

Pet FriendZ suggest a dog or cat under the tree

Page 5

CITY

Cass City bands, Tom **Thumb Singers to perform**

Pages 3

16 PAGES PLUS SUPPLEMENT



DEFORD'S CHARLIE Carpenter was one of dozens of visitors to the more than 24 Cass City businesses that participated in Saturday's Chili Cook-Off. Above, Carpenter tastes the fare offered in the former NAPA building by United Producers Livestock Exchange, Thumb National Bank, Better Than Air Inc., and **DeLong Haul Trucking.**

Klco's chili voted best

Area cooks looking for great chili recipe might want to compare notes with Alan Klco at Knight Insurance Agency in Cass City.

A majority of 123 visitors to the business and 2 dozen others voted Klco's chili the best during Saturday's Chili Goek-Off, held in conjunc-tion with the village's annual Holiday Extravaganza celebration Saturday.

lowed by TotalCom-Radio Shack, which garnered 14 votes.

The first-ever chili event was very popular, according to organizers, who noted visitor paid \$2 for their official "taster-buttons". All proceeds will go back into the holiday promotion.

Kay Warner, Cass City whole time to get everybody Chamber of Commerce directhrough," Warner said of the 2-hour contract the chamber tor, said most of Saturday's special activities were very well attended.

"I thought the numbers were was kept busy throughout good," she said of Saturday that 2-hour period, as well, night's annual community she noted.

gathering, held in Rotary The annual craft show was Park. "They (people) were also busy, although Warner spread out. Some were in the said it's difficult to estimate (former NAPA) building, and the number of people who the streets were packed. attended. "This year we added a third

"We though it went well. Sometimes it seems slow, but it (traffic) was steady. "I had one person working

\$37,600 annually.

The Owen-Gage School Board could approve a plan to restructure the district's administration by utilizing a part-time superintendent when the board meets in special session next week. The board reviewed the proposal along with 2 others

by Tom Montgomery

Editor

during a regular meeting Monday night, but tabled action to give trustees more time to consider all 3 options.

Board President Randy Howard said the board's Administrative Reorganization Committee is recommending the first option, which would involve hiring a parttime superintendent at a cost of about \$44,000 annually, and a new position — "dean of students" - at a pay rate of nearly \$15,000 a year.

The plan would save the district an estimated \$50,000 annually based on the previous full-time superintendent's salary and fringe benefit package of nearly \$108,000. The other options include

a shared-time superintendency, in which the district would propose sharing a superintendent with another smaller school district. The plan would also involve hirwould save the district about Interim school Supt. Don Gleeson explained the pact

chief likely in O-G

is a one-year extension of the teachers' 2002-03 contract.

The district's 18 instructors

will continue to receive step

increases, he said, but there

are no other pay hikes in-

Teachers and students will,

however, enjoy an early

Christmas vacation because

the contract extension calls

for a reduction in teaching

days while still maintaining

the minimum required num-

ber of instructional hours for

The district's Christmas va-

cation will now start 2 days

earlier, on Friday, Dec. 19,

rather than Tuesday, Dec. 23.

GOOD NEWS

The board also reviewed a

revised 2003-04 budget that

offered board members

plenty to smile about.

cluded.

the year.

Part-time school

CHRONICLE

The third proposal would promote the district's K-12 principal to the post of superintendent at a pay rate of \$88,747. Again, a "dean of students" would be hired as well as a "head teacher" at the elementary campus in Gagetown. That plan would save the district an estimated \$65,800.

FIFTY CENTS

Teachers' pay frozen in new contract

The board will further review the options and possibly take final action at a special meeting scheduled for Wednesday, Dec. 17, at 6 p.m. in the Owen-Gage Junior-Senior High School Library. Howard, who indicated the board may also schedule a special meeting in January, said school officials would like to have the new administrative structure in place by the start of the second semester, Jan. 19.

NEW CONTRACT

In addition to reviewing ways to cut administrative costs, the board Monday approved a new teachers' contract that freezes pay rates at current levels. Unanimous approval came after a brief executive ses-

sion.

\$2,054,170. The figures are based, in part, on the board's approval of-a part-time superintendent. However, Gleeson

noted, they also reflect a number of cost-cutting measures approved earlier this year. They include approval of retirement incentive packages for 3 full-time instructors and the recent sale of a district-owned home in Owendale that netted about

\$64,000. "The good news is this budget is within \$6,000 of being balanced," Gleeson said. School officials projected a deficit of nearly \$170,000 when the budget was first adopted. Now, the deficit is expected to total about just under \$6,000. The year-end

fund balance projection has also improved, from \$261,016 to \$424,944.

Gleeson cautioned that the revised figures do not take into account any major, unexpected expenses. And, he pointed out, dwindling student enrollment continues to

be a serious concern. The revised figures re-Gleeson presented a brief vealed total expenses for the enrollment history report to year are now estimated at the board, saying the Owen-\$2,060,092, down by Gage District has lost about \$71,000, while revenues will 68 students over the past 6 be up by nearly \$93,000 to years, from nearly 300 students in 1999-2000 to 225 students this year. Even with state reductions in student

Please turn to page 10.

Roggenbuck said law ap-

Knight Insurance was the top vote getter with 21, folhad for 3 horse-drawn carriages to provide rides. Santa

carriage, and it-took the-

up there and she tells me the Please turn to page 10.

ing support staff in the form of a "dean of students", and

Bank, Tendercare and Hills

"When I started out I made

8 reindeer and Mr. and Mrs.

Santa Clause. I made the

choir and I made the whole

nativity set," he said. The

display at the Greenleaf

Township farm where he and

his family lived for 50 years

was lit up and there was mu-

One of Kolar's displays was

later set up at the Seeger

Street home where his daugh-

ter, Betty Robinson, lived at

the time. The figurines,

which included several large

sic playing.

Attorney Amanda Roggenbuck

New law office opening

Amanda Roggenbuck tected? What about your trained as an attorney in the Lansing area, but when it came time to open up her first law practice, she chose Cass City as her new home.

"It reminds me very much of my home town. It still has that small town feel, and that's so important," said the Port Hope native.

"I wanted to look at a place that would be financially feasible, and Cass City is pretty much centrally located in the tri-county area," she added. "Cass City has some great things to offer. I just kind of fell in love with the town,"

Roggenbuck, 27, is a 1994 graduate of Harbor Beach High School. She earned her Bachelor of Arts Degree in political science in 1999 at Michigan State University, and her Juris Doctorate in law at the Thomas M. Cooley Law School, also in Lansing. She took the bar exam last May.

"I'm going to be a general practitioner, but I'll concentrate on estate planning, which includes wills, guardianships, power of attorney, medical directives all the important affairs you should have in place," Roggenbuck said Friday as furniture was being moved into what will be her office the former McVey Insurance Agency building next to Osentóski Realty on Main Street.

Roggenbuck said her training included an externship, similar to an internship, through an in-house elder law clinic that provides legal services to senior citizens.

But her practice will focus on area residents of all ages. "Your estate planning should start right away," she said. "If something happens to you, what about your spouse - is your spouse pro-

home? Is your children's best interest protected? tate planning at a young age

pealed to her for 2 reasons. "It's constantly changing. There are no 2 days that are "The nice thing about esthe same," she explained.

"The other thing I really like is you don't have to back is, the opportunity to affect track and try to fix things people in such a positive along the way," Roggenbuck added. "If you plan ahead of "It's not about how much time, you have a much betmoney you're going to make. ter chance of maintaining a It's about you being able to high quality of life."

affect people in a positive Roggenbuck recalled it was way.' Roggenbuck is also look-ing forward to the variety a teacher at Harbor Beach High School, John Mooney, who helped her decide on a involved in being an attorcareer choice. ney. "Every single day is

"Actually it was my freshdifferent, and that makes it challenging and rewarding man year in high school," she said, noting Mooney all at the same time," she said. taught freshman civics. "The "I think it will be challengfirst day we talked about ing on a daily basis, and government and the Constiprobably on an hourly basis tution and the founding prinon some days. ciples of the law. I was hooked, completely hooked, and I've never wanted to do anything else."

"I'm just really excited," she said. "A little nervous, but excited, and I'm looking forward to it."

THUMB NATIVE Amanda Roggenbuck is busy furnishing the former McVey Insurance building on Main Street in Cass City, where she plans to open her first law practice.

Tom Kolar, 86, still enjoying his woodworking

by Tom Montgomery Editor

"Somebody said it could not be done, and he with a chuckle replied that maybe it could not.

But he was one that wouldn't say until he tried. He started right out with a bit of a grin, and the first thing you know he begun it. He started to sing as he tackled this thing that could not be done, and he done it."

Author unknown

no difficulty repeating the old poem with the speed and precision of an 18-year-old. He learned it from a grade school teacher whom he still recalls fondly, because in the words of that saying, she taught him a lesson that has served him well ever since. A good example is Kolar's skills in woodworking. Many years ago the Cass City man taught himself to make beautiful crafts and figures - many for the holidays - ranging from wooden snowman to life-size reindeer and nativity scenes, complete with lighting. There were times, he recalls, when he wasn't quite sure how to do something, but he refused to give up.

When it came to tools, he says, "I wasn't set up for making this stuff. What I didn't have I made."

Area residents can see some examples of Kolar's work on display at Thumb National

and Dales General Hospital, all in Cass City, and at Whitey's Place in Ubly. Kolar offered the displays

free of charge. "I've been making these for years and I've never sold one. I've always given them all away," he said. Kolar recalled he began dabbling in woodworking after sending to California for a set of patterns.

Even at 86, Tom Kolar has

reindeer as well as Santa and 1978.

his sleigh flying up to the rooftop of the home, shared first place in the village's decorating contest back in

But Kolar didn't stop at making crafts. "On Sunday afternoons I'd pick up old furniture and re-do it."

Kolar's job kept him on the road and traveling across Michigan and to a number of other states. He worked as a road construction supervisor for Denton Construction.

"We were big. We were great Please turn to page 10.

TOM KOLAR, a retired road construction supervisor, has long enjoyed a wood crafting hobby that began with a set of patterns he ordered from California many years ago. His work has included restoring old furniture, including the chair he's sitting in, as well as holiday figures ranging from snowmen to full-size reindeer, Santas and nativity scenes.

PAGE TWO

CASS CITY CHRONICLE - WEDNESDAY, DECEMBER 10, 2003

Holbrook **Area News** Mrs. Thelma Jackson Phone 658-2347

Mr. and Mrs. Jim Hagen, Nicholas and Jennifer, Mr. and Mrs. Mike Moorman, Brad Hagen, Mary Hagen and friend Jim were Thanksgiving afternoon guests of Mr. and Mrs. Bryce Hagen. Mrs. Ray Depcinski, Mrs. Allen Depcinski, Mrs. Tom O'Henley, Mrs. Randy Rutkowski and Mrs. Dale Laming attended the Christmas Party at St. John's Hall in Ubly.

Wesley Gibbard got a 4point, Dan Taylor got an 8point deer, Marty Wagoner and Steve Depcinski each got a deer near Ubly. Mr. and Mrs. Dean Adams

of Ubly and Mr. and Mrs. Bob Jackson were afternoon guests of Mr. and Mrs. Clarence Rumptz for Mr. and Mrs. Rumptz' 66th wedding anniversary.

Mrs. Martin Sweeney visited Mrs. Tony Cieslinski at the home of Mr. and Mrs. John Cieslinski Sunday.

Mr. and Mrs. Greg Krozek of Filion and Mr. and Mrs. Ray Depcinski attended the Polka Party at the Bad Axe K of C Hall Saturday evening. Mr. and Mrs. Dennis Hagen were Thanksgiving guests of Mr. and Mrs. Keith Hagen and Erin at Lansing.

Matt Rumptz who is stationed at Washington, D.C. spent 2 weeks with his parents Mr. and Mrs. Mike Rumptz.

Mr. and Mrs. Stuart Nicol and Mr. and Mrs. Jim Doerr went on a Parrotts' bus tour to Niagara Falls to the Festival of Lights and also attended the Charlie Pride and Danny McDonald concerts.

Mr. and Mrs. Tom O'Henley, Paul O'Henley of Birch Run, Mr. and Mrs. Randy Rutkowski and Amy, Julie Rutkowski and friend, Brian Rutkowski and friend were Thanksgiving dinner guests of Mr. and Mrs. Allen Depcinski. Other supper guests were Mr. and Mrs. Alvin Iseler and 2 daughters of Port Hope and Mr. and Mrs. Dale Laming and family where they celebrated

Olive Derpinhaus, who has spent some time with Mrs. Hiram Keyser, returned home this week.

Mr. and Mrs. Mike Rumptz and Becky, and Mr. and Mrs. Dean Adams of Ubly, Mr. and Mrs. Tony Tittjung and Jeni Golomb of Sterling Heights, Mr. and Mrs. Rich Bukowski of Lake Orion, Jeff Bukowski and Sara, and Mandy Bukowski of Chicago, Sue Mergl of Oakland, Mr. and Mrs. Kevin Hope and family, Mr. and Mrs. Jeremy Myer and Mr. and Mrs. Bob Jackson enjoyed Thanksgiving

Day at the home of Mr. and Mrs. Clarence Rumptz. Mrs. Jim Tyrrell and Mrs. Martin Sweeney attended the Christian Mothers Christmas party at St.

Andrews Church hall. Mr. and Mrs. Ray Depcinski attended the breakfast at the Masonic Temple at Bad Axe Sunday and in the afternoon visited Mr. and Mrs.

Clarence Depcinski. Mr. and Mrs. Clint Hagen, Dylan and Cole, Mr. and Mrs. Jim Hagen, Nicholas and Jennifer were Sunday evening guests of Mr. and Mrs. Bryce Hagen.

Mr. and Mrs. Albert Depcinski, Andy, Steve and Heather were Thanksgiving guests of Mr. and Mrs. Tom Gonowiecha.

The Young Ideas Farm Bureau met at the home of Mr. and Mrs. Joe Wolschlager. After the business meeting, of South Lyon were Thankscards were played and high giving dinner guests of Mrs. prizes were won by Pat Heleski and Joe Sweeney. Martin Sweeney. Low prizes were won by Mr. and Mrs. Ray Depcinski, Gladwin, Dean and Nancy The next meeting will be Carpenter, Dean Jr., Michael, Jessica and Timothy of Caro, held at the home of Mr. and Kimberley Depcinski and Mrs. Russell Bouchard.

Dave Roland of Mt. Pleas-Lunch was served. Mrs. Martin Sweeney atant were Thanksgiving Day dinner guests of Mr. and Mrs. tended the funeral of Tony Bob Osantoski. Other after-Cieslinski at 10 a.m. noon guests were Greg and Wednesday at St. John's Susan Krozek, Ryan and Catholic Church in Ubly.

Samantha of Filion Jan McCune of Waterford, Mr. and Mrs. Ken Osentoski, tient at U. of M. Hospital in Bob Cleland Sr., Bob Ann Arbor for 3 weeks, came Cleland Jr., A.J. and Andy home Tuesday. were Thanksgiving Day din-

Everything In

This Ad

50% off



Gibbard.

Jim Doerr.

Jackson,

son Tuesday.

Saturday visitors of Thelma

Mr. and Mrs. Chuck Ericson

of Florida, Francis Hund of

Ubly and Mr. and Mrs. Bob

Jackson visited Thelma Jack-

Mr. and Mrs. Keith Kohty

and family of Wayland, Mr.

and Mrs. Lynn Hurford, Mr.

ad Mrs. Chuck Rubey and

Paul, and Mrs. Clara Bond

of Cass City, Mr. and Mrs. Jerry Decker of Freeland, Mr.

and Mrs. Robert Jackson and

Mrs. Thelma Jackson of

Ubly, and Mrs. Debbie

Siebel and family of

Mayville were Thanksgiv-

ing Day dinner guests of Mr.

and Mrs. Bob Damm of Pi-

Dr. and Mrs. Tom Collins of

Allegan and Kevin Sweeney

Joe and Betty Myers of

Dale Hind, who was a pa-

geon.

Carson Dunlop Weldon and Associates LTD, Consulting Engineers, Building Inspecand Brian of Ubly, Mr. and tions, of Toronto, Canada, Mrs. Greg Moore and family announced that Robin L. of Snover, Mr. and Mrs. King of Thumb Area Home Marty Wagoner and sons of Inspections has successfully Caro, Mr. Dan Gibbard, Mr. completed the comprehenand Mrs. Kevin .Thiel, sive training program for Cheryl Laming and Theresa Commercial/Industrial Gibbard were Sunday dinner Building Inspections for the guests of Mr. and Mrs. Evans Real Estate Transaction.

R. King

completes

training

King has been trained in Jamie Doerr and Courtney, inspections of all sizes of Jeff Doerr and Savannah, commercial and industrial Wendy Rickett, Cory and properties. He has been Caitlyn and Mrs. Curtis trained to report all findings Cleland were Thanksgiving following the ASTM Internasupper guests of Mr. and Mrs. tional: Standards of Practice for Commercial Property Mr. Martin Sweeney was a Condition Assessments: Friday afternoon visitor, **Baseline Property Condition** Carlyle McLaughlin and Mr. Assessment Process. and Mrs. Lynn Hurford were

King comes from a long background in both residential and commercial buildings as a Michigan licensed builder and as a home inspector. He is the elected vice-president of the Michigan Chapter of NAHI (National Association of Home Inspectors) for the 2003-2004 term.

