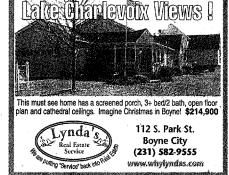


The Citizen-Juurian

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



VOL. 129, NO. 39

Wednesday, November 12, 2008

BOYNE CITY, MICHIGAN 49712 75 CENTS

At a glance

Sign ordinance

The City of Boyne City is considering changes to its sign ordinance, and input from the business community is being sought in two meetings on Wednesday, Nov. 12. Planning Director Scott McPherson will explain the proposed changes and get comments from business people in meetings at 7:30 a.m. and 3 p.m. in the Boyne District Library Community Room.

You may also contact McPherson by Scott phone at 231-582-0343 or email him at smcpherson@boynecity.com with concerns, suggestions or questions.

For a Web link to the draft sign ordinance, go to gov.boynecity.com/governent.phtm?catid=254

Guitar Hero contest

Teens ages 13-17 are invited to participate in a Guitar Hero contest at the Boyne District Library Community Room on Saturday, Nov. 15, from 5 to 8 p.m., to celebrate National Gaming Day @ Your Library. Sam Goody gift cards will be awarded to the top three competitors. Registration is required to compete.

Those attending will also be playing Pictureka in an attempt to break the record for the most people playing a board game on the same day, in cooperation with libraries around the world.

Refreshments will be provided.

For more information, contact the library at 231-582-7861.

WEATHER

Wednesday, Nov. 12 Hi: 44 Lo: 36 Condition: **Few Showers**

Thursday, Nov. 13 Hi: 49 Lo: 38 **Condition: Showers**

Friday, Nov. 14 Hi: 45 Lo: 35 **Condition: Showers**

Saturday, Nov. 15 Hi: 39 Lo: 30 Condition: Rain/ Snow Showers/Wind

> Sunday, Nov. 16 Hi: 35 Lo: 29 Condition: **Snow Showers**

Monday, Nov. 17 Hi: 40 Lo: 29 **Condition: Showers**

Tuesday, Nov. 18 Hi: 38 Lo: 27 Condition: Scattered **Snow Showers**

INSIDE THIS ISSUE

County Records 2 Obituaries 3 Happenings 3 Opinion 4 Sports 6-7 Classifieds 8-10

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Progress



Boyne City's newest night time attraction is at the corner of Veterans Park and Lake St. Last week the flags at the New Boyne City Area Veterans Memorial were lit.

Boyne-Mountain celebrates 60 years

By JEFF BERGREN **E**DITOR

BOYNE FALLS — This winter season Boyne Mountain will celebrate 60 years of winter fun highlighted by many new offerings including new guns, lift and a Snow-Sports Academy. All the upgrades for on-hill improvements have totaled nearly \$2 million and Boyne Highlands has also expanded, with a mountaintop dinner, new family adventures with a lighted cross country trail, and bonfire and cocoa on the snowshoe trail. Boyne Highlands is located in Harbor Springs.

"This winter Boyne Mountain celebrates its 60th anniversary not only in business but 60 years of innovation in the skiing industry. Boyne Mountain installed the first chairlift in the Midwest," Ed Grice, Boyne Mountain General Manager said. "Everett Kircher purchased the lift from Sun Valley for \$2,000, it was their Dollar Mountain lift, a single seat contraption that was designed and built in 1936 by the Union Pacific Railroad. That Dollar Mountain lift was actually the first chairlift in the world designed and built to transport skiers up hill.'

Kircher founded Boyne Mountain in 1947 and purchased the land from William Pierson for a price of \$1. Boyne Mountain is home to the world's first four-person chair, installed in 1964. Kircher passed away in 2002 and his son Stephen, is president of Boyne Resorts eastern operations



and his brother John, is president of Boyne Resorts' western opera-

The new Boyne Low-E snow gun.

Grice, who grew up in Boyne City since age 11, has been the General Manager since August of 2004 and said some of the new things coming this winter include the new Meadows chairlift, a four-place Doppelmayr conveyor loaded lift that is the only one of

its kind in the Midwest. Grice said the lift will travel nearly 500 feet per minute and is the second fastest on the Mountain behind the high-speed Mountain Express.

"We have added 10 new Boyne Low-E snow guns and converted another 50 guns to Boyne Low-E guns. The new snow guns use 40 percent less energy than their predecessor. Our crew also in-

stalled new snowmaking water lines on the Hemlock slope that will allow us to make snow faster and more efficiently," Grice explained. "Snowmaking lines were also added to the Meadows slope to complement the new lift opening this winter.

Grice said the construction crews are working on finishing the remodel of the new children's center, Helga's House. The building is the former One Water Street restaurant that was saved from demolition and moved to Boyne Mountain this summer. Helga's House will be used for all the Junior SnowSports Academy activities as well as Playcare, the resort's daycare facility. Helga's House is named after the former SnowSports Children's Director, Helga Altenberg, who passed away three years ago.

Boyne Mountain will be celebrating throughout the season with special events, contests, food and beverage deals, fireworks, and a commemorative logo. January 9 through the 11 will be the celebratory weekend to highlight the 60-year anniversary.

In addition, Boyne Highland Resorts offers a two-mile all-level cross country loop opening this winter for evening skiing. The lighted loop is open for skiers to hit the trail each Friday and Saturday and daily during the holidays.

'Snowmaking is another area of past and current highlights. Snow is where it all starts; without it, we are dead in the water.

See BOYNE, page 12

Coat drive heats up in Boyne

By JEFF BERGREN **E**DITOR

BOYNE CITY — With many families experiencing the economic crisis in the state and being forced to choose between basic necessities and food during the winter, the Boyne City Elementary School with the sponsorship of Eta Nu Women's Club has started "Dressed for Chill '08" Coat, Snow Pants and Boot drive. The fundraiser will

aim to bring warmth to Boyne City Elementary School families that are in need during these tough times.

"As part of the Char-Em AmeriCorps Program, I realized 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," Kristin Bates, organizer of the event said.

"It is a great feeling knowing the support this little town has at its fingertips.

The drive will run from Nov. 3 through the 21 and new items between the sizes of 5T-Youth 16/18 and boot sizes ranging from size 11 to size 5 are being accepted. There are four locations for clothing collection including Boyne City Elementary, Old State Roadhouse, Boyne District Library and Boyne Country Books.

See FUNDRAISER, page 2

City policy sets example

BY B. J. HETLER CONTRIBUTING WRITER

EAST JORDAN — Don't even think about a New York-three-martini-lunch in East Jordan if you work for the city and are

on duty. No beer either.

the most part want to tighten it up. Think zero tolerance.

discussed possible Commissioners amendments to the policy at the Nov. 4 commission meeting.

City commissioners are reviewing the employees with any drugs or alcohol in

city's current employee drug policy and for their systems will be disciplined and may be terminated. The city administrator, David White, and the employee's department head determine the appropriate ac-

The zero tolerance policy will be drafted As it now stands, the policy states that and reviewed at a future meeting. Employees' unions will also review the changes.



Rep. Kevin Elsenheimer



County Commissioner Ron Reinhardt.

election

BY B. J. HETLER CONTRIBUTING WRITER

This overview of the Nov. 4 election examines the votes in Boyne City, East Jordan, Boyne Valley Township, Evangeline Township, Melrose Township, South Arm Township and District 3 of Wilson Township.

Boyne City, East Jordan and township area voters decided to retain incumbents in state and county races when they voted in the General Election.

The Charlevoix County Road Commission ballot proposal for 1 mill to improve county roads passed countywide by 96 votes. Boyne City voters helped pass the 1 mill, as did Evangeline and Melrose townships. But, East Jordan, Boyne Valley Township, South Arm Township and Wilson Township said no to the proposal.

The state of Michigan's proposal-1 to allow medical marijuana use was approved by voters in the cities and townships included in this overview.

See ELECTION, page12

Group fights to stop well

By B. J. HETLER CONTRIBUTING WRITER

BELLAIRE — With the appeals process to government agencies behind them, Antrim County, Star Township, Friends of the Jordan River, and others now seek remedy from the

The group has opposed trucking and storing of leachate from Bay Harbor Resort to a CMS Energy company injection well in Star Township, but the Michigan Department of Environmental Quality and the federal Environmental Protection Agency issued permits to CMS for the well and to Beeland Group to drill.

Attorneys for Antrim County, Star Township and others ("the group") filed a civil case with the Antrim County Circuit Court on Oct. 30, naming Beeland Group as a defendant. Documents filed include a motion for a preliminary injunction to stop any drilling or other action until the case is heard. A hearing date on that motion has not yet been set.

See WELL, page 12

Fundraiser

Continued from 1

Living Imports, Old 231-439-8300. Boyne City Elementa- reached Book's, Pat O'Brien's, papers.com or by call-Ace Hardware, Country ing 231-582-6761. Now & Then, Glen's, Brick Red Salon, Senior Boyne City Center, City Hall, Water Street Café, Kilwin's and Boyne City

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

To donate, checks can be made payable to Eta Nu Charities or sent directly to Mary Anne

Newman, Eta Nu treasurer at 02910 Camp There are also several Lane, Boyne City, MI locations throughout 49712. For more infortown accepting mone- mation you can contact tary donations, Bali Bates or Hoffman at

Roadhouse, Jeff Bergren can be at Boyne Country gren@michigannews-

Courtesy Photo

Boyne City Elementary School's "Dressed for Chill '08" New Coats, **Snow Pants and Boot Drive goes** from Nov. 3 through Nov. 21. Front row: Alysse Whittet, Nick Aown, Griffin Powers, Miles Bates and Lauren Viol. Back Row: Madison Bates, Kristin **Bates, Spencer** Joles and Aurora



District Court

90th District Court for the County of Charlevoix: Benjamin Troy Manning, 21, East Jordan.

Sentenced to pay \$260 in fines and costs. without a license. Sentenced to pay \$150 in fines

Jessey Paul Rosamilia, 22, Traverse City. Ob-

pay \$600 in fines and costs. Sentenced to 21 days fines and costs and to pay restitution. Sentenced in jail with credit for 21 days. Samuel Dean Walton, 51, East Jordan. Break- eight days.

ing and entering, illegal entry without permisday, 30 days held in abeyance; two months on

Shelly Marie Brogan, 40, East Jordan. No operator's license on person. Sentenced to pay \$150 in fines and costs

David James Hutchison, 47, Ann Arbor. Drivdays of community service work; one year on one year on probation.

costs. Sentenced to 180 days in jail with credit for in jail with credit for one day, 334 days held in

one day, serve 10 days, 159 days held in abey- abeyance, 30 days of community service work; The following cases were recently decided in the ance, 10 days of community service work; six two years on probation.

Steven Michael Filipiak, 21, Charlevoix. Driv- Assumed Names Driving while license suspended, 1st offense. ing while impaired. Sentenced to pay \$1,030 in Kyle Colwick Heid, 21, Ellsworth. Driving credit for one day, serve five days, 72 days held in sumed name for doing business: abeyance, 15 days of community service work; one year on probation.

Peter Allen Dadovich, 34, Traverse City. Innstructing/police officer-disguise. Sentenced to keeper-Defrauding. Sentenced to pay \$150 in Dave Kurchinski.

Patrick Michael Hood, 18, Vanderbilt. MDOP. sion. Sentenced to pay \$500 in fines and costs. Sentenced to pay \$500 in fines and costs and to Charlevoix, by Scott A. Kerschner and Daniel C. Sentenced to 31 days in jail with credit for one pay restitution. Sentenced to 180 days in jail with Soullier. credit for one day, 164 days held in abeyance, 15 days of community service work; nine months on levoix, by Ellen-Grace E. Foltz. probation.

Michael Dylan Bolger, 38, Boyne City. Driving while impaired. Sentenced to pay \$1,185 in fines and costs. Sentenced to 93 days in jail with ing while impaired and contempt. Sentenced to credit for one day, serve 10 days on work release, pay \$1,380. Sentenced to 93 days in jail with 30 days on electronic monitor, 42 days held in credit for eight days, 65 days held in abeyance, 20 abeyance, 10 days of community service work; Heather Michelle Grenke, 23, East Jordan.

Kristin Ryan Snively, 27, Boyne Falls. Driving Joseph Patrick McCarthy, 20, Petoskey. Em- while intoxicated, 2nd offense. Sentenced to pay bezzlement. Sentenced to pay \$500 in fines and \$1,180 in fines and costs. Sentenced to 365 days

The following businesses recently filed with fines and costs; sentenced to 93 days in jail with the Charlevoix County Clerk's Office for an as-

Charlevoix Equestrian Club, 15544 Klooster Road, Charelvoix, by Becky Bills.

Movers, 14200 Mascho Road, Charlevoix, by

Bridging the Gap Intervention Service, 01532 to 30 days in jail with credit for 22 days, serve North Shore Dr., Walloon Lake, by Vickie Etheridge and April Fisher.

Fix Mich LLC, 06685 M-66 North, #123,

Crumbs and Cakes, 213 W. Lincoln St., Char-

Marriage Licenses

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

Scott Joseph Harmon, 24, East Jordan and Garrick Allen Keys, 25, East Jordan and Stephanie Nicole Karlskin, 23, East Jordan. Ralph Edward Corwin, 56, Ellsworth and Bar-

bara Shulman, 52, Ellsworth.

Boyne City Police Department Oct. 31 – Nov. 6 Assault Fraud-Bad Checks Fraud-Other Disorderly Conduct Noise Complaint **Animal Complaint** Vehicle Unlocks Civil Dispute Traffic Violations Lost/Found Property Assist other Agency Health & Safety Suspicious Situations 911 Hangup General Assistance

Traffic Accident

Charlevoix County Sheriff's Office Malicious Destruction Of Property Traffic Stop Liquor License Misc. Criminal Offense Missing Person Assist Citizen Private Property Property Damage Accident Property Damage Accident Intoxicated Subject Car Deer Accident Assist Other Agency Civil Complaint 911 Hang up Check Larceny Paper Service Keys Locked in Vehicle Hate Crime Juvenile Complaint Suspicious Vehicle Prowler Warrant Service Attempt Panic/Intrusion Alarm **Public Relations** Attempt to locate Misc- Non Criminal Road Hazard Animal Complaint Driving Violation Threats Disturbance Domestic Situation Fatal Traffic Accident Trespass Annoying/Harassing Gun Permit Child Abuse / Neglect Assault Fraud Mental Subject Bad Checks Attempted Suicide / Suicide

Digital Mammography is here.

