

If we have to do a little shoveling, we'll survive

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# CASS CITY CHRONICLE

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

VOLUME 102, NUMBER 45

CASS CITY, MICHIGAN - WEDNESDAY, JANUARY 28, 2009

FIFTY CENTS

16 PAGES

## Honeywell project is paying off

Members of the Cass City Board of Education Monday learned that their faith in a project designed to guarantee energy savings and pay for itself was well placed.

School Supt. Ron Wilson offered the board an update on the district's Honeywell project during the regular meeting of the school board.

Under a "performance contract" with Honeywell, company officials guaranteed the district enough savings to cover the annual loan note on \$1.2 million worth of upgrades designed to reduce energy costs. The work, which has included replacement of old light fixtures and toilets and sinks that conserve water use, will be paid for over a 15-year period.

Wilson told the board Monday that the federally-regulated program, in its first full year, provided enough savings to cover the loan note totaling just over \$100,000, with more than \$6,000 to spare. He reported that the district realized an annual savings of more than \$114,000 in energy costs, compared to Honeywell officials' guarantee of \$108,000 in savings the first year.

A bonus to the project, according to Wilson, was adequate funding to address what he described as "catastrophic issues" with 2 boilers at the

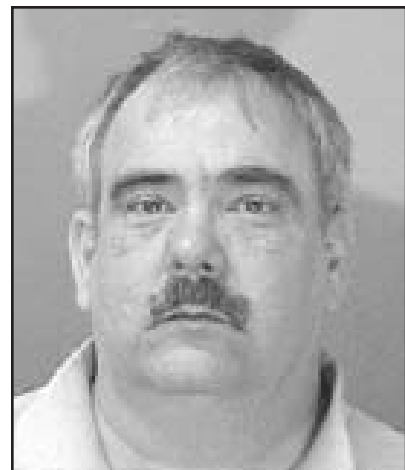
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## Former state rep. candidate, wife targeted in abuse case

A former candidate for the 84th District Michigan House seat and his wife have been formally charged with child abuse in Tuscola County.

Phillip W. Hardy, 46, and his wife, Sheila K. Hardy, 42, of Clifford, face 2 counts of second degree child abuse. Prosecutors allege the couple abused a boy and a girl.

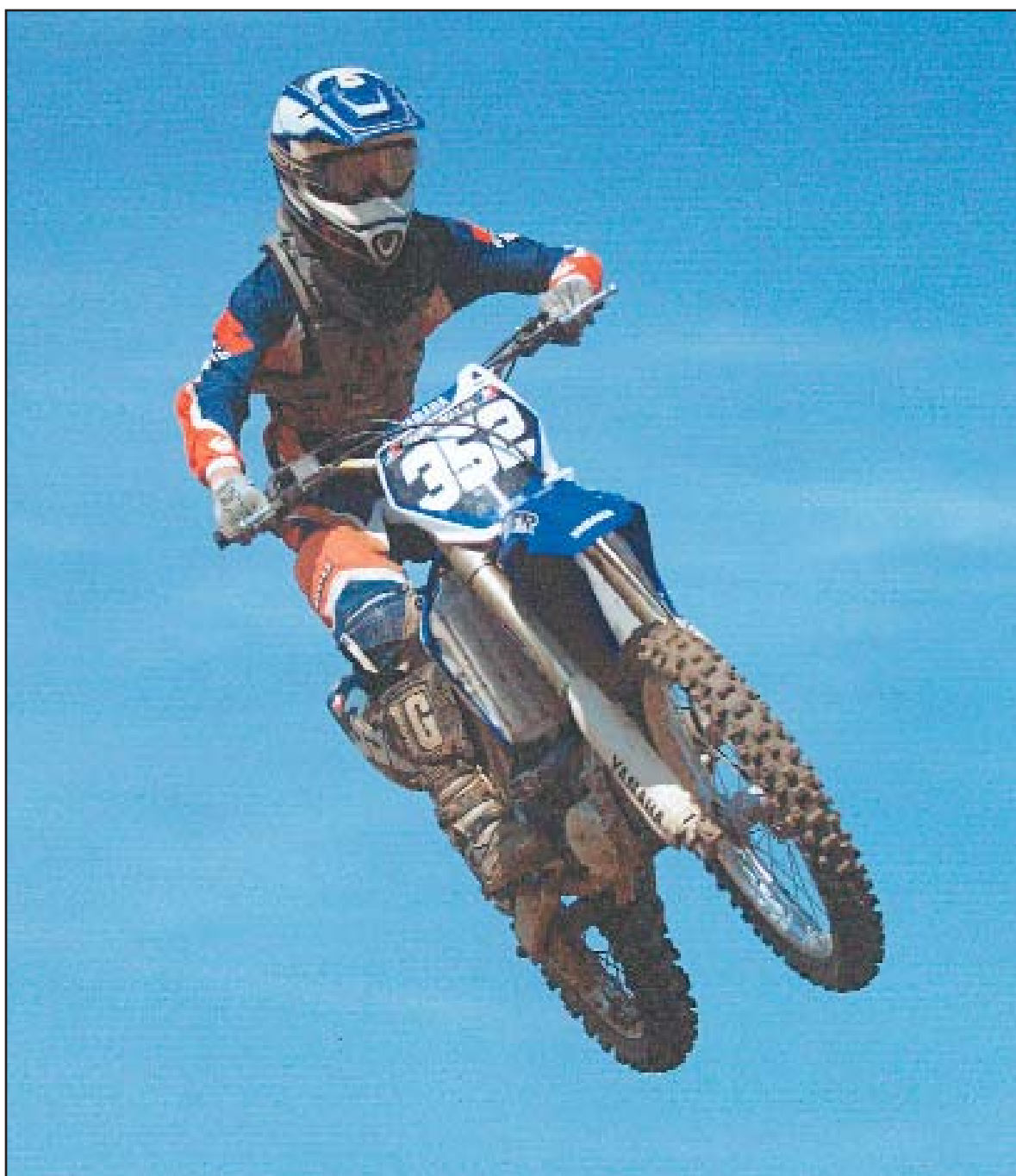
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Phillip Hardy



Sheila Hardy



ERIC MONTREUIL soars off a jump on the track at the Mid-Ohio Moto Cross Pro Am in August near Dayton, Ohio. Montreuil, 16, of Gagetown, finished second in the competition — one of his first after moving up to the professional racing ranks last summer. The Owen-Gage sophomore, who already has 12 years of experience under his belt, hopes to make racing a career.

## Gagetown teen turns pro at 16, gearing up for season

by Tom Montgomery  
Editor

Making it to the pros in any sport is a long shot, even for talented athletes in the collegiate ranks, but those kinds of odds have never bothered Eric Montreuil.

Or kept him from reaching out to a dream of making dirt bike racing a career.

At just 16 years of age, the Owen-Gage High School sophomore is well on his way to realizing that dream after joining the professional moto cross ranks last summer, although he's faced some challenges on the road to testing his skills against the best of the best in the sport.

"I just wanted to start riding something different," Montreuil, the son of Don and Patti Montreuil of Gagetown, said of his desire to move up to the professional racing circuit.

"We were kind of forced into the pros because in the amateur (ranks), he was winning nearly every race he entered. In 2007, he won every race (27 in all) he was in," said Don, who explained his son received a letter from the Michigan district of the American Motorcycle Association (AMA) stating Eric would have to begin competing against other professional riders, even though that would make Eric among the

youngest racers at that level.

"He's done well so far. He's had a few bad ones, but he's had a couple 3 good ones," Don added, noting Eric's top finishes since turning professional last August have included second, third and fourth. "So, he's finishing up front."

"Eric's probably the youngest rider. The average age is 19 to 20," Don said. "They figure you're a veteran at 25."

"It's harder (racing in the professional ranks)," Eric acknowledged. "You do more laps and people are faster, and there are usually more" competitors. "It's a whole new ballgame is what it is," Don agreed. "All the competition is tough."

Then again, Eric is no rookie. He's been racing since he was 4 years old, starting out in the "pee-wee 50cc" class. Don, who grew up on dirt bikes, introduced his son to a battery-operated 4-wheeler at the age of one. A couple years later, Eric was getting his first taste of riding snowmobiles and gas-powered 4-wheelers. Before long, he was riding his own dirt bike and asking to compete.

"His first race, he finished in third place. After that, he wanted to be first," Don recalled. "And he had a perfect season in 2007. Not too many guys have done that."

In the process, Eric has brought home a monster load of trophies — 200 or more adorn the Montreuil

home. But he gave up racing for metal and plastic at the age of 11.

"He runs the money class now. That's where all the fast guys race," Don said. "So now that we're in that class, we've got to work harder."

He and his son, who said he earns enough money to cover some of his racing expenses, are very aware of the increased safety risk that comes with competing against older, more experienced riders.

"I just try to keep my bike in tip-top condition, and we stay focused on riding smooth and fast," Don said. Aside from wearing safety gear, he added, Eric hones his racing skills throughout the year, riding almost every day in the summer, and training indoors on tracks in Port Huron and Fenton during the winter months.

"When he's not riding, he runs" to stay in the physical shape demanded by racing, noted Don, whose son also enjoys basketball and is a member of the Owen-Gage varsity squad.

Of course, all the training and preparation in the world doesn't eliminate the chance of crashing, and Eric has been involved in a few accidents, most of them caused by circumstances he couldn't predict, such as a rock kicked up in his direction from a racer in front of him.

Please turn to page 5.

## School funding outlook gloomy, experts predict

by Tom Montgomery  
Editor

Last week's inauguration of Barack Obama as the nation's 44th president may have sparked a wave of optimism among citizens, with his message of hope in the wake of efforts to finalize a federal stimulus package designed to get the United States back on track economically.

Those efforts have local school officials feeling hopeful, but not overconfident.

While the Cass City Schools along with other districts across the state stand to receive federal dollars under the stimulus package, preliminary estimates indicate the amount of assistance in the form of unrestricted funds — money that can be used for a variety of purposes, including school operations — won't be enough, alone, to stabilize school finances, according to Cass City School Supt. Ron Wilson.

For now, Wilson is focusing his attention on state budget figures, and the outlook isn't promising.

David Martel, director of the Michigan School Business Officials (MSBO), agreed in a newsletter report to school officials throughout Michigan after he attended the recent state Consensus Revenue Estimating Conference.

"As bad as 2008 was for the Michigan economy, 2009 is predicted to be much worse," reported Martel. Fortunately, he noted, Michigan was able to close out the 2007-08 school year with a positive fund balance in the School Aid Fund (SAF). On the other hand, the SAF ended the year with a shortfall of \$38.3 million, or about \$24 per student, which state officials could take away from schools.

"The general feeling is that the current year shortfall will be covered and

Please turn to page 6.

## Council okays purchase of property for parking

The Cass City Village Council Monday continued endeavors to solve parking problems in the downtown district during its regular monthly meeting, the first of the new year.

Budget and Finance Committee board member Don Richards received unanimous support on his motion authorizing the purchase of property referred to as the Thorpe property.

Located at 4453 Leach Street, the Thorpe property would help clear the way to provide up to 40 additional parking spaces and to provide a drive-up window in back of the former Old Wood Drug building.

The Downtown Development Authority has been studying options to relieve parking problems for businesses along Main Street, mainly behind the block housing Carmela's Pizza and Burkhard Plumbing. Their purchase agreement with Dynette Dennise Thorpe for \$69,800 is the first of 2 land purchases to accomplish their goal.

According to Village Manager Peter Cristiano, the other land acquisition required to expand parking on the south side of Main Street, dubbed the Hunt Property, at 4452 West Street, most likely will come before the

board for approval next month.

Chemical Bank will finance the purchase with interest at 4.99% for a 15-year term.

PROCLAMATION

Also during the brief 25-minute session, the council recognized the special contributions to the community by Tom Montgomery, editor of the Cass City Chronicle.

"Tom Montgomery serves Cass City as well as neighboring townships and districts in the Thumb with exemplary service," board member Jenny Zawilinski said. "His fine leadership has been recognized by Central Michigan University Department of Journalism as 'Alumnus of the Year' in 2009."

The recipient of the award is selected based on a vote of the CMU Department of Journalism faculty. Professor Jim Wojcik said Montgomery was selected "because of your commitment to community journalism, your dedication to making sure it happens, and your perseverance in preserving the roots of our industry. In (this) new day and age, it's going to be papers

Please turn to page 6.



CASS CITY Chronicle Office Manager Harmony Doerr lays out a page of this week's edition on computer. The new year has ushered in some technology changes at the paper. (See story, page 4)

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## Calendar of Events

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

### Wednesday, January 28

Ravenous Readers Book Club, noon, Rawson Memorial District Library.

### Thursday, January 29

AA meeting, 7-8 p.m., Good Shepherd Lutheran Church, Cass City. For more information, call (989) 872-4816.

Read Around the World III sign-up, 3:30-5 p.m., Rawson Memorial District Library.

### Friday, January 30

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

Read Around the World III sign-up, 3:30-5 p.m., Rawson Memorial District Library.

### Sunday, February 1

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

Gagetown United Methodist Church, 11 a.m.-1 p.m. All you can eat. \$6 donation.

### Monday, February 2

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

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

### Tuesday, February 3

Heartland Hospice Grief Group meeting, 6:30 p.m., Thabet Funeral Home, Cass City. For more information, contact Laura Johannes at 1-877-486-6671.

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## Engaged



**Christopher Skiles and  
Lindsey Speirs**

Dave and Karen Speirs, along with Dave and Tammy Skiles, announce the engagement of their children, Lindsey and Christopher.

Lindsey is a 2006 graduate of Cass City High School. She is currently in her third year at Saginaw Valley State University (SVSU) in the nursing program.

Chris is a 2006 graduate of Cass City High School. He is a Lance Corporal in the U.S. Marines, and is currently stationed at New River in Jacksonville, N.C.

A May 9, 2009 wedding is currently being planned. The couple plan on residing in North Carolina.

## Read Around the World at Rawson Library

Children in grades one through five are invited to participate in "Read Around the World III" at Rawson Memorial District Library in Cass City.

Your tour guides, Val Kemp (the "Awesome Rawson Reader") and Ruth Steele (special programming librarian) have exciting trips planned to Brazil, Canada, Madagascar and Spain. Trips take place each Thursday in February from 3:30 to 5 p.m. in the Pinney Room at the library.

Travel to a different country each week, sample delicious cuisine, create a craft representing the country and read books about the region. You will need a passport for this once in a lifetime trip, so stop by at the library Thursday, Jan. 29 or Friday, Jan. 30 to get your picture taken, and to fill out necessary forms. All fees have been prepaid, so there's no cost to you.

To sign on for this worldwide tour, or if you have any questions about the itinerary, contact your travel agents at the library at 872-2856, or by email: librarian@rawson.lib.mi.us.

## It's a girl!



**Rylyn Pringle**

Ryan and Tricia Pringle of Deford announce the birth of their daughter, Rylyn Marion Pringle.

Rylyn was born Dec. 15, 2008 at Huron Medical Center in Bad Axe. She weighed 7 pounds, 13 ounces and was 21 inches long.

Her grandparents are Louise Smith of Snover and the late George Smith, and Roberta Pringle of Deford and the late Ron Pringle. Great-grandmothers are Marjorie Gage of Deford and Lola Foote of Pigeon.

## Gardener series slated

The Sanilac County Master Gardener Association is once again sponsoring its free Garden Lecture Series.

In order to accommodate more participants, they have moved the location to the MSU Extension Office, on Austin St. in Sandusky, for most of the series.

The first program will be on Square Foot Gardening, Wednesday, Jan. 28 at 7 p.m.; and February's is on Earth Boxes, Wednesday, Feb. 25 at 7 p.m. will be at the MSU Extension Office in Sandusky.

The series is free and open to all. There will also be refreshments. For more information, call Chris at (810) 648-3943 or Merry at (810) 672-9913.

## Froede named to list

Area resident Nicole Froede has been named to the dean's list at Albion College for the fall 2008 semester.

Students named to the dean's list must achieve a grade point average of 3.5 or above at the completion of the semester. This GPA must be based on at least 3 units in graded courses and a minimum of 4 units completed.

Froede is a junior majoring in economics and management and minoring in communication studies. She is the daughter of Bryan Froede of Bad Axe and Gloria Froede of Cass City, and is a graduate of Cass City High School.

# Obituaries

#### Gerald McAlpine

Gerald Edward McAlpine, 70, of Tennessee, passed away Monday, Jan. 19, 2009 after a long battle with cancer.

He was born Aug. 21, 1938 in Grant Township, Huron County, the son of Benjamin and Thelma Kathleen (Palmer) McAlpine.

He married Ruth Ann Knowlton Feb. 15, 1958. In 1965 in married Donna Shirley McCool. Later, he married Betty Jean Womble Oct. 2, 2005 in Tennessee.

Gerald attended Owendale Schools and later served in the U.S. Army. He was a factory worker, ranch hand, leather crafter and a carpenter. Gerald was a school bus driver for Owendale Schools and a semi truck driver for many years. He enjoyed life and truly liked the outdoors.

Gerald is survived by his wife, Betty; a daughter, Rochelle McAlpine; a son, Rick McAlpine; step-sons: Robby (Sandy) Womble, Tony (Lou Ann) Womble, and Kelly (Regina) Womble; a brother, Robert Dale McAlpine; a sister, Ruth Ann (Jesse) Willerton; a sister-in-law, DeLores McAlpine; grandchildren; and many nieces and nephews.

He was preceded in death by his parents; 2 sisters: Betty Lou (Junior Andrew) Olsoway and Donna Marie (Ferdinand Frederick) Schulz; 2 brothers: Harold Ben and Bruce Wayne McAlpine; and a sister-in-law, Sharon McAlpine.

Cremation with a private service has taken place.

Memorials may be made to the donor's choice.

#### Daniel McClorey

Daniel J. McClorey, 54, of Cass City, passed away on Wednesday, Jan. 21, 2009 at his residence.

He was born Feb. 2, 1954 in Cass City, the son of the late Richard "Rip" and Margaret (Peggy) McClorey.

He married Mary Martin June 11, 1976 at St. Pancratius Church in Cass City.

Daniel worked for over 30 years as a bus driver for Cass City Schools and also worked for 30 years as a projectionist at the Cass Theatre. He enjoyed time with his family, especially his grandson, Tyler.

Daniel is survived by his wife, Mary; daughters: Kristy (Leland Asher) McClorey and Wendy McClorey, both of Cass City; a grandson, Tyler; siblings: Kenneth McClorey of Caro, Alan (LouAnn) McClorey, Brian (Deborah) McClorey, Robert (Debra) McClorey, Brenda McClorey, all of Cass City, Paul McClorey of Vassar, Tammy (Jon) Apley of Gagetown, and Walter (Laura) McClorey of Sandusky; and his mother-in-law, Lorraine Martin of Cass City; he was a brother-in-law of, Michael (Carol) Martin of Georgia, Sharon (Jeff) Bruno of Shepherd, and Karen (Bill) Yanna of Lansing; and many loving nieces and nephews.

Cremation has taken place. A memorial mass was held Monday, Jan. 26, at St. Pancratius Catholic Church, Cass City, with the Rev. Father Steve Fillion as celebrant.

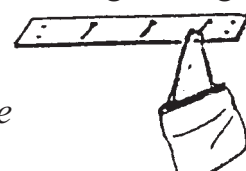
Memorials may be made to the Family Discretionary Fund.

Arrangements were made by Thabet Funeral Home, Cass City.

**Thanks for calling 872-2010  
with feature story ideas**



#### Meg's Peg



*It's all relative*

by Melva E. Guinther

Okay. The holidays are over. It's time for spring.

I've been doing battle with the ice most of the winter and the ice is winning.

The first fall resulted in an elbow that was badly bruised and sore, along with my dignity. More recently a fall cost me a sprained wrist.

Our grandchildren, who live in California, envy us. They love the ice and snow. In fact, our younger grandson is actually paying to frolic in the snow and ice with his youth group the end of the month. Go figure.

To put a positive spin on my fall, while my wrist was immobilized, I realized once again how difficult it is to function with the limited use of a hand. Things you do routinely become a challenge when you try to do them single-handedly.

Showering and getting dressed take considerably longer. It made me appreciate how well my husband, a stroke survivor, manages.

If you ever find yourself becoming impatient with a victim of a stroke or any such disabling problem (and let's face it, we do) just try duplicating what he or she copes with. Try working a zipper or hooking a bra with one hand. Buttons can also be a challenge.

Opening a jar or any of those "easy open" packages is a formidable task. I suspect the people who make those packages with "tear along dotted line" instructions snicker while they work. Good grief! Most of them can't be opened with two hands, both feet and a good set of teeth.

But back to my poor sore wrist, which was out of commission voluntarily because of pain. Imagine what it's like when your muscles just refuse to respond to the brain's instruction. It has to be terribly frustrating.

It's hard to comprehend, but many stroke survivors no longer recognize the side of the body that's affected. I mean they really don't know that it's

a part of them. They can feel it if it's touched, but it's simply not connected the way it used to be when everything was fully functioning.

When Stan went to rehab after his stroke nearly 8 years ago, he couldn't even sit up without falling over. His sense of balance was gone. We weren't sure that he'd ever be able to walk. But he was determined. That sense of determination and a positive attitude can make a big difference in how far one goes in recovery.

Also, his field of vision was half gone. He could see only the right half of the many cards he received, so although he appreciated them, they didn't make sense until someone read the whole thing to him. He's recovered now.

The therapists that worked with him were awesome. They were extremely competent and dedicated to their patients. They taught all of us coping strategies to make routine tasks easier.

