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CASS CITY CHRONICLE

Complete coverage of the Cass City community and surrounding areas since 1899

VOLUME 102, NUMBER 36

CASS CITY, MICHIGAN - WEDNESDAY, NOVEMBER 26, 2008

FIFTY CENTS

16 PAGES, 2 SUPPLEMENTS



CASS CITY HIGH School senior Sarah Howard, 17, takes her turn inside the AWARE III DWI (driving while under the influence) simulator car Friday in a shop room at the high school. The day-long program offered dozens of students the opportunity to experience virtual drunken driving.

Simulating danger

250 students, staff "drive" under the influence

by Tom Montgomery
Editor

Cass City High School senior Jennie Thorp crashed within minutes of pressing her foot against the gas pedal. Junior Jordan Papp demolished a large box that fell off a truck into his path, and senior Sarah Howard plowed into a construction zone.

Cass City School Supt. Ron Wilson didn't fare much better; he smashed into a downed tree.

"I didn't even see the construction workers," Howard, 17, said after her experience inside the P.E.E.R.S. (Professionals Encouraging Education Reform Statewide) AWARE III DWI (driving while under the influence) simulator system Friday. "It was hard. It was really blurry. You think you're doing something, but it's totally the opposite."

"I think it shows the students how it would be if they were driving drunk, and I think some of them won't now," Howard added.

Students in grades 8 through 12 gathered inside a shop room at the high school throughout the day to test their ability to drive while "virtually" drunk, and learn a lesson or 2 about the dangers of drinking and then getting behind the wheel of a car.

They were able to do that thanks to the state-of-the-art equipment

brought in by P.E.E.R.S., a national corporation based in Grand Rapids that strives to educate young people about the dangers of driving while under the influence of alcohol and drugs. P.E.E.R.S. visits more than 600 college campuses nationwide each

Please turn to back page.

LaBelle takes over as new clerk in Elkland Township

by Tom Montgomery
Editor

Thursday marked a changing of the guard, so to speak, in Elkland Township government, with veteran township Clerk Norma Wallace handing over the reins of her office to Ed LaBelle, who was elected to the post after running unopposed this year.

After 26 years, you might think Wallace would be dancing in the street after reading the oath of office to LaBelle.

But even fresh out of the busiest presidential election in memory, Thursday's swearing-in ceremony left Wallace feeling a bit melancholy.

"Yes, I will miss it," she confided after Elkland Township Supervisor Dan Erla presented her with a special tribute signed by Michigan Gov. Jennifer Granholm, state Senator Jim Barcia and state Rep. Terry Brown.

For the past 26 years, Wallace has served as clerk, and she figures the job required an average of 20 hours of work a week, although there have been weeks when she has put in a solid 60 hours.

During that time, she's juggled a myriad of responsibilities — recording minutes of all regular, annual and special township meetings, preparing an accounts payable sheet each

month, maintaining the township ledger, maintaining and updating voter registration records and conducting all primary and general elections for township, county, state and federal elections, maintaining and recording deeds and permanent care cemetery records, and recording and maintaining fire department records.

As an added bonus, Wallace has been faithful in getting an area minister and speaker system, and arranging to have programs for the annual Memorial Day service in Cass City. Wallace took on the job back in 1982 when she was appointed to complete the final 2 years of then-Clerk Carol Ware's 4-year term. She was elected to her first full term in 1994.

A Gagetown native, Wallace's entry into municipal government was a natural decision, as her dad, the late Bob Osborn, served as supervisor in Huron County's Grant Township for many years. He later served as Huron County register of deeds for 18 years.

Wallace's replacement, LaBelle, 66, is a Bad Axe native who has lived in Cass City since 1969. A semi-retired, part-time general accountant for Countryside Transportation, Sebawaing, LaBelle and his wife, Pam, have 2 grown children; Jeffery of Fort

Cuts total \$109,000

School eliminates 5 hourly positions

The Cass City Board of Education approved more than \$109,000 in cuts, most of it tied to 5 hourly positions, during a monthly meeting Monday night.

The teaching staff was spared, but school officials indicated they still have a ways to go to avoid red ink next year. In fact, school Supt. Ron Wilson reminded those in attendance that the board still must trim a half-million dollars or more in 2009-10.

The cuts approved Monday were recommended by the board's finance committee, composed of Michelle Biddinger, Danny Haag and Craig Bellev.

Eliminated were one technology support job, the in-school suspension position and 3 aides — one at the kindergarten level and the remaining 2 in special education. Among those, Wilson indicated the committee targeted the in-school suspension job because there isn't a need for full-time coverage in that area. School officials have hired an additional kindergarten teacher, making it possible to cut one aide position there, and in the area of special education, one student has been expelled and the other has transferred to Highland Pines School, he noted.

The board also slashed \$11,800 in books and supplies, \$4,200 in special education books and supplies and \$5,150 in office supplies along with more than \$18,000 in central office expenses and maintenance/transportation supplies and board workshops and conferences. Wilson projected

the district will save another \$15,000 in fuel costs due to declining prices.

"I know we're cutting people right down to the bare bones as far as supplies," commented Biddinger, who added she and the other finance committee members wanted to avoid cutting teaching positions this year.

Monday's vote was approved to offset the loss of about \$100,000 in per-pupil funding this year. "We've received notice from the state that we're going to be losing about \$75 a student," Wilson explained. While Lansing had promised schools a \$112-

per-pupil increase, he said, another massive state budget deficit has made following through impossible.

Prior to outlining the committee's proposal to reduce expenses, Wilson briefly discussed his budget projections for the district, noting major cuts this year will be avoided by chipping away at the general fund balance, which is expected to total \$950,354 but will fall to roughly \$600,000 next year. Even if expenses and revenues were to remain the

Please turn to back page.

Village may borrow \$170,000 for parking

The Cass City Village council took action to relieve parking problems in the downtown district during Monday's regular monthly meeting.

By a unanimous vote, the village council board members approved receiving sealed bids from Cass City banks to borrow \$170,000 for the purpose of acquiring the Hunt and Thorpe properties.

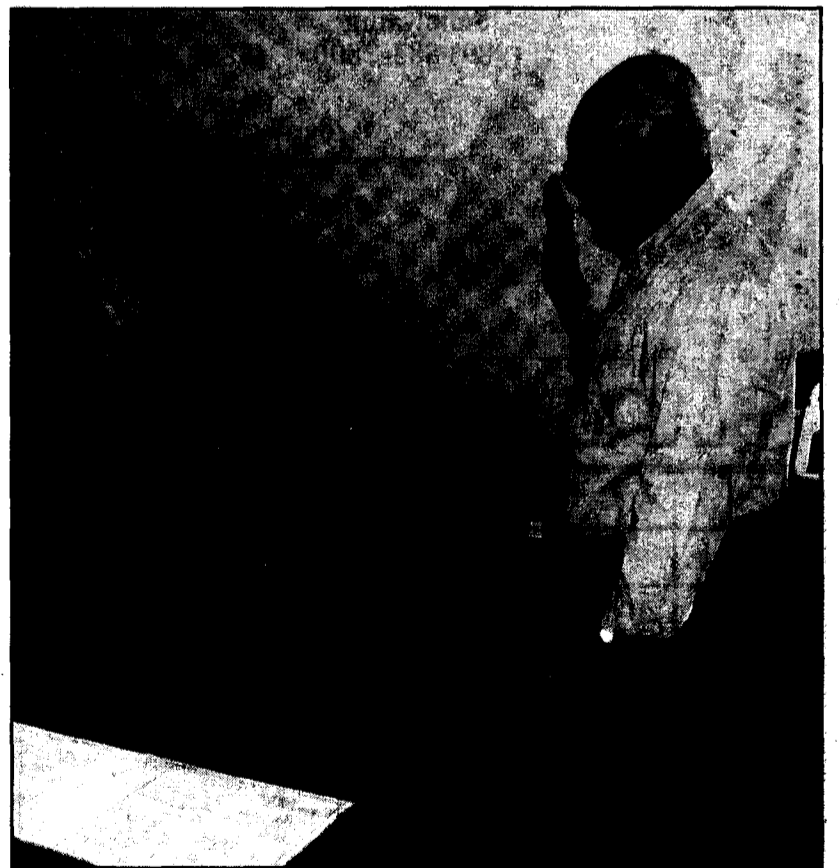
Village Manager Peter Cristiano reported that for some time the Downtown Development Authority (DDA) has been studying ways to relieve the parking problems for businesses on Main Street, namely behind Carmela's Pizzeria and Burkhard

Plumbing and also to provide a drive-up window in back of the former Old Wood Drug building.

"We now have the opportunity to purchase 2 properties, 4452 West Street and 4453 Leach Street. The result would be a parking lot that would provide up to 40 spaces. Appraisals have been completed on both properties and the offers to purchase are within the appraisals," Cristiano said.

DDA member Burt Althaver explained that remaining on the Hunt and Thorpe properties would be 2 rental properties and rental of tower

Please turn to back page.



ELKLAND Township Clerk Norma Wallace, who is retiring after 26 years on the job, swears in new township Clerk Ed LaBelle last week. LaBelle officially took over the duties of clerk Thursday at noon, but will benefit from Wallace's years of experience as she has agreed to stay on as assistant clerk for a period of time.

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Inside This Week:

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Stuart and Vera Nicol

Nicols celebrate 60th anniversary

Stuart and Vera Nicol will celebrate their 60th wedding anniversary with a dinner hosted by their family. The former Vera Dobson and her husband were married Oct. 27, 1948 in the Methodist parsonage in Ubyly. The couple has 2 sons: John (Gayle) Nicol and Jerry (Karen) Nicol, both

of Cass City; a daughter, Frances (deceased), and a son, Michael (deceased). They have 7 grandchildren and a great-grandchild on the way. Stuart and Vera have lived in Cass City for over 50 years. Stuart is retired from Nicol and Sons, and Vera retired as secretary of Nicol and Sons.

TBHS officials rewarded by CARF

Tuscola Behavioral Health Systems (TBHS) has been awarded accreditation from the Commission on Accreditation of Rehabilitation Facilities (CARF) for a 3-year period through October 2011.

By receiving the 3-year accreditation, TBHS has demonstrated that its programs and services satisfy each of the CARF Accreditation Conditions and demonstrate substantial conformance to their high quality standards. This is the first accreditation through CARF for TBHS after being accredited by the Joint Commission on Accreditation of Rehabilitation Facilities (JCAHO) for the past 12 years.

Identified programs and services that are accredited include: Assertive Community Treatment (Adults), Case Management/Services Coordination (Children, Adolescents and Adults), Crisis Intervention, Intensive Family-Based Services (Children and Adolescents), Outpatient Treatment (Adult, Children and Adolescents), Community Services (Case Management/Services Coordination and Community Integration), and Employment Services (Job Development, Job Supports, Job-Site Training and Employment Services Coordination).

The CARF survey report highlighted a number of items that CARF determined to be strengths of TBHS programs and services.

A few of those highlights are: "The organization has stepped out of the box and sought resources from many avenues..." "...The Personal Independence Center facility exemplifies the organization's skill in addressing the needs of individuals and the desire to improve service delivery. The program movement ensures that there is an environment of cooperation, collaboration, and understanding among all services; the ability of staff to communicate and support one another and a continuum of care, a one-stop shop for persons served." The surveyors also stated that, "The organization is an active partner with the community and a driving force to help educate citizens..."

TBHS Chief Executive Officer Sharon Beals expressed her satisfaction with the survey by saying, "The survey results reiterate the staff's commitment of providing quality services and their dedication to improving the lives of the persons served within Tuscola County."

Pie lovers' choice

One out of 4 Americans prefer apple pie, followed by pumpkin or sweet potato (17 percent), anything chocolate (14 percent), lemon meringue (11 percent) and cherry (10 percent).

It's a girl!



Ella May Steadman

Jeff and Ellen Steadman of Cass City announce the birth of their daughter, Ella May.

Ella was born Oct. 24, 2008 at 9:34 a.m. at Huron Medical Center in Bad Axe. She weighed 6 pounds, 7 ounces and was 19 3/4 inches long.

Her grandparents are Joe and Joann Steadman of Cass City.

Support Our Troops plates now available

Michigan motorists can show their support for members of the U.S. armed forces with the new "Support Our Troops" plate that's on sale now, Secretary of State Terri Lynn Land recently announced.

The state's newest fundraising plate gives \$25 for each plate sold to the Florida-based non-profit group, Support Our Troops, which sends care packages to troops stationed overseas.

"The men and women of America's armed forces stepped forward when their country needed them so it's wonderful to offer the opportunity to be there for members of the military with this new license plate," Land said. "I'm pleased that Michigan residents now have the opportunity to show their appreciation and support."

The plate costs \$35 in addition to the vehicle's registration fee, which is based on the manufacturer's suggested retail price. Plate renewals are \$10 each year. Collector plates also are available for \$35, \$25 of which goes to the organization.

Michigan joins about 2 dozen states in offering a Support Our Troops plate. The Support Our Troops organization worked with the Michigan Legislature to approve the plate and the Secretary of State's Office on its design.

The plate features the attractive logo of the Support Our Troops organization, which has a military member standing with a child and an American flag as the background.



Frank and Ivernia Schwartz

Schwartzes mark 45th anniversary

Mr. and Mrs. Frank Schwartz were married 45 years Nov. 23, 2008.

Frank James Schwartz and Ivernia Holly Toner were joined in marriage Nov. 23, 1963 by Father Arnold Messing at St. Pancratius Catholic Church, Cass City. The late James LaRoche and Darlene (Brady) Cummins were their attendants.

The couple have 3 daughters: Michelle (Doug) Richmond of Pigeon,

Brenda (Steve) Admond of Fremont and Theresa (Joe) Jager of Brighton. They have 7 grandchildren: Brittany Ann and Logan Douglas Richmond, Megan Holly and Lauren Alys Admond, Kimberlee Kaylene and Lindsay Rochelle Ridge and Charles Lyn Jager.

The family will have dinner together to celebrate this anniversary along with Thanksgiving this year.

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

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

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Rabbit Tracks

by John Haire

(And anyone else he can get to help)

Judging by random conversations with hunters, the consensus is that the deer kill will be down this season because of the baiting ban. We will see if that's correct when the harvest tally is compiled and will pass the results on to you as it becomes available.

Travelers last week could buy gas at a lower average price in the Flint or Bay City-Saginaw area than any other area in Michigan, according to AAA Michigan. Lowest average price in the Flint area, \$1.709. Close behind was Bay City-Saginaw area at \$1.719. Detroit area's price average was \$1.726. The price decline continued last week when the average price dropped 21.3 cents per gallon and is \$1.373 lower than at the same time last year. Today's price is the lowest since January 2005.

Cass City High School basketball fans can get an early peek at the prospects for this year if they choose to attend a boys' scrimmage at Marlette Friday at 10 a.m.

I gobbled up perhaps more than a quart of luscious raspberries, a favorite dessert, recently and haven't thanked whoever was kind enough to deliver them to my house. I haven't expressed my appreciation because I don't know who it was.

I was away and Esther accepted them and my troubles began. She didn't know the name of the donor. I waited around for about 3 weeks figuring that the name would pop up, but it's no go.

So hopefully he/she will read about this and be assured that they were really appreciated. Any reader who knows who the generous friend is, clue us in. If that happens all of you will know. It's one of the great advantages of living in a small town and being a staff member on a small paper.

Thumb Ag Day slated next month

Thumb Ag Day is scheduled for Tuesday, Dec. 9, at Ubyl Heights Country Club in Ubyl.

The program features educational programming and a chance to visit up to 79 agribusinesses exhibiting at this year's program.

Doors open at 8:30 a.m. and remain open until 4 p.m. for participants to view exhibits and attend educational programs, which start at 9 a.m. This year's educational programs include: "Dealing with Financial Risks in 2009" by Dennis Stein, District Farm Management educator; "A Commodity Market Update" by Dr. Jim Hilker, Michigan State University Agricultural Economics Department; "Agriculture in a Period of Economic Turmoil" by Dr. David Schweikhardt, Michigan State University Agricultural Economics Department; and "Ag Review: Results of this Year's Field Trials" by Thumb Field Crops Extension Educators. Restricted Use Pesticide (RUP) credits are pending from the Michigan Department of Agriculture.

Lunch is optional at \$7 per person, admission otherwise is free. For more information, call your local MSU Extension Office in Huron County at (989) 269-9949, in Sanilac County at (810) 648-2515 or Tuscola County at (989) 672-3870.

Thumb Ag Day is sponsored by Michigan State University Extension and supported by the area's agricultural businesses.



OFFICERS OF THE Cass City Rotary Club were installed Wednesday at a special meeting held at Northwood Meadows. The installation dinner was served by members of the Cass City Honor Society. The officers are, from left: Lambert Althaver, sergeant-at-arms; Ron Wilson, president-elect; Melissa Mathewson, secretary; Val Hartel, treasurer; Alice Zaleski, president; Mike Sines, vice president.

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The Haire Net

No losers in this holiday tradition



It's not because my ticket was drawn the first time that a new way to celebrate Christmas gift giving in the family was observed, that I was very pleased to be a winner.

Adults didn't exchange gifts last year. They contributed money and their names were placed in a pot and a drawing held.

It wasn't a financial windfall and no one expected it to be, although all participants were guaranteed to be winners. Why the drawing? Under the system when my name was selected I won the right to choose what charity or non-profit organization would be the beneficiary. I chose "Trout Unlimited".

I'm sure that without the drawing there would have been a dozen different choices for the best place to distribute the money.

If preserving the environment isn't at the top of your list, it probably would be seen as an odd choice. More well known organizations immediately come to mind - Red Cross, Salvation Army, Cancer Society and dozens more like them are certainly worthy.

Trout Unlimited started in Michigan at the home of an avid fisherman. His summer home was located on the bank of the Au Sable River and the early concern of the organization he helped found was the Au Sable. The tenants of the first group was quickly adopted by sportsmen everywhere and spread across the country.

TNB hosting Giving Tree

Thumb National Bank in Cass City is hosting a "Giving Tree" for residents of Tendercare, Cass City, and area residents are invited to stop by and pick up a tag or 2 that offer Christmas gift suggestions for the residents.

The bank is planning a Christmas party for Thursday, Dec. 18. Those planning to purchase a gift are asked to drop them off at the bank by Dec. 15.

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SPLITTING THE WORK of leading the club in 2007 and part of 2008 was Mike Sines, who was honored with a plaque at the annual installation. The plaque was awarded by Alice Zaleski, who agreed to finish the 2008-09 Rotary year as president.

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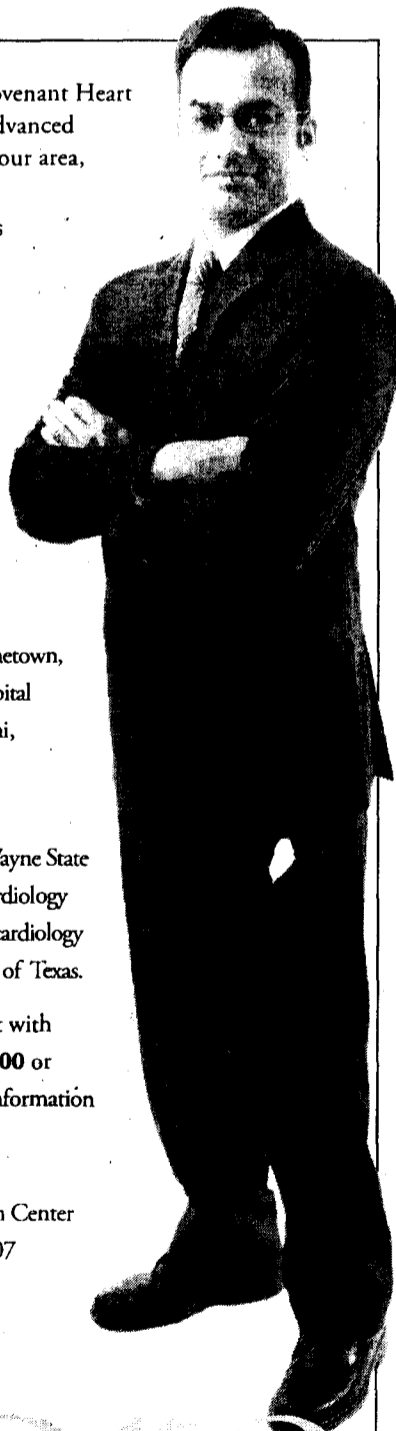
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Everyday Stories

Cass City Public Schools
"Assignment America"
By Emily Martin

I've never seen myself as a person who would enjoy right triangle trigonometry, algorithms, or integers of any kind.

With that cliché image of a crystal ball predicting my future, I would have told you that a liking for math was not in the equation. However, I have been proven wrong. Although it comes with its many challenges and difficult quandaries, I can proclaim that I, junior Emily Martin, have learned to enjoy the mathematical realm. I cannot believe that statement is true.