So we can see more.

Get answers.

Make smart decisions.

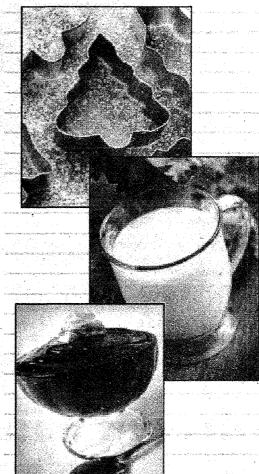
Act quickly.

And take good care of you.



14700 Lake Shore Drive Charlevoix • 231.547.8598

your favorite homemade holiday recipe!



Send your recipes by mail to our office by December 3, or email them to hrobinson@michigannewspapers.com

From Grandma's special mashed potatoes, to scrumptious marinades and sweet treats, send us the recipes that make your holidays special!

Up North Publications will have a special pullout section in December to include recipes from all of our readers! The recipe guide will be included in all four of our papers. Recipes are limited to 2 per person. All who submit recipes will be entered into a drawing for a gift certificate!



Contact your local Up North Paper today!

THE LEADER AND THE KALKASKIAN 318 N. Cedar Street Kalkaska, MI (231) 258-4600

THE CITIZEN-JOURNAL 112 S. Park St., Suite B Boyne City, MI (231) 582-6761

THE TOWN MEETING P.O. Box 335 Elk Rapids, MI (231) 264-9711

THE ANTRIM COUNTY NEWS 206 N. Bridge St. Bellaire, MI (231) 533-8523

OBTIVERY

Jay Thomas Knutsen

Jay Thomas Knutsen great passions on to his of Ann Arbor (formerly two sons. After graduof Saline) died at the ating from Gladstone University of Michigan High School, he attend-Hospital on Nov. 7, ed Michigan State Uni-2008. Jay was born on versity where he met Feb. 28, 1947, in Esca- Ann Blanchard. They naba to June (Beatson) were married in Dearand Norman Knutsen. born in 1970. Jay began He grew up in Glad- his sales career with stone where his love of IBM in 1969, went on sports and the outdoors to work for Starwood flourished. Jay first Corporation, and most new people and never merous nieces and Petoskey, MI 49770, or skied, hunted, and fish-recently worked for Reforgot a name or face. nephews; special the charity of your ed with his father and lational Technology His many business as-friends Michael and choice in Jay's name. numerous friends in the Solutions. Sales was sociates often crossed Judy Johns of Saline, Share memories Upper Peninsula. He the perfect fit for Jay, as over into personal and countless other www.niefuneral-eagerly passed these he enjoyed meeting friendships that he very dear friends. The homes.com.



treasured and actively memorial service was maintained. He is sur- held at Nie Family Fuvived by his beloved neral Home, Liberty wife, Ann; his children, Rd. Chapel, 3767 W Michael (Melissa) of Liberty, Ann Arbor, on

Plymouth, and Mat-Tuesday, Nov. 11. Visthew of Hoboken, N.J.; itation began at 10 a.m. his cherished grand- and the service was at sons, Noah and Chase; 11 a.m. In lieu of flowcousins in northern ers, please send dona-Michigan and the tions to Camp Daggett, Farmington area; nu- 03001 Church Road,

Rescue Boat Following comple- Boyne City working as dren and was known as Main in Boyne City at Flight, Selfridge Air tion of his military obli- a postal letter carrier a "Walking Book of 6:15 p.m.

Texas, and the call the program chairsummers in Boyne man at 231-536-2447, City until the year or on Saturdays call 2000, when he decid- 231-582-7811 between ed to stay in Michigan 3-8 p.m. The ceremony

year round. Laurie en- may be witnessed on joyed being a sports the first Thursday of

and clerk. He was Knowledge" on many transferred to the Gay- subjects. On Dec. 19, lord office and later 2007, Laurie answered was transferred back the final call and is to the Boyne City of- being honored by his fice, retiring in 1986. sons Mike, Gary, Terry,

During retirement Kenny and their fami-

To honor a veteran,

Mrs. Russell "Tommy Brown is a Member kind and creative stu-

East Jordan

High School

GRADE: 12th

and Jazz Band

porary Fiction

Attend college

STAFF

FAVORITE

tional Honor Society,

Brown

for computer problems. He is respectful to all students and comes to class with a positive at-

face." Mrs. Stangis

STUDENTS OF THE WIEEK

Boyne City High School NAME: Will Stone PARENTS: David and Joann Smith

GRADE: 11th NAME: Thomas golf HOBBIES AND IN-

ing, building things and Congratulations.' Mike Brown fixing things SCHOOL ACTIVI-FUTURE PLANS: I lish Teacher TIES: Quiz Bowl, Na-plan to become a

ADDITIONAL COMMENTS: Thank CLASS(ES): Contem- you all.

teacher

STAFF FUTURE PLANS: MENTS: "Will has been extremely helpful this COMyear. He has created bul-MENTS: "Tommy con- letin boards, assisted tinues to do well in FST technology, and with class. He makes sure to uses his organizational ask a lot of questions skills in his work. One when he doesn't under- amazing thing about stand something. I ap- Will is that he helps out preciate Tommy's ex-cellent work ethic." whenever he can and does so with a smile." does so with a smile." Mr. Polleys,

"Will has an excepdent. He loves to read tional attitude. He takes and is the go to student responsibility for his

Pet Haus

Cuisine

are sponsoring a

COOKIE LEE JEWELRY

FUNDRAISER

(www.cookielee.com)
to support the Charlevoix Area

Humane Society Spay/Neuter program

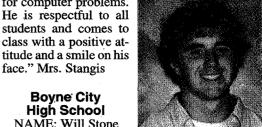
Thursday, November 13.

6:30-8:30 p.m.

AT NORTHERN PET SALON.

500 N. LAKE ST. SUITE D

Bring a friend



SCHOOL ACTIVI- work, including any TIES: Drama, tennis, mistakes he makes, which is an admirable trait. Will is productive, PARENTS: Kim and TERESTS: Music mix- friendly, and polite. Aaron Fritzsche, Eng-

Dr. McMillian's



Paranoid Personality Patterns Paranoid reactions result

when patterns of personal failure are attributed to external people or events. Over time, personal failure heightens the attention towards the threatening aspects of external stimuli quite often associated with others, especially when threatened by loss of control and self-esteem. People and events tend to be perceived as the cause of their intrapsychic and interpersonal pain. There is a selective focus on the threatening stimuli in the form of the way others perceive, think, and act toward the person. Paranoid patterns are understood through observation. There is a suspiciousness, rigidness, petty vengefulness, guarded, self-righteous presentation. These individuals hold grudges and can overtly act with aggression. Theoretically, paranoid reactions are amenable to treatment but difficult to treat. These sufferers rarely seek treatment unless ordered by a physician well after a history of reoccurring gastrointestinal problems are not fully responding to Dr. McMillian 582-0553

The Veteran of the Force Base, Mich. Month for November On Dec. 8, 1951, 2008 is Arthur Oliver Laurie married Doro-Laurie, Born on March thy Lucinda Spears, 3, 1930, on the family while home on leave farm in Melrose Town- in Boyne City. On ship, Laurie graduated Dec. 1, 1952 Laurie from Boyne City High was promoted to the School in the spring of rank of Airman First 1948 and worked on the Class and on Dec. 3, family farm and played 1954, at The Separa-On Dec. 29, 1950, he Air Force Base, he re-

enlisted in the United ceived an honorable States Air Force, enter- discharge and was ing into active service awarded the followin Detroit. Following ing decorations and ci- gation, Laurie returned fan, fishing, playing each month in front of basic training and spe- tations: The National home and was em- cards, being in the out- The American Legion cialty schools he was Service Medal and The ployed by the United doors, spending quality Post located on the assigned to the 32nd Good Conduct Medal.

tion Center, Selfridge

Laurie spent the lies. in Zapata,

States Postal Service in time with his grandchil- corner of Lake and

Overeaters

from the Otsego County

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

Food pantry hours

Boyne City Sev-Adventist enth-day every Monday from 10 a.m. until noon. Call 231-582-0151 for additional information. Emergency service is available.

the local Marine Corps and lunch will be 231-838-6320, or e- Wednesdays, from the Ots League Detachment available. mail at nmy- 10:30 to 11:30 a.m. Airport League Detachment available. will be placing Toys for Tots Boxes in retail, financial and recreational facilities begwms40@att.net.

Toys for Tots

Litzenburger

a.m. to 4 p.m., at the Litzenburger Place Petoskey area.

18, from the greater prizes. Space is limited. Place Petoskey area.

Tighter for a prize of the prize o Community Room,

Representatives of goods will be for sale, NMYT Box Office, school StoryTime on Thursday at 7 p.m., at

NMYT presents "Narnia"

Northern Michigan website nmyt.org. ginning the third week Youth Theatre, in conin November. All toys junction with the C. S. donated in the Boyne Lewis Festival, is Valley area will re-proud to present "Nar-Boyne District Li-with animals will in-

Tickets for "Narnia" 829 S. Park St. in are \$7 for students and Boyne City. Lots of seniors and \$10 for **Tickets** adults.

new crafts and baked available through the brary will offer Pre- trol meets outh@yahoo.com. For This year we have Bldg. Inquirees welmore

Explore the

main in this area. If nia," Friday, Nov. 21, brary is offering a clude a morning with you would like to have and Saturday, Nov. 22, science program to owls put on by Northa Toys for Tots box set at 7 p.m., and Sunday, home schooled chil- Wings. StoryTime is up in your place, or Nov. 23, at 2 p.m. in dren to be held in the geared to ages 2 - 6. have questions, call the Harbor Light Comcommunity room at the Parents and other age Maggie at 231-582 Glen Williams, 231- munity Chapel. "Nar- library on Tuesdays, siblings are invited to 582-6858 or email nia" is NMYT's sec- starting Oct. 7 through attend. Join us this fall ond production of the Nov. 25. Children ages at the Walloon Lake year with the success- 6-9 will meet at 11 a.m. Library for stories, ful Disney's "High and ages 10-13 will songs, crafts and read-Christmas bazaar
There will be a School Musical" performed in August. The ipate in kitchen chem-Christmas Bazaar SatChristmas Bazaar SatChristmas Bazaar SatCommunity Services
Christmas Bazaar SatCommunity Services
Community Services day, Nov. 15, from 9 area youth, ages 5 - fill out reading logs for mation.

> Fall storytime Walloon Lake Li- ron of the Civil Air Pa-

information, planned some great come. please visit the NMYT fall reading adventures. The themes include the alphabet, fall holidays and animals. The special events

Civil Air Patrol meets

The Gaylord Squad-



BARGAIN BOUTIQUE GOING OUT OF BUSINESS P TO 75% OFF

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SALE THRU NOVEMBER 29TH FOR MORE INFORMATION CALL 231-582-7540

PARROTT TREASURES 123 WATER ST. * BOYNE CITY

Handling the Holidays

A Helpful Presentation for Those Who Have Lost A Loved One

Monday, November 17, 2008 6:00-7:00p.m.

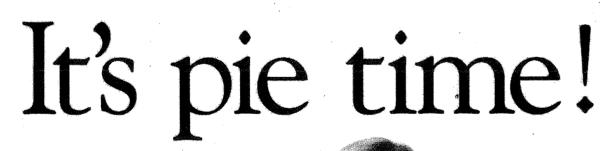
Boyne District Library 201 E. Main St., Boyne City, MI

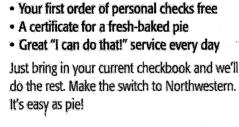
PRESENTER: SUZANNE EASTER, LMSW

VitalCare Hospice The Holiday Season is approaching. While

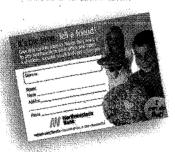
Thanksgiving and Christmas are times of family togetherness and happiness for friends and family, the holidays can also be a very difficult time for those who have lost a loved one.

In this session, people will be able to explore in a supportive atmosphere their own ideas, feelings and choice about the holidays.





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Northwestern Bank

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THE CITIZEN-JOURNAL ()PINION

Change is coming

Whether or not you supported Barack Obama or John McCain in the election, one thing is very clear as Americans move forward from the George Bush administration, change is coming.

Both Obama and McCain stressed the importance of change during their respective campaigns and after the historic election change is the first order of business when Obama takes over as President of the

One thing that was made very clear, not only by the candidates but by Americans in general, was the need for change in our government and that was very evident given the results of the election.

Obviously our country has severe economic issues along with many other concerns as Obama prepares to take office. How and when we start to see change is another topic but Americans now have to work just as hard to make these changes possible. Again, no matter who you voted for, citizens of this great country announced in one voice that change is needed and now we as Americans need to do our part after this stirring and emotional election.

Political beliefs aside, we have a new leader and with all that has been done during the Bush Administration it is time we all come together and support our great country. There are so many new things on the horizon and that would have been the case with either candidate. This historic election will go down as one of the most important elections in our lives and how it works out remains to be seen.

Americans have to be happy however because no matter who won, we all now get to see a big change in our government. If you watched Obama's victory speech, you saw an emotionally charged audience and even the networks covering the event were pouring over with thoughts on what is next for the United States. Now, we have to take a stand and do our part and hopefully it starts right away with all the issues facing America.

Again, if the results were different and McCain took office, change was the first order of the day for him. So regardless of your choice in the election, the importance of embracing change is so important and no matter what, it is coming.

