

STORY: **HOLLY
SCHOOLS DIPS
INTO FUND**

“While this is good, let us also remember the \$5.6 million the teachers have given up over the next two years in the form



of pay freeze, scale/step freeze, higher insurance contributions, loss of vision insurance, and multiple other items.”

— APCoggins

STORY: **SIGNS**

“THESE NEW Fenton signs make me upset every time I



drive by them, all for nothing. Our library has duct tape

holding the carpet together. First things first, guys.”

— Anonymous

Congratulations to the DDA, you finally got something right.



The new Fenton signage is very classy, well designed and

visually appealing.

— Anonymous



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previews**
of area
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Finals
13

**Apple and
Google**
leading the
charge
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**From the
sidelines**
to the end zone
3



Midweek Times

WEDNESDAY EDITION

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WEDNESDAY, NOVEMBER 2, 2011

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America's changing finances

► Emergency savings, home-cooked meals increasing in families

By William Axford
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Judy Belz watches her finances with a keen eye these days, looking for bargain deals while passing up products she can live without. Eating out

at restaurants has been scaled back, replaced by home-cooked meals. And, with the holiday season coming up, the Rose Township resident is scouting for sales so she can get the best presents at the best price.

“I’m on Social Security and things are tougher now than they were a few years ago,” Belz said. “Everything is going up in price but my income isn’t increasing.”

See **FINANCES** on 9

Summary

► More and more Americans are watching their finances more closely and paying off their debts faster. Personal finances require more attention, especially in tougher economic times.



TRI-COUNTY TIMES | FILE PHOTO

Both import and domestic car sales continued to climb gradually during September, partially driven by sales of more fuel-efficient cars, like this Chevy Cruz.

New car sales continue to rise

► Area dealers experience steady sales growth

By Tim Jagielo

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Despite the weak economy, Americans are buying more cars than last year — but cautiously. The Wall

Summary

► The auto industry continues to grow, with most dealerships reporting modest growth. The average buyer today is cautious and buying out of need.

Street Journal reported that in September, sales of all segments of new vehicles, even large SUVs, grew. “I think

the fall numbers have looked pretty good compared to last year,” said University of Michigan-Flint Accounting Professor Keith Moreland.

See **CAR SALES** on 11

Hitting the mark



TRI-COUNTY TIMES | TIM JAGIELO

Noah Lappin, 11, joins his sixth-grade classmates in participating in archery and other activities at Camp Copneconic's Outdoor Education Program in Fenton Township on Tuesday.

Linden pharmacy broken into twice in one week

Summary

► An unknown suspect or suspects broke into a pharmacy in downtown Linden twice in one week's time. Police are attempting to identify those responsible.

pharmacy's security alarm at 1:33 a.m. When police arrived, they saw that the back exterior door to the business had been kicked in. Approximately \$1,000 in medications, including phentolol, ibuprofen, adderall and hydrocodone were stolen.

See **PHARMACY** on 11

By Sharon Stone
sstone@tctimes.com

The Linden Police Department is investigating two break-ins, which occurred at a pharmacy in the 100 block of North Bridge Street.

Police Chief Scott Sutter said the first incident occurred on Tuesday, Oct. 25. He said police responded to the pharmacy's security alarm at 1:33 a.m. When police arrived, they saw that the back exterior door to the business had been kicked in. Approximately \$1,000 in medications, including phentolol, ibuprofen, adderall and hydrocodone were stolen.

Trustee pleads guilty to impaired driving

► Sentencing set for Nov. 23

By Sharon Stone
sstone@tctimes.com

Holly — A Holly Township trustee arrested for operating a vehicle while intoxicated on Aug. 27 has pleaded guilty to operating a vehicle while impaired. The trustee, Janet Leslie, initially pleaded not guilty to operating a vehicle while intoxicated at her arraignment on the misdemeanor count on Sept. 8.

On Oct. 5, she pleaded guilty to the lesser

See **GUILTY** on 6



Janet Leslie

Seven countries — 12 students

► Foreign exchange students abound at area high schools

By Sharon Stone

sstone@tctimes.com; 810-433-6786

A dozen high school students from around the world are getting a taste of the tri-county area by attending the four local high schools as foreign exchange students. Lake Fenton High School has one foreign exchange student, Linden High School has two, Holly High School has four and Fenton High School has five. Although they traveled a great distance to study here, staying in contact with family and friends, through Facebook and Skype, allows them to keep up with everything in their home country.

Summary

► Twelve students from seven countries are experiencing high school as foreign exchange students at the four local high schools.

See **FOREIGN EXCHANGE** on 8



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School board wants better offer from tower company

► Mulls lump sum for lifelong easement or annual lease

By Sharon Stone
sstone@tctimes.com; 810-433-6786

Linden — The Linden Board of Education failed to pass a motion that would have allowed the school district to receive a one-time payment of \$200,000 from American Tower. The company leases property from the district for a telecommunication tower.

American Tower made a proposal to change the current lease to an easement by paying the district \$200,000. All the protection the district receives under the existing lease agreement (taxes,

Summary

► The Linden Board of Education is evaluating which is better for the school district, a one lump payment for a lifelong easement or annual payments from American Tower for a tower the company has on district property.

maintenance, removal and insurance) would be covered within the Grant of Easement document and the use of the lease area would not change.

The lease agreement would allow American Tower the right to use the land for the tower, but the district would continue to own the land. In the event that American Tower determines that it will no longer utilize the land for a tower location, the recorded easement would be lifted.

The current agreement says that the company could pull out of the agreement after five years. The company could also opt to stay 25 years, or more.

Based on annual revenue the district receives from the company with the existing lease agreement, the \$200,000 one-time payment covers between 14 and 15 years worth of payments. Over a 25-year span, investing \$309,178 at 5-percent interest would equal approximately \$590,000.

**"I oppose
this idea."**

Steve Murphy
Linden Board of
Education secretary

Superintendent Ed Koledo said he believes American Tower's offer was a good deal in that it could be used for a long-lasting purchase. Board members would have to consider several issues, such as technology advancements, the need for towers, etc.

Secretary Steve Murphy said he had concerns about their offer and thought there could be a better offer out there. "I oppose this idea," he said. He believes continuation of the annual influx of income would be better for the district.

Treasurer Michael Murphy said he would like to keep things as they are and keep the annual dollars coming into the general fund.

President Laura Starrs suggested they consider taking the \$200,000 and using it to do something for the district.

Trustee Rob Rossow said it is a gamble to take the lump sum over the continued annual income, considering there is a chance the tower might not be in use in 16 years. "I'm against it," he said.

Vice President Pam Snyder said it would be good to have the money, but they should probably keep the arrangement as it is now.

Trustee Scott Maker said the lump payment sounds tempting, especially with the tight finances. He added that the offer is possibly in the best interest of the tower company and not the district's.

Snyder suggested that Koledo go back to American Tower and see if they would up their offer to \$309,000, which would be the same as the cost-out of dollars over time.

The school board will revisit this topic at an upcoming meeting.

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2 Home hair color disaster



If your home hair coloring experiment is a disaster, don't fret. Just wash your hair once or twice with a strong dandruff shampoo. The zinc pyrithione in the suds erases mistakes by opening cuticles and allowing hair to release the color.

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FROM THE SIDELINES TO THE END ZONE...

Die-hard Holly seniors suit-up and score TD in team's final game

By Tim Jagielo

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It's not every day that dreams are granted to deserving people, but a certain dream became reality for two Holly High School students in October.

Holly seniors Patrick Baldwin and Jesse Berlin, both 18, have been die-hard Bronchos boosters, for most, if not all of their high school careers. "It's in our blood," proclaims Jesse, who along with Patrick, acted as water boys for the football team, and have never missed a game. They know every player by name. The pair cheers the team on at every game and helps pump them up. Whenever they see team members in the hall at school, they let them know

See **SIDELINES** on 11



TRI-COUNTY TIMES | TIM JAGIELO

Die-hard Holly Bronchos fans Patrick Baldwin (left) and Jesse Berlin took to the field for one special play in October, with the cooperation of officials, head coach and the opposing team.

"This is probably going to be the highlight of their senior year, and their high school career."

Gale Hamilton
Holly High School special education teacher

Summary

A dream became reality for two of Holly Bronchos' biggest fans. Two seniors were able to get in gear and participate in a play at the last game of the freshman football season.

Smart televisions hitting the shelves

► Apple, Google, leading the charge

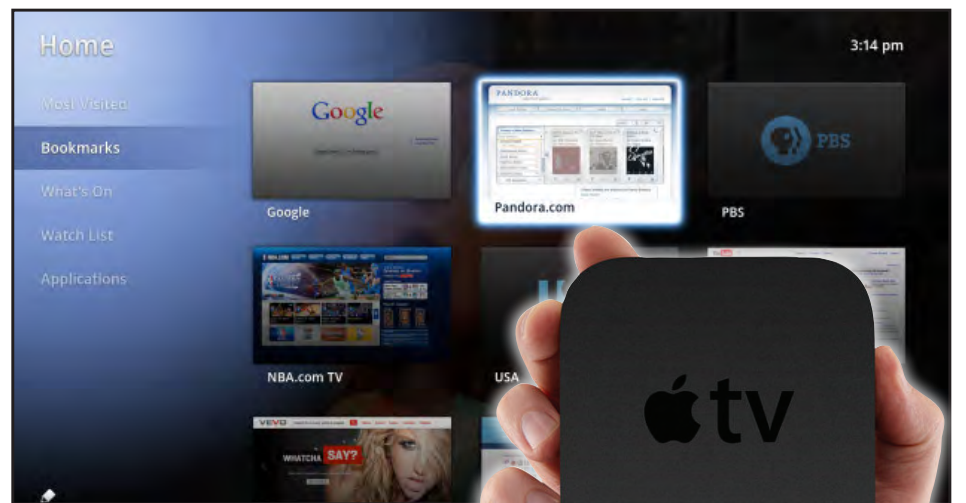
By William Axford

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Tech titans Apple and Google are innovators of nearly everything they touch. The iPod mobilized entire music collections. "Google it" has become the catch phrase of the 21st century. From phones to computers, both Google and Apple have upped the ante on what our everyday devices are capable of doing. Now both companies are competing to change another of our beloved devices — the television.

Dubbed "smart TVs," the new approach to televisions includes Internet access, video streaming and applications

See **TELEVISION** on 6



TRI-COUNTY TIMES | SUBMITTED PHOTO

Google and Apple are transforming televisions into multi-platform machines that can access the Internet while streaming movies.

Now that your deductible has been met... it's time to have your varicose veins treated.



Thomas A. Shuster, DO
Brad M. Sweda, MD

Board Certified Vascular Surgeons
Fellow American College of Surgery/
American College of Phlebology

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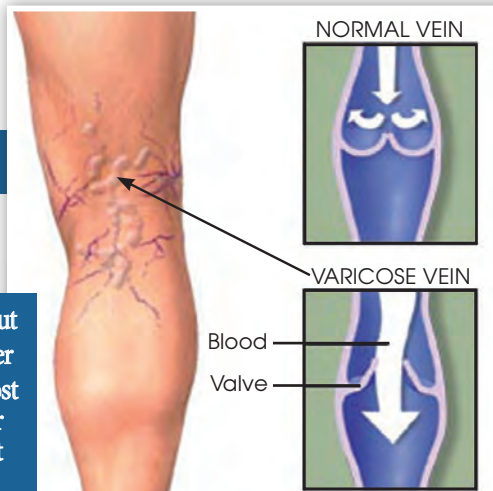


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Cal Thomas

Nationally
syndicated

columnist

Paying dead people

There isn't much about dysfunctional government that shocks me anymore, but this story did.

According to a report by the Office of Personnel Management and reported in Ed O'Keefe's 'The Federal Eye' column in the Washington Post, our government has been sending checks to dead people. 'In the last five years,' O'Keefe writes, 'the Office of Personnel Management has made more than \$601 million, according to the agency's inspector general. Total annual payouts range between \$100 million and \$150 million.'

This isn't something new. Inspector General Patrick McFarland had urged OPM in 2005 and again in 2008 to more closely monitor such payments. It appears his advice has gone unheeded.

'Improper payments to dead retirees are up 70 percent in the last five years,' cites the OPM report. In one outrageous case, the son of a deceased annuitant kept receiving federal benefits for 37 years after his father's death. OPM didn't learn about the improper payments until after the son died. Of course, the agency never recovered any of the money.

That same month, a watchdog group reported that the Obama administration's economic stimulus program had made 89,000 payments of \$250 each to dead or incarcerated people.

I wonder how many of the dead and incarcerated got to vote — and for whom?

Then there's Solyndra, the California solar panel company that received half a billion dollars in loan guarantees and then declared bankruptcy. Solyndra officials invoked the Fifth Amendment protection against self-incrimination last month before a congressional committee. The \$535 million 'loan' was given to a major Obama fundraiser. Hmmm.

It is beyond disgraceful that so many elected officials and unelected bureaucrats continue to waste so much of our money, all the while demanding we be taxed more because they can't 'afford' to cut a dime and some of us allegedly aren't contributing our 'fair share.'

We are past not being able to afford our government and it's long past time to start cutting them off, much as a parent might stop sending money to a spendthrift college student who wastes it on partying and high living.

THE DDA REALLY got it wrong on those new welcome signs. Makes us look like a fortress. We are the gazebo city not the French fleur-de-lis city. How awful. I loved the old signage so much better.

■■■■
HEARING ABOUT THE local 'trunk or treating' is one of the worst ideas, ever. Enticing children to go to strangers' cars for candy? A better method may be to have it indoors and to promote further safety of children with stranger awareness.

■■■■
THIS IS IN regard to the orange eyesore on Orchard Parkway, there was only two people who attended the meeting. They were overruled and told that everyone at that end of the street was fine and did not have a problem with a swimming pool being put in the front yard. So, enjoy.

■■■■
I SEE THAT the city has at least two new 'Welcome to Fenton' signs. I also noticed two billboards that read 'Be closer to Fenton.' I have lived on the same street in Fenton for 34 years and the potholes aren't 'welcome.' Any money left for fixing my street?

■■■■
THANK YOU TO the two women at The French Laundry who gave up their seats for me. A woman myself, I arrived on a badly sprained knee, struggled to hobble past a fully seated waiting area and not even the three men sitting down offered me their seats. How disappointing.

■■■■
ALRIGHT, THIS IS getting idiotic. You want equity in taxes? Fine. Institute a base flat tax across all income strata. No exemptions, no allowances, no loopholes, period. Otherwise, shut up.

Hot
linesSubmit at: www.tctimes.com
or call 810-629-9221

All submissions, if approved for publication, must be 50 words or less and do not necessarily reflect the views of the Tri-County Times. We reserve the right to edit for clarity, length and liability.

REAGAN INCREASED THE national debt 300 percent, G.W. Bush increased the debt 100 percent, and Obama has increased the national debt 25 percent, so far. Case closed on the conservative economic line of thought.

■■■■
I UNDERSTAND THERE are more employees working at city offices at a time than fire, police and DPW combined. It's time to make some cuts at city hall instead of the extreme cuts being made to critical services I expect for my tax dollars.

■■■■
WHEN THE TOP 1 percent has figured out how to steal, sorry, earn 90 percent of the money, and want to say they are paying their fair share, I get ill. When the other 99 percent are forking over up to 35 percent of their available income, no justice. Sickening.

■■■■
SOME PEOPLE JUST don't get it. Blame the unions, who are the only people fighting for middle class to get their fair share. If we could stand together and stop corporations and banks running our country, maybe we don't need to form unions. 1 percent, watch out, here we come.

■■■■
I WENT TO college for six years, attended training every time the politicians decided they had a better idea, spent my own money on the students and continuing education, all so that you can despise me for having an 'exorbitant' salary? Are you serious? I am also a taxpayer.

See **HOT LINE** throughout Times

Cheryl Dennison

From the
editor

Bits and pieces

Shortest marriage

Gasp! Can you believe it? After being married for just 72 days in a wedding that was beyond extravagant, involving two wedding dresses, millions of dollars and televised for all the world to see, Kim Kardashian and Kris Humphries have filed for a divorce. I just don't get it. How can you make such an important decision after just 72 days? I guess it just stopped working when the cameras stopped rolling.

Get out and vote

I am passionate about voting, always have been and always will be. After all the debates on television, the mailed brochures, telephone calls, news reports, I can walk into the voting booth and make my own decision. I can let my voice be heard by voting for the person I believe will best represent my values and beliefs. And in this election, I also have the right to decide whether to recall or not recall a politician if I so choose. I'm grateful I have that choice.

