

The Citizen and Journal

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VOL. 129, NO. 38 Wednesday, November 5, 2008 BOYNE CITY, MICHIGAN 49712 75 CENTS

At a glance

Flu shots

The County Health Department will be giving flu shots (\$25) and pneumonia shots (\$30) at the Boyne City City Hall Auditorium from 12 to 2 p.m., Thursday, Nov. 6. Medicare and Medicaid are accepted. Call 800-432-4121 for information.

Baked potato luncheon

St. Matthew Church in Boyne City will hold a Baked Potato Luncheon Friday, Nov. 7, from 11:30 a.m. to 1:30 p.m. The luncheon includes baked potato with all the fixings, hot dogs, chili, dessert and beverage.

Take out is available - cost is by donation.

Proceeds will benefit the Christian Ministerial Association's Deacons' Fund, an organization set up to help the less fortunate in our community with their heating, rent, gas, food, etc. Our profit will be going to them since they are nearly out of funds. Let's help the less fortunate in our neighborhoods along with enjoying a good meal. We will also accept any monetary donations.

Toys for Tots

Representatives of the local Marine Corps League Detachment will be placing Toys for Tots Boxes in retail, financial and recreational facilities beginning the third week in November. All toys donated in the Boyne Valley area will remain in this area. If you would like to have a Toys for Tots box set up in your place, or have questions, call Glen Williams, 231-582-6858 or email gwms40@att.net.

WEATHER

Wednesday, Nov. 5
 Hi: 65 Lo: 46
 Condition: Partly Cloudy

Thursday, Nov. 6
 Hi: 64 Lo: 44
 Condition: Partly Cloudy

Friday, Nov. 7
 Hi: 52 Lo: 39
 Condition: Showers

Saturday, Nov. 7
 Hi: 46 Lo: 33
 Condition: Rain/Snow Showers

Sunday, Nov. 8
 Hi: 43 Lo: 30
 Condition: Snow Showers

Monday, Nov. 9
 Hi: 38 Lo: 29
 Condition: AM Clouds/PM Sun

Tuesday, Nov. 10
 Hi: 39 Lo: 29
 Condition: Scattered Snow Showers

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www.citizenandjournal.com

Boyne Falls resident inducted into Hall of Fame

By JEFF BERGREN
 EDITOR

BOYNE FALLS — Cary Adgate, a resident of Boyne Falls, has just been inducted into the U.S. National Ski and Snowboard Hall of Fame. The ceremony will take place in April of 2009 in Park City, Utah, with an enshrinement in Ishpeming, Mich., in September, where the Hall of Fame is located. Adgate is also the Boyne Snow-Sports Ambassador for skiing and snowboarding at Boyne Mountain and Boyne Highlands Resort.

Adgate started skiing as a three-year-old at Thunder Mountain and in 1971 he won the U.S. Junior National Championship at age 17. He joined the U.S. Ski Team in 1973 and won the Can-Am Overall Championship, the Can-Am GS Championship and the Roch Cup downhill/overall Championship. He also earned the U.S. Alpine Championship title in slalom or combined six times, and was a member of the U.S. Olympic team in 1976 and 1980.

Adgate, 55, began professional skiing in 1981 and became the only skier to win back-to-back races in his pro debut before going on to win 25 professional victories and the 1984 U.S. Pro Championships. In 2005 he won three U.S. Masters Championship events and was named Ski Racing Magazine's 2005 Master Racer of the Year.

"Three people had the biggest hand in my ski racing success, first, my parents, who supported my efforts from the beginning. Being a parent now I have a better understanding of how my racing, complete with 85 mph tumbles,

See ADGATE, page 16



Courtesy photo
 Cary Adgate kicks up some snow as he zips down a mountain in a recent competition. Adgate, a Boyne Falls resident, was recently inducted into the U.S. National Ski and Snowboard Hall of Fame.

Quilt Cottage organizing food drive

By JEFF BERGREN
 EDITOR

EAST JORDAN — The Quilt Cottage in East Jordan has appreciated all the support they have received from the community and wants to give back as the holiday season approaches. The business, located at 301 Water Street in East Jordan, for the first time will be conducting a food drive to benefit the East Jordan Community Care and

Share Food Pantry.

"The community has always been so supportive of our business. We are just trying to help the community in our own little way," Barb Malpass, co-owner of the Quilt Cottage said. "We know the need will continue to be great and we are trying to do our part."

Starting Monday, Nov. 10, through Saturday, Nov. 22, the Quilt Cottage will begin filling a grocery cart for the food pantry that served more than 145

families during the month of October.

"Bring in non-perishable and canned goods to help fill a shopping cart at the Quilt Cottage and you will receive a discount coupon book good on special items at the Quilt Cottage for the next several months," Shelley Stallard, co-owner of the Quilt Cottage with Malpass said. "The area quilters have been very supportive of us and we would like to give back to our community with this food drive."

Malpass and Stallard organized this project for the first time at the store and they both credited the food pantry for all their hard work and efforts.

"The pantry follows federal guidelines and gives twenty-one meals to each member of a family that comes in. The local churches and community members have been very supportive and giving to the food pantry," Stallard commented.

See FOOD DRIVE, page 16

County budget passed

Commissioner says no to increases

By B. J. HETLER
 CONTRIBUTING WRITER

CHARLEVOIX — The 2009 county general fund budget passed on a 5-1 vote of the Charlevoix County Board of Commissioners at an Oct. 29 meeting. The 2009 budget is \$13,282,553.

The budget highlights include a maximum allowable levy of 6.6060 mills on property, a wage increase of three percent for all county employees, hourly and management, a pay decrease in the 2009 Clerk's position, and a pay increase in the 2009 Sheriff's position. The new budget is a 1.89 percent increase over the 2008 budget of \$13,037,747.

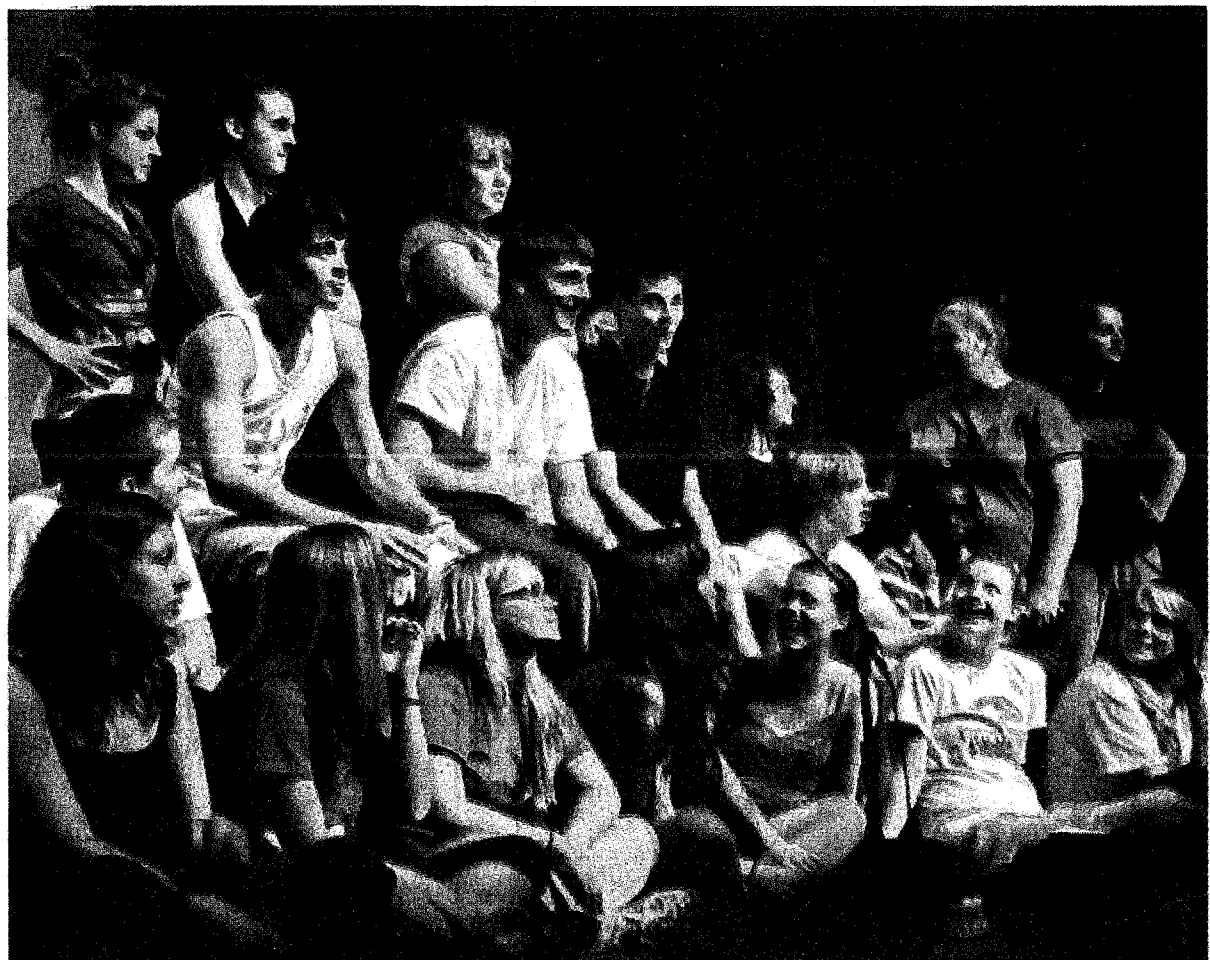
Commissioner Bob Drebenstedt's vote was the lone vote not to approve the 2009 budget as proposed. He represents the residents in District 5 that includes Eveline and Marion townships and the part of Wilson Township that is north of the Boyne City-East Jordan Road.

Drebenstedt said he could not approve the 2009 budget because of the 1.89 percent overall budget increase and the increase in salaries.

"It should have been a decrease," he said. "They're not living in reality, they're not listening to the news," Drebenstedt said about the budget approval. "We're in a global recession. Every-

See BUDGET, page 16

Boyne Meets Broadway



The cast from "Boyne Meets Broadway" take a time out during rehearsal to share a few laughs. See page 16 for more information on this popular annual musical revue.

Photo by Vic Ruggles

Developer proposes parcel fix

By B. J. HETLER
 CONTRIBUTING WRITER

BOYNE CITY — A developer seeks a resolution with the city for the small piece of land at the end of Water Street at Lake Charlevoix.

Owner and developer of the One Water Street property, Catt Land Investments, LLC, submitted a proposal to the city regarding the triangular-shaped piece of land that lies between the existing dock at One Water Street and Water Street. The small parcel has been disputed as to ownership for some time by previous owners and the city.

Catt Land Investments' proposal is to quit claim deed any interest it may have in the parcel to the city of Boyne City. In exchange, the developer proposes to reserve an easement over the surface waters within the riparian boundaries. The easement would be only for ingress and egress for One Water Street owners.

See WATER STREET, page 16

NMRH earns PharmE® certification

PETOSKEY — What does Pharmaceutical Waste DIG 4499 mean? If you asked Cheryl Chisholm, Certified Pharmacy Technician at Northern Michigan Regional Hospital, she could tell you exactly what it means as she chaired this "Do It Group" process improvement committee with one goal in mind...identify the organization's most efficient and environmentally safe way to dispose of pharmaceutical waste. Little did Chisholm know that the committee's hard work over the past three years to pioneer this process would result in a certification that put the hospital in a class of its own.

Charlotte Smith, president of Pharmacology Associates, LLC, based in Milwaukee, Wisconsin, traveled to the area on Oct. 22 to personally announce that Northern Michigan Regional



(l-r) Cheryl Chisholm, CPhT, Sheryl Hitsman, BSN, RN and Jeanette Rockwell RN, CNOR, three of many members of the Process Improvement Committee at Northern Michigan Regional Hospital, proudly accept the certificate of achievement for PharmE® certification.

Hospital of Petoskey, Michigan is the first hospital in the country to achieve PharmE® Certification. This unique designation verifies that the healthcare

facility has successfully designed and implemented a pharmaceutical waste management program in compliance with applicable federal, state and local regula-

tions and has adopted best management practices to prevent virtually all drugs from being drain disposed or landfilled.

Regional Hospital is to be commended on this ground-breaking effort," Smith said. "This achievement is all the more remarkable considering that Michigan

has additional definitions of hazardous waste and is one of only two states that have added pharmaceuticals to their universal waste rules. It required all of us to work very closely with the Michigan Department of Environmental Quality and the vendor community to insure that proper procedures were developed and implemented."

According to Thomas Mroczkowski, President and CEO of Northern Michigan Regional Hospital, "we always strive for excellence, and this certification is just another indicator of the collaborative efforts of our Colleagues to be above the curve and go beyond the current regulations." Mroczkowski went on to specifically commend the commitment and dedication of the committee for this tremendous accomplishment.

CCSO REPORT

Charlevoix County Sheriff's Office Oct. 24 - 30	
Malicious Destruction Of Property	3
Traffic Stop	28
Misc. Criminal Offense	7
Assist Citizen	4
Private Property Property Damage Accident	4
Car Deer Accident	19
Assist Other Agency	19
Civil Complaint	4
911 Hang up Check	3
Larceny	6
Suspicious Vehicle	10
Warrant Service Attempt	4
Panic/Intrusion Alarm	6
Attempt to locate	1
Noise Complaint	4
Road Hazard	3
Animal Complaint	31
Driving Violation	6
Threats	4
Disturbance	1
Domestic Situation	3
Conservation Violation	3
Annoying/Harassing	2
Violation of a Controlled Substance	2
Assault	1
Mental Subject	1
Criminal Sexual Conduct 2	3
Health & Safety	2
Bad Checks	2
Liquor Inspection	2
Liquor Violation	1
Child Abuse/Neglect	1

DCPD REPORT

Boyer City Police Department Oct. 24 - 30	
Annoy/Harassment Complaint	2
Trespass	2
Fraud-Bad Checks	3
Fraud-Other	1
Damage to Property	3
Juvenile Complaint	2
Parking Violation	1
Animal Complaint	1
Larceny	3
Intimidation/Stalking	1
Vehicle Unlocks	5
Civil Dispute	5
Noise Complaint	2
Traffic Violations	1
Lost/Found Property	1
Alarm-False	1
Health & Safety	1
OWI	1
Suspicious Situations	4
911 Hangup	2
PPO Violation	1
General Assistance	4
Non Traffic Accident	2

COUNTY RECORDS

District Court

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

Richard Albert Kucher, 21, Saginaw. Use of marijuana. Sentenced to pay \$400 in fines and costs. Sentenced to 90 days in jail, serve 10 days, 80 days held in abeyance; nine months on probation.

Michael Lawrence Henris, 22, Saginaw. Use of marijuana. Sentenced to pay \$400 in fines and costs. Sentenced to 90 days in jail, serve 10 days, 80 days held in abeyance; nine months on probation.

Michael Edward Left, 51, Charlevoix. Disturbing the peace. Sentenced to pay \$250 in fines and costs.

Devin James Dunlop, 22, Boyne City. Larceny. Sentenced to pay \$350 in fines and costs and \$1,000 in restitution. Sentenced to 93 days in jail with credit for one day, 77 days held in abeyance, perform 15 days of community services work; eight months on probation.

Alan Michael Follette-King, 18, Petoskey. No operator's license on person. Sentenced to pay \$150 in fines and costs.

Heather Lynn Steimel, 26, Boyne Falls. Larceny. Sentenced to pay \$850 in fines and costs and \$165 in restitution. Sentenced to 365 days in jail with credit for two days, 343 days held in abeyance, 20 days of community service work; one year on probation.

Jacob John Maltby, 26, Traverse City. Driving while license suspended. Sentenced to pay \$800 in fines and costs. Sentenced to 20 days in jail with credit for two days, serve 18 days.

Jonathan David Barker, 24, Charlevoix. No operator's license on person. Sentenced to pay \$200 in fines and costs.

Arthur Joseph Hess, 43, Boyne City. Driving while impaired. Sentenced to pay \$1,130 in fines and costs. Sentenced to 93 days in jail, serve 20 days on work release, 30 days on electronic monitor, 33 days held

in abeyance, 10 days of community service work; 24 months on probation.

Michael Augustus Duhart, 52, Charlevoix. Driving while impaired. Sentenced to pay \$1,335 in fines and costs. Sentenced to 93 days in jail with credit for one day, 77 days held in abeyance, 15 days of community service work; nine months on probation.

Marsh Wabanimkee Miller, 31, Charlevoix. Domestic violence. Sentenced to pay \$500 in fines and costs. Sentenced to 60 days in jail with credit for nine days, serve 51 days.

Matthew William Helvie, 30, Charlevoix. Domestic violence. Sentenced to pay \$700 in fines and costs. Sentenced to 93 days in jail with credit for one day, 92 days held in abeyance; one year on probation.

Jackson Royal-Leigh Watkins, 19, Boyne City. Violation of restricted license. Sentenced to pay \$200 in fines and costs.

Steven Allen Jadwin, 56, Swartz Creek. Driving while impaired. Sentenced to pay \$1,080 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; six months on probation.

Kevin Timothy Lyngklip, 22, Farmington Hills. Reckless operation of a vessel. Sentenced to pay \$580 in fines and costs. Sentenced to 36 days in jail with credit for one day, 30 days held in abeyance, five days of community services; six months on probation.

Nancy Jo Moore, 48, Traverse City. Disorderly and drunk. Sentenced to pay \$400 in fines and costs. James William Bowerman, 28, East Jordan. Motor vehicle passenger with open intoxicant. Sentenced to pay \$250 in fines and costs.

Michael Perry Horowitz, 59, West Bloomfield. Driving while impaired. Sentenced to pay \$880 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; six months on probation.

Joshua Randall Holecheck, 28, Charlevoix. Driving while impaired. Sentenced to pay \$880 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; six months on probation.

Harmony Home Care, 01650 Larson Road, Boyne City, by Linda Kadlec. Russ Brown & Associates, 07645 Mulberry Lane, Charlevoix, by Russell Richard Brown.

Assumed Names
The following businesses recently filed with the Charlevoix

County Clerk's Office for an assumed name for doing business:

The Benefits Team, 202 S. Lake St., Boyne City, by Ronald E. Mills, Neil A. Shawn, Philip L. Hoyt, Michelle A. Shawn and Steven D.L. Riozzi.

Trixler Insulation & Roofing, 129 Zink Road, Boyne City, by Michael G. Trixler.

Chateau Lake Charlevoix Estates, 00551 Snyder Road, Boyne City, by Chateau Lake Charlevoix Estates, LLC.

