



The Citizen and Journal

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NEW LISTING
Charming "in town" home with sandy public beach access to Lake Charlevoix only steps away. Many recent updates include vinyl windows, kitchen and bath floors, new countertops in kitchen, newer appliances including washer and dryer. \$115,000

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VOL. 129, NO. 50 Wednesday, January 28, 2009 BOYNE CITY, MICHIGAN 49712 75 CENTS

At a glance

Buy Into Boyne Winterfest kickoff

Buy Into Boyne is coming soon. This annual promotion will again encourage local residents to "Shop Boyne and Win Cash" for two months beginning Feb. 14. Businesses should contact the Chamber now if they want to participate; the fee is \$100 for Chamber members; \$150 for non-members. Eighty percent of the funds will be used for prize money and 20 percent will be used for promoting this program that saw local shoppers win more than \$4,000 and turn in more than \$500,000 in receipts last year.

The Chamber and Boyne City Main Street invite the public to the Buy Into Boyne Winterfest Kick-Off on Saturday, Feb. 14, from 4 to 7 p.m. in the 200 block of Water Street. The event will be full of family fun, games, a scavenger hunt, prizes, chili cook-off and music by Pinky Lee. Downtown Boyne City is also hosting the Chocolate Covered Boyne Festival at local merchants on Valentine's Weekend, Feb. 13, 14 and 15. Buy Into Boyne is easy - just shop at any of the more than 30 participating merchants, and turn in your receipts to one of three drop-off sites. For every \$20 you spend, a ticket will be printed, entering you in a drawing for cash and prizes. All receipts must be turned in by April 17, and the final drawing will be April 30 at the Chamber Business Expo. For more information, call 231-582-6222.

WEATHER

Wednesday, Jan. 28
Hi: 20 Lo: 15
Condition: Mostly Cloudy

Thursday, Jan. 29
Hi: 23 Lo: 15
Condition: Snow Showers

Friday, Jan. 30
Hi: 15 Lo: 13
Condition: Snow Showers

Saturday, Jan. 31
Hi: 24 Lo: 20
Condition: Snow Showers

Sunday, Feb. 1
Hi: 24 Lo: 16
Condition: Snow Showers

Monday, Feb. 2
Hi: 24 Lo: 19
Condition: Partly Cloudy

Tuesday, Feb. 3
Hi: 23 Lo: 11
Condition: Mostly Cloudy

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Fire in the sky

Boyne Mountain's 60th birthday celebration was capped off with a spectacular fireworks display. Fireworks were shot skyward from both the Victor and Hemlock slopes.

Photos by Vic Ruggles

East Jordan playground coming

By B. J. HETLER
CONTRIBUTING WRITER

EAST JORDAN — The city will have a new community playground planned and built entirely by volunteers and paid for by donations from the community. It will be located inside the tent in the Tourist Park.

The Lions and Lioness Clubs are spearheading the project, along with a playground committee that includes volunteers from the schools, the East Jordan Area Chamber of Commerce and other organizations.

The playground committee received the city's approval for the playground on Tuesday, Jan. 20, at a commission meeting. The committee is working with Tom Cannon, the city's Parks Director and the playground will be maintained by the city.

"I felt this was a great opportunity to get the community together for a much needed playground near the Murphy Park recreation area," Cannon told commissioners.

The playground will accommodate up to 219 children in the age groups of two-to-five and five-to-12. Features include tree climbers, a platform ladder, a wiggly ladder climber, chutes, duck and turtle "rock n rides," and more. The committee hopes to have the equipment and donations to begin work later this summer.

Also at the city commission meeting, commissioners approved a bid for the purchase of a \$146,970 new ambulance truck. Six letters sent out by the city requesting bids resulted in just two bids. The other bid was for \$141,849, and although less, EMS director Jay Peck recommended the high

See PLAYGROUND, page 2

Citizens speak of Old City Park's future

By B. J. HETLER
CONTRIBUTING WRITER

BOYNE CITY — Citizens nearly filled the auditorium at City Hall in response to the city's request for public input on Old City Park improvements and future use of the Fochtman Building area. The building is located across from the park. The meeting on Thursday, Jan. 22, was the first of several to be held in the coming months.

Comments ranged from adding a band stand in the park patterned after the gazebo, to demolishing the Fochtman Building and using the area for parking and public restrooms.

Much of the discussion centered on the popular Farmer's Market that is stationed on the perimeter of the park every Wednesday and Saturday during the

summer and early fall seasons.

Richard Friske of Friske Orchards in Atwood brings apples, pears, vegetables and baked goods to Boyne City every year.

"I'd like a covered structure for inclement weather for the vendors," he said. Friske also suggested the vendors set up around the outside of the park and visitors shop from the inside of the park. This would ease the crowding near the streets.

Some farmers want to expand the Farmer's Market, but Boyne City native Walter Ward said he hopes the natural open space is preserved.

"There were 29 species of trees in the park when it was dedicated. I hope we wouldn't want the open space and I wouldn't want to see a structure," Ward said.

Others cautioned against los-

See PARK, page 2

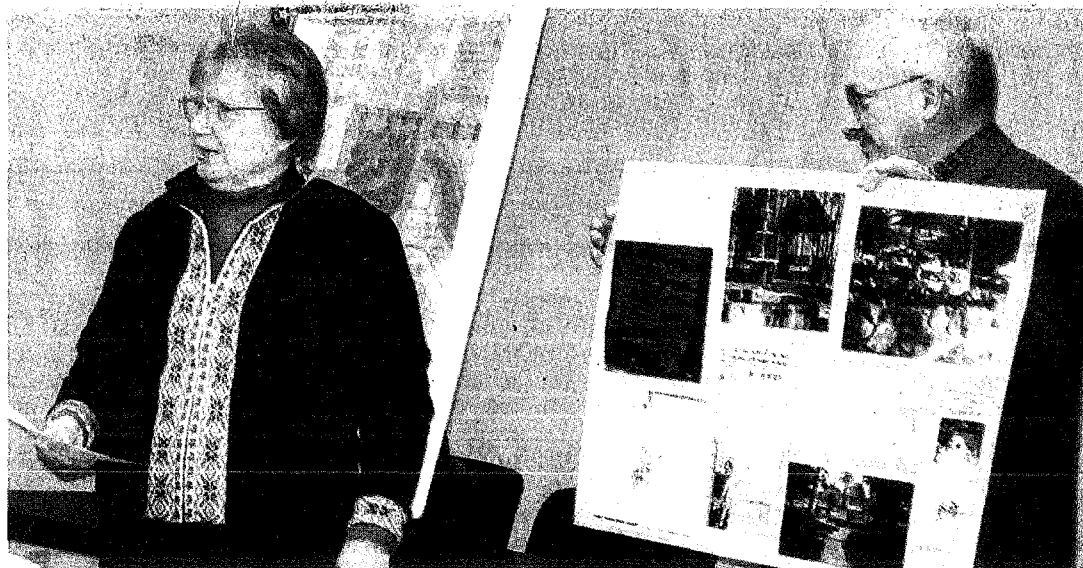


Photo by B. J. Hetler

Resident and community activist Nancy Cunningham spoke about the history of Old City Park that goes back to the turn of the century. Planner and designer, Mark Robinson, (right) assists her at the meeting on Thursday, Jan. 22, at City Hall.

"Meetings with Mary"

Beginning in February, East Jordan Chamber President Mary Faculak will be holding informal "Meetings with Mary" at chamber member restaurants. The purpose of these casual meetings will be for Faculak to meet with chamber members and community residents over breakfast, lunch, or happy hour to listen to member concerns, present chamber events and projects, and business happenings. The venue is completely informal - no agenda - just communication over food. The new event will be announced via the e-capsule and flyers - no need for reservations and the locations will rotate around the entire chamber membership roster.

Veterans notice

A Department of Michigan American Legion service officer will be at the Charlevoix County Veterans' Affairs office, in the County Building in Charlevoix, on Tuesday, Feb. 3, between 9:30 a.m. and 4 p.m., to assist any veteran, or veteran's survivor, in filing a claim, replacing lost discharge papers, obtaining medals or signing up for VA health care. If unable to visit the office, you may call the service officer at 231-547-7220 at the time listed above for more information.



Seven of the nine band members of "The Vermeers" take time out for a picture as they prepare for their DVD/CD release of the animated opera "Samson and Delilah".

Photo by Krista Nichols

Local band releases DVD

By JEFF BERGREN
EDITOR

BOYNE CITY — Matt Rasch, the leader of the band "The Vermeers," is releasing a DVD/CD of an animated opera of "Samson and Delilah." The animation and musical score were entirely created by Rasch and is performed by several local artists including Jetty Rae, Holly Keller and Jenny Bousquet.

Rasch, of Boyne City, and the rest of the band, will host a party for the release of the DVD/CD on Saturday, Feb. 28 at 8 p.m. at Short's Brewing Company in Bellaire. There will be a showing of the DVD and a live performance of the music. Rae and Pinky Lee will also strum some tunes during the party.

"It's a two disc set called

"Samson and Delilah", it's a DVD and a CD. The DVD is a film, kind of my fractured take on the classic story," Rasch said. "It's mostly animated, but there are bits of live action. The CD is the soundtrack of the film which doubles as our fourth album."

Rasch said "The Vermeers" are an amalgam of various local musicians, most of who are also involved in other local bands. There are 14 official members, nine that participated in this project including Rasch, Rae, Nik McLane, Kevin Paul, Ryan Cole, Holly Keller, Jenny Bousquet, Eric Jaqua, and Brad Winkler. The band was formed in 2006 but several members of the group have been playing together years before that. Five members are from Boyne City, with others

from Petoskey, East Jordan, and Charlevoix.

According to Rasch, the community response to the band has been good especially in the local musical community for the band members.

"Our future goals are to continue to work on projects like this. We have a couple more albums in various degrees of development, we are also writing an animated sitcom, all sort of under the Vermeers' production umbrella," Rasch added. "Also, we might try and get some gigs one of these days (laughs)."

The DVD/CD is available at myspace.com/thevermeers.

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

Board update

EAST JORDAN — The Board of Education of East Jordan Public Schools heard an update on Michigan's school aid crisis.

Superintendent Chip Hansen presented the school district's current financial position and the financial challenges expected in 2009-2010 at a board meeting on Jan. 12.

The continued lack of state financial support for schools and the ongoing declining enrollment, which are related, are two major factors in the difficult times for East Jordan and other school districts. School funding in Michigan is directly linked to enrollment and state per-pupil aid.

"East Jordan schools are challenged on both fronts, with a recent trend of declining enrollment and a position as a base foundation school district," Hansen said.

East Jordan Public Schools' enrollment has dropped from 1,211 students in the school year 2006-2007 to 1,095 today, and Hansen said he ex-

See SCHOOL, page 2

School

Continued from 1

pects the trend to continue into 2009-2010.

"When you look at the level of unemployment in our area, it's likely that families will continue to move to areas where the work is, including out-of-state destinations," he said.

Base foundation school districts are currently funded at \$7,316 per-student. Hansen pointed out that there are wide variances in terms of per-pupil funding in the local area, and throughout Michigan. Many schools receive a lot more funding per-student than East Jordan, both in our immediate area and statewide, he said.

Hansen indicated that the Michigan Legislature must place funding equity among its top priorities in the future. Michigan has to find a way to bring the base foundation school systems closer to the more highly funded schools, he said. Bloomfield Hills, for example, has a per-student funding level in excess of \$12,400 per-student.

Because of declining state revenues, support for K-12 education in Michigan has failed to keep pace with the cost of living. Cost of living over the past five years has increased by approximately 15 percent. However, funding from

the state has increased by just nine percent, a trend that Hansen sees continuing in 2009-2010.

"Michigan is looking at a \$1 billion dollar deficit next year," Hansen said. "That means that we could very well see another freeze in student aid. If a freeze occurs, it will be the third freeze in the past seven years."

Increases in aid for K-12 education have fallen behind increases granted to other sections of Michigan's budget. Medicaid and the Department of Corrections have seen the largest increases, at 54 percent and 22 percent, respectively, over the past five years. EJPS' revenues are failing to keep pace with district expenditures, in spite of annual budget cuts, Hansen said.

Measures have been taken by the district to deal with the situation. For instance, the district's work force has been reduced by 20 percent over the past six years. The problem is structural.

"Unless the state changes the way schools are funded, every school district is going to have trouble making ends meet every year," Hansen said.

In 2009-2010, the district expects that expenses will increase by three percent or less, however, revenues will decrease by nearly

\$500,000, because of on-going declining enrollment and the potential for another freeze in the student foundation grant.

"We're doing a good job of controlling our expenses, but the real problem is on the revenue side. We can't spend more than we're taking in," Hansen said. The district's Fund Balance is expected to fall into the \$600,000 range by the end of the current year, or about six percent of General Fund expenditures. Most auditors recommend a fund balance in the 10-to-15 percent range.

Without adjustments, Hansen reported that the district's 2009-2010 General Fund Budget is expected to be at least \$750,000 out of balance, and likely more. Nearly \$500,000 of the imbalance will occur on the revenue side of the ledger.

Personnel accounts for 88 percent of the school district's budget.

"Our staff is at the core of all that we do," Hansen said. "It's unfortunate that we are going to need to continue to get smaller to make sure that we can live within our means."

"We're weathering the equivalent of a seven-year storm," Hansen said. "I've never seen anything like this in my 25 years as a school superintendent."

Playground

Continued from 1

bid from Sterling Fire and Rescue Corporation.

"This ambulance meets the specifications we sent out," Peck said. "Our specifications were developed with the goal of obtaining an ambulance that closely resembles our current ambulances so that our EMS team members do not have to learn a new truck."

Further, Peck said the low bid did not meet the EMS specifications in some areas. Of the total cost of \$146,970 for the new ambulance truck, Peck said \$32,000 will be paid by a USDA grant and \$90,000 provided from a USDA loan. The remaining \$24,970 has \$20,000 from the 2008-09 budget and Peck said the \$4,970 left would be taken care of by the de-

partment's revenues.

Commissioners approved a credit to 18 seasonal boaters totaling \$9,908, because the city marina where the boaters were docked last summer had no electricity.

The city is planning a citizens' Town Meeting for 7 p.m., Tuesday, Feb. 17, at the East Jordan High School auditorium.

B. J. Hettler may be contacted at 231-622-2645 or at: repor-

Park

Continued from 1

the focus of Old City Park and its history.

Resident Nancy Cunningham spoke on behalf of the Boyne Valley Garden Club and the Friends of Boyne River. She spoke about some of the history of the park going back to the 1920s.

Designers and planners Mark Robinson and Larry Fox conducted the meeting and they will compile a report of the citizens' comments for the city to review.

The city board of commissioners will discuss design goals at its Feb. 10 meeting. Another public input meeting is scheduled for 7 p.m., Thursday, March 5 at City Hall.

A portion of the cost of the projects is funded by government grants, some of them matching grants.

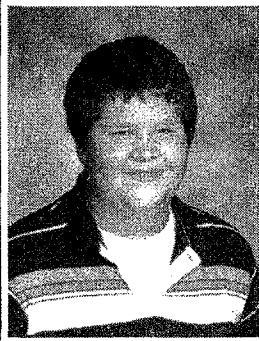
B. J. Hettler may be contacted at: 231-622-2645 or at reporterbjh@charter.net.



Area citizens attended a public input session about improvements to Old City Park and future use of the Fochtman Building area. The meeting was held at City Hall on Thursday, Jan. 22.

Photo by B. J. Hettler

STUDENTS OF THE WEEK



Boyne Falls Public
NAME: Logan Erber
PARENTS: Collette Sparks
GRADE: 10th
FAVORITE CLASS: English
HOBBIES AND INTERESTS: Snowmobiling
FAVORITE SPORT: Football
FAVORITE COLOR: Green
FAVORITE FOOD: Potatoes
FAVORITE BOOK: "ATV Rider"

FAVORITE MOVIE: "Cheech & Chong - Up in Smoke"

FAVORITE TV SHOW: "Family Guy"

STAFF COMMENTS: "Logan transferred into my English 10 class in the middle of 'Huckleberry Finn.' Logan attacked the novel. He was up to speed in about three days. Logan's insights and contributions in class are intelligent and thoughtful, and his work ethic is strong. What a great addition to my 10th grade class." Mr. Garver

FAVORITE CLASS: Choir and writing workshop

FUTURE PLANS: Attend college for phlebotomy

STAFF COMMENTS: "Heather did a great job on her research paper about the challenges that veterans face when they return home from war. She put an immense amount of effort into this project, and produced a great piece of writing." Mrs. Richardson

FAVORITE CLASS: I hope to become a high school history teacher. I also hope to travel the world.

FUTURE PLANS: I hope to become a high school history teacher. I also hope to travel the world.