Celebrity dinner

To the editor:

On behalf of the East Jordan Area Chamber of Commerce I wish to thank the owners of Murray's Bar & Grill, Emily and Owen Welsh, and their entire staff for hosting the 9th Annual Celebrity Dinner on Monday, Nov. 3, to benefit the East Jordan Area Chamber of Commerce. The evening was a tremendous success and offered a wonderful opportunity for area residents and neighbors to dine and socialize while being attended to by our "Celebrity Staff" from the East Jordan and Ellsworth Public Schools. Special thank you to the following individuals who donated their time and talent to the evening:

Host/Hostess - East Jordan School Superintendent Chip Hansen and wife, Laura Hansen, and Ellsworth School Superintendent Lynn Spearing and husband, Tom Spearing.

Celebrity Servers -Darrin Podskalny, Matt Hamilton, Tammy Jackson, Todd McNitt, Steve Hines, Meg Kitson, Greg Kitson and Sean Ferguson from East Jordan Public Schools.

From Ellsworth Community School, Mark Essenberg, Shelia

Essenberg, Ryan McClellan and Shannon McClellan. Thank you to everyone who came out for dinner and generously tipped their servers to benefit our Chamber. The evening posted a record attendance of diners. You are greatly appreciated

Thanks so much for a memorable evening! Mary H. Faculak

President, East Jordan Chamber of Commerce

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

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

Our deadline is noon Friday.

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

Pictures need to be saved in "JPEG" and attached to an e-mail. If you have any questions, call 231-582-6761.



ABSENTEE VOTE

Say yes to our demands, or else

MORE OR LESS

By

Christine

Gwidt

I was sitting in the Bluebird Café in Panahachel, Guatemala, when I met the spawn of Satan. He did not appear as the clovenhoofed monster that would immediately reveal him to be the personification of evil. Instead, he was disguised as a cherubic fouryear-old child. Gleaming ringlets framed rosy cheeks. One chubby fist was fastened around the heavy turquoise necklace of the mother/host, and the child dangled like a squirming medallion from the thin, beleaguered neck. On her shoulder, a small green parrot gripped the sheer muslin of her shirt in its tiny talons. 'Is it okay if we share your table?'

The mother's voice was curiously flat and barely audible, as though she had just awakened from a coma. I glanced up from my book and into the smudged dark eyes of the damned. Hope, joy,

vitality - all were absent in her sunken somnambulistic gaze. A tiny shock coursed through me. What the...? Something was not right here and it was going to include me. I scanned the restaurant in a desperate attempt to offer an alternative, but all of the tables were occupied.

"Sure," I said, closing my book. "Have a seat."

The woman tried to disengage the child by prying his fist away

from the necklace, but his other hand shot out and anchored in her turbulent hair. He transferred his weight and her head jerked back. She emitted a soft mewling protest and the boy smiled vacantly, all the while fixing me with an unwavering stare. After several failed attempts to unhook her progeny, she gave up, sank into a

chair and arranged him on her lap.

"Hi, I'm Arliss and this is Sky," she whispered. "Thanks for sharing your table. See Sky? Isn't it nice when we share?"

Sky and I exchanged dubious expressions of disapproval and in that moment, we knew each other. My mission was clear. It might take a lunchtime, but I must protect this woman with the unlikely name from certain misery for at least the next 30 minutes. This altruistic fervor was not completely noble. Okay, it wasn't noble at all. It was instinctual. Born of the self-serving desire to diminish what I knew would prove to be a daunting encounter, it was my naïve wish to defray the damage.

Scanning the tabletop, Sky spotted the sugar bowl among the collection of condiments. Wriggling to his knees, he launched his

body forward and claimed the prize, dispensing of the lid with a clamoring paw before dipping his tongue into the granular con-

'Oh, Sky," Arliss sighed, and turned her head away while the parrot paced nervously along her bony shoulder. "Hey, Sky - Here. Try this," I suggested, offering a melon spear

Lost in a world of indulgence, the boy ignored me until I

reached out and looped a finger through the bowl's handle and tugged gently.

"Let go. Take this instead."

The sound was fierce and guttural at first - A low rumble that might precede a dogfight. But that was just a prelude to the earshattering soprano screeching that erupted from the alabaster throat. I pulled back my hand as if from a blazing inferno and the horrible sound stopped. Sky fixed me with a triumphant glare. Then, still holding me in his gaze, he upended the bowl and dumped the sugar out onto the table, slapping the pile flat with his tiny palms before he bent his head and resumed lapping.

Arliss, captivated by the dust motes that floated hazily in the sunlight from the window, appeared not to have noticed the commotion. Conversely, the little bird that lived on the ledge above her collarbone seemed greatly agitated and disappeared into her frizzy burst of hair, emerging a moment later on the opposite shoulder.

Sky shifted his attention to his mother. He reached a sugary mitt over the top of her head and speared her nostrils with two fingers, pulling her nose up into a replica of Lon Chaney's in "The Phan's tom of the Opera." He inserted his free hand into her mouth and yanked down on her jaw while she gazed into the middle distance like a dental patient.

"Where are you from?" I stammered, afraid of the answer, but even more afraid that Arliss might not answer at all.

"Han Hranhico," she responded, unable to enunciate clearly in her present condition.

San Francisco?"

"Yeah."

"Wow, that's nice... San Francisco - What a town!" I chattered as I scooped up my book. "I have to go now."

I dropped too much money by my barely-touched plate.

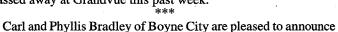
'Sorry," I said to the parrot, and sprinted for the door. Christine Gwidt welcomes reader's comments. Email her at moreorlesschristine@gmail.com.

A correction is as follows: Joann Miller of East Jordan is very happy to announce the birth of her second great-grandchild. It's a girl, Isabel Renee born Oct. 3, to grandson B.J. and his wife Holly of Maybee, Mich. Joann and her daughter Elaine will be going downstate the first weekend of Nov. for Isabel's baptism.

The Boyne Area Seniors had their Halloween party last Friday. There was a special treat table that was fantastic. The Cousin's Music Group was at their best for the day's entertainment, as they always are. The 70 people that took part in the fes-

tivities also enjoyed a delicious lunch. What a good way to say good-bye to Oct. Come and see what Nov. brings.

Heartfelt sympathy goes out to the family and friends of former Litzenburger Place resident, Florence Hoelzley, who passed away at Grandvue this past week.





By Nancy Northup

the marriage of her daughter, Patti Rose, to David Rosensteel in Ozark, Ala., on Nov. 3.

A warm welcome goes out to Shirley Blekkenek, the newest resident of Deer Meadows, as well as a fond farewell to Jane Hawkins.

A warm welcome neighbor also goes out to Ernest Humphrey, the newest resident at Litzenburger Place.

Belated birthday greetings go out to Boyne's Clifford Mc-George, who celebrated his special day on Thursday.

Sheriff George Lasater spoke to the members and friends of the Charlevoix County Genealogical Society last Thursday night. The topic was the new veteran's memorial and both his WWI and WWII veteran's books. His DVD slide show of the memorial project was certainly a tribute to the efforts of the entire Boyne Community and was a highlight of the evening. The CCGS plans to work with Sheriff Lasater in acquiring new veteran material as well as assisting those who would like to provide corrections or additions to his previous publications. They will do that at an all-day Saturday workshop to be held in early 2009. Further information, along with a date

and location, will be announced. This group has actually been in existence for 25 years, but most people are just now hearing about what they do.

Wednesday evening Eleanor Sutliff was notified of her cousin; Dave Johnston's, death. He has lived in St. Johns for many years; but has many relatives in this area. The memorial service was Friday in St. Johns and burial will be in Cadillac sometime this week, He was a car salesman, mostly Buicks, for most of his entire working career.

The family of Richard Brannon of Boyne City has expressed great appreciation to the many throughout the community for their many acts of kindness, cards, generosity, time and companionship to Dick for the two and a half years after his stroke. Irene will carry those moments with her as she undergoes surgery in Florida,* where she will recuperate at the home of her son, Richard in Orlando, and then with her brother in Zephyrhills before returning

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@gtlakes.com before the Friday noon deadline.

Editor Jeff Bergren Office Manager Jeannine Stetz Advertising Consultant Windy Bettis Design Editor Mary Hansen Sports Editor Chris Tredway Business Manager Gale Miller Contributing Photographer Vic Ruggles Contributing Writers

B.J. Hetler and Nancy Northup

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Iournal Register



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Methodist Church

Sunday School classes attend the free event. will be held at 9:15 a.m. Methodist Church.

Church of the **Nativity**

Reverend Brad Will from Traverse City will be guest celebrant at the 10 a.m. service at Episcopal Church of the Nathe church basement ismatic right after the service. Thursday, Nov. 13,

the soup, sandwich and ès to meet in the church basement at 5:30 p.m. message entitled

Plans are being made for all ages. Worship for a Thanksgiving service will be held at dinner at the church on dren's church available you would like to be induring the service. After cluded, please call 582-

Lakeshore **Community Church**

Lakeshore Commutivity on Nov. 16. Cof-Life' Affiliate.

study seminar continu- morning at 10 a.m. and to listen to Dr. Gerald available for ages 2 from 10 a.m. to noon, will start at 9:15 a.m. audio-taped through 12. For more or the pastor, 231-582-"A information, you can 2635, or visit our web- the dinner is from 5:30 to

Horton Bay United Pearl of Great Value." call Pastor Dave Crum- site at www.boyneci- 6:15 p.m. with programs 10:10 to 10:55 a.m. The public is invited to baugh at 231-582-7440. tynaz.org.

First Presbyterian Church

10:30 a.m., with chil- Thanksgiving Day. If Church of East Jordan worships at 9:30 a.m. All are welcome. A the service there will be a 5045, leaving your time of refreshment and time of fellowship. Ev- name and telephone friendship is held at

your call, and give pre- church building is ac- Cozy Quilters at 9 a.m., cise time for the dinner. cessible and is located and Hearts Helping Church of the Nativi- at 207 Williams St. in Hands at 6 p.m. 231-536-2941.

Church of the Nazarene

Resurrection Sunday at 11 a.m. nursery is available. Children's church is ages 4-12. For more line is noon. Wednesday at 7 p.m. information call the Children's church is office, 231-582-9611, Women's Bible Study

The church is located Presbyterian West and Morgan.

Walloon Lake Community Church

Thursday, Nov. 13, eryone is invited to the number. Someone from 10:30 a.m. in the Fel- the Men's Fraternity Horton Bay United the church will return lowship Hall. The will meet at 6 a.m.,

a.m.

Word and Worship start ing the service. We invite you to at 9 and 10:45 a.m. fee, treats and conver- at 624 State St. in visit our weekly Sun- Children Groups will sation will be shared in Boyne City. It is a charday morning services. meet at 9 and 10:45 congregation The service time is a.m. Infant and toddler

> Services are Sunday provided for children 17, the newsletter dead-Tuesday, Nov. 18, the

> > Wednesday, Nov. 19,

starting at 6:30 p.m.

Street, on the corner of 231-535-2288 or visit songs, weekly Comthe website www.walloon-

> Boyne City, **Boyne Falls United**

are available online.

First Presbyterian Church

Presbyterian

Church, 401 South Park On Monday, Nov. 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 following each service. Youth and adult classes meet be-

Contact the church porary service features Bible school for all ages at 225 W. Morgan for more information at praise and worship at 9:30 to 10:30 a.m. at munion, and a quiet ac- of Revelation is held in tivity bag to engage the parish hall every church.com. Sermons children as they wor- Sunday at 9:30 a.m. ship with their families. The 11 a.m. tradi- Study on the Gospels

Services in Boyne monthly Communion provide transportation, Falls are at 9:15 a.m. at on the first Sunday. run errands and do mis-3057 Mill Street. Chil- Following the chil- cellaneous helpful jobs ty is located at 209 Main East Jordan (corner of Saturday, Nov. 15, dren's programming is dren's message, during for people in need. Cau Street, Boyne City.

Third and Williams). there will be a Prayer held during the service. In the 10:30 service, 4 to Nan Polleys, 231-582-Partner breakfast at 8 Boyne City, worship is at 11 year old kids are 7010, or Nancy Lawson, 11 a.m. at 324 S. Park St., dismissed for Kid- 231-582-9884. We also Sunday, Nov. 16, with Sunday School dur- sOwn Worship, an in- have a group that proteractive worship ex- vides meals for people perience led by teens in temporary need. If and adults.

a choir and congrega-

also invited to Bible 231-582-5841. Study, 9 a.m. Tuesdays, man Hall.

Christ Lutheran Church

The 9 a.m. contem- at 10:30 a.m., with a anboyne.org.

A study on the book

Thursdays, a Bible tional service features starts at 10 a.m.

The "Catch-all" caryou know someone, The community is contact Barb Albrecht at

A Men's Fix-it group in the Hill House and to is being formed to do Prayer and Fellowship odd jobs for folks who (bring a lunch), noon need help. To volun-Wednesdays, in Faul- teer, call Christ Lutheran Church.

For more information, call 231-582-9301 or email to christluther-Sunday services start anboyne@gmail.com. tween services from at 8 a.m. for early serv- Check us out on the

ice, and late service starts web, www.christluther-

Community of Christ

The theme for this week's service is "Be Faithful Stewards" and will be presented by Elder, Bill West.

Sunday services begin with Church School at Methodist Church tional hymns with ing group is willing to 9:45 a.m. and are presented by Church School Director, Chris Wacholz. The worship service will begin at 11 a.m., with a fellowship following.

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 and bring a friend.

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.

Everyone is welcome Merry Musicals begin at dan Senior Center.

goulash, coleslaw, spin-menu. ach, pears and corn-

music with Roger on the follow lunch and paint toes, carrots, and fresh day-Friday from 9 a.m. keyboard begins at 11 class will begin at 1 p.m. fruit, and bingo will to 4 p.m., or by appointa.m. Lunch will be pork chops, au gratin pota- turkey, cheesy potatoes, peaches.