It has always been my opinion that a good voter is an informed voter, which is why the Times presented in-depth coverage on the candidates running for Fenton City Council and Fenton mayor in this past Sunday's edition. If you didn't get the print edition, the information can be viewed online at www.tctimes.com. The editorial board at the Times will be publishing endorsements of candidates in this upcoming Sunday's edition.

While many comments have been received, it is the policy of the Times, to not publish Hot lines, letters to the editor or commentary regarding candidates on the Nov. 8 ballot, in the two editions prior to the election.

This is an important election. Your local government representatives are those who will make the decision on what roads will be fixed, the amount of taxes you pay, decisions that affect your day-to-day living, not to mention your pocketbook.

So, get out and vote. And believe me, every vote counts. I have covered many elections as a reporter for the Times, and have seen many that have been won by a mere one or two votes.

Hope to see you at the polls.

Comments on this column can be made on-line at www.tctimes.com, or to cdennison@tctimes.com. Hot line comments can be made by calling (810) 629-9221.

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Compiled by William Axford, Staff Reporter

Where would you like to study as a foreign exchange student?

Students at Fenton High School

streettalk



"England, because I'm a soccer fan and wouldn't have to learn another language."

— Brett Keskes, senior



"Sydney, because of the accents. I'd get the accent, eventually."

— Jessica Rollier, senior



"Somewhere in Africa, because there'd be cool animals I could study."

— Rachel Anderson, sophomore



"Germany, my father told me a lot of great stories about when he was stationed there."

— Brady Hocevar, freshman



"Australia, just to see if there's anything fun to do there."

— Tim Geib, freshman



"Macedonia, because my father was born there."

— Jordan Angelovski, freshman

Vic Canever celebrates Chevrolet's 100th anniversary

By Sally Rummel

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Baseball, hot dogs, apple pie and Chevrolet. The Chevrolet brand is so entwined into U.S. culture that a local dealership is celebrating Chevy's 100th birthday with a party for the entire community. This Thursday, Nov. 3 is the date that by Chevrolet was first established General Motors, based on a car by French race driver Louis Chevrolet in 1911.

Chevrolet was started 100 years ago as a rival to the Model T that Henry Ford had rolled out in 1908. Today, Chevy is a full-line brand that sells everything from very small cars (Sonic, Spark) through specialty models (Corvette) to big trucks (Suburban SUV, Silverado

pickup). Its popular pricing and long-time American roots has been important milestones not just for GM, but also as a source of national pride.

"We're going to party here all day," said Matt Stevens, general sales manager at Vic Canever Chevrolet in Fenton. About a dozen classic cars from 1931, 1940 and through the '50s and '60s will be on display, along with lots of Chevrolet memorabilia. "We'll be closing down our service lane for the classic car exhibit on Thursday," he added.

Lots of food, games and fun events for all ages are planned for Thursday's centennial party, which will take place from 8:30 a.m. to 8 p.m. The dealership showroom is located at 3000 Owen Rd. in Fenton.

Summary

► Chevrolet is celebrating its 100th anniversary on Thursday, with a local milestone event planned at Vic Canever Chevrolet in Fenton.

Police station's phone number used in scam

► Woman reports incident to Holly police

By Sharon Stone

ssstone@tctimes.com; 810-433-6786

The Holly Police Department is investigating an unusual complaint in which the police station's telephone number was used.

According to police, a 28-year-old Holly woman stopped by the police station and reported she has been the victim of attempted fraud by wire.

The woman said she began receiving calls on her cell phone in mid-September from a caller who identified himself as a police officer. The unknown caller told her that she was the respondent in a civil lawsuit whereby a court had found her liable and that if she would remit \$315 by check, the suit would be dismissed.

The woman received more than 100 calls from this person. Believing this to be some sort of fraudulent scam, she contacted her cell phone provider and asked that they block this number from her phone. She said the phone company was unable or unwilling to help her.

The woman then began receiving similar fraudulent calls from a different telephone number. Starting on Sept. 21, she received five or six calls from an in-

dividual who identified himself as Officer Smith from the Holly Police Department. The caller told her that she had been found to be the responsible party in a civil suit and she could settle it by sending \$315.

The woman told police that she became confused because the caller ID on her cell phone showed the originating phone number as that of Holly police, (248) 634-8221.

Det. Jose Garcia told the woman that no one by the name of Smith was currently employed by the department. He told her that the incident

would be documented in a case report and forwarded to the criminal investigators division for review and follow up.

Police Chief Elena Danishevskaya said they are looking into this matter. Police believe the same individual who figured out how to program the phone number to reflect that of the police station is responsible for all of the calls to the woman.

The chief wants to remind everyone that police would never call someone saying that they owe money. There are occasions where organizations call people for fundraising projects but these people are working for the charity organization.

If someone receives a call similar to this scam, they are to terminate the call immediately and contact their local police agency to report it.

Summary

► A phone scam involving the Holly Police Department's phone number is being investigated.

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GUILTY**Continued from Front Page**

charge during her pretrial hearing, according to court records. She will be back in Oakland County's 52-2 District Court on Wednesday, Nov. 23 for sentencing.

Sentencing guidelines for impaired driving could include up to 93 days in jail, fines of up to \$300, community service and discretionary vehicle immobilization.

According to Holly police, an employee at Red Devil Pizza saw Leslie strike a parked car with her Honda CRV just after 9 p.m. on Aug. 27. The responding officer detected a strong odor of intoxicants coming from Leslie as she told the officer she accidentally struck the parked vehicle.

Field sobriety tests were administered and a preliminary breath test, at the scene, revealed a blood alcohol content (BAC) of .201 on Leslie. She was arrested for OWI and transported to the police station, where a chemical test revealed a BAC of .15. She was released at 4 a.m. the next morning with a court appearance ticket.

Following her arrest, Leslie said her actions were regrettable and unacceptable to her and her community. She said she was taking positive steps to ensure that this type of incident never happens again.

On Tuesday, Leslie said, "I'm grateful to the village attorney for giving me the opportunity to plead to a lesser charge."

"I'm complying with the expectations set forth by the court."

TELEVISION**Continued from Page 3**

that are usually confined to smart phones. Here's a rundown of what each product features and what each are missing.

Apple TV

Apple TV is an adapter that plugs in into HDTVs, not an actual TV built by Apple. Operating on the same platform as the iPhone and the iPad, the device works similar to any Mac computer and other Apple products. iTunes serve as the primary content provider and has expanded beyond music, allowing users to rent or download movies. Netflix is also supported on the Apple TV, allowing users to stream movies on demand. The Safari web browser comes standard with Apple TV, allowing viewers to simultaneously surf the Internet while watching a movie or TV show.

One unique feature of the Apple TV is its photo-sharing capabilities. Slideshows of family events can be displayed in high definition and with different filters and camera angels. Another feature allows parents to show or hide certain options when children are watching TV, giving parents peace of mind.

Despite the abundant features it has, Apple TV does have its limitations. The set does not have a TV tuner or a personal video recorder. Movies can only be searched through iTunes, neglecting networks and local hard drives.

The Apple TV is available for \$99 and up, depending on the features selected when purchasing the device.

Summary

►Google TV and Apple TV are both vying to transform television sets into multi-platform devices. The TV is getting smarter as tech companies keep updating their products.

Google TV

Google TV is a digital receiver that operates under Google's Android software. Netflix, YouTube and Blu-ray quality movies are some of the biggest features that come standard on the device.

Amazon serves as the main movie and content provider on Google TV. By the end of the year, Google is expected to release the Android Market, which will feature countless applications and other developments directly from Google. The Chrome web browser comes standard, allowing users to search the Internet while watching movies or other programs, just like Safari on the Apple TV. Overall, the core features of Google TV are remarkably similar to Apple TV.

Google TV has somewhat of an edge over Apple TV on the display front. While Apple TV can connect to nearly any high-definition television set, companies like Sony are creating televisions that are specifically used for Google TV. Another advantage of the device is its partnering with news sources such as CNN and MSNBC, delivering news to viewers at all hours of the day.

Google TV may transform the television into a microcomputer, but the device still has some way to go. Critics argue that while the features are numerous and useful, operating the TV isn't simplified enough for most viewers. It has been described as designed for more serious computer users who are used to operating multiple devices simultaneously.

The Google TV varies in cost, depending on if consumers want to purchase an entire television or just use the receiver. Google TV is available from most major retailers. Check online for further details.

**Mark McCabe**

67th District Court

Ask the judge**The right to a public trial**

Three weeks ago, I wrote a column about whether the right to the confrontation of witnesses under the Sixth Amendment to the U.S. Constitution was violated in a case involving a screen being placed between an 8-year-old child victim witness and the defendant in a criminal case. The case I described is presently pending before the Michigan Supreme Court.

Interestingly, the Michigan Supreme Court has just granted leave to appeal in *People v Vaughn*, which is a case involving a different aspect of the Sixth Amendment concerning the right of a criminal defendant to a public trial.

In the *Vaughn* case, the defendant was convicted by a jury of four serious felony counts. During jury selection, the trial court closed the courtroom to the public for what is called 'voir dire.' Voir dire is French, and means 'to speak the truth' and describes the process of the court and the litigants questioning potential jurors as to their qualifications and suitability to serve on a jury.

The defendant's attorney did not object to the closing of the courtroom and the defendant appealed his conviction.

In its opinion upholding the conviction, the court of appeals noted that a criminal defendant has the right to a public trial, which includes the right to have the courtroom open to the public during jury voir dire citing a 2010 U.S. Supreme Court case.

This fact notwithstanding, the appeals court held that the failure of counsel to object, even though error, did not warrant reversal of the conviction nor did it mean that counsel was ineffective because there may have been trial strategy reasons for the decision.

As with the previous Sixth Amendment case, the legal community will be very interested in the Supreme Court's decision and I will let everyone know when the final opinions are rendered.

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Police&Fire report

INTOXICATED LINDEN TEEN CAUGHT AT FENTON HIGH SCHOOL

At 4:17 a.m. on Sunday, Oct. 30, a Fenton police officer noticed two vehicles parked in the north parking lot of Fenton High School with no frost on the windows, indicating that the vehicles had recently been parked there. The officer checked the concession area and observed a white male attempting to climb the fence. Two other individuals made it over the fence and fled to the vehicles. The officer caught the 17-year-old Linden male who appeared highly intoxicated. A preliminary breath test revealed a blood alcohol content of .127 percent. He was taken to the police station and released to his parents. The teen declined to name the two people he was with.

DINNER DATE ACCUSED OF ASSAULT

On Monday, Oct. 31, a 21-year-old Holly woman filed an assault complaint with the Fenton Police Department. Lt. Jason Slater said the woman reported she had been having dinner with a 41-year-old Tyrone Township man at a local restaurant. The man became intoxicated and they argued. She walked out of the restaurant and he followed her to her vehicle, at which time he shoved her. She got into her car and drove to the police station to report the incident. Police are attempting to contact the man and the case will be sent to the prosecutor's office for review.

HOT LINE CONTINUED

I SEE THE 'Welcome to Fenton' sign is gone from South Holly Road already.

WELL, IT'S GETTING close to Christmas, so I know my winter taxes are almost due. My assessment went up more than \$13,000 for some reason, when you can't sell a house around here for anywhere near the amount they're wanting in the township. I'm not going to be happy if you hose me because you lost business and home tax revenue.

I'D LIKE TO know whom the police and fire departments support in this upcoming election.

EVERYBODY'S MAKING AN issue about the burn permit issue, but every municipality in the state has a law regarding permits for burning. Ignorance of the law is no excuse.

I HAVE TO wonder why the city of Fenton should spend up to \$300,000 to purchase and install signs in the city. That is amazing. Just think how many houses could be rehabilitated. How many busses could be stuffed with food for families in need?

I'D LIKE TO acknowledge the Rotary club for building a ramp for my father, so now he can get in and out of his house. What a big help. Thanks, guys.

IT IS MICHIGAN law for slower-moving vehicles to remain in the far right lane on the expressway. The far left lane is for passing only, hence the name 'passing lane.' If you are not passing, stay to the right, please.

IT MAKES ME so mad that you think 'stupid students' take out huge loans. Research the average cost of a college education before you pass judgment. I attended a local community college and I faithfully pay every month for my over-priced education. I'm very upset at the price of college.



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FOREIGN EXCHANGE

Continued from Front Page Lake Fenton High School

Bastian Diehm, 17, of Germany, feels fortunate that he was part of such an exciting varsity football team at Lake Fenton. He is staying with the family of Barbara and Ken Johnson, whose children have already graduated from the high school.

Staying active with the school has helped him with missing his family. He really enjoys sports and the body conditioning class he is taking.

When Diehm first walked into Lake Fenton High School, he thought he was in a big hotel lobby because of the stairs. "It's not like Germany schools," he said. "Lake Fenton is like a family."



Bastian Diehm

Linden High School

Reggie Lo, 17, of Hong Kong, is looking forward to trying out for the girls' basketball team. She is staying with the family of Sue and Mike Fellabaum.

Lo's older brother and sister had already gone through similar programs and she wanted to try high school in the United States, too. A bit shy, she said it's challenging to make new friends in a foreign country. Her favorite class so far has been radio production.

At Linden High School, foreign exchange students are part of the homecoming court. "It was pretty fun," Lo said. She is very excited at the prospect of seeing snow for the first time.

Jaime Elias, 15, of Chile, is staying with Joe Gierada and his sons Zack and Joe Elias' parents asked him if he wanted to go to the United States to improve his English. As a young boy, his family vacationed here, which included a trip to Disney World.

While very comfortable with his host family, the outgoing teen has decided that he really likes his graphic arts class. He just finished playing soccer, and he intends to try out for the basketball team. "I'm not that good, but I'll try," he said.

Food wise, Elias thinks the ice cream, especially cookies and cream, is better here than at home.



Reggie Lo



Jaime Elias

Holly High School

Supawut Rujirawanich, known as Phil to his classmates, is 16 and from Bangkok, Thailand. He is staying with the family of Nicholas and Lisa Sullivan. His favorite class is first aid and biology.

This is Phil's first time in the country and he's happy his host family chose him. "They're great people, very friendly," he said. Phil has discovered that he likes burritos, especially the ones at Taco Bell.

Watching the news is keeping Phil up to date with the weather conditions back home. He worries about his family, since that region is experiencing heavy flooding. Coming from an area that is always hot and green, he was recently surprised with the color changes of a Michigan fall.

Phil joined the Outdoor Club and plans to join the Bowling Club while here.

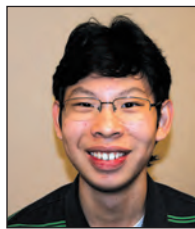
Anh Nguyen, known as Bill, is 17 years old and from Vietnam. He is staying with the family of Beck Jones. His host family has two children at the high school, which has kept him busy. "I love Holly High School," said Bill, who attended nearly every home football game. He's excited about wrestling season since his host brother wrestles.

Bill also discovered Taco Bell. His favorite class is AP chemistry and first aid. "I like Mr. Church," he said. Being so active with school and his host family, he hasn't had time to get homesick. He intends to join student council.

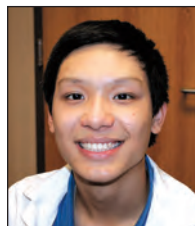
Tom Pippel, 16, of Germany, is staying with the family of Hollie and Jennifer Spear. Being comfortable in Holly, Pippel said it's been easy to make a lot of new friends.

Pippel had an idea of what the United States would be like, but decided it's better than what he imagined. He said schools in Germany are just for classes. Sports and activities are done independently. "I like the school spirit," he said.

Pippel played wide receiver for the school's junior varsity football team. He



Supawut Rujirawanich



Anh Nguyen



Tom Pippel

admits he never played the game before coming here. His favorite class so far is gym, where his class is focused on boy team sports.

Laura Frackowski, 15, of Frankfurt, Germany, is staying with the family of Rick and Emmaly Medlock. She's getting to know her host siblings, Emma and Ben. When asked if the high school here was what she expected, she said, "It's really different, but good. It's nice to live in a really small town."

Frackowski was on the swim team for her school and she intends to try out for the girl's basketball team. She misses her family and struggles with occasional homesickness. She believes, however, that the experience will make her stronger. When she returns to Germany, she will still have three years of schooling to complete.

Fenton High School

Ursula Fialho, of Brazil, is 16. Her coming to the United States happened very quickly, although she always thought about coming here to study. One month before she left, her father learned there was one last spot for a foreign exchange student. "He said yes," she said. "It was a big surprise."

Fialho is staying with the family of Micah and Teri Webner. She hopes to cheer for the basketball season.