It took time and a whole lot of hard work, but Stan not only regained his balance, but also learned to walk again, first with a walker and later with a cane. Now he can walk around the house without either.

There are still limitations, but he's certainly come a long way in the last 8 years.

I'm not sure how all this sprang from a report about falling on the ice, which seems quite petty in comparison.

But I guess most of the things we complain or worry about can be brought down to proper proportion if we look at the problems others deal with.

So getting back to the urge for spring weather, I guess I can wait. We've been blessed in not losing power (so far), we haven't had our home destroyed by floods, mudslides, earthquakes or fire.

If we have to do a little shoveling - and falling - we'll survive.

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8	1	5	2	3	9	7	6	4
7	4	6	5	0	1	9	3	2





## Rabbit Tracks

by John Haire

(And anyone else he can get to help)

Graybeards can remember when Jenison Field House at Michigan State University was a center of activity highlighted by the Spartan basketball teams that played there. Now the field house will be active again during the boys' basketball semifinals and finals of the Michigan High School Athletic Association at Breslin Center. It will house a hoopfest Mar. 26-28 for children of all ages.

It was Jenison that MSU used to solve a severe housing shortage due to the flood of returning World War II veterans taking advantage of an almost free education paid for by the government. The vets were housed on rows of cots in temporary quarters on the third floor normally used for 3 practice basketball courts.

A bonus for cage fans stuck in the temporary quarters is that when a basketball game was held or the high school tournament was in progress, all we had to do was open a door and step out to the top of the bleachers to see the action.

\*\*\*\*\*

There are polls about most anything these days. I read about one that surveyed the approval record of President Barack Obama and former president George Bush at the beginning of their terms. Obama received an approval rating of 65 percent and Bush, a 47 percent approval.

The results are really meaningless and I mentally said, a waste of time and money.

A poll taken after a year in office would be interesting and certainly more significant.

\*\*\*\*\*

I should have something to pass on about the extended "real winter" that we are experiencing, but I don't. However my neighbors say that a pair of deer were grazing after dark in my back yard. Naturally, I never saw them and probably won't if they return.

The rabbits abound and really aren't uptight and often stay in position as I walk by a dozen feet away.

## Troopers arrest suspect

Troopers from the Michigan State Police post in Bad Axe recently apprehended a man wanted in Wisconsin on drug-related charges.

Troopers were advised that the suspect, a 32-year-old man, has been living in the Filion area in Huron County's Meade Township, where they located the man and arrested him.

Troopers said a warrant charging the man with allegedly manufacturing/delivering and possession of marijuana was issued out of Winnebago County, Wisconsin. Officials there notified and will extradite the suspect to face those charges.

The man's name won't be released until after his arraignment in Huron County District Court on a charge of being a fugitive, according to troopers, who noted he remains lodged in the Huron County Jail.

Assisting in the arrest were Huron County Sheriff's deputies, the Bad Axe Police Department K-9 Unit, Cassville police, Elkton police, Uby police and troopers from the Caro and Sandusky posts.



**WOODLAND COTTAGE, 3396 Lamton Rd., Decker, will again be participating in the American Cancer Society's Daffodil Days. With donations to the American Cancer Society, the business will offer a 15-percent discount of purchases. Daffodil orders will be accepted until Wednesday, Feb. 18, with a delivery date of March 18. Customers can also order a bunch of daffodils by calling (989) 872-3771. Pictured above are Caroline Rutkoski (left) of Woodland Cottage and Sandra Koglin, community representative of the American Cancer Society, Great Lakes Division, Inc.**

## The Haire Net

*How can board bow to this?*



One of the major headaches facing school authorities is establishing a discipline code and then enforcing it. Over the years the code has been revamped many times at Cass City Schools because of changing conditions.

The last problem concerning the discipline code that I observed before abandoning regular attendance at the school board meetings concerned bullying. The current policy was adopted after perhaps 6 months of study and discussion at several board meetings. I don't know of any serious problems after a new bullying policy was adopted.

But judging by the record it is almost certain that a discipline problem will crop up sooner or later.

It will be sparked by the parents or guardians of the student disciplined who will challenge the punishment meted.

Cass City by no means stands alone in establishing discipline. It's a problem in schools, large and small.

I was reminded of that reading a story about parents who claim that the code in effect in East Detroit Schools is flawed. When their child is affected it's usual for some parents to blame the system, not the child.

It's understandable that parents will assume that the person in authority is prejudiced against their child and that the punishment is unfair.

I suspect that a personality conflict could enter in the decision by the teacher, but it's more likely that the one for which the points were given was another in a long list of petty, class-disruptive behavior.

In prehistoric times when I was in school, there was a reaction to discipline at our house and in most houses of which I was aware, take it and hope our parent would not become aware of the situation. If I got it at school the unwritten rule was that I would get it again at home.

But back to the reason that the story in the Detroit News sparked an inordinate interest. The parent not only protested the discipline, but also said that the system was unfair and wanted it changed.

She threatened to take an action that is tantamount to blackmail. School revenues come mainly from the state, based on a student count taken twice a year. On count day, she says she will keep her children at home.

Even if her case had merit, how could the school board bow to this kind of action?

The obvious conclusion is that it can't.

## The back forty

by Roger Pond

There's something about animals that makes us more humane. I'm not sure I can explain it, but you know what I mean.

Kids can learn to care for animals and become better people as a result. You will know this when you hand the child a baby chicken or a puppy.

The kid generally breaks into a big smile and the animal grins, too. Or grits its teeth. I'm never sure which.

I think the animal is happy, but we have to be sure the child doesn't squeeze it too hard. This is especially true when chickens have extra large eyes.

A few years ago I got letters from a man named Lynn who lives near Kokomo, Indiana. Lynn read my column in the Benton Review newspaper published in Fowler.

He told me about the days when he was a student at Ohio's Ansonia High School. My Uncle Willis was the school superintendent and had a neighbor who raised a lot of chickens.

I can remember watching my uncle's neighbor care for her chickens when I was there to visit. Grass was gone from her yard and the place was full of chickens, chicken manure and chicken feathers. It didn't look profitable to me, but it kept the woman busy and probably happy.

Lynn explains that my Uncle's neighbor walked past the school every day about 2 p.m. The outdoor garbage cans were full of leftovers; so the woman cleaned them out and took the scraps home to feed her chickens. Nobody approved of this, of course,

but that was part of life in those days. Who knows what happened to the eggs?

Lynn says his family lived on a small farm when he was growing up, so he visited the hen house every day when he was little. Nobody knew what he was doing at four years of age, but his mother learned he entered the chicken house through a small door built for the hens.

Once inside, Lynn gathered up several eggs and mixed them with chicken feed in an open feeder. When his mother asked what he was doing, he always said, "I was baking a cake."

One of their neighbors, Bob, bought a goat as a pet for his kids. "It was a run-of-the-mill goat with two matching horns that curved back over its head," Lynn writes.

When the goat decided the grass was greener on the other side, he would slide his head and horns through the fence and eat as much as he wanted. Once the goat was full, he would try to back out — without success.

Bob pastured the goat next to Route 49, and motorists would stop in the driveway about once each hour to say, "Your goat is caught in the fence." Bob stopped whatever he was doing and went to untangle the goat.

This became monotonous, so Bob gave the goat to his brother, who cut a couple of pieces of lath about 16 inches long and mounted them on the goat's horns with U-bolts.

Now, the goat grazed peacefully, while motorists drove by wondering, "What is that goat wearing?"

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**Everyday Stories**  
*Cass City Public Schools*  
*“Assignment America”*  
**By Emily Martin**

In our daily lives, stories come and stories go. Children’s fairy tales and Paul Bunyan’s tall tales are always cherished and never forgotten. They remind us of what is good in our lives, what makes each day worth living. The classical sagas about good conquering evil, the handsome prince somehow managing to save the beautiful princess, and the connection between humankind and the animal world will always be a part of our lives.

These stories are those that give hope for what is to come, courage to face our foes, and the strength of will to defend what we believe in.

Each year the lifetime catalog of children’s books grows with the help of Cass City High School students in Mr. Chris Collins’ Spanish III class. Even though this picture book of at least 16 pages and housing 64-plus sentences is completely in a foreign language, high school students are dreaming up their own stories. They are contributing to the creation of storybooks full of wishes. Slaying a dragon and saving the kingdom are just as exciting in a second language as they are in the first; tiny downfall, as long as you understand the Spanish language.

A story in Spanish may be more romanticized than one in English, each word dripping off the tongue. The brave knight never seemed so brave until he was put into the situation to succeed, while speaking Spanish dialogue, of course.

Mr. Collins carefully explained the project to his students, a project they would be working diligently on for the entirety of the third marking period of this school year.

As he explained, they were to write and illustrate their own book in the language they had been studying for approximately 2 1/2 years. Students would be using everything they had ever learned in his class, constructing a story with the plot, characters, and setting of your personal choice. Periodic due dates for particular pages were then given to students to give them a frame of mind.

However, what occurred after Mr. Collins finished speaking could be classified as magical. The brainstorming process had begun. Evil was about to be conquered, princes were born, and woodland animals made friends with human characters. If they were in a movie and a large thinking bubble appeared over their heads, every fairy tale you have ever read would be combined and full of action when the student writers were finished.

Juniors Josiah Battel and Amanda Kaake were dreaming up their legends together with fancy balls, princesses playing video games, and first lines that include the notorious, “Once upon a time...” Every dream and wish of childhood was back in full color.

If kids can wish to become a princess when they are 6, why can’t they wish to become princes and princesses when they are 16? A wish is a wish, no matter the age or the language. Elise Nicol, another Cass City junior, dreamt up a tale of a kid that “always keeps his whistle handy and never backs down to bullies”; a hallway safety patroller. Maybe that is her secret ambition. I guess we will never know, but I would not put it past her.

Any individual sitting in Mr. Collins’ room last week would have memories flooding them of stories that never left them, stories that keep living within them. Discussions of elementary school picture books that were loved, middle school chapter books that rotted your brains (or so you think at the time), and now textbooks that weigh backpacks down sparked a longing for a simply written story.

The task is now before them; to create their own fairy tale, to decide the climax, to determine if good does overcome evil. When the last page is turned, Cass City Spanish III students will produce their own stories that will be cherished and not forgotten...in Español.

**Cooper earns bachelor’s degree**

Officials at Michigan Tech University, Houghton, recently announced a Bachelor of Science Degree in electrical engineering technology.

Cooper of Owendale, who earned a Bachelor of Science Degree in electrical engineering technology.

**by Tom Montgomery  
Editor**

Looking at the latest edition of the Chronicle, I have to marvel at the changes John Haire has not only seen, but has also adapted to during his more than 50 years at the helm of this community newspaper.

John has literally lived through an evolution in the newspaper business, and while computers gave him fits, at 86, you can still find him in the office each week, devouring the latest news cranked out by the Detroit papers, as well as the news produced by our competitors. And pounding out his column or Rabbit Tracks or a sports story, all on a computer keyboard.

I’ve heard John talk about the “old days” of printing, and it sounds like a nightmare — actually working with metal lines of type? And making corrections? An even bigger nightmare.

This is all a long-winded way of pointing out to our faithful readers that, for the past few weeks, the issues of the Chronicle they’ve held in their hands have been the result of digital technology. That is, each page — copy, photos and advertisements — was laid out on computer and then e-mailed to our printer.

Previously, for many years, each page of the paper was laid out on a “dummy sheet”, a full-size grid sheet of paper on which we placed columns of copy, headlines, ads and photos, each piece run through a hot wax machine to make sure they stick to the pages. Then, after every page was completed and proofed, we would have to physically transport the pages to the printer.

Not anymore.

We started making the transition to digital at the end of 2008. Now, this is by no means new technology in the newspaper industry, but it is new to us. Learning the computer program required to make each paper happen has proven to be a serious challenge for me, so I’m thankful for our resident computer experts — Harmony Doerr and Tina Pallas — who have been great at taking page design ideas and making them happen on their computer screens.

I suppose Clarke Haire and I will eventually learn enough to solo with digital page design, and I’m sure we’ll really appreciate it...one day.

But I haven’t exactly embraced the change. After all, I’ve always enjoyed the old “cut and paste” technique of page layout I’ve done here for the past 20 years or so. Moving pieces of copy and photos around

with a mouse on a computer monitor just isn’t the same. Besides, I’d rather be out and about talking to people, notebook and camera in hand. Not sitting at a computer.

While my experience pales in comparison to John’s, I’ve seen plenty of change since I took my first job in journalism. Summer interns stare, unbelieving, when I tell them I started out with a manual typewriter and 2-part paper. That’s right, and there were no fax machines, no e-mail.

Which tells me age is creeping in. Our 2009 intern, CMU student Patricia Emenpour, cemented that feeling for me when she came out to interview and visit the paper in October. When I took her to the production area in back, she marveled, though with enthusiasm, at the dummy sheets and wax machine as if she were strolling through a museum. Sigh.

When I arrived at the Chronicle back in 1986, Clarke was well on his way to incorporating computer technology into the business. Thank goodness! At the same time, as I recall, we could still dial only the last 4 digits of a local phone number (on a rotary telephone) and get the desired party on the line. The paper even had an old box camera still in service, and it pro-

duced impressive negatives.

Back then, we not only laid out each page on grid sheets, but we also photographed those full-size sheets and “burned” them onto metal plates that would then be transported to the printer (yup, a miles-long journey, uphill both ways, in 8 feet of snow), who would fasten them to the press and start cranking out that week’s edition.

We also used standard 35mm cameras, developed our own negatives and made our own photo prints.

To be honest, I can’t remember the last time there was a need to develop film, thanks to the transition to digital photography, which has been one of the greatest changes I’ve ever witnessed. I welcomed our first fax machine several years ago, but in my opinion, nothing has transformed the newspaper industry like the Internet has. So much information available so instantly, and immediate communication with folks across the globe as well as down the street via e-mail, instant messaging, etc. Incredible.

All of this progress has made it possible for reporters to do a better job —

whether they work at the Detroit Free Press or the Mayberry Gazette.

Some things have not changed, however, and I hope they never will. As a reporter, nothing will ever take the place of face-to-face interviews with the people I write about week in and week out. Nothing will ever replace the enjoyment I get out of just shootin’ the bull with the police chief over a cup of coffee in the morning, or simply stopping by the municipal building, fire hall or school to say hi to acquaintances and friends I’ve made over the years.

Nothing — not even the most high-tech gadgets — will ever replace accuracy, or doing what it takes to understand an issue so we can help our readers to understand the implications of those same issues.

And, for me, nothing will ever replace the human aspects of this job. Technology is a wonderful thing, but a community newspaper will always be about telling the stories of those who make life in a small town interesting, better and (sometimes) worse. It will always be about people.

**Homeowners  
can borrow  
up to \$50,000  
for upgrades**

Income eligible Michigan homeowners may now borrow up to \$50,000 from the Michigan State Housing Development Authority (MSHDA) to make alternative energy efficiency improvements to their homes.

The program adds alternative energy improvements to a long list of traditional improvements including insulation, upgraded windows and energy-efficient appliances. The loans are available through MSHDA’s Property Improvement Program (PIP).

“MSHDA has always provided low-interest loans to Michigan residents for a variety of traditional energy saving home improvements,” said MSHDA Executive Director Keith Molin. “By adding more progressive forms of improvements such as geothermal furnaces, solar water heating systems and windmills, we allow Michigan homeowners to be better stewards of the earth’s resources while reducing monthly energy costs.”

Other improvements covered by the expanded program include indoor fireplaces, permanently installed radiators, and solar rooms permanently installed for use as a sunroom or family room.

Program Manager Jess Sobel added that the program makes it easy to obtain qualified loans.

“Income eligible homeowners with no equity can borrow up to \$25,000 and with equity, up to \$50,000,” Sobel said. “Landlords with eligible rent limits can borrow up to \$100,000 or \$25,000 per rental unit, and eligible homeowners may have household incomes of up to \$74,500 depending on the location of the home.”

“Interest rates are reasonable at 4 percent, 6 percent, or 8 percent depending on income, not the market,” said Sobel. “Loans can be amortized up to 20 years to make payments affordable.”

For more information about PIP, visit the MSHDA Web site at [www.michigan.gov/mshda](http://www.michigan.gov/mshda) and click on Home Improvement, or call 517-373-8017. The toll-free number for the hearing impaired is 800-382-4568.

**Ron Hudson  
earns degree**

Ron L. Hudson of Cass City graduated from Bowling Green State University in December with a Bachelor of Science Degree in environmental health.

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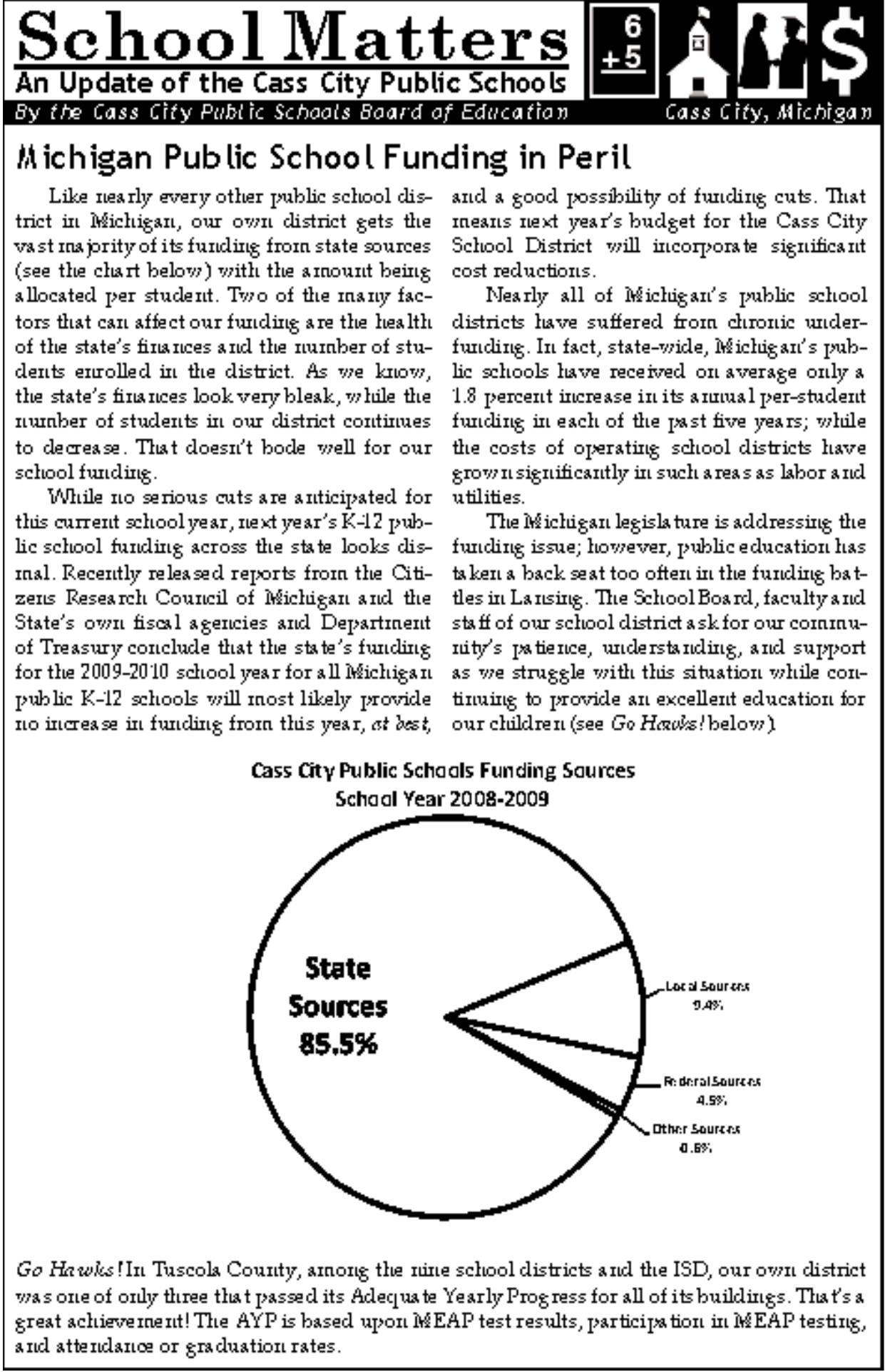
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**THEN AND NOW — Montreuil, who started racing at the tender age of 4, is pictured above with his dad, Don, with the trophies he amassed during his first year of competition on a small 50cc dirt bike. Below, the 16-year-old tackles a turn at the Mid-Ohio Moto Cross Pro Am in Ohio last summer. (See story, page one)**

## Montreuil

Continued from page one.

Ironically, Eric suffered his first serious injury not in a crash, but while simply racing last fall in Millington. After winning both of his heats, he told his parents he couldn't put any weight on his left leg. An X-ray revealed a stress fracture in his knee, which laid him up for a couple of weeks.

He's since fully recovered and is looking forward to resuming his racing career when the season gets underway this spring. He'll also be competing in his first televised competition this year when he travels to Buchanan, Mich., for a race over the July 4 holiday weekend.

Eric has tested his skills in a variety of venues over the years, but says he prefers moto cross events — fast-paced racing on an outdoor track designed to challenge riders with ruts, sand and large jumps. It was his favorite even when he was a "rookie" in the pee-wee classes, trying to push his small 50cc bike to the limit.

These days, the teen is riding a 250cc 4-stroke Yamaha bike. And he can look his dad square in the eye when they're discussing track conditions, thanks to a growth spurt, but their relationship as father and son — as partners — hasn't changed, according to Patti Montreuil.

"They get along. They do," she said. "Eric listens and follows directions. They work well together."