STAFF COMMENTS: "Rachel was my student aide last trimester. She has a great work ethic and a fantastic personality. This term I have new student aides. Rachel was in the work-room for another staff member and took the time to instruct my new student aide. Way to go above and beyond Rachel!" Chris Adkison, Media Center Specialist

STAFF COMMENTS: "Rachel is a conscientious, courteous young lady. She is a positive presence in class. She is a worthy recipient of student of the week." Don Nohel, Industrial Arts Teacher

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East Jordan High School
NAME: Heather
PARENTS: Kathy Brown
GRADE: 12th
ACTIVITIES: Girl Scouts

assignments, and as a result she improved her writing a great deal." Mrs. McPherson

"Heather is a student that expresses strong creative ideas. She is always determined to strive for the best in each presentation of her work. Heather is a great person to have in class and motivates others." Mr. Podskalny

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Boyne City High School
NAME: Rachel
PARENTS: Glen and Lynette Stevens
GRADE: 12th
SCHOOL ACTIVITIES: Volleyball, MYIG, and Student Council
HOBBIES AND INTERESTS: Volleyball, reading, hanging out with friends and family, camping, riding my four-wheeler, and more.

FUTURE PLANS: I hope to become a high school history teacher. I also hope to travel the world.

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COMMUNITY RECORDS

District Court

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

Robert Arcine Mullen, 43, Lansing. Driving while license suspended. Sentenced to pay \$300 in fines and costs.

Brian Richard Coon, 26, Boyne City. Possession of marijuana - 2nd offense. Sentenced to pay \$500 in fines and costs and to 90 days in jail with credit for 19 days, serve 71 days.

Erica Jean Tewksbury, 25, Petoskey. Attempted resisting and obstructing a police officer and driving while intoxicated. Sentenced to pay \$1,730 in fines and costs and \$644.38

in restitution. Sentenced to 365 days in jail with credit for two days, serve 40 days, 303 days held in abeyance, 20 days of community service work; one year on probation.

Jason Ray Masserant, 26, Boyne City. Driving while license suspended. Sentenced to pay \$250 in fines and costs.

Ashlyn Marie Forman, 18, Boyne City. Driving while license suspended. Sentenced to pay \$1,260 in fines and costs.

Alexander Dale Houle, 18, Boyne City. Driving without a license. Sentenced to pay \$200 in fines and costs.

Assumed Names
The following busi-

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

Safeguard Driveway, 5929 Carson Road, East Jordan, by Maegan Chamberlain.

Paquette's Day Care, 03586 Jaquay Road, Boyne City, by Karianne Paquette.

Marriage Licenses

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

Timothy Charles Tibbitts Jr., 26, Indianapolis, IN and Jessica Lynn Russell, 22, Indianapolis, IN.

BUILT BEST BARN
Michigan's Largest Pole Barn Builder
Phone Toll Free 1-877-802-0857
visit our website @ www.builtbestbarns.com
Call anytime, we build all year, anywhere in Michigan
24x24x8\$5,595.00 | 30x40x10\$10,495.00 | 40x60x14\$21,995.00
24x32x10\$7,595.00 | 30x48x12\$11,995.00 | 40x80x16\$31,995.00
PRICE INCLUDES:
Deluxe Buildings with a 40 Year Warranty
Shingled roof, 18 colors of steel siding, 36" service door, 1 slider or overhead door, 12" eave, labor to erect, and free delivery. Up to 500' ground snow load.
For other options & sizes call for a quote

WEEKLY Health Tips
By Steve Czerkes, Pharmacist

Antioxidants May Protect Eyes

Macular degeneration is the leading cause of age related blindness. Antioxidants in foods like blueberries, artichokes and pecans may help disrupt two processes in the retina that contribute to macular degeneration. The antioxidants also lengthen the life of vital visual cells called photoreceptors and other retinal cells. The implication of the experiments underway is that eating antioxidant rich foods could hinder these destructive processes and help prevent or delay macular degeneration in those at risk. Be sure to schedule regular eye exams to diagnose and prevent eye problems.

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SENIOR LIFE

Acupuncture: An effective way to treat arthritis pain and more

Dear Savvy Senior
What can you tell me about acupuncture? I have osteoarthritis and am looking for an alternative solution to ease my joint pain.

Aching Annie

Dear Annie,
According to the National Center for Complementary and Alternative Medicine, acupuncture is a viable way to fight arthritis pain, and can help with a variety of other health conditions too. Here's what you should know.

First used in China more than 2,000 years ago, acupuncture was introduced in the United States in the early 1970s and has grown increasingly popular as more and more patients, dissatisfied with traditional medicine, are opting for it.

Who It Helps

While acupuncture isn't a cure-all treatment, it is a safe, drug-free option for relieving many different types of pain including osteoarthritis, low back pain, neck pain, migraine headaches, fibromyalgia, postoperative pain, tennis elbow, carpal tunnel syndrome, dental pain, menstrual cramps and more. Studies also show that it can be helpful in treating asthma, depression, digestive disorders and addictions, and can even alleviate nausea caused by chemotherapy or anesthesia.

How It Works

Exactly how or why acupuncture works is still not fully understood, but it's based on the traditional Eastern theory that vital energy flows through pathways in the body, and when any of these pathways get blocked, pain and illness result. Acupuncture unblocks the pathways to restore health.

SAVVY SENIOR

By
Jim
Miller



However, today most U.S. medical doctors tend to believe that acupuncture works because it stimulates the nerves causing the release of endorphins, which are the body's natural painkiller hormones. It's also shown to increase blood circulation, decrease inflammation and stimulate the immune system.

What to Know

If the thought of getting needles stuck into your body makes you a little queasy, you'll be happy to know that an acupuncture treatment is nothing like getting a shot. In fact, it's quite relaxing. Here are some important points to know.

The needles: They're solid, sterile and disposable (used only once), and as thin as a cat's whisker.

Does it hurt? You may feel a brief, sharp sensation when the needle is inserted, but generally it's not painful. Once the needle is in place, however, you may feel a tingling sensation, numbness, mild pressure or warmth.

Sticking points: The number of needles used for each treatment can vary anywhere from a few, up to a dozen or more. And where the needles

are actually stuck depends on the condition being treated, but they are typically inserted about one-quarter to 1-inch deep, and are left in place for about 20 minutes. After placement, the needles are sometimes twirled or manipulated, or stimulated with electricity or heat.

Treatments: How many treatments you'll need will depend on the severity of your condition - 12 treatments (done weekly or biweekly) is very common. It's also important to know that acupuncture can be used in conjunction with other conventional medical treatments, or by itself.

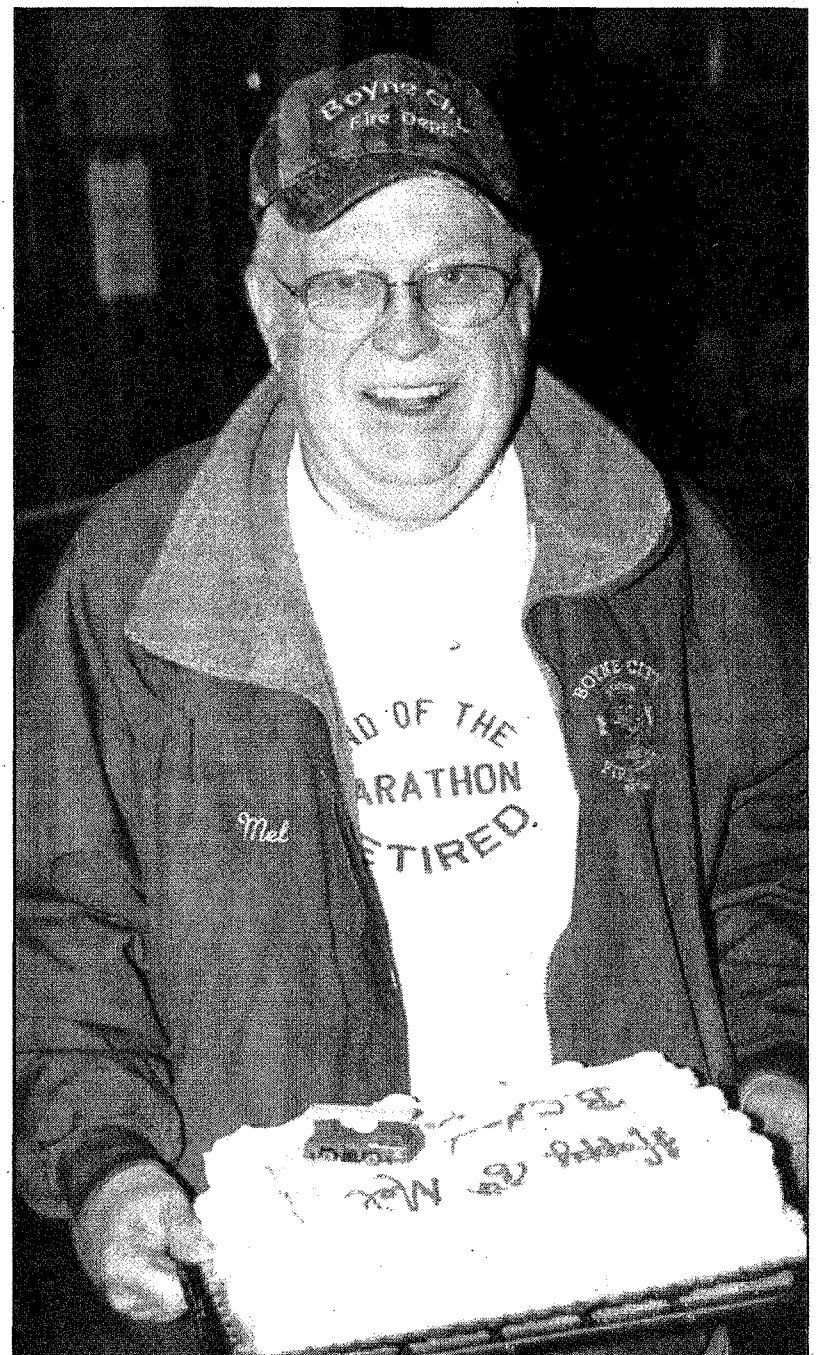
Cost and coverage: The cost per treatment can run anywhere from \$50 to \$125. Many private health plans cover acupuncture (be sure you check your plan), unfortunately Medicare does not.

Finding a Practitioner

To find an acupuncturist in your area you can ask your doctor for a referral, or you can do a search online at credible sites like the National Certification Commission for Acupuncture and Oriental Medicine (www.nccaom.org), and www.acufinder.com (or call 760-630-3600) which is associated with the American Association of Acupuncture & Oriental Medicine. Both sites provide a national database of certified and/or licensed practitioners. Or visit the American Academy of Medical Acupuncturists (www.medicalacupuncture.org), which offers a directory of MDs who are certified to practice acupuncture.

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

Happy birthday Mel!



Mel Howard, a retired fireman and long time Boyne City businessman, celebrated his 67th birthday at the annual Boyne City Fire Department's wild game dinner.

THE ELDERLAW FORUM

Reverse Mortgages and the "Generational Housing Bubble"

PROFESSOR MICHAEL MYERS
CONTRIBUTING WRITER

The paid-for family home - long considered a source of secure housing for the old and an eventual inheritance for the young - ain't what it used to be.

"I've had my mother's home on the market for 18 months," said the helpline caller. "It's in a great location. I've received two offers; the first was for \$90,000 under what the realtor said it was worth, and the second was \$120,000 under the asking price. You estate planning folks are supposed to have an eye on financial mar-

kets. "Should I sell at this absurdly low price? How long is this deflated housing market going to last? Or, is it going to get worse?"

My answer, paraphrasing Danish Physicist Neils Bohr: "Prediction is very difficult; especially about the future." Many economists believe the current housing downturn will bottom out next year and rebound by 2011. It may; but another, more disturbing view is held by two University of Southern California researchers.

They believe the present housing bubble will be followed by a bubble of even more monumental proportions. They call

it the "generational housing bubble." Its underlying rationale is quite simple: 78 million "baby boomers" are entering the years when seniors typically sell their homes and downsize. Demographically, there will more sellers than buyers.

The researchers - Professor Dowell Myers and Doctoral Candidate Sungho Ryu - speculate the "generational housing bubble" could last for up to two decades. They contend the market shift could come quickly after 2011 as the leading edge of the boomers pass age 65. At 75 they are three times more likely to be sellers, and at 80, nine

times more likely to be sellers. One way to extract useful value from the family home is a reverse mortgage. It may not produce the same level of cash flow available to reverse mortgagors two years ago; nevertheless it may offer badly-needed income as the value of stocks and pension funds plummet.

The caller's mother may wish to sell the family home at the offered price and take advantage of a new reverse mortgage rule. Starting January 1, 2009, FHA will begin to insure reverse mortgage loans for the purchase of a new home. This would allow her to

downsize, be nearer to her son's family and keep more of the proceeds from the sale of the family home.

This may be her best protection against the "generational housing bubble."

(Pro bono legal information and advice is available to persons 55 and older through the USD Senior Legal Helpline, 1-800-747-1895; mmyers@usd.edu. Opinions solely those of the author and not the University of South Dakota.)

money as they see fit. With a reverse mortgage, homeowners may never owe more than what their home is worth. Loan amounts vary according to the type of reverse mortgage provided, the age of the homeowners, the interest rate, the appraisal value of the home and other factors. Interest accrues on the loan, of course, and unlike that of traditional mortgages, it cannot be deducted from the homeowners' taxes until the loan is paid off. Payment usually occurs in one of three ways: in set monthly payments, through a line of credit or through a combination of the two. Throughout the term of the loan, homeowners continue to be responsible for all expenses associated with their home, including property taxes, insurance, maintenance, repairs and so forth.

As with traditional mortgages, homeowners should do their homework and shop around for the right reverse mortgage. They should become familiar with the pros and cons of reverse mortgages, study the types available and speak with a qualified financial consultant to determine if a reverse mortgage is the best option for them. In cases where homeowners want to leave their heirs substantial assets, a reverse mortgage may not be a good idea.

Reverse mortgages can be beneficial for seniors who qualify and need to supplement their income. There will come a day, however, when the loan must be repaid, and therefore, seniors should make certain that obtaining a reverse mortgage is the right solution to their situation.

With a traditional mortgage, homeowners make monthly payments to the lender. With a reverse mortgage, the opposite occurs. Homeowners age 62 and older receive money from rather than pay the lender. As long as they remain in their home, they do not have to pay back the lender. Should they move or die, or their heirs must repay the amount they have borrowed, plus interest.

There are three types of reverse mortgages: single-purpose, federally insured and proprietary. Single-purpose reverse mortgages are offered by state and local government agencies and nonprofit organizations. They are the least costly of the three but may only be used for the one purpose the lender agrees to, such as making home repairs or improvements. Federally insured reverse mortgages are offered by the U.S. Department of Housing and Urban Development. Proprietary reverse mortgages are offered by private companies. Both of these types of reverse mortgages feature high upfront costs but give homeowners the freedom to use the

TO OUR READERS
Today marks the final issue of the Citizen-Journal. We appreciate your loyalty over the 120-plus years the Citizen-Journal has served your community.

SENIOR LIFESTYLES

MORE MONEY ON HAND

By Tresa Erickson

With the cost of gas, food, shelter, health care and other essentials rising, many seniors on a fixed income are struggling to survive. Stories of seniors foregoing medication in favor of food and shelter are not uncommon. Fortunately, for seniors who own a home, there may be an alternative. They may be able to obtain a reverse mortgage and convert a portion of their home's equity into cash.

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Dr. McMillian's Mental Health Corner



Economic Hardship Who Hurts

Job loss has affected multiple people throughout Michigan. Richard Price from the University of Michigan found that job loss sets off a "cascade of stressors" which can worsen into anxiety, depression and marital conflict. The recent Monitor Magazine (APA), cites this cascading when financial disturbance affects families and how this might differ. Conger conducted research in rural areas in the US finding that children in families where communication was clear, these families were less likely to become fractured. It was found that children are less bothered by tightening the financial bootstraps but bare financial burden when parents become angry, irritable and withdrawn from their children. Don't feel guilty if you cannot get your child the latest this or that, it is better to be emotionally consistent. Conger and colleagues noted that children's parents who are involved in community, school, and organizations fared better. Financial crisis hurts youth but it can be avoided with parental communication and emotional availability. It's just tougher in tough times.
Dr. McMillian 582-0553

BOYNE AREA SENIOR CENTER

Join your friends and neighbors at the Boyne Area Senior Center for lunch and activities this week.

Wednesday, Jan. 28, line dancing will begin at 10:30 a.m. Macaroni and cheese, stewed tomatoes, broccoli and apricots will be served for lunch.

Thursday, Jan. 29, veal and stuffing, mashed potatoes, green beans and fruit is on the menu. Homemade soup will be ready for lunch. Bingo will follow lunch on Thursday. A fresh fruit basket will be awarded as one of the bingo prizes.

Friday, Jan. 30, the senior center will say goodbye to January. At 11 a.m. Don Judd will be entertaining with music. Pizza, soup and salad will be served for lunch. Enjoy the goodie table when you arrive. A drawing will be held for a fruit basket on Friday.

