

The Citizen Journal

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

VOL. 129, NO. 37

Wednesday, October 29, 2008

BOYNE CITY, MICHIGAN 49712

75 CENTS

Enjoy a treat from Linda's.

We Want to Wish You a Happy and Safe Halloween!!

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TURN BACK YOUR CLOCKS!
DAYLIGHT SAVING TIME ENDS
NOVEMBER 2

At a glance

Parent/teacher conferences

Boyne City Public Schools will be holding Parent/Teacher Conferences in the afternoon on Tuesday, Nov. 4, and in the evening on Thursday, Nov. 6.

There will be a half-day of school on Tuesday, Nov. 4 and all students will be dismissed at 11:13 a.m. Breakfast will be available for all students.

School will be in session the entire day on Thursday, Nov. 6.

County taxpayers' special meeting

The County Board of Commissioners meets today, Wednesday, Oct. 29 at 7 p.m., at the county building in Charlevoix to hold a public hearing on the 2009 General Fund budget. County employee salaries, tax levy and the levying of the maximum of millage rates are topics that affect taxpayers.

WEATHER

Wednesday, Oct. 29
 Hi: 42 Lo: 32
 Condition: AM Snow Showers

Thursday, Oct. 30
 Hi: 57 Lo: 42
 Condition: Sunny

Friday, Oct. 31
 Hi: 50 Lo: 28
 Condition: Few Showers

Saturday, Nov. 1
 Hi: 42 Lo: 27
 Condition: Partly Cloudy

Sunday, Nov. 2
 Hi: 48 Lo: 34
 Condition: Mostly Cloudy

Monday, Nov. 3
 Hi: 52 Lo: 37
 Condition: Few Showers

Tuesday, Nov. 4
 Hi: 49 Lo: 38
 Condition: Showers

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"I hear the train a comin'"



Photo by Vic Ruggles

Trains and tracks and the associated sounds have long since disappeared from East Jordan and Boyne City. But once a week or so, a train still squeaks and rumbles its way through Boyne Falls. This train rounds the first bend in the tracks north of Boyne Falls and Skop Road on its way towards Petoskey.

Fire chief job on hold

By B. J. HETLER
CONTRIBUTING WRITER

EAST JORDAN — The city fire department has taken a back seat to other departments, such as police and emergency services.

That is what resident and city department head Butch Breakey told city commissioners at a meeting on Oct. 21.

"If the commission wanted to have a full-time position they would have found the money. I think the taxpayers are getting the short end of the stick," Breakey said.

"There's five (employees) in the police department, three in the ambulance department and here it is 2008, and we still don't have a full-time (fire chief) position," he said.

Breakey reminded commissioners that there is another election next year and predicted that there would be some changes.

"That's not a threat," he said, "That's a promise."

Commissioner Paul Timmons said that it was a matter of finances at this point.

The city has considered a full-time fire chief and was headed in that direction until the city's revenue came up short.

Also at the meeting, city administrator

David White reported that community representatives are continuing to train for the Associate Main Street Program. The Main Street Program is a state program that provides grants for revitalization of qualified cities' downtown areas.

Deputy Mayor Ron Klooster said that Mayor Dan Bennett is recuperating from medical procedures and should return to the commission meetings soon.

The commissioners reviewed a proclamation that declares the month of November as National Family Caregivers Month in the city.

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

Taxpayer: It's not business as usual

By B. J. HETLER
CONTRIBUTING WRITER

CHARLEVOIX — A public hearing is set for today, Wednesday, Oct. 29, at 7 p.m. at the county building in Charlevoix to discuss the 2009 General Fund budget. County employee salaries, tax levy and levying of the maximum millage rates are topics that affect taxpayers.

One county resident submitted a request to county commissioners to halt county employees' pay raises until the economy

improves.

Bob Taylor of Bay Township voiced his opinion and submitted a letter to the county commission at its Oct. 22 meeting.

"I do not see your constituents getting pay raises," Taylor wrote. "Rather, many of them are losing their homes and no longer have employment. My personal position is that I do not believe we should be granting any pay increases since those who govern should not receive pay increases on the very backs of many of those who are unable to feed their families."

Taylor was specifically critical of the

salaries in the prosecutor's office and of the incoming sheriff's salary request that is a higher rate than Sheriff George T. Lasater currently receives.

"I hope that as elected officials you will properly represent your constituents who do not have guaranteed employment," Taylor continued. "I do not believe you can treat this budget cycle as business as usual. These are serious times and I hope this will be a governing principle in your budget deliberations."

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

Celebrity dinner adds new dimension

By JEFF BERGREN
EDITOR

EAST JORDAN — The Annual East Jordan Area Chamber of Commerce Celebrity Dinner is now going into its 9th year with a focus on family and community for the event. The Celebrity Dinner kicks off on Monday, Nov. 3, at Murray's Bar & Grill from 5 to 8 p.m., and the Chamber is urging patrons to wear school colors.

This year, a new dimension has been added to the popular event.

"The Chamber's addition of the Ellsworth and Atwood business communities 'The Breezeway,' partnership celebrities will also be from the Ellsworth Public School system as well as the East Jordan Public Schools," Mary Faculak, President of the East Jordan Area Chamber of Commerce said. "Superintendents



Mary Faculak

Chip Hansen and wife Laura of East Jordan and Lynn Spearing and husband Tom of Ellsworth will serve as hosts and hostesses for the evening."

Faculak said the Celebrity Servers will be members of the respective schools coaching staffs. All tips and gratuities along with \$2 from each adult entrée and \$1 from each child entrée will also be donated to the Chamber.

"This is an important Chamber fundraiser which enables the Chamber to maintain a full-time presence in the community year round and continue to assist it's over 250 members with business and community promotions, networking events, leadership training, event consultation, business education and marketing," Faculak added. "The Celebrity Dinner has rotated around the community throughout the years at Chamber member restaurants and has always been a huge success and has been supported by business owners but also residents and individual members who support and recognize the many programs and services the East Jordan Area Chamber of Commerce provides throughout the year to the community, region and state."

Faculak said the menu

being offered is affordable and the atmosphere is conducive for family and friends to enjoy conversation and delicious food served by the local celebrities.

Over the years, Celebrity Servers have included East Jordan Rotarians, East Jordan and Charlevoix County elected and city officials as well as members of the East Jordan Fire, Police and Emergency Services.

"Teachers from East Jordan Public Schools have also been servers. The servers all participate in an hour long training session and the host restaurant provides back up staff," Faculak said. "The event is about fun, family and community."

For more information, contact the Chamber office at 231-536-7351.

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

Deacons' Fund running out of money

By JEFF BERGREN
EDITOR

BOYNE CITY — The Board of Deacons of the Presbyterian Church of Boyne City has been in existence for over 50 years. 25 years ago, the church started a Deacons' Fund to assist people in the community financially and now that service is in jeopardy.

The Deacons' Fund board consists of nine individuals and people struggling to pay bills simply have to come down and fill out a form to get assistance from the church. It is a needs-based program and now it has simply run out of money in the struggling economy.

"The need has increased steadily to the point that in the first nine months of 2008, collections were \$9,500 and disbursements were \$12,800. We were able to payout more than collections due to a fund balance as the first of the year," Oral Sutliff, Treasurer of the Board of Deacons at the Presbyterian Church said. "Now we are out of money. One day last week we had requests for \$3,300 and I had to call these people and tell them we were out of money and couldn't help them. It breaks my heart to have to do this."

When this fund was first started, The Boyne City Ministerial Association was providing the same service as the Deacons so the two merged a few years ago. The Deacons took over the distribution of the funds and the churches would help with funding.

"We get requests from mothers who have no heat, food or diapers for their babies. So far we have been able to at least get a gift card to them. This is such a caring community, I am hoping we can help those less fortunate," Sutliff added.

Sutliff took over the treasurer position five years ago and for individuals who use this fund, there is no obligation to pay back any of the money they receive. At one time the church was able to pay an entire bill but now they can only afford to help with part of it with the church collection set to run out in a few days. With the state of the economy there are larger needs this year with 78 families asking for assistance through October as compared to 75 all of last year.

See DEACON, page 3

Halloween Happenings

Haunted Houses

Haney's at 111 Esterly Street in East Jordan, Friday, Oct. 31, and Saturday, Nov. 1, from 5 to 9 p.m. For more info call 231-536-7536.

The Boyne City Fire Department will sponsor its annual haunted house in the old Fochtman building at the corner of River and Park Streets on Friday, Oct. 31, from 5 to 8 p.m.

The last day for the Nightmare at Challenge Mountain will be Friday, Oct. 31, from 7 to 10 p.m., at 2205 Springbrook Rd., Boyne Falls. Admission is two children for \$5 when accompanied by an adult; adult tickets are \$10. For details and driving directions call 231-582-1186.

Trick or Treat hours

Boyne City Trick or Treat hours will be from 5 to 8 p.m. Many downtown businesses will be giving out treats.

East Jordan Trick or Treat hours will be from 5 to 8 p.m.

"Trunk or Treat"

The Boyne City Free Methodist Church will hold "Trunk or Treat" on Friday, Oct. 31, from 6 to 8 p.m. at the church at 839 State Street in Boyne City. There will be games, fun, prizes and candy.

"Trunk or Treat" is also at the First Presbyterian Church in Boyne City on Oct. 31, from 5 until 7:30 p.m., with candy and refreshments.

SENIOR LIFE

Seniors speak on election issues

By B. J. HETLER
CONTRIBUTING WRITER

Area senior citizens gave diverse answers when asked about issues of concern to them as Election Day approaches.

For East Jordan resident and Korean War veteran, Jerry Olson, the most important issue is to keep the country safe.

"We've got to have better security," Olson said, and added that the government isn't doing enough to protect the country from attack.

For its part, the state of Michigan recently reached an agreement with the U.S. Department of Homeland Security to "enhance," as the DHS says, the security features of the state's driver's license, according to the DHS. The enhanced driver's license may serve in the future as an acceptable alternative document for crossing the United States' land and sea

borders.

The state seeks to create the license that will denote both identity and citizenship. On Jan. 31, the U.S. ended the routine practice of accepting oral declarations of citizenship at land and sea ports of entry.

The enhanced driver's license will cost slightly more than a standard Michigan driver's license and will include security features similar to a U.S. passport. Applicants must provide proof of citizenship, identity and residence.

Another senior citizen believes that whichever party wins the White House, it is best if the U.S. Senate and House have a majority of members of the same political party, saying that's the only way to get things done. Area resident Bill



Photo by B. J. Hetler

Betty Pearsall commented on issues facing people as they vote on Nov. 4. Pearsall made her comments from the East Jordan Area Senior Center where she works at the check-in desk.

Frykberg's primary concern was one that most people have.

"The economy, although at 87 it doesn't make much difference for me," Frykberg said at the Boyne Area Senior Citizens Center. "But I'm concerned for my grandchildren and great-grandchildren."

Frykberg, who lived through the country's Great Depression, described the current condition of the economy

as a recession, but said he knows the economy will improve — it's just a matter of when.

"Oh yes," he said about improvement. "Not while I'm alive probably, but it'll turn around."

Frykberg said he does not think the country will have a depression.

In an Oct. 20 article in the San Francisco Chronicle, staff writer Carolyn Said listed dis-

tinctions between the current economic recession and the Great Depression:

Unemployment peaked at 24.9 percent in 1933. Although today no one knows when the job market will improve, today's unemployment rate is comparatively low at 6.1 percent.

President Franklin Delano Roosevelt's New Deal created federal deposit insurance, a critical help to banks today. Fifteen banks have failed in 2008, but deposits at those banks were insured. When banks went under in the 1930s, people lost every penny.

Both eras have had a housing crisis, but conditions were much more drastic during the Great Depression.

About half of all residents in urban houses with a mortgage were behind on payments, according to an economist at the Federal Reserve Bank. Today, about one-third of all

homeowners own their residence free and clear. The foreclosure problem has been largely confined to subprime mortgages, which represent 14 percent of all outstanding first mortgages.

President Roosevelt's New Deal programs are in place as safety nets, such as unemployment insurance and Social Security, reporter Said wrote in the San Francisco Chronicle.

Social Security is Betty Pearsall's main concern. She said she has heard talk about government cuts in Social Security benefits.

"I just don't want them to mess with my Social Security," she said from behind the check-in desk at East Jordan Senior Citizens Center.

"They can put more in my check, but don't take anything out."

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

BOYNE AREA SENIOR CENTER

The Boyne Area Senior Center welcomes everyone for lunch and activities.

Thursday, Oct. 30, tuna casserole, peas and carrots, tossed salad and fruit will be served for lunch. Bingo will follow lunch on Thursday. During the bingo game a fresh fruit basket will be given away to some lucky bingo player.

Friday, Oct. 31, is Halloween. Costume Day is here. Lunch will include chicken Alfredo, California-blend vegetables, stewed tomatoes and fruit.

Monday, Nov. 3, veal and stuffing, winter-blend vegetables, corn and plums are planned for lunch. Bingo will follow lunch and another fruit basket will be given away.

Tuesday, Nov. 4, sweet and sour chicken, asparagus, potatoes and apple salad is going to be served for lunch. The computer class begins at 1 p.m.

Wednesday, Nov. 5, enjoy spaghetti with meat sauce, Italian-blend vegetables, salad and a baked apple. Line dancing will begin the day at 10 a.m. The Boyne Area Senior Center Board of Advisors will be meeting at 9:30 a.m.

The suggested donation for lunch is \$2 if you are age 60 or over; \$4 if you are under age 60. The Charlevoix County Commission on Aging can be contacted at 231-237-0103. The toll free number is 866-428-5185. Fresh fruit baskets are donated by our local Glen's Store. Try our web site at www.charlevoix-county.org/coa.asp.

EJ SENIOR CENTER

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

Thursday, Oct. 30, lunch will be tuna casserole, peas and carrots, tossed salad and fruit.

Friday, Oct. 31, Happy Halloween to everyone. East Jordan Birthdays will be celebrated today, with music at 11 a.m. by Roger on the keyboard, and chicken Alfredo, California-blend vegetables, stewed tomatoes and fruit for lunch.

Monday, Nov. 3, the Merry Musicals begin at 11 a.m. For lunch, veal and stuffing, winter-blend vegetables, corn and plums will be served.

Tuesday, Nov. 4, soup and salad bar begin at 11:30 a.m., with bingo after lunch and paint class at 1 p.m.

Wednesday, Nov. 5, spaghetti with meat sauce, Italian-blend vegetables, salad and baked apple are on the menu.

On Nov. 9 the center will be serving Sunday dinner of roast beef or chicken and all of the trimmings from 11:30 a.m. to 1:30 p.m., with music at 11 a.m. by Gail Williams and the Black Box Band.

Enjoy lunch for a \$2 donation if you are age 60 or over, \$4 if you are under the age of 60. The menu is subject to change so please feel free to call the center at 231-536-7831 with any questions. The Adult Day Center, located at the East Jordan Senior Center, is open Monday-Friday, from 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.

2009 Social Security and Medicare Adjustments

Dear Savvy Senior,

Can you give me a full run-down on the Social Security and Medicare changes for 2009?

Planning Ahead

Dear Planning,

In the midst of all the financial turmoil, Uncle Sam has good news for seniors in 2009. Come January, you and over 50 million other Americans receiving Social Security benefits will get a 5.8 percent raise, the largest since 1982. But that's not all.

SAVVY SENIOR



By Jim Miller

Medicare also recently announced that for the first time in eight years your Part B monthly premium (which covers doctor and outpatient services) will not go up next year. Here's a rundown on what you can expect in 2009.

SSA Adjustments

To help keep up with inflation, every year since 1975 Social Security has been giving automatic cost-of-living adjustments (COLAs). For 2009 that adjustment is a 5.8 percent increase, which is the largest in 25 years. The 2009 COLA is figured based on the increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) from the third quarter of 2007 through the third quarter of 2008. Here's a run-down of some

other Social Security COLA numbers that may interest you:

-The 5.8 percent increase will mean that the "average" monthly Social Security check for an individual will go from \$1,090 in 2008 to \$1,153 in 2009 — an increase of about \$63.

-The average retired couple, both receiving benefits will see their monthly check go from \$1,773 to \$1,876.

-The maximum Social Security benefit any worker can get at full retirement age in 2009 will be \$2,323 per month.

-The average disabled worker's benefit will increase \$58 per month from \$1,006 to \$1,064.

-The federal standard SSI monthly payment for an individual will go from \$637 a month for an individual to \$674, and from \$956 to \$1,011 for a couple.

-The maximum amount of earnings that are subject to the Social Security tax will increase from \$102,000 to \$106,800.

-Retirees who work and receive benefits but are under full retirement age will see their 2009 earnings limit increased to \$14,160 (it was \$13,560 in 2008). That limit jumps to \$37,680 (up from \$36,120 in 2008) the year a worker reaches full retirement age.

2009 Medicare

Your Social Security boost isn't the only positive news. For the first time since 2000, and only the sixth time in Medicare's history, your Part B premium will not be increased from the previous year. Your 2009 Part B premium will be \$96.40 per month — the same as in 2008.

The news, however, for wealthier seniors — who make up about 5 percent of Medicare en-

rollees — isn't as good. Their premiums will be increased based on their income level. Here's how it breaks down. For individuals with incomes of \$85,000 to \$107,000, or married couples filing joint tax returns with incomes of \$170,000 to \$214,000, their Part B premium will be increased to \$134.90 per month in 2009; individuals earning \$107,000 to \$160,000 (couples \$214,000 to \$320,000) will pay \$192.70; individuals with incomes of \$160,000 to \$213,000 (couples \$320,000 to \$426,000) will pay \$250.50; and individuals over \$213,000 or couples above \$426,000 will pay \$308.30.

Other notable Medicare announcements you should know include your Part B deductible, which will not change in 2009. It will remain \$135, which is what it has been throughout 2008. But your Part A (hospital insurance) annual deductible will go up \$44 in 2009 to \$1,068 for hospital stays up to 60 days. That increases to \$267 per day for days 61-90 and to \$534 a day for days 91-150.

Savvy Tips: For more information on the 2009 Social Security cost-of-living adjustments visit www.socialsecurity.gov or call 800-772-1213. And for details on the 2008 Medicare changes call 800-633-4227 or visit www.cms.hhs.gov.

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit www.savvysenior.org. Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" book.

SENIOR HAPPENINGS

Senior Health Fair

Are you wondering what types of services are available to senior citizens in Emmet and Charlevoix counties? If you are, then come to the Charlevoix/Emmet County Senior Health Expo. This free event will be held on Friday, Nov. 7, from 8:30 a.m. to 12:30 p.m., at the Emmet County Fairgrounds Community Center in Petoskey.

Over 40 featured exhibitors will be available to answer questions about Part D in Medicare, legal and financial issues, health, fitness and nutrition. Also on hand will be flu vaccinations for \$25 (or Medicare Part B and/or Medicaid can be billed), glucose and cholesterol tests for \$15, blood pressure screenings, and of course door prizes and light refreshments. This community offering is sponsored by Friendship Center of Emmet County, Charlevoix County Commission on Aging, and Northern Michigan Regional Hospital. For more information on this event, call 231-237-0103 or 231-347-3211.

call 231-237-0103 or 231-347-3211.

AARP Driver Safety Program

Northern Michigan Regional Hospital is offering a two-day course designed for drivers 50 years of age and older, although any age can attend. The AARP Driver Safety Program is from 9 a.m. to 1 p.m. on Monday, Nov. 3, and Tuesday, Nov. 4, at the Northern Michigan Regional Hospital Community Health Education Center, 360 Connable Ave., across the parking lot from the hospital's main entrance.

The class discusses normal age related physical changes that impact driving, such as eyesight, hearing, and reaction time, in an effort to make seniors safer drivers. Traffic situations most challenging for seniors will be discussed. Fee: \$10.

For registration and more information, call Northern Michigan Regional Hospital HealthAccess at 800-248-6777 or visit northernhealth.org.

Dr. McMillian's Mental Health Corner



Etiology: The Personality Empirical literature largely confirms that personality is viewed from three varying theories. Developmental theory suggests differing developmental fixations, cognitive-behavioral theories support all behavior is learned, while frameworks that are more contemporary emphasize biological/neurochemical position. Developmental theory (oldest theory) suggests that engulfing or disinterested parenting styles interfere with healthy personality growth. Learning theorist believe that all behaviors are learned therefore can be unlearned. Recently with the advances in neuropsychology severe or underdeveloped personality patterns are a result of atypical brain chemistry for instance the imbalance may affect the cerebral cortex (break pedal), prefrontal cortex and sections of the limbic system (gas pedal), especially the amygdala and hippocampus. The imbalance between the gas and break pedal might resemble impulsivity that impedes personality growth. All three foundations for explaining personality development are necessary. Next week Common Patterns found for underdeveloped personalities. Dr. McMillian 582-0553

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Michael Banyai, MD Board Certified Internal Medicine



William Niksch, MD Board Certified Family Practice

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CHARLEVOIX COUNTY VOTERS Please Vote November 4, 2008

President John McCain • Vice President Sarah Palin

- ☐ Don Schneider Sheriff
- ☐ Jack Hoogendyk Jr. United States Senator
- ☐ Tom Casperson First Congressional District
- ☐ Kevin Eisenheimer 105th District State Representative

Charlevoix County Officials

- ☐ Charlene Novotney Register of Deeds
- ☐ John Jarema Prosecuting Attorney
- ☐ Marilyn Cousineau Treasurer
- ☐ Charrie Brau Clerk
- ☐ Lawrence R. Feindt Surveyor
- ☐ Marc Seelye Drain Commissioner
- ☐ Shirlene Trip County Commissioner District 1
- ☐ Chris Christensen County Commissioner District 2
- ☐ Ronald Reinhardt County Commissioner District 3
- ☐ Joel Evans County Commissioner District 4
- ☐ Robert Drebenstedt County Commissioner District 5
- ☐ Shirley Roloff County Commissioner District 6
- ☐ Marlene Golovich Hayes Township Clerk
- ☐ John Works, Jr. Peaine Township Supervisor
- ☐ Paul Welke Peaine Township Trustee
- ☐ Pete LoDico Peaine Township Trustee
- ☐ Pam O'Brian St. James Township Clerk
- ☐ Lynn Sparkes Boyne Valley Township Supervisor

Statewide Races

- ☐ Scott Jenkins State Board of Education
- ☐ Richard Zeile State Board of Education
- ☐ Susan Brown University of Michigan Board of Regents
- ☐ John G. LaFond University of Michigan Board of Regents
- ☐ Lisa Bouchard Michigan State University Board of Trustees
- ☐ George Scott Romney Michigan State University Board of Trustees
- ☐ Torion J. Bridges Wayne State University Board of Governors
- ☐ Danialle Karmanos Wayne State University Board of Governors

Non-Partisan Judges

- ☐ Cliff Taylor Justice of the Supreme Court
- ☐ Paula Manderfield District Judge, Court of Appeals

Digital mammography comes to Charlevoix Area Hospital

CHARLEVOIX -- Local women now have access to one of the most advanced methods of detecting breast cancer - digital mammography.

