cliff Graham and Doug Holm. Bottom: Katelyn Holm, Mariah Holm, Zachary Holm, Ryan Holm and Dylan Holm.

raisers. Every fundraiser the family does is sent directly to the Cystic Fibrosis Foundation (CFF).

We have had people send our family donations and they have noted that this was just for us. Those kinds of donations we tuck away for future trips to

Grand Rapids since there are many of them," Holm explained. "Any donations that do not have "for the foundation or for the Holm Family" are sent right to the foundation. Most of our children's medical expenses are paid for right now. That may change later

on due to the medical treatment that will increase. It's almost a guarantee that they will develop diabetes and chronic lung disease later on."

They CFF is not government funded, so the Holm family depends solely on See HOLM, page 2

# Candidate ready for another term BY B. J. HETLER CONTRIBUTING WRITER

BOYNE CITY - Ron Reinhardt is in his sixth year as a county commissioner and is running for another

"I've learned how county government works," Reinhardt said. "Sometimes it's a very rewarding job and sometimes it isn't. It takes more time than you realize going into it."

But he said he likes to help the people in Charlevoix County. Cur-

rently, he is seeking a solution for Chandler and Hudson townships to make it possible for the townships to get water out of Lake Louise in the winter. The county redesigned a park and in the process a road used by the townships now runs outside of the park and there is no roadway access to the water.

Reinhardt, 68, is a life-long farmer and has a special interest in the preservation of farmland.

'We should try to keep agriculture viable and I don't want to see farm land and open space land

chopped up," he said. He favors the right of farmland owners to sell development rights where they still own the land, but when they do sell it, no development is allowed.

Reinhardt is in favor of the road millage on the November election ballot because he said the state and federal governments aren't going to help fund the county roads.

He and his wife, Billie, have two adult children. He was born and raised in the area.

Reinhardt is on the county's er.net.

buildings and grounds, public safety and judiciary committees. He is also involved in county transit, the Northern Counties Association, the Charlevoix County Humane Society, is a liaison for the county and veterans and served on the Soil District Board for more than 20 years.

Reinhardt says he thinks he has done a good job for the citizens and hopes to continue to do so. He may be contacted at 231-582-7912.

B. J. Hetler may be contacted at 231-622-2645 or at citizen@voyag-

two-year term.

Regional Hospital as a

R.N. and has been try-

ing to grow her busi-

ness for the past three

years. She said starting

a business like this is

an educational process

and she spends most of

her time in Houston

and San Diego with her

mentors at classes and

seminars. To be fully

certified in this field, a

student must have at

least a year of college

in anatomy and physi-

ology. Her clients

come as far away as

California and Florida.

come to my office, I

will take a picture of both eyes; this photo

will then be enlarged

"When you first

# **School**

### Continued from 1

Howie to the Elementary School Principal, Fred Sitkins.

"I am so thankful to live in a supportive community and to have the support of Boyne City Public Schools," Spaay added. "The commitment of the students and parents has made this possible. I'm very proud of the children on my bus, they are very enthu-

siastic givers." In the end, Spaay said the children are the main reason she puts

mine," Spaay said. Jeff Bergren can be reached at jbergren@michigannews-

munity. "Someone once threw a question out

there that really made me think. The question was, "How will people remember you?" I hope that somehow I've made a positive difference in these children's lives. I know they have made a difference in

papers.com or by call-ing 231-582-6761.

# 國長200 國南的任何

Boyne City Police Department Weekly Report Sept. 19 - 25 Annoy/Harassment Complaint Attempt Suicide Fraud-Bad Checks Fraud-Other Damage to Property Alarms-False **Obstructing Justice** Larceny Intimidation/Stalking Vehicle Unlocks **Civil Dispute** Threats Complaint Traffic Violations Lost/Found Property Assist other Agency Health & Safety Embezzlement **Suspicious Situations** 911 Hangup **Public Peace General** Assistance **Burglary-Forced Entry** Retail Fraud-Theft Non-Traffic Accident

# (HESU REPORT

Charlevoix County Sheriff's Office Activity Sept. 19 - 25 Malicious Destruction Of Property **Traffic Stop** Assist Motorist Hit and Run Private Property Property Damage Accident Property Damage Accident Personal Injury Accident Car Deer Accident Assist Other Agency Civil Complaint 911 Hang up Check Larceny Paper Service Keys Locked in Vehicle Juvenile Complaint Suspicious Vehicle Warrant Service Attempt Panic/Intrusion Alarm Road Hazard **Animal Complaint D**riving Violation

together these exciting activities for the com-

national

3

10

2

10

2

1

2

45

1

8

16

3

5

6

18

6

21

5

Rent

# Rounds Continued from 1

science is used extensively in Europe and Asia as a means of prevention and is utilized in conjunction with modern medicine in other countries. In this country the practice of Iridology is being researched intensively by a select group of forward thinking medical doctors."

Rounds' lives in the Boyne City area and is a member of the Inter-Iridology Practitioners Association and is presently working on her bachelors in Naturopathic Medicine with the hopes of obtaining a Doctorate. Iridology is

the study of the eyes at Northern Michigan and Rounds explained that the nerves in the body are attached to organs, muscles and tendons to name a few. The nerves travel through the spinal column and attach to the back of the eyes. "When an organ is suppressed, for what-

ever reason, it shows up in the eyes as discoloration, inflammation or reaction. Iridology is a way of viewing inherited tendencies to weak-Rounds exness." plained. "It sees various disease processes. It is a health analysis that is accurate and preventative."

Rounds' moved to Boyne in 1991 to work on my computer. Once

than anything.'

Rapids.

ing. The Holm family

started raising money for

the walk back in August

and set a personal goal of

"Not only did we raise the \$5,000 but

when we arrived in Big

Rapids, we found out

that we had \$1,000 in

matching gift donations from two companies

unknown to us," Holm

Big

\$5,000.

# Holm

### Continued from 1

supporters that include families, patients, friends, clinicians, researchers, volunteers, individual donors, corporations, and staff. The Holm family is planning as many different fundraisers as bring possible to awareness about the disease and how it affects anyone involved with someone fighting cystic fibrosis.

"We as a family have come to hate this disease. It hurts way down in the depth of your soul to know that there is not a cure yet. They may have medicine and breathing treatments but that only makes day to day living a little easier," Holm said. "To look at your children and wonder if they will

seen in life hurts more every step of the way. Ŝt. The On Sept. 21, the Women's Guild was a family went to their first great help, Friends and Great Strides walk in family showed their support by helping us at Great each event. A big thank Strides is the Foundations largest fundraiser you goes out to the that the CFF put to-Snowmobile Club in gether. In cities across East Jordan for allowthe country, tens of thouing us to have our pansands of people show cake supper there.' their support to fight this Holm noted the Bay horrible disease by walk-

Winds Credit Union in East Jordan and the Eagles Club in Boyne City for their help and support also. Future fundraisers

with one scheduled for family will host a chili the Snowmobile Club costs going towards donations. They are also

then assess different areas of the eye that may be showing signs of stress and a need for supportive measures," Rounds said. "Some of the many health issues I have helped people overcome are diabetes, fibromyalgia, fatigue, constipation, heartburn, migraines, insomnia, obesity, and the list goes on and on. I have many people come to me who say their doctors can't figure out what is wrong, or can't find a solu-

this is completed, I can

tion." Rounds works with clients on an appointment basis for a nominal fee and is located at 101 South Addis Road

Christmas

High

Jordan

games, music, and just

medical supplies com-

ing into the family's

home, their living

quarters are becoming

With more and more

all around fun.'

in Boyne City. For more information she can be reached at 231-582-9185.

"I truly hope that I can help someone change their life by encouraging them to find their 'pathway to health.' This is an ancient science used by the Chinese and the Native American," Rounds added. "It is thousands of years old...I am able to identify predispositions to illness before someone may even feel the symptoms, I have many stories."

Jeff Bergren can be reached at jber-gren@michigannewspapers.com or by calling 231-582-6761.

traps away from the

children should not be

sharing a room with

other siblings due to the

fact that we cannot con-

tain all the germs.

There is not room for

Dylan's feeding tube

supplies and the rest of

the "stuff" we have ac-

cumulated so far,"

Holm said. "We love

the home we are rent-

ing and love our land-

lords. I just hope we

can make this work for

us. Only time will tell."

tion on this horrific dis-

ease, go to YouTube

and type in "why we fight Cf" to watch a

video the family has

Jeff Bergren can be

at jber-

created for awareness.

gren@michigannews-

papers.com or by call-ing 231-582-6761.

For more informa-

"Right now the four

children.

Photo by B. J. Hetler

Donna Moll was one of the residents who spoke at the public hearing on the 1910 building on Sept. 23. Most of the people who at-tended the meeting at Boyne City City Hall favored preservation of the his-toric building on Division and Park streets. It will be stabilized for the winter.

# Meeting

# Continued from 1

"I think there is strong sentiment for preservation. I firmly believe that the city has a stewardship responsibility," Wright said."I think the money can be found. It's going to take some action from you folks (commissioners) to get this going." Wright urged the city commission to use local experts.

"We don't need Lansing coming up here. It doesn't have to be a big government project to get this thing done."

Bruce Resident Janssen also spoke to the commissioners.

"You only move forward with consensus. Plan with the thought that it's so much a part of your heritage. Without heritage. heritage. Without going ahead and try-ing I don't think you are doing your duty as representatives of the people," Janssen said. Commissioners

Dan Adkison and Mike Cummings said they want to save the building and Cummings said he thinks it is the city's responsibility. The two were joined by Chuck Vondra and Ron Grunch in voting to stabilize the building for the winter. Mayor Eleanor Stackus who has opposed preservation of the building voted no.

too small. One obstacle added. "We were so extrying to put together a kids Halloween fun day cited that we did it. I is finding a way to keep have a chance to see the had a big group of all the environmental New office **Vacation Property** 

same things you have people that helped us in October the weekend before trick-or-treating starts. In December, Anne's they are planning on selling

wreaths in Charlevoix. "The foundation contacted me in late August and told me that they wanted to bring the Great Strides walk to East Jordan. We were so excited and I am doing all the planning for that as well," Holm said. "We are going to do it on June 13, 2009, at the East School football field. We are looking for donations for a cook out,

are already in the works Nov. 14 as the Holm supper for the CFF at in East Jordan with

> Coldwell Banker Schmidt Realtors has opened an office location at 302 Front Street, Boyne City. Tom Gray, President of Coldwell Banker Schmidt Realtors, says, "We are pleased to open our Bovne City office, be-

reached

Threats **Domestic Situation Conservation Violation** Trespass Annoving/Harassing Stolen Vehicle **Boating Violation** Assault Fraud Mental Subject Minor in Possession **Bad Checks** Health & Safety Attempted Suicide



city. We have excellent local professional associates who are long-time residents of the area.' Pictured (I-r) are Bill Pressprich, Linda Michael, Ken Schmidt, Mark Knapp, Rick Smith, Shirley Tims, Dave Smith, **Cindy Clark and Jenny** Lutterbach.

cause Boyne City is grow-

B. J. Hetler may be reached at 231-622-2645 or at citizen@voyager.net.

# Dr. McMillian's Mental Health Corner



Draumatic Brain Injury

(TBI) & Post Traumatic Stress Disorder (PTSD) The National Institute of Health (NIH) suggest brain damaged regions create complex dynamics associated with TBI and PTSD. The amygdala, playing a role in anxiety, and fear, while helping in the emotional control of behaviors, affect the diagnosis of PTSD. Damage to the prefrontal cortex's higher mental. functions, such as sequencing, categorizing, and planning, complicate the differentiation of TBI and the relationship with PTSD. Studies suggest that TBI sufferers experience less intrusive memory, like flashbacks, however the emotionalphysiological reactions of PTSD exist. When the brain injury is severe, it appears that the incidents of PTSD are significantly decreased TBI/PTSD sufferers and family members need to be aware of the overlapping signs and symptoms (e.g. irritability is an observable experience associated with PTSD and TBI). Most important, TBI or PTSD should not be disregarded in the absence of the other. Next week PTSD. Treatment and Resources. Dr. McMillian 582-0553

#### **District** Court

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

John Steven Marsh, 42, Charlevoix. Domestic violence and attempted interference with electronic communications. Sentenced to pay \$500 in fines and costs. Sentenced to 365 days in jail with credit for one day, serve 270 days, 94 days held in abeyance; 24 months on probation.

Scott Douglas Jewell, 34, Petoskey. Driving a motor vehicle without security. Sentenced to pay \$500 in fines and costs.

Chloie Jene Stead,

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24x32x10.....\$7,595.00 30x48x12....\$11,995.00 40x80x16....\$31,995.00

# 18, Alanson. Minor

tent. Sentenced to pay \$500 in fines and costs. Michael Allen Hull, 48, Millersburg. Driv-

ing while intoxicated. Sentenced to pay \$1,030 in fines and costs. Sentenced to 93 days in jail with credit for one day, 77 days held in abeyance, perform 15 days of community service work; nine months on probation.

Lee Edward Harcourt-Thomas, 23, East Jordan. Use of cocaine. Sentenced to pay \$850 in fines and costs. Sentenced to 365 days in jail with credit for one day, served 33 days, perform 10 days of

community

work. with blood alcohol con-Cory

McSweeney, 25, Charlevoix. Motor vehicle driver with open intoxicant. Sentenced to pay

\$250 in fines and costs. Brian Scott Napont, 38, Charlevoix. Driving while intoxicated, 2nd offense. Sentenced to pay \$1,730 in fines and costs. Sentenced to 365 days in jail with credit for two days, serve 30 days on work release. 90 days on electronic monitor, 213

days held in abeyance, perform 30 days of community service work; one year on probation.

James

Jason Daniel Washegesic, 29, Charlevoix. Driving without a license. Sentenced to pay \$200 in fines and costs. Sentenced to 90 days in jail with credit for four days, serve six days, 80 days held in abeyance; four months on probation.

Andrew James Kohlbeck, 22, Charlevoix. Littering. Sentenced to pay \$250 in fines and costs. Thomas Lee Bennett,

Call Today & Save! 582-9501

22, East Jordan. Driving while license suspended. Sentenced to pay \$260 in fines and costs.

Katherine Ann Jennings, 37, Ellsworth. Disorderly/drunk. Sentenced to pay \$300 in fines and costs. Michael Paul Adach,

31, Macomb. Motor vehicle passenger with

tenced to pay \$1,000 in fines and costs. Sentenced to 40 days in jail.

Abram Kenneth Miedema, 19, Coedonia. Minor in possession of alcohol. Sentenced to pay \$200 in fines and costs and to perform 30 hours of community service

open intoxicant. Senwork. Timothy David Avendt, 45, Carsonville. No license. Sentenced to pay \$200 in fines and costs.

James Thomas Kondrat, 49, Boyne City. Driving while license suspended. Sentenced to pay \$500 in fines and costs and to serve 10 days in jail.



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# Harvest Festival coming soon

Fall colors are arriving, and scarecrows and cornstalks are appearing on the streets of downtown Boyne City. It's a sure sign that the Boyne Area Harvest Festival is right around the corner. The festival is moving to downtown Boyne City's Water Street and expanding its music and other activities this year.

The festival runs from 10 a.m. to 9 p.m. Saturday, Oct. 4, and from 10 a.m. to 4 p.m. Sunday, Oct. 5. The annual event is being jointly organized by Boyne City Main Street and the Boyne Area Chamber.

"Moving the festival from Veterans Park to Water Street will make it more exciting," said Main Street Manager Hugh Conklin. "We will be having more than 12 hours of music from six different musical acts, and we've added hay rides, folk art demonstrations, a petting zoo and bounces for the kids.

Conklin also pointed out that many downtown businesses will be participating by decorating their stores and having special offers. Restaurants will have special harvest menu items.

The 100 and 200 blocks of Water Street will be closed to traffic during the festival to make room for more than 30 arts and craft vendors and produce vendors that will be participating. The festival will also include music, children's games and inflatable bounces, face painting, a petting zoo and a scarecrow-making contest.

Folk art demonstrations and displays include quilting, felting, spinning, crocheting, tat-ting and bobbin weaving. There will also be hayrides offered Saturday from 1 to 4 p.m. There will be farm market

booths selling over 30 different

# schedule

in'(country bluegrass) duo)

listening) 6 to 8:30 p.m. – The Kow-

John Denver) Sunday

12 noon - Tom Monley and Vasco Zucchiatti (easy listening) 2 to 4 p.m. – TNT (rock 'n' roll)

types of apples and other fall harvest items including pumpkins, squash, apple butter, jam, honey and cider.

are a pancake breakfast at the Masonic Lodge from 7 to 11 a.m. Saturday, plus nature crafts for all ages and storytelling for the younger set at the Boyne District Library on Saturday. The library will open its community room from 1 to 5 p.m., and will also offer cider and doughnuts to festivalgoers. In addition, the Friends of the Library will offer a small selection of used books for sale.

something for everyone," said Chamber Executive Director Jim Baumann. "The streets will be filled with artists, crafters and farmers with their fall produce. And the downtown will be very festive with all the cornstalks, hay bales and scarecrows."