Monday, Nov. 17, served.

cauliflower, potato, and choice. Thursday, Nov. 13, applesauce are on the

bread are on the menu. soup and salad bar begin a.m. The lunch menu is East

Wednesday Nov. 19, begin after lunch.

toes, green beans and green bean casserole donation if you are age can be reached at 231and pumpkin pie will be 60 or over; \$4 if you are 237-0103 or toll free at

Thursday, Nov. 20, menu is subject to for lunch at the East Jor- 11a.m. Garlic chicken, lunch will be cook's change so please feel

under the age of 60. The 1-866-428-5185.

free to call the center at Friday, Nov. 21, The 231-536-7831 with any Cousins Music Group questions. Adult Day Tuesday, Nov. 18, will begin playing at 11 Center, located at the Jordan Nov. 14, at 11:30 a.m. Bingo will meatloaf, mashed pota- Center, is open Monment. The Charlevoix Enjoy lunch for a \$2 Commission on Aging

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tivities this week.

Wednesday, Nov. 12, fruit basket. a foot clinic will be held at the senior center. You garlic chicken, cauli-tatoes, broccoli salad subject to change. Call must have an appoint-flower, potatoes and ap- and fruit will be served. the center if you would ment for this service. plesauce. Bingo will fol- Computer class will like to check the lunch Line dancing will begin low lunch with another begin at 1 p.m. the day at 10 a.m. On the fruit basket to be awardmenu is cod amandine, ed. vegetables, juice and pineapple.

goulash, cornbread, colesiaw, spinach pears. Bingo will follow with a fresh fruit basket as one of the bingo prizes. Also enjoy homemade soup with lunch.

Friday, Nov. 14, plan to arrive by 11 a.m. to join the Jordan Valley Duo for an hour of music. A bake sale will be held Friday. Pork chops, au gratin pota-

WEEKLY

Health Tips

Keyboards

Dirtier Than A

Toilet?

Computer keyboards may

harbor more harmful germ

than a toilet seat. One study found that the average desk

top keyboard had 400 times

more bacteria than the aver

age toilet seat. Researchers in London found equipmen carrying germs that could

cause food poisoning. They said sharing a keyboard

could pass on illnesses

among office workers.

Contamination may be due to users eating lunch at their

desks and leaving crumb that promote the growth of

bacteria. Workers neglect

ing to wash their hands after

using the restroom could

also be to blame. To clear

crumbs, dust with a damp cloth and disinfect them

keyboards,

shake out

Ву

Steve

Czerkes

Pharmacist

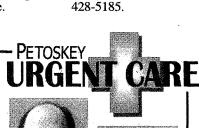
the toes, green beans and The Alzheimer's Sup-Boyne Area Senior peaches will be served, port Group will meet at tion for lunch is \$2 for Center for lunch and ac- Before lunch a drawing the senior center at those age 60 or over; \$4 will be held for a fresh 10:30 a.m. Homemade if you are under age 60.

Thursday, Nov. 13, the day at 10:30 a.m. pumpkin pie.

soup will be ready for For information call 231-Monday, Nov. 17, lunch. Swiss steak, po- 582-6682. The menu is

Wednesday, Nov. 19, Charlevoix turkey, cheesy potatoes, Commission on Aging Tuesday, Nov. 18, green bean casserole will call 231-237-0103. The line dancing will begin be served along with toll free number is 866-

menu. To contact the

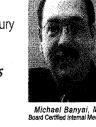


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Oral Health Maintenance Important for Patients With Osteoporosis

literature indicated It has long been known that oral health and other ailments may go hand-in-hand. That is why routine oral health screenings cancer. Fractures are so important. resulting from Take for example, osteoporosis can osteoporosis. affect a patient's Physicians and dentists should collaborate to impairment and improve early detection and cost and mortality.

treatment of patients who have or may develop osteoporosis, said researchers in the cover story of the May 2008 issue of The Journal of the American Dental

Association. The authors of the article. "Osteoporosis and

Its Implications for Dental Patients," reviewed the medical and dental literature to examine osteoporosis' effect on public health in the United States. They also assessed the implications of providing dental care to people who have or are at risk of developing

osteoporosis. According to the authors, the

that osteoporosis and related fractures are more common than coronary disease, stroke and breast quality of life, as well as result in functional increased health care

Their literature search also revealed that medical management of osteoporosis includes diet control, weightbearing exercise. discontinuation of

intake, and use of medications including selective estrogen receptor modulators, calcitonin, anabolic agents and bisphosphonates -that have been associated with the development of osteonecrosis of the jaw.

tobacco and alcohol

The authors determined that oral health maintenance is important in patients with osteoporosis, and that changes to bisphosphonate therapy or other medical treatment should be made only

after consultation with the patient's physician. "Dentists need to understand osteoporosis, its treatments and its complications to provide adequate care." wrote the authors.

All health care professionals involved in the care of all dental patients. particularly patients who are taking oral bisphosphonates, should discuss patient care decisions with the patient's physician, the authors concluded.



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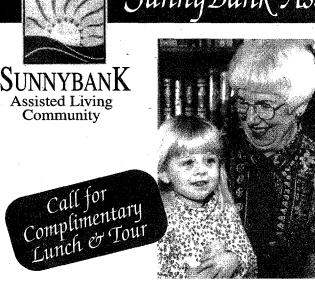
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COMPLETE COVERAGE OF THE

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

RHYME OR REASON



By Chris Tredway

Goosfraba

Patterns are repeated on this planet. Heat rising on a desert hoto thirsty vagabonds and the sand beneath their feet is rippled by the wind to resemble tiny waves.

The veins in my hand branch out like lightning or, well, like branches in the tree outside my window. And the leaves that fell a few days ago were filled with their own veins. The seeds from that tree drifted away on the wind, like weekend.

Patterns are not al-The uncontrolled rage the Ramblers adjusted quickly. of some people runs

Slips of the fist or victory. volcanic eruptions of management is usually stressed to matters most. athletes on the field,

court or ice. spreading more and more to those in the match.

high school sporting umph over all others. representing family by sweet shots, hits, smooth moves and constant

hustle. But what happens when the head coach pulls said player from action and assigns them a nice comfy spot on the bench? What happens when game officials make calls against the innocent athlete, oppressing them in full view of their parents and slandering their family name with penalties?

The answer is apparently simple for some. Blood must be paid. Eye for an eye, tooth for a tooth, and a ranting sports fan for every bad call or coaching mistake.

The fact that referees and coaches are allowed to counterattack during competition cause some enraged parents and fans to like feel snipers where they're sitting, shooting out whatever comes to mind, verbally attacking the easy targets.

Beating the protective glass around a hockey rink like a rabid gorilla, howling insults at complete strangers after one bad call and speaking to coaches as if they were toddlers seems slightly skewed from what our schools, and

sports, aim to teach. Although watching an outraged mother stride across a volleyball court to tear apart a coach with criticism before whapping the coach with her purse is hilarious to watch

See RHYME,

District Champions Lady Ramblers win second straight, advance to McBain

By GREG GIELCZYK SPORTS WRITER

MANCELONA — Now it's becoming a habit with the Boyne City Ramblers girls volleyball

The Ramblers won their first ever district title a year ago. Last Saturday, they made it two

Boyne City girls volleyball coach Casie Parker had felt the

Ramblers were peaking at the rizon looks like water right time at the end of the season. And based on the team's performance in the Class C District

Tournament at Mancelona High

School last week, she was right. The Ramblers defeated a pair of Lake Michigan Conference opponents, topping Charlevoix in three straight sets in the finals, to come away with their second district title in a row.

Instead of playing a one-day tournament on Saturday, the girls districts were split up into three separate days this year.

Which meant a slight alteration in preparation for the coaches and the snowflakes that players, who were used to spendfilled the air over the | ing up to eight hours competing in the districts.

Playing one match at a time was ways visual, however. different, but something to which

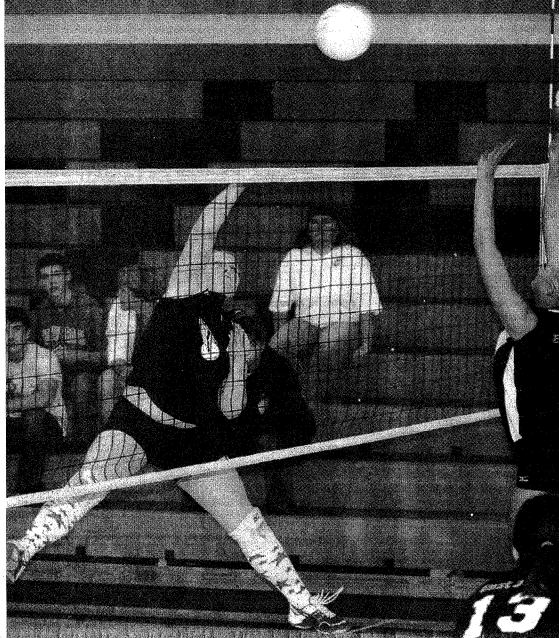
Boyne City experienced little rampant under the difficulty handling Charlevoix in surface like tectonic the title match, establishing its forces waiting for a command of the match early and rolling to a 25-17, 25-20, 25-20

"I was a little nervous coming profanity often occur into the match although we were in the dynamic world 4-1 against them this year," coach of sports, where anger | Casie Parker said. "Charlevoix always seems to win when it

"After the win the night before, But invisible anger | We got the momentum right away waiting to pop may be and never let up. We knew that would be a key to winning the seriously threatened after taking a and blocks.

"My girls played very well and Parents arrive to cut down on the errors to win."

Although the score was closer favorite athlete tri- in the first, Boyne City was never Red Rayders with a salvo of kills 19 kills.



my girls were very pumped up. Boyne City's Rachel Stevens hits the ball against East Jordan's Megan Germain and Sa-right time," Parker said. mantha McLeod (13) in the district opener last Tuesday at Mancelona.

senior middle hitter Amber Kota- get back in the match.

Kotalik closed out the second digs and served at 100 percent. The Ramblers maintained con- set with two blocks, and finished events to watch their in the second set than it had been trol of the set by bombarding the the match with eight blocks and Lindsay Clemens made 33 setter

Hanna Hausler was also strong 7-0 lead thanks to the efforts of Charlevoix was never able to up at the net with six blocks and eight kills. Kotalik contributed 11

Rachel Stevens had seven kills. assists and Kayla Kipapa had four gielczyk@jackpine.com

service aces on the night.

The road to the title match against the Rayders began with East Jordan standing on the other side of the net in the opening round. After squeezing out the win, the Lady Ramblers advanced to play Suttons Bay in the semifinal Thursday.

"Tonight's win was the best win of my coaching career,' Parker said.

Boyne City defeated Suttons Bay 26-28, 21-25, 25-23, 25-19,

Kotalik had 28 digs, 57 serve receptions, 24 kills and five blocks. Clemens contributed 48 setter assists and five service aces. Hausler had 17 serve receptions and 15 kills. Stevens had 21 digs and 11 kills, and Robinson had 14

'We were down 0-2 and had to fight our way back," Parker said. Suttons Bay is one of the best teams we have faced all year. We never gave up. I was very proud of the girls.

They deserved this win. During the match we had to make several adjustments to our lineup because of their hard hitter. Some of the changes we have never practiced or done before. The girls listened and executed."

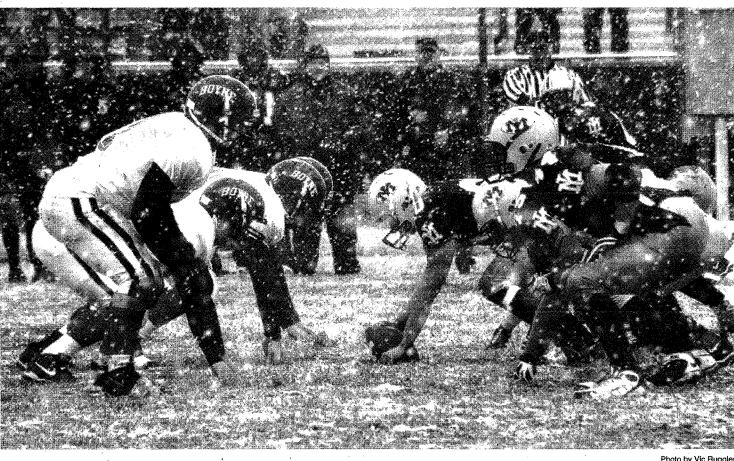
Suttons Bay had an All-Stater who is an extremely hard hitter, but Kotalik and Sam McLeod did a good job shutting her down, according to Parker.

When the Norsemen's coach moved her to the outside position so she could hit against the Ramblers' shorter girls, Parker switched her right sides back and had the middles block her one-onone and it worked.

"The girls are really starting to play together and peaking at the

The Ramblers (34-10-10) advanced to the regionals at McBain High School, where they faced the winner of the Farwell district Tuesday.

Boyne City won its first ever volleyball district title a year ago. Contact Greg Gielczyk at



Boyne City lines up in optimal conditions for November football Saturday afternoon, attempting to cool Iron Mountain for the district title.

again.

BY GREG GIELCZYK SPORTS WRITER

IRON MOUNTAIN — It was a steep and slippery uphill climb for the Boyne City Ramblers ing, but it shed little of its football team in last Saturday afternoon's Division 6 District Championship game against Iron Mountain.

The Ramblers fell behind by three touchdowns in the first quarter, and couldn't recover in dropping a 35-6 decision to the either team to enjoy good foot-Mountaineers on a cold, wet day in the Upper Peninsula.

9-1 record and a pre-district victory at home just a week earlier, the Ramblers had confidence and

momentum.

on the other sideline as well, and tight end Josh McGeorge. this time the Ramblers were playing on foreign turf after a long bus ride.

The sun might have been shinwarmth on the Rambler offense, which was kept under wraps all afternoon by a swarming Iron Mountain defense.

A moderate snowfall in the second quarter turned the field slippery and made it difficult for

Coincidentally, the Ramblers Coming into the game with a mounted their only scoring drive of the afternoon during that snowy second quarter.

quarterback Junior Young capped the drive with a 5-But there was plenty of both yard touchdown pass to senior early in the third quarter when

Ramblers retired by Iron Mountain, 35-6

Boyne City failed on the twopoint conversion attempt, and trailed 21-6 four minutes into the second period.

Senior running back Trevor Kruzel found a hole off left guard and bolted for a 63-yard gain to the Mountaineer 9-yard line two plays earlier to set up the touchdown.