C & M Painting, 325 North St., Boyne City, by Jessica Corbin.

Harmony Home Care, 01650 Larson Road, Boyne City, by Linda Kadlec.

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273 OLD STATE ROAD, BOYNE CITY * 231-582-7702

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Thursdays from 6-8pm

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Wine & Lite Appetizer - \$15 per person - Special Pricing on all cases

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Fall hours Tuesday - Saturday.

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Dr. McMillian's Mental Health Corner



Underdeveloped Personality Patterns
The underdeveloped personality patterns guiding a person's interpersonal relatedness are common, destructive schemata or rules that become entrenched over time. The more pervasive, the more severe are the patterns. It is important to keep in mind that these "rules" once offered the person a survival guide for difficult times yet in adult life become destructive to the self and others. The patterns are as follows: Adaptive inflexibility (rigid), tendency to foster vicious cycles of crisis orientations, cluelessness to the nature of how demanding, maladaptive, and annoying their behavior is, create psychodramas when attempting to solve a problem, difficult to move towards help, and struggle with integrating new ideas for changing the patterns. Often a person operating by these life rules, want others to rescue or solve their problems for them. It is important to direct the person towards self-reliance not dependence. Next week a look at the paranoid personality patterns, which interfere with healthy relationship experiences.
Dr. McMillian 582-0553



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Auto-Owners Insurance



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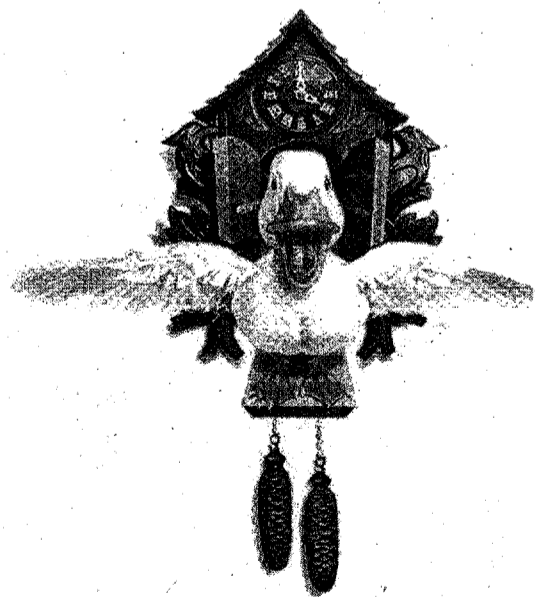
2009 Dog Licenses
On sale Dec. 1st
Charlevoix County Treasurer's office only.
Current proof of rabies vaccination required.
Applications available at the Treasurer's offices,
Humane Society or
online @ charlevoixcounty.org

1 year license
Male/Female \$10.00
Spayed/Neutered \$5.00
3 year licenses available - Call for details

Marilyn Cousineau
Charlevoix County Treasurer
231-547-7202

All dogs 4 months & older must be licensed.

HEY! There's a new Aflac Representative In Town!



Jean Konecki-Stephens

An Independent Agent Representing Aflac

You are cordially invited to attend an Informational Seminar

Wednesday, November 12th at 12:00 noon

Boyer City Hall Auditorium - 319 N. Lake St.

Pizza & Pop Provided!

RSVP: (231) 622-2528

jeankonecki@gmail.com

American Family Life Assurance Company of Columbus (Aflac)
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CONNECTION

In a story about an East Jordan Fire Chief on page one of the Oct. 29 issue, Butch Breakey was misidentified. The correct name is Tom Breakey Jr.

Keep Michigan Beautiful awards

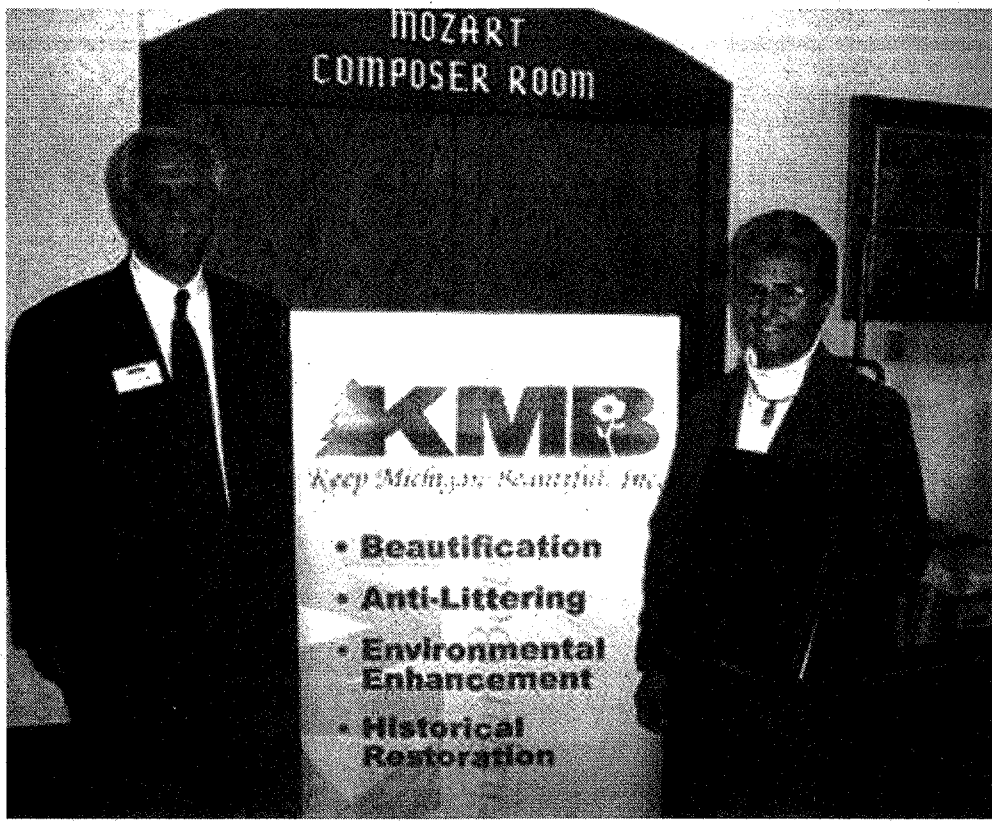
The totally renovated Emmet County Fairgrounds in Petoskey and Linda Mueller, owner of Castle Farms in Charlevoix, won President Plaques for 2008 from the Keep Michigan Beautiful organization.

The awards were presented to Agnes Shaw, manager of the Emmet-Charlevoix Fair, and Mueller, by KMB Executive Director Bob Eldridge at the organization's annual awards ceremony, held at the Frankenmuth Inn Lodge in Frankenmuth on Friday, Oct. 17.

The President's Plaque is the highest of four awards given each year by Keep Michigan Beautiful, a volunteer organization made up of individuals and municipalities, businesses, foundations, local clubs/organizations, schools and places of worship.

The President's Plaque is given to an exceptional program, project or person who exemplifies the goals of KMB. The organization's other awards include the Michigan Plaque, the Distinguished Service Plaque and the Award of Merit.

Renovation of the Emmet County Fairgrounds was



KMB's Bob Eldridge presents award to Agnes Shaw of Emmet County.

completed in 2005 with the dedication of the county's \$1.4 million Community Center that features large open space, wooden ceiling trusses, a stone fireplace, superior acoustics and air

conditioning. The dedication culminated a process that began almost two decades ago when the county board decided to continue the county's presence at the fairgrounds and not move

elsewhere. The KMB award cited Emmet County Controller Lyn Johnson and the county board of commissioners "for their belief in keeping public lands in

public hands forever."

In use almost daily, the fairground hosts weddings, fund raisers, garden expos, antique shows, horse shows, indoor and outdoor concerts, and the annual fair in August. "The vision of the future has made the 'Gateway to Petoskey' a beautiful site for all to enjoy," the award said.

The award to Mueller described Castle Farms as a "French Renaissance style castle with stone walls and towers, fragrant gardens and romantic courtyards. It is a taste of European charm right here in Michigan."

"Castle Farms is now a wonderful place to enjoy magnificent buildings and gardens, play giant chess, find your way through a hedge maze, watch model trains, feed trout in a pond, and explore the enchanted forest. Built as a dairy farm in 1918, the castle went through numerous changes over the years, from an art studio and gallery, a rock concert venue and eventually to an empty ruin.

Now restored by the Muellers to its former beauty, Castle Farms is open for special events and daily tours.

STUDENTS OF THE WEEK

East Jordan High School

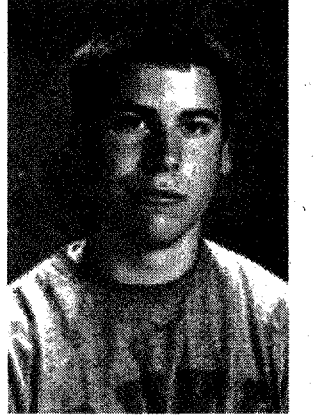
NAME: Brandon Golke
PARENTS: Jonathan and Vicki Golke
GRADE: 12th
ACTIVITIES: Weightlifting, Sav-A-Lot Employee

FAVORITE CLASS(ES): Basketball and swimming

FUTURE PLANS: Attend NMC

STAFF COMMENTS:

"I have been very impressed with how hard Brandon has been working in his Algebra 2 class. Way to go, Brandon." Mr. Essenberg
"I have Brandon in both English 12, and Advanced World History, and I feel lucky to have him in class. He is always friendly, kind, and polite. He does his work without complaining, and is consistent about getting things done." Mrs. Richardson



Boyne City High School

NAME: Marc Calo
PARENTS: Len and Colleen Calo
GRADE: 12th
SCHOOL ACTIVITIES: Football, wrestling, baseball, and Michigan Youth and Government

HOBBIES AND INTERESTS: Playing sports, hanging out with friends and being with my family.

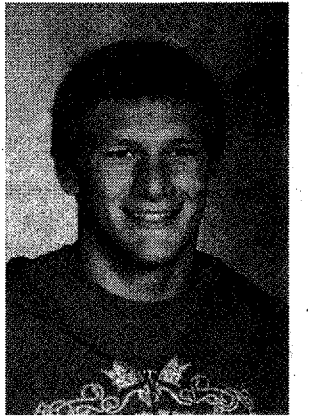
FUTURE PLANS: I leave Aug. 3 for the Marines

and after that I am either going to be a teacher or going into law enforcement.

ADDITIONAL COMMENTS: I would like to thank Mrs. Deming and Mr. Hertel for nominating me.

STAFF COMMENTS: "Marc is a very conscientious, hard-working student who desires excellence. Thank you for your efforts Marc." Michelle Deming, Social Studies Teacher

"Marc is hardworking and extremely respectful. He shows a real effort and desire to learn." John Hertel, English Teacher



Noted speaker will address students, parents and leaders

On Wednesday, Nov. 12, Boyne City High School is hosting a phenomenal speaker focusing on our youth. Jim Tuman is an internationally known sociologist, educator, radio and television personality who has spoken to over 2 million people in more than 1,300 schools nationwide. He asks his audiences to examine their motives, goals, and feelings, and then make

meaningful decisions about their futures. He will be speaking to the student body at an assembly during the school day, and then will speak at an "open to the public" evening program. This program will be preceded by a Community Soup Supper, beginning at 6 p.m. The school is encouraging local restaurants to donate their own special recipe soup to create a "Taste of Boyne" at-

mosphere, while advertising their product. The soup supper is the school's way of saying "Thank You" to the community for their continued support, as well as an effort to pack the house. While the soup supper is free, any donations received will go toward Community Christmas Baskets - a good time to kick-off that annual project. The event organizers will also pass out cards to all at-

tendees, upon which they will be asked to write two things: 1) Anyone (friend/relative/neighbor) in need of a hand. 2) Any service or product you are willing to provide.

Prior to his presentations, Jim Tuman likes to meet with community leaders to get their input on what subjects should be addressed concerning our local youth. We would like to invite you,

and/or someone from a group you may represent, to be part of a community forum to meet with Jim on Tuesday, Nov. 11, at 7 p.m., at the high school Media Center. If we all work together, we can continue to offer a school and community that is safe and fun for our youth. For more information on Jim Tuman, visit his website. RSVP to Jack Petroclje at 231-439-8132.

18th Annual Holiday Art Fair in EJ

The Jordan River Arts Council is pleased to announce its 18th Annual Holiday Art Fair on Saturday, Nov. 8, from 10 a.m. until 4 p.m., at the East Jordan High School.

The Holiday Fair is a juried show with the works by over 40 artists. All items are the original work of the artist. The entry way

showcases each of the exhibitors work. The artists' booths not only are found in the gymnasium area, but also in the halls and the cafeteria area. Some of the artists will be working in their booth creating their original works in front of you. All items are for sale.

Also for sale are the JRAC cookbook, "Flavors and Vi-

sions" and the 20th Anniversary commemorative T-shirt designed and printed by Micah Middaugh.

The Holiday Art Fair has been known for its great gourmet menu featuring soups in a bread bowl, sandwiches, wraps, and such items as vegetable lasagna, the famous holiday salad, and an unbelievable

dessert table with fresh fruit for the calorie watchers. Admission is by donation at both high school entrances. This event is a major fund-raiser for the Jordan River Arts Council, an all-volunteer organization. JRAC provides a wide range of fine art experiences for persons of all ages, often working with

other organizations and the schools. Many members and non-members provide the work force for this event. For other information including requirements to exhibit, to work, or how to become a member please contact Howard Ellis, 231-536-3385 or 231-536-2152 or e-mail jrinfo@charter.net.

visit EJCHAMBER.ORG for more details & additional events.

STUDENT NEWS

CMU graduates

Marcella Koss and Cassandra Moyer of Boyne City and Beth Stallard of East Jordan are among the summer 2008 graduates of Central Michigan University.

EAST JORDAN

TALK OF THE TOWN

UPCOMING EAST JORDAN AREA EVENTS

Saturday, November 8:

DEER HUNTERS BALL 2008

(A benefit for the American Red Cross)-6:00p.m.-Nubs Nob in Harbor Springs
Please join the Northern Lower Michigan Chapter of the American Red Cross at our first Deer Hunters Ball. The evening will feature a dine-around dinner featuring food from Northern Michigan's finest chefs, dancing to one of the North's most popular bands and small live-auction. We will also have prizes for best "dressed" in our costume contest, so deck yourself out as the hunter or hunted and see if you win!

For more information about the Deer Hunters Ball, please contact Bess Bleyaert, Director of Marketing and Fund Development at 231-348-7666 or via email at bess@arnlm.org.

SIGHT-IN DAYS

Jordan River Sportsmen's Club Shooting Range - BC/Advance Rd.

18TH ANNUAL HOLIDAY ART FAIR

10:00 AM - 4:00 PM • EAST JORDAN HIGH SCHOOL AUDITORIUM
One of a Kind, High Quality, Wide Variety of Arts Media, Good Prices, 20 Year Celebration T-Shirts, JRAC Flavor and Visions Cookbook, Gourmet Lunch

ROLLER SKATING

at Harvest Barn Word of Life Church - M66 (next to Glen's Mkt.) - Noon-3pm

SNOWMOBILE SAFETY CLASS

East Jordan Sno-Mobile Club on Mt. Bliss Rd. - 9:00am - 3:00pm

visit EJCHAMBER.ORG

for more details & additional events.

Need a gift for the holidays or any occasion?

Come to the

18th HOLIDAY ART FAIR

SATURDAY, NOVEMBER 8 • 10:00 AM - 4:00 PM

EAST JORDAN HIGH SCHOOL AUDITORIUM

101 Maple St., East Jordan

One of a Kind, High Quality, Wide Variety of Arts Media, Good Prices, 20 Year Celebration T-Shirts, JRAC Flavor and Visions Cookbook, Gourmet Lunch

Fund Raiser for the JORDAN RIVER ARTS COUNCIL
301 Main St., East Jordan, MI 49727 • Phone 231 536 2152, jordanriverarts.com

THE CITIZEN-JOURNAL OPINION

EDITORIAL

New scam gets Sheriff's attention

Although most citizens are aware of scams that target our pocketbooks, there are still new cons popping up everyday. Last week, a new scam caught the attention of the Charlevoix County Sheriff's Office that prompted Sheriff George T. Lasater to notify the media of this newest assault on unsuspecting consumers.

The con has been circulating in this area and citizens should be on the lookout for a "Sweepstakes Scam" that comes with a letter requesting your immediate attention. The document goes on to say that you have been entered in a "nationally recognized sweepstakes program" and you have been chosen to receive a certain amount of money in cash and awards.

There is a check enclosed to entice the consumer and that is where the catch comes in. You are asked to make a payment of \$19.99 and send the check to the Sweepstakes Office in order to receive "entry procedures." The letter says if you follow the instructions you will be provided 100 percent full eligibility for the monies and prizes. It doesn't stop there, there is an article release card included that states a parcel in your name is ready for pickup and you have to make a payment of \$6.95 for a storage release fee by credit card only.

If you see any type of sweepstakes like this, immediately tear it up and make sure to not send any payment or cash the checks. The con artists behind this scam are looking for your personal information, like your social security number or credit card information. Never send anything out unless you are sure the company you are working with is legitimate.

Remember, when something looks too good to be true it usually is. We have covered several scams in the area in the past and continue to receive information about new ones that keep coming up. This newest con was so prevalent it caught the eye of law enforcement so always be on the lookout so you are not taken advantage of in the future. We will continue to let our readers know of any scams in the area so you can protect yourself and your family. If you believe you have been the victim of a sweepstakes scam or any other related scams, you can file a complaint with the FBI by going to the website www.ic3.gov.



Does this count?

I'm sitting in a white wicker chair on the deck. I'm wrapped in a blanket, Elmer Fudd hat and a wooly jacket. The day is sunny, cold, windy and typical for the first of November. There are only seventeen leaves left on the big maple tree, but they're always the first to drop off. My little yellow dog is standing in a pile of these leaves, head lifted, snuffling at the spicy air. It's a big, bad beautiful day.

MORE OR LESS

By
Christine
Gwidt



Tomorrow, or the next day, or the next at the very latest, I have to trundle this porch furniture into storage before the inevitable extrapolation of this bliss into bluster. I'm just not quite ready yet.

The wind is cold, but I'm convinced that it's firming my skin. A languorous feeling of contentment has replaced my normal frenetic fizzing. I'm too happy to question it much, lest I find a nick in

the fabric that would unravel upon scrutiny.

