

### At a glance

### Reception for Lasater

There will be a reception for Sheriff George Lasater on Sunday, Jan. 4, from 1 to 4 p.m., at the Horton Bay United Methodist Church, to celebrate and thank him for his 32 years of service to the County of Charlevoix. Everyone is welcome.

### Stroll seeks community input

For the past five summers, downtown Boyne City has come alive Friday evenings with music as people of all ages enjoy Stroll the Streets. From its humble beginnings, Stroll the Streets has grown into a premier event for the community.

Organizers of Stroll the Streets want to make the event even better and they are asking the community for its input at a meeting on Jan. 12 at 5 p.m. at the Boyne District Library Community Room.

Organized by the Boyne City Main Street Program, Stroll the Streets is primarily supported by Boyne City businesses. The event is held every Friday evening beginning the last weekend in June and continuing through the Labor Day weekend.

One of the issues identified is the large crowds that gather and spill into the street creating a safety problem. There has also been a suggestion about possibly closing some downtown streets to traffic to allow pedestrians to move freely. There has also been an issue of how to attract more pedestrian traffic on the two blocks of Lake Street in the downtown area. "These are among the topics we are seeking input," committee

# **Tool school**



East Jordan Public Schools' third-grade students recently learned about the Jordan River Watershed with Valerie Olinik-Damstra, representing the Tip of the Mitt Watershed Council. Third-grade students at East Jordan Elementary School recently enjoyed the 10th annual Tool School. The career awareness activity involves community business people, all of whom bring the tools of their trades to share with the youngsters. The students learn that there are different tools for different trades, and those tools are more than the hammers and wrenches typically associated with their definition of tools. Professions represented included physical therapists, law enforcement, heavy industry, natural resources, musicians and much more. Williams -

# **BCHS** among America's best

#### BY B. J. HETLER CONTRIBUTING WRITER

BOYNE CITY — Boyne City High School met the standards for inclusion in "School Matters" top high schools and publication in



form best at producing collegelevel achievement for the greatest percentage of students, with gold merit schools qualifying in the top 100 schools.

Bronze merit high schools meet the first two criteria, but not the third college-focused criteria. The

**Jane Brannon** 

# County clerk retires after 28 years

By B. J. HETLER CONTRIBUTING WRITER

CHARLEVOIX -Jane Brannon ends her 28-year career as the Charlevoix County Clerk today, Dec. 31, and begins her life as a retiree. She spoke about her job and her retirement at her office on Friday, Dec. 19.

'You have to have a thick skin in this job --- elephant thick would be preferred," Brannon said with her typical dry sense of humor.

As county clerk she communicated and worked with people in the community, the board of commissioners, state government officials, county department heads and employees. Brannon was also the county's chief financial officer.

County government procedure is governed by state law and county board poli-

cy. Brannon said one of the

members said.

For more information contact the Main Street office at 231-582-9009 or email mainstreet@boynecity.com.

#### WEATHER

Wednesday, Dec. 31 Hi: 16 Lo: 11 **Condition: Snow Shower** 

Thursday, Jan. 1 Hi: 20 Lo: 19 **Condition: Snow Shower** 

Friday, Jan. 2 Hi: 24 Lo: 13 **Condition: Snow Shower** 

> Saturday, Jan. 3 Hi: 18 Lo: 14 **Condition: Cloudy**

Sunday, Jan. 4 Hi: 20 Lo: 17 **Condition: Snow Shower** 

Monday, Jan. 5 Hi: 22 Lo: 17 **Condition: Snow Showers** 

Tuesday, Jan. 6 Hi: 24 Lo: 17 **Condition: Snow Shower** 

INSIDE THIS ISSUE



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U.S. News & World Report's 2nd Annual "America's Best High Schools 2009." Boyne City High School is one

of 1,900 high schools to qualify for the recognition among approximately 21,000 high schools in the nation.

"It's a feather in our cap," school district superintendent Bob Alger said. "I think people work very hard to improve and this shows we have.'

School Matters is a Standard & Poor's school evaluation service that collects data and analyzes it. The method used includes the performance of all students, including the least advantaged. Its ultimate goal is for all students to be prepared to master college level material before high school graduation.

Known as the "Top-Performing High Schools" method it encompasses three characteristics: One, that the best high schools serve all students well by achieving per-



#### Karen Jarema, Boyne City **High School Principal**

math on state tests that exceed statistical expectations given relative levels of student poverty.

Two, that the best high schools serve the least advantaged student groups well by producing proficiency rates on state tests, and three, that the schools provide students with access to a collegelevel curriculum.

Levels of merit are gold, silver, bronze and honorable mention. Boyne City High School was awarded a bronze distinction.

High school principal Karen Jarema said everyone at the formance levels in reading and school is happy about the merit averages and schools that per-



### Bob Alger, Superintendent

award.

"We're very excited to have received the award. It's something we believe we've worked very hard on for the last couple of years by aligning our curriculum and offering a quality education for the students at Boyne City High School," Jarema said.

The gold and silver merit is based upon the high school meeting the three criteria mentioned: schools whose students perform better overall than statistically expected, schools whose disadvantaged students perform better than statewide

honorable mention schools perform very well on the college criteria, but only partially meet the first two criteria.

The data collected includes demographics of the high schools that qualified. Boyne City High School 2008 statistics show that 30 percent of the students were economically disadvantaged, compared to 37 percent statewide.

Using the year 2005, the class size for Boyne City High School was an average of 17, compared to the state average of 17.4.

Information from the year 2002 shows that 46 percent of the teachers held bachelor's degrees and 48 percent held master's degrees.

For more information about School Matters and the U.S. News and World Report publication, contact www.schoolmatters.com/americasbest.

B. J. Hetler may be contacted at 231-622-2645 or at: reporterbjh@charter.net.

most difficult aspects of her job was when she sometimes had to tell people there were restrictions on obtaining information. There has been significant tightening of regulations for vital records since the terrorist attack in 2001, she said.

She supervised six employees in her office and came up through the ranks herself, having performed each job in the clerk's office. Brannon became county

clerk in 1980 by a judicial appointment to complete a clerk's term. She was deputy clerk at the time. In all, she has worked for the county of Charlevoix for more than 35 years.

The county clerk is an elected position and Brannon was challenged by candidates at each election, but voters chose her each time.

"It's been a privilege and I really thank the citizens for allowing me to serve all these years," Brannon said.

She has seen the coming and going of commissioners throughout the years and remembers the board under the chairmanship of Phil Johnson as a time of camaraderie among the board members and herself.

"They trusted what I said. It was an easier time."

Johnson, who resides in Boyne City, said Brannon brought quality to the job.

"Jane was very good at her job," Johnson said. "If we asked her a question and she didn't know the answer, she found out. She did things that were not in her job description and we relied on her an awful lot."

Leaving her position after so many years will take some time to adjust, but Brannon welcomes the opportunity she will have to work on her flowers and other outdoor projects this spring.

B. J. Hetler may be reached at 231-622-2645 or at reporterbjh@charter.net.

Trial set for fatal car crash

#### BY B. J. HETLER CONTRIBUTING WRITER

CHARLEVOIX - A jury trial has been set in the case of an East Jordan man accused of driving while intoxicated and causing the deaths of two children in a rollover accident when he lost control of the vehicle. The single car accident occurred on Nov. 16, on Deer Lake Road in Boyne Valley Township.

The Charlevoix County Circuit tral Lake Middle School and pre-Court has allowed three days for the trial of Jeremy Michael Berg, 33, that begins on April 20, 2009. The deadline for any plea agreement possibility is March 13, 2009

Brother and sister, Skyler Moore, 12, and Taishaann Moore, 11, died at the scene of the rollover. The accident happened one day before Taishaann's birthday. Skyler and Taishaann were students at Cenviously attended Boyne City Public Schools.

The charges brought against Berg by the Charlevoix County Prosecutor, John Jarema, include two counts of operating a vehicle while intoxicated, causing the deaths of Skyler and Taishaann, and a charge of child endangerment because one of the passengers was a 22-monthold child. That child was not injured.

According to law enforcement records, Berg admitted to Charlevoix County Sheriff deputies at the scene of the accident that he had been drinking alcohol. A breathalyzer test showed that Berg's blood alcohol level was 0.14 percent at the time of the accident. The legal limit in Michigan is 0.08

B. J. Hetler may be reached at 231-622-2645 or at reporterbjh@charter.net.

Ministry gives to inmates and families

BY B. J. HETLER CONTRIBUTING WRITER

HORTON BAY - Once again this Christmas a group from the village's United Methodist Church gathered donations from the congregation and bought gifts for families of some of the county jail inmates.

The idea to provide a ministry for inmates and their families came from Sheriff George T. Lasater. At a Bible study in 2001, the sheriff asked people to "leave their comfort zone" by contributing in one way or another to the ministry.

People responded, some with financial help and others with their time. The ministry has

evolved into a regular study held at the jail every other week. Up to 20 inmates have attended and as few as one, and sessions are in a round table discussion format. They talk about forgiveness, grace and thankfulness among other topics.

Members of the congregation say they feel positive about the ministry and that they don't give as much as they receive.

#### WWW.CITIZENANDJOURNAL.COM

#### 111111 THE CITIZEN-JOURNAL • DECEMBER 31, 2008



At the regular meeting of Ernest Peterson Post 228, held on Dec. 4, the following communications, actions and reports were presented.

A thank you card was received from BacPac for the \$100 donation to the 2009 graduation party. The post honored a request from the Salvation Army in the amount of \$100. A letter was received from post member Chris Mont, with recy cling bags for used cell phones that can be collected for a "Help Our Troops Call Home" program. A thank you letter was received from the Lions Club for the DVD presentation of the new Veterans Memorial.

Membership stands at 125 with a goal of 142 by April 2009. The commander reported that Great Lakes Energy gave a \$5,000 grant for the Memorial fund and that the services flags were removed for the winter. Also, he discussed the Memorial dedication at noon on Memorial Day 2009.

The Citizen published an aerial view of the new Veterans Memorial, Veteran of the Month Arthur Oliver Laurie, and the Legion News for November. The color guard advanced, posted, retrieved and retired the colors at the Boyne City High School Performing Arts Center. The honor guard conducted a Veterans Day ceremony at Veterans Park and Veteran of the Month ceremonies for Arthur Oliver Laurie and Donald Lee Eggers

Bingo is still paying the bills, due in part to the ladies of the kitchen, who have had a free drawing at half time, and a donation by Murdick's Famous Fudge of Charlevoix of a bushel of apples to give to the players. It was noted that there will not be bingo on Dec 27. but there will be bingo on Jan. 3.

The Chaplain reported on area veterans who are sick, disabled, shut-in or have answered the final call and visited the 21 veterans living at Grandvue Medical Care Facility and it was decided to give a portion of the Troop Support candy to the veterans living at Grandvue Medical Care Facility in East Jordan. The post placed a decorated and illuminated Christmas tree at the new memorial in Veterans Park. The chairman of the House Committee will do a video inventory of the post contents the first of the year to legitimate any insurance claims. The SAL reported a new member Darryl Gillespie and that the SAL Commander, Ron Crozier, is in Florida for the winter

The Post Christmas party will be held Dec. 27 at the post at 5 p.m., bring a \$5 exchange gift, finger foods and \$1 bingo prizes.

We are accepting items from the public to be sent to our troops overseas at the post on Saturdays between 3-9 p.m., and Blue Star Banners and troop support ribbons are available to the public. Post 228 wishes everyone a Merry Christmas and a Happy New Year as we begin another year "For God & Country" remembering the reason for the season. The next regular meeting will be held Jan. 8, 2009, at 7:30 p.m. in the post home and will be preceded by the Veteran of the Month ceremonies at 6:15 p.m., and followed by a potluck supper in their honor. Area veterans are welcomed and encouraged to attend.

Marine Corps Lance Cpl. Daryl S. Martin, son of Veronica S. Martin of Elmira, recently was Winkel and Chad McKeown. promoted to his current rank while serving with Marine Wing Headquarters Squadron One, 1st Marine Aircraft Wing, Okinawa, Japan. Martin was promoted based on sustained superior job performance and proficiency in his designated specialty.

## Boyne City thanks Sheriff Lasater



Retiring Sheriff George Thomas Lasater accepted an award of appreciation from the Boyne City commissioners on behalf of the city on Dec. 16. Mayor Eleanor Stackus presented the award at City Hall. Sheriff Lasater has served the people of Charlevoix County for more than 32 years. His last day on the job is Dec. 31.

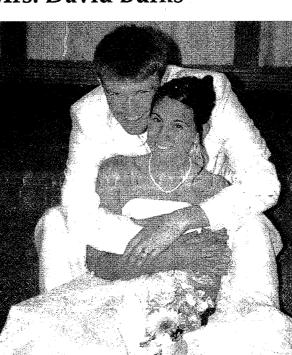
### Mr. and Mrs. David Burns

Jackie Cruzan and David Burns were united in marriage on Sunday, Oct. 12, 2008, with the Rev. Bernie Wethington officiating. The couple was married at the White Cloud United Methodist Church.

The bride is the daughter of Edward and Cathleen Cruzan, and sister of Anna (and Brian) Vining and Jeannie Cruzan of White Cloud. The groom is the son of Gordon and Kathleen Burns, and brother of Samantha and Alyssa Burns, of Boyne City.

Attending the couple were family and close friends. Jeannie Cruzan, Samantha Burns, Alyssa Burns, Janelle Horton, Cassie Peters, and Lindsey Bodtke were the Maids of Honor. Aubrey (and Anna) Vining was the flow-er girl. David Nasternak, Jr. was the Best Man. The groomsmen were Yang Li, Kenneth Waterson, and Michael Waterson. The ring bearer was Christopher Black. The ushers were Jared

A beautiful reception followed at



### STUDENTS OF THE REE

#### **Boyne Falls Public**

NAME: Andrew Yuan PARENTS: Luvie Genson GRADE: 3rd FAVORITE CLASS: Math HOBBIES AND INTERESTS: Reading **FAVORITE SPORT: Baseball** FAVORITE COLOR: Black FAVORITE FOOD: Pizza FAVORITE BOOK: "Pirates of the Caribbean" FAVORITE MOVIE: "Spiderman III" FAVORITE TV SHOW

'Star Wars the Clone Wars'' STAFF COMMENTS: 'Andrew has been a great addition to our 3rd grade family. Academically, he has shown a hunger to learn and always gives his best effort. Andrew has been very successful in math and loves to read. He also makes



friends easily and has a great sense of humor. I have enjoyed having Andrew in our classroom and am incredibly proud of him." Mr. Massey

**East Jordan High School** 

NAME: Marcus Wingate PARENTS: Frank and Iola Wingate GRADE: 9th

SCHOOL ACTIVITIES: Basketball, Football, Weightlifting, and Student Council

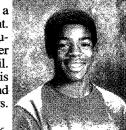
FAVORITE CLASS(ES): Geometry FUTURE PLANS: Business Management or

Physician

STAFF COMMENTS: "Marcus is an exception-al math student. He is a freshman who is excelling in , Geometry. I really enjoy Marcus' respectful and charming personality. He is a pleasure to have in class." Mrs. Russell

"Marcus works hard in every class and nothing less than his best is good enough. Way to go Marcus." Mr. Essenberg

"Marcus Wingate is a bright and creative student. He is not only a bright student but an active member of our Student Council. Marcus is respected by his peers because of his kind and helpful spirit." Mrs. Stangis



"Marcus has been working hard and has improved a

great deal in the quality of his work. He's a lot of fun in class, and is very deserving of Student of the, Week." Mr. Cross

"Marcus is such a great student; he participates in class discussions, is conscientious about his work, and has a great attitude. He works hard to meet the high standards he sets for himself." Mrs. Richardson

#### Boyne City High School

NAME: Ryan Spence PARENTS: Bill and Elaine Spence GRADE: 12th

SCHOOL ACTIVITIES: Football, Basketball, nd Track

HOBBIES AND INTERESTS: Playing sports FUTURE PLANS: To go to college and become an

engineer **ŠTAFF** COMMENTS: Ryan is a very consistent student. He comes to class

each day with a great attitude and ready to work. He is on



Martin is a 2007 graduate of Alba Public School and joined the Marine Corps in August 2007.

#### endenny konenance

#### **Assumed Names**

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

Parts Cars Online.com, 10527 Old 31 North, Charlevoix by Stephen S. Parker.

#### **Marriage Licenses**

macgregorplumbing.com

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

Ryan Christopher Jernigan, 26, Huntertown, IN and Megan Alissa Middaugh, 24, Huntertown, IN. Erin Alan Evans, 25, Charlevoix and Amanda Sue Leinonen, 25, Charlevoix.



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Leighton Hall The couple honeymooned in Cancun, Mexico for a week.

Jackie is employed by Early Strides, LLC as a behavior therapist and David is employed by Northrop Grumman Space Technology as a mission engineer. The couple has made their home in Redondo Beach, Calif.

task at all times and willing to help in any way he can. He is a fantastic young man who is a pleasure to be around." Pat Klooster.

"Ryan has been great in my class, hard worker, always does his work, "A" student, helps others and never causes any type of trouble." Cassie Parker.

PETOSKEY

### refer membri

Boyne City Police Department Weekly Report Dec. 19 - 25

Annoy/Harassment Complaint Abandoned Vehicle

**Obstructing Justice** Trespass **Domestic Dispute** Intimidation/Stalking **Civil Dispute** Threats Complaint Traffic Violations

Assist other Agency **Suspicious Situations** 



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### To The Winners Of Our HOLIDAY COLORING CONTEST

1ST PLACE: JOSHUA REYNOLDS, AGE 9 2ND PLACE: CLIFF MAGINITY, AGE 7 3RD PLACE: LAUREN SMITH, AGE 5 4TH PLACE: ELERI GIEM, AGE 7 5TH PLACE: JAGGER NICHOLLS, AGE 6

SPECIAL THANKS TO ALL OF OUR BUSINESS SPONSORS, AND TO OUR PRIZE DONOR ... Spicy Bob's Italian Express

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# SENIOR LIFE

# **PATH course offered in Charlevoix**

course.

Subjects include: techniques to deal with

"Personal Action Toward Health" is a 6- and poor sleep. Appropriate exercise for main- voix, beginning Thursday, Jan. 8, at 1:30 p.m., week course designed by Stanford Univer- taining and improving strength, flexibility, and and for 6 consecutive weeks. A course in the sity to change the way people think about endurance. Proper use of medications, commu- P.A.T.H. program was just successfully comtheir health. This class will focus on those nicating effectively with family, friends, and pleted at the Boyne Area Senior Center. Hope-50+. Certified instructors Beth Egler and health professionals. Healthy nutrition, pacing fully this will be an ongoing event traveling Nancy Bottomley will be teaching this activity and rest, and, how to evaluate new around the county. treatments.

This course will be offered at the Pine River partnership with the Charlevoix County Comproblems such as frustration, fatigue, isolation, Apartment complex, 210 W. Garfield, Charle- mission on Aging.

The course is offered through Tipdon in

- manufactures

## Social Security can help divorcees too

#### **Dear Savvy Senior**

ty benefits for divorcees? I was married I may be eligible for.

#### Dear Happily,

Social Security provides divorced spouses benefits just like they do current spouses - if they meet the right requirements. Here's what you should know.

#### **Divorce Rules**

A divorced spouse can collect a Social Security retirement benefit on the work record of their ex-husband (or ex-wife) IF, they are at least age 62 and were married for at least 10 years, are unmarried now and are not eligible for a higher benefit based on their own or someone else's Social Security record.

In order to collect, however, your exspouse must also be at least 62 and eligible for Social Security benefits, but they don't have to be receiving them in order for you to collect divorced spouse's benefits.

Even if your ex is remarried, it won't affect your right to divorcee benefits, nor will Remarrying it affect your ex's retirement benefits or his their record.