King is the president of Thumb Area Home Inspections, which is located in Kingston.

Dillon recently inducted

Joshua Dillon, Cass City, has been inducted into Tau Beta Pi, the National Engineering Honor Society, at Michigan Technological University, Houghton.

Tau Beta Pi is the second oldest honor society in the nation and represents the highest honor to be obtained by an engineering student. Members are elected on the basis of high scholarship and exemplary character.

Dillon, a junior majoring in both Computer engineering and electrical engineering, is the son of Vincent and Elizabeth Dillon of Cass City. He



These "Daily Affirmations for the Unstable" came via e-mail. They're kind of cute. If you're not unstable already, living by these principles could push you over that brink in a hurry.

> I no longer need to punish, deceive or compromise myself-Unless, of course, I want to stay employed. > A good scapegoat is nearly

as welcome as a solution to the problem. >As I let go of my feelings of guilt, I can get in touch with my Inner Sociopath.

> I have the power to channel my imagination into ever-soaring levels of suspicion and paranoia. > Today, I will gladly share

my imagination and advice, for there are no sweeter words than "I told you so." > I need not suffer in silence while I can still moan, whimper and complain. > As I learn the innermost

secrets of the people around me, they reward me in many ways to keep me quiet. > I assume full responsibil-

ity for my actions, except the ones that are someone else's fault. > I honor my personality flaws, for without them, I would have no personality at all.

> Joan of Arc heard voices too. > When someone hurts me,

forgiveness is cheaper than a lawsuit. But not nearly as gratifying. > The first step is to say nice things about myself. The

second, to do nice things for myself. The third, to find someone to buy me nice things. > As I learn to trust the uni-

verse, I no longer need to carry a gun. > Just for today, I will not sit

in my living room all day watching TV. Instead I will move my TV into the bedroom.

> Whom can I blame for my own problems? Give mc a minute... I'll find someone. > Why should I waste my time reliving the past when I

> I will find humor in my everyday life by looking for people I can laugh at. > I am willing to make the

mistakes if someone else is willing to learn from them.

And these are reportedly the latest winners in the Washington Post's Style Invitational. Readers are challenged to take a word from the dictionary, add, subtract or substitute one letter and create a new definition.

> Reintarnation - Coming back as a hillbilly

> Intaxication - Euphoria at getting a tax refund, which lasts until you realize it was your money to start with

> Bozone - The substance surrounding stupid people that stops bright ideas from penetrating. Unfortunately, the bozone layer shows little sign of breaking down in the near future.

> Decafalon - The grueling event of getting through the day consuming only things that are good for you.

web.

> Beelzebug - Satan in the form af a mosquito that gets into your bedroom at 3 in the morning and cannot be cast

Christmas scheduled

one is welcome.

Tuscola volunteers planning to host holiday celebration

The Tuscola County Faith- rolls, dessert and beverage. tion for Thursday, Dec. 18, at the Caro United Methodist Church, 670 Gilford Rd.

Dinner will be served at 5:30 p.m. The cost is \$5 for adults, \$3.50 for youths and \$2 for children 3 and under. The menu will include ham, slaw, corn, holiday salads, baked beans, cranberries.

In-Action Volunteers are The event will also feature planning a holiday celebra- entertainment and holiday singing.

Proceeds will be used to help fund the volunteers' programs, including services such as transportation, telephone reassurance, respite care, friendly visiting, assisscalloped potatoes, cole tance with shopping and more for the elderly, frail and disabled in Tuscola County.





CASS CITY, MICHIGAN



Big & Tall

Includes

Big & Tall

Free Gift Wrapping MEN'S WEAR

2.



Great Holiday Savings!

SWEATERS

ALL LEATHER and

WINTER COATS

ALL CHAMPION

HOODED SWEATSHIRTS

Reg \$34.00 ... SALE \$16.99 CHAMPION PULLOVER SWEATSHIRTS

Reg \$32.00 ... SALE \$15.99

Calvin Klein JEANS

50% off

FLANNEL SHIRTS AND

POLY COTTON PLAID SHIRTS

Van Heussen & Falcon Bay

A 0/

Reg. \$39.50 ... SALE \$19.75

wntown Bad Axe 989-269-8441

% off

ays 12-4 Till Christmas

Mrs. Ken Osentoski visited ner guests of Mrs. Alex Mrs. Alex Cleland and Carol Laming Tuesday.



DEC. 12-15-16

Friday - Baked glazed ham, Au gratin polatoes, green beans, roll, pudding. Monday - Oven fried chicken, baked potato, squash, variety bread, fruit. Tuesday - Bratwurst with sauerkraut on bun, pasta salad, carrots, cake.



12-4 Till Ch





One of the highlights of the annual wedding section published in January is the then and now pictures of residents married 25 years or more.

Last year we had 7 couples in the section. We hope to have at least that many in the 2004 edition.

If you don't have a current picture, come to the Chronicle and we will take one for you. Sorry, can't help you with that wedding picture that marked the start of it all. There is no charge.

When you think of Olive Gardens you think pasta. And rightly so. Previously during all the visits to the restaurant at 3630 Bay Street, Saginaw, the entrée was a pasta dish. Last week I changed.

As usual the meal started with the good Italian salad and the great, warm breadsticks, available in unlimited quantities.

I broke tradition by ordering Pork Filettino. It included roasted potatoes with bell peppers. The sauces on the pork tenderloin moved it into the very good territory.

The cost was \$14.50. If you want to try the restaurant, keep an eye out for the specials. My wife had one good for \$3.00 off for 2 meals. Give it a 7 on the 1-10 scale.

The Cass City High School basketball team scrimmaged last week in Manistee. It was arranged by Manistee Coach Ron Nurnberger. Nurnberger was a long time coach in Cass City. One of his players was Ken Martin, Jr. He's now an assistant basketball coach in Cass City.

I asked him about Nurnberger and he said, same old Nurnberger, but he may have mellowed a bit.



Cass City Chronick

6550 Main St.

Cass City

hone 872-2010

Cass City bands gearing up for holiday concerts

the high school gymnasium.

begin at 7:30 p.m. and fea-

ture a variety of holiday fa-

The concert, featuring 7

The Cass City Public Holiday Collage Concert in Schools Department of Music has a busy holiday perbands and the high school formance schedule on tap choir and vocal sextet, will beginning Thursday with a

Tom Thumb Singers

Dec. 14, at 3 p.m.

melody and lyrics.

Steven Fobear.

Spirit Alive" by Joe Mer-

chant who wrote both the

The choir includes mem-

bers from 10 different com-

munities and the singers are

in the final stages of rehears-

als under the direction of

"Of particular interest will be the high school concert band performance of Alfred Reed's 'Russian Christmas to perform Music'," said Doug Burtch, director of bands.

vorites

"Taken from the liturgical "We Sing Good Tidings", a music of the Eastern Orthoconcert with a wide variety dox Church, 'Russian of Christmas and seasonal Christmas' has long been a selections, will be presented standard in the band reperby the Tom Thumb Singers toire and is cast in the form as the choir marks its 21st of one single piece derived year with 2 performances at the Cass City United Methfrom 4 different ancient Russian carols. All of the reodist Church Saturday, Dec. sources of the modern sym-13, at 7 p.m. and Sunday, phonic band are drawn upon to create an almost over-Included will be 10 selecwhelming sound picture of tions from the 45-member ancient Russia at this festive choir and 8 special solos and time of year." duets including "Keep the

In their debut performance, the Cass City Middle School Jazz Band, under the direc-



Certainly I hope that I'm wrong, but I can't help but believe that Charles Ford is living in a dream world. His story and his family tragedy was the subject of a column by Keith Gave who writes for the Bay City Times.

Ford lives in Roscommon and a year ago opened the Patriot Dollar Store. His wife was always available to help out at the school when asked. Selected parts of Gave's column tell the story. "His wife caught the flu. And the oth-Area residents are invited to erwise healthy woman, who hadn't had a serious sick day in her life, died suddenly, at 39, leaving behind a family of 3 young children. "All of Him for All of Us" is-

> "The teachers rallied in Jane Ford's absence, caring for Dennis, 11, Michael, 10, and Shelby, 8, with extra time and kindness, including a special support group at the school. "And a grateful father (Charles Ford) with his hands full running the store...helped to repay the kindness by opening his store to every teacher in the school. He allowed every teacher in the school to load up on free supplies to help decorate their classrooms for the holidays. It's just something I wanted to do to help the teachers."

tion of Christine Foerster, will present a jazz arrangement of the classic "Angels We Have Heard on High".

There is no admission charge to this annual concert. The doors will open at 7 p.m.. Refreshments will be served following the concert, sponsored by the Cass City Band Boosters. Also this month, the high

school-concert and jazz-bandwill perform at Campbell Elementary School, and 2 concerts are planed at Cass City Middle School, Tuesday, Dec. 16.

Owen-Gage bands in

concert The Owen-Gage Bands will

be presenting an "All Band Holiday Festival" Thursday at 7 p.m. in the Owendale gymnasium. The cost is a \$3 donation.

Sure they will remember,

like and respect Ford, but

when it comes to spending

dollars they inevitably head

to stores with the largest se-

lection and the most creative

At least they have in every

similar situation that I have

encountered. That's not to

say that the small indepen-

dent can't compete with the

They can and do. But if Ford

does prosper it will be be-

cause he is a shrewd busi-

There's no doubt that the

village of Roscommon will

be better off if he pulls it off.

Towns need folks with a per-

sonal interest in the commu-

nity where they do business,

but it's dreaming to feel that

advertising budget.

chain stores.

nessman.

While I strongly doubt this column will ever be printed, I felt I had to write it anyway. (Just kidding. I always wanted to say that.)

I knew they were going to print it. Otherwise I wouldn't bother to write it.

A letter to a New York farm paper reminded me of that famous phrase, "I know you aren't going to print this, but..." Of course they are go--ing-to print it.

That's what newspapers do: print stuff.

Newspapers love letters to the editor, and they'll print almost anything. (Within limits, of course.)

I should know. I've been writing this column for more than 20 years and papers are still printing it. Some folks have been writing letters to the editor longer than that, and nobody has stopped them, either.

Still it's not unusual to see a letter begin with the thought, "I know this will never be printed, but ... " or the challenge, "I dare you to print this!"

Even more frightening was the conclusion to a letter in a Canadian farm paper. The writer said, "I will not utter a challenge for you to print this letter. If you do, thank you, and please withhold my name and address because I fear a police raid on my premises.'

Hey, lighten up! If the police or the mental health officials were getting names out of newspapers, I would have been out of business a long time ago.

A person writing to the newspaper has every right to express his or her views, and we as readers have every right to agree or disagree. The letter writer in New York wanted to explain that the New York Department of Environmen-

tal Conservation was "spending taxpayers' money to breed ringneck pheasants for less than 4% of New York state residents who hunt." This is being done through the 4-H Pheasant Program. The writer says these pheasants are a non-native species, originally from China, and accustomed to being fed by

would rather worry about they had in China, would be

e 2000 Roger Pond

The back forty

by Roger Pond

my guess.) The writer goes on, "In some areas, upon release, the birds are actually picked up and spun around so that they become disoriented in an effort to make the killing easier for the 'sportsmen'."

I get a kick out of letters like these. They always give me the feeling the writer has been-picked-up-and-spunaround so that they become disoriented. This country has kids running around killing each other, and some folks

dizzy pheasants. The writer states she raises chickens for their eggs and

is not against eating meat. The idea of killing something for sport is what bothers her. I have never raised pheas-

ants, but I have killed them for sport. I have extensive background with raising chickens, however. - My experience would sug-

gest pheasants are killed for sport, but chickens are almost always killed for revenge.

The Weather Low Precip. High Tuesday 39 14 0 Wednesday 36 15 0

Thursday 43 30 0 Friday tr. Saturday 31 19 0 Sunday 35 19 0







Sherman Street. Cherry flavored hot chocolate and assorted cookies and other goodies will be served.

> It's a touching story and most small town folks can relate to it. I can think of many incidents of folks lending a helping hand over the years right here in Cass City and the Thumb.

Gave goes on to tell about a nationally franchised dollar store that is erecting a place with several times the floor space of the Patriot store just west of town.

Here's where I feel that Charles Ford is in a dream world. Gave writes "I (Ford) don't think it'll make any difference at all. We'll see, I guess. But people in this community are supportive. They don't forget who their hometown people are."

CASS CITY CHRONICLE USPS 092-700 PUBLISHED EVERY WEDNESDAY AT CASS CITY, MICHIGAN 6550 Main Street Periodical postage paid at Cass City, Michigan 48726 POSTMASTER: Send address changes to CASS CITY CHRONICLE, P.O. BOX 115, CASS CITY, MI 48726 John Haire, publisher National Advertising Representative, Michigan Weekly Newspapers, Inc., 257 Michigan Avenue, East Lansing, Michigan, Subscription Prices: To post offices In · Tuscola, Huron and Sanllac counties -\$19.00 a year or 2 years for \$31.00, 3 years for \$43.00, \$12.00 for 6 months, and 3 months for \$9.00. In Michigan - \$23.00 a year, 2 years for \$38.00, 3 years for \$50.00.

in other parts of the United States -\$25.00 a year, 2 years for \$42.00, 3 years for \$54.00. Payable in advance. For information regarding newpaper advertising and commercial and job printing, telephone 872-2010.

his success will come because of his relationship to the people in the town. It just doesn't happen that

humans. "When they are released in the fall, what chance will they have?" she asks. (A better chance than

Novesta Township Hall 5772 E. Deckerville Rd., Deford





Cass City Public Schools PROGRESS IN EDUCATION from the desk of Ken Micklash, Superintendent

14 COUNTY HIGH SCHOOL REPORT

SIVILE

God Loves You

Ray & Marlene Donaldson

Earlier this year, the East Central Michigan Planning & Development Regional Commission released a comparison of state test scores from 74 high schools in a 14 county region, which included Cass City. The report was comprised of 2001 and 2002 information to identity trends. The following are the results showing how Cass City High School ranked in both Tuscola County and among the 74 high schools reviewed.

	CASS CITY HI TUSCOLA CO			Y HIGH S DOL RAN	
READING WRITING MATH SCIENCE SOCIAL STUDIE	1 ^s 1 ^s 1 ^s 1 ^s S 2 ^N	T T T		17 ^{тн} 3 RD 16 TH 19 TH 14 TH	* 1 * *

Cass City High School ranked first within Tuscola County in the areas of: Reading, writing, math and science and second in social studies. Among the 74 high schools, Cass City High was in the top quadrant in four of the five testing areas and in the top third in the fifth.

We continue to be proud of the efforts and dedication of our entire staff and student body. Questions can be sent to me at 4868 N. Seeger St., Cass City, MI 48726. Thank VOIL. 고 있는 것이 있는 것 "The second s

PAGE FOUR



The gym may have had a rest for a few days, but it wasn't long after the fall sports ended that the winter season's began. In some cases winter teams were conditioning long before the previous season ended.

You may have read in the newspaper about who will be playing on the teams or who their coach is and his/her opinion how the year looks. You might have even seen a few predictions in the paper on who would win the first games, but you haven't heard from the players. What are they thinking? I asked a few players from the winter sports teams some questions and heard much enthusiasm and excitement in their answers.

Tracy Woodward is a junior on our varsity volleyball team this year. Being part of this team myself, I think Tracy would agree with me when I say we are all very excited about our upcoming season.

We have been working on the best approach, and after a few practices will go back to the drawing board, make some changes, and try it again. I think we have found the magic combination, and things are falling into place. Tracy thinks Bad Axe may be our major competition.

I asked Tracy who she thought would be our team leader this year and she said, "All the seniors are the team leaders because they have the experience." This was refreshing to hear that she didn't think the team had one leader. Actually, not a player I interviewed singled out one player above the rest. What she likes most about

volleyball is that "It's really fun and I enjoy being around my teammates who always push each other to do their very best." Tracy must feel part of the team's success will come from her coach, Mrs. Howard. She told me "Mrs. Howard is a great coach, she helps you to achieve your very best." Tracy's predic-

tion for our season, which I hope to come true, is 15-0! Sara Meeker, a player for the freshman team says, "Our team is going to rock this year. We may lose one, but it's not likely." Sara likes volleyball because she feels it is a challenge to be able to

do so much and get it all right. She would like to see herself as the team leader, feels Jill Dillon will be the Most Valuable Player and Ashleigh Rabideau will be fun to watch! "Our volleyball team has a lot of heart and spirit." Sara seems to have a very positive attitude and a lot of energy for her

team this year. From a boy's perspective, Ryan Biddinger feels they will have a sweet season, and the record should look pretty good with a 15-5 season for the freshman basketball team.

Ryan thinks Brad Severance and Kyle Monroe will be fun to watch and big contributors to the team. Lakers and Reese will be their major competition. Ryan's advice, "I just want to tell all my teammates to keep working hard, and always give 100%!" Again I was very impressed that Ryan was so excited for his teammates to try hard and do well.

One of the teammates I interviewed mentioned heart and devotion. I love these two words when it comes to a team sport and believe any sport that gives 100% and plays together as a family will end the season on top. You encourage each other when they are having a "down" day, and praise them when they are having a good one!