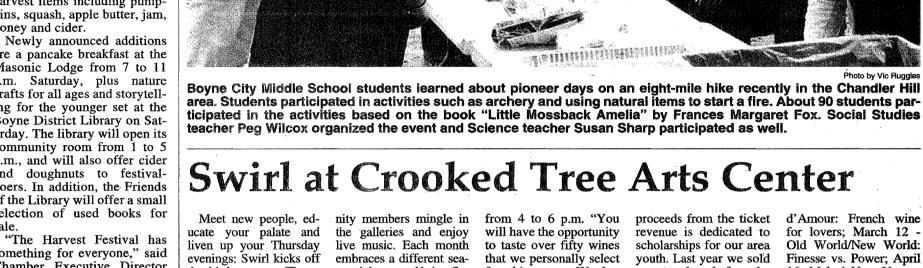
More information is available by calling the Chamber at 231-582-6222 or visiting boyneharvestfestival.com.

ance

the third season on Thurssonal theme and bring fladay, Oct. 16, with Au-tumn Melange: Great vors from around the world. Doors open at 6 blends for fall. Swirl p.m. and refreshments mixes wine, art and enerbegin at 6:30 p.m. Tickets are \$10 in advance and gy at Petoskey's Crooked \$12.50 per person the day Tree Arts Center. Esperof Charlevoix of Swirl, when available. The Second Annual hors

for this event. We believe they represent the best value for the dollar," said Pram Acharya of Esperance. "The Holiday Wine Market was such a great hit last year and we look forward to hosting it again," stated Liz

youth. Last year we sold out two days before the wine market, so we encourage people to buy their tickets early " con-tinued Ahrens. Tickets are \$10 per person for the Holiday Wine Market. Swirl will start back up in 2009 on Jan. 15 - Flavors of Portugal; February 12 L'Esprit for lovers; March 12 -Old World/New World: Finesse vs. Power; April 16 - Make it New: Unusual Varietals; and May 14-Summer Premiere: Wines for the Sunshine Season. For more information, contact the Crooked Tree Arts Center, 231-347-4337, www.crookedtree.org, and Esperance, 231-237-9300, www.esperancewine.com.



# Music

Saturday 12 noon - Still Pick-2 p.m. - Pinky Lee (rock

4 p.m. - Dwain Martin (easy

alske family (bluegrass to

WWW.CITIZENANDJOURNAL.COM

# Pioneer days



#### presents a wine tasting Ahrens, of Crooked Tree with creative Holiday Wine Market red'oeuvres while commuturns on Sunday, Nov. 9, Arts Center. "All of the



# Beauty knows no age

By Tresa Erickson

Well into your

your homework. The better condition your skin is in the better your makeup will look. You should start the process with a foundation with a lighter-textured base. This will help detract from lines and wrinkles. The foundation should be the same color as your skin and you should blend it around your jaw

Next, you can

concentrate on

skin. For dark

concealer is a

must. Don't go

but do use it to

overboard with it,

SUNNYBANK

spots and

blemishes,

the flaws in your

line.

conceal as many flaws in your skin as possible. To reduce the lines

it. According to some experts, frosted eye shadow will make blended properly.

darkest on the crease. The three should be

shadow to the outside of the lids. Blush and lipstick are next For the best result, use cream blushes in warm copper and gold tones and sweep it from the cheeks to the temples in an arc. To keep your lipstick from bleeding and feathering, use blush to line your lips rather than lip liner. This will also allow your lipstick to remain

longer. Use soft matte colors, like berry, coral, pink or peach, to make lips look fuller. Be careful with loose translucent powder. Use it sparingly. Apply it once in the morning and leave it at that. Don't reapply it several times throughout the day; you will just accentuate any lines and wrinkles on your face. If touchups are

needed, use a fluffy brush. These are just ome practical

golden years and feel like makeup is your enemy? Ready to pack up all of your cosmetics and put them away forever? Don't! With the right application, makeup can benefit faces of all ages.

If you are a mature woman and you're not sure how to apply makeup anymore, relax. All you need to do is select soft, subtle colors from your makeup collection and apply it in ways that will play up your best features and detract from the effects of age, like lines and . wrinkles. Here are some tips to help you.

Got a daily skin care routine? No? Well, then, you need to find one.

Moisturizer will do wonders for aging skin. To find the best skin care products for you, shop around and do

from the edge of your nose to the corner of your mouth, use a highlighter. To reduce a saggy neck, use a nonfrosted powder in a shade darker than your skin tone.

Aging eyes deserve special care. To fill in thinning eyebrows, use an eyebrow pencil that matches your hair color. For eyeliner, gray or brown works better than stark black. If you have graying hair, you may want to use pink and gray eye shadow to soften

you look younger, as long as you know how to apply it correctly. The lightest shade should go under the brow, a darker one closer to the lashes and the

COMPOUNDING

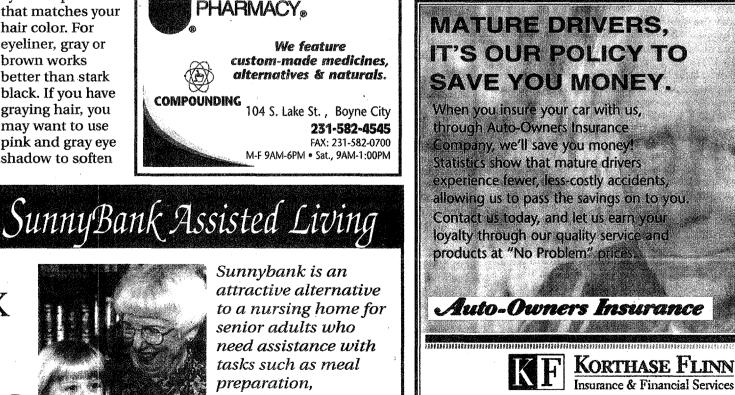
According to others, matte eye shadow is better because it doesn't show wrinkles like frosted does. Use earthy tones to create depth and apply the darkest

STEPHEN M. CZERKES, R. PH.

**OWNER/PHARMACIST** 

CATHY CZERKES, R.N.

tips for makeup application on aging skin. There are many others, and for further information, you should make an appointment with a makeup consultant. No doubt they will have further tips based on your skin type and condition.



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# **OPINION**

EDITORIAL

# Survey finds workers' spirits up despite sagging economy

A national survey conducted by SnagAJob.com called Labor Hap-piness Index, found nearly two-thirds of American workers (65 percent) are happy with their jobs. The poll was taken through a telephone survey of 1,000 Americans, the second annual survey by SnagAJob.com. Results found a slight percent increase from last year's total of 61 percent.

The number raised some eyebrows especially with our economy in turmoil. The survey noted that while the working happiness in the country is up, the economy is weighing heavily on workers' minds. The state of the economy issues are now at the forefront of American workers' minds when asked what the number one problem is in the country, jumping from 18 percent to 57 percent surpassing healthcare and war.

The breakdown found workers in the West had 70 percent stating they were happy with their jobs as opposed to 58 percent in the Northeast.

While it's nice to see some optimism in the American workforce, I would be interested to see a survey for Michigan alone, where it seems we have been hit the hardest in the down economy. Jobs are very sparse and there doesn't seem to be much hope on the horizon. Right now just to have a job is reason enough to be happy let alone asking how happy we are in our jobs.

Surveys are a funny beast, numbers can often be manipulated to prove anything but any sign of American workers being satisfied with their current employment situation is a very good thing.

Obviously notwithstanding the slumping housing market, surging energy prices and the disarray of the stock market, Americans are still very distraught over the economy and jobs in general

The survey also found older workers may be more happy at work with nearly three in four people ages 55 and up saying they are happy, which is a jump from last year. Possibly the job security is better for older Americans and they have built up enough resources to weather the economic storm.

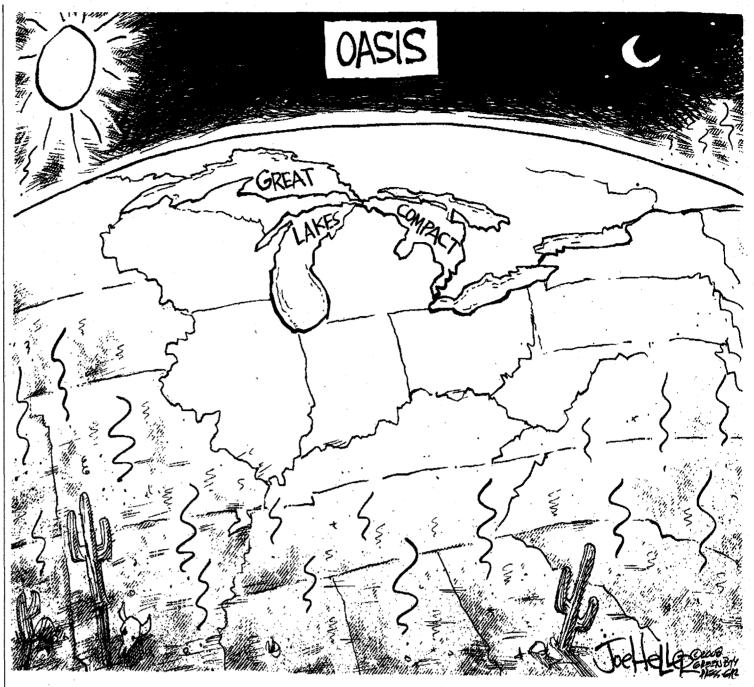
I'm not sure the survey covers enough people to get an accurate feel of the country when it comes to jobs, plus the types of workers who were polled for this research. Most people we have talked to are very concerned with the economic situation and again, in Michigan, just having a job is reason to celebrate. With the upcoming election, important choices will have to be made when we decide who is the best candidate to fix the current situation.

# Much ado about everything

Did you ever have one of those weeks? Little Bobby oversleeps and misses the school bus, you break a nail trying to pry open a can of Spam and your government calls for a \$700 billion taxpayer loan to prop up the country's failed financial institutions.

But golly, the weather has been just beautiful. Has there been a September in recent memory as temperate and fair? It's been a pleasure to putter in the yard, raking and trimming and preparing for another winter. By the time someone gets around to tacking that foreclosure notice to the front door, the place will be ship-shape.

Plenty has already been said about the dubious criteria employed to qualify loan applicants for the



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# We think not

To the editor:

We ask ourselves and ask you to do the same, "Are we better off now than 8 years ago?

Is our home more saleable and worth more now than in 2000? We think not.

Are our pension plans and savings more secure? We think not. Are groceries a higher percentage of our income? We think so. Is gasoline 3 times as high as in 2000? We think so.

Is the national debt higher than anytime in our history? We know

Who controlled the executive branch of government for the last 8 years and the legislative branch for 6 of these years? The Republicans.

Do we need more of the same? We think not. It is time for a change of administration and party so that we can find a new direction from the last 8 years. Lets hold the party in power responsible.

Clint and Audrey Etienne Charlevoix

# Mental health is part of health care

To the editor:

MORE OR LESS



ship. Everyone confronted with a microphone now claims to have seen it coming. But hindsight, as we know, is 20/20. And as the focus shifts to the road ahead, the only solution at this point seems to involve a tourniquet and crossed fingers. It has taken a national financial

calamity of this magnitude to wring out the reluctant concession

that yes, there may be a problem. Many have been screaming this from our heavily mortgaged rooftops for years and have been routinely pooh-poohed for the effort. But even considering the initial rush of giddy disbelief, it's not as satisfying as one may think to finally get an "Amen" from Wall Street.

So, about this loan... Let's see if we can justify the risk. The borrower seems to have a debt-to-income ratio that is wildly out of whack. There is already a staggering national deficit, including a \$100 billion loan from China that is being used to keep the lights on. The borrower is in violation of the most rudimentary economic principals. The income is a trickle and the outgo is a flood. The borrower hopes to be able to repay the debt, but cannot guarantee when, or even if, that will ever happen. Hmmmm.... Is there a Plan B?

Usurped by this surge of righteous consternation, the blasé insolence of the chronically validated is so last season. As the newly unfortunate are forced to drop their hands, held for so long in the shape of an "L," from their foreheads, and cast an unveiled eye into their own backyards, the word "oops" echoes across acres of rolling, manicured lawns from Maine to California.

As a sort of personal bonus to this string of events, I developed a really terrible headache while watching the broadcast of the presidential candidate's debate. It may have been a coincidence, (I was bone-tired and would have surrendered to sleep had I not been dying to witness the fun), or it may have been my brain trying to gouge my eyeballs out from the inside. Within 10 minutes my lethargy had disappeared and was replaced with the first faint pounding in my head. This would increase over the next two hours until I was pressing my thumbs into my temples and unsuccessfully attempting to relax my law.

It is a given that whomever wins this election will inherit a real fixer-upper. The neighborhood is basically good, but he will have to gut the place and start over. Perhaps our decision at the polls would be easier if we imagine which candidate would look most at home in rolled shirtsleeves and a tool belt.

See MORE, page 5

Mental Illness Awareness Week is Oct. 5-11. That same week, our quarter of the audience are likely to have experienced a mental illness.

That's because one in four adults lives with depression, bipolar disorder, schizophrenia, post-traumatic stress disorder and other mental llnesses every year. That's almost 60 million Americans.

Mental illness does not discriminate between Republicans and Democrats. It can strike anyone at any time.

Mental health is part of health care and it is essential that it be included in the nation's health care reform debate.

Mental illness affects children. It affects people of color. Two mil-

lion Americans live with schizophrenia - twice the number of those with HIV/AIDS. One in five veterans of Iraq and Afghanistan - alpresidential candidates will hold a "town hall" debate - in which up to a most 300,000 troops - will experience major depression or PTSD upon returning home. Unfortunately, two-thirds of people who live with mental illnesses do not receive treatment.

But treatment works. Recovery is possible. Between now and Election Day, every candidate needs to talk about these facts.

For more information, visit North Country Community Mental Health at www.norcocmh.org or you can contact the National Alliance on Mental Illness at 800-950-6264 or visit www.nami.org.

Alexis Kaczynski, Director North Country Community Mental Health

# **Celebrate our local farmers**

Another bountiful summer has passed and once again we are so thankful to live in Boyne City. Nothing compares to our Farmer's market - the fresh produce, the hard working farmers and producers and the welcoming smiles that greet us every Wednesday and Saturday. My daughter looks forward to my trips downstate, knowing that I will be bringing an abundance of fruit and veggies.

I am saddened by the few people who continuously complain about the prices - where else can you get such a selection of fresh

# Path to the future

#### To the editor:

The efforts by East Jordan City Commission members Deneille Moes and Paul Timmons to force City Administrator David White to resign and to abandon the City's Charter in favor of a commissionmanaged city government are motivated by personal animosities. These efforts are thinly concealed in the guise of the public's best interest. Numerous projects and myriad budget inquiries have been cited by Commissioners Moes and Timmons as indicators of the need for such changes. Such issues, however, are merely the vehicle for calling into question the capabilities of the Town Administrator. At the root of such attacks is an obsessive vindictiveness that has no relation whatsoever to the interests of the citizenry as a whole. They are shallow, vain attempts to achieve personal objectives at the expense of both Mr. White and the City of East Jordan.

The interests of the City of East Jordan are to be found in concerted efforts to encourage economic development that will generate jobs and enhance the quality of life for all residents. The City needs to be creative and forward-looking as it seeks ways to define and achieve

vegetables and fruit and purchase directly from the growers? How many of us would get up early in order to load our trucks and bring our wares to the market and not simply sell the bulk to grocers and distributors? It sure would be a lot easier for the growers, wouldn't it?

So, let's celebrate our local farmers and be sure to thank them for their hard work.

> Cindi and Frank Malin Boyne City

such goals. It is one of the City Commission's primary responsibilities to articulate a path to the future in positive and realistic steps. It is the City Administrator's responsibility to enable these steps to be taken.

The unrelenting efforts of Moes and Timmons to undermine the City Administrator have effectively prevented the Commission from performing the desperately needed task of leading our community forward. The accusations and innuendo spoken publicly and fervently spread in private gatherings have poisoned public discourse. Such actions on the parts of Moes and Timmons divide and diminish our community. Such behavior is inappropriate and unacceptable for elected officials and is a disservice to the entire community.

It has become critically necessary that the citizens of East Jordan demand that such divisive actions be ended, that public discourse be focused on issues of the greater good, and that effective leadership be again brought to the forefront of the City Commission's priorities.

Mark Robinson East Jordan

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A group of about 20 from the class of 1950 met at 220 Lake Street for lunch last Monday. Among those attending were Raymond LaBlanc and wife from Seattle who were here visiting his sister, Vanessa.

The Boyne City Rotary Club hosted an open house at their recently completed concession stand in Rotary Park on Sunday, Sept. 21. The reception was to show their appreciation to the organizations and individuals who supported the project, which was completed over the past three years in recognition of Rotary International's 100th birthday in 2005. The Rotary turned over the keys to the city of Boyne City. The pavilion will provide men and women's bathrooms, a concession area, storage space, and a covered picnic area, and serve the needs of the softball, soccer, and tennis players that use the facility.

The Boyne Area Girl Scouts took home several awards this past weekend from the International Scout Rally, held in Hessel. Four troops participated in the event, which offered approximately ninehundred Girl Scouts, Girl Guides, and Boy Scouts

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the opportunity to take part in skills challenges, as well as compete in costume and campsite competitions. Junior Troops 543 and 286 attended; as well as Cadet Troop 252 and Senior/Ambassador Troop 280. Troops 252 and 280 took first and fourth

place honors for best campsite, respectively. Working within a theme of "Ye Olde English Faire," Troop 280 took second place in the "dress of the era" judging, followed by the girls of Troop 252 winning the third place prize. Cadet Troop 252 took home the most coveted prize of the International Scout Rally - the Black

Sheep mascot -which is

awarded annually to the group which best demonstrates the spirit of the rally.