It all started back in third grade, at the school on Rose Street, when my eye was on a greater prize.

To encourage us to learn our multiplication tables, Mrs. Kris Milligan would linger the promise of a kid's favorite treat: ice cream. Mrs. Milligan cut out paper bowls, several scoops of ice cream, a tiny spoon, and cherries for the tops of her students' handmade multiplication charts.

Upon correctly completing a mini-test on each number, one through ten, you received a paper scoop of ice cream on your sundae. At the end of the unit, if you had a complete sundae with your name underneath in permanent marker on the construction paper, you earned an ice cream sundae, the real kind. Nothing could be sweeter than the taste of accomplishment and, of course, the ice cream that came along with it.

I moved into eighth grade with my jaw dropped to the floor. Mr. Jon Zdrojewski is a Rubik's cube machine. You could completely randomize the cube and within a minute, Mr. Z could have it gleaming with all colors correct. This may not be 100 percent mathematical, but it makes my cut as astonishing.

Many days in high school have supplied me with coined-worthy sayings from the characters of math. Mrs. Marilyn Walsh continues to promote, "Participate; don't vegetate!" Pushing students to contribute in the classroom setting often enables them to comprehend more, for they are more involved in the process. I believe this quotation will never leave my mind even as I leave the halls of Cass City High School. She is really on to something.

In the upper math classes, students rely heavily on calculators for graphing purpose. When we were young, we were taught how to manually plot points and draw the line connecting the points. We continue this task in every math course, but have been blessed in many ways to use calculators for graphing efficiency. Our best friends, the Texas Instrument calculator models, graph the equation on a coordinate plane for you.

Mr. Joe Guza only has one complaint. "Whoever invented these things should have made them in color. We need to be able to graph multiple equations and see them all in one view. Color would be nice." He also has some advice for future entrepreneurs from Cass City when he states, "If you want to make lots of money, invent a calculator that will graph in color!" Stay tuned.

Typically substitute math teachers know little to nothing about the math concept you are currently struggling with. They do their very best by logically thinking it out, but they often come up short and cannot arrive at a correct answer. For Mr. Daryl Iwankovitch, this is not the case at all.

I have had the privilege of having "Mr. I" as an algebra teacher and now a substitute teacher. He has stressed to his students that math is very simple if you do one thing: "Live in the fraction world!" Mr. I insists that decimals are the root of all evil. Teaching and re-teaching the fundamentals of fractions, Mr. I insists that fractions will make your mathematical life so much easier. "Join me in the fraction world!"

So as I enjoy an ice cream sundae and marvel at the fact that I may just like math, I still wish I could solve a Rubik's cube in less than 60 seconds, I hear Mrs. Walsh's speedy voice running through my head, I know someday Mr. Guza's dream calculator will be at his fingertips. And I realize that this is just a fractional world.



SUE WAECHTER (insert), of Cornerstone Consulting Associates in Midland, led a planning session for the Pinney Foundation at Northwood Meadows in Cass City.

Foundation eyes new vision for Cass City

Several of Cass City's movers and shakers gathered at Northwood Meadows for a dinner meeting to celebrate 25 years of philanthropy of The Pinney Foundation.

Among the guests at the Nov. 18th meeting were representatives of the Cass City service clubs and non-profit organizations, school officials and former Pinney Foundation award recipients.

To-date, The Pinney Foundation has granted over \$900,000 for projects in the Cass City area. By 2010, that amount will swell to over one million dollars.

According to Barb Tuckey, Pinney Foundation board member, the goals of the foundation are to promote community education, lessen the burdens of government, promote conservation and environmental protection, combat community deterioration, promote community beautification and preservation, and erect and maintain community buildings, monuments or other charitable activities.

With those ambitions in mind, Sue Waechter, of Cornerstone Consulting in Midland, led a planning session for new visions for The Pinney Foundation resources.

"Where do you want to see Cass City in 12 years?" Waechter asked the group.

Waechter then asked each dinner table, roughly 20, to come up with a vision statement for the foundation. "There were a lot of good ideas presented," said Pinney Foundation board member Dave Milligan. Adding, "we are going to meet with Sue and try to come up with a redefined vision statement."

The Pinney Foundation was established in Nov. 1983 by Frederick and Lottie Pinney. Mr. Pinney served as the president of the Pinney State Bank from 1931 to 1977 and was a lifelong resident of Cass City.

Correction

A story that appeared in last week's edition of the Chronicle, inviting residents to write to area servicemen and servicewomen, included 2 address errors.

In the address for Dave Osantowski, the last line should read APO (not AP) AE 09336. In the address for Lancer Gilliam, the last line should read APO AE 09315 (not 0935).

Several appear in circuit court

The following people appeared in Tuscola County Circuit Court last week on various criminal charges:

*Matthew G. Julian, 28, Otter Lake, pleaded guilty to operating a motor vehicle while under the influence of liquor, third offense; driving while his license was suspended or revoked, second offense; driving without insurance; failure to transfer title to a motor vehicle; operating an unregistered vehicle; and unlawful use of a registration plate Oct. 7, 2007, in Watertown Township.

A pre-sentence investigation was ordered in the case and bond was continued at \$7,500. Sentencing is to be scheduled.

*Zachary D. Aiken, 20, Vassar, received a one-year delayed sentence for his plea of no contest to assaulting a police officer June 21 in Vassar/Fremont Township.

He was ordered to pay court costs and fines totaling \$1,600.

*Amanda M. Lee, 26, Caro, pleaded guilty to larceny in a building July 9 in Indianfields Township. She was also convicted of being an habitual offender (3 or more prior felony convictions).

A pre-sentence investigation was ordered and bond was continued at \$5,000. Sentencing is to be set.

*Jackie K. Miller, 36, Vassar, stood mute to 4 counts of stealing/retaining a financial transaction device without consent of the device holder, and one count of identity theft June 17-18 in Vassar.

A pre-trial hearing was ordered scheduled and bond was continued at \$8,000.

*Frederick R. Colosky Jr., 40, Vassar, pleaded no contest to charges of malicious destruction of property totaling \$1,000 to \$20,000, possession of a firearm by a felon, possession of a firearm in the commission of a felony, driving while his license was suspended or revoked, second offense, and possession of a firearm while under the influence of liquor Nov. 8, 2007, in Vassar Township.

A pre-sentence investigation was ordered and bond was continued at \$3,000. Sentencing is to be scheduled.

*Gregory M. LeValley, 33, Deford, pleaded guilty to interfering with electronic communications and domestic violence, second offense, Aug. 1 in Kingston Township.

A pre-sentence investigation was ordered and bond was continued at

\$20,000. Sentencing is to be set.

*Kenneth L. Wood, 47, Kingston, was sentenced to 180 days in the county jail and 18 months probation for his plea of guilty to arson of woods and prairies April 29 in Dayton Township. He was also convicted of being an habitual offender (3 or more prior felony convictions).

In addition to jail time, he was ordered to pay costs and fines totaling \$1,600.

*Thomas F. Ridley Jr., 32, Vassar, pleaded guilty to assaulting a police officer and possession of marijuana Oct. 25 in the villages of Mayville and Caro.

A pre-sentence investigation was ordered. Bond was denied. Sentencing is to be scheduled.

*Robert D. Bigelow, 34, Mayville, pleaded guilty to delivery/manufacture of marijuana and possession of marijuana Sept. 3 in Fremont Township.

A pre-sentence investigation was ordered and bond was continued at \$8,000. Sentencing is to be set.

*Clair Langworthy Jr., 44, Millington, pleaded guilty to 2 counts of domestic violence, third offense, July 27 in Millington Township.

Judge rules in township investigation

Ingham County Circuit Court Judge Joyce A. Draganchuk recently ruled that Worth Township in Sanilac County must take the necessary steps to stop the unauthorized discharge of raw and/or partially treated sewage from the pervasive failure of septic tank and tile field systems within the boundaries of the township.

The Michigan Department of Attorney General filed the lawsuit on the Department of Environmental Quality's (DEQ) request after the department's attempts to resolve the matter administratively were unsuccessful.

The DEQ initially conducted a Sanitary Wastewater Survey May 1, 2003, that showed water samples collected in the township near Lake Huron contained high concentrations of E. coli and fecal coliform bacteria associated with human sewage. Additional surveys conducted within the township in 2006 and 2008 also showed high concentrations of E. coli and fecal coliform that pose a significant threat to the health of the community, and to the waters of the state.

Evidence displayed during the court hearings demonstrated that the conditions in Worth Township were caused by more than just a few septic systems in the township.

"I hope that the judge's ruling in this case serves as a wake up call and compels Worth Township to meet its legal obligations to address these widespread septic system failures and keep their community clean and safe," said DEQ Director Steven E. Chester.

Draganchuk's ruling stated that Worth Township's solution must be systematic and not done on a household by household basis. The judge directed the DEQ and the township to agree to a final order that would lay out in detail how the township will work to resolve the problem as described in her decision; however, as Worth Township has not agreed to the language of the final order the DEQ has developed, the department must now file a Motion for Entry of an Order asking the court to compel the township to undertake the actions necessary to protect its citizens and the waters of the state.

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Letters to the Editor

Teachers acting shamefully

Dear Editor,
I have been reading with some amusement the weekly advertisements in the Cass City Chronicle sponsored by the teachers union. I say "with some amusement" because I can't figure out why they are running these. Am I alone? They seem to be saying "look at us, we are doing what we get paid for."

Good! I am glad to hear that. For 40,000 or 50,000 or 60,000 dollars a year, they should be doing their job. Plus benefits? Plus the security of tenure?! How many of their students' parents make that kind of cash or enjoy that kind of security? Not in Cass City, I doubt, or any other community in Tuscola County. I understand teachers are professionals, but for heaven's sake these people are not curing cancer. In these times, it appears to me the motivation on the part of the teachers, or at least the leaders they have chosen to represent them, is greed. Plain and simple. It is shameful, especially when you see the hundreds of people who line up to gratefully accept the food being handed out by various groups like the missionary church in your town. Many of these people work too,

but don't make enough to get by or have lost their jobs. There are children in the Thumb who are hurting, and a teachers union is griping, stalling, whatever, about changing the kind of insurance they have? I am sorry but that is pathetic.

I have no kids in school anymore, but I have a step-granddaughter who attends school in Cass City. Her parents are struggling financially, and I am recently unemployed because of a factory downsizing. We are not alone, I know, which is why it kind of astounds me that no other people in

Cass City have expressed an opinion in public about this topic, at least I haven't seen any letters to the editor about it.

I guess I have said enough, but I would add that the educators need to re-examine their priorities in their community. You folks need to suck it up, be grateful and settle your contract. If the kids really are number one with you, then act like it.

Thank you,
Geneva Thompson
Silverwood

Are the politicians trying to ruin U.S.?

Editor

Oh, how quickly we forget. Do you remember the warning Ross Perot gave us when running for president? He warned if the politicians in Washington pass NAFTA (North American Free Trade Act), you will hear

such a sucking sound across America as the jobs leave.

Did you hear the sucking sound yet? NAFTA keeps expanding till 2010. Fox News (Nov. 14, 2008): NAFTA imports from China are being expanded to include milk and are awaiting final approval.

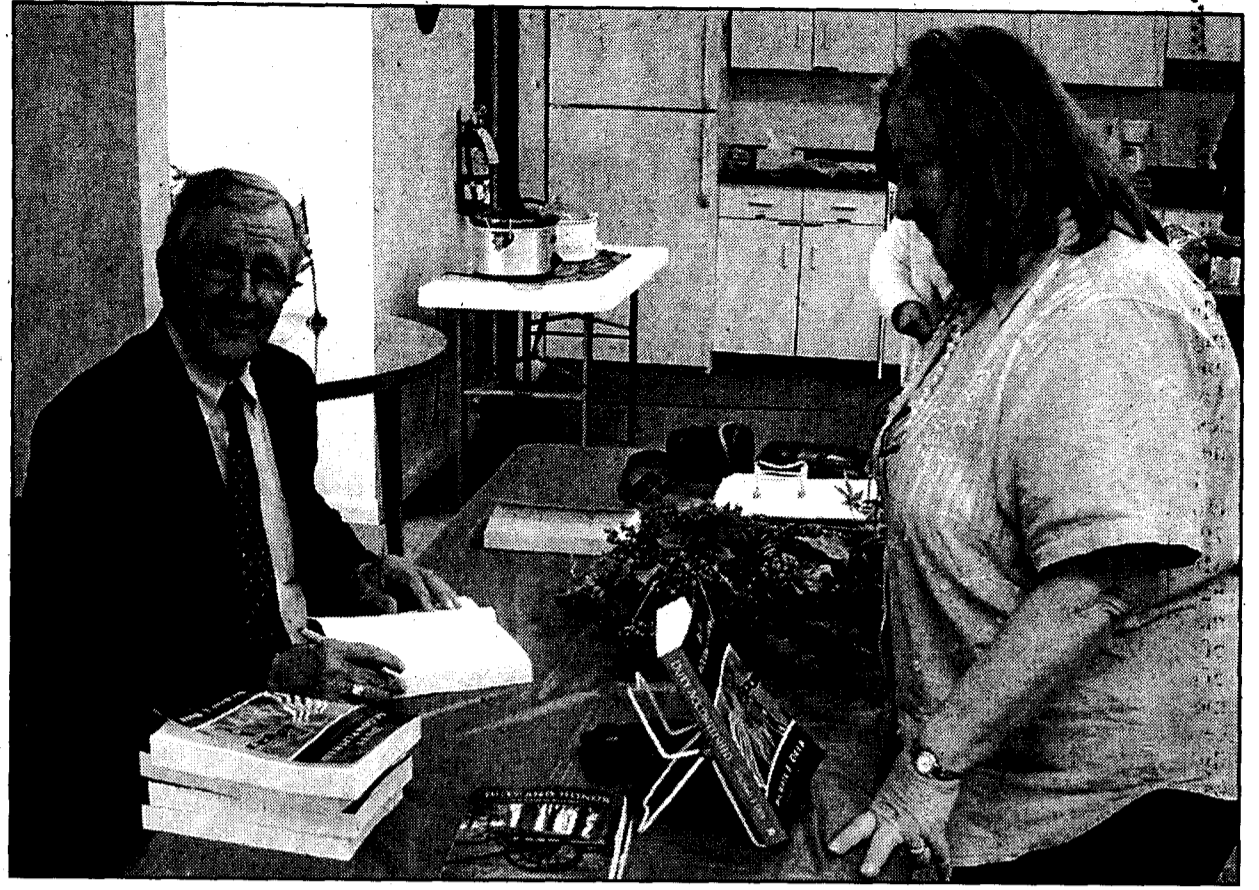
In October 2006, while visiting the White House, the crown prince of Saudi Arabia announced a 1.2 million barrel-a-day cut in crude oil production. Note: Saudi Arabia is the head of OPEC, a monopoly.

The president of the United States explained that a cut in crude oil production of that magnitude would hurt the U.S. economy and asked the crown prince if he would reconsider the production cut. The crown prince replied that he would not. He then stated that he was going to start a national gas cartel to drive the price up. He stated that the price of natural gas was too low. Upon arriving back in Saudi Arabia, he announced an additional one million barrel-a-day cut in crude oil production. Has the high price of gasoline and natural gas hurt our economy yet?

Recently on Fox News, Donald Trump stated that NAFTA and OPEC are destroying this country and that some politician somewhere should have the guts to speak out.

I personally feel the politicians are destroying this country. It's almost as if they were deliberately trying to destroy it. Soon we will be reduced to a third world country. Look at what our politicians did to Ohio, Pennsylvania and Michigan. There isn't much left and even that is going. God Bless Cass City.

Raymond Donaldson
Cass City



MICHIGAN NATIVE and Author Michael Deeb presented a program on his Civil War novel, "Duty and Honor", last week at Rawson Memorial District Library in Cass City. Above, Deeb signs a copy of the book for June Blehm.

Consumers eyes Tuscola for wind generation

Consumer's Energy officials have their sights set on the Thumb in conjunction with plans to possibly develop a wind farm.

Company officials recently announced they have secured more than 28,000 acres of easements in Tuscola and Mason counties for potential wind generation development and are starting the process of testing sites. Officials did not elaborate on the location of those sites.

Construction has already started on 4 meteorological towers in Mason County and 3 towers in Tuscola County. Construction of the towers, which are about 180 feet tall, is expected to be completed by the end of the year. In addition to the 7 towers being built, Consumers Energy also will be refurbishing 2 existing Mason County towers it has purchased.

"The purpose of the meteorological towers is to collect wind data over a 2-year period. We'll be measuring wind speed, wind direction and air temperature to determine if the sites are suitable for wind turbine generators and the best location for them," explained George Hass, executive director of new generation for Consumers Energy.

Construction of the meteorological towers is part of Consumers Energy's Growing Forward strategy, which calls for investing more than \$6 billion in Michigan, including investments in energy efficiency, renewable energy, environmental and customer service enhancements, and new power generation.

Comprehensive energy reform legislation signed into law Oct. 6 by Gov. Jennifer Granholm includes a renewable portfolio standard. The standard requires Consumers Energy and other utilities to provide 10 percent of their electric supplies from renewable energy by 2015. Currently, about 5 percent of Consumers Energy's electric supply is from renewable energy sources.

Consumers Energy, the principal subsidiary of CMS Energy, provides natural gas and electricity to nearly 6.5 million of Michigan's 10 million residents in all 68 Lower Peninsula counties.

Roggenbuck gearing up for new role

Cass City attorney Amanda Roggenbuck is gearing up for the challenges that lie ahead as she prepares to take on the role of the Tuscola County commissioner representing Akron, Columbia, Elkland, Elmwood, Fairgrove, Gilford and Wisner townships.

"I am excited to have the opportunity to serve as Commissioner for District 1. I look forward to meeting with more of the residents throughout the district in the coming years and working with our local, state, and national units of government to solve the problems facing our area," Roggenbuck said.

She added that, in a stark contrast to the status quo, she will implement roundtable discussions as soon as possible. She invites residents to visit www.voteroggenbuck.com for updates on roundtable discussions.

Roggenbuck plans to hold monthly roundtable discussions throughout the district once she assumes the role of commissioner. These roundtables will be a designated time for individuals or groups to personally meet with her although she is happy to take calls and emails any time.

Much work needs to be done at all levels of government, according to Roggenbuck, who said she welcomes the opportunity to address the challenges that lay ahead. Roggenbuck can be reached at www.voteroggenbuck.com or (989) 872-8881.

Spelling corrected

Cass City School officials have corrected the spelling of the name for a student recently listed on the Campbell Elementary School Honor Roll. The name Josephine Morrish should have been Joseph Morrish.

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Homelessness a real problem in Thumb

It is difficult to imagine the fear that homeless adults and children face as the onset of winter begins in the Thumb area of Michigan. Bone chilling winds, below zero temperatures, and blizzard-like snowstorms are a few of the obstacles that the homeless will have to cope with over the next 4 months.

The Michigan Coalition against Homelessness reports there are 79,940 homeless people living in Michigan, and one in 3 are children. Families comprise more than half of the state's homeless, and 77 percent of families are homeless due to a lack of affordable housing. In rural communities like the Thumb area, 57 percent of the homeless are part of a family as compared to 45 percent in urban areas.

Also in rural communities, there is a larger percentage of young adults that are homeless than in urban areas. Thirty-seven percent of Michigan's rural homeless population is between the ages of 18 and 24, compared to 13 percent of the urban homeless population.

On July 29, 2008, the Thumb Area Continuum of Care, a regional group committed to ending homelessness, conducted a point-in-time count to

estimate the number of homeless and near homeless in Huron, Sanilac, and Tuscola counties.

In Tuscola County, this one-day snapshot revealed 21 people were homeless, with 19 of the 21 (90 percent) residing in an emergency shelter or supportive housing unit. The remaining 2 people were living on the street (car, park, etc.). Another 26 households in Tuscola County reported they were at risk of becoming homeless because of a pending eviction, being doubled up, or having substandard housing.

Homelessness is a very real problem in Tuscola County. The Tuscola County Homeless Coalition, Thumb Area Assault Crisis Center, Blue Water Center for Independent Living, and Human Development Commission are some of the local agencies and groups that are working hard to decrease the incidence of homelessness and improve the quality of services for the homeless.

If you would like to get involved in the fight to end homelessness or would like information on the helping agencies listed above, contact Jamie Withey, Thumb Area Continuum of Care coordinator, at 1-800-843-6394 (ext. 1715).

News at... Cass City High School

Grant fund opening new opportunities

by Carly Rabideau
Cass City senior

The Cass City High School Student Council recently created and funded a grant organization within our school.