And I am a confirmed, life-long scrutinizer, possibly to the point that some might suggest medication. I count everything; ceiling tiles in waiting rooms, items of clothing, as I toss them from the washer into the dryer and cubes of chicken that I am dicing for the soup. The minutia of life has a way of distracting me from the Big Picture. I will spend an hour trimming the fringe on an area rug to an equal length. I straighten pictures on the walls of restaurants, offices and friend's homes. I have even used White Out to cover a teeny black smudge on a hotel room wall that was within my peripheral line of vision to the television set. I am ridiculous.

But for some reason, this season is different. I'm cognizant of this change in a way that is surprising. I feel lighter - less concerned with the details and more amazed by the ebb and flow of the days. Is this legitimate, or do I have a chemical imbalance?

I think because I spent the first six months of the year down south, I have the traveler's appreciation for home. It's the same feeling of camping under the stars - part exhilaration, part

wonder, part "How did I get so lucky?" For whatever reason, there is this undeniable tug of joy at the mere fact that I am alive in such a place.

And this is odd. The feeling that, if left unchecked, life could roll over me like a ton of wet moss has always been a concern. That may be why I tidy up and count things. I want to keep track of the socks and tee shirts and bites of protein. I want to pretend that I have control and that, with attention and diligence, I can steer clear of the potholes.

But suddenly, I'm okay with a bouncy ride. Just when I thought that these compulsions were tattooed into my skin, they've been evaporating like rainwater in a ditch.

It would take eight steps for me to reach the rake that is leaning beside the front door. I could wrestle this dried foliage into piles, into bags, into landfill, one, two, three. But I know that at some point before the snow flies, a strong north wind will rush through the yard and sweep the leaves down into the ravine.

In the meantime, aren't they pretty?
Christine Gwidt welcomes reader's comments. Email her at moreorlesschristine@gmail.com.

NEIGHBORS

The Charlevoix County Genealogical Society will hold its next monthly meeting on Thursday, Nov. 6, at 7 p.m., in the lower level community room at the Boyne District Library. The featured speaker will be Sheriff George T. Lasater, who will share information on the efforts being made to restore the War Veteran's Memorial in downtown Boyne City, as well as his own efforts and methods of preserving veteran histories in his most recent book. Anyone with military ties to Charlevoix County is strongly encouraged to attend. The program will also provide a wonderful opportunity for all to learn what can be done to assist with these projects - making future generations aware of Charlevoix County's contribution to the war effort. The program is free and open to the public and refreshments will be served. For further information, please contact JoAnn at 231-582-9602.



By
Nancy Northup

Some may have seen former area residents Bill and Avis (Rasch) Boyer around town this past week. Here from Ocala, Fla., they enjoyed being here after a long time, visiting relatives and friends.

Heartfelt sympathies go out to the family and friends of former Boyne City resident and businessman, Zuke Sheaffer, 88, who passed away last week. The same sentiments are felt for the passing of Marvin Goodwin and Greta Jane Antoine, both of East Jor-

dan.

Residents of Litzenburger Place had a good turnout for the flu shot clinic on Wednesday. A notice was posted for anyone who missed getting the shot would have another opportunity on Nov. 6, 12 to 2 p.m., at City Hall building EMS room. Don't miss it.

Nancy Hostetler of Grand Rapids was in Boyne City for the weekend visiting her mother, Jan Arasim.

Upstairs, downstairs, upstairs, downstairs, and that's the way it was at Marie Schmittiel's place last weekend. Dan and Julie Schmittiel of Chicago were here, helping her move from number 7 to number 6 at the Boyne Ridge Condos.

More news from the "Hub on the Hill" is that Litzenburger Busy Bee's Craft group will be holding their annual Holiday Bazaar on Saturday, Nov. 15, from 9 a.m. until 4 p.m., in the community room. Lots of new crafts this year with loads of home baked goods. A plate lunch will also be available.

Eleanor West of Boyne City spent four days this past week in Houston, Texas, attending Camp Quality National Meetings and then more days in Lexington, Mich., attending Community Christian Field Leadership Meetings.

Nels and Louisa Northup of Boyne Falls left Wednesday for a visit with the Jenni and Tony Witer family. All enjoyed watching their school, Anna, Ohio, win their football game and qualify for

the Ohio state playoffs. From there they had lunch in Kentucky with Ken and Lena May and on to Evansville, Ind., to visit daughter Kathy Gross and family. They were able to see nine grandchildren and three great-grandchildren on this trip.

On Wednesday, approximately 70 Boyne Area and East Jordan seniors had a terrifically fun time at the Boyne Area Center. Boarding the Charlevoix County Transit, they went to Charlevoix, and back again, enjoying a delicious progressive dinner delight at each stop. Many took part in the costume contest. An East Jordan mystery man, (Ricardo Garcia) costumed as a generously endowed female, believed to be a male, prancing around in spiked heels, brought out much laughter and won the prize for best costume in Boyne. It was Bunny Garlock of Boyne, with a pony-tailed monkey, dubbed as George of the Jungle, who won in Charlevoix. Each winner received hand crafted witches, decorations created by East Jordan High School Girl Scout troop # 364, with scout leader Connie Roberts.

I have received many comments today, remarking on how beautiful the "flags up" are at Boyne City's Memorial Park - like it is the most wonderful thing that has been done in Boyne for a long time. It does look like a classy memorial to our vets, thanks to all involved.

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@gtakes.com before the Friday noon deadline.

LETTER POLICY

The Citizen-Journal encourages and welcomes its readers to submit letters or emails expressing their opinions. Letters should be limited to 350 words and must contain the author's name and daytime phone number, which will be used for verification purposes

only and will not be published. Letters will be published on a space available basis and will receive priority according to potential interest, timeliness in connection with other events, or whether similar letters from other authors have been published previously. The

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

made in the letter, and do not necessarily reflect those of the Citizen-Journal, Up North Publications or Journal Register Co. staff members. Deadline for letters to the editor, as well as other community news items, is each Friday at noon.



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Journal Register

Contest offers tuition-free semester of college

The Michigan Education Trust is calling on all adults in the state to enter to win a tuition-free semester at any qualifying Michigan public college or university. Michigan residents 18 years of age and older can enter to win a one-semester, Full Benefits MET contract. Enter now through Aug. 31, 2009, at MET's web site www.SETwithMET.com. MET will announce the winner of a random drawing during College Savings Month next September.

MET reminds families about the importance of saving now for future college expenses," said State Treasurer Robert J. Kleine. "Higher education is an important step to ensure your children get the best-paying jobs of the future. While people are entering to win, we encourage them to learn more about MET and the many benefits of prepaying tuition. MET is a safe, easy, and proven way for families to help students continue their education by ensuring tomorrow's tuition costs are covered at today's

rates." No purchase is necessary to win the MET semester giveaway and the winner will have 60 days from notification to name a student beneficiary. The student does not need to be related to the winner, but must:
 •Be a Michigan resident; and
 •Not have four years of MET already purchased.
 Since its debut in 1988 as the nation's first guaranteed tuition program, MET has sold more than 87,000 con-

tracts and has nearly \$1 billion in assets. Not only are MET contracts portable to Michigan private and out-of-state colleges and universities, they may be transferred to other eligible family members. Since 1988, well over 90 percent of high school graduates with MET contracts have gone on to attend a college or university. Registrants can visit www.SETwithMET.com or call 1-800-MET-4-KID (800-638-4543) for all contest rules and more information about MET contracts.

Giving incentive

A provision of the Emergency Economic Stabilization Act recently signed into law bodes well for retirees and charitable organizations. Included in the bailout legislation was an extension on the IRA Charitable Rollover - a popular giving incentive that had expired on Dec. 31, 2007. The rollover permits owners of Individual Retirement Accounts who are age 70 or older to make direct gifts up to \$100,000 from their IRAs to qualified charities each year. Since the assets are transferred directly, retirees don't declare them as income

and avoid paying income tax on the amount of their gift. The IRA rollover provision had originally been part of the Pension Protection Act, which took effect in 2006. Heralded by congressional leaders, tax planners, and philanthropic groups, the legislation is thought to have generated millions of dollars in charitable donations nationally. Here in our own region, local community foundations also reaped the benefits. "Thanks to decades of careful saving and planning, a number of people have accu-

mulated good-size IRAs," explained Maureen Nicholson, executive director of the Petoskey-Harbor Springs Area Community Foundation. "The legislation has allowed those who want to support our local charities to do so without seeing the value of their gift diminished by income tax." According to Charlevoix County Community Foundation president, Bob Tambellini, the rollover is seen by many donors as a win-win opportunity. "Given a choice, most people would rather support a charitable cause

than pay taxes," he says, "so the passage of this legislation is good news for all of us - taxpayers, our community foundations, and all the local projects and programs we help fund." Those who are interested in learning how to take advantage of the IRA rollover should consult with their financial advisor or attorney. The community foundations can also provide additional information. Readers are invited to call them at 231-348-5820 in Emmet County, or 231-536-2440 in Charlevoix County.

Holiday wine market

Sample over 50 wines from around the world at the second Annual Holiday Wine Market hosted by Esperance and the Crooked Tree Arts Center. Taste the fruits of the vine as they exist in great values from Portland, Oregon, or Douro, Portugal, Sicily, New Zealand,

Australia, Italy, California or France's Cotes de Provence. The Holiday Wine Market will offer great values on a variety of exciting wines for holiday entertaining and personal enjoyment. A wealth of knowledge will also greet you as you sip your way through the exhibition with

Esperance staff, importers and wine professionals from around the state sharing information on winemaking, wine regions and food pairing. The Holiday Wine Market will be open from 4 to 6 p.m. on Sunday, Nov. 9, in the galleries at the arts center. Tick-

ets are \$10 per person and all proceeds will benefit the youth scholarships at the Crooked Tree Arts Center. Space is limited to 150 people. For information contact Crooked Tree Arts Center at 231-347-4337 or visit www.crookedtree.org.

Annual festival explores C. S. Lewis and the Cosmos

The Petoskey area is gearing up for the sixth annual month-long festival on the life and works of the man who created Narnia, C. S. Lewis. Beginning with the kickoff weekend Nov. 6, community groups and guest scholars will explore the theme of Lewis and the Cosmos. Dr. Owen Gingerich, former professor of Astronomy and the History of Science at Harvard University, will deliver "Let There Be Light: Modern Cosmogony and Biblical Creation," the keynote address on Friday, Nov. 7, at 7:30 p.m., at North Central Michigan College.

To wrap up the opening weekend, the Rev. Dr. Michael Ward will give the morning message at Emmanuel Episcopal Church on Sunday, Nov. 9, at both the 8 and 10 a.m. services. The church is located at 1020 East Mitchell in Petoskey. For information, call 231-347-2350.

The weekend also features a daylong seminar Saturday, Nov. 8, entitled "C.S. and The Cosmos," at North Central Michigan College. Geared toward students, life-long learners, educators, and administrators, the seminar features scholars Christopher Mitchell, Ph.D., of The Wade Center at Wheaton College, Ill., and Wayne Martindale, Ph.D., of Wheaton College and Michael Ward, Ph.D., Lewis scholar and lecturer, will explore the themes of science and scientism with particular focus on their expression in Lewis' Space Trilogy, "Out of The Silent Planet, Perelandra, and That Hideous Strength." Full-day registrations are \$45, including lunch; half-day registrations are also available for \$25. Participants are encouraged to sign up early by registering online at www.cslewisfestival.org or by calling 231-347-5550.

Festival week two includes Dr. Ward presenting three consecutive lectures Monday, Nov. 10, through Wednesday, Nov. 12, at 7 p.m. at Emmanuel Episcopal Church located at 1020 East Mitchell Street in Petoskey. Ward lectures are Monday, "A Brain the Size of a Planet: C. S. Lewis on how Reason Reveals the Universe and Its Maker," Tuesday, "If Men are from Mars and Women are from Venus, who is from Jupiter?" and Wednesday, "Why C. S. Lewis loved the Seven Heavens."

Other C. S. Lewis-related events throughout the month of November include theatre performances, community arts and library programs, school reading events, discussion groups, and an Evening with David Barrett, Emmy award winning singer and songwriter, on Saturday, Nov. 15, at Petoskey United Methodist Church. Many events are free and open to the public, while others require pre-registration or tickets. For more information, visit www.cslewisfestival.org or call 231-347-5550.

Major sponsors for the non-profit festival include Manthei Inc., Kidd & Leavy Real Estate, Birchwood Construction Company, Stafford's Perry Hotel, Crouse Entertainment Group, Kit Carson Paint & Wallpaper, Renee Guthrie Design at Lake Street Design Studio, Petoskey Rotary Club Charities and many community sponsors. The festival's collaborative spirit earned statewide recognition in 2004 through the "Imagine Michigan!" initiative, and continues to draw guests and participants from around the world.

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
 Episcopal Church of the Nativity will celebrate the Eucharist service on Sunday, Nov. 9 at 10 a.m. Coffee and treats will be served in the church basement right after the service. The vestry will hold its monthly meeting on Tuesday, Nov. 11, in the church basement beginning at 6:30 p.m. Plans for a Thanksgiving basket will be part of the agenda. Thursday, Nov. 13, the 'soup, sandwich and study' seminar continues to meet in the church basement at 5:30 p.m. to listen to Dr. Gerald Mann's audio-taped message entitled "A Pearl of Great Value." 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.boynecitynaz.org. The church is located at 225 W. Morgan Street, on the corner of West and Morgan.

Walloon Lake Community Church
 Thursday, Nov. 6, the Men's Fraternity will meet at 6 a.m. MOPS will meet at 10 a.m. Saturday, Nov. 8, there will be a men's ministry breakfast at 8 a.m., a small group leader training at 8:15 a.m. and new member class at 9 a.m. Sunday, Nov. 9, 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. Communion will be served at both services with a benevolent offering taken. Tuesday, Nov. 11, the Women's Bible Study will start at 9:15 a.m. Wednesday, Nov. 8, the food pantry will be open from 5:30 to 6:30 p.m. The dinner is from 5:30 to 6:15 p.m. with programs starting at 6:30 p.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
 Sunday, Nov. 9, Pastor Jonathan Mays will talk about "Things that We Have Heard and Known" from Psalm 78. First Presbyterian Church, 401 South Park Street, Boyne City offers two "come as you are" services every Sunday, 9 a.m. and 11 a.m., with nursery provided and coffee fellowship fol-

lowing each service. 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 a quiet activity bag to engage children as they worship with their families. The 11 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 Wednesdays, in Faulman Hall.

Christ Lutheran Church
 Sunday services start at 8 a.m. for early service, and late service starts at 10:30 a.m., with a Bible school for all ages at 9:30 to 10:30 a.m. 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 christlutheranboynoe@gmail.com. Check us out on the web, www.christlutheranboynoe.org.

Community of Christ
 The theme for this week's service is "Remember God's Promises" and will be presented by Elder, Lee Ecker. 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. Mark your calendars for our Community Thanksgiving Dinner on Sunday, Nov. 23, at 6 p.m. We hope you'll come. For more information on our activities and upcoming retreats and the Park of the Pines visit www.BoyneCityCofChrist.com. We look forward to seeing you soon, at 777 Vogel Street, Boyne City.

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The Citizen-Journal
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Dressed for Chill '08

With the economic crisis and the recent local layoffs throughout our community, many families are forced to make a choice between buying winter coats for their children and putting food on the table or meeting other basic survival needs.

With the sponsorship of Eta Nu Women's Club, our goal is to bring warmth to Boyne City Elementary School families in need through our "Dressed for Chill '08" Coat, Snow Pants and Boot Drive.

"As part of the Char-Em AmeriCorps Program, I re-

alized an urgent need to outfit our children for this upcoming winter and the many families needing assistance. After contacting Eta Nu Women's Club and receiving a resounding "yes" to participate, this drive grew throughout our community. It is a great feeling knowing the support this little town has at its fingertips," said Kristin Bates.

This drive will run from Nov. 3 through 21. We are accepting "NEW" items between the sizes of 5T-Youth 16/18. Boot sizes range from size 11 to size 5.

"This will be a difficult year for everyone, but especially for those who were already struggling to meet basic needs," said Sue Hoffman, Elementary School Social Worker.

There are four locations for clothing collection. These are: Boyne City Elementary, Old State Roadhouse, Boyne District Library (near children's section) and Boyne Country Books.

In addition, there are several locations throughout town accepting monetary donations. They are: Bali Living Imports, Old State

Roadhouse, Boyne City Elementary, Boyne Country Books, Pat O'Brien's, Ace Hardware, Country Now and Then, Glen's, Red Brick Salon, Boyne City Senior Center, City Hall, Water Street Café, Kilwin's and Boyne City Lanes. Checks should be made payable to: Eta Nu Charities. You may send a check directly to: Mary Anne Newman, Eta Nu treasurer at: 02910 Camp Lane, Boyne City, MI 49712.

Contact Kristin Bates or Sue Hoffman at 231-439-8300 for further information.

OBITUARIES

Richard "Ric" Robert Seel

Ric Seel, 46, of Grand Rapids, Ohio, passed away unexpectedly on Tuesday, Oct. 21, 2008.

Ric was born in Bowling Green, Ohio, on Oct. 9, 1962, to Robert H. and Fay S. (Emahiser) Seel. He was a 1981 graduate of Swanton High School and married Lisa L. Hartwig on May 24, 1995.

Ric attended Blessed John XXIII Catholic Church in Perrysburg. His entrepreneurial spirit inspired him to develop his business of 20 years, as Owner and President of West River Exports. Ric's passion and enthusiasm for motorcycles and classic cars led him to form numerous life-long relationships with friends worldwide. Ric and Lisa



(Jim) Vines of Sylvania, and Becky L. (Howard) Myers of Swanton; mother and father-in-law, Robert and Ruth Hartwig of Toledo; sisters-in-law, Tammy (Ted) Bayer of Liberty Center, Amy (Jean-Paul) Lemerand of Perrysburg; brother-in-law Robert Hartwig Jr. of Toledo; nieces, Katherine L. (Matthew) Lehnert, Jessica L. Vines, Jennifer L. Myers, Ashleigh Hartwig, Alexandria Lemerand, Gabrielle Lemerand, Emilie Lemerand, and Kristen Bayer; nephews, Justin R. Myers, Nate Bayer, and Brandon Bayer; and many, many friends. Ric was preceded in death by his father Robert H. Seel.

Family and friends will forever remember Ric's kind, warm-hearted, easy-going nature that made him such a people oriented person. He will be deeply missed by all who were fortunate to know and love him. A celebratory Mass of Resurrection was held Saturday, Nov. 1, in St. Rose Catholic Church, 215 East Front Street, Perrysburg, with Father Herbert Weber of Blessed John XXIII Parish presiding. Interment will be private.

The family requests in lieu of flowers that memorial contributions please be made to the Wyatt and Regan Seel Education Fund at any Huntington National Bank.