Carolyn and Edgar Root of Concord, Mich.,

were in Boyne a few days this past week visiting her cousins and aunts, Arlene Inman and Edna May. Cousin Walter Leist, 92, and his daughter of Wilderness Park were also visiting in this area.

The BCHS Class of 1958 met for dinner on Wednesday, Sept. 17, at TGI Friday's in Grand Rapids. Fred and Kris (Rouse) Shassberger, Carol (Reinhardt) Heffington, and Nelda (Kindy) Stanley were the regulars present. Also, Paul and Judy (Gunderson) Cobb joined them again and Danya (Bryan) Liverance, who has been visiting their son, Dan, in Walker this month, was also there. Danya and Nelda spent the following day shopping at Riverton Mall in Grandville. Danya and her husband, Doug, are now living in Inverness, Fla.

The girls from the BCHS Class of 1960 met at 220 Lake Street on Sept. 25. In attendance were Donna Kent Diener, Karen Gould Zynewicz, Sandi LaBrecque Ecker, Nancy Dorgan Beebe, Marie Osredkar Eggers, Pat Nessen Sumner, Edna Sudman Fortune and Pat Florenski Jarema. The girls will meet next month on Oct. 23 at BC Pizza.

The Charlevoix County Genealogical Society will host their annual "Christmas in October" pote luck at 6:30 p.m. on Thursday, Oct. 2, in the lower level conference room at the Boyne District Library, 201 E. Main Street, Boyne City. Those interested in meeting members and learning more about the group's upcoming programs and activities areinvited and encouraged to attend. Please bring a dish to pass and a "white-elephant" gift to partie ipate in the evening's silent auction event. For further information, please contact JoAnn at 231-582-9602.

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The Peninsula Grange had a good turnout for their great Swiss steak dinner, Friday, Sept. 26. So, you won't want to miss out on Thursday, Oct. 2, at 6 p.m., for a Harvest Supper followed by the business meeting at 7 p.m. at the Grange Hall? The hall is located at the corner of Advance and Looze Roads 2 1/2 miles north of East Jordan.

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Items of interest for the Neighbors Column, in-2 cluding TDTH corner, may be called into Nancy's home by the Friday noon deadline.

### **Horton Bay United Methodist Church**

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

#### Church of the Nativity

Church of the Nativity will raffle a harvest basket at the Boyne City harvest event. Tickets will be sold on Main Street on Saturday, Oct. 4, \$1 a ticket, or six tickets for \$5. The winning ticket will be drawn at the church Oct. 5 during coffee hour, which immediately follows the 10 a.m. Holy Communion service. A tithe (10%) of the raffle profits will be donated to a Boyne City area charity.

The Oct. 5 service should be a 'howling and meowing' success, as Reverend Peggy Nattermann will bless pets assembled at the church, in honor of St. Francis of Assisi. Recognizing that some pets will not be able to make the service, Reverend Nattermann is offering a 'home blessing' for pets or owners who are unable to come to the church. If you would like your pet blessed at home, call the church at 231-582-5045, leaving your name and telephone number. Reverend Peggy will call to get directions to your home and to set a time for the visit.

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

### **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

ing 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.boynecitynaz.org.

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

#### Walloon Lake Community Church

Thursday, Oct. 2, the Men's Fraternity will meet at 6 a.m., and MOPS will meet at 10 a.m.

Sunday, Oct. 5, 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. Senior high youth meet on Sunday evening, please contact Pastor Jason for more information at 231-535-2288

Tuesday, Oct. 7, the Women's Bible Study will start at 9:15 a.m. Wednesday, Oct. 8, the food pantry will be open from 5:30 to 6:30 p.m. Dinner is from 5:30 to 6:15 p.m. The evening programs will start at 6:30 p.m.

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 with nursery provided and coffee fellowship following each service.

The 9 a.m. contemporary service features praise and worship songs, weekly Communion, and quiet activities in the loft for children. The 10:30 a.m. traditional service features a choir and congregational hymns with monthly Communion on the first Sunday. Following the chil10:30 a.m., to discuss scripture from the lectionary readings. This Sunday's reading is Philippians 2:1-13. The community is also 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.

For more information, call 231-582-9301 or email to christlutheranboyne@gmail.com. Check

us out on the web, www.christlutheranboyne.org.

### **Community of Christ**

The theme for this week's service is Keep My Commandments and will be presented by Elder Joseph LaBrecque.

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.

This Wednesday evening, Oct. 1, there will be a dinner at 6:30 p.m. - all are welcome. Please R.S.V.P. to 231-330-2568.

Our campground, Park of the Pines, is located on Boyne City Road about 3 miles from town. For more information on our activities and upcoming, retreats and the Park of the Pines visit: www.Boy neCityCofChrist.com.

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





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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 morn-

dren's message, during the 10:30 service, 4 to 11 year old kids are dismissed for KidsOwn Worship, an interactive worship experience led by teens and adults.

Adult Bible Class meets Sunday mornings, 10 to

# More

### Continued from 4

As an interesting coda to the final days of September, a friend visited for the weekend, bringing her young and vaguely housebroken Jack Russell terrier. At one point during the evening of their arrival, I observed that her darling was lifting his leg and marking my coffee table as his territory. When I brought this to her attention, she glanced at her dog, who was balancing on three paws in a

canine arabesque. She looked quickly back, nearly snapping her neck with the effort to avert my attention, drilled me with a defiant unflickering gaze worthy of Svengali, and said, "No, he's not.

Although it may have influenced our candor (and the condition of our coffee tables) rather than our revenue, I still have to admit that the trickle down theory is apparently working.

Christine Gwidt welcomes reader's comments. Email her at moreorlesschristine@gmail.com.



# SATURDAY, OCT. EAST PARK **CHARLEVOIX, MICHIGAN**

· · · · · · · · · · · · · · · · · · ·	-
7:30 - 10:30 a.m PANC	AKES IN THE PARK.
	will be donated to the Charlevoix Area Public Schools Athletic Dept.
11a.m 9 p.m	
Grilled to pe include Brat	erfection in the Northern air of Charlevoix the Beautiful. Menu options wurst, Knockwurst, Oxtail Sandwiches )pork loin) and sauerkraut.
11a.m 3 p.m CHILD	PREN'S ACTIVITIES
an arm ban Our local Fi	inting,games and entertainment. Bring a non-[erishable food item for d. All proceeds will be donated to the Charlevoix Area Food Pantry. re Dept. will be selling popcorn and beverages and all proceeds will to the City of Charlevoix Fireman's Association.
11a.m 10 p.m LIVE N	MUSIC
A variety of	live music will be performed, ranging from classic brass, folk, blue- & roll and Bavarian. Come watch and listen and take your best girl n the park.
Noon - 10 p.m	KTOBERFEST BIERGARTEN
in conversal	
1 - 3 p.m	RTOUR
hour cruise	the splendor of autumn in northern Michigan while enjoying a 2 on the peaceful waters of Lake Charlevoix. Sponsored by Beaver Co. Call 547-2311 to get your tickets today, seating is limited.
3:30 p.m	ER RACES AND THE PARADE OF
	ISUNDS / COSTUME CONTEST
Oompah Funt	k your favorite wiener dog and cheer him on amongst the thunder of paws, the thrill of victory and the whine of defeat as dueling dachsunds compete to cross the finish line first. Ribbons prizes will be awarded for the winner of each heat as well as best costume, longest Wiener, tiniest Wiener, Wiener/Master cook-a-like. Proceeds will be donated to the local Charlevoix Area lumane Society.
	Charlevoix Antiques Antiques & Unique Collectibles OPEN M-F 10AM-5PM, SAT. 10AM-3PM

### WWW.CITIZENANDJOURNAL.COM

# "Canvas" to show in Petoskey

PETOSKEY — In recognition of "Mental Illness Awareness Week," North Country Community Mental Health, the Alliance for the Mentally Ill of Northern Lower Michigan, and the National Alliance on Mental Illness are

of-charge movie is scheduled for Wednesday, Oct. 8, at 7:30 p.m. at the Petoskey Film Theater, Carne-gie Building, 451 East Mitchell, Petoskey. The movie is a remarkably honest and

showing the movie unembellished account "Canvas." The free- of a father and a tenyear-old son's firsthand experiences with a mother attempting to cope with schizophrenia; a mother who loves both of them dearly despite her illness. The mother in this story is struggling with audito-

(voices), paranoia, distorted thinking, and

anxiety. ""Canvas" is one of the few dramatic films that can be considered authentic in its portrayal of schizophrenia presenting both heart-breaking and

hallucinations heart-warming dimen-, paranoia, dis- sion," says Michael Fitzpatrick, Executive Director of NAMI. "The film has the potential to touch the general public even more than the movie "A Beautiful Mind" – which was itself a breakthrough - be-

cause the film focuses For more information not on a Nobel-Prize winning mathematician, but an ordinary family." The movie is rated PG-13.

Following the movie, there will be refreshments and a panel discussion with North Country CMH staff. about the movie visit: www.canvasthefilm.com.

North Country Community Mental Health provides services to residents of Antrim, Charlevoix, Cheboygan, Emmet, Kalkaska and Otsego Counties

experiencing a severe emotional problem, serious mental illness or developmental disability. Persons wishing to know more about the agency are encouraged to visit www.norcocmh.org., or to access services, call 800-834-3393.





The Second Annual Boyne 2 Boyne marathon, a qualifying event for the Boston Marathon, was held on Sunday, Sept. 28. Race events include a marathon, relay marathon and half marathon starting at 8 a.m., and a 10K, 5K and 800 meter Kids Fun Run. Mitch Moore, formerly of Boyne City, crosses the finish line at Boyne Mountain after completing the half-marathon of 13.1 miles on Sunday morning.

Most recently, The

Association advocated

for legislation (H.R.

5454) introduced by

ALS as a service con-

# VA grants benefits for Lou Gehrig's disease

ans Affairs published groundbreaking new regulations today that grant military veterans diagnosed with Lou Gehrig's Disease full access to health and disability benefits, remilitary. The new rules with ALS. take effect immedi-

TROY, MI — The for this policy change Department of Veter- at the VA for many military. years. In 2001, the association strongly supported the VA's deci-Congressman Henry Brown (R-SC) that sion to grant benefits to veterans of the 1991 Persian Gulf War and would have established has championed legislative efforts to build nected disease. Thanks to the combined efforts gardless of where or on that policy so that it when they served in the applies to all veterans of the VA Secretary

James Peake, members of Congress The Asso-

those claims much easier to process, and for them and their families to receive the compensation they have earned through their service to our nation."

"We are extremely grateful to Secretary Peake, Congressman Brown and Senator Lindsey Graham (R-SC) for standing on the of veterar with testified ALS across the country," said Gary Leo, president and ČEO of association. the "Thanks to their leaderveterans with ship, ALS will receive the

behind.'

cal

Affairs Issue Team. Jeff Faull, a Navy veteran from the association's Greater Philadelphia Chapter, Brigadier General Tom Mikolajcik (USAF Ret.), who helped found the association's South Carolina Chapter and Jim Thew, a Navy veteran from the Greater Chicago Chapter, all

to

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# Silent disease

PETOSKEY — Osteoporosis can be a silent disease, one that causes thinning of the bones, which then causes the bones to become fragile and more likely to fracture. "It's a disease that people often don't realize they have until they fracture their hip, wrist or ankle,' said Linda Linari, RN, BSN, ONC and orthopedic nurse clinician with Northern Michigan Regional Hospital.

Linari will share information on osteoporosis prevention and treatment during the upcoming Healthstyles class, "Building Better Bones." It will take place from 6 to 8:30 p.m. Thursday, Oct. 9, at the Community Health Education Center, across from the hospital's main entrance.

The program is free and open to all individuals interested in the prevention, early diagnosis and treatment of osteoporosis. Bone biology, bone density testing, treatment options, nutrition instruction, exercise and fall/fracture prevention will be discussed.

Linari, who will provide an overview of osteoporosis, will be joined by presenters Janet Havens, a registered dietitian, and physical therapist Anne Grimmer.

"(Ânne) will go over exercises you can do to strengthen muscles, which strengthens bones and increases bone density, and ways to keep yourself safe so you don't injure your back, or slip and fall," Linari said.

Havens will educate attendees on making proper dietary choices to increase calcium intake. "And she will go over reading labels. There's a lot of information on food labels and it can be confusing. She will discuss how to read the labels appropriately," Linari said.

Women and men, particularly the elderly, can both suffer from osteoporosis, she added, though it does more commonly affect women.

"It's a disease we can prevent, or one that we can halt the progression of with appropriate medications and education," Linari said.

Pre-registration for Healthstyles classes is requested and can be arranged by calling HealthAccess at 800-248-6777.

# ei sendr Genner

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

Thursday, Oct. 2, Polish sausage and sauerkraut, potatoes, brownies and fruit will be served.

Friday, Oct. 3, Gail Williams and the Black Box Band begins at 11 a.m. Lunch will be stuffed peppers, potatoes, California-blend vegetables and pears.

Monday, Oct. 6, the Merry Musicals begin at 11 a.m. Ham casserole, peas, carrots, and pineapple are on the menu.

Tuesday, Oct. 7, line dancing begins at 10:30 a.m. and bingo will follow lunch. Soup and salad bar will be served at 11:30 a.m., and paint class begins at 1 p.m,

Wednesday, Oct. 8, BBQ chicken sandwich, mixed veggies, potato salad and pears are on the menu. Quilt class begins at 1:30 p.m.

On Oct. 15, there will be a flu shot clinic. Please call 231-536-7831 to set up your appointment. Also there will be a Halloween progressive lunch on Oct. 29 - call 231-536-7831 for more details.

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 so please feel free to call the center at 231-536-7831 with any questions. Adult Day Center, located at the East Jordan Senior Center, is open Monday - Friday, 9 a.m. to 4 p.m., or by appointment. The Charlevoix Commission on Aging can be reached at 231-237-0103 or toll free at 1-866-428-5185.



ately.

The decision to establish a presumption of service connection for ALS (amyotrophic lateral sclerosis) is a tremendous victory for veterans living with the disease and is the culmination of years of work by The ALS Association to expand benefits for those diagnosed with the fatal neurodegenerative disease made famous by baseball legend Lou Gehrig.

The association has been the leading organization advocating

"We are see the efforts of so many ALS advocates We have realized. many veterans in Michigan with ALS that will benefit from this legislation," said Stacey

Chase, Executive Director. According to studies, military veterans within the last century such as Tom Franz, 62, of Flushing and Eric Fox, 38 of West Michigan are nearly twice as likely to develop ALS as those with no history of military service, re-

ciation and veterans across the county this legislation no longer is needed. "Veterans are developing ALS in rates

higher than the general population, and it was appropriate to take ac-VA Secretary tion," James Peake said. "ALS is a disease that progresses rapidly, once it is diagnosed. There simply isn't time to develop the evidence needed to support compensation claims before many veterans begardless of where or come seriously ill. My decision will make when they served in the

and helped lead the effort to improve benefits for all veterans with ALS. "Veterans

living with Lou Gehrig's Disease now have one less benefits and care they hurdle to face on an alneed, when they need ready difficult road," them. Thanks to their said Steve Gibson, the association's vice presefforts, no veteran with ident of government re-ALS will ever be left lations and public af-fairs. "Our heroes who Veterans living with ALS across the county have served in the milialso played a vital role tary and those serving in advancing this crititoday can now be reassured that our govpolicy change, ernment will fight for which was first identified as a priority by the them just as they fought association's Veteran's for us."

This week at the Boyne Area Senior Center you are welcome for lunch at noon each weekday.

Wednesday, Oct. 1, plan to arrive at 11 a.m. to enjoy the Petoskey Chorale. For lunch, chicken and noodles, carrots, lima beans and tropical fruit will be served. The BASC Board of Directors will meet at 9:30 a.m.

Thursday, Oct. 2, the day again starts at 11 a.m. with Roger and his keyboard. Polish sausage and sauerkraut, potatoes, brownies and fruit are planned for lunch. Bingo will follow lunch.

Friday, Oct. 3, join the Cousin's Music Group at 11 a.m. At noon stuffed peppers, potatoes, California-blend vegetables and pears will be on the menu.

Monday, Oct. 6, ham casserole, peas, carrots and pineapple is planned for lunch. Bingo will follow lunch.

Tuesday, Oct. 7, chili will be served for lunch along with cottage cheese, coleslaw, Normandy-blend vegetables and peaches.

Wednesday, Oct. 8, a foot clinic will be held at the senior center. You must have an appointment for this service. Line dancing will start the day at 10:30 a.m. BBQ chicken sandwich, mixed vegetables, potato salad and pears will be served for lunch.

For more information regarding the senior center call 231-582-6682. The Charlevoix County Commission on Aging can be contacted at 231-237-0103. The toll free number is 866-428-5185.



# la de la ces

#### **Biz breakfast**

The Charlevoix Area Chamber of Commerce will host its next First Friday Biz Breakfast on Friday, Oct. 3, at the Grey Gables Restaurant, from 7:30 to 8:30 a.m. The cost is only \$7 per person. This is a great time to get towith your gether friends, enjoy a wonderful breakfast buffet and enjoy our guest speaker, Chuck Fairbanks, former NFL coach. You will also get information about our community, including financial, city, and schools, Chamber of Commerce news.