Monday, Feb. 2, it will be cook's choice day. Bingo will follow lunch.

Tuesday, Feb. 3, the craft class will begin at 10:30 a.m. The BASC Board of Directors will be meeting at 9:30 a.m. Sausage patty, hash browns, cheese omelet and a biscuit will be served. Homemade soup will be ready for lunch.

Wednesday, Feb. 4, unstuffed cabbage casserole, potatoes, green beans and apricots is planned for lunch. Line dancing will begin at 10:30 a.m.

The suggested donation for lunch is \$2 if you are age 60 or over; \$4 if you are under age 60. To contact the senior center, call 231-582-6682. The contact number for the Charlevoix County Commission on Aging is 231-237-0103. The toll free number is 866-428-5185.

EAST JORDAN SENIOR CENTER

All are welcome for lunch at the East Jordan Senior Center.

Thursday, Jan. 29, veal and stuffing, mashed potatoes, green beans and fruit will be served.

Friday, Jan. 30, start the day at 11 a.m. with the Jordan Valley Duo plus 1. Lunch will be batter crumb cod, au gratin potatoes, spinach and plums. Bingo follows lunch.

Monday, Feb. 2, lunch will be cook's choice. Tuesday, Feb. 3, sausage patty, hash browns, cheese omelet and biscuits are on the lunch menu. Bingo begins after lunch and the paint class starts at 1 p.m. Wednesday, Feb. 4, unstuffed cabbage casse-

role, with potatoes, green beans, and apricots is planned for lunch.

Thursday, Feb. 5, lemon pepper cod, potatoes, winter-blend vegetables and pineapple will be served.

Enjoy lunch for a \$2 donation if you are age 60 or over; \$4 if you are under the age of 60. The menu is subject to change so please feel free to call the center at 231-536-7831 with any questions. 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.

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COMPOUNDING

THE CITIZEN-JOURNAL OPINION

EDITORIAL

Witnessing history

A crowd of over a million ecstatic citizens gravitated to Washington to bear witness to history with America swearing in the first African-American President on Jan. 20. With our country in the midst of economic woes and war, Barack Obama was sworn in as our 44th President urging citizens to unite against the "gathering clouds and raging storms" during these tough times.

No matter whom you voted for or what you think of Obama, we as Americans got to see something that will go down in history, a day that we should all be proud of. This isn't about political beliefs, rather what we accomplished and are a part of during the inauguration.

It wasn't only the people in Washington who saw the ceremony live, but also the millions and millions of people across the globe that were glued to their television sets on this important day in American history. Hope and change rang out, not only in our country but for all citizens of the world as Obama talked about the days ahead and the sacrifices and conflict we will surely face at the start of his administration.

This special day rang out for the old, the young and everyone who wants change in our country. Not in recent memory has an inauguration grabbed the attention of so many just to get a glimpse of our new President.

Sitting and watching the millions of excited Americans wave their flags and chant Obama's name was an amazing picture to take in and just as inspiring is the unbelievable support and optimism everyone has with our new leader. Again, this isn't about your favorite candidate, rather the history and implications of this day and what we have to look forward to and hope for during Obama's presidency. The road ahead is still very unclear and nobody knows right now exactly how Obama will put his stamp on American history, but one thing is clear, no other President in recent times has inspired so many.

This is not only because of the historic place this election has in our history, but also the economic woes we are all facing and the constant thought of war and poverty across the globe. For one day, on Jan. 20, this all seemed to be replaced with optimism and a renewed confidence of the days ahead. If not for a new President, but the chance of change and making our country a better place.

There are few times in our lives we can point to as a significant piece of American history, but on Jan. 20 we were all fortunate enough to see something that will be talked about forever. This was a special day for the country and for the world as we look to the future.



LETTER POLICY

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

The Citizen-Journal reserves the right to edit all letters for length, grammar and clarity, as well as the right to reject any letter. Letters published by the Citizen-Journal represent the opinions of the author, who is responsible for the factual accuracy of statements made in the letter, and do not necessarily reflect those of the Citizen-Journal, Up North Publications or Journal Register Co. staff members. Deadline for letters to the editor, as well as other community news items, is each Friday at noon.

NEIGHBORS

A short note to all those with access to home scanners - the 68-year-old female at apartment 15 at Deer Meadows is healthy and hardy and was on her way to the pool in Charlevoix last Tuesday morning. Appreciated was all the concern due to an error of need for an ambulance as reported over the airwaves.



By Nancy Northup

Merle and Mary Carson of Boyne City went to daughter Karen's in Davison this past weekend. On Saturday, her family and the Carsons had a full day at the Henry Ford museum in Dearborn. For Merle and Mary's December birthdays, Karen and husband, Ken, daughter Sandi and husband Dale, treated them to the "Whiting" in Flint on Sunday. "To see Bill Cosby in person.... at 70, the man is funnier than ever," said Mary. Afterward, they all went out to dinner. They had a great time.

Belated congratulations go out to Morrie and Sue Hobbs,

who celebrated their 50th wedding anniversary on Dec. 6 with an overnight trip to Traverse City, dinner at Red Lobster and another family dinner at the Argonne a week after, compliments of their brothers and sisters. Family is a wonderful thing, and both expressed that they were so lucky to have good family and each other all of these years.

A sign of the times came in from Shelly, a wife in Boyne City. Like many in the area, her husband recently lost his job. Feeling the need to get out there and do what she could, she started her own business. Creative Talents is its name and it offers four services, which include cooking, caring for children, laundry and housekeeping of personal homes as well as business places. For more information, please call Shelly Breimer at 231-582-6628.

On Thursday, Jan. 29, from 4:30 - 7:30 p.m., the Boyne Christian Ministerial Association will be sponsoring a spaghetti dinner to benefit the Deacon's Fund. The dinner and fun benefit will be held at St. Matthew Church in Boyne City. There will be celebrity workers, a children's coloring contest, and dinner by donation. Any questions or to help at the event con-

tact Lee Ecker at leesan@charter.net or 231-547-0429.

Boyne Country Books is enjoying a good turnout for their evening "Pizza and a Program," a new event, which features interesting guest speakers, local authors and poets, like Hap Wright. You might want to recite your own poetry or if you're just plain curious about the interesting and fun evenings, check it out.

Have made many calls but it seems that the biggest news this week has been about the weather - shoveling all that wet cold white snow, enduring the frigid temps and being careful on icy roads. But Gail Gerrie and John Richey promise to "heat it up" with Celtic tunes and songs as they perform the first Sunday event to be held at Boyne Country Books, from 2 to 3 p.m., on Feb. 1 and 15.

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.

The best job in the world

My favorite cousin has come to visit during the coldest days of the winter. She is a smart and smart-alecky, glass-half-full kind of woman who raised two small boys as a single mom, supporting her family by creating successful businesses out of thin air. Like a petite, blond, southern Obama, she has an abiding ability to interpret the world in a way that enhances the possibilities and fills my heart with hope. Her grownup name is Rebecca. But to me, she is Becky Jo.

"You have to apply for this," she says, opening her laptop and logging on to a website titled "The Best Job in the World." "You're perfect for it."

The job description is ridiculous. Tourism Queensland is looking for someone to spend half a year on a beautiful island in the Great Barrier Reef off Australia's coast. The candidate's most pressing responsibilities would include snorkeling, exploring the island and reporting back in a weekly blog. There is a lovely three-bedroom bungalow (friends and family welcome!) and free room and board are provided. Oh, and the gig pays \$125,000 for the six-month contract.

It smells suspiciously like a slave ring scam. "What makes you think that I'm perfect for this?" I ask Becky. "You're a scuba diver, aren't you? And you write, so the blog wouldn't be a problem." Becky is either shivering with enthusiasm, or she's sitting too close to the drafty window.

MORE OR LESS



By Christine Gwidt

"I got my scuba certification in 1977. I'm pretty sure it's expired by now."

"Well, you snorkel. I think that's all they'd really require." "Becks, don't you think that they may have someone, oh, I don't know... a tad younger, in mind?"

"Why? This is to bolster tourism. Why wouldn't they want someone who would appeal to retired globetrotters?"

I said she was optimistic.

"PLUS you'd be really good with the media." The media? There was a time - around my fifth birthday - when I craved the spotlight and would spontaneously break into song and dance, but that's a dim memory. A picture of myself, standing in the surf wearing a blousy swimsuit, bounces into my thoughts. I am balancing on flippers with a mask and snorkel pushed atop my soaking hair, squinting against the sun and facing a camera crew, begging them to use soft focus and shoot me from the waist up.

"What media?" I ask, pretending to actually consider this madness. I just love Becky.

"I don't know. It says something in here about doing press." She is scrolling determinedly through the text, chewing on her lower lip. "I just saw it a minute ago..."

This contest has apparently caused quite a stir. There was even a front-page blurb about it in "USA Today", citing that a half-million responses have been received, so far. The applicants are required to submit a one-minute video, which is then posted to the website.

"Look at this one," Becky instructs, clicking on the thumbnail photo of a twenty-something guy frozen in mid-arm-flail before an unmade bed and featuring a backdrop of mayhem, clutter and curling thumb-tacked posters.

The video begins and the young man launches into his bid for "The Best Job in the World." It is a painful, but blessedly short, exhibition - long on kinetic energy but short on verbal skills. Becky clicks another thumbnail and we are treated to a slideshow, backed by a soothing musical soundtrack, of a handsome guy in full scuba gear floating in various poses in a turquoise ocean.

"Show me some of the women," I am warming to this entertainment and move to uncork a bottle of wine. "Let's see what they're doing."

The girls are sexy. Many appear in swimming attire. They pitch their qualifications in charmingly accented English from all parts of the world. They are diverse in many ways, but they are all, without exception, younger than springtime.

"Aren't any old people applying for this?" I query. "Maybe it's because we're so flummoxed by the Inter-Web Highway."

"Ha!" says Becky in her don't-be-an-ass voice. "I'm sure there are older applicants. Let's look..."

We find two. Both of them are so scary that we are left speechless. One of the men seems to be doing an unwitting impression of Marlon Brando in "Apocalypse Now."

I hand Becky a dose of redolent red and clink the rim of her glass with mine.

"Here's to the Great Barrier Reef," I say, "May she survive this crass attempt to pepper her beaches with the MTV generation."

"Oh, get over this ageist stuff," Becky sniffs. "We are the MTV generation. We're the original cast."

Everyone should have a Cousin Becky. Christine Gwidt welcomes reader's comments. Email her at moreorlesschristine@gmail.com.



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OBITUARIES

Rose C. Kotalik

Rose C. Kotalik, 92, of East Jordan, died Friday, Jan. 23, 2009, at Grandvue Medical Care Facility in East Jordan.

She was born on Oct. 11, 1916, in East Jordan, the daughter of Seymour and Carrie (Nessell) Burbank.

On Nov. 27, 1933, she married Ed Nemecek, Jr. He preceded her in death on Sept. 24, 1972. On June 11, 1983, she married John V. Kotalik. John died Jan. 8, 1988.

She had worked for the U.S. Postal Service and Grandvue Medical Care Facility in East Jordan.

Rose raised six children and loved her family life. She also enjoyed playing cards and bingo, mushrooming, gardening and flowers. She was also very dedicated to her church.

She is survived by her six children, Ruth (John) Vallance of East Jordan, Esther Paliwoda of Phoenix, Arizona, Jerry (Elsie) Nemecek of East Jordan, Kathaleen (Gerald) Bingham of East Jordan, Josephine Morris of Rockford, and Raymond (Donna) Nemecek of East Jordan; twenty-six grandchildren; numerous great-grandchildren and great-great-grandchildren; two brothers, Charles (Jean) Burbank of Zephyrhills, Fla., and Fred Burbank of St. Petersburg, Fla.; three sisters, Dorothy Heinzelman of Bay City, Helen (Sherm) Thomas of East Jordan and Marietta Walden of East Jordan; as well as numerous nieces and nephews. Rose was also preceded in death by one son-in-law, Leo Paliwoda; two grandsons, Tom Vallance and Paul Paliwoda; three great-grandsons, Emmanuel Nemecek, Jeremy and Nicholas Bingham; and two sisters, Beatrice Batterbee and Cecilia King.

Funeral services were held on Tuesday, Jan. 27,

at St. John Nepomucene Catholic Church, Jordan Township, Antrim County, Michigan. Rev. Fa. Duane Wachowiak will officiate with interment in St. John Nepomucene Praga Cemetery, Jordan Twp., Antrim County.

Memorials may be given to St. John Nepomucene Praga Cemetery or masses to St. John Nepomucene Catholic Church.

Robert Rogers

Robert Rogers, age 80 of Boyne City, died Thursday, Jan. 22, 2009, at Charlevoix Area Hospital.

Robert was born on Aug. 10, 1928, in Flint, the son of Cecil Rogers and Ruth (Kibbe) Shutts. Robert served in the United States Army towards the end of WWII. On Oct. 2, 1946, he married Phyllis in Portland, Mich. Robert worked in construction as an iron-worker for many years. He was a member of the Boyne City Eagles and former past president. Robert loved spending time with his grandchildren, great-grandchildren and one great-great-grandchild. He also enjoyed playing the guitar and singing.

Robert is survived by his wife, Phyllis; daughter, Nancy (Ron) Grubaugh; six grandchildren; thirteen great-grandchildren and one great-great-grandchild.

He is preceded in death by his father, Cecil Rogers; mother, Ruth Shutts; step-father, Frank Shutts; five infant children; and two brothers, William and Walter.

A funeral service was held Friday, Jan. 23, at Stackus Funeral Home with Pastor David Behling officiating.

Visitation was held prior to the time of service at the funeral home.

The family requests that memorial donations be

directed to Grandvue Medical Care Facility.

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

Edward Thurston

Edward Asher Thurston, born Nov. 1, 1920, in Erie, Penn., grew up in Maumee, Ohio. Graduating from Maumee High School, he attended Ohio State University. In June 1942 he entered the United States Army Signal Corp, attached to the Army Air Corp as a 2nd Lieutenant. Assigned to Air Force Headquarters in Washington D.C., he transferred to Camp Pinedale, Fresno, Calif., as Commander of Motor Squadron B until he became base Commercial Transportation Officer. He married Anne Cook July 25, 1943. Discharged in 1946, he re-enlisted in 1951 to serve during the Korean War as commander of the 92nd Motor Squadron at Anderson Air Base on Guam where his wife and children joined him until his 1952 discharge. Returning to civilian life, Ed became manager of Toledo's Overseas Terminal and the Oggleby-Norton docks.

In 1961 the Thurston's moved to Boyne City, where Ed managed Barn Mountain Resort, became assistant manager of Shanty Creek Lodge, Director of Right of Way and Safety for Wolverine Power Cooperative and Secretary of the National Safety Board.

As a member of the Boyne City First Presbyterian Church he served as deacon, elder, presbyter, Moderator of Mackinaw Presbytery and elder commissioner to the General Assembly of the PC (USA), taught adult Bible Class and sang in the choir. He also sang with the Snowbelt Barber Shop Chorus.

He was an avid reader, photographer, traveler and sports participant.

As a veteran, he never forgot a Memorial Day or to remove his hat when the colors passed in parade or the national anthem was sung. At 85 he walked his granddaughter, Laura, down the aisle. He began the rest of his life at 7:45 a.m., January 22, 2009.

Preceded in death by his father, Norton, mother, Beatrice, brother, James, son, Tom, daughter, Mary, son-in-law, Patrick and infant grandson, Edward Anthony; he is survived by wife, Anne, brother, John, brother-in-law, David E. Cook, son, David Thurston (Catherine), daughter, Nancy Tomlinson (Paul), daughter-in-law, Sue Ellen Thurston and grandchildren, Laura Aurojo (Josue), Rachel Cassidy, Patrick Cassidy, Lewis Thurston, Christopher Tomlinson (Angela), Melissa Helsley (Joseph) and Timmy Tomlinson (Julie); great-grandchildren, Andromeda and Joseph Helsley; Abigail and Zachary Thurston; special grandson Kwame Sarfo Sakyi of Ghana and life-long friend, Grace Otte.

Family and friends gathered following worship, Sunday, Jan. 25, in Faulman Hall, First Presbyterian Church, Boyne City. Memorial service was at 3 p.m. An 'After Glow' dessert followed in Faulman Hall.

Memorial gifts may be sent to First Presbyterian Church of Boyne City on behalf of Living Water International (a global effort to bring water to all in our world) or to the Veterans Memorial at Veterans Park, Boyne City.

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

Stackus Funeral Home of Boyne City is serving the family.

CHURCH EVENTS

Horton Bay United Methodist Church

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

Church of the Nativity

Reverend Peggy Nattermann will be celebrant for the Epiphany 4 Eucharist on Feb. 1 at Episcopal Church of the Nativity. The service begins at 10 a.m. and is followed by a coffee hour, which is served in the church basement.

The public is warmly invited to attend the Thursday evening 'soup, sandwich and study' gatherings held in the church basement. The study portion follows a 5:30 p.m. supper. Currently Dr. Gerald Mann's 'A Pearl of Great Price' audiotapes are the basis for the study.