The Ramblers would not score

"(The Mountaineers) are what we thought they were," Boyne City coach Dave Hills said.

"They're very balanced. They put a lot of pressure on you defensively. They can score from anywhere on the field."

Iron Mountain proved that

senior quarterback Pat Flood raced 45 yards for a touchdown to put the Mountaineers up 28-6. Whatever spark the Ramblers

had lit after scoring their touchdown seemed to flicker out with that drive.

Boyne City was staggered when the Mountaineers scored three touchdowns in the first quarter.

Meanwhile, the Ramblers' offense struggled against the Mountaineers' defense and finished with just 130 yards total.

Kruzel accounted for the biggest chunk of it with 94 yards rushing on 15 carries, while Young completed 3-of-8 passes for just 20 yards.

See FOOTBALL, page 7

EJ lets Boyne ramble

By Chris TREDWAY SPORTS EDITOR

MANCELONA — With regular season records laid aside and the chance to advance to the MHSAA Class C District Tournament semifinals on the line, East Jordan stepped up to their Lake Michigan Conference and neighborhood rivals last Tuesday night in Mancelona and nearly came away with the win.

It was the opening match of district competition and, unfortunately for the Lady Red Devils, Boyne City had enough momentum to pull through. The first set went according to plan for the Ramblers, who took it 25-17.

But anything is possible in the playoffs where teams rise and fall on emotion, momentum and teamwork. East Jordan came out in the second set with all six going for the same prize. The Lady Devils got what they were looking for in a 25-19 victory that evened the match and reminded spectators why the sport got its name. The two-set volley went back to

Boyne City in the third, of course, with a gapping score of 25-12. East Jordan attempted to return the favor and even things once again in the fourth set, but it proved to be the final contest of the evening as the Lady Ramblers claimed it 25-18.

The lady Devils were well supported from behind the service line and capitalized on several key blocks to stay in the match.

As things played out, the door which closed East Jordan's season at 37-59 overall swung wide open for Boyne, which slipped past Suttons Bay in the semifinal and swept Charlevoix to claim the district title. Contact Chris Tredway at ctred-

way@michigannewspapers.com.

Iceman Cometh a day late

BY CHRIS TREDWAY Sports Editor

KALKASKA — The largest single-day, point-to-point mountain bike race in the country cranked out of the starting gate Saturday morning at Kalkaska *Middle School. A handful of local athletes representing Boyne City and Boyne Falls were among the 2,500 entrants, who enjoyed icefree conditions throughout the 27mile course.

Rolling through the hills between Kalkaska and Timber Ridge RV and Recreation Resort in Traverse City, the Subaru-sponsored event has been described as a road race on dirt, though annually riding in early November has **produced some interesting condiitions in years past.

The Iceman showed up a day Tate this year, however, leaving 'Saturday's course hard-packed, relatively dry and very fast for riders of all skill levels.

Topping out the bike chain, Pro/Semi-Pro riders hit the course 'in the afternoon after Expert, Sport and Beginner waves blazed the way.

Trek / Voltzwagon's Jeremiah 5 Bishop of Virginia iced the field Falls' Bob South finished the Schnell finished 92nd in the Sport of dirt roads, two-tracks and abanally. with a first-place finish in one course faster than anyone in the class for ages 40-43, completing doned railroad beds. It joins up hour, 28 minutes and 31 seconds. area, cranking for one hour, 59 the Iceman in 2:37:39.

The first riders clear the starting gate at the 2008 Iceman Cometh Challenge, a 27-mile mountain bike race from Kalkaska to Traverse City on Saturday. A handful of local riders were among the 2,500 entrants. second in 1:28:38, while Mike ninth place in the Singlespeed placed 64th in the Sport Class for only paved road along the way, Anderson of Alpena claimed third race for men 40 and over.

In the girls race, Amanda Carey venience of gears, Boyne City's 54 with 2:59:44, and Steve Talof Idaho took first for Kenda in Mark Blaauw-Hara handed in a boys placed 76th in the same Ontario's Susan 2:12;45 to place 31st in the Sin- wave, pedaling a 3:09:37. Stephens came in second for glespeed race for men 39 years Brodie Bikes in 1:47:45, and Col- and under.

ages 19-24 and placed eighth in cutoff date. Among local riders, Boyne 2:07:44, and Boyne Falls' Steve

Brian Matter of Wisconsin took minutes and 51 seconds to take Boyne City's Samuel Minor Williamsburg after crossing the papers.com.

ages 40-46 with a 2:58:42, Mike Williamsburg Road. Subaru and Also racing without the con- Cornell was 72nd among ages 50- Meijer are the primary race spon-

with the Vasa Nordic Ski Trail in ctredway@michigannews-

sors, while many more contribute.

"There's people here from 33 states (and Ontario)," marketing The Iceman Cometh Challenge consultant Chuck O'Conner told has grown from an initial turnout the Citizen-Journal before the orado's Heather Irmiger finished Justin Baetsen of Boyne Falls of 40 racers to the first 2,500 start of the first wave of racers third for Gary Fisher / Subaru in competed in the Sport class for people able to register before the Saturday. "This is the largest single-day, point-to-point race in the The course is mostly made up country. It's the best race...glob-

Contact Chris Tredway at

Rhyme

Continued from 6

on television, it's a little disturbing live.

Likewise, a ballistic father slugging a referee in the stomach after a football game would work well on a reality show, but it's not so well-rated in real life.

Passion in sports is beautiful for sure, like the power of water or energy of sunlight. Anger is passion gone awry, bubbling be-neath the surface like lava waiting to erupt.

Instead of embarrassing anger earthquakes that leave some fans looking like toddlers themselves, perhaps a little anger management could be exercised. I heard in a movie that repeating the word "goosfraba" helps.

Contact Chris Tred-

way at ctredway@michigannewspapers.com.

Football

Continued from 6

yards in 13 attempts Hills said. "He has done and was 7-of-11 pass- a lot for our program. ing for 75 yards to lead The kids have respondthe Mountaineers.

Iron which takes an 11-0 quit in them. record into this week- Forced to quit are this end's regional final season's seniors, in-1), compiled 272 yards linebacker Cody Wilof total offense.

ties to stop them (the defensive back Adam Mountaineers)," Hills Brown, running back / said. "We just didn't linebacker take advantage of the Spence, linemen Zac

them.'

Kruzel's graduation leaves a Josh McGeorge. large hole on the field next year, according to Gielczyk

"He is a kid that for three years has been a Flood rushed for 160 real solid performer,' ed well all year. They're Mountain, a good group that has no

for Bell's Beer in 1:28:44.

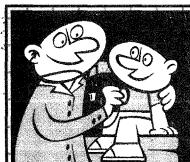
against Montague (10- cluding running back / rushing and 349 yards mont, running back / defensive back Steven "We had opportuni- Robinson, quarterback/

'opportunities we had. Trafelet, Marc Calo,
"We didn't do a good Ryan Musser, Greg enough job containing Fiel, Mitchell Chipman and Corey Busch, and eminent tight end / linebacker

Contact gielczyk@jackpine.com.



Boyne City senior tight end Josh McGeorge finishes the Ramblers only scoring drive of the afternoon Saturday, after a long run by senior running back Trevor Kruzel put the team within striking distance. Dalton Looze joins McGeorge in the end zone.



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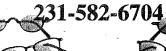
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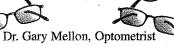
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South 63 degrees 04

minutes 41 seconds

West 89.45 feet), South

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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

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

174.04

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

The redemption period

shall be 12 months from

the date of such sale.

unless determined aban-

doned in accordance

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which case the redemp-

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Liber 766 Page 809.

feet):

West

minutes 00

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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

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

MORTGAGE SALE Default has been made in the conditions of a Thomas C. Miller and Denise M. Miller, husband and wife, original mortgaggr(s), to TCF National Bank, a national Mortgagee, dated May 2, 2006, and recorded on July 5, 2007 in Liber 809 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 vendue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM.

November 21, 2008. Said premises are situated in Township of County, Michigan, and described 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 Northwesterly line of Highway U.S. 31; thence along said highway line, North 57 degrees 19 minutes 07 seconds East (recorded as North 57 degrees 19 minutes 12 seconds East) 1589.72 feet, 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 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 to 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 Las described coarse, North 00 degrees 13 minutes seconds degrees 10 minutes 30 seconds West) 978.29 feet to the South line of the future development are 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 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 ed as North 00 degrees South 08 degrees 43 57 minutes 29 seconds minutes 50 seconds East) 333.65 feet to the

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 Northwesterly line of Highway U.S. 31; thence along said highway line, North 57 degrees 19 minutes 07 seconds East (recorded as North 57 degrees 19 minutes 12 seconds East) 1589.72 feet; thence South 00 degrees 19 minutes 19 seconds East, 147.98 feet to the construction centerline of said highway; thence along said North 57 centerline, degrees 19 minutes 07 seconds

seconds East 864.70 feet to the Southerly extenèasement described in Liber 264, Page 491, Charlevoix County Records: thence along the centerline of easement and Southerly extension thereof. North 02 degrees 12 minutes (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 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 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 (record-

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

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

SCHNEIDERMAN SHERMAN, P.C., ATTEMPTING TO COL-LECT 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 MILI-TARY DUTY.

MONTGAGE SALE -Default has been made in the conditions of a mortgage made by KEN-NETH ALLEN SULLIVAN and CARRIE ANN SUL-LIVAN, 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 he due at the date hereof the sum of Four Hundred

Twenty-Nine Thousand Nine Hundred Forty-Dollars and Eight Cents Three Eighty-Eight (\$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

venue, at the Main Lobby of the Charlevoix County Courthouse Charlevoix, Michigan at 11:00 AM o'clock, on December 5, 2008.

by a sale of the mort-

gaged premises, or some

part of them, at public

Said premises are in Charlevoix located County, Michigan and are described as:

THE SOUTHEAST 1 / 2 OF LOT 24 AND ALL OF LOT 25, SPRINGWATER BEACH RESORT, EVAN-GELINE TOWNSHIP, CHARLEVOIX COUNTY, MICHIGAN, ACCORD-ING TO THE PLAT THEREOF RECORDED IN LIBER 2 OF PLATS, PAGE 16, CHARLEVOIX

COUNTY RECORDS.

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

Dated: October 29, 2008

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

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

Notice Of Mortgage Foreclosure Sale

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

MORTGAGE SALE -Default has been made in the conditions of a mortgage made by Katharine E Walton, A Single Person, original mortgagor(s), to Wells Bank, Mortgagee, 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

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

November 21, 2008. Said premises are situated in City of East Jordan, Charlevoix County, Michigan, and are described as: Lot(s) 2 and 3. Block G Stone's Addition to the Village of South Lake (Now City of East Jorday), According to the recorded Plat thereof in Liber 1, Page

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

Dated: October 22, 2008

such sale.

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

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MORTGAGE SALE -Default has been made in the conditions of a mortgage Roger Waters and Donna Waters, husband and original mortwife, gagor(s), to Mortgage Electronic Registration Systems, Inc., as nominee for lender and successors and/or 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

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

Said premises are situated in Township of Charlevoix Marion, 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

BOYNE CITY, small 2 bedroom, unfurnished condo suitable for 2 adults. Appliances, washer, dryer, air, \$550 per month plus elec-tricity and deposit. No pets. 1 year lease. 517-767-3517, 517-227-1967

REAL ESTATE

FOR RENT

ADVANCE ONE bedroom on lake, furnished. All

utilities, cable, snow remov-al. \$600, security deposit.

No smoking, no pets. 231-582-3405

BUSINESS SERVICES

hardwood timber/logs. Free estimates, insured, since 1951. Moeke Lumber, Mancelona, 231-587-8321, 231-587-5779.

Notice Of Mortgage Foreclosure Sale THIS FIRM IS A DEBT

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

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

December 5, 2008.

ated in City of East Charlevoix Jordan, County, Michigan, and are described as: Lots 3 and 4, Block F, Village of South Arm, now the City of East Jordan, according to the recorded plat thereof.

Said premises are situ-

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

Dated: October 29, 2008

For more information, please call: FC X 248.593.1302 Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #227858F01

PUBLIC NOTICES

Notice Of Mortgage Foreclosure Sale THIS FIRM IS A DEBT COLLECTOR SATTEMPTING 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 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 Sarah E. Bennett, a married person, original mortgagor(s), to Wells Fargo Home Mortgage, Inc., Mortgagee, dated January 9, 2004, and tecorded on January 15, 2004 in Liber 594 on Page 137, in Charlevoix Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Sixty-Five Thousand One Hundred And Ninety (\$65,190.25), including interest at *6.25% per annum. Under the power of

sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Charlevoix County, AM, at 11:00 December 12, 2008.

Said premises are situated in Township of Charlevoix County, Michigan, and described as: Heights Woodland Estates, Parcel #47, Commencing at the South 1/4 post of Section 21, Township 32 North, Range 4 West, thence North 01 degrees 10 minutes 37 seconds West on the North South 1/4 line, 1410.6 feet, thence North 72 degrees 16 minutes 20 seconds East 230.56 feet for the Point of Beginning. North Thence degrees 11 minutes East 729.1 feet to the centerfine of Wildwood Trail, thence South 69 degrees '59 minutes East 80.0 feet, thence South 76 degrees 49 minutes 30 seconds East 326.6 feet thence South 57 degrees East 120.00 feet, thence South 28 degrees 14 seconds West 1091.5 feet, thence North 31 degrees 34 mintes 11 seconds West 550.00 feet to the Point of beginning. Being a part of said Section 21.

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: Nov. 12, 2008

For more information, please call: FC D 248.593.1309 Trott & Trott, P.C. Attorneys For Service 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #230256F01

Notice Of Mortgage Foreclosure Sale THIS FIRM IS A DEBT 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 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 mortaage made by Steven G Bolden and Aimee J Bolden, husmortgagor(s), to
Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated June 19, 2007, and recorded on June 28, 2007 in Liber

809 on Page 023, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Sixty Thousand Three Hundred Forty-Four And 57/100 Dollars (\$160,344.57), including interest at 6.625% per annum.

