

**STORY: WHEN
YOUR HOME
GOES IN TO
FORECLOSURE**
“Independent of



this statistic that puts Michigan in fourth place, many other people facing foreclosures. How sad.”
— Karen Anne

HOT LINE: CITY OF FENTON

“Looks like the city of Fenton is one of the few that are not into ‘Shop Local.’ Assistant City Manager Burns is hell-bent on buying everything from out of town, including the new signs, the idiotic ‘Be Closer’ campaign, out-of-town billboards, and any other services he can purchase elsewhere. When, oh when, will our city leaders speak up and put a stop to this nonsense.”

HOT LINE: TEACHERS

“Thanks, teachers, my daughter has a totally incompetent teacher. Now she will lose an entire year of learning so that you can continue to live off the gravy train of ‘public service.’”



Sports

Fenton, opponents think Tigers are close to being a state title contender

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Senior Living

Special articles and advertisements geared toward lifestyles of today's senior citizens

10-15



Headed to Libya

Times reporter's trip begins in Tunisia

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Midweek Times

WEDNESDAY EDITION

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The face of the new Fenton City Council

► Leaders looking forward to moving city in positive direction

By Sharon Stone

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Fenton — Although the residents of Fenton elected new council members to Fenton City Council, the faces are familiar.

Mayor Sue Osborn was re-elected to serve another two-year term. The six council members include Benjamin Smith, Cheryl King, Les Bland, Patricia Lockwood and Bradley Jacob. The sixth seat is vacant for the time

being after councilwoman Dianne North resigned last Monday.

Incumbent King was re-elected last Tuesday to another four-year term, along with Bland and Lockwood.

Osborn was appointed to Fenton City Council in 1985 and has been mayor since 1999, following in the footsteps of Lockwood. When not actively working on mayoral duties, **See COUNCIL on 8**



Fenton City Council consists of Councilman Benjamin Smith (back, from left), Councilman Les Bland, Councilman Bradley Jacob, Councilwoman Cheryl King, Mayor Sue Osborn and Councilwoman Patricia Lockwood. One seat on the council is vacant, due to Dianne North resigning last week. City Council is expected to appoint someone to fill that spot.

Filling a vacant seat on Fenton City Council

Mayor Sue Osborn said if anyone is interested in applying to serve on the Fenton City Council, he or she has until 5 p.m. on Wednesday, Nov. 23 to submit their application. Council has 30 days to make an appointment.

TRI-COUNTY TIMES | SHARON STONE

Puppy power



TRI-COUNTY TIMES | TIM JAGIELO

Carson Metcalf, 3, plays with a puppy at Wee Care Child Development Center in Linden last Thursday. The puppies came from Adopt-A-Pet, in Fenton Township, as part of Pet Week at the center, where children learned about how to care for pets. Parents also donated items to Adopt-A-Pet.

Council approves new lampposts, lights for downtown

► Grant monies, existing funds to pay for \$100,000 project

By William Axford

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Linden — Downtown Linden will be glowing a little brighter within the next

two years. The Linden City Council unanimously voted to install new lampposts and lights in downtown Linden at its meeting on Monday.

The decision was prompted by a \$20,115 grant that the city is receiving through the **See LIGHTS on 6**

Linden city opts out of 80/20 health care law

► ‘We’ve done enough cutting,’ says mayor

By William Axford

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The Linden City Council unanimously voted to opt out of Michigan’s 80/20 health care law. Instead, the council voted to adopt a new HMO program for public employees, saving the city \$44,518. The new health care plan will cost the city \$150,674 a year to cover all city employees.

See HEALTH CARE LAW on 8

Summary

► The Linden City Council voted to opt out of Michigan’s 80/20 health care law for public employees. Public employees will now be covered by an HMO, saving the city \$44,518 annually.

St. John church and school broken into, ransacked

► Items taken include laptop, undisclosed amount of cash

By Sharon Stone

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Fenton — The Fenton Police Department is investigating two break-ins, which occurred at St. John church and school. Prior to the break-ins, the statue of St. John the Evangelist, was stolen from the front of the church last week and later recovered by police.

See ST. JOHN on 9

Community, churches gear up to lend a helping hand

By Sally Rummel

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With job losses, home foreclosures and unemployment benefits running out, local families who have never asked for help before are reaching out to their communities for assistance this holiday season.

“We’re already getting more requests than last year,” said Maureen Ottney, of St. John’s Outreach in Fenton. St. John’s Outreach handles all “non-food” needs of people who contact them for assistance with rent or utilities, clothing, etc. “We try to help the people in Fenton, because that’s

See HELPING HAND on 16

Summary

► The need is greater this holiday season than it was last year, according to local churches and community resources that provide assistance for area families.



TRI-COUNTY TIMES | WILLIAM AXFORD

Stuff the Bus will be taking food and monetary donations at the State Road Craft Show held at Fenton High School on Sunday, from 10 a.m. to 5 p.m. The donations will go to families in need this holiday season. For those interested in donating, call Carla Juarez at (810) 591-8908.

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City hires company to remove wildlife

►Critters were nuisance to water treatment plant

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

Fenton — Fenton City Council unanimously approved the rehiring of Wildlife Management and Rescue for another year to trap and remove animals from the fenced area behind the city's water treatment plant.

Last fall, the city hired the company and it trapped and removed nearly 80 animals that were making their homes near the plant. The animals were creating a

nuisance and their activities were compromising the integrity of the ground around the plant.

Department of Public Works (DPW) Director Daniel Czarnecki said, as part of the city's new groundwater discharge permit it receives from the Michigan Department of Environmental Quality (DEQ), these items needed to be addressed.

Wildlife Management and Rescue workers will periodically visit the site throughout the year to set traps and remove the animals. Employees can also report sightings to the company.

The annual cost to the city is \$2,500.

Summary

►Fenton City Council rehired Wildlife Management and Rescue at an annual cost of \$2,500 to trap and remove wildlife from around the city's water treatment plant.

Gun shots fired near Ripley and Tickner

►Argentine Township man arrested

By Sharon Stone

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Linden — A 22-year-old Argentine Township man was arrested early Sunday morning after Linden police were called to investigate shots fired near Ripley Road and Tickner Street at 1:30 a.m.

Linden Police Chief Scott Sutter said a caller told 911 Dispatch that they heard gunshots. The description of the suspect's vehicle, a Pontiac Grand Prix, was given to police.

A Linden police officer spotted the suspect vehicle traveling southbound on South Bridge Street from Hickory Street. The officer initiated a traffic stop to the car and made contact with the driver when it stopped on Linden Road, near Owen Road.

The officer recovered a 9mm Smith & Wesson handgun from the car. The man was arrested for carrying a concealed weapon. A computer check of the man revealed he had a prior felony warrant for aggravated assault on a police officer, as well as resisting/obstructing police.

The suspect was transported to the county jail, pending his arraignment on carrying a concealed weapon, a felony.

Sutter said the suspect was uncooperative and when police questioned a witness at the scene of the alleged shooting, the witness became uncooperative. The case remains under investigation.

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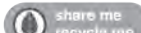
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The 2011 Limited Edition Holiday Bead

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SMART SOLUTIONS



1 Hate polishing silver?

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2 Broken blisters...



Dip a cotton swab in mouthwash and apply to broken blisters when you don't have hydrogen peroxide on hand. The mild antiseptic prevents infection and promotes fast healing.

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Where in the world is Tim Jagielo?

►Times reporter's trip to Libya begins in Tunisia

By Tim Jagielo

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By the time you read this, I will probably be in Paris, France, or Tunis, Tunisia in Northern Africa. Paris, France is the last stopover before my flight to Tunisia, which is where I get my passport stamped with a Libyan Visa. Tunisia shares a north-western border with Libya — my final destination, to cover the life of a local Libyan-American man.

Where in the world will I be, exactly? This is the question editor Cheryl Dennison wants me to answer in the feature aptly named, "Where in the World is Tim Jagielo?" I'll be using twitter and my blog to update my story as I go, when I can.

If you are confused, here's the background. My goal is to do a story on Mustafa Gheriani, a Libyan-born American citizen who resides in Tyrone Township with his wife Lois Van Lente, and two adult sons.

Gheriani has been in Libya since January, and aided the rebels during the uprising. Van Lente joined him in Libya in October, and

will be leaving just late enough for me to do a story on them together, in Tunisia.

I'll be in Tunisia for about nine days, and Libya for four days. I'm disappointed to see my time in the country I wanted to explore diminish, because of air flight, and other schedules.

When I first proposed my trip to Gheriani and Van Lente, he said, "The hardest thing will be getting you here." This has proven to be completely true.

So, here's the plan.

I left on Tuesday at 12:05 p.m. from Flint. I arrived at Atlanta, Ga. at 2:17 p.m. After more than a six-hour wait, I left for Paris, France at 8:50 p.m., arriving at 11:20 a.m. During this flight, I will probably have read the book I'm borrowing, twice, listened to all my music and contemplated my future decisions more than I'd care to think.

The flight from Paris to Tunis, Tunisia is only 2.5 hours. Once arriving in Tunisia, I'll stay in a hotel in the city center, and get my passport stamped at the Libyan embassy. Gheriani and Van Lente will arrive in Tunisia on Saturday, Nov. 19 or Sunday, Nov. 20, in order for Van Lente to make her flights back to the United States on Tuesday, Nov. 22.

See **TIM JAGIELO** on 9



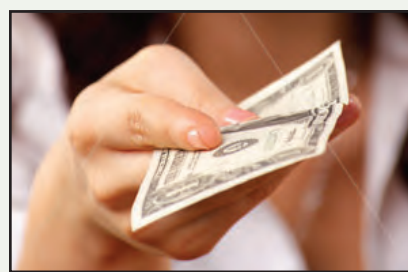
Summary

►Reporter and photographer Tim Jagielo is traveling to Tunisia and Libya to write about Mustafa Gheriani and his wife Lois Van Lente who are rebuilding their business in Libya after the rebel uprising. The Times will post stories about his travels.



TRI-COUNTY TIMES | SUBMITTED PHOTO

This map shows the route Tim Jagielo will be taking on his trip to Libya.



The power of a dollar

Smart things you can do with a single bill

By William Axford

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Between a weakened economy and the high unemployment rate in Michigan, it's easy to forget the power of the almighty dollar bill. Here are a few things you can do with a single dollar bill.

Donate to a good cause

A dollar in America usually isn't enough to even order things off of the dollar menu, after sales tax is accounted for. In some countries around the world however, one American dollar is all it takes to put a feast on the table.

One U.S. dollar is equal to 50 rupees in India. According to the travel website Lonelyplanet.com, the average meal in India ranges from 20 to 40 rupees.

The U.S. dollar is worth six Chinese Renminbi, which is enough to buy a whole meal. For those who want to see their dollar help those in need, you can

donate to organizations such as Opportunity International, which helps people start their own business, or Invisible Children, an organization that raises awareness about children's rights.

Outfit your wardrobe

Clothes from a thrift store are very cheap, with some articles of clothing selling for just a \$1. And, if you shop from charitable stores such as Goodwill and the F.A.R.R. Store in

See **DOLLAR** on 7

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Cal Thomas

Nationally
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Penn State's shame

"Success with Honor" is the motto of Penn State's athletic program. They got it half right.

The alleged sexual abuse of young boys by former defensive coordinator Jerry Sandusky is disgusting, outrageous, and immoral. That so many at the school's highest level allegedly engaged either in covering up serial abuses, or turned a blind eye to them in order to maintain the 'integrity' of the football program and its legendary coach, Joe Paterno, adds insult to unfathomable injury.

While denouncing what is alleged to have happened at Penn State as repugnant, we would do well to examine the reasons behind such things.

Since the free-loving '60s, we seem to have taken a wrecking ball to social mores. Today, anyone appealing to such a standard is denounced and stamped with the label of the day, usually ending in the suffix, '-phobe.'

Last week, an episode of 'Glee' featured two couples — one straight, one gay — 'losing their virginity.' The show's co-creator, Ryan Murphy, told Bravo's 'Sex in the Box,' 'Hopefully I have made it possible for somebody on broadcast television to do a rear-entry scene in three years. Maybe that will be my legacy.' That someone would aspire to have that be their 'legacy' speaks volumes as to how far we have degenerated as a culture, and as a country.

What we tolerate and promote we get more of and what we discourage and reject we get less of.

The message at Penn State was that we live in a culture that forbids almost nothing. Jerry Sandusky apparently believed that and crossed one of the few remaining lines of morality left in our culture. And, those in power ignored it. But even that line might soon be erased if the pressure groups and their campaign contributions grow large enough.