A new, state-of-the-art radiology system was recently introduced at Charlevoix Area Hospital, making the accurate breast imaging procedure available to more women.

Unlike traditional mammography, which uses x-ray film, digital mammography captures high-resolution diagnostic images electronically. Those im-

ages are transmitted instantly to a computer, where they can be rotated, enlarged, or enhanced to aid the early detection of any abnormalities.

According to Susan Lamb, lead mammographer at the hospital, the new system holds many advantages for patients. "This is so much faster and more accurate," she says. "Because the images generated are much clearer, it's rare for a patient to be called back for a second take, and that greatly reduces anxiety." For the hospi-

tal, the process improves efficiency. Shorter waiting times mean more patients can be seen.

And there are advantages for the environment, too. Traditional x-ray film requires chemicals for development - making the new process far greener.

The mammography unit is part of Charlevoix Area Hospital's PACS, or Picture Archiving and Communication System. That Web-based technology captures and stores images, allowing on-demand access within the

hospital, and, among physicians and specialists in distant locations. "PACS connects us in ways never before possible," explains Lamb. "Our radiologist can consult with other physicians, or report quickly to a patient's primary doctor - all of which results in better care."

Lamb says patients may notice no difference in the actual mammography procedure, but they will see several outward changes in their visit to the imaging department. Along with the installation of

the new digital unit, the entire suite has undergone a facelift. The mammography area was redesigned to be less clinical and more home-like. Patients are given plush robes and a quiet, comfortable place to wait.

Acquisition of the new equipment would not have been possible without strong community support. In addition to a federal grant, funding from area foundations and hundreds of donors to the hospital's own foundation helped make the digital system a reality. Other contri-

butions came from countless volunteer efforts to battle breast cancer - from cancer walks to the Circle of Strength group.

"We're very fortunate to have such caring donors, and a community that really values good health," says Bill Jackson, hospital CEO. "They've helped us improve our services and become the progressive, well-equipped hospital we are today."

For more information about Charlevoix Area Hospital's digital mammography, please call 231-547-8594.

BCPD REPORT

Boyer City Police Department Weekly Report
Oct. 17 - 23

Annoy/Harrasment Complaint	2
Juvenile Complaint	1
Fraud-Bad Checks	4
Fraud-Other	2
Narcotics Violations	1
Breaking & Entering	1
Road Hazzard	1
Animal Complaint	1
Larceny	3
Conservation Violation	1
Vehicle Unlocks	5
Delinquent Minors	1
Death	1
Traffic Violations	1
Assist other Agency	2
Health & Safety	1
Suspicious Situations	6
Public Peace	1
General Assistance	3
Non Traffic Accident	1

CCSO REPORT

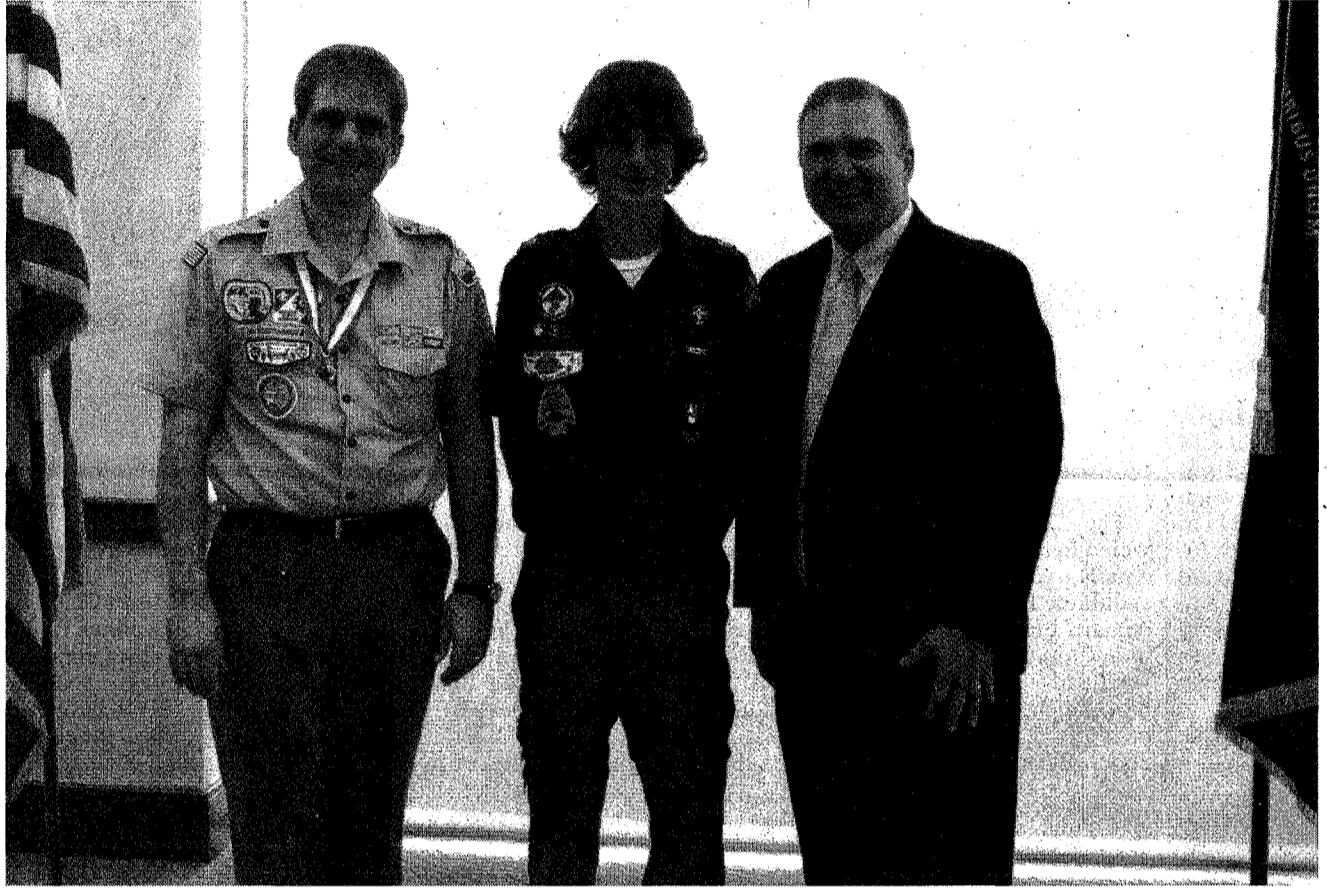
Charlevoix County Sheriff's Office Activity
Oct. 17 - 23

MDOP	2
Traffic Stop	20
Misc. Non-Criminal Offense	1
Misc. Criminal Offense	3
Liquor Inspection	3
Hit and Run	2
Property Damage Accident	2
Personal Injury Accident	3
Car Deer Accident	18
Assist Other Agency	21
Civil Complaint	6
911 Hang up Check	3
Larceny	2
Paper Service	20
Keys Locked in Vehicle	5
Juvenile Complaint	5
Suspicious Vehicle	9
Breaking and Entering	4
Warrant Service Attempt	4
Panic/Intrusion Alarm	3
Intoxicated Subject	1
Noise Complaint	2
Road Hazard	6
Animal Complaint	28
Driving Violation	8
Threats	1
Domestic Situation	8
Trespass	3
Annoying/Harassing	3
Boating Violation	1
Violation of a Controlled Substance	1
Fraud	1
Minor in Possession	6
Abandoned Vehicle	1
PPO Violation	2

Eagle Scout

The Boy Scouts of America Scenic Trails Council honored the 2008 Eagle Scout class at the 69th annual Recognition Luncheon on Sunday at the Hagerty Center on the Northwestern Michigan College Great Lakes Campus in Traverse City. This year's class includes 54 scouts who have attained the Eagle Scout rank, the highest rank in Scouting.

Pictured are (l-r) Sen. Jason Allen, Paul Stolt of Charlevoix, and Rep. Kevin Eisenheimer. Sen. Allen and Rep. Eisenheimer are also Eagle Scouts.



Deacon

Continued from 1



The Presbyterian Church in Boyne City

Courtesy Photo

"As we move toward the winter months my concerns are growing for our Boyne Area citizens. Our future is so unpredictable right now and I want to be sure Boyne is ready to help when there is a need and more importantly that we will have the resources to help," Lynda Christensen, who works with the Charlevoix County Commission on Aging and the Boyne Area Senior Center said. "Currently the Deacons' Fund is one of the few places in town that one can go to for assistance, we do have food banks and other resources for minimal help but the Deacons' Fund has helped many people over the years. The Deacons' Fund is out of money and needs help to continue on."

Christensen also works as the Coordinator for the Charlevoix County Loan Closet, St. Matthew's Outreach

Commission and in the real estate industry where she sees many people losing their homes on a weekly basis.

"Our seniors who are on fixed incomes and those with no income because of loss of jobs are in a very vulnerable position. The rising cost of living is making it very difficult for some among us," Christensen added. "As a result we have people going without essentials, not extras. Choices are being made between eating and paying the heat bill, or in some cases getting the medication they need."

Boyer City School Board member, Marty Moody, also shares a concern about the Deacons' Fund, which he describes as a perfect example of the community coming together with people helping others to get through the tough times. "This community

never ceases to amaze me. Not only year-round, but especially at the holidays. You not only have adults going out of their way for their fellow man, but the students even get extremely involved with bringing in cans of food, toys, and clothing for the holiday gift baskets," Moody explained. "It just shows that community means everything to this town. Sometimes all someone needs to know is that there is help out there and we can get them through their trying time. Hope is huge, and it isn't hard to give."

Jeff Bergren can be reached at jbergren@michigannews-papers.com or by calling 231-582-6761.

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COUNTY RECORDS

District Court

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

Billie Lynn Crowell, 31, Charlevoix. Driving without security. Sentenced to pay \$315 in fines and costs.

David Harry Busch, 59, Charlevoix. Disturbing the peace. Sentenced to pay \$200 in fines and costs.

Scott David Collen Jr., 19, Jackson. Minor in possession of alcohol. Sentenced to pay \$200 in fines and costs and to perform 30 hours of community service work.

Daniel Robert King, 19, Cement City. Minor in possession of alcohol. Sentenced to pay \$200 in fines and costs

and to perform 30 hours of community service work.

Kurt Jay Wangeman, 48, Rockford. Driving while impaired. Sentenced to pay \$830 in fines and costs. Sentenced to 36 days in jail with credit for one day, 30 days held in abeyance, five days of community service work; nine months on probation.

Scott Daniel Cortez, 38, Elmira. Larceny. Sentenced to pay \$600 in fines and costs and to pay restitution. Sentenced to 365 days in jail with credit for two days, 363 days held in abeyance; two years on probation.

Scott Edward Pair, 52, Madison Heights. Sentenced to pay \$200 in fines and costs. Sen-

tenced to 20 days in jail with credit for two days, serve 18 days.

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

All Phase Remodeling, 05115 Church Road, Boyne City, by Dennis Cadarette.

Rostar Concrete LLC, 13385 Phelps Road, Charlevoix, by Tonya Livorno.

B.I.P.S. - Beaver Island Paranormal Society, P.O. Box 126, Beaver Island, by Joseph B. Timsak.

Jarema Aviation LLC, P.O. Box 66, Boyne Falls, by Eric Jarema.

Bayshore Manufacturing Group, 05215

Ridge Road, East Jordan, by John A. Laursen.

Petriu Handyman Service, 5176 Korhase Road, Boyne City, by Jerome Petriu.

Home Land Defense,

318 North St., Boyne City, by Robert E. Lee.

Linda Laughlin-Thiessen Custom Picture Framing, 08623 Mercer Road, Charlevoix, by Linda Thiessen.

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THE CITIZEN-JOURNAL OPINION

EDITORIAL

Tips for a safe Halloween

It's that time of year, the one day when we all want to be scared out of our wits and at the same time eat as much candy as possible. For adults, we look forward to all the young kids dressed up faces and the enthusiasm they show in their favorite scary costume. For children, it's just a special time, the fall is in full force, scary shows are on television and the best part, tons of candy and nobody telling them it's too much.

While we would all like to just concentrate on the fun holiday, parents and guardians have to make sure they keep their kids safe whether it be their costumes, pumpkins, treats, or walking on the streets.

A recent article was published by the Product Safety and Quality Compliance division of HearthSong, an organization committed to the safety of children. For more information on HearthSong, go to their website at www.hearthsong.com. Below are some of the tips from the organization on how to protect your child.

For even the most harmless part of Halloween, the pumpkin, there are many safety tips to make sure your children are safe. First, the most obvious, don't ever let little kids near carving tools and using non-toxic paint, stickers and push-in lights for safer decorating alternatives. Also, consider using battery operated candles, tea lights or flashlights to illuminate your pumpkin instead of candles.

The most fun part of Halloween, the candy, is also the most dangerous. Make sure your kids understand to not snack on their treats before they get home for the candy to be inspected by an adult. Parents should inspect all candy, even the wrapped ones for any signs of tampering. Signs like unusual appearance, discoloration, pinholes or tears in the wrappers are warning signs. Throw away anything that looks suspicious. Make sure to watch out for candy that could cause choking including gum, nuts, small toys and coins. Even juice or cider should be checked to make sure it is pasteurized or otherwise treated to avoid harmful bacteria.

When picking out costumes make sure they are flame resistant, it will say this on the label. Flame resistant costumes will still catch fire but should provide protection until help arrives and will extinguish quickly. Also, purchase light or bright colors when picking out a costume, this will make the child more visible at night to passing motorists. Reflective tape is another good idea for kids that are out after dusk and carrying a flashlight will also aid motorists.

Probably the most important tip is making sure your kids only visit houses where they know the residents. Make sure homes have on their outside lights and are well lit inside as well and never allow a child to enter a residence without adult supervision.

These are only a few tips for Halloween safety, visit the website to find out more and have a Happy Halloween.



LETTER POLICY

The Citizen-Journal encourages and welcomes its readers to submit letters or emails expressing their opinions. Letters should be limited to 350 words and must contain the author's name and daytime phone number, which will be used for verification purposes only and will not be published. Letters will be published on a space available basis and will receive priority according to potential in-

terest, timeliness in connection with other events, or whether similar letters from other authors have been published previously.

The Citizen-Journal reserves the right to edit all letters for length, grammar and clarity, as well as the right to reject any letter. Letters published by the Citizen-Journal represent the opinions of the author, who is responsible for the factual accuracy of

statements made in the letter, and do not necessarily reflect those of the Citizen-Journal, Up North Publications or Journal Register Co. staff members.

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

If you have questions on the letter policy, contact the editor at 231-582-6761 or via e-mail at citizen@voyager.net.

The abominable showmen

I was perhaps the least accomplished athlete in my high school gym class. I dodged in slo-mo, ran reluctantly and threw the ball like a girl. I considered phys-ed something to be endured, and when pressed, I participated with all of the joy and verve of a hunted animal. If I had known then that so much of life is based upon two or more opposing camps attempting to reduce each other to a pile of steaming entrails, I might have paid more attention.

Ostensibly, competition is a good thing. But while everyone loves a spirited game, few fair-minded souls will sanction a knee to the groin in the pursuit of victory.

There are exceptions. Take for instance presidential elections. During the prelude to the day that voters cast their ballots, the populace is treated to an escalating barrage of defamation until nothing is left but to admit that maybe their candidate's mother *does* wear army boots, but at least she's shod in appropriate footwear for wading through the muck.

No one expects a political campaign to be polite. But when voices in a crowd begin hurling racial slurs and death threats against their candidate's opponent, these poor fools should be sent to the bench. When John McCain's response is to deflect the issue by portraying outrage at the idea that his supporters are anything but the *crème-de-la-crème* of patriotic America, isn't he being deliberately obtuse? Can wrapping them in the American flag disinfest hatred and igno-

rance? Would a candidate whose slogan is "Country First" assume a preeminent sort of patriotism, and, if so, what exactly does the McCain/Palin ticket insinuate with patronizing references to Joe Six-pack and "real" Americans? When one party attempts to co-opt patriotism as being exclusive only to those who agree with their doctrine, an alarm should sound. What is Sarah Palin saying when she rallies a crowd with the assertion that Barack Obama "doesn't see this country the same way that we do?" Does she have a mouse in her pocket? When derision, fear and prejudice are employed as a strategy to appeal to the basest of human emotions, we are all diminished by the result.

I think it might be nice to have a smart president. The past eight years have been excruciating for many reasons, not least among them the dismal certainty that I could decimate our Commander in Chief in a game of Scrabble. I'd like to see someone in office who would be reluctant to perpetuate policies that create a deepening chasm between the citizens of our country, and between our country and the world. I'd like a president with the courage to concede that family values and patriotism are not exclusively defined by conservative stereotypes, but include a diverse population, many of whom hold equally valid, if opposing, views.

Since I prefer to consider issues and candidates based upon indi-

vidual merit, I bear no allegiance to one political party. There have been Republicans, including the original version of John McCain, whom I've admired in the past. But I don't aspire to sit down and have a beer with the nominees. I just want to know that they will take care of business without burning the planet to a cinder.

Since I can pronounce the word "croissant" but I'd just make a mess outta skinnin' an elk, I tend to be unimpressed by the folksy machismo of Sarah Palin. And there is a very real possibility that McCain may bequeath his administration to someone whose qualifications include a cute hairdo, a view of the world that seems to contain very few shades of grey and perhaps, with the disclosure of Troopergate, a vindictive streak.

I have friends who might not agree, and that is certainly their right. We each have a vote and isn't that what this process is supposed to be about? I was considerably more alert in civics class than in phys ed, and I seem to recall the bandying about of ideas that led to the conclusion that free elections are a good thing. And I choose to believe that the majority of Americans are too smart to be frightened into accepting desperate denunciation as gospel.

But no matter the outcome of this election, there is solace for those who support the also-rans. In the words of the bard, Mick Jagger: "You can't always get what you want, but if you try, sometimes you just might find, you get what you need."

This column does not reflect the views or opinions of the Citizen-Journal, Up North Publications, or Journal Register Co. staff members.

MORE OR LESS

By Christine Gwidt



YOUR VOICE

Make a difference

There's been some commotion, not just in our community, but worldwide. From presidential elections, to unemployment, many people are fearful of what tomorrow brings. Yet, despite how difficult the times may appear to be, it is always wonderful to be grateful for what you have. Sometimes it's the simplest gesture of kindness and service that we can offer that makes all the difference to another.

As Veterans Day nears, let us be reminded of all the men and women who have made a difference great or small, by serving our country. With their attention to detail, their watchfulness and protection, and their duty to country, these patriots have helped provide us with all that we have today.

This is why we, the members of the Boyne City Area Veterans Memorial, are proud to say, Thank You. Thank you to the many citizens and businesses of our community who support the Committees' efforts to establish a location that pays tribute to the brave men and women who have sacrificed much to ensure the freedom of this great nation.

The Boyne City Area Veterans Memorial is an honorable way for our community to display gratitude to those who have answered their final call and to remind ourselves of the sacrifices we still face today. Great or small, many of you, your friends, and neighbors, contribute to this project and we are so happy to report the progress your efforts have made.

To date, approximately \$121,000 in monetary donations or donated time and materials provide the memorial with a new irrigation

system, new electrical work for lights and amplification, a beautifully poured aggregate concrete walkway, hand-laid flagstone, hand selected ground coverings, a completely restored cannon and so much more.

We estimate that the project, with the cost of the WWII monument and other commemorative stones and benches, will total an approximate \$250,000. Currently, our balance in the bank is just over \$16,000. The success of this project relies heavily on contributions we receive, which is why it has been so important for each of us and each of you to do what we can to continue the onward pace.

In keeping with the onward pace, it has been the goal for both the Committee and the City of Boyne City to present a war memorial that citizens, families and residents can be proud of. This is to say we are pleased with the cooperation received from city officials, City Manager, Michael Cain and Public Works Director, Michael Wiesner.

So this Veterans Day, though the task will not be complete, we hope that you take a moment to appreciate all the work you, your friends, and your neighbors are doing to support a cause far greater than yourselves. To many, this monument has made a difference. And it will continue to make a difference to so many more. "All gave some, some gave all." We are grateful for what you have given.

Thank you again to our major supporters, committee members, and all who have donated.

Major supporters include Ed's Electric, Tom Haley, Tim Moyer,

Rocket Enterprises, Cliff Diener, Ellsworth Farmers Exchange, Rob Behling, Ferguson/Chamberlain, Mike Bayko, Manthei Development Corp., Boyne Mountain, City of Boyne City, The Cement Service, Buday's, Skip Roberts, Lane Young, Bruce Jensen, Ron's Handy-Man, Al Olson, Stackus Funeral Home, Car Quest, Mark Robinson, Hyde Equipment, Boyne City American Legion, Sons of American Legion, Boyne City Eagles, Boyne City VFW, 220 Lake Street, Boyne Valley Printing, B.C. Masonic Lodge, Main Street Group, WKL (dance advertising), Lexamar Corp., State Farm, Pat O'Brien and Associates, A Plus Digital DJ'S, Lynda's Real Estate, Randy Kruzel Excavating, Ernie and Darlene Fitzpatrick, Boyne City Rotary, Antique Car Show (pop conation value), Industrial Magnetics Inc., Ted Zell (cannon fabrication), Rod and Michelle Cortright, Janice Reeves, Marguerite Limron in memory of Fay A. Limron, James and Nancy Sanderson, Community Pot Luck Committee, Free Methodist Church, Boyne City Ace Hardware, F. O. Barden and Sons, Boyne City Co-Op, Bruce Steward, Dan Wood, J. D. Martino, Cheryl and Robert Alger, Steve and Sherri Ernst (delivered stone value of), Don Stanek and Skip Glass (donation cans).

Committee members include George Lasater, Mary Legg (committee chair), Ron Crozier, Mark Smith, Bill Bricker, Gordy Burns, Cathy Burns, Gene Farley, Gail Farley, Dean E. Kleinschrodt, Don D. Kleinschrodt, Bob Hyde, Cheryl Young, Joe Gerant, Darlene Manary and Gerald Evans.