"I'm the coach, I'm the trainer, I'm the mechanic," Don commented.

"And I'm the rider," Eric added. "It's work now. It's a full-time job," said Don, whose other "day job" includes owning and running a business — the Allway Stop Market in Gagetown. "It takes up all my free time."

The sport also occupies plenty of Eric's time, but for both he and his father, it's a labor of love. "It's fun. I just love to do it," said Eric, who still hopes to one day earn a living as a professional racer.

"You've got to love it to be good at it. It takes a lot of hard work," Don pointed out. He indicated he believes Eric can go as far as he wants to in the racing world, given his work ethic; his willingness to train year-round and his desire to keep learning and improving.

"As long as you're focused on what you want to do, you can achieve that," he said. "It's like I keep telling Eric, it doesn't matter where you're from."

## Recycling bulbs at center this spring

Compact fluorescent light bulbs contain a tiny amount of mercury, around 5 milligrams. While it's tiny, it is better not to release it into the environment — with millions of bulbs sold a year it would all add up, after all. For this reason Tuscola County Recycling has some recycling options for residents.

Tuscola County Recycling accepts CFLs during the spring and fall Household Hazardous Waste collection days. These dates have been tentatively scheduled for Saturday, April 4, and Saturday, Sept. 12.

Tuscola County Recycling Center is open Monday through Friday, 8 a.m. to 4:30 p.m. and the third Saturday of each month from 9 a.m. to 1 p.m.

The recycling center is a non-profit, millage funded; county operated facility, which is closed on the same holidays as the county courthouse.

For additional information, call the recycling center at (989) 672-1673 or email [recycle@tuscolacounty.org](mailto:recycle@tuscolacounty.org).



## EDC hopes to boost ethanol use in Thumb

Tuscola County Economic Development Corporation (EDC) officials are hoping to see more ethanol (E85) fuel pumped into cars and trucks in Tuscola County in the near future.

According to Tuscola County EDC Executive Director Jim McLoskey, the Clean Energy Coalition (CEC), an Ypsilanti-based non-profit organization promoting clean energy technologies, is offering up to \$5,000 worth of incentives per facility to public service stations and public fleet owners to convert fuel delivery systems to E85 fuel.

The CEC is also offering marketing and educational materials to accompany both new and existing E85 fuel pumps. The funds and materials are made available through grants totaling \$145,000, awarded by the state of Michigan Department of Energy, Labor and Economic Growth (DLEG) Energy Office and the Corn Marketing Program of Michigan.

"Our goal is to offer fueling stations a helping hand by lowering the barriers for bringing new clean fueling sites online," said Sean Reed, CEC's executive director. "With federal and state incentives combined, a station owner may qualify for more than 80 percent cost reduction."

"These grants demonstrate Michigan's ongoing commitment to be a national leader in developing the infrastructure to use clean, renewable, Michigan-produced ethanol fuel to power our vehicles," DLEG Project Manager Tim Shireman said. "Some of the benefits to Michigan will be a more diverse economy, fewer harmful emissions and a reduced dependence on imported oil."

E85 is a clean-burning, alternative fuel for use in flexible fuel vehicles (FFVs). There are currently more than 300,000 FFVs in Michigan, and auto manufacturers have committed to doubling the number produced by 2010.

E85, a blend of 85 percent ethanol and 15 percent gasoline, utilizes a homegrown, renewable fuel that is made from Michigan-grown feedstocks, primarily corn.

"A lot of ethanol here in the state of Michigan comes from one of the ethanol plants here in our state," said Jody Pollok-Newsom, executive director of the Corn Marketing Program of Michigan. "Ethanol not only increases marketing opportunities for farmers, but also continues to give an economic boost to the state by creat-

ing jobs and bringing in money for Michigan's residents. It is truly a win-win situation when we can utilize an ever-increasing corn crop and lessen our dependence on foreign oil."

More information is available by contacting the Clean Energy Coalition at (888) 818-0987 or the Tuscola County Economic Development Corporation at (989) 673-2849.

## Down Memory Lane

By Tina Pallas



### 5 YEARS AGO

An Eagle Scout Court of Honor was held recently at the Cass City United Methodist Church Fellowship Hall, recognizing Dustin Mallory, a Boy Scout with Cass City Troop #594. Mallory is the son of Brian and Renee Mallory of Gagetown and the grandson of Walton and Fran Kuhl of Sebewaing, and Jim and Bev Mallory of Kingston. The Eagle rank is scouting's highest award.

Owen-Gage added some more hardware to its trophy case Saturday, winning the Carsonville-Port Sanilac Tourney in straight games over rival Kingston. Although the Bulldogs' highly successful volleyball program may cause the school to enlarge its showcase in the near future, it was the team's first title under rookie coach Kaye Swiastyn.

Students that want to take driver education this year will be facing a sharp increase in costs that will up the fee into the \$300 range the Cass City School Board decided at its regular meeting Monday at the school. The increase is the result of the cash crunch in Michigan that has resulted in the elimination of support for the program at the state level. The board voted to charge enough to make the program self-sustaining.

### 10 YEARS AGO

Cass City High School senior Becky Oesch earned top individual speaker honors at the first-ever state junior varsity debate tournament held Friday and Saturday in Utica.

The Cass City Red Hawks chalked up a pair of wins last week to up the season's record to 10-1, oddly enough the identical mark achieved last year in the first 11 games. Coach Jeff Hartel was pleased with the 3-point shooting of the team, noting in the last few games, led by Jason Wright, the out-court shooting has shown improvement.

Cliff Bemus has a message for area residents who enjoy a challenge, like to test their strategy skills, and who simply enjoy a good time: "It's your move." Bemus, a lifelong Flint resident who recently moved to Cass City after exchanging wedding vows with longtime village resident Joyce LaRoche (now Joyce Bemus), is searching for a few folks who, like him, enjoy a nice game of chess now and then.

Bill Kritzman was selected by the Cass City School Board as the person who has made special contributions to area children. He will be honored at the Thumb Meet of Champions in Caro in May.

### 25 YEARS AGO

Upper Thumb area television viewers who want to watch something

other than the three commercial networks may eventually have a clear alternative. Both Central Michigan University and Delta College have applied to the Federal Communications Commission for permission to erect public television transmitting facilities near Bad Axe to serve the upper Thumb. Only one or none will receive the required permission.

The Thumb Area Women's Bowling Association bowler of the week is Gerri Miller, who rolled a 618 series with games of 130-233-255. She bowls for Huron Tool and Engineering in the Wednesday Ladies' League at Biff's Bowling Bar in Kinde.

For a farm boy who didn't want to farm, but didn't want to live in a city, Kingston has been the perfect place for Walter Harmon. After having operated the Harmon Funeral Home in Kingston since February 1953, he and his wife, Carolyn, have retired, having sold their business to brothers Richard and Harry Lance of Ithaca. Harmon said he remains available to assist the Lances anytime they need help. The business is now known as the Harmon-Lance Funeral Home.

Chief Warrant Officer 4 Clinton A. Eskilsen has been presented the Army Achievement Medal for his contribution to improving the Patrick Missile System at the Martin-Marietta plant in Orlando, Fla., where he is stationed. He is the son of Mildred Eskilsen of Cass City and the late Arthur Eskilsen. Eskilsen and his wife, the former Joyce Merchant of Cass City, are currently in Washington, D.C., where he is serving for a month in the Pentagon on the promotion board for warrant officers. Eskilsen, a Cass City High School graduate, has served 30 years in the

Army and plans to retire in January of next year.

### 35 YEARS AGO

Construction crews completed work last week on Cass City's cable television tower located on the old Schell farm south of Walbro Corporation's main plant. According to Jim McCoy, owner of the system, cable should be completely installed within the next two months, providing local viewers with service sometime in March. He added that this timetable depends to a great extent on weather conditions.

Mrs. H.M. May has heated her farmhouse located on Cemetery Road just south of Deford for years with wood. In fact, she says, it's the healthiest heat you can have. "I've burned wood all my life," the spry 78-year-old Mrs. May said as she demonstrated the various techniques involved in building a proper fire and keeping it going. "It's a healthy kind of heat. Why, I've never even had so much as a headache all my life and all the houses I've lived in burned wood." Mrs. May said she never lets the fire go out during winter. Three pieces of wood and a lump of coal will keep her house warm throughout the night until seven the next morning. She explained she uses coal in very cold weather because it holds the heat longer than wood, but she prefers wood for the balance of the heating season.

Steve Frank of Cass City has his own private charity. It's the Caro Regional Center. For the second straight year he has donated over \$500 worth of musical instruments to the Center for use in therapeutic sessions. (From Rabbit Tracks)

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**Cass City Church of Christ**  
6743 E. Main St., Cass City, MI 48726  
Contacts 872-2367 or 872-3136  
Worship Service Sunday 11:00 a.m. & 6:00 p.m.  
Bible Study Sunday 10:00 a.m. & Wednesday 7:00 p.m.

**Cass City Church of the Nazarene**  
6538 Third St., Cass City, MI 48726  
872-2604 or (989) 912-2077  
Sunday School 10:00 a.m.  
Worship Service 11:00 a.m.  
Wed. Prayer & Bible Study & Children's Activities 6:00 p.m.  
Rev. Judy A. Eskilsen

**Cass City Missionary Church**  
4449 Koepfgen Rd., P.O. Box 57, Cass City, MI 48726  
989-872-2729  
Sunday School 9:45 a.m.  
Worship Service 11:00 a.m.  
Sunday Evening Service & Youth Group 6:30 p.m.  
Wednesday Family Night 6:30 p.m.  
Pastor - Bob Sweeney  
[www.casscitymc.org](http://www.casscitymc.org)

**Cass City United Methodist Church**  
5100 N. Cemetery Rd., P.O. Box 125, Cass City, MI 48726  
872-3422  
Worship: 11:00 a.m. (Summer 9:30 a.m.)  
Sunday School - Sept.-May 9:30 a.m.  
Community Dinner - Monthly (2nd Wed. at noon)  
Pastor: Rev. Paul G. Donelson

**Evangelical Free Church of Cass City**  
6430 Chestnut Blvd., Cass City, MI 48726  
Phone: 872-5060  
Sunday School 9:45 a.m.  
Worship 11:00 a.m.  
Sunday Night Impact 7:00 p.m.  
Midweek Bible Studies  
Biblical Counseling  
Pastor: Rev. Todd R. Gould



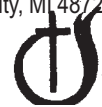
**First Baptist Church**  
(Independent, Fundamental)  
6420 Houghton St., Cass City, MI 48726  
989-872-3155  
Sunday School All Ages 9:45 a.m.  
Sunday Morning Worship Service 11:00 a.m.  
Sunday Evening Service 6:30 p.m.  
Wednesday  
Prayer Meeting & Bible Study 7:00 p.m.  
AWANA Clubs 6:45 p.m. During School Year  
Pastor: David G. Hill  
Website: [www.fbccc.us](http://www.fbccc.us)

**First Presbyterian Church**  
*Barrier Free*  
6505 Church St., Cass City, MI 48726  
872-5400  
Sunday School - Sept.-May 10:45 a.m.  
Worship Service 10:45 a.m.  
Pastor: Dave Blackburn

**Fraser Presbyterian Church**  
3006 Huron Line Rd., Cass City, MI 48726  
872-5400  
Sunday School - Sept.-May 10:30 a.m.  
Worship Service 9:30 a.m.  
Pastor: Dave Blackburn

**Good Shepherd Lutheran Church**  
6820 E. Main St., Cass City, MI 48726  
872-2770  
Worship Service 9:30 a.m.  
Bible Class & Sunday School 10:45 a.m.  
Pastor: Gerald Meyer

**Living Word Worship Center**  
(Where the Word is Life)  
6536 Houghton St., Cass City, MI 48726  
872-4637  
Sunday School 9:00 a.m.  
Worship 10:00 a.m.  
Sunday Evening 6:00 p.m.  
Wed. (Family Training Hour) 7:00 p.m.  
Pastor: Keith Misany



**Novesta Church of Christ**  
2896 N. Cemetery Rd., Cass City, MI 48726  
872-3658 or 872-1195  
Bible School 9:30 a.m. & 10:45 a.m.  
Worship Service 9:30 a.m. & 10:45 a.m.  
Youth Group & Sunday Evening Services 6:00 p.m.  
Youth Minister: Brad Speirs  
Visit our website at: [www.novestachurch.org](http://www.novestachurch.org)

**Potter's House Christian Fellowship Church**  
Corner of 6th and Leach, Cass City, MI 48726  
872-5186  
Thursday Evening 7:00 p.m.  
Sunday Worship 11:00 a.m.  
Pastor: F. Robert Tucker

**St. Pancratius Catholic Church**  
4292 S. Seeger St., Cass City, MI 48726  
872-3336  
Saturday Liturgy 5:30 p.m.  
Sunday Liturgy 9:00 a.m.  
Pastor: Father Steve Fillion

*Visitors*  
**always welcomed ....**  
**Please join us today**



# Legal Notices

STATE OF MICHIGAN  
PROBATE COURT  
COUNTY OF TUSCOLA

NOTICE TO CREDITORS  
Decedent's Estate

FILE NO. 08-32908-DA

Estate of WAYNE THOMAS VOLLMERS, a/k/a  
WAYNE VOLLMERS, deceased  
Date of Birth: October 21, 1947

TO ALL CREDITORS:

NOTICE TO CREDITORS: The decedent, Wayne Thomas Vollmers, a/k/a Wayne Vollmers, who lived at 5207 Park Drive, Fairgrove, Michigan, died 11/16/2008.

Creditors of the decedent are notified that all claims against the estate will be forever barred unless presented to Denise Sherwin, named personal representative or proposed personal representative, or to both the probate court at 440 N. State Street, Caro, MI 48723, and the named/proposed personal representative within 4 months after the date of publication of this notice.

Dated: January 21, 2009

DUANE E. BURGESS (P30248)  
429 N. State Street, Suite 102  
Caro, Michigan 48723  
(989) 675-1990

Denise Sherwin  
5949 Belle River Road  
Inlay City, Michigan 48444  
(810) 724-3168

gaged, dated June 23, 2006 and recorded on July 11, 2006 in Liber 1087 on Page 1056 in Tuscola County Records, and assigned by said Mortgagee to Central Mortgage Company as assignee, on which mortgage there is claimed to be due at the date hereof the sum of Seventy-Five Thousand Seventy-Seven and 43/100 Dollars (\$75,077.43), including interest at 7.125% 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 place of holding the circuit court within Tuscola County, at 10:00 AM, on February 26, 2009.

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

Lot 43, Hills and Dales Subdivision No. 4, according to the recorded plat thereof, as recorded in Liber 4 of Plats, Page 33, 34 and 35, 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: January 28, 2009

FOR MORE INFORMATION, PLEASE CALL:  
FC R (248) 593-1310  
Trott & Trott, P.C.  
Attorneys for Servicer  
31440 Northwestern Highway, Suite 200  
Farmington Hills, Michigan 48334-2525  
File #243153F01

sand Five Hundred Forty-Eight Dollars and Sixty-Five Cents (\$92,548.65), including interest at 6.250% 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 Court-lease Building in the Village of Caro, Michigan, Tuscola County at 10:00 AM o'clock, on February 26, 2009.

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

COMMENCING AT THE SOUTHEAST CORNER OF SECTION 35, TOWNSHIP 10 NORTH, RANGE 8 EAST, TOWNSHIP OF MILLINGTON, TUSCOLA COUNTY, MICHIGAN; THENCE SOUTH 88 DEGREES 30 MINUTES WEST, 739.21 FEET ALONG THE SOUTH LINE OF SAID SECTION 35 TO THE POINT OF BEGINNING FOR THIS DESCRIPTION, RUNNING THENCE NORTH 01 DEGREE 30 MINUTES WEST 300.0 FEET; THENCE SOUTH 88 DEGREES 30 MINUTES WEST 580.79 FEET; THENCE SOUTH 01 DEGREE 30 MINUTES EAST 300.0 FEET TO THE SOUTH LINE OF SECTION 35; THENCE NORTH 88 DEGREES 30 MINUTES EAST 580.79 FEET ALONG THE SOUTH LINE OF SECTION 35 TO THE POINT OF BEGINNING.

EXCEPT COMMENCING AT THE SOUTHEAST CORNER OF SECTION 35, TOWNSHIP 10 NORTH, RANGE 8 EAST, TOWNSHIP OF MILLINGTON, TUSCOLA COUNTY, MICHIGAN; THENCE SOUTH 88 DEGREES 30 MINUTES WEST 739.21 FEET ALONG THE SOUTH LINE OF SAID SECTION 35 TO THE POINT OF BEGINNING FOR THIS DESCRIPTION, RUNNING THENCE NORTH 01 DEGREE 30 MINUTES WEST 300.0 FEET; THENCE SOUTH 88 DEGREES 30 MINUTES WEST 200.0 FEE; THENCE SOUTH 01 DEGREE 30 MINUTES EAST 300.0 FEET TO THE SOUTH LINE OF SECTION 35; THENCE NORTH 88 DEGREES 30 MINUTES EAST 200.0 FEET ALONG THE SOUTH LINE OF SECTION 35 TO THE POINT OF BEGINNING.

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

Dated: January 23, 2009

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

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

1-28-4

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 Tony L. Samons Sr. and Joey Samons, husband and wife, original mortgagors, to Thumb National Mortgage, LLC, Mort-

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 DUSTIN M. GLENN and JESSICA J. GLENN, HUSBAND AND WIFE, to Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for lender and lender's successors and assigns, Mortgage, dated January 6, 2003 and recorded on January 16, 2003 in Liber 911 on Page 558, Tuscola County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Ninety-Two Thou-

1-28-4

1-28-1

**CASS THEATRE**  
**WEDNESDAY & THURSDAY 7:30**  
**TOM CRUISE "VALKYRIE" (PG - 13)**  
**STARTS FRIDAY (COMEDY)**  
**EVENINGS 7:30 - SUNDAY MATINEE 4:00**  
**NO MON. & TUE.**  
**CHILDREN \$3.00 - TEEN/ADULTS \$4.50**

**BEST FRIENDS UNTIL WEDDING PLANNING BECAME A FUNNY ISSUE!**  
**KATE HUDSON**  
**ANNE HATHAWAY**  
**BRIDE WARS (PG)**

*Graduates...*

**We have what you're looking for!**

- Announcements • Invitations
- Open House Cards
- Napkins • and more...

**See us today!**

*Cass City Chronicle*  
**6550 Main Street, Cass City**  
**(989) 872-2010**

*Carlson Craft*

This notice paid for with public donations

# FREE to the public!

## Weight Loss & Stop Smoking Hypnotherapy

Health Awareness Clinics is providing therapists to administer weight loss, stop smoking, and stress relief group hypnotic therapy.

For many people, this therapy reduces 2 to 3 clothing sizes and/or stops smoking.

Funding for this project comes from public donations. Anyone who wants treatment will receive professional hypnotherapy free from charge.

An appointment is not necessary. Sign in and immediately receive treatment.

Health Awareness Clinics is a non-profit organization. They rely on donations to make treatment available to those in need. A modest \$5.00 donation when signing in is appreciated.

Only one 2 hour session is needed for desirable results.

*Sign in 30 min. early*

**Wednesday Feb. 11 7:30 PM**

*Knights of Columbus*

**6106 Beechwood Dr.**

**CASS CITY**

*HealthAwarenessClinics.org*  
*(713) 927-3364*

# School funding outlook gloomy

Continued from page one.

there will not be a proration for the 2008-09 foundation allowance (for schools) - at least on the January revenue estimate," Martel stated.

The 2009-10 budget year looks much worse, according to Martel, who said the school fund estimates for the year assume no increase in per-pupil dollars. Based on a variety of factors, the Senate Fiscal Agency is predicting there will be a shortfall in the SAF of \$208 million — \$246 million if the state rolls over this year's 38.3 million shortfall.

"That's the quagmire we're in right now," said Wilson. "All of our budget projections that I've done for next year were based on a zero-percent increase in revenue, but also a zero-percent increase in expenses, and we're already looking at a (state) retirement contribution increase of one-percent - that's a \$75,000 hit."

Add to that the prospects of proration next year, which could cost Cass City Schools anywhere from \$183,000 to \$250,000 based on this year's funding level, plus a projected loss of another 25 students. "So before we can open our doors (next year), we're looking at taking in a half-million dollars less than what we had this year," Wilson said.

The Cass City School currently has an enrollment of about 7,316 students and receives a state foundation allowance of \$112 per student.

Although local school officials were able to trim \$170,000 in expenses, including several aide positions, at the end of 2008, Wilson has said the board of education will have to look at cutting another \$500,000 to \$600,000 in the coming year.

Barring major funding reductions, the district could end this fiscal year (June 30) with a fund balance of roughly \$800,000. However, Wilson cautioned, "We know right now that our fund equity - we can't continue to spend that down."

Another consideration is the fact that the district's teachers still don't have a new contract, and negotiations have been bogged down for months.

Wilson said mediation in the talks is now complete, with both sides having met 4 times with a mediator without success. The next step is fact-finding.

## Pair charged

Continued from page one.

"Second degree child abuse is a 4-year maximum (penalty felony) that indicates serious physical or mental harm," explained Tuscola County Prosecutor Mark E. Reese, who said the alleged offenses occurred over a period of time.

"The boy is 11 or 12, and the girl is younger than him," said Reese, who noted troopers from the Michigan State Police post in Caro began an investigation into the allegations about a month ago. "It came about when the kids actually left the residence and made contact with other people," Reese added.