In the last verse of the Old Testament's book of Judges, there is this: 'In those days Israel had no king; everyone did what was right in his own eyes.'

That could have been the motto at Penn State. Increasingly, it appears to describe contemporary America as well.

THE AVERAGE TEACHER makes \$40 an hour? Teachers' days far exceed that of the students. Visit schools after hours or teachers' homes in the evening/weekends/holidays. You'll see teachers grading/planning/updating websites/answering parent e-mails/assessing data/etc. Add those hours. Then tell me what teachers make per hour.

FINALLY HAD AN elected official making the positive changes and the MEA stomps their feet to run him out of office. Please, people, educate yourself before the next election. These choices are what put our state in the toilet. Wake up.

OBSERVATIONS ON THE Scott recall from a political moderate. MEA, don't gloat, be humble. Remember, what goes around comes around. Republicans, beware of retaliation. People with pensions are voters. Both parties, please don't act like Congress. We are very sick of that. Perhaps some compromise is in order.

WHAT IS THE purpose of the Be Closer campaign? Is it to encourage more people to move to Fenton? If Fenton wants to attract people, it needs to lower the \$300 water bills, reduce the taxes, which are almost a third higher than the surrounding areas and demonstrate fiscal responsibility.

WE HAVE A president, his cabinet and 535 members of Congress and we have to have a super committee of 12 to resolve our budget. We have not passed

Hot lines

Submit 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.

a budget since 2008. Why do we let these clowns run the government? I think we're the stupid ones.

HOW CAN YOU say we have quality teachers when we don't have quality students coming out of school? We are below so many countries in academics that the Hot lines don't allow enough words to list them all.

OH BOY, DO we ever need a spotlight at Torrey and North roads. I avoid that place like the plague. It has been needed ever since I moved here. It is so dangerous, I rarely go there, even if the traffic is light. Very dangerous.

SO, YOU LOVE the smell of burning leaves? Come on, now. My neighbor up North used to burn leaves just to cover up the smell of her and her friends' marijuana smoke. Both habits are similar. They both stink the same. We don't see her now.

THE ARROGANCE OF the self-serving 'teacher' who hopes we learned our lesson. I realize how fortunate I am not to have any children as your students. 'Quality' educators like you are one of the reasons public schools are losing students to home-schooling, charter, private and Christian schools.

TO THE WOMAN complaining about the three kids in the hair salon, when are you going to grow up and realize the world doesn't revolve around you? Some of us aren't fortunate enough to have babysitters at our beck and call.

THANK YOU, APPLEBEE'S, for the dinners served to the veterans on their day. We had

to wait in line for a while, but it was worth it to pay tribute to our veterans. Thank you, again.

JUST WANTED TO shout out to former Rep. Paul Scott, I wish you were in my district in Holly. I would have cast my vote to support you. You are the victim of teachers union bullying. Don't lose your ideas, and please run for office again.

A WINNER OR A whiner? Comments by the Fenton varsity volleyball coach on her loss to Clarkston, Fenton being a Class A school, but gee, not on the level of Clarkston because of all the students Clarkston has. Gee, I wonder how the Lapeer football teams feel about small Linden beating them in the playoffs.

I JUST GOT back from voting at the Fenton Township precincts, and all my life — I've been voting since the '60s — I've never seen a poll challenger there. And they all looked liked teachers to me.

DON'T FEEL BAD, Fenton. The coaches here in Linden save spots for the high school kids who are suspended for being wasted at a school event. They don't look at how good a kid is at the sport or what potential they have but rather who they associate with.

DON'T GIVE UP on Southern Lakes with one bad experience. This is a great organization that offers many activities to children who wouldn't normally have the opportunity. Try to find out why there were cancellations before judging the program.

AFTER THE RECALL of Paul Scott, the Detroit newspaper reported that Ari Adler, a spokesperson for house speaker Jase Bolger said, 'We are not going to be deterred.' Why does Bolger have a spokesperson? How much money are taxpayers spending to employ him? Small government?

TO THE PERSON suggesting a stoplight at North and Torrey roads, let's not add yet another light to Fenton. I drive through that spot every day, and it is only busy at rush hour. Why not move the one at North and Adelaide? Then, put a censor on it, so when traffic does back up, it changes.

I AM CONCERNED over several call-ins from limited income retirees over the new Michigan tax on pensions. Social Security income is exempt. I also understand that there is a \$60,000 deduction per couple for other pension or savings income. If you are at \$80,000, no tax applies. If you are over that amount, you should be grateful and pay your tax.

PLEASE EXPLAIN TO me how the minority of workers put the screws to the majority. By definition of majority, that is not possible. It seems the majority won the recall, does it not?

See **HOT LINE** throughout Times

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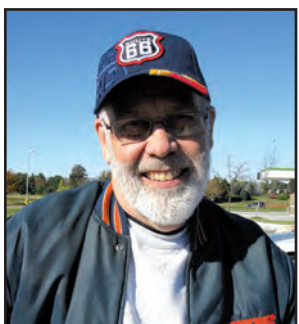
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Compiled by Sally Rummel, Staff Reporter

At what age do you think a person becomes a senior citizen?

streettalk



"I'd say a person 'turns senior' in his or her mind. I take the discounts, but I'm not there yet."

— Mike Eby, Fenton



"Whenever you get a free coffee at McDonald's. My mom always looked forward to that."

— Andrea Shearer, Byron



"About 50 or 55. That's when people start getting older and can't do what they used to be able to do."

— Josh Irish, Linden



"I'd say age 70 or so. My parents aren't quite there yet, and I don't picture my mom as a senior yet."

— Dawn Pattee, Davisburg



"Nowadays everyone seems younger, so I'd say between 65 and 70."

— Dana Schinzel, Fenton



"The age of being 'old' is always at least 10 years older than you are right now."

— Karen Walker, Fenton

Grant money will be used to improve parks

By Tim Jagielo

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Rose Twp. — The Rose Township Board of Trustees took two separate votes to reprogram Community Development Block Grant (CDBG) funds at its meeting last Wednesday.

CDBG funds are to be used within a specified time, and its purposes are limited to community and infrastructure improvements, typically in lower income areas within a community.

"There are a number of items (CDBG) can be used for," said Supervisor Alison Kalcec. "There's restrictions. We have to fit it into what Rose Township can actually accomplish."

The 2011 CDBG funds were initially set to be used to remove architectural barriers. The board voted to use the \$15,793 on Rose Center Park picnic shelter instead, to replace the shingle roof with a metal roof, and repair and repaint the lower structure.

"I can't remember the last time it was repainted," said Treasurer Sue Slaughter.

The 2012 CDBG funds were programmed to be used on parks and recreation facilities for the same amount of \$15,793. Dearborn Park will receive new signage to identify park boundaries, designate and improve walking paths, and add benches at intervals on the park. Slaughter requested an amendment of adding an option that CDBG funds be used to help pay for an emergency alert siren.

"There is already money for the sirens," said Trustee Dianne Scheib-Snider. She said that the funds barely cover the parks improvements.

"There's restrictions. We have to fit it into what Rose Township can actually accomplish."

Alison Kalcec
supervisor, Rose Township

Summary

► The Rose Township Board of Trustees reprogrammed the use of Community Development Block Grant funds, directing most of it to township parks.

The board of trustees approved the reprogramming of the 2012 CDBG funds, with Scheib-Snider casting the dissenting vote.

Remaining 2008 CDBG funds will be used to install gates to keep people out of the walking paths after dark.

Senior center up and running after fire

► Board focusing on rebuilding

By Sharon Stone

sstone@tctimes.com; 810-433-6786

Linden — The Loose Senior Citizen Center was in complete operation as of Monday, according to Carl Gabrielson, recently appointed executive director of the center. He attended the Fenton City Council on Monday to provide the update.

A fire on Friday, Sept. 30 destroyed Building B, however Building A and C were spared. With nearly 4,000 at-large members and 800 active members, employees and the board of directors have been scrambling since the fire to keep programs going for its senior members.

Gabrielson was excited to say that food was prepared on Monday and

groups were able to play cards in Building C, which is located behind the fire-damaged building. The center was insured and the board is focusing their efforts on rebuilding.

Fundraising efforts are in the works. A concert featuring Cal Roberts, of the Platters, raised about \$6,500. Gabrielson said Councilwoman Cheryl King was instrumental in making that concert a success.

Volunteers collecting donations for the center were out in force last weekend too, at Alpine Marketplace in Linden, Wal-Mart and VG's in Fenton and Holly Foods in Holly. The two-day effort raised nearly \$5,000.

See **CENTER** on 7

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The antitrust laws — sports and business

For those who follow the National Football League and the National Basketball League, 2011 has indeed been an interesting year. When I say this, I am not necessarily referring to what happened on the field or on the court but rather in the courts.

To briefly recap, the 2011 NFL season was put in jeopardy by the expiration of the collective bargaining agreement between the league and its players union. Under applicable antitrust laws the players decertified their union, became a trade association and the NFL was sued for alleged antitrust violations. As we now know, the contract was eventually settled and the NFL season was unaffected.

This week, it appears that the NBA is following a similar path with the players apparently deciding to decertify

their union and become a trade union and possibly going to court by filing an antitrust lawsuit against the NBA. Of course, no one can predict the final outcome.

These are but two examples of how sports have become a very large business and the economic impact of the NFL, the NBA and other sports leagues and activities is significant.

So the question for today is this — just what is antitrust law?

Without going into a lengthy explanation, the basic definition is that it is a group of laws designed to prohibit anticompetitive behavior and unfair business practices. The enforcement of these laws is meant to promote competition and protect consumers.

Having answered the question in short form let me hasten to add that there is much more to be said about the topic and much more to be read and there are many wonderful resources available in order to receive a basic understanding of antitrust law.

For starters, a basic primer can be found at the Federal Trade Commission (FTC) website www.ftc.gov/bc/antitrust/antitrust_laws.shtm, which includes a number of links for further information.

HOT LINE CONTINUED

LEARNED OUR LESSON about what? What changed except Paul Scott is no longer in office? The other 70 legislators who also voted for the cuts are still there enforcing the people's will, not the unions' will. You won this one. We will win the big one next November.

IT LOOKS LIKE the Republican candidates formed a pack not to attack each other at the debates. Just like their party not to get anything done, all to eliminate Obama. It's too bad for our country. All we can get is politicians that push the wealthy 1-percent agenda.

HOLLY SCHOOLS HAS Wal-Mart-type greeters? You should get your facts straight before you post ridiculous comments. Many of those people are teachers/staff members/volunteers out there helping students safely get into the school — again, going far beyond their job description.

A PROFESSION WHERE people come into work at least a half-hour early, stay at least an hour after everyday, spend almost every week night and weekend on projects for work, spend their own money on items for work, with no bonus pay, Educators. You'd never do it.

TEACHERS AND OTHER public service union members don't want to be messed with. Their time is coming, soon. Their gravy train will be halted and they will be forced to join reality. Down with public service unions.

THESE TEACHERS KEEP saying that they're overworked and underpaid. But what do they work, 165 days a year? They say they work at home through the year, but I find that hard to believe. They've got a basic education and probably haven't paid back their student loans. They aren't held accountable for their students' grades, or what they've been able to teach through testing. They were lazy to begin with, and that's why they spent their whole lives in school rather than getting out in the world and producing something.

LIGHTS

Continued from Front Page
Community Development Block Grant (CDBG). The funds will be available in May 2012.

The CDBG funds are not enough to cover the entire project but City Manager Christopher Wren said the \$20,115 is a sizeable sum to start the project.

"There's a lot more funds available for downtown," Wren said. "We have transportation funds and DDA funds available to help pay for the rest of the project."

The project is expected to cost roughly \$100,000 after each pole and each bulb is replaced. The project is scheduled to be completed within 12 months, once the city receives funding. Replacing each bulb would have saved the city money but the council agreed the lighting system needs a complete overhaul. "If we're going to do this, we need to do it right," Wren said.

City Councilor Ray Culbert said that

Summary

► The Linden City Council unanimously voted to replace lampposts and lighting in the downtown area. The project will be funded using CDBG monies and existing funds.

better lighting would attract more people to the downtown area during the evening hours. The new lights could also double as advertising for events such as the Farmers' Market or the Linden Holiday Happening.

"We need to improve our lighting system. The lampposts are inconsistent and have different types of light

bulbs," said Culbert. "New lights will add a certain street appeal."

The CDBG is a federally funded program that provides monies to improve infrastructures and building projects for municipalities. The fund is annual, allowing the city of Linden to explore other possible projects in the future.