For more information contact the chamber at 231-547-2101.

#### **Harvest Fest** crafts and stories

Nature crafts for all ages and storytelling for the younger set will be offered at the Boyne District Library on Saturday, Oct. 4, as part of Boyne City's Fall Harvest Festival. The library will open its community room from 1 to 5 p.m., and will also offer cider and donuts to festival-goers. In addition, the Friends of the Library will offer a small selection of used books for sale.

Children's librarian Stacey Harms will delight children with folk tales of fall and harvest time told in the oral tra-Pinecones, dition. wheat stalks and gourds will provide the basis for simple crafts for adults as well as children. Crafters are welcome to drop in at any time; all projects can be completed in a short amount of time. "There's going to be a

lot of action in Boyne City and we'd like to in-vite the public to include the library in their downtown strolls as they take in all the harvest festival activities," said library director Cliff Carey.

### Charlevoix Oktoberfest

The 1st Annual Charlevoix Oktoberfest is coming to East Park . Oct. 4. Saturday

please go to www.charlevoixoktoberfest.com for more information. Events include a pan-

cake breakfast, Bavarian Fare cookout, live music, the Oktoberfest Biergarten, and a color tour cruise on Lake Charlevoix.

Children's activities include pumpkin painting, games and entertainment. The local Fire Department will be selling popcorn and beverages.

Sure to be a hit are the Wiener Races and the Parade of Dachshunds/ Costume Contest. Ribbons and prizes will be awarded for the winner of each heat as well as Best Costume, Longest Wiener, Tiniest Wiener, Wiener/Master Look A-Register today, like. space is limited. www.charlevoixoktoberfest com

Proceeds from all events will be donated to area charities.

#### **Moms & Tots Center** annual banquet

The Eighth Annual Benefit Banquet for the Moms & Tots Center is set for 6 p.m., Saturday, Oct. 4, at the Ellsworth Elementary School Hall. The center serves the needs of pregnant girls, single mothers and their babies in southern up for the workshop. Charlevoix and northern Antrim County. A sumptuous feast including homemade pies will be served followed by an enjoyable and informative program including music and testimonies. Everyone interested in the center's ministry is invited. The banquet is free of charge. A free-will offering will be received. For information or to make a reservation please call 231-588-2200.

## **Explore the** sciences

Boyne District Library is offering a science program to home schooled children to be held in the community room at the library on Tuesdays, starting Oct. 7 through Nov. 25. Children ages 6-9 will meet

Jordan Civic Center, 101 Civic Center Dr., sponsored by St. Joseph

Catholic Church. 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 to find a drive.

#### Homebuyers workshop

Buying a home? orthwest Michigan Northwest Community Action formerly Agency known as Northwest MI Human Services Agency is offering a free Pre-Purchase Home Buyer Education Workshop in two parts on Tuesday, Oct. 7, and Thursday, Oct. 9, from 6 to 9 p.m. on both evenings at their office located at 2202 Mitchell Park Dr. Suite

#4, Petoskey. This class is designed for anyone thinking of buying a home and wants to learn

the basics of the home buying process. Participants completing the workshop will receive a certificate, which will help them qualify for MSHDA and other home loan programs. Call 231-347-9070 or 1-800-443-5518 for more information and to sign

# Road millage is focus of Business Breakfast

A panel discussion of the Charlevoix County road millage ballot proposal will be featured at the next Boyne Business Breakfast on Friday, Oct. 10. The breakfast will be held at 7:30 a.m. at the 220 Lake Street restaurant. The panel discussion will include supporters and opponents of the one-mill, 15-year county road millage proposal that will be decided in the Nov. 4 election. Admission is \$10, and advance reservations are required. To RSVP, call 231-582-6222 or email

deb@boynechamber.com. The public is welcome to attend. The event is sponsored by the Boyne Chamber and Boyne City Main Street Program. Their first Boyne Business Breakfast attracted a crowd of 54 people on Sept. 5. Business people are encouraged to bring plenty of business cards for networking, and there will be a display table for

Regional Hospital is

able to offer free mam-Fall storytime mograms on Saturday, Oct. 11, from 9 a.m. to 2 p.m., to women 40 to 64 years old who have no insurance or are underinsured. This service is made possible by the generosity of area doreading nors to the Northern Regional Foundation Breast Health Fund. Appointments are limited. Registration by Oct. 9 is required by calling HealthAccess at 800-Horse show The Levering Horse Club Fall Fun Show

will be Saturday, Oct. 11, at 1 p.m., at 6680 Keiser Road in Levering. (Call for directions) The cost will be \$10

Michigan

Hospital

248-6777.

per person for all events. Events include key

hole, pole bending, cloverleaf and down 'n' back.

Age divisions will be Pee Wees - 8 and under; Juniors, 9-14; Seniors, 15-18; and Adults, 19 and older.

Negative Coggins test is required (bring a copy). Eighteen years and under must wear a helmet. Board members of the Levering Horse Club reserve the right to remove, ban, etc., anyone from the premises for un-sportsmanlike conduct.

Spectators are welcome.

For 2009 shows and membership informa-tion, call Dena Kilpatrick, 231-537-2475 or 231-445-2969, or Amy Bergmann, 231-357-1398.

#### **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.

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 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.

# **Calling all crafters**

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

#### **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. Inqui-

# **Anonymous meet**

mous 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 Seventhday 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.



Ryan Thomas Strehl was commissioned as a 2nd Lieutenant in the United States Marine Corps on July 3 at the U.S. Marine Corps War Memorial in Arlington, Va. Pinning on 2nd Lt. Strehl's gold bars were

his grandfather, Robert L. (Ret) of East Jordan, erly of East Jordan.

SERVICE NEWS

**Ryan Thomas Strehl** 

Business Administration from Central Michigan University and will report to Basic School in Quantico, Va., later this fall. He is the son of Robert and Kathleen Strehl of Downingtown, Pa.

MGySgt. Strehl Sr. USMCR and his father, Maj. Robert L. Strehl Jr. USMCR (Ret) form-Strehl holds a BS in

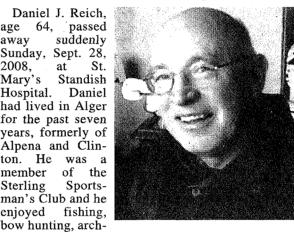
OBTIVARY

Daniel J. Reich

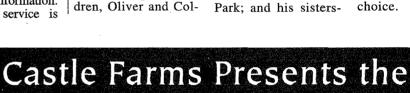
in-law, Linda (Bob) Gagne of Monroe, Joyce Marbrey of Sun City, Fla., Judy (Carl) Malvitz of St. Helen and Janet (Bill) Smouthers of Algonac and several nieces and neph-

ceded in death by his parents. Visitation at the Steuernol McLaren Funeral Home in West Branch began on Monday, Sept. 29. The funeral service was held on Tuesday at the funeral home. Rev. Dan Stoneback officiated. Memorial contributions may be made to the charity of your

ews. He was pre-



lin Geroux and Renton, Taylor and Griffin Bartscht. Also surviving are his sister, Janet (Jan) Theisen of Taylor; brothers, Reich of Richard Boyne City and Mike Reich of Lincoln



Sunday, Sept. 28, 2008,rees welcome. Mary's Standish Hospital. Daniel **Overeaters** had lived in Alger for the past seven Overeaters Anony-

years, formerly of Alpena and Clinton. He was a member of the

away

Sterling Sports-man's Club and he enjoyed fishing, bow hunting, archery, snowmobiling and his pontoon boat.

Daniel J. Reich,

at

Daniel is survived by his wife, Sandy Reich of Alger; Melissa daughters, (Marc) Geroux of Newaygo and Jennifer (Karl) Bartscht of Dexter; grandchildren, Oliver and Col-



Hosted by St. Mary Parish of Charlevoix, organizers are planning an action packed fun filled day for the entire family. The event runs from 7:30 a.m. to 10 p.m., and will benefit many of our local merchants and non-profit organizations. If you would like to help sponsor an event, advertise or volunteer to help

WEEKLY Health Tips

at 11 a.m. and ages 10-13 will meet at noon. Participate in kitchen chemistry experiments, and fill out reading logs for prizes. Space is limited. Sign-up is required.

Give the gift of life There will be a Red Cross blood drive Tuesday, Oct. 7, from 12 to 5:45 p.m., at the East

fliers and brochures. Free mammograms offered at NMRH Northern Michigan RUMMAGE SALE 904 E Mitchell Street FRIDAY, OCT 3: 8:30am-5pm SATURDAY, OCT 4: 8:30-11am UNDAY, OCT 5: dollar bag sale, clothing only

PREPARE YOURSELF

Grand Bridal Expo





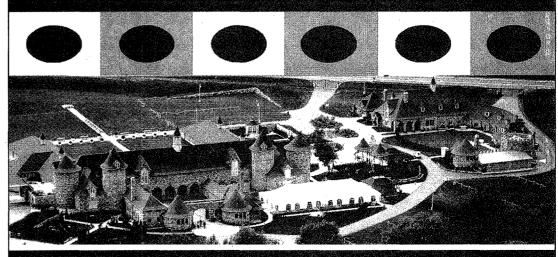




# Sunday, Oct. 12, 2008 10am - 4pm Fashion Show at 3pm

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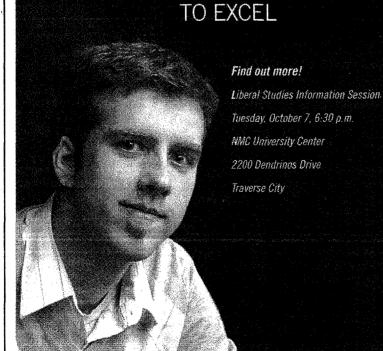
5052 M-66 North, Charlevoix www.castlefarms.com

# By Steve Czerkes Pharmacist **Extra Health Tip:** Prevent Home Fires

Check all smoke alarms monthly to see if they are in working order. Perform vearly maintenance on your furnace, chimney and other heating equipment. Keep clothes dryers filter and vent lint-free. Never leave food that is cooking unattended. Don't overload electrical outlets or use damaged cords. Keep portable space heaters three feet from flammable materials; turn them off when leaving the room and going to bed or leaving the house. Don't leave burning candles unattended and keep them out of the reach of children and pets. Prepare and practice a fire safety plan with your entire family. See www.nfpa.org.



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THE CITIZEN-JOURNAL • OCTOBER 1, 2008

# Jarema family reunion



Nearly 200 relatives gathered at the Boyne Falls Pavilion on Aug. 23 for the Jarema family reunion. They are all descendents of Leon and Paraska Jarema who settled in Boyne Falls back in 1909. Rodney Marker traveled the furthest from Butte, Montana and Theresa and John Hecker were the closest, living in the Village of Boyne Falls. There was a perogi-making contest and the Polish food was delicious. The day was a memorable experience for all the relatives as it had been 10 years since the last reunion. It was a great event to catch up on all the new cousins that were born and to remember all the relatives that have passed on since the last reunion.

# Stimulus payment deadline nears

DETROIT - The Oct. 15 deadline to file a 2007 income tax return and receive an economic stimulus payment this year is fast approaching. Non-traditional filers and taxpayers who received an extension to file are encouraged to submit their returns as soon as possible.

Non-traditional filers include Social Security and Veterans Affairs recipients who normally do not have to file a tax return. It is also the deadline for people who earlier this year received an extension to file their 2007 income tax return.

The deadline applies to an estimated 4.3 million retirees and disveterans nationwide, abled 118,698 of which reside in Michigan. Making Michigan 11th in the country for potential filers yet to claim a payment.

"The clock is running and not much time is left but people can still get their stimulus payment," said IRS spokesperson, Luis D. Garcia. "If you want the payment this year, you should file by Oct. 15. If you know of a friend, neighbor or family members who may be in that situation, please give them a hand if they need it."

The IRS has accounted for nearly 80 percent of the Social Se curity and Veterans Affairs beneficiaries initially identified as potentially eligible. While over 448,000 of non-traditional filers have already claimed their payment in Michigan, the IRS has yet to hear from an estimated 118,698 people who

receive Social Security and Veterans Affairs benefits. IRS has twice sent to this group letters that included a 1040A sample tax form and instructions for sending in their tax return.

If misplaced, the fastest way to obtain a Package 1040A-3 is to go to IRS.gov or to one of 6 local IRS offices, where people can get assistance in preparing the return as well. A return also can be prepared and submitted for free through Free File which is available at IRS.gov.

The IRS has partnered with numerous organizations, including AARP, United Way, The Ac-counting Aid Society, The Volunteer Center, and Community Action Agency. These organizations also are conducting outreach efforts to older Americans and veterans.

By law, the IRS cannot disperse any economic stimulus payments after Dec. 31. However, people who may be eligible for an economic stimulus payment can claim a credit in 2009 by filing a 2008 income tax return.

As of Aug. 29, the IRS has issued \$93 billion in economic stimulus payments to 114.8 million individuals and families. Those who already have filed a 2007 tax return but who have not yet received an economic stimulus payment, can check on the status of your payment by going to "Where's My Economic Stimulus Payment?" on the IRS.gov Web site.

North Central Michigan College will host a seminar entitled, "Threat to Information Security: Social Engineering and Its Implication" on the main campus in Petoskey at 7 p.m., Oct. 7, in the libra-

# NCMC to host seminar

ry. The conference, offered free of charge, will feature information on network security presented by keynote speaker, Dr. William Figg. He will discuss the concept of human intervention in network secu-

rity operations. Dr. Figg, a certified Computer Hacking Forensic Investigator and a Certified Steganography Investigator, will discuss the greater need for security policy enforcement in the growing world of

computer hackers. Dr. Figg is an associate professor at Dakota State University. His background includes 25 years of operations management experience. He is a retired US Army major and a Vietnam

veteran. Dr. Figg holds a BA from the Citadel in Charleston, S.C.; an MS in management information from Troy State University in Troy, Ala.; and a Ph.D. in information technology from Capella University.

At the regular meeting of Ernest Peterson Post 228, held on Sept. 4, the following communications, reports, discussions and actions were presented or acted upon. Donations were received by Post 228 in memory of veteran John Donald Kujawski from Irene and Michael Turcott, Howard and Peg Crozier, Max and Alice Hinkley, Dixie Carlisle, Swartout and Mary family, Grace and family, Mark and family, Alice and family. Thank you cards were received from the family of Robert Edward Whennen for con-

Cancer Society Relay For Life committee for advancing the colors at their opening ceremonies and from the Boyne City Fire Department for a \$100 donation to their Fire Safety Youth Program. A request from The Boyne City Firefighters to support their annual country western show fund raiser was honored with a 100 donation for a 1/4page ad in their program. The color guard con-

ducted a flag raising opening ceremony at Camp Quality and advanced the colors at the Relay For Life opening ducting his funeral serv- ceremony. The honor cent fund raisers and do-

ward Whennen, a memorial service for John Donald Kujawski, Veteran of the Month Ceremonies for William Hoffman and John Joseph Balchik, a Post Everlasting Ceremony for Clarence Charleston Miller, Gerald Harold Mapes, and James Louis Bunting. The News Review-Generations published Veteran of the Month for Arlen Ra-mond Smith and The Citizen published Veteran of the Month for William Hoffman and the Legion News for August.

The Memorial Committee reported that re-American el service for Robert Ed- over \$2,135 and that for the next year.

George Lasater's WW II veteran's books' second printing of 1,000 copies are available with all the profits being donated to

the Memorial Fund. Membership stands at 97 paid for the 2009 Legion year and information is requested regarding the location and status of our active duty members. Bingo attendance is up and continues to cover post expenses and the new bingo sign is in place.

The chaplain reported on area veterans who are sick, disabled, shut-in or have answered the final call. It was moved, supported and passed that the post insurance be ice, from the Charlevoix guard conducted a chap- nations have produced carried by Farm Bureau aged to attend.

The Annual Post Birthday Dinner will be Oct. 5 at 5 p.m., preceded by a social hour at 4 p.m.

We are accepting items from the public to be sent to our troops over seas at the post on Saturdays between 3-9 p.m., and Blue Star Banners and troop support ribbons are available to the public. The next regular meeting will be held Oct. 2, at 7:30 p.m., in the post home and will be preceded by the Veteran of the Month ceremonies at 6:15 p.m., followed by a potluck supper in their honor. Area veterans are welcomed and encour-

County

# STILLE TIS DIFTINE MAREE



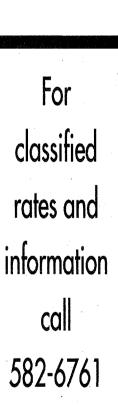
**Boyne City High School** NAME: Patty Kurtz PARENTS: Francis and Kathleen Kurtz GRADE: 12th

SCHOOL ACTIVI-TIES: Cross country, track, Youth in Government, Skills U.S.A, Pro-

start Competitions. HOBBIES AND IN-TERESTS: Running, baking, cooking, nature walks, movies, books, napping. FUTURE PLANS: I

plan on going to a Junior college for Culinary Arts and then do a lot of traveling, eventually I'll finish up my four year degree and hopefully some day I'll own my own restaurant. STAFF COM-

MENTS: "She is great to have as a student that works hard to accomplish her goals; I believe that Patty will be ready for what comes her way in the future. Keep up the good work." Dennis Crissman, Hospitality Teacher



How kids are wired: *Internet class for parents* 

TRAVERSE CITY — What are kids doing on the computer all day? Discover why kids use the Internet as an online playground and get ideas on how you can teach them to be good cyber-citizens.