For more information, please call 231-582-5045, leaving your name and telephone number. A member of the congregation will return your phone call. Church of the Nativity is located at 209 Main Street, Boyne City.

First Presbyterian Church

We would love to welcome you to worship at First Presbyterian Church of East Jordan. Our service is at 9:30 a.m. Children are always warmly welcomed in worship. Childcare is available for young children. A time of fellowship with refreshments is held immediately after worship in Fellowship Hall. The building is accessible through the elevator located to the right of the front doors. We are located at 207 Williams in East Jordan, at the corner of Third and Williams Streets. Should you have any questions the phone number is 231-536-2941.

Church of the Nazarene

We invite you to visit our weekly Sunday morning services. The service time is Sunday at 11 a.m. Children's church is provided for children ages 4-12. For more information call the office, 231-582-9611, from 10 a.m. to noon, or the pastor, 231-582-2635, or visit our website at www.boynecity-naz.org.

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

Walloon Lake Community Church
Thursday, Jan. 29,

Men's Fraternity will meet at 6 a.m.

Sunday, Feb. 1, Word and Worship start at 9 and 10:45 a.m. Children Groups will meet at 9 and 10:45 a.m. Infant and toddler nursery is available. High school groups meet in various locations in the evening. Please contact Pastor Jason for more information 231-535-2288.

Tuesday, Feb. 3, the Women's Bible Study will start at 9:15 a.m. Wednesday, the family meal will start at 5:30 and classes will start at 6:30 p.m. On Thursday, Men's Fraternity will meet at 6 a.m. with MOPS meeting at 10 a.m. The Missions Committee will meet at 7 p.m.

Contact the church for more information at 231-535-2288 or visit the website at www.walloon-church.com. Sermons are available online.

Boyne City, Boyne Falls United Methodist Church

Services in Boyne Falls are at 9:15 a.m. at 3057 Mill Street. Children's programming is held during the service. In Boyne City, worship is at 11 a.m. at 324 S. Park St., with Sunday School during the service.

First Presbyterian Church

"Eating with Real Authority" is the title of the message for this

Sunday, Feb. 1, by Pastor Jonathan Mays. Scripture readings are from Deuteronomy 18, Psalm 111, 1 Corinthians 8, and Mark 1.

Members are reminded that the annual congregational meeting will be held in the sanctuary between services this Sunday, Feb. 1, and the public is invited at noon to the annual-ministry team Chili Cook-off in Faulman Hall.

First Presbyterian Church, 401 South Park Street, Boyne City also offers two "come as you are" services every Sunday, 9 a.m. and 11 a.m., with nursery provided and coffee fellowship following each service. Youth and adult classes meet between services from 10:10 to 10:55 a.m.

The 9 a.m. contemporary service features praise and worship songs led by Gary Peters, communion, and a quiet activity bag to engage children as they worship with their families.

The 11 a.m. traditional service features hymns with accompanist, Mrs. Artie Jones, and special music by the choir. Following the Children's Message, during this service, 4 to 11 year olds are dismissed for KidsOwn Worship, an interactive worship experience led by teens and adults.

The community is invited to Bible Study, 9 a.m. Tuesdays, in the

Hill House and to Prayer and Fellowship (bring a lunch), noon Wednesdays, in Faulman Hall. On the first Sunday of each month, the church celebrates communion at the 11 a.m. service and shares potluck or Soup Café at noon. Call the church for information, at 231-582-7983.

Christ Lutheran Church

Sunday services start at 8 a.m. for early service, and late service starts at 10:30 a.m., with a Bible school for all ages at 9:30 to 10:30 a.m.

Wednesday, Jan. 21, a new women's Bible study, "Jesus, the One and Only," by Beth Moore, will meet at 9 a.m., for six weeks. Take notes, ask questions, meet new people, learn something new.

Saturday, Jan. 24, the men's breakfast will be held at 8 a.m. There will be a video on Radical Islam shown.

Come and relax, and warm up to a good meal, and start off the day with good friends.

A study on the book of Revelation is held in the parish hall every Sunday at 9:30 a.m.

Thursdays, a Bible Study on the Gospels starts at 10 a.m.

For more information, call 231-582-9301 or email to christlutheranboyne@gmail.com. Check us out on the web, www.christlutheranboyne.org.

Lakeshore Community Church

Lakeshore Community Church has relocated from Boyne City to East Jordan at 301 Water St. Lakeshore Community Church is affiliated with Resurrection Life International of Grandville. It is a Bible believing, charismatic church with cutting edge praise and worship. Children's church and a nursery are also available. Sunday fellow-

ship with coffee, juice, and snacks starts at 10 a.m. with the Sunday morning worship service starting at 10:30 a.m. The church is pastored by Rev. Dave Crumbaugh, along with his wife Cynthia. Pastor Dave and Cynthia bring with them over 30 years experience.

Lakeshore Community Church believes in being very involved in the community and doing what it takes to make a difference. If you are currently looking for a new church home, Lakeshore Community Church welcomes you to come and visit. For more information, you may call 231-330-9224.

Community of Christ

The theme for this week's service is "God's Forever Covenant." It will be presented by Elder Bill West. Morning worship and Sunday school classes

for adults and children begin at 9:45 a.m. The Worship Service begins at 11 a.m. with fellowship following. All are welcome to attend classes and worship.

Wednesday Evening Gatherings start at 7 p.m., and are held at the address below.

Boyne Christian Ministerial Association Benefit Spaghetti Dinner will be Thursday, Jan. 29, at St. Matthews Catholic Church. The cost is by donation and all proceeds will benefit the Deacon's Fund administered by the Presbyterian Church. Please join us.

Look for us at the Winterfest, downtown on Feb. 14, from 4 to 7 p.m.

For more information on our activities and upcoming retreats and the Park of the Pines visit www.BoyneCity-CofChrist.com.

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

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**RHYME
OR REASON**



By Chris Tredway

**The
shoulders
of one**

Tuesday, Jan. 20, we put the entire weight of a nation upon the shoulders of a 6-foot-1, 190-pound man with an uncanny ability to harvest money from maple trees and speak as smooth as a mink pelt.

Expectations have been piled like dumbbells upon the presidential squat rack of the United States, and our newly inaugurated superhero has moved beneath the sagging steel bar.

As his worldwide fan base jockeys for position in front of high-definition televisions and iPhones to watch history unfold, our new leader smiles like a sage, suggesting that change has arrived, a turning point is at hand, an era of rejuvenation has come.

The superpower that once seemed destined to follow the Roman Empire — rotting from the inside out — has been saved.

A buzzing crowd of recently appointed officials wearing T-shirts that read, "Obama is our mama" surround the bulking monstrosity of economic turmoil, faulty foreign policy and internal corruption as President Barack Obama cracks his neck and takes several deep breaths.

Gripping the bar with both hands, our ambitious and seemingly wise President positions his feet and shoulders in search of the perfect lifting form as he prepares for the heaviest power squat in recent history.

A quiet chant builds in volume and intensity inside the White House weight room as the President attempts to move the weight of America skyward, with new and never before seen veins popping out across his forehead.

"Barak The Rock!
Barak The Rock! Barak The Rock!"

It would not be the first attempt by a President to elevate the United States to a new level. Though it may be the most advertised attempt, compliments of giant media corporations and their propensity for puffing up whatever possible, the "rock star" image Obama has obtained, and the world's ability to bounce communications off more than 550 satellites orbiting the planet.

Abraham Lincoln threw up an astounding amount of weight during his presidency, powering through the dumbbells of slavery and civil war with everything his skinny 6-foot-4, 180 pound frame could muster.

Franklin Roosevelt, weighing in at 188 pounds and standing 6-foot-2, strained beneath the bulk of a greatly depressed United States, eventually finding enough oomph to lift the country back into prosperity.

Even if Obama, with the world on his side, proves equal to the likes of Lincoln and Roosevelt, the weight of our nation has increased since the sickness of slavery was thrown off and the Great Depression left behind.

The weight of our nation, which is presently home to nearly 306 million, has moved well beyond what any one man

See RHYME, page 7

Red Devils capture Boyne City

Snowden, Hines combine for 27 points in narrow win

By CHRIS TREDWAY
SPORTS EDITOR

BOYNE CITY — Merriam Webster's definition of a dogfight is "a fight between dogs; a fiercely disputed contest, or close-quarters combat between fighter aircraft."

The term may be given another connotation in the coming years if basketball games between Lake Michigan Conference rivals Boyne City and East Jordan maintain their level intensity.

Last Thursday night was the latest chapter in the growing epic, as the Red Devils laid siege to Boyne City and took the contest by four points, 49-45.

Shots were relatively few, yet placed well enough by East Jordan to throw off a one-point Boyne City lead in the first and second quarters to outscore the Ramblers 9-8 in the third and 18-14 in the fourth.

After Boyne City gained an 8-7 lead in the first quarter, either team scored 15 in the second before the Red Devils rallied out of the locker room and delivered the knockout punch in the final round.

"Obviously, it was a tight game," East Jordan coach Darrin Weber said. "I thought Teddy Snowden had his best game all year with 17 points. All three teams (freshman, junior varsity and varsity) won over there and I don't remember the last time East Jordan swept like that. It's just one of those games I figured might be ugly and neither team played real well. But we were 16-of-23 from the free throw line and 12-of-16 in the fourth quarter, so that obviously helped us."

Snowden's 17 points were joined by 10 more from



Photo by Vic Ruggles

Lifting the Red Devils to a four-point win over Boyne City last Thursday, East Jordan's Teddy Snowden puts up two of his 17 points on the night.

teammate Michael Hines, who contributed four assists, two steals and one block.

Earlier in the week, East Jordan lost to Kingsley, 41-43, after a 3-point attempt by Hines bounced off the rim at the buzzer.

"We had 1.8 seconds and

the ball out of bounds at half court," Weber said. "Hines came off a stagger screen and caught it, shot the three and missed."

The last-second, hurried attempt may have been unnecessary had East Jordan's 22 fouls not resulted in

Kingsley's 22 successful free throws on 30 attempts.

The second quarter, which began with East Jordan trailing 6-8, put the Red Devils in deep as Kingsley outscored their guest, 19-12.

See RED DEVILS, page 7

Free throws hit Ramblers for two

By GREG GIELCZYK
SPORTS WRITER

BOYNE CITY — Free throw shooting played a role in both of last week's boys basketball games for Boyne City.

More so in the second game of the week than the first, but the results were the same — Losses for the Ramblers.

Ideally, teams like to shoot round 75 percent or better from the free throw line, and the Ramblers were just plain frigid at the charity stripe last week.

Their percentages were on a par with the temperature outside the gymnasium, and that's not a good sign.

Getting off to a bad start against Gaylord didn't help matters any last Tuesday.

Boyne City trailed by 11 points at the end of the first quarter and never made up the ground in dropping a 73-51 game in a non-conference game.

Leading scorer for the Ramblers was Trevor Kruzal with 18 points. He also had four rebounds. Nick Young and Tyler Urman followed with nine points apiece.

Nick Freeman led all scorers in the game with 19 points for the Vikings, while Joe Arnold contributed 16.

"Obviously, this was tough game against a Class A school, and a team that was undefeated at the time in the Big North Conference," coach John Hertel said.

"We had a rough first quarter, being down 17-6. I thought we responded very well in the second quarter. We probably played some of our best basketball of the season."

The Ramblers outscored Gaylord, 15-13 in the second period. But they still trailed by nine points, 30-21 at the half.

Gaylord came back out and took control of the game with a 25-12 scoring advantage to rebuild its 11-point lead, 55-33 going into the fourth quarter. Each team scored 18 points in the final eight minutes.

"I thought our kids didn't quit," Hertel said. "They competed against a very tough opponent. Gaylord shot the ball well. They shot the ball well from the foul line (20-of-22). We were 10-of-20. We weren't able to convert as many as we would have liked."

Boyne City took a one-point lead at half, and the score was tied after three against East Jordan in a Lake Michigan Conference game last Thursday.

East Jordan pulled the game out with an 18-14 advantage in the fourth period for a 49-45 victory.

The Ramblers had an 8-7 edge after the first

See RAMBLERS, page 7

'Never say die'

East Jordan throws off Cheboygan in overtime, 42-38

By CHRIS TREDWAY
SPORTS EDITOR

EAST JORDAN — A tight-knit team of Lady Red Devils went nuts on Cheboygan last Wednesday night, exploding out of the gate with nine unanswered points and putting together another decisive run in the second to secure a 24-22 lead at half-time.

Responsible for bringing 12 of those 24 points to the home team's side of the board was East Jordan's Maribeth Poindexter, who nailed four 3-pointers in the first half.

But the party, as they say, was just getting started.

The wheels fell off in the third quarter for the Lady Red Devils, and Cheboygan took advantage by outscoring their host, 11-5 after being suppressed by East Jordan's defense until that point.

"Outstanding, never-say-die effort...Cheboygan took the lead in the fourth, and led by three with three minutes to go, when Andi (Chew) hit a huge three from the top of the key to tie it up at 36," East Jordan coach Sean Ferguson said. "Cheboygan then held the ball for the final two-plus minutes before taking and missing their last shot. We were content to let them run out the clock because one, we were tired, and two, we couldn't stop Nikki Lafrinere at all in the second half."

With Lafrinere accumulating 11 points for the Lady Chiefs, leading the second-half surge by Cheboygan, East Jordan barely managed to hold on for another chance in overtime.



Photo by Vic Ruggles

East Jordan's Grace Howes wrestles for the ball with Boyne City's Hilary Urman at a game earlier this season

"Cheboygan took (Poindexter) out of her rhythm in the second half, and we only managed two field goals as a team for the entire second half, but we were 13-of-26 from the line," Ferguson said. "Not great, but just enough!"

In overtime, the wheels that fell off in the third quarter apparently converted East Jordan into a sled, which slid to a 42-38 victory.

"In OT, we got the lead thanks to free throws and a big baseline drive and bucket from Stephanie Holm," Ferguson said. "Cheboygan had their chances, but we rebounded every missed shot. The game was intense, exciting, and we played well with poise down the stretch. The

girls are becoming a tight-knit group, and their growth is phenomenal."

Poindexter posted 14 points, three assists and three steals, Shaina Peters finished with 10 points, seven rebounds, five steals and one block, Chew had nine points and five rebounds, Grace Howes scored six points, and Tanner McCune contributed seven boards and three assists.

East Jordan's junior varsity did not fair as well against Cheboygan, losing 17-53. Jessica Kinner led East Jordan with seven points.

Later in the week, the Lady Devils struggled to burn as bright against Elk Rapids, losing 34-49 at home Friday.

"We had trouble finding a

spark all night," Ferguson said. "Elk Rapids was able to jump on us early, and we played catch up all night."

East Jordan committed 35 turnovers on the night, an unsightly stat that's difficult to compensate for, even with 12 points, seven rebounds and five steals coming from McCune, eight points and three steals coming from Peters, and seven points, five boards and five steals out of Howes.

Ellsworth paid a visit to East Jordan last night (Tuesday), and the Lady Red Devils end this week at home against Charlevoix tomorrow night.

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

BC falls twice

By GREG GIELCZYK
SPORTS WRITER

BOYNE CITY — After losing to Gaylord last Tuesday, 53-37 in a non-conference girls basketball game, Boyne City gave Lake Michigan Conference opponent Charlevoix a battle before falling, 47-45.

Against Gaylord, the Ramblers got off to a terrible start and trailed, 14-3 at the end of the first quarter.

Gaylord never looked back, leading 27-19 at the half and 42-28 after three.

"The biggest factor was Gaylord's size and strength," Boyne City coach Jim Brown said. "We could not overcome either one."

Sydney Gahn led the Ramblers with 11 points. Gaylord was led by Jenna Zaborowski with 11 while Bailey Gooding added nine.

Playing the Red Rayders last Friday night, the Ramblers again got off to a slow start with just five points in the first quarter.

Charlevoix put in 11, and had the lead the rest of the way. It was 23-15 at the half and 41-27 after three quarters.

"Coming into the game we knew it was going to be tough for us," Brown said. "We knew they (Rayders) had size, strength and speed. And they used it all very well."

The Rayders' caused all kinds of problems for the Ramblers in the first half with a half-court defense, forcing Boyne City into several turnovers.

Brown wasn't too upset about being down by eight at halftime, but knew the Ramblers had to watch out for a Charlevoix run in the second half which could put the game out of reach.

Charlevoix did exactly that, pushing its lead up to 16 points in the third period.

"At the beginning of the fourth quarter our girls figured they had nothing to lose," Brown said. "Steve Carlson took two big charges for us in that quarter, and Shelby Mittig took control of the ball."

"Shelby played her best game of the year for us." She played smart. She hit two big threes in the fourth. Gahn also hit a three."

Carlson hit two big free throws to tie the game with 10 seconds left. But the Rayders made the game-winning basket with five seconds to go.