Arrangements are under the direction of the Wright-Hobbs Funeral Home, Grand Rapids. Online condolences can be expressed at www.wright-hobbs.com.

"Dance the Night Away"

PETOSKEY — The Great Lakes Chamber Orchestra will host a dinner-dance fundraising event in the Ovation Hall of the Odawa Casino Resort in Petoskey, on Friday evening, Nov. 21, beginning at 7 p.m. and closing as late as the name of the event implies: "Dance the Night Away." Twenty musicians of the Great Lakes Chamber Orchestra, under the direction of Maestro Matthew Hazelwood, and the Chris Copeland Swing Band, seven outstanding jazz musicians from all over Michigan, will offer the audience the full spectrum of traditional dance music: Viennese waltz to American swing.

The emcee for the evening is Interlochen Public Radio personality, Dick Wallace. "I

love a night like this," says the host of the morning show on IPR. "It brings back great memories. I'm thrilled to be a part of it, and if we can raise a few dollars for the orchestra, well...that's even better."

"The executive staff at the Odawa Casino Resort has very generously offered to sponsor this event," explains event co-chair and GLCO founding member, Bob Pattengale. "We have always appreciated their support, but this will be very special. Their Ovation Hall is perfect for an evening like this." The audience will be seated at beautifully appointed candle-lit tables for eight, surrounding a very large dance floor. At one end of the room is a performance stage large enough to hold

the more than thirty musicians who will entertain. The other end of the room will be lined with an extraordinary buffet and a hosted bar.

"We have been talking about putting together this sort of an event for two or three years now," said co-chair, Dale Hull. "We have finally gathered most of the ingredients for success: great musicians; great food; and the perfect venue. The only thing left is enthusiastic attendees."

The room will seat 450 patrons at tables. Tickets for "Dance the Night Away" are \$50 per person. The ticket price includes a seat at a table, a private buffet dinner, hosted bar and the opportunity to dance to some of the finest music ever composed for the

dance floor. Individuals and couples can purchase tickets by calling the Quill Box gift shop at 877-442-6464 ext. 8815 or in person at the Quill Box gift shop, located inside Odawa Casino Resort, 1760 Lears Road, Petoskey. Hours of operation for the Quill Box are Monday through Saturday, 8 a.m. until 11 p.m., and Sunday, 8 a.m. until 9 p.m.

Reserved tables for as many as eight are priced at \$400 for individuals and \$500 for corporate sponsors. Reserved tables will be placed next to the dance floor and are available in advance only, by calling the Great Lakes Chamber Orchestra office at 231-487-0010. The goal is to fill the house with good food, good friends and good music and to dance the night away.

Flu shots and health screening offered

PETOSKEY — The First Thursday Health Screening takes place from 8 to 10 a.m. and 4 to 6 p.m., Thursday, Nov. 6, at the Community Health Education Center, located across the parking lot from the hospital's main entrance.

The \$20 screening provides a place where healthcare professionals measure participants' height, weight, body composition, good and total cholesterol levels, blood sugar and blood pres-

sure during 15-minute screenings. Based on the same-day results, participants receive follow-up recommendations.

In addition to the routine screenings, \$25 flu shots will be offered by VitalCare

from 8 to 9:30 a.m. VitalCare will directly bill Medicare/Medicaid for those who qualify.

Registration is not required. For more information, contact HealthAccess, 800-248-6777.

BOYNE CITY AMERICAN LEGION NEWS

At the regular meeting of Ernest Peterson Post 228, held on Oct. 2, the following communications, reports, discussions and actions were presented or acted upon. The post received a donation from the family of James Bunting and a thank you card from Peg Crozier for the donation of \$50 to the Alzheimer Memory Walk. A request from BAC-PAC to support the 2009 graduation party was honored with a \$100 donation.

The bingo chairman reported attendance is up, due in part to the ever increasing and variety of the concession menu, and still making a profit. The "Tabs For Tots" plaques have been presented to the local schools and Onaway Post will be awarding the next

pediatrics equipment.

The Memorial Project in Veterans Park is behind schedule, but the volunteer contractors and Memorial Committee have kept the project moving forward. With the installation of the flagpoles, the annual Veterans Day observance will take place Nov. 11 at 11 a.m. in Veterans Park.

The Color Guard advanced and posted the American flag, gave a patriotic talk, had taps played, retrieved and retired the colors at the Boyne City High School Constitution Day assembly. The Honor Guard conducted "Veteran of the Month" ceremonies for John Joseph Balchik and James Louis Bunting. The News Review Generations published "Veteran of the

Month" William Hoffman. The Citizen-Journal published "Veteran of the Month" James Louis Bunting and The Legion News for September.

The Chaplain reported on area veterans who are sick, disabled, shut-in or have answered the final call and visited the 18 veterans living at Grandvue Medical Care Facility. The "Heroes To Hometown" 4th Zone representative Don Kleinschrodt gave information received at the American Legion service officers school held at Higgins Lake.

Membership stands at 111 with a goal of 144. A request from the Lions Club that the Color Guard advance, post, retrieve and retire the American flag at the annual trib-

ute to veterans program to be held on Nov. 9, at 3 p.m. at the Boyne City High School. The public is encouraged to attend this free program and will have an opportunity to learn about, and may support, the Veterans Memorial Project.

We are accepting items from the public to be sent to our troops overseas at the post on Saturdays between 3-9 p.m. Blue Star Banners and troop support ribbons are available to the public.

The next regular meeting will be held Nov. 6, at 7:30 p.m. in the post home and will be preceded by the "Veteran of the Month" ceremonies at 6:15 p.m. and followed by a potluck supper in their honor. Area veterans are welcomed and encouraged to attend.

Byron "Bud" T. Neidhamer

Byron 'Bud' T. Neidhamer, 82, of Boyne City, passed away peacefully at his home surrounded by family members on Thursday, Oct. 30, 2008.

Bud was raised in Dayton, Ohio, where he attended Roosevelt High School, and graduated in 1944. Immediately thereafter, he entered the Army and served in the 7th Infantry Division in the Central Pacific Theater of War. Bud received two Purple Hearts while serving in the 85 Day Battle of Okinawa.

Upon returning to civilian life, he married his high school sweetheart, Winifred Holzhauser, and graduated from Miami University of Ohio, in 1951. His life was then directed toward education; teaching school on Guam for two years, Maumee, Ohio, for seven years, Boyne City for 17 years and, Petoskey for eight years.

In 1956, he and Winnie purchased Camp Lookout Boys Camp in Frankfort, Mich., and for many years influenced the lives of young boys teaching life and outdoor skills.

Bud coached track and Boyne City football under the legendary Paul Pfahler in the 1960s and was an industrial arts teacher, counselor, principal and athletic director at Boyne. In 1976, Bud took over the athletic director position at Petoskey High School, where he served until retirement in 1984.

Bud had a love for the outdoors and over the years fostered many memories and friendships with the Gunnell Grabbers, a local group of canoeing enthusiasts, who spent more than 30 years exploring remote rivers in Ontario, Canada, and the Northwest Territories.

Since retirement Bud's passion has been Camp Daggett. He loved camp and served on the board, where he contributed to the growth and development of new programs and buildings in the last 15 years. His foresight will benefit campers for many generations to come. He was well known around camp, always searching for new projects.

Winnie passed away in 1970. In 1971 he married Anne Ledwidge, who preceded him in death in 2004. Anne and Bud raised Amy and were dedicated advocates for children throughout their neighborhood and Petoskey schools. They traveled the world and enjoyed 32 years of life together.

He is survived by three children born of the first marriage, Lynn Hall (Scott) of Boyne City, Tom Neldhamer (Debbie)

of Boyne City, and Amy Guercio (Vince) of Vail, Colo.; seven grandchildren, Joshua and Dylan Hall, Megan, Kate and Ellie Neidhamer, and TJ and Jill Guercio, and two great-grandchildren, Gwendolyn and Clementine, and dear family friend, Donna Moll.

In lieu of flowers, the family suggests memorials to the Camp Daggett Foundation Fund which will subsidize camp tuition for deserving local youth.

A celebration of Bud's life was held Sunday, Nov. 2. Stackus Funeral Home of Boyne City is serving the family.

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



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Economic stimulus payments

DETROIT — The Internal Revenue Service is looking for 7,831 Michiganders who are missing more than \$4.9 million in economic stimulus payments and tax refund checks that were returned by the U.S. Postal Service due to mailing address errors. Nationwide the IRS has more than 279,000 economic stimulus checks totaling about \$163 million and more than 104,000 regular refund checks totaling about \$103 million.

"We very much want to get this money into the hands of taxpayers where it belongs," said IRS Spokesperson, Luis D. Garcia. "There are a number of ways people can update their address with the IRS but using direct deposit next time will avoid all the headaches. All a taxpayer has to do is update their address once and we will send out all checks due."

Stimulus checks

It is crucial that taxpayers who may be due a stimulus check up-

date their addresses with the IRS by Nov. 28. By law, economic stimulus checks must be sent out by Dec. 31 of this year. The undeliverable economic stimulus checks average \$552. The "Where's My Stimulus Payment?" tool on IRS.gov is the quickest and easiest way for a taxpayer to check the status of a stimulus check and receive instructions on how to update his or her address. Taxpayers without internet access should call 1-866-234-2942.

Regular tax refunds

The regular refund checks that were returned to the IRS average \$837. These checks are sent as soon as taxpayers update their address. Taxpayers can update their addresses with the "Where's My Refund?" tool on IRS.gov. It enables taxpayers to check the status of their refunds. A taxpayer must submit his or her social security number, filing status and amount of refund shown on their 2007 return.

Taxpayers checking on a refund over the phone will be given instructions on how to update their addresses. Taxpayers can access a telephone version of "Where's My Refund?" by calling 1-800-829-1954.

Unsure?

Taxpayers not sure of which type of check they may be due should check on a potential economic stimulus check first because of the looming deadline. See instructions above.

For most people

The vast majority of checks mailed out by the IRS reach their rightful owner every year. Only a very small percent are returned by the U.S. Postal Service as undeliverable. Through Sept. 2008, the government distributed 116 million economic stimulus payments with only about 279,000 checks being undeliverable or about one-quarter of one percent. Meanwhile, the IRS

has distributed more than 105 million regular refunds this year with only about 104,000 being undeliverable or one-tenth of one percent.

Avoiding future problems

The IRS encourages taxpayers to choose direct deposit when they file their return because it puts an end to lost, stolen or undeliverable checks. Taxpayers can receive refunds directly into personal checking or savings accounts. Direct deposit is available for filers of both paper and electronic returns. The IRS also encourages taxpayers to file their tax returns electronically because e-file eliminates the risk of lost paper returns. E-file also reduces errors and speeds up refunds.

Watch out for scams

The IRS never initiates emails. Don't fall for any email scams about your refund. The IRS will never request personal information via an unsolicited email.

BOYNE AREA SENIOR CENTER

You are invited to join the Boyne Area Senior Center, managed by the Charlevoix County Commission on Aging, for lunch and daily activities this week.

Thursday, Nov. 6, the day will begin with Roger setting up his keyboard at 11:00 a.m. Lunch will include stuffed cabbage, parsley potato, Capri-blend veggies and a banana. Homemade soup will be served on Thursday. Bingo will follow lunch with a fresh fruit basket prize.

Friday, Nov. 7, the day again starts at 11 a.m. Enjoy music by the Cousin's Music Group for an hour. Ham, sweet potatoes, broccoli with cheese and fruit cobbler is planned for lunch. A drawing will be held for a fruit basket on Friday.

Sunday, Nov. 9, Sunday dinner will be served at the East Jordan Senior Center. Roast beef or chicken with all of the trimmings will be served along with assorted pies. Call the East Jordan Senior Center for more information at 231-536-7831.

Monday, Nov. 10, baked chicken, potatoes, Brussels sprouts and a fruit cup will be served at noon. Bingo follows lunch with a fresh fruit basket being awarded.

Tuesday, Nov. 11, a short DVD will be shown at 11:30 a.m. updating us on the construction of the Veterans Memorial under construction at the park. Remember this is Veterans Day. For lunch, pork roast dinner with all of the trimming will be served. The computer class will meet at 1 p.m.

Wednesday, Nov. 12, line dancing will begin the day at 10 a.m. There is a foot clinic planned at the senior center on Wednesday. You must make an appointment for this service. Remember to bring along a towel for your appointment. Cod amandine, stew veggies, V-8 juice and pineapple is on the lunch menu.

For more information regarding the senior center call 231-582-6682. The Charlevoix County Commission on Aging can be reached at 231-237-0103. The suggested donation for lunch is \$2 if you are age 60 or over; \$4 if you are under age 60.

Disease management presentation offered

PETOSKEY — The Northern Michigan Regional Hospital Diabetes and Nutritional Counseling Center is hosting a community presentation to review lifestyle and medications for those living with diabetes and/or heart and vascular disease. Laurie A. Kane,

MD, Endocrinologist at Northern Michigan Regional Hospital, will address whether Type 2 Diabetes can be prevented and what to expect if it progresses. Dr. Kane will speak from 7 to 8 p.m. on Monday, Nov. 10, at the Community Health Education

Center, 360 Connable Ave., Petoskey (across the parking lot from the main entrance of Northern Michigan Regional Hospital). Light refreshments will be served and vendors with diabetes products will be present to answer questions from 6 to 7

p.m. Type 2 Diabetes is sometimes known as the form of diabetes that develops when the body does not respond properly to insulin, as opposed to type 1 diabetes in which the pancreas makes no insulin at all. Insulin resistance

can also occur in people who have type 1 diabetes. According to the American Diabetes Association, around 18 million people in the United States, or 6.3 percent, have some form of diabetes. Approximately 90 - 95 percent of these

people have Type 2 Diabetes. Registration is encouraged, as seating is limited. To register or for more information for the Northern Michigan Regional Hospital Diabetes and Nutritional Counseling Center, call HealthAccess at 800-248-6777.

HAPPENINGS

Tai Chi class

A new six-week Tai Chi Class session will begin in Boyne City on Nov. 5.

The class is offered by The Charlevoix County Commission on Aging and The Boyne District Library. Meg McClorcy will be teaching the Tai Chi Fundamentals, which progresses from simple movement patterns to a complete form. Two sessions meet on Wednesdays, at 9 a.m. and 10 a.m. New students should contact Meg McClorcy about which class to attend.

Classes meet in the community room downstairs in the Boyne District Library. The class is about one hour long. It is open to everyone. The cost is \$12 for 6 weeks for seniors and \$40 for those under 60 years of age.

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

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

Friske's Holiday Open House

Friske's Farm Market and Country Haus will hold their Annual Holiday Open House on Saturday, Nov. 8. There will be refreshments, drawings and live music by Ginny Carey in the Orchard Cafe from 11 a.m. to 3 p.m. Plus, you'll receive 25% off on your purchases at the Country Haus and recipe handouts. What a great time and place to do some Christmas shopping.

Texas Hold'em

V.F.W. 3675 of Boyne City will hold a Texas Hold'em tournament on Saturday, Nov. 8, starting at 2 p.m. The entry fee is \$10 with a \$30 buy-in (no rebuys). Register at the V.F.W. on Wednesday, Oct. 22, from 4 to 8 p.m., Saturday, Oct. 25, from 5 to 7 p.m., Wednesday, Oct. 29, from 4 to 8 p.m., and Saturday, Nov. 8, from 10 a.m. to 1 p.m.

Cash bar, serving beer, wine, pop and water, will be open from 10 a.m. until midnight. Hot dogs, chili, chips and other snacks will be available for purchase.

Extras include 50/50 drawings, pull tab tickets and other games. Must be 21 to participate. License #M43153.

Sights on Success

The Charlevoix Zonta Club and Charlevoix Area Hospital present SOS - Sights on Success on Saturday, Nov. 8, at the Charlevoix Public Library.

Area 6th - 9th grade girls will be part of an interactive experience lead by nationally known public speaker Laurie Stewart. Laurie will lead the girls through activities featuring topics of self-esteem, goal setting, confidence building and other topics related to the attendees. Check out Laurie's website www.lastewart.com.

Registration starts at 9 a.m., and the event begins 9:30 a.m. and concludes at 3:45 p.m. Lunch is provided. There is no cost for this event. The first 75 to register will receive a free t-shirt.

For registration information, please contact Betsy, at 231-547-5930 or charlevoixzclub@yahoo.com.

Litzenburger Christmas bazaar

There will be a Christmas Bazaar Saturday, Nov. 15, from 9 a.m. to 4 p.m., at the Litzenburger Place Community Room, 829 S. Park St. in Boyne City. Lots of new crafts and baked goods will be for sale, and lunch will be available.

Explore the sciences

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

EJ SENIOR CENTER

Everyone is welcome for lunch at the East Jordan Senior Center. Thursday, Nov. 6, stuffed cabbage, parsley potatoes, Capri-blend vegetables and banana will be served.

Friday, Nov. 7, ham, sweet potatoes, broccoli with cheese sauce, roll and fruit cobbler are on the menu. Music with Gail Williams and the Black Box Band begins at 11 a.m. and bingo follows lunch.

Sunday, Nov. 9, Sunday dinner of chicken and roast beef with all the trimmings will be served at 11:30 a.m. Gail Williams and the Black Box Band will entertain starting at 11 a.m.

Monday, Nov. 10, the day begins with the Merry Musicals at 11 a.m. Baked chicken, potatoes, Brussels sprouts and fruit cup are on the menu.

Tuesday, Nov. 11, line dancing begins at 10:30 a.m. The soup and salad bar starts at 11:30 a.m., with bingo after lunch and paint class at 1 p.m.

Wednesday, Nov. 12, Cod amandine, stew veggies, V-8 juice and pineapple will be served.

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. 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.

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WEEKLY Health Tips

By Steve Czerkes Pharmacist

Excess Weight & Colon Cancer Risk

Gaining extra pounds over the years may increase your risk of colon cancer according to a recent study. The study followed more than 48,000 men for 18 years. For every ten pounds they gained after age 21, their risk of developing colon cancer went up by 33%. Men that were the leanest and within the normal weight range had the lowest risk. To keep off extra pounds, be sure to get regular exercise. Replace high-calorie, high-fat foods with fruits, vegetables and lean protein. Drink water instead of calorie-laden soft drinks.