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NEIGHBORS

The Eta Nu ladies treated approximately 34 residents to a wonderful sit-down dinner on Monday evening. The mouth-watering meal consisted of roast pork, sweet potatoes, green bean casserole, coleslaw, applesauce, rolls, cider and coffee. A large selection of desserts was available including a variety of cookies and carrot cake. The tables were beautifully decorated with Halloween lanterns and candy, which were later given away as raffle items. All thanks goes out to a great group of Eta Nu ladies for a wonderful and enjoyable meal.



By Nancy Northup

The Charlevoix County Genealogical Society's "Research & Resources" Open House on Saturday, Oct. 18, was a great success, as anyone will tell you. The well-planned fun event drew in a number of those interested in researching their own family history and were glad to have this chance to see how it's done. A highlight of the day was an extensive collection of early Charlevoix County postcards and photographs which CCGS member, Jane Prebble, collected over more than a twenty-year span.

An update on John Holowasko since his recent major surgery is a good one. He has gotten letters from a lot of friends from this area and has really enjoyed them; some he had never expected to hear from. He is back driving again, starting to play golf and looking forward to coming to Boyne again.

Russell Gilmore of Boyne City is recovering at home after another successful abdominal procedure done by the great Doctor Kazmers of Northern Michigan Regional Hospital. Friends might like to send cards of cheer to 909 Roosevelt Street, Boyne City, MI 49712.

Joann Miller of East Jordan is very happy to announce the birth of her second great-grandchild. It's a girl, Isabel Renee, born Oct. 3, to grandson B.J. She will be going downstate the first weekend of Nov. for Isabel's baptism.

The Monday Study Club met on Oct. 20, with 17 members and 1 guest present, at the Boyne District Library. Sheila Smith, Executive Director of the Boyne City Housing Commission, the guest speaker, gave an interesting and informative talk about her "dream" of Grant Street Commons, an assisted living complex near the Deer Meadows-Litzenburger Place Campus. Jean George, Ruth Sheets, and Arlene Moore provided refreshments at the end of the program.

Hallie Rose Anderson was born to Corina Kuzmik and Terry Anderson, both of Boyne City, on Oct. 20, at Northern Michigan Regional Hospital in Petoskey. Hallie Rose weighed in at 7 pounds and 3.1 ounces at her birth. Her siblings are Nathan Ray Kuzmik, 5, and Zachary Ryan Kuzmik, 2. Grandparents are Tom and Dorrina Kuzmik, of Boyne City, Dave and Edith Biercheach, of East Jordan, and John and Dianna Anderson of Traverse City and Flo Kuzmik of Boyne City and Frank Kuzmik of Boyne Falls.

A correction is needed regarding last week's item of the BCHS class of '47 and their next lunch gathering. It will be on Nov. 20 at the Water Street Café at 11:30 a.m.

Kris Crozier of Crested Butte, Colo., was here visiting her dad, Howard Crozier Jr. on Saturday, Tysh and Scott Snyder hosted a family dinner gathering, which included her sisters, Daphne and John Oly and girls of Grand Rapids, and Carri and her daughter Malori of Traverse City, and Shelly and Eric Gudmunsen of Petoskey, Howard and Peg Crozier, and Brenda and Terry Urman and twins Hilary and Tyler Urman, who were celebrating their 18th birthday.

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

Michigan Supreme Court dismisses major argument

By an order issued on Oct. 17, the Michigan Supreme Court upheld the validity of the Health Department's smoke-free business regulation in Charlevoix County by accepting an appeal only on the limited question relating to the "non-retaliation" section of the regulation. The Court dismissed all non-Charlevoix County plaintiffs from the case as part of its order.

Attorneys for the two remaining plaintiffs, Jeff Legato of NAPA Auto Parts in East Jordan and Scott Way of Way Transportation in Charlevoix, will argue against the section of the smoke-free business regulation that reads, "No person or employee shall discharge, refuse to hire, or in any manner retaliate against any employee, applicant for employment, or customer because such employee, applicant, or customer exercises any right to a smoke-free environment afforded by this regulation."

"The Michigan Supreme Court's decision to uphold all but this one section of the clean indoor air regulation is a major victory for most workers in Antrim, Emmet, and Otsego counties," said

Jim Young, who represents the Health Department. "Scientific evidence shows that secondhand smoke is a known health hazard which causes cancer and heart disease. This regulation is about saving lives."

According to the Michigan Department of Community Health, about 24 non-smokers die every year from the effects of secondhand smoke in the health district that includes Antrim, Charlevoix, Emmet, and Otsego counties.

"We knew the smoke-free portions of the regulation were legal," Young added. "The Charlevoix Circuit agreed with us, then the Court of Appeals agreed with us and now the Michigan Supreme Court has agreed with us. The Supreme Court will only hear about the non-retaliation provision, which is a very minor provision in the regulation. This is a major victory for the Health Department and the counties that have supported this regulation."

The "Regulation Eliminating Smoking in Public and Private Worksites and Certain Public Places" went into effect on October 4, 2005 after being adopted by

the County Boards of Commissioners from Antrim, Charlevoix, Emmet, and Otsego counties. Of the 30 commissioners serving at the time, 27 voted for the regulation.

The regulation was challenged later in Charlevoix County Court by three Antrim County men, Kent McNeil, Franklin Fisher, and Roger Griffin; Judge Richard Pajtas ruled in favor of the Health Department. After the Court of Appeals also ruled in favor of the Health Department, McNeil, Fisher, and Griffin, joined by Legato and Way, requested the Michigan Supreme Court hear the case.

The smoke-free business regulation remains in effect in Antrim, Emmet, and Otsego counties. The Charlevoix County Board of Commissioners voted to withdraw from the regulation earlier this year.

The regulation has been an overwhelming success in Antrim, Emmet, and Otsego counties, according to Gerald Chase, Health Officer for the Health Department of Northwest Michigan. "The Clean Indoor Air Regulation has been in effect for three years now. We've helped

many businesses develop a smoke-free policy and have offered smoking cessation resources to hundreds of employees. There have been a few complaints, but once we explain how the regulation works, businesses comply without a problem. We look at enforcement as an educational process and it is working."

The Health Department's Clean Indoor Air act covers most worksites in Antrim, Emmet, and Otsego counties, except for restaurants and bars, which cannot be included in smoke-free legislation according to Michigan law.

The Health Department of Northwest Michigan is mandated by the Michigan Public Health Code to promote wellness, prevent disease, provide quality healthcare, address health problems of vulnerable populations, and protect the environment for the residents and visitors of Antrim, Charlevoix, Emmet, and Otsego counties. For additional information about the Clean Indoor Air Regulation, visit www.nwhealth.org, or call Teresa Singleton, Tobacco Reduction Coordination at 231-533-1012.

Art excursion to Detroit

The Charlevoix Circle of Arts is sponsoring an overnight art excursion on Nov. 22 and 23 to the Detroit Institute of Art, the Museum of Contemporary Art Detroit, the Detroit Artist Market's Holiday Gift Show, the College of Creative Studies, a studio tour and other cultural venues. In the evening participants will

have the opportunity to take in a foreign film at the DIA, dine downtown or see Shakespeare's "Rosenkrantz and Guildenstern Are Dead" at the Hilberry Theater on WSU's campus or simply enjoy the Detroit skyline from accommodations at the Marriott Hotel in the Renaissance Center. Tickets include round trip

travel via bus from Charlevoix and Petoskey, morning coffee, sack lunch from Sadie and Jakes Gallery and Cafe, admission to the DIA, and your hotel accommodations. (double occupancy) Tickets: Charlevoix Circle of Arts members: \$175. Non-members: \$200 and student members (18 and under or with student ID):

\$165. Scholarships may be available. Please call 231-547-3554 for more information.

Sign up at the Charlevoix Circle of Arts, 109 Clinton, Charlevoix, MI, email charlevoixcircle@gmail.com for an application form or call 231-547-3554. Deadline for registration is Oct. 31.

CHURCH EVENTS

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

Church of the Nativity
Reverend Peggy Naternann will celebrate the Eucharist at the 10 a.m. service at Episcopal Church of the Nativity on Sunday, Nov. 2. Coffee and treats will be served in the church basement right after the service. Dr. Gerald Mann's audio-taped sermons in "A Pearl of Great Price" are being used at the 'soup, sandwich and study' seminars held in the church basement on Thursday evenings, beginning at 5:30 p.m. The public is invited to attend the free event.

Church of the Nativity is located at 209 Main Street, Boyne City. To obtain information about the church, please call 231-

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

Lakeshore Community Church
Lakeshore Community Church is located at 624 State St. in Boyne City. It is a charismatic congregation and a 'Resurrection Life' Affiliate. Services are Sunday morning at 10 a.m. and Wednesday at 7 p.m. Children's church is available for ages 2 through 12. For more information, you can call Pastor Dave Crumbaugh at 231-582-7440.

First Presbyterian Church
First Presbyterian Church of East Jordan worships at 9:30 a.m. All are welcome. A time of refreshment and friendship is held at 10:30 a.m. in the Fellowship Hall. The church building is accessible and is located at 207 Williams St. in East Jordan (corner of Third and Williams). 231-536-2941.

Church of the Nazarene
We invite you to visit our weekly Sunday morning services. The service time is Sunday at 11 a.m. Children's church is provided for children ages 4-12. For more information call the office, 231-582-9611, from 10 a.m. to noon, or the pastor, 231-582-2635, or visit our website at www.boyne-city-naz.org. The church is located at 225 W. Morgan Street, on the corner of West and Morgan.

Walloon Lake Community Church
On Thursday, Oct. 30, the Men's Fraternity will meet at 6 a.m. Friday, Oct. 31, the Harvest Carnival will run from 6 to 8 p.m. Sunday, Nov. 2, Word and Worship start at 9 and 10:45 a.m. Jeff Totten, Chaplain of the Detroit Tigers, will be giving the Word. Children Groups will meet at 9 and 10:45 a.m. Infant and toddler nursery is available. Junior and senior high youth meet at the youth center at 10:30 a.m. Adult foundation and small groups meet at 9 and 10:45 a.m. Tuesday, Nov. 4, the Women's Bible Study will start at 9:15 a.m. Wednesday, Nov. 5,

the dinner is from 5:30 to 6:15 p.m. with programs starting at 6:30 p.m. Thursday, Men's Fraternity will meet at 6 a.m. MOPS will meet at 10 a.m. Contact the church for more information at 231-535-2288 or visit the website at www.walloon-church.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. This Sunday, Nov. 2, Pastor Jonathan Mays will talk about "Toil & Trouble" from 1 Thessalonians 2:9-13. Youth and adult classes meet between

services from 10:10 to 10:55 a.m. 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 children'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.

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

Wednesday, in Faulman Hall. Come and join us for "Trunk or Treat" on Oct. 31, from 5 until 7:30 p.m., for candy and refreshments.

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. A study on the book of Revelation is held in the parish hall every Sunday at 9:30 a.m. Thursdays, a Bible Study on the Gospels starts at 10 a.m. The "Catch-all" caring group is willing to provide transportation, run errands and do miscellaneous helpful jobs

for people in need. Call Nan Polleys, 231-582-7010, or Nancy Lawson, 231-582-9884. We also have a group that provides meals for people in temporary need. If you know someone, contact Barb Albrecht at 231-582-5841. A Men's Fix-it group is being formed to do odd jobs for folks who need help. To volunteer, call Christ Lutheran Church. 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 "Lead a Godly Life," and will be presented by Elder, Ron Fuller. Sunday services begin with Church School at 9:45 a.m. and service will begin at 11 a.m., with a fellowship following. All are welcome to attend. Wednesday Evening Gatherings start at 7 p.m., and are held at the address below. 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.BoyneCity-CofChrist.com. We look forward to seeing you soon, at 777 Vogel Street, Boyne City.

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Farmer's Market presents filmmaker

The Boyne City Farmer's Market presents filmmaker and activist Chris Bedford, who will show his film "The Organic Opportunity: Small Farms & Economic Development," on Thursday, Oct. 30, at 7 p.m., at the Boyne Area Senior Center. The film tells the story of Woodbury County, Iowa's, innovative economic development campaign centered on the development of local, organic agriculture. It is a story of hope and practical steps any community can take to build a thriving local economy.

This film will appeal to anyone interested in discovering the positive impact a local food system grounded in organic agricultural practices can play in a community's economic, environmental and physical health. "Food is the beginning. As citizens and consumers we can help turn the economy towards true ecological sustainability through our food purchases," says Bedford, who makes films and videos designed to help communities build a sustainable economy. (Visit his website at www.chrisbedfordfilms.com for more information.)

"The Organic Opportunity" is not just about organic food - it is a great story that demonstrates how local communities can create a different food system which provides its citizens with wonderful food, makes it possible for young farmers to remain in the community and farm, while simultaneously improving the community's economy. And Woodbury County in Iowa did it all without any help from Washington DC." Frederick Kirshenmann, Distinguished Fellow at the Leopold Center, and President of the Stone Barns Center for Food and Agriculture said. As an activist, Chris Bedford founded the Floyd Boulevard Local Foods Market in Sioux City, Iowa, and the Sweetwater Local Foods Market in Muskegon, Mich. He is currently president of the Sweetwater market, www.sweetwaterlocalfoodsmarket.org.

Admission to the film is free. Presentation begins at 7 p.m. with film beginning at 7:30. For more information contact Jennifer Lewis, Boyne City Farmer's Market Manager, at 231-350-2881 or genifa@yahoo.com. The Boyne City Farmer's Market is a program of the Boyne City Main Street Program, Hugh Conklin, manager, 231-582-9009, mainstreet@boynecity.com.

Red Cross holds first annual Deer Hunter's Ball

PETOSKEY

The American Red Cross of Northern Lower Michigan will be holding their first annual Deer Hunter's Ball Saturday, Nov. 8, at Nub's Nob at 6 p.m. While the theme of the event is tailored to deer hunting, hunters and non-hunters alike will enjoy the event. The evening as a whole will be focused on having fun and supporting the services the Red Cross provides in Antrim, Charlevoix, Cheboygan, and Emmet counties.



around. In addition to the games played and prizes awarded during the course of the evening, a small live auction containing 12 items will be held the night of the event including items such as a pheasant hunt for two at the Wycamp Lake Club, an Ithaca 20-gauge shotgun, skis, family packages and a log cabin. Tickets to the event are \$50 per person or \$90 per couple and the dress is casual. If you would like more information about the Deer Hunter's Ball or would like to make a reservation, call 231-348-7666.

The Red Cross is bringing in award-winning comedian Dwayne Gill for entertainment that evening and bluegrass band Cow-Cow

Boogie will be performing for those who attend the event. Shorts Brewing Company of Bellaire and Huron Dis-

tributing will be participating in the event by providing a beer tasting station. Local restaurants and delis have

generously donated their time and talent to provide heavy hors d'oeuvres in the form of a gourmet dine-

The Great Lakes Chamber Orchestra to perform

The Great Lakes Chamber Orchestra will present "It's a String Thing" with the Music of Vaughn-Williams, Saint-Saens and Mozart on Saturday, Nov. 8, at 7:30 p.m., at the Charlevoix Performing Arts Center and Sunday, Nov. 9, at 4 p.m., at Cross in the Woods in Indian River.

The string instruments are the heart of the orchestra and so we feature several of our Great Lakes Chamber Orchestra string talents. Ralph Vaughan-Williams-fantasia is a lovely short fantasy on the familiar "Greensleeves" and includes the other string instrument, the harp. Also featured is Bach and one of his best concertos for two

violins featuring our concertmaster, Paul Sonner and assistant-concertmaster, Beth Weston. We also will play a virtuoso showpiece, the "Havanaise" by Saint-Saens - a flashy, Spanish-flavored piece. Mozart's "Jupiter Symphony" - arguably the greatest symphony ever written in the classical style - is

a familiar piece and represents the culmination of a genre for Mozart. The Great Lakes Chamber Orchestra also offers a Sunday, Nov. 16, concert featuring "All Mozart" which will be held at Emmanuel Episcopal Church in Petoskey at 4 p.m.

concert series sponsored by The Roger and Peggy Dicken Schwer Fund of the Petoskey - Harbor Springs Area Community Foundation. Tickets for all performances may be purchased at area bookstores, area Chambers of Commerce, Crooked Tree Arts Center or by calling 231-487-0010.

HAPPENINGS

Movies on Main

Just in time for the election, Movies on Main presents "Iron Jawed Angels," which depicts the history of the 19th Amendment giving women the right to vote. The film will be shown on Thursday, Oct. 30, at 7 p.m. in the Community Room at Boyne District Library.

The film follows the story of Alice Paul (Hilary Swank) and Lucy Burns (Frances O'Connor) as they return to the United States from England, become more active within the National American Woman Suffrage Association, and eventually create the National Woman's Party, a much more radical organization dedicated to the fight for women's rights.

Relations between the American government and the NWP protesters intensify, as hundreds of women are arrested for their actions and sent to Occoquan Workhouse, where they suffer poor conditions and undergo a hunger strike. Pressure is put on President Wilson as NAWSA seizes the opportunity to lobby tirelessly for the nineteenth amendment to the Constitution.

Boyne Arts Collective

After one year of organizational activities, the Boyne Arts Collective is pleased to announce its newly elected Board of Directors: Carol Brisson, Cliff Carey, Sandra Cook, Jerry Douglas, Martina Hahn, Scott Mackenzie, and April Raycraft. BAC's mission is to encourage and support artists and expand their opportunities as well as to promote art education and appreciation in the community.

BAC welcomes creative people in all media including fine arts, artisans, writers, photographers, graphic artists, musicians and anyone with an interest in supporting these creative endeavors in the Boyne area. All are welcome to join BAC with networking, learning from each other, peer-to-peer review and showing our latest creations.

General BAC meetings are held at 6:30 p.m. on the third Thursday of each month in the Boyne City Hall Auditorium. Board of Director meetings are held at noon on the first Monday of each month in the Boyne District Library Community Room. Those interested in BAC are invited to attend either meeting. For more information, contact Martina Hahn at 231-675-7071.

Explore the sciences

Boyne District Library is offer-

ing 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 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.

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.

Fall storytime

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

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. Inquiries welcome.

Overeaters Anonymous meet

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

Food pantry hours

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

Cash for candy

Dentists take a stand against sweets this Halloween

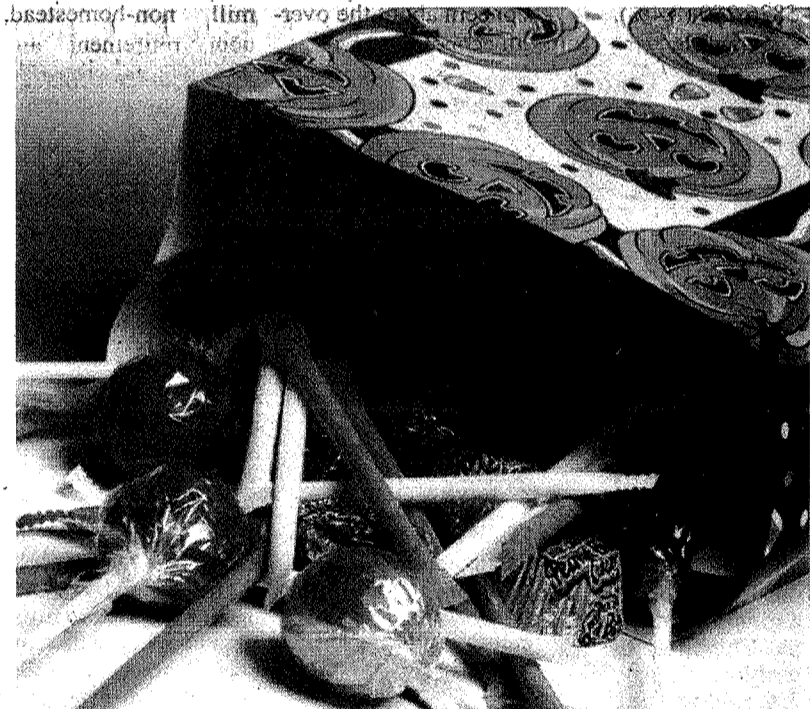
This year two area dentists are redefining the phrase "put your money where your mouth is." This Halloween, trick-or-treaters can bring their excess candy to Progressive Dental Care in Boyne City and receive \$1 per pound. Drs. Danielle Swartz and Dennis Kirkby are leading this anti-decay movement by giving away dollars and glowing electric toothbrushes in exchange for cavity-provoking candy.

to hyperactivity and weight gain. In some cases, the wrong types of candy can also lead to broken teeth and damaged braces.

In cooperation with the Boyne City American Legion Post, candy will be shipped overseas to our brave men and women serving in the Middle East. This is a great time to say "thank you" to them by offering a sweet treat from home.

Candy will be collected at Progressive Dental Care on Saturday Nov. 1, from 10 a.m. to 1 p.m. The candy must be unopened. Drs. Swartz and Kirkby are available to need to be sure their kids teeth are being cared for now more than ever. Besides damaging children's teeth, candy can lead

Global sugar consumption for children increases by about 2% annually and currently sits at 50 million tons per year, which means parents need to be sure their kids teeth are being cared for now more than ever. Besides damaging children's teeth, candy can lead



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- A healthy environment
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Concord Academy adds piano lab

Concord Academy Boyne is proud to announce the recent expansion of its curriculum to include a piano lab.

The school's recent acquisition of thirteen electric pianos provides students with the opportunity to gain piano skills at school. The latest technology provides for students to work individually with the instructor or play as a group.

These electric pianos are tied into a master board and supply the student with headphones and on board microphones for two-way communication with the instructor.

It is exciting that the response to the offering of the piano lab has been strong, with 20 percent of the student body enrolled. Thanks to block scheduling, ample class time is af-



forded each student. The ability to play piano is a valuable skill for the students on many levels. Of the

greatest importance is the development of mental discipline and character. In addition, self confidence, prob-

lem solving, thinking skills, and music appreciation are greatly increased, giving the students lifelong skills.

Students also sharpen their fine motor skills, and are exposed to a vast repertoire of music.

Parents are able to give their children the opportunity to learn right here at CAB, at no cost to them. Classes are held twice a week.

Concord Academy Boyne was founded in 1995 as a Michigan Public School Academy (charter school). Tuition is free; enrollment is open; and results are high (CAB has received 5 consecutive A's on its Michigan School Report Card). The school's mission is to integrate a strong fine arts program into the traditional academic curriculum.