Mayor David Lossing suggested the city establish a path between Shiawassee Shores and the Loose Senior Citizen Center using CDBG funds in the upcoming years.

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Good-bye chief



TRI-COUNTY TIMES | SHARON STONE

Dozens of firefighters and veterans paid their respects to Fenton Township Fire Chief John Moulton during his funeral on Saturday at St. John the Evangelist Catholic Church in Fenton. Moulton passed away on Wednesday, Nov. 9 at the age of 66. Following the service, several area fire departments took part in a processional.



DOLLAR

Continued from Page 3

Fenton, a portion of your dollar will go toward programs that help other people.

Used books

Amazon has accumulated so many books that some used books are sold for a \$1 or less. Half.com, betterworldbooks.com and eBay also sell used books on the cheap.

Buy a house

A foreclosed house in Detroit sold for \$1 in the summer of 2008. The house did need fixing up however, as the siding was destroyed and the house was broken into and vandalized.

Download a fun or useful app

An app on your smartphone can cost as little as 99 cents. Words With Friends is a Scrabble-style game that can be played with any of your contacts. TiltShift Generator allows users to edit the focus, saturation and brightness of their photos. Each app is available for 99 cents.

Maintain your car

Use that dollar bill to prevent serious damage to your car. Make sure your tires are properly pressurized, as under-inflated tires will affect breaking, turning and overall stability. The proper tire pressure also saves drivers on fuel costs, so be sure to check your tires often.

Turn it into a piece of art

A dollar bill is the perfect material for Origami, the Japanese art of folding paper into miniature sculptures. From a bowtie to an elephant, the dollar bill can be transformed into a number of different things. A simple Internet search of "dollar bill origami" leads to hundreds of different websites dedicated to teaching people the ancient art of origami. Start playing with your money and you'll be surprised by who you can impress.

Meal at the county jail

It costs the Genesee County Jail 91 cents to serve a meal to an inmate. The 620 inmates receive three meals per day.

CENTER

Continued from Front Page

The board of directors hopes to have a new building built and occupied within two years, said Gabrielson. Demolition should take place within the next two weeks and cleared by Christmas. He commended his staff for numerous 16-hour days and the board. Maintaining the 140 programs has kept everyone involved very busy, he said.

King said the senior center has been

hit hard twice this year. Former executive director Marjorie Hodges passed away in June. The center then caught fire in September. King was appreciative of how Gabrielson stepped up to the plate to fill in for Hodges.

Funds to sustain the center come from two millages, the Southern Lakes Parks & Recreation millage and the Senior millage. Community Development Block Grant (CDBG) funds from Fenton City also provides funds for the center.

Police&Fire report

THIEVES TARGET UNLOCKED CARS

The Argentine Township Police Department is investigating multiple thefts from automobiles. Police Chief Daniel Allen said on Nov. 10, a homeowner from the 16000 block of Whitehead Drive reported that a Dell laptop computer was stolen from their vehicle. On Nov. 13, two residents from the 15000 block of Bird Road reported that someone had entered their vehicles and stole items, including cash, an iPod and a Panasonic radio. Police urge residents to remove any valuable items from their vehicles and ensure that the vehicles are properly locked to prevent crimes of opportunity. These cases remain under investigation.

MOTORISTS URGED TO WATCH FOR DEER

The Argentine Township Police Department is advising motorists to be on the lookout for deer, since the opening day of rifle season is nearing. With firearm deer season, deer are on the move. This increased activity results in the number of car vs. deer crashes. Although deer can be seen throughout the area at all times of day, motorists are encouraged to pay particular attention to the early morning and evening hours when deer activity is at its highest. Outdoor lighting during these times makes it difficult to see deer when they cross roads.

STOLEN BIKE RECOVERED

On Wednesday, Nov. 9, a Fenton police officer was sent to a home in the 800 block of South LeRoy Street to investigate a report of a stolen bike. The 67-year-old resident told police that someone took a white, girls' mountain bike and left behind a large gazing

globe. Police recalled finding an abandoned bike, matching the description of the stolen bike, near the police department. It was the same bike and it was returned to the man. Police recovered the globe. If someone is missing a globe, they are to call police at (810) 629-5311 to provide a description.

DRUNK DRIVER HAS LOADED GUN

At 2:40 p.m. on Saturday, Nov. 5, a witness flagged down a Linden police officer after they saw a vehicle weaving in and out of traffic on East Broad Street. A traffic stop was initiated; however, the driver of the car drove away. The driver eventually stopped on Tickner Street, but was uncooperative with police. The 56-year-old driver from Chesterfield was arrested for resisting arrest and handcuffed. Since the officer detected the odor of intoxicants, the driver was transported to the hospital for a blood draw. Police found a loaded 45 mm handgun, but the man had a license to carry a concealed weapon. Charges are pending. He was lodged at the county jail and his car was impounded.

FIREWORKS FRIDAY NIGHT

Shortly after 11 p.m. on Friday, Nov. 11, 911 Dispatch received multiple calls from residents reporting fireworks from Linden. Linden Police Chief Scott Sutter said a large birthday party was being held at Spring Meadows Country Club and fireworks were set off for the celebration. Permits had been obtained and everything was legal.

BUSINESS SIGN FOUND NEARBY

On Nov. 14, Fenton police responded to the 100 block of South LeRoy Street to investigate a damaged business sign complaint. The storeowner said sometime between 5 p.m. on Nov. 13 and 10 a.m. on Nov. 14, the store's business sign was damaged. The owner located the sign nearby. Lt. Jason Slater said

See **POLICE** on 8

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POLICE

Continued from Page 7

the relocation of the sign might have been caused by strong winds or by an individual.

FORD FUSION DAMAGED

On Nov. 12, Fenton police responded to an apartment complex off Torrey Road to investigate a malicious destruction of property complaint. The 49-year-old female resident said that sometime between Nov. 4 and Nov. 12, damage occurred to the hood of her Ford Fusion. It appeared that something large had been dropped on the hood. There are no suspects.

FLOOR JACK STOLEN FROM TRUCK

On Nov. 12, Fenton police were sent to the 100 block of Glenwood Avenue to investigate a theft complaint. A 65-year-old resident said someone stole a 2-ton floor jack from the bed of his pickup truck, which was parked in his driveway. The resident recalled his dog barking at 3 a.m. but did not investigate. There are no suspects.

BOTTLE THROWN AT VEHICLE

On Nov. 12, a 26-year-old Fenton man stopped by the Fenton police station to report that someone had thrown a glass bottle at his vehicle, breaking the driver's side mirror. The man said he was eastbound on North Road and someone in a westbound vehicle tossed the glass bottle at his vehicle. He was unsure who did this and could not recall any past confrontations.

COUNCIL

Continued from Front Page

she is busy at her day job as an income tax examiner for the city of Flint.

As with any group of seven people there are going to be differing opinions. Osborn is confident that the new council will get along. She would like to see a goal-setting session for the council to prioritize issues.

Osborn believes this will be a good working council in that all of the members are experienced with the city and have working knowledge of the city. "I'm looking forward to it," she said. With several holidays approaching, Osborn said the council would most likely turn its attention to goals after the first of the year.

Personally, Osborn would like to see the Fenton Community & Cultural Center handicap accessible. She would also like to see a new, larger library before she retires. "We need a bigger one," she said. "This one is extremely small and a lot of people use it."

This will be King's fifth term on the council. She intends on going into this week's meeting with a positive attitude. She believes the city has a good, diversified and knowledgeable council.

King is looking forward to moving ahead with the restoration project at the community center. With the grant for the elevator, the city needs to break ground on that project by the end of next April. She too would like to see a new library and improved sidewalks. She is also looking forward to seeing an improved North LeRoy Street. She said it seems like the south end gets everything and it will be nice to see improvements to that section of town.

Infrastructure is always on King's mind. It is important to address the age of sewer and water lines. "Now might be a good time to look at that and do it section by section," she said.

King said the council must consider everyone's ideas, and look at what is, and is not, working for the city. "If you go in with your own agenda, for only yourself, it's going to crumble," she said. If things are done for the right reason, King believes that all things are possible. "It's a good council. It can be the best of the best," she said.

Bland knows the city like the back of his hand. This comes from his 41 years as the director of the city's Department of Public Works (DPW). He would like to see the council focus on improving the sidewalks and local streets, which he believes need major help.

Bland knows there will be some difficult decisions to deal with and he intends to do the best of his ability to make sure it's all done right for Fenton.

Lockwood is also a familiar face in local politics. She was on the council in the '80s, was mayor from 1988 to 1999. She's also served at the county and state level.

Lockwood said there are several projects on the table but she has no definite agenda. She would like to continue working with other communities for shared services, which reduces costs for everyone. She agrees that the sidewalks and local roads need to be addressed. She hopes to find grants.

Lockwood believes the DDA's marketing campaign is misunderstood, but has potential. She would like to see other areas beyond downtown addressed, such as North LeRoy Street, Silver Parkway and Silver Lake Road.

Because she was involved with bringing in the current solid waste program and bag tags, Lockwood said it might be time to take a second look at this system to meet the needs of all of the city's residents.

Smith was elected to a four-year term in November 2009. He said he is not in this position for personal gain; rather, his outlook is based on what is good for the city. In his two years on the council, he has seen a lot of progress for rebuilding downtown. Despite the progress, he'd

like to see it even more walkable and pedestrian friendly.

"I'm thrilled that we have the momentum that we have," he said. "I hope to continue."

Smith said if anyone looks at what is happening throughout Genesee County, Fenton is the only place where things are moving forward. He and the council are looking to have a city that supports itself and doesn't have to rely on people from other areas to come here.

He is eager to see what the plans are for the city's streetscape project and intends to keep an open mind. He would also like to look into the idea of deeper wells or an expanded wellhead area to provide better quality water. Better quality water would require fewer chemicals.

He has been frustrated with the lack of progress with the community center restoration project and hopes there is real progress soon. "It's been neglected for several years," he said. "It could turn into a bigger catastrophe down the road if we don't address it."

Jacob believes that the council needs to attract new development and business. The Cornerstone building, Michigan Brewing Co. and several other new business opportunities are moving along. With upcoming streetscape and walkability projects, he believes the city is heading in the right direction.

"We cannot rely on the stability of state revenue sharing to the degree that we have been able to in the past, therefore, we need to continue to invest in ourselves," Jacob said. "I would like to keep pressing for a new library."

"Being one of the most important buildings in town, I believe this should be a priority."

Jacob encourages people to contact him more often with their questions and comments. "They are a wonderful way to discuss city issues in a relaxed and comfortable environment, for all."

Looking at the new council, Jacob is happy to hear the different viewpoints. "Les Bland brings a wealth of knowledge about the city. Pat Lockwood has many years of experience at the city, county and state level that will be an asset."

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HEALTH CARE LAW

Continued from Front Page

The 80/20 health care law was signed by Gov. Rick Snyder in early October and is aimed at saving taxpayers' money. Under the law, public employers are only allowed to pay \$5,500 for a single employee's health care and \$15,000 for a family's health care. A second section of the law limits employers to pay no more than 80 percent health care costs, leaving the remaining costs up to the employee.

Had the city voted to be a part of the 80/20 plan, medical benefits would have been hard-capped at \$135,000. The city currently spends \$195,192 in total for employee health care, \$59,692 below the proposed hard cap. Under the cap, city employees would have to pay \$1,200 more per year for health care.

Mayor David Lossing said he believes city employees have already faced a slew of cutbacks in benefits over the past few years and should not be burdened further. "We've

done enough cutting. We cannot put more onto our city employees," he said.

City Manager Christopher Wren said city employees have already sacrificed too much to pay for higher health care costs. "We have good employees. They deserve good pay and benefits," Wren said.

Lossing agreed and viewed the law as a hindrance since it caps municipalities at an unrealistic amount for health care. "I don't like this bill because (the state) assumes cities have done nothing to save money for the taxpayers," Lossing said. "I hope as our revenues rise, we can reestablish some the benefits that were cut."

The city council will have to vote annually to avoid the hard cap said City Attorney Charles McKone.

Wren praised the council for not adopting the hard cap. "I think your actions show you care about your employees," said Wren. "This is what makes Linden different from other municipalities."

"We have good employees. They deserve good pay and good benefits."

Chris Wren
Linden City manager

Calendar of events

Thursday, Nov. 24

The **Calvary United Methodist Church**, at the corner of North Holly and Quick roads in Holly is hosting its eighth annual Thanksgiving Day free turkey dinner. Share in the tradition by joining others in the community for a full turkey dinner with all the fixings. For more information, call (248) 634-9711, Jenny at 248-634-5118 or Linda at (248) 634-9201.