Fialho has stayed busy by going to football games. "I had never been to one," she said. Because of her busy schedule, homesickness has not been a problem. She expected a very small town when she learned she was coming to Fenton. "It's kind of crazy," she said. "Now I'm seeing it's more than that. It's more than I expected."

Benjamin Reschke, is 17 and from Germany. He is staying with the family of Bryan and Heather MacPhail-Fausey.

Reschke was expecting a small town, but Fenton is turning out to be double the size of where he is from. He enjoys his music technology class. When he returns to Germany, he will still need to finish three more years of high school.



Laura Frackowski



Ursula Fialho



Benjamin Reschke

Reschke likes the pizza here, which is much thicker than what they have in Germany. Overall, living in Fenton and going to school here has been a good experience.

Sonia Talarico, 17, of Italy, is staying with the family of Melisa and Kevin Person. They have three children in the school district. Talarico's family visited the United States in 2007. While here, they visited several major cities. "It's amazing," she said. "It was love at first sight in the U.S. I decided to come back."

Talarico is finishing the volleyball season. She was surprised with just how competitive the season was. She has also discovered how good chocolate and brownies are. She had an idea of what it would be like and found that the people she has met are really nice.

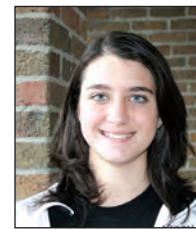
Joao Cardozo, of Brazil, turned 17 on Tuesday. Classmates call him John. When he learned he was coming to Fenton, he "Googled" the name to find out where he was heading. He is staying with the family of Melisa and Kevin Person, the same as Talarico, of Italy.

Cardozo said classes at Fenton are more difficult than he expected. "It's been hard," he said. His favorite classes are desktop publishing and photography. Coming from a warm climate, Cardozo is excited to see snow. Although he is not too active in sports, snowboarding might be something he has to try.

Cara Uhendorff, 15, of Germany, has always wanted to travel to the United States. "It's always been a dream. I wanted to figure out the lifestyle," she said.

Uhendorff loves her host family, Tad and Teresa Moss and their two daughters and feels like she fits right in. "I like the school," she said. Based on movies that she had seen back home, she said things are similar. She is excited about her child development project coming up since they do not have anything like that back home.

When asked what food she likes here, Uhendorff said, "everything, especially the bacon and barbeque ribs."



Sonia Talarico



Joao Cardozo



Cara Uhendorff

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HOT LINE CONTINUED

THE REPUBLICANS WANT to tax less and spend less and the Democrats want to tax more and spend more, but what we really need to do is tax more and spend less. It's going to hurt for a while, but that's what we need to do to get out of this mess.

■■■■
I'M A FAITHFUL believer, but Tim Tebow is not God, like the right wing-ers like to make him out to be.

■■■■
SOME PEOPLE DON'T believe in the devil, but he is working everywhere. Someone once told me that the devil is working harder than we are.

■■■■
IN OCTOBER, \$500 million went to build electric cars in Finland. When they are exported to the United States, it will further insult taxpayers even more by qualifying for a \$7,500 tax credit and a loss of jobs. Even more money is going to two California companies, one to expand manufacturing in China and the other to build solar panels in Mexico. This spending is insane. Please explain it.

■■■■
THE NEW SIGNS in Fenton are horrendously ugly — too large, and something that the Beautification Committee in Whisperwood would think of.

■■■■
MOST PEOPLE DON'T think twice about the Loose center burning. I do, because I used to go there to have a good time and to socialize. Most importantly, I go there to get warm. Because of my low income, I have to keep my home between 60 and 65 degrees. That's not very warm. I used to go there, sit all day, and I was nice and warm. We need to get something going to get that other building open.

Calendar of
events**Monday, Nov. 14**

The **Tyrone Historical Society** will meet on Monday, Nov. 14 at 6:30 p.m. at the Tyrone Township Hall, 10408 Center Rd. There will be a Thanksgiving potluck, along with short readings by members from books, poems, articles, etc. There will also be a demonstration of wool carding and spinning. Guests are encouraged to bring a friend. For questions, please contact Elaine Teggerdine at (810) 629-5620.

Wednesday, Nov. 9

Holly Aglow — A Community Light-house meets the second Wednesday of the month at 9:30 a.m. at the Holly Village Chamber, 315 S. Broad St, Holly. They will be collecting Thanksgiving food items for the underprivileged.

News **briefs****Holly Dickens Festival**

See the characters from Dickens' "A Christmas Carol" come to life on the streets of Historic Downtown Holly during the annual Holly Dickens Festival. This year's free festival begins on Friday, Dec. 9 and runs through Sunday, Dec. 11. Make special memories with your family while enjoying carriage rides, caroling choirs, hot-roasted chestnuts and much, much more amidst unique shops and the Victorian atmosphere of the holidays. Check the website for full event details and schedule at www.HollyDickensFestival.com.

FINANCES**Continued from Front Page**

The sluggish economy is shaping leaner and smarter financial views among the majority of Americans across the country. Belz' stay-at-home and watch-every-penny view of finances is widespread and may be here to stay.

According to a recent CNN poll, 80 percent of Americans are eating at home more often. Another 67 percent of Americans are worried about their quality of life during retirement.

Denis Leyder, president of wealth management at The State Bank, agrees that people are more conscience of their finances than they have been in recent years. Homeowners are increasing their mortgage payments, paying off loans much sooner than the 15-year time period. Credit card debt is being paid faster and is shrinking, overall. Bank accounts with nominal interest rates are becoming more frequent as families are planning for unexpected emergencies.

"We're seeing more people trying to pay down their credit card debt and refinancing their homes. Since the 2008 recession, more people are getting back to the basics of finance," said Leyder. "People are no longer spending what they don't have."

The reassessment of personal

finances is about more than just money. The psychology of American families changes with each economic development.

During these tougher times, families are spending more time together by default, rekindling the importance of family interaction.

In the same CNN poll, 75 percent of Americans say that time with the family is more important than it was a few years ago. "I'm definitely watching my spending habits," said Whitmore Lake resident Patty Trusty. "I'm actively trying to save money with coupons and watching for deals." Trusty's budget restraints have changed her family dynamics. Instead of seeing a movie, Trusty rents a movie to watch with her kids. Fast food and takeout is now replaced with full home-cooked meals. "I enjoy the change," Trusty said. "I'm now spending more time with my family."

Leyder predicts the new financial urgency in emergency savings and paying off debts quicker to be a lasting trend, even if the economy begins to boom again. With the current economy's slow pace and modest growth, Leyder said most people are just glad to have a job and some income. "We're ebbing and flowing with the economy," Leyder said. "People aren't going to feel good until we get more jobs and growth in the workplace."

"People are no longer spending what they don't have."

Denis Leyder
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SIDELINES

Continued from Page 3

just who is going to win. "You just go out and have fun, and cheer them on," said Jesse.

The two biggest Broncos fans never dreamed they would get a chance to take the field, wearing Holly High School jerseys, and score touchdowns.

On Oct. 20, at the last freshman football game of the year, head coach Greg Maynard hatched a plan to make the boys' dream come true.

It was the end of the first half, on a rainy, cloudy evening. Maynard coordinated it so that at halftime, the normal horn didn't sound signifying the end of game play, and neither team left the field, as planned. Maynard turned to Patrick and said, "Alright, are you ready to go in?"

Maynard gave him instructions for a play. Patrick followed the quarterback into the end zone for a "touchdown."

The announcer played up the special moment with a rousing "Monday Night Football" delivery. "We tried to have a little more fun with it than just the normal."

Maynard then turned to Jesse. "Alright Jesse, your turn," he said. Maynard pushed Jesse in his wheelchair from the sidelines after the quarterback gave him the ball, and with Maynard's assistance, also "scored" on the opposing team.

"They were great, it was awesome," said Maynard. "They were grinning ear to ear, ecstatic." It was definitely something special for them, he said.

Brandon High School contributed to the moment by getting into the play, one of them landing a glancing touch on Patrick's shoulder pad as he ran the ball in. "It was a good time," said Maynard.

Maynard worked it out with the officials, and the athletic director and Brandon High School, the opposing team right before the game. He preferred to keep the idea a secret until the end. "They handled it awesome," he said. "Their kids handled it just as well as our kids." Maynard said it was "high fives" all around and "helmet hitting" for Patrick and Jesse.

"This is probably going to be the highlight of their senior year, and their high school career," said Gale Hamilton, special education teacher for Patrick and Jesse.

The pair is still talking about it like it just happened. "We were excited," said Patrick. "Really excited," added Jesse.

Patrick was most excited about wearing the uniform, but Jesse equally enjoyed getting onto the field. They said the freshman players treat them with appreciation and respect, in their duty as booster and water boy.

Both love sports in general, following college and professional football. "Sports has always been in our blood," said Jesse. "It has!" he insisted.

Both have competed in the Special Olympics. Audrey Boman, Patrick's peer educator said, "Pat has talked about it since it happened," she said. "For years he has waited to do that."

CAR SALES

Continued from Front Page

"We're definitely up," said Vic Canever Chevrolet Inc. General Sales Manager Matt Stevens. The dealership is up 10 percent each month over last year, which means around 20 more vehicles sold per month than last year.

Stevens said incentives are up, and it is helping drive sales. "We're selling a lot of trucks," he said.

Matt Lasco, general manager of Lasco Ford, said pent-up demand has caused an increase in larger sport utility vehicles and truck sales. Medium-sized SUVs were responsible for the largest area of growth, according to news reports.

Stevens and Lasco both see stabilizing gas prices as a possible factor for better sales. "I think the stability of gas is making people more comfortable to make that purchase," said Lasco, who added that Ford would probably continue the same incentives next year.

According to michiganradio.org, part of the increase in new car sales stems from Honda and Toyota coming back online after the tsunami in early spring severely diminished output from both manufacturers. Stevens believes GM's incentives are at least partially because of the Japanese brands ramping sales back up. He said their sales are not affected by Honda and Toyota producing more cars because local customers are mainly interested in domestic models.

The trend toward smaller vehicles has not changed. Customers are still migrating toward more fuel-efficient cars, said Stevens.

The Wall Street Journal also reported that in September, the only segment of cars with fewer sales than last year was larger ones. Stevens said larger cars such as the Chevy Impala are down slightly. "We've seen a lot of customers migrating to smaller cars," he said.

Stevens' own wife is downsizing to a Chevy Cruz. "People are making the most they can in smaller vehicles," he said. Improved technology in smaller cars, such as entertainment systems, is helping drive people to smaller cars.

Even with the bump in sales, Stevens said they are still feeling the weak economy. "It definitely feels like it's turning the corner," he said. "Our traffic is definitely up."

Lasco said Ford is up 18 percent in the surrounding region, which includes 184 dealers, and his dealership is up 25 percent in September and October,

"It definitely feels like it's turning the corner."

Matt Stevens
General Sales
Manager,
Vic Canever
Chevrolet, Inc.

or around 25 vehicles.

Lower lease payments are helping drive sales, according to Lasco, and he said that profits are mirroring the gross sales.

Jim Hall, owner of Hall Chrysler, Jeep & Dodge of Fenton, said his new car sales are up around 15 percent, but described business as "marginal," when overhead costs are concerned.

Richard Brinker, new car sales manager of Randy Wise Buick/GMC said their gains are similar to the other dealerships, and his staff is being kept consistent with that modest growth. His sales reps are also trained to work with the buyers of today, who are cautious, and buying out of need, instead of want. "We're working with the trends of the market," he said.

Brinker expects the market to steadily increase, without any significant gains or drops.

Moreland said there are two opposing forces that are affecting new car sales. One is pent-up demand. The other is the stagnant economy that discourages people from buying, and encourages them to keep their cars longer.

The auto industry is better off than it was two years ago, but still not where it was five years ago, he said. "I'm mildly optimistic. I don't think personally that we're going into a double dip recession." Moreland said that as long as a second recession doesn't strike, the industry will grow slightly, and pull other industries up with it.

MEGA AUCTION

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Thompson Center Arms Model Thunder hawk .50 cal. (BP)

Bows & Compound Bows

Mathews XLR8 Monster compound bow (50#/25.5 draw)
Parker Sidekick XP kids compound bow (Draw 18"-28", 40-50#)
Darton Tundra EXT 75-80% let off compound bow

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1966 Elizabeth II Full sovereign gold coin 1/4 oz.

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Norman Rockwell plates, Harley Davidson collector cards

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Bow Flex (Blaze) home gym, Sentry 1250 safe - fire rated
Runner's style baby stroller, Knives

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Fender Jazz bass w/ case, Vic Firth percussion kit, Coronet

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PHARMACY

Continued from Front Page

Sutter said his department responded to the same business in response to the activated security alarm at 2:03 a.m. on Tuesday, Nov. 1. Again, an unknown suspect kicked in the back door to gain entry to the pharmacy. The owner is conducting an inventory of medications to determine what is missing.

If anyone has information about either break-in, or the suspect(s) they are to call the Linden Police Department at (810) 735-5454.

WednesdaySudoku

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

Place a number in the empty boxes in such a way that each row across, each column down and each small 9-box square contains all of the numbers from one to nine.

Answer in this Sunday's edition of the Tri-County Times

RELEASED THIS WEEK

DVDs&Movies

CARS 2

Star racecar Lightning McQueen and the incomparable tow truck Mater take their friendship to exciting new places when they head overseas to compete in the first-ever World Grand Prix to determine the world's fastest car. But the road to the championship is filled with plenty of potholes, detours and surprises when Mater finds himself torn between assisting Lightning McQueen in the high-profile race and towing the line in a top-secret mission orchestrated by master British super spy Finn McMissile and the stunning rookie field spy Holley Shiftwell. Mater's action-packed journey leads him on an explosive chase through the streets of Japan and Europe, trailed by his friends and watched by the whole world.

CRAZY STUPID LOVE

At 40-something, straight-laced Cal Weaver (Steve Carell) is living the dream — good job, nice house, great kids and married to his high school sweetheart. But when Cal learns that his wife, Emily (Julianne Moore), has cheated on him and wants a divorce, his "perfect" life quickly

unravels. Worse, in today's single world, Cal, who hasn't dated in decades, stands out as the epitome of un-smooth. Now spending his free evenings sulking alone at a local bar, the hapless Cal is taken on as wingman and protégé to handsome, 30-something player Jacob Palmer (Ryan Gosling). In an effort to help Cal get over his wife and start living his life, Jacob opens Cal's eyes to the many options before him. Despite Cal's makeover and his many new conquests, the one thing that can't be made over is his heart, which seems to keep leading him back to where he began

WATER FOR ELEPHANTS

Devastated by the sudden death of his parents at the height of The Depression, a young dreamer from the wrong side of the tracks, Jacob Jankowski (Robert Pattinson), abandons his veterinary studies at Cornell University.

With no other family, no house, and no money, Jacob stows away on a train carrying the circus performers of The Benzini Brothers Most Spectacular Show on Earth. Hired as a veterinarian to care for the troupe's animals, Jacob is temporarily filled with the promise of an exciting life that comes with a traveling circus troupe. However, as he builds a rapport and falls in love with the star of the show, Marlena (Reese Witherspoon), they become prey to the circus's owner, Marlena's violent and abusive husband August (Christopher Waltz). Jacob and Marlena come together and fall in love through their compassion for a special elephant. With their love on the line, Jacob and Marlena come to a crossroads that will forever change their destiny

WEEKLY

WednesdayJumble

Unscramble these four Jumbles, one letter to each square, to form four ordinary words.

TROFY
□ □ □ □ □ □ □ □

DUTEE
□ □ □ □ □ □ □ □

NORGAD
□ □ □ □ □ □ □ □

VORGEN
□ □ □ □ □ □ □ □



Now arrange the circled letters to form the surprise answer, as suggested by the above cartoon.

Print answer here: □ □ □ A "□ □ □ □ □ □ □ □"

Answer in this Sunday's edition of the Tri-County Times



PAUL G. DONOHUE, M.D.

To your good health

DEAR DR. DONOHUE: I have puffy bags under my eyes. They look like they have water in them. I am an 85-year-old woman.

What's the best way to treat them? They aren't getting any better. I use ice on them, and it helps, but they come back. — M.C.

ANSWER: Those puffy bags under your eyes aren't filled with water; they're globs of fat. In younger years, tough strands of fiber held them in place. With age, those strands weaken, and the fat bulges out. Look around and watch for them on TV. You'll see that most people over 60 have them. They're not a sign of illness.

