

CASS CITY CHRONICLE

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

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STUDENTS IN RUSS Weyer's animal science class at Cass City Junior-Senior High School will be taking part in the "Meating the Need for Our Village" project by raising animals in the Cass City Ag Learning Lab. Pictured above are (front row, from left) Weyer, Ben Bootz, Alliah Riddle, Ryan Schmidt, Addy Battel (junior high FFA member), (back row, left) Tabitha Krueger, Eric Guinther, Alex Naegele, Adam Michalski, Amber Powell and Sophia Romain.

With a \$2,500 grant secured, Cass City FFAers are...

Ready to meat the need

by Tom Montgomery
Editor

Members of the Cass City Junior-Senior High Future Farmers of America (FFA) are learning how to put food on the table, but they're also putting their knowledge to work by "meating" a very real need in the community.

The Cass City FFA Chapter has been awarded \$2,500 as part of the FFA: Food For All program, which provides grant money to local FFA chapters to support year-long service-learning projects that address local hunger needs.

The Cass City FFA plans to help fight hunger by raising a pig and 210 chickens, then donating more than 1,100 pounds of processed meat to local low-income families who visit the Revive Ministries food pantry. Their project is dubbed "Meating the Need for Our Village".

Students will also create a video to be shown at each food distribution about safe meat handling and cooking. They will create brochures with recipes and tips for stretching the meat over multiple meals. Families who receive the meat will each receive a meat thermometer if they don't already have one,

so they can properly cook the meat to the correct temperature.

"I was a little surprised (we received the grant), but I know with the wording in the grant, that if we had an intention of helping our community, we could get it," commented Russ Weyer, who took over the Cass City Agriscience Program as well as providing local FFA leadership in May 2013. Weyer has about 30 high school students involved in FFA, plus five younger students who joined when the local instructor established a junior high program.

Weyer noted the parents of two of those students, Sue and Bob Battel and Cathy and Jeff Healy, will be playing key roles in the "Meating the Need for Our Village" project.

According to Sue Battel, adults were able to help put the proposal into words, but the kids had to decide what they were willing to do and come up with a novel idea. All the boots-on-the-ground work is going to be done by FFA members.

"We talked with the kids about the fact that people right here in Cass City struggle with food insecurity, that it gets even more difficult for low-income families to get food with Erla's closed, and the fact that one of the greatest needs is healthy

protein," she said. "Rather than reinvent the wheel, they talked with Brooke Mallory from Revive Ministries, which already does a good job reaching out to Cass City families in need.

"Mr. Weyer talked with the school food service director about just how many kids in the school are eligible for free and reduced lunch, which indicates the food insecurity problem in the whole community," Battel added.

Parents of FFA members got involved, including Battel and Healy, Tami Daskam and Debra Auten.

"We met together with our kids in November to talk about what they could do about hunger if they were to get the grant. The kids were enthusiastic and had good ideas," Battel recalled.

"I think I can speak for all of our families when I say that our hearts are bigger than our wallets; we give to charity as we can, but we wish we could do more," she said. "We hit upon the idea that our kids do a great job raising meat animals already, and that our families are glad to provide barn space, transportation and supervision for them to raise more livestock and poultry specifically to donate to the Revive food pantry.

"The kids indicated they were glad to do the extra work — something about working alongside friends making it much more fun — (and) Mr. Weyer is glad to provide guidance. In addition to being the FFA advisor and agriscience teacher, he was an FFA member himself as a kid and a farm boy who knows just about everything about raising hogs," Battel continued. "He will have his high school agriscience students raise animals in the ag barn at school for this project."

As it stands now, 100 chickens will be raised by agriscience students at school in the fall. Addy Battel and Ethan Healy will raise 60 chickens at the Battels' place at the same time, and Pearl Daskam will raise 50 chickens at her place in the spring. In addition, Addy will be getting a piglet soon to finish out by late summer, according to Battel, who said altogether, the youth will be donating 1,100 pounds of meat — more than 200,000 grams of protein.

"One of the goals of the National FFA Food for All grant project is not just to 'give a man a fish', but to 'teach a man to fish'," Battel said. "With that in mind, educational outreach is part of the project. The FFA members have already contacted food and nutrition experts with Michigan State University Extension about how to safely handle and cook pork and chicken. The FFA members will use

Please turn to page 8.

Ferris scholarship honors memory of longtime Cass City pharmacist

by Tom Montgomery
Editor

For the Tom Proctor family, Ferris State University (FSU) provided a high-quality education as well as opportunities for community involvement and extracurricular activities. It's also where two generations of Proctors met the loves of their lives.

With four proud Ferris alumni and a tradition of helping young people, the Proctor Family Endowment Scholarship was established.

The late Tom Proctor, a longtime Cass City resident and businessman who owned the former Old Wood Drug (now part of Coach Light Pharmacy at the corner of Main and Seeger streets), was a 1958 FSU pharmacy graduate, while his wife, Elaine (Burgess), earned her degree the same year from the FSU College of Business. The couple's son, Kurt, and his wife, Sally (Smith), are both 1984 graduates of the FSU College of Pharmacy.

According to Kurt, the family's scholarship is based on financial need and will benefit full-time Ferris graduate students pursuing a pharmacy career.

"We, as a family, wanted to help students," said Kurt, noting how important that was to his father. "We know the financial burden that pharmacy school is."

During his time at Ferris, Kurt was very active in academic endeavors and extracurricular activities. He was president of the student American Pharmaceutical Association and represented Ferris on the American Association of Pharmacy Colleges. His efforts were rewarded with the Victor F. Spathef Leadership Award during his senior year.

"One of the things I loved about Ferris was all of the

Please turn to page 8.



Tom and Elaine Proctor

Sanilac Co. woman charged in double fatal traffic crash

by Tom Montgomery
Editor

The suspect in a double fatal traffic crash Oct. 28 in Sanilac County was arrested and charged in the case last week.

Laken Williams, 21, Lexington, was arraigned in Sanilac County District Court on two counts of reckless driving — causing death, a 15-year felony; falsely reporting a felony, and lying to a peace officer.

Williams remains lodged in the Sanilac County Jail on a \$50,000 cash bond.

The high-speed roll-over accident occurred on Roach Road, west of Croswell Road in Lexington Township, and claimed the lives of 18-year-old Dakota A. Moore of Applegate and 17-year-old Danielle N. Torrez of Croswell.

Sheriff's deputies noted the vehicle involved rolled over several times, ejecting both victims, who were pronounced dead at the scene. Investigators said speed was believed to be a factor in the crash.

The then-20-year-old Williams, who originally claimed to be a passenger, was the only survivor.

"I am glad that, with these charges, the families can begin to find closure, and for people to realize there are consequences for their actions," Sanilac County Sheriff Garry Biniecki commented.



Laken Williams

Cass City FFA Chapter set to host districts today

by Tom Montgomery
Editor

The Cass City Future Farmers of America (FFA) Chapter will be hosting its district leadership contests today (Wednesday) at the junior-senior high school.

"Students in the National FFA organization will be competing in demonstration, public speaking, creed speaking, agriculture issues forum, parliamentary procedure, job interview, and conduct of meeting contests," explained Russ Weyer, Cass City's agriscience teacher and FFA chapter advisor.

Cass City students will be testing their skills against competitors from the Sanilac Career Center, Ubyly High School, Tuscola Technology Center and Bay Arenac Career Center.

"The event requires judges, time keepers, room monitors and chairs to make sure (everything) goes smoothly. Districts requires the use of many of the classrooms at the high school," Weyer explained. "Students have been working on getting people around to assist with this project.

"Classrooms need to be used as 'holding rooms' and contest rooms," he said. "Students who are competing need to stay in their holding rooms until the chair of the contest removes them when it is their turn to compete."

The top two students in each category move onto compete at regionals, and then the top two regional winners go on to state competition.

"Students have been working hard...and are excited to compete. District (events) are pretty competitive, but students enjoy meeting the (other) students," said Weyer, who hails from Romeo, where he grew up helping his parents with their 33-acre swine and beef operation. Weyer took over the Cass City Agriscience Program in the spring of 2013.

by Tom Montgomery
Editor

Independent Bank plans to close three branches in Thumb communities

Independent Bank officials recently announced plans to close six branch offices, including three in the Thumb, this spring in conjunction with a branch consolidation approved by the company's board of directors.

The branches slated to close include those in Kingston, Ubyly and Unionville, which will be consolidated with the Marlette, Bad Axe and Sebawaing branches, respectively. Also selected to close were Independent Bank's Bay City Broadway branch along with locations in Croton in Newaygo County and Vermontville in Eaton County.

Please turn to page 8.

Owen-Gage announces Students of the Month

The focus for Owen-Gage's students of the month for January is being a 'Responsible Learner'. A student who is a responsible learner is a self-directed learner who appreciates education. He or she is inter-



Emily Schultz

ested in continuing their education and establishing life-long learning habits. The student also feels they



Carley Haldane

have a community and global responsibility.

The following students have been chosen: Emily Schultz, fourth grade (elementary level), daughter of Christy Schultz; Carley Haldane, seventh grade (junior high level), daughter of Robert and Patty Haldane; Natasha Dubs, ninth grade (high school level), daughter of Andrea Gergely and Joseph Dubs; and Rachel Mroz, twelfth grade (senior student), daughter of Richard

and Kathy Mroz. Special recognition goes to the "Senior Student of the Month", Rachel Mroz. Rachel has been very active in sports and has received several sports awards throughout high school. She has been a member of the volleyball, basketball and softball teams all four years. Rachel has also been a member of the Owen-Gage Band all four years in which she currently plays the tenor sax. She has also been a band officer the past three years.

Academically, Rachel has been on the honor roll and a member of the 3.0 Honors Club each year. She was inducted into the Owen-Gage Chapter of the National Honor Society as a sophomore. She served as the chapter's treasurer her junior year and as a senior serves as the historian.

Rachel has taken dual-enrollment classes through Mid-Michigan Community College at the Huron Area Technical Center the past two years.

Rachel was the Student Council treasurer as a sophomore, vice president as a junior, and is this year's president. As a freshman, Rachel was a homecoming representative



Natasha Dubs

for her class and served as class president. She has been the class vice president the past three years. She was a member of the prom committee her junior year. Rachel was chosen as the 2014 Homecoming Queen

this year. She has also served as a representative of Owen-Gage for the



Rachel Mroz

Youth Advisory Council (Y.A.C.) each year.

Rachel plans to attend Michigan State University in the fall to study pre-med.

Ballard named to dean's list

John Ballard of Cass City was recently named to the fall semester dean's list at the Ferris State University College of Health Professions.



John Ballard

To be named to the dean's list, students must earn a minimum 3.5 grade point average for the semester.

Ballard, a 2013 Cass City High School graduate, is the son of Anne and Steve Ballard, Cass City.

It's a girl!

Kurt and Ashleigh Hanby of Argos, Ind. announce the birth of their daughter Keely Ann Hanby.

Keely was born November 28, 2014 at 10:37 a.m. in Plymouth, Ind. She weighed 9 lbs. 2 oz. and was 20 1/2 inches long.

She was welcomed home by many proud aunts and uncles: Eric (Susan) Hanby, Brad (Sarah) Hanby, Kyle Hanby, Alli (Caleb) Overfelt; and the family dog Bella.

Keely's grandparents are Jim and Rita Hanby of Cass City and Jill Finly of Plymouth, Ind. Her great-grandparents are Wayne and Evelyn Whittaker of Cass City and Barb and the late Don Hanby of Cass City.



Keely Hanby

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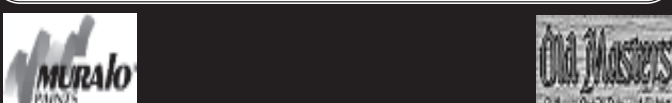
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Fun By The Numbers

Like puzzles? Then you'll love sudoku. This mind-bending puzzle will have you hooked from the moment you square off, so sharpen your pencil and put your sudoku savvy to the test!

Here's How It Works:

Sudoku puzzles are formatted as a 9x9 grid, broken down into nine 3x3 boxes. To solve a sudoku, the numbers 1 through 9 must fill each row, column and box. You can figure out the order in which the numbers will appear by using the numeric clues already provided in the boxes. The more numbers you name, the easier it gets to solve the puzzle!

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

In Our OPINION..

Clarke Haire
Publisher

Tom Montgomery
Editor

Accountability still important in state

When it comes to accountability, elected leaders are common targets of criticism – well deserved in many cases – but it's important to recognize, too, when they back up their stated support of transparency in government with more than lip service.

That's why we're joining with the Michigan Press Association (MPA) in recognizing Gov. Rick Snyder's signing of a bill that addresses two key issues in utilizing the state's Freedom of Information Act (FOIA): cost and delays.

Snyder recently signed into law HB 4001, providing for the most significant reform of the Michigan FOIA since it was originally written nearly 40 years ago.

"A government for the people must also be accountable to its people," Snyder said. "It's vitally important that state government be transparent and that residents have access to the information they need."

House Bill 4001 eliminates some of the potential hurdles faced by those looking for records through the Michigan FOIA, including setting fee limits, establishing an appeals process for fees and creating procedures for responding to and declining FOIA requests.

MPA officials say they believe the reforms will be helpful in providing a more consistent cost structure and more accountability from government by requiring itemization of costs when billing to fill a request. The reforms also provide consequences for entities that don't respond in a timely manner by requiring that they lower the fees they charge by five percent for every day the request isn't filled – up to 50 percent.

The reforms are important because, while many residents see the FOIA as a tool meant exclusively for journalists trying to access public records, the law is meant to benefit all citizens.

The Michigan FOIA, enacted in 1977, is a series of laws designed to guarantee that the PUBLIC has access to public records of government bodies at all levels in the state. Citizens – journalists included – who ask for public records are not required to justify their requests.

Records are defined as a writing which encompasses handwriting, typing, printing, photography, photocopying, and every other means of recording, including letters, words, pictures, sounds or symbols, or combinations thereof, or other means of recording or retaining meaningful content prepared, owned, used, in the possession of or retained by a public body in the performance of an official function.

The latest reforms to the Michigan FOIA are not only designed to reduce unnecessary red tape and delays, they also serve as a reminder that access to public information is a right held by the people.

"These reforms...also make it clear that we in government are working on behalf of our residents, who should not be discouraged from learning about how that government is serving them," Snyder said.

We couldn't agree more, governor.



It's the time of year when the term "F-word" takes on a whole new meaning. Especially if, like me, you reside in a home with a bunch of football fanatics.

For most of the season, their fervor doesn't impact me. I leave them to their games on the big screen (with booming surround sound) and find myself a nice crime or home improvement show on the small TV upstairs. (Or maybe take a nap.)

It's not that I don't understand or appreciate football. I do. I can provide an audible definition for terms like false start, face mask and flea flicker. I know a first down is better than a fourth down, but not as good as a touchdown, and they call it the line of scrimmage for a reason. I am familiar with the yellow hanky (which is not used for blowing one's nose) and know the final two minutes of the game can last as long as the entire first half. At least it seems that way.

Football 101 – I've got it hands down. However, understanding and being a devoted follower of a sport are two different things. For 11 out of 12 diehard fans, my brutal honesty may be deflating. Please don't tackle me. I'm sorry. I can't help the candor – or the bad jokes.

There are just too many games, too many quarterbacks and too many team balls to keep straight during the regular season. I prefer a simpler approach, which involves watching and paying attention to pro football once the really good commercials start airing – a couple of weeks before the Super Bowl, or in technical football terms, during playoffs.

What's not to love about a clever and well-crafted 30-second ad that costs millions? A bigwig over at Nielson

Letters to the Editor Support the millage for TEDC this month

Dear editor,

I am writing to encourage the voters of Tuscola County to vote "yes" Tuesday, Feb. 24, for the millage for Tuscola County Economic Development Corporation (TEDC).

I wasn't aware of their work until recently when I found that the Tuscola EDC had provided our communities with hundreds of thousands of dollars to improve infrastructures. My own community most likely would have suffered serious problems without the upgrades in water treatment for arsenic and for improved waste drainage at our lagoons.

TEDC has provided substantial funding for parks, rail trails, water treatment facilities, street beautification, and many other projects.

Every community in Tuscola County could have the benefit of a board of professionals encouraging municipalities and private businesses with valuable assets when needed. Become familiar with their work and you will find that this is not politics, but forward thinking for the growth in jobs and improvement of our area. Most of what they provide could not have been received from the county or the cities or villages.

The TEDC board is not a government entity. It consists of business professionals who care about the county they work and live in. They assist with grant writing, and a variety of planning, often for no cost. Their cherished work is largely volunteer and yet is taken as seriously as if it were their own business.