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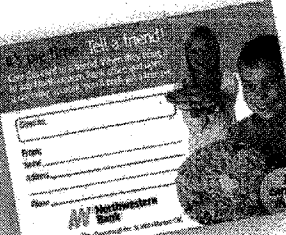
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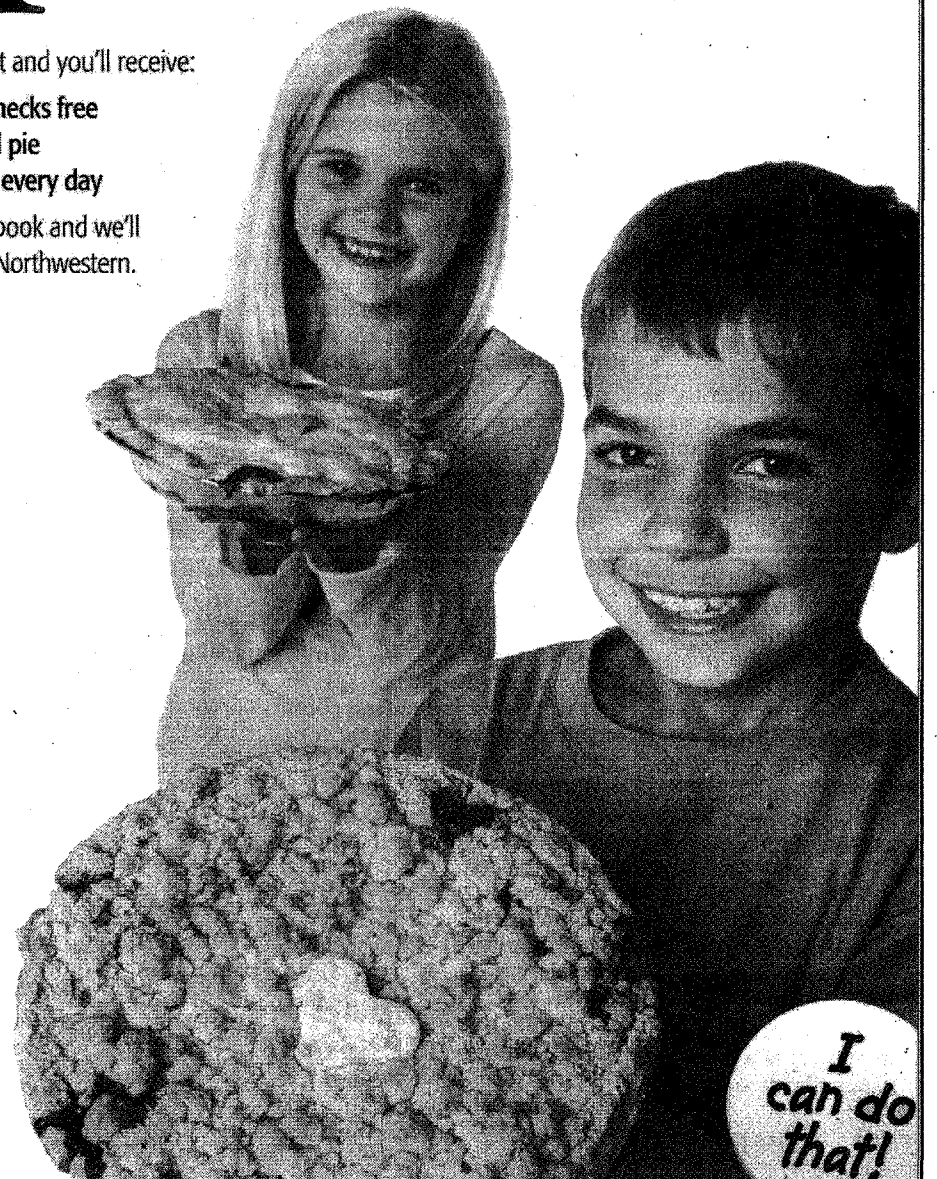
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SPORTS

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**RHYME
 OR REASON**



By Chris Tredway

**The
 yellow
 flag**

Rolling through the backfield full tilt with broken tackles piling up behind me, the end zone was coming fast as the final seconds slipped off the clock last week. It had been a nail biting come-from-behind game of last-minute sports writing and I was going to win. The final points settled into place as the whistle blew and I stood with arms held overhead, signaling a touchdown before spiking the keyboard onto the artificial turf inside my office.

A clever little sports column had been neatly wrapped up and delivered to the world just in time. It presented a seamless case against the Michigan High School Athletic Association and their flawed formula for football playoff pairings.

Let's watch the replay... Words opened a hole in the MHSAA defensive line as an ambitious young sports writer charged through with all the sarcasm he could muster, running and cutting in the open field against playoff pairings that strain school budgets and the environment. 500-word touchdown!

The celebration dance in the end zone lasted for a couple days before a yellow flag was discovered on the field and my brilliant winning play was called back.

Somewhere during the course of the run I had apparently stepped out of bounds along the visitors sideline, side-swiped an official and taunted the other team. Or in other words, I wrote a slanted sports column that piled blame on the MHSAA for requiring football teams to travel hundreds of miles for the opening playoffs.

I eventually stopped dancing in the end zone and listened to the call on the field, which was announced in the form of an e-mail from MHSAA Communications Director John Johnson.

"It was as recently as 2005 that we had what was called 'geographic pairings' for the first round of the football playoffs, pairing teams together by proximity rather than playoff points," Johnson wrote. "That policy was changed, at the request of schools from northern Michigan, to play the games the same way as the rest of the state - based on the pairings created by the playoff point averages."

"It was northern Michigan schools which advocated for the playoff points to determine the home team for the second round as well, and then to determine sites at a point between the two schools

See RHYME, page 10

Boyne lights up Calumet

**Pre-district
 gun fight
 ends 35-26,
 Ramblers
 advance**

By CHRIS TREDWAY
 SPORTS EDITOR

BOYNE CITY — The field was on fire Saturday afternoon for the Division 6 Pre-District showdown between Boyne City and Calumet.

Sunlight poured onto the turf as the Ramblers exchanged blows with the Copper Kings in what appeared to be an evenly-matched play-off bout.

Either team had finished the regular season at 9-1 and possessed comparable size and speed, which resulted in a tie at the half, 14-14.

The Kings had received to start the game and advanced to the Ramblers' 25-yard line, where they targeted receivers in the end zone but were denied on two consecutive throws by Boyne City juniors Drew Nohel and Evan Orban.

The Ramblers took over on downs and handed the ball off to senior running back Trevor Kruzal, who received several open field blocks to rush 45 yards on the first play.

Taking a snap from Calumet's 30-yard line on the next play, quarterback Nick Young hit tight end Dalton Looze to advance the ball inside the 5.

Kruzal wrapped his arms around the ball, lowered his head and punched through the line for a touchdown with 6:12 remaining in the first quarter. The extra point was good to put the Ramblers up 7-0.

After an onside

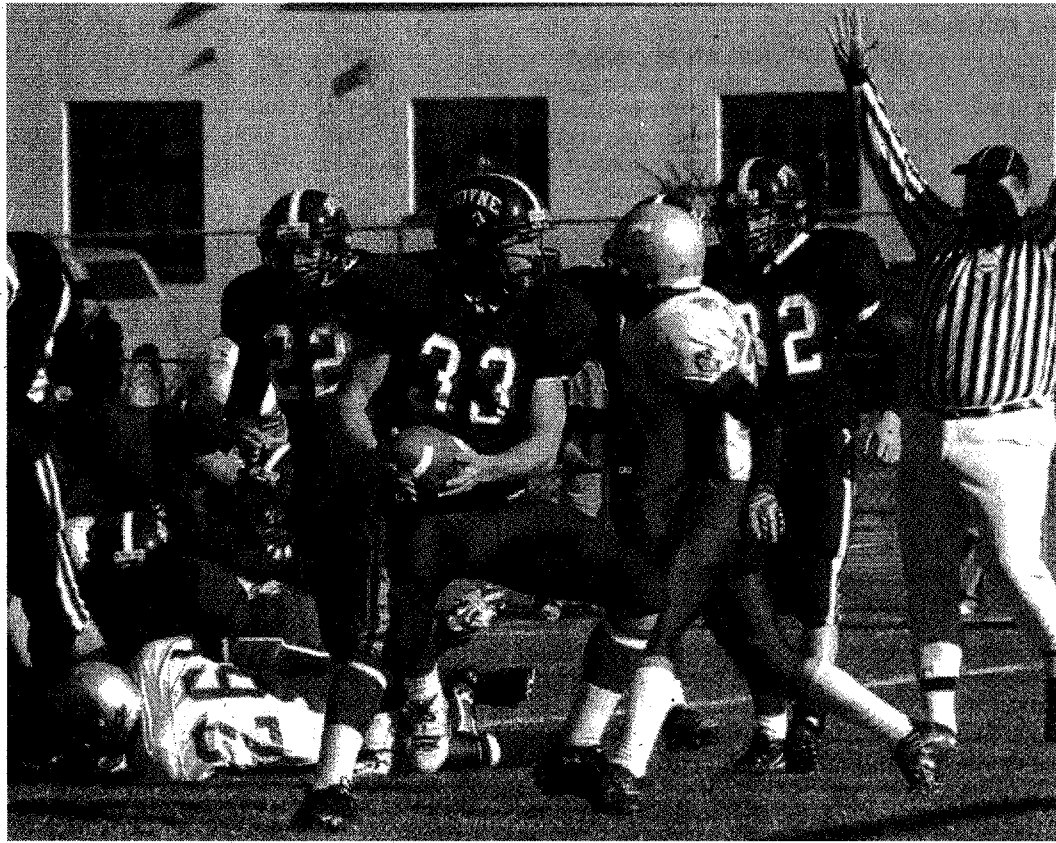


Photo by Vic Ruggles

Boyne City bulldozer Trevor Kruzal ploughs through a pile of players to enter the end zone Saturday, looking to the official at his left.

kick, which was grounded on their own 48-yard line, Calumet scored on the first play as the quarterback ran an option to the right side for 52 yards. The extra point was good to tie.

Boyne City's ensuing drive ended with a punt to Calumet's 12-yard line. Likewise, the Kings were forced to punt on fourth-and-nine from their own field blocks to rush 45 yards on the first play.

On second-and-six, Nohel sprinted up the left sideline for a 26-yard touchdown and kicked his own extra point to put Boyne ahead 14-7 with 1:25 left in the first.

A monster kickoff put Calumet on their own 16-yard line and the Kings drove down field as the quarters changed, eventually turning the ball over

on downs on Boyne City's 23 with 8:44 left in the first half.

Boyne would punt the ball back to Calumet after stalling on their own 35-yard line.

Calumet capitalized on a long pass to the Ramblers' 3-yard line before tying the game 14-14 with 4:05 remaining.

Boyne City scored from the 1-foot to open scoring in the second half, giving the ball to Kruzal at 9:02 in the third quarter. The extra point was successful, 21-14.

The Ramblers forced a fumble on Calumet's next possession but punted the ball away as either defense shut down the opposing offense.

The Kings' quarterback tossed one up from his own 41-yard line and hit a receiver in stride to score their first points in the second half. The extra point attempt was blocked by Looze to

leave Calumet trailing 20-21 going into the fourth quarter.

A painted bed sheet hanging on the fence at the north end of the field read, "Ramblers control the fourth," and as Calumet fumbled the ball on a fake punt on fourth-and-seven from their own 24-yard line, the bed sheet seemed to be telling the truth.

Boyne City's Bryan Wonski recovered and set the stage for another Rambler touchdown, coming on a 1-yard dive by Nohel, 28-20.

Later in the quarter, Calumet scored on another long reception after receiving a punt from the Ramblers. Trailing by two with 1:58 left to play, the Kings lined up for a two-point conversion attempt.

"This is the biggest play of the season right here," senior defensive back Steven Robinson yelled be-

fore the ball was snapped.

Kruzal, with help from others, met the ball carrier at the line of scrimmage and stopped the play dead to retain the lead.

And to advance the lead to 35-26, Kruzal rumbled through Calumet's backfield on the first play of the next drive to score with 1:50 remaining. The kick was good for 35-26.

"They were good, (Calumet) came out and hit hard," Nohel said after the celebration on the field calmed down.

"I think we could play a little bit better — you know, pick it up for Iron Mountain, but overall we did pretty good."

Boyne City coach Dave Hills said his team showed continued improvement and limited mistakes on the field.

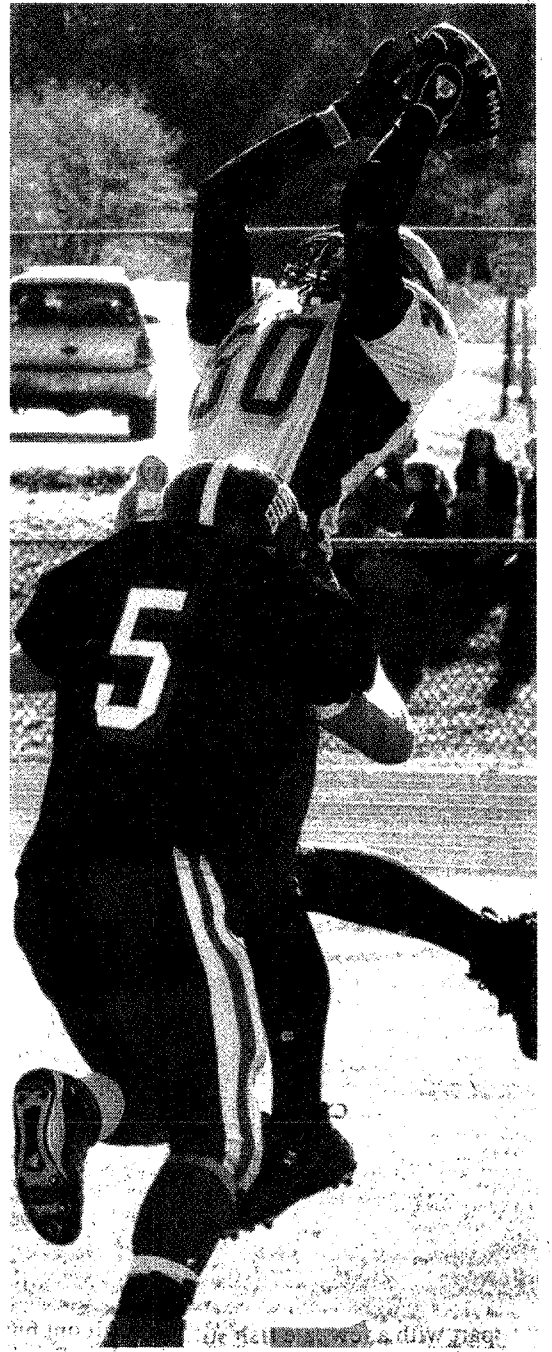


Photo by Chris Tredway

Hitting a Calumet receiver in the end zone to force an incomplete pass, Boyne City junior defensive back Drew Nohel prevents a first-possession score Saturday afternoon.

executed well," Hills said. "We capitalized and caused some turnovers in a tight football game with two teams that are pretty evenly matched — that's pretty good."

"I'm just so proud of the kids, they've worked tremendously hard. We were kind of building all season towards getting to a playoff game and try-

ing to play our best... (Iron Mountain) is a good football team, you know, they're 10-0 now for a reason so it'll be a big one."

Iron Mountain hosts the Ramblers Saturday at 2 p.m. and a district title is on the line.

Contact Chris Tredway at ctredway@michigannews-papers.com.

East Jordan beats Blazers, 3-2

By PHIL TROMBLEY
 SPORTS WRITER

The regular season slipped by Thursday evening, closing out East Jordan's varsity record at 37-58 overall after beating Kalkaska at home in a match that stretched to five sets.

The first set gave away what the match would develop into, going down to the wire with a score of 26-24, Kalkaska.

The Lady Red Devils gathered kills left and right on the following set, winning it 25-15 before returning to closer play in

the third.

The Blazers slipped by, winning 25-23 to drive the match into the fourth, which East Jordan took by a slim margin, 25-21.

The Devils won the fifth 15-12 to claim their final regular season match.

Alex Snowden walked away with 10 kills and 12 digs, with Megan Germaine generating 10 kills, five blocks and 15 digs.

Maribeth Pointdexter put down nine kills with six digs, and Melyssa Skrocki gave 27 assists and scored a pair of kills. "Stephanie Clavier came off

the bench and played a great defensive game," coach Jackie Haley said. "Good team play all the way around."

The East Jordan junior varsity volleyball team closed out its season with a similar result Thursday against Kalkaska, rallying from a one-game deficit to take the win by scores of 15-25, 25-20 and 25-23.

Stephanie Holm led the offense with 10 kills and six points, while adding three aces, four digs and one assist. Kara LaVanway chipped in with three points, one ace, four kills and seven digs, and Sara Byce

served at 100 percent with five points, three aces and six digs.

East Jordan's JV defeated Traverse City St. Francis 25-12, 24-26, 25-8 on Tuesday, Oct. 28.

Holm walked with 15 points, nine aces, 10 kills and six digs. Trista Karlskin had 14 points, four aces, 100 percent serving, two digs and three assists. LaVanway added six points, three aces, 100 percent serving, six kills and three digs, while Morgan Skop contributed with seven assists and one kill.

Contact Phil Trombley at phtrombley@charter.net.

Boyne City soccer stars honored

By GREG GIELCZYK
 SPORTS WRITER

BOYNE CITY — Boyne City lost to Kalkaska for the first time ever in the first round of the boys district soccer tournament.

With that defeat the Ramblers closed the books on the careers of several outstanding senior leaders.

Graduating off this year's team will be sweeper Tyler Urman, forward Ethen Mapes, defender Jesse Place, midfielder Zac Knot and stopper Aaon Anzel.

The Ramblers finished 10-6-4 overall and 8-3-1 in the Lake Michigan Conference.

Sterling Adgate led the team in scoring with 15 goals and his

return next season will certainly give the Ramblers a boost.

Mapes topped the team in assists with seven and ended his career one point shy of being Boyne's all-time leading scorer.

He will be missed. But the Ramblers also return their top keeper in Harmon Grubbs who had 203 saves and allowed only 29 goals for a save percentage of 85.

"We will be losing some key seniors, but I think the sophomores and freshmen have made significant progress and should be ready to step in and perform next season," coach Nick Baic said.

The Ramblers had an impressive haul of post-season awards.

Urman was named to the All-Conference and All-District Teams, was the Team Defender of the Year and earned his varsity letter.

Mapes was also All-District and was Honorable Mention All-Conference. Place was All-District.

Knot was the Team Midfielder of the Year, while Anzel won the Team Coaches' Award.

Adgate earned All-District and All-Conference selections and was the Team Forward of the Year.

Brendan Baic won selection to the All-District and All-Conference teams and as the team's Most Valuable Player.

Nathan Clubine made All-District Second Team, All-

Conference Honorable Mention and was Team Midfielder of the Year.