I have seen all sorts of ads for creams and gels that say they can shrink these bags. I can't vouch for any of them. I don't know if they work. I have reservations. One way to correct them is surgical removal. You can forget the ice treatment unless you want to keep it up. It's not a solution.

Dr. Donohue regrets that he is unable to answer individual letters, but he will incorporate them in his column whenever possible. Readers may write him or request an order form of available health newsletters at P.O. Box 536475, Orlando, FL 32853-6475.

KING FEATURES

Crossword Puzzle

ACROSS

- 1 — Mahal
- 4 Parisian pals
- 8 Choose from a group
- 12 Fuss
- 13 Color quality
- 14 On the briny
- 15 Old communication method
- 17 Bit of banter
- 18 Come-stibles
- 19 Stallion or mare
- 20 Malaria symptoms
- 22 Transaction
- 24 Tranquil
- 25 Pollen-caused allergy
- 29 Under the weather
- 30 Cupid's yokemate
- 31 Is for you?
- 32 Short-term employment
- 34 Schleps
- 35 Shake-speare's river
- 36 Cockpit VIP
- 37 Steeple
- 40 Regimen

1	2	3		4	5	6	7		8	9	10	11
12				13					14			
15				16					17			
			18					19				
20	21					22	23					
24					25					26	27	28
29				30						31		
32			33						34			
			35					36				
37	38	39					40					
41					42	43					44	45
46					47					48		
49					50					51		

- 41 Lumber
- 42 Spring parade
- 46 Initial stake
- 47 Birthright
- 48 Old studio letters
- 49 Paraphernalia
- 50 Sommelier's offering
- 51 Stitch
- 4 Friend of D'Artagnan
- 5 Disposition
- 6 Hostel
- 7 Get a glimpse of
- 8 Wheedle
- 9 Addict
- 10 Not so much
- 11 Tardy
- 16 Verse
- 19 Weapon's handle
- 20 Alkali neutralizer
- 21 Festive
- 22 Pythias' pal
- 23 Watchful one
- 25 Vagrant
- 26 Some track-
- and-field athletes
- 27 Therefore
- 28 Take a break
- 30 Bear lair
- 33 Pantry
- 34 Stead
- 36 Resentment
- 37 Booty
- 38 Corn concoction
- 39 Tittle
- 40 Actress Cannon
- 42 Kitten's call
- 43 "— was saying, ..."
- 44 Scratch out
- 45 Promptly

Answer in this Sunday's edition of the Tri-County Times

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DAVID'S PREP FOOTBALL DISTRICT FINALS QUICK PREVIEWS

It's pretty amazing how things work out sometimes.

I'm not even going to try to sugarcoat it. If I went through and listed each of the last eight Linden football teams with the best squads on the top of the list, this year's team probably would be near the bottom of the list. That should not be that much of a shocker. And, yet, this is the squad that has a chance to make school history on Friday night if it wins a district title. Funny how that works sometimes.

The Eagles finished just 5-4, and while they contended for a Metro League title right until the final week, the Eagles lost three league

games for the first time since 2001, the last year Mount Morris was in the Metro.

And while they may have scored the most points of any Metro League team in conference play, they still only had 249 points for the entire regular season. Considering the Eagles have scored at least 300 points every season since 2004, even that wasn't too impressive.

But then the playoffs came, and the 5-4 Linden Eagles were given a pretty generous spot.

When it was feared the Eagles would get Orchard Lake St. Mary in the opening round of the playoffs, they drew Lapeer West, a team they beat 28-0 already, instead. Well, the Eagles won that game. And now, what do the Eagles have to do to win their first district title ever — beat another Metro foe, Lapeer East. It's very doable.

Fenton is in a different boat. The Tigers earned a home game against Okemos in the district championship round, a team they've not faced, at least since 1950. Here's a quick preview for each game.

Linden (6-4) at Lapeer East

(8-2), Friday at 7 p.m.: This should be a good game. Lapeer East won the contest at Linden 24-20, but the Eagles would probably argue they weren't at their best. Considering East became the only Metro squad to score more than 17 points against Linden, the Eagles have a point.

In the opening game, Linden's defense couldn't stop East's running attack. Monta Stangler ran for 193 of East's 261 rushing yards. One should expect East to try to win the game pretty much the same way at home on Friday night.

Unlike most seasons, Linden's strength See **PREVIEWS** on 15

SPORTS TRIVIA

Q Who played and won the first game in NBA history?

A On Nov. 1, 1946, the Huskies beat the New York Knickerbockers 68-66 in Toronto. The NBA was known as the Basketball Association of America at the time.

Fenton's
Damon Thomas

Times
sports

WEDNESDAY, NOVEMBER 2, 2011

PAGE 13

Linden, Fenton advance to district finals

Eagles' defense dominates West again in 21-0 victory

By Al Zipsie

dtroppens@tctimes.com; 810-433-6789

Lapeer — Linden's varsity football team had Lapeer West's number for the second time this season.

And just like the first contest, Linden shutout the Panthers, earning a 21-0 Division 3 playoff win Saturday.

It marked the second straight time the Eagles' defense dominated West, beating the Panthers 28-0 in a game which West had less than 100 yards total offense.

The victory puts Linden (6-4) in the district title game at Lapeer East against East at 7 p.m. on Friday.

Linden will look for revenge against East. The Eagles lost a tough 24-20 contest to East during the last week of the regular season, keeping Linden from earning a share of the Metro League title. But as it was, it didn't keep Linden from its 10th straight playoff trip. The Eagles also have a chance to earn their first district title in school history with a Friday night win.

"We knew that after the loss to East we would be in with playoff

points and make it in at 5-4," Linden coach Denny Hopkins said. "We look forward to playing East and having a chance to redeem ourselves."

"I don't know what it is, we just played Lapeer West very well this year, twice."

Travis Marsh scored all three of Linden's touchdowns. He had TD scampers of 1 and 2 yards, and also caught a 16-yard TD pass from quarterback Shaye Brown. Marsh ended with 85 yards on 20 carries.

"Marsh did an outstanding great job. He is only 5-foot-8 140 (pounds), but runs tough and plays much bigger than he is," Hopkins said. "He plays with a lot of heart."

Brown, a junior, spread his passes around to five different receivers, connecting on 19-of-33 passes for 247 yards. Mitch Juhl led the team with six receptions for 77 yards, but he also found Marsh, See **DEFENSE** on 15



TRI-COUNTY TIMES | MARK BOLEN

Redmen prove no match for Tigers, 45-21

By David Troppens

dtroppens@tctimes.com; 810-433-6789

Fenton — The Fenton Tigers used their passing attack to frustrate U.P. squad Marquette all day long, helping spark a convincing 45-21 opening round playoff victory against the Redmen Saturday.

Quarterback Houston Shaw completed 21-of-26 passes for 246 yards and four TDs, while also running for one in the victory.

The win means Fenton will host Okemos on Saturday at 7 p.m. for a Division 2 district title game.

Quinton Mandle caught eight of those passes for 93 yards, while Mitch Shegos had seven catches for 86 yards, including two for TDs. Meanwhile, Damon Thomas and Trent Grimes also had three catches and a TD each.

"The line did their job, giving Houston time, and Houston did what he does," Shegos said. "He got the ball to the right people."

"We knew they run a wing-T (offense) and they don't see much of a spread offense up there so we knew we would have to throw the ball to beat them," Shaw said. "That's what we did. We spread it out to beat them and get them in uncomfortable situations."

Marquette's feared running game was potent, but only for about two possessions. The Redmen had 141 yards rushing, but 80 of those yards came on Marquette's opening two possessions, helping the Redmen establish an early 7-0 lead with 5:15 left in the first quarter.

However, from there, the Tigers See **TIGERS** on 14



TRI-COUNTY TIMES
SCOTT SCHUPBACH

(Top) Linden's Travis Marsh runs from the pack during the Eagles' 21-0 victory against Lapeer West on Saturday. (Left) Fenton's Mitch Shegos (left) holds on to the ball while Marquette's Tyler Balko attempts to tackle him. Shegos had two TD receptions in the Tigers' 45-21 victory against the Redmen on Saturday.

Football weekend

FRIDAY

Linden at Lapeer East, 7 p.m.

SATURDAY

Okemos at Fenton, 7 p.m.

IF THEY WIN

Both teams would be district champions, Fenton for a second straight year, and Linden for the first time in school history. If Fenton wins, the Tigers will play the winner of Friday's Muskegon at Lowell contest, probably on the road. If Linden wins, the Eagles will face the winner of the Orchard Lake St. Mary at Redford Thurston contest, probably on the road.

did you know? The youngest player in NBA history was Andrew Bynum (18 years, six days) when he played Nov. 2, 2005.

Tigers move on in district tourney

By David Troppens

dtroppens@tctimes.com; 810-433-6789

Clarkston — Sammi Cowger isn't one to willingly let a volleyball land on the ground without a good fight.

She proved that once again when the Fenton Tigers were trailing 16-14 in the first set of their match with the Swartz Creek Dragons in the opening round of districts at Clarkston High School.

A ball looked pretty much doomed beyond her reach. Yet, Cowger dove backwards with one of her arms flailing out way beyond her side. Somehow, her arm got the attempted escapee ball, and while in the middle of her awkward dive, she bumped the ball right back to the center of the Fenton side of the court for what resulted in a pretty decent offensive attack by the Tigers.

Fenton ended up winning the point, giving the Tigers the second point of a 10-point service run by Kennedy Piwowarczyk, helping spark a 25-17 first-set victory.

And from there the Tigers dominated the match, defeating what was a gritty Creek squad 25-17, 25-19, 25-10 victory in the Class A district. The victory earned the Tigers a semifinal matchup with Brandon,

slated for Wednesday at 7 p.m.

The winner of that match will face either Clarkston or Grand Blanc in the district championship match on Thursday at 6 p.m.

It's the mentality that Cowger showed on that one play that pretty much symbolizes Fenton volleyball. It seems during matches that the Tigers will make one of those incredible digs at least a couple of times a night.

"We are encouraged to never let the ball touch," said Cowger, who had 10 digs.

"Even if you know the ball is going to touch, you dive anyway because you never know what you can get to. The more you attempt it, the more times you do it.

"You don't really think (when you dive). You have to get the ball up anyway you can and you are sort of flying all over the place."

That dive, along with Piwowarczyk's service run, was all the Tigers needed in the first set to turn the tide back into Fenton's favor. From there, the Tigers got four kills from Payton Maxheimer, who has also been known the sprawl the floor to save rallies, a block by Maizie Martin and an ace by Piwowarczyk, earning the first-set win.

"Our serve receive wasn't very sharp and we had quite a few hitting errors. Not really hitting errors, but miss-hits," Fenton coach Linda Rusaw said. "We started off slow. But then Kennedy came in and served all those points — 10 in a row. She's serving second. She has a great serve so we have here there to try to get some aces."

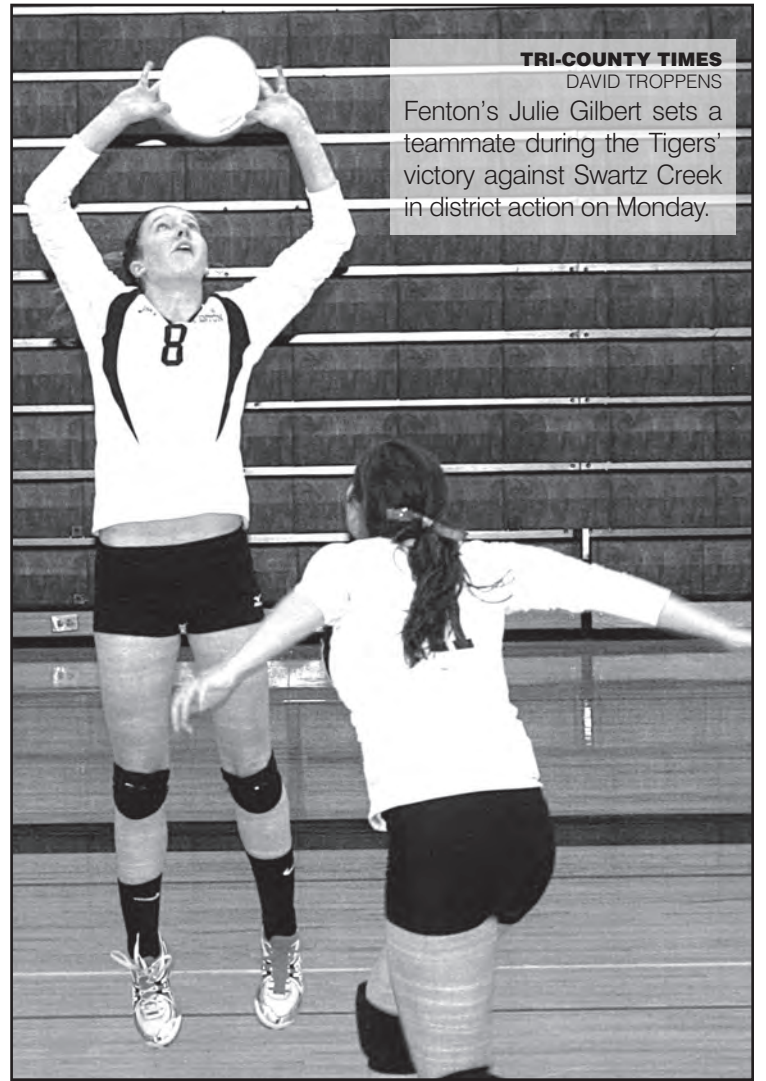
After that first set, the Tigers never really lost control of the match. The Dragons were as close at 12-11 after an ace in the second set, but back-to-back kills by Maxheimer sparked a five-point run for Fenton, earning them control of that set.

In the second set, a fake set kill by Julie Gilbert put Fenton up 7-4 and gave Maxheimer the serve. The Tigers went on to score three more points, taking a 10-4 lead and cruised from there.

"I think we played really good," Cowger said.

"They played really tough, but we knew they would come out fiery. We played really well, so it was nice."

Maxheimer led Fenton with 13 kills and 15 digs, while Sarah Collier had six kills and three block kills. Ashley Bearden chipped in six kills.



TRI-COUNTY TIMES
DAVID TROPPENS

Fenton's Julie Gilbert sets a teammate during the Tigers' victory against Swartz Creek in district action on Monday.

TIGERS

Continued from Page 13

gers and their passing attack pretty much dominated the first half. The Tigers (8-2) scored 31 unanswered points the rest of the half, and took a 31-7 lead into the break.

"We knew what they wanted to do, which was possess the ball and run it, and they had two great players to do it," Fenton coach Jeff Setzke said. "But we knew our strength was to spread you out and see if you have as many athletes as we have, and run with us. They don't see the pass much, and that was our game plan. To go fast and take advantage of what we felt was their weakness, and it worked out.

"I think the offense looked sharp, but what makes our offense look sharp is our defense. The defense didn't give up any points on long drives today. We fumbled the ball to them and they scored. They had an interception, and a blocked punt. So our defense was sharp all day long."

Set up by a 16-yard completion to Thomas and a 14-yard run by Shaw, Shegos scored Fenton's first TD on the team's second possession. He caught a nine-yard TD pass, helping tie the game at 7-all with 3:12 left in the first quarter. After the Fenton defense forced a Redmen punt in just four plays, the Tigers were able to put another drive together. This time they went 89 yards in 13 plays, scoring on Kenny Allen's 20-yard field goal. Fenton was up for good, leading 10-7 with 8:54 left in the half.

Before the half was up, Grimes had a 20-yard TD reception, set up by a long punt return by Shegos. Then Gerad Wegener had a 35-yard TD run on what was just a two-play 56-yard drive. Fenton led 24-7 with 3:39 left in the half. Finally, Thomas did a fine job dragging two feet in the end zone on a 12-yard TD pass, capping what was a six-play, 60-yard drive. Fenton led 31-7 with just 49.5 seconds left in the opening half.

Any questions about the game's victor

were dashed on the opening possession of the second half when Fenton went 80 yards in 11 plays and scored on a one-yard run by Shaw. The Tigers' only other TD came on a seven-yard TD reception to Shegos with 1:35 left in the third quarter. The play capped what was a five-play, 48-yard drive.

Marquette scored in the second half on a punt block and a 37-yard return by Tanner Delpier, and a two-yard run by power runner Kasaim Koonnala. That score was set up by an interception that was returned to the Fenton 3. Two plays later, Koonnala scored.

Marquette drove the field on the game's opening possession, but Fenton's defense stopped Koonnala on a fourth-and-goal at the Fenton 1, keeping the game scoreless at the time. However, a

fumbled exchange by Fenton, allowed Marquette's Gabe Apple to recover and score on the game's next play from the Fenton 2. Pentecost scored that TD on a two-yard scamper.