Mittig had a game-high 10 points for the Ramblers.

Contact Greg Gielczyk at gielczyk@jack-pine.com.

BC wrestling bullies Elks, Blazers

Brown decisions opponent to win meet for Ramblers

By GREG GIELCZYK
SPORTS WRITER

BOYNE CITY — Boyne City's wrestling team started the season off with a flurry, and it appears as though it's going to end it that way as well.

The Ramblers picked up two more Lake Michigan Conference wins last Thursday, registering four pins in a 36-18 romp over a rebuilding Elk Rapids outfit and then edging Kalkaska, 33-28.

Elk Rapids wasn't quite as easy as the final score might indicate, as Jon Calo and Steve Robinson survived a couple of tight matches to

help propel the Ramblers to the lopsided victory.

"Those matches come down to guts and determination," said Ramblers head coach Don Nohel, "because both wrestlers are exhausted at that point."

"Both Jon and Steve found it in themselves to push through the pain and fatigue. That effort is what high school wrestling is all about."

Calo pulled out an exciting 5-4 decision over Elk Rapids' Zach Perrault at 145 pounds, while Robinson also won by just a point, 11-10, against Tyler Shananaquet in the 215-pound class.

Boyne City's other wins

came by pin, and the two teams each voided four weight classes — 103, 112, 119 and 140.

Adam Brown needed 1:59 to put Jeffrey Jennings' shoulders to the mat for a pin at 125 pounds, Nate Haley won the 135-pound class by a fall in 1:10 against David Batdorf, Cody Wilmot pinned Brian Ogden in 1:37 at 152 and Marc Calo registered a pin against Josh Holden at 171 in 1:31.

Drew Nohel picked up a win by void at 160. Jack Diener was pinned by the Elks' Michael Gray in 1:09 at 285.

The Kalkaska match came

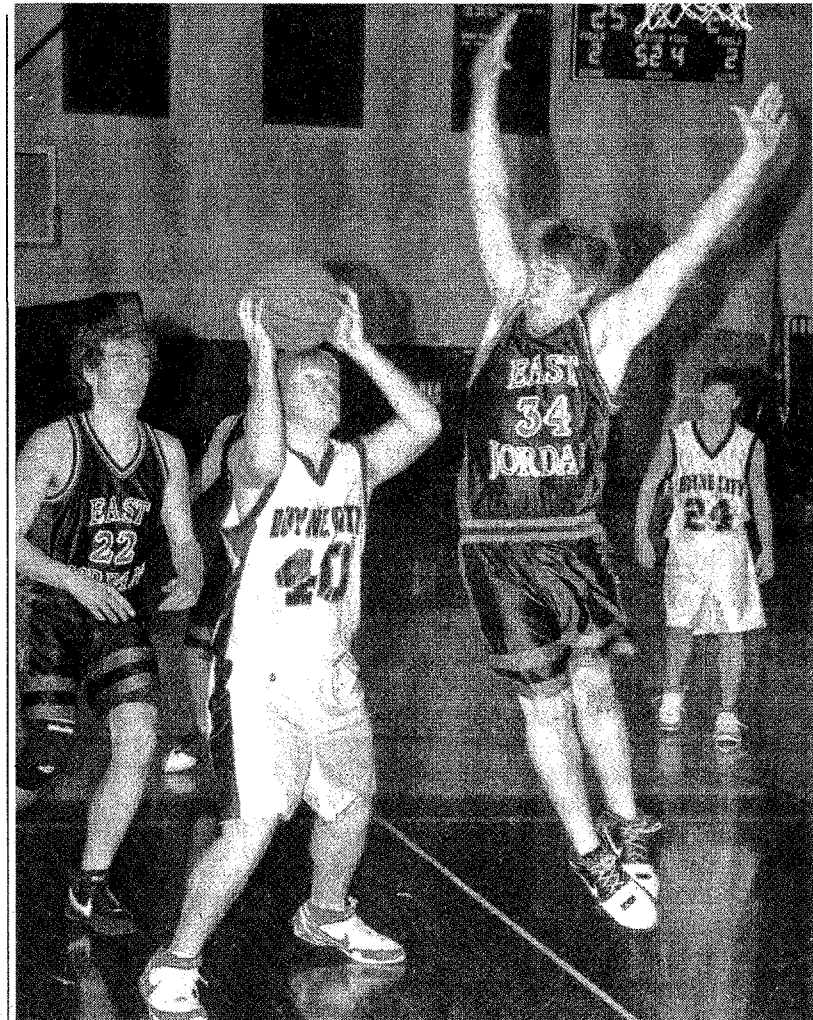
down to Brown's 8-5 decision against Colin Monroe at 125.

"Brown's gutsy performance at the end of the match was the difference for him and the team," coach Nohel said. "Greater team depth helped us to pull out this win."

Josh McGeorge, Nohel, Robinson and Diener all picked up wins by void.

But the Blazers made things difficult for the Ramblers when they won five straight matches, including two by pins which brought the match down to Brown's match.

Contact Greg Gielczyk at gielczyk@jackpine.com.



Boyne City's Ryan Musser times a shot beneath the basket as East Jordan's Darryl Bingham goes for an early block Thursday night.

Photo by Vic Ruggles

Lady Loggers fell Wolverine, 53-23

By PHIL TROMBLEY
SPORTS WRITER

BOYNE FALLS — Ali Bearss scored 25 points, had eight rebounds and grabbed seven steals to lead the Boyne Falls girls varsity to a impressive 53-23 win at home over Wolverine on Wednesday, Jan. 21.

The Lady Loggers held a 23-11 lead at the half and led the contest, 31-18 going into the fourth quarter, in what coach Chris Fiel called the team's best overall outing of the season.

"We played good hard-nosed defense and we showed some patience on offense," Fiel said. "We have been talking about playing at this level and taking better

care of the ball and I think that we are starting to realize that we are very capable of doing just that."

Kristen Matelski added a strong game with 13 points, 12 boards and four steals; while Roslyn Fiel chipped in with eight points and seven rebounds. Katie Fraser contributed with five points and eight rebounds.

The victory moved the Lady Loggers' record to 3-9 overall and 3-6 in the Northern Lakes Conference.

Lynzy Fortune (ten points) and Sammy Miller (six points) led the Wolverine scorers.

Wolverine defeated Boyne Falls, 40-10 in the junior varsity game.

Maria Carpenter led the

Lady Loggers with six points and six rebounds. Kaylee Wilson chipped in with eight rebounds and three steals.

Brimley, out on a high powered offensive display that proved to be more than the Lady Loggers could withstand, overwhelmed Boyne Falls, 84-22 in Brimley Monday, Jan. 19.

The host Bays, of the Eastern UP Athletic Conference, hit for double digits in all four quarters as they forged leads of 22-7 at the end of the first, 54-13 at halftime and 70-18 at the end of the third. Brimley outscored Boyne Falls, 14-4 in the fourth quarter.

"Brimley is tough, (but) are they 60 points better than

us? No!" Fiel said. "Again we turned the ball over by forcing passes and we were not very patient on offense. When we moved the ball, we got good looks at the basket."

The Brimley scoring barrage was led by Jessica Graham, who hit for 25 points, and Kelly Graham, who added 10 points.

Bearss led the Boyne Falls stats with nine points and six rebounds and Fiel had six points, while Matelski had five points and three rebounds.

Boyne Falls will travel to Mackinaw City on Thursday, Jan 29, and host Ellsworth Tuesday, Feb. 3.

Contact Phil Trombley at ptrombley@charter.net.

Red Devils

Continued from 6

East Jordan commanded the second half, outscoring Kingsley 10-9 and 11-9, but the fall in the second quarter was too much to get up from, as the Devils lost, 41-43.

"We went to Kingsley and didn't play real well in what I thought was a winnable game," Weber said. "We had turnovers early that kind of cost us."

Hines led his team with 12 points on a

night where East Jordan hit 16-of-42 from the field for 38 percent, 3-of-16 from beyond the arc, and 6-of-8 from the free throw line.

East Jordan, now 4-1 in the LMC and 7-3 overall, runs what Weber called "the gauntlet" this week, playing Charlevoix at home tonight (Wednesday) and Traverse City St. Francis on road Friday.

Charlevoix, which beat the Red Devils last season, 76-73, has lost one game so far this

season, falling only to Grand Haven (ranked in Class A at the time).

"They have that press, it's what they do," Weber said of the Red Rayders. "They're solid from top to bottom, maybe not as deep as in the past, but it's a rivalry game and, of course, we're the underdogs. We'll have to limit the fouls and be able to handle the pressure."

Contact Chris Tredway at ctredway@michigannews-

Boyne Falls flies above Mackinaw, 62-51

By PHIL TROMBLEY
SPORTS WRITER

BOYNE FALLS — Jared Mathers tossed in 25 points to lead the Boyne Falls varsity basketball team to a 62-51 victory at home against Mackinaw City in a Northern Lakes Conference game Thursday, Jan. 22.

Reggie Fiel added to the Logger win with 21 points and 12 rebounds, while Josh Purroll chipped in with 10 points

and an impressive 17 rebounds.

"We played very solid team basketball on both ends of the floor," Boyne Falls coach Alan Massey said. "I was pleased with how we spread the floor and attacked the paint with the dribble drive."

"Jared played a great defensive game, while still scoring points. Reggie showed a lot of poise and made some big shots."

The Loggers trailed the Comets, 11-8 at the end of the

first quarter before a 16-6 run in the second quarter put the Loggers ahead, 24-17 as the two teams headed into the locker room for the halftime break.

The Loggers continued to pressure the Comets in the second half as they outscored Mackinaw City, 21-19 after the intermission and 17-15 down the stretch to seal the 11-point victory.

Mackinaw City was led by Luke Alxsander with 19 points and Adam Alexander

with 15. Thomas Rahn scored 20 points and Forest Williams had 10 to lead the Boyne Falls junior varsity squad against Cheboygan.

Cheboygan defeated Boyne Falls, 66-57. Boyne Falls (5-4 overall, 3-3 NLC) will travel to Ellsworth on Wednesday, Jan. 28 and travel to Alanson Friday, Jan. 30.

Contact Phil Trombley at ptrombley@charter.net.

Ramblers

Continued from 6

quarter, and with each team netting 15 in the second Boyne City held a narrow 23-22 half-time lead.

East Jordan climbed into a 31-31 tie with the Ramblers at the end of three with a 9-8 edge in the third.

"It was as very hotly contested game," Hertel said. "My view of it what hurt us was our free throw shooting. In the third quarter we had an opportunity to go to the line 10 times, and we made six of them."

Although that's a decent percentage, if the Ramblers had made eight or nine — ideally, all 10 — they could have held the lead going into the fourth period. East Jordan went to the line only twice in the third, and made them both.

Boyne City got into a position in the fourth quarter where it had to foul, and East Jordan went to the line 16 times and sank 12 of those shots.

Kruzel scored 19 points and had 14 rebounds. Urman contributed 13 points and Ryan Musser had eight. Teddy Snowden led the Red Devils with 17 points and Michael Hines had 10.

"Not to take anything away from East Jordan, if we did a better job of making our free throws, we would have made that fourth quarter a little bit of a different game," Hertel said. "Instead of the pressure being put on us, we could have had the lead. Defensively, we played well. Certain things we could have done better. But the basket doesn't change

positions. It's still 15 feet away from the free throw line. It's something we have to keep working on."

Contact Greg Gielczyk at gielczyk@jackpine.com.

Rhyme

Continued from 6

can support. Even William H. Taft, who weighed a whopping 332 pounds (no doubt solid muscle), would be sandwiched against the floor by what America has become.

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zling our newly chosen leader looks in a three-piece suit, how far his Harvard-bred mental capacities reach, how smoothly he articulates and inspires, or how proficient he is at fundraising, the United States cannot be squatted by one man.

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country bent on eating more, burning more, using more, and taking more.

Welcome to the weight room, Mr. President.

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

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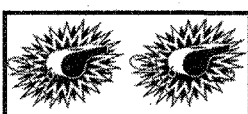
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Notice Of Mortgage Foreclosure Sale

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

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Helene L. Valade, unmarried woman, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated November 24, 2004, and recorded on December 14, 2004 in Liber 656 on Page 304, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Thirty-Two Thousand Six Hundred Eleven And 37/100 Dollars (\$132,611.37), including interest at 5% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on February 13, 2009. Said premises are situated in Township of Wilson, Charlevoix County, Michigan, and are described as:

quarter corner of Section 35, Township 32 North, Range 6 West, thence South 89 degrees 13 minutes 20 seconds West along quarter line 1327.16; thence South 3 degrees 00 minutes West 73.13 feet for a place of beginning; thence South 80 degrees 56 minutes West 816.35 feet; thence North 16 degrees 16 minutes 55 seconds West 119.2 feet; thence North 4 degrees 19 minutes 05 seconds West 448.48 feet; thence North 29 degrees 15 minutes 15 seconds West 282.70 feet; thence South 71 degrees 18 minutes 25 seconds East 217.82 feet; thence South 89 degrees 57 minutes 50 seconds East 263.30 feet; thence South 52 degrees 43 minutes 50 seconds East 328.28 feet; thence South 33 degrees 42 minutes 15 seconds East 235.32 feet; thence South 35 degrees 16 minutes 25 seconds East 262.02 feet to the place of beginning; being a part of the Southwest quarter of the Northeast quarter and a part of the North half of the Southeast quarter of Section 35, Township 32 North, Range 6 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.

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MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Ray Whitley and Virginia Whitley, husband and wife and Ray C. Whitley, Jr., a married man, to Old Kent Bank, Mortgagee, dated July 15, 1995 and recorded July 21, 1995 in Liber 287, Page 350, Charlevoix County Records, Michigan. Said mortgage is now held by Fifth Third Mortgage Company by assignment. There is claimed to be due at the date hereof the sum of Fifty-One Thousand Six Hundred Thirty-Six and 60/100 Dollars (\$51,636.60) including interest at 7.875% 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 Charlevoix County Courthouse in Charlevoix County, Michigan at 11:00 a.m. on FEBRUARY 6, 2009. Said premises are located in the City of Charlevoix, Charlevoix County, Michigan, and are described as: Lot 227 of Upright and Hurlbut's Addition, according to the plat thereof in Liber 1 of Plats, Page 29 and 30, Charlevoix County Records. The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA §600.3241a, in which case the redemption period shall be 30 days from the date of such sale. **TO ALL PURCHASERS:** The foreclosing mortgagee can rescind the sale. In

that event, your damages, if any, are limited solely to the return of the bid amount tendered at sale, plus interest. Dated: January 7, 2009
Orlans Associates, P.C. Attorneys for Servicer P.O. Box 5041 Troy, MI 48007-5041 248-502-1400 File No. 200.1076

AS A DEBT COLLECTOR, WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. NOTIFY US AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

MORTGAGE SALE - Default having been made in the terms and conditions of a certain mortgage made by James L. Wilson and Joy Anne Wilson, husband and wife, Mortgagors, to Washington Mutual Bank n/k/a JPMorgan Chase Bank, National Association, as purchaser of the loans and other assets of Washington Mutual Bank, formerly known as Washington Mutual Bank, FA, Mortgagee, dated the 11th day of February, 2003 and recorded in the office of the Register of Deeds, for The County of Charlevoix and State of Michigan, on the 19th day of February, 2003 in Liber 519 of Charlevoix County Records, page 238, on which mortgage there is claimed to be due, at the date of this notice, the sum of Six Hundred Eighty One Thousand Nine Hundred Five and 69/100 (\$681,905.69), and no suit or proceeding at law or in equity having been instituted to recover the debt secured by said mortgage or any part thereof. Now, therefore, by virtue of the power of sale contained in said mortgage, and pursuant to statute of the State of

Michigan in such case made and provided, notice is hereby given that on the 13th day of February, 2009 at 11:00 o'clock am Local Time, said mortgage will be foreclosed by a sale at public auction, to the highest bidder, main lobby of the Charlevoix County Courthouse, Charlevoix, MI MI (that being the building where the Circuit Court for the County of Charlevoix is held), of the premises described in said mortgage, or so much thereof as may be necessary to pay the amount due, as aforesaid on said mortgage, with interest thereon at 7.088% per annum and all legal costs, charges, and expenses, including the attorney fees allowed by law, and also any sum or sums which may be paid by the undersigned, necessary to protect its interest in the premises. Which said premises are described as follows: All that certain piece or parcel of land, including any and all structures, and homes, manufactured thereon, situated in the Township of Eveline, County of Charlevoix, State of Michigan, and described as follows, to wit: That part of the Northwest fractional quarter of fractional section 8, being a part of Government Lot 1 Township 33 North, Range 7 West, Eveline Township, Charlevoix County, Michigan, described as: commencing at a 1 "iron pipe at the Northwest corner of fractional section 8, also being the Northwest corner of Government Lot 1; thence South 0 degrees 00 minutes 35 seconds East (recorded as South 0 degrees 03 minutes 54 seconds West) section line a distance of 245.76 feet to a "iron rod at the true point of beginning of the land herein described: thence North 88 degrees 08 minutes 46 seconds East 548.84 feet to a "iron rod

meander point on the shore of Lake Charlevoix; thence South 24 degrees 45 minutes 29 seconds East (recorded as South 24 degrees 45 minutes 36 seconds East) on a meander line along said shore a distance of 74.92 feet to a concrete monument meander point; thence South 0 degrees 37 minutes 43 seconds East on a meander line along said shore 58.24 feet (recorded as South 0 degrees 26 minutes 36 seconds East 58.30 feet) to a concrete monument meander point; thence leaving said shore South 88 degrees 34 minutes 56 seconds West (recorded as West and South 88 degrees 32 minutes 10 seconds West) a distance of 580.72 feet to a "iron rod on the West line of said fractional section 8; thence North 0 degrees 0 minutes 35 seconds West (recorded as North 0 degrees 03 minutes 54 seconds East) on said West section line 122.88 feet to the point of beginning. During the six (6) months immediately following the sale, the property may be redeemed, except that in the event that the property is determined to be abandoned pursuant to MCLA 600.3241a, the property may be redeemed during 30 days immediately following the sale.