News briefs

CHRISTMAS ECUMENICAL DINNER AT ST. JOHN'S

The Fenton, Linden and Holly Area St. John Council of Catholic Women invites women in the area (and spouses) to attend the annual Christmas Ecumenical Dinner on Thursday, Dec. 1 at 6 p.m. at St. John Activity Center. A \$10 donation is payable at the door. Table prizes, a catered dinner and music are provided. Reservations are requested by Friday, Nov. 24. To reserve a seat, call Connie at (810) 750-0226, Eloise at (810) 629-6445, Sandy at (810) 629-3994, Terri at (810) 629-7108 or the parish office at (810) 629-2251. Donations of canned food and non-perishable goods for those in need in the Fenton, Linden and Holly area will be accepted.

ST. JOHN

Continued from Front Page

Lt. Jason Slater said at 8:30 a.m. on Sunday, Nov. 13, police responded to the St. John School to investigate a break-in complaint.

It appeared that the suspect(s) gained entry into the school building through an unsecured window.

Once inside the school building, the suspect(s) stole a laptop computer and an undisclosed amount of cash. The intruders also ransacked the whole building.

Detectives processed the area for evidence and the matter remains under investigation.

Summary

► St. John Catholic church and school were broken into this week. Fenton police are investigating both incidents. Last week, the statue in front of the church was stolen; however, it was later recovered by Fenton police.

At 11:30 a.m. on Tuesday, Nov. 15, Fenton police responded to St. John church to investigate a break-in. Church officials said sometime between 3:30 p.m. on Monday and 8:15 a.m. on Tuesday, a suspect or suspects gained entry into the main church.

Once inside the church the suspect forced open multiple locked cabinets and stole an undisclosed amount of cash. Detectives processed the scene for evidence.

If anyone observed suspicious activity around church property or has information about a possible suspect, they are urged to call Fenton police at (810) 629-5311.

TIM JAGIELO

Continued from Page 3

The only flight back to Libya is on Thursday, Nov. 24, which I imagine both Gheriani and I will take back to Benghazi, Libya. I will stay for a mere three days, before catching the flight on the Monday, Nov. 28 back to Tunisia, where I will stay for the night and catch the 9:15 a.m. flight back to Paris, and to Atlanta, and so forth.

This plan is the result of dozens of phone calls, e-mails, research and gnashing of teeth. I set up an international plan on my cell phone so I could call Gheriani directly. My visa was accepted by the Libyan government by making a 3 a.m. phone call on Nov. 9 to the media representative in Tripoli, Libya, when it would be 9 a.m. for him.

Even today, as I am writing this, travel plans to get back to Libya changed with the flight schedule from Tunis to Benghazi. All this uncertainty has led to a lot of stress and difficulty sleeping and even focusing on my daily work at the paper. My sister was cutting my hair and said, 'Look, a gray hair!' I'm a little surprised there wasn't more.

The result of this trip will be a story about Van Lente and Gheriani while they are in Tunisia together, and then of Mustafa's life in Libya and his efforts to

rebuild his business after it was swept away in the revolution. I'll include details on the lives of the Libyan people, after the revolution, and what hopes they have for the future their country.

"Look, a gray hair!"
Rebekah Webber
sister

I'll also find a story in Tunisia while I'm there, although I wouldn't mind taking a dip in the Mediterranean Sea, and

being a tourist for a minute. But with all the work it has taken to get there, it is absolutely a working trip. Five-Hour Energy is stuffed in my duffel bag, along with everything else I could think I might need.

This is my plan. It's far from perfect, but it's the best one can do in an unsure climate and region. Being prepared and persistent only take you so far. You're at the mercy of international travel, and bureaucratic schedules. I expect it to be exciting,

difficult, and rewarding. Hopefully we all get to learn something from it.

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HOT LINE CONTINUED

WHICH GROUP ARE you in, producers (taxpayers) or takers (non-taxpayers). D.C. politicians are buying the votes of the non-taxpayers with your hard-earned money. Producers have one last chance in 2012 to stop the theft. Your kids and their kids' future will be determined by your next vote.

WHY ARE YOU blaming the teachers for ousting Paul Scott? All they did was put him on the ballot. The 12,000 taxpayers are the ones who ousted him.

TO THE PEOPLE who don't like children in the hair salon, I take my three daughters to get their hair done at the salon every month. I pay good money for it, and it is a relaxing time for all of us. If you don't like it, go to a non-children's spa.

I'D LIKE TO comment on the person who's moving to Canada. Goodbye, and don't let the door hit you.

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to be continued...

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December 3**

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Senior LIVING

THE COUNTY
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PAGE 10

WEDNESDAY, NOVEMBER 16, 2011

The many benefits of being a senior citizen

By Sally Rummel

news@tctimes.com; 810-629-8282

Jane Fonda, 74, doesn't look or act like a typical senior. Neither does actress Helen Mirren, 66, or ageless rocker Paul McCartney, 69.

There is no defined age when a person becomes a senior citizen. Some people might consider themselves seniors when they are invited to join American Association of Retired People (AARP), qualify for Medicare or officially retire from the workplace. One thing is for sure. The closer you get to some of the milestones, the less you're likely to call yourself a senior.

According to a recent survey, baby boomers (those born between 1946 and 1964) feel that "old age" officially begins at 80. Most boomers say they feel 15 years younger than they actually are, and as they

continue to age, the distance grows between their real age and their perceived age.

Today's current 50 year olds don't consider themselves "seniors," even if AARP started putting them on their mailing list at age 49. Only slightly over half (56 percent) of 64 year olds say the term senior citizen applies to them, according to the survey. The 64 year olds, who embrace the term, say they are seniors because they get senior discounts and are over age 60.

Here are a few discounts available for people reaching their "golden years," whatever age that might be:

Summary

► If you're turning 50, 60, 65-plus, these milestone years also provide a few perks. Many businesses offer discounts to seniors, but you may need to ask in order to "reap the rewards" of your golden years.

Banking

At The State Bank in Fenton, customers can achieve many discounts beginning at age 50, through the "Forget Me Not" program, according to Kristy Primo of The State Bank's Human Resource

Department. Free copies, checking, box of checks, direct deposits, no fees on travelers' or cashiers' checks are just a few of the perks available to age 50-plus customers who sign up for the program at just \$1 per month. "The savings add up to way more than the \$12 annual charge," said Primo.

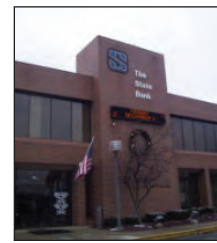
Traveling

If you want to spend more of your leisure time traveling, there are plenty of discounts available to seniors age 65 and older. "Many cruise lines, Amtrak, and airlines offer discounted rates for seniors," said Nancy Ragatz, travel consultant for Superior Travel in Fenton.

American Airlines, Delta, Southwest, Continental and United all offer some discounted fares on certain itineraries. Travelers may have to call airlines directly to check eligibility. Even airlines that don't offer discounts often have partnership agreements for senior discounts on hotels, rental cars, attractions and events. Senior fares may not be as restrictive as other fares, can be used for last minute travel deals and are refundable if it's necessary to cancel the flight.

For seniors 62-plus who want to travel by rail, Amtrak offers a 15 percent discount on fares.

See **BENEFITS** on 11



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WHILE THE PARENTS ARE OUT ...

THE TRI-COUNTY Times
 Special Section

There are lots of activities to do with the grandkids

By Sally Rummel

news@tctimes.com; 810-629-8282

When your grandchildren are dropped off at your doorstep this fall for a day or a weekend, zip up your coats, grab some snacks and head out for some fun.

Local grandparents Ivan and Rosie Quinn, of Fenton, enjoy active pursuits with their five grandchildren, ages 2 to 8, creating family memories for both generations.

If the weather is cooperative for outdoor fun, check out the events going on at nearby nature centers, such as For-Mar Nature Preserve & Arboretum in Burton or Kensington Metropark, both of which have classes on weekends. Your grandchild can learn how "Animals Prepare for Winter" on Saturday, Nov. 19 or can even be a "Farmer for a Day" on Saturday, Nov. 26 at Kensington Farm Center.

How about a visit to a local zoo? Potters Zoo in Lansing, the Saginaw Children's Zoo and the Detroit Zoo in Royal Oak all have special fall and holiday programs — some offering free or reduced admission during this cooler season.

Crossroads Village and Huckleberry Railroad are beginning their six-week



TRI-COUNTY TIMES | SUBMITTED PHOTO
 Ivan Quinn enjoys the company of his grandchildren Kelly and Noel King at the Ann Arbor Hands-on Museum.

Summary

► There are many opportunities for active fun with grandchildren when their parents drop the kids off during this busy fall and holiday season.

"We have lots of active fun with our grandkids, and we enjoy it as much as they do."

— Rosie Quinn, grandparent

holiday-themed activities, beginning with Ladies Night Out on Nov. 14. Costumed villagers prepare for the holiday season in the Village's homes and shops. The Colwell Opera House presents live entertainment, and Santa Claus visits with the children. Visitors can see model

See GRANDKIDS on 13

BENEFITS

Continued from Page 10

Drug stores

Walgreens has implemented a discount prescription card or senior discount card program that is available to customers over age 55. Rebates and special discounts can be acquired with this card and can be used at both the pharmacy and drug store. The discount card may also be used in coordination with an AARP membership card to get extra savings.

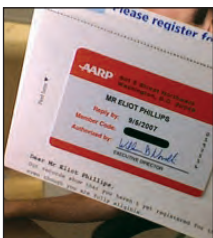
Restaurants

Most national chains offer some kind of senior discount, but often are regulated by decisions made by local owners/operators. Many McDonald's locations offer 65 or 75-cent coffee or soft drinks, and the local Taco Bell provides free, regular-size drinks for customers 55-plus. At John's Pizzeria in Fenton, seniors 60-plus receive 10 percent off their bill.

Seniors of any age who want to take advantage of restaurant discounts should ask for them, because many restaurant workers have been trained to not ask customers as they don't want to offend anyone by suggesting they look a particular age.

Insurance

Many times, seniors are offered discounts through organizations such as AARP or AAA, plus other professional or social organizations that might provide extra incentives. Seniors who aren't driving



to work and drive mostly short distances for errands or socializing might find discounts because of their low number of driving miles. Others might earn a lower premium after enrolling in a class at a local driving school designed specifically for seniors.

Keith Jones State Farm Agency in Fenton offers auto discounts for seniors age 50-plus. "It's a significant savings," said Jones. "It also depends on vehicle use, driving record, location, etc., but mature drivers can save a lot, based on their age. There are more discounts available to those who are no longer earning an income."

Car repair

Seniors might also find discounts for car repairs from national companies or independent business owners like David Niles and Barbara Bishop, who own and operate Auto-Lab in Fenton. "We give a minimum 15-percent discount on parts and labor to our age 55-plus customers," said Niles. "Even more importantly, we work very hard to educate our mature customers so they know exactly what's being done on their vehicle. We want them to feel very comfortable and know they're going to someone they can trust when



they bring their car in for repair. We'll also provide a personal shuttle for them to get them where they need to go. That can be a huge deal for our older customers."

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THE COUNTY
Times
 Special Section

Have you met your

match?

► Seniors and dating

By Sally Rummel

news@tctimes.com; 810-629-8282

If you're 50 or older and find yourself single, you are not alone. And if you haven't been part of the social scene for awhile, you'll notice quickly that dating has changed quite a bit over the years.

Social relationships have become more casual than they were just a few decades ago. Some of the formalities of dating have given way to more casual relationships — that can start with friendship and lead to wherever they are destined to go.

For many seniors, finding friendship and companionship through social groups, church and outside activities is enough to fill the void often left through the death of a spouse or divorce.

At Loose Senior Citizen Center in Linden, the environment of shared experiences and common interests is often enough to spark new relationships.

"We're not a matchmaking service, but we're a community where people can begin the process of making new friendships in a safe environment," said Melinda Elmor-Hajek, program coordinator. "We're a relationship-based com-

Online senior dating sites

www.forbeginners.com

www.datingforseniors.com

www.seniorpeoplemeet.com

munity that gives people an opportunity to develop friendships. People with common interests often find

themselves at the same activities together, and this can help foster a relationship."

See **DATING** on 14
TRI-COUNTY TIMES | SUBMITTED PHOTO

Joe and Dora Ashley celebrated their second anniversary at Abbey Park senior living community on Nov. 7.