The Tigers like how they are playing right now.

"We are definitely picking up the pace," Shegos said. "The line is starting to play better and we are making the right reads. The running backs are running hard and the receivers are catching the ball."

"At the beginning we weren't making plays and then the line got things dialed in," Shaw said.

"When the line plays well, we play well. Our skill guys, we are supposed to make plays. That's what we are doing. The receivers, they go up, get the ball and bring it down."



TRI-COUNTY TIMES | SCOTT SCHUPBACH

Fenton's Damon Thomas (right) prepares to tackle Marquette's Garrett Pentecost during the Tigers' 45-21 victory against the Redmen on Saturday.

Village of Holly Notice of Public Hearing Community Development Block Grant Funds

NOTICE IS HEREBY GIVEN that the Village of Holly will hold a public hearing on the use of Community Development Block Grant Funds. The Hearing will be held on **Tuesday, November 15, 2011** at 7:00 PM, or shortly thereafter, at the Village Council Chambers located at 315 S. Broad, Holly, MI 48442 for the purpose of hearing public comments on the Community Development Block Grant (CDBG) Program Year 2011 application in the approximate amount of \$5,000 to fund eligible projects. All interested citizens are requested to attend the Hearing. Comments will also be received in writing or in person at Village of Holly Municipal Offices through 5:30 PM on November 15, 2011. Arrangements to reasonably accommodate special needs, including handicap accessibility or interpreter, will be made upon receiving 72-hour advance notice. Contact Cathrene Behrens, Clerk/Treasurer at 248-634-9571, 202 S. Saginaw, Holly, MI for special services.

Cathrene A. Behrens
Clerk/Treasurer
Village of Holly, Michigan

Linden boys CC team wins another regional title

By David Troppens
dtroppens@tctimes.com; 810-433-6789

The Linden boys cross country team wasn't even worried about extending its regional champion streak to five.

All the Eagles wanted to do was qualify for the state meet. They did both.

The Eagles snuck past state-ranked Haslett by a point, earning a Division 2 regional championship at their own course.

The girls competed and took fourth, missing qualifying for state by a place. The top three teams and the top 15 individuals at the meet qualified for the state meet to be held at Michigan International Speedway on Saturday.

Haslett had three of the top eight runners, but the Eagles had better depth, getting their entire top five in the top 19 places, and all seven runners beyond the finish line in the top 35, earning the championship with 56 points. Halsett had 57. Metro League foe Clio placed third (117), earning a spot at the state meet.

"We were not focused on trying to win the regional," Linden coach Clint Lawhorne said. "I even talked to the kids on Friday about letting Haslett go ... to make sure we finished in the top three to qualify for the state finals. The kids ran really well, and it wasn't until I started watching the finish that I realized it would be close."

Roger Phillips led Linden by placing third (16:38), just 11 seconds behind Halsett's Ryan Beyea, who won the event. Meanwhile, Graham Elliott (16:40) was in fourth, Zach LeMieux was in 13th (17:03), Sam Moughler was in 17th (17:14) and Adrian Taylor was in 19th (17:21), finishing Linden's five scorers. Kirk Bennett took 21st (17:23) and Kyle Susalla was

35th (17:50). The Linden girls had their top five finish in the top 33, but the Eagles didn't have the top three runners that the three state qualifying teams — East Lansing, Corunna and Owosso — had.

Sydney Elmer placed third (19:56), but no one else finished in the top 20. Elmer did qualify for state as an individual.

The other scorers for Linden were Kailee Corcoran in 24th (21:47), Aleighsha English in 27th (21:52), Dominique Scriptor in 31st (22:11) and Karrah Varner in 33rd (22:25).

Fenton, Holly at Division 1 Brighton regional

Fenton's Matt Gilbert placed seventh, qualifying as the only tri-county runner to get out of the tough regional.

Gilbert finished his run in a time of 15:41.77 to earn an individual spot.

The Fenton boys took eighth, while Holly finished 14th. Other top-50 runners at the meet for Fenton were Max Kryza in 25th (16:13.21) and Brady Morton in 34th (16:37.21). Holly's top finisher was Luke Schwerin in 65th place (17:13.70).

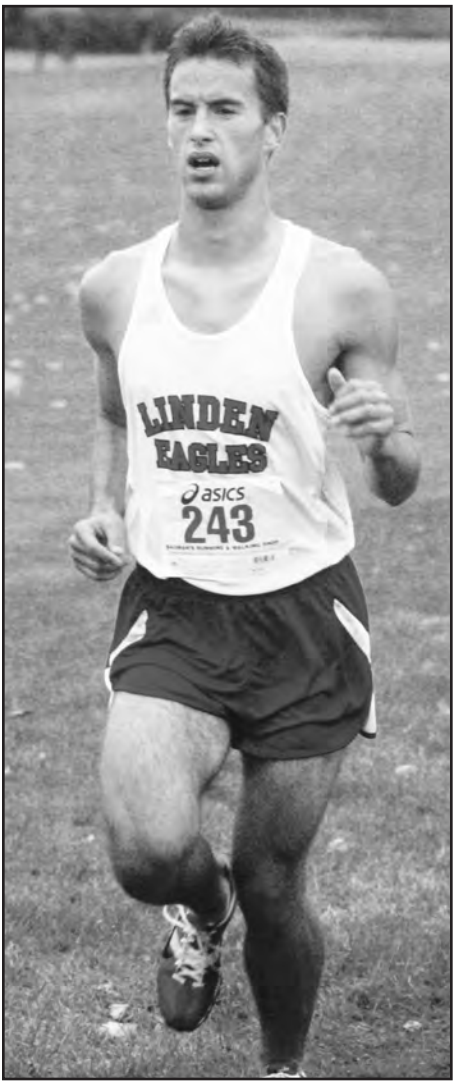
The Holly girls placed 13th, while the Fenton girls took 15th. Fenton's Taylor Thorpe placed 22nd in 19:20.27, while Holly's Mariah Ridal took 45th in 20:10.65.

Lake Fenton at Division 3 Algonac regional

The Lake Fenton girls took sixth at regionals and had two qualify for the state meet.

Andrea Roe placed 10th (21:27), while Becky Ferneilus placed 14th (22:02). Laura Carlson placed 30th (23:16).

The Lake Fenton boys took seventh and had one state-qualifier. Caleb Fletcher placed 14th (18:37). Dylan Cullimore placed 29th (19:49).



TRI-COUNTY TIMES | DAVID TROPPENS
Linden's Sam Moughler placed 17th at the regional meet on Saturday, helping lead the Eagles to a regional championship.

PREVIEWS

Continued from Page 13
has clearly been its defense, posting three shutouts and five games of 10 or less points. The Eagles need to prove what East's ground game did to Linden was a one-time issue. If East controls the ball like they did during Week #9, Linden will most likely lose again.

The Eagles' offense still remains inconsistent due to its miscues. Linden could've easily scored 35 points against West, but had to settle for 21 due to stopped drives deep in West territory.

Okemos (7-3) at Fenton (8-2), Saturday at 7 p.m.: Fenton seems to be finding its identity at the right time of the season. The defense remains the squad's rock, but it seems the explosive offense the Tigers expected to have this season, is just getting into fifth gear. Fenton spread the ball around pretty good in its 45-21 victory against Marquette. Shaw was deadly efficient throwing the ball, completing 21 passes for 246 yards. He accomplished the task by hitting four different receivers at least three times each. Three different players caught TD passes.

On the ground, the Tigers did enough, with Gerad Wegener rumbling for 63 yards, including a 35-yard TD run. Houston Shaw also had a TD run.

The Chieftains advanced by winning a thrilling 46-43 contest against Bay City Western.

Expect Okemos to try to win the game on the ground. Ian Horne ran for 184 yards and three TDs against Bay City Western, while QB Jonny Bolas had 120 ground yards. The team ran for 356 yards overall. Bolas threw the ball just six times, but did complete all six passes for 160 yards and three scores.

DEFENSE

Continued from Page 13
Kevin Baker, Travis Hull and Tyler Kraus.

"I don't know, when we play (Lapeer West) we just feel right and get in the mood to play well," said Marsh. "I am super happy to play East again. We made a lot of mistakes in that game. We believe in ourselves and as a team. We want to keep playing. Our record of 6-4 does not show how good of a team we are."

"Shaye hits many receivers and we just keep mixing in the pass and the run."

Linden's defense led to the first touchdown. A sack forced West to punt, giving Linden the ball at the Panthers' 39. Brown hit Juhl for a big gain down to the one-yard line. Brown moved it to the foot line and then Marsh did the scoring honors, leaping into the end zone from a yard out on the first play of the second quarter.

Linden had great field position all day and the defense kept West away from the Linden endzone all day long.

Linden had other chances to score. The Eagles fumbled the ball on the West 19 during the first quarter and another drive stalled due to downs on the West 22.

Linden had two more scoring chances erased in the third quarter. Linden's Miguel Mereles picked up a fumble deep in the Panthers territory. But, a Linden run was stopped on fourth-and-goal at the Panthers' 1. The Eagles blew another chance when they fumbled in the endzone, giving West the ball back on a touchback. Finally, Linden found the end zone with 2:37 left in the third quarter when Brown hit Juhl with a reception to the West 2. Marsh followed with his two-yard score.

In the fourth quarter, Linden sealed the win. Brown found Kraus for a first down and then hit Brown for his 16-yard TD reception. Eddie Walterhouse added all

three PAT kicks.

Linden held West to only 122 yards and only 14 yards rushing. In the first shutout on Sept. 30 the Eagles' defense held West to only 37 total yards of offense. The first game was the first shutout Linden has had against West in 25 years. Now they have done it twice in the same season.

"Our defense was just ridiculous today," Brown said. "Hopefully they will do the same next game. I like teams keying on Kevin (Baker). We take advantage of it because we have so many good receivers to go to."

"I knew we would get in the playoffs. It was just a matter of who we would play. It worked out well."

"I am pretty confident we get to play (Lapeer East) again. I think we are more confident and have a chip on our shoulders."

One of Linden's defensive standouts, Gareth Elliott, had an ankle injury, and came out of the game in the second half.

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VILLAGE OF HOLLY PUBLIC NOTICE

NOTICE IS HEREBY GIVEN that the Village of Holly has adopted the following ordinance amendment on:

DATE:	October 25, 2011
PLACE:	Village of Holly Council Chambers 315 S. Broad Street Holly, Michigan 48442
EFFECTIVE DATE:	Immediately upon publication

The proposed ordinance amends Village of Holly Ordinances, Chapter 4-02 Misdemeanors, Article 4-02-02 Offenses Ordinance, Section 4-02-02-170, Air rifles, BB guns, bows and arrows, by amending the following:

Change to the Title of Section 4-02-02-170
Knives and sharpened instruments.

Removal of Section 4-02-06-030 and replace with:

Section 4-02-06-030. No person shall discharge any firearm, air rifle, air pistol or bow and arrow in the Village, except when lawfully acting in the defense of persons or property or the enforcement of law or at a duly established range, the operation of which has been approved by Council. Ref: State Law MCL 750-234 – Discharge of Weapons (Ord. No. 109, 25-10-2011)

Removal of Section 4-02-06-040 in its entirety.

The full text of the proposed Ordinance to be amended is available for review in the Office of the Village Clerk-Treasurer, 202 S. Saginaw St., Holly, Michigan 48442 during regular business hours. Comments concerning the ordinance amendment should be directed to the Village Clerk-Treasurer at the above address or by telephone to (248) 634-9571.

Cathrene A. Behrens
Clerk-Treasurer
Village of Holly

NEW Private Party

CLASSIFIED RATES

1 ISSUE \$19 <small>SAVE \$5.04</small>	2 ISSUES \$29 <small>SAVE \$15.28</small>	4 ISSUES \$48 <small>SAVE \$21.84</small>	8 ISSUES \$80 <small>SAVE \$52.80</small>
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810-629-8194 20 Word Maximum. Some restrictions apply.

Personal Notices

1

PLEASE DONATE your CPAP machines. There are patients on a waiting list. Drop off at Genesee Health Plan, G-3169 Beecher Rd., Flint or we will pick it up, 810-735-5910.

Help Wanted

3

BUSY PRESERVATION company looking for handyman/subcontractors to complete service orders in the field. Must supply vehicle, trailer, and tools. Must be able to access the internet and e-mail, basic computer skills a must. Compensation on per job basis with timely payment w/weekly checks issued. Email jobs@propmain.com or fax 248-399-7099.

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Auto Lab Fenton offers a **career opportunity** for an ASE or State certified technician.

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FULL TIME receptionist wanted for busy family dental practice. Must be friendly, pleasant and team orientated. Experience preferred. Fax resume to 810-750-3821.

CERTIFIED MECHANIC

with drivability experience, must be MI state or ASE certified. Please call 248-382-1280 or apply at Wilkinson Auto Repair 402 N. Saginaw Holly MI 48442



Office Assistant / Leasing Agent

needed for a property management office.

The ideal candidate should have a strong organizational skills and must be computer savvy. Among others, duties will include showing/leasing apartments, file preparation, answering phones, dealing with customer concerns and will provide support to the community manager. Must be able to work until 6p.m. and Saturdays. Minimum of 2 years experience required.

To Apply:

Please fax resume to 810-750-1100 Attn: Jenelle or email fentonpheasantrunapts@yahoo.com

Help Wanted

3

KEIHIN IS a global supplier of air and fuel delivery and management systems to Honda North America. The facility in Capac, MI has been in operation for three years. Keihin Michigan Manufacturing produces intake manifold assemblies and HVAC systems by using state of the art technology in plastic injection molding, ultrasonic welding and robotic automatic. At KMM, we fully embrace and practice lean manufacturing, visual management and total quality process. Keihin Michigan Manufacturing, LLC is looking for an experienced Maintenance Technician for our newly launched 3rd shift. This position will be responsible for all manufacturing equipment repairs (i.e. plastic injection molding presses, assembly lines, welders, robots), requisition parts for machine repairs and work with engineering to support plant operations and continuous improvement efforts. What Keihin Offers; Keihin prides itself on offering a competitive benefits and paid time off package for their associates.

This includes BCBS medical, dental, vision, RX and 401(k) matching. In addition, we offer a unique work environment, open communication, fully air conditioned manufacturing floor, and a passion for continuous improvement. Required Skills; 3-5 years maintenance experience with PLC troubleshooting on Allen Bradley/Mitsubishi machinery, read/troubleshoot wiring circuits Pneumatic and hydraulic systems
PREFERRED SKILLS: PLC programming, Camera detection system knowledge, fabrication (Lathe/Bridgeport/welding), 2 year degree in related field.
Employment kmm@keihin-na.com

Help Wanted

3

GENERAL OPTICAL Company is looking for a part-time Optometric Technician needed for their Fenton and Burton offices. Please call the Fenton location: 3140 Silver Lake Rd., Fenton.

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Art & Craft Show

11

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\$2 ADMISSION • 12 & UNDER FREE
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Benefits Museum & Project Graduation

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WEDNESDAY, NOVEMBER 2, 2011

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WEDNESDAY DEADLINES

Display Ads: 3 p.m. Monday
Line Ads: Noon Tuesday

SUNDAY DEADLINES

Display Ads: 3 p.m. Wednesday
Line Ads: Noon Thursday
810-629-8194

classifieds & real estate

Garage Sales

13

Fenton

FENTON ESTATE sale.
November 5-6th, Saturday,
10-4p.m., Sunday, 11-4p.m.,
13260 Marvin Dr. Cash only!

FENTON HUGE moving sale, indoor. 11397 Olde Wood Trail, Hills of Tyrone, Saturday, November 5th, 10-4p.m. Oak dining set with china cabinet, 52" TV, patio set, maple dining set with buffet, air hockey, household and Christmas.

Real Estate For Sale

15

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Briny Breezes Community is located in Boynton Beach, between Atlantic Ocean and Intracoastal. Community pool, cable TV, woodworking shop, shuffleboard court, 800 feet of perfect private beach on Atlantic Ocean with clubhouse. 14' x 50' mobile home on Intracoastal canal, freshly painted and updated, new ceramic tile, new pergo flooring, W/D, AC, lawn sprinkler and covered patio. Existing deck and dock for boat. Estate sale, sold with all furnishings.

Priced to sell at \$198,000.

Can see Briny Breezes community online at <http://briny-breezes-fl.com> or call Rick or Craig at **810 750-6011 or 810 240 8315**

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Vacant Land For Sale

16

FENTON - LOON lake 2 waterfront and 2 wooded lots. \$16,000 and up. Quick sale, terms. 810-629-8694, 810-964-3472, 810-735-6887.