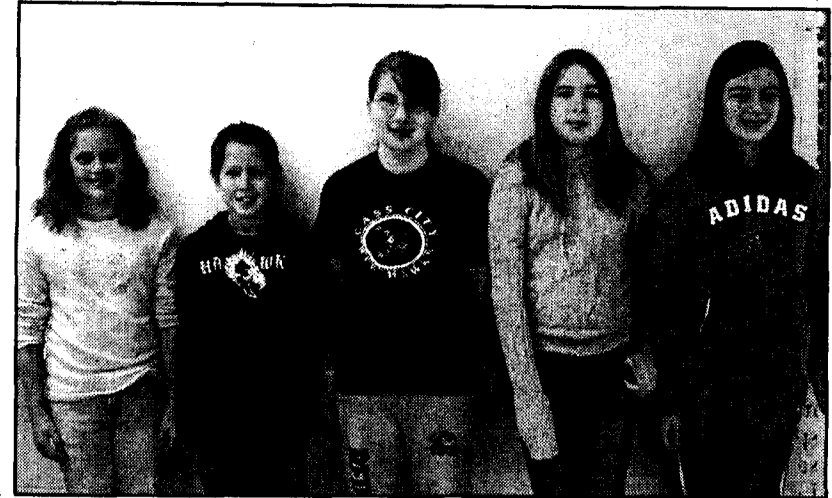
The fund was initially set by a donation from the Class of 2008 and has grown through profits from the football concession stands, which the student council members worked for the 2008 football season.

The grant committee was formed to benefit students who are unable to afford the extra costs that most students take for granted. These costs may be yearbooks, graduation caps, field trip prospects, senior class T-shirts, and many other common school fees. It will also improve opportunities for the student's educational experiences.

The committee is comprised of 5 student council members, a representative from the guidance office, the high school principal and 2 high school staff members. The grant committee emphasizes that projects that will be supported need to be innovative and present opportunities for students, opportunities that they may not be able to experience otherwise. Although the grants will provide a source of money for those in need, it will not replace fundraising activities or overall debt.

There will be 2 cycles in which the grants will be given: one in the spring and one in the fall. The account for these grants is not finalized because concession stand profits are still being calculated. However, the committee's goal is to grant \$500 per year to students that are in need of assistance.

This grant fund within our school system will promote many possibilities for students and allow them to enjoy the full experience of high school.



KNIGHTS OF Columbus Council 8892 recently sponsored its annual Cass City Middle School Spelling Bee, with the top 4 winners in each group (the fifth place finisher is an alternate) going on to an all-area spelling bee Jan. 10 in Auburn. Each of the students received McDonald's gift certificates and a pass to the Cass Theatre. Representing the fifth and sixth grades are: (from left) Tara Nicholas, fifth grade (fifth place); Devan Kluger, fifth grade (fourth place); Rachel Turner (sixth grade), third place; Maegan LeValley, fifth grade (second place); and Erica Martin, sixth grade, (first place).



REPRESENTING the seventh and eighth grade spelling bee winners are: (from left) Adrianna Pena, eighth grade (fifth place); Brennen Winter, seventh grade (fourth place); Kayla Zmierski, seventh grade (third place); Lauren Perry, eighth grade, (second place); and Larissa King, eighth grade (first place).

Calendar of Events

Deadline for submitting items in the calendar is the Friday noon before publication.

Wednesday, November 26

Rawson Memorial District Library will be open from 9 a.m.-5:30 p.m., and closed during the evening hours.

Thursday, November 27

Rawson Memorial District Library will be closed in observance of Thanksgiving.

Friday, November 28

Al-anon meeting for family and friends of alcoholics, 7 p.m., United Methodist Church, Elkton. For more information, call (989) 872-4042.

Sunday, November 30

Gagetown AA meeting, 8-9 p.m., Gagetown fire hall. For more information, call (989) 665-2361.

Monday, December 1

Alcoholics Anonymous, "Monday at a Time," 8 p.m., Parkside Cafe, 2031 Main St., Ubyly. For more information, call Angela R. at (989) 658-2319.

Tom Thumb Singers Practice, 7-9 p.m., Cass City High School band room.

Arts Council meeting, 7 p.m., Rawson Memorial District Library.

Novesta Township Board meeting, 7:30 p.m.

Tuesday, December 2

Heartland Hospice Grief Group meeting, 6:30 p.m., Thabet Funeral Home, Cass City. For more information, contact Laura Johannes at 877-486-6671.

Blood drive hosted to do our part

By Jennica Richards
Cass City senior

On Wednesday, Nov. 19, Cass City High School sponsored a blood drive for the American Red Cross. Community members and students had the opportunity to donate a pint of blood, which may save up to 3 lives.

In order to participate, donors met the following criteria: they were at least 17 years old, weighed at least 110 pounds, and had an appropriate iron level based on their weight.

It is suggested that you eat a healthy meal before you donate and drink extra water for a few days prior to your donation. You can also find it helpful to "Iron-Up" by eating iron-rich foods in the days leading up to your donation—your chances of getting turned away due to having a low iron count will be less likely.

Our donors followed these preparation suggestions very well. The high school was home to more than 60 individuals who donated blood. Student donation appointments, walk-ins, and also numerous teachers stopped by the gym to help out a great cause. Only one student was denied the opportunity to give a pint of their blood because of low hemoglobin, or low iron count.

The Cass City High School Blood Drive last year was also very successful. The school and the American Red Cross set a goal of getting 45 useable donations. Even though only 41 of the donations were useable, there were 52 volunteering donors. Many donors couldn't participate due to low iron levels or they had an inability to produce enough blood for the pint-sized bag. Remarkably, 38 out of the 52 donors were first timers.

The school and the American Red Cross are very proud of all the school system for organizing and contributing in these blood drives.



JUNIOR JORDAN Papp recovers after filling his bag full of potentially life-saving blood this past Wednesday.

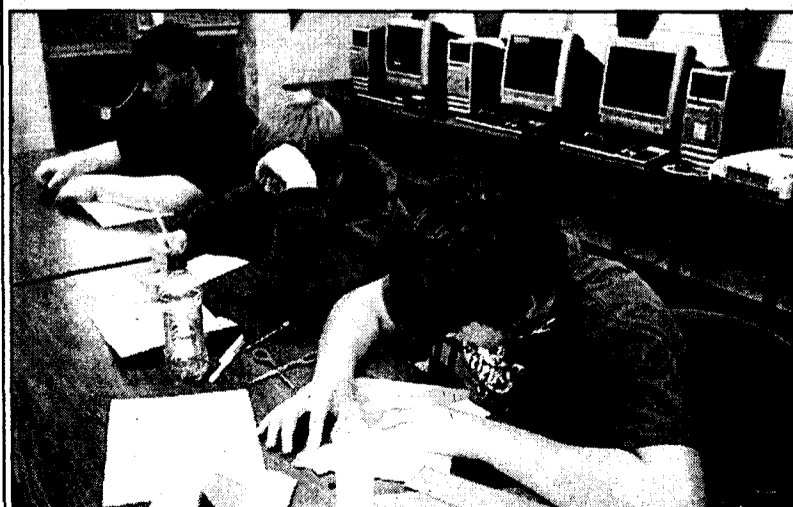
Veterans honored with handmade cards

by Krista Guinther
Cass City sophomore

The civics classes at Cass City High School were very busy on Veterans' Day this year. Each student made a card to send to our veterans.

We will be sending them off to Veteran hospitals anywhere from Saginaw to Ann Arbor. Our veterans have made the ultimate sacrifice for us, and it's our turn to do something special for them. This year the sophomores at Cass City High School reached out to our veterans to show them that we care.

Mrs. Volz was very impressed with the construction of the cards and the messages that students included in the cards. "They certainly demonstrated their patriotism and civic responsibility," she said.



SOPHOMORE MITCH O'Dell, among other students, works diligently on his card.

Returnable Can & Bottle Drive
Saturday, November 29
9 a.m. - 2 p.m.

THROUGHOUT CASS CITY

If you're not going to be home, please leave your bottles and cans in a bag on your porch marked D.C. Kids. Bottles may also be dropped off at the middle school.

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Cass City High School Cafeteria

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PUBLIC NOTICE

Village Ordinance 137 prohibits parking on any Village street from 2:00 a.m. to 5:00 a.m. during the winter months, from December 1 to March 31, for snow removal and emergency access.

Violators of this ordinance will be cited.

Nanette Walsh
Village Clerk

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Nanette Walsh
Village Clerk



THE CASS CITY girls' varsity basketball team members are: (front, l-r) Jennica Richards, Megan VanVliet, Emily Martin, Carly Rabideau, McKensie Parrish (back) Coach Lloyd Schinnerer, Carley Hendrick, Logan Rowell, Sarah Reed and Aleigh Kappen.

Lady Red Hawks ready to lift curtain on 2008 basketball campaign Tuesday

The Cass City Red Hawk girls open the season Tuesday, Dec. 2, at Ubyly and the infusion of freshman talent mixed with 6 returning letter winners hopefully will enable the team to improve on last year's 5-15 (2-7 league) record.

Despite the 6 veterans returning, Coach Lloyd Schinnerer, now in his third season since returning to the bench, will have to find a way to meld this year's squad and fill the holes

created by non-returning veterans. Maddie Dooley, leading scorer and rebounder, and Lauren Bennett, a good rebounder who ran the floor well, have graduated. Choosing not to return were senior Kelli Lautner and junior Megan Zawilinski.

The veterans that Schinnerer can turn to include 5 seniors: Megan VanVliet, starting guard or small forward, is an aggressive defensive player and improved offensive threat;

Carly Rabideau, starter last season as a one or two guard, is an improved perimeter shooter; Jennica Richards has quickness at both ends of the floor, is a relentless defender with good ball handling skills and is an improved offensive threat; Aleigh Kappen was the second leading rebounder last season and is a very physically tough defender; Sarah Reed saw limited action last season and will fill the post positions. She

showed improved offensive skills. Emily Martin, a junior, completes the list of veterans returning. She saw limited action in 2007 and is an intelligent defensive player.

How 3 newcomers adjust to varsity competition may well determine the success of the team this year.

Two freshmen will add needed height to the squad. Lack of height was a major problem for the 2007 squad. Logan Rowell is 6'0" and has shown much offensive improvement over the summer. Carley Hendrick, 5'10", is expected to add height and rebounding and is a good free throw shooter.

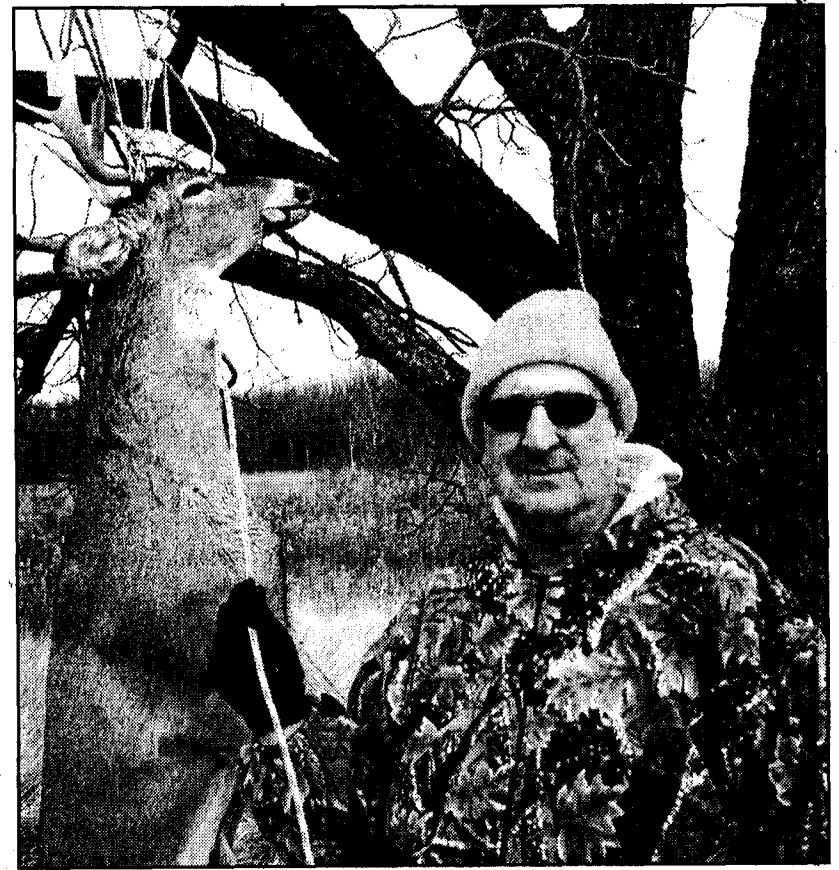
McKensie Parrish, a sophomore, was the leading scorer on the junior varsity last season. She is quick and aggressive and an offensive threat.

Schinnerer says that there are loads of experienced and talented players in the league this year. He points to Lakers, Reese and USA as legitimate contenders for the GTW crown. Vassar could be a surprise contender in its first year in the league.

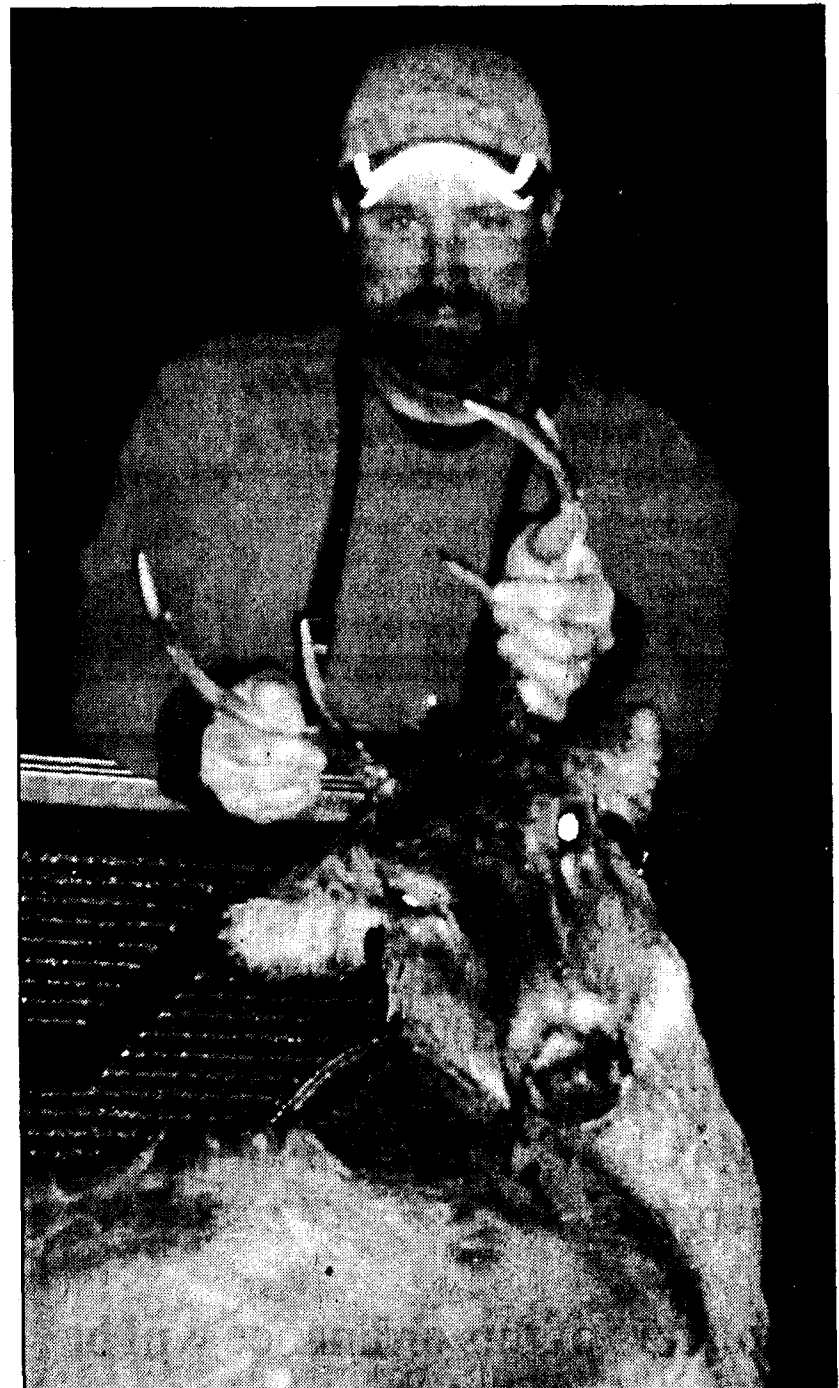
Fans will get their first look at the team at home Dec. 5 with a non-league game against Brown City.



DICK DELONG started deer hunting at the age of 14. On Nov. 19th the 55-year-old Cass City resident took his first buck - this dandy 9-pointer in Tuscola County.



RICK TUCKEY, of Caro, took this 4-point buck during the opening week of the firearms deer season while hunting on private property east of Cass City.



CASS CITY football coach Andy Gray bagged this nice 8-point while hunting near Cole Carbide Industries the afternoon of the firearms deer opener.

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Dec. 5	Brown City
Dec. 10	Sandusky
Dec. 12	Mayville
Dec. 17	Harbor Beach
Dec. 19	Marlette
Jan. 7	USA
Jan. 9	Deckerville
Jan. 14	BCAS
Jan. 16	Lakers
Jan. 22	Vassar
Jan. 27	Reese
Jan. 29	Bad Axe
Feb. 3	USA
Feb. 5	Deckerville
Feb. 10	BCAS
Feb. 12	Lakers
Feb. 19	Vassar
Feb. 24	Reese
Mar. 2, 4, 6	Districts

All games start at 6:00 p.m.
 *Home games are in bold

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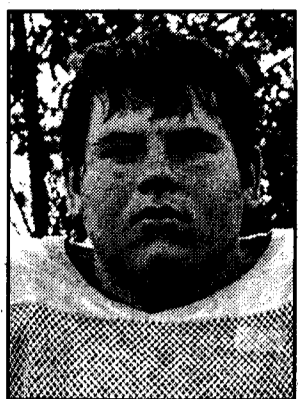
www.ccchronicle.net



SWEET #35

No, this is Nancy Howard's first buck. She took the large 8-point on Nov. 19, the date she and husband Don, of Cass City, celebrated their 35th wedding anniversary.

Several Bulldogs earn NCTL honors



Derek Bucholtz



Brent Reil



Nick Zaleski



Brandy Plowman



Amanda Faist



Samantha Radabaugh



Christy Schmidt



Kelsey Quick

Under a new policy, which determines the North Central Thumb League all-conference football honors, Owen-Gage seniors Brent Reil and Derek Bucholtz were named to the first team.

In years past, coaches of the NCTL voted on who they felt were the best player at each position. They weren't allowed to vote for their own players.

The new policy gives each coach a pre-determined number of all-conference selections based on their league finish. The conference champs get 8 first team selections, one second team pick and one honorable mention player, while the NCTL cellar dwellers get one honorable mention pick and one honorable mention choice. The players selected, under the new policy, are determined by the recipients' own coach.

Accordingly, NCTL undefeated champion Dryden and runner-up Memphis, whose only regular season setback came against the Cardinals, dominated the first team picks with 14 members.

Dryden's Allen Clark, Cody Paupert, Eric Tietz, Matt Lynch, Nick Vicari, Chad Butler, Joe Battisti and Wes Jonik join Memphis' Jay Hayes, Brian Rucinski, Lee Davenport, Dan Gamalski, Alex Franz and Connell Johnson as first team representatives.

In addition, the first team members included Kingston's Raydar Williams and Darrin Werth, Akron-Fairgrove's Eric Cunningham, Carsonville-Port Sanilac's James Lusher, Peck's Billy Burns, Josh Williams, Robert Lafata and Gerald Pathic, North Huron's Anthony Irvine, Jon Iseler and Vince

Yarock. All but Johnson and Pathic, juniors are from the Class of 2009.

Placed on the NCTL all-conference second team were Nick Zaleski, Owen-Gage; Jake Shinabarger, Kingston; Matt Chover, Akron-Fairgrove; Todd Albrecht, Carsonville-Port Sanilac; Kevin Rice, North Huron; Tim Zacharias, Peck; Robbie Russell, Memphis; and Frank Calabro, Dryden.

Honorable mention choices for the 2008 season include Brandy Plowman, Owen-Gage; Jordan Pennington, Kingston; Trevor Winnie, Akron-Fairgrove; Trevor Chipman, Carsonville-Port Sanilac; Nate Forrest, Dryden; Rich Olbrys, Memphis; Kevin Saver, Peck; and David Jimpkoski, North Huron.