Financial cuts from the state and county will seriously hurt the scope of the work that TEDC wants to do in our county. Therefore TEDC is asking the voters of Tuscola County to approve two-tenths of a mill. That is about \$10 to \$20 per year for most taxpayers.

Get to know the important work done by TEDC and you will gladly vote yes for their request on Feb. 24.

Pete Crawford, pastor
Millington United Methodist Church

Reflective moments like these a blessing

Dear Mr. Montgomery,

A brief article sometime back regarding Sally McGrath, who returned to Cass City after several years of being away, elicited nostalgia regarding her grandmother who, like myself, lived in an apartment over the then-Townsend's Dime Store during World War II years.

At a very tender age, my sisters and I were welcomed to visit her in her apartment periodically, when she would have us sit at her table and await fresh homemade bread right out of her oven, and sip cups of steaming hot chocolate – all this with the prerequisite folded hands and grace beforehand.

Her kindness knew no bounds. She even suffered me to learn to play a charming song on her organ...recollecting a forget-me-not flower and its plea not to be forgotten. The tune still resides in my head, but alas, not the words which reside in my heart.

In these days of extraordinary busyness, reflective moments like these are truly a blessing, and this one cherishes the memories of those occasions. Like the forget-me-not tune, Sally's grandmother is not forgotten.

Sincerely,
J. Lottridge
Madison, Wis.

Slices of Life

by Jill Pertler

Big game, bigger commercials



ratings said that close to 50 percent of viewers are as interested in the Super Bowl commercials as the game itself. I'm not the only person who acknowledges there are few things in life as cute and cuddly as a Clydesdale – and the only real question is how they plan to tug at our heartstrings this year. (Can't wait!)

Besides savoring the commercials like they are nacho cheese chips, I like to announce the team I'm rooting for. I decide during warm-ups and base it on uniforms – or more specifically which team is wearing the flashiest, splashiest colors. I also provide nonstop, insightful and delightful commentary during important plays, which is unappreciated by my husband and sons. My utter disregard for "the game" drives them crazy, and that's mostly why I do it. They should be grateful for my presence at the biggest competition of the year. Things could be worse; I could be in attendance the entire season. I hope they appreciate that.

Despite my more than adequate grasp of the rules of the sport where men basically try to pummel one another over a piece of leather, I don't get a ton of football respect.

My boys fail to comprehend my sportastic abilities. When I challenge their opinions, they remind me that sports is my worst category in Trivia Crack. Then they go on to recite facts and figures regarding every Super Bowl winner from 1995 to present without having to look it up on the Google. They watch not only professional football, but all the college games, and know which players will likely be drafted in each round by whatever team next spring – or at least they know enough to argue about it incessantly. Their statistics could fill a stadium and they consider me something less than a football rookie.

Perhaps I am. But that could change. I might develop an undeniable passion for the gridiron and be found on any given Sunday in front of the big TV wearing my favorite team jersey, spouting statistics while armed with expert awareness and comprehension regarding which teams are playing, current standings and who's leading the league in rushing, passing, interceptions and tackles. It's possible. Yeah, sure it is. When pigskin flies.

Jill Pertler is an award-winning syndicated columnist, published playwright and author. She welcome having readers follow her column on the Slices of Life page on Facebook.



Local resident Norma Wallace needs help. She says there is a tiny, light brown, dog - either a Chihuahua or very small terrier - that doesn't seem to have a home. He's been seen all over town but nobody seems to know who he belongs to. It's really sad to see him out and about now with all this deep snow. I tried to offer him some treats but he ran away frightened. He has no collar or ID. If you can make people aware, maybe he'll find his way home.

Let's hope this blurb helps.

The Cass City Athletic Boosters' auction is coming once again. The event will be held Friday, February 27th during the boys' basketball game.

Any items donated to support our fundraising efforts will be appreciated, says club member Paula Potter, who stresses all proceeds will be used to benefit Cass City's Junior and Senior athletic programs.

Donated items may be dropped off at Healthcare at Home, 6450 Main Street, Cass City. For more information, or to schedule a pick-up, call Potter at 989-545-0182.

Uby Heights Golf & Country Club will host this year's Thumb Area Brach QDMA Banquet on February 28th. The annual dinner will help ensure the future of white tail deer in the Thumb and will feature speaker Dr. Craig Harper of the University of Tennessee.

Tickets are \$50 for singles and \$70 per couple. Call Paul Plantinga at 586-215-9678 with any questions.

The Michigan Department of Community Health (MDCH), Office of Recovery Oriented Systems of Care (OROSC), recently reported that a statewide survey during 2014 indicates 82 percent of retailers did not sell tobacco products to youth under age 18.

This is the eighth consecutive year Michigan vendors have been in compliance with the federal minimum rate of 80 percent, though unfortunately, the survey shows that the retailer violation rate has increased to 18 percent over the last two years.

"While we are pleased that our vendors consistently meet the federal minimum, seeing more retailers violate our tobacco laws by selling to minors is concerning," said Nick Lyon, director of the MDCH. "This survey provides an annual opportunity for us to refocus our efforts to educate vendors about proper tobacco retail procedures, and we plan to do just that."

In 2012, Michigan's retailer violation rate was 10.6 percent and now, in 2014, 18 percent of retailers violated the law.

By law, all states and territories must conduct the survey using a scientific random sample study protocol, approved by the federal Center for Substance Abuse Prevention, and must demonstrate that its tobacco vendor compliance meets or exceeds the federal minimum compliance rate of 80 percent.

States that fall below the 80 percent minimum compliance rate are subject to a penalty of 40 percent from their federal Substance Abuse Prevention and Treatment Block Grant funding. For Michigan, this could be up to \$2.2 million.

In the winter of 2014, the statewide Annual Synar Buying Survey was conducted, with a sample of 552 from 9,870 establishments, to measure the rate of illegal sales of tobacco to Michigan youth. The survey involves visiting randomly selected outlets that sell tobacco products, either over-the-counter or through vending machines.

A youth inspector will enter the outlet, attempt to make a tobacco purchase, and record the results. An adult chaperone drives the youth inspectors and oversees the purchase attempts.

In light of increased violations during 2014, Michigan will boost education outreach from a minimum number of contacts to cover 100 percent of all establishments known to sell tobacco. An online education opportunity, with a certificated test option will be available free of charge to businesses to reinforce education of their staff, avoid fines, and safeguard the public.

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CALENDAR OF EVENTS

Deadline for submitting items in the calendar is the Friday noon before publication. Please send calendar items to:

Cass City Chronicle P.O. Box 115, Cass City MI 48726

Phone: (989)872-2010 Fax: (989)872-3810 chronicle@ccchronicle.net

Wednesday, February 4

•Spoonfuls of Plenty Free Community Meal, 4-6 p.m., LeeRoy Clark Building, 435 Green St., Caro. Open to anyone wanting a hot, home-style meal.

Thursday, February 5

•AA meeting, 7-8 p.m., Good Shepherd Lutheran Church, Cass City. For more information, call (989) 553-5932.

Friday, February 6

•Friends of the Library meeting, 10 a.m., Rawson Memorial Library

Monday, February 9

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

•AA meeting, 7-8 p.m., Good Shepherd Lutheran Church, Cass City. For more information, call (989) 553-5932.

•Elkland Township Board meeting, 7 p.m.

•VFW monthly meeting, 7:00 p.m., VFW Hall, Cass City.

Tuesday, February 10

•Al-anon meeting, 7 p.m., St. Francis Parrish, Pigeon.

•AA Meeting, 7-8 p.m., St. Joseph Church, 4960 N. Argyle Rd. (Meeting will be held in the hall next to the little stone church.)

•Thumb Octagon Barn meeting, 7 p.m., fire hall in Gagetown.

•Tuscola County Alzheimer's and Family Caregiver Support Group, 1:30 p.m. - 3:30 p.m., HDC Intergenerational Building, 430 Montague Ave., Caro. For more information, contact Merry at (989) 673-4121.

•Kedron OES #33 of Caro meeting, 7 p.m.

•Huron County Family Caregiver Support Group, 10:00 a.m. - 12:00 p.m., Human Development Commission, 150 Nugent Rd., Bad Axe. For more information, contact Merry at (989) 673-4121.

One explosion confirmed after gas mixed in kerosene supply

by Tom Montgomery
Editor

A contaminated kerosene tank at a Huron County gas station-convenience store led to several tense hours for store officials and law enforcement agencies last week as they worked to track down customers who had purchased the fuel, which had been inadvertently mixed with gasoline.

Officials were eventually able to account for all of the tainted fuel sold, but not before the hazardous mix contributed to at least one explosion that damaged a room inside a home Friday morning.

"Our Office, as well as the Bad Axe Area Fire Department and Huron County Emergency Management, responded to the Bad Axe Mini Market on N. Van Dyke in Colfax

Twp., to investigate a report of possible contaminated kerosene," Huron County Sheriff Kelly J. Hanson initially reported Thursday morning.

"It was determined that gasoline was accidentally put into their kerosene storage tank last Tuesday (Jan. 27) by their supplier," he added. "It appears the mixture is approximately 25 percent gasoline to 75 percent kerosene. Nonetheless, that mixture is hazardous to auxiliary heating units or anything kerosene is intended for."

At the time, Hanson noted, store employees were using receipts, memory and video footage to identify customers who had purchased the tainted kerosene. Nearly 70 gallons were unaccounted for and special attempts were being made to contact possible customers.

Hanson reported Friday that all of

the fuel had been tracked down, and that the remaining tainted kerosene at the business had been removed from the storage tank and replaced with fresh kerosene.

"As for incidents that occurred from the hazardous mixture, one was officially reported that occurred (Thursday morning)," he said. "It occurred at approximately 7:40 a.m., when an explosion took place in a Hume Township home, causing damage to a room and to the heater itself. It also resulted in the homeowner being admitted into the hospital for smoke inhalation concerns."

"We also heard of two other unconfirmed incidents, which involved a possible small fire in a residence and a torpedo heater in a shed or garage (that), malfunctioned as the result of the tainted fuel," the sheriff added.

Circuit court proceedings

Several appear on felony charges

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

*Dennis S. Miller, 36, Millington, received a one-year delayed sentence following his plea of no contest to carrying a concealed weapon Sept. 12 in Koylton Township.

He was ordered to pay court costs and fines totaling \$798 plus attorneys fees of \$500.

*Isable S. Delacruz, 44, Caro, was sentenced to 90 days in the county jail, with work release, following his plea of guilty to violating the Sex Offenders Registration Act by failing to register and/or verify his registra-

tion address last June in Almer Township.

He was also placed on 24 months probation and ordered to pay costs and fines totaling \$2,698 plus attorneys fees of \$500.

*Trent R. Darling, 52, Fairgrove, was sentenced to 365 days in jail (90 days deferred) and 24 months probation following his plea of guilty to attempted larceny of property valued at \$1,000 to \$20,000 July 23 in Caro. He was also convicted of being an habitual offender (three or more prior felony convictions).

In addition to jail time, he was ordered to pay costs and fines total-

ing \$798 plus restitution of \$530.77 and attorneys fees of \$500.

*Shannon M. Diericks, 38, Caro, was sentenced to 78 days in jail and 12 months probation following her plea of guilty to possession of marijuana, subsequent offense, Oct. 10 in Caro.

She was also ordered to pay costs and fines totaling \$548 plus attorneys fees of \$250.

*Chad W. Germain, 33, Vassar, was ordered to pay costs and fines totaling \$1,198 plus attorneys fees of \$500 following his conviction on a charge of possession of marijuana, second offense, May 23 in Vassar.

Pastor's Corner

God's protection and promises are still here today

I really like the story of "Job" in the Bible. I heard it as a child in Sunday school and Jr. church from some wonderful ladies who taught us. I appreciate them to this day. Some of them are still living and some have entered into Heaven, but each one left me with an inheritance, and now I pass this (inheritance) lesson on to you.

Recently while reading a book, I noticed a verse in it from the book of "Job" chapter 1, verse 10. It was actually Satan talking (whining) to God about Job. He said, "Have you not put a hedge about him and his house and all that he has on every side? You have conferred prosperity and happiness upon him in the work of his hands, and his possessions

have increased in the land".

There is a great story to be read here, but that verse stood out to me. It made me think of what you and I have, what we have "in Christ"! Psalms 91:2 says, "I will say of the Lord, He is my refuge and fortress, my God; on Him I lean and rely, and in Him (confidently) trust! These verses made me think of some examples about God's hedge of protection in my life and my family line. My dad's cousin has a son Brian who was a West Point graduate, now retired. He was in the Pentagon on Sept. 11, 2001. He put his keys and wallet on his desk and went downstairs to the locker room to put on his uniform. While he was there, the pentagon was crashed into by the ter-

rorist's airplane. He was protected! He did receive his wallet back (burned and aged) a few years after.

I also have a Great, Great Grandpa Peter Maxwell who volunteered for the Civil War. He wrote many letters home to Great, Great Grandma Elizabeth and to this day our family treasures copies of them. He talks about many interesting things, for instance, seeing Abraham Lincoln on a black horse in front of the troops. Grandpa Peter was a cook and a guard. One night he was delivering coffee and boiled beef over a mile away to the men and when he came back, those in his company were shot. He told Grandma, "I feel as though I have been favored". He was protected.

Now, one of my personal stories is, growing up over the years my parents traveled with us 3 kids in the back seat of a car to 43 states and 2 countries Canada and Mexico. We were never in an accident and only 1 time do I remember daddy having car trouble and he found it and took it to a gas station to get it fixed. We were protected.

God's protection, his promises are still for today. The Bible says, 1 Corinthians 1:9 God is faithful (reliable, trustworthy and therefore ever true to His promise, and He can be depended on): by Him you were called into companionship and participation with His Son Jesus Christ our Lord. Call on Him today and be in His "Protection Program".



Crystal K. Wagner
Assistant Pastor
Anchor Cove Outreach Church

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Sunday Evening Service & Youth Group 6:30 p.m.
Wednesday Family Night 6:30 p.m.
Pastor: Phil Burkett • Associate Pastor: Justin Kuhl
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 10:00 a.m.)
Sunday School - Sept.-May 9:30 a.m.
Community Dinner - Monthly (2nd Wed. at noon)
Pastor: Rev. Jackie Roe

Community Baptist Church

(Independent Fundamental)
4446 Ale St., Cass City, MI 48726 • 989-872-4088
Sunday School 9:45 a.m. • Worship Service 11:00 a.m.
Evening Service 6:00 p.m.
Wednesday - Pray/Bible Study & Youth Group 6:00 p.m.

Deford Community Church

1392 N. Kingston Rd.
(1/4 mile south of Deford on Kingston Rd.)
872-4055
Sundays - 10 a.m.
Wednesdays - 7 p.m.
Pastor: David Cooper
DefordCommunityChurch.org

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6420 Houghton St., Cass City, MI 48726 • 989-872-3155
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Sunday Morning Worship Service 11:00 a.m.
Sunday Evening Service 6:00 p.m.
Wednesday-Prayer Meeting & Bible Study 7:00 p.m.
AWANA Clubs 6:45 p.m.
Wednesday - Teen Club 6:45 p.m. - 8:00 p.m.
Pastor: David G. Hill
Website: www.fbccc.us

First Presbyterian Church

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Worship Service 10:45 a.m.
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Worship Service 9:30 a.m.
Pastor: Linda Graham

Good Shepherd Lutheran Church

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Bible Class & Sunday School 10:45 a.m.
Pastor: Rev. Steve Bagnall
www.goodshepherdlutherancasscity.webs.com

Living Word Worship Center

Church of God
6536 Houghton Street, Cass City, MI 48726
989-872-4637
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Family Training Hour: Wednesday 7 p.m.
(including youth and children's services)
Pastor: Rev. Mark Karwowski
Website: www.lwccog.net

Mizpah Missionary Church

4631 N. Van Dyke, Cass City, MI 48726
Sunday School: 10 a.m.
Sunday Service: 11 a.m. and 6 p.m.
Wednesday Prayer Group 6:30-8 p.m.
Wednesday Kids' Club 6:30-8 p.m.
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Potter's House Christian Fellowship Church

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Adult Sunday School 10 a.m.
Sunday Worship 11:00 a.m.
Pastor: F. Robert Tucker


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Weekday Mass: Wednesday - 9:00 a.m.
Parochial Administrator: Fr. Christian Tabares

Reporter's notebook

Where's Elmer Fudd when you need him?

by Tom Montgomery
Editor



A little of this and that from the corner of Oak and Main streets – editor style.

When we moved “out to the country” last fall, I was warned repeatedly by folks that know about my passion for gardening that wildlife of all sorts will be converging on my place with a vengeance, so I had better make plans to install a fence or give up the idea of growing my own veggies altogether.