Phillip Hardy is a former chairman of the Tuscola County Republican Party who ran for the 84th District House seat, representing Tuscola and Huron counties, in 2006. State Rep. Terry Brown (D-Pigeon) won the election and was recently reelected to a second term. Hardy also served as chairman of the Michigan campaign to elect Duncan Hunter president last year.

The case against Hardy and his wife alleges that the victims are their children, who have since been removed from the home and placed into foster care.

The complaint alleges the couple failed to provide food and clothing for the children, locked them in a room for hours at a time, and beat them with a belt. The couple is also accused of denying the children proper restroom facilities.

The Hardys remain free on personal recognizance bonds and are awaiting their next appearance in court, which has been scheduled for Friday.

The Chronicle was unable to reach the couple for comment.

in which a designated fact finder will hear from both sides and then issue a non-binding decision within a 45-day period. The school board is then obligated to spend another 60 days attempting to settle the contract.

If that doesn't happen, Wilson said the board will likely impose its "last, best offer", which would require teachers to accept the district's proposed health insurance carrier or pay the difference if they keep their existing coverage. Wilson said the coverage offered by the 2 carriers is virtually the same, but the cost for the district's proposed package is more than \$400 a month cheaper per teacher.

As for pay increases, there would be none. In fact, school officials have proposed a true freeze, meaning teachers would also receive no step increases or pay hikes for furthering their education.

Under Michigan law, if it comes down to the board imposing its last, best offer, the union will have no legal

recourse.

In spite of the gloomy economic forecast, Martel is urging school officials to not give up hope.

"The bottom line is that it's still early in the process," he said. "We will need to wait and see what the governor proposes for schools in her budget, which will be presented in early February. Then the House and Senate will work through their budget process and probably not finalize anything until at least the May Revenue Consensus Conference.

Martel added, "The (federal) stimulus package is expected to be substantial and will help in 2009-10, we have recently seen lower gas prices, banks have \$800 billion in excess reserves and will be lending again in the future, the stock market should start to recover in 2009, and the Detroit automakers actually gained market share last quarter."

"We'll get through it," Wilson agreed. "We've just got to tighten our belts and hope for some relief."

## Honeywell project pays off

Continued from page one.

high school at a time when school officials didn't have the money to tackle such a major project.

### POLICIES

In other business, the board briefly reviewed a revised building use policy and a new policy addressing use of the district's AED (automated external defibrillator) units. In keeping with past practice, the board will wait one month before taking formal action.

A proposed change in the building use policy would add school-affiliated groups, such as boosters and the Cass City PTO, to use school facilities at no cost.

Non-profit and civic groups that offer a benefit or service to students will be charged a reduced flat rate of \$5 per hour per classroom and \$12 per hour for use of the gym or cafeteria.

Other organizations are charged \$10 per hour per classroom and \$20 per hour for use of the gym/cafeateria.

The AED policy outlines rules and administration of the school-based AED program. The portable AED units located in each building are used to treat victims of sudden cardiac arrest by analyzing the individual's heart rhythm and delivering a shock, if needed, to return the heart rhythm to a normal level.

### IN OTHER BUSINESS

Also Monday, the board:

\*Awarded contracts for technology-related upgrades at the high school, Campbell Elementary School and the early childhood education center, all funded by bond issue dollars.

Hi-Tech System Service, Casco, will

## Village council

Continued from page one.

like yours that survive because you get right to the people," he said.

During his 22 years with the Cass City Chronicle, Montgomery's honors include 7 Michigan Press Association Better Newspaper Contest awards in the categories of feature story, spot news, local news, spot news photo and enterprise feature. He was named the Tuscola County Farm Bureau "Agricultural Communicator of the Year" in 2002 and 2005, and the Michigan Farm Bureau "Agricultural Communicator of the Year" in 2005.

### OTHER BUSINESS

On the recommendation of Personnel and Public Safety Committee board member Jim Heiser, the council approved changing the yield signs at the intersection of Pine Street and Sherman Street to stop signs.

Investigation of the traffic conditions at the intersection led to the decision. Heiser said that Police Chief Craig Haynes' research reveals that over the last 8 years the junction has averaged one accident per year.

Turning to the Manager's Report, Cristiano informed the handful of people in attendance that the vast majority of the Department of Public Works' time recently has been spent removing snow.

"So far this winter season 63" of snow has fallen, 1063 loads of snow have been hauled off the streets and 142 tons of salt have been placed on village streets." Cristiano added, "at this time last year 35" of snow had fallen. 677 loads of snow had been hauled and 65 tons of salt had been placed on village streets."

In routine matters, the council also: \* Received, approved and filed the minutes of the Dec. 2008 meetings of the Downtown Development Corporation and Economic Development Corporation.

\* Approved a resolution in support of stimulus funding of local governments.

upgrade all network switches at a cost of \$115,571, while Digital Age Technologies, Davison, will remove all existing cabling (network wiring) and install new cabling at a cost of \$87,860.

\*Handed out forms for board members to conduct their annual self-evaluation and evaluation of the superintendent. The board is scheduled to review and act on those evaluations next month.

\*Heard an update on the Cass City PTO. Sloane Stimpfel, spokesman for the volunteer parent-teacher organization reported the group has raised nearly \$13,000 in its first 2 years of existence. Of that total, they have spent \$6,617 to-date on field trip bussing, supplies and other projects, according to Stimpfel, who said the remaining balance is roughly \$6,100.

\*Was recognized in honor of School Board Recognition Month. Wilson presented each member with a certificate, while Cass City High School Student Council representative Emily Martin offered a brief reading and gifts to the trustees.

\*Recognized sixth grade student Erica Martin, whose Veteran's Day essay contest entry placed third among 600 students in a Michigan Veterans of Foreign Wars competition.

\*Learned the district will host a teen suicide prevention training session Monday, Feb. 16, from 10 a.m. to noon in the high school cafeteria. The program is being co-sponsored by the Cass City Public Schools Coordinated Health Team and the Cass City Rotary Club, which donated \$700 to cover the cost of the training. The program is open to all staff as well as members of the community.

\*Met in executive session to discuss teacher contract negotiations.

Without official

# Public Notice

published in your newspaper.

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Currently and historically, it is the responsibility of government to publish public and legal notices here in Michigan's newspapers. Facts concerning court actions, government bids, zoning changes, tax increases, and legislative proposals are all published here. In fact, it's the law serving your right to know, assuring that you are informed of events and important information affecting your life and community.



Public Notices in Newspapers.  
Your Right to Know. Delivered Right to Your Door.



## BOYS' BASKETBALL STANDINGS

GREATER THUMB WEST				
Team	W	L	W	L
BCAS	3	0	6	3
Reese	1	1	6	2
USA	1	1	6	2
Vassar	1	1	5	2
Lakers	1	1	5	3
Cass City	1	2	5	4
Bad Axe	0	2	3	5

GREATER THUMB EAST				
Team	W	L	W	L
Brown City	3	0	9	1
Harbor Beach	2	0	5	3
Ubyly	1	0	8	1
Mayville	1	2	1	7
Sandusky	0	1	0	8
Marlette	0	2	1	8
Deckerville	0	2	0	9

NCTLNORTH				
Team	W	L	W	L
North Huron	8	0	9	0
Owen-Gage	5	2	5	2
Port Hope	1	7	1	7
Akron-Fairgrove	1	7	1	8
Caseville	0	7	0	7

NCTLSOUTH				
Team	W	L	W	L
Peck	6	2	7	3
CPS	5	3	6	4
Kingston	5	3	5	5
Memphis	5	3	5	5
Dryden	3	5	3	5

## BOX SCORES

**CASS CITY** - A. Varney 1-0 (5-9) 7; Babich 6-0 (0-0) 12; Doerr 2-2 (0-0) 10; Ketterer 0-2 (2-2) 8; Summersett 4-0 (4-7) 12; Messing 0-0 (0-2) 0.  
**TOTALS - 13-4 (11-20) 49**

**BAY CITY ALL SAINTS** - A. Janer 2-0 (0-0) 4; D. Janer 1-0 (0-0) 2; Coburn 4-0 (4-4) 12; Pijaszek 1-2 (1-1) 9; Bauer 0-1 (0-0) 3; Sinicki 1-0 (0-0) 2; Weaver 3-0 (0-0) 6; Walker 9-0 (1-2) 19; J. Vil-lano 1-0 (0-0) 2.  
**TOTALS - 22-3 (6-7) 59**

**OWEN-GAGE** - Reil 2-0 (4-9) 8; Prich 1-0 (2-2) 4; Montreuil 2-1 (1-4) 8; Zaleski 3-0 (3-4) 9; Francis 6-0 (1-2) 13.  
**TOTALS - 14-1 (11-21) 42**

**PECK** - Schaefer 1-0 (0-0) 2; Alexander 0-0 (4-4) 4; Williams 4-0 (0-0) 8; Zacharias 2-0 (1-2) 5; Overstreet 10-1 (3-5) 26; Pathic 1-0 (0-0) 2.  
**TOTALS 18-1 (8-11) 47**

**CASS CITY** - A. Varney 1-0 (4-7) 6; Babich 0-0 (3-5) 3; Doerr 3-0 (0-0) 6; Summersett 9-0 (1-1) 19; Messing 1-0 (2-2) 4.  
**TOTALS - 14-0 (10-15) 38**

**VASSAR** - Germain 2-1 (1-1) 8; Troike 3-1 (0-0) 9; Hecht 2-1 (2-4) 9; Vickers 1-0 (0-0) 2; Amend 0-0 (2-2) 2; Harper 1-0 (0-1) 2; Schiefer 0-0 (1-2) 1; Knudsen 0-0 (0-2) 0.  
**TOTALS - 9-3 (6-12) 33**

## GIRLS' BASKETBALL STANDINGS

GREATER THUMB WEST				
Team	W	L	W	L
Reese	4	0	8	1
USA	4	1	8	3
Lakers	3	1	8	2
Vassar	2	2	6	4
Cass City	1	3	2	8
BCAS	1	4	1	9
Bad Axe	0	4	2	9

GREATER THUMB EAST				
Team	W	L	W	L
Ubyly	4	0	8	2
Brown City	4	1	10	2
Sandusky	3	1	10	2
Harbor Beach	2	2	6	5
Mayville	1	3	4	7
Marlette	1	4	3	8
Deckerville	0	4	3	7

NCTLNORTH				
Team	W	L	W	L
North Huron	8	0	9	1
Caseville	6	4	7	4
Port Hope	5	4	5	5
Owen-Gage	1	8	1	8
Akron-Fairgrove	0	9	0	10

NCTLSOUTH				
Team	W	L	W	L
Dryden	7	1	7	3
Memphis	6	3	7	4
Kingston	6	4	6	5
CPS	5	5	5	7
Peck	2	8	3	9

## BOX SCORES

**CASS CITY** - Richards 3-1 (7-12) 16; VanVliet 2-0 (1-1) 5; Parrish 1-1 (0-2) 5; Kappen 3-0 (2-4) 8; Hendrick 1-0 (0-1) 2.  
**TOTALS - 10-2 (10-20) 36**

**VASSAR** - Aranyos 1-0 (0-1) 2; Gamm 0-0 (0-4) 0; K. Hecht 1-0 (0-0) 2; J. Hecht 1-1 (0-0) 5; Schiefer 2-0 (0-0) 4; Hauger 6-0 (8-9) 20; Verbeek 8-0 (3-5) 19.  
**TOTALS - 19-1 (11-19) 52**

**OWEN-GAGE** - Faist 1-0 (6-8) 8; Kovach 1-0 (0-0) 2; Radabaugh 0-1 (1-2) 4; Schmidt 1-0 (1-2) 3; McLaren 2-0 (0-1) 4; Rockerfeller 1-0 (0-1) 2.  
**TOTALS - 6-1 (8-14) 23**

**CASEVILLE** - Mrozek 0-0 (1-2) 1; Redwanz 1-0 (0-1) 2; Janke 1-1 (0-0) 5; Ma. Fortsch 1-0 (0-2) 2; Buckley 0-0 (0-3) 0; Grates 5-0 (6-9) 16; Me. Fortsch 5-0 (6-8) 16.  
**TOTALS - 13-1 (13-25) 42**

# BASKETBALL • WRESTLING • GYMNASTICS

### Cass City Red Hawks 2008-09 Boys' Basketball

Dec. 11	Mayville 30, Cass City 54
Dec. 16	Harbor Beach 64, Cass City 61
Dec. 18	Almont 42, Cass City 52
Dec. 22	Sandusky 43, Cass City 55
Dec. 30	Deckerville 44, Cass City 67
Jan. 6	Ubyly 53, Cass City 37
Jan. 13	Kingston (Fresh. only)
Jan. 15	Lakers 54, Cass City 47
Jan. 21	BCAS 59, Cass City 49
Jan. 23	Vassar 33, Cass City 38
Jan. 28	Reese 6:00 p.m.
Jan. 30	Bad Axe 5:00 p.m.
Feb. 4	USA 6:00 p.m.
Feb. 5	Kingston (Fresh. only) 4:30 p.m.
Feb. 6	Deckerville** 6:00 p.m.
Feb. 11	BCAS** 6:00 p.m.
Feb. 11	Marlette (Fresh. only) 6:00 p.m.
Feb. 13	Lakers 6:00 p.m.
Feb. 20	Vassar (snowcoming) 6:00 p.m.
Feb. 25	Reese 6:00 p.m.
Feb. 27	Bad Axe 6:00 p.m.
Mar. 3	USA 6:00 p.m.
Mar. 5	John Glenn 6:00 p.m.
Mar. 9-13	Districts
Home games are in bold	
** No Freshman game	

### Cass City Red Hawks 2008-09 Wrestling

Dec. 3	Imlay City/Capac	6:00 p.m.
Dec. 6	Cros-Lex Invite	8:30 a.m.
Dec. 10	John Glenn/Freeland	6:00 p.m.
Dec. 13	Marlette Invite	9:00 a.m.
Dec. 17	Sandusky/Mayville	6:00 p.m.
Jan. 7	<b>Vassar/Brown City</b>	<b>6:00 p.m.</b>
Jan. 10	N. Branch Invite	9:00 a.m.
Jan. 14	Lakers/Nouvel	6:00 p.m.
Jan. 17	Imlay City Invite	9:00 a.m.
Jan. 21	Bad Axe/Marlette	6:00 p.m.
Jan. 24	Mayville Invite	
Jan. 31	Flint Central	9:00 a.m.
Feb. 4	Vassar	6:00 p.m.
Feb. 7	Standish/Sterling Invite	
Feb. 11	Caro/Mt. Morris	6:00 p.m.
Feb. 14	<b>GTC League Meet</b>	<b>TBA</b>
Feb. 19	<b>Team Districts</b>	
Feb. 21	Individual Districts	
<b>Home meets are in bold</b>		

## Follow the Hawks at home

### Boys' Basketball

Wednesday, January 28

Cass City vs. Reese

Friday, February 6

Cass City vs. Deckerville

### Girls' Basketball

Thursday, January 29

Cass City vs. Bad Axe

Tuesday, February 3

Cass City vs. USA

### Wrestling

Saturday, February 14

GTC League Meet

### Gymnastics

Tuesday, February 17

Cass City vs. Freeland

### Cass City Red Hawks 2008-09 Girls' Varsity Basketball

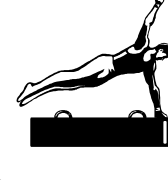
Dec. 2	Ubyly 53, Cass City 33
Dec. 5	Brown City 44, Cass City 22
Dec. 10	Sandusky 59, Cass City 40
Dec. 12	Mayville 58, Cass City 31
Dec. 17	Harbor Beach 42, Cass City 25
Jan. 7	USA 52, Cass City 40
Jan. 9	Deckerville 36, Cass City 53
Jan. 14	BCAS 41, Cass City 46
Jan. 16	Lakers 49, Cass City 45
Jan. 22	Vassar 52, Cass City 36
Jan. 27	Reese 6:00 p.m.
Jan. 29	Bad Axe 6:00 p.m.
Feb. 3	USA 6:00 p.m.
Feb. 5	Deckerville 6:00 p.m.
Feb. 10	BCAS 6:00 p.m.
Feb. 12	Lakers 6:00 p.m.
Feb. 16	Marlette 6:00 p.m.
Feb. 19	Vassar 6:00 p.m.
Feb. 24	Reese 6:00 p.m.
Feb. 26	Bad Axe 6:00 p.m.
Mar. 2, 4, 6 Districts @ Bad Axe	
Home games are in bold	

### Cass City Red Hawks 2008-09 Gymnastics

Dec. 18	Vassar	6:30 p.m.
<b>Jan. 8</b>	<b>Freeland</b>	<b>6:30 p.m.</b>
<b>Jan. 20</b>	<b>Vassar</b>	<b>6:30 p.m.</b>
Jan. 24	Jackson	9:30 a.m.
Jan. 29	Freeland/Vassar	6:30 p.m.
Feb. 14	Vassar Invite	12:00 pm.
<b>Feb. 17</b>	<b>Freeland</b>	<b>6:30 p.m.</b>
Mar. 7	Regionals	
Mar. 13-14	State Finals	
<b>Home meets are in bold</b>		

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## Cass City grapplers defeat 7th ranked Montrose Rams at Mayville tournament

Cass City completed the dual meet portion of their Greater Thumb Conference (GTC) campaign Wednesday night, trading decisions against Bad Axe and host Marlette. The Red Hawks defeated the Hatchets, 72-12, before falling to the Red Raiders 45-26.

With the split, Cass City will enter the GTC league meet, scheduled for Feb. 14 in Cass City, seated third with a 6-2 record. Marlette, at 8-0 in GTC play, will be the favorite at the league invite, while defending champion Mayville will be in the #2 seat with a 7-1 mark.

Although league honors in the GTC are still up for grabs, Coach Don Markel believes his Red Hawk grapplers need to develop a better killer instinct to challenge for the GTC title.

"The dual meet portion of the season accounts for half of the final standings, with placement in the league meet accounting for the other half to determine the final GTC standings," explained Markel. Adding, "We often have difficulty in putting people away when we have them on their backs. Once we solve that problem we should be a much better team."

Double winners for Cass City at Marlette included Travis Mabe (130),

Bryan Burk (135), Clark Walsh (140), Eric Reif (189), and Mike Milligan (215).

### MAYVILLE TOURNEY

Cass City grappled their way to an impressive 4th place finish Saturday at the Mayville Invitational.

The Red Hawks went through pool play undefeated, knocking off Algonac 66-12, Capac "B" team 66-16 and highly ranked Montrose 36-35.

In the championship pool the Red Hawks suffered losses to Bay City Central, 49-25, and Marlette, 45-25, to finish 3-2 overall at the 16-team invitational.

The top 10 team finishes saw Corunna on top, followed by Bay City Central, Marlette, Cass City, Montrose, Millington, Mayville, Imlay City, Richmond "B" team and Mio.

"To place 4th in a 16-team tournament was a nice accomplishment. Especially satisfying was the victory over the 7th ranked Montrose Rams," Markel said.

A pair of Red Hawks, Clark Walsh (145/152) and Josh Jensen (171), posted perfect 5-0 records on the day, while Mabe, Burk, and Milligan all finished with 4-1 efforts.



**CARLEY HENDRICK is closely guarded as she attempts to find an open teammate. Visiting Vassar posted a decisive 52-36 win.**

## Lady Red Hawks suffer GTW defeat to Vassar

The Cass City Red Hawks needed the shots to fall Thursday to have a chance to rack up a win against the visiting Vassar Vulcans because there were very rare second chance opportunities.

The Hawks have battled the lack of height all season and it was an even greater problem Thursday as the tallest girl on the squad, Logan Rowell, was out sick. The Vulcans dominated the boards and often were able to shoot several times until the ball went in.

Amberly Hauger, 5'9", Kayla Verbeek, 5'10", and Ashley Schiefer, 5'11", are not only tall, they are also strong. Schiefer, the tallest of the trio, is still fast enough to play guard.

The Hawks made it easier for Vassar with a poor shooting night, converting just 12 of 53 shots. Jennica Richards ended with 16 points, the only Hawk in double figures, but was only 4 for 15 from the floor.

The Hawks started slowly in the first

period and Hauger and Verbeek with 9 points between them put Vassar in front, 13-7.

The Hawks stayed in the game in the second quarter with Richards netting a couple of buckets and 3 of 4 free throws to pace the surge that ended with 15 points for the Hawks and cut 2 points from the Vassar lead. It kept the Hawks in contention with the score, 26-22, at the break.

The third quarter was a disaster for the Hawks. They were limited to a single basket by Carley Hendrick and Hauger, 6 points, and Verbeek, 7 points, took over to virtually decide the outcome. Going into the final 8 minutes Vassar was in front, 41-24.

Hauger and Verbeek netted 20 and 19 points, respectively, for Vassar. Megan VanVliet was credited with 4 steals and only one turnover.

The Hawks were scheduled to play at Reese Tuesday and then return home Thursday to play Bad Axe.

## Red Hawk gymnasts Scasny and Bliss qualify for regional competition

Cass City's Vanessa Scasny and Lindsey Bliss will be among the state's best gymnasts competing in the March regional.

The Red Hawk twosome used a pair of meets last week to post their 4th regional qualifying mark on the vault - the minimum standard to advance into the state tournament - during action against visiting Vassar and Saturday at the Northwest Invitational.

Tuesday against the Vulcans, Scasny tied for 4th in the vault, along with teammate Haley Wynn, with matching scores of 7.95, while Bliss equaled the regional qualifying standard with a score of 7.9.