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GRANDKIDS

Continued from Page 11

trains and craft demonstrations, and enjoy holiday music and unique shopping opportunities. The Huckleberry Railroad is just waiting to take families on a festive nighttime ride.

For indoor, cultural fun, the Quinns enjoy taking their grandchildren to the Flint Children's Museum and the Ann Arbor Hands-on Museum. They also check out the play schedules at the Wharton Theater in Lansing, the Whiting in Flint and locally at the Fenton Village Playhouse. "We took the kids to see 'Mary Poppins' at the Wharton Theater last year and we all loved it," said Rosie.

Closer to home, "Annie Jr." will be the featured performance by the Kidz Theatre Kompany at the Fenton Village Playhouse now through Nov. 20.

There's nothing like splashing about in an indoor water park while the weather is cold and blustery outside. The Hartland Aquatic Center in nearby Hartland offers all the amenities of a splash park at a minimum price and even includes a "lazy river" current ride for a relaxing water experience. Even closer to home are swimming opportunities at the Fenton High School pool. Check the Southern Lakes Parks & Recreation schedule for more information about dates and times.

For indoor fun, the Quinns often explore projects and classes for adults and kids to do together, offered locally in Fenton by The Home Depot and Michaels Arts & Crafts.

They'll also take their grandkids to local sporting events, like a high school basketball game or swim meet. "We have lots of active fun with our grandkids, and we enjoy it as much as they do," said Rosie.



TRI-COUNTY TIMES | SUBMITTED PHOTO

Kelly King, daughter of Casey and Amy King, loves the interactive displays at the Ann Arbor Hands-on Museum on a recent outing with her grandparents, Ivan and Rosie Quinn, of Fenton.

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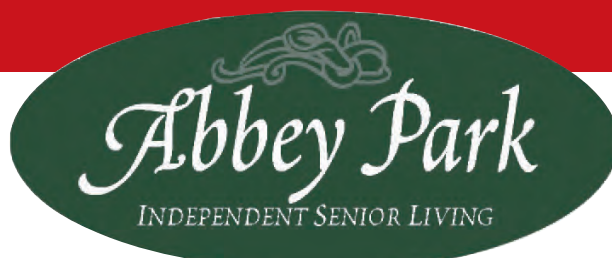
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Times
 Special Section

It's a whole new language

More seniors texting

By Sally Rummel

news@tctimes.com; 810-629-8282

If you're age 50 or older, you may think that "lol" is the text acronym for "lots of love," but your younger counterparts will quickly tell you that it means "laugh out loud" — and they're probably doing just that.

Just because you're in the second half of your life, however, doesn't mean you can't learn the language that accompanies new technology. Stepping up your technology skills will help you keep in closer touch with a younger generation that depends on cell phones, technology and texting.

Just 42 percent of Americans 50 or older sent text messages in any month last quarter, versus 85 percent of 13 to 34 year olds, according to researcher comScore (SCOR). GreatCall, which offers simple calling plans and handsets under the Jitterbug brand, expects the rate of texting among those 55 and older to hit 80 percent within three years, from 30 percent today.

Esther Alderman, 74, of Fenton, uses technology every day in her bookkeeping work and church activities. However, she prefers the simplicity of a land-line telephone or simple flip-top cell phone to the "bells and whistles" of a smart phone.

"I use my cell phone mainly as a back-up to my regular phone," she admits. "I'm not that much for talking on the phone, because I've done that for most of my working life."

With eight grandchildren and seven great-grandchildren, plus one more on the way, Alderman does use her cell phone to receive photos sent by her grandchildren. "I'll sometimes text back to my granddaughter, Amanda, when she sends me photos of her three kids," said Alderman. "I'm also comfortable using the camera that's on my phone, but that's about the only feature I use."

To reach this coveted older audience, many carriers are stepping up their game with customer service and plans that are attractive to seniors. By 2025, 17.9 percent of Americans, 63.9 million people, will be 65 or older, up from 12.7 percent in 2008, according to the U.S. Census Bureau. Because texting is such a lucrative part of the industry's profits, many companies are trying to make this feature a more attractive one for older customers.

Many carriers offer free tutoring on cell-phone basics in stores, including instruction in reading and sending texts. They are advertising in media that draw older people, including AARP magazine and TV shows such as "Dancing with the Stars." Some phone manufacturers, including Samsung and Pantech, are making handsets with oversize buttons and bigger screens, aimed at an older audience.

Shannon Beall, sales representative for Wireless Zone in Fenton, services older cus-

"I use my cell phone mainly as a back-up to my regular phone. I'm not that much for talking on the phone, because I've done that for most of my working life."

— Esther Alderman, 74



TRI-COUNTY TIMES | FILE PHOTO

Many senior citizens are texting to keep in touch with loved ones.

tomers all the time, even people in their 70s and 80s, who want to keep up with technology. "Before anyone leaves our store, no matter what their age, we make sure they know exactly how to use their phone's features, and we welcome return visits with specific questions," she said.

Most of their older customers prefer the simplicity of flip-top phones with basic features. She often steers them to a Samsung Haven, a basic phone with the largest keys and buttons to press

for ICE (in case of emergency) and 911. It even comes with a good quality speakerphone and a pill reminder option, for customers needing this feature.

This particular model has also been lauded by CBS "The Early Show" as one of the phones recommended for senior customers, along with the Jitterbug, Just5, PantechEase, among others.

Senior customers are also looking for basic monthly plans with no contracts, or are using pre-paid cards with phones like a Senior TracFone.

Popular texting abbreviations

gtg — got to go
 lol — laugh out loud
 rofl — roll on floor laughing
 btw — by the way
 sup — what's up
 fyi — for your information
 asap — as soon as possible
 w/ — with
 BF — boyfriend
 b4 — before
 cos — because
 GF — girlfriend
 jk — just kidding
 ttyl — talk to you later
 xoxo — hugs and kisses
 zzzz — sleeping or bored
 cya — see ya

Humorous text acronyms for seniors

atd — at the doctor's
 bff — best friends funeral
 cbm — covered by Medicare
 cuatasc — see you at the senior center
 fwiw — forgot where I was
 gha — got heartburn again
 lwo — Lawrence Welk's on
 roflcgu — rolling on the floor laughing ...can't get up!
 Ttyl — talk to you louder
 Waitt — Who am I talking to?
 wtp — Where're the prunes?



A couple is pictured here on their wedding day in 2009, sporting "Just Married" signs on the back of their mobility scooters. Each had lost their spouse after 63 and 57 years of marriage, respectively, and met while living independently at Abbey Park.

DATING

Continued from Page 12

One of the great things about being older is that you can dispense with a lot of the anxiety and anticipation that plagues younger relationships. Seniors in budding relationships also tend to have a better sense of humor and play fewer "games" than their less mature counterparts.

Seniors who are contemplating new relationships may consider using today's online dating services, some specifically designed for a more mature audience.

If you do decide to try online dating, there are a few things to keep in mind. Be wary of any senior dating site that charges large sums of money or high membership fees. Many of the sites are free. Never give out your e-mail address, home address or telephone number to a stranger you meet online.

Dating tips for seniors

- ▶ Always be honest about who you are and never lie about your age. It will usually catch up with you sooner or later.
- ▶ Ask yourself what qualities you are looking for in a new partner.
- ▶ Boost your confidence by noting the number of good things that you personally have to offer a new relationship.
- ▶ Don't search for an imitation or replacement for the partner that you have lost.
- ▶ Have a sense of humor.
- ▶ Take it one day at a time.

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Baby Boomers prefer sports cars

People born between 1946 and 1964, collectively known as Baby Boomers, are trading in their family vehicles for something with a little more power — sports cars. When the nest is empty (and sometimes before), the vehicle of choice becomes a sporty, fast little ride that may be the envy of all who see it.

Baby Boomers tend to have a higher income and/or a surplus in savings after retirement and choose to expend some funds on a car that will make waves. Convertibles are a popular choice among this demographic, as are other roadsters that turn heads. Here are some of the more popular models you'll see cruising the roadways with Boomers behind the wheel, according to statistics from TrueCar.com.

Chevrolet Corvette

The quintessential American sports car, Corvettes are especially popular among Baby Boomers. Boomers flock to Corvettes more than any other age group, with nearly 64 percent of buyers belonging to the Boomer generation.

Volvo C70

A turbo-charged, 5-cylinder engine provides enough power to give a thrill to many Boomers. And with a convertible top option, it's possible to have a breeze running through their receding hairlines, too.

Mercedes Benz SL

If it's status and substance that Boomers desire, then there's no looking beyond a Mercedes. Affluent Baby Boomers can enjoy a V8 engine and plenty of electrical gadgets to make their rides fun.

BMW 6 Series Convertible

Another premier car for the elite Boomer, the BMW sees 80 percent of its sales going toward Boomers. The 6 series is quick and has understated good looks, which helps the vehicle serve as a status symbol for those behind the wheel.

Porsche Boxter

For those who have always aspired to be behind the wheel of a Porsche, the Boxter is small and sporty, perfect for handling the turns on the way to a country winery or maneuvering around traffic in an urban setting.

According to industry experts, Baby Boomers have long driven the direction of the automotive industry. Many desire to stay away from the brands and styles

their parents drove, preferring something with more pep and style.

In addition to the makes and models mentioned, CNW Marketing Research, a firm that looks at the reasons behind car purchases, says Boomers make purchases not only for the style of the car but also for the image the brand offers. The firm lists these vehicles as other popular purchases among Baby Boomers.

Dodge Viper
Toyota Avalon
Cadillac DTS
Chrysler 300
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Lexus LS 600h
Lexus SC 430
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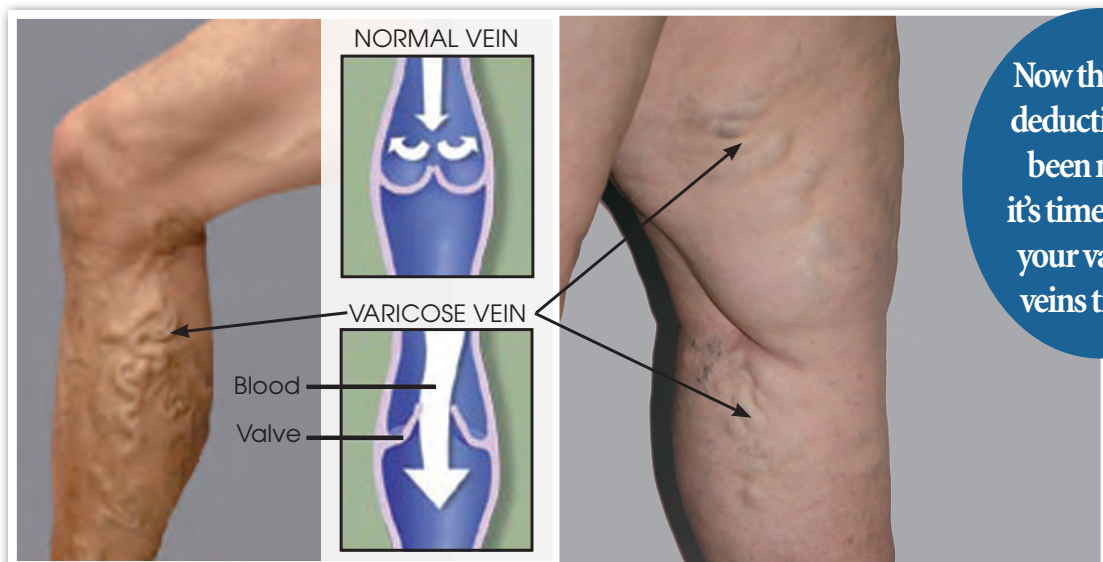
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HELPING HAND

Continued from Front Page
 where our donations come from," said Ottney. "But it doesn't matter if they go to St. John's or any other church, for that matter. People are people, and we're here to help them."

People requiring food assistance are referred to the food program at St. John's Outreach, St. Vincent de Paul, through Love, Inc. in Genesee County. A yearly screening takes place with applicants, and then food is available to them on a monthly basis at St. John's.

The group is gathering up food this Saturday, Nov. 19 at the Knights of Columbus Hall in Fenton, for 75 baskets to be distributed locally to people in need, with delivery this Sunday.

Other referrals for people seeking food

"The Christmas Wrap-In won't be happening this year, and I can't do anything about it."

Jan Miller

former Wrap-In organizer

for their families are sent to local church food pantries, including Fenton United Methodist Church, Linden Presbyterian, St. Jude's Episcopal, Trinity Lutheran, among many others.