Actually it is pretty simple. I wish all our winter sports teams good luck. Thank you Red Hawk athletes for taking the time to fill out my questionnaire! Hope you Cass City fans can come join us in this year's winter sports and cheer us on to VIC-TORY! See you next week in the Red Hawk Talks.

Several face felony charges

June 18 in Indianfields Town-

ship, and to assaulting a po-

lice officer May 18 in

He was also ordered to pay

Donald E. Brabo Jr., 22,

Akron, was sentenced to 180

days in jail and 36 months

probation for his plea of no

contest to first degree home

invasion May 17 in Akron.

He was also ordered to un-

dergo substance abuse and

mental therapy/counseling,

and to pay costs and fines

totaling \$3,540 plus \$200 in

attorneys fees. Restitution

Dennis A. Little, 49, Cass

City, was sentenced to 24

months probation and 365

days in jail (deferred) for his

plea of no contest to receiv-

ing and concealing a stolen

firearm Jan. 17 in Cass City.

He was also ordered to un-

dergo substance abuse

therapy/counseling and to

pay \$4,060 in costs and

The Thumb Area Old En-

gine and Tractor Association

will host a farm collectibles

and toy show Saturday, Feb.

28, at the Brentwood in Caro

The club has been in exist-

ence since 1976 and annu-

ally puts on the Old Engine

and Tractor Show, held on

the second weekend in Au-

gust at the fairgrounds in

Caro. To overcome their

cabin fever, members are

hosting this event where at-

tendees can buy, sell, and

swap farm toys and other

Vendors will be displaying

farm toys, tools, and antiques,

For vendor information, or

farm related collectibles.

from 8:30 a.m. to 4 p.m.

Farm, toy

show set

fines.

is to be determined.

court costs and fines total-

Indianfields Township.

ing \$4,185.

The following people apmonths probation and 365 peared in Tuscola County days in the county jail, with Circuit Court last week on work release, for his pleas of various criminal charges. guilty to aggravated stalking and domestic violence

•Myron D. Kelley, 51, Caro, pleaded no contest to cruelty to animals May 2 in Wells Township.

A pre-sentence investigation was ordered in the case and bond was continued at \$8,000. Sentencing is to be scheduled. Derek A. Smith, 20, Caro,

pleaded guilty to larceny from a motor vehicle Sept. 22-24 in Indianfields Township.

A pre-sentence investigation was ordered and bond was continued at \$4,000. Sentencing is to be set.

 Mark C. Driskill, 46, Waterford, pleaded guilty to operating a motor vehicle while under the influence of liquor, third offense, Dec. 23 in Caro, and to being an habitual offender (3 or more prior felony convictions).

A pre-sentence investigation was ordered and bond was continued at \$10,000. Sentencing is to be scheduled.

Jason L. Winhoven, 28. Holland, Ohio, pleaded guilty to receiving and concealing stolen property valued at more than \$2,000. A pre-sentence investigation was ordered, bond was continued at \$15,000 and the defendant was remanded to the custody of the sheriff's department. Sentencing is to

be set. Christopher L. Bakan, 20, Durand, pleaded guilty to breaking and entering a building, without breaking, with intent to commit larceny, and conspiracy to break and enter, without breaking, July 1-3 in Gagetown.

A pre-sentence investigation was ordered, bond was continued at \$7,500 and the defendant was remanded to the custody of the sheriff's department. Sentencing is to be scheduled,

•Kelly M. Brinkman, 18, , along with new and used Kingston, pleaded, guilty to parts and literature for tracdelivery of marijuana April , tors and farm engines. 30 in Cass City.

A pre-sentence investigaany other information on the

CASS CITY CHRONICLE - WEDNESDAY, DECEMBER 10, 2003



Change is good. . . or so we hope. Here at Owen-Gage the girls' volleyball team has always had a promising season, usually making it as far as regionals if not beyond.

Coach Judy Campbell was a great asset to Owen-Gage for many years and when she left it really devastated the school, but she did what she had to do. Sheila Pawlak worked under Judy for many years as the junior varsity (J.V.) coach and when Judy left, Sheila took over varsity and Jill Wildman J.V. for 2 years, making last year their

final season. Now we have all new blood in the volleyball realm, Taking over is varsity coaches Kaye Swiastyn and Barbara Adams. The J.V. coach is Karen Gaeth.

Our new coaches each have experience in coaching and in volleyball, but not exactly coaching volleyball. They all played volleyball in high school. Kaye and Barbara have followed the team in past years because their daughters have played. For the past 6 years Barbara has gained first hand coaching experience as the Owen-Gage Varsity Softball coach. Both Kaye and Karen have as-

sisted Barbara in some way in the past years. They all feel they have been

involved in sports long enough to have a good idea of how to lead the team to success this and hopefully many more years to come. Although the 3 coaches are feeling confident coming into the season, they do have some things they are not

looking forward to. Sisters Karen and Barbara share the same fear of having to deal with disgruntled fans. As a new coach, Kaye is not looking forward to the bus rides. She also has some uneasy feelings about not letting some girls get as

indunar wimer

may like, because everyone knows varsity plays to win. Kaye and Barbara are feeling some pressure to have a successful season because of Owen-Gage's past achievements. Karen, on the other hand, stated, "The talent is within the team, the girls just have to find it within themselves."

much playing time as they

All of our coaches were taught their fundamentals by Coach Campbell during their high school years.

Barbara said, "She taught me that there is not 'I' in team." Kaye remembers that Coach Campbell taught her to work hard and have determination and it proves to pay off. Their goals this year are very clear; they want to pass what they were taught down to us. Karen wants to teach the J.V. to believe in themselves and to never give up. Barbara and Kaye want us to play as a team and be-competitive. All 3 agree that in the heat of the sport it is also important to enjoy what we are doing, that way we have good attitudes and are more productive.

As a team member, I know everyone is anxious to start the season. Candi Rhodes told me she is confident we will have a good season. Meagan Mentor said, "Even though our coaches don't have too much experience, they're very open-minded and not afraid to ask questions." Katie Swiastyn, Kaye's daughter, expressed that she doesn't mind her mom as a coach, but that she sometimes feels like the assistant coach because she needs to explain drills and rotation.

It is my last year playing volleyball at Owen-Gage and I know my fellow seniors and I want to go out with a bang, so let's hope the Bulldog legend continues.

Chronicle Liners

Letters to the editor

Vaccine cost very upsetting

Heeding advice from local and national news, our family went to Hills and Dales General Hospital last week to-get-our-flu-shots. We decided to split the cost over 2 weeks, our children got their shots, my husband and I returned the following week to get ours.

We were upset and angered to learn that in one week's time, the shots had increased in cost from \$18.50 to \$28.50. Upon asking, we learned that this increase was an administrative decision,

Sandy Kelley Cass City

Thank-you,



If you are in an automobile accident, call your chiropractor as soon as possible. Research shows that chiropractic may be the best approach to completely cure any injuries from whiplash. One study demonstrated that chiropractic treatment benefited a high percentage of patients suffering from chronic whiplash syndrome.

The authors interviewed 93 patients who suffered from neurological problems, restricted neck movement and/or severe neck pain. These victims also described an unusual complex of symptoms, including blackouts, visual disturbances, nausea, vomiting and chest pain. Those treated underwent an average of 19.3 adjustments over the course of 4.1 months.

The patients were then surveyed about the results. The authors found improvement, following treatment, in the chronic symptoms experienced by 74% of patients. Results from this study provide further evidence that chiropractic is an effective treatment for chronic whiplash symptoms.



CASS CITY, MICHIGAN

not a government mandate.

We have since gone some-

where else in the Thumb area

and were given our shots at

I understand that some fa-

cilities are low on the vac-

cine, but that doesn't justify

the increased cost. While we

are trying to do the best for

our family, we are upset that

we have to travel out of town

for our healthcare needs.

the cost of \$13 per shot.





First winner...

EMILY WRIGHT, 8, of Cass City was the lucky winner of an American Girl Doll, one of 3 prize give-aways in conjunction with Cass City's Christmas in the Village celebration. Two more winners will be announced this month. Still to be given away are a train set and a new bicycle.



Pet FriendZ: consider giving a pet this year

In the past, animal organizations have often discouraged giving pets as gifts, but members of the Cass River Pet FriendZ say they have rethought that position and would like to encourage people to adopt a pet during

this holiday season. "We feel that if a parent chooses to get a child a pet for Christmas, that this has been thought through ahead of time and is not a decision that has been reached suddenly," said Patricia Trisch, head of public relations for the area pet organization.

"It's human nature for a child to want a puppy or kitten from Santa, so the parents sit down and agree the family is ready for a pet," Trisch added. "To the parents, it's a great gift. To them it's a gift of life the whole family can enjoy.

"If a family has made a decision to get a pet, they are going to get one. And if they don't come to our organization, then they will go to a pet store, breeder or puppy mill for their new companion," Trisch continued.

She said the Cass River Pet FriendZ wants area residents to know that the organization has homeless pets of all ages available for adoption. "There has been a controversy over bringing a new pet into the home during the

are seldom the ideal new companion for a young child, they do quite well presiding over a full-time working household or sharing retirement with a senior citizen, Trisch pointed out.

"Imagine a pet that loves sharing quiet moments, a pet that is already trained and doesn't chew or scratch everything in sight. Dogs can easily live to be 15 years old and up to 20 years for cats." The Cass River Pet FriendZ is offering special holiday promotions such as a free stuffed animal or catnip bag with the adoption of a cat or kitten, and a free box of biscuits with the adoption of a dog or puppy through the month of December. There will also be discounted adoption donations for seniors and senior pets, as well as special needs pets.

Several available pets are posted on the organization's website www.petfriendz.org. Resi-dents can also call (989) 673-6375 for information on available dogs and (989) 673-7141 or 673-7453 for information on available cats and kittens.

Bake sale scheduled



STEVE WRIGHT dishes up free hot bean soup during Saturday night's Christmas in the Village community gathering in Rotary Park.



CASS CITY, MICHIGAN

PAGE SIX

SMART Cards, pie sale Youth for Christ fundraisers slated

Shopping for the holidays, whether to top off your meal or stuff that stocking, is easy in the Thumb as students interested in trips and events with Bluewater Thumb Youth for Christ hit the streets with their annual apple pie and SMART Card sale.

Students from all area schools are taking orders for the "We Make/You Bake Apple Pies" that have become a favorite with families around the area.

This year Youth for Christ along with the Pigeon Rotary will assemble 3,600 pies. The pies are made with crusts from the Shabbona United Methodist Church, apples from Liepprandt Orchards and donations of sugar and flour from Michigan Sugar Company and Star of the West.

Pies sell for \$7 Jach and can



"This is one of many ways we help teens come up with the money to attend the many trips and events Campus Life provides throughout the year," said Steve Fletcher, executive director of BTYFC. "Trips like

Florida Breakaway and DC/ LA 2003 are fun and exciting, but are also a great opportunity for us to share positive values and teach teens what it means to live a truly good life.'

In addition to the sweet sounding apple pies this Christmas, teens will be hitting the streets with SMART Cards. In addition to making great stocking stuffers or office gifts, SMART Cards are a benefit to anyone who shops in Huron, Tuscola, Saginaw, Bay or Midland counties.

"These cards are great," said Leann Blair, Campus Life director in Bad Axe and

North Huron area. "I used 3 cards last year and it saved me hundreds of dollars."

The card includes 2 for one meal offers from around the Thumb and Tri-Cities valued at \$5,800, entertainment options in the same areas, \$70 in Meijer coupons, \$1,500 in golf values and a special fine dining card for the Tri-Cities. All these cards are included in a \$20 packet and can be used from the date of purchase until Dec. 15, 2004.

In addition to being available from students, you can purchase cards at area banks with the profit still going to benefit teens and Youth for Christ. For more information on the cards or to order or make a donation to Youth for Christ please contact the office in Pigeon.

Terry Bivens

Terry Lee Bivens, 54, of Lapeer, formerly of Oxford, died Saturday, Dec. 6, 2003. Bivens worked for Clawson Tank Co. in shipping and receiving.

He is survived by his wife, Roberta "Bobbi" Bivens of Lapeer; children, Harmony (Jeff) Doerr of Cass City, Terry (Michelle) Bivens Jr. of Mt. Clemens, and Brandon (Misiy) Yanowski of Davison; 2 grandchildren; his mother, Veronica Grappin Bivens of Lake Orion; siblings, Etta (Jim) Butler of Texas, Joe (Brenda) Bivens of Gladwin, Emil (Della) Bivens of Lake Orion, and Everett (Fran) Bivens of Oxford; and several nieces and nephews.

He was preceded in death by his father, Joe Bivens. Funeral services are scheduled for today (Wednesday) at 11 a.m. at Muir Brothers Funeral Home, Lapeer. Memorials may be made to the family.

Louis Franks Jr.

Louis Franks Jr., 92, of Cass City, died Wednesday, Dec. 3, 2003, at Lapeer General Hospital. He was born Nov. 26, 1911, in Dayton, Ohio, to Louis Sr.

and Mary (Nagy) Franks. He married Irene Orban April 23, 1938, at St. Agatha Catholic Church in Gagetown.

Franks was a farmer and carpenter in Cass City. He was a member of St. Pancratius Catholic Church, Cass City. He is survived by his children, Kathryn (Kenneth) Hegeman of West Branch, John Franks of Rochester, and Peter (JoAnn) Franks of Lake Orion; 5 grandchildren and 3 great-grandchildren; a brother, Steve Franks; and several nieces and nephews.

He was preceded in death by his sisters, Helen and Mary, and brothers, Nick, Joe and Mike.

Funeral services were held Saturday, Dec. 6 at St.

Obituaries

Pancratius Catholic Church, with the Rev. Steve Fillion officiating.

Interment was in Elkland Township Cemetery, Cass City. Memorials may be made to St. Pancratius Catholic

Church. Arrangements were made by Kranz Funeral Home, Cass City,

Shirley Nauka

Shirley Ann Nauka, 39, of Decker, died Thursday, Dec. 4, 2003, at Marlette Community Hospital, Marlette. A lifelong Decker resident, she was born May 26, 1964, in Marlette to Edward Nauka and Edith Smith.

Nauka is survived by her father, Edward Nauka of Decker; mother, Edith (David) Erickson of Canyonville, Ore.; siblings Jackie (Kent) Shaw of Clio, Thomas Nauka of Argyle, Jim (Bonnie) Nauka of Flint, and Pam (Scott) Murlick of Birch Run; and several nieces, nephews, aunts, uncles and cousins.

She was preceded in death by a sister, Mary Jacklette, and a nephew, Jeff Nauka. Funeral services were held Saturday, Dec. 6 at Marsh Funeral Chapel in Marlette, with Pastor George Harmon officiating. Burial will be in the

Moshier Cemetery, Hemans. Memorials may be made to Special Olympics. Arrangements were made by

Marsh Funeral Chapel, Marlette.

Richard Grifka

Richard C. "Bear" Grifka. 58, of Warren, died Sunday, Nov. 30, 2003 at his residence after an extended illness.

He was born April 19, 1945 in Cass City, the son of Olive (Stepka) Grifka and the late Alex J. Grifka.

Grifka was a 1963 graduate of Ubly High School. He was a resident of Warren for 31 years. He drove gas tankers for 12 years. Grifka was a

Shatto, and Mac Grifka, all of Snover; and many nieces and nephews.

He was preceded in death by a granddaughter, Jamie Lee Grifka; his father, Alex

Grifka; and a brother, Alan Grifka.

Funeral mass was held Wednesday, Dec. 3, at St. Ignatius Catholic Church in Freiburg, with the Rev. T.J.

Fleming, pastor, officiating. Burial was in the church cemetery.

CASS CITY, MICHIGAN

Arrangements were made by the Zinger-Smigielski Funeral Home, Ubly.



GAYLE TRAVIS (right), vice president of the Sanilac County Historical Society, does his part in support of the county museum's capital campaign by giving his personal check to society President Art Schlichting (left) and campaign Chairman Bill Coyne.

Join us for the "Lighted Tree of Love" ceremony Sunday, December 14, 2003,

Ready how we can help you prepare for your retirement through an Individual Retirement Annuity. IRA Advantages: \$ Taxpayers can contribute up to \$3,000 each year; more if you're age 55 or older. Contributions may qualify for a tax deduction. \$ Interest earnings are tax deferred.

Auto-Owners Insurance Life Home Car Business The No Problem People"

\$ Guaranteed interest rates. \$ Low minimum deposits. \$ Retirement income you can't outlive.

Call today and we'll explain

Knight Insurance Agency Next to Cass Theatre

Phone (989) 872-5114 or 1-800-835-9870

to start a Roth IRA?



Auto-Owners Advantages: \$ No loads.

CASS CITY CHRONICLE - WEDNESDAY, DECEMBER 10, 2003



Make the equity in your home work as hard as you do.

A ChemLine Home Equity Line of Credit is more affordable than ever.