#### **Benefit Amount**

A divorced spouse can receive up to 50 Security benefit. percent of their ex's full Social Security benefit, or less if they take benefits before their Divorced Survivor full-retirement age – which is between ages born. To find out your tull-retirement age more years, you become super-and see how much your benefits will be re- vorced "survivor benefits," which is worth

What can you tell me about Social Securi- www.ssa.gov/retire2/agereduction.htm.

many years ago and would like to know what for benefits based on your own work history, 50 if you're disabled. But be aware that you Happily Single You cannot receive benefits on both your before age 60 unless the marriage ends.

SAVVY SENIOR



Social Security Number to get it.

or her current spouse's benefits. In fact, the married again, it's important to note that re- or to switch benefits from your record to Social Security Administration (SSA) marrying makes you ineligible for divorced your ex-spouse's record, call 800-772-1213 doesn't contact ex-spouses so they won't spouse's benefits unless the later marriage or visit your local Social Security office. even know if you're receiving benefits on ends. And for those who have been married You'll need certified copies of your marlasting more than 10 years, you can collect your relationship. And for more information using the ex-spouse with the larger Social on divorced benefits see www.ssa.gov/re-

65 and 67 depending on the year you were spouse dies, and you were married for 10 or contributor to the NBC Today show and auborn. To find out your full-retirement age more years, you become eligible for di- thor of "The Savvy Senior" book.

duced by taking them early see up to 100 percent of what your ex-spouse was due. Survivor's benefits are available to Keep in mind though, that if you qualify divorced spouses as early as age 60, or age you'll receive the larger of the two benefits. cannot get survivor's benefits if you remarry own record, and your ex's work record too. However getting remarried after age 60 (50 To calculate your retirement benefits if you're disabled), will not prevent you based on your from getting benefit payments based on your own earnings former spouse's record: (Note: If you are rehistory, see ceiving divorced spouses benefits when your the SSA re- ex-spouse dies, you will automatically be tirement ben- switched over to the higher paying survivor efits calcula- benefit.)

#### www.ssa.gov/ Switching Options

at

Divorced widows and widowers may have other options to consider, such as: If you are And to get an currently collecting Social Security retireestimate of ment benefits on your own record, and your your divorced ex-spouse dies, you can switch to survivor's spouse ben- benefits if the payment is larger. Or, if you efit, call So- are collecting survivor's benefits, you can cial Security switch to your own retirement benefits as at 800-772-1213. You'll need you're ex's early as age 62 if it offers a larger payment.

#### How to Collect

To learn more about, or apply for, di-Since 75 percent of U.S. divorcees get vorced spouse or divorced survivor benefits, (and divorced) twice, with both marriages riage and divorce certificates as proof of tire2/divspouse.htm.

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or You also need to know that if your ex- visit www.savvysenior.org. Jim Miller is a

AND EPHERUSE IN THE and programs and represents a

Join your friends and neighbors at the Boyne Area Senior Center for lunch at noon each weekday alongwith daily activities.

Welcome 2009. The center will be closed Thursday, Jan. 1, for New Years Day.

Friday, Jan. 2, the Cousins Music Group will be setting up at 11 a.m. for an hour of fun music. Lunch at noon on Friday will be cook's choice. A drawing for a fresh fruit basket will be held just before lunch.

Monday, Jan. 5, chicken casserole, stew vegetables, spinach and citrus blend fruit is on the menu. Bingo follows lunch on Monday and will include a, fruit basket as a bingo prize.

Tuesday, Jan. 6, homemade soup will be ready for lunch. The menu for Tuesday is not available for press time. The computer class will meet at 1 p.m.

Wednesday, Jan. 7, line dancing will begin the day at 11 a.m. For lunch, pasties with gravy, bean salad, cauliflower and applesauce is planned. The, advisory board for the BASC will be meeting at the, center at 9:30 a.m. on Wednesday.

Thursday, Jan. 8, Polish sausage, sauerkraut, po tatoes and baked apples will be served for lunch:3 Bingo will follow lunch on Thursday. Another fruit, basket will be given away during bingo.

Mark your calendar for Jan. 14 for the foot clinic. at the senior center. An appointment is required for this service.

For more information regarding the senior center call 231-582-6682. Remember, if the Boyne City, Public Schools are closed the senior center will be closed. The suggested donation for lunch is \$2 if you are age 60 or over; \$4 if you are under age 60, To contact the Charlevoix County Commission on Aging call 231-237-0103. The toll free number is 1-866-428-5185.

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

Thursday, Jan. 1, the center will be closed. Friday, Jan. 2, music with Gail Williams and the Black Box Band begins at 11 a.m. Lunch will be cook's choice, and bingo will start at 12:30 p.m.

Monday, Jan. 5, the Merry Musicals will be singing at 11 a.m. The lunch menu will be chicken casserole, stew veggies, spinach, and citrus blend.

Tuesday, Jan. 6, line dancing starts the day at 10:30 a.m., with soup and salad bar at 11:30 a.m. Bingo follows lunch at 12:30 p.m., and at 1 p.m. there will be bowling on the Wii.

Wednesday, Jan. 7, pasties with gravy, bean salad, cauliflower and applesauce are on the menu. Thursday, Jan. 8, Polish sausage, sauerkraut, potatoes and baked apples will be served.

Enjoy lunch for a \$2 donation if you are age 60 or over; \$4 if you are under the age of 60. The menu is subject to change so please feel free to call the center at 231-536-7831 with any questions. The Adult Day Center, located at the East Jordan Senior Center, is open Monday-Friday from 9 a.m. to 4 p.m., or by appointment. The Charlevoix Commission on Aging can be reached at 231-237-0103 or toll free at 1-866-428-5185.

## **Cholesterol lowering foods**

#### **Dear Savvy Senior**

can eat to help lower their cholesterol?

#### **Dear Concerned**

What you eat can actually play a huge role rots, broccoli and Brussels sprouts. in lowering your cholesterol, and for many, • Nuts: Studies have also shown that a times a week can help boost your good HDL it may even eliminate the need for cholester- daily dose of walnuts and almonds can lower cholesterol by as much as 10 percent, not to

Cholesterol Concerned ommended. Other good sources for soluble high calories.

fiber are apples, pears, prunes, citrus fruits,

uble fiber, oatmeal or oat bran is a great way oils, salad dressings, margarine spreads and Are there certain kinds of foods a person to start the day and shave five percent off more. Check the labels to find products that your LDL. Five to 10 grams per day are rec- contain sterols or stanols and watch out for

> • Fish: Rich with omega-3 fatty acids, eatkidney and lima beans, barley, psyllium, car- ing fatty fish (mackerel, lake trout, herring, sardines, salmon and albacore tuna) a few

Page 3

ol-lowering medication.

#### **Know Your Numbers**

As you may already know, your cholesterol level is the amount of fat in your blood. If it's too high, you're at a greater risk of having a heart attack or stroke. Ideally, you want your total cholesterol reading (that includes your LDL and HDL cholesterol) to be below 200, and your "bad" LDL cholesterol below 129 – less if you're at risk for heart disease. If your total level hits between 200 and 239, or your LDL reaches 130 - 159 you're considered borderline high. And if your total is above 240, or your LDL is over 160 you have high cholesterol.

On the other hand, a higher number is better when it comes to the "good" HDL cholesterol. Most men range between 40 and 50 HDL, and women range between 50 and that are high in saturated fats like cheese and 60. Anything below 40 (for men) and 50 (for women) is too low, and anything above 50 (for men) and 60 (for women) is great, because it provides extra protection against heart disease.

#### **Cholesterol-Lowering Foods**

Lots of research over the past few years your LDL cholesterol and/or boost your stanols including certain orange juices, yo-HDL, including:

• Oatmeal and oat bran: Loaded with sol-

your LDL by 10 percent, and raise your HDL mention lower your triglycerides and blood by as much as 20 percent. Peanuts, hazel- pressure, and reduce inflammation. If you nuts, pecans, some pine nuts, and pistachios don't like fish, other food sources that pro-

But SAVVY SENIOR careful. Nuts



of nuts without adding more calories.

your bad cholesterol level. The best way to

get these substances is to consume store-

have also been shown to lower cholesterol. vide omega-3s are walnuts, soybeans, flaxbe seed and canola oil, or take a fish oil supplement. are • Olive oil: Contains a potent mix of antihigh in cal- oxidants that can lower your LDL without ories, so a affecting your HDL. A good way to work handful (no olive oil into your diet is to substitute it with more than 2 butter or other cooking oils, or mix it with ounces)

vinegar as a salad dressing. About two tablewill do. The spoons a day are recommended.

#### add nuts to Other Tips your diet is

Additional lifestyle tips that can help lower LDL and raise HDL include: reducing substitute them the saturated fats (fatty meats, butter and with foods whole dairy products) and trans fats (found in store-bought cookies, cakes, crackers and meat. That way you're gaining the benefits many fried foods like french fries) you eat; lose excess weight (even 5 to 10 pounds can • Sterols and stanols: These are submake a difference); exercise regularly (at stances found in plants that help prevent least 30 minutes, five days per week); quit cholesterol from being absorbed into your smoking; and drink alcohol (no more than bloodstream. A recommended dose of two one drink per day for women and two for grams per day can help knock 10 percent off men).

Send your senior questions to: Savvy Senhas shown that certain foods can help lower bought foods that are fortified with sterols or visit www.savvysenior.org. Jim Miller is a contributor to the NBC Today show and augurts, breads, cereals, granola bars, cooking thor of "The Savvy Senior" book.



Let us be your source for news of the north.



231-582-6167 Boyne City, MI 49646



# OPINION

EDITORIAI

## New Year's resolutions

After the confetti clears and the corks have all popped on the champagne, many of us get ready for the next step in 2009, our New Year's resolution. Usually the typical resolution is quitting smoking or exercising to better ourselves, but the number one choice is to lose weight.

Here are some tips on keeping up with your goal and how to keep going for the entire year. TOPS Club, Inc., the nation's top original weight-loss support group, recently shared some ideas on how to make your resolutions stick in 2009.

First, make your commitment non-negotiable. You have to make sure to keep up your efforts and while you may vary from time to time, the overall effort needs to stay the same all year long. Set a plan and have an idea of when you want to accomplish your goal. Pick the days each week you want to work out or when to take a walk and don't sway from these designated days.

Next, you have to combat standard excuses and rationalizations. Each of us knows of the excuses we come up with when we want to skip a workout but this is the most important part. Do not lose your momentum; once you get started don't give into excuses to stop all the progress you have made.

Schedule your exercises and keep to it. Aiming for 30 minutes a day is a great start and not to hard to accomplish. You can also monitor your progress by writing a diary, counting the glasses of water you drink on a daily basis and calculating the calories you have burned on a given day. This will help later on according to TOPS.

As with anything, patience is the goal. Focus on the horizon and when you have an encouraging sign, this focus will help you to keep going and repeat the winning techniques you have done at this point.

Most importantly, take one day at a time. Take everything in small doses and don't try to accomplish everything right out of the gate. Remember, it's a process so keep that in mind during the struggles.

For more tips from TOPS Club, Inc. visit their website at www.tops.org for other healthy and safe ideas for your New Year's resolution.

Happy New Year and good luck with all your goals.

## On the button

It's been a hectic week. The holidays have a way of depleting one's mental and physical reserves, until we can only dream of the vigorous health and good sense that will hopefully reassert itself after the deluge has passed. I have logged hundreds of road miles over the last few days in the most inclement weather. Fog, snow, sleet and driving rain have

pushed my fragile faculties to the edge. As a diversion and to quiet the hum of blood in my ears, I went to see a movie.

Hollywood has been known to take liberties with novel and story adaptations when translating them to the screen. And I suppose that this practice is unavoidable. Not many moviegoers will sit still for more than two hours



likely tale of a character born old that ages in reverse offers an unusually broad opportunity for the bold suspension of disbelief. I expected something along the lines of "Being John Malkovich." What I got was a cross between "Forest Gump' and "Love Story."

Not that there is anything wrong with either of those

movies, but if you have read Fitzgerald's story, there is nothing at all saccharine, flowery or romantic about the young/old Mr. Button. He is born full-grown and curmudgeon-y. He lives with the liaise-faire of a jazz age dandy and he puffs out of existence on the watch of his nurse, Nana. He is not a deep thinker or even unusually sensitive to the world or his place in it. He is sublime as a grouchy geriatric opportunist skulking backward toward infancy. And it is his circumstance that is unique, not the man.

The original story was succinct and pithy. Benjamin Button marries gorgeous, vapid Hildegarde (Daisy, in the movie) for her beauty, and when she grows older as he grows younger, he looses interest and dumps her to go to war. Absurdly doomed, he regresses through a preposterously conventional life.

humor into a doomed romance. Flawed by an understandable self-absorption, the Benjamin Button that I love was introduced with his spindly varicose limbs draped over the edges of his crib. Caging cigars from his father and palling around with retirees, this is the guy that I wanted to see. And Brad Pitt could have carried it off, too.

However, not since "The Titanic," when Rose watches Jack sink beneath the waves, have I been so indignant. Wasn't there enough room on that piece of flotsam for both of them? And wasn't there a really good story in "Benjamin Button" the way it was written?

Considering the fact that the filmmakers have taken a sly, masterfully written gem and elaborated upon the barest wisp of the source material to conjure up a marathon weeper bearing the author's title and not much else, it might be a nice gesture if they prefaced the opening credits with apologies to F. Scott Fitzgerald. Factoring in the mystery that the action has been moved from Baltimore to New Orleans and Hurricane Katrina has been given a cameo, it's hardly surprising that the result is a gently homogenized love story with nothing of the tale's original bizarre bravado.



of even the most absorbing entertainment. The stretchers, the snoozers, the smokers and even the most devoted fans have a limit to the amount of amusement that they can endure in one sitting.

But when a mega-million dollar blockbuster with the star power, industry push and buzz of "The Curious Case of Benjamin Button" comes along, we may overlook the three-hour running time in light of the level of sheer cinematic excellence that we expect our ticket dollar will buy.

I had high expectations for this extravaganza. The short story by F. Scott Fitzgerald is among my favorites. The un-

In the movie version, Brad Pitt's crippled man/child is calculated to tug at the audience's heartstrings as he struggles to carve a place for himself in this crazy world. He revisits Daisy over and over again. Their love is so strong that it ultimately trumps death and reason. Pitt, looking even more like a dewy Adonis than he did in "Thelma and Louise," gazes at the middle-aged Daisy with the hopeless remorse of the truly damned.

I would have preferred my Button plain, without the Oliver Twisted plot devises that distort Fitzgerald's outlandish dark

I plunked down my cash only to witness the transformation of the exceptional into the mundane. I'll take a prickly antihero over a love-besotted protagonist every time. But following a more predictable boy-meets-girl formula would guarantee boffo box office, and I understand why they did it. After all, when it comes to big opening numbers, love means never having to say you're sorry.

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

#### Christmas Day was exciting at the Cal Deming residence when, family-by-family, they arrived to share Christmas fun. Joining in the good times with opening presents, eating goodies, and just sharing a good time were Lynn and Mike Shaw, Craig, Darlene, Chad and Kaitlan Deming, Jason Deming and Emily, Caleb, Zander, Weston and Hunter. As if this wasn't fun enough, on Saturday everyone came back for more, and were joined by Niki Andrick and her friend, Jake, and his daughter, Maggie, Alicia and Archie Cole, Mandy Deming, and Barbie Deming, Bob Kenney,

and Jeddikia, Kaylee, Madison, and Caydence - really filled their house with cheer.

\*\*\*

Shirley Howie is now home from the hospital where she has been for the last four days. She feels lucky that she made it home for Christmas. In fact she feels if it hadn't have been Christmas, they might not have let her come home. She is doing well. At least she is getting some rest, "which you don't do in the hospital," said Shirley. She more than appreciated all the flowers and cards that came in from everyone. \*\*\*



Nancy Northup

Heartfelt sympathy goes out to the family and friends of Buddy Hall of Boyne City who passed away this past week.

Paul and Amy Hardy and two sons, Zack and Luke, as well as Paul's mother-in-law, Beth Kelley, all of Huntsville, Ala., made a

surprise Christmas-time visit during Christmas week with his par- at Bill and Mary's home. ents, Penny and Woody Hardy and the family. Sister, Jennifer Hardy, home from Rudyard for a couple of weeks, also enjoyed seeing them and her nephews.

Pam and Mike Smith of Farmington spent the Christmas holiday here with her mother, Gen Varnum and family.

Arlene (Betty) Inman of Boyne City hosted a delicious Christmas Day dinner for part of her family. Attending were sons and wives, Peter Inman Sr. and Beth, and Ron Inman and Anida, and grandson, Peter Inman Jr. and wife Regina, all of East Jordan. \*\*\*

Lynda and Bill Christensen entertained her brothers and sisterin-laws from Petoskey on Christmas Day. Lynda's three nephews from Petoskey also attended along with Kristie and Chris, Sara and Lauren and, of course, Baby "C" was a guest also. A fun time was had by all.

\*\*\*

The Annual Hardy family Christmas gathering was enjoyed in the community room of Lakeview Village. The children, and grandchildren and great-grandchildren of Elwood and Phyllis Hardy had a great time of food, family fun, and just being together.

\*\*\*

Marie Schmittdiel entertained son, Andy of Chicago, grandson, Brandon Conlin of Syracuse, N.Y., Dan and Julie Schmittdiel of Chicago, Bill and Mary Dunlap and her sister, Kay Lorton of Boyne City, on Christmas Eve. On Christmas Day all were guests

Congratulations and good luck goes out to Boyne River Bait. They will soon have new home in Boyne City. Boyne River Bait will soon be opening its door as East Main Bait, just up from where Bill's Bait used to be on East Main.

\*\*\*

The Christmas dinner was a great Christmas meal at the Presbyterian Church. They planned on feeding over 400 people, with all the trimmings, for free. Many of the people they served would only be able to afford free. Times are really getting tough in northern Michigan...even the East Jordan Iron Works has laid off two shifts...they had two shifts during the Great Depression of the thirties. They have been operating in East Jordan for about 150 years.

Lei of the Boyne Food Pantry was really touched by the many donations. She also wanted to express how awesome it was, working with the Community Christmas Program. It is truly wonderful, as she says, to see how hard all the faithful volunteers work in trying to make sure everyone on their list has a Merry Christmas they really deserve many rounds of applause.

Happy New Year and good luck in managing your resolutions, what ever they might be.

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.





Publisher — Al Frattura **General Manager -- Hadley Robinson** A Journal Register Company Newspaper

**Journal Register** 



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### *City recognizes 60 years of skiing*



Photo by B. J. Hetle Boyne City Mayor Eleanor Stackus and the city commissioners recognized Steve Kircher, Boyne Mountain and Boyne USA for 60 years of skiing on Dec. 16 at City Hall. Steve's father, Everett Kircher, was the ski resort pioneer in northern Michigan. Steve is president of Eastern operations for Boyne USA Resorts.

#### Commodity food distri- Area Free Clinic has rebution

Northwest Petoskey will hold July 8 a.m. to 4 p.m., offering to 10 a.m., at Boyne City clinic's volunteer medical Reformed mation. Christian Church.

The Commodity Supplemental Food Program targets nutritionally at risk or 800-443-5518.