I'm starting to think they were right, although I'm not sold yet on the necessity of a fence.

I've actually enjoyed seeing all sorts of wildlife – deer, turkeys, fox, etc. But I have to admit I'm a bit concerned every time I pull into my winding driveway and see no fewer than eight or 10 cottontails bounding in all directions. They're everywhere, and they appear to think I've invaded their turf.

I could swear a couple of the little varmints give me a dirty look as they hop away in no particular hurry.

That's okay, but if they think they're going to get in the way of my next victory garden, they've got another think coming, and it's going to be packaged in a plastic casing filled with No. 6 shot.

In other words, this is war – er, wabbit season.
Where's Elmer Fudd when you need him?

Speaking of home, I was rather disappointed when we learned our fire-place had been modified to the point where it was good for little more than decoration.

I've always wanted a fireplace and I figured this was a dream come true. At first it looked more like a nightmare, but Cass City businessman Dan Allen – considered to be among the top fireplace men in the state – guided my wife and I through the process of deciding how to turn our useless fireplace into something we could really enjoy.

The process involved two things I really don't care for: We had to be patient – Dan's a stickler for detail and he doesn't leave anything to chance – and it wasn't cheap.

But in the end it was worth it, and we have every confidence the crew from Dan's Power and Stove installed an insert and stack that will give us years of safe, enjoyable heat in our den.

Given my passion for campfires, I'm feeling like a kid on Christmas morning these days. Just think – I can have a fire inside anytime I like.

Well, you know, without burning a big hole in the middle of the floor again.

I'm convinced the folks I hear complaining about this winter weather have serious issues with their short-term memories. Personally, I'm turning a deaf ear to that sort of whining because: 1) This is Michigan and it's cold in the winter, so toughen up, buttercup; and 2) Aside from some single-digit temperature readings, what's the big deal?

Seriously, I'm not convinced this winter is holding a candle to last year's series of storms followed by one arctic blast after another.

Maybe I'm jumping the gun and tempting fate in the process, but unless I see the sort of five- to six-foot glaciers in my back yard that stubbornly hung on until late spring a year ago, you won't hear me complaining.


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Down Memory Lane

by Tina Pallas



5 YEARS AGO (2010)

Students in Yvonne Sherman's fourth grade classroom at Campbell Elementary School in Cass City recently collected a whopping \$1,000 in change in hopes of assisting in the relief efforts for Haiti following devastating earthquakes. “We are thrilled with the response by our student body and even more excited to be able to help those in need,” Sherman said. “We heard in a radio spot this week that \$1 collected has the ability to provide 40 meals for the Haitians, meaning that our contribution will generate 37,000 meals. Tiny Cass City can be a mighty force in the world with spirits like the ones demonstrated by my students who suggested this, and all the children who contributed.”

The Human Development Commission (HDC) has provided service to the people of the Thumb for more than 42 years, and 2010 marks a significant change for the agency as the board of directors entrusts a new leader to further develop and oversee daily operations. Effective Feb. 1, Lori Offenbecher assumed the role of executive director at HDC.

Lane Walker, Kingston High School head football coach, has always stressed that academics are the Cardinals' top priority. And that's one reason why Walker is proud of his 2009 gridiron squad that compiled a 1-8 mark on the field in his rookie season. In the classroom, the Kingston Cardinals earned Michigan High School Coaches Association's All-State honors with a 3.840 Grade Point Average, the highest in Division 8.

10 YEARS AGO (2005)

The Cass City Red Hawks passed a major hurdle in their quest for a Greater Thumb Conference championship Wednesday with a pair of victories, including a 37-36 decision over previously undefeated Mayville, the host team for the dual team meet. Also bowing to the Hawks was Sandusky, 60-21. Double winners for Cass City were: Andrew Peruski (103/112), Marcel Helland (123), Kyle Reif (130), Kyle Sieradzki (145) Jeff Tenbusch (152/160), Wes Becker (171/189), Scott Meeker (215) and Lee Hutchinson (275).

Owen-Gage seniors Kayla Zaleski and Josh Leinweber highlighted Friday's halftime activities against Dryden in Owendale when the pair were announced the school's 2005 Snowball Queen and King.

The Cass City Quiz Bowl varsity “A Team” earned first place last week at the Bad Axe Invitational. The win qualified Cass City for the State Quiz Bowl Championship at MSU April 22 and 23. This is the eighth time in the last 9 years Cass City has qualified for states. Currently, the team has an 8-1 record and is tied for first with Sandusky in the Thumb Area Quiz Bowl League. “A Team” members are Jesse Rader, Bryan Hill, Philip Nahernak and Ralph Machio.

25 YEARS AGO (1990)

Saturday's MMPA Deford Local annual meeting included the presentation of a plaque to Robert and Laurie DeLong as the Local's 1989 Outstanding Young Dairy Couple. Local President Les Severance presented the award to the DeLongs and their children, Kate, 6, Joe, 9, and Paul, 10.

Jordan College is in its first week of operating its new facility in Cass City and Jerry White, campus dean, reports that the school has exceeded its goal with 180 students enrolled for the first semester of operation.

The Cass City Red Hawks won just 4 of 8 matches in 2 meets last week, but Coach Don Markel was happy with the results. The competition was against nearly all class A and B schools. Wrestlers who showed well with the win-loss record for the week and the season include: John Koepf (103 pounds), 5-3 and 22-14; Shawn Sherman (119-125 pounds), 4-4 and 13-16; Bob Leffler (125-130 pounds), 8-0 and 31-2; Casey Howe (130- 135 pounds), 6-2 and 21-14. Others are: Randy Johnson (152- 160 pounds), 7-1 and 26-5; Ron Woodward (171 pounds), 4-1 and

10- 17; Garold Peasley (189 pounds), 5-3 and 25-9.

35 YEARS AGO (1980)

Carol Parker, a senior at Owendale-Gagetown High School, received a second place trophy in Accounting 1 at regional Business and Office Education Club competition held Saturday at Baker Junior College, Flint. Approximately 350 students from 20 schools competed in business- and job-related skill areas. Carol will advance to state competition to be held March 13-15 at the Renaissance Center in Detroit. She is the daughter of Mr. and Mrs. Douglas Parker, Gagetown.

The Hawks, now leading the league, topped the Wildcats, 68-58, in a sloppily played game that wasn't decided until the last minutes of the final quarter. This is the same Mayville team Cass City blew away in the first meeting between the schools, 80-51. Tim Johnson had the best scoring night of his career, as he scored 23 points to lead Cass City. Ken Martin with 18 and Tim Fahrner with 10 were also in double figures. For Mayville, Don Beach, lanky center, scored 18 and Tim Elenbaum netted 14 while playing a fine floor game. Phil McLane netted 12.

Navy Seaman Recruit Kathleen M. Czewski, daughter of Norbert and Joyce Czewski of 1782 Atwater Road, Ubly, has completed recruit training at the Naval Training Center, Orlando, Fla. During the eight-week training cycle, trainees studied general military subjects designed to prepare them for further academic and on-the-job training in one of the Navy's 85 basic occupational fields. Included were seamanship, close order drill, Naval history and first aid. A 1979 graduate of Ubly High School, she joined the Navy in October.

40 YEARS AGO (1975)

A furnace explosion at the Bliss Milk Hauling bulk plant at 4545 Maple St. caused extensive smoke damage to the interior of the building around midnight Thursday. Fire Chief Dick Root said the blaze started in an overheated furnace and was spotted by Cass City Patrolman John Rands who turned in the alarm. Damage was confined to the furnace area. William Bliss Jr. was treated for smoke inhalation at Hills and Dales General Hospital where he was kept overnight. Firemen were at the scene about an hour. No exact damage estimate was available.

Larry Cummings of Gagetown will retire this spring after a long, illustrious career in the circulation department of the Bay City Times. If he wanted, I'm sure he could work as much as it suits him while in retirement. For Gagetown's village president has a knack that the average businessman lacks. He can collect bills. How many persons do you know that can do this job, do it right, and not wake up the next day with a migraine headache? (From Rabbit Tracks)

About the only thing good about Tuesday's non-conference basketball game against Ubly for Cass City fans was that the Hawks won, 61-46. For Ubly Bearcat stalwarts there was nothing to cheer about. It was that kind of game. A whistle blowing error filled contest that was frustrating to the fans and probably to the coaches as well. Cass City was led by Clark Hillaker with 18 points and Ken Lowe with 19 points. Hillaker was effective under the boards for the Hawks. For Ubly, George Taylor with 15 points and Fred Engel, with 11 points, showed the way.

50 YEARS AGO (1965)

Cass City students Sharada Hurd and Bob Spencer will play in both the Tri-county and Greater Michigan All-Stars Bands. Ann Shepperd is also slated to play with the Michigan All-Stars. Mary Lou Spencer, Jon Avery and Don Joos will play with the Tri-County honors band.

Officers of the Elkland Township Fire Department were reelected at the regular monthly meeting of the organization Thursday night at the Fire Hall. Nelson Willy will again serve as chief. Jerome Root Jr. will be the assistant chief. Captains are

Eldon Stoutenburg and Dick Root. Dale Damm resigned from the active force and was made an honorary fireman.

Evans Products Company which has a plant at Gagetown announced this week that earnings in 1964 were 53 percent greater than a year earlier, the highest level in the history of the company. Earnings per share rose from \$2.48 to \$3.70 and Monford A. Orioff, chairman, said that earnings surpassed sales growth. He said that greater operating efficiency was the reason for the sharp upturn in profits. Authorities also predicted that 1965 would be another year of profitable growth.

75 YEARS AGO (1940)

Reid's team are alone at the top of the Cass City Bowling League with a percentage of .750 but are closely followed by several other teams who are tied for second place. Larkin's team stole the show, however when it rolled a three-game total of 2,454 pins to head the list as high team for three games. Their one game of 891 also is tops for any single game so far in this schedule. Captain Larkin was largely responsible for his team's showing as he accumulated 602 pins in the match. Other individuals who had good totals are Foy, 582; Kirton, 576; Fox, 568; Ludlow, 565; Tyo, 562; Landon, 557; Starmann, 552; and Fritz, 551. Dr. Fox of Gagetown rolled a single game of 247, while Foy accounted for one of 244 pins.

Cass City jumped back into the win column Saturday night by defeating Sebewaing 34 to 20 in a fast and furious contest. Sebewaing made the local's task a lot easier by failing to bring their Bay City stars. As each team has a win over the other, the rubber game will be played here the latter part of February, with Sebewaing bringing all their stars to seek revenge for their defeat.

Earl Boddey, who purchased the Z. B. Chase Store on North Seeger Street, a few months ago, has found it advisable to sell the business, because of ill health. George Severn is the new owner and took possession yesterday. Mr. Severn conducted a grocery store in Elkton for four years.

100 YEARS AGO (1915)

Frank B. McComb, a member of the Class of 1906, Cass City High School, and better known as “Fleety” among his college chums because of the reputation he made in the state as a sprinter, is county secretary of the Y.M.C.A. at Ashland, Kentucky. He has met with great success in this work. Recently at a big meeting of Y.M.C.A. men held in one of the large cities in the south, a track meet was held in which many of the best former college sprinters of the country were entered. No one had ever heard of McComb as a runner before the sprints were held and he won the dashes in easy fashion.

The college oratorical contest for ladies was held at the college chapel at Alma Friday evening and resulted in Miss Jessie Duncanson, a student from Cass City, carrying off the high honors with an oration entitled “The New Patriotism.” Miss Bernice Ireland was second, speaking on Woman's Right to be Womanly.” Both ladies showed exceptional ability and thorough preparation on their subjects. The contest was very close, Miss Duncanson having a slight advantage in delivery.

Kingston- Two very interesting games of basket ball were played here Friday night. The first game was played with Bad Axe, the score being 9 to 30 in favor of the Bad Axe H.S. boys. The other game was between K.H.S. boys and the Caro boys. Our boys' team work and basket throwing was far superior to that of Caro, the score being 6 to 74 in favor of the K.H.S. boys.

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Obituaries

Clarence Spencer

Clarence Jr. Spencer, 78, of Cass City, passed away Saturday, January 24, 2015 at his home after a long illness, but was able to remain home due to the care of his son Jay.

Clarence was born December 31, 1936 in Cass City, son of the late Clarence Sr. and Florence Spencer.

He worked as a mechanic and did body work at Spencer's Garage. He enjoyed hunting and fishing, and loved his dogs, Ittybite and Scruffy.

Clarence is survived by his children, Karri Dillon of Caro, Clarence Cupp of Lexington, Joey Spencer of Cass City, Anthony Spencer of Bad Axe and Beth Spencer of Bad Axe; many grandchildren; and siblings, Stanley (Ernestine) Spencer of Vassar, Mary (the late Gerald) Gabler of Cass City and Richard Spencer of Caro.

Honoring his wishes, cremation has taken place and no services are planned. Please share condolences at www.thabetfuneralhome.com.

Arrangements were made by Thabet Funeral Home of Cass City.

tion jobs as a builder and handyman, mostly in the Tuscola County area. Robert traveled extensively throughout his life, visiting every state in the Union and three foreign countries. He enjoyed working in his gardens, watching golf on television, playing cards and tinkering in the garage. Robert enjoyed people and friendly conversation. He was a great story teller.

Robert is survived by his children: Roger Warford of Cass City, Brenda (Chris) Stomack of Ubyly, Robert Warford of Ubyly, Bonelle (Steve) Irvine of Ubyly, Ron Brady of Cass City, Bridget (Walt) Widdis of Laurel, MT, Tammy (Dave Kilbourn) VanConant of Crosswell, James (Giney) Miller of Marlette; grandchildren: McKenzie, Addison, Rebecka, Karasten, Brady, Damion, Jonathan, Robert Jr., Amanda, Gwendolyn, Rodney, Ronald, Kimberly, Kayla, Ross, Kristen, Randy, Cody, Joshua, McKaya, Brett, Taylor, Brianna, David, Liam, Sadie, and Riley; and several great grandchildren. He will also be missed by his sister, Valerie (Herbert) Yax of Deford; and several nieces and nephews.

He was preceded in death by his children: Ross Brady, Robert Brady and Tonya Miller; brothers: John Warford, Richard Warford, and Frank Warford; and sister, Shirleen Holdburg.

Robert Warford, Jr.

Robert Lee Warford, Jr., 75, of Ubyly, died unexpectedly Wednesday, January 28, 2015 in his home. He was born September 17, 1939 in Birmingham, the second of six children born to Robert Lee and Genevieve (Wummel) Warford, Sr.

He married Barbara Kay Yax September 23, 1987 in Sandusky. She died February 6, 2012.

Robert's family moved to the Vassar area when he was a young boy. He worked various construc-

A funeral service was held Saturday, January 31, 2015 in Kranz Funeral Home, Cass City with the Rev. David Hill of Cass City First Baptist Church officiating.

Memorials may be made to the Family Discretionary Fund. Family and friends may share memories, prayers and stories with the family at www.kranzfuneralhome.com.

Arrangements were made by Kranz Funeral Home of Cass City.

Attorney General cautions risks of pension advances

Michigan Attorney General Bill Schuette recently issued a consumer alert through his Corporate Oversight Division, cautioning consumers of the high risks associated with pension advances.

"Seniors who have worked hard through retirement deserve to know the high risks involved with pension advances," said Schuette. "I hope pensioners from across Michigan find our consumer alert helpful and do their due diligence to read the fine print before considering pension advances."

Pension advances, also known as pension sales, loans or buyouts, require you to sign over all or a portion of future monthly pension checks, typically for a five to ten-year term. In return, consumers receive a one-time lump sum payment from the pension advance company for an amount less than the total future pension payments signed over.

Even if you don't have a pension, you may be approached to invest in funding someone else's pension advance while being promised that your investment is "guaranteed."

"Consumers always need to be vigilant about protecting themselves and their families when they consider any kind of loan, advance or investment," said Lisa Dedden Cooper, manager of advocacy for AARP Michigan.

What You Need to Know Before Getting a Pension Advance or Loan

Not all pension advances or loans are legal. There are Michigan laws that prohibit the assignment or sale of state or local pensions. There are also federal laws that either prohibit or restrict the assignment or sale of military, federal employee and private employee pensions.

The way the pension advance is structured as well as the interest rate will determine its legality. Learn about the structure of the pension advance and determine if the advance is legal before agreeing to one.

Before you get a pension advance or loan, know how much you will actually be paying.

To receive a lump sum, you will actually be receiving less, often much less, than the future sum of your pension payments. This is due to transaction costs, fees, and commissions of the pension advance salesperson. The APR for a pension advance typically ranges from 27 percent to 106 percent a year. Consumers need to find out how much pension income they are giving up to receive the lump sum payment.