Borrow of your home's value Lines of credit exceeding 80% adjust to prime rate plus 1% (currently 5.00%)

Interest-only repayment

Repay balances at your own pace

First year fee waived A S75 savinos

Closing cost fee waived Typically a \$150 savings

Make the home improvements you've been putting off, buy a new car or truck, or pay off your high-interest debt and save money every month with a ChemLine Home Equity Line of Credit from Chemical Bank. You'd look long and hard to find a lower introductory rate or an easier repayment option. And if you act now, we'll even waive the first-year fee on your line of credit! Plus, we'll waive the normal closing costs (typically \$150). For more information, call or visit your nearby Chemical Bank branch today.



Subject to credit approval. When approved line of credit is opened, the introductory Annual Percentage Rate (APR) will be fixed at 2.99% until April 30, 2004. At that time, those lines of credit up to 80% loan-to-value (LTV) will convert to the variable Prime rate for the line thereafter as published in the Wall Street Journal on the last husiness day of the month, not to exceed 18%. Those lines of credit exceeding 80% LTV will convert to the variable Prime rate plus 1% for the line thereafter.

member of the Teamsters Union, the Carpenters Union, the Polish League of American Veterans #165 in Warren. the Moose Lodge and the Eagles Club for 30 years, serving as secretary for 7 years.

He is survived by a daughter, Taminy Grifka of Casco; four sons: Jack Grifka, Carl (April) Grifka, Rick Grifka, all of Warren, and Bear (Amanda) Grifka of Marquette; his significant other, Kathy Logan of Warren; 14 grandchildren; his mother, Olive Grifka of Snover; six brothers: Anthony "Tony" (Jean) Grifka of Ubly, Bill (Mary) Grifka of Chelsea, Ron Grifka of Ubly, Jim (Elaine) Grifka of Caro, Lee (Sandy) Grifka of Deckerville, and Tom Grifka of Sandusky; three sisters: Kay Muma, Ann (Walt)



exams Prescriptions filled Large selection of frames All types of contacts No-line bifocals Glasses repaired Blue Cross & VSP participant DAVID C.

BATZER II, O.D. Professional Eye Care 4672 Hill St., Cass City 872-3404 Bad Axe 269-7263

7:00 PM, on the Carp Community Hospital

lawn

Together, we will illuminate a glorious Christmas Tree filled with lights in honor of, or in memory of, your loved ones. We will listen as their names are read, and we will sing together our most beloved songs of the season. The Sacred Heart Men's Choir will be with us to share the spirit of a the event. We hope you will be with us too," to remember family and friends, and to help the Caro Community Hospital Auxiliary raise funds for Hospital projects.

		، منت التي يرو جرو و			
ionor a loved one with a	Please reserve a	light:	× 1	2 <mark>8</mark>	
ight on the "Lighted Tree	الــــــــــــــــــــــــــــــــــــ	n Memory of	1. j	а ²	
f Love", presented by Caro Community Hospital	<u> </u>	n Memory of	I I I		
uxiliary. Your donation of	li	n Honor of	···· 2 · · · 2		5
10 or more per person emembered will be	<u></u> r	n Honor of	4	<u> </u>	È,
epresented by a light on	Donation given	by	e ge		2 2
he tree, and will be used raise funds to benefit	Åddress	City	Zip	PH	12 10
aro Community Hospital. end to CCH Auxiliary,	Amount Enclose	dAcknowle	dgement Card ser	nt to	<u> </u>
O. Box 207, Caro, MI 8723.	(Please make che	cks payable to CCH A	uxiliary; receipt a	vailable upon	request)
G		Caro Comn	nuni	tv	4 2
	I	Comn Hospit	tal	· · · ·	ы м 9
		Hooper, Caro,			
		E. Frank, Caro			5
 Fairgrove M 	edical Clini	c, 5000 Maple,	PH. (989)	693-1059	

 Hill Medical Center, 465 N. Hooper, Caro, PH. (989) 673-4664 CCH Health Services, 705 E. Frank, Caro, PH. (989) 673-1670

Reduce the risk [of osteoporosis

Marty Gibbs, registered radiology technician at Caro Community Hospital (CCH), reminds area residents that winter in Michigan means the arrival of snow and ice, and that can make walking treacherous

As people get older, the risk of major injury from a fall increases significantly, according to Gibbs, who is the supervisor of the CCH Imaging Department.

This is largely because of the onset of osteoporosis, a skeletal disease that leads to the weakening of bone and greater likelihood of fracture," she explained.

Women currently account for 80 percent of the 10 million people suffering from osteoporosis. According to National Osteoporosis Foundation estimates, half of the women over 50 in the United States will experience an osteoporosis-related fracture in their lifetimes.

"Risk factors include menopause, being female, being Caucasian or Asian, having previous fractures not associated with major trauma, poor nutrition, use of certain medications, and having a chronic condition such as rheumatoid arthritis," Gibbs said.

Fractures sometime require surgery to repair or replace the affected bones, she continued.

'Spine and hip fractures are the most serious and can result in permanent disability, chronic pain, height loss,

deformity or even death. Twenty-five percent of hip fracture patients nationwide end up in nursing homes due to lack of mobility or mental

decline, "The best treatment, of course, is prevention," Gibbs "This includes eating said. a balanced diet, complete with calcium and vitamin D; exercising muscles, quitting smoking, reducing alcohol consumption, and consulting with a doctor regarding the need for drug therapy or a bone density test. This is a non-invasive test that measures the density of bones in the spine, hips, or total body, which helps the doctor

choose appropriate treat-ment options." Gibbs said it's much better to have a bone density test now and take any necessary bone-strengthening actions, rather than undergo the trauma of a broken hip, arm

"We would especially want to avoid a situation where a person's bones are so weak that they actually cause that person to fall."

or leg.

Gibbs encourages CCH patients to talk with their doctors before there is an injury, rather like "one's mechanic checking the fan belt for wear and tear before being stranded on the side of the road somewhere." More information about

osteoporosis, bone density tests or any other healthcare topic is available by calling CCH at (989) 673-3141.

BASKETBALL - GYMNASTICS - VOLLEYBALL - WRESTLING

Cass City Red Hawks 2003-2004 Boys' Varsity Basketball

Dec. 9	Harbor Beach	6:00 p.m. A
Dec. 12	Sandusky	5:00 p.m. A
Dec. 16	Brown City	5:00 p.m. H
Dec. 19	Valley Lutheran	5:00 p.m. A
Jan. 6	Ubly	5:00 p.m. H
Jan. 9	Lakers	5:00 p.m. H
Jan. 13 :	MINISTREE VIEW INSTREET	5:00 p.m. A
Jan. 16		5:00 p.m. H
Jan. 23	USA	6:00 p.m. A
Jan. 27	Mayville	5:00 p.m. H
Jan. 30	Reese	5:00 p.m. H
Feb. 3	Deckerville	5:00 p.m. A
Feb. 6	BCAS	5:00 p.m. H
Feb. 13	Valley Lutheran	5:00 p.m. H
Feb. 17	Lakers	6:00 p.m. A
Feb. 20	Bad Axe	5:00 p.m. A
Feb. 24	Caro	5:00 p.m. H
Feb. 27	USA	5:00 p.m. H
Mar. 2	Reese	6:00 p.m. A
Mar. 5	BCAS	5:00 p.m. A
Mar, 8-12	Districts	TBA

	Cass City Red Hav 2003-2004 Wrestli		
Dec. 4 🐳	Capac/Caro	6:00 p.m.	Α
Dec. 6	Cros-Lex Invite	9:00 a.m.	Α
Dec. 11	Millington / Bridgeport	6:00 p.m.	Α
Dec. 13	Marlette	8:00 a.m.	A
Dec. 18	Pinconning / Gaylord	6:00 p.m.	A
Jan. 3	North Branch Invite	9:00 a.m.	
Jan. 8	Frankenmuth / Millington	6:00 p.m.	A
Jan. 10	Cass City Invite	9:00 a.m.	Н
Jan. 14	USA / Brown City	6:00 p.m.	Н
lan. 17	Mayville Invite	8:30 a.m.	A
ian. 21	Lakers / Valley Lutheran	6:00 p.m.	Α
lan. 24	Imlay City	8:30 a.m.	Α
lan. 28	Marlette / Nouvel	6:00 p.m.	Н
eb. 4	Sandusky / Mayville	6:00 p.m.	Α
eb. 7	Standish Sterling Invite	TBA	84
eb. 14	League Invite (Sandusky)	TBA	•]
10 100 Energy			

CATCH ATHOME

BASKETBALL December 16, Cass City vs. Brown City

GYMNASTICS JEMMERY AS Cass City vs. Midland Hariland

VOLLEYBALL January 12 Case City vs. Sandusky

WRESTLING January 10

Cass City Red Hawks 2003-2004 Volleyball

T.		
Dec. 13	Laker Invite (F/JV)	9:00 a.m. A
Dec. 15	Caro	6:00 p.m. A
Dec. 19	Caro Invite (JV)	4:15 p.m. A
Dec. 20	Caro Invite (V)	8:30 a.m. A
Dec. 27	Alma Invite	8:30 a.m. A
Jan. 9	Bad Axe Invite (F/JV)	3:30 p.m. A
Jan. 10	Bad Axe Invite (V)	8:30 a.m. A
Jan. 12	Sandusky	6:00 p.m. H
Jan. 15	BCAS	6:00 p.m. A
Jan. 17	Cass City Invite	10:00 a.m. H
Jan. 17	Lakers Invite (JV)	9:00 a.m. A
Jan. 22	Valley Lutheran	6:00 p.m. H
Jan. 23	Millington (F)	6:00 p.m. A
Jan. 24	Birch Run Invite (JV)	8:00 a.m. A
Jan. 29	Lakers	5:30 p.m. A
Jan. 31	Northwood Invite (V)	8:30 a.m. A
Feb. 5	USA	6:00 p.m. H
Feb. 7	USA Invite (V)	8:30 a.m. A
Feb. 12	Reese	6:00 p.m. H
Feb. 14	Laker Invite (V)	9:00 a.m. A
Feb. 14	Northwood Invite (JV)	8:30 a.m. A
Feb. 14	USA Invite (F)	9:00 a.m. A
Feb. 19	Bad Axe	6:00 p.m. A
Feb. 21	League Invite (F)	TBA
Feb. 21	League Invite (JV)	ТВА
Feb. 26	Ubly	6:00 p.m. A
Feb. 28	League Tourney	TBA
Mar. 1	Yale	6:00 p.m. A
	•	

Cass City Red Hawks 2003-2004 Gymnastics

Dec. 16	Vassar	6:00 p.m. A
Jan. 3	Traverse City	11:00 a.m. A
Jan. 13	Midland / Hartland	6:00 p.m. H
Jan. 24	Vassar Invite	12:00 p.m. A
Jan. 31	Troy Athens Invite	11:00 a.m. A
Feb. 11	Midland / Freeland	6:00 p.m. A
Feb. 17	Vassar / Cadillac	6:00 p.m. H

SUPPORT THESE







PAGE SEVEN

PAGE EIGHT



THE OWEN-GAGE varsity basketball squad will battle with a short bench as the Bulldogs prepare to compete in the North Central Thumb North League. From left, front row: Justin Rogers, Cody Howard, Aaron Faist. Second row: Coach Arnie Howard, Levi Adams, Tim Kain, Mike Pawlak, Zak Sutter.

Finish 5th at Invite Hawks lose pair at double dual

The Cass City Red Hawks wrestling team lost to Capac. 45-33, and Mt. Clemens Lutheran North, 43-36, in a double dual meet held at Capac Thursday.

Cass City this year is very young, with 8 underclassmen in the varsity lineup. Double winners for the Hawks were Marcel Helland, 119 pounds, Kyle Sieradzki, 160 pounds, Steve Meeker, 215 pounds, and Lee Hutchinson, 275 pounds. Cass City finished 5th in the

6-team Cros-Lex tournament Saturday with a 1-4 record.

Clemens Lutheran North, a Port Huron High won the team that defeated Cass City tournament with a 5-0 mark. Cass City losses were to in Thursday's meet. Marysville, 48-30; Port Hu-Hawk wrestlers with winron High, 60-21; North Branch, 65-18, and Cros-Lex, 51-30.

ning records for the day were: Helland, 4-1; Wes Becker, 4-1, 171 pounds; Eric Hollis, The Red Hawk win was a 3-2, 189 pounds; Meeker, 5-42-33 decision over Mt.



O-G cage team short on numbers

Seniors Kain, Howard and Rogers to lead team

Coaches at Owen-Gage High School have their work cut out for them this season. The Bulldog basketball team is short on experience and short on numbers. It promises to be a lonely

bench this season. There are just 8 players on the varsity roster and right now 2 of them weren't expected to play when the season opened Tuesday. Zak Sutter, a transfer student, won't be eligible until

after Christmas and Nathan Rogers is recovering from an aliment.

The Bulldogs will build around seniors Tim Kain, Cody Howard and Justin Rogers.

The varsity lost 5 players via graduation including Adam Kain, an all North Central Thumb League North player, and Jeremy Kady who played an important role. Also gone are Scott Kundinger, Jim Wise and Justin McLaren. Coach Arnie Howard and assistant coach Dave Fritz were to have faced a tough team in the opener at Bay City All Saints, The Bulldogs were 5-11 in league play and 6-14 overall and may be hard-pressed

season In the NCTLN, Fritz sees C-PS and Peck as teams to beat this year.

to match those figures this

Owen-Gage Bulldogs 2003-2004 Boys' Basketball

		<u></u>
Dec. 9	BCAS	6:00 p.m. A
Dec. 16	North Huron	6:00 p.m. H
Dec. 19	Memphis	6:00 p.m. A
Jan. 6	BCAS	6:00 p.m. H
Jan. 9	Akron-Fairgrove	6:00 p.m. A
Jan. 13	Caseville	6:00 p.m. H
Jan. 16	Port Hope	6:00 p.m. A
Jan. 20	Peck	6:00 p.m. H
Jan-23	-CPS	6.00 p.m. A
Jan. 27	Kingston	6:00 p.m. H
Jan. 30	Dryden (Snowball)	6:00 p.m. H
Feb. 3	North Huron	6:00 p.m. A
Feb. 6	Memphis	6:00 p.m. H
Feb. 10	Akron-Fairgrove	6:00 p.m. H
⁼ eb. 13	Caseville	6:00 p.m. A
Feb, 17	Port Hope	6:00 p.m. H
Feb. 20	Peck	6:00 p.m. A
Feb. 24	CPS (Parents' Night)	6:00 p.m. H
Feb, 27	Kingston	6:00 p.m. A
Mar. 5	Dryden	6:00 p.m. A
Mar. 8-13		

Fabulous Four's Fearless Forecast					
This week's match ups	John Haire	S Clarke Haire	Tom Montgomery	Doug Hyatt	
December 9					
Sandusky at Bad Axe	Sandusky	Sandusky	Sandusky	Bad Axe	
Frankenmuth at Reese	Reese	Reese	Reese	Reese	
Freeland at USA	Freeland	USA	USA	Freeland	
Valley Lutheran at Mayville	Valley Lutheran	Valley Lutheran	Valley Lutheran	Valley Lutheran	
Brown City at Lakers	Lakers	Lakers	Lakers	Lakers	
Ubly at North Huron	Ubly	Ubly	Ubly	Ubly	
CPS at Deckerville	CPS	CPS	Deckerville	CPS	
Owen-Gage at All Saints	All Saints	All Saints	All Saints	All Saints	
Cass City at Harbor Beach	Harbor Beach	Harbor Beach	Harbor Beach	Harbor Beach	
A-Fairgrove at Arenac	Arenac	A-Fairgrove	A-Fairgrove	A-Fairgrove	
December 12		8 8 8			
Bad Axe at Reese	Reese	Reese	Reese	Reesc	
USA at All Saints	All Saints	USA	USA	USA	
Cass City at Sandusky	Cass City	Cass City heo ben	an in Sandusky	Cass City	
Lakers at Valley Lutheran	Valley Lutheran	Lakers	Lakers	Valley Lutheran	
Frankenmuth at Garber	Garber	Frankenmuth	Frankenmuth	Frankenmuth	
Caro at Millington	Millington	Millington	Caro	Millington	
North Branch at Bridgeport	Bridgeport	Bridgeport	Bridgeport	Bridgeport	



Former Cass City grad Lindsey Mills is NCAA South Region champion

The 2003 cross country season was a brilliant campaign for the University of West Georgia's Lindsey Mills, according to a story published Nov. 23 on the school's website.

The sophomore from Gagetown in October earned All-Gulf South Conference honors at the league championship meet in Memphis, Tenn. Mills, 22, a 2000 Cass City High School graduate, turned her performance up a notch Nov. 8, when she captured the NCAA South Region Women's Championship with an impressive time of 21:10 over the course at Georgia Regional Hospital near Atlanta.

"Lindsey ran a great race," said her coach, Don Medeiros. "She hung just off

the leaders to get a feel for

what was going on. She just took control of the race on the backside of the course, beating some very talented and highly ranked runners. "She has had a tough year

and had to overcome a lot of obstacles to get this far, so I am very happy for her," Medeiros added. "Her time was the second fastest ever run at a south regional since the NCAA switched to the 6K distance. She gets a new school record to go along with her championship."

Beyond his happiness for Mills, Medeiros said he's pleased to know that she'll be back for her junior season in 2004.

Mills, the daughter of Scott and Janeen Mills, is majoring in early education at the university.





Farm Service Agency State Executive Director David Conklin announced that the 2002 Farm Bill replaced production flexibility contracts with direct payments. The Farm Security and Rural Investment Act also instituted Counter-Cyclical Payments to act as a market sensitive 'safety net'.