Learn about instant messaging, social networking, blogging, texting, gaming, podcasting, and more. Visit social networking sites such as MySpace and Facebook and become more comfortable with what they are and how to navigate them. Gain tips on safety options, talking points, and ways to incorporate this media into your family. Some experience with web surfing is helpful but not required. Class is taught by Angeline Piotrowski, B.A. Angeline is a parent to two children and publisher of MomstyleNews.com website, enewsletter, podcast, and social network. She is also director of The Moms Club of the Grand Traverse Area and on the steering committee for the Traverse Bay Great Start Collaborative.

How Kids Are Wired: Internet For Parents (Class Code: 5009) will be held Thursday, Oct. 16, from 6 to 9 p.m. at the NMC-EES University Center, Traverse City. Tuition is \$45 and includes the book, Dirt e-Secrets Of An Internet Kid. To register call NMC at 231-995-1700 visit www.nmc.edu.



**East Jordan High School** NAME: Kayla Barnett PARENTS: Dan and Daphne Barnett GRADE: 10th FAVORITE CLASS(ES): Art

MENTS: "Kayla Bar-nett is a very conscientious student. She's hard working, helpful, and overall a well-rounded student. I truly enjoy having her in class.' Mrs. Walker

Graphic Design

STAFF

"Kayla is the perfect student. She is an advocate for herself and selfmotivated. She is kind and always wears a smile. I so appreciate her in my class." Mrs. Zell Kayla pays attention to detail and gives each

assignment her full effort. In addition she is willing to help her classmates whenever she can." Mr. Essenberg



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The Citizen-Journal



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# Special "Section C"

Fall Color Tours

**Publication Dates:** October 8 & 9 **Inserted Into:** Antrim County News, Town Meeting, Citizen-Journal and Leader and Kalkaskian

Total Distribution: Approximately 11,200

# **Contact Your Sales Representative!**

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> **Citizen-Journal** Windy Bettis 231-582-6761

# **DEADLINE IS OCTOBER 3!**

# Fall Colors 2nd Annual Photo Contest

will also be included in this Special Section!

Submissions of anything Autumn. This year's top three winners will receive a \$25 gift certificate to a local business and will be published as a winner in this Special Section.

Please turn in all submissions by October 1 to <u>hrobinson@michigannewspapers.com</u> or drop them by one of our offices.

Limited to 2 entries per person.

# TO MEET THE CANDIDATES

An opportunity for voters to ask questions and discuss issues with the candidates who are running for the 105th District House seat in the State Legislature.

# 7 P.M., TUESDAY, OCTOBER 14, 2008

East Jordan High School Auditorium 101 Maple Street, East Jordan, MI

The candidates are:

# GREG DEAN Libertarian Party

# KEVIN ELSENHEIMER Republican Party (Incumbent)

# **CONNIE SALTONSTALL, Democratic Party**

Cast an educated vote. Issues for discussion include the state's economic future, education, medical issues such as this November election's ballot proposals to permit marijuana use for some medical treatments, and to address stem cell research.

# EVERYONE IS WELCOME TO ATTEND! REFRESHMENTS!

Moderators are Up North Publications managing editor of the Antrim County News, Hadley Robinson, editor of the Citizen-Journal, Jeff Bergren and reporter, B.J. Hetler. For more information call 231-622-2645.



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

# PRESS ROW



# Counting chickens

Every year, college football has its share of major upsets.

But the most perplexing ones in recent years have come at the expense of the University of Southern California in Berkley. The famed "Tailback U."

Lately, however, the Trojans have produced more befuddling stumbles that have thrown the system totally out of whack.

Just two weeks ago, the Trojans had appeared nearly invincible as they embarrassed an Ohio State team many pegged to be of national championship timber.

Immediately after their crushing of the once mighty Buckeyes, who are looking more and more vulnerable with each passing week, the Trojans were proclaimed the top team in the country.

And every college football analyst on television and radio begin pondering who the Trojans will play in the national championship game.

So what happens? Well, as ESPN's Lee Corso is so fond of saying on the GameDay preview show each Saturday morning, "Not so fast, my friend."

The Trojans appeared incredibly inept and ill prepared for their Pac-10 opener with Oregon State last Saturday and wound up laying a mighty huge egg.

How could the erstwhile Pete Carroll, the ultimate players' coach," who has shunned offers to leave campus and return to the National Football League, permit such a travesty? It's not an isolated incident, either. Last year, the Trojans were stunned by Stanford and first-year coach Jim Harbaugh, a University of Michigan graduate who probably lost his alumni association membership after revealing the Wolverines' educational shortcomings for its athletes.

# **Ramblers return beaten** BC lands powerful hits in Saturday's 44-6 scrap with TCSF

### **By CHRIS TREDWAY** SPORTS EDITOR

TRAVERSE CITY --- Despite a hopeless deficit illuminated on the scoreboard at Thirlby Field Saturday afternoon, Boyne City's running game continued to lower its head against a talent-ed Traverse City St. Francis football program.

In the final minutes of their homecoming game, which ended in favor of the home team, 44-6, the Gladiators were sent a message on the final Boyne City offensive drive of the day.

Rambler running backs Drew Nohel, Trevor Kruzel and other ball carriers ended each run by knocking down at least one defender, playing the final downs as if the score was tied.

"I was extremely happy with the intensity they played with," Boyne City coach Dave Hills said after the game. "They fought hard."

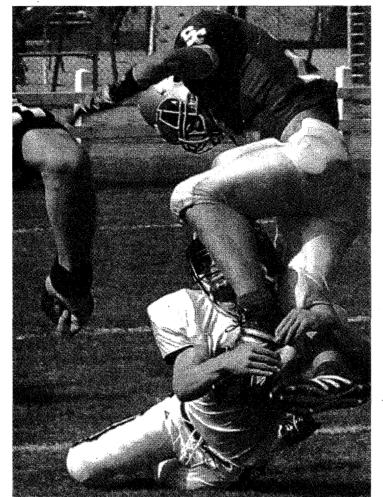
Although the score was grossly lopsided after several big plays by a speedy Gladiator offense, it became apparent with increasingly harder hits in the fourth quarter that the Ramblers were not interested in bowing out.

Following a play-stopping hit by linebacker Dalton Looze late in the game, the Boyne City sideline erupted.

"Never give up!" Wesley Roberge shouted to teammates on the field.

Defensively, the Ramblers managed to kill several Gladiator plays throughout the day but could not slow down TCSF running back Ryan Farley, who scored on a 97-yard kick return in the third quarter and an 89yard punt return moments later.

Boyne City's day began with TCSF knocking at the door of the end zone following a six-minute opening drive. Inside Boyne City's 10, the Gladiators possessed all four downs but quickly lost one as Kruzel stopped a back cold at the line of scrimmage.



Boyne City's Nick Young upends a breakaway run by Trav-erse City St. Francis Saturday, Sep. 27. Six yards short of the end zone, the loud hit would only delay the TCSF touchdown.

Linebacker Ryan Musser brought up third down as he snuck around the ensuing run, snagged the TCSF running back by the hips and pulled him backwards for a loss.

Boyne brought up fourth down with a collective effort inside the 1-vard line.

But Farley slipped in on fourth down, opening the floodgates for St. Francis.

The two-point conversion attempt was stopped by inches, leaving the score at 6-0. Boyne City was stopped on their opening drive, punting the ball

deep into Gladiator territory. The punt was returned to the 24-yard line but brought back to the 1-yard line after St. Francis was called for an illegal block in the back. After a short two-yard gain,

Gladiator Ben Swan was handed the football, received a couple key blocks and carried it 96 yards for a touchdown. The conversion failed again, 12-0.



When Ramblers did go down against Traverse City St. Francis Saturday afternoon, it was rarely without a fight. Pictured here, Rambler Ryan Musser refuses to let go of a TCSF tackler before crashing upon the homecoming sideline.

The Ramblers fumbled on first down, which led to another TCSF score with about 2:30 left in the first quarter. The Gladiators allowed the score to go to their heads, celebrating excessively in the end zone, which produced an unsportsmanlike conduct penalty to be assessed on the extra point attempt. They went for two points and failed, leaving the score at 18-0.

After the half, with 7:21 remaining in the third quarter and the score set at 25-0, Boyne City scored off a short carry by Kruzel. The drive was enabled by a 34-yard run by Kruzel that broke Boyne City into Gladiator territory and put the ball on the 20yard line.

Converting on third down, Cody Wilmont caught the ball and fell near the eight, leaving the goal line within striking distance for Kruzel as he broke a two-man tackle and busted into the end zone. The extra point attempt sailed wide of the goal post.

Page 10

The touchdown was immediately answered by Farley's 97yard return, his 89-yard punt return and a final running drive with 5:20 remaining in the game to end the scoring at 44-6.

"We had a hard time getting our offense on a role in the first half," Hills said. "Which put our defense in bad spots. When you leave your defense out there for that long they get tired. And with that many opportunities, (St. Francis) is going to pop something.'

Standing on the opposite sideline, as the homecoming crowd filed out of the stadium, St. Francis coaches commented on the Ramblers' effort, one coach exclaiming, "My god, there future is bright!"

Contact Chris Tredway at ctredway@michigannewspapers.com.

UCLA did it to the Trojans in 2006, and the list goes as far back as Carroll's first season at Berkley.

Personally, I think it's great.

Dynasties are good for television ratings, but bad for football fans who enjoy seeing a favored team toppled from its lofty perch on occasion.

USC might still recover to play for the national title. Georiga, a team ranked No. 1 just a couple of weeks ago, was trashed by Alabama on national television in a game that, as usual, did not live up to its billing. A lot can happen in the next nine weeks of the reg-

ular season. It should be a blast watching it play out, because not knowing who will be in the "Big Game" is half

the fun. Contact Greg Gielczyk at gielczyk@jackpine.com.

# East Jordan raid fails by five Charlevoix holds of Devils, 20-15

### BY PHIL TROMBLEY SPORTS WRITER

CHARLEVOIX - The East Jordan varsity football team continues to fight hard, but the Red Devils are still searching for their first win five weeks into the schedule.

Charlevoix held off a late rally by East Jordan to preserve a 20-15 lead. winning at home Friday, Sep. 26.

The victory moved the Red Rayders to 3-2 overall and 2-1 in the Lake Michigan Conference, while East Jordan dropped to 0-5 overall and 0-3 in the conference.

The Red Rayders jumped in front to an early 14-0 lead and looked to make it a rough night for East Jordan, but the Red Devils fought back throughout the rest of the contest.

The Devils' defensive unit got the East Jordan scoring underway by forcing a Charlevoix safety midway through the second quarter.

Special team play led to the first East Jordan touchdown as Nate Peters blocked a punt and Michael Becker returned the ball 14 yards for the score. A successful point after touchdown kick made it a 14-9 game.

Charlevoix scored another touchdown and took an 11-point lead in the fourth quarter before Red Devil quarterback Teddy Snowden ran the ball in from six yards out to cut the deficit to just six points late in the game. The point after was unsuccessful.

The momentum began to shift in East Jordan's favor too late in the contest, leaving the Devils behind by five as the clock ran out.

Snowden led the offensive statistics as he completed 10 of 21 passes for 84 yards. Michael Hines contributed with rushing 73 yards in two kick returns.

Neil Schneider paced the defense with 13 tackles, while teammates Darryl Bingham added 10 takedowns and Ehren Sladick managed eight.

East Jordan will play host to Elk Rapids for homecoming on Saturday, Oct.

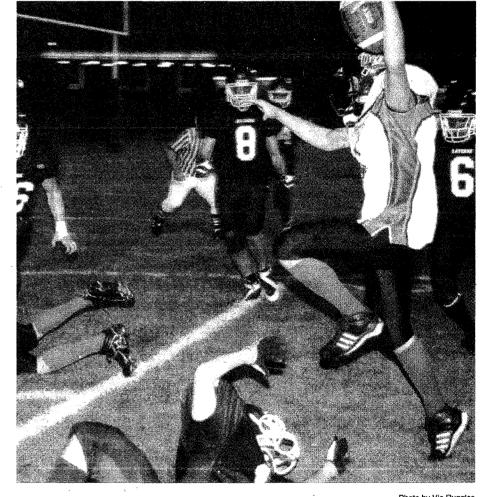
The East Jordan junior varsity football team downed Charlevoix 20-6 Thursday.

Chris Yettaw led the Red Devil ground game with 163 yards rushing and scored one touchdown.

Wesley Petrie passed for 77 yards, while John Richards had 72 yards receiving.

East Jordan coach Greg Kitson cited the entire offensive line of David Sargent, Hunter Sarasin, Aikeem Brogan, Wesley Lewin and Casey Combest for playing a great game.

On defense, Combest lead the way with 12 tackles and one blocked punt, Matt Warrington had nine tackles and D.J. Steinhoff chipped in with seven. East Jordan forced five turnovers on the night, as Richards, Petrie, and Austen Mellios all recorded interceptions and Dustin Mellios and Petrie both recovered a fumble.



East Jordan guarterback Teddy Snowden clears a downed Charlevoix defender Friday night, scoring from six yards out in the Red Devils' 15-20 loss.

# **Over the net**

# Boyne City readies for LMC championships

Boyne

#### BY GREG GIELCZYK SPORTS WRITER

BOYNE CITY -It's been an enjoyable season for the Boyne City boys tennis team

and head coach Susan ennial Lake Michigan Lahti.

Conference power Traverse City St. Fran-The Ramblers have won more matches this cis, 4-2 in the season season than in previous opener, bounced back with a 6years, and that always is encouraging. 0 blanking of Grayling After losing to perin a tri meet.

and played St. Francis again during a dual meet, and this time we tied them 4-4," Lahti said.

Consistent winners for the Ramblers have

"We practiced hard been Travis Long at No. 1 singles and Chase Petroelje and Tyler Zatkoff at No. 1 doubles.

The Ramblers finished sixth at the Boyne Invitational, but

had runnersup in the No. 1 singles (Long), No. 1 singles (Petroelje), No. 3 singles (Jared Forbes) and No. 1 doubles (Robby Reidel and Zatkoff).

"We have been prac-

ticing hard and focusing more on consistency as opposed to power," Lahti said. Boyne will host the LMC championships at Boyne Mountain on Thursday.

"I truly believe some of our players have the potential to be conference champions at their flights," Lahti said. "We just need to stay positive and focused.'

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## Page 11

Photo by Vic Ruggles

Boyne City's Tracy Miller con-

nects with the ball Thursday, Sep. 25. Miller had

three kills against.

2

3

Greg

at

"I have several girls

stepping up. I think we

will finish in the top

two of the conference.

However, it will de-

pend on what happens

between Charlevoix

Playing such tough

and St. Francis."

East Jordan.

# **Wilson leads Lady** Loggers at invite

## BY PHIL TROMBLEY SPORTS WRITER

BOYNE FALLS Ellsworth's Ashton and North Fisher Trails' Alyssa Oram captured the individual honors as 16 schools came together at Boyne Falls High School to compete in the annual Invitational Logger cross country meet Saturday, Sep. 27.

"I thought it was a great meet with a lot of kids running," Boyne Falls coach Dan Kuhn said. "I had a lot of help, so I could cheer the kids on. It was a lot of fun and it was a great day to race."

Fisher led the Lancers to a third place showing in the boys race with his first place time of 16:54. Fisher, holding the course record at 16:37 from the previous year, beat out Wolverine's Jeremy Egan (16:58), On-away's Lain Veihl (17:23), Wolverine's Luke Operhall (17:40) and Gaylord St. Mary's Michael Topp (17:59).

Wolverine took the boys team title with 43 points, finishing 30 points ahead of the rest of the field. Onaway came in second with 73 points, Ellsworth was third with 98, North Trails was fourth with 104 and Mackinaw City was fifth with 123. Gaylord St. Mary

(215), Boyne City (221), St. Ignace (222), Alba (259), Inland Lakes (264), Johannessburg-Lewiston (270) and Boyne Falls (303) rounded out the teams posting scores.

Oram ran a time of 20:35.4 to pace North Trails to a second place finish when she edged out St. Ignace's Nicole Elmblad by just four



Photo by Chris Tredway Boyne Falls' Kaylee Wilson, en route to a third place finish at the Logger Invitational Saturday.

tenths of a second.

Kaylee Wilson turned the highest finish for the host Boyne Falls team with a third place, clocking of 21:30, ahead of Trav-erse City Christian's Emily Ritsema (21:33) and Onaway's Hayley O'Meara (21:36).

Wilson's stellar performance highlighted the effort that saw Boyne Falls place seventh in the team standings. Wilson was joined by Erica Westbrook who finished 26th in 23:45, Katie Fraser who placed 46th in 25:36, Ali Bearss who came in 55th in and Rianne 26:14 who finished Coale 63rd in 26:53.

The Boyne City girls team had the highest local team results with its fourth place showing. The Lady Ramblers were led by Joslyn Moore who ran 12th in 22:12, Erin Haley who was 13th in

22:34, Casmear Kerr who finished 19th in 23:29, Morgan Harding who placed 48th in 25:43 and Kylee Hoaglund who was 50th in 25:44.