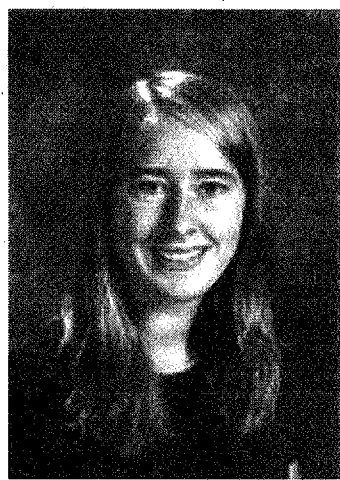
The offering of a unique class such as piano lab is another example of what makes CAB special. For further information and questions, call CAB at 231-582-0194 or visit us on the web at www.concordacademyboyne.org.

STUDENTS OF THE WEEK

East Jordan High School

NAME: Rachel Mumich
PARENTS: Pat and Kelly McGinn
GRADE: 10th
FAVORITE CLASS(ES): Art and Biology
FUTURE PLANS: Attend college for zoology

STAFF COMMENTS: "Rachel Mumich is a serious and responsible student. Her work is always of the best quality and is always on time. She takes the time to learn from her mistakes and is careful not to repeat them. Rachel is a kind and considerate person." Mrs. Cardwell



"Rachel gives 100% to every assignment, and that is one of the reasons she is a joy to have in class. Congratulations." Mr. Essenberg

"Rachel is a sweet young lady. She comes to class every day with a smile on her face and ready to learn. The effort she puts into each assignment is amazing." Mrs. McPherson

"Rachel is a pleasure to have in Chemistry. She does a great job in class, her work is always well done with great attention to detail." Sharon Moeke

Boyne City High School

NAME: Melissa LaDrig
PARENTS: Ginger Fowler, Roy LaDrig
GRADE: 11th
SCHOOL

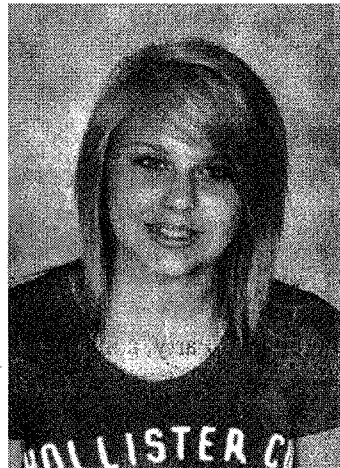
ACTIVITIES: Big's and Little's, and Softball
HOBBIES AND INTERESTS: I like to write, sleep, and talk on the phone.

FUTURE PLANS: I want to attend LSSU and become a nurse.

STAFF COMMENTS:

"Melissa has a positive attitude every day. She takes responsibility for her effort and behavior. Melissa never hesitates to help her classmates. Further, she participates in every activity and is productive with her homework in class." Aaron Fritzsche, English Teacher

"It has been a pleasure to have Melissa LaDrig working in the Student Services Office for work experience this term. She always comes in with a smile on her face and does an excellent job helping in the Athletic Department." Tammy Ryder, Athletic Director Secretary



East Jordan Public Schools Board Briefs

At the regular meeting on Monday, Oct. 20, the Board of Education:

Reviewed the 2007-2008 annual audit report with Ron Harris, representing the district's auditing firm The Harris Group of Traverse City. The report provided detailed information on the general, debt retirement, athletic and hot lunch funds, and also commented positively on the district's accounting practices. In the General Fund the district recorded revenues of \$9,932,468 and expenses of \$9,880,712. The balance of \$51,756 increased the district's fund balance to \$826,270 (8.4%).

Superintendent Chip Hansen and Business

Director Brian Olszewski provided the Board with an update on the district's financial position, which has been negatively impacted by declining enrollment. If the General Fund budget were amended today, they projected that expenses in the district would exceed revenues by approximately \$265,000.

"We're prepared to absorb the current year loss by using a portion of our fund balance," Hansen said. "But there is no question that we will need to make some significant budgetary adjustments prior to the 2009-2010 school year."

Hansen expressed concern about the overall economy as well. "Based on what

we're seeing in the region and throughout Michigan, it's likely that we've got a few more years of tough sledding ahead of us," he said. "Enrollment will likely continue to be a concern, and if people are spending less money sales tax revenues will likely be reduced, which means that Michigan will have even less money to allocate to public education in the foreseeable future."

Olszewski shared information related to the district's potential to move to a summer tax collection process in 2009. The district is considering collecting 50 percent of the 18-mill non-homestead, debt retirement and building and site sink-

ing fund levies in a summer collection, as opposed to the current winter collection. The ongoing school aid crisis and declining enrollment situations no longer make it practical, or affordable, for the school district to borrow money against anticipated state aid, while absorbing the high cost of interest expense that accompanies the borrowing. Collecting 50 percent of the levy in the summer would substantially reduce the district's borrowing obligations, while also providing a phase-in period that would allow non-homestead property owners more time to plan for the shift from the winter collection to the

summer collection. The Board is expected to continue to discuss movement to a summer tax collection process at Board meetings in November and December. Superintendent Chip Hansen outlined the district's plan to replace the all-weather track at Boswell Stadium. The existing latex track has served as the running surface since the Stadium opened in 1991, and has more than out-lived its expected useful life. Hansen explained the bid process and timeline that will be utilized to manage the replacement project, which is scheduled during the summer of 2009. The project is expected to cost approximately \$150,000. Of that total,

\$25,000 in funding will come from the Boswell Stadium Endowment Fund, while \$125,000 will be allocated from the Building & Site Sinking Fund.

The Board approved two resolutions related to the federal government's new legal requirements for 403b plans and plan administration. The first resolution authorized the district to join a statewide consortium of school districts that have organized to manage, with greater efficiency, the 403b plan changes, while the second resolution established the district's authority to implement the 403b plan, which is also a requirement of the law.

- Compiled by East Jordan Public Schools.

Celebrating two years of artists

On Nov. 1, Petoskey-based company, Fox on a Hill Productions, LLC, will celebrate two years of serving artists and audiences throughout Michigan.

Fox on a Hill was founded by Petoskey residents Patrick Schaller and Susan Fawcett in the fall of 2006. Fox on a Hill began in recognition of Michigan's vibrant community of artists and musicians. They started by investing directly in the artists, covering up-front costs for projects before they started, and working to provide promotional support and distribution once they were completed. With their partner organization, the Earthwork Music Collective, they have

worked to advertise, produce and promote events and projects that reflect their shared commitment to the cultivation of sustainable and equitable local culture.

On the bill that evening will be Earthwork Music collective members and Fox on a Hill artists, Jen Sygit, Laura Bates and Brandon Foote, and Luke Winslow-King.

"A gifted vocalist and masterful songwriter, Jen Sygit has a golden ear and a deft touch on guitar. Her smooth, sultry voice plays sweet and true across broad range and brings just the right timbre to traditional ballads, acoustic blues, torch songs, country music or light-hearted folk tunes."

Lansing State Journal Laura Bates and Brandon Foote's sound is timeless, rootsy and lush, with soaring harmonies, piano, mandolin and guitars hearkening back to the olden days with new vision. Bates and Foote look and sound like they just stepped off the stage of the Grand Ole Opry, or perhaps even further back, to the dance halls of the civil war era — always digging deeper and

moving forward. Hailing from Cadillac, Luke Winslow-King is a singer-songsmith, multi-instrumentalist and composer on a journey to become a true musical expeditionary. Inspired by the New Orleans rag-time, impressionism, delta

and country blues, poetry, folk, and classical composition, his sound is both rustic and elegant.

Doors open at 7 p.m. with an appetizer reception provided by Boyne City's 220 Lake St. The show begins at 8 p.m. at the Crooked Tree Arts

Center in downtown Petoskey.

Advance tickets are available for \$12 from foxonahill.com, The Grain Train, McClean & Eakin Booksellers or by calling 231-313-1455. They will also be available at the door for \$15.

Come one and all to First Presbyterian Church's Annual **Trunk or Treat** Located on Pine St. 5pm to 7pm **Donuts and Refreshments in Faulman Hall**

Lakeview Village
This affordable 2 bedroom, 1 bathroom mobile home is located in the beautiful Lakeview Village. Located in downtown Boyne City — close to shopping, dining, beaches, parks and boat launches. New roof in 2007, central air, covered deck, shed, freshly painted interior, washer and dryer. \$12,500. For sale by owner. Call 231-582-1067 evenings, or 231-675-3578 days.

WEEKLY Health Tips
By Steve Czerkes Pharmacist
Low Vitamin D & Arterial Disease
Vitamin D helps our bodies absorb calcium for bone health, but it may also play a roll in artery health. A recent study suggests an association between low blood levels of vitamin D and peripheral artery disease (PAD). Researchers studied over 4800 people assessing their vitamin D blood levels and screening them for the PAD. They found that those with the lowest levels of vitamin D were 80% more likely to have PAD than those with the highest levels. More research is needed to determine a protective connection, but until then talk to your doctor to see if you are getting enough vitamin D.
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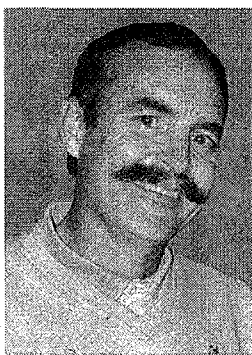
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OBITUARIES

Brent Kenneth Kjolhede

Brent Kenneth Kjolhede, 55, was a natural athlete who especially enjoyed the life lessons that were learned over 18 holes of golf. He attended Michigan State University. As a Construction Superintendent, he lived in Tucson, Houston, Atlanta, Charlotte, Gainesville. He loved his family. He was proud of his work. He will be missed.



Brent grew up in Birmingham and spent summers at the family cottage on Lake Charlevoix. Vacationing there each summer as an adult became a highlight of each year. Brent

Richard Massey

Richard Massey, age 74 of East Jordan, died Monday, Oct. 20, 2008, at his home surrounded by his family.

Richard was born Aug. 12, 1934, to Cleo and Beatrice (Gardner) Massey in Petoskey. He grew up in Boyne Falls. On Jan. 28, 1956, he married Phyllis Sage and she preceded him in death in January 2004.

His career included serving his country in the United States Army, Courtiers (Honeywell), maintenance for the Village of Boyne Falls and bus driver for the Boyne Falls Public Schools before retiring from Honeywell after twenty-seven years of service.

Following retirement he and his wife were hosts for the Carp River National Campground near St. Ignace. He enjoyed

camping, long walks in the woods and feeding the birds and animals that came to his yard.

Richard is survived by his daughters, Ann (Charles) Gordon of Ohio, Cindy Massey of East Jordan; son, Rick Massey of East Jordan and his children Samantha, Olivia, Richelle, Brandon; and many more family and friends.

A memorial service will be held 11 a.m., Saturday, Nov. 1, at Stackus Funeral Home. Pastor David Behling will be officiating.

The family requests memorial donations be directed to Hospice of North West Michigan.

Friends wishing to share memories of Richard are encouraged to do so online at www.stonefuneralhomeinc.com.

DEATH NOTICE

Greta Jane LaRose Antoine, 74, died Thursday, Oct. 23, 2008, at her home in East Jordan.

She will be cremated and a memorial service will be announced at a later date.

A sacred fire was lit Thursday afternoon at the home of her son, Donald Williams, 04445 Miles Road, East Jordan. It remained lit until Monday afternoon.

Arrangements were handled by the Penzien Funeral Homes, Inc., East Jordan.

Election essentials

Anyone who registered to vote in Michigan by Oct. 6 may participate.

Registered voters who moved within the same city or township and did not change their registration address by Oct. 6 may still vote at their former precinct; so may those who moved to a different city or township after Sept. 5 but didn't register in their new place of residence.

Polls will be open from 7 a.m. through 8 p.m. Qualified voters standing in line at 8 p.m. will be permitted to vote.

For a faster voting experience, voters are encouraged to visit their polling place at an off-peak time, avoiding the busy times immediately before and after work, and during the lunch hour.

Michigan's voter ID law is in effect. Prop-

erly registered voters who do not bring acceptable ID, such as a valid Michigan driver's license, may still cast ballots by signing an affidavit stating they are not in possession of ID.

A specially equipped voting station called the AutoMARK is available for use by voters with disabilities. It permits voters to cast their ballot independently without the assistance

of another person. Those who desire voting assistance should ask election workers for help. No reason need be given.

Michigan law prohibits any person from soliciting votes or engaging in any type of campaigning within 100 feet of any doorway used by voters to enter the building in which a polling place is located. This includes the display of any

material that directly or indirectly makes reference to an election, a candidate or a ballot question.

For additional information regarding the Nov. 4 presidential election, including a map to their own polling place, voters may visit the Michigan Voter Information Center at www.Michigan.gov/vote.

Source: Michigan Department of State

Baiting ban not right for Beaver Island

Elsenheimer writes DNR, NRC for exemption or explanation

Beaver Island should be exempt from the Lower Peninsula ban on baiting or feeding white-tailed deer due to its distance away from the mainland, state Rep. Kevin Elsenheimer said today.

Elsenheimer of Kewadin and Rep. Joel Sheltrow of West Branch sent a letter to Rebecca Humphries, Department of Natural Resources director, and

Commission requesting for a second time either the island be exempt from the feeding ban or the state provide scientific evidence that Beaver Island is at risk.

"The Upper Peninsula isn't part of the ban, and the separation is only five miles of water at the Mackinac Bridge, compared to 32 miles for Beaver Island and no bridge," Elsenheimer said. "Not only that, the island doesn't have any

cervidae farms, which is where the one case in Michigan was discovered. If the UP can be free of the ban, Beaver Island is safe too.

"The island residents and Northern Michigan deserve an explanation or an exemption," stated Rep. Joel Sheltrow, Chairman of the House Tourism, Outdoor Recreation and Great Lakes Committee. An attempt to halt the Department of Nat-

ural Resources' ban on deer baiting and feeding was tossed from an Ingham County Circuit Court last week. The ban was enacted because of the case of Chronic Wasting Disease in Kent County.

Elsenheimer is sharing information on options for those looking for commodities customers or markets. The Michigan Farm Bureau, along with cooperating partners including the

Michigan Milk Producers Association, Michigan Sugar Co., Michigan Cattlemen's Association and Corn Marketing Program of Michigan, have created a Web site specifically for growers and those in need of feed to locate another www.michfb.com/feed. A second Web site offering a similar service is Michigan Market Maker at www.mimarketmaker.msu.edu.

Pine River Inc. to be featured on Extreme Makeover: Home Edition

Pine River Inc. of Charlevoix, manufacturer of the e-log siding system, is pleased to announce that they have been asked to join ABC's Extreme Makeover: Home Edition on a "Hearts & Hands for Heroes" home project in the Toledo, Ohio, area. This

is a project that will be aired on Sunday, Nov. 16, at 8 p.m. on ABC. When the design team from the show contacted Pine River this was a totally unexpected welcome to a normal Monday morning and the answer was absolutely yes, what can we do to help? The

opportunity to help a deserving family is a worthy cause and certainly fits into the mission and marketing scope of PRI.

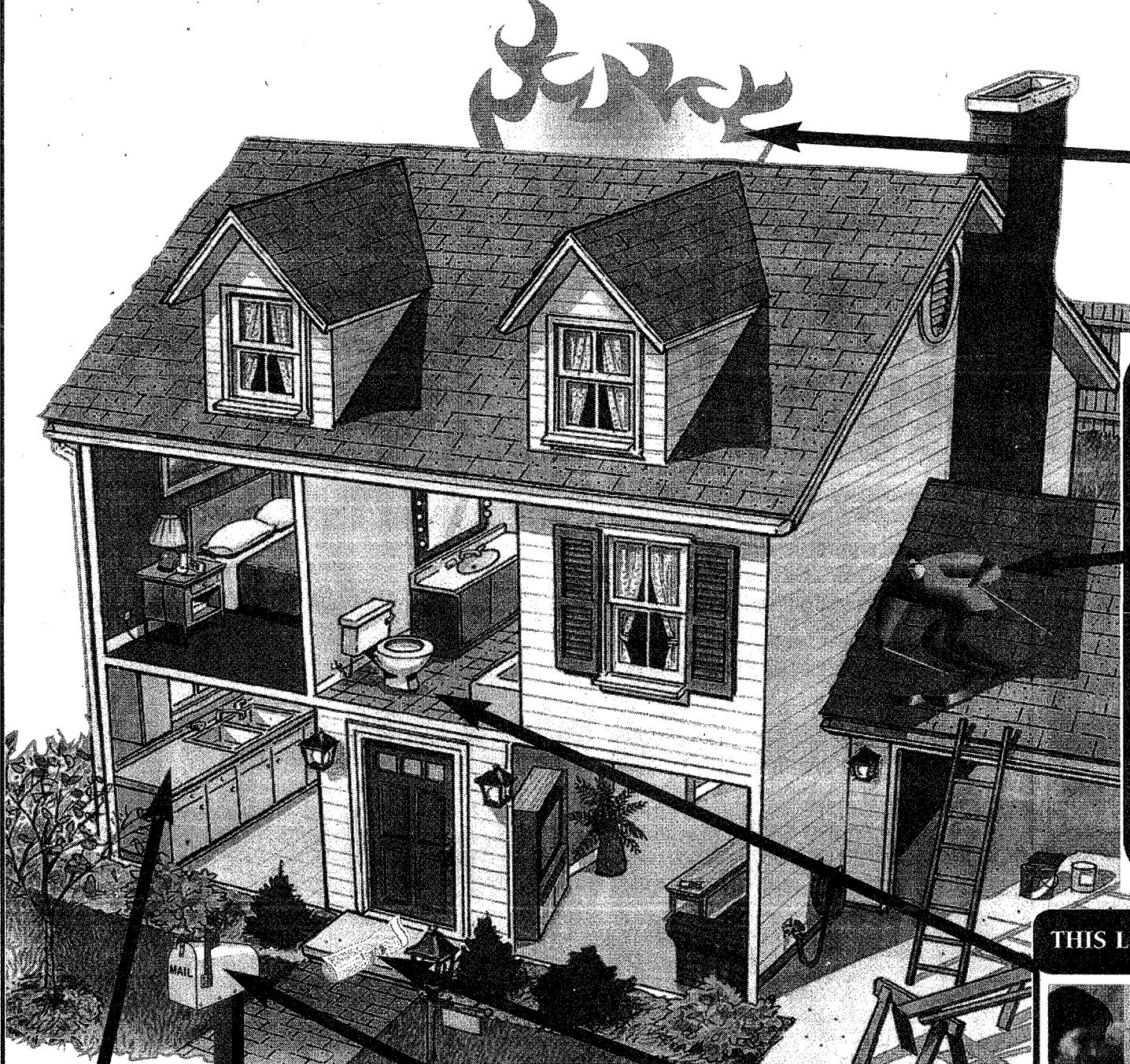
One of the main driving forces at PRI is to help make the dream of owning a log home a reality for many homeowners. Many people

love the look of large natural logs, but due to the high costs of purchase and construction along with the high maintenance of such they are unable to afford their dream home. The e-log can become their solution.

Pine River Inc.'s website is www.e-log

siding.com and is open for factory visits and tours. Contact persons at Pine River Inc: Mike Way - President (mway@e-log), Don Neill - Marketing & Sales (dneill@e-log). General phone number: 231-758-3400.

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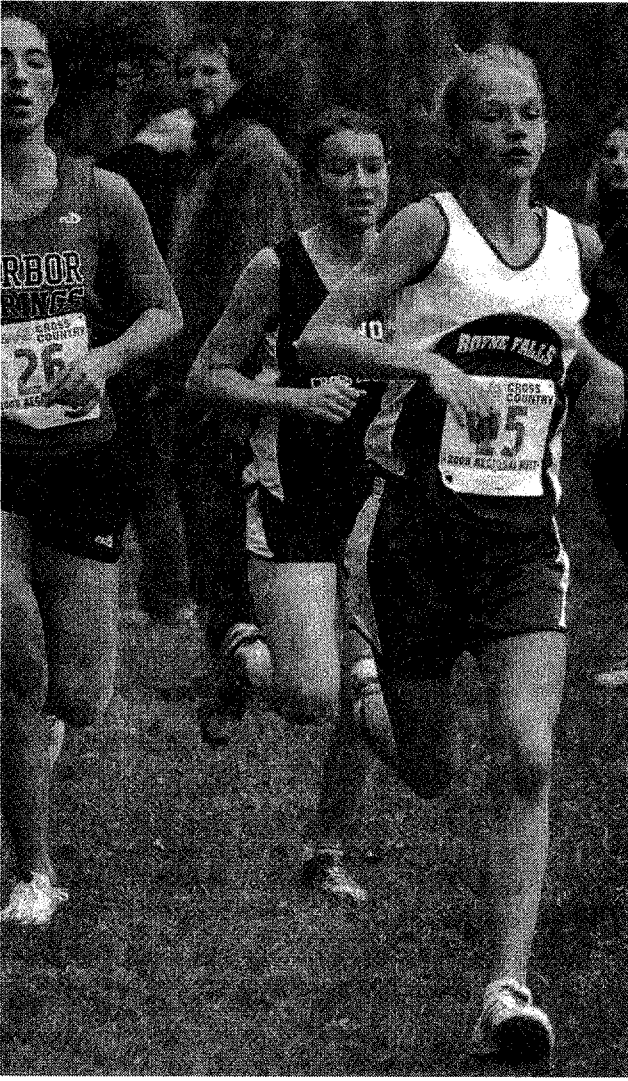
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SPORTS

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

Photo by Chris Tredway
Familiar front-runner Kaylee Wilson of Boyne Falls leads Ellsworth's Taylor Hartley and Harbor Springs' Alivia Murphy during the regional cross country championship Friday, Oct. 24 in East Jordan. Wilson advanced to the state finals by finishing fourth in 19:53.9.



Loggers send one to state

Wilson takes fourth at XC regional

By PHIL TROMBLEY
SPORTS WRITER

EAST JORDAN — Rain drops fell between races at the MHSAA Division 4 Regional Championship, suggesting a soggy girls race with waterlogged performances, but the weather held and an individual record was crushed Friday afternoon.

Kaylee Wilson of Boyne Falls broke the 20-minute barrier for the first time, covering five kilometers of East Jordan's flat and speedy cross country course in 19 minutes, 53.9 seconds.

"My goal is to make it to state (place in the top 15)," Wilson told the Citizen-Journal moments before the race. "I need to get out in front and pace myself. I'm just going for place right now."

Racing for a spot in the top 15 gave Wilson, an eighth grader, fourth place among a fast community of runners, which has become ex-

tremely volatile in recent weeks as front-runners jockey for position.