Free Clinic reopens and incorporated Boyne ties.

ekinen evens

### 

opened in its former loca-Michigan tion at 624 State St. It will class session will begin in Tai Chi is suitable for

#### New Year's Eve overnight

Raven Hill Discovery munity room downstairs in pots@sbcglobal.net. mothers, infants, children, Center will host a New the Boyne District Library. and people aged 60 and Year's Eve overnight from The class is approximately older. For further informa- 6 p.m., Dec. 31, to 9 a.m., one hour in length. It is

#### Tai Chi class A new six-week Tai Chi ordination and flexibility.

Human Services Agency in operate every Friday from Boyne City on Jan. 7, 2009. The class is sponsored ing because of age, injury, food distributions under the primary care for the un- by the Charlevoix County arthritis, and all levels of monthly Commodity Sup- derinsured or uninsured. Commission on Aging and physical fitness. plemental Food Program Dr. Richard Mansfield the Boyne District Library. on Friday, Jan. 2, from 8:30 will continue to be the Two sessions meet on teaching the Tai Chi funda-Wednesdays, one at 9 a.m. mentals. The Tai Chi Fun-City Hall, and from 12 to director. Call 231-582- and one at 10 a.m. New damentals progresses from 12:30 p.m. at the Ellsworth 4605 on Fridays for infor- students should contact simple movement patterns Meg McClorey, the in- to a complete form. structor, about which class to attend.

contact Meg at 231-582-7689, or e-mail meg-Classes meet in the com-

#### Sunday breakfast

and improves balance, co-

people with problems mov-

Meg McClorey will be

For more information,

The East Jordan Snotion about income guide- Jan. 1, 2009. Register your open to everyone. The cost Mobile Club will serve lines and qualifying for this kids for a fun overnight. for a six-week class is \$12 breakfast every Sunday program, call NMHSA in Registration is limited, so for seniors and \$40 for morning through March. Petoskey at 231-347-9070 book your spaces soon by those under 60 years of age. from 7 a.m. to noon. Pancalling 231-536-3369. Cost Tai Chi is a safe, gentle, cakes, potatoes (donated by is \$100 per person for the non-impact exercise that Marker Farms), bacon, sauovernight and includes promotes health and inner sage, eggs, toast and coffee, The newly reorganized meals, snacks and activi- tranquility. It also builds hot chocolate or milk are on strength and endurance, the menu.

#### Horton Bay United Methodist Church

Sunday School United Church.

#### Church of the Nativity

celebrated by Reverend questions, call 231- at 9 a.m. Peggy Nattermann, 536-2941. Contac Nattermann. Peggy This service will include numerous readings from the Old Testament and the singing of familiar Christmas services are at 11 a.m. church.com. Sermons carols. A festive coffee Children's church is are available online. hour will follow that provided for children service in the church ages 4-12. For more inbasement.

For more informa- fice, tion, please call 231- from 10 a.m. to noon, or number. Church of the site at www.boynecity-Nativity is located at naz.org. 209 Main Street, Boyne City.

First Presbyterian Street, on the corner of is at 11 a.m. at 324 S. noon. Call the church of Revelation is held in Church

Welcome to worship classes will be held at at First Presbyterian 9:15 a.m. for all ages. Church of East Jordan. Community Church Worship service will be The service is at 9:30 children's church avail- come in worship. closed able during the service. Childcare is available. After the service there A time of fellowship and Worship start at 9 "Predestination: through the elevator lo- is available.

#### Church of the Nazarene

Sunday formation call the of-231-582-9611,

West and Morgan. Walloon Lake

Jan. 1 and 2, the held at 10:30 a.m., with a.m. Children are wel- church office will be

ice.

Church

John 1. First Presbyteri-

ery provided and coffee

10:10 to 10:55 a.m.

The community is in-

a.m. Tuesdays, in the

Hill House and to Pray-

ship. Everyone is invit- held after worship in dren Groups will meet Scripture readings from all ages at 9:30 to 10:30 web, www.christluthered to the Horton Bay Fellowship Hall. The at 9 and 10:45 a.m. In- Jeremiah 31, Psalm a.m. Methodist building is accessible fant and toddler nursery 147, Ephesians 1 and

cated to the right of the Wednesday, Jan. 7, an Church, 401 South front doors. We are lo- classes and meal will Park Street, Boyne City cated at 207 Williams resume. Men's Frater- also offers two "come The final Sunday in in East Jordan, at the nity will meet at 6 a.m. as you are" services 2008, a "Lessons and corner of Third and on Thursday with the every Sunday, 9 a.m. Carols" service will be Williams Streets. For Cozy Quilters meeting and 11 a.m., with nurs-

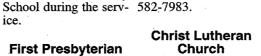
Contact the church fellowship following for more information at each service. Youth and 231-535-2288 or visit adult classes meet bethe website at tween services from morning www.walloon-

> vited to Bible Study, 9 Boyne City,

#### **Boyne Falls** United Methodist Church

in Boyne City for 15

er and Fellowship (bring a lunch), noon Wednesdays, in Faul-Services in Boyne man Hall. On the first 582-5045, leaving your the pastor, 231-582- Services in Boyne man Hall. On the first name and telephone 2635, or visit our web- Falls are at 9:15 a.m. at Sunday of each month, 3057 Mill Street. Chil- the church celebrates dren's programming is communion at the 11 The church is located held during the service. a.m. service and shares at 225 W. Morgan In Boyne City, worship potluck or Soup Café at



Church

An starts at 10:30 a.m., anboyne@gmail.com.

### Park St., with Sunday for information, at 231- the parish hall every

Sunday at 9:30 a.m. Thursdays, a Bible week's Study on the Gospels "Shine" starts at 10 a.m.

Sunday services start For more informa-Sunday, Jan. 4, Ken at 8 a.m. for early serv- tion, call 231-582-9301 Sunday, Jan. 4, Word Visser will talk about ice, and late service or email to christluther- Gatherings start at 7 will be a time of fellow- with refreshments is and 10:45 a.m. Chil- Act of Grace" based on with a Bible school for Check us out on the address below. anboyne.org.

A study on the book

**Community of** Christ The theme for this

service is presented by Priest the Park of the Pines Sandi Ecker. Wednesday Evening CofChrist.com.

Ring in the New Year City.

#### a snack or game if you like.

For more information on our activities and and will be upcoming retreats and visit www.BoyneCity-

11

iC.

h

We look forward to p.m., and are held at the seeing you soon, at 777 Vogel Street, Boyne

with us on Dec. 31, starting at 7 p.m. Bring



# **Notice of Apology**

HSKM, Inc., formerly known as Hoskins

Page 5



### Patrick Daniel Ryan

Patrick Daniel Ryan (Duke), age 83, passed away Dec. 16, 2008 in Scottsdale, Ariz. He is survived by his daughter, Sandra Brailey, grandchildren, Daniel and Cassie, of Scottsdale, his brothers, Bill and Tom Ryan of Grand Rapids, sisters, Mary (Walt) Muen-



ews. Patrick was a be announced at a later WWII Marine Veteran date. Donations can be who earned several made to the Alzheimmedals including a er's Association, 225 purple heart. Before N. Michigan Ave., Flr moving to Scottsdale 17, Chicago, IL in 2004, Patrick lived 60601.

years where he loved to golf, ski and enjoy life. Patrick was a very WEEKLY memorable man and Health Tips

zenmeyer of Grand Patricia (David) Race will be missed dearly Rapids, Nancy Ryan of Grand Rapids and by those who loved (Ed) of West Olive, many nieces and neph- him. A memorial will

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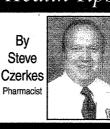
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Contact Jill Reynolds today, your local KorthaseFlinn Insurance agent. Providing Personal Insurance as well as Senior Services.

As a Certified Senior Advisor Jill can also assist you with your Medicare Part-D. Medicare Supplement plans, Annuities and Long-Term Care programs.

231-348-8121, ext. 1214 jillr@korthaseflinn.com



#### Thyroid & Glaucoma

According to a new study, people with a thyroid disorder may have an increased risk of glaucoma. Researchers studied data on over 12,000 people which they say suggests a link between the two conditions. The thyroid produces hormones that regulate cellular function and chemical reactions. They believe the association may be due to chemical deposits in the blood ves sels that circulate blood to the eye. This may cause an increase in pressure in the eyeball which is the main symptom of glaucoma. People with thyroid problems should see an opthamologist and make him aware of their condition.



Manufacturing Company, recently pled guilty to a violation of the federal Toxic Substances Control Act in U.S. District Court in Bay City, Michigan. As a factual basis for HSKM's guilty plea, James G. Musser, president of HSKM, Inc., acknowledged that HSKM improperly disposed of PCB-containing transformers by abandoning the transformers at its facility in Hamburg, Michigan. The Court sentenced HSKM, Inc., to one year of probation, ordered the company to pay \$1.7 million in restitution to the U.S. EPA Superfund, and required the company to publish this apology for its conduct. The charge stemmed from HSKM's abandonment of its facilities in Charlevoix, Mio and Hamburg, Michigan in which HSKM left behind toxic and hazardous substances without notifying the appropriate regulatory authorities. The EPA Superfund subsequently conducted emergency response actions at each of HSKM's three Michigan sites, and incurred significantly greater costs in those responses due to the lack of notice by HSKM, Inc.

HSKM assures the public that similar offenses will not be committed by the defendant. HSKM cautions others not to generate wastes without providing for the proper disposal of those wastes. HSKM warns against exposing the public to unnecessary risks and clean-up costs which can be avoided by giving notice to federal and state environment authorities whenever a facility is closed or abandoned. The company also encourages others with knowledge of environmental crimes to contact www.epa.gov/tips to share that information, or, if the matter is an emergency, call 1-800-424-8802.



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

### **Resolutions**

Lovely. The time has come once again to create resolutions for the year ahead, personal commitments of health, happiness and self-control that will slowly be compromised and killed by our inability remain faithful...perhaps I should resolve to be less cynical in 2009.

Despite my suspicions that New Year resolutions are a hoax, that the end of December and beginning of January is

not a magi-RHYME cal time that boosts **OR REASON** a person's resolve, I



find myself drawn to thinking about things I could change, improve, or start

> practicing. There

By Chris Tredway

are several resolutions I could set in stone for the next year of my life. Drinking less coffee for one. I would also like to try riding a kayak down the face of a local ski hill, but that's another column altogether.

All sorts of fantastic ideas for this week's Rhyme or Reason were floating through my mind Sunday morning — tales of my latest snowshoeing misadventure, how high school athletes can maintain their level of fitness while traveling during Christmas break, or why an indoor track and field facility needs to be built near my house.

Though all these topics deserve at least 500 words on the front page of sports, the National Football League overshadowed them all Sunday afternoon as the final scene of an epic season unfolded in Green Bay.

The Detroit Lions concluded their self-destructive season with a flawless losing record last Sunday thanks to a little help from the Packers, a very mean football team that will forever be known as the heartless pack of players that handed Detroit its 16th and final loss of the season. 31-21.

The Motor City has had a rotten year all around, with a more-bitterthan-sweet financial bailout plan for the auto industry occupying headlines across the country, and a discouraging year in professional

sports.



Boyne City's long line of talent slaps hands with first-round playoff opponent Calumet earlier this year.

# **Eight straight** Boyne City football's growing playoff tradition

#### BY GREG GIELCZYK SPORTS WRITER

BOYNE CITY - Success may it again in 2008. breed success, as they say.

tions every year.

that isn't always healthy.

Sometimes, it leads to a football previous season, or better.

streak of post-season appearances to always capable Charlevoix, is no pound fullback rushed for 1,427 24 TDs), while hauling in four nicnic seven straight years. With their starting offensive back- Boyne City pulled off the season's played a key role in the team's suc-

back and the running backs, Boyne it snapped Elk Rapids' seven-game the ball on the ground most of the

Yet winning the six games neces- at the Elks' field. It can also foster higher expecta- sary to secure an automatic berth in Trever Kruzel, Dalton Looze, defense with 44 solo tackles. 34 asthe playoffs is certainly no sure Cody Wilmot and Drew Nohel were sists, four pass breakups, three inter-That, in turn, can build pressure thing in the perennially tough Lake all selected to All-Conference First ceptions and one fumble recovery. Michigan Conference.

team's ruin. Even one that has the includes recurrent league champion quarterback next season, received an 31.09 yards a kick to help the Ramtalent to be just as successful as the Traverse City St. Francis, which Honorable Mention along with team- blers keep their opponents pinned in won the state title this year, and Elk mates Steven Robinson, Ryan their own territory. The Ramblers qualified for the Rapids — which has become a Musser and Evan Orban. playoffs in 2007, stretching their power in the league again — and the Kruzel, a bruising 6-foot-1, 205- scored 13 touchdowns (Kruzel had

26 come-from-behind overtime win game.

Team when the dust settled.

vards in 198 carries this season and

field returning, including quarter- major upset in the conference when cess as the Ramblers opted to keep . City was considered a lock to make winning streak with a dramatic 28- time and reschewed the passing streak with a dramatic 28-

File photo by Chris Tredway

He also was a major component on  $\frac{1}{2}$ 

And he was the Ramblers' punter. Fighting through a schedule that Nick Young, who'll be back at as well, averaging a respectable

Nohel rushed for 885 yards and

Even the Tigers, who sabotaged World Series expectations this year by performing with less consistency than most high school programs, finished with a handful of wins in their pocket.

The Lions, however, are another tale entirely. The king of the jungle has been dethroned after a seasonlong football coup, sheered like a lamb by every opponent it took the field with, and imprisoned in the record books as the only professional football team to finish at 0-16.

I apologize, but I really must write this again. 0-16...0-16.

Thank goodness for the draft, the ability to replace certain members of the coaching staff, for the start of a new year, and that history never repeats itself — lightning doesn't strike the same place twice, or however it goes

Most of all, thank goodness for the great city of Detroit that football is just a game and life exists beyond the auto industry. Should Ford flop like the occupants of Ford Field, if General Motors gets run over like the Lions' defense, and Chrysler turns as pale as former Detroit coach Rod Marinelli, life will still go on. The sun will rise in the morning.

Marinelli, who was fired Monday after the loss to Green Bay, endured a 10-38 record with the Lions throughout three seasons.

His composure and the absence of excuses was an inspiring read Monday afternoon as I scanned the headlines for news of the 0-16 fallout. Marinelli's poise suggested his strength and character is not reliant on circumstances alone. For a man down, Marinelli sounded sad but undisturbed by such sour news during a financially tricky time.

Whether the coach's unwavering dignity was counterfeit or sincere, maybe my resolution for this year should be to follow suit and quit worrying even when my life seems destined to go 0-16.

For those interested in worrying less and less, pick up a Bible and read in Matthew, the last part of the sixth chapter.

For those interested in sending letters of encouragement to Rod Marinelli, e-mails can be sent to Chris Tredway at ctredway@michigannewpapers.com.

See FOOTBALL, page 7

# **Boyne Falls' XC phenomenon** A look back at Kaylee Wilson's racing debut

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

crosses the snow-covered finish the top of the food chain. line into the new year, Boyne for the Lady Loggers.

Girls cross country, now with mark of 19 minutes, 53.9 sec- throughout the season. onds.

placed fourth to advance to the state finals in Brooklyn.

The first-year cross country al state's top Division 4 athletes straight season in existence. and beat most of them, placing 41st in a field nearly 250 strong. runners to advance to the state fi- course. nals.

and her first race was 27:37," Dan Kuhn recalled Sunday eve- year." ning. "I saw the possibilities --- I there.'

Wilson, described by her

coach as an extremely devoted runner with a solid work ethic and a background in gymnastics, BOYNE FALLS - As 2008 managed to skip over the strugbreaks out of the trees, sprints gling rookie stage of cross coundown the final straightaway and try racing and head straight for

"During the season, I won't Falls eighth grade cross country brag a kid up until they do somerunner Kaylee Wilson has thing," Kuhn said. "I tell them moved in doors for the winter they have to show me and then after an electrifying debut season I'll brag about them forever. And she did.'

Wilson proved herself a legititwo consecutive seasons in the mate top tier athlete in 2008 by record books at Boyne Falls, capturing the Northern Lakes made a name for itself through- Conference title, placing fourth out the state of Michigan this in the region and taking first at year — largely due to an official several area competitions

(Wilson) told me earlier that Wilson's fastest race, which she'd been trying to figure out now stands as the school record what her sport was and she said, for five kilometers, was achieved 'I think this is it.'' Kuhn said of at the Division 4 Regional cross country. "She's got the country championships at East drive ... I think she's going to im-Jordan High School, where she prove; she wants to do better than she did. She'll work hard for it and I expect more."

Kuhn's expectations, blown racer stepped onto the starting away by Wilson's 2008 season, line at the Michigan Internation- will be reset next fall as girls Speedway alongside the cross country enters its third

And Wilson will hit the fields and backroads in pursuit of new Wilson crossed the line just past goals, being pushed in practice the 20-minute barrier, finishing by classmate Erica Westbrook, first among classmates. She was who claimed all-conference honone of only three eighth grade ors in her first season on the

'They won a couple trophies "She started out (this season) as a team this year," Kuhn said. "It was a good season all around. Boyne Falls cross country coach And I expect a lot more next

Sounding excited already for didn't think they'd come that the racing to begin, Kuhn defast. I thought, it's going to take a scribed the thrill of coaching a little bit of time but we'll get cross country athlete of Wilson's caliber.

See WILSON, page 7



File photo by Chris Tredway

2008, on her way to an eye-pop- the weather. ping first season.

# **BC** wrestlers return looking for fifth win

#### BY GREG GIELCZYK SPORTS WRITER

BOYNE CITY — Good ol' Santa came early this year for the Boyne City wrestling team.

The Ramblers, who didn't even have a program five years ago, have opened the 2008 schedule with a 4-0 record.

All four wins came against Lake Michigan Conference competition as well, making the perfect start that much more satisfying.

Until this year, Boyne City had gone winless against league opposition during the regular season. So they are way ahead of last year's pace.

Despite having a number of advantages on the teams they've wrestled so far, the Ramblers can still be pumped up about their performance.

It also gives them a lot of positive momentum heading into the tougher part of their schedule against teams that won't be voiding as many weight classes as the first four did.

But at the same time, Boyne City has four or five wrestlers who are in their third or fourth year with the team.

That experience is paying off right now in the team's overall success

Coach Don Nohel just hopes it continues.

We have some decent, quality wrestlers," Nohel said on Sunday. "We have two other kids who have only wrestled a year or two, but they've improved and gotten better.

Then we've filled in a few numbers, been able to fill a few slots. Winning four matches in the conference is a cool thing for the kids.'

Charlevoix had some problems and Elk Rapids is a little down this season. But the Ramblers were there just two years ago, and graduate a lot of seniors off this year's team so they're facing some rebuilding again.

For right now, though, the Ramblers are enjoying the moment.

'It's fun to have some team success," Nohel said. "It's fun for the kids. The second half of the season is coming up, and it's a matter of how much the kids want to work, and what they want to put into it (that) determines what they get out of it.'

Boyne City didn't have any competitions Boyne Falls eighth grader Kaylee scheduled over the holidays, and had their last Wilson runs at a meet earlier in match just before Christmas canceled because of

See WRESTLING, page 7

#### **DECEMBER 31, 2008 • THE CITIZEN-JOURNAL**

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# Spikers repeat BC volleyball's underdog district champions

#### BY GREG GIELCZYK SPORTS WRITER

BOYNE CITY — They came Michigan Conference. into the season flying under almost everyone's radar, and that was just Ramblers' family would listen to could win on a consistent basis de- od, Hannah Robinson and Rachel fine with the Boyne City Lady her, though. Ramblers

have thought they'd amount to ured the team would be lucky to much this fall?

out by graduation losses?

Looks can be deceiving.

True, they lost a lot to graduation. But everyone forgot to look at their second straight district title gional final at McBain. what the Lady Ramblers had com- and reached the regional finals for ing back to the roster.

Not many outside of the Lady

They just counted up who was finish at .500.

sionally surprised themselves, by going an amazing 34-11-10.