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

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

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

Dated: October 22, 2008

For more information. please call: FC X 248.593.1302 Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern 'Highway, Suite 200 Farmington Hills. Michigan 48334-2525 File #226968F01

Notice Of Mortgage Foreclosure Sale

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO 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 foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.

MORTGAGE SALE Default has been made in the conditions of a mortgage made by Scott David Burns and Carmella Ann Burns, husband and wife, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, 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 Dollars 34/100 (\$124,112.34), including interest at 7.625% per annum.

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

November 21, 2008. Said premises are situated in City of East Jordan, Charlevoix County, Michigan, and are described as: Parcel B: Commencing at a 1/2 inch rod at the Southeast corner of Lot 6, Block 3 of Bowen's Addition to the Village of South Lake. (now City of East Jordan): thence along the West line of Elm Street, South 0 Degrees 23 Minutes 37 Seconds East 124.69 feet to a 1/2 inch rod being the Point of Beginning of this description; thence along said street line South 0 Degrees 23 Minutes 37 Seconds East 203.93 feet to a 1/2 inch rod on the Northeasterly line of State Street; thence said street line Along 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 South Degrees 54 Minutes 30 Seconds East 90.03 feet to the Point of Beginning, being a part of the Northwest 1/4 of the Southwest 1/4 of Section 24, Township 32 North,

Range 7 West. The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: October 22, 2008

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

Notice Of Mortgage Foreclosure Sale

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COL-LECT A DEBT. ANY INFORMATION OBTAIN WILL BE USED FOR THAT PURPOSE. CONTACT PLEASE 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 Jody A Cosier and John A Cosier, husband and original wife, 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 Hundred Six One 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 hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM. December 5, 2008.

Said premises are situ ated in Township of Charlevoix Wilson, County, Michigan, and 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 the Point of and 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 abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: November 5.

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

MORTGAGE SALE

Default has been made

in the conditions of a cer-

tain mortgage made by:

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

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

Said premises are situ-

ated in Township of Marion, Charlevoix County, Michigan, and are described as: Commencing at the center one quarter of Section 11, Township 33 North, Range 8 West; thence East along the East and West one quarter line of said Section 188.0 feet: the South 10 degrees East 381.0 feet; thence North 62 degrees 30 minutes East 511.0 feet to the centerline of Novotny Road; thence Southeasterly along the center line of said road 567.45 feet, being the Point of Beginning of this description; thence continuing Southeasterly along the center line of Southeasterly 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; Southwesterly 407.15 feet to the Point of Beginning, being part of the Northwest one quarter of the Southeast one quarter of Section 11,

Township 33 North, Range 8 West. Commonly known as 13333 Novotny Rd, Charlevoix MI 49720 The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241 or MCL 600.3241a, in which case the redemption period shall be 30 days from the date of such

tion of the notice required by MCL 600.3241a(c), whichever is later. Dated: October 21, 2008

sale, or upon the expira-

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

Foreclosure Sale THIS FIRM IS A DEBT COLLECTOR 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.

Notice Of Mortgage

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 Défault has been made

in the conditions of a mortgage made bv Sherrie Glezman and Daniel J. Glezman, wife and husband, original mortgagor(s), to Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns Mortgagee, dated April 4, 2007, and recorded on April 9, 2007 in Liber 798 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

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

(\$151,089.11), including

interest at 6.625% per

Said premises are situated in Township of Charlevoix Hayes, County, Michigan, and are described as: The North half of the Northwest quarter of the Northwest quarter of the Northwest quarter Section 22, Town 34

North, Range 7 West. The redemption period shall be 12 months from the date of such sale. unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: November 5,

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

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

MORTGAGE SALE -Default has been made in the conditions of a mortgage made by William G. Holland and Ann T. Holland, husband and wife, original mortgagor(s), to 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 assignment, Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Nineteen

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 vendue, at the place of holding the circuit court

within Charlevoix County,

at 11:00 AM,

Thousand One Hundred

Fifty-Four And 66/100

Dollars (\$119,154.66),

including interest at

December 5, 2008. Said premises are situated in Township of Charlevoix Melrose. County, Michigan, and are described as: That portion of Lot 73 of the recorded plat of Springbrook Hills No. 1, according to the Plat thereof as recorded in Liber 2 of Plats, Pages 197 through 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 abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: November 5, 2008

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

> **FORECLOSURE** NOTICE

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

Mortgage Sale - Default

has been made in the

conditions of a certain mortgage made by Travis S. Johnecheck, a Married Man and Shannon L. Johnecheck, his Wife to Mortgage Electronic Registration Systems Inc., acting solely as a nominee for Mortgageit, Inc, Mortgagee, dated April 20, 2006, and recorded on April 26, 2006, in Liber 743, Page 056, Charlevoix County Records, on which mortgage there is claimed to be due at the date hereof the sum of Two Hundred Twenty Two Thousand Nine Hundred Thirty Four Dollars and 25/100 (\$222,934.25) including interest at the rate of

7.750% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the main lobby of the Charlevoix County Courthouse, Michigan at 11:00 AM on December 12, 2008.

ated in the Township of Bay, Charlevoix County, Michigan, and described as: Commencing at a T-iron stake at the Southeast corner of Section 19, Township 34 North, Range 6 West; thence along the South line of said Section, also being the centerline of Church

Said premises are situ-

Road, South 89 Degrees 41 Minutes 28 Seconds West 556.70 Feet to the point of beginning of this description; thence continuing along said section line, and the centerline of said road, South 89 degrees 41 minutes 28 Seconds West 150 Feet; thence North 0 Degrees 4 Minutes 00 Seconds East 33.00 Feet to a 1/2 inch rod on the North line of said road; thence continuing North 0 Degrees 4 Minutes 00 Seconds East 549.00 feet to a 1/2 inch rod; thence North 89 Degrees 41 Minutes 28 Seconds East 150.00 Feet to a 1/2 inch rod; thence South 0 Degrees 4 Minutes 00 Seconds West 549.00 Feet to a 1/ 2 inch rod on the North line of said road: thence continuing South 0 Degrees 4 Minutes 00 Seconds West 33.00 Feet to the point of beginning, being a part of the Southeast 1/4 of the Southeast 1/4 of Section 19, Township 34 North, Range 6 West and containing 2.004 acres. Subject to the rights of the public and of any

or deeded for street, road or highway 'purposes. 5115 Church Road The redemption period shall be 6 months from the date of such sale. unless determined abandoned in accordance with MCL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale, or 15 days after statutory notice. whichever is later.

governmental unit in any

part thereof taken, used

November 12, 2008

Randall S. Miller &

Associates, P.C. Attorneys for Mortgagee 43252 Woodward Ave., Suite 180 Bloomfield Hills, MI 48302 (248) 335-9200 Our File No. 182.00051

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 OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

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

MORTGAGE SALE

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

interest at 9.95% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Charlevoix County,

11:00 AM.

Said premises are situ-

ated in Township of

November 21, 2008.

Charlevoix Hayes, County, Michigan, and are described as: Parcel 1: Commencing at a railspike at the road Northeast corner 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 23 seconds minutes West 39.51 feet to a 1/2 inch re-rod on the Westerly line of said road; thence continuing along said section line. North 89 degrees 50 minutes 23 seconds West 537.84 feet to a 1/2 inch re-rod; thence South 00 degrees 26 minutes 30 seconds East 502.49 feet to a 1/2 re-rod: thence South 76 degrees 06 minutes 48 seconds East 896.36 feet to a 1/2 inch re-rod on said road line: thence continuing South 76 degrees 06 minutes 48 seconds East 35.79 feet to the center line of said road; thence Northwesterly along said center line of a curve to the left 564.66 feet (radius of said curve is 1314.91 feet and the chord bears North 20 degrees 53 minutes 43 seconds West 560.33 feet); thence continuing along said centerline, North 33 degrees 11 minutes 51 seconds West 240.32 feet to the point of beginning, being a part of the North half of the Northeast quarter of Section 16, Township 34 North, Range 7 West. PARCEL 2: Commencing at a railroad spike at the Northeast corner of Section 16, Township 34 North, Range 7 West; thence along the North line of said section, North 89 degrees 50 minutes 23 seconds West 924.22 feet to a 1/2 inch re-rod; thence South 00 degrees

inch re-rod, being the Point of Beginning of this description; thence South 76 degrees 06 minutes 48 seconds East 896.36 feet to a 1/2 inch re-rod on the Westerly line of Burgess Road; thence continuing South 76 degrees 06 minutes 48 seconds East 35.79 feet to the centerline of said thence road: Southeasterly along said centerline on a curve to the left 105.81 feet (radius of said curve is 1314.91 feet and the chord bears South 06

26 minutes 30 seconds

East 502.49 feet to a 1/2

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

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

Dated: October 22, 2008

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

Notice Of Mortgage Foreclosure Sale THIS FIRM IS A DEBT

COLLECTOR ATTEMPTING TO COL-LECT A DEBT. ANY INFORMATION **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 Shaun M. MacMillan, a single man and Rachel A. Pop, a single woman, original mortgagor(s), to Option One Mortgage Corporation, a California Corporation, Mortgagee, dated April 13, 2006, and recorded on April 18, 2006 in Liber 741 on Page 615, in Charlevoix county Michigan, and assigned by said Mortgagee to Deutsche Bank National Trust Company, Trustee for Certificateholders Soundview Home Loan Trust 2006-OPT5, Asset-Certificates, Backed Series 2006-OPT5 as assignee, on which mortgage there is claimed to he due at the date hereof the sum of One Hundred Six Thousand Three Hundred Ninety-Six And 21/100 Dollars (\$106,396.21), including interest at 8.75% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on December 12, 2008.

Said premises are situated in City of Charlevoix, Charlevoix County, and are Michigan, described as: Lots 7 and 8 of Block 4 of Pine Point, according to the recorded Plat thereof.

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

Dated: Nov. 12, 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 #229709F01

Public Notices

Notice Of Mortgage Foreclosure Sale THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COL-LECT A DEBT. ANY INFORMATION WE **OBTAIN WILL BE USED** FOR THAT PURPOSE. CONTACT PLEASE 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 damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.

MORTGAGE SALE Default has been made in the conditions of a mortgage made by Matthew E Keating, a single man Richard A Keating Sr, a married man as joint tenants, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated April 26, 2006, and recorded on May 2, 2006 in Liber 743 on Page 813, in Charlevoix county records, Michigan, and by to assigned said Wells Mortgagee Fargo Bank, N.A. as assignee, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Four Thousand Three Hundred Seventy-Seven And 66/100 Dollars (\$104,377.66), including interest at 6.5% per

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM. December 12, 2008.

Said premises are situated in Township of Norwood, Charlevoix County, Michigan, and are described as: In the Township of Norwood, Charlevoix County, Michigan: Part of the West Half of the Southwest Quarter of Section 5, Township 33 North, Range 8 West described as: Commencing at a 1 inch

West Southwest Quarter of described Commencing at a 1 inch iron rod at the Southwest corner of said section 5. thence North 00 degrees 29 minutes 03 seconds West (recorded as North 00 degrees 30 minutes 27 seconds West) on the West line of said section 5. a distance of 606.86 feet: thence North 62 degrees 04 minutes 52 seconds East 122.41 feet to a concrete monument at the Northwest corner of Lot 2 in the plat of Cedar-View, recorded in Liber 240 of Plats, Page 96. Charlevoix County records: thence continuing North 62 degrees 04 minutes 52 seconds East (recorded as North 62 degrees 03 minutes 19 seconds East) on the Northwesterly line of said plat a distance of 826 66 feet to a 1/2 inch iron rod at the TRUE POINT OF BEGINNING OF THE HEREIN DESCRIBED: thence North 00 degrees 18 minutes 59 seconds West parallel with the West 1/8th line of said section 5, (as monumented) a distance of 514.27 feet to a 1/2 inch iron rod; thence North 89 degrees 41 minutes 01 seconds East 205.84 feet to a 1/2 inch iron rod; thence North 05 degrees 55 minutes 43 seconds West 43.06 feet to a 1/2 inch iron rod; thence North 89 degrees 4l minutes 01 seconds East 247.96 feet to a 1/2 inch iron rod on the West 1/8th line of said section 5, (as monumented); thence South 00 degrees 18 minutes 59 seconds East on said 1/8th line 443.16 feet to a t-iron

stake; thence South 67

degrees 43 minutes 13

seconds West 129.36

feet (recorded as 129.39

feet) to a concrete monu-

ment at the Northeast

corner of Outlot A in said

Flat of Cedar-View;

thence South 00 degrees

22 minutes 20 seconds

East on the East line of

Outlot A 200.08 feet

(recorded as South 00

degrees 20 minutes 51

seconds East 200.35

feet) to a concrete monu-

ment at the Southeast

corner of said Outlot A.