In this environment, where lead changes are more prevalent than shin splints, Wilson managed to make her move at the right time, qualifying for the state finals this Saturday at the Michigan International Speedway in Brooklyn.

In the final 150 meters, Wilson was locked in a battle for second place with Belaire's Emily Kwekel and Harbor Springs' Alivia Murphy. The Lady Logger lost the straightaway sprintout but drove through the line well ahead of fifth place.

Maddie Buntin of Harbor Springs was the overall winner with a clocking of 19:25, with Kwekel finishing second in a time of 19:50 and Murphy finished third with a time of 19:51.

"It was a good race," Boyne Falls coach Dan Kuhn said. "Kaylee was running neck and neck

with Kwekel and Murphy in the last 30 yards and even though they passed her it was overwhelming to see her finish that high up. I kind of expected (the high finish), but you really never know."

The top three teams advanced to run at the finals.

Harbor Springs placed five racers among the top 10 to run away with the girls race with 21 points. Wolverine finished a distant second with 113 points and Onaway took third with 115. One of the runners from Ellsworth was disqualified, moving the Lancers from a surprising second place to a heartbreaking fourth.

Boyne Falls finished seventh as a team in the girls race.

Erica Westbrook (19th, 21:33), Rianne Coale (42nd, 23:47), Ali Bearss (55th, 25:03), Katie Fraser (67th, 26:37), Savanna Matelski (77th, 28:51) and Taylor Purroll (78th, 28:59) all contributed.

East Jordan's Brady Brennan came in 34th with a time of 23:08, followed by teammates Kim Sewell (53rd, 24:57), Ellie Hague (65th, 26:28), Ellissa Weerstra (79th, 29:00) and Tess Weerstra (80th, 30:05).

The team results were duplicated in the boys race as Harbor took first with 34 points, Wolverine was second with 67 and Onaway was third with 83.

Harbor Springs' Tec Adams was the overall winner with a time of 15:32 followed by Ellsworth's Aston Fisher in 16:06 and Wolverine's Luke Operhall in 16:17.

Results for Boyne Falls included Steven Hart (38th, 19:31), Travis Lange (48th, 19:54), Justin Aytes (56th, 20:39), Jared Mathers (57th, 20:43) and Justin Savory (58th, 20:45).

East Jordan was represented by Luke Hawley (39th, 19:34), Rob Nemecek (62nd, 21:04), Josh Rathbun (67th, 21:28) and Alex Hanson (81st, 24:12).

Contact Phil Trombley at ptrombley@charter.net.



Photo by Chris Tredway

Boyne Falls' Jared Mathers (13) leads teammate Steven Hart through the first mile of the MHSAA Division 4 Regional Championship Friday afternoon in East Jordan. Hart would eventually pass Mathers, handing in the Loggers' best effort in 19:31.2, 38th place overall.

Ramblers outshoot Grayling, 52-42

Finish 8-1, take second in LMC

By GREG GIELCZYK
SPORTS WRITER

BOYNE CITY — Coach Dave Hills didn't want to get into a track meet with the Grayling Vikings in last Friday night's regular season finale.

Yet the two teams engaged in a display of offensive fireworks that had the crowd on its feet most of the night.

Fortunately for the Boyne City Ramblers, they wound up outscoring the Vikings for a 52-42 victory to finish with an 8-1 record heading into the playoffs.

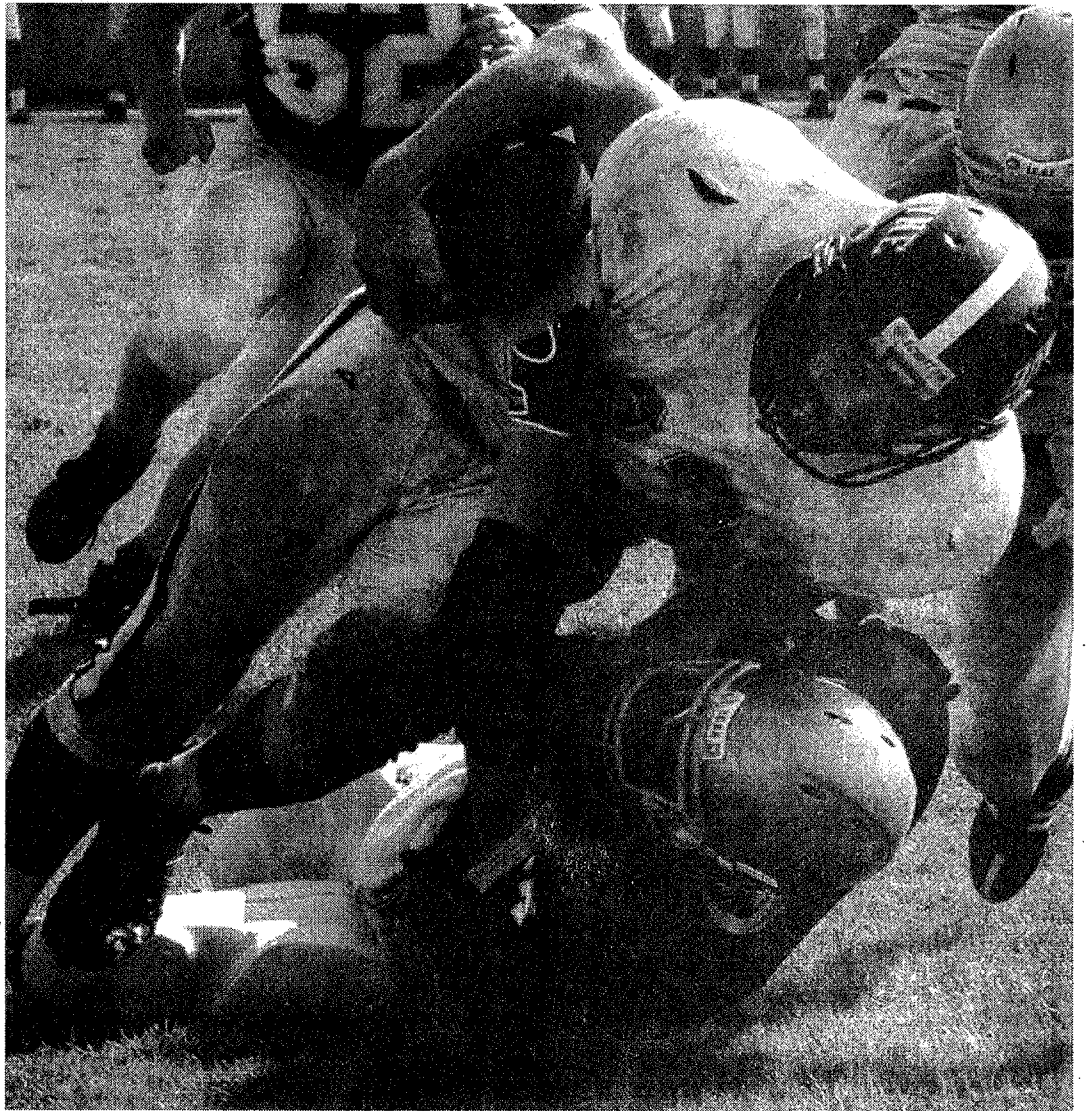
The Ramblers had gone into the final weekend with a chance of earning a share of the Lake Michigan Conference title if they could beat the Vikings, and Elk Rapids could knock off undefeated Traverse City St. Francis. The opportunity was sparked by Boyne City's 28-26 overtime win over Elk Rapids two weeks ago.

St. Francis, though, spoiled those hopes with a 27-19 victory over the Elks last Saturday afternoon to finish 7-0 in the league and 8-1 overall.

Boyne City went 6-1 in the conference to take second place.

The Ramblers qualified for the playoffs for the eighth consecutive year, and will host Merrill (6-3) in the first round Saturday afternoon at 1 p.m.

"It was probably exciting for the crowd to watch," Hills said of the Ramblers'



File photo by Chris Tredway

Boyne City's Trevor Kruzel muscles through a defender earlier this season. Kruzel brought 259 yards rushing to the offensive party with Grayling Friday night.

shootout with the Vikings. "It's not the type of game we wanted, but we'll take the win."

"We didn't want to get into a track meet with them, but had a hard time containing them early and they got a couple of scores on us."

"Then we had to start picking up the pace, and we were scoring on some big plays, too. It all of a sudden turned into a track meet. What are you going to do? It's a 'W.'"

Boyne City amassed an incredible 530 yards rushing for

the game, and three players gained over 100 yards apiece.

Leading the way as usual was Trevor Kruzel with 259 yards on 19 carries and two touchdowns.

Drew Nohel pounded out 159 yards and Steven Robinson chipped in with 101 yards on the ground.

Quarterback Nick Young was 8-of-10 passing for 135 yards and touchdown passes to Dalton Looze and Nohel. The Ramblers racked up 665 yards total offense.

Defensively, the Ramblers were led by Evan Orbin with

seven tackles and an interception.

Kruzel finished with six tackles, an interception and a fumble recovery. Ryan Musser also had six tackles and blocked a punt. Nohel made six stops and intercepted a pass.

The Vikings (5-4, 3-4) did most of their damage through the air.

"Boyne's pass defense got a severe workout as Grayling threw the ball on nearly every play!" sports photographer Vic Ruggles reported after watching the air show.

Grayling quarterback Jimmy Osga completed 39-of-69 passes for 502 yards and three scores. He also ran for two more touchdowns.

Tyler Steffey led the receivers with five receptions for 171 yards, while Cody Myers had nine for 142 and Spencer Dean 10 for 81.

"The last two weeks we've played a couple good opponents," Hills said. "Hopefully that prepares us for the playoffs."

Contact Greg Gielczyk at Gielczyk@jackpine.com.

EJ finishes in top form

Red Devils defeat Kalkaska, go 2-7

By PHIL TROMBLEY
SPORTS WRITER

KALKASKA — The East Jordan varsity football season ended on a winning note as the Red Devils defeated the Blue Blazers 20-6 in Kalkaska Friday, Oct. 24.

The East Jordan offense did all of its damage in the first half and the defense held the opposition to just one score in the second half to secure a second consecutive victory.

The Red Devils finished the season with a 2-7 overall record and a 2-5 record in the Lake Michigan Conference.

East Jordan took advantage of an early fumble recovery by Beau Fuller that put the Red Devils first-and-ten at the Kalkaska 10-yard line.

Three plays later, Darryl Bingham dove in from two yards out and Michael Becker kicked the successful point after touchdown

to give the visitors a 7-0 lead at the 7:31 mark.

Another short dive by Jordan Richards and another point after by Becker made it a 14-0 game with five minutes left in the first half.

Michael Hines capped the first half scoring when he intercepted a pass and returned the ball 90 yards to pay dirt.

Hines was a big factor in limiting the Blazers to just one touchdown as he hauled in three interceptions in the game.

Kalkaska's lone touchdown came on a 5-yard pass reception by Alex Miltenberger.

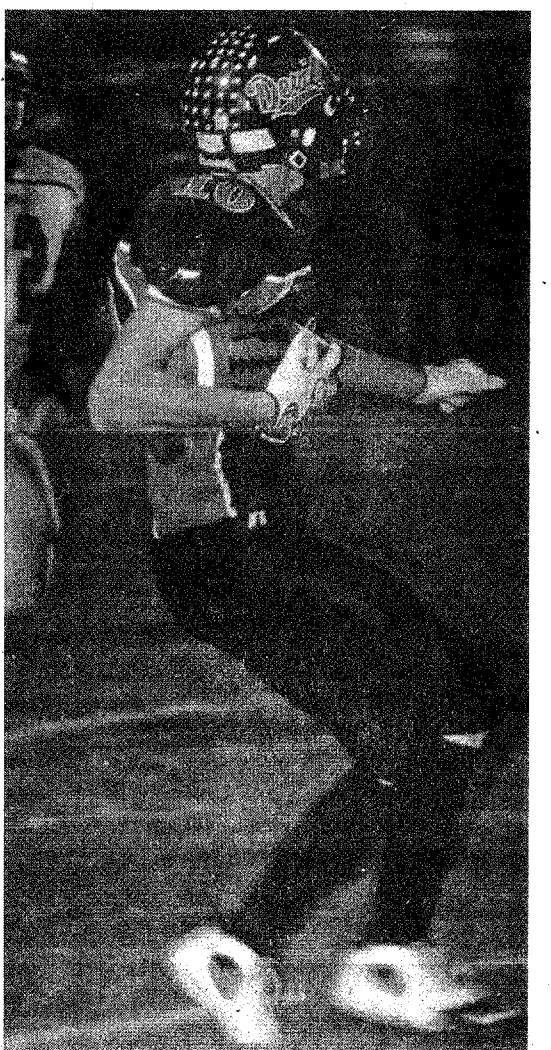
Michael Mumich led the East Jordan running game with 90 yards on 10 carries. Bingham added 48 yards on nine carries and Richards had 15 yards on four.

Bingham (16 tackles), Marshall Page (eight tackles), Nate Peters and Neil Schneider (seven

tackles each) spearheaded the Red Devil defensive effort.

Coach Bill Tison said that he will miss the dozen seniors making their final appearance in a Red Devil uniform — Hines, Kevin Lavanway, James Brown, Ehrn Sladick, Richards, Page, Schnieder, Peters, Bingham, Tim Kassuba, Fuller and Zack Pater.

Contact Phil Trombley at ptrombley@charter.net.



File Photo by Vic Ruggles

East Jordan's Michael Hines carries the ball down field earlier this season.

Thomas keeps going and going



Lake Superior State University freshman and 2008 East Jordan High School graduate Meghan Thomas (white sleeves) starts her first Great Lakes Intercollegiate Athletic Conference championship race held Saturday in Sault Saint Marie. Thomas, a two-sport athlete at LSSU, came in 76th place overall, finishing 4th among teammates.

Photo by Vic Ruggles

BC second, hands Rayders first LMC loss

By GREG GIELCZYK
SPORTS WRITER

BOYNE CITY — Amber Kotalik was selected by her teammates as the Most Valuable Player for the Boyme City Ramblers in their own tournament last Saturday.

She led the Ramblers in every statistical category as they defeated Grayling (25-18, 25-17) and East Jordan (25-23, 25-24), a pair of Lake Michigan Conference opponents, in pool play and split with Gaylord (25-15, 21-25) and Harbor Light (25-21, 24-25).

The Ramblers came out of pool play in first place, and went against the second place team in the second pool, which happened to be another LMC foe in Charlevoix.

After splitting the first two games (or sets) Boyme City knew that whoever had the momentum to start the third set would most likely win. "My girls went out there excited and got the first kill of the game," head coach Casie Parker said. "That really gave us a boost."

Boyme won the first set against the Red Rayders 25-16, lost the second 14-25 and then pulled the match out with a 15-13 third-set victory.

That put the Ramblers in the finals against Petoskey, and the Northmen prevailed in two sets 11-25, 20-25.

"I knew it would be tough with all the good athletes they have on their team," Parker said. "We made several errors right off the bat, even rotated wrong."

"The refs took away three of our points and gave them a point. After that, my girls were mentally out of it. The second game we picked it up and it was actually a game."

Kotalik finished with 32 digs, 56 kills, 11 blocks, 12 service aces and 114 serve receptions. Lindsay Clemens had 12 kills, four blocks and 93 setter assists.

Rachel Stevens had 34 digs, 37 serve receptions and 30 kills. Hannah Hausler contributed 31 digs, 35 serve receptions, 18 kills and four blocks. Hannah Robinson had 22 digs.

In an LMC tri-meet at Charlevoix last Thursday, Boyme City took two match wins, beating East Jordan (19-25, 25-7, 25-18, 25-10) and the Red Rayders (25-23, 25-20, 25-18).

"We worked hard, all week, on serve receive and serving after our loss to Traverse City St. Francis, and it paid off," Parker said.

"We passed at 92 percent, and had our highest serving game all year at 96.7 percent. Lindsay Clemens made some good decisions on when to dump, and who to set at what times."

"She had great sets to our outside hitters, and they connected. Hannah Hausler and Rachel Stevens both played very well."

Kotalik had 23 digs, 29 serve receptions, 19 kills and four service aces to lead the Ramblers against East Jordan. Clemens had four blocks and 28 setter assists. Hausler finished with six kills and Stevens had 16 digs.

In the Charlevoix match, Kotalik again led the way with 21 digs, 39 serve receptions, 14 kills and five blocks. Stevens had 10 kills, Hausler had seven kills and Sam McLeod had five kills and 35 assists. Kotalik, Robinson, Clemens and Stevens all served at 100 percent.

"Kotalik had a great passing game," Parker said. "She and Sammy McLeod also hit well and played smart. I thought we did a nice job shutting down Charlevoix's Tammy Potter. We spent a lot of time (last) Wednesday at practice working on our blocks. It is a shame that we had to lose those two games to St. Francis by two (points) each game...in basketball terms overtime. We could be sharing the conference title with Charlevoix. This was Charlevoix's first loss in the league in three years and 39 matches."

"After our win against Charlevoix, it was hard to get focused. We came out flat against East Jordan, but picked it up."

In Thursday's tri-meet, East Jordan lost to Charlevoix 26-24, 15-25, 25-22, 25-23.

The Red Devils were led by Meagan Germain with six kills, eight blocks and 10 digs, Marybeth Pointdexter added six kills, three blocks and 10 digs and Melissa Skrocki chipped in with 14 assists.

In the match against Boyme City, Alex Snowden had seven kills and 10 digs, Marybeth Pointdexter had six kills, seven digs and three blocks and Melissa Skrocki gave 12 assists.

East Jordan will close out the regular season at home against Kalkaska tomorrow (Thursday) and open play in the Class C districts in Mancelona against Boyme City Monday, Nov. 3.

Contact Greg Gielczyk at Gielczyk@jackpine.com.

First round in Rambler territory

Boyme to host Merrill in playoffs

By GREG GIELCZYK
SPORTS WRITER

BOYNE CITY — Following two close calls at the end of the regular season, Boyme City feels it's well prepared for whatever it faces in the playoffs.

The Ramblers put themselves in position to earn a share of the Lake Michigan Conference title by rallying for a thrilling 28-26 overtime win over Elk Rapids on the Elks' field two weeks ago.

Grayling quarterback Jimmy Osga mounted an aerial assault against the Ramblers in last Friday night's regular

season finale, throwing for 502 yards on 39-of-69 completions and three scores.

Although the Ramblers didn't come close to matching that performance, they finished with 665 yards total offense, 530 of it coming on the ground and won a wild 52-42 shootout to finish the season 8-1 overall and 6-1 in the LMC for second place behind Traverse City St. Francis.

Now, the "second season" begins for the Ramblers.

Boyme City hosts Merrill (6-3) in a first round playoff game Saturday afternoon at 1 p.m.

Coach Dave Hills likes the Ramblers chances of going deep into the post-season tournament.

The ultimate goal is to reach the state finals at Ford Field in Detroit. "The kids put together a nice season, and it's always a nice thing to be able to play a playoff game in front of your home crowd," Hills said.

"I think that's a nice reward for the kids, and certainly something that they've earned. They've worked tremendously hard. They can be real proud of that."

Boyme City knew the hardest part of its schedule came at the end of the season, and

geared itself up for a tough finish. The Ramblers wanted to be able to build toward the playoffs.

"You always want to get better every week," Hills said. "Ultimately what we wanted to do was put ourselves in a position where at the end of the year that you're playing good teams in meaningful games."

"I think the kids have responded pretty well to that. Hopefully, we'll be ready for this one (against Merrill)."

Contact Greg Gielczyk at Gielczyk@jackpine.com.

Boyme City cross country closes at Benzie

By PHIL TROMBLEY
SPORTS WRITER

BENZONIA — Joslyn Moore turned in Boyme City's highest finish as the Ramblers closed the cross country season at the Division 3 regional tournament held at Benzie Central Satur-

day, Oct. 25. Moore came close to grabbing a state final qualifying spot when she ran a time of 20:53 to place 18th in a field of over 80 runners.

The top three teams and the top 15 individuals at the regional advanced to run at the fi-

nals, which will be held at the Michigan International Speedway this weekend.

Benzie Central won the girls title with 25 points followed by Elk Rapids with 82 points and Clare with 98.

Other times for Boyme City included

Erin Haley's 22:18 (45th), Casmea Kerr's 23:11 (55th), Morgan Harding's 23:55 (63rd), Allyssa Kasper's 24:25 (68th), Pattie Kurtz's 25:43 (73rd) and Mackenzie Macksey's 27:14 (82nd).

"Joslyn has been running under 21 minutes

in each of her last four races and Erin had a very good race and finished ahead of some girls who usually beat her," Boyme City coach Andy Place said. "Casmea, Morgan, and Allyssa all ran terrific races."

Benzie Central won

the boys race with 44 points followed by Elk Rapids with 76 and Charlevoix with 85.

For Boyme City, Zeek Beek (19:14) finished 49th, Jesse Place (19:35) finished 54th, Caleb Fair (20:09) finished 64th, Spencer Caverly (20:27) finish-

ed 68th, Josh Burns (25:37) finished 89th and D.J. DeVoy (26:33) finished 90th.

"Our boys ran some of their faster times of the year," Place said. "Four of the six boys running were seniors running their last races. These guys will

really be missed. We had a great season."

Place, Caverly, Burns and DeVoy all ran their final race for the Ramblers, along with Lady Ramblers Haley and Kurtz.

Contact Phil Trombley at ptrombley@charter.net.

DNR WEEKLY FISHING REPORT

Northwest Peninsula

Elk Lake - Fishing pressure for small-mouth bass has dropped over the last week. Those that are out have been fishing

from the Narrows to Rex Terrace in depths ranging from 2 to 15 feet using tubes, spinners, sinkos, and crank baits. More are trolling for muskie with large stick baits in 15 to 30 feet of

water from the DNR access site to Kewadin and up to Spencer Bay. Only small perch have been caught.

Skegemog Lake - Bass anglers are casting in shallow waters near the mouth of the

Torch River and along the weed beds in the southeast margins of the lake. Try 3 to 7 feet of water with jigs, spinners and crank baits. Muskie anglers are trolling in 4 to 20 feet of water with

large stick baits. Some are drifting the flats for pike when using spinners or Hot-n-Tots. Bass have been caught in the shallows and perch are hitting on minnows and crawlers in 8 to 18 feet

of water. **Boardman River** - Fishing has slowed with only a few decent salmon still in the river. Light numbers of steelhead have started to show up.