Together, these 2 components form the Direct and Counter-Cyclical Program (DCP), which provides financial assistance to eligible producers who enroll in the current farm program. An annual program contract (CCC-509) must be signed each year during the signup period, which extends from Oct. to June 1.

The annual enrollment requirement exists for the duration of the farm bill, which runs through 2007.

DCP payments provide no incentive to increase production of any particular commodity. The payments are tied to historical acreage bases and yields, and therefore do not distort or influence production decisions. Direct payments are calculated at 85 percent of a farm's base acreage for a crop, times the farm's direct payment yield, times the direct payment rate. Counter-Cyclical payments are equal to 85 percent of a farm's base acreage, times the farm's countercyclical payment yield, times the counter-cyclical payment rate.

This combination of payments provides production stability without influencing the independent movement of global markets.

Direct payments can be requested by producers in 2 installments each year. Up to 50 percent of a direct payment can be requested as early as December or made available sometime after the first of the calendar year. The balance of a total direct payment is paid after the end of

the fiscal year. If counter-cyclical payments are authorized due to low market prices, they may be taken in 3 installments. Up to 35 per-

cent of a counter-cyclical can be requested at the beginning of the fiscal year in October. Another partial pay-ment of up to 70 percent of the total minus the initial payment can be made in February, with the balance to be issued after the end of the marketing year. If the actual market out performs the projections, refunds of unearned counter-cyclical payments may be necessary.

Farm bill programs are designed to respond to world markets without adversely impacting production decisions.





NCAA South Region champion Lindsey Mills.



PAGE TEN



CASS CITY'S Tom Kolar, 86, is surrounded by a small selection of the wood crafts he creates and then gives away, he says, just "to make people happy."



Babysitter classes set

CASS CITY CHRONICLE - WEDNESDAY, DECEMBER 10, 2003

Kolar enjoying his hobby

Continued from page one.

big. We broke the world's record in laying concrete footage - in one day," he said, referring to one job in which his crew put in over a mile of concrete some 30 years ago. "It was about 7 miles this side of the bridge on I-75, and it was a 14-mile job," he noted.

Although Kolar's education ended with the eighth grade, he earned a reputation in the company as a problem solver. "On the job, they called me 'ingenuity'," he said. "They'd say, 'get Tom here, he'll figure something out'." Because of his job, Kolar says his woodworking hobby was limited to the winter season. During the summer months I didn't do any of that, but in the winter, sometimes I'd start at 8 o'clock and still be working in the basement at 9."

He recalled his late wife purchased a dining room set in Marlette for \$123. The varnish on the furniture was loose and greasy, he said, so he scraped it off and refinished it. Years later, at an auction sale, the set sold for \$1,480, and he was told the value could have topped \$3,000. On another occasion, his

son-in-law brought home a double-barrel shotgun he found in a dump in the Detroit area. The gun's stock was broken.

"They wanted \$185 just to build the stock," Kolar said. "I said, 'you give me that and

Chili

Continued from page one.

crafters were happy," Warner added. "We had to turn crafters away - we had 8 crafters on a waiting list. There were some absolutely gorgeous crafts. Again I was really impressed with the quality."

Area residents and businesses interested in participating in this year's Home and Business Decorating Challenge can still do so. Warner said judging by an

I'll build you one'. He said, 'you can't do that', and I said, 'don't ever tell me I can't build that'."

Kolar went to work. The toughest part, he said, was drilling a hole through the center of the stock, lengthwise, for the long bolt that attaches the wood to the metal end of the gun. After an unsuccessful attempt, Kolar decided to drill a portion of the hole from each end. Then, he completed the hole by pushing a heated metal rod through the stock. Kolar tackled a much bigger challenge years earlier after getting an estimate to have a house moved from the Elkton area to his land in Greenleaf Township. The estimate was \$500, according to Kolar, who was 25

years old at the time. So, he decided to move the house - a trip covering just over 25 miles - himself. Kolar said he borrowed a couple of wagons and hired a man with a tractor and a 1 1/2-ton Dodge truck. He used all screw jacks and a couple of railroad jacks to get the job done, although he said he blew out 11 tires on the trip and had to resort to a couple of steel wheels from an old grainer.

In the 24 years since his retirement from Denton Construction, Kolar has spent more time working with wood, including making crafts. And he's always on the lookout for a new challenge, taking old and broken

furniture and giving it new life. His approach to the hobby has been the same as his work ethic on the job - always try, no matter how impossible a task might seem at first.

Kolar, who has 3 grown daughters and 7 grandchildren, indicated he has enjoyed success and satisfaction in many areas of life, thanks to that outlook. And he still attributes that success to one teacher many years

"I didn't like to study, but I loved school, and I had a teacher that liked me and I loved her." he said, adding

she offered him.

a gift that nobody else has ways told me you can do "She said, 'Tom, you've got got'," he recalled. "She al- anything that you want to."

-Sprague

CASS CITY, MICHIGAN

Retford, Ben Good, Celeste

Sprague, Erika Mroz. Jessica

Brown, Kelsey Quick, Katie

Rhodes, April Nowaczyk,

Mindy Errer, Mike Edler, Jes-

sica Neal and Natasha

Part-time school chief

each grade level, all nomi-

nated for best exemplifying

the district December "adult

role focus" of being coopera-

tive, collaborative workers.

The students, in grades K-

12, are: Daniel Good. Adam

Commund from page one.

funding, that loss translates into a revenue loss of \$425,000.

At the same time, he said, the state's decision to allow a handful of smaller, rural districts to compute their enrollments by averaging student numbers over a 3year period has proved valuable, giving Owen-Gage an additional 18 students, or about \$118,000.

IN OTHER BUSINESS

In other business Monday, the board:

•Accepted the resignations of varsity baseball Coach Josh Hahn and junior varsity volleyball Coach Jill Wildman. The board also hired a new volleyball coaching staff consisting of Kaye Swiastyn, varsity; Karen Gaeth, junior varsity; and Ashley Adams, junior high:

•Accepted the nomination of Randi L. Giaza as "Senior Student of the Month" for December.

•Recognized a student in

Affordable **Auto Care**

989-665-0056 or 989-977-7184 4746 State Street Gagetown, MI 48735

Ten Minute Wash \$7.95 Wash and Vacuum \$9.95 Wash, Wax, and Vacuum \$29.95 Package includes interior/exterior, steam cleaned carpet, and engine steam cleaned/degreased. 5 Quart Oil Change \$15.95

Tuesdays Senior Discount/Customer

Appreciation Day 10% Discount



Cass City Chronicle Phone 872-2010



Guaranteed

10 01

the n

Title.

Hills and Dales General Hospital will be sponsoring an American Red Cross babysitter training class Monday, Dec. 29, from 9 a.m. to 3 p.m.

The class is designed to provide youth ages 11-15 with the information necessary to provide safe and responsible care for children. The class will be held in the

basement classroom at the hospital. Participants must pre-regis-

out-of-town judging panel is scheduled for Friday, Dec. 19. No registration is reter by calling (989) 872-2121 (ext. 365). Please regquired. "All you do is decorate and have the lights on on the 19th," she noted.

he despised one particular subject - spelling - and even cheated to get by. He recalled getting caught one day, and the words of wisdom

ister by Dec. 22. Sometimes You Need A Helping Hand...

Tuscola Behavioral Health Systems Can Assist With Your Behavioral Health Needs.

If you have questions regarding available programs, call Tuscola Behavioral Health Systems (989) 673-6191 or 1-800-462-6814.



• P.O. Box 239 • Caro, MI 48723 • PH. (989) 673-6191 or 1-800-462-6814 • TDD (989) 672-4780

Michigan CardioVascular Institute



John F. Collins, M.D.



Bringing Quality Cardiology

Care to the

Heart of Your Community

Jeffery W. Carney, M.D.

Dr. Collins & Dr. Carney are the only Cardiologists board certified in Cardiovascular Disease servicing the Hills & Dales area.

> MARC Building 6190 Hospital Drive Cass City, MI 48726

For appointments: 1-877-725-MCVI (6284)





THE TOM THUMB singers will celebrate their 21st year with the concert, "We Sing Good Tidings", at the Cass City United Methodist Church with 2 performances, Saturday, Dec. 13, at 7 p.m. and Sunday, Dec. 14, at 3 p.m.

SPECIAL SOLO and duet presentations will be presented by choir members. From left, front row: Barbara Graff, Cassie Simpson. Second row: Fern Rabideau, Joe Merchant. Third row: Joanne Dzielinski, Scott Mills, Ernie Hautala, Morris Powell. The piano accompanist is Roger Parrish. Steve Fobear (not pictured) is the director. (See story, page 3)

Crashes involving older drivers down in state

The number and severity of crashes involving older drivers in Michigan is declining, according to a just-released study conducted on behalf of the Michigan Office of Highway Safety Planning (OHSP). The study looked at crash data from 1998 to 2002 for motorists and pedestrians ages 65 and older.

OHSP commissioned the study through the University of Michigan Transportation Research Institute (UMTRI) as part of an ongoing effort to understand and address the needs of older drivers and identify opportunities to reduce traffic deaths and injuries among this group. By

2030, one out of every 5 Americans will be over the age of 65.

Among the major findings: * The number of crashes involving older drivers decreased by 6 percent (however, the proportion of crashes involving older drivers remained relatively constant at about 11 percent

through the time period). * Fatal and serious injury crashes decreased by 23 percent.

* Crashes where an older driver had been drinking de-The number of older pedestrians killed or injured in crashes decreased by 29 per-

"These findings are encouraging," said Michael L.

Prince, OHSP division director. "We will be looking more closely to determine the factors that led to these decreases.'

According to the UMTRI report, older drivers have a higher likelihood of being in a single-vehicle crash without any overt hazardous action than younger drivers. Failure to yield, and to some extent failure to obey traffic control, are more likely creased by 23 percent..... 92 among older drivers than among younger drivers.

The report also found that safety belt use among crashinvolved older drivers is extremely high, over 90 percent. About 70 percent of the non-user drivers were men. Among those men, the largest proportion of non-users was the 70-74 age group.

With Baker, I was able to prepare for a new career without leaving town.

Baker has one goal: to prepare you as quickly as possible for a career you'll love. Fortunately you don't have to travel far to attend Baker. Choose from programs-taught locally or online from your computer. You can afford Baker for two reasons. Baker has the most affordable tuition of any independent college or university in Michigan. And Baker students have access to the greatest amount of financial aid available. When you earn your Career Credentials® from Baker College, you're 100% ready for your new career. That's why only Baker has an available graduate employment rate of 99%.

WINTER CLASSES START IN JANUARY

(989) 872-1129 or (800) 572-8132 6667 Main St. Cass City, MI 48726 www.baker.edu

Choose from a variety of degree programs in career fields with a real future.

BAKER COLLEGE You'll do better with Baker!



Galendar of Events

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

Wednesday, December 10

Swiss steak and mashed potato dinner with all the trimmings served family style promptly at noon at the Cass City United Methodist Church located at 5100 N. Cemetery Rd. Take outs available, call 872-4604.

Friday, December 12

Alcoholics Anonymous, 8 p.m., Good Shepherd Lutheran Church.

Monday, December 15

Cass City School Board meeting at the high school instead of December 23. Prior to the 7:30 p.m. board meeting the "Award of Excellence" presentations will be held in the high school library.

Rescheduled Cass City Village Council meeting at 7 p.m. at Municipal Building.

AYSO board meeting 7:30 p.m., high school library.

Tuesday, December 16

Thumb Area Parkinson's Support Group meeting, 1 p.m., Hills & Dales Hospital.

Wednesday, December 17

United Sportsmen's Alliance will be held at the Sebewaing Sportsmen's Club, 265 Bay St., Sebewaing at 7:00 p.m. Please bring your favorite homemade venison item or dish for a taste for our contest. For more info call 989-872-5606.

Check Out These Web Sites:

Here are a few Web sites you may find handy. Cutter[®] Insect Repellents at www.Skeeterbites.com. Americans for Financial Security (AFS) at www. afswebsite.org. Georgia-Pacific at www.gp:

com. Fleischmann's Yeast at www.breadworld.com. Steinway & Sons at www. steinway.com. Christian Ulbricht Collectors' Club at www. ulbricht.com. National Onion Association at www.onions-usa.org. The National Institute of Environmental Health Sciences at http://www.

nichs.nih.gov. Chiquita[®] bananas at www.chiquita.com. The Council of Residential Specialists at www.crs.com. Network at www.check point.com.

Cass City Village Council PUBLIC NOTICE

The Cass City Village Council will be holding a Special Meeting at the Municipal Building, 6506 Main Street, Cass City, Michigan, as follows:

Monday - December 15, 2003 at 7:00 PM

The purpose of this meeting is for the council to review the 2004 Budget and 5 year Capital Outlay and any other business that may come before the Council.

The regular December meeting has been changed to December 22, 2003 at 7:00 PM.

Joyce A. Bemus Clerk/Treasurer

PAGE TWELVE

Snowmobiling still hot, but deadly in Michigan

Following last winter's high death toll of snowmobilers in Michigan, AAA says that good times and common safety sense should share space on the state's 6,100 miles of groomed trails.

"Despite the state's economic downturn, the sport of snowmobiling remains hot," says AAA Michigan Community Safety Services Manager Richard J. Miller. "However, with the sport's popularity, the number of deaths has also spiked."

During the 2002-03 snowmobile season, 46 persons were killed in 46 fatal crashes, compared with 33 who were killed in the 2002-03 and second only to the 1995-96 season, when 48 persons lost their lives.

"Statistics show most of last season's deaths could have been prevented had drivers and riders simply followed simple rules of safety on the trail," Miller says. Speed, inexperience and recklessness were major players.

Speed was a factor in 33, or 72 percent of the fatal crashes. Today's snow machines can accelerate quickly to more than 100 mph, Miller says. Fourteen fatalities, or 30 percent of the fatal crashes, involved a snowmobile leaving a trail or road and striking a fixed object, like a tree, another

indicator that driving too fast for the trail or conditions was a factor.

Eleven fatal crashes - one in every 4 last season - occurred when machines broke through unsafe ice. Other major factors in last season's crashes include alcohol and/ or drugs. It was a known factor in 48 percent, or 22 of the facilities.

"Just like driving a motor vehicle, alcohol hinders your ability to handle a snowmobile, leading to lapses in judgment that can have horrific consequences," Miller emphasizes. Careless or negligent driv-

ing was a factor in 8, or 17 percent of last winter's fatal crashes.

half-million Michigan snowmobilers take to the trails. Currently, there are 406,095 machines registered in the state, up 3 percent from the previous winter, the 11th straight seasonal increase. Nearly one-quarter are in Southeast Michigan.

2001-02 winter, to 4,958.

ability to maintain control and stop within a clear, safe distance. DON'T drive after drinking alcohol. Twentytwo persons killed in last winter's fatalities had consumed alcohol.

> * Be alert for oncoming traffic, fences, culverts, wildlife, ditches, stumps, posts, icy or bare spots and hidden wires. Stay on marked trails, or where permitted on road rights-of-way. Respect private property and obey all traffic laws.

* Carry a fist-aid kit, compass, portable GPS, trail maps, cell phone, water, waterproof matches or lighter, survival blanket, tool kit,

Each winter, more than a

Last winter, the number of students enrolled in snowmobile safety classes fell 22 percent, from 6,417 in the Snowmobilers can help dramatically reduce fatalities, injuries and crashes by heeding simple rules of the trail: * DON'T ride faster than your

YANKEE CANDLE

HOLIDAY ORNAMENT

HURRY

Limited Time Offer

Christopher Snowbrite

Wear an approved crash helmet. It is the law on public property and is your best defense in the event of a crash. It also protects against frostbite and injury from

foods.

trees, brush and other trail hazards. * Stop, look and listen when crossing roads. Never assume the route is clear.

Snowmobilers ages 12 through 16 cannot drive across a highway or street without a valid safety certificate.

rope, extra key and energy

* Keep your sled in top condition. Take the keys when parked, and lock it and your trailer when unattended.

ACT assessment deadline nearing

The next national test date for the ACT Assessment is Feb. 7, 2004.

College-bound students should register by the Jan. 2 postmark deadline. Late registration postmark deadline is Jan. 16 (an additional fee is required for late registration). Students can register online at www.act.org or they can get a registration packet from their high school guid-

ance counselor and register by mail. The website also has sample test questions and a link to a free financial aid calculator.

ACT scores are accepted by virtually all colleges and universities in the nation. The test fee is \$26. Colleges use ACT scores, along with a student's high school GPA and other information to help determine admissions and the appropriate course placement for new students. The ACT Assessment is curriculum-based, designed to measure a student's academic achievement. There are four sections to the exam: English, reading, math and science.

Students who have already taken the ACT can retest and try for a higher score. Juniors often use their scores to examine academic weaknesses, take courses or tutoring to correct those weaknesses and retest as seniors. Students who test more than once can choose which scores to report to prospective colleges.

Chronicle Liners

Cass City

Chronicle

Phone 872-2010

Each year in Michigan, thousands of low-income people throughout the state have their heat and electricity shut off, a dangerous fate to face as the cold winter

months approach. Thanks to The Heat And Warmth Fund (THAW), individuals who are currently experiencing a complete utility shutoff can apply for

early emergency assistance. THAW, a non-profit organization that provides emergency energy assistance to low-income households in need, began accepting applications for the Early Emergency program October 1.