NCTL North Division All-Conference Volleyball 2008-09

FIRST TEAM

Alyssa Monchilov	Akron-Fairgrove	Junior
Ashley Nowlen	Akron-Fairgrove	Senior
Meaghan Fortsch	Caseville	Senior
Bethany Grates	Caseville	Senior
Amanda Faist	Owen-Gage	Senior
Jodie Pettit	North Huron	Senior
Sara Clancy	North Huron	Sophomore
Heather Dobson	North Huron	Senior
Stephanie Goretzki	North Huron	Junior

SECOND TEAM

Sarah Crane	Akron-Fairgrove	Sophomore
Rebecca Janke	Caseville	Sophomore
Samantha Radabaugh	Owen-Gage	Senior
Abby Knoblock	North Huron	Junior
Allyson Koglin	Port Hope	Junior

HONORABLE MENTION

Dana Davison	Akron-Fairgrove	Junior
Heather Nowak	Caseville	Freshman
Christy Schmidt	Owen-Gage	Junior
Megan Heffner	North Huron	Junior

SPORTSMANSHIP AWARD

Jessica Tucker	Akron-Fairgrove
Amber Bieri	Caseville
Kelsey Quick	Owen-Gage
Chelsea Korleski	North Huron
Brittany Schave	Port Hope

NCTL South Division All-Conference Volleyball 2008-09

FIRST TEAM

Kiara King	Memphis	Senior
Kayle Gaedcke	Memphis	Senior
Jessica Kain	Memphis	Sophomore
Nicole Pries	Peck	Junior
Sarah DeCeuninck	Dryden	Senior
Lynsey Marchwinski	Dryden	Senior
Dawn Albrecht	Carsonville-Port Sanilac	Senior
Nichole Storm	Carsonville-Port Sanilac	Senior
Kayla Campbell	Kingston	Senior

SECOND TEAM

Michelle Fowler	Memphis	Junior
Tonya McCann	Peck	Senior
Hillary Mason	Dryden	Senior
Amanda Maher	Carsonville-Port Sanilac	Senior
Nicole Copeland	Kingston	Senior

HONORABLE MENTION

Nicole Masters	Memphis	Junior
Jenifer Winn	Peck	Junior
Selina Paupert	Dryden	Senior
Melissa Fraser	Carsonville-Port Sanilac	Junior
Alecia Filipek	Kingston	Senior

SPORTSMANSHIP AWARD

Morgan Bauman	Memphis
Jennifer Philburn	Peck
Cortney Lowney	Dryden
Loria Turner	Kingston

NCTL Volleyball Dream Team 2008-09

Alyssa Monchilov	Akron-Fairgrove
Amanda Faist	Owen-Gage
Jodie Pettit	North Huron
Dawn Albrecht	Carsonville-Port Sanilac
Sarah DeCeuninck	Dryden
Kiara King	Memphis

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2009 Chevrolet Aveo LS 4-Door & 5-Door MSRP \$12,170 ⁰⁰ GMS \$11,338 ⁴⁰ If you have a lease that matures before 6-30-09 -\$1,000 ⁰⁰ \$10,338⁴⁰ Plus tax, title & lic.	10 to choose from!
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All payments and prices are figured at GMS employee pricing and are plus tax, title, license and doc fee. Buy payments are figured for 72 months at 6.24% interest. Lease payments are figured for 36 months, 12,000 miles per year. Lease and Buy payments are subject to credit approval.

CHEVROLET AN AMERICAN REVOLUTION

Brown supports act to help out area homeowners

State Rep. Terry Brown (D-Pigeon) recently voted to create the Home Foreclosure Prevention Act, which requires lenders to make homeowners aware of programs and resources available to them to help avoid foreclosure. The act is another piece of a comprehensive plan attacking the subprime mortgage crisis in Michigan.

"As we work to create good-paying jobs and turn our economy around, we have to do everything we can to help working families keep their homes," Brown said. "This plan will encourage more struggling homeowners to seek advice and assistance early so they can focus on avoiding foreclosure, rather than picking up the pieces afterward. Every time we win when we find solutions that enable homeowners to pay their mortgages and stay in their homes."

The Home Foreclosure Prevention Act requires the Office of Financial and Insurance Regulation (OFIR) to establish the Michigan Home Foreclosure Prevention Program, which will seek solutions to avoid foreclosures for certain subprime loans. The Act also requires lenders to send a written notice to borrowers at least 45 days before initiating a foreclosure.

That notice must include options available to homeowners to help keep them in their homes.

Brown and his colleagues previously passed the Michigan Home Loan Protection Act, which bans predatory lending practices such as making loans without requiring borrowers to prove their ability to repay them, and the "Save the Dream" package, which establishes programs to allow homeowners saddled with risky adjustable-rate mortgages and those who have missed mortgage payments to refinance and secure a fixed-rate loan.

Brown urges residents who are at risk of foreclosure to seek free assistance through the Human Development Commission by calling (800) 843-6394. Residents can also visit MSHDA's foreclosure assistance Web site, Michigan.gov/savethedream.

"Homeowners who are struggling need to know that there are options available if they are facing the loss of the home they worked so hard to buy," Brown said. "This plan provides another tool in the fight against foreclosures, which continue to take a huge toll on our families, our communities and our economy."



RAWSON MEMORIAL District Library's Preschool Story Times recently featured the theme, "Community Helpers", with Cass City Police Chief Craig Haynes and Elkland Township Fire Fighter Mick Kirn both lending a hand.



Obituaries

Dewayne Horne

Dewayne Curtiss Horne, 56, of Cass City, formerly of Rice, Va., passed away Sunday, Nov. 23, 2008 at home, surrounded by his loving family.

He was born Feb. 23, 1952 in Albuquerque, NM, the son of Alfred and Mary (Rock) Horne.

Curtiss served in the U.S. Army during the Vietnam War. He was a truck driver working in construction for Built-Rite, Inc. He enjoyed fishing, NASCAR and Harleys.

Curtiss is survived by his children: Michele Blaisdell of Davison, Melissa (Robert) Dickson of Shelby Township, and Candice Horne of Clinton Township; his parents, Alfred and Mary Horne of Cass City; siblings: Marie (Larry) Groombridge of Traverse City, Frederick Horne of Decker, Randy (Marie) Horne, Donald (Robin) Horne, Allan (Jenny) Horne, Michael (Dannelle) Horne and Robert Horne, all of Cass City; grandchildren: Nicholas, Ariel, Darren and Wyatt; many loving nieces and nephews; and very good friend, Donald Cory, Jr.

Funeral services were held at 1 p.m., today (Wednesday), at Thabet Funeral Home, Cass City, with Pastor J.T. Mabe of Mizpah Church, officiating.

Burial was in the Novesta Township Cemetery, Cass City.

Pallbearers for Mr. Horne were his 6 brothers.

Arrangements were made by Thabet Funeral Home, Cass City.

Grayling; and 6 grandchildren.

Also surviving is a brother, Irving (Shirley) Kritzman of Millersburg, Ind. Preceding him in death were his parents; and a sister, Betty Ann (Keith) Murphy of Cass City.

Funeral services were held Monday, Nov. 17, with Pastor Rick Secord officiating.

Military honors were held under the auspices of the American Legion Post 106 and the VFW Post 3736.

Memorial contributions may be made to Grayling Free Methodist Church, 6352 W. M-72, Grayling, MI 49738.

Ellen Lambert

Ellen J. Lambert, 80, longtime resident of Marlette, passed away suddenly Sunday, Nov. 23, 2008 at Marlette Regional Hospital.

She was born Jan. 28, 1928 in Shabbona, the daughter of the late Harry and Margaret (Phillips) Mitchell.

She married R. Curtis Lambert June 6, 1952 in Shabbona. He preceded her in death June 26, 1996.

Mrs. Lambert lived in Marlette most of her life and was previously from the Shabbona area. She was a graduate of Cass City High School. She was a member of the Community of Christ Church in Marlette for many years. She worked for Metal Craft in Marlette for several years until her retirement. She enjoyed music, walking, gardening, shopping and most of all, her family.

Mrs. Lambert is survived by her daughters: Dianna (Richard) Chapin of Marlette, and LuAnn (Dale) Allen of Marlette; grandsons: Jimmy (Diana) Nepper of Elkton, and Corey Nepper of Marlette; a brother, Hugh Mitchell of Caro; sisters: Jean (John) Wood of St. Louis, and Donna (Otis) Dorland of Shabbona.

Funeral services were held at 11 a.m., today (Wednesday), in the Marsh Funeral Chapel, Marlette, with Elder Dennis Herbert and Elder Eric Foster officiating.

Burial was in the Marlette Cemetery. Memorials may be made to the Community of Christ Church or Heaven Sent Ministries.

Arrangements were made by Marsh Funeral Chapel, Inc., Marlette.

Peter Kritzman

Peter William Kritzman, 68, of Grayling, passed away Thursday, Nov. 13, 2008.

He was born May 31, 1940, in Cass City, the son of Rueben Bruce and Mary Louise (Dunlap) Kritzman.

He married Betty Lou Sturdivant March 8, 1996 in Grayling.

Kritzman served in the U.S. Marines as a corporal. He was a member of American Legion Post 106, VFW Post 3736, and the Grayling Eagles. Kritzman attended the Grayling Free Methodist Church. He enjoyed hunting, sports and NASCAR racing.

Kritzman is survived by 3 daughters: Petrina (Kritzman) Stevens of Goshen, Ind., Kelly (Ward) Harcourt of Houghton Lake, and Becky (Ward) Jones of Dunlap, Ind.; 2 sons: Robert Harcourt and Leroy (Linda) Wales of

Legal Notices

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

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Christopher Dilg, a married man, and Kelly Dilg, his wife, original mortgagors, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated September 22, 2003 and recorded on February 2, 2004 in Liber 977 on Page 893 in Tuscola County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Two Thousand Five and 55/100 Dollars (\$102,005.55), 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 place of holding the circuit court within Tuscola County, at 10:00 AM, on December 4, 2008.

Said premises are situated in Township of Millington, Tuscola County, Michigan, and are described as:

Part of the Northeast 1/4 of Section 32, Town 10 North, Range 8 East, Township of Millington, Tuscola County, Michigan, described as follows: To fix the corner of beginning commence at the North 1/4 corner of said Section 32; thence North 90 degrees 00

minutes 00 seconds East on the North line of said Section 901.47 feet to the point of beginning; thence North 90 degrees 00 minutes 00 seconds East on said North Section line 225.00 feet; thence South 00 degrees 37 minutes 29 seconds West parallel with the East 1/8 line of said Section 208.00 feet; thence South 90 degrees 00 minutes 00 seconds West parallel with said North Section line 225.00 feet; thence North 00 degrees 37 minutes 29 seconds East parallel with said 1/8 line 208.00 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 MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: November 5, 2008

FOR MORE INFORMATION, 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 #228760F01

11-5-4

HEAT 2005-6 by assignment. There is claimed to be due at the date hereof the sum of Eighty-Three Thousand Thirty-Nine and 81/100 Dollars (\$83,039.81), including interest at 9.49% 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 front entrance of the Courthouse in the Village of Caro, Tuscola County, MI in Tuscola County, Michigan at 10:00 a.m. on DECEMBER 11, 2008.

Said premises are located in the Township of Akron, Tuscola County, Michigan, and are described as:

Part of the Northeast quarter of Section 12, Township 14 North, Range 8 East, described as beginning at a point on the East Section line that is South 1 degree 49 minutes 00 seconds West 1240.00 feet from the Northeast corner of said Section 12; thence continuing South 1 degree 49 minutes 00 seconds West 343.00 feet; thence North 88 degrees 11 minutes 0 seconds West 190.00 feet; thence North 11 degrees 49 minutes 00 seconds East 343.00 feet; thence South 88 degrees 11 minutes 0 seconds East 190.00 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 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: November 12, 2008

Orlans Associates, P.C.
Attorneys for Servicer
P.O. Box 5041
Troy, MI 48007-5041
248-502-1400
File No. 306.2000

11-12-4

MORTGAGE SALE - Default having been made in the terms and conditions of a certain mortgage made by Russell Richmond, a/k/a Russell P. Richmond, and Kendra S. Richmond, husband and wife, on February 27, 2003 to Tri County Bank, a Michigan Banking Corporation of 4222 Main Street, Brown City, Michigan 48416, and recorded in the Office of the Register of Deeds for Tuscola County, Michigan on May 12, 2003 in Liber 930, Page 819, and upon which mortgage there is claimed to be due as of the date of this notice for principal and interest the sum of One Hundred Eighty-Nine Thousand Forty-Three and 36/100 (\$189,043.36) Dollars and said default having continued for more than thirty (30) days and no suit or proceedings having been instituted to recover the debt secured by the mortgage:

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 Tuscola County, at 10:00 AM, on December 4, 2008.

Said premises are situated in Township of Koylton, Tuscola County, Michigan, and are described as:

Being part of Section 11, Town 11 North, Range 11 East, described as: Commencing at the Southeast corner of the West 10 Acres of the Southeast Quarter of the Southeast Quarter running thence West 300 Feet, Thence North 500 Feet, Thence East 300 Feet, Thence South 500 Feet to point of beginning.

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

Dated: November 5, 2008

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 #180967F04

11-5-4

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage, made by Benjamin K. Wilson, a single man, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated June 22, 2005 and recorded June 28, 2005 in Liber 1043, Page 1088, Tuscola County Records, Michigan. Said mortgage is now held by US Bank National Association, as Trustee for Credit Suisse First Boston

Land in the Township of Koylton, Tuscola County, Michigan, described as follows: Commencing at the West 1/4 corner of Section 29, Town 11 North, Range 11 East; thence North 89 degrees 39 minutes 33 seconds East, 341.12 feet along the East and West 1/4 line of said Section 29 to the point of beginning; running thence North 00 degrees 02 minutes 21 seconds East 667.64 feet; thence North 89 degrees 39 minutes 33 seconds East, 326.88 feet; thence South 00 degrees 02 minutes 21 seconds West 667.64 feet; thence South 89 degrees 39 minutes 33 seconds West 326.88 feet along the East and West 1/4 line of said Section 29 to the point of beginning. Being a part of the Northwest 1/4 of Section 29, Town 11 North, Range 11 East.

The length of the period of redemption from such sale will be one (1) year immediately following said sale, unless determined abandoned in accordance with 1948CL 600.3241a, in which case the redemption period shall be thirty (30) days from the date of such sale.

Dated at Caro, Michigan, this 19th day of November, 2008.

ber, 2008.

Touma, Watson, Whaling, Coury & Castello, P.C.
Attorneys for Tri County Bank
By: Douglas S. Touma
316 McMorran Boulevard
Port Huron, MI 48060

11-19-5

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 Diana M. Bennett, a single woman, original mortgagor, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated November 15, 2006 and recorded on November 20, 2006 in Liber 1103 on Page 91 in Tuscola County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Ninety Thousand Nine Hundred Two and 5/100 Dollars (\$90,902.57), including interest at 7.25% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Tuscola County, at 10:00 AM, on January 8, 2009.

Said premises are situated in Township of Almer, Tuscola County, Michigan, and are described as:

Commencing 125 feet North of the Southwest corner of the Northwest quarter of the Northwest quarter of Section 34, Town 13 North, Range 9 East, thence East 215.5 feet; thence North 125 feet; thence West 215.5 feet, thence South 125 feet to the point of beginning. Being a part of the Northwest 1/4 of Section 34, Town 13 North, Range 9 East.

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

Dated: November 26, 2008

FOR MORE INFORMATION, PLEASE CALL:
FC X (248) 593-1302
Trott & Trott, P.C.
Attorneys for Servicer
31440 Northwestern Highway, Suite 200
Farmington Hills, Michigan 48334-2525
File #224150F02

11-26-4

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- safe, reliable transportation to and from school
- clean learning environment and humor
- nutritious, balanced meals and dessert
- academic support and encouraging words
- bandages and kindness
- guidance and counseling

We are thankful for the ordinary people, the ordinary acts of kindness, and the ordinary miracles that bless us every day.

Happy Thanksgiving

Get involved. Ask questions.

We urge parents and teachers to attend the school board meetings. The next school board meeting is tentatively scheduled for Monday, Dec. 22, at 7:30 pm in the high school cafeteria.

Cass City Teachers: Aiming for Educational Excellence
Paid for by the Cass City Education Association
Kris Milligan, President

PUBLIC NOTICE

If it's not in the newspaper, how will the public notice?

Zoning changes. Tax increases. Legislative proposals. These are just a few topics where government actions can affect your life and community. Imagine if government no longer had the legal obligation to publish this information in your newspaper. How would public notices get noticed? In our democratic society your newspaper fulfills an essential role in serving your right to know. It should not be your responsibility to know how to look, where to look, when to look or even to know what you're looking for to be informed. It is government's responsibility to publish and deliver public notice information as it becomes available. So take notice. Your right to know is being served... right here in your newspaper.

MFA
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Legal Notices

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

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Steven J. Burcham, a single man, original mortgagor, to Independent Mortgage Co. Central MI, Mortgagee, dated March 27, 2007 and recorded on March 29, 2007 in Liber 1114 on Page 1255, and rerecorded on June 19, 2007 in Liber 1123 on Page 942, and modified by Affidavit or Order recorded on June 27, 2007 in Liber 1123 on Page 959, and assigned by said Mortgagee to Michigan State Housing Development Authority, a public body corporate and politic of the State of Michigan as assignee as documented by an assignment, in Tuscola County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Fifty-Eight Thousand Eight Hundred Forty and 75/100 Dollars (\$58,840.75), including interest at 6% 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 Tuscola County, at 10:00 AM, on December 11, 2008.

Said premises are situated in Village of Caro, Tuscola County, Michigan, and are described as:

Lot 7, Block 15 of the Plat of the Village of Centerville (now Caro) according to the Plat recorded in Liber 1 of Plats, Page 59A.

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

Dated: November 12, 2008

FOR MORE INFORMATION, PLEASE CALL:
FC F (248) 593-1313
Trott & Trott, P.C.
Attorneys for Servicer
31440 Northwestern Highway, Suite 200
Farmington Hills, Michigan 48334-2525
File #230487F01

11-12-4

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 LISTED BELOW.

MORTGAGE SALE - Default has been made in the conditions of a certain mortgage made by Michael T. Bluit and Christine K. Bluit, Husband and Wife, to Mac-Clair Mortgage Corporation, Mortgagee, dated September 8, 2006 and recorded October 6, 2006 in Liber 1098 Page 492 Tuscola County Records, Michigan. Said mortgage was subsequently assigned to: Deutsche Bank National Trust Company as Trustee for HSI Asset Securitization Corporation 2007-OPT1 Mortgage Pass-Through Certificates, Series 2007-OPT1, on which mortgage there is claimed to be due at the date hereof the sum of Eighty-Two Thousand Six Hundred Thirty-Six Dollars and Twenty-Seven Cents (\$82,636.27), including interest 9% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, Circuit Court of Tuscola County at 10:00AM on December 18, 2008.

Said premises are situated in City of Vassar, Tuscola County, Michigan, and are described as:

The West 50.00 Feet of lot 12, Block 6, Plat of the City of Vassar, according to the Plat thereof recorded in Liber 1 of Deeds, Page 143, and Liber 2 of Deeds, Page 93, Tuscola County Records. Commonly known as 117 W. Spring St., Vassar, MI 48768.

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

Dated: NOVEMBER 14, 2008

Deutsche Bank National Trust Company as Trustee for HSI Asset Securitization Corporation 2007-OPT1 Mortgage Pass-Through Certificates, Series 2007-OPT1 Assignee of Mortgagee
Attorneys: Potestivo & Associates, P.C.
811 South Blvd., Suite 100
Rochester Hills, MI 48307
(248) 844-5123
Our File No: 08-01579

11-19-4

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 Henry C. Spanke said Lesa M. Spanke, husband and wife, joint tenants, to Heartland Home Finance, Inc., Mortgagee, dated December 18, 1999 and recorded January 27, 2000 in Liber 793, Page 379, Tuscola County Records, Michigan. Said mortgage is now held by JPMorgan Chase Bank, N.A., sbm with Bank One, N.A. by assignment. There is claimed to be due at the date hereof the sum of Eighty-Three Thousand Six Hundred Sixteen and 07/100 Dollars (\$83,616.07), including interest at 10.78% 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 front entrance of the Courthouse in the Village of Caro, Tuscola County, MI in Tuscola County, Michigan at 10:00 a.m. on DECEMBER 11, 2008.

Said premises are located in the Township of Fremont, Tuscola County, Michigan, and are described as:

Commencing 1946.04 feet South of the Northwest corner of Section 7, Town 11 North, Range 9 East, thence South 339.45 feet; thence East 1285.71 feet; thence North 339.46 feet; thence West 1283.40 feet to the point of beginning. EXCEPT commencing 1946.04 feet South from the Northwest corner of said Section 7; thence South 110 feet; thence East 396.00 feet; thence North 110 feet; thence West 398 feet to the point of beginning.

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

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: November 12, 2008

Orlans Associates, P.C.
Attorneys for Servicer
P.O. Box 5041
Troy, MI 48007-5041
248-502-1400
File No. 224.3164

11-12-4

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 MARCIE L. JAGER, WIFE AND HUSBAND AND DENNIS S. JAGER, to Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for lender and lender's successors and assigns, Mortgagee, dated July 25, 2007 and recorded on July 27, 2007 in Liber 1126 on Page 292, and assigned by said mortgagee to US BANK, NA, as assigned, Tuscola County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Ninety-Three Thousand Seven Hundred Eighty-Eight Dollars and Thirty-Three Cents (\$93,788.33), including interest at 7.250% 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, front entrance of the Courthouse Building in the Village of Caro, Michigan, Tuscola County at 10:00 AM o'clock, on December 11, 2008.