Dated: 1/14/2009
JPMorgan Chase Bank, National Association, as purchaser of the loans and other assets of Washington Mutual Bank, formerly known as Washington Mutual Bank, FA, Mortgagee
FABRIZIO & BROOK, P.C. Attorney for JPMorgan Chase Bank, National Association, as purchaser of the loans and other assets of Washington Mutual Bank, formerly known as Washington Mutual Bank, FA
888 W. Big Beaver, Suite 800 Troy, MI 48084 248-362-2600

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MORTGAGE SALE - Default has been made in the conditions of a mortgage made by ROBERT P. TIBALDI and KATHLEEN A. TIBALDI, HUSBAND AND WIFE, to Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for lender and lender's successors and assigns, Mortgagee, dated August 1, 2005, and recorded on August 16, 2005, in Liber 698, on Page 865, Charlevoix County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Five Hundred Twenty-Eight Thousand Nine Hundred Thirty-Three Dollars and Fifty-Seven Cents (\$528,933.57), 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 February 20, 2009. Said premises are located in Charlevoix County, Michigan and are described as: AN UNDIVIDED 1/7 INTEREST IN THE FOLLOWING: COMMENCING AT THE WEST 1/4 CORNER OF SECTION 34, TOWNSHIP 34 NORTH, RANGE 6 WEST; THENCE SOUTH 88 DEGREES 26 MINUTES EAST ALONG THE EAST AND WEST 1/4 LINE OF SAID SECTION 2646.59 FEET TO THE CENTER OF SAID SECTION 34; THENCE SOUTH 36 DEGREES 00 MINUTES EAST 707.00 FEET TO THE POINT OF BEGINNING; THENCE SOUTH 54 DEGREES 00 MINUTES WEST 59.65 FEET TO THE EDGE OF A PRIVATE ROAD; THENCE SOUTH 20 DEGREES 01 MINUTES EAST ALONG THE PRIVATE ROAD 226.71 FEET; THENCE CONTINUING ALONG SAID PRIVATE ROAD SOUTH 78 DEGREES 05 MINUTES EAST 124.89 FEET; THENCE NORTH 52 DEGREES 09 MINUTES EAST 201.29 FEET TO AN IRON STAKE ON THE SHORE OF WALLOON LAKE; THENCE NORTH 38 DEGREES 27 MINUTES WEST ALONG THE LAKE SHORE 304.44 FEET TO AN IRON STAKE; THENCE SOUTH 54 DEGREES 00 MINUTES WEST 149.84 FEET TO THE POINT OF BEGINNING; BEING PART OF THE SOUTHEAST 1/4 OF SAID SECTION 34, INCLUDING ALL LAND LYING BETWEEN THE SHORE LINE AND THE WATER'S EDGE OF WALLOON LAKE. 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: January 15, 2009
Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for lender and lender's successors and assigns, Mortgagee / Assignee
Schneiderman & Sherman, P.C. 23100 Providence Drive, Suite 450 Southfield, MI 48075

ION 2646.59 FEET TO THE CENTER OF SAID SECTION 34; THENCE SOUTH 36 DEGREES 00 MINUTES EAST 707.00 FEET TO THE POINT OF BEGINNING; THENCE SOUTH 54 DEGREES 00 MINUTES WEST 59.65 FEET TO THE EDGE OF A PRIVATE ROAD; THENCE SOUTH 20 DEGREES 01 MINUTES EAST ALONG THE PRIVATE ROAD 226.71 FEET; THENCE CONTINUING ALONG SAID PRIVATE ROAD SOUTH 78 DEGREES 05 MINUTES EAST 124.89 FEET; THENCE NORTH 52 DEGREES 09 MINUTES EAST 201.29 FEET TO AN IRON STAKE ON THE SHORE OF WALLOON LAKE; THENCE NORTH 38 DEGREES 27 MINUTES WEST ALONG THE LAKE SHORE 304.44 FEET TO AN IRON STAKE; THENCE SOUTH 54 DEGREES 00 MINUTES WEST 149.84 FEET TO THE POINT OF BEGINNING; BEING PART OF THE SOUTHEAST 1/4 OF SAID SECTION 34, INCLUDING ALL LAND LYING BETWEEN THE SHORE LINE AND THE WATER'S EDGE OF WALLOON LAKE.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by ROBERT P. TIBALDI and KATHLEEN A. TIBALDI, HUSBAND AND WIFE, to Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for lender and lender's successors and assigns, Mortgagee, dated August 1, 2005, and recorded on August 16, 2005, in Liber 698, on Page 865, Charlevoix County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Five Hundred Twenty-Eight Thousand Nine Hundred Thirty-Three Dollars and Fifty-Seven Cents (\$528,933.57), 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 February 20, 2009. Said premises are located in Charlevoix County, Michigan and are described as: AN UNDIVIDED 1/7 INTEREST IN THE FOLLOWING: COMMENCING AT THE WEST 1/4 CORNER OF SECTION 34, TOWNSHIP 34 NORTH, RANGE 6 WEST; THENCE SOUTH 88 DEGREES 26 MINUTES EAST ALONG THE EAST AND WEST 1/4 LINE OF SAID SECTION

Dated: January 15, 2009
Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for lender and lender's successors and assigns, Mortgagee / Assignee
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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.

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 Ronald Barker, a married man and Valerie Barker, his wife, original mortgagor(s), to Wells Fargo Home Mortgage, Inc., Mortgagee, dated February 9, 2004, and recorded on March 2, 2004 in Liber 600 on Page 777, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Thirty-Nine Thousand Seven Hundred Eighty-Seven And 04/100 Dollars (\$139,787.04), including interest at 6.625% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on February 13, 2009.

Said premises are situated in City of East Jordan, Charlevoix County, Michigan, and are described as: Southwesterly 40 feet of Lots 3, 4 and 5, Block C, in the Village of South Arm, now the City of East Jordan according to the recorded Plat thereof, 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.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on February 27, 2009.

Said premises are situated in Township of Boyne Valley, Charlevoix County, Michigan, and are described as: PARCEL F: Commencing at a railroad spike at the Southwest corner of Section 30, Township 32 North, Range 5 West; thence along the West line of said Section, also being the centerline of Korthase Road, North 0 degrees 51 minutes 50 seconds East 509.39 feet to the point of beginning of this description; thence continuing along said Section line, and said centerline North 0 degrees 51 minutes 50 seconds East 200.02 feet; thence South 88 degrees 23 minutes 13 seconds East 33.00 feet to a 1/2 inch rod on the East line of said road; thence continuing South 88 degrees 23 minutes 13 seconds East 357.68 feet to a 1/2 inch rod; thence South 0 degrees 22 minutes 51 seconds West 200.05 feet to a 1/2 inch rod; thence North 88 degrees 23 minutes 13 seconds West 359.37 feet to a 1/2 inch rod on the East line of said road; thence continuing North 88 degrees 23 minutes 13 seconds West 33.00 feet to the point of beginning, being a part of the Southwest 1/4 of the Southwest 1/4 of Section 30, Township 32 North, Range 5 West.

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

Said premises are situated in Township of Boyne Valley, Charlevoix County, Michigan, and are described as: PARCEL F: Commencing at a railroad spike at the Southwest corner of Section 30, Township 32 North, Range 5 West; thence along the West line of said Section, also being the centerline of Korthase Road, North 0 degrees 51 minutes 50 seconds East 509.39 feet to the point of beginning of this description; thence continuing along said Section line, and said centerline North 0 degrees 51 minutes 50 seconds East 200.02 feet; thence South 88 degrees 23 minutes 13 seconds East 33.00 feet to a 1/2 inch rod on the East line of said road; thence continuing South 88 degrees 23 minutes 13 seconds East 357.68 feet to a 1/2 inch rod; thence South 0 degrees 22 minutes 51 seconds West 200.05 feet to a 1/2 inch rod; thence North 88 degrees 23 minutes 13 seconds West 359.37 feet to a 1/2 inch rod on the East line of said road; thence continuing North 88 degrees 23 minutes 13 seconds West 33.00 feet to the point of beginning, being a part of the Southwest 1/4 of the Southwest 1/4 of Section 30, Township 32 North, Range 5 West.

Dated: January 14, 2009

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 #238822F01

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

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Richard L Diamond, a single man, original mortgagor(s), to Independent Mortgage Co West MI, Mortgagee, dated December 9, 2005, and recorded on December 13, 2005 in Liber 722 on Page 152, and assigned by mesne assignments to Wells Fargo Bank, NA as assignee as documented by an assignment, in Charlevoix county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Eighty-Seven Thousand One Hundred Forty-Three And 67/100 Dollars (\$87,143.67), including interest at 6.75% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on February 13, 2009.

Said premises are situated in City of Boyne City, Charlevoix County, Michigan, and are described as: Lot 36 of

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 #241799F01

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

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

Dated: January 28, 2009

The East Jordan City Commission Meeting regularly scheduled for Tuesday, February 3, 2009 has been rescheduled for Wednesday, February 4, 2009 at 7: 30 p.m.

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

THEODORE M. GREEN, AN UNMARRIED MAN, to Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for lender and lender's successors and assigns,, Mortgagee, dated July 14, 2005, and recorded on July 25, 2005, in Liber 694, on Page 322, and assigned by said mortgagee to THE HUNTINGTON NATIONAL BANK, as assigned, Charlevoix County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Seventy-Seven Thousand Eight Hundred Sixty Dollars and Eight Cents (\$77,860.08), including interest at 7.750% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the Main Lobby of the Charlevoix County Courthouse in Charlevoix, Michigan, at 11:00 AM o'clock, on February 13, 2009.

Said premises are located in Charlevoix County, Michigan and are described as: LOT NO. 2 OF RIVERSIDE SUBDIVISION AS RECORDED IN THE OFFICE OF THE REGISTER OF DEEDS FOR CHARLEVOIX COUNTY, MICHIGAN. TAX ID NO. 15-015-050-002-00

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.

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Elmer W Gilmore, AKA Elmer Williams Gilmore and Alta E Gilmore, Husband and Wife, and Terry Foster, a Single Woman, original mortgagor(s), to Old Kent Bank, Mortgagee, dated October 23, 1998, and recorded on October 30, 1998 in Liber 349 on Page 721, and assigned by said Mortgagee to Old Kent Mortgage Company, a Michigan 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 Fifty-Five Thousand Six Hundred Sixty-One And 61/100 Dollars (\$55,661.61), including interest at 6.625% per annum.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Susan S. Dupuis and Mark Dupuis, wife and husband, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated February 24, 2006 and recorded March 7, 2006 in Liber 734, Page 202, Charlevoix County Records, Michigan. Said mortgage is now held by Hsbc Bank USA, National Association as Trustee For MLMI Series 2006-AF1 by assignment.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on February 27, 2009.

There is claimed to be due at the date hereof the sum of Three Hundred Thousand Six Hundred Twenty-Five and 69/100 Dollars (\$300,625.69) 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 Charlevoix County Courthouse in Charlevoix in Charlevoix County, Michigan at 11:00 a.m. on FEBRUARY 6, 2009.

Said premises are situated in Township of Melrose, Charlevoix County, Michigan, and are described as: Commencing at the Northwest corner of Section 31, Town 33 North, Range 5 West, thence South 88 degrees 04 minutes 57 seconds East 742.50 feet along the North line of said Section 31; thence South 02 degrees 14 minutes 53 seconds West 1932.51 feet to the center line of the Boyne City and Springvale State Road (line Recorded as being 11.25 chains East of the West line of Section 31, Town 33 North, Range 5 West); thence North 80 degrees 19 minutes 44 seconds East 191.73 feet to the point on the existing center line of said Boyne City and Springvale State Road for the point of beginning; thence continuing along Road centerline North 67 degrees 32 minutes 49 seconds East 231.15 feet; thence North 02 degrees 14 minutes 53 seconds East 480.00 feet; thence North 87 degrees 45 minutes 07 seconds West 210.00 feet; thence South 02 minutes 14 seconds 53 seconds West 576.60 feet to the point of beginning.

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

Dated: January 28, 2009

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 #240453F01

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Gregory Groesser and Tracie L. Groesser, Husband and Wife, to Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for lender and lender's successors and assigns,, Mortgagee, dated May 24, 2005, and recorded on May 31, 2005, in Liber 683, on Page 940, and assigned by said mortgagee to THE HUNTINGTON NATIONAL BANK, as assigned, Charlevoix County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Ninety-Four Thousand Eight Hundred Forty-Three Dollars and Eighty-Seven Cents (\$94,843.87), including interest at 6.375% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the Main Lobby of the Charlevoix County Courthouse in Charlevoix, Michigan, at 11:00 AM o'clock, on February 20, 2009.

Said premises are located in Charlevoix County, Michigan and are described as: PARCEL B: PART OF THE NORTH 1/2 OF THE NORTHEAST 1/4 OF SECTION 32, TOWN 32 NORTH, RANGE 4 WEST, DESCRIBED AS BEGINNING AT THE POINT ON THE EAST SECTION LINE A DISTANT 650.00 FEET SOUTH FROM THE NORTHEAST CORNER OF SAID SECTION 32 AND EXTENDING THENCE SOUTH 300.00 FEET ALONG THE

For more information, please call: FC F 248.593.1309
 Trott & Trott, P.C.
 Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #240453F01

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

Dated: January 7, 2009

Orlans Associates, P.C.
 Attorneys For Servicer P.O. Box 5041
 Troy, MI 48007-5041
 248-502-1400
 File No. 362.5026
 ASAP# 2962941

THEODORE M. GREEN, AN UNMARRIED MAN, to Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for lender and lender's successors and assigns,, Mortgagee, dated July 14, 2005, and recorded on July 25, 2005, in Liber 694, on Page 322, and assigned by said mortgagee to THE HUNTINGTON NATIONAL BANK, as assigned, Charlevoix County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Seventy-Seven Thousand Eight Hundred Sixty Dollars and Eight Cents (\$77,860.08), including interest at 7.750% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the Main Lobby of the Charlevoix County Courthouse in Charlevoix, Michigan, at 11:00 AM o'clock, on February 13, 2009.

Said premises are located in Charlevoix County, Michigan and are described as: LOT NO. 2 OF RIVERSIDE SUBDIVISION AS RECORDED IN THE OFFICE OF THE REGISTER OF DEEDS FOR CHARLEVOIX COUNTY, MICHIGAN. TAX ID NO. 15-015-050-002-00

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: January 8, 2009

THE HUNTINGTON NATIONAL BANK Mortgagee/Assignee
 Schneiderman & Sherman, P.C.
 23100 Providence Drive, Suite 450
 Southfield, MI 48075

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Gregory Groesser and Tracie L. Groesser, Husband and Wife, to Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for lender and lender's successors and assigns,, Mortgagee, dated May 24, 2005, and recorded on May 31, 2005, in Liber 683, on Page 940, and assigned by said mortgagee to THE HUNTINGTON NATIONAL BANK, as assigned, Charlevoix County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Ninety-Four Thousand Eight Hundred Forty-Three Dollars and Eighty-Seven Cents (\$94,843.87), including interest at 6.375% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the Main Lobby of the Charlevoix County Courthouse in Charlevoix, Michigan, at 11:00 AM o'clock, on February 20, 2009.

Said premises are located in Charlevoix County, Michigan and are described as: PARCEL B: PART OF THE NORTH 1/2 OF THE NORTHEAST 1/4 OF SECTION 32, TOWN 32 NORTH, RANGE 4 WEST, DESCRIBED AS BEGINNING AT THE POINT ON THE EAST SECTION LINE A DISTANT 650.00 FEET SOUTH FROM THE NORTHEAST CORNER OF SAID SECTION 32 AND EXTENDING THENCE SOUTH 300.00 FEET ALONG THE

For more information, please call: FC F 248.593.1309
 Trott & Trott, P.C.
 Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #239457F01

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

EAST LINE (CAMP TEN ROAD); THENCE WEST 500.00 FEET, THENCE NORTH 300.00 FEET; THENCE EAST 500.00 FEET TO THE POINT OF BEGINNING.