Coach Casie Parker knew that It could be said with some accu- night, when she usually was in the Boyne City was capable of battling racy that the Ramblers were a 40's or 30's. it out for supremacy in the Lake group of over-achievers this year, although Parker wouldn't agree.

spite its shortcomings.

tudes and the way they worked and 'year and answer the challenge. Hadn't the volleyball program But the Lady Ramblers fooled played together, that's why we "The other girls are just going to appeared to be practically cleaned their doubters, and perhaps occa- ended up doing as well as we did." have to step up next year," the

Kingsley brought the curtain coach said. down on the Ramblers' improba-

The Stags limited Lindsay the second year in a row as well. Clemens to just 20 assists on the gielczyk@jackpine.com.

Boyne City loses five seniors this year -Hannah Hausler, She felt all along that this team Amber Kotalik, Samantha McLe-Stevens

"We weren't very tall, we While they'll be hard to replace, After all, why should anyone gone from last year's team and fig- weren't very athletic," Parker said. Parker is confident the Ramblers "But, I think because of their atti- will again rise to the occasion next

"The other girls are just going to

She's confident next year's team For good measure, they won bly season with a 3-0 win in the re- will strive to attain the same goals as the previous two did.

Contact Greg Gielczyk

# **Back-to-back in '08** EJ softball reclaims district championship

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

sweet season for East Jordan soft- player really well, entry the season for East Jordan soft-ball, the Lady Red Devils claimed tally prepared and mentally pre- the game. "We didn't realize we won disback-to-back championship in worked out for us. 2008, defeating a team that had regular season.

Winning the district final, com- our day. plimented by the baseball team's coinciding district championship, City to determine who would adproved twice as nice for the Lady Devils after a season spent under the arm of a talented Charlevoix dropping nine runs in the top of the program.

to reclaim the title from 2007, East the team in red and black enough nected for 10 runs before the final in the final. was over, 10-5.

The day began against Boyne they need to play every out." Lady Red Devils began with a jaw- far from spring-like. Given a chance at retaliation and East Jordan's favor, 11-1, and give called.

"The highlight of (going back-to- Red Rayders in the first inning as counts for the unexpected in sports

in districts after losing to them plate. Three runs were scored in the what they start. twice in the regular season," East second inning before a slight lull in Back-to-back district champion-SPORTS EDITOR Jordan softball coach Meg Kitson scoring, which ended in the fifth as ships was a first in the history of EAST JORDAN — In a doubly recalled over the weekend. "We three more runs were added and in East Jordan softball, a program that sweet season for East Jordan soft- played really well, came fundamen- the sixth inning as two more sealed looks to finish what it started en

trict until the last out was in the ished their season 23-12, and stand "It's really about whether or not book," Kitson said. "A five-run to lose seniors Cassy Crick, Clanhanded them a pair of losses in the your bats are ready to show up," she lead sounds like a lot and it usually cey Garland, Ashley Warrington said. "We had a remarkable start to is, but when the wheels come off...I and Angel Lee in 2009. had been talking to my girls that

vance for a shot at the title, and the mal conditions, as the weather was Snowden and Emily Bajko, three

"It was a miserable cold day Shaina Peters. first inning. The game would end in other than winning," Kitson re-

Jordan came out swinging and con- momentum to blow past Charlevoix their coach to play every inning, can be carried over, creating a new every out until the game was offi- season of highlights for Lady Red The first runs came against the cially called, a discipline that ac- Devil softball.

back) was that we beat Charlevoix East Jordan sent two across home and teaches athletes how to finish way@michigannewspapers.com.

route to a possible three-peat.

The 2008 Lady Red Devils fin-

Stepping onto the field next fall for their third year on varsity will And they did it in less than opti- be then seniors Andrea Chew, Alex captains joined by returning pitcher

The chances may be great for East Jordan in 2009 if the momen-The team was conditioned by tum and experience of this past year

Contact Chris Tredway at ctred-

Football

Wrestling

Continued from 6 touchdown passes.

touchdowns as the season. Kruzel Ramblers contended

529 yards and six weeks of the regular back, giving rise to But that's okay with Contact the expectation that the Ramblers. They'd Gielczyk graduates the Ramblers will rather have that kind gielczyk@jack-Young completed for the league title up in June: But all of make another run at of pressure than none pine.com. 40-of-73 passes for until the last two the others come the playoffs. at all.

# As the **Farve turns**

This was not what the New York Jets expected when they hired Brett Favre to be their new starting quarterback.

Favre, an icon in Green Bay and certain Hall of Famer the minute he's eligible for induction, was anointed as the next coming of Joe Namath.

Namath led the upstart Jets from the American Football League to a stunning upset victory over the Baltimore Colts of the more established National Football League.

It triggered the beginning of the end for the AFL, which merged with the NFL only a couple of years later.

PRESS ROW

watching the grow. grass Favre \* grew antsy and made it known publicly he wanted to come back for another season — at least. The Packers had tried to convince him

at

to

Sitting home



return months before, when the team president and coach flew out to Favre's home in Mississippi for talks.

He wouldn't change his mind, however, insisting that he had retired for good and didn't have the passion for the game to undergo the rigors of trainng camp and a four-game pre-season.

Green Bay moved on, putting Favre's long-time backup Aaron Rodgers into the spotlight as his relacement.

Favre double-crossed his old bosses, however, asked the NFL for re-instatement and lit a wildfire of controversy that threatened to tear down his old ball club.

Naturally, the Packers weren't interested in bringing him back. It was he who had spurned them, and now he was trying to make them out to look like the villains.

It got ugly fast. Both parties indulged in a "he said, they said" exchange that only made matters worse.

The Packers even went so far as offering to pay him to remain retired and not play for any team, fearing he might sign with one of their division ri-le vals.

Favre, though, preferred to be released from his obligations to the Packers and continue his career.

New York, disenchanted with Chad Pennington as its signal caller, eagerly jettisoned the young veteran and begged Favre to come play in the Big Apple.

Quickly anointed as the Jets' savior, Favre looked the part early in the season as the team took flight.

Unfortunately, the fuel eventually ran out and Greg the engines started to sputter as the Jets began to at lose altitude.

Favre's production dropped off dramatically in the season's final six weeks.

His passes fell short or were badly off target, including in Sunday's 24-17 loss to the Dolphins, led by Jets' castoff Pennington.

Now he's blaming a sore shoulder for his problems, which wouldn't be nearly as troubling if Favre was not 39 years old.

Sorry, Brett, but you don't get a free pass on this one...sore shoulder or no.

You blew it. The Jets didn't give you that nice, fat contract and get rid of their old quarterback to have you take a fade-out at the end of the season.

But why is everyone so surprised? They should

Continued from 6

"It'll be interesting to

wrestled when they re- cause they are traveling the excitement of their more numbers than our trol our emotions and

Nohel said. "Getting all break. So, we'll see." weeks since they last the break is tough be- the Ramblers maintain numbers. We've had way about how to con- work on.

bottom," Nohel said.

things of that nature," when we come out of had in the past, top to things we need to get The coaches have better at, and learn isolated specific areas So it'll be three the kids to practice over Nohel is hoping that "And, we have more some lessons along the individuals need to

"But, overall, I think

Page 7

day night for a home such. tri-meet against Gray-

ling and Cheboygan.

# Wilson

#### Continued from 6

said.

521 Boyne Avenue • Boyne City

they're going to be forts. It's rewarding." Wilson earned the nior varsity team. And strong enough and to The big show at right in her first sea- in the spring comes a as the snow is gone "When you see it do well. And (Wilson) Michigan Internation- son is a Boyne Falls new choice for the and the roads are dry, early in the race, did incredibly well. al Speedway is a race sporting highlight of first-year athlete, who you should be runwhen you see what's It's really exciting to relatively few cross 2008. happening you really see a kid push herself, country athletes have Through the winter, on the month of Au-Contact Chris Tred-hope it lasts through and know you're the opportunity to Wilson is busy on the gust and the start of way at ctredway@mithe whole race," he going to go to state participate in, and the basketball court, play- cross country prac- chigannews-"You hope because of their ef- impressive fact that ing a role on the ju- tice.

mey 582-72.

turn to the mat Thurs- with their families, and quick start when they opponents have. Our take get back on the mat. goal is the same this grades."

"I don't know that year as we've always see how we come out of we're wrestling any dif- had. "That's a long time in break. We wrestle ferently, other than we "We're going to try an opportunity to do is Gielczyk

One thing the break point," Nohel said. has given the Ramblers

**Contact** any sport, especially probably our toughest have a little better quality to get better during study video of their in- gielczyk@jackwith conditioning and competition, teamwise, of wrestlers than we've practice, and identify dividual matches. pine.com.

no doubt has her eye ning," Kuhn said.

have seen this coming. Favre's skills are diminishcare of our everyone is progressing ing fast, but he refuses -- like so many others bevery well up to this

"I tell them as soon

papers.com.

fore him — to admit it to himself. He clings like a drowning man to his final sea-Greg son in Green Bay, when he led the young but maturing Packers to a 13-3 record and one win shy of the Super Bowl.

Give it up, Brett. It's over. Be a man and face it. If football is so vital to your life, try coaching. I'm sure there's a team out there that would be willing to take you on as a quarterbacks coach, or an assistant. But perhaps your reputation for taking ill-advised chances and making poor decisions could be

a problem. Looks like we'd all better prepare for another

Favre soap opera. Will he, or won't he? It's sad to see it come to this. Favre is doing a

disservice to his marvelous career.

Joe Hawkins (231) 582-2307 • 1-231-582-7833

Such a pity.

Contact Greg Gielczyk at gielczyk@jackpine.com.

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Page 8

MORTGAGE SALE Default has been made in the conditions of a mortgage made by Shirley McIntire, A Single

closing mortgagee. In that event, your dam-ages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.

MORTGAGE SALE -Default has been made in the conditions of a mortgage made by Rudolph Medina, Married Person, original mortgagor(s), to Wells Fargo Home Mortgage, Inc., Mortgagee, dated August 20, 2003, and recorded on September 3, 2003 in Liber 568 on Page 394, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Ninety-Three Thousand Eighty-Three And 34/100 Dollars (\$93,083.34), including interest at 6.125% per annum.

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 Nannette Miller, a single woman, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lend r's SUCCO sors and/or assigns. Mortgagee. dated September 20, 2004, and recorded on October 5, 2004 in Liber 640 on Page 304, in Charlevoix county records, Michigan, and assigned by said Mortgagee to Bean Taylor, and Whitaker Mortgage Corp. as assignee, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Thirteen **Thousand Eight Hundred** Fifty And 86/100 Dollars (\$113,850.86), including interest at 5.875% per

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.

wife,

MORTGAGE SALE -Default has been made in the conditions of a mortgage made by Randall J. Price and Lisa . Price, husband and

original

mort-

CONTACT PLEASE OUR (248)539-7400 IF YOU ARE IN ACTIVE MILI-TARY DUTY.

MORTGAGE SALE -Default has been made in the conditions of a mortgage made by TIM-OTHY J. RAINEY and CATHERINE M. RAINEY, HUSBAND AND WIFE, to Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as for lender lender's successors and assigns,, Mortgagee, dated September 10, 2004, and recorded on September 29, 2004, in Liber 639, on Page 345, County Charlevoix Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Two Hundred Thirty-Five Thousand Forty-Two Dollars and Forty-Two Cents (\$235,042.42), including interest at 5.875% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the Main Lobby of the Charlevoix County Courthouse in Charlevoix, Michigan at 11:00 AM o'clock, on January 23, 2009. Said premises are located in Charlevoix County, Michigan and are described as: LOT 17, KLOOSTER'S ISLANDVIEW, ACCORD-ING TO THE PLAT THEREOF RECORDED IN LIBER 2 OF PLATS ON PAGE 107 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.

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 Larry D Waggoner, a single

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 Charles C. Ward and Dawn Marie Ward husband and wife, as joint tenants, original mortgagor(s), Contimortgage Corporation, Mortgagee, dated August 30, 1999, recorded and on September 10, 1999 in Liber 371 on Page 765, in Charlevoix county records, Michigan, and assigned by said Mortgagee to LaSalle National Bank Association, as Trustee the C-BASS for Mortgage Loan Asset-Backed Certificates, Series 2007-SP1 as assignee, on which mortgage there is claimed to be due at the date hereof the sum of Forty-Eight Thousand Four Hundred Sixty-Four And 88/100

Dollars (\$48,464.88),

including interest at

sale contained in said

mortgage and the statute

in such case made and

provided, notice is here-

by given that said mort-

gage will be foreclosed

by a sale of the mort-

gaged premises, or some

part of them, at public

vendue, at the place of

holding the circuit court

within Charlevoix County,

at 11:00 AM, on January

Said premises are situ-

ated in Township of

South Arm, Charlevoix

County, Michigan, and

are described as: The

West half of Government

Lot 1. Section 19. Town

32 North, Range 7 West

shall be 12 months from

the date of such sale,

unless determined aban-

doned in accordance

with MCLA 600.3241a, in

which case the redemp-

tion period shall be 30

days from the date of

Dated: Dec. 17, 2008

For more information,

FC L 248.593.1312

Attorneys For Servicer

31440 Northwestern

Michigan 48334-2525

Highway, Suite 200

Farmington Hills.

File #071045F03

Trott & Trott, P.C.

such sale.

please call:

The redemption period

16, 2009.

Under the power of

8.65% per annum.

Default has been made in the conditions of a mortgage made by Alva Rana Worden, an unmakried woman, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated October 6, 2006 and recorded October 13, 2006 in Liber 770, Page 6, Charlevoix County Records, Michigan.

Person, original mortgagor(s), to Wells Fargo Bank, N.A., Mortgagee, dated March 17, 2006. and recorded on April 25, 2006 in Liber 742 on Page 741, in Charlevoix county records. Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Eight Thousand Seventy-And 05/100 Seven Dollars (\$108,077.05), including interest at 3.62% 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 January 30, 2009.

Said premises are situated in City of Boyne City, Charlevoix County, Michigan, and are described as: Lots 1 and 2, Block 3, Chapman and Addis Addition to Spring Harbor, now City of Boyne City, 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: Dec. 31, 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 #237205F01

Notice Of Mortgage Foreclosure Sale THIS FIRM IS A DEBT COLLECTOR

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 January 9, 2009.

Said premises are situated in City of East Charlevoix Jordan. County, Michigan, and are described as: Lot 3, Block B, and the North 20 Feet of Lot 4, Block B, Stone's Addition to the Village of South Lake, now the City of East Jordan, according to the recorded plat thereof. The redemption period shall be 6 months from

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

Dated: Dec. 10, 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 #234258F01

Notice Of Mortgage Foreclosure Sale THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COL- 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 January

16.2009. Said premises are situated in City of Boyne City, Charlevoix County. and are Michigan. described as: Lots 4, 5 and the Westerly 4 feet of Lot 3, Block 5, Chapman and Addis Addition to the Village of Spring Harbor (now City of Boyne City), 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: Dec. 17, 2008

For more information, please call: FC J 248.593.1311

Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #236012F01

gagor(s), to Washington Bank, Mutual FA. Mortgagee, dated March 14, 2007, and recorded on March 16, 2007 in Liber 795 on Page 303, in Charlevoix county records, Michigan, and assigned by said Mortgagee to LaSalle Bank NA as trustee for Washington Mutual Mortgage Pass-Through Certificates WaMu Series 2007-OA4Trust as assignee, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Twenty Thousand One Hundred Fifty-Eight And 93/100 Dollars (\$120,158.93), including interest at 6.503% 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 January 9.2009.

Said premises are situated in City of East Jordan, Charlevoix County, Michigan, and are described as: Lot 10, Nicholl's Block 15, Second Addition to the Village of South Lake, according to the plat thereof as recorded in Office of Register of Deeds, Charlevoix County, Michigan. The redemption period

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

Dated: Dec. 10, 2008

For more information. please call: FC R 248.593.1305 Trott & Trott, P.C. Attorneys For Servicer Dated: Dec. 11, 2008

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

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

Assignee

original man, mortgagor(s), to Wells Fargo Bank, NA, Mortgagee, dated May 13, 2005, and recorded on May 20, 2005 in Liber 682 on Page 477, in Charlevoix records, county Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Nine Thousand Nine Hundred Twenty-Nine And 12/100 Dollars (\$109,929.12), including interest at 3.16% 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 January 16, 2009.

Said premises are situated in City of Boyne City, County, Charlevoix and are Michigan, described as: Lot 8, Block A, except the North 90 feet. Assessor's Terrace Addition to the City of Boyne City, according to the plat. thereof as recorded in Liber 2 of Plats, Page 9, 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: Dec. 17, 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 #236105F01

Said mortgage is now held by U.S. Bank National Association, as Trustee for the holders of MASTR Adjustable Rate Mortgages Trust 2007-1 by assignment. There is claimed to be due at the date hereof the sum of One Hundred Forty-Three Thousand Nine Hundred Nine and 69/100 Dollars (\$143,909.69) including interest at 8.096% per annum. Under the power of

sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue at the main lobby of Charlevoix County Courthouse in Charlevoix in Charlevoix County, Michigan at 11:00 a.m. on JANUARY 9, 2009.

Said premises are located in the Township of Melrose, Charlevoix County, Michigan, and are described as: Lot 48, Springbrook Hills Number 1, as recorded in Liber 2 of Plats, Pages 197 through 200, Charlevoix County Records.

The redémption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA §600.3241a, in which case the redemption period shall be 30 days from the date of such sale. TO ALL PURCHASERS: foreclosing mortgagee can rescind the sale. In that event, your damages, if any, are limited solely to the return of the bid amount tendered at sale, plus interest. Dated: Dec. 10, 2008

Orlans Associates, P.C. Attorneys for Servicer P.O. Box 5041 Troy, MI 48007-5041 248-502-1400 File No. 356.1422

### **PUBLIC NOTICES**

#### Notice Of Mortgage **Foreclosure Sale** HIS FIRM IS A DEBT COLLECTOR 'ATTEMPTING TO COL-LECT A DEBT. ANY **INFORMATION** WF OBTAIN WILL BE USED FOR THAT PURPOSE CONTACT PLEASE OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE

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

MILITARY DUTY.

MORTGAGE SALE Default has been made in the conditions of a made by mortgage Brandon Billings and Dawn Billings, Husband and Wife, original mortgagor(s), to Wells Fargo Home Mortgage, Inc., Mortgagee, dated August 29, 2003, and recorded on September 9, 2003 in Liber 570 on Page 382, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Seventy-Four Thousand Four Hundred Forty-Four And 14/100 Dollars (\$74,444.14), including interest at 5.5% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on January .9. 2009.

Said premises are situated in City of Boyne City, Charlevoix County. Michigan. and are described as: Lot 38, William H White and Company's Addition to the Village (now city of boyne), as recorded in Liber 1 of Plats, Page 10, 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: Dec. 10, 2008

For more information. please call:

rerecorded on August 4, 2003 in Liber 560 on Page 494, and assigned by said Mortgagee to Chase Home Finance LLC successor by merger to Chase Manhattan Mortgage Corporation as assignee as documented

by an assignment, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Fifty-Five Thousand Three Hundred Six And 37/100 Dollars (\$155,306.37), 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, on January 9, 2009

Said premises are situated in Township of Boyne Valley, Charlevoix County, Michigan, and are described as: Unit 62, Village at Disciples Ridge Condominium, a condominium project according to the Master Deed recorded in Liber 381, Pages 034 through 098 and Amendment to Master Deed recorded in Liber 394, Page 338 through 353. Charlevoix County Records, and Restated First Amendment to Master Deed recorded in Liber 394, Page 869 et seq., Charlevoix County Records, and Second Restated First Amendment to Master Deed recorded in Liber 395, Page 615 et seq., Charlevoix County

Records and Second Amendment to Master Deed recorded in Liber Page 404. 935 County Charlevoix Records, and amended in Third Amendment to Master Deed recorded in Liber 411, Page 594, Charlevoix County Records (and Affidavit to correct in Liber 417, Page 389, Charlevoix County Records) and Fourth Amendment to Master Deed recorded in Liber 427, Page 812, Charlevoix County Records, and designated as Charlevoix County Condominium Subdivision Plan No. 97

together with rights in general common elements and limited common elements as set forth in the above Master Deed and as described in Act 59 of the Public Acts of 1978 as amended. The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accorwith MCLA dance 600.3241a, in which case

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

bv

to

MORTGAGE SALE -Default has been made in the conditions of a mortgage made Richard D. Clark, a married man, and Glenda J. Clark, his wife, original mortgagor(s), Electronic Mortgage Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated May 27, 2003, and recorded on June 3, 2003 in Liber 544 on Page 466, in Charlevoix county records, Michigan, on which mortgage there is

claimed to be due at the date hereof the sum of Sixty-Five Thousand Two Hundred Nineteen And 94/100 Dollars (\$65,219.94), including interest at 5.5% per annum. Under the power of sale contained in said

mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on January 9, 2009.