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

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, front entrance of the Courthouse Building in the Village of Caro, Michigan, Tuscola County at 10:00 AM o'clock, on December 11, 2008.

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

THE WEST HALF OF A PARCEL OF LAND SITUATED IN THE VILLAGE OF CASS CITY, BEGINNING AT THE NORTHWEST CORNER OF LOT 1, BLOCK "H" OF HITCHCOCK'S ADDITION TO THE VILLAGE OF CASS CITY, RUNNING THENCE WEST 8 RODS, THENCE NORTH 10 RODS, THENCE EAST 8 RODS, THENCE SOUTH 10 RODS TO THE POINT OF BEGINNING, BEING A PART OF THE NORTHEAST QUARTER OF SECTION 33, TOWN 14 NORTH, RANGE 11 EAST.

More correctly described as: THE WEST HALF OF A PARCEL OF LAND SITUATED IN THE VILLAGE OF CASS CITY, BEGINNING AT THE NORTHWEST CORNER OF LOT 1, BLOCK "H" OF HITCHCOCK'S FIRST ADDITION TO THE VILLAGE OF CASS CITY, RUNNING THENCE WEST 8 RODS, THENCE NORTH 10 RODS, THENCE EAST 8 RODS, THENCE SOUTH 10 RODS TO THE POINT OF BEGINNING, BEING A PART OF THE NORTHEAST QUARTER OF SECTION 33, TOWN 14 NORTH, RANGE 11 EAST.

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: November 7, 2008

US BANK, NA
Mortgagee/Assignee

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

11-12-4

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 LAWRENCE R. LAVEARN and GEORGENE E. LAVEARN, HUSBAND AND WIFE, to Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for lender and lender's successors and assigns, Mortgagee, dated January 27, 2006 and recorded on February 2, 2006 in Liber 797, 070 on Page 921, Tuscola County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Sixty-Eight Thousand Five Hundred Eighty-One Dollars and Thirty Cents (\$168,581.30), including interest at 8.250% 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, front entrance of the Courthouse Building in the Village of Caro, Michigan, Tuscola County at 10:00 AM o'clock, on December 18, 2008.

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

PART OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 32, TOWN 12 NORTH, RANGE 9 EAST, DESCRIBED AS: BEGINNING AT A POINT WHICH IS NORTHERLY ALONG THE WEST LINE OF SAID NORTHWEST 1/4, 33 FEET AND EASTERLY PARALLEL WITH THE SOUTH LINE OF SAID NORTHWEST 1/4, 563 FEET FROM THE WEST 1/4 CORNER OF SAID SECTION 32; THENCE CONTINUING EASTERLY PARALLEL WITH SAID SOUTH LINE, 170 FEET; THENCE NORTHERLY PARALLEL WITH SAID WEST LINE, 667 FEET; THENCE WESTERLY PARALLEL WITH SAID SOUTH LINE, 170 FEET; THENCE SOUTHERLY PARALLEL WITH SAID WEST LINE, 667 FEET TO THE POINT OF BEGINNING ALSO INCLUDING AN EASEMENT FOR INGRESS AND EGRESS DESCRIBED AS: BEGINNING AT A POINT ON THE WEST LINE OF SECTION 32, TOWN 12 NORTH, RANGE 9 EAST, WHICH IS NORTHERLY 333 FEET FROM THE WEST 1/4 CORNER OF SAID SECTION 32, THENCE CONTINUING NORTHERLY ALONG SAID WEST LINE, 66 FEET; THENCE EASTERLY PARALLEL WITH THE SOUTH LINE OF SAID NORTHWEST 1/4, 1113 FEET; THENCE SOUTHERLY PARALLEL WITH SAID WEST LINE, 66 FEET; THENCE WESTERLY PARALLEL WITH SAID SOUTH LINE, 1113 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: November 14, 2008

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

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

11-19-4

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 Jeremy Lesko and Bobbi J. Lesko, a/k/a Bobbi Jo Lesko, husband and wife, original mortgagors, to Option One Mortgage Corporation, a California Corporation, Mortgagee, dated May 15, 2006 and recorded on August 7, 2006 in Liber 1090 on Page 756, and assigned by said Mortgagee to LaSalle Bank, N.A., as trustee as assignee as documented by an assignment, in Tuscola County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Seventy-Seven Thousand Four Hundred Ninety-One and 62/100 Dollars (\$77,491.62), including interest at 8% 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 Tuscola County, at 10:00 AM, on January 8, 2009.

Said premises are situated in Township of Junata, Tuscola County, Michigan, and are described as:

A parcel of land in the Southwest 1/4 of Section 20, Township 12 North, Range 8 East, described as follows: To fix the point of beginning commence at the West 1/4 corner of Section 20, thence North 89 degrees 48 minutes 00 seconds East on the East and West 1/4 line of said Section 2,201.72 feet to the point of beginning of this description; thence North 89 degrees 48 minutes 00 seconds East on said East and West 1/4 line which is 231.00 feet South 89 degrees 48 minutes 00 seconds West from the centerpost of said Section; thence South 00 degrees 12 minutes 00 seconds East perpendicular to said East and West 1/4 line, 220.00 feet; thence South 89 degrees 48 minutes 00 seconds West, parallel with said East and West 1/4 line, 198.00 feet; thence North 00 degrees 12 minutes 00 seconds West, perpendicular to said East and West 1/4 line 220.00 feet to the point of beginning, subject to highway use of the North 33 feet thereof.

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

Dated: November 26, 2008

FOR MORE INFORMATION, PLEASE CALL:
FC L (248) 593-1312
Trott & Trott, P.C.
Attorneys for Servicer
31440 Northwestern Highway, Suite 200
Farmington Hills, Michigan 48334-2525
File #152711F04

11-26-4

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 Shane R Meyers, an unmarried man, original mortgagor, to Mac-Clair Mortgage Corporation, A Michigan Corporation, Mortgagee, dated April 8, 2004 and recorded on June 23, 2004 in Liber 997 on Page 1153, and assigned by said Mortgagee to JPMorgan Chase Bank, National Association, as purchaser of the loans and other assets of Washington Mutual Bank, formerly known as Washington Mutual Bank, FA (the "Savings Bank") from the Federal Deposit Insurance Corporation, acting as receiver for the Savings Bank and pursuant to its authority under the Federal Deposit Insurance Act, 12 U.S.C. 1821(d) by affidavit as assignee as documented by an assignment, in Tuscola County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Fifty-One Thousand Nine Hundred Ninety-Nine and 20/100 Dollars (\$51,999.20), including interest at 6% 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 Tuscola County, at 10:00 AM, on December 18, 2008.

Said premises are situated in Township of Akron, Tuscola County, Michigan, and are described as:

Part of the Northeast 1/4 of the Southwest 1/4 of Section 8, Town 14 North, Range 8 East, described as: Beginning at a point which is North 01 Degrees 35 Minutes 30 Seconds East 1320.00 Feet along the North and South 1/4 line of said Section 8 and the South, East and West 1/8 Line of said Section 8 and along said South, East and West 1/8 Line, North 88 Degrees 09 Minutes 57 Seconds West, 365.38 Feet from the South 1/4 corner of Section 8, said Point being the beginning of this description, thence continuing along said South, East and West 1/8 Line, North 88 Degrees 09 Minutes 57 Seconds West 382.52 Feet to the centerline of Bay City-Forestville Road (M-25), thence North 62 Degrees 17 Minutes 00 Seconds East 438.53 Feet along said Centerline, thence South 01 Degrees 35 Minutes 30 Seconds West 216.39 Feet parallel with said North and South 1/4 line of Section 8 to the point of beginning.

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

Dated: November 19, 2008

FOR MORE INFORMATION, PLEASE CALL:
FC R (248) 593-1305
Trott & Trott, P.C.
Attorneys for Servicer
31440 Northwestern Highway, Suite 200
Farmington Hills, Michigan 48334-2525
File #227014F02

11-19-4

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE.

MORTGAGE SALE - Default has been made in the terms and conditions of a mortgage made by GREGORY TRENT and TABITHA A. TRENT, husband and wife, Mortgagors, to TELCOM CREDIT UNION, Mortgagee, dated May 10, 2004 and recorded on June 2, 2004 in Liber 994 on Page 1047, Tuscola County Records, and on which mortgage there is claimed to be due at the date hereof the sum of TWENTY-TWO THOUSAND SEVEN HUNDRED THIRTY DOLLARS AND 20/100 (\$22,730.20), including interest at 4.6% 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 front entrance to the Courthouse in the Village of Caro, Tuscola County, Michigan, at 10:00 a.m. on December 18, 2008.

Said premises are situated in the Township of Fremont, Tuscola County, Michigan, and are described as:

PARCEL C: COMMENCING AT A POINT THAT IS SOUTH 89 DEGREES 36 MINUTES 50 SECONDS WEST 1156.52 FEET FROM THE NORTH-EAST CORNER OF SECTION 16, T11N, R9E, THENCE SOUTH 00 DEGREES 20 MINUTES 55 SECONDS WEST 663.88 FEET; THENCE SOUTH 89 DEGREES 35 MINUTES 40 SECONDS WEST 165.85 FEET; THENCE NORTH 00 DEGREES 17 MINUTES 53 SECONDS EAST 663.93 FEET; THENCE NORTH 89 DEGREES 36 MINUTES 50 SECONDS EAST 166.43 FEET TO THE POINT OF BEGINNING. Known as: 1637 O'Brien Rd., Mayville, MI 48744.

Tax ID#011-016-000-0100-08

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

Dated: October 29, 2008

TELCOM CREDIT UNION
Mortgagee

Holzman Ritter & Leduc, PLLC
By: Charles J. Holzman
Attorney for Mortgagee
28366 Franklin Road
Southfield, Michigan 48034

11-5-5

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 Craig James Berlin, a married man, and Tracey Berlin, his wife, original mortgagors, to Futura Mortgage Company, Inc., Mortgagee, dated March 24, 2003 and recorded on March 31, 2003 in Liber 923 on Page 234, and assigned by said Mortgagee to Principal Residential Mortgage Inc, as assignee as documented by an assignment, in Tuscola County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Forty-Three Thousand Five Hundred Sixty-Two and 65/100 Dollars (\$43,562.65), including interest at 5.375% 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 place of holding the circuit court within Tuscola County, at 10:00 AM, on December 18, 2008.

Said premises are situated in Township of Fremont, Tuscola County, Michigan, and are described as:

Part of the Northwest 1/4 of Section 8, Town 11 North, Range 9 East, described as: Beginning at the Northwest corner of the East 1/2 of the West 1/2 of said Northwest 1/4 of said Section 8, distant South 89 degrees 48 minutes 20 seconds East, 661.17 feet along the North Section line from the Northwest corner of said Section 8; thence from said place of beginning, South 89 degrees 48 minutes 20 seconds East, 323.51 feet along said Section line; thence South 00 degrees 16 minutes 48 seconds East, 736.12 feet along the centerline of a 66.00 foot wide ingress, egress and utility easement; thence North 89 degrees 48 minutes 20 seconds West, 327.44 feet to the West line of said East 1/2 of said West 1/2; thence North 00 degrees 01 minutes 34 seconds West, 736.09 feet along said West line to the point of beginning. SUBJECT TO AND TOGETHER WITH aforesaid ingress, egress and utility easement described as: Lying 33.00 feet each side of a centerline which begins in the North Section line distant South 89 degrees 48 minutes 20 seconds East, 984.68 feet from the Northwest corner of said Section 8, and extends South 00 degrees 16 minutes 48 seconds East, 1270.21 feet and South 00 degrees 02 minutes 21 seconds West, 181.23 feet to a 75.00 foot radius cul-de-sac turn around.

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

Dated: November 19, 2008

FOR MORE INFORMATION, PLEASE CALL:
FC C (248) 593-1301
Trott & Trott, P.C.
Attorneys for Servicer
31440 Northwestern Highway, Suite 200
Farmington Hills, Michigan 48334-2525
File #079426F02

11-19-4

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 James Garcia and Christy Garcia, husband and wife, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and assigns, Mortgagee, dated December 29, 2005 and recorded January 4, 2006 in Liber 1067, Page 314, Tuscola County Records, Michigan. Said mortgage is now held by Cit/Mortgage, Inc. by assignment. There is claimed to be due at the date hereof the sum of One Hundred Sixteen Thousand Thirty-Four and 05/100 Dollars (\$16,034.05), including interest at 10.5% 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 front entrance of the Courthouse in the Village of Caro, Tuscola County, MI in Tuscola County, Michigan at 10:00 a.m. on DECEMBER 18, 2008.

Said premises are located in the Township of Junata, Tuscola County, Michigan, and are described as:

THE LAND REFERRED TO IN THE COMMITMENT IS DESCRIBED AS FOLLOWS: TOWNSHIP OF JUNATA, COUNTY OF TUSCOLA, STATE OF MICHIGAN PART OF THE SOUTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 13, TOWN 12 NORTH, RANGE 8 EAST, DESCRIBED AS: BEGINNING AT A POINT ON THE WEST LINE OF SECTION 13 WHICH IS NORTH 00 DEGREES 05 MINUTES 25 SECONDS WEST 460.00 FEET FROM THE SOUTHWEST CORNER OF SAID SECTION 13; THENCE CONTINUING ALONG SAID WEST LINE NORTH 00 DEGREES 05 MINUTES 25 SECONDS WEST, 250.00 FEET; THENCE PARALLEL TO THE SOUTH LINE OF SECTION 13, SOUTH 88 DE-

GREES 21 MINUTES 50 SECONDS EAST, 360.00 FEET, THENCE PARALLEL TO THE WEST SECTION LINE, SOUTH 00 DEGREES 05 MINUTES 25 SECONDS EAST, 230.00 FEET, THENCE NORTH 88 DEGREES 21 MINUTES 50 SECONDS WEST, 85.00 FEET; THENCE SOUTH 00 DEGREES 05 MINUTES 25 SECONDS EAST, 20.00 FEET; THENCE NORTH 88 DEGREES 21 MINUTES 50 SECONDS WEST, 275 FEET TO THE WEST LINE OF SECTION 13 AND 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.

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: November 19, 2008

Orlans Associates, P.C.
Attorneys for Servicer
P.O. Box 5041
Troy, MI 48007-5041
248-502-1400
File No. 241.1371

11-19-4

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 Placido S. Fernandez, a married man, and Darlene Fernandez, his wife, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated July 21, 2005 and recorded July 25, 2005 in Liber 1046, Page 1475, Tuscola County Records, Michigan. Said mortgage is now held by U.S. Bank National Association, as Trustee for Credit Suisse First Boston HEAT 2005-8 by assignment. There is claimed to be due at the date hereof the sum of One Hundred Sixty-Six Thousand Five Hundred Eighty-Four and

Legal Notices

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 Michael W. Kleynenberg, a/k/a Michael Kleynenberg, and Jacqueline Kleynenberg, husband and wife, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgage, dated December 19, 2003 and recorded February 24, 2004 in Liber 981, Page 292, Tuscola County Records, Michigan. Said mortgage is now held by The Bank of New York Mellon, f/k/a The Bank of New York as Successor in interest to JP Morgan Chase Bank NA as Trustee for Structured Asset Mortgage Investments II Inc. Bear Stearns ALT-A Trust 2004-6, Mortgage Pass-Through Certificates, Series 2004-6 by assignment. There is claimed to be due at the date hereof the sum of One Hundred Twenty-Five Thousand Six Hundred Thirty and 46/100 Dollars (\$125,630.46), 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 front entrance of the Courthouse in the Village of Caro, Tuscola County, MI in Tuscola County, Michigan at 10:00 a.m. on DECEMBER 11, 2008.

Said premises are located in the Township of Millington, Tuscola County, Michigan, and are described as:

PARCEL 1: (FORMERLY PARCEL 6) A parcel of land being a part of the Southeast 1/4 of Section 1, Township 10 North, Range 8 East, Millington Township, Tuscola County, Michigan, more particularly described as: Beginning at a point on the East and West 1/4 line of Section 1, Township 10 North, Range 8 East, said point being 5.00 feet West of the Southeast corner of the Northeast 1/4 of Section 1, Township 10 North, Range 8 East, said point also being South 80 degrees 19 minutes East, 1069.85 feet from the Northwest corner of the Southeast 1/4 of Section 1; thence South 11 degrees 19 minutes East 200.00 feet to a point; thence South 16 degrees 19 minutes East 75.00 feet to a point, said point being the Northwest corner and the point of beginning of the parcel herein described; thence North 64 degrees 41 minutes East, 65.60 feet to a point on the shore line of Murphy Lake; thence South 41 degrees 47 minutes East, along said shore line, 40.10 feet to a point; thence South 55 degrees 41 minutes West, 70.00 feet to a point; thence North 34 degrees 19 minutes West, 50.00 feet to the point of beginning. Together with a right of easement for ingress and egress over and across the following described parcels: The Easterly 10 feet (Measured at right angles) of a parcel of land lying Westerly of and adjoining the parcel above described. A strip of land 20 feet in width extending from the Northerly line of the parcel as above described to the East and West 1/4 line of said Section 1.

PARCEL 2: (FORMERLY PARCEL 7) A parcel of land being a part of the Southeast 1/4 of Section 1, Township 10 North, Range 8 East, Millington Township, Tuscola County, Michigan, more particularly described as: Beginning at a point on the East and West 1/4 line of Section 1, Township 10 North, Range 8 East, said point being 5.00 feet West of the Southeast corner of the Northeast 1/4 of Section 1, Township 10 North, Range 8 East, said point also being South 80 degrees 19 minutes East 1069.85 feet from the Northwest corner of the Southeast 1/4 of Section 1; thence South 11 degrees 19 minutes East 200.00 feet to a point; thence South 16 degrees 19 minutes East 75.00 feet to a point; thence South 34 degrees 19 minutes East 50.00 feet to a point, said point being the Northwest corner and the point of beginning of the parcel herein described; thence North 55 degrees 41 minutes East 70.00 feet to a point on the Shore Line of Murphy Lake; thence South 51 degrees 01 minutes East along said shore line, 52.20 feet to a point; thence South 55 degrees 41 minutes West 85.00 feet to a point; thence North 34 degrees 19 minutes West 50.00 feet to place of beginning. Together with a right of easement for ingress and egress over and across the following described parcels: Easterly 10 feet (Measured at right angles) of a parcel of land lying Westerly of and adjoining the parcel as above described. A strip of land 20 feet in width extending from Northerly line of the parcel as above described to East and West 1/4 line of said Section 1.

PARCEL C: Part of the Southeast 1/4 of Section 1, Township 10 North, Range 8 East, Millington, Township, Tuscola County, Michigan, described as: Commencing at the Northwest corner of the Southeast 1/4 of said Section 1; thence South 80 degrees 19 minutes East, 1069.85 feet; thence South 16 degrees 19 minutes East, 200 feet; thence South 34 degrees 19 minutes East, 100 feet to a point of beginning for the parcel herein described; thence North 55 degrees 41 minutes East, 80.00 feet to the Shore of Murphy Lake; thence along said Shore South 60 degrees 20 minutes East, 55.23 feet; thence South 55 degrees 41 minutes West, 98.14 feet; thence North 41 degrees 19 minutes West, 50 feet to the point of beginning. Also the land lying between the Shore traverse and lines of said parcel extended Easterly to the waters edge, subject to a right of easement for ingress and egress over and across the Westerly 10 feet of the above described parcel. Together with a right of easement for ingress and egress over and across a strip of land 20 feet in width, the centerline of which is described as beginning at the point of beginning for the above described parcel; thence North 34 degrees 19 minutes West, 100 feet; thence North 16 degrees 19 minutes West, 75 feet; thence North 11 degrees 19 minutes East, 200 feet to the Northerly Terminus of said easement centerline, said point being on the East and West 1/4 line of said Section, Millington Township, Tuscola County, Michigan.

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

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: November 12, 2008
Orlans Associates, P.C.
Attorneys for Servicer
P.O. Box 5041
Troy, MI 48007-5041
248-502-1400
File No. 306.2012

11-12-4

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 Kristie S. LeValley, an unmarried woman, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgage, dated September 30, 2005 and recorded October 25, 2005 in Liber 1059, Page 209, Tuscola County Records, Michigan. Said mortgage is now held by CitiMortgage, Inc. by assignment. There is claimed to be due at the date hereof the sum of Seventy-Eight Thousand Eight Hundred Sixty-Four and 82/100 Dollars (\$78,864.82), including interest at 6% 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 front entrance of the Courthouse in the Village of Caro, Tuscola County, MI in Tuscola County, Michigan at 10:00 a.m. on DECEMBER 18, 2008.