Despite suffering a 117.65-103.75 defeat, Cass City turned in several quality efforts, according to Coach Kathy Bouverette. The Red Hawks' best showings on the day came during the floor routines where Kelli Pettit finished as the runner-up with a mark of 7.45. The Red Hawks' success on the floor also saw Bliss place third with a score of 7.1 and Scasny 4th

with a score of 7.0.

The hosts' only other top 4 finish was recorded on the beam, where Bliss rounded out a solid night with a score of 7.0 and 4th place honors.

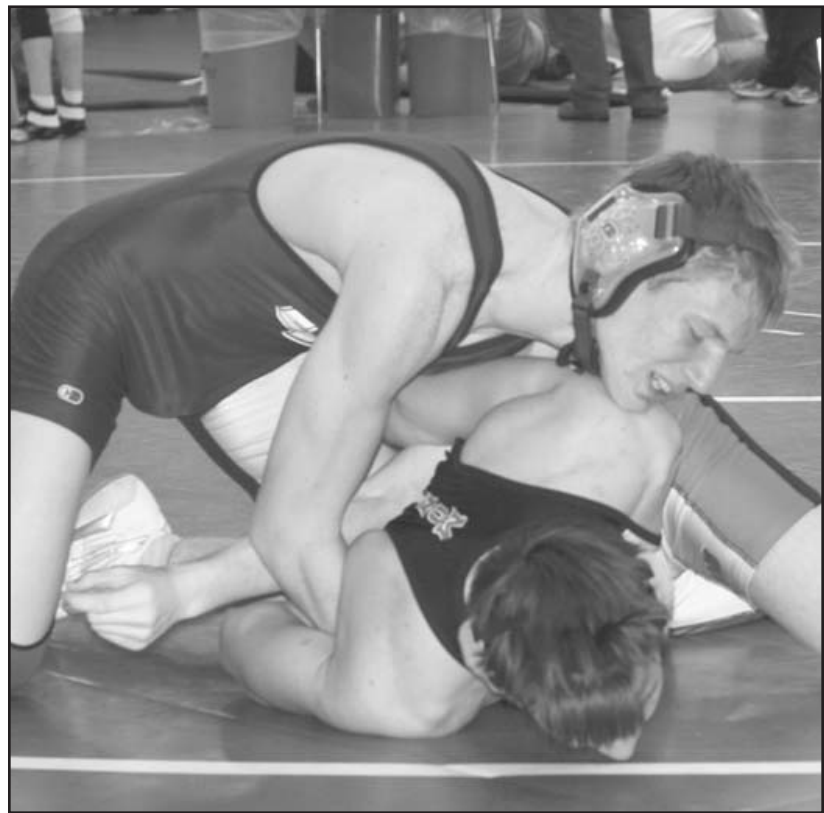
### NORTHWEST INVITE

In Jackson, Cass City faced the cream of the crop in athletes from all over the state, including invitational winner Haslett/Williamston.

Still, Scasny and Bliss each qualified for regional play with scores of 8.05 and 7.9, respectively, on the vault.

"It's nice to see the level of competition that's out there," Coach Kathy Bouverette said. "I feel we did quite well Saturday, we had a good meet. Some of our scores were impressive, considering the judging is always tougher at these larger meets."

The Red Hawks' top showings on the day were recorded by Wynn on the bars (4.55), Pettit on the beam (5.55) and Bliss in the floor exercise (8.4).



**CLARK WALSH works toward his 100th career victory Saturday at the Mayville Invite. Walsh finished with a 5-0 mark on the day and upped his Cass City career win total to 103.**

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Cass City grapplers Bryan Burk and Mike Milligan are this week's recipients of Schneeberger's Athletes of the Week honor.

Bryan Burk

Mike Milligan

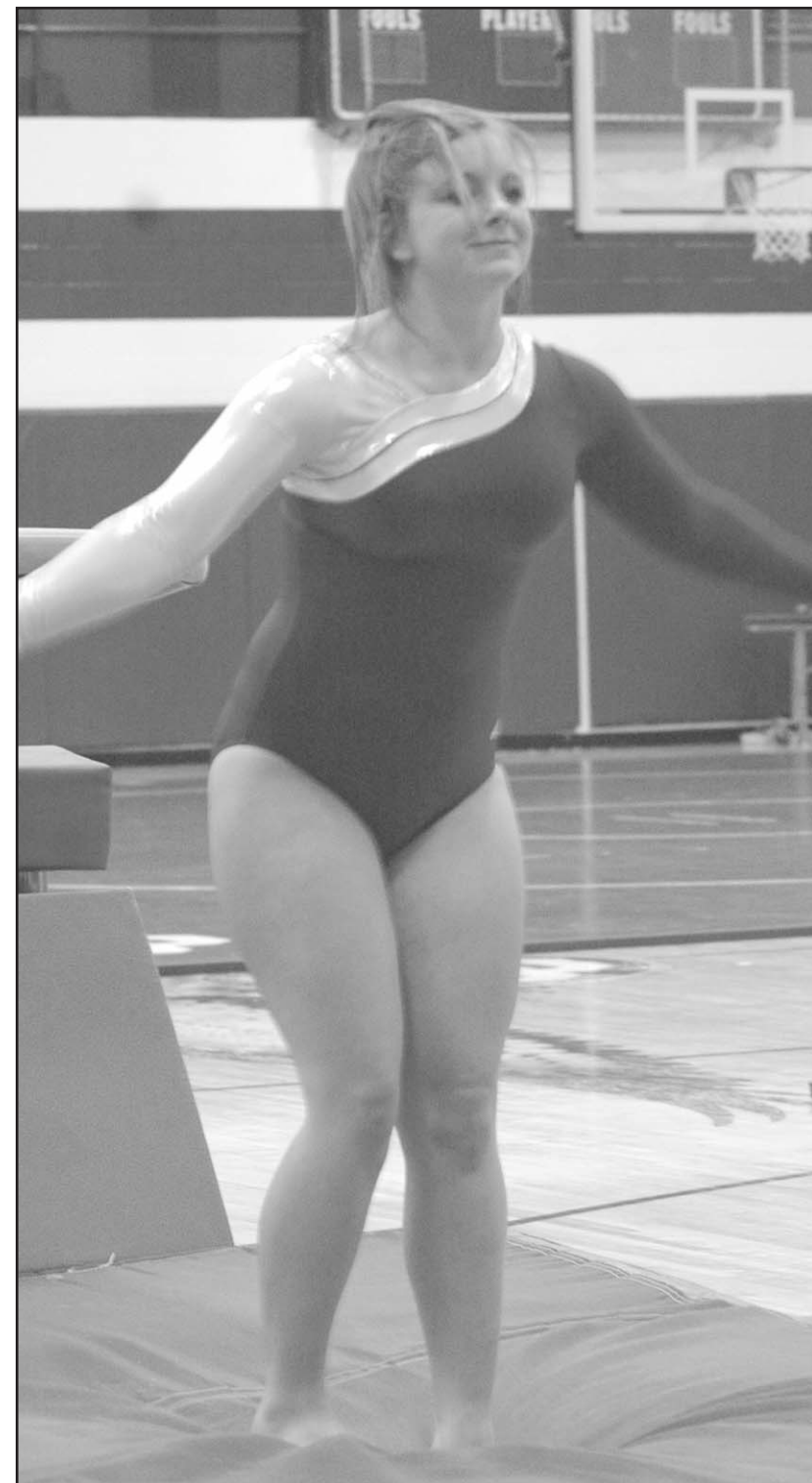
Both senior Burk and sophomore Milligan recorded double wins in the Red Hawks' final GTC dual meet Wednesday in Marlette.

The twosome then recorded a 4-1 mark on Saturday at the 16-team Mayville Invitational, helping the Red Hawks to a fourth place team finish.

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**CASS CITY'S Vanessa Scasny sticks her landing on the vault against Vassar. She placed 4th with a score of 7.95.**

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## *All Saints hand Cass City third straight defeat*

A balanced Cougar attack, that saw 9 players enter the record books, also had Cameron Coburn with 12 points.

Cass City also used a big advantage on the glass to hand the Vulcans their first GTW defeat. Brent Doerr was a monster on the glass for the winners and collected 9 rebounds, while Austin Babich grabbed 7 rebounds, to complement 4 steals and 2 assists.

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# Peck delivers Owen-Gage NCTL crossover defeat

Owen-Gage had its trouble at the foul line where they made just 11 of 21 attempts, contributing to the 47-42 defeat.

## Lady Bulldogs suffer NCTL cage defeat

However, it would be as close as the Bulldogs would get as they were

Samantha Radabaugh netted 13 points to pace Owen-Gage, while Amanda Faist added 9.

Samantha Radabaugh netted 13 points to pace Owen-Gage, while Amanda Faist added 9.

# Fabulous Five's Fearless Forecast

## This Week's Forecast

John  
Haire

Clarke  
Haire

Tom  
Montgomery

Tina  
Pallas

Doug  
Hyatt

### GIRLS' BASKETBALL

#### Tuesday, January 27

USA at Bad Axe	USA	USA	USA	USA	USA
Lakers at Vassar	Vassar	Lakers	Lakers	Lakers	Vassar
Cass City at Reese	Reese	Reese	Reese	Reese	Reese
Sandusky at Deckerville	Sandusky	Sandusky	Sandusky	Sandusky	Sandusky
Mayville at Harbor Beach	Harbor Beach	Harbor Beach	Harbor Beach	Mayville	Harbor Beach
Ubyl at Brown City	Brown City	Ubyl	Brown City	Ubyl	Brown City
Port Hope at Dryden	Dryden	Dryden	Dryden	Dryden	Port Hope
Akron-Fairgrove at Caseville	Caseville	Caseville	Caseville	Caseville	Caseville
Owen-Gage at North Huron	North Huron	North Huron	North Huron	North Huron	North Huron
Peck at Memphis	Memphis	Memphis	Memphis	Memphis	Memphis
Kingston at CPS	Kingston	Kingston	Kingston	Kingston	Kingston

#### Thursday, January 29

Bad Axe at Cass City	Cass City	Cass City	Bad Axe	Cass City	Cass City
Reese at Lakers	Reese	Lakers	Reese	Reese	Reese
Buena Vista at USA	USA	USA	USA	USA	USA
Vassar at BCAS	Vassar	Vassar	Vassar	Vassar	Vassar
Deckerville at Ubyl	Ubyl	Ubyl	Ubyl	Ubyl	Ubyl
Harbor Beach at Sandusky	Sandusky	Sandusky	Sandusky	Sandusky	Sandusky
Marlette at Mayville	Marlette	Mayville	Mayville	Mayville	Marlette

#### Friday, January 30

New Haven at Brown City	Brown City	Brown City	Brown City	Brown City	Brown City
Caseville at CPS	Caseville	CPS	CPS	Caseville	Caseville
North Huron at Kingston	North Huron	North Huron	North Huron	North Huron	North Huron
Owen-Gage at Dryden	Dryden	Dryden	Dryden	Dryden	Owen-Gage
Port Hope at Memphis	Memphis	Memphis	Memphis	Memphis	Port Hope
Akron-Fairgrove at Peck	Akron-Fairgrove	Peck	Peck	Peck	Akron-Fairgrove

### BOYS' BASKETBALL

#### Tuesday, January 27

Sandusky at Deckerville	Sandusky	Sandusky	Deckerville	Sandusky	Sandusky
Mayville at Harbor Beach	Harbor Beach	Harbor Beach	Harbor Beach	Harbor Beach	Harbor Beach

#### Wednesday, January 28

Bad Axe at USA	USA	USA	USA	USA	USA
Reese at Cass City	Reese	Reese	Reese	Reese	Reese
Vassar at Lakers	Vassar	Lakers	Lakers	Lakers	Lakers
Brown City at Ubyl	Ubyl	Ubyl	Ubyl	Ubyl	Ubyl
Kingston at CPS	CPS	CPS	CPS	Kingston	CPS

#### Thursday, January 29

North Huron at Dryden	North Huron	North Huron	North Huron	North Huron	North Huron
Caseville at Peck	Peck	Peck	Peck	Peck	Peck
Owen-Gage at CPS	Owen-Gage	Owen-Gage	CPS	Owen-Gage	Owen-Gage
Port Hope at Kingston	Kingston	Kingston	Kingston	Kingston	Kingston
Akron-Fairgrove at Memphis	Memphis	Memphis	Memphis	Memphis	Memphis

#### Friday, January 30

Cass City at Bad Axe	Cass City	Cass City	Cass City	Cass City	Cass City
Lakers at Reese	Reese	Reese	Reese	Reese	Reese
BCAS at Vassar	Vassar	Vassar	BCAS	Vassar	BCAS
Ubyl at Deckerville	Ubyl	Ubyl	Ubyl	Ubyl	Ubyl
Sandusky at Harbor Beach	Harbor Beach	Harbor Beach	Harbor Beach	Harbor Beach	Sandusky
Mayville at Marlette	Marlette	Mayville	Marlette	Marlette	Mayville

#### Last Week's Results

21-12	23-10	25-8	25-8	23-10
70-33 (68%)	81-22 (79%)	77-27 (74%)	75-28 (73%)	81-22 (79%)

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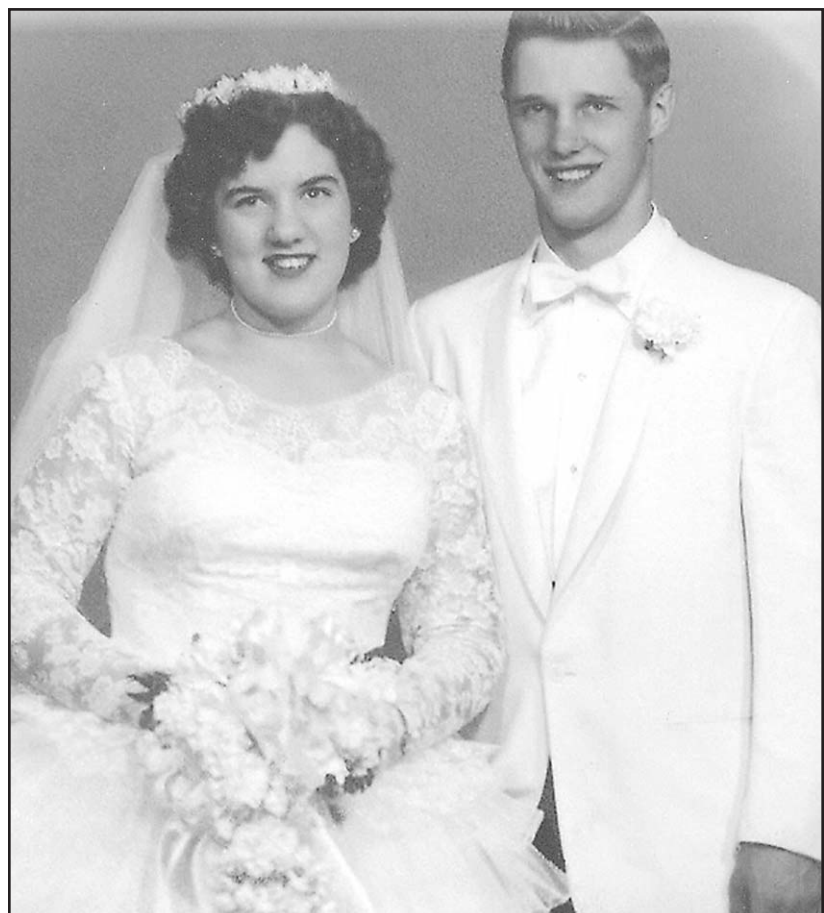
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<h4>2009 Chevrolet Cobalt LS</h4>  <table> <tr><td>MSRP</td><td>\$15,925.00</td></tr> <tr><td>GMS</td><td>\$14,760.90</td></tr> <tr><td>Chev. Rebate</td><td>- \$1,500.00</td></tr> <tr><td>Lease to Buy Rebate</td><td>- \$1,000.00</td></tr> <tr><td>Owner Loyalty</td><td>- \$1,000.00</td></tr> <tr><td>Det. Auto Show</td><td>- \$500.00</td></tr> </table> <h3>\$10,760.90</h3> <p><i>plus tax, title &amp; lic.</i></p>	MSRP	\$15,925.00	GMS	\$14,760.90	Chev. Rebate	- \$1,500.00	Lease to Buy Rebate	- \$1,000.00	Owner Loyalty	- \$1,000.00	Det. Auto Show	- \$500.00	<h4>2009 Chevrolet Impala LS</h4>  <table> <tr><td>MSRP</td><td>\$24,450.00</td></tr> <tr><td>GMS</td><td>\$22,667.85</td></tr> <tr><td>Chev. Rebate</td><td>- \$1,750.00</td></tr> <tr><td>Lease to Buy Rebate</td><td>- \$3,000.00</td></tr> <tr><td>Owner Loyalty</td><td>- \$1,000.00</td></tr> <tr><td>Det. Auto Show</td><td>- \$500.00</td></tr> </table> <h3>\$16,417.85</h3> <p><i>plus tax, title &amp; lic.</i></p>	MSRP	\$24,450.00	GMS	\$22,667.85	Chev. Rebate	- \$1,750.00	Lease to Buy Rebate	- \$3,000.00	Owner Loyalty	- \$1,000.00	Det. Auto Show	- \$500.00
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<h4>2009 Chevrolet Silverado Ext. Cab 2 WD Work Truck</h4> <table> <tr><td>MSRP</td><td>\$24,685.00</td></tr> <tr><td>GMS</td><td>\$22,087.10</td></tr> <tr><td>Chev. Rebate</td><td>- \$2,500.00</td></tr> <tr><td>Lease to Buy Rebate</td><td>- \$3,000.00</td></tr> <tr><td>Owner Loyalty</td><td>- \$2,000.00</td></tr> <tr><td>Det. Auto Show</td><td>- \$500.00</td></tr> </table> <h3>\$14,087.10</h3> <p><i>plus tax, title &amp; lic.</i></p> 		MSRP	\$24,685.00	GMS	\$22,087.10	Chev. Rebate	- \$2,500.00	Lease to Buy Rebate	- \$3,000.00	Owner Loyalty	- \$2,000.00	Det. Auto Show	- \$500.00												
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**\*\*Owner Loyalty requires that the buyer own or lease a 99 or newer GM vehicle.  
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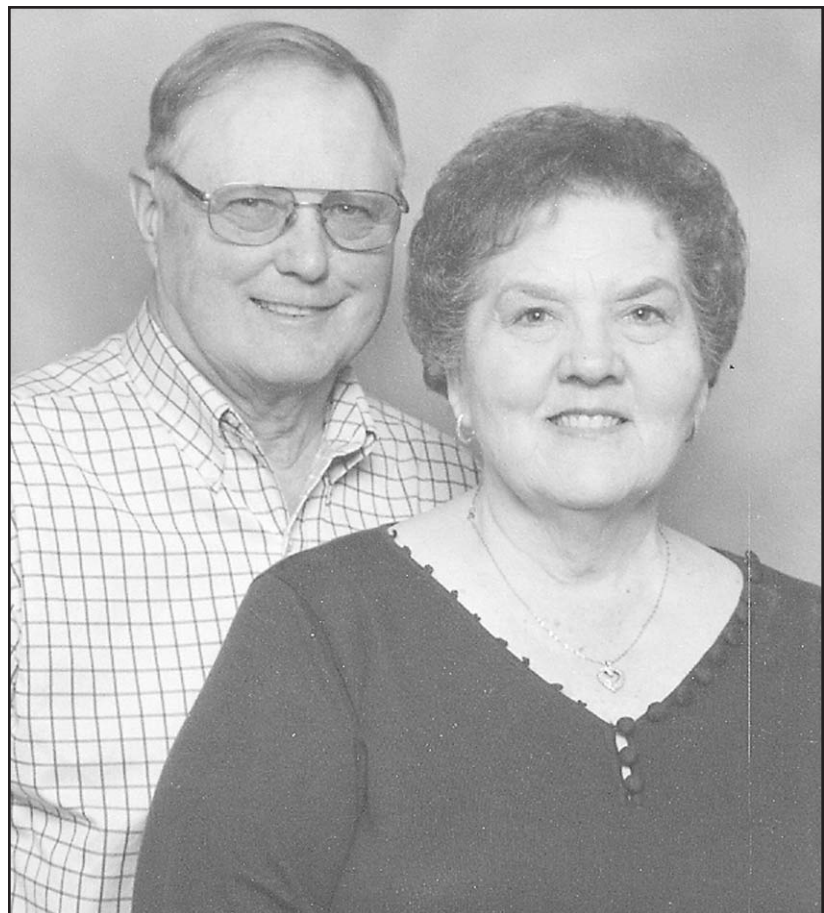


# Wedding Ideas & Inspirations

*Fifty-one year celebration*



Mr. and Mrs. Dick Gentner Sept. 28, 1957.



Mr. and Mrs. Dick Gentner in 2007.

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## Capture Great Wedding Day Photo Memories

(MS) — While couples about to get married may differ with respect to personal style or what season in which to hold their wedding, most agree that having photo memories of their wedding is essential. That's why a photographer is such an important part of the wedding planning process.

Although professional wedding portraits and albums are a key component to good memories, candid shots from you — the family and friends who attend the wedding — are some of the most cherished photos a couple can have. Here are some tips for capturing all the incredible moments of this important day.

• Familiarize yourself with the camera: Take some time to learn the ins

and outs of your camera before you're called upon to take pictures of the wedding. Learn the best way to zoom and focus, and find out if your camera has any special features, such as black and white capabilities or panoramic views. Also, don't forget to charge or replace the batteries. For those with digital memory cards, purchase a new one with plenty of space so you can freely snap away.

• Tell a story: Start taking pictures before the wedding even occurs. If you're a friend or a family member, capture the special events leading up to the wedding, such as dress fittings, choosing wedding rings, the bridal shower, or shots of the bachelor party.