Manufactured Homes

17

HOLLY HOME FOR SALE. 2 bedroom, 1 bath. \$5,900 or best offer. Financing available. 888-282-1096. Sun Homes Hawaiian Gardens/Holly Village. www.hawaiiangardens.com. EHO. Expires 11-30-11.

Real Estate For Rent

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Office/Retail

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Misc. Wanted

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WANTED MUSCLE cars, 1972 and older. 810-252-9194.

Household For Sale

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COLEMAN GENERATOR, 5000 watt, extended run, with Tecumseh 10h.p. engine. Very good shape. \$275. 810-629-5761.

Lost & Found

31

LOST BOSTON Bull Terrier, female, black and white, no collar. 810-422-7317.

Boats & Motors

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21FT. BASS BUGGY, 40h.p. Johnson, 21/2 Pontoons. Rebuilt in 2010, new wood, seats, and carpet. Jensen Audio System, wired for Sirius Radio with antenna and subwoofer. New docking and swim lights, installed floor lighting. Bimini top in good condition, no holes, custom fit Sunbrella cover. Asking \$7,500 with trailer or \$6,800 without the trailer or best offer. If you would like to make an offer or need further information please contact me at 810-397-7057. topwaterdock@gmail.com.

Cycles/ Snowmobiles

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WANTED SNOWMOBILES, must be reasonable. 810-252-9194.

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Legal Notices

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FORECLOSURE NOTICE This firm is a debt collector attempting to collect a debt. Any information obtained will be used for this purpose. If you are in the Military, please contact our office at the number listed below. **MORTGAGE SALE** - Default has been made in the conditions of a certain mortgage made by: Richard James Lowell Kelly, A Single Man to Ameriquest Mortgage Company, Mortgagee, dated March 30, 2005 and recorded April 8, 2005 in Instrument # 200504080038576 Genesee County Records, Michigan. Said mortgage was assigned to: Deutsche Bank National Trust Company, as Trustee for Ameriquest Mortgage Securities Inc., Asset-Backed Pass-Through Certificates, Series 2005-R5, by assignment dated June 16, 2011 and recorded June 21, 2011 in Instrument # 201106210052928 on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Thirty-Two Thousand Five Hundred Forty-Six Dollars and Fifty-Two Cents (\$132,546.52) including interest 5% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, Circuit Court of Genesee County at 10:00AM on November 9, 2011 Said premises are situated in Township of Flushing, Genesee County, Michigan, and are described as: Lot 17, of Laurie Acres, according to the recorded plat thereof, as recorded in Plat 26, Page 31, Genesee County Records. Commonly known as 6107 Johnson Rd, Flushing MI 48433 The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241 or MCL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale, or upon the expiration of the notice required by MCL 600.3241a(c), whichever is later. Dated: 10/12/2011 Deutsche Bank National Trust Company, as Trustee for Ameriquest Mortgage Securities Inc., Asset-Backed Pass-Through Certificates, Series 2005-R5, Assignee of Mortgagee Attorneys: Potestivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 11-47686 Ad #15995 10/12, 10/19, 10/26, 11/02/2011

Legal Notices

82

FORECLOSURE NOTICE This firm is a debt collector attempting to collect a debt. Any information obtained will be used for this purpose. If you are in the Military, please contact our office at the number listed below. **MORTGAGE SALE** - Default has been made in the conditions of a certain mortgage made by: Michael A Wray and Michele A. Wray, Husband and Wife to Home Loan and Investment Bank, FSB, Mortgagee, dated March 27, 1997 and recorded April 7, 1997 in Liber 3489 Page 347, and re-recorded on March 27, 2003 in Instrument No. 200303270046257, and corrected by Order recorded August 1, 2011 in Instrument No. 201108010059491 in Genesee County Records, Michigan. Said mortgage was assigned through mesne assignments to: Wells Fargo Bank Min-nesota, N.A., as Trustee for Delta Funding Home Equity Loan Trust 1997-2, by assignment dated December 17, 2002, and recorded January 3, 2003 in Instrument # 200301030001106, and re-recorded March 23, 2004 in Instrument No. 200403230033485, and re-recorded August 13, 2004 in Instrument No. 200408130086185, and corrected by Order recorded on August 1, 2011 in Instrument No. 201108010059491 on which mortgage there is claimed to be due at the date hereof the sum of Ninety-Seven Thousand Five Hundred Thirty-Five Dollars and Twenty-Nine Cents (\$97,535.29) including interest 11.37% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, Circuit Court of Genesee County at 10:00AM on November 9, 2011 Said premises are situated in Township of Vienna, Genesee County, Michigan, and are described as: A parcel of land beginning at a point 660 ft. West and North 0 deg. 19 min. East 722.78 ft. from the interior quarter post of Section 24, Town 9 North, Range 6 East; thence South 61 deg. 09 min. West 758.77 ft. to the East line of Dixie Highway; thence North 28 deg. 51 min. West along said East line 90 ft.; thence North 61 deg. 09 min. East 809 ft; thence South 0 deg. 19 min. West 103.07 ft. to the place of beginning, being a part of the South one half of the Northwest one quarter of Section 24, Town 9 North, Range 6 East. Commonly known as 11342 North Saginaw Road, Clio MI 48420 The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241 or MCL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale, or upon the expiration of the notice required by MCL 600.3241a(c), whichever is later. Dated: 10/12/2011 Wells Fargo Bank, N.A., successor by merger to Wells Fargo Bank Min-nesota, N.A., as Trustee t/k/a Norwest Bank Minnesota, N.A., as Trustee for Delta Funding Home Equity Loan Trust 1997-2 Assignee of Mortgagee Attorneys: Potestivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 11-43349 Ad #15999 10/12, 10/19, 10/26, 11/02/2011

Legal Notices

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FORECLOSURE NOTICE This firm is a debt collector attempting to collect a debt. Any information obtained will be used for this purpose. If you are in the Military, please contact our office at the number listed below. **MORTGAGE SALE** - Default has been made in the conditions of a certain mortgage made by: Eric S. Fontan and Valerie Fontan, Husband and Wife to Guardian Mortgage Company, Inc., Mortgagee, dated February 1, 2010 and recorded March 8, 2010 in Instrument # 201003080026468 Genesee County Records, Michigan on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Five Thousand Four Hundred Sixty Dollars and Forty-Four Cents (\$105,460.44) including interest 5.375% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, Circuit Court of Genesee County at 10:00AM on November 9, 2011 Said premises are situated in Township of Flushing, Genesee County, Michigan, and are described as: Lot 124, Granrich Estates No 2, according to the plat thereof as recorded in Plat Liber 32, Pages 49 to 50, Genesee County Records Commonly known as 9233 Navajo Trail, Flushing MI 48433 The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241 or MCL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale, or upon the expiration of the notice required by MCL 600.3241a(c), whichever is later. Dated: 10/12/2011 Guardian Mortgage Company, Inc. Mortgagee Attorneys: Potestivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 11-44092 Ad #16002 10/12, 10/19, 10/26, 11/02/2011

Legal Notices

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FORECLOSURE NOTICE This firm is a debt collector attempting to collect a debt. Any information obtained will be used for this purpose. If you are in the Military, please contact our office at the number listed below. **MORTGAGE SALE** - Default has been made in the conditions of a certain mortgage made by: Bernhardt D. Christenson and Annie E. Christeson, Husband and Wife to ABN AMRO Mortgage Group, Inc., Mortgagee, dated January 16, 2002 and recorded February 27, 2002 in Instrument # 200202270020806 Genesee County Records, Michigan on which mortgage there is claimed to be due at the date hereof the sum of Eighty-One Thousand Five Hundred Eighty-Five Dollars and One Cent (\$81,585.01) including interest 5.875% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, Circuit Court of Genesee County at 10:00AM on November 9, 2011 Said premises are situated in City of Grand Blanc, Genesee County, Michigan, and are described as: Lot 16, Tanglewood Sub., according to the plat there of as recorded in Liber 40, Pages 38 and 39 of Plats, Genesee County Records. Commonly known as 8527 Old Plank Rd, Grand Blanc MI 48439 The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241 or MCL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale, or upon the expiration of the notice required by MCL 600.3241a(c), whichever is later. Dated: 10/12/2011 CitiMortgage, Inc., as successor by merger to ABN AMRO Mortgage Group, Inc. Mortgagee Attorneys: Potestivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 11-47510 Ad #16003 10/12, 10/19, 10/26, 11/02/2011

Legal Notices

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FORECLOSURE NOTICE This firm is a debt collector attempting to collect a debt. Any information obtained will be used for this purpose. If you are in the Military, please contact our office at the number listed below. **MORTGAGE SALE** - Default has been made in the conditions of a certain mortgage made by: James Anderson Odom Jr, a Single Man to Mac-Clair Mortgage Corporation, Mortgagee, dated July 15, 1999 and recorded August 3, 1999 in Liber 4229 Page 777 Genesee County Records, Michigan. Said mortgage was assigned to: Source One Mortgage Corp, by assignment dated July 15, 1999 and recorded August 3, 1999 in Liber 4229, Page 785, on which mortgage there is claimed to be due at the date hereof the sum of Seventy-Seven Thousand Three Hundred Twenty Dollars and Forty-Eight Cents (\$77,320.48) including interest 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, Circuit Court of Genesee County at 10:00AM on November 16, 2011 Said premises are situated in City of Flint, Genesee County, Michigan, and are described as: Lot 167 of Brookside, according to the plat thereof recorded in Plat Liber 16, Pages 29-30, Genesee County Records Commonly known as 2031 Hills St, Flint MI 48503 The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241 or MCL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale, or upon the expiration of the notice required by MCL 600.3241a(c), whichever is later. Dated: 10/19/2011 CitiMortgage, Inc., successor by merger to Source One Mortgage Services Corp kAssignee of Mortgagee Attorneys: Potestivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 11-48061 Ad #16128 10/19, 10/26, 11/02, 11/09/2011

Legal Notices

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FORECLOSURE NOTICE This firm is a debt collector attempting to collect a debt. Any information obtained will be used for this purpose. If you are in the Military, please contact our office at the number listed below. **MORTGAGE SALE** - Default has been made in the conditions of a certain mortgage made by: Mark W Schmaus, An Unmarried Man, as his sole and separate property to Mortgage Electronic Registration Systems, Inc. nominee for Cascade Home Mortgage LLC, its successors and assigns, Mortgagee, dated January 14, 2005 and recorded January 21, 2005 in Liber 2939 Page 807 Calhoun County Records, Michigan. Said mortgage was assigned to: Flagstar bank, FSB, by assignment dated September 29, 2011 and recorded October 12, 2011 in Liber 3651, Page 507, on which mortgage there is claimed to be due at the date hereof the sum of Two Hundred Twenty-One Thousand Five Hundred Sixty-Five Dollars and Ninety-Eight Cents (\$221,565.98) including interest 3% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, Circuit Court of Calhoun County at 10:00AM on November 17, 2011 Said premises are situated in Township of Leroy, Calhoun County, Michigan, and are described as: Lot No. 6 of Rosemullen Estates, according to the plat thereof recorded in Liber 21 of Plats, on page 22. Commonly known as 5940 Aster Dr, Battle Creek MI 49014 The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241 or MCL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale, or upon the expiration of the notice required by MCL 600.3241a(c), whichever is later. Dated: 10/19/2011 Flagstar bank, FSB, Assignee of Mortgagee Attorneys: Potestivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 11-47709 Ad #16119 10/19, 10/26, 11/02, 11/09/2011

FORECLOSURE NOTICE This firm is a debt collector attempting to collect a debt. Any information obtained will be used for this purpose. If you are in the Military, please contact our office at the number listed below. **MORTGAGE SALE** - Default has been made in the conditions of a certain mortgage made by: Carisa D Bishop & Gloria D Mays, Joint Tenants, with full rights of survivor to Mortgage Electronic Registration Systems, Inc., as nominee for 1st National Financial, its successors and assigns, Mortgagee, dated November 2, 2004 and recorded November 12, 2004 in Instrument # 200411120114542 Genesee County Records, Michigan. Said mortgage was assigned to: Flagstar Bank, FSB, by assignment dated July 12, 2011 and recorded July 26, 2011 in Instrument # 201107260058485 on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Thirty-Eight Thousand Four Hundred Sixty-Nine Dollars and Eighty-Two Cents (\$138,469.82) including interest 2.25% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, Circuit Court of Genesee County at 10:00AM on November 23, 2011 Said premises are situated in Township of Flint, Genesee County, Michigan, and are described as: Lot 35, of George Carter Subdivision No. 1, according to the plat thereof as recorded in Plat Liber 26, Pages 41 and 42, Genesee County Records Commonly known as 1028 Cora Dr, Flint MI 48532 The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241 or MCL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale, or upon the expiration of the notice required by MCL 600.3241a(c), whichever is later. Dated: 10/26/2011 Flagstar Bank, FSB, Assignee of Mortgagee Attorneys: Potestivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 11-42441 Ad #16390 10/26, 11/02, 11/09, 11/16/2011

FORECLOSURE NOTICE This firm is a debt collector attempting to collect a debt. Any information obtained will be used for this purpose. If you are in the Military, please contact our office at the number listed below. **MORTGAGE SALE** - Default has been made in the conditions of a certain mortgage made by: George P. Andrews and Janice F. Andrews, Husband and Wife to Mortgage Electronic Registration Systems, Inc., as nominee for Quicken Loans Inc. its successors and assigns, Mortgagee, dated January 17, 2007 and recorded February 2, 2007 in Instrument # 200702020008306 Genesee County Records, Michigan Said mortgage was assigned to: Provident Funding Associates, L.P., by assignment dated July 27, 2011 and recorded July 28, 2011 in Instrument # 20110728005934 on which mortgage there is claimed to be due at the date hereof the sum of Three Hundred Twenty-Six Thousand Eight Hundred Ten Dollars and Forty Cents (\$326,810.40) including interest 5.875% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, Circuit Court of Genesee County at 10:00AM on November 23, 2011 Said premises are situated in Township of Atlas, Genesee County, Michigan, and are described as: The North 400 feet of the South 100 acres of the East 120 acres of the Southeast one quarter of Section 24, Town 6 North, Range 8 East, Atlas Township, Genesee County, Michigan Except the North 250 feet of the East 1000 feet thereof, described as: beginning at a point on the East Section Line, South 0 degrees 54 mins 33 secs West 674.33 Feet from the East one quarter corner of said Section 24; thence continuing South 0 degrees 54 mins 33 secs West 150.00 feet; thence South 89 degrees 24 mins 20 secs West 1972.74 feet; thence North 0 degrees 55 mins 22 secs East 400; thence North 89 degrees 24 mins 29 secs East 972.64 feet; thence South 0 degrees 54 mins 33 secs West 250.00 feet; thence North 89 degrees 24 mins 20 secs East 1000.00 feet to the point of beginning. Commonly known as 8326 Washburn Road, Goodrich MI 48438 The redemption period shall be 12 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241 or MCL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale, or upon the expiration of the notice required by MCL 600.3241a(c), whichever is later. Dated: 10/26/2011 Provident Funding Associates, L.P. Assignee of Mortgagee Attorneys: Potestivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 11-44068 Ad #16391 10/26, 11/02, 11/09, 11/16/2011

FORECLOSURE NOTICE This firm is a debt collector attempting to collect a debt. Any information obtained will be used for this purpose. If you are in the Military, please contact our office at the number listed below. **MORTGAGE SALE** - Default has been made in the conditions of a certain mortgage made by: Terry Jackson and Tiffany A. Jackson, Husband and Wife to Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Home Loans, Inc., its successors and assigns, Mortgagee, dated April 18, 2007 and recorded May 2, 2007 in Instrument # 2007R-016247 Livingston County Records, Michigan Said mortgage was assigned to: BAC Home Loans Servicing, LP, by assignment dated June 22, 2010 and recorded June 24, 2010 in Instrument # 2010R-018105 on which mortgage there is claimed to be due at the date hereof the sum of Two Hundred Twenty-Six Thousand Six Hundred Sixty-Four Dollars and Thirteen Cents (\$226,664.13) including interest 6.25% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, Circuit Court of Livingston County at 10:00AM on November 9, 2011 Said premises are situated in Township of Genoa, Livingston County, Michigan, and are described as: Unit 93, Ravines of Rolling Ridge Condominium, a Condominium according to the Master Deed recorded in Liber 3166, Page 948, Inclusive Livingston County Records, as amended and designated as Livingston County Condominium Sub. Plan No. 237, together with rights in common elements and limited common elements as set forth in the aforementioned Master Deed and as described in Act 59 of the Public Acts of 1978, as amended. Commonly known as 399 Natanna Dr, Howell MI 48843 The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241 or MCL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale, or upon the expiration of the notice required by MCL 600.3241a(c), whichever is later. Dated: 10/12/2011 Bank of America, N.A., as successor by merger to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing LP, Assignee of Mortgagee Attorneys: Potestivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 11-46017 Ad #16006 10/12, 10/19, 10/26, 11/02/2011