The program allows families or individuals that cur, rently have their utilities shut off to receive assistance to get their heat turned on and make payment arrangements Work Like Magic! to have the heat remain through the harsh winter months. Last year, THAW provided more than \$500,000 to assist more than 1,200 families through the Early Emergency program. "Heat is a basic necessity in Michigan. Without it, people frequently resort to dangerous alternatives such as kerosene heaters, often causing fire or injuries," said THAW Executive Director Kathleen Walgren. "Through the Early Emergency Program, we hope to give families in need the opportunity to restore their heat and work with them to keep it on." In January 2004, the nonprofit organization will begin their regular assistance program, accepting applications from low-income indi-

viduals, families and seniors who are unable to pay their energy bills and have re-ceived a utility shut-off notice. If a family received funds from the Early Emergency Program, they will not be eligible to receive additional funds during the regular season.

HOW IT WORKS

Low-income individuals, families, senior citizens, the disabled, the unemployed and the underemployed who have lost essential heat or lights may apply for assistance at one of 100 community agencies that serve as THAW screening sites across the state. Agency caseworkers verify applicant eligibility and for-

tors. be eligible for Early www.thawfund.org Check Out These Web Sites: Pennzoil at www.pennzoil.com. Allied Van Lines at www.alliedvan.com. The Association of BellTel Retirees Inc.at www.belltelre tirees.org. Waverly wallpaper at www.waverly.com. Canon Digital Creators Contest at www.canon.com/cdcc/. Nafco's Best Living Collection, Better Living Collection and Good Living Collection at www.nafco.com. National Memorial Day Concert at www.pbs.org/memo rialdayconcert. Adecco staffing at www.usadecco.com. For tips and resources on how recent grads can get their careers off to a solid start, visit www.monstertrak.com, a leading online careers site for college students and alumni. Teflon Surface Protector products at www.clorox.com.

Emergency assistance, the applicant must:

* Currently have their gas or electricity shut off;

* Have an annual household income at or below 150% of the federal poverty level (e.g. \$22,890. maximum income for a family of 3);

* Apply for other available state or private resources for energy assistance; * Have made minimum pay-

ments on the energy bill; * Agree to a budget payment plan;

weatherization programs where available.

sistance the next year, dem-To find a location for assisonstrating that THAW helps maintain service through a temporary crisis. In fact, tance, for further information, or to charge a donation by credit card, call 1-800-866some former participants THAW (8429), or visit the eventually become contribusite Web at

CASS CITY, MICHIGAN



SANTA ARRIVED in Cass City in style Saturday night, aboard a brightly decorated Detroit Edison truck. Dozens of youngsters and their parents braved the cold to welcome the jolly old elf at Rotary Park.

THAW funding available

Avoid utility shut-off

bills.

and SEMCO Energy match all THAW payments dollar for dollar. DTE Energy and Aquila also solicit donations through customer utility The average assistance necessary per family in 2001 was

\$385. For a \$192, contribution one family can stay warm for the entire winter thanks to the utility companies' match. The vast majority (90 per-

cent) of those who received THAW's assistance to get * Enroll in conservation or them through a difficult time do not require additional as-





ward the application to the THAW administrative office. In order to be eligible for the Early Emergency Assistance Program, the applicant must currently have his or her utilities shut off or have no heating fuel.

Once the application is approved, THAW pays the utility or vendor directly and works with the applicant and the utility company to make arrangements for a payment plan that is feasible for the applicant.

Funds distributed during Early Emergency to assist families are collected through private individual, business and foundation donations. THAW works in partnership with utility companies to facilitate energy assistance. DTE Energy, Consumers Energy, Aquila

Merrill Lynch at www.ml.com. ZINSSER'S Bulls Eye 1-2-3 Primer-Sealer at www.zinsser.com. Assurex Global at assurexglobal.com. The Great American Bake Sale at www.greatamerican bakesale.org.

Minwax at www.minwax.com.

		12 D	ayo (OF C	hrist	ma
					Ŋ 2	
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
18 2010 - 10	Voun		9 a 1 a	^а	12	
a a		OWN	68 0 9 0 9 9 9 8 8	40% OFF ALL ORNAMENTS	40% OFF ALL BOXED CHRISTMAS CARDS	40% OFF BASKETS
14	15	16	17	18	19	
Sunday CLOSED	40% OFF ANY BOOKS	40% OFF ANY LIGHTS	40% OFF ANY SANTA	40% OFF ANY ANGEL	40% OFF ANY SNOWMAN	40% OFF ANY TREE
21	22	23	24	25		^ю ц 9
Sunday CLOSED	40% OFF ANY STUFFED ANIMAL	40% OFF ANY MUSIC	40% OFF ANY PICTURE FRAMES	арру Ношана	All discounts are original re	
C	DAC	H LIG	HTP	HAR	MAC	Y
	6480	W. Main St.,	Cass City •	(989) 872-36	13	

CASS CITY CHRONICLE - WEDNESDAY, DECEMBER 10, 2003

PAGE THIRTEEN

particularly described as beginning at a

point which is North 50 degrees 00 min-

utes 00 seconds West, 70.15 feet along

the Southwesterly right of way line of

Maple Street and South 20 degrees 16

minutes 39 seconds West, 101.00 feet

along the Westerly right of way line of

Park Street, South 20 degrees 16 minutes

Legal Notices THIS FIRM IS A DEBT COLLECTOR AT-THISFIRM IS A DEBT COLLECTOR AT-1999 and recorded on September 15, of land situated in the Township of Millthe date of such sale.

THIS FIRM IS A DEBT COLLECTOR AT-TEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE, PLEASE CONTACT OUR OFFICE AT THE NUM-BER 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 bld amount tendered at sale, plus interest.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Eddie R Clark III and Andrea J Clark, husband and wife (original mortgagors), to The Homestead Mortgage Company, Mortgagee, dated July 31, 1998 and recorded on August 3, 1998 in Liber 746 on Page 1121, and assigned by said Mortgagee to First Nationwide Mortgage Corporation as assignce by an assignment dated March 2, 1999 and recorded on June 7, 1999 in Liber 773 on Page 813, in Tuscola county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Seventy-Seven Thousand Four Hundred Ninety-Seven And 21/100 Dollars (\$77,497.21), including interest at 7.75% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the Front entrance to the Courthouse in the Village of Caro, Tuscola County at 10:00 AM, on January 8, 2004.

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

Commencing at the Southwest corner of Section 18, Town 10 North, Range 7 East and running North on the West Section line of Section 18, said line being the county line, 2020.6 feet to the point of beginning; thence North 150 feet; thence East perpendicular to the West Section line 200 feet; thence South 150 feet; thence West 200 feet to the point of beginning.

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

Dated: November 26, 2003

FOR MORE INFORMATION, PLEASE CALL:

FC D (248) 593-1309 Trott & Trott, P.C. Attomeys For CitiMongage Inc. successor by merger to First Nationwide. Mortgage Corporation 30400 Telegraph Rd., Ste. 200 Bingham Farms, Michigan 48025-5822 File #003899F01

үd ш og to charge a de-

8. ₁₀ 8. . . THIS FIRM IS A DEBT COLLECTOR AT-

ASA DEBT COLLECTOR, WE ARE AT-TEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL. BE USED FOR THAT PURPOSE. NOTIFY USATTHENUMBER BELOWIFYOUARE IN ACTIVE MILITARY DUTY.

MORTGAGE SALE - Default having been made in the terms and conditions of a certain mortgage made by Richard W. Smith and Laurie E. Smith, husband and wife, Mortgagors, to Homeowners Loan Corp., Mortgagee, dated the 13th day of July, 2000 and recorded in the office of the Register of Deeds, for the County of Tuscola and State of Michigan, on the 7th day of August, 2000 in Liber 807 of Tuscola County Records, Page 1178, said Mortgage having been assigned to Citibank, N.A. as Trustee under the Pooling and Servicing Agreement dated as of November 30, 2001 Series 2001-1 on which mortgage there is claimed to be due, at the date of this notice, the sum of Thirty Three Thousand Three Hundred Sixty Six & 83/100 (\$33,366.83), 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 19th day of December, 2003 at 10:00 o'clock a.m. Local Time, said moitgage will be foreclosed by a sale at public auction, to the highest bidder, front entrance of the Courthouse in Village of Caro, Tuscola County (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 11.75000% 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 situated in the City of Vassar, County of Tuscola, State of Michigan, and described as follows, to wit:

East half of Lots 1 and 2, in Block 24, of Village (now City) of Vassar, Michigan, according to the recorded Plat thereof, County of Tuscola, State of 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.

Dated: 11/19/03 Citibaok, N.A.

Mortgagee

11-26-4 FABRIZIO & BROOK, P.C. Jonathan L. Engman (P56364) Attorney for Citibank, N.A. 888 W. Big Beaver, Suite 1470 Troy, MI 48084 248-362-2600 temperatury crisis. In fact,

TEMPTING TO COLLECT A DEBT, ANY **INFORMATION WE OBTAIN WILL BE** USED FOR THAT PURPOSE, PLEASE CONTACT OUR OFFICE AT THE NUM-BER 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 Wendy Garrison and Jeffery Garrison, husband and wife (original mortgagors) to Impac Funding Corporation DBA Novelle Financial Services, a Delaware Corporation, Mortgagee, dated September 28, 2001, and recorded on October 24, 2003 in Liber 961 on Page 318 in Tuscola County Records, Michigan and was assigned by said mortgagee to the U.S. Bank National Association, as Trustee under the Pooling and Servicing Agreement, dated as of February 1, 2002, among Credit-Based Asset Servicing and Securitization LLC, Asset Backed Funding Corporation, Litton Loan Servicing LP and JP Morgan Chase Bank, C-BASS

Mortgage Loan Asset-Backed Certificates, Series 2002-CB1, without recourse, Assignce by an assignment dated October 4, 2001, which was recorded on November 21, 2003, in Liber 965 on Page 764, Tuscola County Records, on which mortgage there is claimed to be due at the date hereof the sum of FORTY-SEVEN THOUSANDTWO HUNDRED FIFTY-ONE AND 19/100 dollars (\$47.251.19), including interest at 9.750% per annum. Said Mortgage recorded via an Affidavit of Lost Document dated October 2, 2003 and recorded October 24, 2003 in Liber 961 on Page 318.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said moreage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the front entrance to the Courthouse in the Village of Caro, Tuscola County, Michigan at 10:00 AM, on January 8, 2004.

Said premises are sinuated in TOWNSHIP OF DAYTON, Tuscola County, Michigan, and are described as: Lot 25 of Cat Lake Subdivision No. 2, according to the plat recorded in Liber 1 of Plats, Page 104, now being Page 54B. Tuscola County Records.

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

Dated: December 10, 2003

FOR INFORMATION, PLEASECALL: Team M (248)593-1306

Trott & Trott, P.C. Attomeys and Counselors 30400 Telegraph Road, Suite 200 Bingham Farms, M1 48025

File# 200327257

280108 2012 001000 0212-1014

mortgage and the statute in such case

made and provided, notice is hereby given

that said mortgage will be foreclosed by

a sale of the mortgaged premises, or some

part of them, at public venue, at the Front entrance to the Courthouse in the Village

of Caro, Tuscola County at 10:00 AM, on

Said premises are situated in Township

of Arbela, Tuscola County, Michigan, and

A parcel of land in the South 1/2 of the

Northeast 1/4 of Section 8, Town 10

North, Range 7 East, described as fol-

lows: Commencing at the East 1/4 corner

of said Section; thence South 88 degrees

50 minutes 52 seconds West, on the East

and West 1/4 line of said Section, 500

feet; thence North 01 degree 01 minute

48 seconds West, parallel to the East line

of said Section, 350 feet; thence North

88 degrees 50 minutes 52 seconds East,

parallel to said East and West 1/4 line,

500 feet to said East section line; thence

12-3-4

January 8, 2004.

are described as:

point of beginning.

the date of such sale.

Dated: December 3, 2003

TEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUM-BER 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 Shannon B. Crawford and Melissa J. Crawford, husband and wife (original mortgagors), to Comerica Bank, a Michigan State Chartered Bank, Mortgagee, dated August 31, 2001 and recorded on September 6, 2001 in Liber 841 on Page 1449, in Tuscola County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Thirteen Thousand Six Hundred Fourteen and 52/100 Dollars (\$113,614.52), including interest at 7.5% 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 morigaged premises, or some part of them, at public venue, at the Front entrance to the Courthouse in the village of Caro, Tuscola County at 10:00 AM, on December 18, 2003.

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

The East Half of Lots 3, 4, and 5, Block 5, nlat of Centerville (now Caro) according to the plat recorded in Liber 1 of Plats, Page 59A of Tuscola Records.

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

Dated: November 19, 2003

FOR MORE INFORMATION, PLEASE CALL: FC X (248) 593-1302 Trott & Trott, P.C. Attorneys For Cornerica Bank, a Michigan State Chartered Bank 30400 Telegraph Rd., Ste. 200 Bingham Farms, Michigan 48025-5822 File #003707F01 11-19-4

THIS FIRM IS A DEBT COLLECTOR AT-TEMPTINGTO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

NOTICE OF MORTGAGE SALE - Default having been made in the conditions of a certain mortgage made by SHANE D. KELLEY and TONNA M. KELLEY, husband and wife, to HAROLD WILLS and KAREN WILLS, husband and wife, dated February 21, 2003 and recorded in the Office of the Register of Deeds for the County of Tuscole and State of Michigan, on March 6, 2003 in Liber 919 of Mortgages on Pages 65-66, on which mortgage there is claimed to be due at the date of this notice. for principal and interest, the sum of SIXTY THOUSAND FIVEHUNDREDNINETY-EIGHT AND 79/ THIS FIRM IS A DEBT COLLECTOR AT-100 (\$60,598.79) Dollars, and no pro-TEMPTING TO COLLECT A DEBT. ANY ceedings having been instituted to re-INFORMATION WE OBTAIN WILL BE cover the debt now remaining secured by USED FOR THAT PURPOSE PLEASE said Mortgage, or any part thereof, whereby the power of sale contained in said mortgage has become operative, Now, Therefore, Notice Is Hereby Given that by virtue of the power of sale contained in said Mortgage and in pursuance of the statute in such case made and provided, the said Mortgage will be foreclosed by a sale of the premises therein described or so much thereof as may be necessary, at public auction, to the highest bidder, at Tuscola County Courthouse, 440 North State Street, in the Village of Caro, and County of Tuscola, Michigan, that being the place of holding the Circuit Court in and for said County, on Thursday, December 11, 2003 at 10:00 o'clock a.m. in the forenoon of said day, and said premises will be sold to pay the amount so as aforesaid then due on said Mortgage together with seven (7%) percent 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 are described in said Mortgage as follows, to wit:

1999 in Liber 782 on Page 278 in Tuscola County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Thousand Two Hundred Twenty-Seven and 56/100 Dollars (\$100,227.56), including interest at 8.5% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the Front entrance to the Courthouse in the Village of Caro, Tuscola County at 10:00 AM, on December 18, 2003,

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

The East 200 feet of the South 18 Rods of the West 1/2 of the Southeast 1/4 of Section 10, Town 10 North, Range 8 East, Tuscola County Records. The redemption period shall be 6 months

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

Dated: November 19, 2003

FOR MORE INFORMATION, PLEASE CALL

FC C (248) 593-1301 Trott & Trott, P.C. Attorneys For ABN AMRO Montgage Group, Inc. 30400 Telegraph Rd., Ste 200 Bingham Farms, Michigan 48025-5822 File #003141F01

11-19-4

Robert A. Tremain & Associates, P.C. is a debt collector and we are attempting to collect a debt and any information ob-

tained will be used for that purpose. MORTGAGE SALE - Default has been made in the conditions of a mortgage made by ROBERT J. MCCOLLUM & CARLAL MCCOLLUM, HUSBAND & WIFE, to AMERICAN BUSINESS MORT-GAGE SERVICES, Mongagee, dated May 3, 2002 and recorded on June 12, 2002 in Liber 881 on Page 383, TUSCOLA County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Forty-Four Thousand Nine Hundred Forty-Eight and 41/100 Dollars (\$44,948.41), including interest at

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the Front entrance of the Courthouse in the Village of Caro, Tuscola, MI, at 11:00 AM on January 15, 2004.

10.490% per annum.

Said premises are situated in TWP. OF COLUMBIA, TUSCOLA County, Michigan, and are described as:

LOTS 5 AND 6 AND THE SOUTH 33 FEET OFLOT7AND8, BLOCK 1, PLATOFTHE VILLAGE OF COLLING, COLUMBIA TOWNSHIP TUSCOLA COUNTY MICHI-GAN. ACCORDING TO THE PLAT

ington, County of Tuscola, State of Michigan, and described as follows, to wit: Lot 18, Miller Subdivision as recorded

in Liber 2 of Plats, Page 2, Tuscola County Records.