Said premises are located in the City of Vassar, Tuscola County, Michigan, and are described as:

Parcel A - Commencing at the West 1/4 corner of Section 34, Town 12 North, Range 8 East, thence North 0 degrees 00 minutes East, 1163.35 feet along the West line of said Section 34 to the point of beginning; running thence North 0 degrees 00 minutes East, 159.79 feet along the West line of said Section 34; thence South 89 degrees 39 minutes 16 seconds East, 2623.94 feet along the North 1/8 line of said Section 34; thence South 0 degrees 00 minutes 06 seconds East, 157.40 feet along the North and South 1/4 line of said Section 34; thence North 89 degrees 42 minutes 24 seconds West, 2623.93 feet to the point of beginning. Being a part of the Northwest 1/4 of Section 34, Town 12 North, Range 8 East.

Property contains a 1993 Redman mobile home with serial number 11244329.

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.

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: November 19, 2008
Orlans Associates, P.C.
Attorney for Servicer
P.O. Box 5041
Troy, MI 48007-5041
248-502-1400
File No. 241.1715

11-19-4

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 S. Johnson, II and Connie M. Johnson, husband and wife, joint tenants with full rights of survivorship, original mortgagors, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgage, dated June 16, 2006 and recorded on June 23, 2006 in Liber 1085 on Page 1227 in instrument 200600882935, and modified by Affidavit or Order recorded on March 7, 2007 in Liber 1112 on Page 1236 in instrument 200700892949, in Tuscola County Records, Michigan, and assigned by said Mortgagee to CitiMortgage, Inc. as assignee, on which mortgage there is claimed to be due at the date hereof the sum of Eighty-Six Thousand Six Hundred Forty-Three and 24/100 Dollars (\$86,643.24), including interest at 7.625% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Tuscola County, at 10:00 AM, on January 8, 2009.

Said premises are situated in Township of Koylton, Tuscola County, Michigan, and are described as:

Commencing at the North quarter corner of Section 25, Town 11 North, Range 11 East, thence South 89 degrees 30 minutes West, 183.00 feet along the North Section line to the point of beginning; running thence South 00 degrees 30 minutes East, 340.00 feet; thence South 89 degrees 30 minutes West, 320.30 feet; thence North 00 degrees 30 minutes West, 340.00 feet; thence North 89 degrees 30 minutes East, 320.30 feet along the North Section line to the point of beginning.

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

Dated: November 26, 2008
FOR MORE INFORMATION, PLEASE CALL:
FC C (248) 593-1311
Trott & Trott, P.C.
Attorneys for Servicer
31440 Northwestern Highway, Suite 200
Farmington Hills, Michigan 48334-2525
File #231740F01

11-26-4

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 Debra Ann Lamphere, a single woman, original mortgagor, to Ameriquest Mortgage Company, Mortgage, dated December 27, 1999 and recorded on January 20, 2000 in Liber 792 on Page 1253, and assigned by said Mortgagee to U.S. Bank National Association, as Trustee for the Structured Asset Securities Corporation Mortgage Pass-Through Certificates, 2005-SC1 as assignee as documented by an assignment, in Tuscola County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Fifty-Two Thousand Eight Hundred Fifty-Eight and 38/100 Dollars (\$52,858.38), including interest at 10.75% 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 Tuscola County, at 10:00 AM, on January 8, 2009.

Said premises are situated in Village of Mayville, Tuscola County, Michigan, and are described as:

Lot 5 and the North 1/2 of Lot 8, Block 2, of Woodside Addition of the Village of Mayville, Fremont Township, Tuscola County, Michigan, according to the plat recorded in Liber 1 of Plats, Page 63, now being 34A.

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

Dated: November 26, 2008
FOR MORE INFORMATION, PLEASE CALL:
FC G (248) 5931310
Trott & Trott, P.C.
Attorneys for Servicer
31440 Northwestern Highway, Suite 200
Farmington Hills, Michigan 48334-2525
File #093210F05

11-26-4

MORTGAGE SALE - Default has been made in the terms and conditions of a mortgage made by Shereen D. Mulrath, Mortgagor, on October 17, 2005 to CF Bancorp Mortgage Company, f/k/a Citizens First Mortgage, LLC, Mortgage, and recorded in the Office of the Register of Deeds for Tuscola County, Michigan, on December 2, 2005 in Liber 1063 of Mortgages, Page 58, and upon which mortgage there is claimed to be due as of the date of this notice the sum of Seventy Thousand Three Hundred Nineteen and 85/100 Dollars (\$70,319.85), the said default has continued for more than thirty days and no suit or proceedings have been instituted to recover the debt secured by the mortgage;

By virtue of the power of sale contained in the said mortgage, and pursuant to the statute of the State of Michigan in such case made and provided, notice is hereby given that on Thursday, January 8, 2009, at 10:00 a.m., the said mortgage will be foreclosed by sale at public auction of the mortgaged premises or so much thereof as may be necessary to pay the amount due on the said mortgage as aforesaid with interest thereon and all legal costs, charges and expenses, including the attorney fees allowed by law, and any sum or sums which may be paid by the undersigned as necessary to protect its interest in said premises, to the highest bidder at the front entrance of the Courthouse in the Village of Caro, Tuscola County, Michigan.

Said premises are situated in the Village of Kingston, County of Tuscola, State of Michigan, and described as:

Lots 1, 2, and 4, Block 4, Stephens Addition to the Village of Kingston, according to the plat thereof as recorded in Liber 24 of plats, pages 304 and 305. Commonly known as 3556 Ross Street, Kingston, Michigan 47741.

The redemption period is six months from the date of such sale unless it is determined abandoned in accordance with MCL 600.3241(a) in which case the redemption period will be 30 days from the date of such sale.

Dated at Port Tuscola, Michigan, this 19th day of November, A.D. 2008.

CF Bancorp Mortgage Company
525 Water Street
Port Tuscola, Michigan 48060
By: Katie Moeller
Associate Corporate Counsel

11-26-4

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 Bonnie Ridley and Thomas Ridley Sr., a/k/a Thomas F. Ridley Sr., husband and wife as joint tenants, original mortgagors, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgage, dated October 20, 2006, and recorded on November 14, 2006 in Liber 1102 on Page 428 in Tuscola County Records, Michigan, and assigned by said Mortgagee to Deutsche Bank National Trust Company, as trustee for the registered holders of Soundview Home Loan Trust 2006-EQ2 Asset-Backed Certificates, Series 2006-EQ2 as assignee, on which mortgage there is claimed to be due at the date hereof the sum of Eighty-Two Thousand Nine Hundred Sixty-Seven and 58/100 Dollars (\$82,967.58), including interest at 10% 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 Tuscola County, at 10:00 AM, on January 8, 2009.

Said premises are situated in City of Vassar, Tuscola County, Michigan, and are described as:

The North 19 feet of Lot 4 and the South 26 feet of Lot 5, Block 13 of North's Addition to the Village (now City) of Vassar, according to the recorded Plat thereof, as recorded in Liber 1 Page 21A, Tuscola 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: November 26, 2008
FOR MORE INFORMATION, PLEASE CALL:
FC J (248) 593-1311
Trott & Trott, P.C.
Attorneys for Servicer
31440 Northwestern Highway, Suite 200
Farmington Hills, Michigan 48334-2525
File #231397F01

11-26-4

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 certain mortgage made by Martin N. Miller and Amanda D. Miller, Husband and Wife, to Mortgage Electronic Registration Systems, Inc. solely as nominee for Oak Street Mortgage, LLC, Mort-

gage, dated November 6, 2006 and recorded December 1, 2006 in Liber 1104, Page 385 Tuscola County Records, Michigan. Said mortgage was subsequently assigned to Deutsche Bank National Trust Company, as Trustee under NovaStar Mortgage Funding Trust, Series 2007-2 on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Thirteen Thousand Nine Hundred Ninety-Seven Dollars and Seventeen Cents (\$13,997.17), including interest 8.625% 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, Circuit Court of Tuscola County at 10:00AM on January 8, 2009.

Said premises are situated in Village of Kingston, Tuscola County, Michigan, and are described as:

Commencing at a point 9 rods South and 11 rods East of the Northwest corner of the Southwest one quarter of Section 33 Town 12 North Range 11 East thence 10 and one third rods east thence 6 rods South thence 10 and one third rods West thence 6 rods North to the point of beginning except a piece of land commencing at a point 9 rods South and 11 rods East of the Northwest corner of the Southwest one quarter of the Southwest one quarter of Section 33; thence 10 and one third rods East; thence 3 rods South; thence 10 and one third rods West; thence 3 rods North to the point of beginning. Commonly known as 3382 Pine St., Kingston MI 48741.

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

Dated: NOVEMBER 20, 2008
Deutsche Bank National Trust Company, as Trustee under NovaStar Mortgage Funding Trust, Series 2007-2
Assignee of Mortgagee

Attorneys: Potestivo & Associates, P.C.
811 South Blvd., Suite 100
Rochester Hills, MI 48307
(248) 844-5123
Our File No: 08-01836

11-26-4

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 LISTED BELOW.

MORTGAGE SALE - Default has been made in the conditions of a certain mortgage made by Richard K. Martin and Remonia K. Martin to Mortgage Electronic Registration Systems Inc. solely as nominee for Novastar Mortgage Inc. Mortgage, dated March 24, 2005 and recorded May 6, 2005 in Liber 1037, Page 874, Tuscola County Records, Michigan. Said mortgage was subsequently assigned to The Bank of New York Mellon, as Successor Trustee under NovaStar Mortgage Funding Trust 2005-2 on which mortgage there is claimed to be due at the date hereof the sum of Sixty-Four Thousand Five Hundred Twenty Dollars and Fifty-Three Cents (\$64,520.53), including interest 10.75% 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, Circuit Court of Tuscola County at 10:00AM on January 8, 2009.

Said premises are situated in Township of Novesta, Tuscola County, Michigan, and are described as:

Commencing at the North one quarter corner Section 34, Town 13 North, Range 11 East, thence East 155.0 feet along the North Section line to the point of beginning; running thence East 150.0 feet along the North Section line; thence South 152.0 feet; thence West 150.0 feet; thence North 152.0 feet to the point of beginning being part of the Northeast one quarter Section 34, Town 13 North, Range 11 East, Novesta Township, Tuscola County, Michigan. Commonly known as 6766 East Deckererville Rd., Deford MI 48729.

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

Dated: NOVEMBER 24, 2008
The Bank of New York Mellon, as Successor Trustee under NovaStar Mortgage Funding Trust 2005-2
Assignee of Mortgagee
Attorneys: Potestivo & Associates, P.C.
811 South Blvd., Suite 100
Rochester Hills, MI 48307
(248) 844-5123
Our File No: 08-01833

11-26-4

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 Maylinn J. Stafford, an unmarried woman, original mortgagor, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgage, dated August 27, 2007 and recorded on September 7, 2007 in Liber 1129 on Page 326 in Tuscola County Records, Michigan, and assigned by said Mortgagee to US Bank NA, as assignee, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Three Thousand Four Hundred Thirty-Seven and 03/100 Dollars (\$103,437.03), including interest at 6.875% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Tuscola County, at 10:00 AM, on December 18, 2008.

Said premises are situated in Township of Arbelva, Tuscola County, Michigan, and are described as:

The East 90 feet of the following described land: Commencing at the Southwest corner of Section 11, Township 10 North, Range 7 East, running thence East 22 rods; thence North 14 rods; thence West 22 rods; thence South 14 rods to the place of beginning, Arbelva Township, Tuscola County, Michigan.

Also a parcel of land commencing 22 rods East of the Southwest corner of Section 11, Township 10 North, Range 7 East; thence East 4.00 feet; thence North 14 rods; thence West 4.00 feet; thence South 14 rods to the place of beginning.

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

Dated: November 19, 2008
FOR MORE INFORMATION, PLEASE CALL:
FC F (248) 593-1313
Trott & Trott, P.C.
Attorneys for Servicer
31440 Northwestern Highway, Suite 200
Farmington Hills, Michigan 48334-2525
File #224336F03

11-19-4

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 JOSEPH HUMPERT, A SINGLE WOMAN, and MELISSA SKINNER, A SINGLE WOMAN, to Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for lender and lender's successors and assigns, Mortgage, dated May 24, 2005 and recorded on May 27, 2005 in Liber 1040 on Page 714, Tuscola County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Seventy-Seven Thousand Two Hundred Twenty-Seven Dollars and Eighty-Five Cents (\$77,227.85), including interest at 6.125% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, front entrance of the Courthouse Building in the Village of Caro, Michigan, Tuscola County at 10:00 AM o'clock, on December 4, 2008.

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

TOWNSHIP OF AKRON, TUSCOLA COUNTY, MICHIGAN, DESCRIBED AS: THE NORTHWEST QUARTER OF SECTION 24, TOWN 14 NORTH, RANGE 8 EAST, LYING WEST OF THE PERE MARQUETTE (NOW CHESAPEAKE AND OHIO) RAILWAY COMPANY RIGHT-OF-WAY, EXCEPT COMMENCING AT THE POINT ON THE SECTION LINE 485.24 FEET SOUTH OF THE NORTHWEST CORNER OF SECTION 24, TOWN 14 NORTH, RANGE 8 EAST, THENCE EAST 216.01 FEET PERPENDICULAR TO THE SECTION LINE TO THE RIGHT-OF-WAY OF THE C AND O RAILROAD; THENCE SOUTHWESTERLY 48.2 FEET ALONG THE RIGHT-OF-WAY OF THE SAID RAILROAD TO THE WEST LINE OF SAID SECTION 24; THENCE NORTH 404 FEET TO THE POINT OF BEGINNING

The redemption period shall be 12 months from the date of such sale unless determined abandoned in accordance with 1948CL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: October 31, 2008
Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for lender and lender's successors and assigns
Mortgagee/Assignee
Schneiderman & Sherman, P.C.
23100 Providence Drive, Suite 450
Southfield, MI 48075

11-5-4

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 Karen A. Hawley, Franklin Hawley, husband and wife, original mortgagors, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgage, dated November 27, 2006 and recorded on December 6, 2006 in Liber 1104 on Page 928 in Tuscola County Records, Michigan, and assigned by said Mortgagee to Deutsche Bank National Trust Company, as Trustee for the registered holders of Soundview Home Loan Trust 2007-1 Asset-Backed Certificates, Series 2007-1 as assignee, on which mortgage there is claimed to be due at the date hereof the sum of Sixty-Nine Thousand Four Hundred Eighty-Two and 58/100 Dollars (\$69,482.58), including interest at 10.6% 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 Tuscola County, at 10:00 AM, on December 4, 2008.

Said premises are situated in Village of Cass City, Tuscola County, Michigan, and are described as:

A parcel of land in the Village of Cass City, County of Tuscola, State

Legal Notices

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 Joshua J. Brinkman, an unmarried man, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated May 6, 2005 and recorded May 11, 2005 in Liber 1038, Page 212, Tuscola County Records, Michigan. Said mortgage is now held by Chase Home Finance LLC by assignment. There is claimed to be due at the date hereof the sum of Seventy-Seven Thousand Eight Hundred Twenty-One and 63/100 Dollars (\$77,821.63), 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 front entrance of the Courthouse in the Village of Caro, Tuscola County, MI in Tuscola County, Michigan at 10:00 a.m. on DECEMBER 18, 2008.

Said premises are located in the Township of Gilford, Tuscola County, Michigan, and are described as:

Commencing at a point 180 feet East of the Southwest corner of the Southeast quarter of the Southeast quarter of Section 2, Town 13 North, Range 7 East, Township of Gilford, County of Tuscola, State of Michigan, running thence North 165 feet; thence East 120 feet; thence South 165 feet; thence West 120 feet to the point of beginning. Subject to the right of way of Dutcher Road over the Southerly side thereof.

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

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: November 19, 2008

Orlans Associates, P.C.
Attorneys for Servicer
P.O. Box 5041
Troy, MI 48007-5041
248-502-1400
File No. 310.3398

11-19-4

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 Clair Langworthy, Jr. and Marcia L. Langworthy, husband and wife, original mortgagors, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated November 1, 2007 and recorded on November 8, 2007 in Liber 1134 on Page 607 in Tuscola County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Twenty-Three Thousand Four Hundred Eighteen and 10/100 Dollars (\$123,418.10), including interest at 7.25% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Tuscola County, at 10:00 AM, on December 18, 2008.

Said premises are situated in Township of Millington, Tuscola County, Michigan, and are described as:

Commencing at a point 330 feet North of the Southeast corner of the Northeast 1/4 of the Northeast 1/4 of Section 7, Town 10 North, Range 8 East. Thence North 110 feet, thence West 300 feet, thence South 110 feet, thence East 300 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: November 19, 2008

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 #230910F01

11-19-4

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 Matthew R. Cetas and Jolene S. Cetas, original mortgagors, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated July 31, 2007 and recorded on August 16, 2007 in Liber 1127 on Page 947 in Tuscola County Records, Michigan, and assigned by said Mortgagee to HSBC Bank USA N.A. as assignee, on which mortgage there is claimed to be due at the date hereof the sum of Ninety-Eight Thousand Nine Hundred Sixty-Seven and 85/100 Dollars (\$98,967.85), including interest at 7.625% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Tuscola County, at 10:00 AM, on December 4, 2008.

Said premises are situated in Township of Fairgrove, Tuscola County, Michigan, and are described as:

Part of the Southeast quarter of Section 8, Town 13 North, Range 8 East, described as: Beginning at a point on the South line of Section 8, which is North 89 degrees 30 minutes 00 seconds East 328.75 feet from the South quarter corner of said section; thence continuing along said South line, North 89 degrees 30 minutes 00 seconds East 120.00 feet; thence parallel to the North and South quarter line, North 00 degrees 21 minutes 45 seconds West 240.00 feet; thence South 89 degrees 30 minutes 00 seconds West 120.00 feet; thence South 00 degrees 21 minutes 45 seconds East 240.00 feet to said South line of Section 8 and the place of beginning.

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

Dated: November 5, 2008

FOR MORE INFORMATION, 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 #229114F01

11-5-4

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 Gary A. Blatner and Kathleen A. Blatner, husband and wife, as tenants by the entireties, original mortgagors, to ABN AMRO Mortgage Group, Inc., Mortgagee, dated December 1, 2004 and recorded on December 16, 2004 in Liber 1021 on Page 44 in Tuscola County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Two Hundred Sixty-Five Thousand One Hundred Eighty-Five and 34/100 Dollars (\$265,185.34), 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 Tuscola County, at 10:00 AM, on December 4, 2008.

Said premises are situated in Township of Elmwood, Tuscola County, Michigan, and are described as:

The North Half of the North Half of the Southeast Quarter of the Southeast Quarter of Section 22, Township 14 North, Range 10 East, Elmwood Township, Tuscola County, Michigan, except easements and rights of way of record.

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

Dated: November 5, 2008

FOR MORE INFORMATION, PLEASE CALL:
FC C (248) 593-1301
Trott & Trott, P.C.
Attorneys for Servicer
31440 Northwestern Highway, Suite 200
Farmington Hills, Michigan 48334-2525
File #229819F01

11-5-4

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 Robert John Bunnell, original mortgagor, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated February 9, 2007 and recorded on February 21, 2007 in Liber 1111 on Page 567 in Tuscola County Records, Michigan, and assigned by said Mortgagee to HSBC Bank USA, N.A., as Indenture Trustee for the registered Note holders of Renaissance Home Equity Loan Trust 2007-1 as assignee, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Fifteen Thousand One Hundred Four and 21/100 Dollars (\$15,104.21), including interest at 10.74% 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 Tuscola County, at 10:00 AM, on January 8, 2009.

Said premises are situated in Township of Vassar, Tuscola County, Michigan, and are described as:

Section 31, Town 11 North, Range 8 East commencing at a point that is North 01 degrees 44 minutes 55 seconds East 1603.50 feet from the Southwest corner of Section; thence North 01 degrees 44 minutes 55 seconds East 150 feet; thence South 88 degrees 15 minutes 05 seconds East 188 feet; thence South 01 degrees 44 minutes 55 seconds West 150 feet; thence North 88 degrees 15 minutes 05 seconds West 188 feet to Point of beginning.

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

Dated: November 26, 2008

FOR MORE INFORMATION, PLEASE CALL:
FC J (248) 593-1311
Trott & Trott, P.C.
Attorneys for Servicer
31440 Northwestern Highway, Suite 200
Farmington Hills, Michigan 48334-2525
File #232823F01

11-26-4

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 Jeffrey D. Loree and Tina M. A. Loree, husband and wife, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated March 15, 2004 and recorded March 18, 2004 in Liber 984, Page 1104, and by Loan Modification recorded in Liber 1132, Page 765, Tuscola County Records, Michigan. Said mortgage is now held by Chase Home Finance LLC by assignment. There is claimed to be due at the date hereof the sum of One Hundred Sixty-Eight Thousand One Hundred Seventy-Three and 79/100 Dollars (\$168,173.79), including interest at 6.25% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the front entrance of the Courthouse in the Village of Caro, Tuscola County, MI in Tuscola County, Michigan at 10:00 a.m. on JANUARY 8, 2009.