"We were just four points out of second, so that's a real good show-ing for us," Boyne City coach Andy Place said. "Casmear Kerr ran a personal best on a slow running course and Zeek Beek had another good race."

Onaway took first place in the girls race. North Trails finished second with 138 points, Ellsworth was third with 141, Boyne City was fourth with 142 and Wolverine was

fifth with 146. St. Ignace (149), Boyne City (193), Alba (203), Johannessburg-Lewiston (206), Macki-naw City (235), Gaylord St. Mary (284) and In-

land Lakes (318) filled out the scoring teams. In the boys race, Boyne City was led by Zeek Beek (20th, 19:59), Claeb Fair (37th, 20:52), Jesse Place (45th, 21:08), Spencer Caverly (56th,

21:58) and Zach Mat-thew (63rd, 22:40). Boyne Falls scored with Jared Mathers (29th, 20:20), Steven Hart (40th, 20:59), Justin Savory (53rd, 21:50), Justin Aytes (75th, 23:38) and Michael Grubaugh (106th, 30:33).

Boyne Falls will run at the third Northern Lakes Jamboree at Ellsworth on Wednesday, Oct. 1, and travel to the Sault Ste. Marie Invitational Saturday, Oct. 4. Boyne City will travel

to the Mancelona Invitational Thursday, Oct. 2. Contact Phil Tromat phtrombley bley@charter.net.

# **BC downed by Charlevoix, bumps East Jordan**

#### BY GREG GIELCZYK SPORTS WRITER

BOYNE CITY -After dropping a fivegame match to Charlevoix at home on Tuesday, Sep. 23, the Boyne City girls volleyball team bounced back with a 3-1 victory over East Jordan on the road Thursday, Sep. 25.

It left the Ramblers with a 17-4-6 record overall. They are 2-2 in Lake Michigan Conference play.

The Ramblers led the Rayders 2-1 after three games, but couldn't hold onto the lead.

"Charlevoix never gives up, and fought their way back," Boyne coach Casie City Parker said.

Boyne City lost the first game 22-25, but then won the next two 25-21, 25-23 and seemed to have the momentum.

Not so fast, as ESPN football analyst Lee Corso is famous for saying.

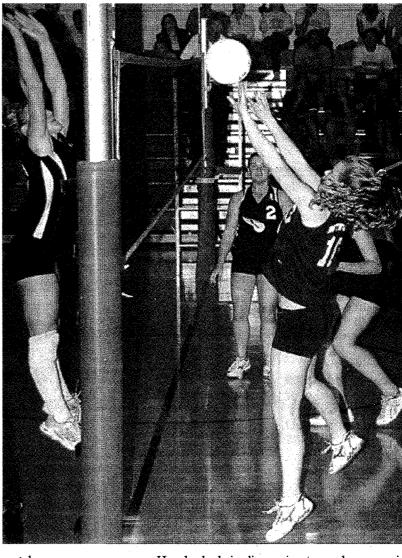
Regrouping during the break after the third game, Charlevoix came charging back to win the next two games 25-18, 15-9 to pull out the win.

"Amber Kotalik and Rachel Stevens played very well that night," Parker reported.

Kotalik did have an excellent night at the spike line with 19 kills. She also had 39 serve receptions, and made 25 digs on defense.

Stevens finished with 17 kills, 13 digs and six service aces. Hanna Hausler had six kills, 19 serve receptions and 12 digs while Lindsay Clemens made 40 setter assists and had 14 digs.

Hausler was 100 percent serving for the



Boyne City took a 2four kills. Sammy

and did a nice job. Kayla Kipapa served and passed very well for us.

"Lindsay Clemens did a good job spreading the sets around to all the players.' Kotalik led the way

again at the attack line with nine kills. Erica Capp had four.

Hausler had six digs, 11 serve receptions and four kills. Stevens had 10 serve receptions and

McCleod had three kills and two blocks. Tracy Miller contributed three kills. Kipapa had nine digs and four service aces. Hanna Robinson had nine digs and two blocks, while Clemens had 32 assists.

'We had a tough two weeks, playing Kalkaska, Traverse City St. Cheboygan Francis, Charlevoix," and Parker said.

"We have our ups and downs. We are try-

ing to work on running effort. more plays to throw our opponents off."

The Ramblers started the season off strong, but then tapered off slightly.

Parker believes running more plays will help the Ramblers regain their earlier form. Kotalik is the leader

league opponents on consecutive nights is rough. "We played well at on the court, for several reasons, according to

Parker. played even better at times," Parker said. "We need to make sure "She is very hard to stop when she is on the top of her game," we are staying focused Parker said. "She has a kill percentage of 50 and improving. percent, which is unbe-Contact lievable.

But it's been a team

Gielczyk gielczyk@jackpine.com.

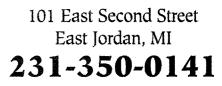


# match.

0 lead against East Jordan before the Red Devils won the third game 25-20. The Ram-

blers won the fourth game 25-22. "The girls played ell," Parker said. well," "Our bench came in

# menenenen



# Laminate Counter Redo

By Tresa Erickson

What kind of countertops do you have in your kitchen and bathroom? **Ouartz? Granite? Concrete? Laminate?** Many homeowners have laminate, and unlike some materials, laminate does not stand up as well to wear and tear. It is much more susceptible to damage than harder materials like quartz and granite. Nicks, scratches and burn marks are not uncommon on laminate countertops that have been around for a while. Not all homeowners can afford to replace their old laminate countertops, however. If you are among them, do not despair. You can still have beautiful countertops simply by painting your old laminate countertops.

Painting laminate countertops requires a bit of time, so before you attempt it, make sure you can do without your kitchen or bathroom for a few days. To paint your laminate countertops, you will need these supplies:

- Dropcloths • TSP solution
- Rags
- Old toothbrush
- Denatured alcohol
- Painter's tape
- 120-grit and 220-grit
- sandpaper • Electric sander
- Tackcloths
- Oil-based primer
- Oil-based paint in the
- colors you desire • Marine varnish or
- polyurethane • Paintbrushes and
- rollers
- Paint trays

Once you have all of the supplies, you can get started. First, cover the floor with dropcloths and remove everything from your countertops. Then follow these directions:

1. Clean the countertops with TSP solution, following the manufacturer's instructions and using an old toothbrush to get into any crevices. Rinse and let dry.

2. Wipe the countertops with denatured alcohol to remove any remaining greasy residue.

3. Tape off all surfaces around the countertops. 4. Rough up the countertops with 120-grit sandpaper, being careful not to gouge the area. Remove the dust created with a tackcloth.

5. Prime the countertops and let dry. 6. Sand the primed countertops with 220grit sandpaper to remove all brush and roller marks. Remove the dust created with a tackcloth.

7. Apply a coat of paint to the countertops. Let dry.

8. Sand the first coat of paint with 220-grit sandpaper to remove brush and roller marks. Remove the dust created with a tackcloth.

9. Repeat steps 7 and 8 until you are satisfied with the results. Two to three coats of paint are ideal.

10. Sand the final coat with 220-grit sandpaper, remove the dust created with a tackcloth and apply several coats of marine varnish or polyurethane, following the manufacturer's directions. Sand between each coat.

This is the basic process for painting laminate countertops. Keep in mind that if your countertops are extremely damaged, paint may not disguise everything. Using a faux finish technique, however, may help. Various faux finishing techniques are available to recreate the look of stone like

marble and granite.

out what kind of faux

tops, practice the tech-

nique on a piece of ply-

wood and then go for it.

You could end up with

such authentic-looking

results that no one can

When you have com-

using cutting boards and

trivets. Don't slice veg-

etables or put hot pans

directly on the counter-

tops, or you could end

up nicking or burning

dish drainers as well.

the paint. Be careful with

pleted painting your

make sure you keep them looking good by

laminate countertops,

tell the difference.

moisture the countertops come into contact with, the more likely the paint will bubble. Take care of your freshly painted laminate countertops and they will . serve you well for Conduct a search to find years to come, or at least until you have finish you would like to enough money to replace them. create on your counter-

the runoff from

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dishes. The more



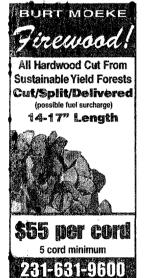


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Bruce Yuille, as joint ten-

mortgagor(s), to Mortgage

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for lender and lender's

assigns, Mortgagee, dated

December 15, 2006, and

recorded on January 11,

2007 in Liber 784 on Page 577, in Charlevoix county

records, Michigan, on

which mortgage there is

claimed to be due at the

date hereof the sum of

One Hundred Fifty-Five

Thousand Three Hundred

Seventy-Six And 91/100

Dollars (\$155,376.91),

including interest at 5.75%

Under the power of sale

contained in said mort-

gage and the statute in

such case made and pro-

vided, notice is hereby

original

and/or

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given that said mortgage

will be foreclosed by a sale

of the mortgaged premis-es, or some part of them,

at public vendue, at the

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County, at 11:00 AM, on

Said premises are situ-

and

County,

are

as:

ated in City of Charlevoix,

Commencing at the West

1/4 corner of Section 26,

Town 34 North, Range 8

West; thence along the

West line of said Section

North 00 degrees 14 min-

utes 17 seconds East

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South 76 degrees 34 min-

utes 39 seconds East

(recorded as South 77

degrees 00 minutes East)

200.94 feet; thence North

89 degrees 29 minutes 24

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Charlevoix

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the South line of Dixon

Avenue, being the point of

beginning of this descrip-

the Northwesterly corner

of the former J.J. Olsen

property as recorded in

page

liber 176,

Charlevoix

seconds East 247.09 feet

(recorded as East 247.00

feet): thence North 18

degrees 13 minutes 42

seconds East 270.73 feet

to a concrete monument at

a point recorded as being

20 feet East and 198 feet

South of the intersection of

the Southeast corner of

Michigan Avenue and

Dixon Avenue as same

existed prior to June 1941;

thence along the North

line of the Edgewater Inn

Condominium South 89

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feet) to a 1/2 inch rod;

thence South 89 degrees

24 minutes 03 seconds

East 221.79 feet to a 3/4

in. pipe; thence South 89

degrees 05 minutes 33

seconds East 142.93 feet

to aT- iron stake recorded

as being 198 feet South of

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iron stake; thence continuing along said former Olsen property South 00 degrees 13 minutes 53 seconds East (recorded as South) 41.36 feet to a Tiron stake; thence continuing along said former Olsen property South 00 111.6 feet, more or less) to a T-iron stake; thence leav-

ing said shore along the Easterly line of the Wilher Hamstra property, as monumented. North 02 degrees 49 minutes 30 seconds East 101.04 feet to a T-iron stake; thence North 02 degrees 32 minutes 50 seconds East 39.94 feet to the point of beginning; being a part of Government Lot 2, Section 26, Town 34 North, Range 8 West. The above described property extends to the water's edge of Round Lake Southerly of said intermediate traverse line. The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case

Dated: October 1, 2008

EOE/DFW

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Southeast corner of the former Robert F. Foss property as recorded in liber 191, page 448, Charlevoix County Records; thence along the East line of said Foss property North 00 degrees 22 minutes 58 seconds East 12.66 feet to a 1/2 inch rod; thence North 81 degrees 23 minutes 15 seconds East (recorded as North 81 degrees 15 minutes East) 34.78 feet to a concrete monument at

402,

County

degrees 06 minutes 17 seconds West (recorded as South) 103.57 feet to a 1/2 inch rod on the intermediate traverse line along the Northerly shore of Round Lake; thence along said traverse line North 87 degrees 13 minutes 11 West 119.49 feet (recorded as Westerly

tion; thence South 89 degrees 08 minutes 16 seconds East 78.31 feet to a 1/2 inch rod at the

Records; thence along the west line of said former Olsen property South 00 degrees 25 minutes 20 seconds East (recorded as South) 18.39 feet to a T-

the redemption period

shall be 30 days from the

date of such sale.

# **PUBLIC NOTICES**

#### Notice Of Mortgage **Foreclosure Sale**

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

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

MORTGAGE SALE Default has been made in the conditions of a mortgage made by Terry Ayers and Shannan Ayers, Husband and Wife, original mortgagor(s), to Chase Bank USA, N.A., Mortgagee, dated September 24, 2007, and recorded on November 5. 2007 in Liber 825 on Page 877, in Charlevoix county records, Michigan, and assigned said by Mortgagee to JPMorgan Chase Bank, N.A. as assignee, on which mortgage there is claimed to be due at the date hereof the sum of Two Hundred Six Thousand Ninety-Eight 58/100 And Dollars (\$206,098.58), including interest at 9.875% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on October 24, 2008.

Said premises are situated in City of Charlevoix, Charlevoix County, Michigan, and are described as: Beginning on the North line of Section 14, Town 34 North, Range 7 West 380.38 feet East of North 1/4 corner of said Section; Thence East along the North line of said Section 265 feet; Thence South perpendicular to said Section line 333 feet to an iron stake: Thence West parallel with said Section line 265 feet to an iron stake; Thence North 333 feet to the point of beginning, being a part of the Northwest 1/4 of the Northeast 1/4 of Section 14, Town 34 North, Range 7 West

The redemption period shall be 6 months from the

including interest at 6.5%

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

October 17, 2008. Said premises are situated in Township of Boyne Valley, Charlevoix County, Michigan, and described as: Units 80, Reserve The 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 Condominium County 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. Attornevs For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills. Michigan 48334-2525 File #220335F01

THIS FIRM IS A DEBT COLLECTOR ATTEMPT-ING TO COLLECT A DEBT. ANY INFORMA-TION 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; thence parallel gage there is claimed to with said Tompkins Road be due at the date hereof North 79 degrees 26 minthe sum of Two Hundred utes 10 seconds West Sixty-Eight Thousand 250.00 feet to a one-half Twenty-Two And 91/100 re-rod at an angle point in Dollars (\$268,022.91), said John Kullick property; including interest at thence along the East line 8.125% per annum.

of said John Kullick prop-

erty South 00 degrees 38

minutes 39 seconds East

294.36 feet to a one-half

re-rod on the Northerly

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 min-

utes 10 seconds East

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

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 par-

allel 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 min-

utes 39 seconds East

294.36 feet to a one-half

inch rod on the Northerly

line of said road; thence

continuing South 00 degrees 38 minutes 39

seconds East 33.64 feet to

the centerline of road;

thence along said center-

line 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

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on October 31, 2008. Said premises are situ-

250.00 feet to the point of beginning, being a part of ated in City of Charlevoix, County, the Northeast guarter of Charlevoix and are the Southeast quarter of Michigan. described as: Lot 7, of the Section 11, Township 32 North, Range 6 West. Plat of Eaton Court, Excepting there from: according to the recorded Parcel "1-B and 2-B" complat thereof, recorded in bined (future Parcel "B"). Liber 2 of Plats, Page 219 Commencing at a one-half 220, Charlevoix and re-rod at the East guarter 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 redemption period the shall be 30 days from the date of such sale.

seconds East 545.05 feet Dated: October 1, 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 #223208F01

FORECLOSURE NOTICE RANDALL S. MILLER & ASSOCIATES, P.C. IS A COLLECTOR DEBT ATTEMPTING TO COL-LECT A DEBT AND ANY NFORMATION OBTAINED WILL BE USED FOR THAT PUR-POSE.