During the six (6) immediately following the sale, the property may be re-deemed, except that in the event that the property is determined to be abandoned pursuant to MCLA 600.3241a, the property may be redeemed during 30 days immediately following the sale. Dated: 12/3/03

Mortgage-Electronic-Registration-Sys-

Attorney for Mortgage Electronic Regis-

THIS FIRM IS A DEBT COLLECTOR AT-

12-3-5

tems, Inc.

Mortgagee

FABRIZIO & BROOK, P.C.

tration Systems, Inc.

Trov. MI 48084

MILITARY DUTY,

MORTGAGESALE

rate of 11.75% per annum.

2004.

ning.

and are described as:

Under the power of sale contained in the

mortgage and the statutes of the State of

Michigan, notice is hereby given that the mortgage will be foreclosed by a sale of

the mortgaged premises, or some part of

them, at public venue at the front entrance

of the Courthouse in the Village of Caro,

Tuscola County, MI in Tuscola County,

Michigan at 10:00 a.m. on January 8,

248-362-2600

Jonathan L. Engman (P56364)

888 W. Big Beaver, Suite 1470

DATED: November 19, 2003 BEALBANK, S.S.B.

(248) 540-7701

Assignee of Mortgagee ATTORNEY FOR: Assignee of Mortgagee

Robert A. Tremain & Associates, P.C. 401 South Old Woodward Avenue Suite 300

39 seconds West, 20.00 feet; thence North 68 degrees 25 minutes 38 seconds West, 36.77 feet; thence North 21 degrees 34 minutes 22 seconds East, 20.00 feet; thence South 68 degrees 25 minutes 38 seconds East, 36.32 feet to the point of Birmingham, MI 48009-6616 beginning. For Information, please call:

ALSO EXCEPT part of the Northwest fractional one quarter of Section 7, Town 11 North, Range 8 East, City of Vassar, de-11-19-4 scribed as that part of Lot 19 of Block 12 of the New Plat of the Village of Vassar, recorded in Liber 2 of Deeds, on Page 93.

The redemption period shall be 6 months

from the date of such sale, unless deter-

mined abandoned in accordance with

MCLA 600.3241a, in which case the re-

demption period shall be 30 days from

FOR MORE INFORMATION, PLEASE

Attorneys For Bank One, National Asso-

Bingham Farms, Michigan 48025-5822

12-10-4

30400 Telegraph Rd., Ste. 200

the date of such sale.

FC H (248) 593-1300

Trott & Trott, P.C.

ciation, as Trustee

File #005806F01

CALL:

Dated: December 10, 2003

THIS FIRM IS A DEBT COLLECTOR AT-TEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUM-BER 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.

TEMPTING TO COLLECT A DEBT. ANY MORTGAGE SALE - Default has been INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE, PLEASE made in the conditions of a mortgage CONTACT OUR OFFICE AT THE NUMmade by Dennis L. Allen, a single man BER BELOW IF YOU ARE IN ACTIVE (original mortgagors), to Investaid Corporation, a Michigan Corporation, Mortgagee, dated October 22, 1999 and recorded on February 7, 2000 in Liber 793 on Page 1296, and assigned by said Mortgagee to Bank One, National Asso-Default has been made in the conditions of a mortgage made by Christine Bonnell, ciation, as Trustee as assignee by an asa married woman, and Duane Bonnell, her signment dated October 27, 1999 recorded on June 11, 2003 in Liber 935 on husband, to Mortgage Electronic Regis-Page 803 in Tuscola County Records, tration Systems, Inc., mortgagee, dated Michigan, on which mortgage there is October 25, 2001 and recorded December 10, 2001 in Liber 852, Page 156, claimed to be due at the date hereof the Tuscola County Records. Said mortgage sum of Sixty-Seven Thousand Nine Hun-

dred Twenty-Two and 26/100 Dollars is now held by BANK ONE, NATIONAL (\$67,922.26), including interest at ASSOCIATION, AS TRUSTEE FOR CER-TIFICATE HOLDERS OF BEAR STEARNS 10.99% per annum. ASSET BACKED SECURITIES, INC. AS-Under the power of sale contained in said SET BACKED CERTIFICATES, SERIES mortgage and the statute in such case 2002-2by assignment submitted to and made and provided, notice is hereby given recorded by the Tuscola County Register of Deeds. There is claimed to be due that said mortgage will be foreclosed by on such mortgage the sum of One Huna sale of the mortgaged premises, or some part of them, at public venue, at the Front dred Nine Thousand Six Hundred entrance to the Courthouse in the Village Twenty-Eight and 22/100 Dollars of Caro, Tuscola County at 10:00 AM, on (\$109,628.22) including interest at the January 8, 2004.

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

Parcel 1: Lot 14, Block 12 of the City of Vassar, according to the plat recorded in Liber 1 of Deeds, Page 143 and Liber 2 of Deeds, Page 93.

Parcel 2: A parcel of land in the Village (now City) of Vassar, described as: Com-The premises are located in the Township mencing at the Southeast corner of Lor 20, Block 12 in said Village of Vassar; of Fremont, Tuscola County, Michigan, thence Westerly and on the line between said Lot 20 and Lot 21 to the Southwest Part of the Northwest 1/4 of the Southcorner of said Lot 20; thence Northerly west 1/4 of Section 16, Town 11 North. on the line between said Lot 20 and Lot Range 9 East, described as: Beginning at 14 of said Plat to the Northeast corner of a point on the North line of Section 16, said Lot 14; thence.

Easterly and parallel with the line between said Lots 20 and 21 to the street; thence North 89 degrees 35 minutes 55 seconds East 881.58 feet from the West 174 corner of said Section 16: thence continuing Southerly and along the street line to the place of beginning. All being in the Origialong said North line North 89 degrees 35 minutes 55 seconds East 443.93 feet nal Plat to the Village (now City) of Vassar, to the East line of said Northwest 1/4; according to the Plat recorded in Liber 1 of Deeds, Page 143 and Liber 2 of Deeds December 18, 2003 Page 93, ALSO part of the Northwest frac tional one quarter of Section 7, Town 11 Said premises are situated in Township North, Range 8 East, City of Vassar, deof Vassar, Tuscola County, Michigan, and scribed as being a part of Lot 60 of Block are described as: 12 of the New Plat of the Village of Vassar. recorded in Liber 2 of Deeds, on Page 93. Commencing at the Northwest corner of and also be a portion of the apparent Park the South 30 acres of the West 1/2 of the Southwest 1/4; thence South 217 feet; Street right of way and more particularly described as beginning at a point on the thence East 200 feet; thence North 217 feet; thence West 200 feet to the point of Westerly right of way line of said Park Street which is North 50 degrees 00 minbeginning, Section 15, Township 11 utes 00 seconds West, 70.15 feet along North, Range 8 East, Subject to the right of way for Caine Road over the Westerly the Southwesterly right of way line of Maple Street and along said Westerly side thereof. right of way line of Park Street South 20 degrees 16 minutes 39 seconds West. The redemption period shall be 6 months 121.00 feet from an iron pipe found at from the date of such sale, unless deterthe intersection of the Easterly right of mined abandoned in accordance with MCLA 600.3241a, in which case the reway line of Park Street and the Southdemption period shall be 30 days from westerly right of way line of Maple Street; thence continuing along said the date of such sale. Westerly right of way line of Park Street. South 20 degrees 16 minutes 39 seconds Dated: November 19, 2003 West, 19.23 feet to the point on the southwesterly line of said Lot 60; thence North FOR MORE INFORMATION, PLEASE 28 degrees 18 minutes 24 seconds East, CALL FC S (248) 593-1304 19.35 feet; thence North 68 degrees 25 minutes 38 seconds West, 3.15 feet to the Trott & Trott, P.C. Attorneys For Chase Manhattan Mort-Westerly right of way line of Park Street and the Point of Beginning. gage Corporation, a New Jersey Corpora-**EXCEPT** part of the Northwest fractional 30400 Telegraph Rd., Ste 200 Bingham Farms, Michigan 48025-5822 one quarter of Section 7, Town 11 North, Range 8 East, City of Vassar, described as being a part of Lot 60 of Block 12 of the File #003371F01 New Plat of the Village of Vassar, recorded in Liber 2 of Deeds, on Page 93, more

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

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by

Richard D Chapelo, a married man (original mortgagor), to Flagstar Bank, FSB, Mortgagee, dated August 31, 2000 and recorded on September 8, 2000 in Liber 810 on Page 268, and assigned by said Mortgagee to Chase Manhattan Mortgage Corporation, a New Jersey Corporation as assignee by an assignment dated April 9, 2001 recorded on May 15, 2001 in Liber 831 on Page 1204 in Tuscola County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Seventy-Nine Thousand Five Hundred Thirty-Three and 01/100 Dollars (\$79,533.01), including interest at 9% per annum.

Finder the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the Front entrance to the Courthouse in the village of Caro, Tuscola County at 10:00 AM, on

11-19-4

TEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE, PLEASE CONTACT OUR OFFICE AT THE NUM-BER 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 Rick E. Paquette and Jill L. Paquette, husband and wife (original mortgagors), to Rock Financial Corporation, Mortgagee, dated November 6,1998 and recorded on February 22, 1999 in Liber 763 on Page 1250, and assigned by said Mortgagee to Countrywide Home Loans, Inc.; as assignee by an assignment dated November 6, 1998 recorded on June 16, 1999 in Liber 774 on Page 478 in Tuscola County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Fifty-Eight Thousand Twenty-Two and 48/100 Dollars (\$58,022.48), including interest at 6.875% per annum.

Under the power of sale contained in said . mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the Front entrance to the Courthouse in the Village of Caro, Tuscola County at 10:00 AM, on January 8, 2004.

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

Part of the Southeast 1/4 of Section 33, Town 10 North, Range 8 East, described as: Beginning at a point in the centerline of State Highway M-15, which is South 87 degrees 01 minutes East, along the South line of said Section 33, 1446.42 feet to the intersection of said South line and the tangent line of a curve in the centerline of said highway (Curve data:=0 degrees 03 minutes, T=616.67 feet, Radius=114,591.11 feet, L=1233.33 feet) and along said tangent line North 11 degrees 49 minutes West, 170.00 feet to the Point of Beginning; thence continuing along said tangent line, North 11 degrees 49 minutes West, 150.00 feet; thence South 87 degrees 01 minutes East, 250.00 feet; thence South 11 degrees 49 minutes East, 150.00 feet; thence North 87 degrees 01 minutes West, 250.00 feet to the Point of Beginning, Tuscola County Records.

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

Dated: December 10, 2003

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

Attomeys For Countrywide Home Loans. 30400 Telegraph Rd., Ste. 200 Bingham Farms, Michigan 48025-5822 File #005952F01

12-10-4

THIS FIRM IS A DEBT COLLECTOR AT-TEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUM-BER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Daniel S. Vasko and Constance M. Vasko, His Wife, to Pinnfund, USA, A California Corporation CFL#603-3977, Mortgagee, dated July 14, 1999 and re-corded July 26, 1999 in Liber 777, Page 1073, Tuscola County Records. Said mortgage is now held by JPMorgan Chase Bank, formerly known as The Chase Manhattan Bank, successor by merger to Chase Bank of Texas, National Association, F/ K/A Texas Commerce Bank, N.A., as Trustee and Custodian By: Saxon Mortgage Services Inc. f/k/a Meritech Mortgage Services Inc., by assignment submitted to and recorded by the Tuscola County Register of Deeds. There is claimed to be due on such mortgage the sum of One Hundred Twenty-Four Thousand Nine Hundred Nincteen and 44/100 Dollars (\$124,919.44), including inter-

Under the power of sale contained in the Michigan, notice is hereby given that the mongage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the front entrance of the Courthouse in the Village of Caro, Tuscola County, MI in Tuscola County, Michigan at 10:00 a.m. on January 8, 2004.

The premises are located in the City of Silverwood, Tuscola County, Michigan, and are described as:

Beginning 470 feet East of the Southwest corner of the Southeast 1/4 of the Southeast 1/4 of Section 27, Town 11 North, Range 10 East; thence North 838 feet: thence East 260 feet: thence South 838 feet: thence West 260 feet to the point of beginning.

on with the borrower.

Attorneys for JPMorgan Chase Bank, formerly known as The Chase Manhattan Bank, successor by merger to Chase Bank of Texas, National Association, F/K/A Texas Commerce Bank, N.A., as Trustee and Custodian By: Saxon Mortgage Services Inc. f/k/a Meritech Mortgage Services Inc., As Assignee P.O. Box 5041 Troy, MI 48007-5041 (248) 457-1000 File No. 244.0722

CONTACT OUR OFFICE AT THE NUM-BER 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 Maxine B. Reaver, an unmarried woman (original mortgagor), to Mac-Clair Mortgage Corporation, Mortgagee, dated May 4, 2001 and recorded on May 11, 2001 in Liber 831 on Page 734, and assigned by said Mongagee to Washington Mutual Home Loans, Inc., as assignee by an assignment dated May 4, 2001 and recorded on February 12, 2002 in Liber 864 on Page 146, in Tuscola County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Twenty-Four Thousand Sixty and 07/100 Dollars (\$124,060.07), including interest at 8% per annum. est at the rate of 8.74% per annum. Under the power of sale contained in said

mortgage and the statutes of the State of

The redemption period shall be 6 months from the date of such sale, unless the property is determined abandoned in accordance with MCLA \$600.3241a, in which case the redemption period shall be 30 days from the date of the sale. The foreclosing mortgagee can rescind the sale in the event a 3rd party buys the property and there is a simultaneous reso-

Dated: December 10, 2003 ORLANS ASSOCIATES PC

> FOR MORE INFORMATION, PLEASE CALL FC F (248) 593-1313 Trott & Trott, P.C. Attorneys For Washington Mutual Bank, A/k/a Washington Mutual Home Loans,

30400 Telegraph Rd., Ste 200 Bingham Farms, Michigan 48025-5822 File #003007F01

12-10-5

Beginning at the Southeast corner of Section 25, Town 14 North, Range 11 East; thence N88*50'20"W along the South Line of said Section 25, 470.0 feet; thence N01*33'40"E, 247.50 feet; thence S88*50'20"E, 470.0 feet; thence SO1*33'40"W along the East Line of said Section 25, 247.50 feet to the point of beginning. Elkland Township, Tuscola County, Michigan,

The period of redemption will be six (6) nonths from the date of sale.

11-5-6

Dated: October 30, 2003

Michelle P. Biddinger P39162 Attorney for Mortgagee 4431 S. Seeger Street P.O. Box 122 Cass City, MI 48726 Tele: (989) 872-5601

South 01 degree 01 minute 48 seconds East, on said East line, 350 feet to the THIS FIRM IS A DEBT COLLECTOR A'I-TEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE, PLEASE The redemption period shall be 6 months from the date of such sale, unless deter-CONTACT OUR OFFICE AT THE NUM-BER BELOW IF YOU ARE IN ACTIVE mined abandoned in accordance with MCLA 600.3241a, in which case the re-MILITARY DUTY. demption period shall be 30 days from

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 Alan M. Draper, a single man (original mortgagor), to Community Mortgage Services, Inc./DBA Home Mortgage Co., Mortgagee, dated Septem-ber 8, 1999 and recorded on September 15, 1999 in Liber 782 on Page 271, and assigned by said Mortgagee to ABN AMRO Mortgage Group, Inc. as assignee by an assignment dated September 14,

THEREOF RECORDED IN LIBER 1 OF PLATS, PAGE 64, NOW BEING PAGE 12B. TUSCOLA COUNTY RECORDS.

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

DATED: December 10, 2003

AMERICAN BUSINESS MORTGAGE SERVICES Mortgagee

ATTORNEY FOR: Mortgagee Robert A. Tremain & Associates, P.C.

401 South Old Woodward Avenue Suite 300 Birmingham, MI 48009-6616 For Information, please call: (248) 540-7701

12-10-4

AS A DEBT COLLECTOR, WE AREAT-TEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. NOTIFY NACTIVE MILITARY DUTY.

made in the terms and conditions of a centain mortgage made by Amadore S. Nugent and Janice L. Nugent, husband and wife, Mortgagors, to Creve Coeur Mortgage, Mortgagee, dated the 23rd day of January, 2002 and recorded in the office of the Register of Deeds, for the County of Tuscola and State of Michigan, on the 14th day of March, 2002 in Liber 869 of Tuscola County Records. Page 1452, said Mortgage having been assigned to Mortgage Electronic Registration Systems, Inc., said assignment having been recorded on the 19th day of July, 2003, in Liber 886 on Page 1467. on which mortgage there is claimed to be due, at the date of this notice, the sum of Ninety Three Thousand Four & 49/100 (\$93,004.49), and no suit or proceeding at law or in equity having been instituted to recover the debt secured by said mongage 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 9th day of January, 2004 at 10:00 o'clock a.m. Local Time, said mortgage will be foreclosed by a sale at public auction, to the highest bidder, front entrance of the Courthouse in Village of Caro, Tuscola Ciy (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 8.85000% 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

thence along said East line South 00 de grees 08 minutes 07 seconds West 989.07 feet; thence South 89 degrees 35 minutes 55 seconds West 441.30 feet; thence North 00 degrees 01 minutes 00 seconds West 989.05 feet to the point of begin-

The redemption period shall be 12 months from the date of such sale, unless the property is determined abandoned in accordance with MCLA \$600.3241a, in which case the redemption period shall be 30 days from the date of the sale. The foreclosing mortgagee can rescind the sale in the event a 3rd party buys the property and there is a simultaneous resolution with the borrower.