Some advances require you to buy life insurance to name the company or the individual funding your advance as the beneficiary. In the case of your death, life insurance payments would be paid to the beneficiary to cover the balance owed. This specific requirement is yet another cost of a pension advance; be sure you take this into account when you are calculating the total cost.

You cannot repay a pension advance early. Repayments to the investor funding the advance depend on extracting your pension benefits for the full five to ten-year period you agreed to.

Know the potential tax implications. Consider the tax implications of a pension advance, determining if the lump sum payment will put you in a higher tax bracket.

Don't agree to a joint account and get all the details in writing. Make sure to never give a pension advance company or salesperson joint access to a bank account. Also, know exactly what you are signing up for and make sure you have everything in writing.

Investors - Be Aware of Hidden Risks, Fees and Fine Print from Salespeople

No investment is "guaranteed," and investing in someone else's pension advance carries numerous risks despite what a salesperson may tell you.

More Helpful Resources on Pension Advances

Read Schuette's full consumer alert, Pension Advances Are a Shaky Deal for Borrowers and Investors Alike by visiting the following link: <http://1.usa.gov/1L30bCc>. Additional information about pension advances is available from the Federal Trade Commission, "Pension Advances: Not So Fast". The American Association of Retired Persons (AARP) also provides resources for pensioners.

How to File a Complaint with the Attorney General's Consumer Protection Division

Complaints about an advance or loan on your pension, or about investing in someone else's pension advance or loan, may be made to the Attorney General's Consumer Protection Division at: Michigan Department of Attorney General Consumer Protection Division P.O. Box 30213 Lansing, MI 48909 (517) 373-1140 Fax: 517-241-3771 Toll free: 877-765-8388

Village of Cass City, Michigan Annual Drinking Water Quality Report for 2014

In 1996, Congress amended the Safe Drinking Water Act. This legislation added a provision requiring all community water systems deliver to their customers a brief Annual Water Quality Report.

The Village of Cass City is pleased to provide you with this year's Annual Drinking Water Quality Report. We want to keep you informed about the water quality and services we have delivered to you over the past year. Our goal is, and always has been, to provide a safe and dependable supply of drinking water. The Village of Cass City obtains its water from three different municipal wells. All three wells are located in the Village Park, at the east end of town. Wells No. 1 and No. 2, located just east of the tennis courts, were installed in 1946. They are 290 feet and 240 feet deep respectively. Well No. 3 is located on the west side of the volleyball courts. Well No. 3 was installed in 1998 and extends to a depth of 311 feet. All three municipal wells are drilled into the bedrock of the Michigan Formation. The Village now has the capacity to pump 1,656,000 gallons of water per day.

On January 23, 2006 the EPA (Environmental Protection Agency) lowered the MCL(Maximum Contaminant Level) for arsenic from 50 ppb to 10ppb. The Village of Cass City did not meet the new Arsenic standard. An arsenic removal plant was constructed by the village to meet the new standard. On April 18, 2007 the Village started supplying water that exceeds the new standard of 10ppb. The arsenic was reduced from a high of 29ppb to under 5ppb.

The State of Michigan has produced a Source Water Assessment for each of the Village's wells. This Assessment reports the susceptibility of our water supply sources to contamination. The susceptibility score is broken down into 7 categories. Very Low, Low, Moderately Low, Moderate, Moderately High, High, or Very High. The score, given by the State, for all three of the Village wells, is **Moderately High**. The susceptibility rating is based primarily on geologic sensitivity, water chemistry and contaminant sources. The complete Source Water Assessment is available by contacting the Village office.

This report shows our water quality and what it means to you, our customers. Copies of the report are not mailed directly to each individual customer. Customers may request a paper copy from the village office at 6506 Main Street, Cass City, MI., 48726 or by calling (989) 872-2911.

If you have any questions concerning this report, or about your water, or your water utility please contact Gary Barnes, Monday thru Friday, 8:00 a.m. thru 3:30 p.m., 989-872-2911. The Village also has regularly scheduled Village Council Meetings the last Monday of each month at 7:00 p.m. at the Village Hall, 6506 Main Street, Cass City Michigan. The public is welcome at all meetings of the Village Council.

All drinking water, including bottled drinking water, may be reasonably expected to contain at least small amounts of some contaminants. The presence of contaminants does not necessarily indicate the water poses a health risk. As water travels over the land or underground, it can pick up substances or contaminants such as microbes, inorganic and organic chemicals, and radioactive substances. More information about contaminants and potential health effects can be obtained by calling the United States Environmental Protection Agency's (EPA) "Safe Drinking Water Hotline: at 1-800-426-4791

The Village of Cass City routinely monitors for contaminants in your drinking water according to Federal and State laws. The Village has conducted tests for over 150 different contaminants, on each municipal well and throughout the system. The following table shows the results of our monitoring, for the period January 1, 2002 to December 31, 2014.

VILLAGE OF CASS CITY MICHIGAN DRINKING WATER TEST ANALYSIS

TERMS AND ABBREVIATIONS USED IN TABLE BELOW

- Non-Detects** - (ND) - laboratory analysis indicates that the contaminant is not present.
- Parts Per Million** - (ppm) - one part per million corresponds to one minute in two years or a single penny in \$10,000.
- Parts Per Billion** - (ppb) - one part per billion corresponds to one minute in 2,000 years, or a single penny in \$10,000,000.
- Maximum Contaminant Level** - (MCL) is the highest level of a contaminant that is allowed in drinking water. MCL are set as close to the MCLGs as feasible using the best available treatment technology.
- Maximum Contaminant Level Goal** - (MCLG) is the level of a contaminant in drinking water below which there is no known or expected risk to health. MCLGs allow for a margin of safety.
- Maximum Residual disinfectant Level** - (MRDL) is the highest level of free chlorine allowed in the distribution system.
- Action Level** - (AL) is the concentration of a contaminant which, if exceeded, triggers treatment or other requirements which a water system must follow.
- Picocuries per liter** - (pCi/l) picocuries per liter is a measure of the radioactivity in water.

The State of Michigan allows us to monitor for certain contaminants less than once per year because the concentrations of these contaminants are not expected to vary significantly from year to year. All of the data is representative of our water quality, but some are more than one year old. The tables below represent the most current testing information available.

Contaminants Regulated by The State of Michigan

CHLORINE RESIDUALS From the Distribution System					
Contaminant	Date of Most Recent Testing	Highest Level Detected in our Water in 2014	Lowest Level Detected in our Water	Highest running Annual average	Likely Source of Contamination
Free Chlorine Residuals	3 samples taken each month throughout the system in 2014	.58 ppm	.10 ppm	.44	Water additive used to control microbes

BYPRODUCTS FROM CHLORINE DISINFECTANTS Detected in the Distribution System							
Contaminant	Date of Most Recent Testing	Level Detected in our Water	Range detected in our water Only one sample taken there is no range of samples	Violation Yes/No	MCL	MCLG	Likely Source of Contamination
Total Trihalomethanes	07-08-2014	8.9 ppb	8.9 ppb	No	80 ppb	No MCLG	By-product of drinking water chlorination
Total Haloacetic Acids	07-08-2014	ND	ND	No	60 ppb	No MCLG	By-product of drinking water chlorination

LEAD AND COPPER Detected in the Distribution System							
Contaminant	Date of Most Recent Testing	Number of sites Tested	90th Percentile	Number of sites over Action Level	Violation Yes/No	MCL	Likely Source of Contamination
Lead	08-19-2014 and 08-20-2014	11	1 ppb	0	No	15 ppb	Corrosion of household plumbing
Copper	08-19-2014 and 08-20-2014	11	267 ppb	0	No	1300 ppb	Corrosion of household plumbing; Erosion of natural deposits

RADIOLOGICAL CONTAMINANTS Samples taken from all 3 Village Wells							
Contaminant	Date of Most Recent Testing	Highest Level Detected in our Water	Range detected in our water	Violation Yes/No	MCL	MCLG	Likely Source of Contamination
Gross Alpha	1-16-2002	1.2 pCi/L	.8 pCi/L to 1.2 pCi/L	No	15 pCi/L	0	Erosion of natural deposits
Radium 226	1-16-2002	4 pCi/L	3 pCi/L to 4 pCi/L	No	5 pCi/L	0	Erosion of natural deposits

INORGANIC CONTAMINANTS Samples were taken from water treatment plant tap							
Contaminant	Date of Most Recent Testing	Highest Level Detected in our Water	Range detected in our water	Violation Yes/No	MCL	MCLG	Likely Source of Contamination
Barium	4-16-12	.14 ppm	Only 1 sample taken. There is no range of detection	No	2 ppm	2ppm	Discharge of drilling wastes; Discharge from metal refineries; Erosion of natural deposits
Fluoride	1-30-2012	.66 ppm	Only 1 sample taken. There is no range of detection	No	4 ppm	4 ppm	Erosion of natural deposits; water additive which promotes strong teeth; Discharge from fertilizer and aluminum factories

ARSENIC Samples taken quarterly from arsenic treatment plant tap in 2014							
Contaminant	Highest Level Detected in our Water in 2013	Range detected in our water	Violation Yes/No	MCL	MCLG	Likely Source of Contamination	
Arsenic	4 ppb	3 ppb To 4 ppb	No	10ppb	0	Erosion of natural deposits; Runoff from orchards; Runoff from glass and electronics production wastes	

POTENTIAL HEALTH CONCERNS FOR CONTAMINANTS LISTED IN TABLES ABOVE

- Arsenic** - Some people who drink water containing arsenic in excess of the MCL over many years could experience skin damage or problems with their circulatory system, and may have an increased risk of getting cancer. Some people who drink water containing arsenic in excess of the MCL, over many years could experience skin damage or problems with their circulatory system, and may have an increased risk of getting cancer.
- Barium** - Some people who drink water containing barium in excess of the MCL, over many years could experience an increase in their blood pressure.
- Chlorine** - Some people who use water containing chlorine well in excess of the MRDL could experience irritating effects to their eyes and nose. Some people who drink water containing chlorine well in excess of the MRDL could experience stomach discomfort.
- Copper** - Copper is an essential nutrient, but some people who drink water containing copper in excess of the action level over a relatively short amount of time could experience gastrointestinal distress. Some people who drink water containing copper in excess of the action level over many years could suffer liver or kidney damage. People with Wilson's Disease should consult their personal doctor.
- Fluoride** - Some people who drink water containing fluoride in excess of the MCL over many years could get bone disease, including pain and tenderness of the bones. Fluoride in drinking water at half the MCL or more may cause mottling of children's teeth, usually in children less than nine years old. Mottling, also known as dental fluorosis, may include brown staining and/or pitting of the teeth, and occurs only in developing teeth before they erupt from the gums.
- Lead** - If present, elevated levels of lead can cause serious health problems, especially for pregnant women and young children. Lead in drinking water is primarily from materials and components associated with service lines and home plumbing. The Village of Cass City is responsible for providing high quality drinking water, but cannot control the variety of materials used in plumbing components. When your water has been sitting for several hours, you can minimize the potential for lead exposure by flushing your tap for 30 seconds to 2 minutes before using water for drinking or cooking. If you are concerned about lead in your water, you may wish to have your water tested. Information on lead in drinking water, testing methods, and steps you can take to minimize exposure is available from the Safe Drinking Water Hotline or at <http://www.epa.gov/safewater/lead>.
- Total Trihalomethanes** - Some people who drink water containing trihalomethanes in excess of the MCL over many years may experience problems with their liver, kidneys, or central nervous systems, and may have an increased risk of getting cancer.

Radiological Contaminants

- Gross Alpha** - Certain minerals are radioactive and may emit a form of radiation known as alpha radiation. Some people who drink water containing alpha emitters in excess of the MCL over many years may have an increased risk of getting cancer.
- Radium 226/228** - Some people who drink water containing radium 226 or 228 in excess of the MCL over many years may have an increased risk of getting cancer.

Contaminants Not Regulated by The State of Michigan

Unregulated Contaminants are those for which EPA has not established drinking water standards. Monitoring helps EPA to determine where these contaminants occur and whether it needs to regulate those contaminants. Potential health concerns are not listed for these contaminants.

Contaminant	Date of Most Recent Testing	Level Detected In Distribution System	MCL	Likely Source of Contaminant
Sodium	01-13-2014	12 ppm	No MCL	Erosion of natural deposits
Sulfate	01-13-2014	23 ppm	No MCL	Erosion of natural deposits
Bromodichloromethane	4-16-2012	.6ppb	80ppb	By-product of drinking water chlorination
Chlorodibromomethane	4-16-2012	.5 ppb	80ppb	By-product of drinking water chlorination
Chloroform	4-16-2012	.5ppb	80ppb	By product of drinking water chlorination

All sources of drinking water are subject to potential contamination by substances that are naturally occurring or man-made. These substances can be:

- Microbial Contaminants**, such as viruses and bacteria, may come from sewage treatment plants, septic systems, agricultural livestock operations and wildlife.
- Inorganic contaminants**, such as salts and metals, which can be naturally-occurring or result from urban storm water runoff, industrial or domestic wastewater discharges, oil and gas production, mining or farming.
- Pesticides and herbicides**, may come from a variety of sources such as agriculture and residential uses.
- Radioactive contaminants**, are naturally occurring, or can be the result of oil and gas production and mining activities.
- Organic chemical contaminants**, including synthetic and volatile organic chemicals, which are by-products of industrial processes and petroleum production, can also come from gas stations, urban storm water runoff, and septic systems.

In order to ensure that tap water is safe to drink, the EPA prescribes regulations which limit the amount of certain contaminants in water provided by public systems. The FDA regulates contaminants in bottled water which must provide the same protection for public health.

MCL's (Maximum Contaminant Levels) are set at very stringent standards. To understand the possible health effects described for many regulated contaminants, a person would have to drink 2 liters of water every day at the MCL level for a lifetime, to have a "one-in-a-million chance" of experiencing the described health effect.

Some people may be more vulnerable to contaminants in drinking water than the general population. Immuno-compromised persons such as persons with cancer undergoing chemotherapy, persons who have undergone organ transplants, people with HIV/AIDS or other immune system disorders, some elderly, and infants can be particularly at risk from infections. These people should seek advice about drinking water from their health care providers. EPA/CDC guidelines on appropriate means to lessen the risk of infection by cryptosporidium and other microbiological contaminants are available from the Safe Drinking Water Hotline at: (1-800-426-4791).

Please call the Village Office if you have any questions or would like to see the reports for all of the tests the Village has conducted. The contact person for this information is Gary Barnes, telephone: (989) 872-2911.

Cass City FFA members ready to meat the need

Continued from page one.

that information to create an educational video to be shown on a loop as families get their meat donations at the food pantry.

“As you know, cooking meat to the proper temperature is crucial for food safety, yet we realized low income families may not own a meat thermometer. Part of the grant proposal was to give a meat thermometer and instructions for using it to each family who gets meat. That info, along with cost-effective recipes and tips on stretching the meat over multiple meals will come in the form of a brochure the kids will create,” she added. “This is going to be a lot of work, so they met (recently) for the first time to get the ball rolling.”

Local FFA members will also reach out to younger kids at the Tuscola County Farm Bureau Project Rural Education Days in the fall, by teaching them about nutrition.

“Here’s the coolest part, in my opinion: This project hasn’t even started and it’s already growing,” Battel pointed out. “One mom brought up the fact that a low-income family might not have a roaster in which to cook a whole chicken. A plan was created to reach out to local service clubs. If the FFA members could raise \$210 more, a disposable aluminum roasting pan will accompany each chicken. Then it was discussed that it would sure be great to provide more chickens, so a plan was hatched to reach out to local businesses, as well. If \$203 more is collected, the FFA members will be able to buy, feed and have processed 30 more chickens to donate.

“If \$700 more is raised, they could provide another whole hog,” she said. “If they bring in even more than that, they could even raise a beef animal. There might be other opportunities if funds allow, as well.”

Cass City agriscience students have some pigs in the school ag barn now. It’s possible that if enough funds are donated to process it – the cost is roughly \$200 — one of them could be donated to this project, adding another 200 pounds of meat. “If any area dairy farmers have a cull cow to donate and if enough donations come in to pay for processing — about \$400 — that could provide another 800 pounds of meat,” Battel said.

“A couple of us moms mentioned this project on Facebook, and two of the kids’ aunts from out of the area and out of state have already pledged generous donations,” she added. “We hope the response is just as generous from the Cass City community.”

More information about the project is available by contact Weyer at Cass City Junior-Senior High School at (989) 872-2148 (ext. 3305).