Tom Halstead made All-District Second Team. Blake Kroondyk was All-District Second Team and earned the Team Captain's Award.

Dean Hague was named the Team Rookie of the Year, Tevin Larmond earned Most Improved Player honors and Austin Weisler won the Team "Attitude" Award.

Earning their varsity letters were: Neil Anderson, Jon Calo, Grubbs, Mitchell Heick, David Heick, Lucas Hoaglund, Weston Kartes, Colin Kruzal, Gerritt Moeke, Nolan Seelye and Colton Tinker.

Contact Greg Gielczyk at gielczyk@jackpine.com.

**XC star
 is born**

By CHRIS TREDWAY
 SPORTS EDITOR

BROOKLYN — Boyne Falls eighth grader Kaylee Wilson closed out her 2008 cross country season by running faster than most of the state of Michigan at the MHSAA Division 4 Cross Country Finals Saturday, Nov. 1.

Only three eighth graders from across the state managed to advance to the state finals, where nearly 250 high school athletes raced for bragging rights, records and scholarships at the Michigan International Speedway.

Wilson placed 41st in the field, running the course in twenty minutes, 22.6 seconds. The competition was fierce at the start as runners pushed for hard-to-find openings in the pack, which only spread out slightly throughout five kilometers.

There were 85 racers that finished within one minute of Wilson, giving her the tightest competition of the season by far.

Bridget Bennett of Mt. Pleasant Sacred Heart took the title in 18:36.7, while Harbor Springs captured the girls team title ahead of Manton and Hesperia. The fastest girls in the state regardless of division was Megan Goethals of Rochester (Division 1) in 17:10.1.

In the boys competition, Stephen Walker of Midland Dow (Division 1) recorded the fastest time in 15:18.6.

Contact Chris Tredway at ctredway@michigannews-papers.com.

Ramblers sweep up

Humble Harbor Springs to end season at home

By CHRIS TREDWAY
SPORTS EDITOR

BOYNE CITY — In their final regular season bout against Harbor Springs, the Lady Ramblers took care of a little house cleaning Thursday evening, Oct. 30, sweeping their guests to finish 11-3 in the Lake Michigan Conference and 31-10-10 overall.

"The game started off being pretty emotional (for the seniors)," Boyne City coach Casie Parker said. "The girls managed to get their composure and play a great game. For the first time ever we had only one missed serve the entire match."

The match was divided into three sets of similar proportions, with Boyne City beating Harbor Springs 25-20, 25-17 and 25-20.

The seniors stepped out on their final night at home and led the team stats. Amber Kotalik severed at 100 percent before retiring due to an injury from incurred over the weekend. Erica Capp, Hanna Hausler, Hanna Robinson, Jessica Capp, Lindsay Clemens and Rachel Stevens all served at 100 percent on the night.

Hausler added 14 serve receptions and seven kills, Robinson had nine serve receptions, Stevens had 16 digs and seven kills and Hanna Olsen managed a dozen digs.

Clemens finished with six kills and 25 setter assists, while Sammy McLeod put down eight kills.

"My seniors played great tonight, leading in all categories," Parker said. "I am very excited about next week even through the competition will be tough. My girls have been stepping it up lately."

The Lady Ramblers stepped up to East Jordan for their opening match in the post-season at Mancelona on Monday night.

Contact Chris Tredway at ctredway@michigan-newspapers.com.

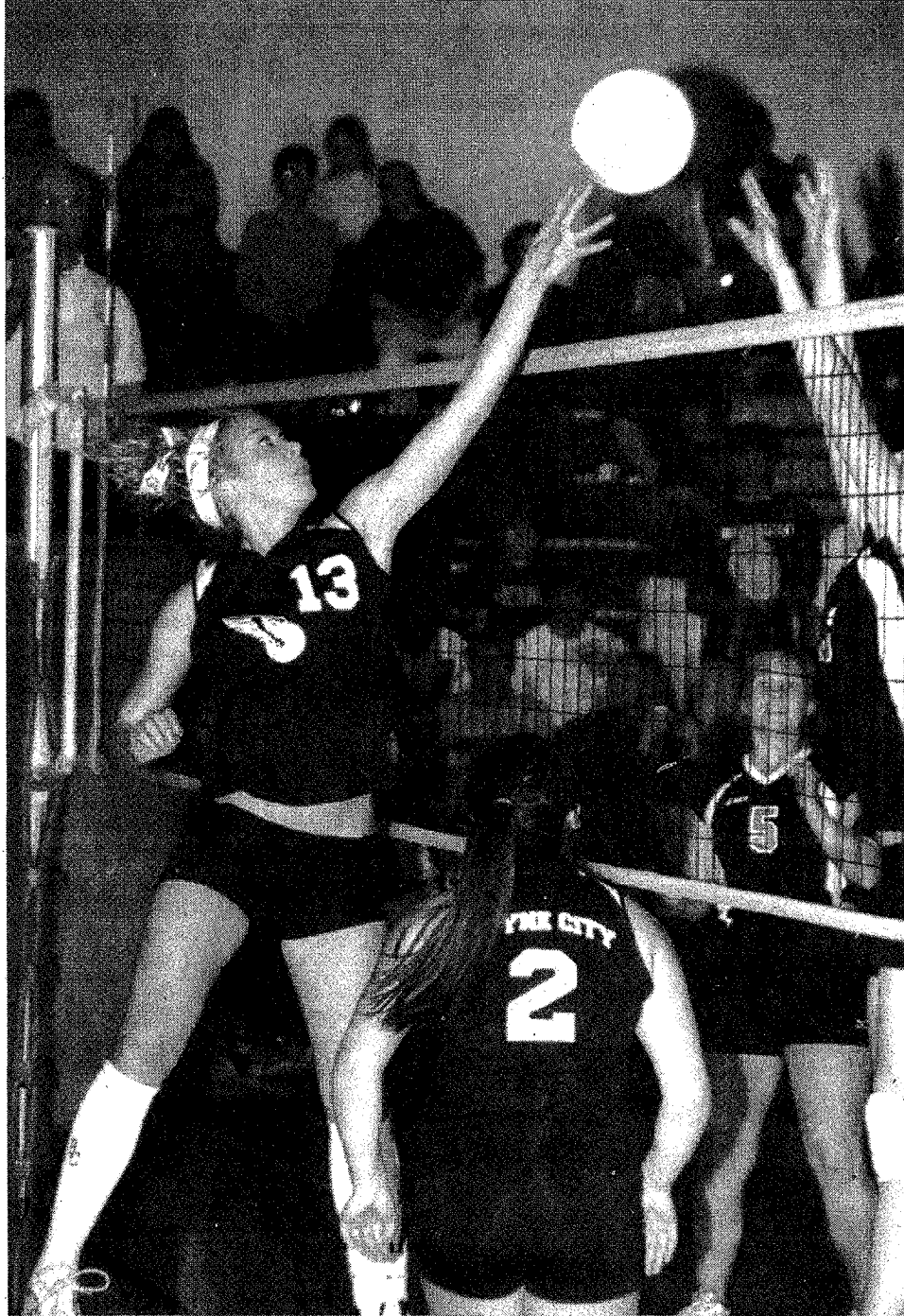


Photo by Vic Ruggles
Boyne City's Samantha McLeod tips the ball over the net against Harbor Springs Thursday, Oct. 30.

Rhyme

Continued from 9

for the third round if the travel exceeded 200 miles. Visiting schools are given a portion of the gate (proceeds) from these games to assist in paying their travel expenses."

My step out of bounds and unsportsmanlike conduct returned the ball to where I find myself this week, writing a column from the same spot on the field but not finding any holes in the MHSAA line.

The association, which I referred to as a sacred cow last week, seems to operate much like a football team. In this case, a well-coached squad of imperfect players which continues to smooth out its rough spots each season.

The MHSAA will always incur criticism when it drops the ball or steps out of bounds, just as it will draw praise with each new advancement in high school athletics. As all bodies that govern and sanction, this team is wide

open to public comment, which was made clear to me as Johnson wrote, "I recall about 30 years ago a young sportswriter from a newspaper in Michigan using "MHSAA" and "sacred cow" in the same sentence.... I would encourage you to do what that young sportswriter did 30 years ago and call this office so that you become more familiar with how the MHSAA operates.

"That young sportswriter is always here to help you," he wrote. "Even when you want to question policies and procedures. The better you understand this association of schools, the better you'll be able to write about it."

Not quite the holy bovine I had suspected, the MHSAA appears to operate more like an all-star football team striving for another win, open to suggestions and new plays.

Contact Chris Tredway at ctredway@michigannewspapers.com.

DNR WEEKLY FISHING REPORT

Northwest Lower Peninsula

Petoskey - Salmon season has ended for the most part with a few late fish still spawning in the river. Shore anglers are now concentrating their efforts off the piers and the mouth of the river for steelhead and whitefish.

Lake Charlevoix - Perch, walleye and small-mouth bass anglers have been out however strong winds have hampered fishing efforts.

Elk River - Fishing has started to slow with anglers catching a few decent chinook, coho, and steelhead.

Elk Lake - Fishing pressure has dropped over the last week with only a few anglers still targeting bass between the Narrows and

Rex Terrace. Try crank baits or the drop-shot fishing method in 6 to 30 feet of water. Muskie anglers are still out but no fish were caught. Perch have been caught on minnows or shrimp in 12 feet of water near the town of Kewadin. The fish ranged from 6 to 11 inches.

Skegemog Lake - Water temperatures have dropped to the 45 degree mark. Fewer anglers are targeting bass but those out there are casting in shallow waters along the weedbeds and near the mouth of the Torch River. Anglers are still trolling for muskie but no fish were reported. Some 6 to 10 inch perch have been caught off the access site at Baggs Road. Minnows worked best in 10 to 15 feet of water.

Traverse City - When boats can get out, anglers have found limited success for whitefish in the East Bay.

Boardman River - Anglers can still find a few decent salmon and lake trout up near the Union Street Dam. More steelhead have started to move into the river however some of the fish caught have been undersize.

Frankfort - Boat anglers are catching small chinook, coho, and steelhead between the piers and Point Betsie. Hit the top 40 feet in waters 150 to 200 feet deep while trolling light colored spoons and flashers with flies. A few fresh chinook and some steelhead were caught off the piers when using spawn or small

spoons. Those surfcasting anglers have started to catch more steelhead when using spawn bags.

Betsie River - Catch rates have slowed however there have been reports of steelhead being caught in the lower stretches.

Portage Lake - A good mix of bluegill, sunfish, and perch have been caught in 25 to 30 feet of water from the city launch all the way down to the green buoy. Anglers trolling along the weeds and drop-offs are still catching good numbers of pike and the occasional walleye. Try trolling small spoons or crawler harnesses. Orange and red have been good colors.

Manistee - Boats continue to catch fish when trolling orange spoons over the Shelf. Pier and shore

anglers have started to catch more steelhead on fresh spawn.

Manistee River - Salmon are still in the river however the run is over. Some leftover fish can be found on the gravel but they are dark. Cooler weather pushed more steelhead into the river and there were reports of brown trout below Tippy Dam.

Ludington - Pier anglers and those surfcasting have started to catch more steelhead. Fresh spawn was the ticket however small spoons were also taking fish.

Pere Marquette River - Salmon can still be found but the fish are in rough shape. Steelhead fishing has picked up with fishable numbers being reported.

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BOYNE AREA

TALK OF THE TOWN

UPCOMING BOYNE AREA EVENTS

NOV. 7-8:
BOYNE MEETS BROADWAY DINNER THEATRE,
Performing Arts Center, 6 p.m.

NOV. 9:
AMERICA SINGS, A FREE SALUTE TO VETERANS,
Performing Arts Center, 3 p.m.

NOV. 11:
VETERANS DAY CEREMONY
at Veterans Memorial Park, 11 a.m.

NOV. 12:
SIGN ORDINANCE MEETINGS,
Library Community Room, 7:30 a.m. and 3 p.m.

NOV. 20:
BUSINESS AFTER HOURS
Huntington Bank, 5:30 to 7:30 p.m.

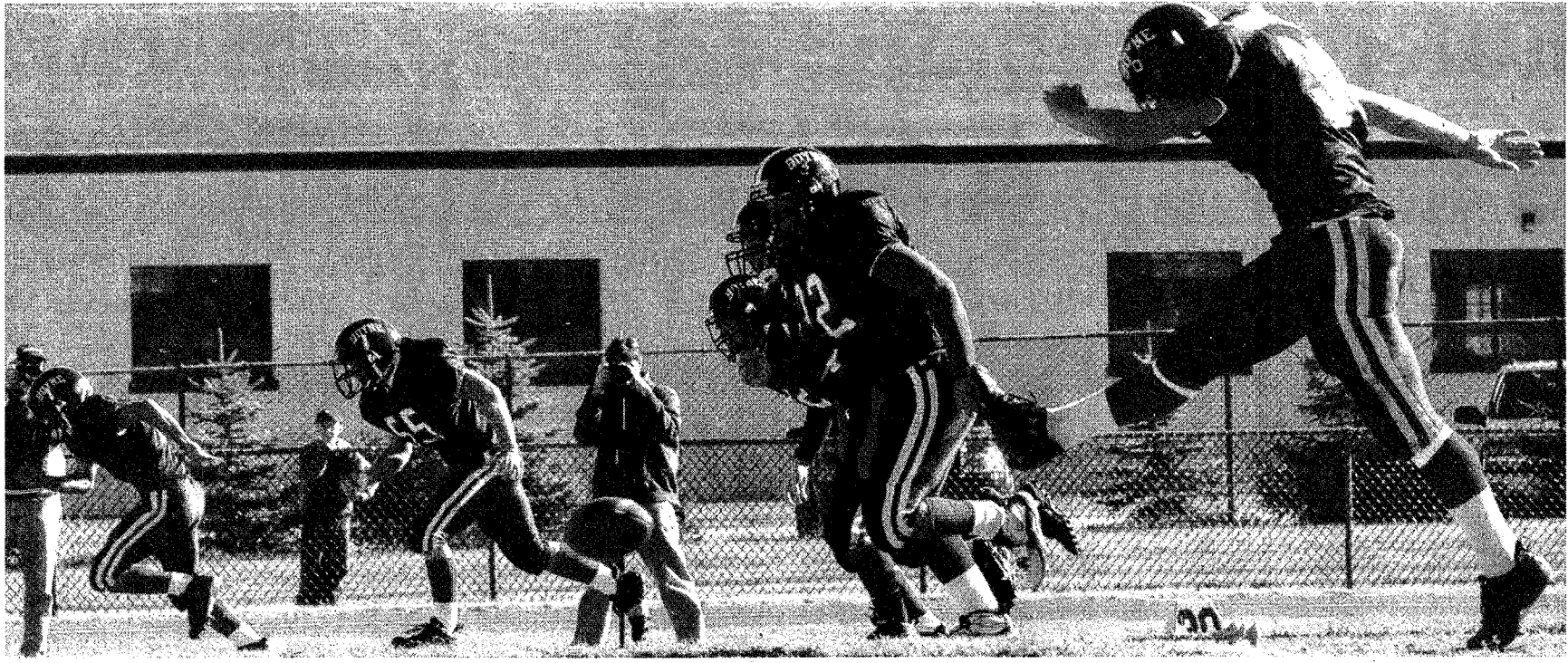
NOV. 28:
HOLIDAY OPEN HOUSES (5 TO 9 P.M.), SANTA PARADE, DOWNTOWN, 6 P.M., HAY RIDES 7 TO 9