Said premises are situated in Township of Eveline, Charlevoix County, Michigan, and are described as: The South 210 feet of the North 20 acres of the Southwest 1/4 of the Northeast 1/4 of Section 22, Town 33 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: Dec. 10, 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 #231550F01

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

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COL-LECT A DEBT. ANY INFORMATION WE

PLEASE

MILITARY DUTY.

ited solely to the return of

the bid amount tendered

MORTGAGE SALE -

Default has been made

in the conditions of a

mortgage made by Everett L. Combest Jr.

and Amanda J. Combest.

at sale, plus interest.

Thousand Four Hundred And 15/100 Ninety (\$142,490.15), Dollars including interest at 8.4% 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 January 16.2009

Said premises are situated in City of East Jordan, Charlevoix County, Michigan, and are described as: Lot 11, 12 and the North 1/2 of Block 13, Nettleton's Addition to the Village of South Arm, (Now City of East Jordan), according to the recorded plat, also the East 1/2 of the vacated alley adjacent thereto to the 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 redemotion period shall be 30 days from the date of such sale.

Dated: Dec. 17, 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 #235968F01

> MORTGAGE FORECLOSURE NOTICE -(CHARLEVOIX COUNTY)

MORTGAGE SALE Default has been made in the conditions of a certain mortgage made by Randy M. DePrez and Deborah J. DePrez, husband and wife, to First State Bank of East Detroit, dated June 11, 2002 and recorded July 3, 2002 in liber 476, page 455, at the Charlevoix County Records. Michigan, on which there mortgage is claimed to be due at the date hereof the sum of Eighty-One Thousand Two Hundred Fifty-Three 67/100 Dollars, including interest at 7.0000% per

annum. Under the power of sale contained in said mortgage and the statute in such case made and

doned in accordance with 1948CL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: Dec. 3, 2008.

First State Bank of East Detroit 24300 Little Mack St. Clair Shores, MI 48080

Stephen A. Lang, Attorney 24300 Little Mack St. Clair Shores, MI 48080

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

MORTGAGE SALE -Default has been made in the conditions of a mortgage made bv EDWARD B. GARDNER, A SINGLE MAN, to THE HUNTINGTON MORT-COMPANY, GAGE Mortgagee, dated May 20, 1998, and recorded on May 21, 1998, in Liber 338, on Page 197, and assigned by said mortgagee to GMAC MORT-GAGE LLC FKA GMAC MORTGAGE CORPO-RATION. as assigned,Charlevoix Records. County Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Thirty-One Thousand Four Hundred Fifty-Six Dollars and Seventy-Four Cents (\$31,456.74), including interest at 7.500% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public

venue, at the Main Lobby of the Charlevolx County Courthouse Charlevoix, Michigan at 11:00 AM o'clock, on January 23, 2009. Said premises are located in Charlevoix County, Michigan and are described as:

LOT 25, EMPEY'S ADDI-TION TO THE VILLAGE SOUTH LAKE AS **RECORDED IN LIBER 1** OF PLATS, PAGE 92, CHARLEVOIX COUNTY

cessors and/or assigns, Mortgagee, dated December 17, 2004, and recorded on January 5, 2005 in Liber 661 on Page 302, in Charlevoix records, county 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 Seventy-One Thousand Nine Hundred Fifty And 43/100 Dollars (\$71,950.43), including interest at 6.5% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on January 16.2009.

Said premises are situ-

ated in Township of Wilson, Charlevoix County, Michigan, and described are as: Commencing at a concrete monument at the West quarter corner of Section 1, Township 32 North, Range 6 West: thence South 89 degrees 36 minutes 59 seconds East 1405.27 feet along the East and West quarter line of said section, as monumented, to a point in the centerline of the Boyne City-East Jordan Boad for the point of beginning of this description; thence continuing along said East and West quarter line South 89 degrees 36 minutes 59 seconds East 49.58 feet to a 1/2 inch rod on the Easterly right-of-way line of said road; thence continuing along said quarter line South 89 degrees 36 minutes 59 seconds East 335.79 feet to a 1/2 inch rod: thence North 00 degrees 23 minutes 01 seconds East 199.49 feet to a 1/2 inch rod on the Southerly right-of-way line of Dietz Road; thence continuing North 00 degrees 23 minutes 01 seconds East 34.27 feet to the centerline of said road: thence along the centerline of said road North 73 degrees 58 minutes 00 seconds West 427.40 feet to the centerline of said Bovne City-East Jordan Road: thence along the centerline of said Boyne City-East Jordan Road on a curve to the right 192.59 feet (radius 1037.73 feet. the delta is 10 degrees 38 minutes 00 seconds cnora South 01 degree 42 min-

Michigan. Said mortgage is now held by JF Morgan Chase Bank, National Association assignee of Washingtor Bank, Mutual f/k/a Washington Mutual Bank, FA, pursuant to Affidavit dated October 2. 2008, by its Receiver, the Federal Deposit Insurance Corporation ("FDIC"), under powers conferred to it by the Federal Deposit Insurance Act by assignment. There is claimed to be due at the date hereof the sum of Ninety-Seven Thousand Two Hundred Thirty-Two and 41/100 Dollars

(\$97,232.41) including interest at 6.5% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mort-

gage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue at the main lobby of Charlevoix County Courthouse in Charlevoix in Charlevoix County, Michigan at 11:00 a.m. on JANUARY 16, 2009. Said premises are located in the City of Boyne, Charlevoix County, Michigan, and are described as: Lots 1 and 2, William H.

White and Company's Addition to the Village (now City) of Boyne, as recorded in Liber 1 of Plats. Page 10 County Charlevoix Records.

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

Dated: Dec. 10, 2008

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

File No. 362.4045

Notice Of Mortgage Foreclosure Sale THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COL

LECT A DEBT. ANY

OBTAIN WILL BE USED

WE

INFORMATION

such sale. Dated: Dec. 10, 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 #232318F01

#### **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 Kenneth K. Klintworth and Shari Klintworth, husband and wife, original mortgagor(s), to Mortgage North, · a Michigan Corporation, Mortgagee, dated June 10, 2005, and recorded on June 27, 2005 in Liber 688 on Page 747, in Charlevoix county records, Michigan, and assigned by mesne assignments to Wells Fargo Bank, National Association as Trustee for Securitized Asset **Backed Receivables LLC** 2006-OP1 Mortgage Pass-Through Certificates, Series 2006-OP1 as assignee, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Twenty-Three Thousand Eighty-Three And 34/100 Dollars (\$123,083.34), including interest at

8.95% 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, at 11:00 AM, on January

16, 2009. Said premises are situ-

. FC D 248.593.1309 Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #233603F01

#### 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 J. Brooks, Michael unmarried, original mort-Ross gagor(s), to Mortgage Corporation, Mortgagee, dated March 6, 2003, and recorded on March 18, 2003 in Liber 525 on Page 240, and

the redemption period shall be 30 days from the date of such sale. Dated: Dec. 10, 2008

For more information, please call: FC S 248.593.1304 Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #233668F01

#### 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 foredate hereof the sum of

closing mortgagee. In

countv

husband and wife, original mortgagor(s), to Option One Mortgage Corporation, a California Corporation, Mortgagee, dated March 15, 2004, and recorded on April 19, 2004 in Liber 603 on Page 757, in Charlevoix records. Michigan, and assigned by said Mortgagee to Wells Fargo Bank, N.A., as Trustee for ABFC 2004-OPT 4 Trust, ABFC Asset-Backed Certificates, Series 2004-OPT4. as assignee, on which mortgage there is claimed to be due at the

One Hundred Forty-Two

**OBTAIN WILL BE USED** by given that said mort-FOR THAT PURPOSE. gage will be foreclosed CONTACT by a sale of the mort-OUR OFFICE AT THE gaged premises, or some part of them, at public NUMBER BELOW IF venue, at the Main lobby YOU ARE IN ACTIVE of the Charlevoix County Court Building in the City ATTN PURCHASERS: of Charlevoix Michigan, This sale may be at 11:00 o'clock a.m, on rescinded by the fore-January 16, 2009. closing mortgagee. In Said premises are situthat event, your damated in the City of Boyne, ages, if any, shall be lim-

County of Charlevoix, State of Michigan, and is described as follows: Unit No. 83, THE HARBORAGE MARINA, according to the Amended and Master Consolidating Deed recorded in Liber 391, Pages 674 through 722. Charlevoix County Records, and designated as Charlevoix County Subdivision Plan No. 22. Together with rights in general common elements and limited common elements as set forth in the above Master Deed and as described in Act 59 of the Public Acts of 1978, as amended. Charlevoix County Records. Parcel Identification No.

051-496-083-00 Commonly Known as: Unit 83 Boat Slip, The

Harborage Marina. The redemption period shall be 12 months from

the date of such sale, unless determined aban-

#### provided, notice is here-EAST 8 FEET OF ALLEY VACATED IN LIBER 345, PAGES 720 AND 721, ABUTING SAID LOT.

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: Dec. 11, 2008

GMAC MORTGAGE LLC FKA GMAC MORT-GAGE CORPORATION Mortgagee/Assignee

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

INFORMATION

MILITARY DUTY.

OUR OFFICE AT THE

NUMBER BELOW IF

ATTN PURCHASERS:

This sale may be rescinded by the fore-

closing mortgagee. In

that event, your dam-

ages, if any, shall be lim-

ited solely to the return of

the bid amount tendered

MORTGAGE SALE -

Default has been made

in the conditions of a

mortgage made by

Jayson L Goldsmith and

Erica C

at sale, plus interest.

YOU ARE IN ACTIVE

PLEASE

#### For more information, Notice Of Mortgage please cali: **Foreclosure Sale** FC D 248.593.1309 THIS FIRM IS A DEBT Trott & Trott, P.C. COLLECTOR ATTEMPTING TO COL-

Attorneys For Servicer 31440 Northwestern LECT A DEBT. ANY Highway, Suite 200 WE Farmington Hills. OBTAIN WILL BE USED Michigan 48334-2525 FOR THAT PURPOSE. File #235180F01 CONTACT

such 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.

seconds West 149.37

feet to the point of begin-

ning; being a part of the

(SE1/4) of the Northwest

Quarter (NW1/4) of

Section 1, Township 32

The redemption period

shall be 6 months from

the date of such sale,

unless determined aban-

doned in accordance

with MCLA 600.3241a, in

which case the redemp-

tion period shall be 30

days from the date of

Dated: Dec. 17, 2008

North, Range 6 West.

Quarter

Southeast

MORTGAGE SALE Default has been made in the conditions of a mortgage made by William B. Harris and Shirley K. Harris, husband and wife, to Bank of Ann Arbor, Mortgagee, dated October 31, 2002 and recorded November 5, 2002 in Liber 496, Page 901, Charlevoix Records,

County

FOR THAT PURPOSE CONTACT PLEASE utes 04 seconds East OUR OFFICE AT THE 192.31 feet); thence con-NUMBER BELOW IF tinuing along the center-YOU ARE IN ACTIVE line of the aforemen-MILITARY DUTY. tioned road South 03 degrees 36 minutes 56

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 Charles E. Kadlec and Deborah Kadlec, Husband and Wife, original mortgagor(s), to Bank, Republic Mortgagee, dated December 10, 2004, and recorded on December 14, 2004 in Liber 656 on Page 217, in Charlevoix records. county Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Thirty-Eight Thousand Twenty-Eight And 53/100 Dollars (\$138.028.53). including interest at 6.5% per annum.

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

at 11:00 AM, on January 9, 2009. Said premises are situated in Tewnship of Hudson, Charlevoix County, Michigan, and are described as: The North 1/2 of the North 1/2 of the Northeast 1/4 of Section 13, Township 32 North, Range 4 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

ated in Township of Charlevoix, Charlevoix County, Michigan, and are described as: Commencing at the South quarter corner of Section 33, Town 34 North, Range 8 West; thence North 00 Degrees 38 Minutes 18 Seconds East, 886.49 feet along the North and South quarter line of said section to the center line of Old U.S. 31 Highway; thence South Degrees 31 Minutes 56 Seconds West, 152.70 feet along said center line, being the Point of Beginnning of this description; thence continuing along said center line South 45 Degrees 31 Minutes 56 Seconds West, 103.25 feet: thence North 44 Degrees 08 Minutes 12 Seconds West, 33.00 feet to the Northwesterly line of said hightway; thence continuing North 44 Degrees 08 Minutes 12 Seconds West, 275.08 feet; thence North 45 degrees 31 Minutes 56 Seconds East, 103.25 feet; thence South 44 Degrees 08 Minutes 12 Seconds East, 275.08 feet to said highway line; thence continuing South 44 Degrees 08 Minutes 12 Seconds East, 33.00 feet to the Point of Beginning; being part of the Southeast quarter of the Southwest quarter of Section 33. . Town 34 North, Range 8

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: Dec. 17, 2008

For more information, please call: FC G 248,593,1310 Trott & Trott, P.C. Attornevs For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #235976F01

**PUBLIC NOTICE CITY OF EAST JORDAN** 2009 MEETING SCHEDULE

All meetings are held in City Hall unless otherwise noted

Elm Pointe Commission: Board of Review: DDA Board:	2nd Thursday of Month at 5:30 p.m. 4th Monday of Month at 5:15 p.m. 2nd Tuesday of Month at 4:00 p.m. at Lakeview Manor Meets on as needed basis at Elm Pointe March 9th & 10th, July 21st and December 15th 1st Monday of Month at 5:30 p.m.
Tourist Park Advisory Board:	

The City of East Jordan will provide necessary and reasonable auxiliary aids and services, such as signers for the hearing impaired and audio tapes of printed materials being considered at a public meeting or hearing upon 10 days notice to the City of East Jordan. Individuals with disabilities requiring auxiliary aids or services should contact the City of East Jordan by writing or calling:

Cheltzi M. Wilson, City Clerk P.O. Box 499 East Jordan, MI 49727 (231) 536-3381

Husband and Wife, original mortgagor(s), to Electronic Mortgage Registration Systems, Inc., as nominee for lender and lender's suc-

Goldsmith.



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\$7.82	\$8.19	\$8.56	\$8.93	\$9.30

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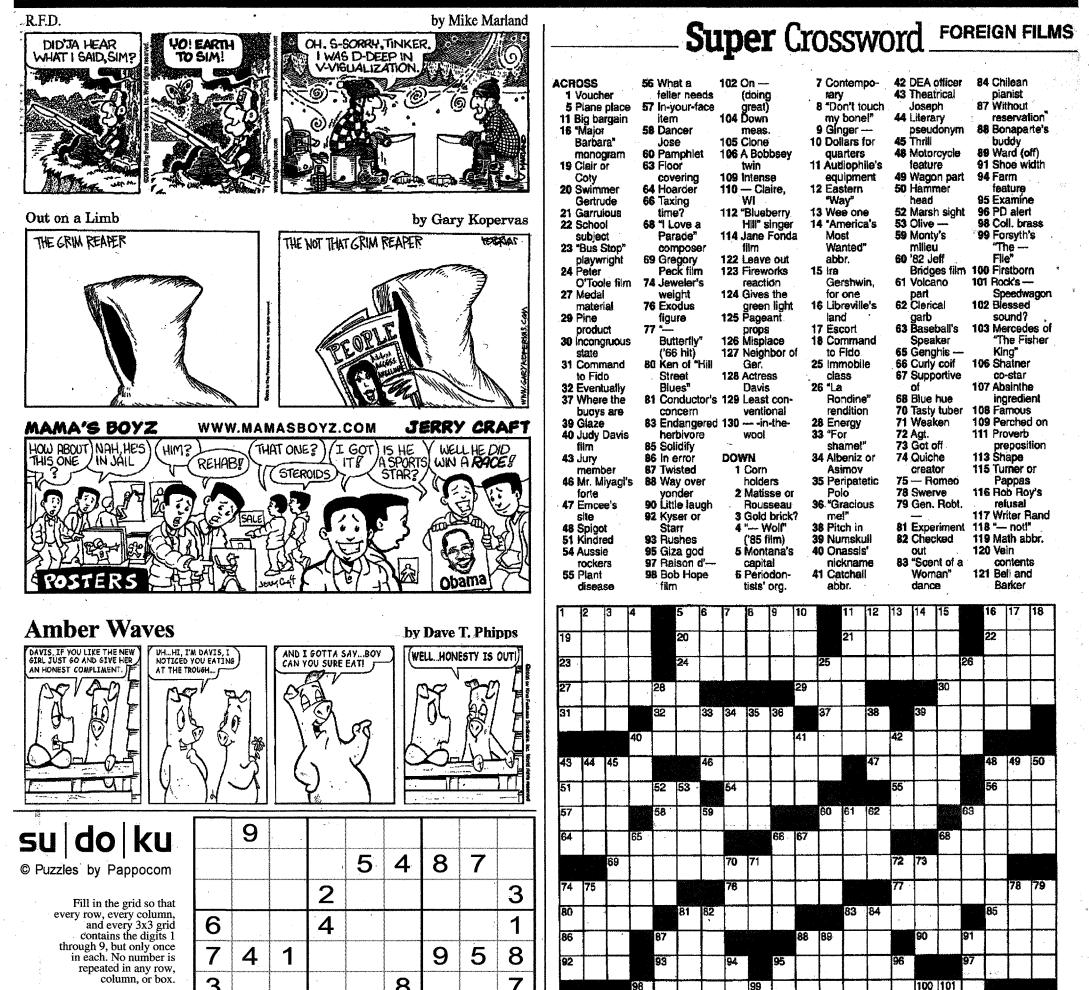
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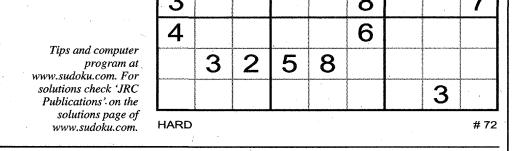


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3	2	5	1	9	8	6	4	7	T H E B O Y B F R O M B R A Z I L C A R A T A A R O N E L U S T N
4	5	7	3	1	6	2	8	9	OLIN TEMPOTAPIR GE OFFWRY AFAR TEEHE KAY HIES AMENRA ETF
1	3	2	5	8	9	7	6	4	A R O L L Y D S D O U B L E N A A C U T E E A U D O M I N
9	6	8	7	4	2	1	3	5	THECHINASYNDROME OM ODH DKAYS TIIARAS LOS BOL GEENA ODDEST DY

#### TOP DVD RENTALS AND SALES

#### **Top 10 Video Rentals**

1. Hancock ...... .....(PG-13) Will Smith (Sony) 2. Tropic Thunder ..... .(R) Robert Downey Jr. (DreamWorks) animated (Walt Disney/Pixar) 4. Fred Claus ..... ...(PG) Vince Vaughn (Warner) 5. Kung Fu Panda . ..(G) animated (DreamWorks) 6. Hellboy II: The Golden Army ..... .....(R) Jeff Kahn (DreamWorks) 7. Get Smart ..... ..(PG-13) Steve Carell (Warner) 8. Sisterhood of the Traveling Pants 2 .... .....(PG-13) Amber Tamblyn (Warner) 9. Journey to the Center .(PG-13) of the Earth .. Brendan Fraser (New Line Cinema) 10. Meet Dave .... .....(PG) Eddie Murphy (20th Century Fox) **Top 10 DVD Sales** 

1. Hancock(PG-13)
(Sony)
2. Wall-E(G)
(Walt Disney/Pixar)
3. Kung Fu Panda(PG)
(DreamWorks)
4. Sex and the City: The Movie (R)
(New Line)
5. Tropic Thunder(R)
(DreamWorks)
6. Fred Claus(PG)
(Warner)
7. Sleeping Beauty(G)
(Walt Disney)
8. The Incredible Hulk(PG-13)
(Universal)
9. Transformers(PG-13)
(DreamWorks)
10. Iron Man
(Marvel)
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E L E N O

Moments in time THE HISTORY CHANNEL

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• On Jan. 7, 1785, Jean-Pierre Blanchard and John Jeffries travel from Dover, England, to Calais, France, in a gas balloon, becoming the first to cross the English Channel by air. They nearly crashed into the Channel, however, as their balloon was weighed down by extraneous supplies such as silk-covered oars, with which they hoped to row their way through the air.