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

Dated: January 16, 2009

THE HUNTINGTON NATIONAL BANK Mortgagee/Assignee
 Schneiderman & Sherman, P.C.
 23100 Providence Drive, Suite 450
 Southfield, MI 48075

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

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 Duncan M Maclean and Judith K Maclean, husband and wife, original mortgagor(s), to JPMorgan Chase Bank, N.A., Mortgagee, dated October 31, 2005, and recorded on November 8, 2005 in Liber 715 on Page 209, in Charlevoix county records, Michigan, and assigned by said Mortgagee to Wachovia Bank, National Association, as trustee for J.P. MORGAN Mortgage Trust 2005-A2 as assignee, on which mortgage there is claimed to be due at the date hereof the sum of Five Hundred Fifty-Two Thousand Six Hundred Fifty-Eight And 59/100 Dollars (\$552,658.59), 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 venue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on February 27, 2009.

Said premises are situated in Township of Eveline, Charlevoix County, Michigan, and are described as: Unit 6, Hemingway Pointe Club, according to the consolidating Master Deed recorded in Liber 322, page 101 through 153, inclusive, and as amended in First Amendment to Consolidating Master Deed recorded in Liber 335, page 947, and amendment and restatement of consolidating master deed of hemingway pointe club, as Charlevoix County Condominium Plan No. 21 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 accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: January 28, 2009

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 #240472F01

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

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on February 27, 2009.

Said premises are situated in Township of Chandler, Charlevoix County, Michigan, and are described as: Commencing at the South 1/8 post on the West line of Section 24, township 33 North, Range 4 West, thence East 8 Rods, thence South 10 Rods, thence West 8 Rods, thence North 10 Rods to the point of beginning, being a part of the South 1/2 of the Southwest 1/4 of said section 24

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: January 28, 2009

For more information, please call: FC H 248.593.1300
 Trott & Trott, P.C.
 Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #240736F01

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

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Gregory R. Whipple, a single man, original mortgagor(s), to Countrywide Bank F.S.B, Mortgagee, dated March 5, 2008, and recorded on April 22, 2008 in Liber 845 on Page 601, in Charlevoix county records, Michigan, and assigned by said Mortgagee to Countrywide Home Loans Servicing, L.P. as assignee, on which mortgage there is claimed to be due at the date hereof the sum of Ninety-Seven Thousand Seven Hundred Forty-Eight And 68/100 Dollars (\$97,748.68), including interest at 5.75% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Charlevoix County, at 11:00 AM, on February 27, 2009.

Said premises are situated in Village of Boyne Falls, Charlevoix County, Michigan, and are described as: Lot 82 Springbrook Hills No. 1 as described in document No. 330-255, 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: January 28, 2009

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 #242082F01

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.

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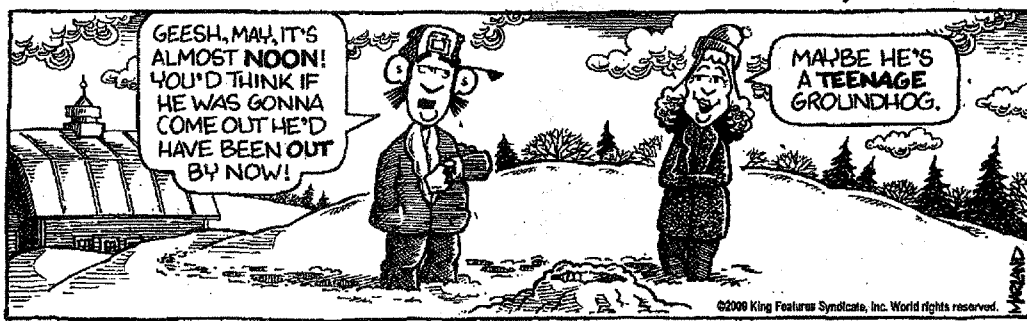
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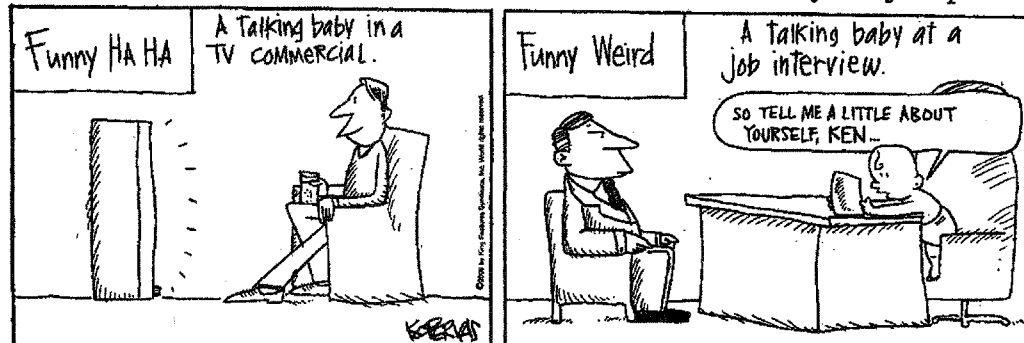
R.F.D.

by Mike Marland



Out on a Limb

by Gary Kopervas



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JERRY CRAFT



Amber Waves

by Dave T. Phinns



su | do | ku

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

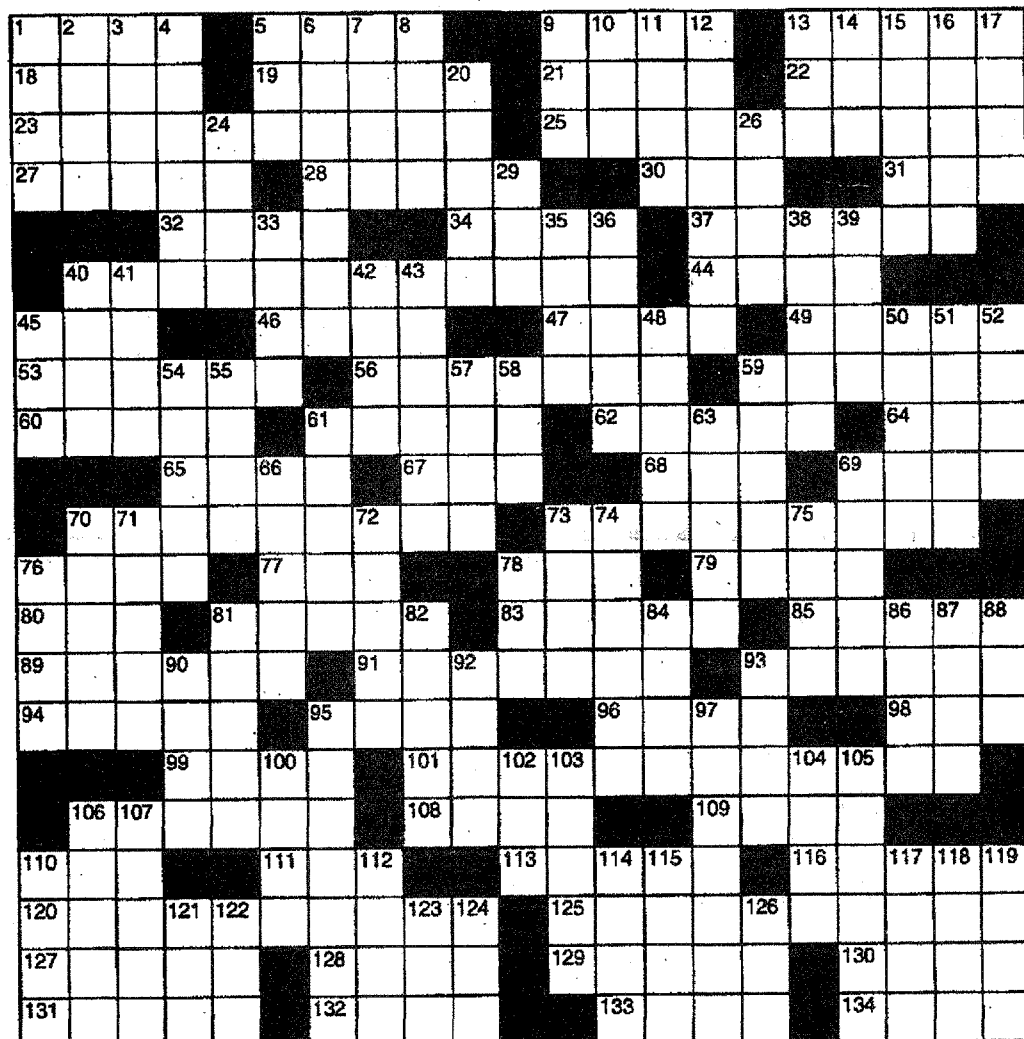
		3	5		1				
		6	1					3	
7					5				
1			9		8				3
8									1
2	7		6						5
		2							8
	8			3	4				
		4		8	9				

HARD

66

Super Crossword SIX-FOOTERS

- ACROSS**
- 1 Kite or coot
 - 5 Chihuahua snack
 - 9 "Goodbye, Columbus" author
 - 13 Egyptian Nobelist
 - 18 Sore
 - 19 Addis —
 - 21 Merrill melody
 - 22 Menander's marketplace
 - 23 6' actress
 - 25 6' comedian
 - 27 Cook clams
 - 28 Trickle
 - 30 Clean-air org.
 - 31 Cartoon cry
 - 32 Wool gatherer?
 - 34 Not — many words
 - 37 "Animal Farm" author
 - 40 6' actor
 - 44 Garfield's pal
 - 45 Tie the knot
 - 46 38 Down, for one
 - 47 — impasse
 - 49 Sour sort
 - 53 Swallow up
 - 56 Undergoes
 - 59 Make a pile?
 - 60 Pool person
 - 61 Puzzling problem
 - 62 Scarlett's sweetheart
 - 64 Actress Hagen
 - 65 Potter's need
 - 67 Browning's bedtime?
 - 68 Diva Marton
 - 69 Young or King
 - 70 6' designer
 - 73 6' author
 - 76 Art deco figure
 - 77 Marsh
 - 78 Parenthesis shape
 - 79 Melodious
 - 80 Dell loaf
 - 81 Robert of "The Citadel"
 - 83 Feline, familiarly
 - 85 Force
 - 89 '66 Michael Caine movie
 - 91 Supervise
 - 93 Take for granted
 - 94 Attack
 - 95 They may get cold
 - 96 Ring out
 - 98 Fix a light
 - 99 And others
 - 101 6' singer
 - 106 Paraguayan title
 - 108 Mediocre
 - 109 When pigs whistle, to Tennyson
 - 110 Mongrel
 - 111 Address abbr.
 - 113 Actress Hedren
 - 116 Gettysburg commander
 - 120 6' trumpeter
 - 125 6' anthropologist
 - 127 Doll up
 - 128 Ireland
 - 129 County in
 - 128 Across
 - 130 Scorch
 - 131 Pass on
 - 132 Crowd-burst?
 - 133 Part of a threat
 - 134 Connecticut campus
 - 9 Scott's "The Quartet"
 - 10 Mispickel, e.g.
 - 11 Become winded
 - 12 Queequeg's weapon
 - 13 Mr. Mineo
 - 14 Season firewood
 - 15 Peg
 - 16 Snake-spearan sprite
 - 17 Chore
 - 20 Clear jelly
 - 24 Love, to Livy
 - 26 Grounds
 - 29 — Cat (winter transport)
 - 33 Relief initials?
 - 35 Constellation component
 - 36 Furry fisherman
 - 38 Cowes' locale
 - 39 First name in architecture
 - 40 Fellow
 - 41 Brink
 - 42 Role for Liz
 - 43 Has a hunch
 - 45 Craven or Unseld
 - 48 Peter of Peter and Gordon
 - 50 It's down in the mouth
 - 51 Copper or cobalt
 - 52 Mastermind
 - 54 Quitter's cry
 - 55 Vegetate
 - 57 "Disco Duck" singer
 - 58 Keatsian crock
 - 59 Barrel part
 - 61 Tower
 - 63 Each's partner
 - 66 Head monk
 - 69 See 70
 - 70 With 69 Down, "Heaven" singer
 - 71 Stuff
 - 72 Dumbstruck
 - 73 "True —" (69 film)
 - 74 Am-y types?
 - 75 Wading bird
 - 76 Therefore
 - 78 Canine grp.
 - 81 "Same here!"
 - 82 Lock
 - 84 "Lemon —" (65 hit)
 - 86 Immaculate
 - 87 Kuwaiti kingpin
 - 88 Turkey serving
 - 90 "I've — had!"
 - 92 Conductor's Klemperer
 - 93 — vera
 - 95 Roaring Twenties figure
 - 97 Canvas shades
 - 100 Inland sea
 - 102 Superlative suffix
 - 103 Nullifies
 - 104 "Nautilus" captain
 - 105 Formal
 - 106 Kid stuff?
 - 107 Comic Leon
 - 110 Canterbury cleaner
 - 112 Austin or Copley
 - 114 Velvet
 - 115 Bucket
 - 117 On the briny deck
 - 118 Distribute
 - 119 Rochester's missus
 - 121 It may be strapless
 - 122 Whichever
 - 123 Carnival site
 - 124 Big bang letters
 - 126 Adversary



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LIBRA (September 23 to October 22) Careful — you might be stepping into dangerous territory if you decide to "exaggerate" the facts too much. Remember: The truth speaks for itself and needs no embellishment.

SCORPIO (October 23 to November 21) Although your workplace successes have earned you many admirers, there are some colleagues who are not among them. Be careful how you proceed with your new project.

SAGITTARIUS (November 22 to December 21) You might have to go into great detail to explain why you're currently reluctant to make changes to an already prepared plan. Be sure you have all the facts to back yourself up.

CAPRICORN (December 22 to January 19) Travel plans might still be uncertain. But instead of getting upset about the delay, open yourself up to other possibilities, and begin checking out some alternative destinations.

AQUARIUS (January 20 to February 18) Changing conditions might require you to alter some of your plans. While you might be agreeable to this, be prepared with explanations for those who do not want changes made.

PISCES (February 19 to March 20) Although you might have to deal with some detractors who aren't too kind in their critiques, you gain points when you're willing to stand up and defend your work.

BORN THIS WEEK: You have a gift for creating a warm and loving environment between yourself and others.

ARIES (March 21 to April 19) Seeing the silly side of some really ridiculous situations helps give the Lamb a new perspective on how to handle them. Some important contacts can be made this weekend.

TAURUS (April 20 to May 20) Try to complete your outstanding tasks by midweek. This leaves you free to take advantage of new possibilities — both professional and personal — opening up by week's end.

GEMINI (May 21 to June 20) With both your creative side and your energy levels rising this week, you should be able to tackle that too-long-neglected project again. A family member might have important news.

CANCER (June 21 to July 22) An explanation you requested seems to be more confusing than enlightening. You should insist on clarifications now, rather than deal with problems that might arise later.

LEO (July 23 to August 22) Your energy levels might be ebbing a bit. But that's no excuse for taking catnaps when you could be working on those unfinished tasks. There'll be time to curl up and relax by week's end.

VIRGO (August 23 to September 22) It's a good time to get those ideas out of your head and into a readable format if you hope to have them turned into something doable. A good friend is ready with worthwhile advice.

TOP DVD RENTALS AND SALES

- Top 10 Video Rentals**
1. Burn After Reading(R) George Clooney (Universal)
 2. Death Race(R) Jason Statham (Universal)
 3. The Dark Knight(PG-13) Christian Bale (Warner)
 4. Eagle Eye(PG-13) Shia LaBeouf (DreamWorks SKG)
 5. Mamma Mia!(PG-13) Meryl Streep (Universal)
 6. Mummy: Tomb of the Dragon Emperor(PG-13) Brendan Fraser (Universal)
 7. Traitor(PG-13) Don Cheadle (Overture Films)
 8. Wanted(R) James McAvoy (Universal)
 9. Step Brothers(R) Will Ferrell (Sony)
 10. Dr. Seuss' Horton Hears a Who!(G) animated (20th Century Fox)
- Top 10 DVD Sales**
1. The Dark Knight(PG-13) (Warner)
 2. Mamma Mia!(PG-13) (Universal)
 3. Burn After Reading(R) (Universal)
 4. Death Race(NR) (Universal)
 5. Wall-E(G) (Walt Disney/Pixar)
 6. The Mummy: Tomb of the Dragon Emperor(PG-13) (Universal)
 7. Dr. Seuss' Horton Hears a Who!(G) (20th Century Fox)
 8. Step Brothers(R) (Sony)
 9. Hancock(PG-13) (Sony)
 10. The Chronicles of Narnia: Prince Caspian(PG) (Walt Disney)



TOP DVD RENTALS AND SALES

- Moments in time**
- THE HISTORY CHANNEL**
- On Feb. 4, 1789, 69 members of Congress cast their ballots to elect George Washington the first president of the United States. After months of appearing to sidestep, and even outright rejecting, the idea of assuming the presidency, Washington reluctantly accepted Congress' decision.
 - On Feb. 7, 1812, the most violent of a series of earthquakes near Missouri causes a so-called fluvial tsunami in the Mississippi River, actually making the river run backward for several hours. One of the tremors in the series caused church bells to ring in Boston, more than a thousand miles away.
 - On Feb. 6, 1820, the first organized immigration of freed slaves to Africa from the United States departs New York harbor on a journey to Sierra Leone in West Africa. The expedition was partially funded by the U.S. Congress, which had appropriated \$100,000 to be used in returning displaced Africans to Africa.
 - On Feb. 2, 1887, Groundhog Day, featuring a rodent meteorologist, is celebrated for the first time in Punxsutawney, Pa. According to tradition, if a groundhog comes out of its hole on this day and sees its shadow, there will be six more weeks of winter weather; no shadow means an early spring.
 - On Feb. 8, 1924, the first execution by lethal gas in American history is carried out in Carson City, Nev. The



executed man was Tong Lee, a member of a Chinese gang who was convicted of murdering a rival gang member.