Dec. 6:
HOLIDAY HOBBY CRAFT SHOW,
High School

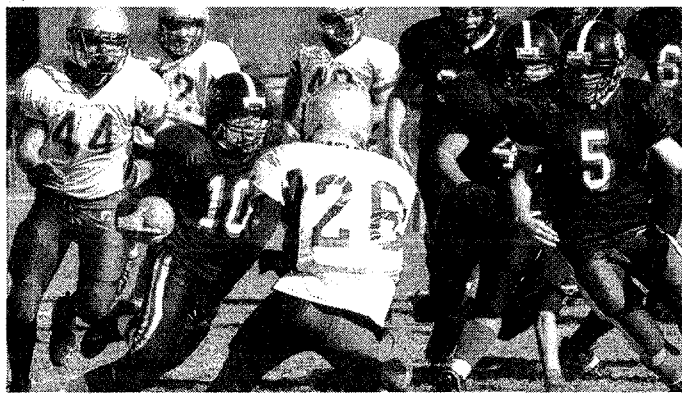
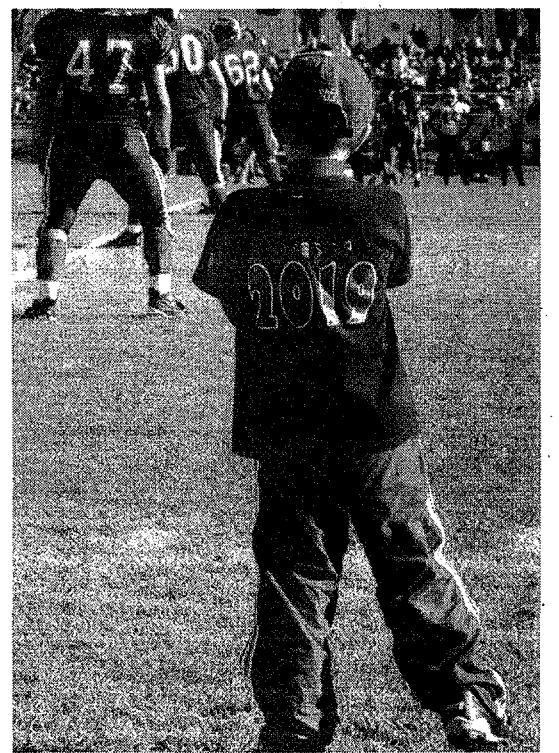
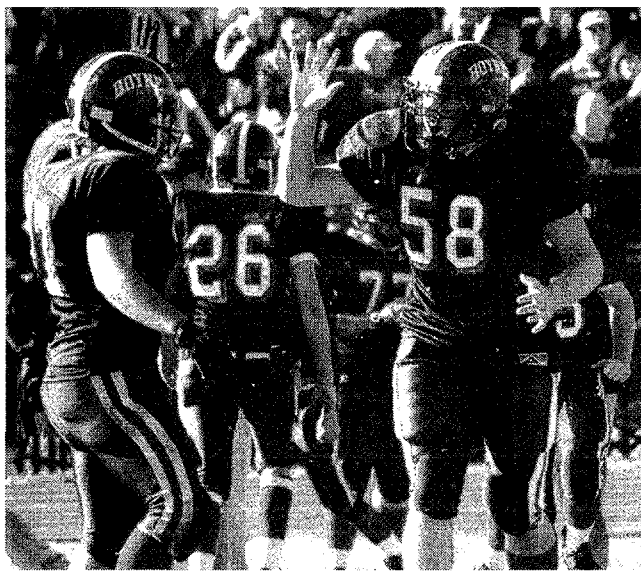
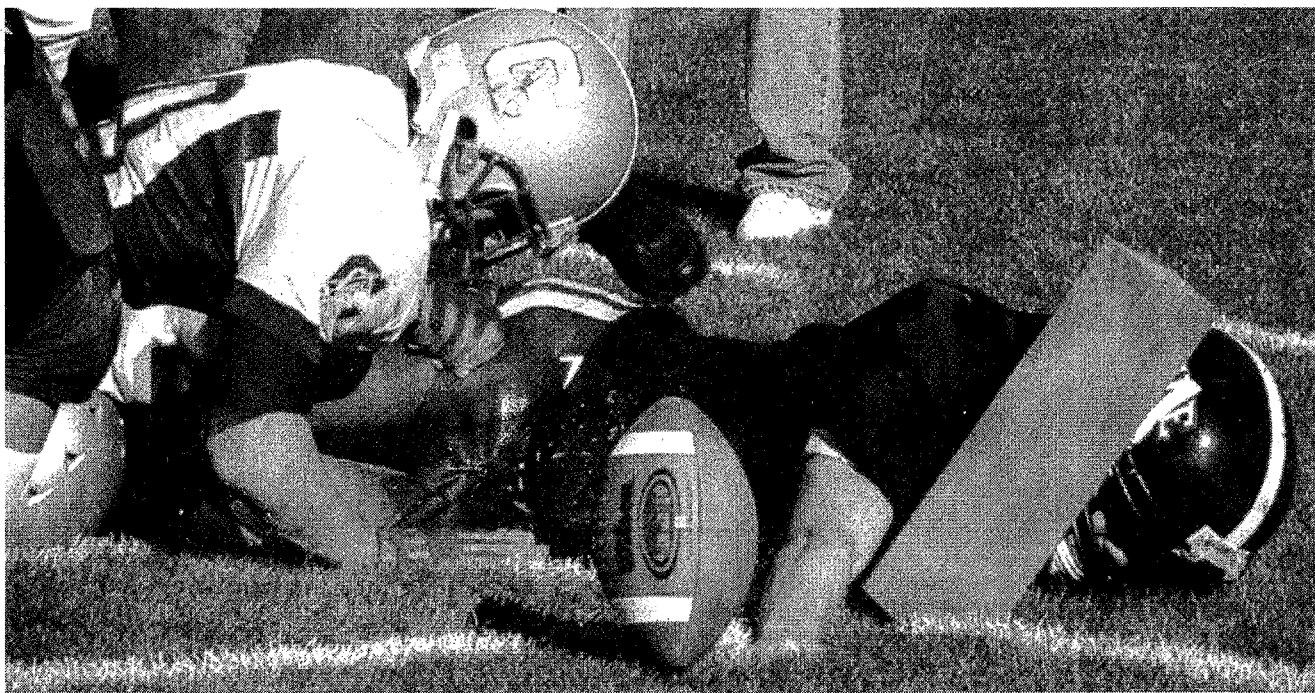
DEC. 19:
BUSINESS AFTER HOURS,
Re/Max Resort Properties, 5:30 to 7:30 p.m.

visit **BOYNECHAMBER.COM** for more details & additional events.

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

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



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1000 Announcements

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MERCHANDISE

2040 Auction/ Estate Sale

BOYNE RIVER Storage, 980 Division Street. The contents of the following units will be sold at public auction at the above address on Saturday, November 29, 2008, at 10 AM: #82, Dustin Oldfield, misc. household items; #90, Julie Swanson, misc. household items; #91, Michael Hosler, misc. household items; #112/119, Harry Burkart, misc. household items; #128, Deborah Balch, misc. household items; #150, Matthew Ingalls, misc. household items; #154, Kyle Hall, misc. household items; #200, Charles Brannon, misc. household items.

EMPLOYMENT

4080 General

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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5030 Condos/Townhouses/Duplex

BOYNE CITY, small 2 bed-

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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 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 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: 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 there of 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 #226938F01

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 KENNETH ALLEN SULLIVAN and CARRIE ANN SULLIVAN, HUSBAND AND WIFE, to Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for lender and lender's successors and assigns, Mortgagee, dated February 19, 2004, and recorded on March 22, 2004, in Liber 603, on Page 831, Charlevoix County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Four Hundred Twenty-Nine Thousand Nine Hundred Forty-Three Dollars and Eighty-Eight Cents (\$429,943.88), including interest at 4.875% 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 December 5, 2008.

Said premises are located in Charlevoix County, Michigan and are described as: THE SOUTHEAST 1/2 OF LOT 24 AND ALL OF LOT 25, SPRINGWATER BEACH RESORT, EVANGELINE TOWNSHIP, CHARLEVOIX COUNTY, MICHIGAN, ACCORDING TO THE PLAT THEREOF RECORDED IN LIBER 2 OF PLATS, PAGE 16, CHARLEVOIX COUNTY RECORDS.

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 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: 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 29, 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

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 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 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: 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 venue, 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 617/100 (\$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 Mortgagor 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, Boyne 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 prop-

erty 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 1/4 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 48064 Telephone: 248-593-5106 Ext. 5425

PUBLIC NOTICES

**STATE OF MICHIGAN
PROBATE COURT
COUNTY OF
CHARLEVOIX**

**NOTICE TO
CREDITORS
Decedent's Estate**

File No.
08-011240-DE

Estate of Edith Balch,
deceased
Date of Birth:
February 10, 1919

**TO ALL CREDITORS:
NOTICE TO CREDI-
TORS:** The decedent,
Edith Balch, who lived at
501 Sherman Street,
Charlevoix, Michigan,
died December 7, 2007.
Creditors of the decedent
are notified that all
claims against the estate
will be forever barred
unless presented to
Ronald Balch, named
personal representative
or proposed personal
representative, or to both
the probate court at 301
State Street, Charlevoix,
MI 49720 and the
named/proposed personal
representative within 4
months after the date of
publication of this notice.

Date: October 13, 2008

Ronald Balch
302 Crouter
Charlevoix, MI 49720
(231) 547-6877

**Notice Of Mortgage
Foreclosure Sale**

THIS FIRM IS A DEBT
C O L L E C T O R
ATTEMPTING TO COL-
LECT 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 fore-
closing mortgagee. In
that event, your dam-
ages, 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 suc-
cessors 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
Thousand Three
Hundred Forty-Four And
\$7/100 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 here-
by given that said mort-
gage will be foreclosed
by a sale of the mort-
gaged 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 sit-
uated 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 dis-
tance of 264 feet; thence
East at right angles a dis-
tance 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 begin-
ning; being all in the
Northwest 1/4 of the
Southwest 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 aban-
doned in accordance
with MCLA 600.3241a, in
which case the redemp-
tion 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
C O L L E C T O R
ATTEMPTING TO COL-
LECT 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 fore-
closing mortgagee. In
that event, your dam-
ages, 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, origi-
nal mortgagor(s), to
Mortgage Electronic
Registration Systems,
Inc., as nominee for
lender and lender's suc-
cessors 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-
Four 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 here-
by given that said mort-
gage will be foreclosed
by a sale of the mort-
gaged 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 sit-
uated 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 Northeastly 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 aban-
doned in accordance
with MCLA 600.3241a, in
which case the redemp-
tion 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
C O L L E C T O R
ATTEMPTING TO COL-
LECT 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 fore-
closing mortgagee. In
that event, your dam-
ages, 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 Jody
A Cosier and John A
Cosier, husband and
wife, original mort-
gagor(s), to ABN AMRO
Mortgage Group Inc.,
Mortgagee, dated April
15, 2004, and recorded
on April 22, 2004 in Liber
609 on Page 740, in
Charlevoix county
records, Michigan, on
which mortgage there is
claimed to be due at the
date hereof the sum of
One Hundred Six
Thousand Ninety-Four
And 42/100 Dollars
(\$106,094.42), including
interest at 5.125% per
annum.

Under the power of
sale contained in said
mortgage and the statute
in such case made and
provided, notice is here-
by given that said mort-
gage will be foreclosed
by a sale of the mort-
gaged 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
December 5, 2008.

Said premises are sit-
uated in Township of
Wilson, Charlevoix
County, Michigan, and
are described as:
Commencing at the
Northeast 1/4 of Section
36, Town 32 North,
Range 6 West, thence
South 00 degrees 33
minutes 25 seconds
West 1316.84 feet along
the North-South 1/4 line
of said Section 36 to a
point on the North 1/8
line of said Section 36
and the Point of
Beginning, thence North
89 degrees 09 minutes
32 seconds East 1305.46
feet along said North 1/8
line, thence South 00
degrees 05 minutes 35
seconds East 651.72 feet
thence South 89 degrees
42 minutes 30 seconds
West 2.00 feet thence
South 88 degrees 58
minutes 45 seconds
West 1310.97 feet to a
point on said North-
South 1/4 line, thence
North 00 degrees 33
minutes 25 seconds East
655.94 feet along said
North-South 1/4 line to
the Point of Beginning.

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

Dated: November 5,
2008

For more information,
please call:
FC C 248.593.1301
Trott & Trott, P.C.
Attorneys For Servicer
31440 Northwestern
Highway, Suite 200
Farmington Hills,
Michigan 48334-2525
File #229547F01

**FORECLOSURE
NOTICE**

This firm is a debt collec-
tor 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 cer-
tain 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 here-
by given that said mort-
gage will be foreclosed
by a sale of the mort-
gaged premises, or some
part of them, at public
venue, Circuit Court of
Charlevoix County at
11:00AM on December
5, 2008

Said premises are sit-
uated in Township of
Marion, Charlevoix
County, Michigan, and
are described as:
Commencing at the cen-
ter one quarter of Section
11, Township 33 North,
Range 8 West; thence
East along the East and
West one quarter line
of said Section 118.0
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 con-
tinuing 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 aban-
doned in accordance
with MCL 600.3241, in
which case the redemp-
tion period shall be 30
days from the date of
such sale, or upon the ex-
piration of the notice re-
quired by MCL 600.3241(a),
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

**Notice Of Mortgage
Foreclosure Sale**

THIS FIRM IS A DEBT
C O L L E C T O R
ATTEMPTING TO COL-
LECT A DEBT. ANY
INFORMATION WE
OBTAIN WILL BE USED
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PLEASE CONTACT
OUR OFFICE AT THE
NUMBER BELOW IF
YOU ARE IN ACTIVE
MILITARY DUTY.

ATTN PURCHASERS:
This sale may be
rescinded by the fore-
closing mortgagee. In
that event, your dam-
ages, 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
Sherrie Glezman and
Daniel J. Glezman, wife
and husband, original
mortgagor(s), to
Mortgage Electronic
Registration Systems,
Inc., as nominee for
lender and lender's suc-
cessors and/or assigns,
Mortgagee, dated April 4,
2007, and recorded on
April 9, 2007 in Liber 798
on Page 688, in
Charlevoix county
records, Michigan, on
which mortgage there is
claimed to be due at the
date hereof the sum of
One Hundred Fifty-One
Thousand Eighty-Nine
And 11/100 Dollars
(\$151,089.11), including
interest at 6.625% per
annum.

Under the power of
sale contained in said

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 here-
by given that said mort-
gage will be foreclosed
by a sale of the mort-
gaged 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
December 5, 2008.

Said premises are sit-
uated in Township of
Hayes, Charlevoix
County, Michigan, and
are described as: The
North half of the
Northwest quarter of the
Northwest quarter of the
Northwest quarter of
Section 22, Town 34
North, Range 7 West.

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

Dated: November 5,
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 #229464F01

**Notice Of Mortgage
Foreclosure Sale**

THIS FIRM IS A DEBT
C O L L E C T O R
ATTEMPTING TO COL-
LECT 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 fore-
closing mortgagee. In
that event, your dam-
ages, 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 G. Holland and
Ann T. Holland, husband
and wife, original
mortgagor(s), to
First Community Bank,
Mortgagee, dated
November 24, 2004, and
recorded on March 2,
2005 in Liber 669 on
Page 451, and assigned
by said Mortgagee to US
Bank, NA as assignee as
documented by an
assignment, in
Charlevoix county
records, Michigan, on
which mortgage there is
claimed to be due at the
date hereof the sum of
One Hundred Nineteen
Thousand One Hundred
Fifty-Four And 66/100
Dollars (\$119,154.66),
including interest at
4.875% per annum.

Under the power of
sale contained in said
mortgage and the statute
in such case made and
provided, notice is here-
by given that said mort-
gage will be foreclosed
by a sale of the mort-
gaged 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
December 5, 2008.

Said premises are sit-
uated in Township of
Melrose, Charlevoix
County, Michigan, and
are described as: That
portion of Lot 73 of the
recorded plat of
Springbrook Hills No. 1,
according to as recorded
in Liber 2 of Plats, Pages
197 through 200,
Charlevoix County
Records described as:
Beginning at the
Northwest corner of said
Lot 73; thence South 50
degrees 28 minutes 45
seconds East 448.99
feet; thence
Southwesterly 71.08 feet
along the arc of a 168.00
foot curve to the left, the
long chord of which
bears South 29 degrees
25 minutes 04 seconds
West 70.55 feet; thence
North 72 degrees 42
minutes 10 seconds
West 326.83 feet to a
point on the North-South
1/4 line of said Section;
thence North 0 degrees
10 minutes 20 seconds
East 250.00 feet along
the North-South 1/4 line
to the Point of Beginning.

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

Dated: November 5,
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

mortgage and the statute
in such case made and
provided, notice is here-
by given that said mort-
gage will be foreclosed
by a sale of the mort-
gaged 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
December 5, 2008.

Said premises are sit-
uated in Township of
Hayes, Charlevoix
County, Michigan, and
are described as: The
North half of the
Northwest quarter of the
Northwest quarter of the
Northwest quarter of
Section 22, Town 34
North, Range 7 West.

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

Dated: November 5,
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 #229464F01

**Notice Of Mortgage
Foreclosure Sale**

THIS FIRM IS A DEBT
C O L L E C T O R
ATTEMPTING TO COL-
LECT 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 fore-
closing mortgagee. In
that event, your dam-
ages, 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 G. Holland and
Ann T. Holland, husband
and wife, original
mortgagor(s), to
First Community Bank,
Mortgagee, dated
November 24, 2004, and
recorded on March 2,
2005 in Liber 669 on
Page 451, and assigned
by said Mortgagee to US
Bank, NA as assignee as
documented by an
assignment, in
Charlevoix county
records, Michigan, on
which mortgage there is
claimed to be due at the
date hereof the sum of
One Hundred Nineteen
Thousand One Hundred
Fifty-Four And 66/100
Dollars (\$119,154.66),
including interest at
4.875% per annum.

Under the power of
sale contained in said
mortgage and the statute
in such case made and
provided, notice is here-
by given that said mort-
gage will be foreclosed
by a sale of the mort-
gaged 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
December 5, 2008.

Said premises are sit-
uated in Township of
Melrose, Charlevoix
County, Michigan, and
are described as: That
portion of Lot 73 of the
recorded plat of
Springbrook Hills No. 1,
according to as recorded
in Liber 2 of Plats, Pages
197 through 200,
Charlevoix County
Records described as:
Beginning at the
Northwest corner of said
Lot 73; thence South 50
degrees 28 minutes 45
seconds East 448.99
feet; thence
Southwesterly 71.08 feet
along the arc of a 168.00
foot curve to the left, the
long chord of which
bears South 29 degrees
25 minutes 04 seconds
West 70.55 feet; thence
North 72 degrees 42
minutes 10 seconds
West 326.83 feet to a
point on the North-South
1/4 line of said Section;
thence North 0 degrees
10 minutes 20 seconds
East 250.00 feet along
the North-South 1/4 line
to the Point of Beginning.