CASS CITY JUNIOR High FFA members (from left) Pearl Daskam, Addy Battel, Shane Auten and Ethan Healy hold the video equipment they’ll be using to create an educational video in conjunction with the hunger project.

Independent Bank closing braches

Continued from page one.

Bank executives estimate they will save about \$1.6 million a year in expenses by closing the branches while losing \$300,000 to \$400,000 in lost business.

The branch consolidation reflects the company’s ongoing cost reduction initiatives and undertakings to improve the overall efficiency of its operations, according to Independent Bank President and CEO William B. “Brad” Kessel.

The branch consolidation will be completed no later than April 30, Kessel noted, adding the company also plans to implement “certain additional staffing reductions related to its banking operations.”

The decision to close or consolidate a branch office is a very difficult one,” he said. “We recognize that it impacts some of our customers and our employees in that community. However, the ways in which we interact with our customers continues to evolve. Branch transaction volumes are declining, while mobile and other electronic channels continue to experience greater increased usage.

“It is necessary to continually evaluate our branch office footprint and make necessary adjustments in response to these changing transaction patterns,” Kessel added. “We are confident that neighboring branches, along with our many available customer channels, will be able to serve our customers well.”

The branch consolidation announcement accompanied an earnings statement announcing Independent saw fourth quarter profits of \$3.9 million in 2014, or 17 cents per share, compared to net income of \$4.8 million, or 21 cents a share, during the same period a year earlier.



CASS CITY STUDENTS and FFA members Kristen Bradley, Heaven Hartwick, Dalton Powell and Joe Sieradzki are pictured above (from left) at Munsell’s Poultry Processing in Fowlerville, where they competed in a state broiler contest last November with chickens they raised at the Cass City Ag Learning Lab. “The students had to go through the entire poultry processing of the birds and were able to assist in the process,” said Cass City agriscience teacher Russ Weyer. “Students were asked questions that were relevant to how the birds were raised, including the temperatures and type of feed.”

Scholarship honors Proctor family name

Continued from page one.

extracurricular opportunities presented,” said Kurt, who participated in theatre and music activities on campus. He was president of the men’s glee club and sang in a barber-shop octet called the Ferris Wheels, and Ferris’ Collegiate Singers. “At Ferris, you can do these kinds of things, which may not be possible at bigger schools if you are not a music or theatre major.”

However, the Ferris experience he is most pleased about is meeting Sally. The couple of 30 years recently visited the Big Rapids campus as part of their anniversary celebration. While Kurt has returned to campus as a member of the Pharmacy Forward Steering Committee, it was Sally’s first visit in three decades.

“I’m excited to be able to give back, and hopefully inspire another young person to fall in love with the pharmacy profession,” said Sally, who discovered her own connection as a student at Ferris. One of her favorite aspects of her more than 25-year career with CVS Pharmacy is working with and teaching interns.

Kurt’s connection to the business began as a child, working for his parents at Old Wood Drug in Cass City, which they owned for 33 years.

“I grew up working in that store and my mother did the accounting,” Kurt recalled. He followed in his father’s footsteps by attending Ferris’ College of Pharmacy, like a number of his cousins. In addition, other young people who worked in the store went on to earn pharmacy degrees. “I’d like to think that many of these people were inspired by my father,” he added.

“After my father passed in October 2013, my mother, Sally and I decided we wanted to establish a scholarship that would be around for a long time,” Kurt said.

Because the Proctor family has such strong ties to Cass City, future pharmacy students from the Thumb of Michigan – Tuscola, Huron and Sanilac counties – will be given scholarship preference.

“It’s where our pharmacy was and the people there were good customers of ours, so we hope that we can help students from this area that want to study pharmacy,” Kurt said.

Tom Proctor was an active member of the community. He served on several committees and boards, as well as Cass City’s Chamber of Commerce and Rotary Club. In 1972, he began the local Rotary Youth Exchange Program, bringing students from 17 countries to the Cass City area. He and Elaine hosted 11 foreign exchange students.

Elaine still resides in the Cass City area, but Kurt’s career brought him and Sally to Virginia. They now reside in Fairfax Station with their three children.

After Kurt earned his pharmacy degree from Ferris, he went on to earn a Ph.D. in pharmacy administration from the University of Texas at Austin in 1989.

Kurt began his professional career with the National Association of Chain Drug Stores (NACDS) in Alexandria, Va. He served as president of the NACDS Foundation from 2000 to 2002 and led a two-year effort to develop and launch SureScripts, an electronic-prescribing platform.

He went on to serve as the chief pharmacy officer at Mirixa Corporation, as president of KAP Services, LLC and as a pharmacist at VHQC. He currently serves as the senior vice president of Strategic

Initiatives for the National Community Pharmacists Association (NCPA).

Since 2013, Kurt has spearheaded a project called Simplify My Meds, a turnkey medication synchronization program developed for the exclusive use of NCPA members. The program provides pharmacists with the tools, training and marketing to set up a medication synchronization program in their pharmacy.

The program helps patients take their medications correctly. “As a result, patients are less likely to end up in the hospital,” Kurt noted.

“Medicine has the great power to heal and improve the quality of life, but taken incorrectly, medicine can do serious harm,” said Carla Miller, executive director of the Ferris Foundation. “This generous gift from the Proctor family invests in pharmacy students, helps ease the financial burden for families, and will yield well-trained Ferris phar-

macists who will go on to help people achieve the best results from their medications.”

Stephen Durst, dean of Ferris’ College of Pharmacy, said the Proctor Family Endowed Scholarship is truly a family gift and it demonstrates their passion for Ferris and the pharmacy profession.

“It is the Proctor family’s legacy and pride in the college and their commitment to its future and our students’ future that is demonstrated by this generous contribution,” Durst said. “Through the endowment, students will begin their careers in pharmacy knowing that a family of Ferris graduates is assisting them. What a great source of encouragement and motivation as the students enter the pharmacy profession.”

More information about the Proctor Family Endowment Scholarship is available by contacting The Ferris Foundation at (231) 591-2365.



Kurt and Sally Proctor

Take your sweetheart out for Valentine’s Day!

Sherwood on the Hill

Gagetown

Saturday, February 14, 2015 ~ 4:00 p.m. - 8:00 p.m.

Order from the following menu by Feb. 11:

Prime Rib \$18⁹⁵ • Steak & Lobster \$21⁹⁵

• Jumbo Shrimp \$15⁹⁵

Seafood Platter (Shrimp, Cod, Perch & Walleye) \$17⁵⁰

All Dinners include: Wine, soup, salad with house dressing, baked potato, Rolls and dessert.

Call for reservations by Feb. 11
(989) 665-9971 or (989) 550-9971

**Send Letters to the Editor to
Cass City Chronicle
P.O. Box 115, Cass City**

Nick’s Country Oven would like to welcome Yvonne Zartman as our personal baker!

Yvonne has been making homemade desserts for more than 30 years! The new pie cooler will feature homemade daily baked desserts, including pies, cookies, parfaits and cakes.

Bring your loved ones to
Nick’s Country Oven
for a homemade valentine’s candle light dinner!

Saturday, February 14 ♥ 4:30 - 9:30 p.m.

We will be serving a special Valentine’s menu!
Please call about menu options.
There may be a wait without reservations, please call
(989) 872-4500

Desserts
Chocolate Fountain

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 contact Publisher Clarke Haire at
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 clarke@ccchronicle.net

Cass City grapplers shine at assembly; set record for wins



CASS CITY wrestlers Darren Dickson, left, and T.J. Moore, right, each posted a pair of victories last week in front of a loud Red Hawk student body gathered for an afternoon that featured a school-wide assembly. Notwithstanding their accomplishments, it was Tyler Hool, center, who received the largest ovation on the day.

Wow, quite a week for the Cass City wrestling team.

The week started with the Red Hawk grapplers taking on a pair

of Greater Thumb Conference foes Wednesday in a rare afternoon match witnessed by hundreds of partisan Red Hawk fans during the school-

wide assembly.

Coach Don Markel's squad didn't waste the opportunity to showcase their talents and came away with a pair of victories, defeating Brown City, 65-12, before whipping Vassar, 54-26.

Double winners for Cass City on the day included Seth Osentoski, Darren Dickson, Fred Leeson, Dominik Navara, Brent Baker, T.J. Moore, Daymon Tabako and Ethan Montei.

With the two victories, Cass City's conference record now stands at 6-1 entering the conference meet Saturday in Bad Axe where Cass City will need to place ahead of Marlette in order to gain at least a

share of the title.

"We are finally getting some of our wrestlers healthy as we approach the league meet and district action," said Markel.

The week ended Saturday with the Red Hawks claiming the championship at the Midland Bullock Creek Team Tournament.

Cass City placed first in the 8-team field with a perfect 5-0 showing. They defeated Saginaw Heritage 69-12, Saginaw Nouvel 81-0, and Chesaning 41-37 in pool play matches, before defeating Bay City Central 46-26 and Corunna 45-35 to capture the first place trophy. Trailing Cass City in the final team standings were, Chesaning, Bay City Central,

Essexville-Garber, Saginaw Heritage, Midland Bullock Creek and Saginaw Nouvel.

For the champions, Wyatt Dickson, Blake Lebioda, Navara, and Montei all recorded perfect 5-0 showings, while Darren Dickson was 4-0, Moore was 3-0 and Josh Daniels was 2-0. Seth Osentoski was 4-1.

"Ethan Montei improved to 33-2 for the season and set a career milestone Saturday posting his 100th career victory," Markel said. Adding, "Cass City's dual meet record now stands at 36-10. The 36 victories surpass the previous record of 32 set in 2009-10."



SENIOR LAUREN Scott pressures Vassar's Elizabeth Cypher during Thursday's GTW contest in Cass City. Scott scored a season-high 8 points in vain for the Red Hawks.

Lady Hawks fade to Vassar in Greater Thumb West tilt

Vassar's success in the Greater Thumb West continued Thursday in Cass City, where the Lady Vulcans defeated the Red Hawks for the second time this season.

The defensive battle had Vassar up 15-11 at the intermission and 29-21 to start the final frame. The visitors then used a 5-of-5 showing at the foul line in crunch time to seal the 40-27 win.

Despite the final spread, it was the Red Hawks who led early after steals near the half court line helped the host take a quick 4-0 lead. Lauren Scott and Alliah Riddle both canned shots to put Cass City on top.

Vassar's Becca Huizar got on track in the period before the break, but could only convert one of 4 shots from the foul line that allowed Cass City to remain close entering the final half. Still, Huizar scored a dozen of her game high 15 points after the break to help the Vulcans improve to 4-2 in the GTW, 5-7 overall.

Riddle and Scott each hit a pair of 3-point bombs in the 2 middle quarters, but the hosts were held to just an Erin Zdrojewski field goal and a pair of free throws from Hunter Langenburg elsewhere during the 16 minute span.

"It was nice to see Lauren knock down a couple of shots. She has

Please turn to page 10.



JACOB WRIGHT scores along the baseline in Michigan Summit League action Thursday against Bay City All Saints. (Story page 10.)

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Hawks score season low in GTW setback

What a difference a week makes. After scoring a season high point total in a victory over Bay City All Saints just 7 days prior, the Cass City boys basketball team tallied a season low point total Friday in a Greater Thumb West contest against visiting Vassar.

A huge opening half was the story in the 39-26 decision. Vassar held their host to just a pair of Kyle Ross free throws in the initial quarter and grabbed a 17-2 advantage that the Vulcans stretched to 27-9 by the intermission.

While Cass City was cold, Vassar's Colton Fabbro was hot. He hit 4 jumpers before the break, including 3 treys in the opening 8 minutes to help the visitors take control.

Meanwhile, Cass City's offensive production from the floor in the period before the break consisted of a Sawyer Cuthrell trey and a Parker Haire driving lay in, followed by Logan Schenk's basket under the

basket on an assist by Haire on a drive and dish down the lane.

"(We) did not shoot the ball very well which has been our problem for most of the year. Defense was good. Hopefully we can learn from our mistakes and keep getting better," said Cass City Coach Aaron Fernald.

Cass City used its defense to slice 5 points from the double digit margin entering the final frame holding Vassar to solo baskets by Luke Bogart and Blake Ruppall.

Leading 31-18, both teams traded baskets to the final whistle accounting for the lopsided victory.

Fabbro was the game's only player to reach double figures and posted 13 points to pace Vassar, while Evan Wilcox chipped in 8 points. Bogart and Tyler Humpert split 14 points for the winners.

For Cass City, Ross and Haire each tossed in 7 points, while Cuthrell added 6.

Gymnastic team competes at St. Johns Invitational

Alexus Bates placed 11th in the all around Saturday at the St. Johns Invitational to lead the Cass City gymnastics team to a middle of the pack finish at the 10-school gathering.

Haslett captured team honors over the weekend with 135.550 points, while East Lansing edged Vassar 125.075 to 122.175 for runner-up honors. Cass City came in 6th place in the team standings with a total of 108.80.

Bates' marks on the day included an 8.650 on the vault, 6.675 on the bars, 8.3 on the balance beam and 7.550 on the floor exercise. Other top showings for Cass City were turned in by Kendra Kerkau and Miranda Spry. Kerkau recorded scores of 8.050 on the vault and 7.025 on the bars, while Spry posted a score of 7.950 on the vault. Sophia Romain's score of 7.4 on the balance beam completes the list of regional qualifying scores for the Lady Red Hawks.

Regional competition is slated for March 7 in Walled Lake.

Tough week ahead for Cass City lady hoopsters

Continued from page 9.

good mechanics and I always believed that a little confidence is all she needs to become a consistent scorer," said Cass City Coach Clarke Haire.

The contest also marked the return of senior forward Erika Martin for the Red Hawks. She missed the first 2 months of the season, recovering from ACL surgery.

"Erika has been to nearly every practice since we started in November. Seeing her running the court put a huge smile on my face. She's still only about 75 percent, but hopefully will continue on the path

to recovery," Haire said.

Scott and Riddle combined for 19 points - including a season-best 8 point by Scott - but no other Red Hawk player scored more than 3.

For Vassar, Kirsten Walker and Jaylee Burnham registered 7 and 6 points, respectively.

A tough week lies ahead for the Cass City team as they are scheduled to meet conference leaders Reese and USA this week. Adding to the Red Hawks woes, the team will be short-handed according to Haire.

"Getting Erika back couldn't come soon enough. We are down to 7 players for this week's games," he said noting Hunter Langenburg is in Puerto Rico to attend a wedding.

Fabulous Four's Fearless Forecast 2015 Basketball Picks Feb. 3-7



	Krysta Boyce	Tom Montgomery	Geoff Morgan	Doug Hyatt
BOYS' BASKETBALL WEDNESDAY, FEB. 4				
Vassar at Bad Axe	Bad Axe	Vassar	Bad Axe	Bad Axe
Cass City at Reese	Reese	Reese	Reese	Reese
USA at Saginaw Nouvel	Saginaw	Saginaw	Saginaw	USA
Mayville at Akron-Fairgrove	Akron-Fairgrove	Akron-Fairgrove	Akron-Fairgrove	Akron-Fairgrove
FRIDAY, FEB. 6				
Cass City at USA	Cass City	Cass City	Cass City	USA
Caseville at Kingston	Kingston	Kingston	Kingston	Kingston
Owen-Gage at CPS	CPS	CPS	CPS	CPS
GIRLS' BASKETBALL TUESDAY, FEB. 3				
Vassar at Bad Axe	Bad Axe	Vassar	Vassar	Vassar
Cass City at Reese	Reese	Reese	Reese	Reese
Caro at USA	USA	Caro	USA	USA
Flint Int. at Owen-Gage	Flint	Flint	Flint	Flint
WEDNESDAY, FEB. 4				
Kingston at Imlay City	Imlay City	Imlay City	Kingston	Kingston
THURSDAY, FEB. 5				
Ubyly at Bad Axe	Bad Axe	Ubyly	Bad Axe	Bad Axe
Cass City at USA	USA	USA	USA	USA
FRIDAY, FEB. 6				
Owen-Gage at CPS	CPS	CPS	CPS	CPS
SATURDAY, FEB. 7				
USA at Valley Lutheran	USA	Valley Lutheran	USA	USA

LAST WEEK	13 - 3	13 - 3	13 - 3	13 - 3
SEASON RESULTS	85-27(75%)	75-37(66%)	82-30 (73%)	87-25 (77%)

Owen-Gage suffers defeats in league play to Bay City All Saints and SASA

The Owen-Gage boys' basketball team will enter play in February searching for their maiden Michigan Summit League victory after the Bulldogs fell Thursday to visiting Bay City All Saints.

With the 63-39 win, Bay City improves to 6-1 in conference play and 8-4 overall, while Owen-Gage slides to 0-6 in league affairs and 2-10 overall.