• On Feb. 5, 1937, President Franklin Roosevelt announces a controversial plan to expand the Supreme Court to as many as 15 judges. Critics immediately charged that Roosevelt was trying to "pack" the court and thus neutralize Supreme Court justices hostile to his New Deal.

• On Feb. 3, 1959, rising American rock stars Buddy Holly, Ritchie Valens and J.P. "The Big Bopper" Richardson are killed when their chartered Beechcraft Bonanza airplane crashes in Iowa a few minutes after takeoff from Mason City on a flight bound for Minnesota.



- Top 10 movies**
1. Gran Torino(R) Clint Eastwood, Christopher Carley
 2. Bride Wars(PG) Kate Hudson, Anne Hathaway
 3. The Unborn(PG-13) Odette Yustman, Gary Oldman
 4. Marley & Me(PG) Owen Wilson, Jennifer Aniston
 5. The Curious Case of Benjamin Button(PG-13) Brad Pitt, Cate Blanchett
 6. Bedtime Stories(PG) Courteney Cox Arquette, Keri Russell
 7. Valkyrie(PG-13) Tom Cruise, Kenneth Branagh
 8. Yes Man(PG-13) Jim Carrey, Zoey Deschanel
 9. Not Easily Broken(PG-13) Morris Chestnut, Taraji Henson
 10. Seven Pounds(PG-13) Will Smith, Rosario Dawson



- Sudoku Answers:**
- | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| 4 | 6 | 9 | 3 | 5 | 2 | 1 | 8 | 7 |
| 5 | 2 | 8 | 6 | 1 | 7 | 9 | 3 | 4 |
| 7 | 1 | 3 | 9 | 4 | 8 | 5 | 6 | 2 |
| 1 | 4 | 6 | 7 | 9 | 5 | 8 | 2 | 3 |
| 8 | 9 | 5 | 4 | 2 | 3 | 6 | 7 | 1 |
| 2 | 3 | 7 | 8 | 6 | 1 | 4 | 9 | 5 |
| 9 | 5 | 2 | 1 | 7 | 6 | 3 | 4 | 8 |
| 6 | 8 | 1 | 2 | 3 | 4 | 7 | 5 | 9 |
| 3 | 7 | 4 | 5 | 8 | 9 | 2 | 1 | 6 |
- Super Crossword Answers**
- | | | | |
|--------|---------|---------|-------|
| BIRD | TACO | ROTH | SADAT |
| ACHY | ARABA | ARIJA | AGORA |
| QUEEN | DAVIS | BERRY | LEWIS |
| STEAM | SEEPS | EPA | EEK |
| MOON | INSO | ORWELL | |
| GEORGE | SCOTT | OTIE | |
| WED | ISLE | ATAN | GRUMP |
| ENGULF | ENDURES | SHOVEL | |
| STENO | POSER | RHETT | UTA |
| CLAY | FEW | EVA | ALIAN |
| BI | BLASS | GOREVIL | DAL |
| ERTE | BOG | ARG | REBA |
| RYE | DONAT | KITTY | IMPUL |
| GAMBIT | PROCTOR | ASSUME | |
| ONSET | FEET | PIEAL | BITIG |
| ETIAL | STEVIE | WONDER | |
| RENORA | SOSO | NEER | |
| CUR | APT | TIPPI | MEADE |
| HERALD | PERT | DIANA | POSEY |
| ADORN | ERIN | BLUGO | BAR |
| RELAY | RIOT | ELSE | YALE |

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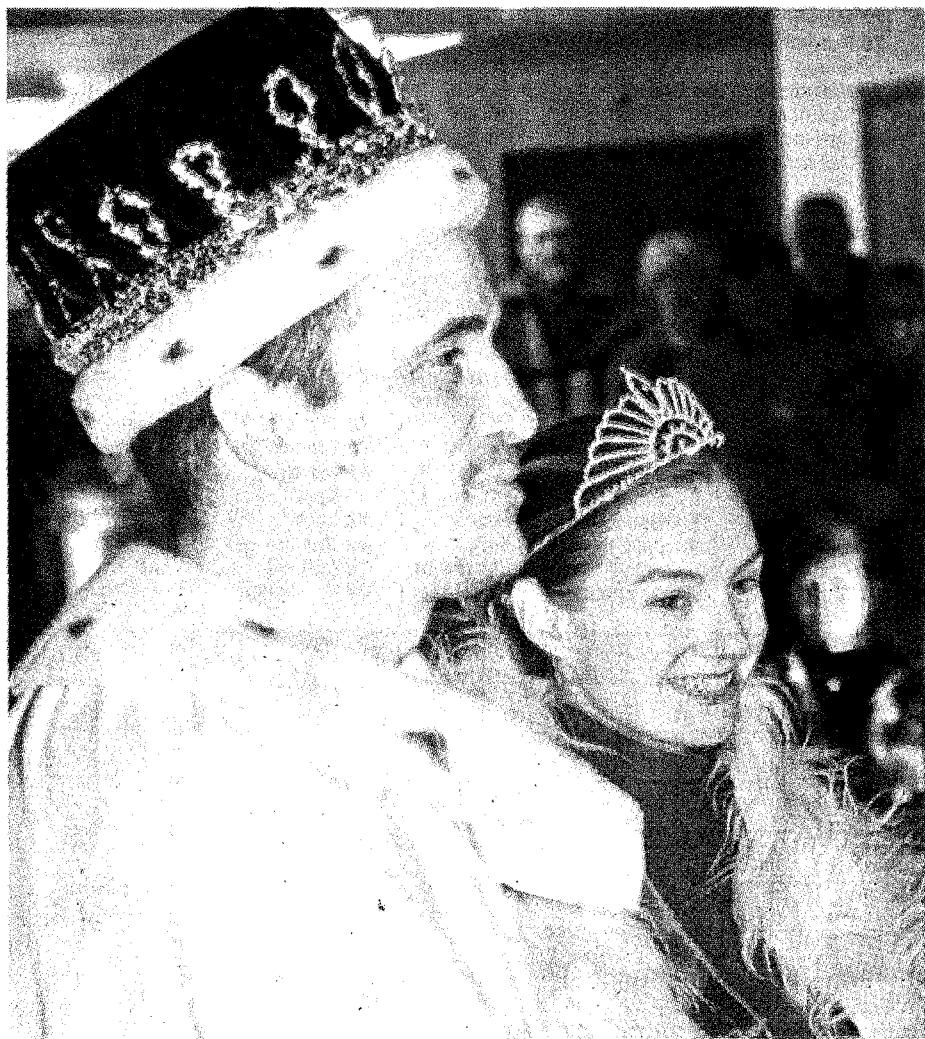
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A scene from "Paper or Plastic," a student-produced production, was one of the highlights of this year's Sno-Blast weekend.



Winter Knight Paul Nachazel and Belle of the Blizzard Lindsey Bassett were crowned at the East Jordan Sno-Mobile Club on Friday, Jan. 16, during the Sno-Blast Winter Festival in East Jordan.

Art lectures at JRAC

Andrea Gerring, long-time JRAC member, will present a series of power point lectures in February at the Jordan River Art Center, 301 Main St., East Jordan. She has a masters in art history, with the major field of study being China, India and Japan, from Wayne State University. She has been a decorative painter for the past 25 years and is currently an adjunct professor at North Central Michigan College, teaching Art History from Prehistory to the Present—in the West and the East. Below listed are the lectures.

Sunday, Feb. 1, 1:30 pm
The Art of the World's Great Religions

An introduction to the work of the artists who illustrated the words of the prophets and conveyed the message of the Judeo-Christian, Buddhist and Muslim Faiths. An exploration of churches, temples, synagogues and mosques through the artwork that adorns them.

Sunday, Feb. 8, 1:30 pm
The Art of China Yesterday and Today

Have the Olympics helped us to better understand the Chinese culture? A short survey of the Chinese art from the earliest grave goods to the 21st century pyrotechnic achievements of the opening celebrations will give us a closer look and better idea.

Sunday, Feb. 15, 1:30 pm
The Art of the Americas

The Art of the Americas is a story of incredible pre-colonization civilizations. They were all destroyed by European conquerors. Let's uncover their past glory and find out what remains to be discovered and explored.

Groups or individuals are all welcome. Interested persons need not be a member of JRAC. Admittance is by donation only. For further information call 231-582-6399.

Sno-Blast Winter Festival

Photots by Vic Ruggles

HAPPENINGS

Business class offered

Thinking about starting your own business? A great place to begin is at the "How To Start a Business" class, being held Wednesday, Jan. 28, from 6:30 to 8:30 p.m. at the Boyne District Library in Boyne City. The session, presented by Wendy Wieland, NLEA/SBTC Business Consultant will acquaint participants with the process and the tools needed to begin developing a new business. Sessions are held monthly.

The class fee is \$20 and registration is required. Please contact Sara at NLEA, 231-582-6482 or email sara@northernlakes.net.

Benefit dinner

There will be a spaghetti dinner on Thursday, Jan. 29, from 4:30 to 7:30 p.m., at St. Matthew's Church. All proceeds will benefit the Boyne Christian Ministerial Association Deacon's Fund. There will be celebrity workers, a children's coloring contest, and dinner by donation. Any questions or to help at the event contact Lee Ecker at leesan@charter.net or 231-547-0429.

Give the gift of life

There will be a Red Cross blood drive on Friday, Jan. 30, from 8 a.m. to 1:45 p.m., at the East Jordan High School, and another on Tuesday, Feb. 3, from 12 to 5:45 p.m. at the East Jordan Civic Center. Blood donors must be at least 17 years old, weigh at least 110 pounds and be in good general health. For information on a blood drive in any of the 65 counties served by the Great Lakes Region, call 1-800-GIVE LIFE or visit www.redcrossmichigan.org. Blood drive times and locations are subject to change.

Financial classes offered

Northern Homes CDC is offering free Credit Ed-

ucation and Financial Management classes in three locations in February to help you start the new year right. Do you want to learn how you can create a budget you can live with? Do you wonder what your credit report really says? Do you want to know how you can improve your credit? You will learn how to use credit, how to budget, and how to make financial decisions for you and your family. Call Alice at 231-582-6436 to register for a class.

Classes in Boyne City will be held at the Boyne District Library on Mondays, Feb. 2, 9, 16 and 23, from 6 to 7:30 p.m. Classes will also be held in Petoskey at Northern Michigan Regional Hospital Community Health Education Center on Tuesdays, Feb. 3, 10, 17 and 24 at 6 p.m. and in Charlevoix at the Charlevoix Public Library on Thursdays, Feb. 5, 12, 19 and 26 from 5:50 to 7:30 p.m.

Spelling bee

North Central Michigan College Foundation is sponsoring a Spelling Bee on Tuesday, Feb. 3, from 6:30 to 8 p.m., at the East Jordan High School, 240 N. Maple Street. Entry fee is \$100 per team and forms can be picked up at the East Jordan High School, East Jordan Chamber of Commerce, East Jordan Lake Street Center or at NCMC Web Site (www.ncmich.edu) and click on Bee. Money will be used to provide scholarships for East Jordan students to attend North Central-East Jordan classes.

Free mammograms for Antrim County women

A mammogram is recommended annually for all women age 40 and older and anyone, male or female, young or old, who feels a lump in his or her breast. Thanks to the Antrim County High Tea for Breast Cancer Prevention, every Antrim

County resident who needs a mammogram is able to receive one. Appointments are available Wednesday, Feb. 4, at the Health Department's Mancelona Clinic. Call the Health Department of Northwest Michigan to schedule your appointment at 800-432-4121. Do it for yourself. Do it for your family.

Authors and musicians at Boyne Country Books

"Pizza and a Program" is a new regular event at Boyne Country Books, featuring authors, local celebrities and other guest speakers. Bob Downes, author of "The Planet Backpacker," will give tips and talk about his backpacking around the world at 6:30 p.m., Wednesday, Feb. 4. Program suggestions are welcomed; call Kathy Anderson at 231-582-3180. Boyne Country Books is located at 125 Water Street in Boyne City, Michigan and online at www.boynebooks.com.

Got dessert?

"Ellsworth's Best" dessert tasting and auction will take place on Thursday, Feb. 5, from 7 to 8 p.m. Bring your sweetheart to the Front Porch Cafe for a tasting of Ellsworth's best gourmet desserts for a free will donation. Coffee, tea and punch are included. Take home a delectable dessert by entering the dessert raffle. Tickets are \$2 each or three for \$5. Proceeds benefit the Front Porch Cafe, a non-profit community-wide initiative.

Foreclosure counseling

Northern Homes CDC has received a contract from the Michigan State Housing Development Authority to provide Foreclosure Counseling services for free to homeowners in northern Michigan. We can help a family review their current financial situation, help them work with their

lender to create a loan modification and help them make plans for the future. Our services are free. Northern Homes CDC is a MSDHA and HUD certified housing counselor. Call Alice at 231-582-6436 for an appointment.

Saturday dances

The Rustic Ballroom in Walloon Lake features the UpNorth Big Band every 2nd and 4th Saturday, year round. Live music for swing, foxtrot, Latin, and waltz right in our backyard. Dance workshop of various ballroom styles from 6:45 to 7:30 p.m. and the band plays from 7:30-10:30 p.m. Adults \$10, students \$5. Website: www.rusticballroom.com.

Free Clinic reopens

The newly reorganized and incorporated Boyne Area Free Clinic has reopened in its former location at 624 State St. It will operate every Friday from 8 a.m. to 4 p.m., offering primary care for the underinsured or uninsured. Dr. Richard Mansfield will continue to be the clinic's volunteer medical director. Call 231-582-4605 on Fridays for information.

Library has WhizBang resource

The Business Resource Center at the Boyne District Library now has the new Retail Mastery System available to business patrons. This resource from WhizBang! includes many areas of running a retail business and includes 24 DVDs, 26 audio CDs, 954 pages of written text and 11 data CDs (with hundreds of sample forms). WhizBang! has helped some of our local business owners already; stop by and learn something new to improve your business. The Retail Mastery System is available for in-library use during our normal business hours. Visit www.boynelibrary.org or call 231-582-7861 for more information.

Basics webinar

The Boyne City Main Street Program will be hosting a "Main Street Building Basics" presentation on Thursday, Jan. 29, from 8:30 to 10 a.m. at the Boyne City Hall auditorium. The public, especially downtown property owners and individuals interested in historic preservation, are invited to attend. The presentation will be a webinar conducted by the Kelly Larson, Main Street architect for the State Historic Preserva-

tion Office. The presentation will focus on the history of downtowns and the evolution of older buildings over time. Also discussed will be good historic preservation principles and practices to maintain the unique qualities of historic buildings while also making them functional for today's needs.

The presentation is a kick-off point for the Boyne City Main Street Design Committee to select downtown buildings

to receive design services intended to facilitate the rehabilitation of a building's facade. Any building located within the downtown is eligible to receive the no-cost design services that include a schematic drawing of the proposed facade improvement, preliminary cost estimate, and paint samples. The design services are provided by the Michigan Main Street Center and the State Historic Preserva-

tion Office. Any proper-

ty owner interested in receiving the services must first attend a "Main Street Building Basics" presentation. An application, available at the Main Street office, can then be submitted to the Design Committee for review and approval.

To learn more about the presentation and design services, contact Hugh Conklin, Main Street Program manager, at 231-582-9009 or email mainstreet@boyne-city.com.

Winter Fun in Boyne Country

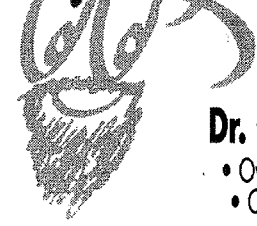
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Year 'Round
Fun

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THE WHOLE
FAMILY CAN
ENJOY!

For information on all the fun activities the Boyne Area has to offer please call the Boyne Area Chamber at 231-582-6222 or visit them online at www.boynechamber.com

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