• On Jan. 8, 1867, Congress overrides President Andrew Johnson's veto of a bill granting all adult male citizens of the District of Columbia the right to vote, and the bill becomes law. It was the first law in American history that granted black males the right to vote.

• On Jan. 11, 1908, President Theodore Roosevelt designates a large part of the Grand Canyon a national monument. Congress increased the protection of the canyon in 1932 by making it a national park, ensuring that private development would never spoil the Grand Canyon.

• On Jan. 9, 1493, Italian explorer Christopher Columbus, sailing near the Dominican Republic, sees three "mermaids" — in reality manatees and describes them as "not half as beautiful as they are painted." Mermaids, mythical half-female, half-fish creatures, are typically depicted as having a woman's head and torso, a fishtail instead of legs and holding a mirror and comb.

• On Jan. 6, 1925, Finnish long-distance runner Paavo Nurmi appears in the first of his 55 U.S. races. Of these, he lost only his last race, a half-mile sprint. Some newspapers speculated that he had lost only out of politeness to his American hosts.

• On Jan. 5, 1933, construction begins on the Golden Gate Bridge, as workers start excavating 3.25 million cubic feet of dirt for the structure's huge anchorages. The Golden Gate Bridge officially opened on May 27, 1937, the longest bridge span in the world at the time.

• On Jan. 10, 1979, the last convertible Volkswagen Beetle is produced. The VW "Bug" was a popular car throughout the 1960s and 1970s, leading to innovations such as sunroofs and convertible tops in an otherwise unchanging design.

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ARIES (March 21 to April 19) It's a good time to take a much-needed break from your recent hectic schedule and spend some time in quieter surroundings. Important news could arrive early next week.

TAURUS (April 20 to May 20) The Taurean traits of reliability and thoroughness could be well-tested when decision-makers consider your proposals and/or requests. Be prepared to answer some probing questions.

GEMINI (May 21 to June 20) A sudden attack of boredom leaves you with some tasks undone. It's OK to take a short respite. But get back to work by week's end so that you have time for other projects.

CANCER (June 21 to July 22) Avoid prejudging a situation just because it looks bad. Facts could emerge that would make your position uncomfortable, to say the least. A relative has interesting news to share with

LEO (July 23 to August 22) This is a good time to begin reassessing some of your recent decisions about your long-range goals to see if they still have merit. Spend more time with loved ones this weekend.

VIRGO (August 23 to September 22) An unsettled situation at home or on the job early in the week could drain your energy levels, making it difficult to get your work done on schedule. But things improve by midweek. LIBRA (September 23 to October 22) A temporary setback could give you time to go over your plans to find weaknesses you might have overlooked before. A romantic getaway with that special person is favored this weekend.

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SCORPIO (October 23 to November 21) Professional and personal situations benefit once you set a positive tone in getting things off to a good start. Honest dialogue smoothes over any occasional display of balkiness.

**ŠAGITTARIUS** (November 22 to December 21) A problem with workplace colleagues or family members seems to defy even your sage counsel. But be patient. Your words will eventually lead to a resolution.

CAPRICORN (December 22 to January 19) Don't just wait out that unexpected and unexplained delay in your career move. You could gain added respect if you ask why it happened and what you can do to move things along.

AQUARIUS (January 20 to February 18) Although your workplace strategies usually are accepted, you could be challenged by someone who isn't so favorably impressed. Be prepared to defend your positions.

PISCES (February 19 to March 20) Your friendship circle expands, with new people coming into your life at this time. Welcome them warmly. But don't neglect those cherished longtime personal relationships.

BORN THIS WEEK: You love to search for knowledge and share it with others. You would make an especially fine teacher.

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May the dawning of the New Year

Open up for you new horizons

Fill your heart with new hopes

And bring for you promises

of brighter tomorrows!

Wishing you happiness and prosperity in the New Year!

The Citizen-Journal Staff

#### NOTICE OF <u>SHOW CAUSE HEARING</u> AND <u>JUDICIAL FORECLOSURE HEARING</u> <u>NON-PAYMENT OF PROPERTY TAXES</u>

On March 1, 2008 real estate with unpaid 2006 and/or prior years property taxes was forfeited to the Charlevoix County Treasurer pursuant to the General Property Tax Act, Public Act 206 of 1893, PA 206, MCL 211.1 to 211.157, as amended.

The Charlevoix County Treasurer is acting as the Foreclosing Governmental Unit in proceedings to foreclose on this property for unpaid property taxes.

There are two hearings scheduled to finalize the foreclosure process. This publication is intended to provide additional notice to parties of interest in these parcels as to the nature, time, and location of these hearings.

A Show Cause Hearing is scheduled for 10:00am - 01:00pm, January 15, 2009 at at the Treasurer's Office, 301 State Street, Charlevoix, MI 49720. Any person with an interest in the property forfeited to the County Treasurer may appear at the show cause hearing and redeem that property or show cause why absolute title to that property should not vest in the Foreclosing Governmental Unit.

A Judicial Foreclosure Hearing is scheduled for 1:30pm, February 13, 2009 at the 33rd Circuit Court, 301 State Street, Charlevoix, MI.

At this hearing the Foreclosing Governmental Unit shall ask that the court enter a judgment foreclosing the property as requested in the petition for foreclosure. A person claiming an interest in a parcel of property set forth in the petition for foreclosure, who desires to contest that petition, must file written objections with the clerk of the circuit court and serve those objections on the Charlevoix County Treasurer, the Foreclosing Governmental Unit. The docket number of the petition is 08-0166-22-CZ.

If you are a person with an interest in property being foreclosed:

- \* You have the **right to redeem** this parcel from the foreclosure process by **payment** of all forfeited unpaid taxes, interest, penalties, and fees prior to the expiration of the redemption period. You should contact the Charlevoix County Treasurer for the amount required to redeem.
- \* You may lose your interest in the property as a result of the foreclosure proceeding.
- \* The title to the property shall vest absolutely in the Foreclosing Governmental Unit unless all forfeited unpaid delinquent taxes, interest, penalties, and fees are paid by March 31, 2009
- \* All existing interests in oil or gas in this property shall be extinguished except the following:
  - i. The interests of a lessee or an assignee of an interest of a lessee under an oil or gas lease in effect as to that property or any part of that property if the lease was recorded in the office of the register of deeds in the county in which the property is located before the date of filing the petition for judicial foreclosure.
  - ii. Interests preserved as provided in section 1(3) of 1963 PA 42, MCL 554.291.

#### **PLEASE NOTE :**

The following list represents parties that appear to have title, lien, or other apparent rights to the parcels being foreclosed by the Foreclosing Governmental Unit.

This notice is required to be given by law, even if the party no longer claims or desires an interest if it appears they hold any undischarged, apparent, or potential title or lien right to the property.

Listing of a party does NOT necessarily indicate that they are the owner of a parcel, or that they are liable for the property taxes.

This list is NOT an offering of property for sale. These parcels are NOT being sold, auctioned, or otherwise made available by virtue of this notice.

There is no procedure for purchasing these parcels from the Foreclosing Governmental Unit at this point in the foreclosure proceedings. Those parcels that are foreclosed and not redeemed may become available at public auction in or after July of 2009. These parcels remain the property of their current owner until redemption rights have expired. No party should make any attempt to inspect or enter upon these parcels assuming them to be for sale until the final list of foreclosed parcels is determined and offered at auction in summer, 2009. Most of these parcels will be redeemed from foreclosure. Entering upon them or contacting current property owners may constitute trespassing or undesired solicitation and may subject the offender to criminal prosecution. The street address of the parcels listed is based on local records and is not guaranteed to be the actual location of the property.

The amount due listed indicates the balance which was due as of forfeiture on March 1, 2008. The current amount required to redeem must be obtained from the Charlevoix County Treasurer, as additional penalties, fees, and interest have accrued since forfeiture.