Mortgage Sale - Default has been made in the conditions of a certain mortgage made by Michael G. Friedman, an unmarried to Mortgage man, Electronic Registration Systems, Inc., acting soleas a nominee for Countrywide Bank, N.A., Mortgagee, dated February 13, 2007, and recorded on February 22, 2007, in Liber 791, Page 887. Charlevoix County Records, said mortgage was assigned to The Bank of New York, as Trustee, for the benefit of the Certificateholders CWALT, Inc., Alternative Loan Trust 2007-OH1, Mortgage Pass-Through

Liber 212, Page 399; thence North 1 degree 3 West 132.4 feet to the point of beginning for this description; thence continuing along the Westerly line of said Beeny property North 1 degree 3' East 245.55 feet to the South of the County line Highway; thence along said highway North 63 degrees 37' West 63.55 feet to the Northeast corner of property conveyed to Robert G. Beeny and wife by deed recorded in Liber 120, Page 367; thence along the Easterly line of said property South 11 degrees 54' West 238.1 feet; thence South 69 degrees 47' East 117.75 feet to the point of beginning; being a part of Government Lot З. Section 32, Town 33 North, Range 6 West. Parcel C: Commencing at an iron stake on the East and West quarter line of Section 32, Town 33 North, Range 6 West, said point being 558.7 feet West of the quarter post common to Sections 32 and 33 of the aforementioned Town and Range; thence North 86 degrees 30' West along said quarter line 151.05 feet to an iron stake for the point of beginning of this description; thence continuing North 85 degrees 30' West 140.35 feet to an iron stake: thence North 1 degree 0' East 385.00 feet along the Easterly line of the property deeded to Robert G. Beeny and wife by deed recorded in Liber 150, Page 39, to an iron stake on the South side of the County Highway; Southeasterly thence along said highway 150 feet to an iron stake; thence South 1 degree 0 West to the place of beginning; being a part of Government Lot Town Section 32, 33 North, Range 6 West. Together with all lands North of the Northerly line said parcels as described, and extending to the waters edge of Lake Charlevoix, lying between the Westerly Parcel A, extended Northward, and

the Easterly line of Parcel C, extended Northward. Above parcels now being described as follows

Parcel A: Commencing at the South 1/4 corner of Section 32, Town 33 North, Range 6 West; thence along the North and South 1/4 line of said section, as monumented, North 00 degrees 38 ' 15" East 1354.65 feet to the South 1/8 line of said section, as monumented: thence along said 1/8 line, North 89 degrees 42' 03" East 1207.69 feet to the East 1/8 line of said section, as monumented; thence along said 1/8 line, North 00 degrees 15' 49" East 1345.58 feet to the East and West 1/4 line of said section (South line of Government Lot 2), as monumented: thence along the aforementioned line, South 89 degrees 52' 56" East 347.77 feet to a concrete monument; thence North 01 degree 06' 53" West 132.63 feet to concrete monument thence North 69 degrees 42' 25" West (recorded as North 69 degrees 47 West) 42.38 feet to a 1/2 in rod, being the point of beginning of this description; thence continuing North 69 degrees 47' 25 West (recorded as North 69 degrees 47' West) 193.01 feet to a concrete monument; thence North 25 degrees 13' 14" East 254.60 feet (recorded as North 24 degrees 59' East 243.30 feet) to a concrete monument on the Southerly line of Lake Shore Road; thence continuing North 25 degrees 13' 14" East 60.79 feet to a concrete monument on the intermediate traverse line along the Southerly shore of Lake Charlevoix; thence along said traverse line. South 59 degrees 44 21" East 122.19 feet to a 1/2 inch rod; thence leaving said shore, South 11 degrees 35' 06" West 60.55 feet to a 1/2 inch rod on said Southerly road line; thence continuing South 11 degrees 35' 06" West 235.81 feet to the point of beginning; being a part of Government Lot 2, Section 32, Town 33 North, Range 6 West. The above described property extends to the water's edge of Lake Charlevoix Northerly of said intermediate traverse line. Parcel B: Commencing at the South 1/4 corner of Section 32, Town 33 North, Range 6 West: thence along the North and South 1/4 line of said section, as monumented, North 00 degrees 38' 15" East 1354.65 feet to the

South 1/8 line of said sec-

tion, as monumented;

thence along said 1/8 line. gage, with interest thereon North 89 degrees 42' 03" East 1207.69 feet to the at 9.600% per annum and all legal costs, charges, East 1/8 line of section, as and expenses, including the attorney fees allowed thence along said 1/8 line, North by law, and also any sum 00 degrees 15' 49" East or sums which may be 1345.58 feet to the East paid by the undersigned, and West 1/4 line of said necessary to protect its section (South line of interest in the premises. Government Lot 2) as Which said premises thence

monumented;

monumented;

concrete

along the aforementioned

line, South 89 degrees 52'

56" East 347.77 feet to a

being the point beginning

of this description; thence

North 01 degrees 06' 53"

West 132.63 feet to a con-

crete monument; thence

North 69 degrees 42' 25

West (recorded as North

69 degrees 47" (West)

42.38 feet to a 1/2 inch

rod: thence North 11

degrees 35' 06" East

235.81 feet to a 1/2 inch

rod on the Southerly line

of Lake Shore Road;

thence continuing North

11 degrees 35' 06" East

60.55 feet to a 1/2 inch rod

on the intermediate tra-

verse line along the Southerly shore of Lake Charlevoix; thence along

said traverse line, South

69 degrees 54' 12" East

122.99 feet to a 1/4 inch

rod; thence leaving said

shore, South 01 degrees

05' 40" East (recorded as

South 1 degree 00" East)

63.00 feet to a T-iron stake

on said Southerly road

line: thence continuing

South 01 degree 05' 40'

East (recorded as South 1

degree 00" East) 336.23

feet to a 1/4 inch pipe on

said 1/4 line, as monu-

mented; thence along said

1/4 line (South line of

Government Lot 2) North

88 degrees 27' 18" West

140.37 feet (recorded as

South 89 degrees 57'

West 140.38 feet) to the

point of beginning; being a

part of Government Lot 2,

Section 32, Town 33

North, Range 6 West.

The above described

property extends to the

water's edge of Lake

Charlevoix Northerly of the

course described as being

along said intermediate

4174 Lakeshore Road

shall be 6 months from the

date of such sale, unless determined abandoned in

accordance with MCL

600.3241a, in which case

shall be 30 days from the

date of such sale, or 15

days after statutory notice,

Dated: October 1, 2008

Attorneys for Assignee

43252 Woodward Ave.,

whichever is later.

Randall S. Miller &

Bloomfield Hills, MI

Associates, P.C.

redemption period

The redemption period

traverse line.

the

monument,

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 Township of Boyne Valley, County of Charlevoix, State of Michigan, and described as follows, to

wit:

Village Unit 31, at Ridge Disciples Condominium, a condominium according to the Master Deed recorded in Liber 381, Page 34, and First Amendment Master Deed recorded in Liber 394, Page 338, and Restated First Amendment to Master Deed recorded in Liber Page 869, and 394. Second First Amendment to Master Deed recorded in Liber 395, Page 615, and Second Amendment to Master Deed recorded in Liber 404, Page 935, and Third Amendment to the Master Deed recorded in Liber 411, Page 594 and Fourth Amendment to Master Deed recorded in Liber 427, Page 812, County Charlevoix Records and designated as Charlevoix County Condominium Subdivision Plan No 97, together with rights in general common elements and limited common elements as set forth in the above Master Deed and as described in Act 59 of the Public Acts of 1978 as amended.

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: 9/24/2008

Sutton Funding LLC Mortgagee

FABRIZIO & BROOK, P.C. Attorney for Sutton Funding LLC 888 W. Big Beaver, Suite 800 Troy, MI 48084 248-362-2600

# Notice Of Mortgage

**Foreclosure Sale** THIS FIRM IS A DEBT COLLECTOR ATTEMPT-

WWW.CITIZENANDJOURNAL.COM

#### For more information. please call:

FC R 248.593.1305 Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #222254F01

#### **Notice Of Mortgage** Foreclosure Sale

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

PURCHASERS: ATTN 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 Kirk G. Mousseau and Kelli M. Mousseau, Husband and Wife, original mortgagor(s), to Option One Mortgage Corporation, A California Corporation, Mortgagee, dated October, 12, 2005, and recorded on October 19, 2005 in Liber 711 on Page 456, in Charlevoix county records, Michigan, and assigned by said Mortgagee to Wells Fargo Bank, N.A. as Trustee for Option One Mortgage Loan Trust 2006-1 Asset-Backed Certificates, 2006-1 Series as assignee, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Twenty-Eight Thousand Eight Hundred Eighteen And 70/100 Dollars (\$128,818.70), including

interest at 8.9% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage

# will be foreclosed by a sale

of the mortgaged premises, or some part of them, at public vendue. at the

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. 24, 2008

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. 24, 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 #222030F01

#### **Notice Of Mortgage Foreclosure Sale**

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

PURCHASERS: ATTN 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 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),

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 07/100 and 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 vendue 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 Northerly 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

beginning; being a part of the Northeast one-quarter of the Southeast onequarter of Section 11, Township 32 North, T h e redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA \$600.3241a, in which case the redemption period shall be 30 days from the

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

## Dated: 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 ATTEMPT-ING TO COLLECT A DEBT. ANY INFORMA-TION 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 Doreen A Burns, unmarried, original mortgagor(s), to Wells Fargo Home Mortgage, Inc., Mortgagee, dated March 25, 2004, and recorded on April 1, 2004 in Liber 605 on Page 707, and assigned by said Mortgagee to IMPAC Funding Corporation as assignee as documented by an assignment, in Charlevoix county records, Michigan, on which mort-

Certificates, Series 2007-OH1 by an Assignment of Mortgage which has been submitted to Charlevoix County Register of Deeds on which mortgage there is claimed to be due at the date hereof the sum of Seven Hundred Seven Thousand Six Hundred Forty Five Dollars 49/100 (\$707,645.49) including interest at the rate of 7.500% 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 County Charlevoix Courthouse, Michigan at 11:00 AM on October 31, 2008.

Said premises are situated in the Township of Charlevoix Eveline, County, Michigan, and are described as: Parcel A: Commencing at

the East eighth stake on the East and West quarter line: thence North 89 degrees 57' East 57 feet; thence North 24 degrees 59' East 236.45 feet to point of beginning for this description; thence South 69 degrees 47' East 117.75 feet to the Southwest corner of property conveyed to Robert G. Beeny and wife by deed recorded in Liber 150, Page 39; thence along the Westerly line of said property North 11 degrees 54' East 238.1 feet to a point on the South line of the County Highway; thence along said highway North 63 degrees 37' West 63.55 feet; thence South 24 degrees 59' West 243.3 feet to the place of beginning; being a part of Government Lot Section 32, Town 33 North, Range 6 West. Parcel B: Commencing at the East eighth stake of the East and West guarter line; thence along said quarter line North 89 degrees 57' East 380.4 feet to the Southwest corner of property conveyed to Robert G. Beeny and wife by deed recorded in 48302 (248) 335-9200 Our File No. 172.01355

Suite 180

#### AS A DEBT COLLECTOR, WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PUR-NOTIFY US AT POSE. THE NUMBER BELOW IF YOU ARE IN ACTIVE MIL-ITARY DUTY.

MORTGAGE SALE Default having been made in the terms and conditions of a certain mortgage made by Lorri Ann Lair, a single person, Mortgagors, to Mortgage Electronic Registration Systems, Inc. (MERS), Mortgagee, dated the 23rd day of February, 2007 and recorded in the office of the Register of Deeds, for The County of Charlevoix and State of Michigan, on the 1st day of March, 2007 in Liber 792 of Charlevoix County Records, page 790, said Mortgage having been assigned to Sutton Funding LLC on which mortgage there is claimed to be due, at the date of this notice, the sum of Two Hundred Ninety Nine Thousand Two Hundred Twenty and 5/100 (\$299,220.59), 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 24th 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 (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 mort-

ING TO COLLECT A DEBT. ANY INFORMA-TION 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 Patrick N. Lewis and Penny I Lewis, husband and wife as joint tenants, original mortgagor(s), to Long Beach Mortgage Company, Mortgagee, dated December 9, 2005, and recorded on December 13. 2005 in Liber 722 on Page 099, in Charlevoix county records, Michigan, and assigned by said Mortgagee to Deutsche Bank National Trust Company, as Trustee for Long Beach Mortgage Trust 2006-1 as assignee, on which mortgage there is claimed to be due at the date hereof the sum of Hundred Three One Thousand Eight Hundred Forty-One And 30/100 Dollars (\$103,841.30), including interest at 9.9% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on October 24, 2008. Said premises are situ-

ated in City of East Jordan, Charlevoix County, Michigan, and are described as: Lot 7, Block 5, Village of South Lake, now City of East Jordan, as recorded in Liber 1 of Plats, Page 42, Charlevoix County Records.

place of holding the circuit court within Charlevoix County, at 11:00 AM, on October 24, 2008.

Said premises are situated in City of East Jordan, Charlevoix County, Michigan, and are Charlevoix described as: Lot One, Block Twenty-Four. Nicholls Third Addition and the South 1/2 of Lot Two, Except the West Twenty Feet, Block Twenty-Four, Nicholls Third Addition, according to the Recorded plat thereof.

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. 24, 2008

For more information, please call: FC G 248.593.1310. Trott & Trott, P.C. Attornevs For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #221962F01

For

classified

rates and

information

call

582-6761

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# PUBLIC NOTICES

#### CLAIMS NOTICE

THE WALTER J. and STELLA F. GIBES TRUST AGREEMENT Social Security No.: 360-01-9257

#### TO ALL INTERESTED PARTIES:

Your interest in the estate may be barred or affected by the following:

The decedent, WALTER J. GIBES, whose last known address 2641 was Railroad Street, Boyne Falls, MI 49713, died September 9, 2008.

By Trust indenture dated the 20th day of July, 1994, the decedent established the WALTER J. AND STELLA F. GIBES TRUST AGREEMENT.

Creditors of the decedent are notified that all claims against the trust estate will be forever barred unless presented to the Successor Trustee, Joyce Gibes. 2641 Railroad Street. Bovne Falls, MI 49713, within four (4) months after the date of publication of this notice.

Notice is further given that the trust estate will be thereafter assigned and distributed to the persons entitled to it.

THIS NOTICE IS PUB-LISHED ON OCTOBER 1, 2008

KEVIN G. KLEVORN (P35531) KLEVORN & KLEVORN Attorney for the Trustee 215 South Lake Street Boyne City, MI 49712 (231) 582-7911

Notice Of Mortgage **Foreclosure Sale** 

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

PURCHASERS: ATTN 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 Christopher C. Oberg, a single person, original mortgagor(s), to Mortgage Electronic

along said South 1/8 line 511.75 feet to a T-iron stake on the Easterly line of said road; thence continuing North 89 degrees 44 minutes 15 seconds West along said South 1/8

North 89 degrees 44 min-

utes 15 seconds West

line 33.0 feet to the point of beginning; being a part of the Northwest 1/4 of the Southeast 1/4 of Section Township 34 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: Sept. 24, 2008

For more information.

please call: FC X 248.593.1302 Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #222464F01

# **Notice Of Mortgage**

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

**PURCHASERS:** ATTN 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 Ronald E. Page and Mary K. Page, Husband and Wife, original mortgagor(s), to Republic Banc Mortgage Corporation, Mortgagee, dated September 8, 2000. and recorded on

September 11, 2000 in Liber 396 on Page 533, in Charlevoix county records, Michigan, and assigned by said Mortgagee to CITI-ZENS BANK as assignee. on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Sixty-Three Thousand Six Hundred Sixty-Eight And 08/100

including interest at 4.5%

Dollars

(\$163,668.08),

per annum. Under the power of sale contained in said mortthe statute in The redemption period such case made and provided, notice is hereby shall be 6 months from the given that said mortgage date of such sale, unless will be foreclosed by a sale determined abandoned in of the mortgaged premisaccordance with MCLA es, or some part of them, 600.3241a, in which case at public vendue, at the redemption period the place of holding the circuit shall be 30 days from the court within Charlevoix date of such sale. County, at 11:00 AM, on October 24, 2008. Said premises are situated in Township of Bay, Charlevoix County, and Michigan, are described as: Commencing at a T-iron stake at the North 1/4 corner of Section 5, Township 33 North, Range 6 West; thecne along the North and South 1/4 line of said section and along the centerline of West Road South 00 degrees 38 minutes 12 seconds West 1685.68 feet, being the point of Beginning of this description; thence North 89 degrees 55 seconds 09 minutes East 33.00 feet tp a 1/2 inch rod on the East line of said road, thence continuing North 89 degrees 55 minutes 09 seconds East 100.55 feet to a 1/2 inch rod, thence South 88 degrees 24 minutes 10 seconds East 447.34 feet to a 1/2 inch rod, thence South 00 degrees 38 minutes 12 seconds West 214.84 feet to a 1/2 inch rod, thence North 88 degrees 47 minutes 19 seconds West 547.85 feet to a 1/2 inch rod on said road line; thence continuing North 88 degrees 47 minutes 19 seconds West 33.00 feet to said 1/4 line; thence along said 1/4 line and along the centerline of said road North 00 degrees 38 minutes 12 seconds East 214.84 feet to the point of beginning; being a part of the Southwest 1/4 of the Northeast Fractional 1/4 of section 5, Township 33 North, Range 6 West. The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: Sept. 24, 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 #222372F01

Notice Of Mortgage Foreclosure Sale

THIS FIRM IS A DEBT COLLECTOR ATTEMPT ING TO COLLECT A DEBT. ANY INFORMA-TION 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 W. Pentecost and Yvonne Pentecost, husband and wife, original mortgagor(s), to Wells Bank, NA. Fargo Mortgagee, dated August 24, 2007, and recorded on August 30, 2007 in Liber 817 on Page 508, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Sixty-Seven Thousand Four Hundred Thirty-Seven And 56/100 Dollars (\$67,437.56), including interest at 7%

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

October 24, 2008. Said premises are situated in City of East Charlevoix Jordan, County, Michigan, and are described as: Lots 1, 2, 3, 4, 5, 6, 7, 8 Block 12, Nettleton's Addition to South Arm, also the West 1/2 of the alley vacated in Liber 353, Page 667 and Also Lots 9, 10, 11 Block 11, Nettleton's Addition to South Arm, and the East 1/2 of the alley vacated in Liber 353, Page 667, Charlevoix County

main lobby of Charlevoix County Courthouse in Charlevoix in Charlevoix County, Michigan at 11:00 a.m. on OCTOBER 24, 2008.