Frankfort - Steel-

head are being caught off the piers and the beach but weeds inside the harbor have made fishing difficult. Boats are trolling in 130 to 150 feet of water from the piers

and off the piers and the beach but weeds inside the harbor have made fishing difficult. Boats are trolling in 130 to 150 feet of water from the piers

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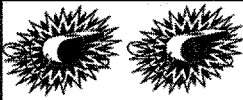


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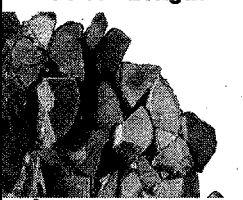
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COOK'S HELPER needed: Part-time, 2-3 days per week, 8am-1pm. plus 1 Sunday per month preparing and serving meals at the East Jordan Senior Center. Must be reliable, able to follow directions and work well with senior citizens. Kitchen experience required. Training provided. Equal Employment opportunity, must be able to pass a pre-employment physical and background check. For more information, call 231-237-0103 or respond to bergmanns@charlevoixcounty.org.

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Freelance Writer: The Grand Traverse Insider is seeking a freelance writer for coverage of two governmental meetings a month and availability for other stories. Photography knowledge a plus but not required. Please send writing samples to hrobison@michigannewspapers.com and dmcDonald@michigannewspapers.com or drop off at 410 S. Union, Traverse City.

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Morning Star Publishing Company
711 W. Pickard St., Mt. Pleasant, MI 48858
Fax: 989-779-6009

EOE/DFW

Morning Star Publishing Company

EMPLOYMENT OPPORTUNITIES

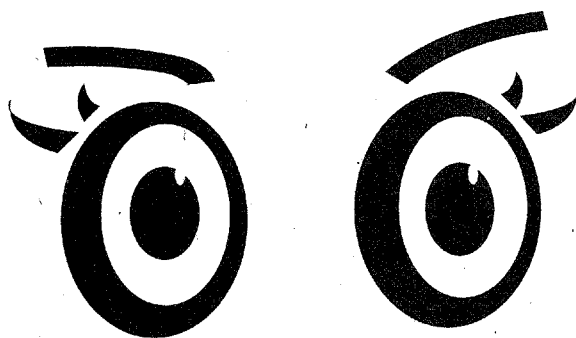
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We offer a competitive salary/benefits package and team environment.
If interested, please fax or mail resume' (NO PHONE CALLS PLEASE) to:
Employment & Training Manager
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P.O. BOX 826, PETOSKEY, MI 49770

or fax resume to **231-347-5744**
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PUBLIC NOTICES

Notice Of Mortgage Foreclosure Sale

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

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Steven G Bolden and Aimee J Bolden, 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 June 19, 2007, and recorded on June 28, 2007 in Liber 809 on Page 023, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Sixty Three Hundred Forty-Four And 57/100 Dollars (\$160,344.57), including interest at 6.625% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on November 21, 2008.

Said premises are situated in Township of Melrose, Charlevoix County, Michigan, and are described as: Commencing at a point which lies 979 feet East and 33 feet North of the South 1/8 post on the North and South 1/4 line through Section 9, Town 33 North, Range 5 West; thence North, parallel to the said 1/4 line, a distance of 264 feet; thence East at right angles a distance of 165 feet; thence South at right angles a distance of 264 feet; thence West at right angles a distance of 165 feet to the point of beginning; being all in the Northwest 1/4 of the Southeast 1/4 of section 9, Town 33 North, Range 5 West.

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

Dated: October 22, 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 #226968F01

Notice Of Mortgage Foreclosure Sale

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

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In

that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Scott David Burns and Carmella Ann Burns, husband and wife, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated January 24, 2005, and recorded on February 2, 2006 in Liber 729 on Page 154, in Charlevoix county records, Michigan, and assigned by said Mortgagee to IndyMac Federal Bank FSB as assignee, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Twenty-One Thousand One Hundred Twelve And 34/100 Dollars (\$124,112.34), including interest at 7.625% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on November 21, 2008.

Said premises are situated in City of East Jordan, Charlevoix County, Michigan, and are described as: Parcel B: Commencing at a 1/2 inch rod at the Southeast corner of Lot 6, Block 3 of Bowen's Addition to the Village of South Lake, (now City of East Jordan); thence along the West line of Elm Street, South 0 Degrees 23 Minutes 37 Seconds East 124.69 feet to a 1/2 inch rod being the Point of Beginning of this description; thence along said street line South 0 Degrees 23 Minutes 37 Seconds East 203.93 feet to a 1/2 inch rod on the Northeast line of State Street; thence Along said street line North 47 Degrees 43 M inutes 20 Seconds West 126.15 feet to a 1/2 inch rod; thence North 0 Degrees 55 Minutes 04 Seconds East 119.22 feet to a 1/2 inch rod thence South 89 Degrees 54 Minutes 30 Seconds East 90.03 feet to the Point of Beginning, being a part of the Northwest 1/4 of the Southwest 1/4 of Section 24, Township 32 North, Range 7 West.

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

Dated: October 22, 2008

For more information, please call: FC L 248.593.1312 Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #226748F01

Notice Of Mortgage Foreclosure Sale

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

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In

that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Lisa Lynn Cunningham, a single woman, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated March 23, 1999, and recorded on March 26, 1999 in Liber 360 on Page 329, 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 the sum of Eighty-Three Thousand Seven Hundred Thirty-Seven And 71/100 Dollars (\$83,737.71), including interest at 7.5% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on November 7, 2008.

Said premises are situated in Township of Melrose, Charlevoix County, Michigan, and are described as: Lot 37, Springbrook Hills No. 1, as recorded in liber 2 of plats, pages 197, 198, 199 and 200, Charlevoix County Records

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

Dated: October 8, 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 #222295F01

FORECLOSURE NOTICE

This firm is a debt collector attempting to collect a debt. Any information obtained will be used for this purpose. If you are in the Military, please contact our office at the number listed below.

MORTGAGE SALE - Default has been made in the conditions of a certain mortgage made by: Nicholas J. Faloon and Carrie Faloon, Husband and Wife to Mortgage Electronic Registration Systems, Inc., Solely as Nominee for New Century Mortgage Corporation, Mortgagee, dated February 8, 2007 and recorded February 20, 2007 in Liber 791 Page 488 Charlevoix County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Thirty-Six Thousand Seven Hundred Sixty-Seven Dollars and Fifty-Nine Cents (\$136,767.59) including interest 9.95% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, Circuit Court of Charlevoix County at 11:00AM on December 5, 2008

Said premises are situated in Township of Marion, Charlevoix County, Michigan, and

are described as: Commencing at the center one quarter of Section 11, Township 33 North, Range 8 West; thence East along the East and West one quarter line of said Section 188.0 feet; the South 10 degrees East 381.0 feet; thence North 62 degrees 30 minutes East 511.0 feet to the centerline of Novotny Road; thence Southeasterly along the center line of said road 567.45 feet, being the Point of Beginning of this description; thence continuing Southeasterly along the center line of said road line 375.0 feet to the East one eighth line of said Section; thence North along said one eighth line 650.0 feet to an iron stake; thence West, perpendicular to said one eighth line, 50.0 feet to an iron stake; thence Southwesterly 407.15 feet to the Point of Beginning, being part of the Northwest one quarter of the Southeast one quarter of Section 11, Township 33 North, Range 8 West.

Commonly known as 13333 Novotny Rd, Charlevoix MI 49720

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241 or MCL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale, or upon the expiration of the notice required by MCL 600.3241a(c), whichever is later.

Dated: October 21, 2008

Mortgage Electronic Registration Systems, Inc., Mortgagee

Attorneys: Potestivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123

Our File No: 08-00011

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Randy J. Fitzpatrick and Jenny L. Fitzpatrick, as joint tenants, both married, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated December 8, 2006 and recorded January 22, 2007 in Liber 786, Page 390, Charlevoix County Records, Michigan. Said mortgage is now held by Aurora Loan Services LLC, by assignment. There is claimed to be due at the date hereof the sum of One Hundred Twenty-One Thousand Eighty-Seven and 11/100 Dollars (\$121,087.11) including interest at 8.75% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix, Michigan, at 11:00 a.m. on NOVEMBER 7, 2008.

Said premises are located in the Village of Boyne City, Charlevoix County, Michigan, and are described as: South one-half of Lot 107 and all of Lots 110; 111 and West 8.15 feet of vacated alley abutting said lots of Calbert's Addition to the Village of

Boyne City, Charlevoix County, Michigan, as recorded in Liber 1, Page 70, Charlevoix County Records.

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

Dated: October 8, 2008

Orlans Associates, P.C. Attorneys for Servicer P.O. Box 5041 Troy, MI 48007-5041 248-502-1400 File No. 191.4023

SCHNEIDERMAN & SHERMAN, P.C., IS ATTEMPTING TO COLLECT A DEBT, ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT (248)539-7400 IF YOU ARE IN ACTIVE MILITARY DUTY.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by GARY GARDNER and MECHELLE GARDNER, HUSBAND AND WIFE, AS JOINT TENANTS, to Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for lender and lender's successors and assigns, Mortgagee, dated October 11, 2005, and recorded on October 19, 2005, in Liber 711, on Page 275, Charlevoix County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Two Hundred Forty-Eight Thousand Eight Hundred Seventy Dollars and Seventy Cents (\$248,870.70), 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 venue, at the Main Lobby of the Charlevoix County Courthouse in Charlevoix, Michigan at 11:00 AM o'clock, on November 14, 2008.

Said premises are located in Charlevoix County, Michigan and are described as: PARCEL C-2: COMMENCING AT A 1/2 INCH ROD AT THE EAST QUARTER CORNER OF SECTION 11, TOWNSHIP 32 NORTH, RANGE 6 WEST, THENCE ALONG THE EAST AND WEST QUARTER LINE OF SAID SECTION SOUTH 88 DEGREES 53 MINUTES 41 SECONDS WEST 1753.84 FEET TO A 1 / 2 INCH ROD BEING THE POINT OF BEGINNING OF THIS DESCRIPTION; THENCE CONTINUING ALONG SAID QUARTER LINE SOUTH 88 DEGREES 53 MINUTES 41 SECONDS WEST 223.52 FEET TO A 1 / 2 INCH ROD; THENCE NORTH 0 DEGREES 39 MINUTES 09 SECONDS WEST 652.94 FEET TO A 1 / 2 INCH ROD; THENCE NORTH 88 DEGREES 53 MINUTES 03 SECONDS EAST 658.69 FEET TO A 1/2 INCH ROD ON THE EAST 1/8 LINE OF SAID SECTION; THENCE ALONG SAID 1/8 LINE SOUTH 0 DEGREES 41 MINUTES 27 SECONDS EAST 353.08 FEET TO A 1/2 INCH ROD; THENCE SOUTH 88 DEGREES 53 MINUTES 41 SECONDS WEST 300.00 FEET TO THE POINT OF BEGINNING, BEING A PART OF THE SOUTHWEST QUARTER OF THE NORTHEAST QUARTER OF SECTION 11, TOWNSHIP 32 NORTH, RANGE 6 WEST. TOWNSHIP OF WILSON, CHARLEVOIX COUNTY, MICHIGAN.

The redemption period shall be 12 months from the date of such sale unless determined abandoned in accordance with 1948CL 600.3241a,

Dated: October 8, 2008

For more information, please call: FC G 248.593.1310 Trott & Trott, P.C.

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

Dated: October 9, 2008

Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for lender and lender's successors and assigns, Mortgagee / Assignee

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

Notice Of Mortgage Foreclosure Sale

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

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by William Johnston and Renee Johnston, husband and wife, original mortgagor(s), to Member First Mortgage, LLC, Mortgagee, dated November 6, 2002, and recorded on November 11, 2002 in Liber 498 on Page 325, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Fifty-Three Thousand Nine Hundred Sixty-Three And 91/100 Dollars (\$153,963.91), including interest at 6.875% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on November 7, 2008.

Said premises are situated in Township of South Arm, Charlevoix County, Michigan, and are described as: That part of the East 3/4 of the Southwest 1/4 of the Southeast 1/4 of section 29, Township 32 North, Range 7 West, described as: Commencing at a boot spike at the Southeast corner of said Section; thence North 89 degrees 52 minutes 08 seconds West along the South section line 1303.86 feet to a T-iron stake for the point of beginning; thence North 89 degrees 52 minutes 08 seconds West along the South section line 769.19 feet; thence North 00 degrees 25 minutes 57 seconds East 33.00 feet to a T-iron stake on the North right of way of Rogers Road; thence continuing North 00 degrees 25 minutes 57 seconds East 384.42 feet to a T-iron stake; thence North 89 degrees 52 minutes 08 seconds West parallel with the South Section line 208.71 feet to a T-iron stake; thence North 00 degrees 25 minutes 57 seconds East 894.25 feet to the South 1/8 line of said Section; thence South 89 degrees 46 minutes 07 seconds East along the South 1/8 line 978.78 feet to the East 1/8 line; thence South 00 degrees 28 minutes 17 seconds West along the East 1/8 line 1276.95 feet to a T-iron stake on the North right of way of Rogers Road; thence continuing South 00 degrees 28 minutes 17 seconds West 33.00 feet to the point of beginning.

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

Dated: October 8, 2008

For more information, please call: FC G 248.593.1310 Trott & Trott, P.C.

Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #225020F01

Notice Of Mortgage Foreclosure Sale

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

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Daniel E Koffman aka Daniel Koffman and Kari H Koffman aka Kari Koffman, husband and wife, original mortgagor(s), to BankUnited, FSB, Mortgagee, dated April 8, 2005, and recorded on April 19, 2005 in Liber 677 on Page 496, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Seven Hundred Ninety-Five Thousand Four Hundred Ninety-One And 41/100 Dollars (\$795,491.41), including interest at 9.95% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on November 21, 2008.

Said premises are situated in Township of Hayes, Charlevoix County, Michigan, and are described as: Parcel 1: Commencing at a railroad spike at the Northeast corner of Section 16, Township 34 North, Range 7 West; thence along the North line of said section, North 89 degrees 50 minutes 23 seconds West 346.87 feet to the center line of Burgess Road, being the Point of Beginning of this description; thence continuing along said section line, North 89 degrees 50 minutes 23 seconds West 39.51 feet to a 1/2 inch re-rod on the Westerly line of said road; thence continuing along said section line, North 89 degrees 50 minutes 23 seconds West 537.84 feet to a 1/2 inch re-rod; thence South 00 degrees 26 minutes 30 seconds East 502.49 feet to a 1/2 re-rod; thence South 76 degrees 06 minutes 48 seconds East 896.36 feet to a 1/2 inch re-rod on said road line; thence continuing South 76 degrees 06 minutes 48 seconds East 35.79 feet to the center line of said road; thence Northwesterly along said center line of a curve to the left 564.66 feet (radius of said curve is 1314.91 feet and the chord bears North 20 degrees 53 minutes 43 seconds West 560.33 feet); thence continuing along said centerline, North 33 degrees 11 minutes 51 seconds West 240.32 feet to the point of beginning, being a part of the North half of the Northeast quarter of Section 16, Township 34 North, Range 7 West.

PARCEL 2: Commencing at a railroad spike at the Northeast corner of Section 16, Township 34 North, Range 7 West; thence along the North line of said section, North 89 degrees 50 minutes 23 seconds West 924.22 feet to a 1/2 inch re-rod; thence South 00 degrees 26 minutes 30 seconds East 502.49 feet to a 1/2 inch re-rod, being the Point of Beginning of this description; thence South 76 degrees 06 minutes 48 seconds East 896.36 feet to a 1/2 inch re-rod on the Westerly line of Burgess Road; thence continuing South 76 degrees 06 minutes 48 seconds East 35.79 feet to the centerline of said road; thence Southeasterly along said

centerline on a curve to the left 105.81 feet (radius of said curve is 1314.91 feet and the chord bears South 06 degrees 17 minutes 15 seconds East 105.78 feet) to the East line of said section; thence along said East section line, South 00 degrees 15 minutes 59 seconds West 497.83 feet to the North 1/8 line of said section, as monumented, thence along said 1/8 line, North 89 degrees 55 minutes 24 seconds West (recorded as North 89 degrees, 55 minutes 19 seconds West) 33.00 feet to a 1/2 inch re-rod on said road line; thence continuing along said 1/8 line, North 89 degrees 55 minutes 24 seconds West (recorded as North 89 degrees 56 minutes 19 seconds West) 874.81 feet to a 1/2 in re-rod; thence North 00 degrees 26 minutes 30 seconds West 825.50 feet for the point of beginning, being a part of the North 1/2 of the Northeast 1/4 of Section 16, Township 34 North, Range 7 West.

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

Dated: October 22, 2008

For more information, please call: FC G 248.593.1310 Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #226321F01

SCHNEIDERMAN & SHERMAN, P.C., IS ATTEMPTING TO COLLECT A DEBT, ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT (248)539-7400 IF YOU ARE IN ACTIVE MILITARY DUTY.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by MARK A. KORKUS, A SINGLE MAN, to Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for lender and lender's successors and assigns, Mortgagee, dated February 21, 2002, and recorded on March 1, 2002, in Liber 460, on Page 517, Charlevoix County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Three Hundred Twenty Thousand Two Hundred Twenty-Nine Dollars and Fifty-One Cents (\$320,229.51), including interest at 8.875% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the Main Lobby of the Charlevoix County Courthouse in Charlevoix, Michigan at 11:00 AM o'clock, on November 7, 2008.

Said premises are located in Charlevoix County, Michigan and are described as: LOTS 167 AND 168, VILLA DE CHARLEVOIX, ACCORDING TO THE PLAT THEREOF, RECORDED IN LIBER 2 OF PLATS, PAGES 174 THROUGH 178, INCLUSIVE, CHARLEVOIX COUNTY RECORDS.

The redemption period shall be 6 months from the date of such sale unless determined abandoned in accordance with 1948CL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: October 2, 2008

Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for lender and lender's successors and assigns, Mortgagee / Assignee

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

CHARLEVOIX COUNTY COMMISSIONERS SYNOPSIS

October 22, 2008

The Charlevoix County Board of Commissioners met at 7:00 p.m. in the Commissioners Room at 203 Antrim Street, Charlevoix, MI 49720. Commissioner Drenstedt was absent.

- Minutes of the October 8, 2008 meeting were approved as presented.
- Motion approved Resolution #08-090, Maintenance.
- Motion approved Resolution #08-091, Authorizing Distribution of the Draft Charlevoix County Future Land Use Plan for Review.
- Motion approved Resolution #08-092, Asserting the Right to Approve Or Reject The Charlevoix County Future Land Use Plan.
- Motion adjourned the meeting at 9:50 p.m..

Jane E. Brannon, County Clerk

CITY OF EAST JORDAN REQUEST FOR BIDS

The City of East Jordan is requesting bids for a 2008 Ford F450 XLT Superduty 4X4 Ambulance. For specifications and bid forms, please contact City Hall at 231 536-3381. This information will be available upon request and is available via email, print or cd.

Bids must be in sealed envelopes marked "2008 Ford F450 XLT Superduty 4X4 ambulance" and must be received no later than 2:00 p.m., Monday, December 1, 2008, at 201 Main Street, PO Box 499, East Jordan, MI 49727.

The City reserves the right to reject any or all bids in the best interest of the City.

PUBLIC NOTICES

FORECLOSURE NOTICE

(Charlevoix County)
SHAHEEN, JACOBS & ROSS, P.C. IS A DEBT COLLECTOR ATTEMPTING TO COLLECT THIS DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
 Attention 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 having been made in the terms and conditions of a certain mortgage made by Shauna A. Korn, a single person of Charlevoix County, Michigan, original mortgagor(s), to Standard Federal Bank, N.A. n/k/a LaSalle Bank Midwest, N.A., mortgagee, dated the 3rd day of September, A.D. 2003, and recorded in the office of the Register of Deeds, for the County of Charlevoix and State of Michigan, on the 10th day of September, A.D. 2003, in Liber 570, Charlevoix County Records, on page 505, on which mortgage there is claimed to be due, at the date of this notice, for principal, interest and late charges, the sum of One Hundred Forty Eight Thousand Two Hundred Seventy Eight and 76/100 Dollars (\$148,278.76).

And no suit or proceedings at law or in equity, having been instituted to recover the debt secured by said mortgage, or any part thereof. Now, therefore, by virtue of the power of sale contained in said mortgage, and pursuant to the statute of the State of Michigan in such case made and provided, notice is hereby given that on Friday, the 5th day of December, 2008 A.D. at 11:00 o'clock A.M. said mortgage will be foreclosed by a sale at public auction, to the highest bidder, at the main lobby of the Charlevoix County Courthouse, Charlevoix, Michigan (that being the building where the Circuit Court for the County of Charlevoix is held), of the premises described in said mortgage, or so much thereof as may be necessary to pay the amount due, as aforesaid, on said mortgage, with the interest thereon at Four and Seventy-Four Hundredths percent (4.74%) per annum and all legal costs, charges and expenses, including the attorney fees allowed by law, and also any sum or sums which may be paid by the undersigned, necessary to protect its interest in the premises.