Fenton's Community Thanksgiving Basket Project, the outgrowth of Nancy Stockham's long-time G.R.A.C.E. program until her death in 2009, is gathering the bounty for baskets to be ready on

Tuesday, Nov. 22.

Fenton United Methodist Church helps get information out to area churches, schools and people who might know of families in need, but

project coordinators Dennis and Mary Lynn Colwell emphasize that this is a community-wide project.

"We do it in memory of Nancy," said Carla Juarez, who spearheads the Thanksgiving Community Basket "Stuff the Bus" program on behalf of the Fenton Education Support Personnel and National Honor Society through Fenton schools.

The group has one more "Stuff the Bus" event this Sunday, Nov. 20 at the State Road Craft Show at Fenton High School. "We'll be collecting food, cash donations, VG's receipts, bottles, anything that can be turned into money for food," said Juarez. Right now, she's concerned about collecting enough to make this year's project a success. "We have less than half of the food and cash donations we usually have by now," said Juarez. "We're hoping for an excellent turnout on Sunday."

F.A.R.R. (Fenton Area Resource Referral), which includes a thrift shop and emergency financial assistance to fami-

lies, operates on about an \$8,000 holiday budget, serving more than a dozen families with baskets for Thanksgiving. "The need is definitely greater this year," said F.A.R.R. President Lynn Hopper. He encourages people to support local assistance programs in the community, rather than big box stores, which operate for profit. "Everything we do at F.A.R.R. is 100 percent volunteer," said Hopper. "We look forward to donations from the community, for the community. F.A.R.R. and our area churches are working together to fill the gap created by the loss of Nancy Stockham."

One gap that won't be filled this year is the Wrap-In event that has been a Fenton Christmas tradition for more than 60 years. Organizer Jan Miller hasn't been able to find a replacement, and personal family reasons are keeping her from doing a job that she has been passionate about for four years. "The Wrap-In won't be happening this year, and I can't do anything about it," said Miller. "Nancy Stockham started her assistance programs first for older people in nursing homes, then gradually started to include

families. Last year, we helped between 40 and 50 families."

Melita Robbins, who organizes Thanksgiving bas-

kets for families in the Linden school district, is gearing up for a year that's been busier than ever before. "People who are signing up for baskets through the food pantry at Linden Presbyterian Church are people who have never been serviced through this program before," said Robbins. "Last year, we did about 35 baskets, and this year, it will be at least 45. I'm grateful to donations of 20 baskets from Fenton Karate and 20 turkeys from Family Video in Fenton," said Robbins.

"We're already getting more requests than last year."

Maureen Ottney

St. John's Outreach

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HOT LINE CONTINUED

I WAS WONDERING if the paper could publish some pictures of Fenton before it was ruined by the debacle known as the Urban Renewal. I don't understand why people wanted to destroy Fenton's old-fashioned charm.

DOES ANYONE KNOW what the very strange loud noises were over Fenton, Friday night at about 11 p.m.? It sounded kind of like thunder or fireworks. Very loud, though. It had everyone out looking to the skies to see what was going on, but no one knows anything. [Editor's note: see police files]

TEACHERS MAY BE able to fool those with lesser education into believing how great teachers are, but ask anyone with higher education and they will tell you that most college counselors advise students that if you can't make it in science, engineering or computers there is always teaching.

I'M CONFUSED. Reading about Occupy Wall Street on the online comments I couldn't decide if he was talking about the people occupying Wall Street, or the bankers and Wall Street people who occupy Wall Street. It seems to me that they are the parasites, and they are the ones that caused the problems in the last four or five years.

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Fenton, opponents think Tigers are close to being a state title contender

By David Troppens

dtroppens@tctimes.com; 810-433-6789

Lowell — Like all of his Fenton Tiger teammates, Cody Hocevar wasn't at his happiest at the end of the Fenton varsity football team's 35-14 loss to Division 2 state power Lowell Saturday in a regional title game.

But he probably wasn't seriously disappointed, either.

It's hard to be disappointed. While the Fenton Tigers lost in the regional



Fenton's Justin Mott

title game for the second straight season, the fact is, the Tigers were in a state quarterfinal contest once again. Win or lose, that speaks volumes for how much the Tigers have improved. After all, not many teams can make that claim.

"In the long run, this is great," Hocevar, a junior, said. "We know where we are right now and we know what we have to do to get that much better. We have to get past this game. This is our bump in the road now. It used to be Linden. It used to be winning playoff games. And now it's winning a regional game and getting to states. That's what's on everyone's minds now. It's on the minds of every senior and every player coming up next year."

And that's probably the symbolic message of the 2011 season. If last year's squad paved new roads, this season's team made sure people realized that Metro League titles

and deep playoff runs are not something that are looked upon as flukish seasons. In fact, they are the new standard when it comes to Fenton football.

"This season was important because we wanted to prove last year wasn't a fluke," senior Conor Muntin said. "We can go out here and compete with anybody we want to. I think we proved that big time. I think we've made a statement that Fenton football is going to be a powerhouse for years to come. And that's what us seniors ultimately wanted to do, as pass the torch and make sure we set an example for the younger

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Times sports

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Strong playoff runs end in regional final for Fenton, Linden

Tigers hold close for a half, but Lowell posts 35-14 victory

By David Troppens

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Lowell — The Fenton varsity football team tried to compete with state power Lowell in its Division 2 regional contest held at Lowell High School Saturday.

Lowell 35, Fenton 14

► The Tigers trailed just 21-7 at the half, but Lowell scored on two second-half drives of at least 80 yards long to earn the win.

And for at least a half, the Tigers did just that, admirably.

But, eventually it was a case of too much Gabe Dean and too much Joshua Addington, against the Defending Division 2 state runner-up Lowell Red Arrows, for the Tigers.

Addington ran for three TDs, while Dean had two, sparking the Red Arrows (11-1) to the Division 2 regional championship 35-14 win during a beautiful fall afternoon at Bob Perry Field.

The pair did more than score TDs. Dean, the team quarterback, ran for 234 yards on 32 carries, while Addington had 117 rushing yards himself. Dean also completed 7-of-9 passes for 92 yards. The Lowell running game amassed 377 yards, and made life miserable all day long for the Tigers' defense. Lowell converted 10-of-13 third-down plays for first downs. The three the Red Arrows didn't convert on third down, they converted on fourth down.

"We're OK with that," Lowell coach Noel Dean said about going for the fourth-down conversions. "That's our mindset. We are not trying to get it all on one play. We've gone for it on our

own 10 a lot this year on fourth-and-1, fourth-and-2."

Fenton (9-3) remained close for most of the first half. Lowell drove 59 yards on nine play on its first drive, taking a 7-0 lead with 6:55 left in the first quarter. Dean capped it with a one-yard run.

Lowell scored on its third possession as well, going 65 yards in 11 plays. Lowell converted two third downs and

See **TIGERS** on 19



TRI-COUNTY TIMES | MARK BOLEN



TRI-COUNTY TIMES | SCOTT SCHUPBACH

(Top) Linden's Ben Armstrong (left) and Gareth Elliott (right) tackle an Orchard Lake St. Mary's runner during Saturday's regional final game. (Above) Fenton's Joe DeLaVergne (right) prepares to tackle Lowell quarterback Gabe Dean in the Tigers' regional final game. Both teams lost on Saturday.

Eagles' playoff run ends vs. OLSM, 49-7

By Al Zipsie

dtroppens@tctimes.com; 810-433-6789

Orchard Lake — At one time, the Linden varsity football team cut the lead to 14-7 with a touchdown late in the first quarter.

Could it be the Linden Eagles were going to give heavily favored Orchard Lake St. Mary's a good battle in the two teams' regional championship game on Saturday?

Unfortunately, that's as close as the Eagles would get, as the Eaglets dominated the rest of the way, earning a 49-7 Division 3 regional title against the Linden Eagles (7-5).

But that doesn't mean the Eagles didn't create a thrill with the the TD. Down 14-0 and forced to start the next possession at its own 3, Linden went 97 yards for the score. Senior Kevin Baker ramblled 47 yards on a fake punt, eventually setting up Taylor Anderson's 33-yard TD reception from Shaye Brown. Linden trailed just 14-7 after Eddie Walterhouse's PAT kick with five seconds left in the first quarter.

"I just knew we needed a boost at that point, we needed something," Baker said about the fake punt. "I saw the opening and just took off, knowing I would get the first down and go as far as I could. It led to a touchdown."

"We saw that on film, that we

See **EAGLES** on 18

did you know?

Fenton became the first area football team to make it to the regional finals in back-to-back seasons.

Tri-county swimmers prepared for strong state showing

Fenton swimmers set up well to post many second-day swims at state event

By David Troppens

dtroppens@tctimes.com; 810-433-6789

The Fenton varsity girls have some high goals for the Division 2 State Swimming and Diving Championships being held at Hope College's Holland Aquatics Center.

And there's good reason for it.

The Tigers have five swimmers qualified for the state meet in 11 spots, entering Tuesday's regional diving meet. And many of those swimmers have some substantial state experience from a year ago, a team that finished a somewhat disappointing 20th.

The meet starts Friday with the preliminary round. Those that qualify for the top eight will make Saturday's final event. Those who finish ninth through 16th will compete in Saturday's consolation final round. All will earn points for their team.

The Tigers have plenty of events they expect will make it to Saturday's second day.

"I would like to make it back in both of my events and want to place in the top eight, and get my best times in those events," said Fenton swimmer Sara Wujciak. "I think (coach Brad Jones) thinks we will place better than we have recently because we have quite a few individuals."

"I think we'd like to be in the top three in the 400 (freestyle relay) and get the 200 freestyle relay in the top eight," swimmer Gabrielle Haaraoja said.

The Tigers won't be short on activities at the state meet. Wujciak and Haaraoja are two of four Fenton swimmers that will

State Swimmers

Here is a list of swimmers that have qualified for individual events. Fenton has two relays qualified, while Holly has one. State-qualifying divers were not known at press time.

Fenton Tigers

Sara Wujciak: 200 IM & 100 breaststroke.

Haley Shaw: 100 butterfly & 100 backstroke.

Gabrielle Haaraoja: 50 freestyle & 100 freestyle.

Kelsey Kidd: 50 freestyle & 100 freestyle.

Kali Finger: 500 freestyle.

Holly Bronchos

Courtney Konopitski: 200 freestyle.

Laura Frachowski: 200 individual medley.

compete in four events. The other two are Haley Shaw and Kelsey Kidd. Those four will make up the Tigers' 200 freestyle relay and 400 freestyle relay teams, while also competing in two individual events each.

Shaw has a very good chance of making it to the second day in the 100 butterfly and the 100 backstroke, while Wujciak has a pretty solid shot at accomplishing that task in the 200 individual medley and the 100 breaststroke.

Meanwhile, Kidd and Haaraoja are competing in the 50 freestyle and the 100 freestyle events. Capping off the state team is Kali Finger, who qualified in the



TRI-COUNTY TIMES | SUBMITTED PHOTO

Fenton's state qualifiers are (from left) Gabrielle Haaraoja, Sara Wujciak, Kali Finger, MacKenzie Deputy, Kelsey Kidd and Haley Shaw. The state meet begins Friday at Hope College.

500 freestyle.

Holly's Hannah Micallef and Fenton's MacKenzie Deputy competed in diving regionals on Tuesday, with each having a reasonable shot at qualifying for state. It was unknown at press time if they qualified for the state meet.

Holly also has some competitors headed to the Holland Aquatics Center. Individually, Courtney Konopitski (200 freestyle) and Laura Frachowski (200 individual medley) have earned solo event spots. Meanwhile, the team also has the 200 freestyle relay squad qualified.

The Tigers have a lot of girls with state

experience. Some have other big-meet experience from events like the YMCA Nationals.

"I know what it's like and I've been to big meets like the Y nationals," Haaraoja said. "I know what big meets are like, and it's good to know the atmosphere."

"Like (Haaraoja), I've been to Y nationals," Wujciak said. "I have big meet experience, know the big meet atmosphere, and that's nice because you won't get nervous just because all of the people are there. You just have to be ready to show up. You have to be ready to go when you wake up that morning."

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EAGLES'

Continued from Page 17

could have an opening and Kevin just made a big play for us," praised Linden coach Denny Hopkins. "I think (St. Mary's) will be the state champions. They are very good and strong up front."

"We were hoping they would put the ball on the ground once or twice, they just don't mistakes."

Nothing against the Eagles, but that was about their only hope, that Orchard Lake St. Mary's (OLSM) made some mistakes. However, the Eagles' running game could not be stopped with OLSM scoring on their next possession. They marched 80 yards while taking 9:30 off the clock, scoring on Grant Niemiec's one-yard TD run. St. Mary's took a 21-7 lead at halftime.