said point also being on

the Northwesterly Right-

of-way line of Old U.S. 31

Southwesterly 72.92 feet

thence

North:

on said Right-of-Way line corner of said Outlot A; around a 1902.63 foot thence North 00 degrees radius curve to the left West on the East line of South 64 degrees 24 Lot 8 in said plat of minutes 55 seconds Cedar-View a distance of West 72.92 feet to a t-72.14 feet (rec. as North iron stake at the 00 degrees 20 minutes 51 seconds West 72.32 Southwest corner of Outlot A; thence North 00 feet) to a concrete monudegrees 22 minutes 22 ment at the Northeast seconds West on the line corner of said Lot 8 in line Outlot A, said Plat and the POINT 231.34 feet (recorded as OF BEGINNING. North 00 degrees 20 minutes 51 seconds West 231.34 feet) to the Northwest corner of Outlot A; thence North 00

degrees 15 minutes 20

seconds West on the

East line of Lot 8 in said

Flat a distance of 72.17

feet (recorded as North

00 degrees 20 minutes

feet) to a concrete monu-

ment at the Northeast

corner of said Lot 8;

thence South 62 degrees

04 minutes 52 seconds

Northwesterly line of the

Flat of Cedar-View a dis-

tance of 297.59 feet to

the POINT OF BEGIN-

NING. TOGETHER WITH

AND SUBJECT TO A

NON-EXCLUSIVE 66.00

FOOT WIDE INGRESS-

EGRESS AND UTILITY

EASEMENT TO BE USED IN COMMON

DESCRIBED AS FOL-

LOWS; Part of the West

half of the Southwest

Quarter of Section 5,

Range 8 West described

as: Commencing at a 1

inch iron rod at the

Southwest Quarter of

Section 5, thence North

00 degrees 29 minutes

(recorded as North 00

degrees 30 minutes 27

seconds West) on the

West line of said section

5, a distance of 606 .68

feet: thence North 62

degrees 04 minutes 52

seconds East 122,41 feet

to a concrete monument

of Lot 2 in the Flat of

Cedar-View, recorded in

Liber 240 of plats, Page

96. Charlevoix County

records: thence continu-

ing North 62 degrees 04

minutes 52 seconds East

on the Northwesterly line

of said plat a distance of

1124.25 feet (recorded

as North 62 degrees 03

minutes I9 seconds East

1124.24 feet) to a con-

crete monument at the

Northeast corner of Lot 8

in said Flat, and the

BEGINNING OF THE

thence leaving said Flat

line North 62 degrees 04

minutes 52 seconds East

feet around a 499.72 foot

radius curve to the left

whose chord bears North

21 degrees 23 minutes

22 seconds West 111.50

feet around a 645.67 foot

radius curve to the right

whose chord bears North

19 degrees 20 minutes 16

seconds West 174.52

feet; thence North 08

degrees 59 minutes 41

seconds West 106.59

feet; thence North 89

degrees 4l minutes 0l

seconds East 13.03 feet;

thence South 08 degrees

59 minutes 4l seconds

East 138.34 feet; thence

Southeasterly 155.72

feet around a 579.67 foot

radius curve to the left

chord

South 19 degrees 24

minutes 33 seconds East

feet around 565.38 foot

radius curve to the right

South 12 degrees 00

minutes 54 seconds East

South 67 degrees 43

minutes 13 seconds West 18.39 feet to a con-

crete monument at the

Northeast corner of

Outlot A in said plat of

South 00 degrees 22

minutes 20 seconds East

on the East line of Outlot

A 200.08 feet (recorded

as South 00 degrees 20

minutes 51 seconds East

200.35 feet) to a con-

crete monument at the

Southeast corner of said

Outlot A, said point also

Northwesterly Right-of-

Way line of Old U.S. 31

Southwesterly 72.92 feet

on said Right-of-Way line

around a 1902.63 foot

radius curve to the left

South 64 degrees 24

minutes 55 seconds

West 72.92 feet to a T-

iron stake at the Southwest corner of said

Outlot A; thence North 00

degrees 22 minutes 22 seconds West on the

West line of Outlot A

231.34 feet (rec. as North

00 degrees 20 minutes

51 seconds West 231.34

feet) to a concrete monu-

ment at the Northwest

chord bears

North:

155.25 feet;

Southeasterly

bears

thence

211.27

thence

thence

chord bears

feet; thence

whose

whose

210.05

Cedar-View;

feet:

LAND

DESCRIBED:

Northwesterly

Northwesterly

POINT OF

HEREIN

thence

111.74

thence

175.06

the Northwest corner

seconds

WITH

Township

OTHERS AS

33 North,

West

seconds West 72.32

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: Nov. 12, 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 #230483F01

FORECLOSURE NOTICE

(Charlevoix County)
SHAHEEN, JACOBS &
ROSS, P.C. IS A DEBT
C O L L E C T O R
ATTEMPTING TO COLLECT THIS DEBT AND
ANY INFORMATION
OBTAINED WILL BE
USED FOR THAT PURPOSE.

Attention Purchasers: This sale may be rescinded by the fore-closing 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, 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 Dollars 76/100

(\$148,278.76). And no suit or proceedings at law or in equity having been instituted to recover the debt secured by said mortgage or any part thereof. Now, therefore, by virtue of the power of sale contained in said mortgage, and pursuant to the statute of the State of Michigan in such case made and provided, notice is hereby given that on Friday, the 5th day of December, 2008 A.D. at 11:00 o'clock A.M. said mortgage will be foreclosed by a sale at public auction, to the highest bidder, at the main lobby of the Charlevoix County Courthouse, Charlevoix, Michigan (that being the building where the Circuit Court for the County of Charlevoix is held), of the premises described in said mortgage, or so much thereof as may be necessary to pay the amount due, as aforesaid, on said mortgage, with the interest thereon at Four and Seventy-Four Hundredths percent (4.74%) per annum and all legal costs, charges and expenses, including the attorney fees allowed by law, and also any sum or sums which may be paid by the undersigned, necessary to protect its interest in the premises.

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

wit:
That part of the
Northwest one-quarter of
Section 22, Township 33
North, Range 6 West;
Commencing at a 1 inch
square boat spike at the
North one-quarter corner
of said section 22; thence
South 00 degrees 00
minutes 00 seconds East
on the North and South
one-quarter line of said
Section 22, a distance of
1.097.66 feet to the cen-

terline of Old Horton Bay thence Road; Northwesterly on centerline 154.74 feet around a 445.98 foot radius curve to the left whose chord bears North 72 degrees 24 minutes 06 seconds West 153.96 feet: thence North 82 degrees 20 minutes 30 seconds West on said centerline 1,011.43 feet; thence Northwesterly 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 Northwesterly 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 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

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.

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 leav-

ing said fence line North

86 degrees 08 minutes

25 seconds East on said

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

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

REDMAN LAW FIRM P.C. IS A DEBT COL-LECTOR 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 ("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 (\$71,430.58), including interest at the rate of 12.9900% per anum, 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

therefore,

virtue of the power of

sale contained in said

Now,

mortgage, and pursuant to the statue of the State of Michigan in such case and provided, made notice is hereby given that on Friday, November 14, 2008, at 11:00 a.m., at the main lobby of the Charlevoix Courthouse, Charlevoix Michigan (that being the building where the Circuit Court for the County of Charlevoix is held), said mortgage will be foreclosed by a sale at a public auction, to the highest bidder, of the premises described in such mortgage or so much thereof as may be necessary to pay the amount due on said mortgage, and all legal costs, charges and expenses, including the attorneys fees allowed by law, and also any sum or sums which may be paid by the undersigned, necessary to protect its interest in the premises which located in the Township of South Arm, Charlevoix County, Michigan and described

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 275.0 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.

as follows:

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
C O L L E C T O R
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 lim-

ited 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 James McGeorge and Celia L McGeorge, husband and wife, original mortgagor(s), Mortgage Universal Corporation, Mortgagee, dated November 30, 2005, and recorded on December 20, 2005 in Liber 722 on Page 886, and assigned by said Mortgagee to Mortgage Electronic Registration Systems, Inc., as 'nominee for lender and lender's successors and/or assigns assignee as documented by an assignment, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Hundred Twenty-One Thousand One Five Hundred Twenty-Eight And 86/100 Dollars (\$125,128,86), including

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, December 12, 2008. Said premises are situ-

interest at 7.875% per

annum.

ated in City of Boyne City, County, Charlevoix Michigan, and described as: Beginning at a 1 1/4 inch rod at the South 1/4 corner of Section 25, Township 32 North, Range 6 West; thence along the South line of section and along the centerline of Rogers Road South 87 degrees 37 minutes 58 seconds West 768.28 feet; thence North 00 degrees 28 minutes 51 seconds West 33.02 feet to a 1/2 inch rod on the North line of said road; thence continuing North 00 degrees 28 minutes 51 seconds West 629.32 feet to a 1/2 inch rod; thence north 88 degrees 04 minutes 27 seconds East 726.57 feet to a 1/2 inch rod on the West line of Barbar Road; thence continuing North 88 degrees 04 minutes 27 seconds East 40.91 feet to the North and South 1/4 line of said section: thence along said 1/4 line South 00 degrees 32 minutes 08 seconds East 656.41 feet to the point of beginning, being a part of the Southeast 1/4 of the Southwest 1/4 of Section

County, Michigan.

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

25, Township 32 North,

Range 6 West. Wilson

Township. Charlevoix

Dated: Nov. 12, 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 #229984F01

NOTICE OF MORTGAGE FORECLOSURE SALE

THIS FIRM IS A DEBT C O L L E C T O R 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-61/100 and three (\$24,923.61) Dollars, including interest

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, Charlevoix, Michigan, at a.m. 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 attornevs' fees. and also any such sums which may be paid by the Mortgagee to protect its interests in the premises. Said premises are located in the Township of Wilson, Charlevoix

Northeast Quarter (NE 1/4) of Section 32 North, Township 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 thence feet: 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

County, Michigan, and

described as: PARCEL

"I" - Part of the Southeast

Quarter (SE 1/4) of the

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 premis-

The redemption period shall be one (1) year from the date of such sale. unless the property is determined abandoned 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 PUR-CHASERS: 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)

(P44709) 213 South Lake Street, Boyne City, MI 49712 PH: (231) 582-1710

Foreclosure Sale
THIS FIRM IS A DEBT
C O L L E C T O R
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 fore-closing 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 ass mortgage made 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 heregage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public 5 vendue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM. November 21, 2008.

Said premises are situ-

ated 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 Records, more particularly described as follows; beginning at a 3/4 inch rod at the Northeast corner of Lot 1, Block 6, Village, Bayshore according to the plat there of recorded in Liber 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 2 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 begin-

ning.

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

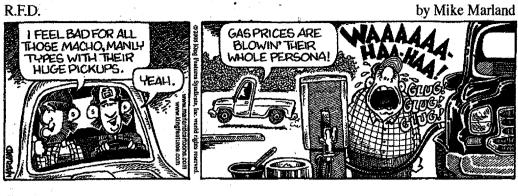
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Comics & Conundrums



Out on a Limb by Gary Kopervas HOIL THE DAY THE CAPTAIN AGREED TO GET ATTED FOR CONTACT LENSES

	,	
MAMA'S BOYZ	WWW.MAMASBOYZ.COM	JERRY CRAFT
HERE'S SOME MORE THANKS, M GARLIC BREAD, YOU AND YOU CAN EAT IT ON THE GARLIC CL WAY TO YOUR PARTY. WAS AME	R A LOT OF COME WITHIN I	I KNOW!
	Court Court	NATION OF THE STATE OF THE STAT

Amber Waves







KORRAS



su do ku

© Puzzles by Pappocom

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

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

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HARD

	Sudoku Answers							4	Super Crossword ————————————————————————————————————			
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5	2	7	1	6	3	9	4	8	FIZZICIAN PRESSIDENT			
8	1	3.	9	4	5	7	2	6	BOCHCOMSOY WEED TAN ALOEMSPIDER PSALMES			
1	6	8	3	5	2	4	7	9	LEARY AGE EPI TEECHELOXSMITH			
2	3	9	7	1	4	6	8	5	AMT ERICAS ADEL WAS FILLOSOPHER EYE			
4	7	5	6	8	9	2	1	3	ORDEAL STEIT SAILSMA WHEEVER RAE KIT PHON			
3	4	6	5	7	1	8	9	2	LONEEVADE DRIVER CAK			
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ą	8	2	4	3	6	1	5	7	PINATA UNDO TERI LAN ORIGIN PRED ARES ORA DETER TIRE BRET WAR			

	Top 10 Video Rentals
	1. The Happening(R)
	Mark Wahlberg (Fox)
	2. You Don't Mess
	With the Zohan(PG-13)
ļ	Adam Sandler (Sony Pictures)
	3. Iron Man(PG-13)
	Robert Downey Jr. (Paramount)
	4. Forgetting Sarah Marshall (R)
	Jason Segel (Universal)
	5. Sex and the City: The Movie (R)
	Sarah Jessica Parker (Warner)
	6. Leatherheads(PG-13)
	George Clooney (Universal)
- 1	7. Made of Honor(R)
	Patrick Dempsey (Sony Pictures)
	8. Baby Mama(PG-13)
	Amy Poehler (Universal)
	9. 88 Minutes(R) Al Pacino (Sony Pictures)
	10. Speed Racer(PG)
	Emile Hirsch (Warner)
	Emme Firsch (Wallier)
	Top 10 DVD Sales

Amy Poehler (Universal)
9. 88 Minutes(R)
Al Pacino (Sony Pictures)
10. Speed Racer(PG)
Emile Hirsch (Warner)
Top 10 DVD Sales
1. Sleeping Beauty(G)
(Walt Disney)
2. Iron Man(PG-13)
(Marvel)
3. The Happening(R)
(20th Century Fox)
4. You Don't Mess
With the Zohan(PG-13)
(Sony Pictures)
5. Sex and the City:
The Movie(R)
(New Line)
6. Forgetting
Sarah Marshall(R)
(Universal)
7. The Simpsons:
The Eleventh Season(NR)
(20th Century Fox)
8. 30 Rock: Season 2(NR)
(Broadway Video)
9. The Little Mermaid:
Ariel's Beginning(G)
(Walt Disney)
10. Transformers(PG-13)
(DreamWorks)
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Super Crossword

3 Neighbor of

Cal. 4 "Puttin' on

('83 hit)

American

cowboys 6 TV's "Kate

rumbler v

5 South 4

7 Italian

8 Bank

the -

FAUXCATIONS

inscription

42 One of the

Judds

43 It's in the

groove

LaBelle

"Brideshead

47 Waugh's

49 Fragrant

50 Butte

46 F

ACROSS 51 Swell place? 1 Slightly 53 Psychedelic open Timothy 55 Wharton's 5 Celt

9 Lose one's 13 Orchestra section 18 Ahmedabad

attire 19 Voice type 20 Munich 21 Proof-ofpurchase. often

22 Skip 23 Skeleton part 24 Proficient 25 Second Triumvirate

member 26 Soda jerk? 28 Laundry CEO? 30 Revolution-

Guevara 31 Opie's aunt 32 Drawing room **33 "NYPD**

Blue" creator --- sauce 39 Dandelion or darnet

41 Neutral color 44 Soap additive 45 Charlotte, for one

48 Sacred song

98 Minnie of "Circle of Friends' The - of innocence" 101 Sturdy trees 102 Inc., in

96 Attract the

England

McKinley

at the

target

Garr

128 Starting

('74 hit)

composition

IRS?