This way the photos can be put together to tell the entire story of the wedding, culminating with the big day.

• Go for the close-up: Stand no more than 4 to 6 feet from your subjects when snapping a picture. You want to be sure the couple is the central focus of the picture, not the distracting background items.

• Shoot candid shots: Posed pictures have their place, but candid shots can really capture the mood and excitement of the day. Snap away while everyone is dancing, when the couple isn't looking, or if you see a special moment that others may not be aware of.

• Include pictures of party participants: The couple will have plenty of images of themselves and their wedding party in a photographer's album. What they may be missing are the people who actually attended the wedding. Be sure to take plenty of pictures of the people who came together to share in this special day.

• Special surprise: Thanks to the immediate gratification that digital cameras provide, you can treat the happy couple to a preview of their wedding pictures even before the big day has ended. Use the time between the wedding ceremony and reception to have a few prints of the nuptials printed. Place them in a photo album and give this gift to the couple at the reception.

## Erlas celebrate sixty-three years

Couples that survive for 63 years are rare. More rare is that the Erlas are both veterans of World War II. They were married Jan. 19, 1946 in Imlay City.

Dick, before retirement, was active in the Cass City business community, part owner of Erla's Super Market and Erla's wholesale meat sales. The couple has 2 children living and one that is deceased.

## Expert Advice Translates to Successful Honeymoon Planning

(MS) — After months of planning and saving for a wedding, a honeymoon offers one-on-one time for the couple to have fun, develop a deeper relationship, and enjoy some much needed rest and relaxation.

Among couples who enjoy a traditional wedding, statistics say that 99 percent take a honeymoon. The average honeymoon costs approximately \$5,000. Since a honeymoon will account for at least 14 percent of the total wedding budget, couples want to ensure that theirs is money well spent — especially in an economy where every penny counts. Preparation is the key to honeymoon success.

"Working with travel professionals that specialize in honeymoon and destination wedding planning can help ensure couples have a memorable honeymoon," says Scott Ellingboe, CEO of The Honeymoon (www.thehoneymoon.com), an online honeymoon planning resource with a honeymoon gift registry service and a nationwide network of independent, experienced travel agents. "Whether you're a do-it-yourselfer or use a travel expert, you'll enjoy browsing the honeymoon package and resort listings and reading the entertaining and informative stories in our multi-media digital magazine. You're bound to find something you weren't looking for that will help you create a better honeymoon experience." Additional tips provided are:

• Enjoy clear skies or bottomless blue water: Timing plays a large role in honeymoon travel. It's important to research the average weather conditions for prospective honeymoon locales during the month you'll be traveling as well as any events that may take place at that time. This way you book your honeymoon during an optimal time for the best conditions, both in regards to weather and the local culture.

• Save money: Putting honeymoon plans into the hands of an expert could add up to considerable savings. "Travel agents have relationships with tour and package providers that they can leverage in ways the average consumer cannot," offers Ellingboe. Turn to a honeymoon expert for honeymoon planning needs so your honeymoon can truly be a trip of a lifetime.

• Honeymoon registry: Not just for budget-conscious brides- and grooms-to-be, consider creating a honeymoon registry to give your wedding guests an alternative to crock pots, toasters and blenders. Wedding guests can improve your honeymoon experience by gifting the activities, excursions and dining experiences that make the trip memorable.

• Pack a variety of clothing options: Bring a few different outfits of varying levels of formality so that you'll have options on your trip. Depending upon the resort or ship, there may be specific dress codes at certain restaurants or meal times; you don't want to be caught off-guard. Make sure your research includes destination clothing requirements since what is acceptable culturally varies widely across the globe.

• Read reviews: There's a reason review sites are so popular — they help people make better, more informed decisions. Advertising gives you one perspective, reviews give you another. Make sure that you read reviews of the places you are considering for your honeymoon so that you get a variety of viewpoints.

For more tips, reviews and ideas for honeymoon & destination wedding travel, visit [www.thehoneymoon.com](http://www.thehoneymoon.com).

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# Wedding Ideas & Inspirations

## Budgeting Tips for Brides and Grooms

When it comes to planning a wedding, finances are first and foremost on the minds of many couples. As the costs associated with weddings continue to rise, the need for a budget only grows more apparent. But how can a couple establish and stick to a budget? Doing so depends on each individual couple, how much they can spend and what they're willing to sacrifice for their big day.

**Establishing a Budget**  
Wedding budgets can vary greatly depending on the couple and the type of wedding they desire. A wedding budget should be established as far in advance as possible.

When setting the budget, it's best to determine exactly how much you can spend, and then set the budget lower than that. For example, if the most you can afford is \$25,000, set your budget at \$22,000. This will allow you some wiggle room when the inevitable happens and you're forced to go over budget.

**Monitor Your Spending**  
Once a budget has been determined, a good way for couples to adhere to that budget is to establish a separate wedding spending account. This account should be separate from personal accounts, and all wedding expenses should be drawn solely from this wedding account. This is a good way to monitor how much you're spending, and your monthly statement will provide an itemized list of how much is being deposited and spent.

**Be Ready to Spend More**  
Regardless of how well you've planned the wedding, you're going to end up spending more than your initial budget allowed. This happens for a number of reasons, ranging from overtime fees at the reception to tipping the vendors to larger guest lists than you might have originally intended. Prepare for the inevitable overspending by cutting back on other expenses leading up to the big day. Rather than going out to dinner on weekends, make a homecooked meal to save some money. Instead of costly trips to a night club, invite friends over for the night. You'll be surprised how much these subtle lifestyle changes can save you.

**Stick to Your Guns**  
While you should be prepared to spend more, that extra spending should be saved for things such as tipping the staff and possibly paying more for an additional guest or two. Where couples should be budget-cautious is when vendors try to up-sell services. For example, while a top-shelf bar might be a nice gesture, it can be considerably more expensive than just offering beer at your reception, and letting your guests pay for liquor. If a vendor tries to up-sell, couples should not hold that against the vendor. After all, that is the vendor's job. Instead, prioritize what you want before you go visit any vendors. You're much more likely to be happy with your selections.

## Forty-nine year celebration



Gerald and Patricia Ferris in 1959.



Gerald and Patricia Ferris today.

## Ferrises wed Aug. 8, 1959

Gerald Ferris and Patricia Crawford were married Aug. 8, 1959 at the First Baptist Church in Cass City by the Rev. Robert Weckle. The maid of honor was Norma Wetzel and best man was Tom Harris. The couple has 3 sons, Cass (Leah) Ferris, Randal (Alesia) Ferris and Ray (Bonnie) Ferris. The couple has 9 grandchildren and 2 great grandchildren.

## Did You Know?

According to the Centers for Disease Control and Prevention (CDC), more than 2 million couples get married across the United States each year. Counting honeymoon and other wedding-related expenses, the wedding industry grosses more than \$1 billion annually. If 2 million weddings per year seems like a high number, consider the statistics in China, where the China News Agency reported more than 9 million weddings in 2006 alone. And though Americans, particularly those who have already walked down the aisle, are often quick to bemoan the high cost of weddings, those costs are not exclusive to the Western hemisphere. In Japan, for instance, the Census of Japan 2005 reported that Japanese brides spent an average of \$70,000 per wedding. With such high costs, it's no wonder a 2008 article in the Pacific Daily News claimed that 25 percent of all Japanese brides marry in Guam, where they can expect to save up to 60 percent of the costs associated with being married in Japan. Ofcourse, for those looking for an especially affordable and quick wedding, Las Vegas still reigns supreme, playing host to more than 100,000 weddings per year.

## Insiders say....

## Wedding trends going green

If you have a hybrid car parked in your garage, recycle rain water to irrigate backyard plants and have replaced just about every bulb in your home with compact fluorescents, there's a good chance that you're environmentally conscious. But what if you've just gotten engaged and want to impart some of these green ways of thinking to the wedding? What can you do to be earth-friendly when tying the knot?

Wedding industry insiders say that the trend of going green with weddings is growing exponentially. David Cooperrider, a business professor at Case Western Reserve University in Cleveland, says that going green is one of the great business opportunities of the 21st century, and there is much potential for the wedding industry. He offers that wedding vendors that are not going green will be at a competitive disadvantage to those who do.

Going green for your wedding day doesn't mean you have to compromise on the elements that will make the day special. It just means you can take a look at the details and the bigger picture and develop strategies that will minimize the impact on the planet.

- Go local: From food to flowers, choose vendors that use locally grown and raised products. This reduces the amount of smog generated and fuel consumed to bring items in for your wedding. Many caterers are now collaborating with local farms and other vendors to offer organic, locally grown menu items. It pays to ask about availability.

- Go to your guests: Figure out where the greatest number of your guests reside and then hold the wedding nearby. For example, a couple from the Northeast who has relocated to the West coast, but has all of their family still in the east, may want to hold their wedding in the east. It is less expensive and more environmentally friendly for the couple to simply fly to the wedding, rather than having hundreds of guests drive or fly west.

- Be mindful of wardrobe choices: Choose items that really can be worn again. Skip the rented tuxes and ask groomsmen to wear a similar styled suit that they can add to their work wardrobe. Bridesmaids can wear a simple black cocktail dress so that they're not left with a taffeta creation that will only hang in the closet afterward. If you decide to go more traditional with wardrobe, find out if gowns can be recycled or donated so that they can be reused in another way.

- Choose recycled materials for wedding invitations and announcements: There are an increasing number of suppliers creating invitations from recycled materials. Some will do all the assembly for you; other less expensive items may be more hands-on. Cut down on further use of paper by creating a wedding Web site where you post directions, maps, party times, and other essential information so you avoid extra slip-in sheets with your invitations.

- Create car-pool options: Bus guests to your venue to save on gas. It is also a safer option for those who will be indulging in alcoholic beverages at the party since they won't have to drive on the return trip home.

- Investigate ecologically responsible wedding jewelry: According to Greenkarat, purveyors of ecologically responsible engagement rings and wedding bands, 2,500 tonnes of gold are mined each year, even though there is enough gold above ground (already mined) to satisfy all demands of the jewelry industry for the next 50 years. Much of it sits in bank vaults and in the form of old and unused jewelry. See if you can recycle old jewelry into something new. Or embrace the sentimental hand-me-down rings from a grandmother or other relative.

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# Wedding Ideas & Inspirations

## Realize the Wedding of Your Dreams With Planning

There are a few things where weddings are concerned that cannot be predicted or controlled. What Mother Nature will do on the day is one of them. However, there are many items that are well within the control of the bride and groom; proper planning can help ensure the wedding of their dreams.

One of the best ways to ease wedding-day nerves is for the couple to get organized and begin planning their event the moment the engage-

ment period begins. The earlier preparation starts, the better the chance vendors will be able to provide what's needed, or changes can be made when unforeseen events pop up.

By making a list of things to do, couples can allot time in their schedules for each task — and they can feel a sense of accomplishment and relief each time an item is ticked off the list.

• Decide on the wedding date — Couples should select a date for their wedding soon after becoming engaged.

After all, it is the countdown to this day that will help organize and determine planning schedules.

• Reserve a ceremony location — Traditional weddings take place in a house of worship. It's best to meet with a pastor, rabbi or other officiant to see if the ceremony site will be available for the wedding. This person will also help guide couples through any religious requirements needed prior to getting married there, as well as any rules and regulations for the ceremony site.

• Book a reception site — After securing the ceremony location, couples will have peace of mind knowing they can now book the place where their party will take place. This may be a catering hall, hotel, cruise ship, or even someone's backyard. Sometimes the ceremony site is also the reception site, as is the case in many second weddings. Catering directors are typically on hand to talk about pricing and options. They will work closely with the couple to plan and execute the reception.

• Select a photographer — Photographers tend to book very quickly, particularly if they are well recommended. It pays to research and choose one early in the wedding-planning process. Every photographer has a different style. The couple should select one who will accommodate their wishes, but also suggest ideas that may not have been considered — such as artistic black and white prints or photo journalism-type images. The photographer's personality is very important. He or she will be spending the entire day with the couple and should be liked and personable. Couples should find out if the photographer they speak with at the studio will be the one shooting the wedding. Some companies have multiple staff on hand.

• Book a band or DJ — Another vendor that tends to have a busy schedule will be the wedding entertainer. Early booking ensures your date will be available. Couples should talk about musical selections and the ways to engage the various generations attending the reception in the fun.

• Choose a florist — Flowers add an

elegant touch to the wedding day. A florist will provide flowers for the ceremony and the reception in many cases. The couple should select a florist who offers them helpful, creative ideas about bouquets, corsages and centerpieces — and will deliver in a timely manner.

• Select and order dresses — Wedding and bridesmaid gowns can take several months to order and be tailored. It can also take some trial and error finding a dress shop that meets the needs of a bride and her attendants. So it's best if this fun part of wedding planning is done early on. While there are no set rules for gown selection, it may help if the bride and her attendants all use the same shop so that styles will be complementary and service and alterations can be organized with minimal fuss.

• Order invitations — With a bevy of styles of invitations there will be many ideas to consider. Couples should leave ample time to look through invitation sample books or do research on the Internet. They should decide on a style that best suits their wedding, based on its formality, the time of day and the wedding colors.

• Choose transportation — Many couples forget to factor limousine or car rentals into their wedding-day plans. Whether it's a limo, Rolls, horse-drawn carriage, or a party bus, the bride and groom should arrange for transportation for themselves and their attendants to and from the church and reception site.

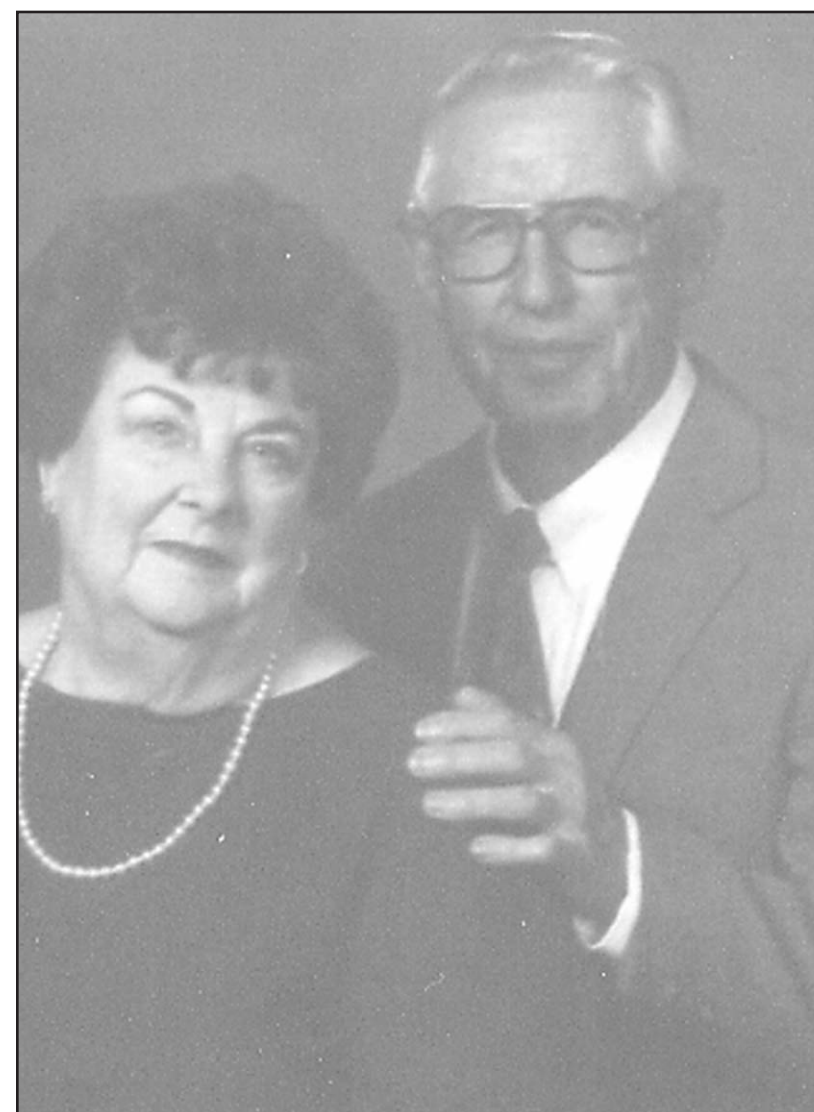
• Find formal wear — Tuxedo rentals are quite popular for weddings. If the wedding is taking place during a peak party season, such as prom time, it pays for couples to reserve tuxes several months in advance of the wedding. All of the groomsmen should rent from the same shop to be uniform.

With these important decisions made, the bride- and groom-to-be have only a few things left to do as their wedding draws nearer. This includes selecting wedding favors, addressing the invitations and purchasing thank-you gifts for their wedding party.

## Fifty year celebration



Gerald and Ruth Whittaker in 1958



Gerald and Ruth Whittaker today

## Whittakers wed Nov. 29, 1958

Ruth and Gerald Whittaker were married Nov. 29, 1958 in Cass City. They celebrated their 50th anniversary with a weekend in Traverse City attended by their 4 children - Ann Borger, of California; Becky Rasdale, DeWitt; Colleen Whittaker, Traverse City; and Dave Whittaker, Cass City. They have 9 grandchildren.

The couple both are in the midst of long careers in Cass City and are still working. Ruth is a longtime employee at Hills and Dales General Hospital. Gerald works at the family owned Whittaker Lumber Co. with his son, Dave. Both Whittakers are graduates of Cass City High School and have spent their entire married life in Cass City.



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## The Rehearsal Dinner

It has become commonplace for couples to practice what will be expected of them and the wedding party during the wedding ceremony. A church or synagogue may require an abbreviated run through of the ceremony, and the officiant will instruct the wedding party on how to enter and leave the building, as well as when to engage in scripture readings, etc. This rehearsal typically takes place the evening before the wedding or a few days prior.

After the rehearsal, it's customary for the immediate family and wedding party to go out to dinner together and get to know each other before the wedding. Traditionally, the groom's parents host the dinner, which gives the mother of the groom a role in the wedding festivities. However, many of today's modern couples factor the rehearsal dinner cost into their overall wedding budget.

The rehearsal dinner doesn't have to be an extravagant affair. It can take place at a restaurant or even in someone's backyard. Some of the best are informal and really allow everyone to mingle. This occasion is also the ideal time to give groomsmen and bridesmaids a gift for their participation in the wedding, especially if a bridesmaid luncheon is not being held. The bride and groom should also thank everyone for being a part of their special day and helped out with all of the wedding planning.

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THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

MORTGAGE SALE - Default has occurred in a mortgage made by Todd L. Withers and Brandy Childs, single man and single woman, to First National Bank of America, dated August 20, 2007 and recorded on September 6, 2007 in Liber 1129, Page 187, Tuscola County Records. The mortgage holder has begun no proceedings to recover any part of the debt, which is now \$15,657.94.

The mortgage will be foreclosed by a public sale of the property on Thursday, February 5, 2009 at 10:00 a.m., at front steps, Tuscola County Courthouse, Caro, Michigan. The property will be sold to pay the amount then due on the mortgage, together with interest at 12.25 percent, foreclosure costs, attorney fees, and also any taxes and insurance that the mortgage holder pays before the sale.

The property is located in Ellington Township, Tuscola County, Michigan, and is described in the mortgage as:

Commencing at the Southwest corner of Section 19, Town 13 North, Range 10 East; thence South 88° 22 minutes East, 455.34 feet along the South section line to the point of beginning; running thence South 88° 22 minutes East, 268.61 feet along the South section line; thence North 1° 14 minutes East, 150.0 feet; thence North 84° 20 minutes 40 seconds West, 271.25 feet; thence South 0° 36 minutes 40 seconds West, 169.05 feet to the point of beginning. Except the Westerly 8 feet thereof. Being part of the Southwest quarter of Section 19, Town 13 North, Range 10 East. Including but not limited to a 1972 Crown Haven Mobile Home Serial #8242.

The redemption period will be six months from the date of sale; but if the property is abandoned, the redemption period will be one month from the date of sale.

Dated: December 31, 2008

Joseph B. Backus  
Attorney for mortgage holder  
P.O. Box 794  
East Lansing, MI 48826  
517-337-1617

redemption period shall be 30 days from the date of such sale.

Dated: January 7, 2009

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 #211802F02

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 Calvin J. Colman and Gera Colman, husband and wife, original mortgagors, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated September 19, 2005 and recorded on October 7, 2005 in Liber 1056 on Page 1411 in Tuscola County Records, Michigan, and assigned by said Mortgagee to CitMortgage, Inc. as assignee, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Fifty-One Thousand Five Hundred Five and 58/100 Dollars (\$151,505.58), 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 February 5, 2009.

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

Part of the Northwest 1/4 of Section 25, Township 11 North, Range 9 East, described as follows: Beginning at a point which is North 00 degrees 19 minutes 20 seconds West, 310.00 feet along the West line of said Section 25 and South 87 degrees 30 minutes 23 seconds East, 1389.77 feet parallel to the East-West 1/4 line of said Section 25 from the West 1/4 corner of said Section 25; thence continuing South 87 degrees 30 minutes 23 seconds East, 200.00 feet; thence North 50 degrees 06 minutes 20 seconds East, 1221.84 feet; thence North 00 degrees 05 minutes 05 seconds East, 200.00 feet to the North line of the South 1/2 of said Northwest 1/4; thence along said North line, North 87 degrees 13 minutes 08 seconds West, 512.81 feet; thence South 32 degrees 01 minutes 24 seconds West, 1179.28 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.

Dated: January 7, 2009

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 #238633F01

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 February 5, 2009.