A key turning point came on the opening play of the second half, as OLSM's Spencer McInnis took the kickoff 75 yards for a score, and a 28-7 Eagles' lead.

"That broke our back, the long touchdown was the only long run we gave up," said Hopkins.

After the TD, Baker tried another fake punt on Linden's next possession. This time it failed.

"At that point, we had nothing to lose, and we needed a spark," Hopkins said. "We had an opening. It just didn't work out."

Niemiec then added a 12-yard TD run and Dan Clents hit James Ross for an eight-yard TD score. The lead was up to 35-7. They added another score in the fourth quarter.

"They are a great team. We just couldn't stop them," Baker said. "Our defense just didn't come out ready to play, not hyped up as they have been."

Brown was 13-of-31 for 160 yards and a TD pass. He was picked off twice. Receiver/cornerback Tyler Kraus was injured



TRI-COUNTY TIMES | MARK BOLEN

Linden's Travis Marsh (left) gets tackled during the Eagles' loss to Orchard Lake St. Mary's during Saturday's regional title contest.

in the first half and ended the game on crutches.

The Eagles finished the season at 7-5, winning their first district title in school history.

"We limped into the playoffs at 5-4, and then we were in the regional final," Hopkins said. "My hat is off to these kids. We have three or four teams in the past that went into the playoffs unbeaten, but lost in the first or second round."

FENTON

Continued from Page 17

guys who are going to continue. I think we did that tonight."

Four years ago, when Muntin and the other Fenton seniors joined the program, there was euphoria when the Tigers qualified for the state playoffs for the first time since 2000. And at the time there was reason for those feelings. After all, the program was just 2-7 the previous season and hadn't won as many as four games in a season before that year since 2002. But as the years have gone, this year's seniors have seen it only get better. After getting blown out by Davison that first season in a playoff game, the Tigers were competitive against Rochester Adams in 2009, despite losing. Last year, the Tigers finally got that first playoff victory, and they got two of them on the road against Midland and Midland Dow. Fenton capped their first-ever district title with the 24-0 thumping of Dow.

This season, Tiger fans expected another strong season, and they got it. The Tigers ended their stretch of slow starts, winning their first three games. After two straight losses, both to playoff teams, the Tigers capped the regular season with four straight wins, en route to a share of the Metro League crown.

As the playoffs started, the Tigers played their best football of the season, defeating Marquette 45-21 and then Okemos 35-7. For the second straight season, the Tigers had a district crown and were a serious playoff contender. Those expectations remain for next season. While 22 players will graduate, many strong players will return and an infusion of JV players who have yet to lose a football game in their prep career will fill in the other spots. Indeed, the Tigers' best days could still very well be ahead of them. Lowell coach Noel Dean, Fenton coach Jeff Setzke's brother-in-law, is among those impressed.

"I think they are right there," said Dean, who has won three state titles at Lowell. "It was 21-7 and we punched one right before the half. That game was tight.

"It was a process for us. They are in their sixth year. We won our first in our seventh year. It's about staying the course, and taking it all in, all the good, the bad and all that other stuff."

Another important factor Setzke likes to bring up is the game time the Tigers have gotten in the last two years. They have played 24 games in the last two seasons, going 17-7 in those contests. And the Tigers are playing their best against their best competition. In their last 12 contests in the playoffs or against playoff-qualified teams, the Tigers are 8-4.

"The extra three weeks of practices and the extra games are meaningful," Setzke said. "We've played 24 games over the last two seasons, and that's just three games short of three full seasons. These are extra games the kids are practicing for and playing. Other teams aren't."

The Tigers also can learn from playing teams like Lowell, a program that took its time to get to the top before it finally did. The Red Arrows have been a state champion threat ever since.

"Overall they know what to do to win," Hocevar said. "They've done it before. They've achieved it. They worked it through. We haven't even reached the top like they have. They know what to do year in and year out. Our training will progress. We'll get better in the offseason. We'll get faster and quicker, and next year, it will show."

TIGERS

Continued from Page 17

scored the TD on a fourth-and-goal when Addington plunged by the goal line. Lowell led 13-0 with 10:36 left in the first half.

Fenton responded on its next possession. The Tigers went 70 yards on 12 plays, scoring on a one-yard TD run by Houston Shaw. Kenny Allen made the first of his two extra-point kicks, and Fenton trailed just 13-7 with 6:54 left in the half.

However, Lowell put together another long TD drive on its final possession of the first half. The Red Arrows went 80 yards in 14 plays, scoring on a 27-yard run by Addington. During the drive, Lowell converted three third down plays, and a fourth-and-eight play just before the TD. Lowell led 21-7 after the two-point conversion.

Fenton looked poised to cut into the lead when a completed pass put the ball at Lowell's 16, but the play was erased due to a penalty. Instead, the Tigers saw the half end on a completed pass that didn't result in a score.

"It should've been a 13-7 game at the half," Fenton coach Jeff Setzke said. "But they didn't make a call and they made a big play. We almost got some points back with the catch, but we ran out of clock. It was a competitive game. The final score was 35-14, but sometimes they are closer than the score dictates."

Fenton had one chance to get back into the game in the second half. Fenton's Layton Mandle recovered a fumble and the Tigers drove the ball to the Lowell 24. However, an incomplete pass and an eight-yard sack forced Fenton to punt. Lowell responded with an 80-yard 15-play drive, capped by Addington's one-yard TD run. Lowell led 28-7 with 2:45 left in the third.

Lowell increased the lead to 35-7 on a 14-yard TD by Dean with 6:42 left in the contest. However, Fenton responded with a 62-yard TD pass from Shaw to



TRI-COUNTY TIMES | SCOTT SCHUPBACH
Fenton coach Jeff Setzke (front) and Lowell coach Noel Dean meet after the Red Arrows defeated the Tigers 35-14 in a regional title game on Saturday. Setzke and Dean are brothers-in-law.



TRI-COUNTY TIMES | SCOTT SCHUPBACH

Fenton's Gannon Teall (left) defends a pass intended for Lowell's Blake Lyman during the Tigers' 35-14 regional final loss to Lowell on Saturday. The Tigers have advanced to the regional championship game in each of the last two seasons. Fenton ended the season with a 9-3 record.

Gerad Wegener, giving the game its 35-14 final score.

Fenton had 264 yards total offense, with Shaw completing 16-of-28 passes for 206 yards. He also ran for 56 yards.

The defense forced two turnovers, getting fumble recoveries from Mandle and Damon Thomas.

The Tigers have now made the playoffs four straight seasons and have now made it to the regional title game in each of the last two seasons. The team won a Metro League title and also broke a long losing streak to the Linden Eagles. The squad won home playoff games for the first time in school history and captured

a district crown for the second straight year.

The squad is pleased with its progress to this point.

"This program has progressed amazingly," senior Conor Muntin said.

"We started out as a team that we'd be lucky to win a couple of games in the Metro. Then we did that, started getting more confidence and started winning more games, we started winning bigger games. You get to where we are now, playing in a regional final, competing against a state contender. I expect only better things from years to come."

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Auto Accessories

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3 USED TRUCK TIRES. 30K used. Size 265/70-R17, Michelin LTX. \$75 for all 3. 810-240-4142.

Real Estate For Sale

15

FENTON TWP. - 12 apartments on 2.5 acres, discounted \$250,000, NOW - \$325,000. Quick sale, terms. 810-629-8694, 810-964-3472, 810-735-6887.

Briny Breezes, Florida

Rated by GMA and USA Today as "Best Buy" for Senior Living in Southern Florida.

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**

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.

Vacant Land For Sale

16

OLD GRAVEL TRUCK ROAD, starts at Hartland Road and runs to Genesee County line. Total acreage 9.5 acres. Road is 80' in width with an additional split off towards Parkin Lane. \$6,100 per acre. Can call on this property between 7:30-5p.m., Monday-Friday, phone 810-459-9190, ask for Vaughn.

Real Estate For Rent

21

2 WHISPERWOOD CONDOS. Great locations. Each has 2 bedrooms, 2 baths, washer/dryer, basement, 1 car attached garage. First and last month's rent plus \$400 deposit. \$825-\$975. 810-241-7204.

BEAUTIFULLY FURNISHED lakefront house for rent. Short term lease. No pets and no smoking. \$900 per month. 248-921-4614.

LINDEN NEWLY remodeled 2 bedroom home on Pine Lake. Sewer/water/garbage. \$950/month, \$950 security. Available now! 906-869-0976.

SWARTZ CREEK, 1 bedroom, cozy home, quiet neighborhood. \$475 per month, plus utilities. Taking applications. 810-629-7790.

Office/Retail

22

BEST RATE in town! Lake Winds Plaza, Fenton! Perfect office/retail environment! 2,200 sq. ft. space available. Great parking, no NNN, brokers protected. Call 248-884-8167.

CLIMATE CONTROLLED storage space available. Office space, 200 sq. ft. up to 1,500 sq. ft. available. Call 810-240-8269.

VARIOUS ROOMS and suites. North Towne Professional Centre, 810-714-3103.

Rooms/ Apartments For Rent

23

LaFonda Apartments
— In Fenton —
ONE MONTH FREE RENT
\$300 security deposit
1 bedroom...\$425
2 bedroom...\$525
Call Today!
810-629-5871
*Call for details. EHO
www.cormorantco.com

HOLLY - ONE MONTH FREE! Ranch apartments, fireplaces, porches, front yards, front door parking, private entry, pet friendly, central location. **Call for move in specials!** 248-634-3300.

Rooms/ Apartments For Rent

23

HOLLY VILLAGE 2 bedroom duplex. Almost 1,000 sq. ft., nice yard. \$550. 248-328-0492, 248-760-8051.

UNDER NEW MANAGEMENT

1 & 2 Bedroom private entry apartments.

Heat and Water Paid

On site laundry, central air, pool, picnic areas and we are pet friendly.

Quiet area yet close to everything!

CRESTVIEW APARTMENTS

Call Today for details!

810-629-7653
201 Trealout Dr. • Fenton

Misc. Wanted

27

I NEED your scrap metal, washers, dryers, water heaters, furnaces, refrigerators, aluminum, copper piping, etc. Please call 810-735-5910.

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

Free Items

28

FREE KITTENS, all have been vet checked with shots. Will financially help with neutering and spaying. See at Twin Oaks Kennel. 810-629-2859.

Lost & Found

31

YOUNG, MALE cat, gray/black. Found 11-8-11, near Owen and Jennings Rd. Very sweet. 810-714-3668.

Pets

34

FREE TO GOOD HOME- AKC registered Beagles. 2 female non-neutered. Great with children and very family friendly. 2 sisters must stay together! Call 810-360-3100.

Read Then Recycle

A 15-year-old tree made into paper grocery bags, would produce about 700 bags. A supermarket could use all of them in under an hour!



Boats & Motors

40



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 \$7,000 with trailer or \$6,300 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

43

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

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Legal Notices

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ACCESS STORAGE will dispose of contents of the following units: B28-A. Bouchard; E21-K. Martin; E34-D. Mazur on December 12, 2011. 3122 Grange Hall Road, Holly, MI 48442. 248-634-3533.

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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WednesdaySudoku

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

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

WEEKLY

WednesdayJumble

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

SHECS

TR AFC

BROIMD

ENVARG

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

Print answer here: " " " " " " " " " " " "

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

PAUL G. DONOHUE, M.D.

To your good health

DEAR DR. DONOHUE: I had my gallbladder removed a year ago. I now have diarrhea, and the doctor says it's from not having a gallbladder. My doctor prescribed cholestyramine. It causes severe constipation. I now take half the dose, but still I have to be careful about what I eat or drink. Do you have a suggestion? — E.J.

ANSWER: Without a gallbladder to store it, bile drips into the digestive tract constantly. That constant drip irritates the tract in some people, and it causes food to rush through faster than normal. You have found the cure for this -- cholestyramine. The only matter that remains is to determine the correct dose for you. That will come with a little experimenting.

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 Equine repast

4 Swear

8 Kitten's comment

12 Way back when

13 Chills and fever

14 Sandwich cookie

15 Aye canceler

16 Disneyland, e.g.

18 React to a pun

20 Mischievous tyke

21 "I taut I — puddytat!"

24 56-Across style

28 Roughly estimated

32 Mexican entree

33 "Eureka!"