Name         Parci #         Amount         Name         Parcit #         Amount           Average         Dest of 1         Dest of 1 <tdd< th=""><th>Name</th><th>Parcel #</th><th>Amount</th><th>Name</th><th>Parcel #</th><th>Amount</th></tdd<>	Name	Parcel #	Amount	Name	Parcel #	Amount
ADDITS         CALL - LOUBS         F127.14         COURT	ADGATE, CARY G ADGATE, CARY G ADGATE, CARY G	00800900310 00800900330 01001802600	\$2409.38 \$425.31 \$4387.92	CITIZENS FIRST SAVINGS BANK COAN, JANICE COAN, JANICE K	05212400120 00802600170 00802501510	\$8934.29 \$1511.68 \$2099.36
Albanya         Construction	ADGATE, CARY G ADGATE, CARY G	01501101200 05137804200	\$1437.18 \$323.94	COAN, LAWRENCE COAN, LAWRENCE A	00802600170 00802501510	\$1511.68 \$2099.36
ADDECT,         DEGREGATION OF THE TABLE PRODUCTION OF ADDA TO	ADGATE, CARY G ADGATE, JODY	05146923330 01501101200	\$1486.72 \$1437.18	CORNERSTONE REALTY VENTURES LLC CORNERSTONE REALTY VENTURES LLC	05238400210 05238400310	\$6599.95 \$5816.19
ALCELEN, DONALD &	ADGATE, JODY L ADGATE, JODY L	00800900310 00800900330	\$2409.38 \$425.31	CORNERSTONE REALTY VENTURES LLC COUNTY OF CHARLEVOIX HOUSING REHAB PROG	05238400600 RAM	\$1801.76
ADDRESS, DURLE *         OUR DATA	ADGATE, JODY L · ANDERSON, BARBARA R	01001802600 01501303230	\$4387.92 \$1466.56	CRANDELL, DAVID R	00200801200 00712700680	\$452.07 \$761.15
ADDRESS, RUCKAP, A         C1212401100         Setting bit Structure (Construction)         CONSTRUCT Structure (Constructio	ANDERSON, DONALD R ANDERSON, JUDY L	05357800700 01200201100	\$1191.90 \$901.75	CRAWLEY, DENNIS CROZIER, HARVEY E III	00802600170 00201800710	\$1511.68 \$1416.16
AREST: CONTINUE CONTRACT LC         D14/02/000	ANDERSON, MICHAEL A ANDERSON, ROBERT J	01501303230	\$1466.56 \$901.75	DEUTSCHE BANK NATIONAL TRUST CO DEUTSCHE BANK NATIONAL TRUST CO	00613601420	\$1306.82
ANDELF: PORTURADE CONSAMPLIAC         0355750110         81051.00         81051.00         011000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         01000.00         <	ARGENI MORIGAGE COMPANY LLC ARGENT MORIGAGE COMPANY LLC	01402501600	\$1506.82 \$1689.84	DECISCHE BANK/ARGENI DISCOVER BANK	00727000300	\$2496.09
ATTUELLAN         035200235         SUBSECT	ARGENT MORIGAGE COMPANY LLC ATGENT MORIGAGE COMPANY LLC	05367502100	\$1652.96	EIBEN, ALBERT G III EIBEN JACOUELINE	01400201210	\$1042.98 \$1042.98
BANC DEF         CONSOLIDO         BISSOLIDO         BISSOLIDO <th< td=""><td>ATWELL, WILLIAM BALOGH (TRIST) FUGENE W</td><td>01502300235</td><td>\$3852.95</td><td>EICKHOFF, E MICHAEL EICKHOFF E MICHAEL</td><td>05350001300</td><td>\$1984.82</td></th<>	ATWELL, WILLIAM BALOGH (TRIST) FUGENE W	01502300235	\$3852.95	EICKHOFF, E MICHAEL EICKHOFF E MICHAEL	05350001300	\$1984.82
EXAMPLE ORF         000000000000000000000000000000000000	BALOGH, EUGENE W BANK ONE	01060001100 01001302020	\$1398.14 \$1292.56	EICKHOFF, JUDITH A EICKHOFF, JUDITH A	05350001300	\$1984.82 \$304.58
BARBETT, DOTTE H         0040190115         6.149.2         PAUNT, KATEJEN A         00301000345         \$12494.19           BARK TLOW, SUBAR W         0030100134         \$12975.3         DEBULAL REVORMS MORTAGE ASSOCIATION         0031000136         \$12575.95           BAVERS, LLOWELLJAR         0030100136         \$12575.3         FIFTH THILD RANK         0410150220         \$3457.86           BAVERS, JAR         0030100136         \$2575.95         FIFTH THILD RANK         0410150220         \$3457.86           BAVERS, SIELLIE         0030100136         \$258.15         FIFTH THILD BANK         0412500100         \$455.97           BAVERS, SIELLIE         0030100136         \$258.16         FIFTH THILD BANK         0412500100         \$455.97           BAVERS, SIELLIE         0030100136         \$216.46         FIFTH THILD BANK         0412500100         \$455.97           BAVERS, SIELLIE         0030100136         \$216.16         FIFTH THILD BANK         0412500100         \$456.97           BAVERS, SIELLIE         0030100130         \$3161.90         FIFTH THILD BANK         041250100         \$456.97           BAVERS, SIELLIE         0030100130         \$456.97         FIFTH THILD BANK         041250100         \$456.97           BAVERS, SIELLIE         0030010000         \$456.97 <td>BANK ONE BANK ONE</td> <td>05238400210 05238400310</td> <td>\$6599.95 \$5816.19</td> <td>EQUESTRIAN WAY LLC FAUGHT, GARY E</td> <td>00711800950 00301000345</td> <td>\$6086.78 \$1404.19</td>	BANK ONE BANK ONE	05238400210 05238400310	\$6599.95 \$5816.19	EQUESTRIAN WAY LLC FAUGHT, GARY E	00711800950 00301000345	\$6086.78 \$1404.19
BRANCE         CONSCIPCTION         CONSCIPCTION         CONSCIPCTOR	BARNETT, DOTTIE H BARR (TRUST), SUSAN M	01401901115 00301900110	\$1449.22 \$18705.39	FAUGHT, KATHLEEN A FEDERAL NATIONAL MORTGAGE ASSOCIATION	00301000345 01001200310	\$1404.19 \$1595.91
BAVERS, JAY BAVERS, JAY BAVERS, SHELL'E D GAST70990 SHILS, BALLSS FJFTH THILD BANK GAS001300 GAS2.60 BAVERS, SHELL'E D GAS1040990 GAS2.60 BAVERS, SHELL'E D GAS104099 GAS2.60 BAVERS, SHELL'E D GAVERS, SHE	BARR-STEMEN, SUSAN M BAVERS, (LOWELL)JAY	00301900110 05367700400	\$18705.39 \$1925.45	FIFTH THIRD BANK FIFTH THIRD BANK	04101502510 04101502620	\$1026.55 \$846.88
BAVERS, SHELLS 0	BAVERS, JAY BAVERS, LOWELL	05367700900 05367700800	\$1811.98 \$671.83	FIFTH THIRD BANK FIFTH THIRD BANK	04180001300 04182500000	\$412.60 \$385.88
BAVERS, SHELLE D 00367704400 \$292.45 FIPNT THED BANK 0418250000 \$455.97 BAVERS, SHELLE D 0036770900 \$181.19 BAVERS, SHELLE D 0036770900 \$181.20 BAVERS, SHELLE D 0036770100 \$162.00 BAVERS, SHELLE D 0036770900 \$181.20 BAVERS, SHALL OT 0101010000 \$310.00 BAVERS, SHALL OT 0101010000 \$310.00 BAVERS, SHALL OT 0101010000 \$310.00 BAVERS, SHALL OT 010101000 \$310.00 BAVERS, SHALL OT 00000 \$3400.00 BAVERS, SHALL OT 00000 \$3400.00 BAVERS, SHALL OT 0000000 \$3400.00 BAVERS, SHALL OT 000000 \$3400.00 BAVERS, SHALL OT 0000000 \$3400.00 BAVERS, SHALL OT 0000000 \$3400.00 BAVERS, SHALL OT 0000000000000000000000000000000000	BAVERS, SHELLIE BAVERS, SHELLIE D	05302304500 05301400900	\$256.06 \$2280.38	FIFTH THIRD BANK FIFTH THIRD BANK	$04182500100 \\ 04182500200$	\$495.97 \$495.97
BAVKES, SHELLS, D         0387/01980         111.38         IFTH THIED MARK         04.12230300         514.70           BAY WINDS FEDERAL CU         0150370200         5246/99         FIFTH THIED BANK         04.12250100         5445.97           BAY WINDS FEDERAL CU         0150370200         5246/99         FIFTH THIED BANK         04.122501100         5445.97           BAY WINDS FEDERAL CU         015038000         \$151.50         FIFTH THIED BANK         04.122501100         5445.97           BAY WINDS FEDERAL CU         015038000         \$152.50         FIFTH THIED BANK         04.122501300         \$514.70           BERLING, TARKET         015010300         \$265.97         FIFTH THIED BANK         04.122501300         \$514.70           BERLING, TARKET         015010300         \$265.43         FIFTH THIED BANK         04.12501300         \$545.97           BERLING, TOB         CORDO ASSOC         050103200         \$264.34         FIRMULIN CHANCAL         04.12501300         \$545.97           BERLING, VALANCTAL, GROUP         050103200         \$264.44         FIRMULIN CHANACAL         04.12501300         \$345.45           BOYNE EXCANATING INC         04.12501000         \$412.40         04.1250000         \$345.46           BOYNE EXCANATING INC         04.12500000         \$	BAVERS, SHELLIE D BAVERS, SHELLIE D	05367700400 05367700800	\$1925.45 \$671.83	FIFTH THIRD BANK FIFTH THIRD BANK	04182500300 04182500400	\$495.97 \$495.97
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INFLIG: 16.7         CAL         012500102010         22564.34         FITTH THID EARK         04182502000         \$436.57           BLOWELL, TODD         0020150200         \$3905.83         FRENCH, GREGORY P         01201501622         \$586.13           BLOWELL, TODD         0120150200         \$1026.55         FRENCH, GREGORY P         0120150622         \$586.13           BOYNE EXCAVATING INC         0418050200         \$416.80         FFENCH, GREGORY P         04180100180         \$412.60           BOYNE EXCAVATING INC         04182500100         \$435.87         FRENCH, GREGORY P         04182500200         \$445.97           BOYNE EXCAVATING INC         04182500100         \$445.97         FRENCH, GREGORY P         04182500200         \$445.97           BOYNE EXCAVATING INC         04182500200         \$445.97         FRENCH, GREGORY P         04182500800         \$445.97           BOYNE EXCAVATING INC         04182501000         \$445.97         FRENCH, GREGORY P         04182501000         \$445.97           BOYNE EXCAVATING INC         04182501000         \$445.97         FRENCH, GREGORY P         04182501000         \$445.97           BOYNE EXCAVATING INC         04182501000         \$445.97         FRENCH, GREGORY P         04182501000         \$451.70           BOYNE EXCAVATING INC	BECHNIIR, DAWN BEHLING, JEANETTE M BEHLING, MADY	01501501900	\$905.83	FIFTH THIRD BANK	04182501500	\$495.97 \$533 39
ELCOMPTELD FINANCIAL GROUP         01501501900         *2905.83         PRENCH, GREGORY P         00201500252         \$588.01           BOYNE EKCAVATING INC         04101502210         \$846.88         PRENCH, GREGORY P         04101001300         \$412.60           BOYNE EKCAVATING INC         04101502210         \$846.88         PRENCH, GREGORY P         04180001300         \$435.87           BOYNE EKCAVATING INC         04182500100         \$435.97         PRENCH, GREGORY P         04182500200         \$438.89           BOYNE EKCAVATING INC         04182500200         \$445.97         PRENCH, GREGORY P         04182500200         \$445.97           BOYNE EKCAVATING INC         04182500200         \$445.97         PRENCH, GREGORY P         04182500400         \$445.97           BOYNE EKCAVATING INC         04182500400         \$445.97         PRENCH, GREGORY P         04182500400         \$445.97           BOYNE EKCAVATING INC         04182501000         \$445.97         PRENCH, GREGORY P         04182501000         \$445.97           BOYNE EKCAVATING INC         04182501000         \$445.97         PRENCH, GREGORY P         04182501000         \$435.97           BOYNE EKCAVATING INC         04182501000         \$514.70         PRENCH, GREGORY P         04182501000         \$514.70           BOYNE EKCAVATING	BELLS BAY HARBOR CONDO ASSOC BIDWELL, TODD	01500102010 00241502500	\$2654.34 \$1584.14	FIFTH THIRD BANK FRANKLIN CREDIT MANAGEMENT	04182502000	\$495.97 \$1466.56
BOYNE EXCAVATING INC         04101626250         *846.88         PRENCH, GREGORY P         04180001300         \$412.60           BOYNE EXCAVATING INC         04182501000         \$485.88         PRENCH, GREGORY P         04182501000         \$485.87           BOYNE EXCAVATING INC         04182501000         \$485.88         PRENCH, GREGORY P         04182501000         \$485.87           BOYNE EXCAVATING INC         04182500200         \$485.97         PRENCH, GREGORY P         04182500800         \$485.97           BOYNE EXCAVATING INC         04182500200         \$495.97         PRENCH, GREGORY P         04182500800         \$495.97           BOYNE EXCAVATING INC         04182500800         \$495.97         PRENCH, GREGORY P         04182501000         \$495.97           BOYNE EXCAVATING INC         04182501000         \$495.97         PRENCH, GREGORY P         04182501000         \$495.97           BOYNE EXCAVATING INC         04182501300         \$495.97         PRENCH, GREGORY P         04182501100         \$495.97           BOYNE EXCAVATING INC         04182501300         \$495.97         PRENCH, GREGORY P         04182501200         \$495.97           BOYNE EXCAVATING INC         04182501300         \$514.70         PRENCH, GREGORY P         04182501700         \$495.97           BOYNE EXCAVATING INC <td>BLOOMFIELD FINANCIAL GROUP BOYNE EXCAVATING INC</td> <td>01501501900 04101502510</td> <td>\$905.83 \$1026.55</td> <td>FRENCH, GREGORY P FRENCH, GREGORY P</td> <td>00201500525</td> <td>\$585.01</td>	BLOOMFIELD FINANCIAL GROUP BOYNE EXCAVATING INC	01501501900 04101502510	\$905.83 \$1026.55	FRENCH, GREGORY P FRENCH, GREGORY P	00201500525	\$585.01
BOYNE         EXCAVATING         O418250000         \$385.88         FRENCH, GREGORY P         O4182500100         \$495.97           BOYNE         EXCAVATING INC         O4182500200         \$495.97         FRENCH, GREGORY P         O4182500300         \$495.97           BOYNE         EXCAVATING INC         O4182500200         \$495.97         FRENCH, GREGORY P         O4182500300         \$495.97           BOYNE         EXCAVATING INC         O4182500400         \$495.97         FRENCH, GREGORY P         O4182500900         \$495.97           BOYNE         EXCAVATING INC         O4182500400         \$495.97         FRENCH, GREGORY P         O4182501100         \$495.97           BOYNE         EXCAVATING INC         O4182501000         \$495.97         FRENCH, GREGORY P         O4182501100         \$495.97           BOYNE         EXCAVATING INC         O4182501100         \$495.97         FRENCH, GREGORY P         O4182501100         \$495.97           BOYNE         EXCAVATING INC         O4182501000         \$514.70         FRENCH, GREGORY P         O418250100         \$514.70           BOYNE         EXCAVATING INC         O4182501700         \$495.97         FRENCH, GREGORY P         O418250100         \$533.33           BOYNE         EXCAVATING INC         O4182501700	BOYNE EXCAVATING INC BOYNE EXCAVATING INC	04101502620 04180001300	\$846.88 \$412.60	FRENCH, GREGORY P FRENCH, GREGORY P	04180001300 04182500000	\$412.60 \$385.88
BOYNE         EXCAVATING INC         04182500200         \$495.97         FRNCE, GREGORY P         04182500300         \$495.97           BOYNE         EXCAVATING INC         04182500400         \$495.97         FRNCE, GREGORY P         04182500400         \$514.70           BOYNE         EXCAVATING INC         04182500400         \$445.97         FRNCE, GREGORY P         04182501000         \$445.97           BOYNE         EXCAVATING INC         04182501010         \$445.97         FRNCE, GREGORY P         0418250100         \$445.97           BOYNE         EXCAVATING INC         04182501100         \$445.77         FRNCE, GREGORY P         04182501100         \$445.97           BOYNE         EXCAVATING INC         04182501100         \$514.70         FRENCE, GREGORY P         0418250150         \$514.70           BOYNE         EXCAVATING INC         04182501300         \$514.70         FRENCE, GREGORY P         04182501500         \$514.70           BOYNE         EXCAVATING INC         04182501300         \$533.39         FRENCE, GREGORY P         04182501500         \$514.70           BOYNE         EXCAVATING INC         04182501300         \$533.39         FRENCE, GREGORY P         04182501200         \$445.97           BOYNE         EXCAVATING INC         04182501200	BOYNE EXCAVATING INC BOYNE EXCAVATING INC	04182500000 04182500100	\$385.88 \$495.97	FRENCH, GREGORY P FRENCH, GREGORY P	04182500100 04182500200	\$495.97 \$495.97
BOYNE         EXCAVATING         0418250400         \$495.97         PRENCE, GREGORY P         04182500800         \$514.70           BOYNE         EXCAVATING         INC         04182500800         \$544.70         PRENCE, GREGORY P         04182501000         \$495.97           BOYNE         EXCAVATING         INC         04182501000         \$495.97         PRENCE, GREGORY P         04182501100         \$495.97           BOYNE         EXCAVATING         INC         04182501100         \$495.97         PRENCE, GREGORY P         04182501100         \$495.97           BOYNE         EXCAVATING INC         04182501100         \$495.97         PRENCE, GREGORY P         04182501700         \$495.97           BOYNE         EXCAVATING INC         04182501700         \$495.97         PRENCE, GREGORY P         04182501900         \$495.33.39           BOYNE         EXCAVATING INC         04182501200         \$495.97         GREGORY P         04182501900         \$495.97           BOYNE         EXCAVATING INC         04182501200         \$495.97         GREGORY P         04182501200         \$495.97           BOYNE         EXCAVATING INC         04182501200         \$495.97         GREGORY P         04182501200         \$495.97           BOYNE         EXCAVATING INC	BOYNE EXCAVATING INC BOYNE EXCAVATING INC	04182500200 04182500300	\$495.97 \$495.97	FRENCH, GREGORY P FRENCH, GREGORY P	04182500300 04182500400	\$495.97 \$495.97
BOYNE EXCAVATING INC       04182500900       \$495.97       FRENCH, GREGORY P       04182501100       \$495.97         BOYNE EXCAVATING INC       04182501100       \$495.97       FRENCH, GREGORY P       04182501100       \$495.97         BOYNE EXCAVATING INC       04182501100       \$495.97       FRENCH, GREGORY P       04182501100       \$514.70         BOYNE EXCAVATING INC       04182501400       \$514.70       FRENCH, GREGORY P       04182501100       \$414.70         BOYNE EXCAVATING INC       04182501400       \$514.70       FRENCH, GREGORY P       04182501700       \$495.97         BOYNE EXCAVATING INC       04182501700       \$495.97       FRENCH, GREGORY P       04182501700       \$495.97         BOYNE EXCAVATING INC       04182501700       \$495.97       FRENCH, GREGORY P       04182501700       \$495.97         BOYNE EXCAVATING INC       04182501700       \$495.97       FRENCH, GREGORY P       04182501700       \$495.97         BOYNE EXCAVATING INC       04182501700       \$495.97       FRENCH, GREGORY P       04182501700       \$495.97         BOYNE EXCAVATING INC       04182501700       \$495.97       FRENCH, GREGORY P       04182501700       \$495.97         BOYNE EXCAVATING INC       04182501700       \$495.97       FRENCH, GREGORY P       04182501700	BOYNE EXCAVATING INC BOYNE EXCAVATING INC	04182500400 04182500800	\$495.97 \$514.70	FRENCH, GREGORY P FRENCH, GREGORY P	04182500800 04182500900	\$514.70 \$495.97
BOYNE EXCAVATING INC       04182501100       \$495.97       PRENCH, GREGORY P       04182501300       \$514.70         BOYNE EXCAVATING INC       04182501300       \$514.70       PRENCH, GREGORY P       0418250100       \$514.70         BOYNE EXCAVATING INC       04182501100       \$514.70       PRENCH, GREGORY P       0418250100       \$514.70         BOYNE EXCAVATING INC       04182501100       \$495.97       PRENCH, GREGORY P       0418250100       \$533.39         BOYNE EXCAVATING INC       04182501700       \$495.97       PRENCH, GREGORY P       04182501000       \$533.39         BOYNE EXCAVATING INC       04182501700       \$495.97       PRENCH, GREGORY P       04182501000       \$533.39         BOYNE EXCAVATING INC       04182501700       \$495.97       PRENCH, GREGORY P       04182501000       \$533.39         BOYNE EXCAVATING INC       04182501700       \$495.97       PRENCH, GREGORY P       04182501000       \$533.39         BOYNE EXCAVATING INC       04182501700       \$495.97       PRENCH, GREGORY P       04182501700       \$495.97         C H SMITH COMPANY INC       01010302020       \$1292.59       GREGORY, FUR       01501402010       \$537.35         C H SMITH COMPANY INC       0107003200       \$1272.79       GILLESPIE, LAURA L       012240102	BOYNE EXCAVATING INC BOYNE EXCAVATING INC	04182500900 04182501000	\$495.97 \$495.97	FRENCH, GREGORY P FRENCH, GREGORY P	04182501000 04182501100	\$495.97 \$495.97
BOYNE EXCAVATING INC       04182501400       \$514.70       FRENCH, GREGORY P       04182501500       \$514.70         BOYNE EXCAVATING INC       04182501500       \$514.70       FRENCH, GREGORY P       04182501700       \$495.97         BOYNE EXCAVATING INC       04182501700       \$495.97       FRENCH, GREGORY P       04182501700       \$495.97         BOYNE EXCAVATING INC       04182501700       \$1292.56       GARONER, MECHLLL       01003100500       \$1009.09         BOYNE EXCAVATING INC       04182501700       \$1292.56       GASCO, JOHN       01501400255       \$1661.73         BUSINESS LENDERS LLC       0030100110       \$1476.39       GENSON, WALTER R JR       01401901115       \$1449.22         C H SMITH COMPANY INC       0042502000       \$1272.79       GILLESPIE, LAURA L       01210900830       \$420.15         CAREY, PATRICK L       01070003200       \$1272.79       GILLESPIE, LAURA L       01322401760       \$266.32         CASPER, KAY L       00601400300       \$858.82       GILLESPIE, LAURA L       01322204915       \$6637.38         CHARLEVOIX NORTH PROPERTISS       05212400120       \$268.78       GILLESPIE, LAURA L       01322204915       \$6637.38         CASPER, KAY L       00601400300       \$858.82       GILLESPIE, LAURA L       01322204915	BOYNE EXCAVATING INC BOYNE EXCAVATING INC	04182501100 04182501300	\$495.97 \$514.70	FRENCH, GREGORY P FRENCH, GREGORY P	04182501300 04182501400	\$514.70 \$514.70
BOYNE         EACAVAILNG INC         04182501700         5435.37         FRENCH, GREGORY P         04182501900         5533.39           BOYNE         EXCAVATING INC         04182502000         \$593.97         GARDNER, MECHELLE         01003100500         \$1095.07           BOYNE         EXCAVATING INC         04182502000         \$495.97         GARDNER, MECHELLE         01003100500         \$1095.09           BUSINESS         ENDERSTEIN, BETH LINN         01003102020         \$1292.56         GASCO, JOHN         01401901115         \$1449.22           C H SMITH         COMPANY INC         00422502000         \$744.93         GILLESPIE, LAURA L         012040080         \$332.59           CAREY, PATRICK L         01070003200         \$1272.79         GILLESPIE, LAURA L         01224401760         \$2060.56           CASPER, GEORGE R         00801400300         \$858.82         GILLESPIE, LAURA L         01320204915         \$6637.36           CHARLEVOIX HOLDINGS INC         00711800950         \$0847.43         GILLESPIE, LAURA L         01375103010         \$347.56           CHARLEVOIX HOLDINGS INC         00711800950         \$6667.38         GILLESPIE, LAURA L         0132204915         \$6637.38           CHARLEVOIX STATE BANK         01224401760         \$2040.55         GEGG.124         \$14	BOYNE EXCAVATING INC BOYNE EXCAVATING INC	04182501400	\$514.70 \$514.70	FRENCH, GREGORY P FRENCH, GREGORY P	04182501500 04182501700	\$514.70 \$495.97
BOING EACAVAILING INC.         04422322000         \$123.216         GARCDEX, MECHEDS         01003100205         \$1601.73           BURIDESSTEIN, BETH LYNN         0100130202         \$1232.56         GARCDEX, MECHEDS         0150140225         \$1661.73           BURIDESS LENDERS LLC         00301900110         \$1249.23         GENSON, WALTER R JR         01401901115         \$1449.22           C H SMITH COMPANY INC         0042250200         \$744.39         GILLESPIE, CALVIN C JR         00603100860         \$1325.93           C AREY, MITCHEL J         015010200         \$1272.79         GILLESPIE, LAURA L         01223400210         \$273.32           CAREY, PATRICK L         01070003200         \$1272.79         GILLESPIE, LAURA L         01223401765         \$1664.32           CASPER, KAY L         00801400300         \$858.82         GILLESPIE, LAURA L         01375103010         \$647.58           CHARLEVOIX HOLDINGS INC         00711800950         \$6086.78         GILLESPIE, LAURA L         01375103010         \$347.58           CHARLEVOIX NORTH PROPERTIES         0512400120         \$894.29         GILLESPIE, LAURA L         01375103010         \$347.58           CHARLEVOIX NORTH PROPERTIES         0512400120         \$894.29         GILLESPIE, ROBRER L         01375103010         \$347.58 <t< td=""><td>BOYNE EXCAVATING INC BOYNE EXCAVATING INC</td><td>04182501700 04182501900 04182502000</td><td>\$495.97 \$533.39</td><td>FRENCH, GREGORY P FRENCH, GREGORY P CARDNER MECHELLE</td><td>04182501900</td><td>\$533.39 \$495.97</td></t<>	BOYNE EXCAVATING INC BOYNE EXCAVATING INC	04182501700 04182501900 04182502000	\$495.97 \$533.39	FRENCH, GREGORY P FRENCH, GREGORY P CARDNER MECHELLE	04182501900	\$533.39 \$495.97
C H SMITH COMPANY INC       00422502100       \$44.33       GILLESPIE, CALVIN C JR       00403100880       \$1225.33         C H SMITH COMPANY INC       0150012010       \$2654.34       GILLESPIE, LAURA L       01210900830       \$420.15         CAREY, MITCHELL J       01070003200       \$1272.79       GILLESPIE, LAURA L       0122340120       \$573.32         CAREY, PATRICK L       01070003200       \$1272.79       GILLESPIE, LAURA L       01223401765       \$1664.32         CASPER, GEORGE R       00801400300       \$858.82       GILLESPIE, LAURA L       0132204915       \$6637.38         CESARO, JANUICE       05302311950       \$342.33.4       GILLESPIE, LAURA L       01375103010       \$47.58         CHARLEVOIX HOLDINGS INC       00711800950       \$6086.78       GILLESPIE, LAURA L       01375103010       \$42.7.58         CHARLEVOIX STATE BANK       01223401765       \$1664.32       GILLESPIE, RICHARD L       01223400120       \$573.32         CHARLEVOIX STATE BANK       01223401765       \$1664.32       GILLESPIE, RICHARD L       01223401765       \$6637.38         CHARLEVOIX STATE BANK       05227018100       \$398.67       GILLESPIE, RICHARD L       01223401765       \$6637.38         CHARLEVOIX STATE BANK       0523001300       \$394.88       GILLESPIE, RICHARD L	BOINE EACAVAIING INC BREIDENSTEIN, BETH LYNN BUSINESS IENDERS LLC	01001302020	\$1292.56	GASCO, JOHN GENSON WALTER D. ID	01501400255	\$1661.73 \$1449.22
CAREY, MITCHELL J       0107003200       \$1272.79       GILLESPIE, LAURA L       01223400210       \$573.32         CAREY, PATRICK L       0107003200       \$1272.79       GILLESPIE, LAURA L       01223401765       \$1664.32         CASPER, GEORGE R       00801400300       \$958.82       GILLESPIE, LAURA L       013222491765       \$6637.38         CESARO, JANUICE       05302311950       \$3423.34       GILLESPIE, LAURA L       01375022300       \$690.91         CHARLEVOIX HOLDINGS INC       00711800950       \$6086.78       GILLESPIE, LAURA L       01375103010       \$347.58         CHARLEVOIX NORTH PROPERTIES       05212400120       \$8934.29       GILLESPIE, LAURA L       01322204915       \$6637.38         CHARLEVOIX STATE BANK       01223401760       \$2060.56       GILLESPIE, RICHARD L       01223401760       \$2060.56         CHARLEVOIX STATE BANK       01223401760       \$2060.56       GILLESPIE, RICHARD L       01223401760       \$2060.56         CHARLEVOIX STATE BANK       01223401760       \$2060.56       GILLESPIE, RICHARD L       01223401760       \$2060.56         CHARLEVOIX STATE BANK       05227018100       \$3988.67       GILLESPIE, RICHARD L       01223401765       \$1664.32         CHARLEVOIX STATE BANK       05350001400       \$348.82       GILLESPIE, RICHAR	C H SMITH COMPANY INC	00422502000	\$744.93	GILLESPIE, CALVIN C JR GILLESPIE LAURA L	00603100880	\$1325.93
CASPER, GEORGE R       00601400300       \$858.62       GILLESPIE, LAURA L       01223401765       \$1664.32         CASPER, KAY L       00801400300       \$858.82       GILLESPIE, LAURA L       01322204915       \$6637.38         CESARO, JANUICE       05302311950       \$3423.34       GILLESPIE, LAURA L       01370522300       \$669.91         CHARLEVOIX HOLDINGS INC       00711800950       \$6086.78       GILLESPIE, LAURA L       01370522204915       \$6637.38         CHARLEVOIX NORTH PROPERTIES       05212400120       \$8934.23       GILLESPIE, RICHARD L       0132204915       \$6637.38         CHARLEVOIX STATE BANK       01223401765       \$1664.32       GILLESPIE, RICHARD L       01223400176       \$2060.56         CHARLEVOIX STATE BANK       01223401765       \$1664.32       GILLESPIE, RICHARD L       01223400210       \$573.32         CHARLEVOIX STATE BANK       0122204915       \$6637.38       GILLESPIE, RICHARD L       01223401765       \$1664.32         CHARLEVOIX STATE BANK       05350001300       \$1984.82       GILLESPIE, RICHARD L       01223401765       \$1664.32         CHARLEVOIX STATE BANK       0535001400       \$398.67       GILLESPIE, RICHARD L       01322204915       \$6637.38         CINCOR LLC       01060001100       \$398.14       GILLESPIE, RICHARD L <td>CAREY, MITCHELL J CAREY, PATRICK L</td> <td>01070003200</td> <td>\$1272.79 \$1272.79</td> <td>GILLESPIE, LAURA L GILLESPIE, LAURA L</td> <td>01223400210</td> <td>\$573.32</td>	CAREY, MITCHELL J CAREY, PATRICK L	01070003200	\$1272.79 \$1272.79	GILLESPIE, LAURA L GILLESPIE, LAURA L	01223400210	\$573.32
CESARO, JANUICE05302311950\$3423.34GILLESPIE, LAURA L01370522300\$690.91CHARLEVOIX HOLDINGS INC00711800950\$6086.78GILLESPIE, LAURA L01375103010\$347.58CHARLEVOIX NORTH PROPERTIES05212400120\$8934.29GILLESPIE, LAURA L0132204915\$6637.38CHARLEVOIX STATE BANK01223401760\$2060.56GILLESPIE, RICHARD L0122340020\$420.15CHARLEVOIX STATE BANK01223401760\$2060.56GILLESPIE, RICHARD L0122340020\$573.32CHARLEVOIX STATE BANK0132204915\$6637.38GILLESPIE, RICHARD L01223401760\$2060.56CHARLEVOIX STATE BANK0132204915\$6637.38GILLESPIE, RICHARD L01223401760\$2060.56CHARLEVOIX STATE BANK0535001300\$1988.67GILLESPIE, RICHARD L01223401765\$1664.32CHARLEVOIX STATE BANK05350001400\$304.58GILLESPIE, RICHARD L01370522300\$690.91CINCOR LLC01060001100\$1344.82GILLESPIE, RICHARD L01370522300\$69.91CITIZENS BANK01502002310\$2654.34GILLESPIE, RICHARD L01370522300\$69.91CITIZENS BANK01502002310\$2654.34GILLESPIE, RICHARD L01370522300\$209.36CITIZENS BANK01502002310\$2654.34GILLESPIE, RICHARD L013705020310\$247.58CITIZENS BANK01502002310\$2654.34GILLESPIE, SHARON K00603100800\$1325.93CITIZENS BANK05124004700\$3207.78GRAVES, LINDA0121000500\$69.77<	CASPER, GEORGE R CASPER, KAY L	00801400300 00801400300	\$858.82 \$858.82	GILLESPIE, LAURA L GILLESPIE, LAURA L	01223401765 01322204915	\$1664.32 \$6637.38
CHARLEVOIX NORTH PROPERTIES05212400120\$8934.29GILLESPIE, LISA L01322204915\$6637.38CHARLEVOIX STATE BANK01223401760\$2060.56GILLESPIE, RICHARD L01223400760\$2060.56CHARLEVOIX STATE BANK01322204915\$6637.38GILLESPIE, RICHARD L01223401760\$2060.56CHARLEVOIX STATE BANK01322204915\$6637.38GILLESPIE, RICHARD L01223401760\$2060.56CHARLEVOIX STATE BANK01322204915\$6637.38GILLESPIE, RICHARD L01223401765\$1664.32CHARLEVOIX STATE BANK0535001300\$1984.82GILLESPIE, RICHARD L01322204915\$6637.38CHARLEVOIX STATE BANK0535001400\$304.58GILLESPIE, RICHARD L01370522300\$690.91CINCOR LLC01060001100\$1398.14GILLESPIE, RICHARD L01375103010\$347.58CITIZENS BANK0050102010\$2654.34GILLESPIE, RIBERT J0132204915\$6637.38CITIZENS BANK0150102010\$2654.34GILLESPIE, RIBERT J0132204915\$6637.38CITIZENS BANK01502202310\$369.47GOFF, MICHAEL H00802501510\$2099.36CITIZENS BANK05136120150\$276.53GRAVES, LINDA01212000600\$609.77CITIZENS BANK05367700400\$1925.45GRAVES, LINDA01212000610\$1781.91CITIZENS BANK05367700800\$671.83GRAVES, LINDA T01210401100\$5636.84CITIZENS BANK05367700900\$1811.98GRAVES, LINDA T01210401100\$5636.84	CESARO, JANUICE CHARLEVOIX HOLDINGS INC	05302311950 00711800950	\$3423.34 \$6086.78	GILLESPIE, LAURA L GILLESPIE, LAURA L	01370522300 01375103010	\$690.91 \$347.58
CHARLEVOIX STATE BANK01223401765\$1664.32GILLESPIE, RICHARD L0122340120\$573.32CHARLEVOIX STATE BANK0132204915\$6637.38GILLESPIE, RICHARD L01223401760\$2060.56CHARLEVOIX STATE BANK05227018100\$3988.67GILLESPIE, RICHARD L01322204915\$6637.38CHARLEVOIX STATE BANK05350001300\$1984.82GILLESPIE, RICHARD L01322204915\$6637.38CHARLEVOIX STATE BANK05350001400\$304.58GILLESPIE, RICHARD L01370522300\$609.91CINCOR LLC01060001100\$1398.14GILLESPIE, RICHARD L01370522300\$6637.38CITIZENS BANK00712700680\$761.15GILLESPIE, RICHARD L0132204915\$6637.38CITIZENS BANK01500102010\$2654.34GILLESPIE, SHARON K00603100880\$1325.93CITIZENS BANK0150202310\$369.47GOFF, MICHAEL H00802501510\$2099.36CITIZENS BANK05136120150\$2756.53GRAVES, LINDA01212000500\$568.31CITIZENS BANK05367700400\$1925.45GRAVES, LINDA01212000610\$1781.91CITIZENS BANK05367700800\$671.83GRAVES, LINDA0121200210\$989.81CITIZENS BANK05367700900\$1811.98GRAVES, LINDA T01210401100\$5636.84	CHARLEVOIX NORTH PROPERTIES CHARLEVOIX STATE BANK	05212400120 01223401760	\$8934.29 \$2060.56	GILLESPIE, LISA L GILLESPIE, RICHARD L	01322204915 01210900830	\$6637.38 \$420.15
CHARLEVOIX STATE BANK05227018100\$3988.67GILLESPIE, RICHARD L01223401765\$1664.32CHARLEVOIX STATE BANK05350001300\$1984.82GILLESPIE, RICHARD L0132204915\$6637.38CHARLEVOIX STATE BANK05350001400\$304.58GILLESPIE, RICHARD L0137503010\$690.91CINCOR LLC01060001100\$1398.14GILLESPIE, RICHARD L01375103010\$347.58CITIZENS BANK00712700680\$761.15GILLESPIE, ROBERT J01322204915\$6637.38CITIZENS BANK01500102010\$2654.34GILLESPIE, SHARON K00603100880\$1325.93CITIZENS BANK0150202310\$369.47GOFF, MICHAEL H00802501510\$2099.36CITIZENS BANK05124004700\$3207.78GRAVES, LINDA01201600800\$609.77CITIZENS BANK05136120150\$2756.53GRAVES, LINDA01212000500\$568.31CITIZENS BANK05367700400\$1925.45GRAVES, LINDA01212000610\$1781.91CITIZENS BANK05367700800\$671.83GRAVES, LINDA0121200210\$989.81CITIZENS BANK05367700900\$1811.98GRAVES, LINDA T01210401100\$5636.84	CHARLEVOIX STATE BANK CHARLEVOIX STATE BANK	01223401765 01322204915	\$1664.32 \$6637.38	GILLESPIE, RICHARD L GILLESPIE, RICHARD L	01223400210 01223401760	\$573.32 \$2060.56
CHARLEVOIX STATE BANK05350001400\$304.58GILLESPIE, RICHARD L01370522300\$690.91CINCOR LLC01060001100\$1398.14GILLESPIE, RICHARD L01375103010\$347.58CITIZENS BANK00712700680\$761.15GILLESPIE, ROBERT J0132204915\$6637.38CITIZENS BANK01500102010\$2654.34GILLESPIE, SHARON K00603100880\$1325.93CITIZENS BANK0150202310\$369.47GOFF, MICHAEL H00802501510\$2099.36CITIZENS BANK05124004700\$3207.78GRAVES, LINDA01201600800\$609.77CITIZENS BANK05367700400\$1925.45GRAVES, LINDA01212000500\$568.31CITIZENS BANK05367700400\$1925.45GRAVES, LINDA01212000610\$1781.91CITIZENS BANK05367700800\$671.83GRAVES, LINDA01212100210\$989.81CITIZENS BANK05367700900\$1811.98GRAVES, LINDA T01210401100\$5636.84	CHARLEVOIX STATE BANK CHARLEVOIX STATE BANK	05227018100 05350001300	\$3988.67 \$1984.82	GILLESPIE, RICHARD L GILLESPIE, RICHARD L	01223401765 01322204915	\$1664.32 \$6637.38
CITIZENSBANK00/12/00080\$/61.15GILLESPIE, ROBERT J01/22204915\$6637.38CITIZENSBANK01500102010\$2654.34GILLESPIE, SHARON K0060100880\$132204915\$6637.38CITIZENSBANK01502020310\$369.47GOFF, MICHAEL H00802501510\$2099.36CITIZENSBANK05124004700\$3207.78GRAVES, LINDA01201600800\$609.77CITIZENSBANK05136120150\$2756.53GRAVES, LINDA01212000500\$568.31CITIZENSBANK05367700400\$1925.45GRAVES, LINDA01212000610\$1781.91CITIZENSBANK05367700800\$671.83GRAVES, LINDA01212100210\$989.81CITIZENSBANK05367700900\$1811.98GRAVES, LINDA T01210401100\$5636.84	CHARLEVOIX STATE BANK CINCOR LLC	05350001400 01060001100	\$304.58 \$1398.14	GILLESPIE, RICHARD L GILLESPIE, RICHARD L GILLESPIE, ROPERT	01370522300	\$690.91 \$347.58
CITIZENS         DANK         01502202310         \$369.47         GGFF, MICHAEL H         00802501510         \$2099.36           CITIZENS         BANK         05124004700         \$3207.78         GRAVES, LINDA         01201600800         \$609.77           CITIZENS         BANK         05136120150         \$2756.53         GRAVES, LINDA         01212000500         \$568.31           CITIZENS         BANK         05367700400         \$1925.45         GRAVES, LINDA         01212000610         \$1781.91           CITIZENS         BANK         05367700800         \$671.83         GRAVES, LINDA         01212100210         \$989.81           CITIZENS         BANK         05367700900         \$1811.98         GRAVES, LINDA         01210401100         \$5636.84	CITIZENS BANK CITIZENS BANK CITIZENS DANY	00712700680 01500102010 01500202210	\$2654.34	GILLESPIE, KUBEKT U GILLESPIE, SHARON K COFF MICHARI, U	01322204915	\$6637.38 \$1325.93
CITIZENS         DANK         05367700400         \$1925.45         GRAVES, LINDA         01212000510         \$1781.91           CITIZENS         BANK         05367700800         \$671.83         GRAVES, LINDA         01212000610         \$1781.91           CITIZENS         BANK         05367700800         \$671.83         GRAVES, LINDA         0121200010         \$989.81           CITIZENS         BANK         05367700900         \$1811.98         GRAVES, LINDA         01210401100         \$5636.84	CITIZENS BANK CITIZENS BANK	01502202310 05124004700 05136120150	\$3207.78 \$32756 52	GRAVES, LINDA GRAVES, LINDA	01201600800	\$609.77
CITIZENS BANK 05367700900 \$1811.98 GRAVES, LINDA T 01210401100 \$5636.84	CITIZENS BANK CITIZENS BANK	05367700400	\$1925.45 \$671.83	GRAVES, LINDA GRAVES, LINDA	01212000610	\$1781.91 \$989 81
	CITIZENS BANK	05367700900	\$1811.98	GRAVES, LINDA T	01210401100	\$5636.84