A well-balanced offense — 4 players had 7 points or more — saw Bay City jump out in front, 14-9, early and then extend the gap to 35-23 to enter the final half.

The Cougars' defense held Owen-Gage to a David Binder basket in the third stanza and was able to remove most doubt from the game's outcome as a 15-2 spurt resulted in a 25 point cushion entering the final 8 minutes.

For Bay City, Josh Dorion tossed in 20 points, while Justin Bates and Hunter Skorzewski chipped in 16 and 10 points, respectively.

For Owen-Gage, Jacob Wright hit for 17 markers, while Dan Good added 11.

SASA

Also last week, an up tempo pace Tuesday saw host Saginaw Arts and Science Academy (SASA) take a 17-15 edge after one quarter, only to trail 29-27 at the intermission.

Wright and Good took care of the scoring duties in the opening quarter, where Good used a 3-4 effort at the foul line and a pair of driving baskets to tally 7 early points.

Wright, meanwhile, was just heating up in the opening 8 minutes with 4 field goals, and continued his assault on the visitors with 10 second quarter points that included a pair of shots from beyond the 3-point arc.

Bay City's defensive intensity after the break was able to limit Owen-Gage to a pair of Binder field goals during a 24-6 run to start the final half.

Trailing 51-35, Binder hurt the visitors from the perimeter in the closing minutes, but 2 treys from the Bulldog underclassman wouldn't be enough to challenge the winners,

who won by a final margin of 69-56. Wright recorded a game-high 27 points, while Binder finished with 15 markers and Good, 11.

Dre Allen scored 21 of his team-best 23 points in the final 3 frames for Bay City. Michah Webster tossed in 11 and Alex Roberson, 10, to complete the Cougars' list of double figure scorers.

Schneeberger's ATHLETE of the WEEK

Schneeberger's choice for this week's "Athlete of the Week" award winner is Ethan Montei.

The Cass City wrestler, who has battled all the way back from an early season wrist injury, recorded his 100th career victory over the

weekend to help the Red Hawks bring home the championship hardware at the Midland Bullock Creek Team Tournament.

Montei recorded a 5-0 record at the 8-team event to improve to 33-2 on the year. Earlier last week, the Red Hawk senior was a double winner in a Greater Thumb Conference outing with Brown City and Vassar.

Montei has been a key contributor to this year's team success, according to Coach Don Markel. The Red Hawk grapplers have 36 dual meet victories to this point of the campaign, the most in school history.



Ethan Montei

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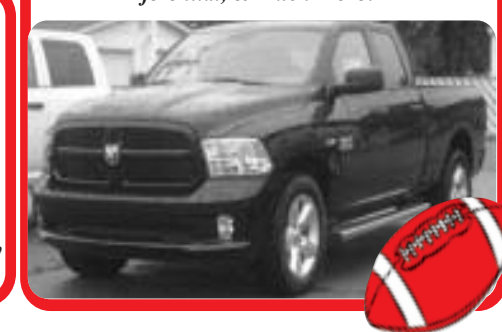
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Cass City Jr./Sr. High School 2014-15 Winter Sports Schedules

Support your favorite teams all season long with this guide to Cass City High School's big games!

BOYS' BASKETBALL

All games at 6 p.m. unless noted

12/10 Sandusky 44, Cass City 29
12/12 Caro 56, Cass City 51
12/17 Harbor Beach 59, Cass City 47
12/19 Cass City 49, Memphis 28
1/9 Bad Axe 50, Cass City 37
1/14 Marlette 40, Cass City 32
1/21 Cass City 47, Lakers 42
1/23 Cass City 57, BCAS 38
1/30 Vassar 39, Cass City 26
2/4 Reese
2/6 USA
2/11 Bad Axe
2/13 Brown City
2/18 Mayville
2/20 Deckerville (Snowcoming)
2/25 Lakers
2/27 Reese
3/3 Vassar
3/5 USA
3/9-3/13 Districts @ Bad Axe

GIRLS' BASKETBALL

All games at 6 p.m.

12/2 Cass City 32, Harbor Beach 72
12/5 Cass City 47, Memphis 37
12/9 Cass City 13, Sandusky 57
12/10 Cass City 27, Caro 52
12/16 Cass City 34, Vassar 35
12/18 Cass City 16, USA 58
1/6 Ubyly 51, Cass City 17
1/8 Bad Axe 51, Cass City 32
1/13 Marlette 54, Cass City 15
1/20 Lakers 64, Cass City 44
1/22 Cass City 41, Mayville 34
1/29 Vassar 40, Cass City 27
2/3 Reese
2/5 USA
2/10 Bad Axe
2/12 Brown City
2/17 Akron-Fairgrove
2/19 Deckerville
2/24 Lakers
2/26 Reese
3/2-3/6 Districts @ Bad Axe

WRESTLING

12/10 Millington 6:00 p.m.
12/13 Marlette Team Tourny 8:00 a.m.
12/17 Caro 1:30 p.m.
12/20 Cros-Lex Team Tourny 9:00 a.m.
1/3 North Branch Team Tourny 9:00 a.m.
1/7 Memphis/EPB Lakers 6:00 p.m.
1/10 Saginaw Heritage 9:00 a.m.
1/14 Bad Axe/Marlette 1:30 p.m.
1/17 Marysville Team Tourny 8:00 a.m.
1/22 Sandusky/Mayville 6:00 p.m.
1/24 Mayville Team Tourny 9:00 a.m.
1/28 Vassar/Brown City 1:30 p.m.
1/31 Bullock Creek Team Tourny 8:30 a.m.
2/7 GTC League Meet @Bad Axe TBD
2/11 Team Districts TBD
2/14 Individual Districts TBD
2/18 Team Regionals TBD
2/21 Individual Regionals TBD
2/27-28 Team State Finals @ Battle Creek TBD
3/5-3/7 Team State Finals @Auburn Hills TBD

GYMNASTICS

12/10 Vassar 6:30 p.m.
1/10 Fraser Invitational 9:00 a.m.
1/13 Vassar 6:30 p.m.
1/17 Milford-Lakeland 8:30 a.m.
1/22 Vassar 6:30 p.m.
1/31 St. John Invitational 10:00 a.m.
2/7 Vassar Invite 12:00 p.m.
2/26 Vassar 6:30 p.m.



Area Standings

Boys' Basketball				Girls' Basketball					
Greater Thumb West				Greater Thumb West					
	W	L		W	L	W	L		
Bad Axe	4	0	9	3	Reese	4	0	9	3
Reese	2	1	7	4	USA	5	1	8	3
USA	2	2	7	3	Vassar	4	2	5	7
Vassar	2	2	8	3	EPBP	2	3	5	8
Cass City	1	2	3	7	Bad Axe	1	4	4	8
EPBP	0	5	3	10	Cass City	0	5	2	10
Greater Thumb East				Greater Thumb East					
	W	L		W	L	W	L		
Harbor Beach	3	0	8	4	Sandusky	5	0	12	0
Sandusky	3	0	7	5	Marlette	5	1	11	3
Brown City	2	1	6	5	Brown City	3	1	9	3
Marlette	2	2	8	5	Harbor Beach	1	3	8	4
Ubyly	1	4	3	9	Ubyly	1	5	4	10
Memphis	0	4	1	11	Memphis	0	5	1	11
NCTL				NCTL					
	W	L	W	L		W	L	W	L
Kingston	8	0	9	3	Kingston	9	0	12	2
Peck	6	1	9	3	Deckerville	7	2	10	3
North Huron	4	3	5	7	North Huron	5	3	5	10
Deckerville	3	4	4	7	CPS	5	4	8	5
Mayville	2	5	3	5	Peck	3	5	6	9
CPS	2	6	3	8	Mayville	1	8	1	9
Caseville	0	7	0	8	Caseville	0	8	1	11
Michigan Summit League				Michigan Summit League					
	W	L	W	L		W	L	W	L
Flint Int.	4	0	4	8	BCAS	6	0	10	3
BCAS	6	1	8	4	SASA	4	1	11	1
SASA	3	2	3	6	Akron-Fair.	2	3	4	7
Akron-Fair.	1	4	7	4	Owen-Gage	1	5	6	7
Owen-Gage	0	6	2	10	Flint Int.	0	4	1	6

FOLLOW THE HAWKS AT HOME!

Girls' Basketball
Jan. 29 ~ Vassar ~ 6 p.m.

Boys' Basketball
Jan. 30 ~ Vassar ~ 6 p.m.

Wrestling
Jan. 28 ~ Vassar/Brown City ~ 6 p.m.

JH Boys' Basketball
Feb. 4 ~ USA ~ 5:30 p.m.

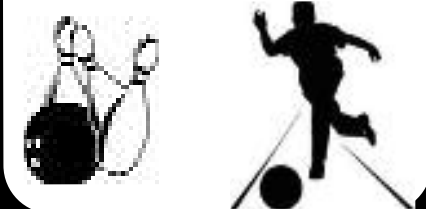
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BOWLING

All meets at 4 p.m. unless noted

1/8 North Huron
1/13 Harbor Beach
1/15 Ubyly
1/20 USA
1/27 Brown City
2/5 Reese
2/10 Bad Axe
2/12 Sandusky
2/14 Conf. Singles Tourny @ Sandusky
2/17 Girls Position RD @ Harbor Beach
2/19 Boys Position RD @ Capac 4:00 p.m.
2/21 Conf. Team Tourny @ Bad Axe



JH BOYS' BASKETBALL

All games at 5:30 p.m.

1/14 USA
1/15 EPBP Lakers
1/20 Reese
1/21 Vassar
1/26 USA
1/28 Reese
2/2 Vassar
2/4 USA
2/9 Reese
2/11 Vassar
2/14 8th grade League Tourny



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ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest. MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Chad Deming and Richelle Deming, husband and wife, original mortgagor(s), to Option One Mortgage Corporation, a California Corporation, Mortgagee, dated March 3, 2006, and recorded on March 21, 2006 in Liber 1074 on Page 1053, in Tuscola county records, Michigan, and assigned by said Mortgagee to Deutsche Bank National Trust Company, as Trustee for Soundview Home Loan Trust 2006-OPT5, Asset-Backed Certificates, Series 2006-OPT5 as assignee, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Six Thousand Two Hundred Forty-Three and 63/100 Dollars (\$106,243.63).

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Tuscola County, at 10:00 AM, on February 12, 2015.

Said premises are situated in Township of Arbelia, Tuscola County, Michigan, and are described as: The South 200 feet of the North 759 feet of the West 333 feet of the Southwest 1/4 of the Northwest 1/4 of Section 9, Town 10 North, Range 7 East.

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

If the property is sold at foreclosure sale under Chapter 32 of the Revised Judicature Act of 1961, pursuant to MCL 600.3278 the borrower will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damaging the property during the redemption period.

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Attorneys For Servicer
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File #157753F02

1-14-4

IF YOU ARE NOW ON ACTIVE MILITARY DUTY OR HAVE BEEN IN THE PRIOR ONE YEAR, PLEASE CONTACT OUR OFFICE AT 586-777-0770 NOTICE OF MORTGAGE FORECLOSURE SALE MORTGAGE SALE-Default having been made in the terms and conditions of a mortgage made by RHONDA PALMER, a single woman, 638 WILMOT STREET, VASSAR, MI 48768, Mortgagor(s) to FRANKENMUTH CREDIT UNION, 580 NORTH MAIN STREET, FRANKENMUTH, MI 48734, Mortgagee dated DECEMBER 6, 2007, and recorded in the office of the Register of Deeds for Tuscola County, and State of Michigan on DECEMBER 17, 2007, in LIBER 1137 on PAGE 258 of Tuscola County Records and Scrivener's Affidavit dated MAY 14, 2014, and recorded on MAY 16, 2014, in LIBER 1307 on PAGE 736 of Tuscola County Records on which mortgage there is claimed to be due, at the date of this notice, for principal and interest, the sum of FORTY TWO THOUSAND TWO HUNDRED SIXTY TWO AND 21/100THS (\$42,262.21) DOLLARS at 4% percent per annum and attorney fees as provided for in said Mortgage, and no suit or proceedings at law or in equity have been instituted to recover the moneys secured by said Mortgage, or any part thereof; NOTICE IS HEREBY GIVEN 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 FEBRUARY 19, 2015, AT 10:00 A.M. local time, said Mortgage will be foreclosed by a sale at public auction, to the highest bidder in the main lobby of the Courthouse in the Village of Caro, Tuscola County, Michigan (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, aforesaid, on said mortgage with interest thereon 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:

CITY OF VASSAR, COUNTY OF TUSCOLA AND STATE OF MICHIGAN, to wit: LOT 8, BLOCK 5, HARRINGTON'S ADDITION TO THE VILLAGE (NOW CITY) OF VASSAR, ACCORD-

ING TO THE PLAT THEREOF AS RECORDED IN LIBER 1, PAGE 23A OF PLATS, TUSCOLA COUNTY RECORDS. MORE COMMONLY KNOWN AS: 638 WILMOT STREET, VASSAR, MI 48768 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 600.3241 a, the property may be redeemed during the thirty (30) days immediately following the sale. TO ALL PURCHASERS: The foregoing Mortgagee can rescind the sale. In that event, your damages, if any, are limited solely to the return of the bid amount tendered at sale, plus interest. If the property is sold at foreclosure sale, pursuant to MCL 600.3278, the borrower will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damage to the property during the redemption period.

Dated: 1-21-15
KENNETH C. BUTLER II (P 28477)
ATTORNEY FOR MORTGAGEE
24525 Harper Avenue St. Clair Shores, MI 48080
(586) 777-0770

1-21-5

NOTICE OF MORTGAGE FORECLOSURE SALE

This firm is a debt collector attempting to collect a debt. Any information we obtain will be used for that purpose.

Default has occurred in the conditions of a mortgage made by ARTHUR L. BARCLAY, a single man ("Mortgagor"), to CHEMICAL BANK, a Michigan banking corporation, having an office at 333 E. Main Street, Midland, Michigan 48640-6511 (the "Mortgagee"), dated February 4, 2014, and recorded in the office of the Register of Deeds for Tuscola County, Michigan on February 24, 2014, in Liber 1301, Page 1424 (the "Mortgage"). By reason of such default, the Mortgagee elects to declare and hereby declares the entire unpaid amount of the Mortgage due and payable forthwith. Mortgagee is the owner of the indebtedness secured by the Mortgage. As of the date of this Notice there is claimed to be due for principal and interest on the Mortgage the sum of Sixty-Two Thousand Nine Hundred Twenty-Four and 22/100 Dollars (\$62,924.22). No suit or proceeding at law has been instituted to recover the debt secured by the Mortgage or any part thereof.

Notice is hereby given that by virtue of the power of sale contained in the Mortgage and the statute in such case made and provided, and to pay the above amount, with interest, as provided in the Mortgage, and all legal costs, charges and expenses, including the attorney fee allowed by law, and all taxes and insurance premiums paid by the undersigned before sale, the Mortgage will be foreclosed by sale of the mortgaged premises at public vendue to the highest bidder at the Tuscola County Courthouse in Caro, Michigan on Thursday the 26th day of February, 2015, at ten o'clock in the forenoon. The premises covered by the Mortgage are situated in the Township of Fremont, County of Tuscola, State of Michigan, and are described as follows: Beginning at the Northwest corner of the East 1/2 of the Northwest 1/4 of Section 27, Town 11 North, Range 9 East; thence East 313 feet; thence South 209 feet; thence West 313 feet; thence North 209 feet to the point of beginning.

Together with all existing or subsequently erected or affixed buildings, improvements and fixtures; all easements, rights of way, and appurtenances; all rights to make divisions of the land that are exempt from the platting requirements of the Michigan Land Division Act, as it shall be amended; all water, water rights, watercourses and ditch rights (including stock in utilities with ditch or irrigation rights); and all other rights, royalties, and profits, relating to the premises, including without limitation all minerals, oil, gas geothermal and similar matters.

Commonly known as: 341 W. Snover Road, Mayville, Michigan 48744
P.P. #79-011-027-000-1300-00

Notice is further given that the length of the redemption period will be six (6) months from the date of sale, unless the premises are abandoned. If the premises are abandoned, the redemption period will be the later of thirty (30) days from the date of the sale or upon expiration of fifteen (15) days after the Mortgagor is given notice pursuant to MCLA §600.3241a(b) that the premises are considered abandoned and Mortgagor, Mortgagor's heirs, executor, or administrator, or a person lawfully claiming from or under one (1) of them has not given the written notice required by MCLA §600.3241a(c) stating that the premises are not abandoned.