56 Gram lead-in 104 Späre fare 58 Golf instructor? 106 Mrs. 60 Deli worker? 107 Unrefined 62 Shoot down 109 "Midnight 64 Tristan's

tootsie 112 Joplin 65 Qty. 66 Gimpel and 114 Good buddy Jong 68 Writer Rogers 115 Herpetologist? 118 Phrenolo St. Johns 69 Existed gist? 124 Fiesta Gas station

attendant? 76 Hook's mate 77 Criticizes 125 Bring to ruin 79 Mischievous 126 Austin or 80 Mauna -Dental appointment, e.g. 84 Manuscript imperative

peddler? 90 Roller coaster operator? 92 - Dawn Chong 93 Baby

player 95 Actor

beave

94 Record Chanev

135 Guarded DOWN

132 Prevent 133 It may be spare 134 Writer Harte

15 College collar "Stop!" 127 Fancy fabric 17 Sneak a peek 21 it's often point 129 Sentence pt. jumped

duds

14 Range

27 Travel agcy.? 130 Ornery Olympian 29 Egyptian 131 Spoken statesman 31 "Later!" 33 Cinderella's soiree

1 Beginning

2 Actress Gertz

34 Spread in a tub 35 Nag subtly 36 Towel word 37 Regret

work

audibly 38 Wordsworth

offering 9 Contour 52 Surface 10 Semitic measuretongue ment 11 Perry's 54 Singer creator Sumac 12 Dons one's 57 Texas river 59 Cryptana-13 Sonata lyst's

concern 63 City in -dope (Ali tactic)

69 Pop Art pioneer 70 Impassioned 71 "Graf -- " 73 Fleur-de-74 Raise spirits?

75 Parisian potentate 77 Monastery garb 78 Computer command 81 Matternorn, e.g.

83 Potok's "My Name Is Asher --85 Hindu deity

86 Restaurateur Toots 87 Ditch under a drawbridge 88 Egyptian symbol

89 Investigative 91 Chatter box? 93 Baby butter 97 Cause confusion 99 Fix a fight 100 Courbet, e.g.

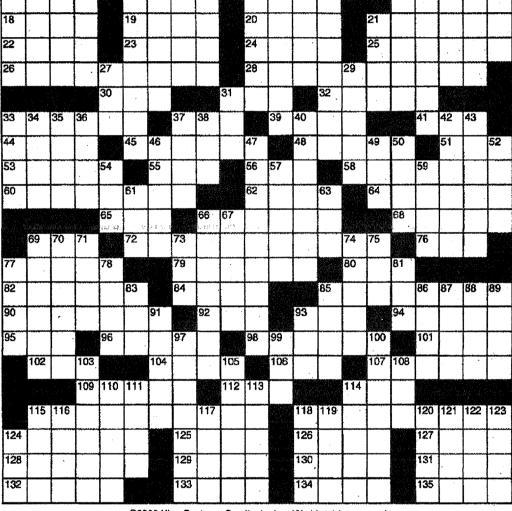
103 Pharmacist's concern 105 Wall Street figure 108 Half and

half? 61 UN agency 110 Moving 111 Mikita of Kyrgyzstan hockey 66 New Haven 113 Battery part hardwood . 114 Kind of soup 115 TV's

"Spenser: For -116 "What's for me?" Cross inscription

118 Use a dagger 119 Gourmet Graham 120 Deere thing 121 Skater Lipinski 122 Epps or

123 Bank (on) 124 Seal school



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79

Moments in time

THE HISTORY CHANNEL

On Nov. 21, 1783, Jean-François Pilatre de Rozier and François Laurent make the first untethered hot-air balloon flight, flying 5 1/2 miles over Paris in about 25 minutes. On Sept. 19, brothers Joseph and Etienne Montgolfiers had sent a sheep, a rooster and a duck aloft in one of their balloons in a prelude to the first manned flight.

• On Nov. 23, 1859, the infamous Western outlaw known as "Billy the Kid" is born on New York City's East Side. Billy the Kid called himself William H. Bonney, but his original name was probably Henry McCarty. Before he was shot dead at age 21, Billy reputedly killed 27 people in the American West

· On Nov. 19, 1907, Jack Schaefer, the author of "Shane." one of the most popular Westerns of all time, is born in Cleveland. Shane was the American version of the valorous European knight, who roams a lawless kingdom righting wrongs and striking down the evil oppressors of the common people.

· On Nov. 17, 1944, actor and director Danny DeVito is born in Neptune. N.J. A former hairdresser, DeVito made his stage debut in 1969. He spent five years playing cab dispatcher Louie De Palma on the TV sitcom

- On Nov. 20, 1952, struggling singer Frank Sinatra agrees to a screen test for a role in "From Here to Eternity." Sinatra was paid only \$8,000, but the role and an Academy Award for Best Supporting Actor helped resurrect his

· On Nov. 18, 1966, Sandy Koufax, the ace pitcher for the Los Angeles Dodgers, retires from baseball. Koufax is perhaps most famous for is his refusal in 1965 to pitch the first game of the World Series because it fell on Yom Kippur. Don Drysdale pitched instead and gave up seven pitched instead, and gave up seven runs in the first three innings.

• On Nov. 22, 1980, actress and writer Mae West dies at the age of 88. In 1926, West produced her own play, "Sex," about a gigolo. West was arrested and spent 10 days in jail for obscenity. Undaunted, she continued writing racy plays until she finally scored a Broadway success with her 1928 play, 'Diamond Lil."

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ARIES (March 21 to April 19) Although your energy level is high, be careful not to commit to too many projects at this time. You'll do better focusing on just a few tasks rather than spreading yourself too thin.

TAURUS (April 20 to May 20) Your heart might be leading you in one direction, but pay attention to your keen Bovine intellect. I'm cautioning you to think things through before making any commitments.

GEMINI (May 21 to June 20) Your "serious" Twin has been dominant in your life for quite a while. It's time now to let that "wilder" half take you out for some good times — perhaps with someone very special.

CANCER (June 21 to July 22) Career aspects are high for Moon Children who make a good impression. Show people not only what you can already do, but also how you can be more valuable to them in the future. **LEO** (July 23 to August 22) Things

start to brighten for the Lion's immediate financial future. But be careful to resist the urge to splurge. You need to tuck something away to help you through another tight period.

VIRGO (August 23 to September 22) Having to do too many tasks in too short a time could lower your mood to just above the grumbling level. But if you handle things one at a time, you'll get through it all soon enough.

LIBRA (September 23 to October

22) Your usually carefully made holiday plans could be subject to change later this month. Use this week to prepare for that possibility by starting a Plan B just in case you need it. SCORPIO (October 23 to Novem-

ber 21) Be careful about joining a col-

league's plan to solve a workplace

problem. Investigate it thoroughly.

Otherwise, you could find yourself in a predicament with other associates. SAGITTARIUS (November 22 to December 21) Slow down that highpaced whirl you've been on. Spending quiet time alone or with people you care for can be both physically and

spiritually restorative. CAPRICORN (December 22 to January 19) Make suggestions, not demands. You'll be more successful in getting people to follow your lead if you exercise quiet patience instead of strong persuasion to get your ideas across.

AQUARIUS (January 20 to February 18) You still need more facts before you can make an informed career choice. One note of caution: Be careful about whom you ask for that information; otherwise, you could be misled.

PISCES (February 19 to March 20) Changing situations through the end of the week could lead to some challenging opportunities for those perspicacious Pisceans who know how to make them work to their advantage.

BORN THIS WEEK: You have a way of being both daring and cautious, traits that could make you a research scientist or maybe even a rocket-ship designer.

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Well

Continued from 1

Dr. John Richter is according to Richter. president of the Friends taminant from injection Richter said. well storage in Star

said. The goals are not of leachate.' only to stop the injection well, but also to are organizing educaclean up Bay Harbor, tional

toxic substance.

St Marys Cement More offered to remove following some of the contami- www.friendsofthejornated leachate piles dan.org/alba/. production. But, that izen@voyager.net.

offer has not been acted upon by CMS

Now, with St Marys vent the leachate con- with the company, cess,"

"If we call for en-"With the EPA ap- dust piles (surroundpeals board it's rarely ing them with cement) successful, but in the so water can't reach circuit court it's a them we'll need an more level playing enormous amount of field," Richter said. cement to encapsulate. "We think that our St Marys can use the chances are much leachate until the piles are encapsulated," There are times of Richter said. "It not frustration, but the only will provide jobs, group is planning to but will provide a somove ahead, Richter lution to the problem

around the Northern Bay Harbor Resort Michigan area to give was built on the site of information to the a former cement plant. public, like that pollu-The kiln dust remains tants, mercury for one, on the site in piles. are entering Little When water reaches Traverse Bay and the kiln dust it forms a Lake Michigan every day, Richter said.

information Plant near Charlevoix may be obtained on the

from Bay Harbor some B. J. Hetler may be time ago, saying it contacted at 231-622could safely use it in 2645 or at cit-

Boyne

Continued from 1

From the early 1950's manufactured at the time.

of the Jordan River and laying off workers ed with different devices "Highlander Gun". The Montana, Michigan, izens are. We have spent has played a central role there is a greater ad- that made snow with dif- Highlander is sold Utah, Washington, Brit- \$130 million on this in taking action to pre- vantage to working fering degrees of suc- throughout the world and ish Columbia, Tennes- property over the past 10 Grice added. "It has been one of the most see, New Hampshire, years and it would have was trial and error as successful commercially and Maine. there were no commerci- produced snow guns in capsulation of the kiln al snowmaking systems the industry."



Boyne Mountain has been host to many famous people including President Ford pictured here with his wife.

and patented one of the largest family-owned re-said. "I often hear comfirst successful snow- sort network that in- ments from our guests on on, Everett experiment- making guns in the cludes properties in how friendly the local cit-

the natural beauty we Boyne City. We are so have in our area but we appreciative of all those are also thankful for the who have supported us people in the area. Sure throughout our 60 years some of our guests come in business."

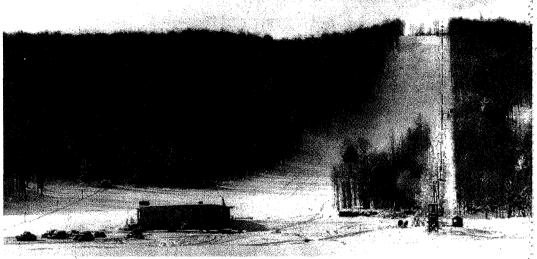
but they also come for the reached other amenities northern 231-582-6761.

Boyne designed, built rently North America's Michigan offers," Grice been a poor investment "We certainly don't without the support from take for granted how for- our neighboring commu-Boyne Resorts is cur- tunate we are not only for nities of Boyne Falls and

> for great skiing and golf Jeff Bergren can be at communities, gren@michigannewsshops, lakes and all of the papers.com or by calling



Everett Kircher



Photos courtesy of Boyne Mountain Resort

This photo from 1949 shows the early day ski lodge facility at Boyne Mountain and the two original runs. The popular resort is preparing for their 60th anniversary this winter.

Election

Continued from 1

was voted down in who worked on her 2009. He said that as a tion of Counties. He and 1,818, or 64 per- and 704, or 62 percent, garnered 220 votes. those cities and town- campaign and those farmer, farmland pres- serves on the Building cent, of them voted. Voted. Boyne Valley Both Evangeline and

District. Elsenheimer board. led in all of the area cities and townships and Reinhardt won reelecwon throughout the tion to his District 3 105th District, 30,568 county votes to 18,455 votes seat against challenger for challenger Connie Mike Webster, a Dem-Saltonstall, a Democrat ocrat from Melrose from Hayes Township, Township. Along with and to 1,354 votes for Boyne Valley, Melrose Libertarian candidate and Wilson townships, Greg Dean.

called Elsenheimer to townships.

Republican

Ron tion. commission the District includes

Saltonstall said she Chandler and Hudson commission liaison to the votes.

open space preservation.

Reinhardt is county

Actimated and rectinated said he beleft 1,458 and 591 of with 449 who voted, of 87 percent.

South Arm TownReinhardt is county and that he appreciates ship's registered voters ship elected Lynn M. Valley

Township

will serve another two- board, the Hospice of commission," Rein- He serves on the boards voters who went to the Evangeline Township Barack Obama was fa- their seats in the Noyear term in the Michi- Northwest Michigan hardt said. He advo- of county veterans and polls. Wilson Township has the least number of vored by 51 percent of vember election. gan House of Repre- board and the Northern cates a farmland preser- public transit.

registered voters num- registered voters at 672 the Boyne City voters,

B. J. Hetler may be sentatives for the 105th Community Mediation vation ordinance and Reinhardt said he bered 1,485 and 991 of with 449 who voted, or by 50-to-49 percent of contacted at 231-622-

number 1,433 and 969 Sparks, a Republican, voters. Voters in Evanthe Charlevoix County Boyne City has the voted, 68 percent. Mel- as township clerk with geline, Melrose, South The state's proposal-2 congratulate him and Reinhardt begins his Humane Society and to highest number of reg- rose Township has 380 votes. Judith K. Arm and Wilson townfor stem cell research she thanked the people fourth term on Jan. 1, the Michigan Associa- istered voters at 2,828, 1,127 registered voters Judkins, a Democrat, ships voted for John McCain.

U.S. Senator Carl ships. Both proposals who voted for her. She ervation is a major passed statewide.

Rep. Kevin Elsen-heimer (R-Bellaire) Commission on Aging ture guy on the county

Rep. Kevin Elsen-heimer (R-Bellaire) Commission on Aging ture guy on the county counties a major and Grounds Committee and is part of the highest number of reg-heimer of the county counties a major and Grounds Committee and is part of the highest number of reg-voters number 989 and voted down a township gressman Bart Stupak who represent Northern Michigan istered voters at 1,580 645 of those went to the road repair millage.

Northern Michigan both retained with 960 (61 percent) polls, or 65 percent. On the national level, Michigan both retained

East Jordan voters and 2645 or at cit-

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