FORECLOSURE NOTICE This firm is a debt collector attempting to collect a debt. Any information obtained will be used for this purpose. If you are in the Military, please contact our office at the number listed below. **MORTGAGE SALE** - Default has been made in the conditions of a certain mortgage made by: Ronald J. Butler and Wendy L. Jamrog, Husband and Wife to Guardian Mortgage Company, Inc., Mortgagee, dated December 17, 2010 and recorded December 29, 2010 in Instrument # 201012290087464 Genesee County Records, Michigan on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Thirteen Thousand Five Hundred Seventy-Five Dollars and Seventy-Nine Cents (\$113,575.79) including interest 4.75% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, Circuit Court of Genesee County at 10:00 AM on November 9, 2011 Said premises are situated in Township of Grand Blanc, Genesee County, Michigan, and are described as: Building M, Unit 2, Pepperwood Condominium, according to the Consolidation Master Deed as recorded in Liber 3528, Page 238 Through 355, Genesee County Records, as designated as Genesee County Condominium Sub. Plan No. 85, together with rights in the general common elements and limited common elements as set forth in the above described Master Deed and subsequent amendments thereto, and as described in Act 59 of the Public Acts of 1978 as amended. Commonly known as 4504 Hawkcrest, Grand Blanc MI 48439 The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241 or MCL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale, or upon the expiration of the notice required by MCL 600.3241a(c), whichever is later. Dated: 10/12/2011 Guardian Mortgage Company, Inc. Mortgagee Attorneys: Potestivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 11-47543 Ad #16005 10/12, 10/19, 10/26, 11/02/2011

FORECLOSURE NOTICE This firm is a debt collector attempting to collect a debt. Any information obtained will be used for this purpose. If you are in the Military, please contact our office at the number listed below. **MORTGAGE SALE** - Default has been made in the conditions of a certain mortgage made by: Carrie Riker, a Married Woman to Mortgage Electronic Registration Systems, Inc as nominee for Flagstar Bank, FSB, Mortgagee, dated February 8, 2008 and recorded February 13, 2008 in Instrument # 200802130008423 Genesee County Records, Michigan Said mortgage was assigned to: Flagstar Bank, FSB, by assignment dated October 7, 2011 and recorded October 19, 2011 in Instrument # 201110190073496 on which mortgage there is claimed to be due at the date hereof the sum of Fifty-One Thousand Eight Hundred Fifty-Six Dollars and Forty-Seven Cents (\$51,856.47) including interest 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, Circuit Court of Genesee County at 10:00AM on November 23, 2011 Said premises are situated in Township of Mt Morris, Genesee County, Michigan, and are described as: The Northeast One quarter of the Southeast one quarter of section 20, Township 8 North, Range 6 East, except the East 70 Rods and the East 63 Feet of the South 660 Feet of the Northwest one quarter of the Southeast one quarter of section 20, township 8 North, Range 6 East. Commonly known as 5128 W Carpenter Rd, Flint MI 48504 The redemption period shall be 12 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241 or MCL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale, or upon the expiration of the notice required by MCL 600.3241a(c), whichever is later. Dated: 10/26/2011 Flagstar Bank, FSB, Assignee of Mortgagee Attorneys: Potestivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 11-48219 Ad #16394 10/26, 11/02, 11/09, 11/16/2011

FORECLOSURE NOTICE In the event this property is claimed as a principal residence exempt from tax under section 7cc of the general property tax act, 1893 PA 206, MCL 7cc please contact our office at (248) 844-5123. This firm is a debt collector attempting to collect a debt. Any information obtained will be used for this purpose. If you are in the Military, please contact our office at the number listed below. **MORTGAGE SALE** - Default has been made in the conditions of a certain mortgage made by: Matthew Stemm a/k/a Matthew P. Stemm, a Married Man to Mortgage Electronic Registration Systems, Inc as nominee for Executive Mortgage of Michigan LLC, its successors and assigns, Mortgagee, dated May 5, 2010 and recorded June 9, 2010 in Instrument # 201006090050442 Genesee County Records, Michigan. Said mortgage was assigned to: Flagstar Bank, FSB, by assignment dated September 29, 2011 and recorded October 6, 2011 in Instrument # 20110060070870 on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Six Thousand Two Hundred Eighty-One Dollars and Forty-One Cents (\$106,281.41) including interest 5.5% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, Circuit Court of Genesee County at 10:00AM on November 9, 2011 Said premises are situated in Village of Collingwood, Genesee County, Michigan, and are described as: Lot 102, Collingwood Village, according to the plat thereof recorded in Liber 44 of Plats, Pages 43 and 44, Genesee County Record Commonly known as 826 S Dayton St, Davison MI 48423 The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241 or MCL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale, or upon the expiration of the notice required by MCL 600.3241a(c), whichever is later. Dated: 10/12/2011 Flagstar Bank, FSB Assignee of Mortgagee Attorneys: Potestivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 11-48005 Ad #15997 10/12, 10/19, 10/26, 11/02/2011

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Obituaries, Funeral Services and Memoriams

Richard Erwin House

1929-2011

Richard Erwin House - age 82, of Fenton, died Sunday, October 30, 2011. Graveside services will be held 1:30 PM Friday, November 4, 2011 at Great Lakes National Cemetery, 4200 Belford Road, Holly. Pastor Scott Beck officiating. In lieu of flowers, those desiring may make contributions to Posey's Senior Care, 8470 Parshallville Road, Fenton, MI 48430. Richard was born April 12, 1929 in Newberry, the son of George E. and Ingeborg (Grefvin) House. He was a 1947 graduate of Linden High School. He was a veteran of the U.S. Navy and then a veteran of the Korean War serving in the U.S. Army. Richard retired from GM Service Parts Operations, Swartz Creek. Surviving are: brother, Harry and wife Irene House of Clio; sister, Lynne and husband Robert Beck of Fenton; sister-in-law, Joan House of Fenton; many nieces and nephews. He was preceded in death by his parents, brother, Harlow House and sister, Phyllis Oldaugh. Online tributes may be posted on the obituaries page of www.sharpfuneralhomes.com.



Robert Paul Oxley 1932-2011

Robert Paul Oxley - age 79, of Fenton, died Saturday, October 29, 2011 at his residence. Services will be held 11 AM Wednesday, November 2, 2011 at Sharp Funeral Homes, Fenton Chapel, 1000 W. Silver Lake Rd., Fenton with Pastor Brian Stevens officiating. Interment will follow at Great Lakes National Cemetery. Visitation was held 4-8 PM Monday and 2-4 and 6-8 PM Tuesday at the funeral home. Contributions may be made to Heartland Hospice or plant a tree in his memory. Mr. Oxley was born June 20, 1932 in Flint, the son of James D. and Julia (Secquer) Oxley. He married Darla Ann Goss on June 13, 1953 in Fenton. Mr. Oxley was a veteran of the U.S. Navy serving during the Korean War. He retired from General Motors Grand Blanc Fisher Body Plant. Mr. Oxley was a member of the Fenton VFW and the Holly American Legion. Surviving are: wife, Darla of Fenton; three children, Rebecca (William) Taylor of Fenton, Steven (Patricia) Oxley of Fenton, and Ramona (Chuck) Campbell of Fenton; six grandchildren and nine great-grandchildren; brother, John Oxley of Grand Blanc; two sisters, Phyllis Jean Oxley of Durand and Rose Oxley of Swartz Creek; many nieces and nephews; brother-in-law, Dale Goss of Fenton. He was preceded in death by his parents and son; Robert "Bobby" Oxley, Jr. Friends may share an online tribute on the obituary page of www.sharpfuneralhomes.com.



November 2, 2011 at Sharp Funeral Homes, Fenton Chapel, 1000 W. Silver Lake Rd., Fenton with Pastor Brian Stevens officiating. Interment will follow at Great Lakes National Cemetery. Visitation was held 4-8 PM Monday and 2-4 and 6-8 PM Tuesday at the funeral home. Contributions may be made to Heartland Hospice or plant a tree in his memory. Mr. Oxley was born June 20, 1932 in Flint, the son of James D. and Julia (Secquer) Oxley. He married Darla Ann Goss on June 13, 1953 in Fenton. Mr. Oxley was a veteran of the U.S. Navy serving during the Korean War. He retired from General Motors Grand Blanc Fisher Body Plant. Mr. Oxley was a member of the Fenton VFW and the Holly American Legion. Surviving are: wife, Darla of Fenton; three children, Rebecca (William) Taylor of Fenton, Steven (Patricia) Oxley of Fenton, and Ramona (Chuck) Campbell of Fenton; six grandchildren and nine great-grandchildren; brother, John Oxley of Grand Blanc; two sisters, Phyllis Jean Oxley of Durand and Rose Oxley of Swartz Creek; many nieces and nephews; brother-in-law, Dale Goss of Fenton. He was preceded in death by his parents and son; Robert "Bobby" Oxley, Jr. Friends may share an online tribute on the obituary page of www.sharpfuneralhomes.com.



Charlotte Agnes Mae Rideout Schmidt

1933-2011

Charlotte Agnes Mae Rideout Schmidt - age 78, of Fenton, an elegant, cheerful and compassionate lady, left this life on Friday, October 28, 2011 at Avalon Hospice. Visitation will be held on Friday, November 4, 2011 from 11 AM until 2 PM and from 4 PM until 8 PM at Sharp Funeral Home, 1000 Silver Lake Rd., Fenton. Funeral service will be held Saturday, November 5, 2011 at 11 AM at the Fenton United Methodist Church, 119 S. Leroy, Fenton, the Rev. Jeremy Peters officiating. Burial service will be held at Great Lakes National Cemetery on Monday, November 8, 2011. Charlotte was born in Caribou, Maine on January 21, 1933, the daughter of Charles and Leota Rideout. She graduated from Royal Oak High School and began working as a draftsman for Giffles and Valet, where she designed the W.W. J. Tower in Detroit. On June 21, 1952, she married Andrew G. Schmidt, beginning a partnership that would last for nearly 58 years. He preceded her in death on May 28, 2010. The relocation of her family to Fenton in 1969 was merely the acceleration of her tireless support and dedication to countless civic and volunteer organizations, particularly those servicing students. She was a Webelos and Cub Scout leader and was an active Fenton High School Band Booster, as well as a chaperone on many, many trips with the Fenton Ambassadors. For the Fenton United Methodist Church, she was a member of the United Methodist Women, and served as chair of Faith Circle. She was also a member of Entre Nous for many years and served on the Tyrone Township Zoning Board of Appeals. Charlotte was an instructor for Diet Workshop for twenty-two years. Charlotte was not merely "the woman behind the man." She worked alongside Andy every step of the way. She shared in his love for kids and made countless



meals for Andy and the student he was tutoring, opened her heart and home to students in the American Field Service (AFS) program and was anonymously generous to many, many students in financial need. She was very touched to be honored with Andy as grand marshals of a Fenton Homecoming parade. Still, family came first and it was a rare occasion when she missed an event in which one of her sons was involved. She especially loved to visit Walt Disney World; her last trip there she made a guest appearance in the Hoop-De-Doo Revue. Charlotte loved Christmastime, going to the theater, family gatherings and crossword puzzles. Surviving Charlotte and celebrating her life are sons and "daughters" Paul and Julianne of Linden and Daniel and Jackie of Fenton, grandsons Scott and Jason Vincent and great-grandson, Erik. She is also survived by eight "sons" and one "daughter" from years of hosting foreign exchange students, especially Ollie Pekka Koivurova and his wife Sari of Finland and their children Aino, Veikka and Heini. Charlotte leaves behind a brother and sister-in-law, Floyd and Martha Rideout, sister and brother-in-law Kay and Dick Edgar, sister Elizabeth Bristol and special sister-in-law Betty Fess. She is also survived by "grandson," Bryan Louis, numerous special nieces and nephews and many friends. Charlotte was predeceased by her parents, father and mother-in-law Orville and Florence Schmidt, brothers-in-law Jack Bristol and Ted Fess, sister-in-law Mary Ann Rideout, and brother and sister-in-law, Carl and Jean Hoffman. Donations in Charlotte's name can be made to Avalon Hospice or the Fenton United Methodist Church, envelopes available at the funeral home. Condolences may be shared with the family at www.sharpfuneralhomes.com.



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FORECLOSURE NOTICE This firm is a debt collector attempting to collect a debt. Any information obtained will be used for this purpose. If you are in the Military, please contact our office at the number listed below. **MORTGAGE SALE** - Default has been made in the conditions of a certain mortgage made by: Patricia Danforth, a Married Woman to Mortgage Electronic Registration Systems Inc., Mortgagee, dated April 4, 2003 and recorded April 11, 2003 in Instrument # 200304110052979 Genesee County Records, Michigan Said mortgage was assigned to: CitiMortgage Inc, by assignment dated March 3, 2006 and recorded March 7, 2006 in Instrument # 200603070025599 on which mortgage there is claimed to be due at the date hereof the sum of Ninety-Nine Thousand Three Hundred Seventy Dollars and Ninety-Three Cents (\$99,370.93) including interest 6.25% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, Circuit Court of Genesee County at 10:00AM on November 23, 2011 Said premises are situated in Township of Flint, Genesee County, Michigan, and are described as: Lot (s) 32 of Brookfield Estates, according to the Plat thereof recorded in Liber 36 of Plats, Page (s) 13-14 of Genesee County Records Commonly known as 3426 Hammerberg, Flint MI 48507 The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241 or MCL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale, or upon the expiration of the notice required by MCL 600.3241a(c), whichever is later. Dated: 10/26/2011 CitiMortgage Inc, Assignee of Mortgagee Attorneys: Potestivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 11-48623 Ad #16397 10/26, 11/02, 11/09, 11/16/2011

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FORECLOSURE NOTICE This firm is a debt collector attempting to collect a debt. Any information obtained will be used for this purpose. If you are in the Military, please contact our office at the number listed below. **MORTGAGE SALE** - Default has been made in the conditions of a certain mortgage made by: Greg A. Smith and Debbie A. Smith, Husband and Wife to American Nationwide Mortgage Company, Inc., Mortgagee, dated October 10, 2002 and recorded October 21, 2002 in Instrument # 200210210117470 Genesee County Records, Michigan Said mortgage was assigned to: Citifinancial Mortgage Company, Inc, by assignment dated February 28, 2003 and recorded March 25, 2003 in Instrument # 200303250045088 on which mortgage there is claimed to be due at the date hereof the sum of Eighty-Nine Thousand Eight Hundred Twenty-Five Dollars and Thirty-Five Cents (\$89,825.35) including interest 6.9% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, Circuit Court of Genesee County at 10:00AM on November 23, 2011 Said premises are situated in Township of Richfield, Genesee County, Michigan, and are described as: Lot 10, Oakbrook Estates Subdivision, According to the Plat thereof, as Recorded in Liber 52 of Plats, Pages 46 through 48, Genesee County Records. Commonly known as 7375 Holloway Dr, Davison MI 48423 The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241 or MCL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale, or upon the expiration of the notice required by MCL 600.3241a(c), whichever is later. Dated: 10/26/2011 CitiMortgage, Inc, successor by merger to Citifinancial Mortgage Company, Inc, Assignee of Mortgagee Attorneys: Potestivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 11-48551 Ad #16386 10/26, 11/02, 11/09, 11/16/2011