Which said premises are described as follows: All that certain piece or parcel of land situate in the Township of Evangeline, in the County of Charlevoix and State of Michigan as described as follows, to-wit:

That part of the Northwest one-quarter of Section 22, Township 33 North, Range 6 West; Commencing at a 1 inch square boat spike at the North one-quarter corner of said section 22; thence South 00 degrees 00 minutes 00 seconds East on the North and South one-quarter line of said Section 22, a distance of 1,097.66 feet to the centerline of Old Horton Bay Road; thence Northwest on said centerline 154.74 feet around a 445.98 foot radius curve to the left whose chord bears North 72 degrees 24 minutes 06 seconds West 153.96 feet; thence North 82 degrees 20 minutes 30 seconds West on said centerline 1,011.43 feet; thence Northwest on said centerline 684.97 feet around a 969.76 foot radius curve to the right whose chord bears North 52 degrees 06 minutes 25 seconds West 670.82 feet; thence North 41 degrees 52 minutes 21 seconds West on said centerline 508.83 feet; thence Northwest on said centerline 102.27 feet around a 1,331.11 foot radius curve to the right whose chord bears North 39 degrees 40 minutes 17 seconds West 102.25 feet to the North line of said Section 22; thence leaving said road North 85 degrees 08 minutes 25 seconds East on said North line

122.85 feet to an established fence line; thence along said fence line the following courses and distances; South 08 degrees 32 minutes 18 seconds East 16.39 feet to a fence post; thence South 88 degrees 17 minutes 06 seconds East 17.21 feet to a fence post; thence South 89 degrees 56 minutes 10 seconds East 13.95 feet to a fence post; thence South 88 degrees 05 minutes 58 seconds East 38.45 feet to a fence post; thence South 89 degrees 32 minutes 29 seconds East 16.25 feet to a fence post; thence North 88 degrees 21 minutes 44 seconds East 14.35 feet to a fence post; thence North 85 degrees 08 minutes 26 seconds East 74.19 feet to a fence post; thence North 87 degrees 08 minutes 22 seconds East 48.79 feet to a fence post; thence North 85 degrees 52 minutes 57 seconds East 53.20 feet to a fence post; thence North 85 degrees 38 minutes 59 seconds East 59.98 feet to a fence post; thence North 86 degrees 15 minutes 56 seconds East 48.36 feet to a fence post; thence North 85 degrees 24 minutes 21 seconds East 27.53 feet to a fence post; thence North 83 degrees 10 minutes 59 seconds East 34.84 feet to a fence post; thence North 82 degrees 46 minutes 10 seconds East 88.55 feet to a fence post; thence North 82 degrees 34 minutes 00 seconds East 54.53 feet to a fence post; thence North 82 degrees 26 minutes 40 seconds East 28.06 feet to a fence post; thence North 83 degrees 10 minutes 55 seconds East 55.47 feet to a fence post; thence North 85 degrees 50 minutes 57 seconds East 52.91 feet to a fence post; thence North 84 degrees 36 minutes 16 seconds East 55.30 feet to a fence post; thence North 84 degrees 18 minutes 24 seconds East 49.24 feet to a fence post; thence North 00 degrees 00 minutes 00 seconds East along an existing fence line 4.76 feet to its intersection with the North line of said Section 22; thence leaving said fence line North 86 degrees 08 minutes 25 seconds East on said North line 1,197.04 feet to the point of beginning. Parcel Identification No. 005-022-007-10

The redemption period shall be twelve (12) months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale or when the time to provide the notice required by MCLA 600.3241a(c) expires, whichever is later.

Dated: October 10, 2008

LaSalle Bank Midwest, N.A. /k/a Standard Federal Bank, N.A., Mortgagee

SHAHEEN, JACOBS & ROSS, P.C.
 By: Michael J. Thomas, Esq.
 Attorneys for Assignee of Mortgagee
 1425 Ford Building
 615 Griswold Street
 Detroit, MI 48226-3993
 (313) 963-1301

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Benjamin G. Matelski aka Benjamin George Matelski and Kimberly K. Matelski, husband and wife as joint tenants, to Option One Mortgage Corporation, a California Corporation, Mortgagee, dated January 21, 2003, and recorded February 7, 2003 in Liber 516, Page 670, Charlevoix County Records, Michigan. Said mortgage is now held by Wells Fargo Bank, N.A., as Trustee for Option One Mortgage Loan Trust 2003-2, A s s e t - B a c k e d Certificates, Series 2003-2 by assignment. There is claimed to be due at the date hereof the sum

of One Hundred Forty-Two Thousand Four Hundred Thirty-Nine and 70/100 Dollars (\$142,439.70) including interest at 13.5% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the main lobby of Charlevoix County Courthouse in Charlevoix in Charlevoix County, Michigan at 11:00 a.m. on NOVEMBER 14, 2008.

Said premises are located in the Township of Boyne Valley, Charlevoix County, Michigan, and are described as: Commencing at a five-eighths inch rod at the North quarter corner of Section 22, Town 32 North, Range 5 West; thence South 0 degrees 39 minutes 47 seconds West 791.34 feet along the North and South quarter line of said Section to a one-half inch rod being the Point of Beginning of this description; thence continuing South 0 degrees 39 minutes 47 seconds West 396.00 feet along said quarter line to a one-half inch rod; thence North 89 degrees 20 minutes 13 seconds West 75.00 feet to a one-half inch rod; thence North 0 degrees 39 minutes 47 seconds East 396.00 feet to a one-half inch rod; thence South 89 degrees 20 minutes 13 seconds East 75.00 feet to the Point of Beginning, being a part of the North half of the Northwest quarter of Section 22, Town 32 North, Range 5 West. Also: commencing at the North quarter corner of Section 22, Town 32 North, Range 5 West; thence South along the quarter line 1187.34 feet to the point of beginning; thence North 396.00 feet; thence East 219.75 feet; thence South 396.00 feet; thence West 219.75 feet to the point of beginning. Together with: A non-exclusive easement for ingress and egress for pedestrian and motor vehicles and public utilities, described as follows: A 20 feet private roadway easement, the center line of which is described as follows: commencing at a five-eighths inch rod at the North one-quarter corner of Section 22, Town 32 North, Range 5 West; thence North 89 degrees 30 minutes 00 seconds West 550.00 feet along the North line of said Section; thence South 0 degrees 39 minutes 47 seconds West 879.65 feet along the West line of the East 550 feet to the North one-half of the Northwest one-quarter of said Section to a point in the center line of said easement, being the point of beginning of this description; thence along said easement center line the following described courses in sequence: South 59 degrees 34 minutes 35 seconds East 16.74, South 78 degrees 37 minutes 00 seconds East 135.51 feet, North 81 degrees 26 minutes 40 seconds East 74.15 feet, North 67 degrees 39 minutes 28 seconds East 109.77 feet, North 66 degrees 56 minutes 59 seconds East 56.83 feet, North 85 degrees 38 minutes 22 seconds East 58.68 feet, South 70 degrees 18 minutes 58 seconds East 62.56 feet, and South 46 degrees 23 minutes 35 seconds East 79.85 feet to a point on the North and South one-quarter line of said Section which is South 0 degrees 39 minutes 47 seconds West 906.75 feet of said North one-quarter corner being the point of ending. Also together with: A non-exclusive easement for ingress and egress for pedestrian and motor vehicles and public utilities, described as follows: A 20 feet private roadway easement, the center line of which is described as follows: commencing at a five-eighths inch rod at the North one-quarter corner of Section 22, Town 32 North, Range 5 West; thence North 89 degrees 30 minutes 00 seconds West 1401.08 feet along the North line of said Section to a point in the center line of Cherry Hill Road, being the point of

beginning of this description; thence along the center line of said 20 foot wide easement the following courses in sequence; South 14 degrees 48 minutes 31 seconds East 143.49 feet, South 30 degrees 07 minutes 04 seconds East 199.45 feet, South 29 degrees 22 minutes 14 seconds East 192.19 feet, South 40 degrees 29 minutes 05 seconds East 167.93 feet, South 54 degrees 03 minutes 40 seconds East 91.49 feet, South 62 degrees 32 minutes 30 seconds East 395.99 feet and South 59 degrees 34 minutes 35 seconds East 87.40 feet to a point on the West line of the East 550 feet of the North one-half of the Northwest one-quarter of said section, being the point of ending; being a part of the North one-half of the Northwest one-quarter of Section 22, Town 32 North, Range 5 West. Assessed as: Commencing at the North one quarter corner of Section 22, Town 32 North, Range 5 West, thence South 00 degrees 39 minutes 47 seconds West along the North and South quarter line of said Section 7, 275.00 feet; thence South 00 degrees 07 minutes 37 seconds East 333.37 feet to the point of beginning; being part the South 1/2 of the Southeast 1/2 of the Southeast 1/4 of Section 7, Town 32 North, Range 7 West.

The redemption period shall be six (6) months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale. 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: October 15, 2008

Orlans Associates, P.C.
 Attorneys for Servicer
 P.O. Box 5041
 Troy, MI 48007-5041
 248-502-1400
 File No. 221.5604

REDMAN LAW FIRM, P.C.
 40900 Woodward Avenue, Suite 250
 Bloomfield Hills, MI 48304

REDMAN LAW FIRM P.C. IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Mortgage Sale - Default having been made in the terms and conditions of a certain mortgage made by Mark McDermott, a married man, ("Mortgagor") and Polaris Home Funding Corp. ("Mortgagee"), dated November 14, 2006, and recorded in the office of the Register of Deeds of Charlevoix on November 20, 2006, in Liber 774, Page 685. On the mortgage there is claimed to be due, as of the date of this notice, the sum of Seventy-One Thousand Four Hundred Thirty and 58/100 Dollars (\$71,430.58), including interest at the rate of 12.9900% per annum, together with any additional sums which may be paid by the undersigned as provided for in said mortgage, and no suit or proceedings at law or in equity having been instituted to recover the debt secured by said mortgage or any part thereof.

Now, therefore, by virtue of the power of sale contained in said mortgage, and pursuant to the statute of the State of Michigan in such case made and provided, notice is hereby given that on Friday, November 14, 2008, at 11:00 a.m., at the main lobby of the Charlevoix County Courthouse, Charlevoix, Michigan (that being the building where the Circuit Court for the County of Charlevoix is held), said mortgage will be foreclosed by a sale at a public auction, to the highest bidder, of the premises described in such mortgage or so much thereof as may be necessary to pay the amount due on

said mortgage, and all legal costs, charges and expenses, including the attorneys 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 are located in the Township of South Arm, Charlevoix County, Michigan and described as follows: Beginning at a point on the South line of said Section 7 and the center line of Detour Road being North 88 degrees 35 minutes 44 seconds West 709.13 feet of the Southeast corner of said Section 7; thence continuing North 88 degrees 35 minutes 44 seconds West along the South line of said Section 7 and the center line of Detour Road 275.00 feet; thence North 00 degrees 07 minutes 37 seconds West parallel with the North-South 1/4 line of said section 7, 333.37 feet; thence South 88 degrees 35 minutes 44 seconds East parallel with the South line of said Section 7, 275.00 feet; thence South 00 degrees 07 minutes 37 seconds East 333.37 feet to the point of beginning; being part the South 1/2 of the Southeast 1/4 of Section 7, Town 32 North, Range 7 West.

The redemption period shall be six (6) months from the date of such sale, unless determined abandoned in accordance with 1948 CL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: October 6, 2008

Bruce R. Redman
 Attorney for Mortgagee
 Redman Law Firm, P.C.
 40900 Woodward Avenue, Suite 250
 Bloomfield Hills, MI 48304
 (248) 594-5959
 File No. 1073-003

Notice Of Mortgage Foreclosure Sale

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

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Thomas C. Miller and Denise M. Miller, husband and wife, original mortgagor(s), to TCF National Bank, a national banking association, Mortgagee, dated May 2, 2006, and recorded on July 5, 2007 in Liber 809 on Page 878, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Two Hundred Ninety-Six Thousand Two Hundred Eighty-Five And 91/100 Dollars (\$296,285.91), including interest at 8.24% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on November 21, 2008.

Said premises are situated in Township of Hayes, Charlevoix County, Michigan, and are described as: Commencing at the Southwest corner of Section 18, Town 34 North, Range 7 West; thence along the West line of said Section North 00 degrees 06 minutes 27 seconds West, 97.71 feet (recorded as North 00 degrees 02 minutes 53 seconds West, 96.95 feet) to a concrete monument on the Northwest line of Highway U.S. 31; thence along said highway line, North 57 degrees 19 minutes 07 seconds East (recorded as North 57 degrees 19 minutes 12 seconds East) 1589.72 feet; thence South 00 degrees 19 minutes 19 seconds East, 147.98 feet to the construction centerline of said highway; thence along said centerline, North 57 degrees 19 minutes 07 seconds East 864.70 feet to the Southerly extension of easement described in Liber 264, Page 491, Charlevoix County Records; thence along the centerline of the aforementioned easement and Southerly extension thereof, North 02 degrees 12 minutes 10 seconds West (recorded as North 02 degrees 08 minutes 49 seconds West) 145.04 feet the Northwest line of said highway; thence along the centerline of said easement, North 02 degrees 12

minutes 09 seconds West, 42.16 feet (recorded as North 02 degrees 08 minutes 49 seconds West 41.56 feet); thence continuing along the last described course, North 00 degrees 13 minutes 50 seconds West (recorded as North 00 degrees 10 minutes 30 seconds West) 958.29 feet, being the point of beginning of this description; thence continuing along said centerline North 00 degrees 13 minutes 50 seconds West, 20 feet to the South line of the future development area depicted on "The Bungalows" condominium, Charlevoix County Records; thence along the South line of the aforementioned Parcel, South 89 degrees 25 minutes 35 seconds West (recorded as South 89 degrees 28 minutes 55 seconds West) 404.48 feet to a T-iron Stake; thence along the West line of the aforementioned parcel, North 02 degrees 12 minutes 10 seconds West, 42.16 feet (recorded as North 02 degrees 08 minutes 49 seconds West, 41.56 feet); thence continuing along the Las described course, North 00 degrees 13 minutes 50 seconds West (recorded as North 00 degrees 10 minutes 30 seconds West) 978.29 feet to the South line of the future development area depicted on "The Bungalows" condominium, Charlevoix County Records; thence along the South line of the aforementioned parcel, South 89 degrees 25 minutes 35 seconds West (recorded as South 89 degrees 28 minutes 55 seconds West) 404.48 feet to a T-iron Stake; thence along the West line of the aforementioned parcel, North 00 degrees 13 minutes 50 seconds West (recorded as North 00 degrees 10 minutes 30 seconds West) 978.29 feet to the South line of the future development area depicted on "The Bungalows" condominium, Charlevoix County Records; thence along the South line of the aforementioned parcel, South 89 degrees 25 minutes 35 seconds West (recorded as South 89 degrees 28 minutes 55 seconds West) 404.48 feet to a T-iron stake; thence along the West line of the aforementioned parcel, North 00 degrees 13 minutes 50 seconds West (recorded as North 00 degrees 10 minutes 30 seconds West) 978.29 feet to the South line of the future development area depicted on "The Bungalows" condominium, Charlevoix County Records; thence along the South line of the aforementioned parcel, South 89 degrees 25 minutes 35 seconds West (recorded as South 89 degrees 28 minutes 55 seconds West) 404.48 feet to a T-iron stake; thence along the West line of the aforementioned parcel, North 00 degrees 13 minutes 50 seconds West (recorded as North 00 degrees 10 minutes 30 seconds West) 978.29 feet to the South line of the future development area depicted on "The Bungalows" condominium, Charlevoix County Records; thence along the South line of the aforementioned parcel, South 89 degrees 25 minutes 35 seconds West (recorded as South 89 degrees 28 minutes 55 seconds West) 404.48 feet to a T-iron stake; thence along the West line of the aforementioned parcel, North 00 degrees 13 minutes 50 seconds West (recorded as North 00 degrees 10 minutes 30 seconds West) 978.29 feet to the South line of the future development area depicted on "The Bungalows" condominium, Charlevoix County Records; thence along the South line of the aforementioned parcel, South 89 degrees 25 minutes 35 seconds West (recorded as South 89 degrees 28 minutes 55 seconds West) 404.48 feet to a T-iron stake; thence along the West line of the aforementioned parcel, North 00 degrees 13 minutes 50 seconds West (recorded as North 00 degrees 10 minutes 30 seconds West) 978.29 feet to the South line of the future development area depicted on "The Bungalows" condominium, Charlevoix County Records; thence along the South line of the aforementioned parcel, South 89 degrees 25 minutes 35 seconds West (recorded as South 89 degrees 28 minutes 55 seconds West) 404.48 feet to a T-iron stake; thence along the West line of the aforementioned parcel, North 00 degrees 13 minutes 50 seconds West (recorded as North 00 degrees 10 minutes 30 seconds West) 978.29 feet to the South line of the future development area depicted on "The Bungalows" condominium, Charlevoix County Records; thence along the South line of the aforementioned parcel, South 89 degrees 25 minutes 35 seconds West (recorded as South 89 degrees 28 minutes 55 seconds West) 404.48 feet to a T-iron stake; thence along the West line of the aforementioned parcel, North 00 degrees 13 minutes 50 seconds West (recorded as North 00 degrees 10 minutes 30 seconds West) 978.29 feet to the South line of the future development area depicted on "The Bungalows" condominium, Charlevoix County Records; thence along the South line of the aforementioned parcel, South 89 degrees 25 minutes 35 seconds West (recorded as South 89 degrees 28 minutes 55 seconds West) 404.48 feet to a T-iron stake; thence along the West line of the aforementioned parcel, North 00 degrees 13 minutes 50 seconds West (recorded as North 00 degrees 10 minutes 30 seconds West) 978.29 feet to the South line of the future development area depicted on "The Bungalows" condominium, Charlevoix County Records; thence along the South line of the aforementioned parcel, South 89 degrees 25 minutes 35 seconds West (recorded as South 89 degrees 28 minutes 55 seconds West) 404.48 feet to a T-iron stake; thence along the West line of the aforementioned parcel, North 00 degrees 13 minutes 50 seconds West (recorded as North 00 degrees 10 minutes 30 seconds West) 978.29 feet to the South line of the future development area depicted on "The Bungalows" condominium, Charlevoix County Records; thence along the South line of the aforementioned parcel, South 89 degrees 25 minutes 35 seconds West (recorded as South 89 degrees 28 minutes 55 seconds West) 404.48 feet to a T-iron stake; thence along the West line of the aforementioned parcel, North 00 degrees 13 minutes 50 seconds West (recorded as North 00 degrees 10 minutes 30 seconds West) 978.29 feet to the South line of the future development area depicted on "The Bungalows" condominium, Charlevoix County Records; thence along the South line of the aforementioned parcel, South 89 degrees 25 minutes 35 seconds West (recorded as South 89 degrees 28 minutes 55 seconds West) 404.48 feet to a T-iron stake; thence along the West line of the aforementioned parcel, North 00 degrees 13 minutes 50 seconds West (recorded as North 00 degrees 10 minutes 30 seconds West) 978.29 feet to the South line of the future development area depicted on "The Bungalows" condominium, Charlevoix County Records; thence along the South line of the aforementioned parcel, South 89 degrees 25 minutes 35 seconds West (recorded as South 89 degrees 28 minutes 55 seconds West) 404.48 feet to a T-iron stake; thence along the West line of the aforementioned parcel, North 00 degrees 13 minutes 50 seconds West (recorded as North 00 degrees 10 minutes 30 seconds West) 978.29 feet to the South line of the future development area depicted on "The Bungalows" condominium, Charlevoix County Records; thence along the South line of the aforementioned parcel, South 89 degrees 25 minutes 35 seconds West (recorded as South 89 degrees 28 minutes 55 seconds West) 404.48 feet to a T-iron stake; thence along the West line of the aforementioned parcel, North 00 degrees 13 minutes 50 seconds West (recorded as North 00 degrees 10 minutes 30 seconds West) 978.29 feet to the South line of the future development area depicted on "The Bungalows" condominium, Charlevoix County Records; thence along the South line of the aforementioned parcel, South 89 degrees 25 minutes 35 seconds West (recorded as South 89 degrees 28 minutes 55 seconds West) 404.48 feet to a T-iron stake; thence along the West line of the aforementioned parcel, North 00 degrees 13 minutes 50 seconds West (recorded as North 00 degrees 10 minutes 30 seconds West) 978.29 feet to the South line of the future development area depicted on "The Bungalows" condominium, Charlevoix County Records; thence along the South line of the aforementioned parcel, South 89 degrees 25 minutes 35 seconds West (recorded as South 89 degrees 28 minutes 55 seconds West) 404.48 feet to a T-iron stake; thence along the West line of the aforementioned parcel, North 00 degrees 13 minutes 50 seconds West (recorded as North 00 degrees 10 minutes 30 seconds West) 978.29 feet to the South line of the future development area depicted on "The Bungalows" condominium, Charlevoix County Records; thence along the South line of the aforementioned parcel, South 89 degrees 25 minutes 35 seconds West (recorded as South 89 degrees 28 minutes 55 seconds West) 404.48 feet to a T-iron stake; thence along the West line of the aforementioned parcel, North 00 degrees 13 minutes 50 seconds West (recorded as North 00 degrees 10 minutes 30 seconds West) 978.29 feet to the South line of the future development area depicted on "The Bungalows" condominium, Charlevoix County Records; thence along the South line of the aforementioned parcel, South 89 degrees 25 minutes 35 seconds West (recorded as South 89 degrees 28 minutes 55 seconds West) 404.48 feet to a T-iron stake; thence along the West line of the aforementioned parcel, North 00 degrees 13 minutes 50 seconds West (recorded as North 00 degrees 10 minutes 30 seconds West) 978.29 feet to the South line of the future development area depicted on "The Bungalows" condominium, Charlevoix County Records; thence along the South line of the aforementioned parcel, South 89 degrees 25 minutes 35 seconds West (recorded as South 89 degrees 28 minutes 55 seconds West) 404.48 feet to a T-iron stake; thence along the West line of the aforementioned parcel, North 00 degrees 13 minutes 50 seconds West (recorded as North 00 degrees 10 minutes 30 seconds West) 978.29 feet to the South line of the future development area depicted on "The Bungalows" condominium, Charlevoix County Records; thence along the South line of the aforementioned parcel, South 89 degrees 25 minutes 35 seconds West (recorded as South 89 degrees 28 minutes 55 seconds West) 404.48 feet to a T-iron stake; thence along the West line of the aforementioned parcel, North 00 degrees 13 minutes 50 seconds West (recorded as North 00 degrees 10 minutes 30 seconds West) 978.29 feet to the South line of the future development area depicted on "The Bungalows" condominium, Charlevoix County Records; thence along the South line of the aforementioned parcel, South 89 degrees 25 minutes 35 seconds West (recorded as South 89 degrees 28 minutes 55 seconds West) 404.48 feet to a T-iron stake; thence along the West line of the aforementioned parcel, North 00 degrees 13 minutes 50 seconds West (recorded as North 00 degrees 10 minutes 30 seconds West) 978.29 feet to the South line of the future development area depicted on "The Bungalows" condominium, Charlevoix County Records; thence along the South line of the aforementioned parcel, South 89 degrees 25 minutes 35 seconds West (recorded as South 89 degrees 28 minutes 55 seconds West) 404.48 feet to a T-iron stake; thence along the West line of the aforementioned parcel, North 00 degrees 13 minutes 50 seconds West (recorded as North 00 degrees 10 minutes 30 seconds West) 978.29 feet to the South line of the future development area depicted on "The Bungalows" condominium, Charlevoix County Records; thence along the South line of the aforementioned parcel, South 89 degrees 25 minutes 35 seconds West (recorded as South 89 degrees 28 minutes 55 seconds West) 404.48 feet to a T-iron stake; thence along the West line of the aforementioned parcel, North 00 degrees 13 minutes 50 seconds West (recorded as North 00 degrees 10 minutes 30 seconds West) 978.29 feet to the South line of the future development area depicted on "The Bungalows" condominium, Charlevoix County Records; thence along the South line of the aforementioned parcel, South 89 degrees 25 minutes 35 seconds West (recorded as South 89 degrees 28 minutes 55 seconds West) 404.48 feet to a T-iron stake; thence along the West line of the aforementioned parcel, North 00 degrees 13 minutes 50 seconds West (recorded as North 00 degrees 10 minutes 30 seconds West) 978.29 feet to the South line of the future development area depicted on "The Bungalows" condominium, Charlevoix County Records; thence along the South line of the aforementioned parcel, South 89 degrees 25 minutes 35 seconds West (recorded as South 89 degrees 28 minutes 55 seconds West) 404.48 feet to a T-iron stake; thence along the West line of the aforementioned parcel, North 00 degrees 13 minutes 50 seconds West (recorded as North 00 degrees 10 minutes 30 seconds West) 978.29 feet to the South line of the future development area depicted on "The Bungalows" condominium, Charlevoix County Records; thence along the South line of the aforementioned parcel, South 89 degrees 25 minutes 35 seconds West (recorded as South 89 degrees 28 minutes 55 seconds West) 404.48 feet to a T-iron stake; thence along the West line of the aforementioned parcel, North 00 degrees 13 minutes 50 seconds West (recorded as North 00 degrees 10 minutes 30 seconds West) 978.29 feet to the South line of the future development area depicted on "The Bungalows" condominium, Charlevoix County Records; thence along the South line of the aforementioned parcel, South 89 degrees 25 minutes 35 seconds West (recorded as South 89 degrees 28 minutes 55 seconds West) 404.48 feet to a T-iron stake; thence along the West line of the aforementioned parcel, North 00 degrees 13 minutes 50 seconds West (recorded as North 00 degrees 10 minutes 30 seconds West) 978.29 feet to the South line of the future development area depicted on "The Bungalows" condominium, Charlevoix County Records; thence along the South line of the aforementioned parcel, South 89 degrees 25 minutes 35 seconds West (recorded as South 89 degrees 28 minutes 55 seconds West) 404.48 feet to a T-iron stake; thence along the West line of the aforementioned parcel, North 00 degrees 13 minutes 50 seconds West (recorded as North 00 degrees 10 minutes 30 seconds West) 978.29 feet to the South line of the future development area depicted on "The Bungalows" condominium, Charlevoix County Records; thence along the South line of the aforementioned parcel, South 89 degrees 25 minutes 35 seconds West (recorded as South 89 degrees 28 minutes 55 seconds West) 404.48 feet to a T-iron stake; thence along the West line of the aforementioned parcel, North 00 degrees 13 minutes 50 seconds West (recorded as North 00 degrees 10 minutes 30 seconds West) 978.29 feet to the South line of the future development area depicted on "The Bungalows" condominium, Charlevoix County Records; thence along the South line of the aforementioned parcel, South 89 degrees 25 minutes 35 seconds West (recorded as South 89 degrees 28 minutes 55 seconds West) 404.48 feet to a T-iron stake; thence along the West line of the aforementioned parcel, North 00 degrees 13 minutes 50 seconds West (recorded as North 00 degrees 10 minutes 30 seconds West) 978.29 feet to the South line of the future development area depicted on "The Bungalows" condominium, Charlevoix County Records; thence along the South line of the aforementioned parcel, South 89 degrees 25 minutes 35 seconds West (recorded as South 89 degrees 28 minutes 55 seconds West) 404.48 feet to a T-iron stake; thence along the West line of the aforementioned parcel, North 00 degrees 13 minutes 50 seconds West (recorded as North 00 degrees 10 minutes 30 seconds West) 978.29 feet to the South line of the future development area depicted on "The Bungalows" condominium, Charlevoix County Records; 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thence along the West line of the aforementioned parcel, North 00 degrees 13 minutes 50 seconds West (recorded as North 00 degrees 10 minutes 30 seconds West) 978.29 feet to the South line of the future development area depicted on "The B