Said premises are located in the Township of Fremont, Tuscola County, Michigan, and are described as:

The West 21.96 acres of the Southeast 1/4 of the Southeast 1/4 of Section 8, Township 11 North, Range 9 East.

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.

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: November 26, 2008

Orlans Associates, P.C.
Attorneys for Servicer
P.O. Box 5041
Troy, MI 48007-5041
248-502-1400
File No. 310.3410

11-26-4

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

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Thomas E. Meyer and Kathleen D. Meyer, husband and wife, as joint tenants by the entirety, original mortgagors, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated September 20, 2004 and recorded on October 27, 2004 in Liber 1014 on Page 0114 in instrument 2004-00857825, in Tuscola County Records, Michigan, and assigned by said Mortgagee to US Bank National Association, as Trustee for Credit Suisse First Boston ARMT 2004-4 as assignee, on which mortgage there is claimed to be due at the date hereof the sum of Three Hundred Thousand Six Hundred Eighty-Eight and 13/100 Dollars (\$300,688.13), including interest at 7.375% 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 place of holding the circuit court within Tuscola County, at 10:00 AM, on December 4, 2008.

Said premises are situated in Township of Junata, Tuscola County, Michigan, and are described as:

The East 1/2 of the Southwest 1/4 of Section 22, Town 12 North, Range 8 East.

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

Dated: November 5, 2008

FOR MORE INFORMATION, PLEASE CALL:
FC D (248) 593-1309
Trott & Trott, P.C.
Attorneys for Servicer
31440 Northwestern Highway, Suite 200
Farmington Hills, Michigan 48334-2525
File #229646F01

11-5-4

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 Terry Lynn Czekai and Shannon Czekai, husband and wife, original mortgagors, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated February 7, 2007 and recorded on February 23, 2007 in Liber 1111 on Page 1033 in Tuscola County Records, Michigan, and assigned by mesne assignments to Arch Bay as assignee, on which mortgage there is claimed to be due at the date hereof the sum of Ninety-Six Thousand Seven Hundred Forty-Nine and 23/100 Dollars (\$96,749.23), including interest at 11.07% 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 Tuscola County, at 10:00 AM, on December 4, 2008.

Said premises are situated in Village of Cass City, Tuscola County, Michigan, and are described as:

Lot 15, The Plat of Pimney and Kinaird Subdivision in the Village of Cass City, Tuscola County, Michigan, as recorded in Liber 1 of Plats, Page 35B, except easements and rights of way of record.

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

Dated: November 5, 2008

FOR MORE INFORMATION, PLEASE CALL:
FC G (248) 593-1310
Trott & Trott, P.C.
Attorneys for Servicer
31440 Northwestern Highway, Suite 200
Farmington Hills, Michigan 48334-2525
File #180674F02

11-5-4

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 Curtis L. Alberts, an unmarried person, original mortgagor, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated March 31, 2003 and recorded on September 13, 2004 in Liber 1008 on Page 182 in

Tuscola County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Sixty-Five Thousand Three Hundred Ninety and 88/100 Dollars (\$65,390.88), 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 place of holding the circuit court within Tuscola County, at 10:00 AM, on December 4, 2008.

Said premises are situated in Village of Caro, Tuscola County, Michigan, and are described as:

Commencing at the West quarter corner of Section 3, Town 12 North, Range 9 East, thence South 1004.52 feet along the West Section line; thence North 89 degrees 30 minutes East 864.16 feet along the centerline of Congress Street to the point of beginning, running thence North 89 degrees 30 minutes East 62.0 feet along the centerline of Congress Street; thence South 335.0 feet; thence South 89 degrees 30 minutes West 62.0 feet; thence North 335.0 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: November 5, 2008

FOR MORE INFORMATION, PLEASE CALL:
FC X (248) 593-1302
Trott & Trott, P.C.
Attorneys for Servicer
31440 Northwestern Highway, Suite 200
Farmington Hills, Michigan 48334-2525
File #228755F01

11-5-4

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 SERVICE.

MORTGAGE SALE - Default having been made in the conditions of certain Mortgages made by David M. Murphy and Kathleen R. Murphy, husband and wife, of 9871 Alger Drive, Brighton, MI 48114, as Mortgagors, to Northstar Bank, f/a/a Mortgagee Bank, a Michigan Banking Corporation a Michigan Banking Corporation, whose principal office is in Bad Axe, Michigan, as Mortgagee, dated May 16, 2003 and recorded in the Office of the Register of Deeds for the County of Tuscola and State of Michigan, on May 23, 2003 in Liber 932, Page 814, et seq, on which Mortgage there is claimed to be due at the date of this notice, for principal and interest, the sum of One Hundred Fifty Two Thousand Four Hundred Sixty Eight and 11/100 (\$152,468.11) Dollars and no proceedings having been instituted to recover the debt now remaining secured by said Mortgage, or any part thereof, whereby the power of sale contained in said Mortgage has become operative;

NOW THEREFORE, NOTICE IS HEREBY GIVEN that by virtue of the power of sale contained in said Mortgage, and in pursuance of the statute in such case made and provided, the said Mortgage will be foreclosed by a sale of the premises therein described or so much thereof as may be necessary, at public auction, to the highest bidder, at the main entrance of the Tuscola County Building in the Village of Caro, and County of Tuscola, Michigan, that being the place of holding the Circuit Court in and for said County, on Thursday, December 11, 2008 at 10:00 o'clock a.m., local time, in the forenoon of said day, and the premises will be sold to pay the amount so as aforesaid then due on said Mortgage, together with interest, legal costs, attorney's fees and any taxes and insurance that said Mortgagee does pay on or prior to the date of said sale; which said premises are described in said Mortgage as follows, to-wit:

Land situated in the Township of Indianfields, Tuscola County, Michigan

Lot 59 of Williamsburg Estates #4, according to the Plat recorded in Liber 4 of Plats, page 15.

NOTICE IS FURTHER GIVEN that the period of redemption shall be six (6) months from the date of sale pursuant to MCL 600.3240.

Dated: November 7, 2008

NORTHSTAR BANK
Mortgagee

RICHARD L. TROWHILL
Attorney at Law
175 Thompson Rd.
Bad Axe, MI 48413
(989) 269-6272

11-12-5

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 Cory Mays, a single man, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated July 21, 2006 and recorded August 7, 2006 in Liber 1090, Page 787, Tuscola County Records, Michigan. Said mortgage is now held by Deutsche Bank National Trust Company, as Trustee for HSI Asset Securitization Corporation Mortgage Pass-Through Certificates 2006-HE1 by assignment. There is claimed to be due at the date hereof the sum of Seventy-Four Thousand Five Hundred Forty-Seven and 63/100 Dollars (\$74,547.63), including interest at 9.695% 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 front entrance of the Courthouse in the Village of Caro, Tuscola County, MI in Tuscola County, Michigan at 10:00 a.m. on JANUARY 8, 2009.

Said premises are located in the Village of Tuscola, Tuscola County, Michigan, and are described as:

Commencing at the Northwest corner of Block 15 of Village of Tuscola, being part of Block 15, according to the recorded Plat of the Village of Tuscola, thence Easterly along South line of Lapeer Street 90 feet; thence Southerly and parallel with Court Street to North line of Ormes Road; thence Westerly along North line of Ormes Road to West line of said Block 15; thence North to place 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.

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: November 26, 2008

Orlans Associates, P.C.
Attorneys for Servicer
P.O. Box 5041
Troy, MI 48007-5041
248-502-1400
File No. 306.2092

11-26-4

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

MORTGAGE SALE - Default has been made in the conditions of a certain mortgage made by Bette Chambal, a single woman, to Mortgage Electronic Registration Systems, Inc., solely as nominee for Decision One Mortgage Company, L.L.C., Mortgagee, dated May 30, 2006 and recorded June 9, 2006 in Liber 1084 Page 645 Tuscola County Records, Michigan. Said mortgage was assigned to HSBC Mortgage Services Inc., by assignment dated August 20, 2008 and recorded August 27, 2008 in Liber 1156, Page 1189, on which mortgage there is claimed to be due at the date hereof the sum of Sixty-Four Thousand Four Hundred Eighty Dollars and Fifty-Four Cents (\$64,480.54), including interest 9.34% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, Circuit Court of Tuscola County at 10:00AM on December 4, 2008.

Said premises are situated in Village of Millington, Tuscola County, Michigan, and are described as:

Parcel 1: Town 10 North, Range 8 East Part of Block 7 Commencing at the Northeast corner of Block 7 of Village of Millington according to plat recorded in Liber 1 of plats Page 41, now being Page 42A; thence west 179.00 feet; thence south 165.00 feet; thence east 179.00 feet; thence north 165 feet to the point of beginning except commencing at the northeast corner of said block 7; thence west 4 rods; thence south 10 rods; thence east 4 rods; thence north 10 rods to the point of beginning.

Parcel 2: Town 10 North, Range 8 East Part of Block 7 Commencing 15 rods and 4.00 feet west of the northeast corner of block 7 plat of the Village of Millington according to the plat recorded in Liber 1 of plats Page 41, now being Page 42A; thence east 75 feet; thence south 100 feet; thence west 44.00 feet; thence northwesterly to the center of beginning. Commonly known as 4643 E. Center St, Millington MI 48746.

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241 or MCL 600.3

Legal Notices

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.

CEMBER 4, 2008.

Said premises are located in the Township of Elkland, Tuscola County, Michigan, and are described as:

Part of the Southwest one-quarter of Section 31, Town 14 North, Range 11 East, described as: Beginning at a point on the North and South one-quarter line of said Section 31, which is North 1017.00 feet from the South one-quarter corner of said Section 31; thence continuing along said North and South one-quarter, North 422.55 feet; thence at right angles to said North and South one-quarter line, West 320.00 feet; thence South 422.55 feet; thence East 320.00 feet to the North and South one-quarter line of said Section 31 and the point of beginning.

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

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: November 5, 2008

Orlans Associates, P.C. Attorneys for Servicer P.O. Box 5041 Troy, MI 48007-5041 248-502-1400 File No. 241.0026

11-5-4

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE.

MORTGAGE SALE Default has been made in the terms and conditions of a mortgage made by GREGORY TRENT and TABITHA A. TRENT, husband and wife, Mortgages, to TELCOM CREDIT UNION, Mortgagee, dated July 24, 2006 and recorded on September 19, 2006 in Liber 1096 on Page 25, Tuscola County Records, and on which mortgage there is claimed to be due at the date hereof the sum of ONE HUNDRED TWELVE THOUSAND SIX HUNDRED SEVENTEEN AND 65/100 (\$112,617.65), 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 front entrance to the Courthouse in the Village of Caro, Tuscola County, Michigan, at 10:00 a.m. on December 11, 2008.

Said premises are situated in the Township of Fremont, Tuscola County, Michigan, and are described as:

Parcel C, COMMENCING AT A POINT THAT IS SOUTH 89 DEGREES 36 MINUTES 40 SECONDS WEST 1156.52 FEET FROM THE NORTH-EAST CORNER OF SECTION 16, T11N, R9E, THENCE SOUTH 00 DEGREES 20 MINUTES 55 SECONDS WEST 663.88 FEET; THENCE SOUTH 89 DEGREES 35 MINUTES 40 SECONDS WEST 165.85 FEET; THENCE NORTH 00 DEGREES 17 MINUTES 53 SECONDS EAST 663.93 FEET; THENCE NORTH 89 DEGREES 36 MINUTES 50 SECONDS EAST 166.43 FEET TO THE POINT OF BEGINNING. Commonly known as: 1637 O'Brien Rd., Mayville, MI 48744.

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 front entrance to the Courthouse in the Village of Caro, Tuscola County, Michigan, at 10:00 a.m. on December 11, 2008.

Said premises are situated in the Township of Fremont, Tuscola County, Michigan, and are described as:

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, front entrance to the Courthouse Building in the Village of Caro, Michigan, Tuscola County at 10:00 AM o'clock, on December 11, 2008.

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

LOTS 7, 8, 9, 10, 11 AND 12, SLOCUM'S ADDITION TO THE VILLAGE OF BAY PARK, ACCORDING TO THE PLAT THEREOF AS RECORDED IN LIBER 1, PAGE 60, NOW BEING PAGE 19B, TUSCOLA COUNTY RECORDS.

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

Dated: November 6, 2008

US BANK NATIONAL ASSOCIATION AS TRUSTEE FOR AURORA LOAN SERVICES FPMILT 2005-FFH2 Mortgagee/Assignee

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

11-12-4

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 Lloyd W. Montreuil, a married man, and Judith L. Montreuil, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated October 31, 2006 and recorded January 11, 2007 in Liber 1108, Page 47, Tuscola County Records, Michigan. Said mortgage is now held by CitMortgage, Inc. successor in interest by merger to CitFinancial Mortgage Company, Inc. by assignment. There is claimed to be due at the date hereof the sum of One Hundred Sixty-Six Thousand Nine Hundred Seventy-Eight and 70/100 Dollars (\$166,978.70), including interest at 8.55% 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 front entrance to the Courthouse in the Village of Caro, Tuscola County, MI in Tuscola County, Michigan at 10:00 a.m. on DE-

CEMBER 4, 2008.

Said premises are located in the Township of Elkland, Tuscola County, Michigan, and are described as:

Part of the Northwest 1/4 of the South 1/4 of Section 7, Town 14 North, Range 9 East, described as: beginning at a point on the North line of said Section 7, which is East 132.00 feet from the Northwest corner of said Section; thence continuing along the North line, East 165.00 feet; thence parallel with the West line of said Section, South 00 degrees 41 minutes 03 seconds West, 132.00 feet; thence parallel to the North Section line, West 165.00 feet; thence North 00 degrees 41 minutes 03 seconds East, 132.00 feet to the place 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.

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: November 26, 2008

FOR MORE INFORMATION, PLEASE CALL: FC S (248) 593-1304

Parcel 2: The North 1/2 of the West 1/4 of the Southeast 1/4 of the Southwest 1/4 of Section 2, Town 11 North, Range 8 East.

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

Dated: November 5, 2008

FOR MORE INFORMATION, PLEASE CALL: FC R (248) 593-1305

11-5-4

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 Isable Delacruz, an unmarried man, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated June 6, 2007 and recorded June 12, 2007 in Liber 1122, Page 151, Tuscola County Records, Michigan. Said mortgage is now held by GMAC Mortgage, LLC by assignment. There is claimed to be due at the date hereof the sum of Ninety-Three Thousand Five Hundred Forty-Six and 81/100 Dollars (\$93,546.81), including interest at 8.125% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the front entrance to the Courthouse in the Village of Caro, Tuscola County, MI in Tuscola County, Michigan at 10:00 a.m. on DECEMBER 4, 2008.

Said premises are located in the Village of Caro, Tuscola County, Michigan, and are described as:

Lot 2, Country Manor Subdivision, according to the Plat thereof as Recorded in Liber 3, Page 52, Tuscola 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: November 5, 2008

Orlans Associates, P.C. Attorneys for Servicer P.O. Box 5041 Troy, MI 48007-5041 248-502-1400 File No. 280.3354

11-5-4

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 Kathleen Hergenreder and John G. Hergenreder, Wife and Husband, original mortgagors, to Chase Bank USA, N.A., Mortgagee, dated March 19, 2007 and recorded on March 26, 2007 in Liber 1114 on Page 748 in Tuscola County Records, Michigan, and assigned by said Mortgagee to Deutsche Bank National Trust Company, as trustee for J.P. MORGAN MORTGAGE ACQUISITION TRUST 2007-CH5 as assignee, on which mortgage there is claimed to be due at the date hereof the sum of Forty-Nine Thousand Three Hundred Seventy-Five and 23/100 Dollars (\$49,375.23), including interest at 10.625% 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 Tuscola County, Michigan, at 10:00 AM, on January 8, 2009.

Said premises are situated in Township of Columbia, Tuscola County, Michigan, and are described as:

Section 33, Town 12 North, Range 11 East. Commencing at a point 100 feet North of State Street, said point being on the East boundary line of Pine Street in the Village of Kingston (formerly Newbury); thence running North along said East boundary line a distance of 4 rods; thence East to a point on the West side and 22 and one-half feet from the center of Alder Creek Drain; thence South parallel with said drain a distance of 4 rods; thence West to place of beginning. Village of Kingston, Tuscola County, Michigan.

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

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: November 26, 2008

FOR MORE INFORMATION, PLEASE CALL: FC S (248) 593-1304

11-26-4

CALL 872-2010 TO PLACE AN AD

Transit (nonbusiness) rates, 10 words or less, \$3.95 each insertion; additional words 10 cents each. Three weeks for the price of 2-cash rate. Save money by enclosing cash with mail orders. Rates for display want ads on application.

General Merchandise

FIREWOOD - Mixed hard firewood, \$50/face cord; mixed softwood, \$40. Pick up only. 989-872-1101. 2-9-17-f

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A TEMPUR PEDIC style memory foam mattress set - as seen on TV, new in original wrapper with warranty. Cost \$1,800, sell \$695. 989-832-2401. 2-4-23-52

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FOR SALE - Acetylene & oxygen tanks. 872-3807. 2-11-10-3

A KING SIZE pillow top mattress set - never used, with deluxe frame still in box. Cost \$1,050, sacrifice \$335. 989-923-1278. 2-4-23-52

It's easy to place your classified ad in the Cass City Chronicle. Call 989-872-2010 and we'll do the rest.

Legal Notice

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MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Eugene Hergenreder, Jr. and Sharon A. Hergenreder, husband and wife as joint tenants, to J. Virgil, Inc., d/b/a Lending Factory, Mortgage Banker, Mortgagee, dated September 9, 2000 and recorded September 22, 2000 in Liber 811, Page 119, and re-recorded to correct legal description on 3/22/2001 in Liber 825 Page 1048, Tuscola County Records, Michigan. Said mortgage is now held by LaSalle Bank National Association as Trustee for certificate holders of EMC Mortgage Loan Trust 2005-B, Mortgage Pass-Through Certificates, Series 2005-B by assignment. There is claimed to be due at the date hereof the sum of One Hundred Thirteen Thousand Eight Hundred Forty-Nine and 35/100 Dollars (\$113,849.35), including interest at 11.375% 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 front entrance to the Courthouse in the Village of Caro, Tuscola County, MI in Tuscola County, Michigan at 10:00 a.m. on DECEMBER 11, 2008.

Said premises are located in the Village of Kingston, Tuscola County, Michigan, and are described as:

Section 33, Town 12 North, Range 11 East. Commencing at a point 100 feet North of State Street, said point being on the East boundary line of Pine Street in the Village of Kingston (formerly Newbury); thence running North along said East boundary line a distance of 4 rods; thence East to a point on the West side and 22 and one-half feet from the center of Alder Creek Drain; thence South parallel with said drain a distance of 4 rods; thence West to place of beginning. Village of Kingston, Tuscola County, Michigan.