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

Dated: November 5,
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 #158191F03

Dated: November 5,
2008

For more information,
please call:
FC F 248.593.1313
Trott & Trott, P.C.
Attorneys For Servicer
31440 Northwestern
Highway, Suite 200
Farmington Hills,
Michigan 48334-2525
File #158191F03

**Notice Of Mortgage
Foreclosure Sale**

THIS FIRM IS A DEBT
C O L L E C T O R
ATTEMPTING TO COL-
LECT 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 fore-
closing mortgagee. In
that event, your dam-
ages, 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 mort-
gagor(s), to BankUnited,
FSB, Mortgagee, dated
April 8, 2005, and re-
corded 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 here-
by given that said mort-
gage will be foreclosed
by a sale of the mort-
gaged 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 sit-
uated in Township of
Hayes, Charlevoix
County, Michigan, and
are described as: Parcel
1: Commencing at a rail-
road 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 said road;
thence West 39.51 feet to
the center 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
inch 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 con-
tinuing 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 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 said road;
thence West 39.51 feet to
the center 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

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 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. f/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 0 degrees 39 minutes 47 seconds West along the North and South one quarter Line 791.34 feet for a point of beginning; thence East 219.75 feet; thence South 396.00 feet; thence West 294.15 feet; thence North 00 degrees 39 minutes 47 seconds East 396.00 feet; thence South 89 degrees 20 minutes 13 seconds East 75.00 feet to a point of beginning. Being a part of the North one-half of the North one-half of Section 22, Town 32 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. 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, nec-

essary 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 1/2 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 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

degrees 19 minutes 12 seconds East) 1589.72 feet, being the point of beginning of this description; 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 Northwesterly 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 00 degrees 53 minutes 42 seconds East (recorded as North 00 degrees 57 minutes 29 seconds East) 333.65 feet to the centerline of Stonebridge Drive, as existing; thence along the centerline of said drive the following 5 courses: South 36 degrees 31 minutes 01 seconds West, 149.15 feet, Southwesterly along the arc of a curve to the right 92.73 feet (radius of said curve is 100.02 feet and the chord bears South 63 degrees 04 minutes 41 seconds West, 89.45 feet), South 89 degrees 38 minutes 21 seconds West, 519.89 feet, Southwesterly along the arc of a curve to the left 143.65 feet (radius of said curve is 131.03 feet and the chord bears South 58 degrees 14 minutes 00 seconds West 136.56 feet) and South 26 degrees 49 minutes 38 seconds West, 94.34 feet; thence leaving said centerline, South 40 degrees 28 minutes 28 seconds East 901.30 feet; thence South 09 degrees 40 minutes 41 seconds West, 158.41 feet; thence South 08 degrees 43 minutes 50 seconds East, 99.90 feet; thence South 27 degrees 43 minutes 41 seconds West, 101.81 feet; thence South 00 degrees 19 minutes 19 seconds East, 463.49 feet to the point of beginning. Being a part of the Southwest 1/4 of Section 18, Town 34 North, Range 7 West

Excepting therefrom: Land Situated in the Township of Hayes, Charlevoix County, Michigan; 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 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 Northwesterly 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 00 degrees 53 minutes 42 seconds East (recorded as North 00 degrees 57 minutes 29 seconds East) 333.65 feet to the centerline of Stonebridge Drive, as existing; thence along the centerline of said drive the following 5 courses: South 36 degrees 31 minutes 01 seconds West, 149.15 feet, Southwesterly along the arc of a curve to the right 92.73 feet (radius of said curve is 100.02 feet and the chord bears South 63 degrees 04 minutes 41 seconds West 89.45 feet), South 89 degrees 38 minutes 21 seconds West, 519.89 feet, Southwesterly along the arc of a curve to the left 143.65 feet (radius of said curve is 131.03 feet and the chord bears South 58 degrees 14 minutes 00 seconds West 136.56 feet) and South 26 degrees 49 minutes 38 seconds West, 94.34 feet; thence leaving said centerline, South 40 degrees 28 minutes 28 seconds East 901.30 feet to a 1/2 inch rod; thence North 73 degrees 17 minutes 17 seconds East 67.64 feet; thence South 28 degrees 56 minutes 45 seconds East 150.59 feet; thence South 34 degrees 01 minutes 41 seconds East 78.41 feet; thence North 55 degrees 05 minutes 40 seconds East, 209.36 feet; thence North 34 degrees 54 minutes 20 seconds West, 35.21 feet; thence along the arc of a curve to the left 349.24 feet (radius of said curve is 220.00 feet, the central angle is 90 degrees 57 minutes 19 seconds and the chord bears North 10 degrees 29 minutes 40 seconds East 313.71 feet) thence North 34 degrees 59 minutes 00 seconds West, 127.37 feet; thence along the arc of a curve to the right 81.37 feet (radius of said curve is 180.00 feet, the Central Angle is 25 degrees 54 minutes 06 seconds and the chord bears North 22 degrees 01 minutes 56 seconds West, 80.68 feet); thence along the arc of a curve to the left 176.26 feet (radius of said curve is 320.00 feet, the central angle is 31 degrees 33 minutes 35 seconds and the chord bears North 24 degrees 51 minutes 41 seconds West 174.04 feet); thence North 44 degrees 07 minutes 15 seconds East 48.54 feet; thence North 89 degrees 26 minutes 28 seconds East, 413.80 feet to the point of beginning, being a part of the Southwest 1/4 of Section 18, Town 34 North, Range 7 West

Together with a private road and utility easement as recorded in deed as Liber 766 Page 809. 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 F 248.593.1313
 Trott & Trott, P.C.
 Attorneys For Servicer
 31440 Northwestern
 Highway, Suite 200
 Farmington Hills,
 Michigan 48334-2525
 File #227210F01

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 Mortgagee Tree 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 venue, 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 Northeastly 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 Northeastly 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

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Boyne Meets Broadway always a hit

By B. J. HETLER
CONTRIBUTING WRITER

BOYNE CITY - Boyne City High School students take to the stage Friday and Saturday, Nov. 7 and 8, to present "Boyne Meets Broadway," its popular annual musical revue.

"I think it's (rehearsal) going very nicely," co-director Ron Freed said. "The kids work as a team and work very hard. The students adjust to changes during rehearsals very well."

Songs, dance numbers and skits from musicals such as Mama Mia, Lion King and West Side Story will entertain the audience following the full-course dinner created by students in the high school Hospitality Department. The Boyne Jazz Band performs during dinner, which will be served in the cafeteria and lobby area near the high school auditorium.

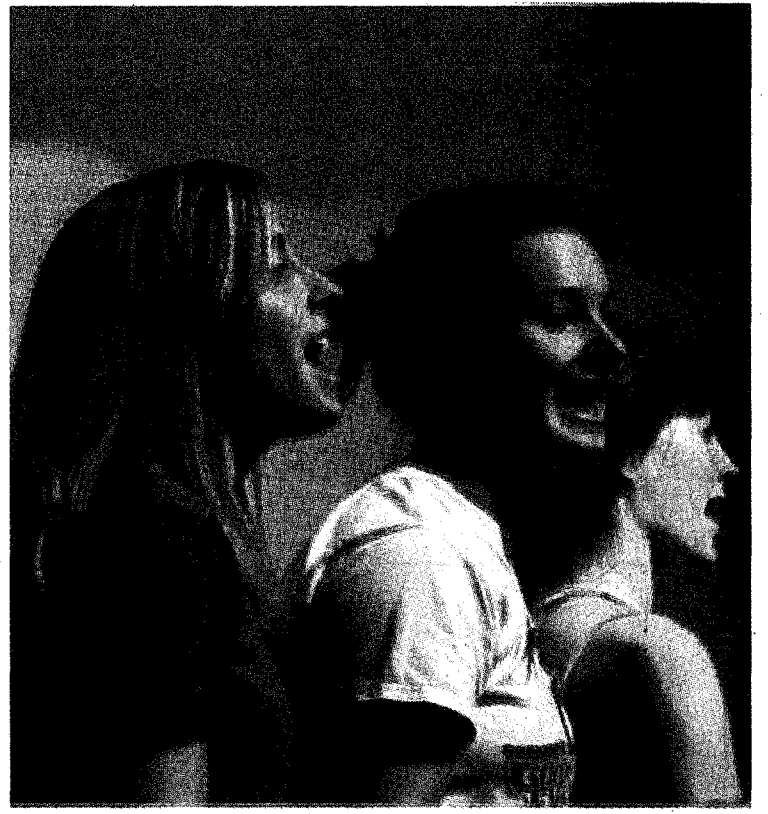
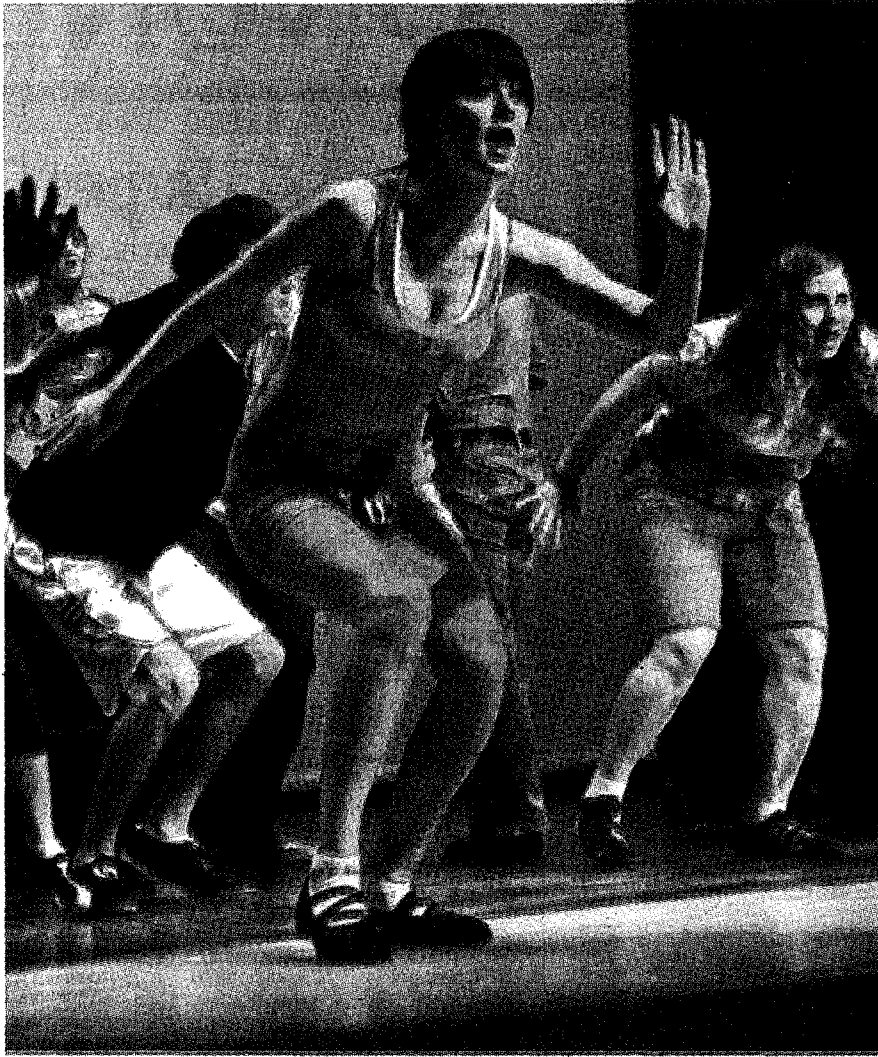
The show includes a salute to veterans in a performance of "Soldier Boy."

The production has 35 students on stage and eight student technicians. Under the seasoned direction of Bob and Jackie Wollenberg and Ron and Kecia Freed, the shows draw large audiences.

The music director is Erin Zucker, the choreographer is Jody Adgate, Steve Zucker directs lighting and sound, and the costumes designer is Jackie Wollenberg.

Tickets are \$23 per person for the dinner and show. Tickets may be obtained from cast and production members and are also sold at Boyne Country Books on Water Street in Boyne City.

Dinner is at 6 p.m. and the performance begins at 7 p.m., Friday and Saturday, Nov. 7 and 8.



Photos by Vic Ruggles

Left, Caitlin Fitzpatrick takes center stage during a dance number for the Boyne Meets Broadway musical while Hillary Uрман, Zachera Wollenberg, and Caitlin Fitzpatrick rehearse for the show in the above picture.

Adgate

Continued from 1

must have tested their nerves," Adgate said. "The third was my coach during my teen years, Martin Burger. Without question I would have never won national championships or skied in the Olympics had it not been for the base of technical knowledge and discipline I received from Martin. He had a knack for challenging me and at the same time, making it fun."

Adgate's wife, Jody is a dancer, dance instructor and choreographer who has taught dance at Concord Academy in Petoskey and Alba. She is the current dance and choreographer instructor for the Boyne City High School drama program. The couple

met in 1987 and have two children, Sterling and Ireland, ages 16 and 10 respectively. Sterling is a junior at Boyne City High School and has taken up skiing. Ireland is in 6th grade at Concord Academy in Petoskey and loves to dance and ski.

"I was introduced to skiing by my parents, Dee and Betty Adgate, when they moved our family north from Lansing when I was three to start a ski resort, Thunder Mountain, just east of Boyne Falls. My father is deceased and my mother and sister live in Boyne City," Adgate explained. "I became somewhat of a 'child of the ski hill' since my parents were so busy running the resort. I got my first taste of racing at the

age of eight, primarily in Central United States Ski Association competitions at Boyne Mountain. We moved to Boyne City when I was 11 and I attended Olga Erber's 6th grade class in the old elementary school along Pine Street. That's when I started training with Martin Burger."

Adgate's early ski racing experience allowed him to train with the BCHS ski team when he was in 7th and 8th grade. During his junior high and high school years he continued to pursue ski racing in CUSSA events and qualified for his first Junior National Championship in Alaska when he was 15.

"Aside from skiing, my favorite high school interest was band and I think we had some pretty good

ones in those years under band directors Herb Parrot, Phil Remus, and Dennis Johnson," Adgate said. "I think fondly of the teachers who insisted I learn the English language, like Florine Davis and Mike Bos. It's very special to me to continue to see and speak with Mrs. Davis occasionally at community events."

Ski racing took control of Adgate's life in his senior year of high school when he won the Junior National Championship at Mammoth Mountain in California. That led to a full-ride athletic scholarship at the University of Colorado in 1971 and '72 and a berth on the U.S. Ski Team later that year.

"I didn't realize at the time that I would

spend the next 18 years competing internationally in World Cup, Olympic, and professional ski racing," Adgate added. "Among the best memories from my competitive years was the support I received from the Boyne City community, especially in 1976 when I qualified for my first Olympic team. I received telegrams and cards from what seemed like everyone in town. Over the years there were too many supporters to mention, but two who

I particularly remember were the 'super-fan' of all things Boyne, Gen Varnum, and Andy Schmittiel."

Adgate drifted away from skiing in the years after his retirement from professional racing in 1989. After getting married and starting a family, he began a career in real estate and didn't have much time to practice skiing. In 2003, he tried some newly developed skis and started to enjoy the sport much more since his retirement.

He has gradually been drawn back into racing and enjoys competing in masters races and a few USSA events.

"Racing with my son and his friends has been a blast, and a bit of a second childhood. My work at Boyne Resorts partly involves spreading the message to other past skiers to come out and discover how the sport of skiing has changed for the better," Adgate said. "There is no good reason to stay inside in the wintertime any more." Adgate's most proud accomplish-

ments include winning the Roch Cup Downhill in Aspen, Col. at the age of 20, which was a personal accomplishment over his natural fear of going so fast on skis. He also mentioned placing 5th in the Hahnenkamm World Cup slalom in Kitzbuhel, Austria, with a start number of 58 in front of an estimated crowd of 20,000 spectators.

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

Budget

Continued from 1

body in my district when I was campaigning (for county commissioner) asked me not to raise taxes at all."

Drebenstedt said he was contacted by representatives of his constituents prior to the Oct. 29 budget meeting.

"Three different township officials came to see me about not raising taxes. I said 'I'm listening to you.'"

Some say the 1.89 percent increase is low and a result of county departments trimming expenses. One such department, the Department of Building Safety, has cut back from a 40-hour workweek to a 36-hour workweek. Staff will work nine-hour days, four days a

County of Charlevoix
2009 elected and appointed staff base salaries:
Building Official: \$48,939
County Clerk: \$45,600
Equalization: \$54,524
Prosecuting Attorney: \$86,000
Register of Deeds: \$46,072
Treasurer: \$45,754

week and the Building Safety office will be closed on Fridays, said department head Ken Doty.

"My staff is doing a tremendous job to keep services available, but cut back on hours to save money," Doty said at the meeting.

The Department of Building Safety is responsible for inspections and for issuing building permits.

The change is effective

Nov. 3, and the new work hours will be reviewed after 90 days to decide if the department will continue with a 36-hour week.

Don Schneider who becomes the new sheriff in January 2009, was granted his request for a beginning salary of \$62,500 per year. That is \$6,919 more than current sheriff George T. Lasater's base salary, which is \$55,581. But, Schneider said, the

sheriff has historically been paid less than neighboring county sheriffs.

"I'm asking to be treated fairly and on an equal scale with my peers," Schneider said. The \$62,500 per year is still low on average with other counties, he said.

Deputy clerk Cheryl Potter Browe who steps into the county clerk position in January 2009, will receive \$45,600 per year, up from her job as deputy clerk, but down from current clerk Jane Brannon.

A public hearing was held at the Oct. 29 meeting prior to the budget approval vote.

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

Water Street

Continued from 1

Additionally, Catt Land Investments proposes to reserve access to Lake Charlevoix within the riparian boundaries. This would include the right

to construct, operate and maintain docks or install moorings for watercraft in the water adjacent to the premises.

City manager Michael Cain presented the proposal to city

commissioners at an Oct. 24 commission meeting for review only. No action was taken on the proposal.

The matter will be brought before the commission at a future meeting. Public

comment will be a part of that meeting. Cain said he thinks that Glen Catt will attend.

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

Food Drive

Continued from 1

The food pantry is a 100 percent volunteer driven organization with some people in the community donating 40 to 50 hours of their time on a monthly

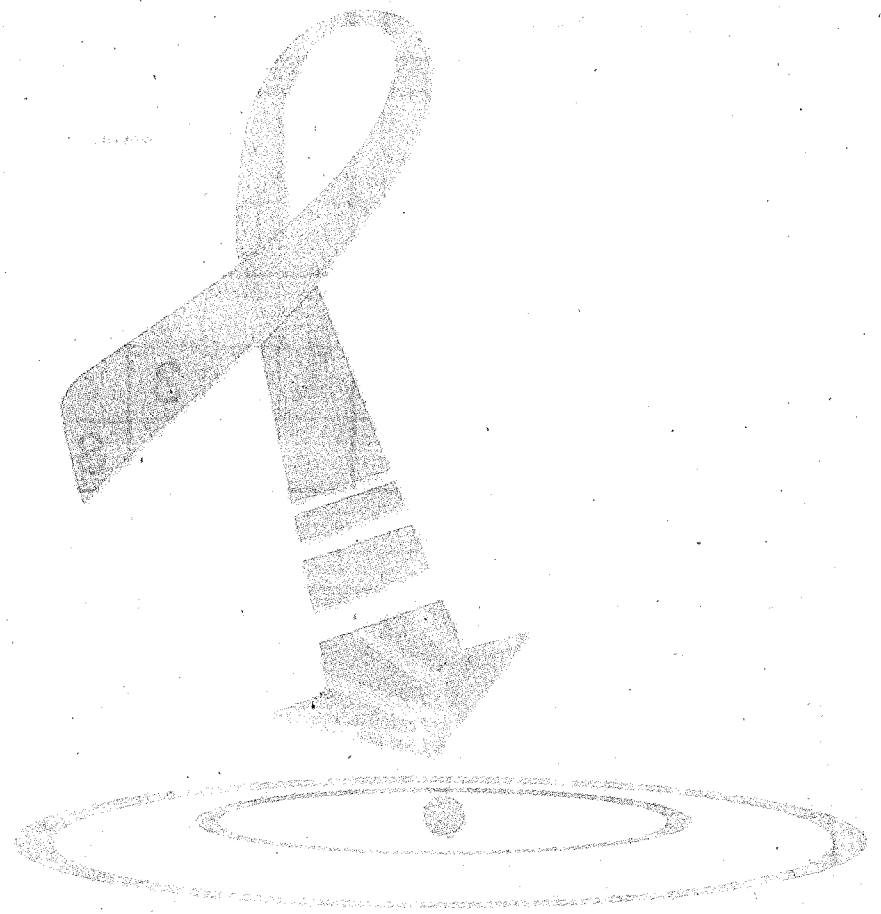
basis. Much of the food is purchased locally and some food comes from the Manna Project where items are purchased at .16 a pound.

According to the Quilt Cottage website,

the store welcomes quilters from all over Michigan offering a collection of fabrics from top manufacturers that includes batiks, brights, 1930's and more. Displays, books and patterns are

available along with classes and clubs to learn new quilting techniques.

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



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