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

Northeast corner of Section 9, Town 34 North. Range 7 West: thence West along the North line thence 1765.83 feet; South 3 degrees 05 minutes East 359.91 feet; thence South 67 degrees 06 mintues West 781.44 feet; thence North 0 degrees 22 minutes 13 seconds West 86.4 feet to the point of beginning; thence South 65 degrees 33 minutes 35 seconds West 218.43 feet to the Easterly line of Burgess Road; thence North along said road line 352.22 feet to the Southeasterly line of Highway U.S. 31; thence Northeasterly along said highway 202.13 feet; thence South 4 degrees 50 minutes 13 seconds East 220.33 feet: thence South 0 degrees 22 minutes 13 seconds East 131.52 feet to the point of

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

Dated: Sept. 24, 2008

Orlans Associates, P.C. P.O. Box 5041 Troy, MI 48007-5041 248-502-1400

ATTN

This Description: Thence North 45 Degrees East 263.44 Feet To An Iron On Stake 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 Lot Government

Section 14, All In 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: Sept. 10, 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 #219492F01

#### Notice Of Mortgage **Foreclosure Sale**

THIS FIRM IS A DEBT COLLECTOR ATTEMPT-ING TO COLLECT Α DEBT. ANY INFORMA-TION 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 mortgage there is claimed to be due at the date hereof of -Fight SUM Ninetv 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 vendue, 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, and Michigan. 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

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 statue 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 Northeasterly line of Roberts Road; thence continuing along said section 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 minutés 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 nart of the Northeast 1/4 of the Southeast 1/4 of Section 19 Township 32 North Range 6 West. Commonly known as:

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 Dollars 56/100 And (\$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 vendue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on October 10, 2008. Said premises are situ-

ated in City of Boyne City, Charlevoix County, and Michigan, are described as: Parecel 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 oo 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 58.27feet 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. Attorneys

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

Charlevoix is held), of the

premises described in said

mortgage, or so much

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 Second Beardsley's 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 T-iron stake: thence South 70 degrees 46 minutes 57 seconds East 47.60 feet to a T-iron stake on the Southeasterly line of Lot 2 of said Plat; along thence the Southeasterly 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 Northeasterly 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 to pursuant MCLA 600.3241a, the property may be redeemed during davs immediately lowing the sale. Dated: 9/10/2008 Washington Mutual Bank Mortgagee **FABRIZIO &** BROOK, P.C. Attorney for Washington Mutual Bank

# plus interest.

File No. 280.5937

# Foreclosure Sale

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 tennter-

Attorneys for Servicer

Notice Of Mortgage

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

Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated January 5, 2007, and recorded on March 29, 2007 in Liber 797 on Page 071, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Ninety-Three Thousand Nine Hundred Sixty-Six And 81/100 Dollars (\$193,966.81), including interest at 7.375% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on October 24, 2008.

Said premises are situated in Township of Hayes, County, Charlevoix and Michigan, are described as: Parcel F: Commencing at a 1 1/2 inch pipe at the South 1/4 corner of Section 11, Township 34 North, Range 7 West; thence North 0 degrees 02 minutes 33 seconds East along the North and South 1/4 line of said Section 1332.26 feet to a T-iron stake on the South 1/8 line of said Section, being the point of beginning of this description; thence continuing North 0 degrees 02 minutes 33 seconds East along said North and South 1/4 line and along the center line of Burnett Road 200 feet; thence South 89 degrees 44 minutes 15 seconds East, parallel with the said South 1/8 line, 33.00 feet to a Tiron stake on the Easterly line of said road; thence continuing South 89 degrees 44 minutes 15 seconds East 511.75 feet to a T-iron stake: thence South 0 degrees 02 minutes 33 seconds West, parallel with said North and South 1/4 line 200.00 feet to a T-iron stake on said South 1/8 line; thence

Dated: Sept. 24, 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 #222671F01 THIS FIRM IS A DEBT COLLECTOR ATTEMPT-ING TO COLLECT A ANY INFORMA-DEBT. TION 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 Shawn Purvis and Tracle Purvis, husband and wife, to Mortgage Electronic Registration Systems. Inc., as nominee for lender and lender's successors and/or assigns. Mortgagee, dated December 3, 2004 and recorded December 15, 2004 in Liber 656, Page 585, Charlevoix County Records, Michigan. Said mortgage is now held by GMAC Mortgage, LLC by assignment. There is claimed to be due at the date hereof the sum of One Hundred Ninety-Nine Thousand Nine Hundred Fifty-Five and 62/100 Dollars (\$199,955.62) interest including at 5.875% per annum.

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

est.

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 vendue, 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, and Michigan, 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 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

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

AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PUR-POSE. 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 County, Charlevoix Michigan, Mortgagor to

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

Dated: September 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

Notice Of Mortgage **Foreclosure Sale** THIS FIRM IS A DEBT COLLECTOR ATTEMPT-ING TO COLLECT A DEBT. ANY INFORMA-TION WE OBTAIN WILL BE USED FOR THAT PLEASE PUBPOSE.

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, husbandn 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

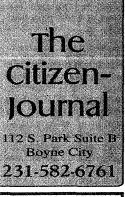
31440 Northwestern Highway, Suite 200 Farmington Hills,

Michigan 48334-2525 File #220211F01

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 County of for the

888 W. Big Beaver, Suite 800 Troy, MI 48084 248-362-2600 In the news The newspaper has something for everybody. Pick one up today and be amazed. Local News Business Sports Classifieds and more.



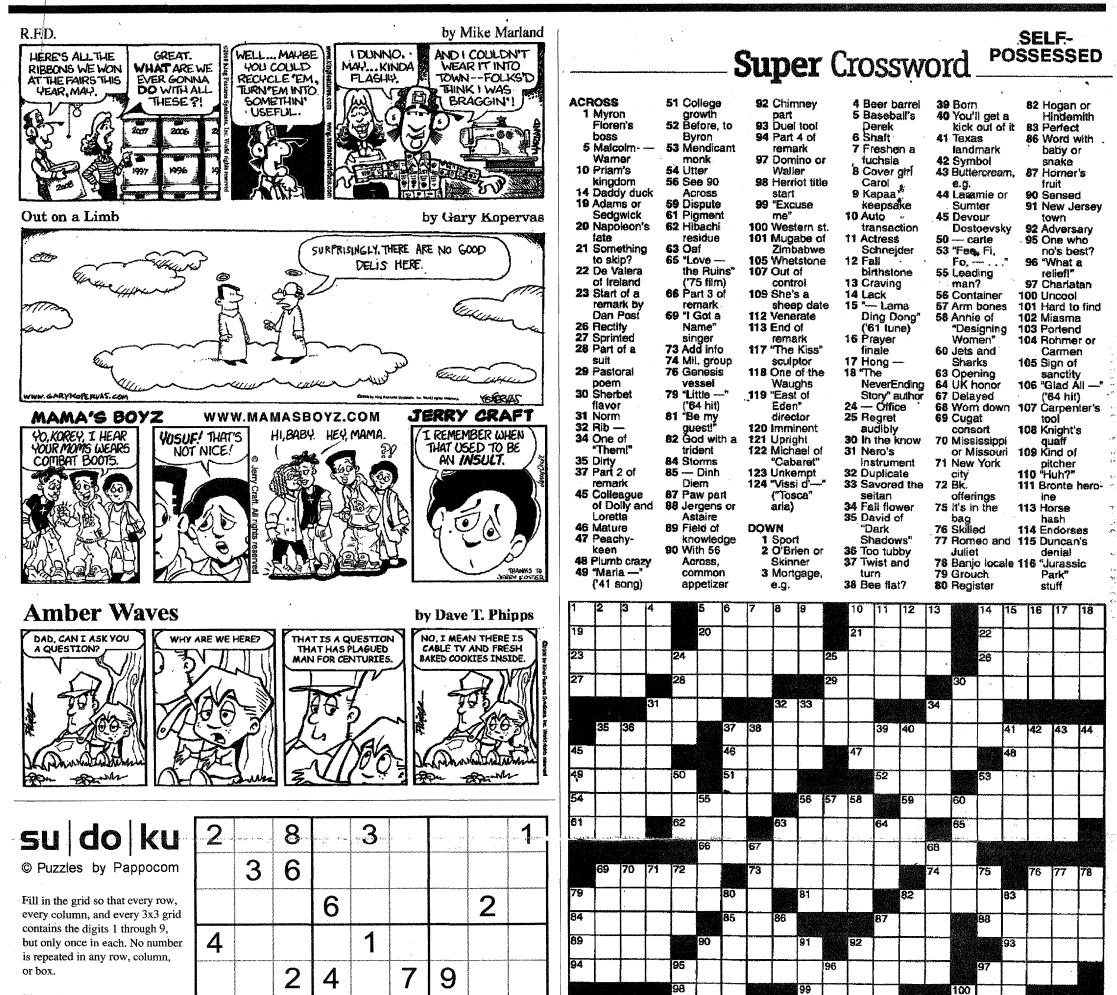
#### WILSON TOWNSHIP ACCEPTING BIDS SNOW REMOVAL

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

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# COMICS & CONUNDRUMS



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1. Burn After Reading ......(R) George Clooney, Frances **M**cDormand 2. Tyler Perry's The Family That Preys .....(PG-13) Alfre Woodard, Sanaa Lathan 3. Righteous Kill .....(R) Robert De Niro, Al Pacino 4. The Women .....(PG-13) Megan Ryan, Annette Bening 5. The House Bunny ......(PG-13) Anna Faris, Colin Hanks 6. Tropic Thunder .....(R) Ben Stiller, Robert Downey, Jr. 7. The Dark Knight ......(PG-13) Christian Bale, Heath Ledger 8. Bangkok Dangerous ......(R) Nicolas Cage, Shahkrit Yamnarm .....(PG-13) 9. Traitor Don Cheadle, Guy Pearce 10. Death Race .....(R) Jason Statham, Joan Allen © 2008 King Features Synd., Inc.

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**Top 10 Video Rentals** 

1. What Happens in Vegas (PG-13) Cameron Diaz (Fox) 2. Street Kings ..... Keanu Reeves (Fox) 3. Prom Night ..(PG-13) Brittany Snow (Sony Pictures) 4. Smart People ......( Dennis Quaid (Disney/Miramax) ..(R) 5. The Scorpion King 2: Rise of a Warrior ...... (PG-13) Randy Couture (Universal) .....(PG-13) 6. 21 ..... Jim Sturgess (Sony Pictures) ..(R) 8. Nim's Island .... .....(PG) Abigail Breslin (Fox) 9. Miss Pettigrew Lives for a Day ... (PG-13) Amy Adams (Universal) 10. Harold & Kumar Escape From Guantanamo Bay .....(R) John Cho (New Line)

### Top 10 DVD Sales

1. The Little Mermaid: ..(G) Ariel's Beginning ...... (Walt Disney) 2. What Happens in Vegas (PG-13) (20th Century Fox) 3. Heroes: Season 2 .... (Universal) 4. The Nightmare Before Christmas ... (Walt Disney) **Camp Rock** (NR) (Walt Disney) 6. Entourage: The Complete Fourth Season ..... ..(NR) (HBO) 7. Street Kings (20th Century Fox) 8. Hannah Montana and Miley Cyrus: Best of Both Worlds ..(G) Concert ..... (Walt Disney) 9. One Tree Hill: The Complete Fifth Season (Warner Bros.) 10. The Scorpion King 2: ..(PG-13) Rise of a Warrior .... (Universal) © 2008 King Features Synd., Inc.



On Oct. 10, 1845, the United States Naval Academy opens in Annapolis, Md., as the Naval School. The school officially became the U.S. Naval Academy in 1850, when a new curriculum went into effect, requiring midshipmen to study at the academy for four years and to train aboard ships each summer.

• On Oct. 6, 1866, the Reno gang carries out the first robbery of a moving train in the U.S., taking more than \$10,000 from an Ohio & Mississippi train in Jackson County, Ind. Previously, holdups had taken place only on trains sitting at stations or freight yards.

• On Oct. 7, 1913, for the first time, Henry Ford's entire Highland Park, Mich., automobile factory is run on a moving assembly line, cutting the man-hours required to complete one "Model T" from 12 1/2 hours to six. Within a year, further improvements slashed the time to 93 man-minutes.

• On Oct. 9, 1934, the St. Louis Cardinals defeat the Detroit Tigers in the sev-enth game of the World Series. The Cardinals' "Gashouse Gang" nickname had to do with the team's close resemblance to the rowdy, dirt-streaked thugs who hung around the Gashouse District on Manhattan's East Side.

• On Oct. 12, 1945, PFC Desmond T. Doss of Lynchburg, Va., is presented the Congressional Medal of Honor for outstanding bravery, the first conscientious objector to receive the award. Doss, an Army medic, put his life in peril during the battle for Okinawa, saving dozens of lives.

• On Oct. 11, 1950, the Federal Communications Commission issues CBS the first license to broadcast color television. However, RCA contested the license and a restraining order was issued. Despite this setback, CBS did broadcast the first color TV program in June 1951.

• On Oct. 8, 1998, the U.S. House of Representatives votes to impeach President Bill Clinton on charges of perjury and obstruction of justice. He was acquitted after a five-week trial. Clinton was the first president to be impeached by the House since Andrew Johnson in 1868.

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ARIES (March 21 to April 19) Your Aries charm helps persuade others to listen to your proposal. But it's still a long way from acceptance, unless you can stand up to the tough questions that are set to follow.

TAURUS (April 20 to May 20) Plan to share a weekend getaway from all the pressures of your hectic workaday world with a very special someone. You could be pleasantly surprised at what develops.

GEMINI (May 21 to June 20) Your keen insight once again helps you handle a challenging situation with a clearer perception of what it's really all about. What you learn helps you make a difficult decision.

CANCER (June 21 to July 22) If you want to steer clear of getting involved in a new family dispute, say so. Your stand might cause hurt feelings for some, but overall, you'll be respected for your honesty.

LEO (July 23 to August 22) Expect recognition for your efforts in getting a project into operation. Besides the more practical rewards, your Lion's heart will be warmed by the admiration of your colleagues.

VIRGO (August 23 to September 22) Set aside time to rid yourself of clutter that might well be drawing down your creative energies. Consider asking someone to help you decide

what stays and what goes.

LIBRA (September 23 to October 22) A colleague could make a request that might place you in an awkward position with co-workers. Best advice: Share your concerns with an associate vou can trust.

SCORPIO (October 23 to November 21) Your energy levels are way up, allowing you to take on the added challenge of a task you've been hoping. to secure. Expect this move to lead to an important opportunity.

SAGITTARIUS (November 22 to December 21) Your continuing sense of confidence in what you've set out to do gives encouragement to others. Expect to see more people asking to add their efforts to yours.

CAPRICORN (December 22 to January 19) You might think it would be best to reject a suggestion others. insist would be unworkable. But you might be surprised by what you find if you give if a chance.

AQUARIUS (January 20 to February 18) Changing a decision might disappoint some people, but the important thing is that you be honest with yourself. Don't go ahead with any? thing you have doubts about.

PISCES (February 19 to March 20) There could be some fallout from an emotional confrontation that you really should deal with before moving on. Best to start fresh with a clean, clear slate.

BORN THIS WEEK: Your honesty not only helps you make decisions for yourself, but also helps others find the right choices for themselves.

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# Country show



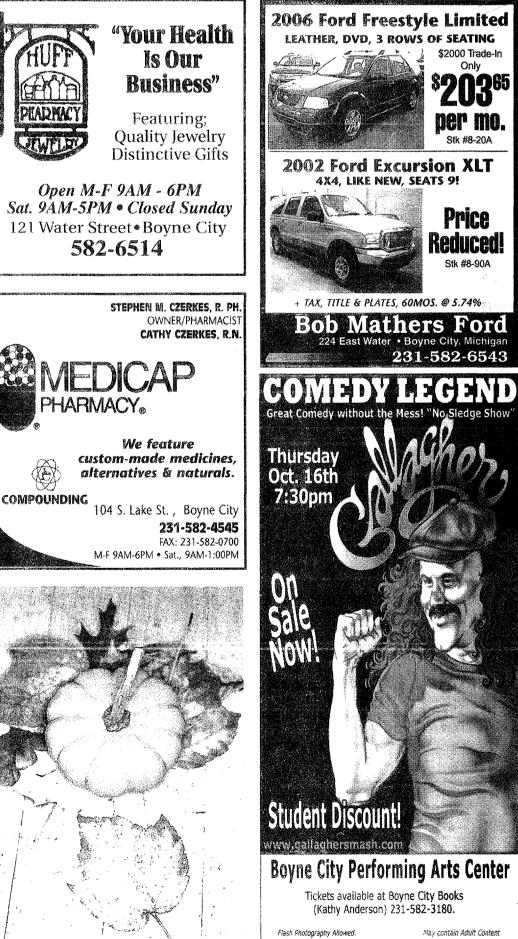
Photo by Vie Ruggles A Statement Larkin, of the Larkins, plays a pretty hot fiddle during the opening act There is the Fire Department's 25th annual Country Show.

> tian Bryan White, despite feeling a bit under the weather, and on a great He Boyne City Fire Department's 25th annual fundraiser.









# TYPE AND

# Free Falls High School state from the win excellence award al Michigan State University

### Real Hauster o the Citizen

v concerning students the world apply to get a and bigan State and about and doubt get accepted. and almongh 7 the stuitems the Publications a horse Falls Public same had the opportunity to 🐨 🗸 Je bigai State Unia second the college lifestyle. They attended the Michigan Interscholastic Press Association, or MIPA convention, which is a journalism/video program for students to excel in these areas of interest.

The Publications class went to get training in certain fields to better their 2008/2009 year book. The classes that the students took included: Business Management, Yearbook to the Max, Video and Journalism

Broadcasting, and InDesign for Reginners.

While they were there. many other things went on, like the students had a private viewing of the movie American Lean There was a dance. a talent show, and games every night.

Carly Massey and Rianne Coale from Royne Falls Public School both won excellence awards in Video and Journalism Broadcasting