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

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: November 12, 2008

Orlans Associates, P.C. Attorneys for Servicer P.O. Box 5041 Troy, MI 48007-5041 248-502-1400 File No. 199.1537

11-12-4

General Merchandise

SLABWOOD FOR SALE - Hard and softwood mix. Great for outdoor wood furnaces. Will load for you. \$15 per bundle. 989-670-5795. 2-9-10-f

HOT TUB - 6-person with lounge, backlit waterfall and Michigan cover, never used, with warranty. Retail \$5,900; will sell \$2,975. 989-797-7727. 2-4-23-52

MATTRESS SET pillow tops - new queen \$175, king \$275, full \$165. Call 989-799-3532. 2-4-23-52

AMISH LOG HEADBOARD & queen pillow top mattress set - new in plastic, \$275. 989-839-4846. 2-4-23-52

FOR TRADE - 12 ga. auto Remington 1148 for smaller ga. No singles. For sale: 7 mm Weatherby w/scope & tripod, \$725. 872-3988, call after 7 p.m. 2-11-26-1

FOR SALE - 5 1/2' by 8' trailer with 14" tires, \$450. Call 325-0831. 2-11-26-2

AKC REGISTERED - Chocolate lab puppies, 9 weeks old. \$300. 989-670-9544. 2-11-26-f

FOR SALE - Wire pet crate (almost new!). Black coated wire, 2 slide bolt latches, divider panel adjusts length, removable plastic tray. Large size: 36"Lx23"Wx26"H. \$70 new (only used 2 months). Will sell for \$50 O.B.O. Call Karen, 872-3410. 2-11-26-f

Real Estate For Sale

1992 REDMOND 16'x72'-2-bedroom, 2 bath, excellent shape. \$8,500. 989-658-2292. 3-11-19-4

Real Estate For Rent

INSIDE STORAGE - Boats, RVs, trailers, etc. 872-3807. 4-11-10-3

MOVE IN TODAY! 3-bedroom trailer house. 2 miles from town. First month's rent plus security deposit. No pets! 989-872-3363. 4-11-19-3

BEAUTIFUL 2-BEDROOM apartment with terrace in Cass City. \$400/month plus security deposit. Monday-Friday, 872-8825, or evenings and weekends, 872-8300. 4-11-10-f

VFW HALL available for rental occasions. Call 872-4933. 4-4-1-f

FOR SALE OR RENT - Completely remodeled 3-bedroom, 1 bath. Nice basement, small clean barn. 1 acre, Cass City Schools. \$600/month. 810-240-4634 (evenings). 4-10-22-6

FOR RENT - Cass City Mini Storage. Call 872-3917. 4-3-13-f

FOR RENT - K of C Hall, 6106 Beechwood Drive. Parties, dinners, meetings. Call Rick Kerkau, 872-4877. 4-1-2-f

FOR RENT - 2-bedroom apartment in Cass City. 810-964-2666. 4-11-26-f

FOR RENT - 2-bedroom ranch home in Cass City. Appliances included. Attached 1-car garage. Very clean. \$575/month. Call 989-550-8030. 4-11-26-3

2-BEDROOM HOUSE - 2898 Van Dyke (M-53). First & last, \$400/month. 6 miles north of M-46. 248-652-0388. 4-11-26-f

CASS CITY APARTMENTS, an elderly community (elderly is defined as 62 or older or disabled of any age), located in Cass City, MI, is currently accepting applications for available 1-bedroom apartments. Units of barrier free design may also be available. Rental rates are based on income. For affordable housing, call 989-872-2009. This institution is an Equal Opportunity Provider, Equal Housing Opportunity. TDD # 800-649-3777. 4-11-26-2

Real Estate For Rent

FOR RENT - Senior citizens: downstairs apartment for rent. All utilities except heat. Stove & refrigerator included. \$295/month. Also, 3-bedroom house for rent. Stove & refrigerator included. Call 872-3315 or 872-2696. 4-11-19-f

Notices

SATCHELL'S CHRISTIAN RETIREMENT Home has a private room for a lady or man with 1/2 bath. We are 7 miles east of Caro on M-81. 24-hour adult foster care. 989-673-3329. 5-7-9-f

Knights of Columbus CHICKEN & FISH DINNERS ALL YOU CAN EAT Friday, Dec. 19 4:00 to 7:00 p.m. K of C Hall 6106 Beechwood Dr, Cass City Adults \$8.00 Students \$4.00 10 & under Free 5-11-26-4

Services

Kappen Tree Service, LLC Cass City Tree Trimming or Removals Stump Grinding Brush Mowing / Chipping Lot Clearing / Tree Moving Experienced Arborists Fully Insured Equipped Bucket Trucks Call (989) 673-5313 or (800) 322-5684 for a FREE ESTIMATE 8-6-25-f

SALT FREE iron conditioners and water softeners, 24,000 grain, \$750. In-home service on all brands. Credit cards accepted. Call Paul's Pump Repair, 673-4850 or 800-745-4851 for free analysis. 8-9-25-f

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NUTRITION SERVICES

Worker - Part-time position at Caro Central Kitchen. Twenty-five hours per week, plus one Sunday per month. High school diploma/equivalent, experience in institutional food preparation preferred. Valid Michigan drivers license and ability to travel within service area. Mileage reimbursement. Send letter of application and resume to the Director's Assistant, Human Development Commission, 429 Montague Avenue, Caro, MI 48723. An Equal Opportunity Employer. Application deadline: Dec. 1, 2008. 11-11-26-1

SACHELL'S CHRISTIAN Retirement Home looking for part-time help & also must be able to fill in for other shifts. Come in & fill out an application, 2662 E. Caro Rd., Caro (7 miles east of Wal-Mart). 989-673-3329. 11-11-5-ff

JANITOR/CLEANER - Cass City area, Thursdays at 6 p.m. Must have clean criminal record. 866-869-6582 (ext. 370). 11-11-26-2

ELECTRIC MOTOR and power tool repair, 8 a.m. to 5 p.m. weekdays, 8 a.m. to noon Saturday. John Blair, 1/8 mile west of M-53 on Sebawaing Road. Phone 269-7909. 8-12-13-ff

Mike deBeaubien Tech Support

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- Computer Security
- Virus & Spyware Removal
- Wireless Network Installation
- Competitive Rates

Call: 989-670-5606 or 989-872-5606 8-1-16-ff

PAUL'S PUMP REPAIR - Water pump and water tank sales. In-home service. Credit cards accepted. Call 673-4850 or 800-745-4851 anytime. 8-9-25-ff

Help Wanted

HELP WANTED in adult foster care home - Tuscola. CMH trained A+. Must be flexible and willing to work weekends (Friday-Sunday). Possible live-in position for the right person. (Wages negotiable). If interested, please call 810-404-7199. 11-11-10-4

HELP WANTED EXPERIENCED MACHINIST

Thumb area cutting tool manufacturer has openings for experienced machinists to grind carbide and ceramic cutting tools. Benefits include:

- Prescription Coverage
- Medical Insurance
- Life Insurance
- Paid Holidays
- Paid Vacation
- 401K Plan

Salary commensurate with experience. Apply at: 2710 West Caro Rd., Caro, MI 48723 From 10 a.m. to 3 p.m. 11-11-26-1

HELP WANTED MACHINIST TRAINEES

Thumb area cutting tool manufacturer has openings for part-time & full-time machinist trainees to grind carbide and ceramic cutting tools. Benefits include:

- Prescription Coverage
- Medical Insurance
- Life Insurance
- Paid Holidays
- Paid Vacation
- 401K Plan

Apply at: 2710 West Caro Rd., Caro, MI 48723 From 10 a.m. to 3 p.m. 11-11-26-1

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Real Estate For Sale

2 AUCTIONS: Wed, December 10th

Auction at 11am 3-bedroom, 1-bath Home

Open House: Friday, November 21 (11am-12pm)

431 Madison St Caro

Directions: From the corner of M-24 and M-81 go West on M-81 to Washington St, South on Washington St to Madison St West on Madison St to property.

Auction at 1pm 3-bedroom, 1-bath Home

Open House: Friday, November 21 (1-2pm)

Directions: From the corner of M-24 & M-81 go North on M-24 7.4 miles to Hoppe Rd, turn north on Hoppe Rd, go 2.5 miles to property.

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NEW

Perfect spot if you are looking to build a house, or if hunting is your thing - this is for you. This 18.95 acre parcel is almost completely wooded. It already has a driveway, well, septic, storage shed and a pond. There is a burned out mobile home that needs to be removed and you are ready to go. Nice location on a secondary road that is paved. A-493

SOLD

This home has much of its old woodwork and character still intact and in good condition. A spacious home with 4 bedrooms, 2 baths, family room, 2nd floor sun room and sets on a corner lot. Call for a showing. Priced to sell. NH-117

Great location. Built in 1998, 4 bedroom, 3 bath Cape Cod home sets on 3/4 of an acre. Offers 2.5 car attached garage, 2,000 sq. ft., and fireplace in living room. NG, FA & CA. Room above garage could be finished off. Listed under SEV value. Keys at closing. Call today. C-1146

PRICE REDUCED

Cute and comfortable. Move in ready. Great space for your family, over 1,400 sq. ft., all you need. Includes: 3 bedrooms, 1.5 baths, full basement, 2 car garage and kitchen has updated cabinets in medium oak. Keys at closing. Call your lender today and get qualified. Easy as that to own your own home. Take note, taxes not home-stead. USA-180

NEW

This home has lots of room to roam inside and out. Built in 2000, with 3,293 sq. ft., plus a full 1,801 sq. ft. walk-out basement and a 3 car attached garage. It also has 2 fireplaces, jacuzzi tub, den, family room and covered porch in front. This home still needs rear decks, some interior flooring, trim and minor odds and ends. Which means you can personalize it to your taste. 21.25 acres. O-128

With some time and ingenuity you will have a home to be proud of. Some updating has been done: siding, roof and central air. Needs some details to be finished. Call to take a look and make an offer. AF-175

Martin Osentoski
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Lola Osentoski Flores
Sales Associate
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Barb Osentoski
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Just south of Owendale. Country estate on well landscaped 2 acres on a paved road. 3 bedrooms, 2.5 baths, full basement and attached garage. Includes a 40'x90' shed and a large barn. CY2572

Well kept 3 bedroom home in beautiful Northwood Subdivision. Spacious room in basement with bar and 10'x12' office. Newer wood flooring in living and dining area with gas fireplace. TCI550

PRICE REDUCED!

Immediate possession. Sets at the back of the park with the walking trail across the street. Nice 2 bedroom home. MH969

2 bedroom, plus a small room for office/computer etc., 1 1/2 bath ranch, close to Cass City and the Cass River, 1,950 sq. ft., attached one car garage and hardwood floors. CY2574

Great ranch set on the golf course. 3 bedrooms, 2 1/2 baths, 3 season room off the dining area, family room and much more. TCC1542

The Want Ads Are Newsy Too!



ELKLAND TOWNSHIP Supervisor Dan Erla presents veteran township Clerk Norma Wallace with a special tribute signed by Michigan Gov. Jennifer Granholm, state Senator Jim Barcia and state Rep. Terry Brown. Wallace officially retired last week.

LaBelle takes over clerk duties

Continued from page one
a job that Wallace has come to love, largely because of all of the people she has come to know and help over more than 2 decades in office. That's not to say she doesn't have plenty to do — Wallace is a member

of the Tom Thumb Singers and is an active member of the Friends of the Thumb Octagon Barn. She's also a very active member of the First Presbyterian Church in Cass City, where she's served as treasurer for 40 years. Still, her official retirement last week

didn't exactly feel like a weight lifted from her shoulders. "It's going to take awhile for it to be a 'weight lifter upper,'" she said, smiling. "I'm having quite a little bit of withdrawal. It's hard to just be turning everything over."

Continued from page one.

same, he said, the fund balance would dwindle to \$244,457 in 2009-10.

Wilson blamed several factors, including the fact that state and federal revenues aren't even coming close to keeping up with expenses. Add to that the trend of declining enrollment - more than 200 students in the Cass City Schools since 2005-06, costing the district some \$700,000, he said.

Although Wilson is projecting the loss of 25 more students next year based on graduation class and kindergarten enrollment numbers, he said he believes student numbers are close to leveling off.

However, expenses are continuing to climb, according to the superintendent, who cited as an example Cass City's required contribution to the state retirement fund. That contribution is expected to reach 20 percent by 2010-11, which translates to more than \$360,000 for Cass City.

And with no means to significantly increase funding or enrollment, school officials have only one choice, he said.

"The reality is that we're going to have to look at making cuts next year in order to balance the budget," he added. "I really believe you're going to have to cut between \$500,000 and \$600,000 out of your budget."

Wilson pointed out that the latest efforts to reduce expenses are not expected to impact students' academic performance. However, he acknowledged it won't be easy to trim that much spending from a budget that school officials reduced by \$1.6 million 2 years ago. "I think any cuts we're going to have to make at this point are going to be tough," he said.

IN OTHER BUSINESS

In other business Monday, the board:

- Noted there has been little movement in on-going teacher contract negotiations.

STUDENTS, STAFF "DRIVE" UNDER THE INFLUENCE

Continued from page one
year, but only 10 high schools, and Cass City was the first Michigan high school to experience the program. "It is an actual vehicle that has a simulator attached that (takes) the students into a virtual world where they can physically see, feel and experience the dangers of drinking and driving," explained Patrick Degrasse, executive director of P.E.E.R.S. Students saw panoramic views of the

"road" using virtual reality goggles. The scenery was computer generated by virtual reality software that received data from the wheels and gas and brake pedals of the vehicle, which remained locked in place.

During the program, dozens of students were able to sit inside the car and experience the effects — reaction time and judgement on the road, for example — of having ingested several drinks. P.E.E.R.S. staffers programmed the vehicle's sensors to

react as if the students were quite drunk, with the BAC (blood alcohol content) set at .22 for males and .24 for females — more than twice the legal limit of .08 in Michigan.

"It was hard. I was pressing the brake and it wouldn't go down, and it (car) turns more than it should," commented Thorp, 17, after taking a spin in the simulator. "It's a lot harder than I thought it would be."

Papp, 18, agreed. "It was difficult to maneuver the car. Your reaction time

differs, I know that," he said.

Keegan Hagen, 17, a junior, was all over the road during his time in the simulator, finally "crashing" into a tree that had fallen onto the roadway. "It's like I couldn't see it. It just came up on me. It was kind of blurry, too," he said.

"I hit somebody by mistake. It's hard because you can't control the car," said eighth grade student Austin Westerby, 13. "I think this is fun. It's a good learning experience."

"It's got their attention pretty good," commented eighth grade teacher Jon Zdrojewski. "I think it's kind of neat."

"We were able to put about 250 students and staff in the simulator," said Shari Bock, who spearheaded the effort to bring P.E.E.R.S. to Cass City, with a big helping hand from the Pinney Foundation, which footed the \$2,500 bill. "I think most of the students enjoyed the day. We had a lot of support from all the administration and staff, and I appreciate that."

Bock, who wears 2 hats as director of food service for the Cass City Public Schools and leader of the district's Coordinated Health Team, noted that students who didn't get a turn in the simulator were able to experience the program via monitors in the shop room.

They also watched an "impact video" depicting real life stories of drivers and passengers, ages 14 to 19, who have been in accidents involving alcohol. The video shows students what can happen, from the emergency room, to a doctor telling parents that he doesn't think their child is going to survive his or her injuries, to seeing accident victims learning how to walk, talk and eat all over again.

"I think it went well. Not knowing what to expect when they (P.E.E.R.S.) came...we didn't know. I think there were a few things that we learned to make more of an impact next time," said Bock, who observed that a number of students "didn't really grasp" the relationship between the vehicle's reaction and alcohol consumption. She said school officials plan to follow up by showing students the impact video again, but in a setting where they aren't distracted by the simulator and monitors.

Still, Bock described the program as a success in terms of awareness. School Supt. Ron Wilson agreed after taking his turn in the simulator. "It was interesting. I ran it up to highway speed and I could hardly keep it on the road," he said. "I think it was an eye-opener for the kids."

"People really don't realize the impact of consuming that much alcohol, and the thing is, kids think they're bullet proof."

"Overall, all the high school kids came down, and all of the eighth grade students came down, so we had 500 kids" experience the program, Bock said of Friday's effort.

"If we can save one life out of those 500, it was worth it."

Continued from page one.

space, which would help offset the loan payment. The estimated rents would be \$1,600 per month.

"This is how we made the purchase possible," said Althaver, while Cristiano added, "The precedent has been set before," noting the purchase of parking spaces on both sides of Main Street in years past. "We can either sit and do nothing" or be proactive, he said.

Continuing with budget and finance committee matters, the council also approved cancellation of the Industrial Development District (IDD) designation for Orbital Fluid Technologies at their former address of 6215 Garfield Avenue.

School board cuts 5 positions

"There really isn't much to report," commented board member Randy Severance. "We've met with the mediator twice. There really hasn't been any progress on any of the big issues, and we're meeting again Dec. 8."

In a related matter, the board approved a 3-year retainer agreement with Alan Luce, who serves as the district's lead negotiator. The agreement will cost \$8,000, which is unchanged from the previous contract

with Luce.
•Approved a GSRP (Great Start Readiness Program) resolution enabling the district to collect federal dollars for its 4-year-old program. GSRP was formerly known as the Michigan School Readiness program.
•Voted to continue accepting Schools of Choice students in grades K-10 during the second semester.
•Heard a brief presentation from Linda Bailey regarding the annual 8th grade trip to Washington, D.C.

Village may borrow \$170,000

Continued from page one.

attached to the southwest corner of the Department of Public Works (DPW) building at 6737 Church Street. The infrastructure for the system is being built by the DPW/Water staff under the direction of Superintendent Gary Barnes. The cost for this work is estimated to be less than \$10,000.

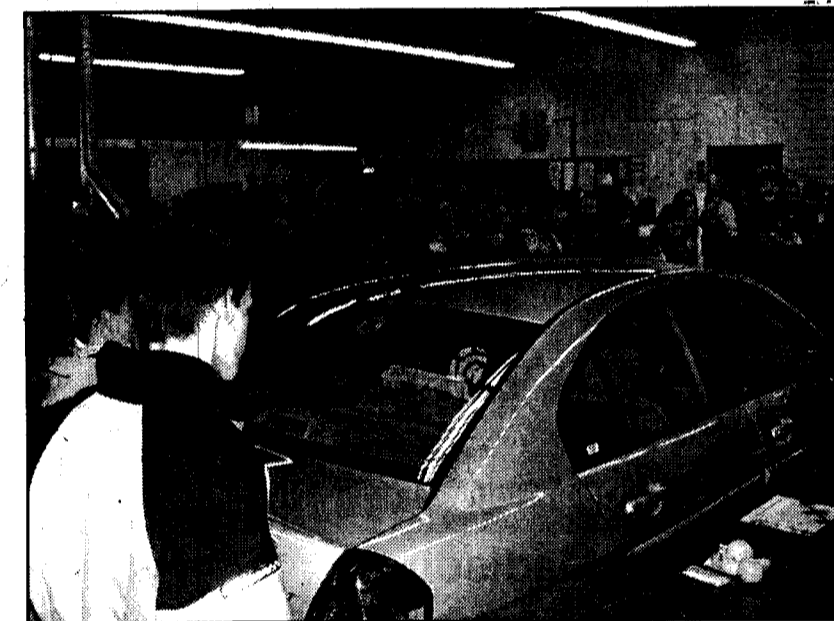
Village officials estimate that the bulk water sales dock will return \$20,000 in revenue in the first year. The expense anticipated to overhaul Well #1 is not to exceed \$25,000 and these dollars are in the Water Department budget. The process will include pulling Pump #1 for inspection, re-installing the pump, sterilizing well and running a pump test.

"It (the well) hasn't been looked at in over 10 years," said councilwoman Jenny Zawilinski.

In routine business, during the 40-minute session, the council also:
•Appointed Frank Kemp to another 4-year term on the Rawson Memorial Library Board effective Jan. 1, 2009 through Dec. 31, 2012.
•Received, approved and filed the Oct. minutes from the Downtown Development Authority, Economic Development Corporation and the Cass City Village Council meetings.

•Accepted the financial statements ending Oct. 31 showing a cash balance of \$1,715,547.
•Approved payment of bills as presented.

The automated pay system will be



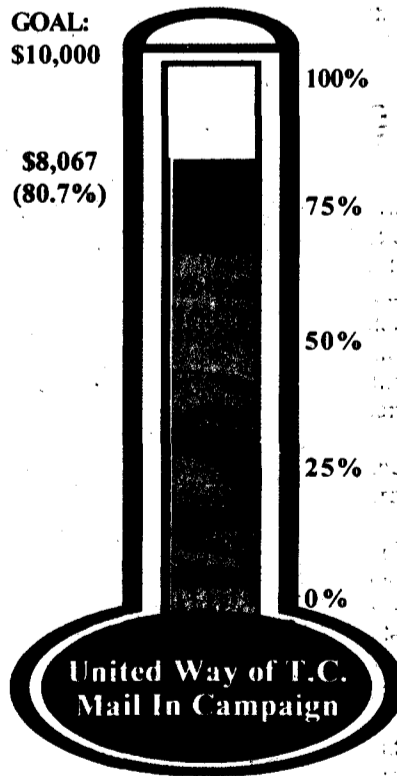
SOME 250 students, in grades 8 through 12, as well as several staff members were able to take a turn behind the wheel of the P.E.E.R.S. AWARE III simulator Friday.

Prepare your home for cold weather

The first official day of winter is not until Dec. 21, but many homeowners may be taken by surprise by dropping temperatures.

Experts recommend the following steps to save time, money and stress later on:

- Indoors:**
- Chimneys used for wood burning stoves and fireplaces should be checked for creosote build up. This tar-like substance can lead to a chimney fire if not cleaned off.
 - Have a professional check your home heating system both for energy and carbon monoxide. Buy a carbon monoxide detector for any nearby living spaces and affix it near the ceiling.
 - Never use a kerosene heater. If a space heater is needed, use only an enclosed heating element product with an approval label from an independent testing organization, such as Underwriters Laboratories.
 - Nearly half of a home's heat loss is through the roof. Make sure your attic has insulation with an R-value of at least 45.
 - Weather strip windows and doors to maximize your heating efficiency.
- Outdoors:**
- Clean gutters of debris and fall leaves to prevent ice build up that can back up under the roof line.
 - Be sure to close the interior shut-off valve of any exterior water faucets and then drain any remaining water from the exterior faucet itself. Disconnect any hoses and drain out any remaining water. Insulate exterior faucets and pipes to help prevent freezing.



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