PUBLIC NOTICES

Notice Of Mortgage Foreclosure Sale

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

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

MORTGAGE SALE

Default has been made in the conditions of a mortgage made by Christopher S Richards, a single man, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated May 25, 2005, and recorded on June 2, 2005 in Liber 684 on Page 286, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Thirty-Seven Thousand Nine Hundred Eighty-Eight And 21/100 Dollars (\$37,988.21), including interest at 6.375% 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 December 5, 2008.

Said premises are situated in City of East Jordan, Charlevoix County, Michigan, and are described as: Lots 3 and 4, Block F, Village of South Arm, now the City of East Jordan, 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: October 29, 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 #227858F01

Notice Of Mortgage Foreclosure Sale

THIS FIRM IS A DEBT COLLECTOR

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

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

MORTGAGE SALE

Default has been made in the conditions of a mortgage made by John S. Runberg and Carol A. Runberg, Husband and Wife as Tenants by the Entirety, original mortgagor(s), to MortgageTree Lending, Mortgagee, dated November 15, 2006, and recorded on November 27, 2006 in Liber 775 on Page 254, in Charlevoix county records, Michigan, and assigned by mesne assignments to Wells Fargo Bank, N.A. as Trustee for Option One Mortgage Loan Trust 2006-3 Asset-Backed Certificates, Series 2006-3 as assignee, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Ninety-Three Thousand Six Hundred Ninety-Seven And 53/100 Dollars (\$193,697.53), including interest at 11.25% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on December 5, 2008.

Said premises are situated in Township of St James, Charlevoix County, Michigan, and are described as: Beginning at an iron stake at the Westernmost corner of Lot 26, Block C of Frazer, Yerkes and Clayton's Subdivision of a part of Government Lot 2, Section 27, Township 39 North, Range 10 West; thence Northeasterly along and Northwesterly line of said lot 26, 66.0 feet to an iron stake at the Northernmost corner of said lot; thence at an angle of 90 degrees 44 minutes 26 seconds to the left 295.73 feet to an iron stake on the North and South quarter line of Section 27, Township 39 North, Range 10 West; thence South along said quarter line 142.47 feet to an iron stake, thence East, perpendicular to said quarter line, 267.83 feet to the point of Beginning; being a part of Government Lot 2, Section 27, Township 39

North, Range 10 West, in Township of St. James.

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: October 29, 2008

For more information, please call: FC G 248.593.1310 Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #162812F02

Notice Of Mortgage Foreclosure Sale

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

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

MORTGAGE SALE

Default has been made in the conditions of a mortgage made by Sharleen F. Speigl and Verne A. Merritt, wife and husband, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated September 27, 2007, and recorded on October 30, 2007 in Liber 825 on Page 143, in Charlevoix county records, Michigan, and assigned by said Mortgagee to Wells Fargo Bank, NA as assignee, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Fifty-Five Thousand Five Hundred Seventy-Eight And 39/100 Dollars (\$155,578.39), 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 November 21, 2008.

Said premises are situated in Township of Hayes, Charlevoix County, Michigan, and are described as: Lot 1, Block 6 and Lot 2, Block 6, except the Westerly

10.00 feet thereof, Bayshore Village, according to the plat thereof recorded in Liber 1 of Plats, Page 59, Charlevoix County Records, more particularly described as follows; beginning at a 3/4 inch rod at the Northeast corner of Lot 1, Block 6, Bayshore Village, according to the plat thereof recorded in Liber 1 of Plats, Page 59, Charlevoix County Records, thence North 87 degrees 40 minutes 51 seconds West, along the Southerly line of Highway U.S. 31, as monumented 60.95 feet (recorded as 61.1 feet) to a 3/4 inch rod, thence North 88 degrees 19 minutes 41 seconds West along said highway line, 51.18 feet to a 1/2 inch rod, thence South 00 degrees 36 minutes 05 seconds East along the East line of the West 10.00 feet of Lot 2, Block 6 of said plat, 141.23 feet to 1/2 inch rod, thence South 89 degree 48 minutes 54 seconds East, along the Southerly line of said Lots 1 and 2, 110.57 feet to a 3/4 inch rod, thence North, along the Westerly line of Hemlock Street, 137.63 feet (recorded as 138.3 feet) to the point of beginning.

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

Dated: October 22, 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 #227368F01

Notice Of Mortgage Foreclosure Sale

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Notice Of Mortgage Foreclosure Sale

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

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

MORTGAGE SALE

Default has been made in the conditions of a mortgage made by Katharine E Walton, A Single Person, original mortgagor(s), to Wells Fargo Bank, N.A., Mortgagee, dated November 22, 2006, and

recorded on November 28, 2006 in Liber 775 on Page 496, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Nine Thousand Seven Hundred Sixty-Seven And 24/100 Dollars (\$109,767.24), 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 November 21, 2008.

Said premises are situated in City of East Jordan, Charlevoix County, Michigan, and are described as: Lot(s) 2 and 3, Block G Stone's Addition to the Village of South Lake (Now City of East Jordan). According to the recorded Plat thereof in Liber 1, Page 46

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: October 22, 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 #227368F01

Notice Of Mortgage Foreclosure Sale

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

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

MORTGAGE SALE

Default has been made in the conditions of a mortgage made by Roger Waters and Donna Waters, husband and wife, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated July 31, 2006, and recorded

on August 1, 2006 in Liber 758 on Page 897, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Sixty-Eight Thousand Four Hundred Nine And 86/100 Dollars (\$168,409.86), including interest at 6.875% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on December 5, 2008.

Said premises are situated in Township of Marion, Charlevoix County, Michigan, and are described as: Lot 15 of Sugarbush Knoll, as recorded in Liber 2 of Plats on Page 290, Charlevoix County Records.

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

Dated: October 29, 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 #227859F01

NOTICE OF MORTGAGE FORECLOSURE SALE

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

MORTGAGE SALE

Default has been made in the terms and conditions of a certain mortgage made the 1st day of November, 2002, by Earl Williams, a single man, as Mortgagor, to Bay Winds Federal Credit Union, and recorded on November 15, 2002, in the Office of the Register of Deeds for Charlevoix County, Michigan, in Liber 499, Page(s) 333, et. seq. There is claimed to be due on such Mortgage at the date hereof the sum of Twenty-four Thousand Nine Hundred Twenty-three and 61/100 (\$24,923.61) Dollars, including interest at 7.750% per annum.

Under the power of sale contained in said mortgage and the statutes in such case made and provided, NOTICE IS HEREBY GIVEN that the mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, to the highest bidder, at public auction, at the main lobby of the Charlevoix County Building, located at 301 State Street, in Charlevoix, Michigan, at 11:00 a.m. on November 21, 2008, for the purpose of satisfying the amounts due and unpaid on said mortgage, together with interest

thereon and all legal costs, charges and expenses, including reasonable attorneys' fees, and also any such sums which may be paid by the Mortgagee to protect its interests in the premises.

Said premises are located in the Township of Wilson, Charlevoix County, Michigan, and described as: PARCEL "I" - Part of the Southeast Quarter (SE 1/4) of the Northeast Quarter (NE 1/4) of Section 36, Township 32 North, Range 6 West, more fully described, to-wit: Commencing at the east quarter corner of Section 36, Township 32 North, Range 6 West, thence north 00°28'41" east 986.24 feet along the east line of said Section 36 to the point of beginning; thence south 89°29'46" west 1324.56 feet; thence north 00°05'35" west 324.80 feet to a point on the north eighth line of said Section 36; thence north 89°09'32" east 1327.76 feet along said north eighth line to a point on the said east section line; thence south 00°26'41" west 332.52 feet along said east section line to the point of beginning.

TOGETHER WITH all the improvements now or hereafter erected on the premises, and all easements, appurtenances, and fixtures now or hereafter a part of the premises.

The redemption period shall be one (1) year from the date of such sale, unless the property is determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of the sale. Property may be redeemed by paying the amount of the bid at the foreclosure sale and any unpaid encumbrances on the property from date of sale.

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

DATED: Oct. 15, 2008

ROBERT A. BANNER, P.C., Attorney for Bay Winds Federal Credit Union
By: Robert A. Banner (P44709)
213 South Lake Street,
Boyer City, MI 49712
PH: (231) 582-1710

NOTICE OF MORTGAGE FORECLOSURE SALE

LIKENS & BLOMQUIST, P.L.L.C. IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE.

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

Default has occurred in the conditions of a Mortgage made by James Wilson a/k/a James L. Wilson, married, and Joy Wilson a/k/a Joy A. Wilson, married, Mortgagor(s), to Fifth Third Bank, Mortgagee, dated December 2, 2005, and recorded on December 22, 2005, in Liber 723, Page 272, in the Office of the Register of Deeds for Charlevoix County,

Michigan, on said mortgage there is \$854,077.89 due at the date of this notice. There is no suit proceeding at law or in equity to collect the sums due under the Mortgage described above.

Notice is hereby given that, by virtue of the power of sale contained in the above-described Mortgage, and the statute in such case made and provided, on Friday, November 14, 2008 at 11AM, at the main lobby of the Charlevoix County Courthouse, Charlevoix, MI, there will be offered for sale and sold to the highest bidder at public venue, in order to satisfy the unpaid portion of said Mortgage, together with interest at a rate of 12.00% (adjustable), all costs of sale permitted by law, and taxes, the property situated in the Township of Eveline, County of Charlevoix, State of Michigan, described as:

That part of the Northwest fractional quarter of fractional Section 8, being a part of government Lot 1, Township 33 North, Range 7 West, Eveline Township, Charlevoix County, Michigan, described as:

Commencing at a 1 1/4 inch iron pipe at the Northwest corner of fractional Section 8, also being the Northwest corner of Government Lot 1; thence South 0 degrees 00 minutes 35 seconds East (recorded as South 0 degrees 03 minutes 54 seconds West) on said West Section line a distance of 245.76 feet to a 1/2 inch iron rod at the true point of beginning of the land herein described; thence North 86 degrees 08 minutes 46 seconds East 548.84 feet to a 1/2 inch iron rod meander point on the shore of Lake Charlevoix; thence South 24 degrees 45 minutes 29 seconds East (recorded as South 24 degrees 45 minutes 36 seconds East) on a meander line along said shore a distance of 74.92 feet to a concrete monument meander point; thence South 0 degrees 37 minutes 43 seconds East on a meander line along said shore 58.24 feet (recorded as South 0 degrees 26 minutes 36 seconds East 58.30 feet) to a concrete monument meander point; thence leaving said shore South 88 degrees 34 minutes 56 seconds West (recorded as West and South 88 degrees 32 minutes and 10 seconds West) a distance of 580.72 feet to a 1/2 inch iron rod on the West line of said fractional Section 8; thence North 0 degrees 00 minutes 35 seconds West (recorded as North 0 degrees 03 minutes 54 seconds East) on said West Section line 122.88 feet to the point of beginning.

All rights of redemption shall expire six (6) months from the date of sale unless the property is abandoned as defined by MCL 600.3241a, in which case the redemption period shall be thirty (30) days from the date of sale.

Dated: October 15, 2008

Attorney for Fifth Third Bank, Mortgagee Likens & Blomquist, P.L.L.C.
By: Benjamin S. Lin P-70891
3290 W. Big Beaver Rd., Suite 315
Troy, MI 48084
Telephone: 248-593-5106 Ext. 5425

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CTAC to hold Anishnaabe Day

Crooked Tree Arts Center, with the support of the Odawa Casino Resort, is pleased to invite the public to Anishnaabe Day, Saturday, Nov. 8. All events are free.

The day begins at 11 a.m. with a talk by Odawa Elder, Raymond Kiogima of Harbor Springs. Kiogima recently published his book, "Odawa Language and Legends: Andrew J. Blackbird and Raymond Kiogima," and the book is available at local bookstores. Blackbird and Kiogima share many similarities, even though they lived in different centuries. Both were Odawa, and both cared deeply for the customs and traditions of their people. Both wrote dictionaries and grammars for their people, and both recounted the legends of their people.

At noon, Yvonne Walker Keshick will talk about quill boxes. Keshick is descended from a long line of excellent quillworkers, including her grandmother, Mary Anne Kiogima, one of the region's finest quill workers of the twentieth century. Yvonne began making porcupine quill boxes in 1968, with her aunt and teacher, Susan Shagonaby, and eventually became a master and teacher in her own right. In 1992 she was honored with a Michigan Heritage Award. Yvonne was a participant in the 2006 Smithsonian Folklife Festival.



(l-r) Thunderwolf and Rasmussen

At 1 p.m., Lawrence (Pun) Plamondon will talk about his life and his book, "Lost from the Ottawa, A Story of the Journey Back." Plamondon's life was characterized by alcohol and drug abuse, but in 1981 an American

Indian, Lewis Sawaquiat, introduced him to his Indian heritage, and he cleaned himself up. Plamondon now lives in Michigan with his wife Patricia Lynn, and has his own carpentry business. In his spare time, he tells American

Indian stories to young children at schools, libraries and museums. Situated on a 40-acre lot, his home is a gathering place for American Indian celebrations. Read more about Plamondon at www.pun-plamondon.com.



Quill boxes made by Yvonne Walker Keshick

Following Pun's presentation, visitors may take the opportunity to meet our presenters until 3 p.m., when Pun will begin telling Native American stories for all ages to enjoy.

At 5 p.m., Native American Flutist, Mark Thunderwolf, and Gary Rasmussen will perform on stage. Thunderwolf is a recording artist of Lakota and Eastern Band Cherokee Wolf Clan descent. Born in Tennessee, he is the son of a musician who had mastered many instruments during his lifetime. As a child, Mark watched and listened to his father play guitar, fiddle, organ and piano all by ear. Mark often dreamed of being a musician on stage and as a teen, bought an acoustic 12-string guitar and later an acoustic guitar, but never connected with either instrument. Over the years, he

was jammed with friends and band at local bars across the country, but always felt something was missing. Hear more about Mark's journey, his music and his story, visit www.markthunderwolf.com.

Mark and Gary Rasmussen will perform from 5 until 5:45 p.m., when light refreshments will be served, and audience members will have an opportunity to meet the presenters. The day will conclude with a second performance by Thunderwolf and Rasmussen from 6:15 to 7 p.m.

Visit the Crooked Tree Arts Center website to learn more about this event, www.crook-edtree.org, or call 231-347-4337.

Crooked Tree Arts Center is located at 461 East Mitchell Street, downtown Petoskey, Michigan 49770.

CMS announces "Brain Station" Website

JACKSON — Kids and students of any age can sharpen their knowledge of energy with a visit to Consumers Energy's new and improved Brain Station at www.consumersenergy.com/kids launched during Energy Awareness Month.

The Brain Station is an online place to have fun while learning about energy issues. In particular, the site brings attention to energy conservation and environmental awareness, utility career information, a number of downloadable lesson plans, coloring pages, a special scouts section, energy history and more.

"The brain uses about 20 percent of the body's energy, and we're helping ensure the brain and energy remain top of mind," said Marj Longcoré, Consumers Energy's education program manager. "Using valuable feedback from students and teachers, we gave our online presence a complete makeover. There's something new and exciting behind every click of the mouse."

The new Brain Station site features a bright and cheerful design with easy navigation that's appealing to students, teachers and parents. Several site activities help students learn about natural gas and electric safety, as well as increasing awareness of the link between energy and environmental issues.

Prior to the site's launch, several teachers were asked to review the material and provide feedback. A Mason High School teacher provided online feedback, writing: "As a high school teacher, I enjoyed the career section - I was informed of internships that I can be talking to my students about. There is so much great information about so many topics."

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Halloween Safety A to Z

Everything you need to know for a supremely fun and safe Halloween.

<p>A WISDOM! Always walk on the left side of the road, facing traffic, if there is no sidewalk.</p> <p>BC PIZZA 231-582-2288</p>	<p>G Go sloooooowww, drivers. Be careful all evening if you're behind the wheel.</p>	<p>M Make sure your shoes fit and are tied tightly.</p> <p>MEDICAP PHARMACY 104 S. LAKE ST., BOYNE CITY, MI 582-4545</p>	<p>S Stay on sidewalks as much as possible.</p> <p>SUPER 8 MOTEL 2645 CHARLEVOIX AVE. PETOSKEY, MI 231-439-8000</p>
<p>B Buy costumes that are made of flame-retardant material.</p> <p>BILL'S FARM MARKET 4450 MITCHELL RD PETOSKEY 347-6735</p>	<p>H Give out healthy alternatives to candy like cheese-crackers, raisins or popcorn.</p> <p>HARBOR BUILDERS 8700 COMMERCE CT., HARBOR SPRINGS 231-348-3069</p>	<p>N Never enter a stranger's home.</p> <p>NORTHERN AUTO GLASS 231-582-4000</p>	<p>T Trick-or-treat only in familiar neighborhoods close to home.</p> <p>STEPPING STONES CHILD DEVELOPMENT 231-348-5681</p>
<p>C Costumes should not drag on the ground or be too dark to see.</p> <p>Charlevoix State Bank Member FDIC CHARLEVOIX • EAST JORDAN BEAVER ISLAND • ELLSWORTH</p>	<p>I If it's dark outside, carry a flashlight.</p>	<p>O Only eat candy after your parents have checked it.</p> <p>BAYVIEW COIN LAUNDRY 231-439-0983</p>	<p>U Unfamiliar animals and pets should be avoided.</p>
<p>D.R. Mellon Says: Don't cut across yards or driveways.</p> <p>EYES ON MAIN 231-582-6704</p>	<p>J Jackets should be worn over costumes on cool Halloween nights.</p>	<p>P Props such as a sword or wand should only be flexible toys.</p> <p>HUFF'S PHARMACY 231-582-6514</p>	<p>V Visit only houses that are lit.</p>
<p>E Eat dinner before going out to trick-or-treat.</p> <p>EMMET COUNTY ROAD COMMISSION 2265 E. HATHAWAY RD., 347-8142</p>	<p>Scream in Wolverine OCT. 16-18 & OCT. 23-NOV. 1 • 7-11pm 2 miles north of Wolverine House of Horror SWAMP OF TERROR For info or if you want to help with rates go to www.screamwolverine.com</p>	<p>Q Quarters are a good thing to carry in case you need to call home.</p>	<p>W Wear a watch you can read in the dark.</p> <p>BAY WINDS FCU</p>
<p>F Follow all traffic laws and signals.</p> <p>CINDI FRANCO'S COOL STUFF 231-582-0526</p>	<p>L Light your jack-o'-lantern with a battery-powered light instead of a candle.</p> <p>LYNDA'S REAL ESTATE SERVICE 231-582-9555</p>	<p>R Remember to walk, and not run, between houses.</p> <p>ROB'S ELECTRIC 231-347-6784</p>	<p>WYZ Young children of any age should be accompanied by an adult.</p> <p>Yellow Book USA 3857 S. Straits Hwy., P.O. Box 1249 Indian River, MI • 888-378-9611</p>