If the premises are sold at a foreclosure sale, under MCLA §600.3278 the Mortgagor will be held responsible to the person who buys the premises at the mortgage foreclosure sale or to the Mortgagee for damaging the premises during the redemption period.
Dated: January 21, 2015
CHEMICAL BANK
Mortgagee

Timothy Hillegonds
WARNER NORCROSS & JUDD LLP
900 Fifth Third Center

111 Lyon Street, N.W.
Grand Rapids, MI 49503-2487
(616) 752-2000
12078412-1

1-21-4

NOTICE OF MORTGAGE FORECLOSURE SALE THIS FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE.

MORTGAGE SALE: Default having been made in the conditions of certain Mortgage made by DUANE E. WEBSTER, a single man, and CINDY E. WEBSTER n/k/a Cindy E. Cox, a single woman, (formerly husband and wife) of 5625 Arbelia Road, Millington, MI, to THE UNITED STATES OF AMERICA, acting through Rural Development, United States Department of Agriculture, with its Office being located at 4300 Goodfellow Blvd., Building 105, FC-215, St. Louis, MO, 63120, the Mortgagee, the Mortgage being dated January 24, 1985, and recorded January 24, 1985, in Liber 547, Pages 1054-1057 in Tuscola County Records, and the Borrower having assumed a prior mortgage between BARRY HALLWOOD and EULETTA HALLWOOD, husband and wife and THE UNITED STATES OF AMERICA, acting through Rural Development, United States Department of Agriculture, the Mortgage being dated May 27, 1975 and recorded in Liber 449, Pages 882-885, Tuscola County Records, and the debt of the prior Mortgage having been added to the debt of the January 24, 1985 Mortgage, pursuant to said Mortgage; which is being foreclosed hereby; and such Mortgage being given to secure Promissory Note payable to the Government, and by reason of such default the Mortgagee elects to declare the entire unpaid amount of such Mortgage due and payable forthwith, on which Mortgage there is claimed to be due as of January 21, 2015, for principal, interest and other charges, the sum of SIXTY TWO THOUSAND, SEVEN HUNDRED, SEVENTY-SEVEN AND 73/100 (\$62,777.73) DOLLARS, and no proceedings having been instituted at law or equity to recover the debt now remaining secured by said Mortgage, or any part thereof, whereby the power of sale contained in said Mortgage has become operative; Now, Therefore, Notice is Hereby Given that by virtue of the power of sale contained in said Mortgage and in pursuance of the statute of the State of Michigan in such case made and provided, the said Mortgage will be foreclosed by a sale of the premises therein described, or so much thereof as may be necessary, at public auction, to the highest bidder, at the County Courthouse at 440 N. State Street, in the City of Caro, County of Tuscola, Michigan, that being the place of holding the Circuit Court in and for said County, on THURSDAY, FEBRUARY 19, 2015 at 10:00 a.m., local time, and said premises will be sold to pay the amount due as aforesaid on the Mortgage together with 11.88% interest, legal costs, attorneys' fees and also any taxes and insurance that said Mortgagee does pay on or prior to the date of said sale; which said premises described in said Mortgage are situated in the State of Michigan, Tuscola County and are described as: Part of the Northeast one quarter of Section 31, Township 10 North, Range 8 East, Millington Township. Described as beginning at a point on the North line of said Section 31, which is North 89 degrees 37 minutes 20 Seconds West, 1111.61 feet from the Northeast corner of said Section 31, thence continuing along said North line North 89 degrees 37 minutes 20 seconds West, 230.00 feet; thence South, 335.14 feet; thence South 89 degrees 37 minutes 20 seconds East, 230 feet; thence North 335.14 feet to the point of beginning. Containing 1.77 acres and subject to the use of the Northerly 33.0 feet thereof as Arbelia Road. During the six (6) months immediately following the sale, the property may be redeemed unless the property is abandoned, in which case the redemption period shall expire thirty (30) days from the date of sale. According to MCL §600.3278, if the property is sold at a foreclosure sale, the borrower will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damaging the property during the redemption period.

For further information with regard to this foreclosure, contact USDA - Rural Development, Centralized Servicing Center, Foreclosure Centralization Initiative, 4300 Goodfellow Blvd., Building 105, FC-215, St. Louis, MO, 63120, telephone (800) 349-5097 ext. 4500. Dated: January 21, 2015 UNITED STATES OF AMERICA, acting through the Farmers Home Administration (now Rural Development), United States Department of Agriculture, Mortgagee Michael I. Conlon (P43954) Running, Wise, Ford, P.L.C. 326 E. State Street, P.O. Box 686 Traverse City, MI 49685-0686

1-21-4

MORTGAGE SALE - Default having been made in the terms and conditions of a certain mortgage made by Tracy Lince, a married woman, and Jeffrey A. Lince, her husband of Tuscola County, Michigan, Mortgagor to Mortgage Electronic Registration Systems, Inc. as nominee for, Republic Bank dated the 15th day of April, 2004, and recorded in the office of the Register of Deeds, for the County of Tuscola and State of Michigan, on the 28th day of April, 2004, in Liber 989, Page 1377 and modified in Loan Modification Agreement recorded December 17, 2009, in Liber 1189, Page 665 and further modified in Loan Modification Agreement recorded May 4, 2011, in Liber 1221, Page 984 and further evidenced by Affidavit of Scrivener's Error recorded May 16, 2014, in Liber 1307, Page 837 of Tuscola Records, which said mortgage was assigned to FirstMerit Bank, N.A., thru mesne assignments, on which mortgage there is claimed to be due, at the date of this notice, for principal of \$150,214.60 (one hundred fifty thousand two hundred fourteen and 60/100) plus accrued interest at 3.00% (three point zero zero) 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 19th day of February, 2015, 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 Wells, in the County of Tuscola and State of Michigan and described as follows to wit: Situated in the Township of Wells, County of Tuscola and State of Michigan: A parcel of land in the N 1/2 of the NW 1/4 of the NW 1/4 of Section 29, T12N, R10E, Wells Township, Tuscola County, Michigan, described as follows: Commencing at the NW corner of Section 29; thence N 90 deg 00 minutes 00 seconds E. along the N section line of said section, 658.24 feet to the point of beginning; thence N 90 deg 00 minutes 00 seconds East, along the N section line 330.50 feet; thence S 00 deg 11 minutes 20 seconds W, 1,321.93 feet to a point on the N 1/8 line of said section; thence N 89 deg 58 minutes 21 seconds W, along the N 1/8 line, 330.50 feet; thence N 00 deg 11 minutes 20 seconds E, 1,321.77 feet to the point of beginning. Commonly known as: 2580 Ross Rd. Tax Parcel No.: 022-029-000-0600-01 If the property is sold at a foreclosure sale the borrower, pursuant to MCLA 600.3278 will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damaging the property during the redemption period.

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 21, 2015
By: Stuart A. Best
Attorney For Foreclosing Entity
Welman, Weinberg & Reis Co., L.P.A.
2155 Butterfield Drive, Suite 200-S
Troy, MI 48084
WWR# 10126566

1-21-4

IF YOU ARE NOW ON ACTIVE MILITARY DUTY OR HAVE BEEN IN THE PRIOR ONE YEAR, PLEASE CONTACT OUR OFFICE AT 248-502-1400.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Russell Hoard Jr., a single man, to Mayville State Bank, Mortgagee, dated February 11, 2008 and recorded February 19, 2008 in Liber 1141, Page 1055, and Loan Modification Agreement recorded on March 20, 2012, in liber 1243, page 634, Tuscola County Records, Michigan. Said mortgage is now held by The First State Bank, by assignment. There is claimed to be due at the date hereof the sum of One Hundred Six Thousand Six Hundred Fifteen and 25/100 Dollars (\$106,615.25) including interest at 5% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue at the place of holding the circuit court within Tuscola County, Michigan at 10:00 AM on FEBRUARY 19, 2015.

Said premises are located in the Township of Arbelia, Tuscola County, Michigan, and are described as: The East 290 feet of the West 590 feet of the Northwest 1/4 of the Northwest 1/4 of Section 21, Town 10 North, Range 7 East, Arbelia Township, Tuscola County, Michigan; Except the East 150 feet of the North 350 feet thereof. Also, including the East 25 feet of the West 300 feet of the North 474 feet of the Northwest 1/4 of the Northwest 1/4 of Section 21,

also including the East 35 feet of the West 275 feet of the North 249 feet of the Northwest 1/4 of the Northwest 1/4 of Section 21, Town 10 North, Range 7 East, Arbelia Township, Tuscola County, Michigan.

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

If the property is sold at foreclosure sale, pursuant to MCL 600.3278, the borrower will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damage to the property during the redemption period.

Dated: January 21, 2015
Orlans Associates, P.C..
Attorneys for Servicer
P.O. Box 5041
Troy, MI 48007
File No. 15-000207

1-21-4

FORECLOSURE NOTICE This firm is a debt collector attempting to collect a debt. Any information obtained will be used for this purpose.

If you are in the Military, please contact our office at the number listed below. ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee for any reason. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest, and the purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's attorney.

MORTGAGE SALE - Default has been made in the conditions of a certain mortgage made by: Edwin Blackmer and Diane Blackmer, Husband & Wife to Mortgage Electronic Registration Systems, Inc. as nominee for First NLC Financial Services, LLC., its successors and assigns, Mortgagee, dated September 30, 2005 and recorded December 9, 2005 in Liber 1063 Page 1249 Tuscola County Records, Michigan. Said mortgage was assigned through mesne assignments to: DEUTSCHE BANK NATIONAL TRUST COMPANY, as Trustee for MORGAN STANLEY HOME EQUITY LOAN TRUST 2006-1, by assignment dated August 15, 2014 and recorded August 27, 2014 in Liber 1314, Page 43, on which mortgage there is claimed to be due at the date hereof the sum of Sixty-Three Thousand Two Hundred Forty-Eight Dollars and Three Cents (\$63,248.03) including interest 2% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, Circuit Court of Tuscola County at 10:00AM on February 19, 2015 Said premises are situated in City of Fostoria, Tuscola County, Michigan, and are described as: Beginning at a point 670.00 feet South of the Northwest Corner of the Northwest Quarter of the Southwest Quarter of Section 26, Town 10 North, Range 9 East, thence running East 168 feet, thence South 130 feet, thence West 168 feet, thence North 130 feet to the place of beginning. Commonly known as 9319 Edward Road, Fostoria MI 48435 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; or unless MCL 600.3240(17) applies.

If the property is sold at foreclosure sale under Chapter 32 of the Revised Judicature Act of 1961, under MCL 600.3278, the borrower will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damaging the property during the redemption period.

Dated: 1/21/2015
DEUTSCHE BANK NATIONAL TRUST COMPANY,
as Trustee for MORGAN STANLEY HOME EQUITY LOAN TRUST 2006-1,
Assignee of Mortgagee Attorneys:
Potestivo & Associates, P.C.
811 South Blvd. Suite 100
Rochester Hills, MI 48307
(248) 844-5123
Our File No: 13-88286

1-21-4

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

Legal Notices

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 MICHELLE R. ESSEX, A SINGLE WOMAN and EDWARD R. BOYLE, A SINGLE MAN, to INDEPENDENT MORTGAGE COMPANY, Mortgagee, dated March 17, 2008, and recorded on March 19, 2008, in Liber 1144, on Page 107, and assigned by said mortgagee to MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY, as assigned, Tuscola County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Thirty-Five Thousand Twelve Dollars and Twenty-Two Cents (\$135,012.22), including interest at 5.000% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, front entrance of the Courthouse Building in the City of Caro, Michigan, Tuscola County at 10:00 AM o'clock, on March 5, 2015 Said premises are located in Tuscola County, Michigan and are described as: PARCEL 1 - Part of the Southeast quarter of Section 2, Town 12 North, Range 9 East, described as beginning at a point which is South 0 degrees 03 minutes 05 seconds West, 755.51 feet along the East line of Section 2 to the centerline of East Dayton Road and North 65 degrees 45 minutes 00 seconds West 907.22 feet along said centerline and North 24 degrees 15 minutes 00 seconds East, 228.85 feet from the East quarter corner of said Section 2, thence continuing North 24 degrees 15 minutes 00 seconds East 203.01 feet to the East and West quarter line of Section 2, thence South 89 degrees 02 minutes 40 seconds East, 235.15 feet along said quarter line, thence South 24 degrees 15 minutes 00 seconds West 89.25 feet, thence North 65 degrees 45 minutes 00 seconds West, 50.00 feet, thence South 24 degrees 15 minutes 00 seconds West, 206.75 feet thence North 65 degrees 45 minutes 00 seconds West, 165.98 feet to the point of beginning, together with an easement of ingress and egress over and across the Westerly 20 feet of land described as part of the Southeast quarter of Section 2, Township 12 North, Range 9 East described as beginning at a point on the centerline of East Dayton Road, which is South 00 degrees 03 minutes 05 seconds West, 755.51 feet along the East line of Section 2 to the centerline of East Dayton Road and North 65 degrees 45 minutes 00 seconds West, 741.24 feet along said centerline from the East quarter corner of said Section 2 thence continuing North 65 degrees 45 minutes 00 seconds West, 165.98 feet, thence North 24 degrees 15 minutes 00 seconds East, 228.85 feet, thence South 65 degrees 45 minutes 00 seconds East, 165.98 feet, thence South 24 degrees 15 minutes 00 seconds West, 228.85 feet to the centerline of East Dayton Road.

PARCEL 2 Part of the Southeast quarter of Section 2, Town 12 North, Range 9 East, described as beginning at a point which is South 0 degrees 03 minutes 05 seconds West, 755.51 feet along the East line of Section 2 to the centerline of East Dayton Road, and North 65 degrees 45 minutes 00 seconds West, 907.22 feet along said centerline and North 24 degrees 15 minutes 00 seconds East, 228.85 feet from the East quarter corner of said Section 2; thence continuing North 24 degrees 15 minutes 00 seconds East, 203.01 feet to the East and West quarter line of Section 2; thence South 89 degrees 02 minutes 40 seconds East, 235.15 feet along said quarter line to the point of beginning; thence continuing South 89 degrees 02 minutes 04 seconds East, 62.28 feet; thence South 0 degrees 03 minutes 05 seconds West, 102.48 feet; thence North 65 degrees 45 minutes 00 seconds West, 105.0 feet; thence North 24 degrees 15 minutes 00 seconds East, 89.25 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 MCL 600.3241 or MCL 600.3241a, in which case the redemption period shall be 1 month from the date of such sale, or as to MCL 600.3241a only, 15 days from the MCL 600.3241a(b) notice, whichever is later. If the above referenced property is sold at a foreclosure sale under Chapter 600 of the Michigan Compiled Laws, under MCL 600.3278, the borrower will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damaging the property during the redemption period.

MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY
Mortgagee/Assignee
Schneiderman & Sherman, P.C.
23938 Research Drive, Suite 300
Farmington Hills, MI 48335
USBW.002929 FHA

1-21-4

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 Donna C Putnam, a single woman, Mortgageors, to Mortgage Electronic Registration Systems Inc. (MERS) as nominee for Taylor, Bean & Whitaker Mortgage Corp., Mortgagee, dated the 11th day of December, 2008 and recorded in the office of the Register of Deeds, for The County of Tuscola and State of Michigan, on the 18th day of December, 2008 in Liber 1163 of Tuscola County Records, page 1120, said Mortgage having been assigned to CARRINGTON MORTGAGE SERVICES, LLC on which mortgage there is claimed to be due, at the date of this notice, the sum of Ninety-nine Thousand Seven Hundred Sixty-seven and 85/100 (\$99767.85), 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, 2015 at 10:00 AM o'clock Local Time, said mortgage will be foreclosed by a sale at public auction, to the highest bidder, at the front entrance of the Courthouse in Village of Caro, Tuscola Cty 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 4.750 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 Koylton, County of Tuscola, State of Michigan, and described as follows, to wit: THE SOUTH 5 ACRES OF THE WEST 8 ACRES OF THE EAST 26 ACRES OF THE SOUTH 1/2 OF THE SOUTHWEST 1/4 OF SECTION 33, TOWN 11, RANGE 11 EAST, SUBJECT TO EASEMENT AND RESTRICTIONS OF RECORD. EXCEPTING AND RESERVING THE FOLLOWING DESCRIBED PREMISES SITUATED IN THE TOWNSHIP OF KOYLTON, COUNTY OF TUSCOLA, AND STATE OF MICHIGAN, TO WIT: COMMENCING AT THE SOUTH 1/4 CORNER OF SECTION 33, T11N-R11E, KOYLTON TOWNSHIP, TUSCOLA COUNTY, MICHIGAN; THENCE S 89° 27' 28" W 592.24 FEET ALONG THE SOUTH LINE OF SAID SECTION 33; THENCE N 0° 45' 27" W 735.67 FEET TO THE POINT OF BEGINNING; RUNNING THENCE N 71° 17' 45" W 279.09 FEET; THENCE N 89° 27' 28" E 263.15 FEET; THENCE S 0° 45' 27" E 92.0 FEET TO THE POINT OF BEGINNING. BEING APART OF THE SOUTHWEST 1/4 OF SECTION 33, T11N-R11E, KOYLTON TOWNSHIP, TUSCOLA COUNTY, MICHIGAN. 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. Pursuant to MCLA 600.3278, the mortgagee(s) will be held responsible to the person who buys the property at the foreclosure sale or to the mortgage holder for damaging the property during the redemption period. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagee or the Mortgagee's attorney
Dated: 01/28/2015
CARRINGTON MORTGAGE SERVICES, LLC
Mortgagee FABRIZIO & BROOK, P.C.
Attorney
for CARRINGTON MORTGAGE SERVICES, LLC
700 Tower Drive, Ste. 510
Troy, MI 48098
(248) 362-2600
CMS FHA PUTNAMDON

1-28-4

Notice Of Mortgage Foreclosure Sale

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

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest. MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Jason L. Hulburt, a married man and Shari L. Hulburt, his wife, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., Mortgagee, dated March 13, 2006, and recorded on March 21, 2006 in Liber 1074 on Page 1245, and modified by agreement dated October 10, 2012, and recorded on

November 20, 2012 in Liber 1265 on Page 749, and modified by Affidavit or Order executed on May 19, 2008 and recorded on May 22, 2008 in Liber 1150 on Page 108, and assigned by mesne assignments to MidFirst Bank 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 One Hundred Ninety-Five Thousand Two Hundred Seventy-Eight and 13/100 Dollars (\$195,278.13).