Legal Notices

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FORECLOSURE NOTICE This firm is a debt collector attempting to collect a debt. Any information obtained will be used for this purpose. If you are in the Military, please contact our office at the number listed below. **MORTGAGE SALE** - Default has been made in the conditions of a certain mortgage made by: Brett Kelly and Tammy Kelly a/k/a Tamara L. Kelly, Husband and Wife to Mortgage Electronic Registration Systems, Inc., as nominee for 1st National Financial, its successors and assigns, Mortgagee, dated July 9, 2004 and recorded July 14, 2004 in Liber 4516 Page 989 and correct by affidavit dated 10/31/2005 and recorded November 3, 2005 in Liber 4960 Page 526 Livingston County Records, Michigan. Said mortgage was assigned to: Flagstar Bank, FSB., by assignment dated February 3, 2011 and recorded February 17, 2011 in Instrument # 2011R-005285 on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Six Thousand Eight Hundred Eight Dollars and Fifty-Four Cents (\$106,808.54) including interest 7% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, Circuit Court of Livingston County at 10:00AM on November 23, 2011 Said premises are situated in City of Howell, Livingston County, Michigan, and are described as: Lot 162, Red Oaks of Chemung No. 6, according to the recorded plat thereof, as recorded in Liber 16 of Plats, Page 19. VIN# RHD14147 A/B, Make: Cavalier, Year: 1976, which, by intention of the parties, shall constitute a part of the realty and shall pass with it Commonly known as 5774 Maunee Dr, Howell MI 48843 The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241 or MCL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale, or upon the expiration of the notice required by MCL 600.3241a(c), whichever is later. Dated: 10/26/2011 Flagstar Bank, FSB. Assignee of Mortgagee Attorneys: Potestivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 11-48710 Ad #16392 10/26, 11/02, 11/09, 11/16/2011

FORECLOSURE NOTICE This firm is a debt collector attempting to collect a debt. Any information obtained will be used for this purpose. If you are in the Military, please contact our office at the number listed below. **MORTGAGE SALE** - Default has been made in the conditions of a certain mortgage made by: Brian Whitson aka Brian Keith Whitson & Buffy Whitson, his wife to Mortgage Electronic Registration Systems Inc. as nominee for Premier Mortgage Lending LLC, Mortgagee, dated May 21, 2007 and recorded June 1, 2007 in Instrument # 200706010047279 Genesee County Records, Michigan Said mortgage was assigned to: CitiMortgage, Inc by assignment dated October 6, 2008 and recorded October 14, 2008 in Instrument # 200810140071110 on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Fifty-Three Thousand Fifty-Four Dollars and Fifty-Three Cents (\$153,054.53) including interest 4.875% 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 vendue, Circuit Court of Genesee County at 10:00AM on November 30, 2011 Said premises are situated in Township of Flint, Genesee County, Michigan, and are described as: Lot 18 Ketzler Estates No. 1 as recorded in Liber 22, Page 34, of Plats, Genesee County Records Commonly known as 3052 Ketzler Drive, Flint MI 48507 The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241 or MCL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale, or upon the expiration of the notice required by MCL 600.3241a(c), whichever is later. Dated: 11/02/2011 CitiMortgage, Inc Assignee of Mortgagee Attorneys: Potestivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 11-48944 Ad #16536 11/02, 11/09, 11/16, 11/23/2011

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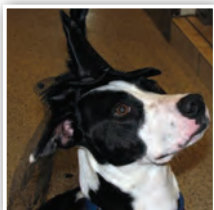
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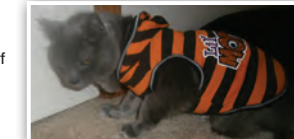
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FORECLOSURE NOTICE In the event this property is claimed as a principal residence exempt from tax under section 7cc of the general property tax act, 1893 PA206, MCL 7cc please contact our office at (248) 844-5123. This firm is a debt collector attempting to collect a debt. Any information obtained will be used for this purpose. If you are in the Military, please contact our office at the number listed below. **MORTGAGE SALE** - Default has been made in the conditions of a certain mortgage made by: Richard Gardner a/k/a Richard E. Gardner and Eileen G. Gardner, Husband and Wife to Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Home Loans Inc. dba America's Wholesale Lender its successors and assigns, Mortgagee, dated April 12, 2007 and recorded April 18, 2007 in Instrument # 200704190035553 Genesee County Records, Michigan Said mortgage was assigned to: Bank of America NA as successor by merger to BAC Home Loans Servicing LP, fka Countrywide Home Loans Servicing LP, by assignment recorded October 5, 2011 in Instrument # 20110050070806 on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Ten Thousand One Hundred Forty-Five Dollars and Fourteen Cents (\$110,145.14) including interest 6.125% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, Circuit Court of Genesee County at 10:00AM on November 9, 2011 Said premises are situated in Township of Flushing, Genesee County, Michigan, and are described as: Lot 2, Nichols Estates, according to the Plat thereof as recorded in Plats Liber 48, Page 12, Genesee County Records. Commonly known as 7203 Nichols Rd, Flushing MI 48433 The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241 or MCL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale, or upon the expiration of the notice required by MCL 600.3241a(c), whichever is later. Dated: 10/12/2011 Bank of America NA as successor by merger to BAC Home Loans Servicing LP, fka Countrywide Home Loans Servicing LP Assignee of Mortgagee Attorneys: Potestivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 11-49446 Ad #16004 10/12, 10/19, 10/26, 11/02/2011

Legal Notices

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FORECLOSURE NOTICE In the event this property is claimed as a principal residence exempt from tax under section 7cc of the general property tax act, 1893 PA 206, MCL 7cc please contact our office at (248) 844-5123. This firm is a debt collector attempting to collect a debt. Any information obtained will be used for this purpose. If you are in the Military, please contact our office at the number listed below. **MORTGAGE SALE** - Default has been made in the conditions of a certain mortgage made by: Amber Price, a Single Woman & Grant Davidson, a Single Man to Commonwealth National Mortgage Corporation, Mortgagee, dated April 19, 1996 and recorded April 23, 1996 in Liber 3287 Page 165 Genesee County Records, Michigan Said mortgage was assigned to: CitiMortgage, Inc., by assignment dated June 7, 2010 and recorded June 22, 2010 in Instrument # 201006220052067 on which mortgage there is claimed to be due at the date hereof the sum of Forty-Eight Thousand Two Hundred Twenty-Seven Dollars and Seventy-Eight Cents (\$48,227.78) including interest 4.75% 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 vendue, Circuit Court of Genesee County at 10:00AM on November 23, 2011 Said premises are situated in City of Flint, Genesee County, Michigan, and are described as: Lot 12, Block F, of Palmer Woods, according to the plat thereof as recorded in Plat Liber 24, Pages 70 and 71, Genesee County Records Commonly known as 918 MacDonald, Flint MI 48507 The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241 or MCL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale, or upon the expiration of the notice required by MCL 600.3241a(c), whichever is later. Dated: 10/26/2011 CitiMortgage, Inc. Assignee of Mortgagee Attorneys: Potestivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 11-50438 Ad #16393 10/26, 11/02, 11/09, 11/16/2011

Legal Notices

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NOTICE This firm is a debt collector attempting to collect a debt. Any information obtained will be used for this purpose. If you are in the Military, please contact our office at the number listed below. Notwithstanding, if the debt secured by this property was discharged in a Chapter 7 Bankruptcy proceeding, this notice is NOT an attempt to collect that debt. You are presently in default under your Mortgage Security Agreement, and the Mortgage Holder may be contemplating the commencement of foreclosure proceedings under the terms of that Agreement and Michigan law. You have no legal obligation to pay amounts due under the discharged note. A loan modification may not serve to revive that obligation. However, in the event you wish to explore options that may avert foreclosure, please contact our office at the number listed below. Attention: The following notice shall apply only if the property encumbered by the mortgage described below is claimed as a principal residence exempt from tax under section 7cc of the general property tax act, 1893 PA 206, MCL 211.7cc. Attention Aasiyah W. Akhtab-Aquil & Mikal Akhtab, regarding the property at 8166 N Bray Rd Mount Morris, MI 48458. The following notice does not apply if you have previously agreed to modify the mortgage loan under section 3205b, 3205a, 3205b and 3205c do not apply unless the terms of the modified mortgage loan entered into were complied with for one year after the date of the modification. You have the right to request a meeting with your mortgage holder or mortgage servicer. Potestivo & Associates, P.C. is the designee with authority to make agreements under MCL 600.3205b and MCL 600.3205c, and can be contacted at: 811 South Blvd., Suite 100 Rochester Hills, MI 48307 (248) 844-5123. You may also contact a housing counselor. For more information, contact the Michigan State Housing Development Authority (MSHDA) by visiting www.michigan.gov/mshda or calling (866) 946-7432. If you request a meeting with Potestivo & Associates, P.C. within 14 days after the notice required under MCL 600.3205a(1) is mailed, then foreclosure proceedings will not commence until at least 90 days after the date said notice was mailed. If an agreement to modify the mortgage loan is reached and you abide by the terms of the agreement, the mortgage will not be foreclosed. You have the right to contact an attorney and can obtain contact information through the State Bar of Michigan's Lawyer Referral Service at (800) 968-0738. Dated: November 2, 2011. Potestivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 information may be faxed to (248) 267-3004, Attention: Loss Mitigation Our File No: 11-50834 Ad #16517 11/02/2011

Legal Notices

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FORECLOSURE NOTICE This firm is a debt collector attempting to collect a debt. Any information obtained will be used for this purpose. If you are in the Military, please contact our office at the number listed below. **MORTGAGE SALE** - Default has been made in the conditions of a certain mortgage made by: Sheryl Mcmillan aka Sheryl L. Mcmillan, A Single Woman to ABN AMRO Mortgage Group Inc., Mortgagee, dated May 27, 2003 and recorded June 5, 2003 in Instrument # 200306050078381 Genesee County Records, Michigan on which mortgage there is claimed to be due at the date hereof the sum of Fifty-Two Thousand Three Hundred Seventeen Dollars and Seventy-Three Cents (\$52,317.73) including interest 6.25% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, Circuit Court of Genesee County at 10:00AM on November 23, 2011 Said premises are situated in City of Flint, Genesee County, Michigan, and are described as: Lot(s) 118, 120 and 122, Vineland No. 1 being a replat of Lot 99 of Vineland, according to the recorded Plat thereof, as recorded in Liber 5 of Plats, Page 9 Commonly known as 1230 Caldwell Ave, Flint MI 48503 The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241 or MCL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale, or upon the expiration of the notice required by MCL 600.3241a(c), whichever is later. Dated: 10/26/2011 CitiMortgage, Inc. successor by merger to ABN AMRO Mortgage Group Inc. Mortgagee Attorneys: Potestivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 11-48548 Ad #16396 10/26, 11/02, 11/09, 11/16/2011

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NOTICE This firm is a debt collector attempting to collect a debt. Any information obtained will be used for this purpose. If you are in the Military, please contact our office at the number listed below. Notwithstanding, if the debt secured by this property was discharged in a Chapter 7 Bankruptcy proceeding, this notice is NOT an attempt to collect that debt. You are presently in default under your Mortgage Security Agreement, and the Mortgage Holder may be contemplating the commencement of foreclosure proceedings under the terms of that Agreement and Michigan law. You have no legal obligation to pay amounts due under the discharged note. A loan modification may not serve to revive that obligation. However, in the event you wish to explore options that may avert foreclosure, please contact our office at the number listed below. Attention: The following notice shall apply only if the property encumbered by the mortgage described below is claimed as a principal residence exempt from tax under section 7cc of the general property tax act, 1893 PA 206, MCL 211.7cc. Attention Josephine Borck, regarding the property at 10156 Deere Dr Davison, MI 48423. The following notice does not apply if you have previously agreed to modify the mortgage loan under section 3205b, 3205a, 3205b and 3205c do not apply unless the terms of the modified mortgage loan entered into were complied with for one year after the date of the modification. You have the right to request a meeting with your mortgage holder or mortgage servicer. Potestivo & Associates, P.C. is the designee with authority to make agreements under MCL 600.3205b and MCL 600.3205c, and can be contacted at: 811 South Blvd., Suite 100 Rochester Hills, MI 48307 (248) 844-5123. You may also contact a housing counselor. For more information, contact the Michigan State Housing Development Authority (MSHDA) by visiting www.michigan.gov/mshda or calling (866) 946-7432. If you request a meeting with Potestivo & Associates, P.C. within 14 days after the notice required under MCL 600.3205a(1) is mailed, then foreclosure proceedings will not commence until at least 90 days after the date said notice was mailed. If an agreement to modify the mortgage loan is reached and you abide by the terms of the agreement, the mortgage will not be foreclosed. You have the right to contact an attorney and can obtain contact information through the State Bar of Michigan's Lawyer Referral Service at (800) 968-0738. Dated: November 2, 2011. Potestivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 information may be faxed to (248) 267-3004, Attention: Loss Mitigation Our File No: 11-50800 Ad #16504 11/02/2011

NOTICE OF FORECLOSURE THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT; ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. IF YOU ARE IN ACTIVE MILITARY SERVICE PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW. ATTENTION POTENTIAL PURCHASERS AT FORECLOSURE SALE: In the case of resolution prior to or simultaneously with the aforementioned foreclosure sale, JPMorgan Chase Bank, NA may rescind this sale at any time prior to the end of the redemption period. In that event, your damages, if any, shall be limited to the return of your bid amount tendered at the sale, plus interest. Default having occurred in the conditions of a Mortgage made by 2000 Enterprise, Inc., a Michigan Corporation ("Debtors") to JPMorgan Chase Bank, NA ("JPMorgan"), dated May 24, 2005, and recorded in the Office of the Register of Deeds for the County of Genesee in the State of Michigan on June 1, 2005, in Instrument Number 200506010057044, on which Mortgage there is claimed to be due as of the date of this Notice the sum of \$564,005.09 which amount may or may not be the entire indebtedness owed by Debtors to JPMorgan together with interest at 5.75 percent per annum. NOW THEREFORE, Notice is hereby given that the power of sale contained in said Mortgage has become operative and that pursuant to that power of sale and MCL 600.3201 et. seq., on November 23, 2011 at 11:00 a.m., in the main lobby of the Courthouse in Flint, Michigan, that being the place for holding the Circuit Court and/or for conducting such foreclosure sales for the County of Genesee, there will be offered at public sale, the premises, or some part thereof, described in said Mortgage as follows, to-wit: Situated in the City of Flint, County of Genesee, State of Michigan, is described as follows: Lot 8, West Acres, according to the plat thereof recorded in Liber 13 of Plats, Page 56, Genesee County Records. The redemption period shall be six (6) months from the date of sale unless the property is established to be abandoned pursuant to MCL 600.3241a, in which case the redemption period shall be the later of thirty (30) days from the date of sale or fifteen (15) days from the date the notice required by MCL 600.3241a(b) was posted and mailed. Dated: October 14, 2011 JPMorgan Chase Bank, NA By: H. DOUGLAS SHEPHERD IV (P64560) BRANDT, FISHER, ALWARD & PEZZETTI, P.C. Attorneys for JPMorgan 1241 E. Eighth Street, P.O. Box 5817 Traverse City, Michigan 49696-5817 (231) 941-9660 File No: 3475.1561 Ad #16112 10/19, 10/26, 11/02, 11/09/2011

FORECLOSURE NOTICE This firm is a debt collector attempting to collect a debt. Any information obtained will be used for this purpose. If you are in the Military, please contact our office at the number listed below. **MORTGAGE SALE** - Default has been made in the conditions of a certain mortgage made by: Matthew Hosler, Single Man to Mortgage Electronic Registration Systems, Inc., as nominee for A & N Mortgage Services, Inc., its successors and assigns, Mortgagee, dated December 26, 2008 and recorded January 9, 2009 in Instrument # 200901090001257 Genesee County Records, Michigan. Said mortgage was assigned to: Flagstar Bank, FSB., by assignment dated March 8, 2001 and recorded March 16, 2011 in Instrument # 201103160029227 on which mortgage there is claimed to be due at the date hereof the sum of Two Hundred Twenty-Seven Thousand Six Hundred Sixty-Four Dollars and Seventy-Seven Cents (\$227,664.77) including interest 5.25% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, Circuit Court of Genesee County at 10:00AM on November 23, 2011 Said premises are situated in City of Swartz Creek, Genesee County, Michigan, and are described as: Unit No. 3, Heritage Village Condominium, a condominium project according to the master deed thereof as recorded in Instrument No. 200210290121507. Together with any and all amendments thereto, Swartz Creek City, Genesee County, Michigan, and designated as Genesee County Condominium Plan No. 301. Together with rights in general common elements and limited common elements, as set forth in the above master deed as described in Act 59 of the Public Acts of 1978, as amended Commonly known as 6379 Augusta St, Swartz Creek MI 48473 The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241 or MCL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale, or upon the expiration of the notice required by MCL 600.3241a(c), whichever is later. Dated: 10/26/2011 Flagstar Bank, FSB. Assignee of Mortgagee Attorneys: Potestivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 11-48487 Ad #16389 10/26, 11/02, 11/09, 11/16/2011



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