Dated: December 10, 2003

ORLANS ASSOCIATES PC Agomeys for BANK ONE, NATIONAL AS-SOCIATION ASTRUSTEE FOR CERTIFI-CATE HOLDERS OF BEAR STEARNS ASSET BACKED SECURITIES, INC. ASSETBACKED CERTIFICATES, SERIES 2002-2, As Assignce P.O. Box 5041 Troy, MI 48007-5041 (248) 457-1000 File No. 199.1353

12-10-5

Robert A. Tremain & Associates, P.C. is a debt collector and we are attempting to collect a debt and any information obtained will be used for that purpose.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by JOSEPH R. SCOTT & JESSE SCOTT, HUSBAND & WIFE, to HOME LOAN AND INVESTMENT BANK F.S.B., Mongagee, dated March 23, 2001 and recorded on May 24, 2001 in Liber 833 on Page 188, TUSCOLA County Records, Michigan, and assigned by MESNE assignment to BEAL BANK, S.S.B., by an assignment dated June 19, 2003 and recorded on October 28, 2003 in Liber 961 on Page 983, TUSCOLA County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of eighty-nine thousand one hundred ninety-seven and 56/100 Dollars (\$89,197.56), including interest at 12,730% per annum.

Under the power of sale contained in sald morigage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the Front entrance of the Courthouse in the Village of Caro, Tuscola, MI, at 11:00 AM on January 8, 2004.

Said premises are situated in VILLAGE OF FOSTORIA, TUSCOLA County, Michigan, and are described as:

LOTS 1 AND 2, BLOCK 2 OF THE VIL-LAGE OF FOSTORIA, ACCORDING TO THE PLAT RECORDED IN LIBER 1 OF PLATS, PAGES 23 AND 27, NOW BEING PAGES 45A-46A OF TUSCOLA COUNTY RECORDS.

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





We can help! Come in and browse through our large selection of:

wedding Invitations, Announcements & Accessories

Cass City Chronicle Phone 872-2010

USAT THE NUMBER BELOW IF YOUARE MORTGAGE SALE - Default having been

CASS CITY CHRONICLE - WEDNESDAY, DECEMBER 10, 2003 PAGE FOURTEEN CASS CITY, MICHIGAN CALL 872-2010 TO PLACE AN ACTION AD Transit (nonbusiness) rates, 10 words or less, \$3.75 each Real Estate For Sale) **Household Sales Real Estate For Rent** Notices **General Merchandise General Merchandise General Merchandise** insertion; additional words 10 CASS CITY - To settle estate. Just in Time for Christmas FOR SALE - Pillows, throw 9 CUBIC FOOT refrigerator, FOR SALE - Men's bowling 2-BEDROOM downstairs **GOLFERS: CHRISTMAS** cents each. Three weeks for and vests, for a Christmas gift 2-story, 5-bedroom, 1 1/2ball and bag \$10.00; Begin-\$50; gas stove, \$50. Cheryl, gift - memberships at HEATED apartment at beautiful Hillthe price of 2-cash rate. Save bath home, 30'x40' pole barn 872-8111. ners golf clubs with good for someone special. Call 2-11-26-3 money by enclosing cash with side Apartments. Fully car-Mulligan's Irish Links. Call Janice at 989-872-4276. **GARAGE SALE** on blacktop road. Plus 30 leather bag and pull cart peted, refrigerator, range,. 872-8002. mail orders. Rates for display 5-12-10-4 acres, partially tiled. Excel-2-12-10-3 \$75.00; Need winter exerwater softener, air condi-Handmade Crafts AMISH LOG HEADBOARD want ads on application. lent location. Close to town. cise? Tunturi - stationary tioner, storage units and with queen pillow top matincluding Call 872-2446. 3-11-26-3 bike, excellent condition, LOVING HOMES NEEDED laundromat. Near grocery tress set. New in plastic. Must Snowman decor, birdhouses, **Knights of Columbus** only 3,800 miles \$75.00; for 3 adorable puppies. Resell, \$275. 989-923-1278 store, beauty shop, hospital, Automotive tree ornaments, etc. FOR SALE - 3 buildings-12 FISH DINNERS Suitcases, fabric, two new triever/Chow? mix, 11 weeks doctors. Call 872-3315. 2-11-26-6 Everything at least 50% off unit apartments. All brick. 28x22x10 \$40.00, two used old. Ready now. Please call 4-5-23-tf FOR SALE - 1991 Chevy Some craft supplies **Baked & Fried Fish** Interested parties send in-26x18x8 \$20.00, Vintage Jim, 989-912-0339 or Sheri, panel van, \$695 O.B.O. FOR SALE - \$25 lab pup-Dec. 12, 8 a.m.-4 p.m. ALL YOU CAN EAT quiries to: Box S, c/o Cass 1940s Underwood type-586-427-4383. 2-12-3-2 Phone 989-872-3190 pies, 6 weeks old. 872-1880 Dec. 13, 8 a.m.-2 p.m. City Chronicle, P.O. Box 3rd Friday of each month writer, works good \$25.00. 1-12-3-3 2-12-3-5 Other times by appt. Call 989-872-5502. 115, Cass City, MI 48726. **RETAIL BUILDING for rent** 4:00 to 7:00 p.m. EHRLICH'S FLAGS 872-5689 - Judy Horton 2-12-10-1 3-11-19-4 - Downtown Cass City, cor-K of C Hall 6161 Seeger Road **AMERICAN MADE** MATTRESS SET - king size ner lot. 2,400 sq. ft. available FOR SALE - 2000 Polaris 6106 Beechwood Rd., Cass City **Real Estate For Rent**) 550 Indy Trail Touring pillow top. New in plastic. miles east on M-81 to M-53 with front and rear entrance. **US-STATE-WORLD** WEDDING WINTER GOWN Adults \$7.00, Children \$3.00 Large front window, perfect snowmobile. Electric start, Includes deluxe frame. Cost north 2 miles to Seeger Rd., MILITARY-POW & headpiece, off white satin, for window display. Availreverse, mirrors, adjustable \$1,050, sacrifice \$335. 989-5-9-10-tf then east 3/4 mile FOR RENT- 2-bedroom long sleeve, embroidered, able January 1, 2004. Call 989-872-4654 for details. back rest, studded and cover. Aluminum Poles 2-11-26-6 839-4846 14-12-10-1 apartment available worn once. 989-856-7165. Call 872-4059, Gary Edzik. Commercial/Residential immediately. Close to gro-NOTICE - to the people who 2-12-10-1 1-11-26-3 Sectional or One Piece 4-10-1-tf **Paintball & Supplies PLACE YOURAD** cery store, doctors' offices attended the estate sale at 1-800-369-8882 and hospital. Rent includes It's easy to place your classi-6464 Argyle Road Thanks-RAMBO PAINTBALL of M-N-M AUTO Repair - Com-FOR SALE - Kimball piano, Bill Ehrlich, Sr. 665-2568 water and trash. No pets! FOR RENT in high traffic fied ad at Cass City Chronicle. Call 989-872giving weekend. Would the Ubly since 1986, Thumb plete auto repair. 872-8832. \$700.00 or best offer. Call location. 750 sq. ft. building Located at Hillside North Bill Ehrlich, Jr. 665-2503 party who accidentally purarea's only full service estab-lishment. Store, Fields, 1-1-15-tf 989-872-4101. 2-12-10-3 Apartments. Require first next to Erla's Food Center. chased the rotor box to our 2-4-16-tf 2010 and we'll do the rest. Call 989-872-2191, ask for month's rent and security antenna please return it or ProShop, Guns and accessocall 989-883-2542 or 989deposit to move in. Call af-Agnes. 4-11-5-tf ries, Co2, Nitrogen fills, ter 6:30 p.m. for details, 872-**MORTGAGE LOANS** Refi- DRIVERS - ENTRY LEVEL 872-1111. Thank you. special events, upgrade, re-WEEKEND 4654. 4-10-8-tf AVAILABLE IMMEDI-5-12-10-1 nance & use your home's equi-DRIVERS NEEDED! \$35,000 pairs, parts. 989-658-8113 or ATELY - 1- and 2-bedroom ty for any purpose: Mortgage & First Year! Regional and OTR, **EVENTS** for more information go to FOR RENT - 5-bedroom apartments. Water, sewage Land Contract Payoffs, Home Great Benefits, 401K and Re-APPLE LAYNE ORwww.rambopaintball.com. house, \$650/month, call for and garbage removal in-CHARDS - Closed for the 16-6-25-tf Improvements, Debt Consolitirement. No experience needdetails, 989-872-4532. cluded. Also, 4-bedroom season. See you next year. dation, Property Taxes, Cash SHIPSHEWANA ON THE ed! Training provided by West 4-12-10-1 home. 989-872-4532 **Real Estate For Sale** 5-12-10-1 Michigan CDL, Inc. 1-888-550-ROAD Lansing Center in Available for Good, Bad, or Ugly 4-11-5-tf 4947 www.wmcdl.com Credit! 1-800-246-8100 Any-Downtown Lansing, MI De-FOR SALE - 7 1/2 acres -FOR RENT - K of C Hall, Dr. John Geissinger time! www.umsmortgage.com cember 6 & 7, 2003. Saturday: Kingston: Great county VFW HALL available for 6106 Beechwood Drive. O/O'S UP TO \$1.60 A MILE for building site and hobby farm 9 am - 6 pm Sunday: 10 am - 5 United Mortgage Services **MICH-CAN** rental occasions. Call 872-Chiropractic Parties, dinners, meeting. Tractors and \$1.15 for Straight pm. More info: 269-979-8888 location. Asking \$32,500. 4-4-1-tf 4933. Call Rick Kerkau, 872-4877. Trucks. Up to \$3000 Sign-On Available on a land contract **Health Services** STATEWIDE www.shipshewanaontheroad.com 4-2-3-tf \$\$CASH\$\$ Cash now for with a very small down pay-Bonus!! Call Tri-State Expe-21 N. Almer, Caro **CLASSIFIED** FOR RENT - 1st floor onement and affordable monthly structured settlements, andited 888-320-5424 Next to Village Parking payments. Call owner/brobedroom apartment. Water, nuities, and insurance payouts. FOR RENT - Cass City Mini AUCTIONS sewer, garbage and appliker, R&J Properties, Real Es-(800)794-7310 J.G Went-Lot Frank & Almer DRIVERS NEEDED for tate, 989-843-5533. Storage. Call 872-3917. ances provided. No pets. Se-FINANCIAL worth.... JG.Wentworth Means dedicated run. Must live near For appointments call: 4-3-13-tf 3-12-10-1 curity deposit and references Cash Now For Structured ABOSLUTE AUCTION - Ce-1-94 corridor lower Michigan. SERVICES required. 872-2012 (989) 673-4464 Settlements darville, MI. December 6th, Flatbed Experience required! 4-11-26-3 5-10-23-52 Lake Huron Home and 10 sites Tandem Transport Michigan HOME OWNERS! CASH City, IN 800-348-8532 ext. 140 from .61+/- to 5.53+/- acres. JP FAST! Mortgage & Land CRAFT OPEN HOUSE - Dec. 6 ROOM MOBILE HOME -King Auction Co., Inc. StevenL. www.tand.com 5, 6, 12, 19 & 20; 9-6 p.m.

Contract Refinancing, Debt Consolidations, Foreclosures, Turned Down! Problem Credit! We Can Help! Quick Closings! 24 Hours. Access Mortgage 1-800-611-3766

WILLQUALIFY.COM Purchase or Refinance. Home financing options for any type of credit. Visit us online or call us tollfree (888) 466-3591.

*

2

*

ŗ

-

-

4

.



EMPLOYMENT

HELP WANTED: Get a weekly listing of newspaper positions available in Michigan. To

oups.com.

pay raised from \$.85 to \$.88! subscribe, send an e-mail to: now! 1-800-441-4953 Call MPAfme-subscribe@yahoogr www.heartlandexpress.com

HEARTLAND

Reeser, RE Broker, 1-800-558-5464 EXPRESS announces a pay raise of 3 ADOPTION cents for all drivers. Top company pay raised from \$.40 to \$.43. Owner Operators ADOPTION: Affectionate couple seeks newborn. Prom-

ises loving family, hugs, great education & pets. Expenses paid. Please call Lisa & Mark



clean, large yard, paved road, between Caro and Cass City. Available immediately. 672-3610 or 670-0021. 4-12-3-2

WE ARE NOW taking applications for 1 & 2 bedroom apartments at Northwood Heights apartments in Cass City. Rent is based on income. For rental information, call 989-872-2369 or Crest Property Managementor, 1989-652-9281. Some units.

BROASTED **FISH & FRIES** All you can eat - Public Welcome

Christmas decorations, 11-

piece nativity set (3-feet

high), children's barns, table,

chairs, doll beds, wood and

barn wood gifts, bird houses

and much more. 6608 Third

St., Gagetown; 989-665-

2500.

5-12-3-3



PAGE SIXTEEN

CASS CITY CHRONICLE - WEDNESDAY, DECEMBER 10, 2003

CASS CITY, MICHIGAN

Cass City High Honor Roll

Cass City High School officials recently announced the second marking period honor roll:

> **Protect Your Retirement Nest Egg** .

Even the most savvy investors wonder about how to best protect their retirement nest egg.

To find out more information on protecting your retirement income call David A. Weiler today.

Together we can create in investment plan to help you reach your goals while protecting your annuity income.

Harris & Company Cass City, MI 48726 989-872-2688





Grade 9 All "A"s: Dustin B. Arp, Ryan A. Biddinger, Jeremiah J.

Fritz, Jennifer M. Hacker, Tasha N. Bryant, Adam P. Andrew J. LaFave, Jessica M. Czekai, Chad E. Francis, Lange, Andrew J. Martin, Marcel W. Helland, Carrie Laura B. McComas, M. Hillaker, Krista N. Courtney L. Rabideau, Allyn Homakie, E. Richards and Kyle J. Hutchinson, Bethany M. Swanson.

Ryan K. King, Kathryn E.

Klco, Lysa E. Knight, Galen

T. Kuebli, James R. Luana,

Chelsea M. McCallum, Sara

M. Meeker, Brandon S.

Miller, Lindsey M. Mont-

gomery, Lief E. Parr, Ashleigh

S. Rabideau, Danielle J.

Reed, Kyle R. Reif, Eric M.

Romain, Ryan J. Ross, Nicholas C. Sattelberg,

Emily L. Schinnerer, Bradley

S. Severance, Kyle C.

Sieradzki, Philip J. Strong,

Derek R. Suro, Rebecca A. Sweeney, Brent A. Weaver,

Adam J. Wentworth, Leah M.

Whittaker and Jason D.

Grade 10

All "A"s: Aimee M.

Hennessey, Katie M. McIn-

tosh, Steven S. Meeker, Tara

L. Powell, Chad G. Sparks,

B or better: Caitlin A.

Cronk, Danielle S.

Grade 11

Wilder.

Langlois, Timothy I. Mills, B or better: Andrea E. Stephanie A. Richards, Leah M. Sherman, Jason A. Speirs, Badgley, Dennis J. Bowen, Alyssa Cryderman, Jill E. Angela M. Stoeckle and Dillon, Courtney N. Hacker, Jessie J. Tuckey. Allison R. Hillaker, Stephanie M. Jamieson,

B or better: Holly C. Angle, Aaron M. Bulla, Samantha A. Glaspie, Caleb J. Hanby, Michael E. Havens, Bryan S. Hill, Paul E. Hoelzle, Jenna L. Hoffman, Corey M. Johnson, Rose E. Krug, Nichole J. McComas, Sean W. McFarland, James C. McKnight, Delores M. Rabideau, Jesse L. Rader, Andrew L. Schinnerer, Tara Sherman, Kristina E. Spaulding, Nicholas L. Stoutenburg, Aime L. Warack, Andrew C. Whittaker, Tara A. Whittaker and Jake L. Wilder.

Lee

R.

Grade 12

All "A"s: Krystee R. Dorland, Kristi P. Fluegge, Gavin J. Frederick, Lauren A. Galloway, Leslie A. Hacker, Ashley R. Hadd, Sarah E. Hobbs, Amy J. Howard, Alexander D. Kundinger, Christina E. Montgomery, Mallory L. Powell, Brandon M. Stec, Nicholas E. Swanson and Ashley N. Timon.

B or better: Jamie L. Benjamin, Jessica S. Covarrubias, Erica R. Delamarter, Gregory D. Dillon, Tyler J. Erla, Erik A. Helwig, Kayla A. Karr, Nathan L. Laming, Maegan A. Laurie, Mariana D. Lima, Kevin J. Lowe, Tiaja L. Lowrey, Dustin E. Mallory, Jeffrey L. McMahan, Cole D. Mellendorf, Garrett M. Otulakowski, Justin J. Presley, Scott A. Regnerus, Shanna L. Spencer, Brice M. Stine, Jennifer M. Sweeney, Heather M. Thornton, Megan E. Toner, Nicholas J. Walther, Steven G. Walther, Bryan D. Warju, Teresa J. Woodward and Kaylene L. Ziehm.







Prices quoted in US dollars. Some items may not be as pictured, Not responsible for printing errors.

AWI 29