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Tuscola County, at 10:00 AM, on March 5, 2015.

Said premises are situated in Township of Elkland, Tuscola County, Michigan, and are described as: The East 30 acres of the Northwest 1/4 of the Northwest 1/4 Section 13, Town 14 North, Range 11 East.

Affidavit of Affixture recorded in Liber 1079, Page 421 and further evidenced by Affidavit of Scrivener's Error recorded in Liber 1298, Page 835

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.

If the property is sold at foreclosure sale under Chapter 32 of the Revised Judicature Act of 1961, pursuant to MCL 600.3278 the borrower will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damaging the property during the redemption period.

Dated: February 4, 2015
For more information, please call:
FC S (248) 593-1304
Trott Law, P.C.
Attorneys For Servicer
31440 Northwestern Hwy Ste 200
Farmington Hills, Michigan 48334-5422
File #136701F06

2-4-4

Notice Of Mortgage Foreclosure Sale

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

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Dan Butler and Lori Butler, Husband and Wife, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., as nominee for Mac-Clair Mortgage Corporation its successors and assigns, Mortgagee, dated August 7, 2007, and recorded on August 15, 2007 in Liber 1127 on Page 795, and assigned by said Mortgagee to Selene Finance LP as assignee as documented by an assignment, in Tuscola county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Fifty-Eight Thousand Eight Hundred Twenty-Six and 98/100 Dollars (\$58,826.98).

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Tuscola County, at 10:00 AM, on March 5, 2015.

Said premises are situated in City of Vassar, Tuscola County, Michigan, and are described as: Commencing on Butler Street, 8 Rods East from the Southwest corner of Block 20 in North's Addition to the City of Vassar, Running thence North 6 Rods, thence East 4 Rods and 3 feet; thence South 6 Rods to Butler Street; thence West on North line of Butler Street to the place of beginning. Part of Lots 3 and 4 Block 20 North's Addition to the City of Vassar Also: The South Part of Lot 4 in Block 20 of North's Addition to the City of Vassar, being 4 Rods wide on Butler Street and 6 Rods in Depth North and South, all in the City of Vassar; EXCEPT commencing at Southwest corner of Lot 4, Block 20, North Addition to City of Vassar; thence North on East line of said Lot 6 rods; thence West 58 feet; thence South 6 Rods; thence East 58 feet to the place of beginning. Property located in Township 11 North, Range 8 East,

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

If the property is sold at foreclosure sale under Chapter 32 of the Revised

Judicature Act of 1961, pursuant to MCL 600.3278 the borrower will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damaging the property during the redemption period.

Dated: February 4, 2015
For more information, please call:
FC J (248) 593-1311
Trott Law, P.C.
Attorneys For Servicer
31440 Northwestern Hwy Ste 200
Farmington Hills, Michigan 48334-5422
File #447296F01

2-4-4

Notice Of Mortgage Foreclosure Sale

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

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Dennis R. Geitman II, a single man, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., Mortgagee, dated August 24, 2004, and recorded on September 10, 2004 in Liber 1007 on Page 1256, and assigned by said Mortgagee to Nationstar Mortgage LLC 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 Ninety Thousand Nine Hundred Eight and 64/100 Dollars (\$90,908.64).

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Tuscola County, at 10:00 AM, on March 5, 2015.

Said premises are situated in Township of Vassar, Tuscola County, Michigan, and are described as: Part of the Southwest 1/4 of the Southeast 1/4 of Section 35, Town 11 North, Range 8 East, described as follows: Beginning at a point on the South line of said Section 35, which is East, 465.00 feet, from the South 1/4 corner of said Section 35; thence continuing along said South line East 186.02 feet; thence North 00 degrees 05 minutes 50 seconds West 350.0 feet; thence West 186.02 feet; thence South 00 degrees 05 minutes 50 seconds East 350.00 feet to the South line of said Section 35 and the point of beginning. Except an undivided 1/2 interest in and to all oil, gas and other minerals.

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.

If the property is sold at foreclosure sale under Chapter 32 of the Revised Judicature Act of 1961, pursuant to MCL 600.3278 the borrower will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damaging the property during the redemption period.

Dated: February 4, 2015
For more information, please call:
FC X (248) 593-1302
Trott Law, P.C.
Attorneys For Servicer
31440 Northwestern Hwy Ste 200

2-4-4

Farmington Hills, Michigan 48334-5422
File #435121F02

2-4-4

Notice Of Mortgage Foreclosure Sale

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

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Raymond Ronteltap and Windy Ronteltap, husband and wife, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., Mortgagee, dated February 9, 2007, and recorded on February 20, 2007 in Liber 1111 on Page 514, and assigned by mesne assignments to PennyMac Corp. 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 One Hundred Twenty-Nine Thousand Five Hundred Eighty-Three and 47/100 Dollars (\$129,583.47).

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Tuscola County, at 10:00 AM, on March 5, 2015.

Said premises are situated in Township of Vassar, Tuscola County, Michigan, and are described as: The West 1/2 of the East 1/2 of the Southwest 1/4 of Section 23, Town 11 North, Range 8 East, except a parcel of land described as follows: Commencing at the South 1/4 corner of Section 23; thence South 90 degrees 00 minutes 00 seconds West on the South line of said Section, 968.39 feet to the point of beginning of this description; thence South 90 degrees 00 minutes 00 seconds West on said South Section line, 320.00 feet; thence North 00 degrees 11 minutes 33 seconds East on the West line of the West 1/2 of the East 1/2 of the Southwest 1/4 of said Section, 680.25 feet; thence North 90 degrees 00 minutes 00 seconds East parallel with said South Section line, 320.00 feet; thence South 00 degrees 11 minutes 33 seconds West parallel with said West line of the West 1/2 of the East 1/2 of the Southwest 1/4, 680.25 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.

If the property is sold at foreclosure sale under Chapter 32 of the Revised Judicature Act of 1961, pursuant to MCL 600.3278 the borrower will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damaging the property during the redemption period.

Dated: February 4, 2015
For more information, please call:
FC H (248) 593-1300
Trott Law, P.C.
Attorneys For Servicer
31440 Northwestern Hwy Ste 200
Farmington Hills, Michigan 48334-5422
File #447098F01

2-4-4

USDA Rural Housing Service Foreclosure Sale



**5625 Arbella Road
Millington, MI 48746
Minimum Bid: \$18,725.00
(or best offer above minimum bid)
OFFER MUST BE IN FORM
OF CERTIFIED CHECK
THE DAY OF THE SALE**

DESCRIPTION OF PROPERTY.
2 BR, 1.1 BA, Ranch
This description is believed to be correct
to our best understanding.

DATE & TIME OF SALE:
February 19, 2015 at 10:00am

PLACE OF SALE:
Tuscola County Circuit Court
440 N. State Street
Caro, MI

FOR INFO CONTACT:
800-349-5097x4500
Or
USDA Rural Development
1075 Cleaver road
Caro, MI

For future foreclosure sales and inventory
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I am fine.
 I'm a daughter hiding my depression.
 I'm your sister making a good impression.
 I'm your best friend.
 I'm the girl sitting next to you.
 I'm a friend acting like I'm fine.
 I'm a friend pushing her tears aside.
 I'm the one asking you to care.

I hope you will ask how I am really doing.

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FOR SALE or Rent to Own - Well maintained Marlette mobile home set up in Huntsville Mobile Home Park. 2 bedroom, 1 bath, laundry, carport, deck and shed. \$7900.00 or \$1000 down \$150 mo. plus lot rent. Stop in at Kelly & Co. or call 989-872-2248 or 872-8825. 3-11-12-tf

Real Estate for Rent

FOR RENT - or Option to Buy: 2001 Mobile Home set up in Huntsville Park. Very nice ready to move in 14'x70', 3 bedroom 2 bath, appliances, laundry, deck & shed. \$17,900.00 Stop in at Kelly & Company or call 989-872-2248 or 872-8825. 3-11-12-tf

Real Estate for Rent

FOR RENT - 2 bedroom, 1 bath apartment for rent in Owendale. \$375 mo. First month and security deposit required. Also, a 3 bedroom, 1 bath home in Peck area. \$475 mo. First month and security deposit required. Call (810) 837-0884. 4-2-4-3

Real Estate for Rent

FOR RENT - Hillside North Apartments taking applications for 2 bedroom apartments. Includes appliances & all utilities except electric. \$410 mo. Stop in at Kelly & Company for application or call 989-872-2248 or 872-8825 for more info. 4-11-12-tf

Real Estate for Rent

FOR RENT - 1 bedroom apartment on second floor. One mile from town. \$450 per month and \$300 deposit. Electric and heat included. No pets or smoking. Call 872-1837. 4-11-12-tf

Real Estate for Rent

FOR RENT - or possible land contract - Home with 2 large bedrooms, large bathroom, newly remodeled, and first floor laundry. Comes with 30'x 40' finished pole barn. 1-1/2 car detached garage. \$675 plus security deposit. Call Dave (989) 550-9543. 4-1-21-3

Real Estate for Rent

HOUSE FOR RENT - Cass City, 3 bedrooms. No smoking, no pets. References and deposit, (989) 872-2211 or (989) 551-2218. 4-2-4-1

Facilities For Rent

VFW HALL, renovated 2012, weddings, parties, funeral, dinners, 989-872-4933. 4-2-22-tf

Facilities For Rent

FOR RENT - Cass City Mini Storage. Call 989-872-3917. 4-1-23-tf

Notice

LOST - Small brown dog in Cass City park area on 2-1-15, has tags. Call 872-3804 for more details. 5-2-4-2

Services

CHRISTIAN Counseling/life coaching, personal and phone service available. Call Larry Hoard, BA, at (989) 842-3982. www.christianlife-coaching.net 8-2-4-4

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

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

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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Help Wanted

HELP WANTED - Area Plastics Company is seeking a qualified candidate for a Maintenance Technician to join our team in Ubly. Job Requirements - Electrical, pneumatic and PLC experience. Hydraulics systems and machine control experience. Enroll in Maintenance apprenticeship program at Delta College through our tuition reimbursement program. Strong problem solving, communication and team building skills. Plastics experience preferred. Overtime and some weekends required. Applicant must be dependable, team oriented, and willing to learn. Gemini Group offers a competitive benefits package including 401K, BCBS, HRA and more. Qualified applicants should apply in person Monday through Friday 8:00 a.m. - 4:00 p.m. or send resume to: Regency Plastics, 4147 N. Ubly Road, Ubly, MI 48475. We are an Equal Opportunity Employer. Applications will be accepted through February 10. 11-2-4-2

HELP WANTED - Position: Softball Coach; Qualifications/Requirements: Fingerprinting and loves working with children. Call or send resume to Owendale-Gagetown Area Schools: Attn: Matt Peters, Athletic Director, 7166 Main Street, Owendale, MI 48754. Telephone: (989) 678-4141. 11-2-4-2

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Help Wanted

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 2000 manufactured home with 3 bedrooms, 2 baths, nice 2-car attached garage setting on 1 acre. A little cosmetic work would make a huge difference in this house. So if you're even just a little handy this may be just what you're looking for. Appliances in the home stay. DV-148

NEW!!!
 Looking for that reasonably priced home in town? Well your search is over. Over 1,200 square feet of home with a full basement. Siding and roof are only 1 year old!! Outside is done. Nice big back yard for the kids. Wood floors in the home as well. Living: 15'x14', dining: 11'x11', kitchen: 8'x10', master: 9'x16', bedroom 2: 9'x11', bedroom 3: 9'x13' with an extension on this room. Call today!!

CALL US TODAY!!!
 ADORABLE and updated throughout. This 3 bedroom, 1 bath bungalow-style home has many hardwood floors, storage galore, and nice sized bedrooms. Located on a corner lot, great yard to play and relax in, in a quiet neighborhood, close to schools. Clean and neat - see it for yourself! CCT-521

GREAT LOCATION!!!
 Come check out this cute/spacious 3-bedroom, 1-1/2 story remodeled home with partial basement on 3 acres, plenty of room to have those family get togethers at or maybe a small hobby farm. STORAGE - 30'x40' pole barn and a smaller stone storage shed. Approx. room sizes: kitchen 8'x15', dining room 9'x16', living room 17'x14', bedroom up 14'x13' and a loft/play area around the stairs 10'x16', bedrooms down - 10'x8' (presently used as office) and 7'x12' (presently used as storage), PLUS a HUGE 14'x21' mud room/man cave/party get-together room. Call for your personal showing today! CC-123

CALL TODAY!!!
 Part of history in Cass City. 3 bedroom 2.5 bath brick ranch in Cass City. Huge layout inside with very spacious hallways and living room. Does need some updating, but with some hard work you can have a very nice and big house. Home does have central air as well. Nice little game/den room off back of home great for entertaining. Also has a double lot. Great little carport of side of garage. Also features a circle drive. Call today.

40 ACRES!!!
 40 acres with 2 houses and road frontage on both sides one house is on Frode Road and the other house is on Bevens Road. the rest is tillable. One house is a manufactured house with 1,400 square feet and pole barn, the other is stick built listed here. There is also a pond.

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Must see the inside - Not a drive by. Extra large family room built in 2013 with lots of windows, hardwood floors, stainless steel appliances, remodeled bath with walk-in shower, full basement and attached garage. TCC1696

Country Living!!! - Comes with this 3 bedroom home with walkout basement and a 30' x 40' pole building with concrete, electric and bath all on 5 wooded acres with a pond adjacent to 300 acres of state land. CY2696

Cass City Country - This 4 bedroom, 2-1/2 bath home is ready for your family. First floor master suite, first floor laundry, large sunken family room. New roof in 2010, pole barn and 2 additional outbuildings all on deep beautifully wooded property.

Cass City Charming - Home has hardwood floors, gas fireplace, storage throughout and full basement. Owners are open to offers. TCC1580

Lovely Home!!! - On a well landscaped corner lot close to downtown Cass City and the schools. Home features 3 bedrooms, 2 baths, first floor laundry, hardwood floors in the living and dining rooms. Outside you have a stamped concrete walkway, covered front porch and a shed with concrete and electricity. Call today on TCC1678.

Dreaming of home ownership - Come see this open, airy and bright 3 bedroom, 2-1/2 bath Ranch home set in the village of Cass City. Many updates including roof, gutters, furnace with humidifier, water softener and vinyl siding. Full basement with brick fireplace, central air, 1st floor laundry and a 2-1/2 car garage. Lots of storage space and move in ready! TCC1702



STUDENTS IN THE Owen-Gage School District showed their appreciation for their board of education by making crowns for each member – each signed by every student. Pictured above are (from left) Trustee Tom Jeffery, Trustee Matt Roemer, Trustee Sarah Ondrajka, President Dan Warack, Secretary Brenda Kretzschmer, Treasurer Julie Good and Trustee Terry Fahrner.

February is *Hills & Dales* General Hospital

American Heart Month

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Keep your heart strong!

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Meals include salad, rolls, choice of potato, rice pilaf and asparagus. Assortment of desserts.

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