GRAVES, LINDA T GRAVES, LINDA T GRAVES, LINDA T GRAVES, COBERT GRAVES, ROBERT GRAVES, ROBERT R GRAVES, ROBERT R GREAT SENECA FINANCIAL CORP GREENTREE SERVICING LLC GREENLIGHT FINANCIAL GREENTREE FINANCIAL SERVICING CORP GRIENTREE FINANCIAL SERVICING CORP HANSON, ANN HANSON, VIVIAN HANSON, VIVIAN HARSON, SHIRLEY K HARRIS, WILLIAM B HARRY MCMILLEN & FIEDERLEIN LLP HARES, ERIN T HILL, CLARENCE E HOFFMAN, MICHELLE HOGGARD, KEITH HUDSON & KEYSE LLC INDEPENDANT MORTGAGE COMPANY INTERNAL REVENUE SERVICE INTERNAL	01210401400         \$332.87           01210401500         \$352.47           01210401600         \$1917.21           01210600800         \$609.77           01210401100         \$5636.84           01210401500         \$352.47           01210401500         \$352.47           01210401500         \$352.47           01210401500         \$352.47           01210401500         \$152.17           01212000610         \$1781.91           01212000730         \$301.37           00715300400         \$152.9.57           01400201210         \$1042.98           01501303230         \$1466.56           01400201210         \$1042.98           05302408000         \$933.05           05212307500         \$5555.61           05214007600         \$3168.38           05149506700         \$4804.44           05362801200         \$298.67           05125000140         \$569.81           05125000140         \$569.81           05125000140         \$516.84           05125000140         \$516.84           013030300         \$3026.76           00712100315         \$1017.14           01212000730         \$3017.7	RASMUSSEN (TRUST), KEITH R RASMUSSEN (TRUST), KEITH R RASMUSSEN (TRUST), KEITH R RASMUSSEN (TRUST), KEITH R RASMUSSEN, JANET M RASMUSSEN, UTH A RASMUSSEN, RUTH A RUTH RASMUSSEN, RUTH A RUTH RASMUSSEN, RUTH A RUTH RUTH A RUTH RUTH A RUTH A RUTH RUTH A RUTH A RUT	01223400210\$573.3201223401760\$2060.5601223401765\$1664.3201375103010\$347.5801500102010\$2654.3405212400120\$8934.2900802600170\$1511.6800802801300\$1888.9905212400120\$8934.2905212400120\$8934.2905212400120\$8934.2905212400120\$8934.2905212400120\$8934.2900802701000\$301.9000802701000\$301.9005138309400\$1205.4005138309400\$1205.4000712801100\$2062.8100712801100\$2062.8100712801100\$473.3200712801100\$2062.8100713300920\$473.3200713300920\$473.32
MC GINNIS, MICHAEL P MC GINNIS, STEPHANIE J	01501401430 \$516.62 01501401430 \$516.62	WEST MICHIGAN DEBT COLLECTIONS INC WEST MICHIGAN DEBT COLLECTIONS INC	00422502000 \$744.93 01500102010 \$2654.34
MIKICIUK, BRENDA MIKICIUK, FRANK	05149506700 \$4804.44 05149506700 \$4804.44	WHITE, DONNIE WHITE, PHYLLIS WHITE, CERCC	05302202500 \$238.66 05302202500 \$238.66 05227010100 \$238.66
MITCHELL, DAVID MITCHELL, PEGGY MORTGAGE ELECTRONIC REGISTRATION SYSTEM	05102603400 \$479.23 05102603400 \$479.23 IS	WHITLEY, GREGG WILCOX, CRAIG WILLIAMS, EARL C	05227018100 \$3988.67 00803400700 \$329.90 01503600550 \$1100 31
MORTGAGE ELECTRONIC REGISTRATION SYSTEM	01357702600 \$712.78	WOLVERINE FEDERAL SAVINGS & LOAN WOOD, PATRICIA J	05132000110 \$15994.96 01060000000 \$252.71
MORTGAGE ELECTRONIC REGISTRATION SYSTEM	01370864700 \$291.09 IS	WOOD, PATRICIA J WOODLAND DEVELOPMENT	01060000010 \$252.71 01212002700 \$602.25
MORTGAGE ELECTRONIC REGISTRATION SYSTEM	IS 05149506700 \$4804.44		•
MOYER, LINDA MOYER, MELVIN L NATIONAL CHECK BUREAU NORTH AMERICAN FUNDING GROUP LLC NORTHERN MICHIGAN HOSPITALS NORTHERN MICHIGAN HOSPITALS	00200801200 \$452.07 00200801200 \$452.07 00902701300 \$2178.58 00301900110 \$18705.39 00715300400 \$1529.57 01400201210 \$1042.98		
OAK, KIM SOON OAK, KIM SOON OLD KENT BANK ONOFRIO, DAPHENE ONOFRIO, JULIO OPTION ONE MORTGAGE CORP OPTION ONE MORTGAGE CORP OSLIN, SAMUEL A PALMER, EDWARD PALMER, MARY T PALMER, VIRGINIA I PARKER, LESLIE E PARKER, LORINDA M	$\begin{array}{c ccccc} 01343600100 & \$2241.80 \\ 01343600200 & \$1863.69 \\ 01001302020 & \$1292.56 \\ 01370759300 & \$312.19 \\ 01370759300 & \$312.19 \\ 01001200310 & \$1595.91 \\ 01357702600 & \$712.78 \\ 01502202310 & \$369.47 \\ 01370866700 & \$426.01 \\ 01370866700 & \$426.01 \\ 01370866700 & \$426.01 \\ 01370865900 & \$1414.35 \\ 01370865900 & \$1414.35 \\ \end{array}$		
PASQUINO, ANTHONY DOUGLAS F PASQUINO, JAMIE LEE PEAINE TOWNSHIP PEAINE TOWNSHIP PEOPLES STATE BANK OF MUNISING PEOPLES STATE BANK OF MUNSING PETREE, KIM PHILLIPS, PETER A PHILLIPS, PETER A PHILLIPS, RICH PHILLIPS, RICH PHILLIPS, RICHARD A PORT OF ST JAMES ASSOCIATION PORT PF ST JAMES ASSOCIATION PREMIER REALITY GROUP INC	$\begin{array}{c ccccc} 01212800500 & \$618.68\\ 01212800500 & \$618.68\\ 01210401400 & \$332.87\\ 01210401600 & \$1917.21\\ 01212000730 & \$301.37\\ 01212000500 & \$568.31\\ 01212000610 & \$1781.91\\ 04120200700 & \$1661.19\\ 05212307500 & \$5555.61\\ 05214007600 & \$3168.38\\ 05212307500 & \$5555.61\\ 05214007600 & \$3168.38\\ 01370759300 & \$312.19\\ 01370759300 & \$312.19\\ 00711800950 & \$6086.78\\ \end{array}$		
PREMIER REALTY GROUP INC QUICKEN LOANS RASMUSSEN (TRUST), KEITH R RASMUSSEN (TRUST), KEITH R	00711800950 \$6086.78 05149506700 \$4804.44 01322703200 \$2588.51 01357602300 \$906.69		•

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