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

Commencing at a point on the South line of Section 4, Town 12 North, Range 9 East, 273 feet West of the Southwest corner of said Section; thence West along said South line 90 feet; thence North 165 feet parallel with the East line of said Section 4; thence East 90 feet parallel with the South line of Section 4; thence South 165 feet to the point of beginning.

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

Dated: January 7, 2009

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 #238750F01

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 Danny L. Steinmann and Mishelle J. Steinmann, husband and wife, original mortgagors, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated June 16, 2006 and recorded on July 14, 2006 in Liber 1088 on Page 193 in Tuscola County Records, Michigan, and assigned by said Mortgagee to US Bank National Association, as Trustee for the Structured Asset Investment Loan Trust, 2006-BNC3 as assignee, on which mortgage there is claimed to be due at the date hereof the sum of Ninety-Two Thousand One Hundred Twenty-One and 82/100 Dollars (\$92,121.82), including interest at 8.85% 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 February 5, 2009.

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

Lot 11, Foster Dam Subdivision, Wells Township, Tuscola County, Michigan, according to the plat thereof recorded in Liber 2 of Plats, Page 32, 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

gagee, dated April 26, 2007 and recorded on May 8, 2007, Liber 1118, Page 1463, Instrument No. 200708095578, Tuscola County Records, Tuscola County, Michigan.

The balance owing on the Mortgage is \$141,433.40 at the time of this Notice. The Mortgage contains a time bid and no suit or proceeding at law or in equity has been instituted to recover the debt secured by the Mortgage, or any part of the Mortgage.

TAKE NOTICE that on February 5, 2009, at 10:00 a.m., local time, or any adjourned date thereafter, the Mortgage will be foreclosed by a sale at public auction to the highest bidder, at the front entrance of the Courthouse in the Village of Caro, Tuscola County. The Mortgage will apply the sale proceeds to the debt secured by the Mortgage as stated above, plus interest on the amount due at the rate of 7.950% percent per annum; all legal costs and expenses, including attorneys fees allowed by law; and also any amount paid by the Mortgagee to protect its interest in the property.

The property to be sold at foreclosure is all of that real estate situated in Elkland Township, Tuscola County, Michigan, described as:

THE EAST 50 FEET OF LOT 1, BLOCK 2, OF THE PLAT OF JESSE FOX ADDITION TO THE VILLAGE OF CASS CITY, ELKLAND TOWNSHIP, TUSCOLA COUNTY, MICHIGAN, ACCORDING TO THE RECORDED PLAT THEREOF, AS RECORDED IN LIBER 15, PAGE 277, TUSCOLA COUNTY RECORDS.

Tax Identification Number: 035-500-252-0100-00

The redemption period shall be six-months from the date of sale pursuant to MCLA 600.3240(8).

Dated: January 2, 2009

INDEPENDENT BANK  
Mortgage

PLUNKETT COONEY  
KELLIL L. BAKER (P49960)  
Attorney for Mortgagee  
333 Bridge Street, NW Ste. 530  
Grand Rapids, Michigan 49504  
(616) 752-4624

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 THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by TODD NUSZ and ANDRIA NUSZ, HUSBAND AND WIFE, to CSMC, INC. DBA CENTRAL STATES MORTGAGE, Mortgagee, dated May 3, 2006 and recorded on May 19, 2006, in Liber 1081, on Page 1273, and assigned by said Mortgagee to NATIONWIDE ADVANTAGE MORTGAGE COMPANY, as assigned, Tuscola County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Twenty-Eight Thousand Six Hundred Seven Dollars and Forty-Three Cents (\$128,607.43), including interest at 6.750% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, front entrance of the Courthouse Building in the Village of Caro, Michigan, Tuscola County at 10:00 AM o'clock, on February 12, 2009.

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

BEGINNING AT A POINT 1360 FEET EAST OF THE NORTHWEST CORNER OF SECTION 11, TOWN 12 NORTH, RANGE 8 EAST; THENCE SOUTH, 385 FEET; THENCE EAST, 210 FEET; THENCE NORTH, 385 FEET; THENCE WEST, 210 FEET TO THE POINT OF BEGINNING.

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

Dated: January 9, 2009

NATIONWIDE ADVANTAGE MORTGAGE COMPANY  
Mortgagee/Assignee

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

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 Leith E. White, a married man, and Tania White, his wife, original mortgagors, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated August 24, 2001 and recorded on August 27, 2001 in Liber 841 on Page 885 Tuscola County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Ninety-Seven Thousand Three Hundred Forty-Eight and 73/100 Dollars (\$97,348.73), including interest at 6.5% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Tuscola County, at 10:00 AM, on February 12, 2009.

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

Lots 737, 738, 739 and 740 of Shay Lake Heights Subdivision No. 5 according to the recorded Plat Liber 3 of Plats, Page 11, 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: January 14, 2009

FOR MORE INFORMATION, PLEASE CALL:  
FC X (248) 593-1302  
Trott & Trott, P.C.  
Attorneys for Servicer

31440 Northwestern Highway, Suite 200  
Farmington Hills, Michigan 48334-2525  
File #14501F02

1-14-4

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 Ibrahim Ahmed, married, and Julie A. Jernigan, married, original mortgagors, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated November 12, 2004 and recorded on November 19, 2004 in Liber 1018 on Page 354 in Tuscola County Records, Michigan, and assigned by said Mortgagee to Central Mortgage Company as assignee, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Thirty-Five Thousand Six Hundred Fourteen and 55/100 Dollars (\$135,614.55), 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 February 19, 2009.

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

Part of the Northwest 1/4 and part of the Northeast 1/4 of Section 32, Town 12 North, Range 9 East, Indianfields Township, Tuscola County, Michigan, described as: Commencing at the North 1/4 corner of said Section 32; thence along the North line of said Section 32, North 88 degrees 51 minutes 24 seconds East 825.55 feet (recorded as North 88 degrees 59 minutes East, 824.75 feet) to the centerline of Bruisee Road; thence along said centerline of Bruisee Road, South 01 degrees 45 minutes 00 seconds, 1557.50 feet to the point of beginning; thence continuing along said centerline of Bruisee Road, South 01 degrees 45 minutes 00 seconds West 646.60 feet; thence North 88 degrees 23 minutes 49 seconds West, 595.82 feet; thence North 56 degrees 45 minutes 19 seconds West, 236.90 feet; thence South 33 degrees 14 minutes 41 seconds East 40.00 feet; thence North 56 degrees 45 minutes 19 seconds West 224.44 feet; thence South 87 degrees 09 minutes 07 seconds West, 1033.81 feet; thence North 01 degrees 06 minutes 00 seconds West 653.27 feet to the Southerly bank of Scott Extension Drain; thence along said Southerly bank of Scott Extension Drain, North 88 degrees 49 minutes 30 seconds East, 242.60 feet and South 59 degrees 57 minutes 30 seconds East, 209.10 feet and South 59 degrees 46 minutes 30 seconds East, 232.80 feet and North 76 degrees 40 minutes 30 seconds East, 750.40 feet and South 81 degrees 56 minutes 37 seconds East, 752.20 feet (recorded as South 81 degrees 56 minutes 30 seconds East, 752.40 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.

Dated: January 21, 2009

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 #241071F01

1-21-4

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 Jarrod W. Duman, a married man, and Nancy Duman, a married woman, joint tenants with full rights of survivorship, husband and wife, original mortgagors, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated March 11, 2004 and recorded on March 17, 2005 in Liber 1031 on Page 775 in Tuscola County Records, Michigan, and assigned by said Mortgagee to CitMortgage, Inc. as assignee, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Thirty-Three Thousand Five Hundred Ninety-Nine and 97/100 Dollars (\$133,599.97), 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 February 19, 2009.

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

The South 1/2 of the North 1/2 of the South 1/2 of the Northwest quarter of the Southwest quarter of Section 3, Town 12 North, Range 11 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: January 21, 2009

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 #240654F01

1-21-4

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 John H. Eller, a single person, original mortgagor, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated December 22, 2005 and recorded on January 3, 2006 in Liber 1066 on Page 1480 in Tuscola County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Thirty Thousand Two Hundred Forty and 18/100 Dollars (\$30,240.18), 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 February 19, 2009.

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

Part of the Northwest 1/4 of Section 28, Town 13 North, Range 9 East, described as: Beginning at a point on the East-West 1/4 line of said Section 28 which is South 89 degrees 48 minutes 35 seconds East 2280.94 feet from the West 1/4 corner of said Section; thence North 02 degrees 57 minutes 20 seconds West 306.71 feet; thence South 89 degrees 48 minutes 35 seconds East parallel with said East-West 1/4 line 186.00 feet; thence South 02 degrees 57 minutes 20 seconds East 303.66 feet; thence 185.86 feet along a curve to the left, having a radius of 22983.49 feet, a delta angle of 01 degrees 36 minutes 14 seconds and a chord bearing South 89 degrees 15 minutes 03 seconds West 185.86 feet to the point of beginning.

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

Dated: January 21, 2009

FOR MORE INFORMATION, PLEASE CALL:  
FC X (248) 593-1302  
Trott & Trott, P.C.  
Attorneys for Servicer  
31440 Northwestern Highway, Suite 200  
Farmington Hills, Michigan 48334-2525  
File #240980F01

1-21-4

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 Glenn M. Gibbons and Vivian A. Gibbons, Husband and Wife, to Mortgage Electronic Registration Systems, Inc., solely as nominee for Investaid Corporation, Mortgagee, dated February 16, 2006 and recorded April 3, 2006 in Liber 1076, Page 27, Tuscola County Records, Michigan. Said mortgage was assigned to Bayview Loan Servicing, LLC, by assignment dated September 7, 2007 and recorded September 13, 2007 in Liber 1129, Page 1254, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Thirty-Seven Thousand Two Hundred Seventy-One Dollars and Eighteen Cents (\$137,271.18), including interest 11.5% 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, Circuit Court of Tuscola County at 10:00AM on February 19, 2009.

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

The East 40 acres of the East half of the Southwest quarter of Section 19, Town 12 North, Range 11 East, except the East 323.0 feet and except the West 77.0 feet of the East 400 feet of the North 240.00 feet of the East 40 acres of the East half of the Southwest quarter of Section 19 Town 12 North, Range 11 East. Commonly known as 5240 Silvernail Road, Deford MI 48729.

The redemption period shall be 12 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 600.3241a(c), whichever is later.

Dated: JANUARY 14, 2009

Bayview Loan Servicing, LLC  
Assignee of Mortgagee

Attorneys: Potestivo & Associates, P.C.  
811 South Blvd., Suite 100  
Rochester Hills, MI 48307  
(248) 844-5123  
Our File No: 09-04029  
ASAP# 2971273

1-21-4

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 Brian Jones and Mary Jones, a/k/a Mary C. Jones, husband and wife, original mortgagors, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated December 15, 2005 and recorded on December 29, 2005 in Liber 1066 on Page 1151 in Tuscola County Records, Michigan, and assigned by said Mortgagee to Deutsche Bank National Trust Company, as Trustee for FFMILT 2006-FF4, Mortgage Pass-Through Certificates, Series 2006-FF4 as assignee, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Five Thousand Six Hundred Seven and 18/100 Dollars (\$105,607.18), including interest at 9.125% 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 place of holding the circuit court within Tuscola County, at 10:00 AM, on February 19, 2009.

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

Lot 9 and the West 10 feet of Lot 8 Block 1 Wilmot and Walker's Addition to the Village of Caro according to the plat thereof recorded in Liber 1 of plats, Page 10A, 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: January 21, 2009

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 #240842F01

1-21-4

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 Dale H. Peterson, a/k/a Dale Peterson, and Mary Jo Peterson, 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, Mortgagee, dated August 31, 2004 and recorded on November 15, 2004 in Liber 1017 on Page 571, and modified by Affidavit or Order received by and recorded, in Tuscola County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Two Hundred Five Thousand One Hundred Sixty-One and 01/100 Dollars (\$205,161.01), 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 February 19, 2009.

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

The West 1/3 of the South 3/8 of the East 1/2 of the Southeast 1/4 of Section 5, Township 10 North, Range 7 East, Arbela Township, Tuscola County, Michigan.

The redemption period shall be 6 months from the date of such



# 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 Daryl Bartz and Sandra Bartz, husband and wife as Joint tenants, original mortgagors, to Long Beach Mortgage Company, Mortgagee, dated July 2, 2004 and recorded on July 9, 2004 in Liber 999 on Page 1425 in Tuscola County Records, Michigan, and assigned by said Mortgagee to Deutsche Bank National Trust Company, as Trustee for Long Beach Mortgage Loan Trust 2004-4 as assignee, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Twenty-Four Thousand Four Hundred Thirty-Five and 85/100 Dollars (\$124,435.85), including interest at 8.875% 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 February 12, 2009.

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

Parcel A: Commencing at the West quarter of Section 16, Town 11 North, Range 11 East; thence South 0 degrees 29 minutes 55 seconds East 734.67 feet along the West line of said section 16 to the point of beginning; running thence North 89 degrees 31 minutes 30 seconds East 328.0 feet; thence South 0 degrees 29 minutes 55 seconds East 213.80 feet; thence South 89 degrees 31 minutes 30 seconds West 328.0 feet; thence North 0 degrees 29 minutes 55 seconds West 213.80 feet along the West line of said Section 16 to the point of beginning.

Parcel B: Commencing at the West quarter corner of section 16, Town 11 north, Range 11 East; thence South 0 degrees 29 minutes 55 seconds East 948.47 feet along the West line of said section 16 to the point of beginning; running thence North 89 degrees 31 minutes 30 seconds East 328.0 feet; thence South 0 degrees 29 minutes 55 seconds East 380.20 feet; thence South 89 degrees 31 minutes 30 seconds West 328.0 feet; thence North 0 degrees 29 minutes 55 seconds West 380.20 feet; thence South 89 degrees 31 minutes 30 seconds West 328.0 feet; thence North 0 degrees 29 minutes 55 seconds West 380.20 feet along the West line of said section 16 to the point of beginning. Being a part of the Southwest quarter of Section 16, Town 11 north, Range 11 East. According to the Survey by Kay Engineering Inc., September 15, 1997 being Project No: 97-168.

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: January 14, 2009

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 #100027F03

1-14-4

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 W. Haack, Jr., a married man, and Corrine B. Haack, his wife, original mortgagors, to North Commerce Financial, Mortgagee, dated December 29, 1998 and recorded on January 8, 1999 in Liber 759 on Page 1425 in Tuscola County Records, Michigan, and assigned by mesne assignments to U.S. Bank National Association, as Trustee for the registered holders of GSRPM 2004-1, Mortgage Pass-Through Certificates as assignee, on which mortgage there is claimed to be due at the date hereof the sum of Eighty-Two Thousand Three Hundred Eighty and 58/100 Dollars (\$82,380.58), 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 February 12, 2009.

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

The West half of the West half of the Southeast 1/4 of the Southwest 1/4 of Section 25, Town 10 North, Range 9 East, right of way for Goodrich Road over the Southerly side thereof.

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: January 14, 2009

FOR MORE INFORMATION, PLEASE CALL:  
FC I (248) 593-1311  
Trott & Trott, P.C.  
Attorneys for Servicer  
31440 Northwestern Highway, Suite 200  
Farmington Hills, Michigan 48334-2525  
File #237128F01

1-14-4

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 Jimmy Don Hall, a/k/a Jimmy D. Hall, and Julie Anna Hall, husband and wife, original mortgagors, to Travelers Bank and Trust, FSB, Mortgagee, dated July 13, 2001 and recorded on July 18, 2001 in Liber 838 on Page 602 in Tuscola County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Twenty-Eight Thousand Three Hundred Forty-Eight and 23/100 Dollars (\$28,348.23), including interest at 9.8988% 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 February 12, 2009.

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

Lots 1 and 2, Block 4 of Harrington's Addition to the City of Vassar, according to the plat recorded in Liber 1 of Plats, Page 23, now being page 23A, except commencing at the Southeast corner of Lot 1; thence North along East Lot line 35 feet; thence Westerly to Southwest corner of Lot 1; thence Southeasterly along South line of Lot 1 to the point of beginning. Also except commencing at the Southwest corner of Lot 1, Block 4; thence Easterly to a point on the East line of said Lot 1, which is 35 feet North of the Southeast corner of Lot 1; thence North along the East lot line 10 feet; thence Westerly parallel to South line of this description to a point on the Northwestern side of Lot 1; thence Southwesterly along line to point of beginning. Section 7, Town 1 North, Range 7 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: January 14, 2009

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 #225386F01

1-14-4

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 Dwight Schlink, a married man, original mortgagor, to Community Mortgage Services, Inc./DBA, a Michigan Corporation, Mortgagee, dated December 15, 1999 and recorded on December 21, 1999 in Liber 790 on Page 1428 in Tuscola County Records, Michigan, and assigned by said Mortgagee to HSBC Bank USA, as Trustee in trust for Citigroup Mortgage Loan Trust, Inc. Asset Backed Pass-Through Certificates Series 2004-RP1 as assignee, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Thirty-Two Thousand Sixty-One and 49/100 Dollars (\$132,061.49), including interest at 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, at the place of holding the circuit court within Tuscola County, at 10:00 AM, on February 12, 2009.

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

Land 330 feet East and West by 487 feet north and south out of the Northwest corner of the North half of the Southwest Quarter of section 12, Town 10 North, Range 9 East, Right of Way For Fostoria Road over the Westerly side thereof.

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: January 14, 2009

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 #184180F02

1-14-4

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 Chad Schember and Kim

Schember, husband and wife, original mortgagors, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated October 6, 2004 and recorded on November 2, 2006 in Liber 1101 on Page 184, and assigned by said Mortgagee to US Bank National Association, as Trustee for Structured Asset Securities Corporation Trust 2007-EQ1 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 Seven Hundred Sixty-Six and 01/100 Dollars (\$77,766.01), including interest at 7.955% 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 February 12, 2009.

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

Part of the Southwest 1/4 of Section 28, Town 15 North, Range 8 East, Akron Township, Tuscola County, Michigan, described as: Beginning North (assumed) 1796.50 feet along the West section line from the Southwest corner of said Section 28; thence from said place of beginning, North 126.99 feet along said section line; thence South 83 degrees 42 minutes 00 seconds East 221.34 feet; thence South 102.70 feet; thence West 220.00 feet to the place of beginning; Subject to the use of the Westerly portion thereof for Thomas Road and Walker-Hayes Drain. Also subject to and together with a 20 foot wide ingress-egress Easement the centerline of which is common with the Northerly line of said described parcel.

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

Dated: January 14, 2009

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 #210662F02

1-14-4

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**STATEWIDE**  
**CLASSIFIED**

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Catalogs loaned overnight  
Cass City Chronicle  
872-2010

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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

**FIREWOOD** - White ash, \$50 face cord. Pick up only. 989-872-1101, ask for Eric. 2-12-31-tf

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

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Bill Ehrlich, Sr. 665-2568  
Bill Ehrlich, Jr. 665-2503  
2-4-16-tf

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

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



# CALL 872-2010 TO PLACE AN ACTION AD

## General Merchandise

**HARDWOOD FOR SALE** - \$50/face cord. 872-4816 or 872-2748. 2-1-14-6

**DRY HARDWOOD** firewood - \$50. Delivery is available. 872-3327. 2-1-14-3

**FOR SALE** - 40 used loop style freestalls mounted on 4" channel with neck rail. Call 989-872-1915 or 989-550-4045. 2-1-14-3

## Real Estate For Sale

**LOW INTEREST RIGHT** now. Why rent, when you can own! Nice small renovated 2-bedroom house on large lot in Cass City. Includes like new stove, fridge, w/d. Firm: \$39,900. Must see to appreciate. Call 810-922-0881 to be seen. 3-1-28-3

## Real Estate For Rent

**FOR RENT** - 3-4 bedroom home, \$450/month. 872-3315, ask for Rusty. 4-12-3-tf

**2-BEDROOM DUPLEX** - Garage, laundry, deck, water, sewer & yard care. No pets! \$500/month. 3 miles east of Cass City. 989-872-5628. 4-1-7-tf

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

**FOR RENT** - 80' mobile home in Cass City area. 3-bedroom, 2 bath. No smoking, no pets. Call 872-4113. 4-1-14-3

**FOR RENT** - 2-3 bedroom. Stove and refrigerator furnished. 5820 Van Dyke (one mile south of M-81 on M-53). 989-798-4309. 4-1-28-3

**FOR RENT** - Cute 2-bedroom with garage. Cass City. 872-8825. 4-12-17-tf

**DUPLEX FOR RENT** - Stove, refrigerator, washer/dryer, dishwasher. One-car attached garage. Call 872-3917. 4-1-14-tf

**FOR RENT** - 2-bedroom upstairs apartment. \$350 plus utilities. 872-4785. 4-1-14-3

**4-BEDROOM**, 1 bath house for rent in Cass City near schools and park. Available Feb. 1. \$550/month, \$300 security deposit. Please call 248-652-3818. 4-1-14-3

**FOR RENT** - Cass City Mini Storage. Call 872-3917. 4-12-10-tf

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

**CASEVILLE BEACH HOUSE** - Family rental only for summer of 2009. Located between Sleeper State Park and Caseville village limits on lake side of M-25. 100 feet of private sugar sand beach to water's edge. 3-bedrooms, 3 baths, hot tub, air conditioning. \$1,500 per week. For details, call 989-325-1270. 4-1-14-tf

## Notices

**Owendale Lions Club**  
**PANCAKE BREAKFAST**  
Sunday, February 8  
9 a.m. to 1 p.m.  
Owen-Gage  
High School Cafeteria  
Adults \$6, Children \$3  
Proceeds benefit Glen Chandler & Lions Club Projects 5-1-28-1

**NOTICE**  
**NOVESTATOWNSHIP**  
**RESIDENTS**  
Please be advised that trash pickup times have been changed. Trucks will be in the township by 6:30 a.m. rather than 7:00 a.m. Please adjust curbing your trash accordingly. 5-1-28-1

## Notices

**Wild Game Dinner**  
Saturday, February 7th  
4:30 - 6:00 p.m.  
**Shabbona United Methodist Church**  
Corner of Decker & Severance rds.  
Free will offering. 4-2-2

**Knights of Columbus**  
**CHICKEN & FISH DINNERS**  
**ALL YOU CAN EAT**  
**Friday, Jan. 30**  
**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 5-1-21-2

**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-tf

**WANTED** - Organic or CRP farmland to rent south of Cass City. Competitive rates. Call 989-872-1915 or 989-550-4045. 5-1-14-3

**WANTED** - FARMLAND to rent. Cash up front. 989-670-9088. 5-1-28-tf

## Services

**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-tf

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## Services

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\* New Construction  
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**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-tf

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## Services

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8-10-1-tf

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## Services

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All Makes & Models  
24 Years of Experience  
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• Competitive Rates  
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8-8-10-tf

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8-6-25-tf

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## Services

**Smith Refrigeration and Appliance Repair**  
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8-3-15-tf

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**PART-TIME SALES POSITION**

The Cass City Chronicle is looking for a person to sell print advertising for our locally-owned publication.

Must be self-motivated and customer oriented. Media sales experience a plus, but will train the right person.

*If interested, send a resume & cover to:*  
**Cass City Chronicle**  
Attn: Publisher  
**PO Box 115**  
**Cass City, MI 48726**  
11-1-21-tf

## Help Wanted

**JANITOR/CLEANER** - Cass City area Thursdays evenings. \$25 per time. Must have clean criminal record. 866-869-6589 (ext. 363). 11-1-14-3

**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 driver's 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: February 4, 2009. 11-1-28-1

## Work Wanted

**WILLING TO DO** odd jobs, babysitting, house cleaning. 989-553-4011. 12-1-28-1

**LOCAL BABYSITTER** available - 14 years old, Red Cross certified. 989-325-0186. 12-1-21-4

## Real Estate For Sale

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**Lola Osentoski Flores**  
Sales Associate  
989-551-3577

**Lee LaFave**  
Sales Associate  
665-2295

**Roger Pohod**  
Sales Associate  
872-2747

**PRICE REDUCED**  
Has loads of potential. Good bones about it. It has a fireplace, full basement on country lot, 3 bedrooms, 1 bath and needs some updating. Immediate occupancy. Call to see, you may fall in love for the price. AF-174

**NEW**  
You could fix this older brick home up to your taste. It sets on 2 acres with a covered porch. It also has newer windows and roof. 3 bedroom, 1 bath with some hardwood floors. Kingston Schools. K-385

**PRICE REDUCED**  
Why rent when you could own? This 2 bedroom, 1 bath home has hardwood floors, full basement, and a 2 1/2 car detached garage. Furnace has been updated. This home needs some maintenance and TLC, which could be an affordable starter home or rental. Great location on paved road. Come take a look. C-1136

**NEW**  
This manufactured home comes with all the perks. It has a beautiful stone fireplace with built in wall shelves and cabinets surrounding it, large master bath, nice big kitchen with all the cupboards and counter space you would ever wish for with an island. It also has a carport and a partially covered deck. Located in a very nice park close to shopping. This is a must see!! CT-851

**Owendale Lions Club**  
**PANCAKE BREAKFAST**  
Sunday, February 8  
9 a.m. to 1 p.m.  
Owen-Gage  
High School Cafeteria  
Adults \$6, Children \$3  
Proceeds benefit Glen Chandler & Lions Club Projects 5-1-28-1

**NOTICE**  
**NOVESTATOWNSHIP**  
**RESIDENTS**  
Please be advised that trash pickup times have been changed. Trucks will be in the township by 6:30 a.m. rather than 7:00 a.m. Please adjust curbing your trash accordingly. 5-1-28-1

**KELLY & CO. REALTY**

• Cass City  
989-872-2248  
• Caro  
989-673-2555  
• Caseville  
989-856-8999  
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989-269-6977

kellyco@avci.net  
kellyco@avci.net  
tdibble@echoicemi.com

WEBSITE:  
www.realestate-mls.com

**RMLS** Equal Housing Opportunity

**PRICE REDUCED**  
Ranch home on 9 acres. Close to town on paved road. Home has 5 bedrooms, 2 baths and family room. CY2579

**PRICE REDUCED**  
3 bedroom, 1 bath Ranch home in the Village of Fairgrove, with many updates including: carpeting, water pump, closet doors, steel entrance doors, Pergo flooring, double vanity and shower door in bathroom, semi-finished full basement with a hook-up for a wood burner. The township park is right in the backyard. Move in day of closing. TO741

**PRICE REDUCED**  
IMMEDIATE POSSESSION. Set at the back of the park with the walking trail across the street. Nice 2 bedroom home. MH969

**PRICE REDUCED**  
Country Estate. 1,800 sq. ft. brick home, 3 bedroom, 2 1/2 bath, full basement, central air, move in condition, plus 40'x90' shed, 40'x65' barn with 40'x40' addition. Lots of storage. CY2572

**NEAT & CLEAN**  
2 bedroom brick home with fireplace in the living room, hardwood floors throughout, full basement, garage and central air to stay cool and comfortable in the summer. TCC1530

**CORNER LOT**  
This 3 bedroom home is located in Cass City town. Many updates include: Insulation, siding, wiring, plumbing, furnace and ductwork with central air and much more. Also included is an 11'x11' deck and two porches. TCC1527



# 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 George Teeple, A/K/A George E. Teeple, III and Tanya Teeple, husband and wife, original mortgagors, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated September 5, 2007 and recorded on January 15, 2008 in Liber 1139 on Page 466 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 Two Hundred Eleven and 75/100 Dollars (\$123,211.75), including interest at 6.5% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Tuscola County, at 10:00 AM, on February 19, 2009.

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

Parcel L: Commencing at the East 1/4 corner of Section 9, Town 11 North, Range 8 East, Vassar Township, Tuscola County, Michigan; thence South 01 Degrees 25 Minutes 37 Seconds East 506.45 feet along the East line of Section 9 to the Point of Beginning; running thence South 01 Degrees 25 Minutes 37 Seconds East 168.65 feet along the East line of said Section 9; thence South 89 Degrees 03 Minutes 42 Seconds West 2588.16 feet; thence North 00 Degrees 52 Minutes 27 Seconds West 168.65 feet along the North and South 1/4 line of said Section 9; thence North 89 Degrees 03 Minutes 42 Seconds West, 2586.54 feet to the Point of Beginning being a part of the Southeast 1/4 of Section 9, 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: January 21, 2009

FOR MORE INFORMATION, PLEASE CALL:  
FC H (248) 593-1300  
Trott & Trott, P.C.  
Attorneys for Servicer  
31440 Northwestern Highway, Suite 200  
Farmington Hills, Michigan 48334-2525  
File #240160F01

1/4 OF SECTION 29, TOWN 13 NORTH, RANGE 11 EAST; RUNNING THENCE EAST 40 RODS; THENCE NORTH 8 RODS; THENCE WEST 40 RODS; THENCE SOUTH 8 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 1948CL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: January 16, 2009

MGC MORTGAGE, AS REPRESENTATIVE OF LNV CORPORATION Mortgagee/Assignee

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

1-21-4

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 Dickie W. Beckrow and Helen M. Beckrow, married, husband and wife, original mortgagors, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated January 25, 2007 and recorded on February 1, 2007 in Liber 1109 on Page 1378 in Tuscola County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Forty-Eight Thousand Thirty and 99/100 Dollars (\$148,030.99), including interest at 6.375% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Tuscola County, at 10:00 AM, on February 26, 2009.

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

The North 1/2 of Southwest 1/4 of the Northwest 1/4 of the Southwest 1/4 of Section 13, Township 10 North, Range 7 East, subject to North 40.00 feet reserved for public easement.

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: January 28, 2009

FOR MORE INFORMATION, PLEASE CALL:  
FC X (248) 593-1302  
Trott & Trott, P.C.  
Attorneys for Servicer  
31440 Northwestern Highway, Suite 200  
Farmington Hills, Michigan 48334-2525  
File #241231F01

1-28-4

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 William Earl, a single man, original mortgagor, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated April 15, 2004 and recorded on April 27, 2004 in Liber 989 on Page 1251, and modified by agreement recorded on May 23, 2007 in Liber 1120 on Page 397 in Tuscola County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Eighty-One Thousand One Hundred Seven and 12/100 Dollars (\$81,107.12), 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 February 26, 2009.

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

Lot 18, of the Plat of Formento Subdivision, according to the recorded plat thereof, as recorded in Plat Liber 1, Page 105, 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: January 28, 2009

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 #108385F02

1-28-4

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

MORTGAGE SALE - Default having been made in the terms and conditions of a certain mortgage made by Richard V. Cooper, a married man, Mortgagor, to Greenpoint Credit Corp., Mortgagee, dated the 30th day of August, 1999 and recorded in the office of the Register of Deeds, for The County of Tuscola and State of Michigan, on the 30th day of August, 1999 in Liber 780 of Tuscola County Records, page 1093, said Mortgage having been assigned to GreenTree Servicing, LLC, f/k/a Greenpoint Credit Corp. on which mortgage there is claimed to be due, at the date of this notice, the sum of Forty Two Thousand Two Hundred Thirty Two and 81/100 (\$42,322.81), and no suit or proceeding at law or in equity having been instituted to recover the debt secured by said mortgage or any

part thereof.

Now, therefore, by virtue of the power of sale contained in said mortgage, and pursuant to statute of the State of Michigan in such case made and provided, notice is hereby given that on the 26th day of February, 2009 at 10:00 o'clock AM Local Time, said mortgage will be foreclosed by a sale at public auction, to the highest bidder, front entrance of the Courthouse in Village of Caro, Tuscola County, MI (that being the building where the Circuit Court for the County of Tuscola is held), of the premises described in said mortgage, or so much thereof as may be necessary to pay the amount due, as aforesaid on said mortgage, with interest thereon at 13.180% per annum and all legal costs, charges, and expenses, including the attorney fees allowed by law, and also any sum or sums which may be paid by the undersigned, necessary to protect its interest in the premises.

Which said premises are described as follows: All that certain piece or parcel of land, including any and all structures, and homes, manufactured or otherwise, located thereon, situated in the Township of Vassar, County of Tuscola, State of Michigan, and described as follows, to wit:

Part of the Northwest 1/4 of Section 32, Town 11 North, Range 8 East, described as: Beginning at a point on the West line of said Section (also being the centerline of Irish Road, 66.00 feet wide), distant N00 degrees 47'37"E, 500.84 feet from the West 1/4 corner of said Section; thence along said line, N00 degrees 47'37"E, 245.84 feet; thence parallel with the East-West 1/4 line of said Section, S87 degrees 49'42"E, 388.00 feet; thence parallel with said West line, S00 degrees 47'37"W, 245.84 feet; thence parallel with said East-West 1/4 line, N87 degrees 49'42"W, 388.00 feet to the point of beginning.

During the six (6) months immediately following the sale, the property may be redeemed, except that in the event that the property is determined to be abandoned pursuant to MCLA 600.3241a, the property may be redeemed during 30 days immediately following the sale.

Dated: 1/28/2009

GreenTree Servicing, LLC  
f/k/a Greenpoint Credit Corp.  
Mortgagee

FABRIZIO & BROOK, P.C.  
Attorney for GreenTree Servicing, LLC  
f/k/a Greenpoint Credit Corp.  
888 W. Big Beaver, Suite 800  
Troy, MI 48064  
248-362-2600

1-28-4

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 Christopher W. Courter and Diana C. Courter, husband and wife, original mortgagors, to First Franklin Financial Corporation, Mortgagee, dated May 16, 2003 and recorded on September 16, 2003 in Liber 954 on Page 134 in Tuscola County Records, Michigan, and assigned by said mortgagee to National City Banc as assignee, on which mortgage there is claimed to be due at the date hereof the sum of Ninety-Seven Thousand Seven Hundred Nineteen and 21/100 Dollars (\$97,719.21), including interest at 6.5% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Tuscola County, at 10:00 AM, on February 26, 2009.

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

Lots 1 and 2 of Block 11 of the Plat of the Village of Centerville, N/A Village of Caro, according to the plat recorded in Liber 1 of Plats, Page 59A, Tuscola County Records. Except East 60 feet of Lots 1 and 2 of Block 11 of Village of Caro, except a Piece of Land in the Southwest corner thereof 24 feet North and South by 10 feet East and West.

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

Dated: January 28, 2009

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 #24102F01

1-28-4

STATE OF MICHIGAN  
PROBATE COURT  
COUNTY OF TUSCOLA

NOTICE TO CREDITORS  
Decedent's Estate

Estate of Constance J. Day Trust  
Date of Birth: February 21, 1926

TO ALL CREDITORS:

NOTICE TO CREDITORS: The decedent, Constance J. Day, who lived at 2254 Ring Road, Fairgrove, Michigan, died 01/04/2009.

Creditors of the decedent are notified that all claims against the estate will be forever barred unless presented to Lyle D. Davis, Trustee of the Constance J. Day Trust, named personal representative or proposed personal representative, or to both the probate court at 440 N. State Street, Caro, Michigan 48723, and the named/proposed personal representative within 4 months after the date of publication of this notice.

Dated: January 22, 2009

Lyle D. Davis  
Trustee of the Constance J. Day Trust  
320 W. St. Joseph  
Lansing, MI 48933  
(517) 316-1524

1-28-1

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

MORTGAGE SALE - Default having been made in the terms and conditions of a certain mortgage made

by James W. Fader Sr. and Sandra K. Fader husband and wife, Shellie M. Spalding, also known as Shellie M. Gwizdala, a single woman, Michael M. Gwizdala, a single man, Richard R. Gwizdala, a single man, and Shanon S. Gwizdala, a single woman of Tuscola County, Michigan, Mortgagor to The CITI Group Consumer Finance, Inc. dated the 23rd day of August, A.D. 2001, and recorded in the office of the Register of Deeds, for the County of Tuscola and State of Michigan, on the 31st day of October, A.D. 2001, in Liber 845, Page 1432 of Tuscola Records, which said mortgage was assigned to American General Financial Services Inc., thru mesne assignments, on which mortgage there is claimed to be due, at the date of this notice, for principal of \$83,731.95 (eighty-three thousand seven hundred thirty-one and 95/100) plus accrued interest at 10.74% (ten point seven four) percent per annum.

And no suit proceedings at law or in equity having been instituted to recover the debt secured by said mortgage or any part thereof. Now, therefore, by virtue of the power of sale contained in said mortgage, and pursuant to the statute of the State of Michigan in such case made and provided, notice is hereby given that on the 26th day of February, A.D., 2009, at 10:00:00 AM said mortgage will be foreclosed by a sale at public auction, to the highest bidder, front entrance of the Courthouse in the Village of Caro, Tuscola County, MI, Tuscola County, Michigan, of the premises described in said mortgage.

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

A parcel of land which is part of the Southwest 1/4 of the Southwest 1/4 of the Southeast 1/4 of Section 3, Town 13 North, Range 7 East, described as beginning at the South 1/4 corner of said Section 3, thence along the North and South 1/4 line of Section 3, North 295.16 feet; thence North 89 degrees 43 minutes 50 seconds East 295.16 feet; thence South 295.16 feet to the South line of said Section 3; thence along said South line, South 89 degrees 43 minutes 50 seconds West 295.16 feet to the point of beginning, subject to the use of the Southerly 33.00 feet thereof known as Dutcher Road. Commonly Known as: 8248 West Dutcher Road.

PPN: 012-003-000-0900-00

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

Dated: January 28, 2009

WELTMAN, WEINBERG & REIS CO., L.P.A.  
By: Michael I. Rich (P-41938)  
Attorney for Plaintiff  
2155 Butterfield Drive, Suite 200  
Troy, MI 48064  
WWR# 10018712  
ASAP# 2976493

1-28-4

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 Cindy E. Howden and John Howden, wife and husband, original mortgagors, to Mortgage America (MCA), Inc., Mortgagee, dated December 17, 1997 and recorded on January 13, 1998 in Liber 728 on Page 157, and assigned by mesne assignments to The Bank of New York Trust Company, N.A. (successor to JPMorgan Chase Bank), as trustee, on behalf of the holders of the Truam Capital Mortgage Loan Trust 2004-2 as Backed Certificates, Series 2004-2 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-Six Thousand Four Hundred Thirty-Seven and 18/100 Dollars (\$76,437.18), including interest at 11.91% 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 February 26, 2009.

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

Commencing at a point 120 feet West of the Northeast corner of Section 32, Town 12 North, Range 7 East; thence South 188 feet; thence West 162.5 feet; thence North 188 feet; thence East 162.5 feet to the place of beginning. Denmark 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.

Dated: January 28, 2009

FOR MORE INFORMATION, PLEASE CALL:  
FC J (248) 593-1311  
Trott & Trott, P.C.  
Attorneys for Servicer  
31440 Northwestern Highway, Suite 200  
Farmington Hills, Michigan 48334-2525  
File #201459F02

1-28-4

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 Barbara C. Knoblock, a single woman, original mortgagor, to Mac-Clair Mortgage Corporation, Mortgagee, dated May 14, 1998 and recorded on May 20, 1998 in Liber 739 on Page 1248 in Tuscola County Records, Michigan, and assigned by mesne assignments to CitiMortgage, Inc. as assignee, on which mortgage there is claimed to be due at the date hereof the sum of Eighty-Four Thousand Three Hundred Seventy-Nine and 70/100 Dollars (\$84,379.70), 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 February 26, 2009.

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

The West 351.29 feet of the North 935.50 feet of the Northwest quarter of the Southeast quarter of Section 25, Town 10 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.

Dated: January 28, 2009

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 #242404F01

1-28-4

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED 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 JEREMY T. POWELL and BILLIE M. POWELL, husband and wife, Mortgagors, to FIRST NATIONAL BANK OF AMERICA, Mortgagee, dated November 10, 2004 and recorded November 22, 2004, in Liber 1018, Page 530-538 of Tuscola County Records, Michigan, on which mortgage there is claimed to be due as of the date of this notice the sum of Thirty One Thousand Four Hundred Twenty and 34/100 Dollars (\$31,420.34), including interest at 11.75% per annum.

Under the power of sale contained in said mortgage, and pursuant to the statutes of the State of Michigan, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public auction to the highest bidder, on Thursday, February 26, 2009, at 10 o'clock in the forenoon, at the front entrance of the Courthouse in the Village of Caro, Tuscola County, MI.

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

Parcel A: A piece of land commencing at a point on East boundary of Pine Street, said point being 12 rods South of the South boundary line of Kinsbury Alley; thence East to a point 22 and a half feet West of Alder Creek Drain; thence South 4 rods; thence West to East boundary line of Pine Street; thence North to place of beginning; the same being a part of the Southwest Quarter of Section 33, Town 12 North, Range 11 East.

Parcel B: The West 60 feet of the North 5 feet of those premises described as, commencing 100 feet North of State Street and the East line of Pine Street; running thence North 4 rods; thence East to a point 22 and a half feet West of Alder Creek Drain; thence South 4 rods; thence West to point of beginning; the same being a part of the Southwest Quarter Section 33, Town 12 North, Range 11 East. Commonly known as: 3479 Pine Street, Kingston, MI 48741.

Tax ID: 038-033-000-1000-01

The redemption period shall be six months from the date of the sale, unless the premises are determined to be abandoned pursuant to MCLA 600.3241a, in which case the redemption period shall be 30 days.

Dated: January 28, 2009

First National Bank of America  
Mortgagee

By: Randall T. LeVasseur P41712  
LeVasseur Dyer & Associates, PC  
Attorneys for Mortgage Assignee  
P.O. Box 721400  
Berkley, MI 48072  
(248) 586-1200

1-28-5

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 David Paul Ricker, a single man, original mortgagor, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated September 20, 2001 and recorded on November 14, 2001 in Liber 848 on Page 572 in Tuscola County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Fifty-Eight Thousand Three Hundred Eighty-One and 74/100 Dollars (\$58,381.74), including interest at 7.125% 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 place of holding the circuit court within Tuscola County, at 10:00 AM, on February 26, 2009.

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

Lot 117, of Oak Grove Subdivision No. 1, according to the plat thereof as recorded in plat liber 2, page 44, 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: January 28, 2009

FOR MORE INFORMATION, PLEASE CALL:  
FC X (248) 593-1302  
Trott & Trott, P.C.  
Attorneys for Servicer  
31440 Northwestern Highway, Suite 200  
Farmington Hills, Michigan 48334-2525  
File #242649F01

1-28-4

**2009 COBLALT**  
MSRP \$17,710  
BUY \$12,321'  
LEASE \$207/mo.

**2009 VIBE**  
MSRP \$17,785  
BUY \$13,449'  
LEASE \$189/mo.

**2009 MALIBU**  
MSRP \$22,503  
BUY \$16,022'  
LEASE \$233/mo.

**Lease Pull-Ahead Now Extended Thru 9/30/09!**

**2009 IMPALA**  
MSRP \$24,215  
BUY \$16,072'  
LEASE \$298/mo.

**2009 SIERRA EXT.**  
MSRP \$35,500  
BUY \$23,492'  
LEASE \$379/mo.