34 Aid for a sore arm

36 Ultra-modernist

37 Soak up some rays

39 Texas city

41 Loathe

43 Bat a gnat

44 Existed

46 West Point newbie

50 Cartman's home

55 NAFTA

DOWN

1 Suspend

2 Culture medium

3 Toy on a string

4 Quick snoozes

5 "That tastes awful!"

6 Seek damages

7 Big rig

8 Tyke

9 Geological period

10 "— the fields we go ..."

11 Stir-fry pan

17 Type measures

19 Pac. counterpart

22 Forest (Ger.)

23 The Ram

25 Comical Carvey

26 Computer brand

27 Cubbyhole

28 Rum cake

29 Moby-Dick's pursuer

30 Whip

31 Recognized

35 Large blackbird

38 Bow obsequiously

40 Bake sale org., maybe

42 Cheerleader's cry

45 Detail, for short

47 Two-way

48 Catch sight of

49 London gallery

50 Pouch

51 "— Town"

52 Multipurpose truck

53 Rd.

54 Disen-cumber

RELEASED THIS WEEK

DVDs&Movies

BEGINNERS

From writer-director Mike Mills comes a comedy-drama about how deeply funny and transformative life can be, even at its most serious moments. Oliver (Ewan McGregor) meets the irreverent and unpredictable Anna (Melanie Laurent) only months after his father Hal (Christopher Plummer) has passed away. This new love floods Oliver with memories of his father who — following 44 years of marriage — came out of the closet at age 75 to live a full, energized, and wonderfully tumultuous gay life. The upheavals of Hal's new honesty, by turns funny and moving, brought father and son closer than they'd ever been able to be. Now Oliver endeavors to love Anna with all the bravery, humor, and hope that his father taught him. "Beginners" imaginatively explores the hilarity, confusion, and surprises of love through the evolving Oliver's consciousness.

LARRY CROWNE

Tom Hanks and Julia Roberts come together for a romantic and optimistic comedy about how it's never too late to reinvent yourself. When he suddenly finds himself without his long-standing, blue-collar job, Larry Crowne (Hanks) enrolls at his local college to start over. There, he becomes part of an eclectic community of students and develops a crush on his teacher (Roberts).

NCG CINEMAS

IMAX TRILLIUM THEATRE

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1 Mile N. of I-75 on Holly Rd. in Grand Blanc

\$5.00 TICKETS EVERYDAY

Rate valid for most movies. All Day Tuesday • Mon, Wed and Thurs before 6 pm • Fri-Sun before noon. \$5.00 rate not valid on Real D 3D, IMAX or 12:05am shows. Real D 3D films additional \$2.00.

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Owner/Operator DAN POYNER

Obituaries, Funeral Services and Memoriams

Robert J. Luttman Sr. 1929-2011

Robert J. Luttman Sr. - age 81, of Fenton, died Monday, November 14, 2011. Funeral services will be held 7 PM Wednesday, November



ber 16, 2011 at Sharp Funeral Homes, Fenton Chapel, 1000 Silver Lake Rd., Fenton. Chaplain Steve Hittle of Heartland Hospice will officiate. Visitation will be held from 3 PM until the time of service Wednesday. Interment will be 1:30 PM Friday in Great Lakes National Cemetery. Those desiring may make contributions to the Genesys Hurley Cancer Institute or Heartland Hospice. Robert was born December 31, 1929 in Stockbridge, MI, the son of Virgil and Lena (Kinsey) Luttman. He was married to Shirley Niestroy on September 5, 1955 in Detroit. Mr. Luttman was a veteran of the U.S. Army serving in the Korean War. He retired from General Motors in 1989 after 30 years of service. Surviving are: wife, Shirley; children, Lynn Dailey, Robert Jr. (Mary), Cheryl, Gary, Bill, Gerald (Kathy); grandchildren, Jennifer (Shaun) Shumaker, Stacey Dailey, Shane (Nicole) Dailey, Katie Dailey, Kirkley, Michaela, Michelle, Eleanor and Eliza Luttman; great-grandsons, Reid, Sam, Ben, Casey and Brody; sister, Dorothy Belding; brother, Norman (Edith) Luttman; sister, Leona (Carl) Peterman; sister-in-law, Beverly (Ray) Rathbun; nieces and nephews. He was preceded in death by his parents; two brothers and a sister. Online condolences may be posted on the obituaries page of www.sharpfuneralhomes.com.



Legal Notices

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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, Bank of America, N.A., successor in interest to LaSalle Bank Midwest NA, by Green Tree Servicing LLC, as Servicer with delegated authority under the transaction documents, 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 Maurice J. Newman and Sheryl A. Newman, husband and wife, ("Debtors") to Bank of America, N.A., successor in interest to LaSalle Bank Midwest NA, by Green Tree Servicing LLC, as Servicer with delegated authority under the transaction documents ("Green Tree"), dated November 20, 2006, and recorded in the Office of the Register of Deeds for the County of Genesee in the State of Michigan on December 18, 2006, in Instrument Number 200612180107522, et. seq., on which Mortgage there is claimed to be due as of the date of this Notice the sum of \$58,181.65, which amount may or may not be the entire indebtedness owed by Debtors to Green Tree together with interest at 6.690 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 December 9, 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: LAND SITUATED IN THE TOWNSHIP OF MT. MORRIS, COUNTY OF GENESSEE, STATE OF MICHIGAN, IS DESCRIBED AS FOLLOWS: THE EAST 903.22 FEET OF THE NORTH 48 RODS OF THE EAST 1/2 OF THE SOUTHEAST 1/4, EXCEPT THE EAST 48.33 RODS. AND A PARCEL OF LAND BEGINNING 903.22 FEET WEST OF THE EAST 1/4 CORNER OF SECTION; THENCE WEST, 105.77 FEET; THENCE SOUTH 0 DEGREES 11' 10" EAST, 320 FEET; THENCE WEST, 82.50 FEET; THENCE SOUTH 0 DEGREES 11' 10" EAST, 476.47 FEET; THENCE SOUTH 89 DEGREES 58' 50" EAST, 186.14 FEET; THENCE NORTH 0 DEGREES 01' 59" WEST, 796.53 FEET TO THE PLACE OF BEGINNING EXCEPT THE NORTH 320 FEET. The redemption period shall be one (1) year 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: November 2, 2011 Bank of America, N.A., successor in interest to LaSalle Bank Midwest NA, by Green Tree Servicing LLC, as Servicer with delegated authority under the transaction documents By: DONALD A. BRANDT(P30183) BRANDT, FISHER, ALWARD & PEZZETTI, P.C. Attorneys for Green Tree 1241 E. Eighth Street, P.O. Box 5817 Traverse City, Michigan 49696-5817 (231) 941-9660 File No.: 6140.1042 Ad #16633 11/09, 11/16, 11/23, 11/30/2011

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: 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 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 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

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: Patty Cassidy, a Single Woman to Mortgage Electronic Registration Systems, Inc., as nominee for United Wholesale Mortgage, its successors and assigns, Mortgagee, dated March 13, 2006 and recorded March 21, 2006 in Instrument # 200603210029928 Genesee County Records, Michigan Said mortgage was assigned to: CitiMortgage, Inc., by assignment dated September 29, 2011 and recorded October 6, 2011 in Instrument # 201110060070869 on which mortgage there is claimed to be due at the date hereof the sum of Fifty-Two Thousand Three Hundred Twenty-Three Dollars and Sixty-Three Cents (\$52,323.63) including interest 6.5% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, Circuit Court of Genesee County at 10:00AM on December 7, 2011 Said premises are situated in City of Flint, Genesee County, Michigan, and are described as: Lot 5, Block 14 of Beechwood Park, as recorded in Liber 6, Pages 19 & 20, Genesee County Records Commonly known as 2413 Adair Street, Flint MI 48506 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: 11/09/2011 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: 11-43617 Ad #16706 11/09, 11/16, 11/23, 11/30/2011

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: 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 vendue, 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: 11-48623 Ad #16394 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: 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: Citi-Mortgage 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: 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 vendue, 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: Richard Pease II and Gwen L. Pease, Husband and Wife to Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Home Loans, Inc., its successors and assigns, Mortgagee, dated April 13, 2007 and recorded April 26, 2007 in Instrument # 200704260037031 Genesee County Records, Michigan. Said mortgage was assigned to: Bank of America, N.A., as successor by merger to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP, by assignment dated October 20, 2011 and recorded October 25, 2011 in Instrument # 201110250074190 on which mortgage there is claimed to be due at the date hereof the sum of Eighty-Five Thousand Six Hundred Eighteen Dollars and Thirty Cents (\$85,618.30) including interest 7.5% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, Circuit Court of Genesee County at 10:00AM on December 7, 2011 Said premises are situated in City of Grand Blanc, Genesee County, Michigan, and are described as: The South 52 ft of Lot 19, Porter-Reid Little Farms, according to the recorded plat thereof, as recorded in Liber 20 of Plats, Page 9, Genesee County Records. Commonly known as 7055 Porter 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: 11/09/2011 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: 11-47840 Ad #16709 11/09, 11/16, 11/23, 11/30/2011

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

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, Oakbrooke 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

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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 Mortgage 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

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: Michael Boudreaux, sole (individual) Single to Option One Mortgage Corporation, Mortgagee, dated February 8, 2007 and recorded February 23, 2007 in Instrument # 200702230013258 Genesee County Records, Michigan Said mortgage was assigned to: Wells Fargo Bank, N.A., as Trustee for Option One Mortgage Loan Trust 2007-4, Asset-Backed Certificates, Series 2007-4, by assignment dated November 7, 2011 and recorded November 9, 2011 in Instrument # 201111090077182 on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Two Thousand Four Hundred Sixty-Three Dollars and Fifty-Four Cents (\$102,463.54) including interest 6.5% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, Circuit Court of Genesee County at 10:00AM on December 14, 2011. Said premises are situated in Township of Mundy, Genesee County, Michigan, and are described as: Lot 86, Mundy Acres No. 3, Mundy Township, Genesee County, Michigan, According to the Recorded in Plat Liber 25, Page 28, Genesee County Records. Commonly known as 7327 Rory St, 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: 11/16/2011 Wells Fargo Bank, N.A., as Trustee for Option One Mortgage Loan Trust 2007-4, Asset-Backed Certificates, Series 2007-4, Assignee of Mortgage Attorneys: Potestivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 11-49073 Ad #17000 11/16, 11/23, 11/30, 12/07/2011

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 Mortgage 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 John Drallos and Erin R Drallos, regarding the property at 1410 N Hacker Rd Howell, MI 48843. 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 16, 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: 11-52457 Ad #17002 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 Mortgage 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

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: Elsie O Crang, a Single Woman to Bay Creek Mortgage, Mortgagee, dated August 11, 1994 and recorded August 15, 1994 in Liber 3067 Page 783 Genesee County Records, Michigan. Said mortgage was assigned through mesne assignments to: Principal Residential Mortgage, Inc., by assignment dated October 2, 1998 and recorded November 17, 1998 in Liber 3985, Page 348, on which mortgage there is claimed to be due at the date hereof the sum of Thirty-Nine Thousand Four Hundred Sixty-Four Dollars and Twenty-One Cents (\$39,464.21) including interest 2.625% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, Circuit Court of Genesee County at 10:00AM on December 14, 2011. Said premises are situated in Township of Grand Blanc, Genesee County, Michigan, and are described as: Lot 92 and the West one-half of Lot 93 of Southampton, according to the recorded plat thereof, as recorded in Plat Liber 16, Page 3, Genesee County Records Commonly known as 2320 Morton, 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: 11/16/2011 CitiMortgage, Inc. successor by merger to Principal Residential Mortgage, Inc. Assignee of Mortgage Attorneys: Potestivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 11-49848 Ad #17001 11/16, 11/23, 11/30, 12/07/2011

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 Michael J. DeMasi & Holly L. DeMasi, regarding the property at 13035 Stony Brook Pass Linden, MI 48451. 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 16, 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: 11-52301 Ad #16930 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: Brian Allen a/k/a Bryan Allen, A Married Man, and Nicole Allen, His Wife to Mortgage Electronic Registration Systems, Inc., as nominee for CitiMortgage, Inc., its successors and assigns, Mortgagee, dated February 20, 2008 and recorded February 25, 2008 in Instrument # 200802250010978 Genesee County Records, Michigan. Said mortgage was assigned to: CitiMortgage, Inc., by assignment dated July 14, 2010 and recorded July 27, 2010 in Instrument # 201007270057197 on which mortgage there is claimed to be due at the date hereof the sum of Sixty-One Thousand Four Hundred Fifty-Three Dollars and Five Cents (\$61,453.05) 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 vendue, Circuit Court of Genesee County at 10:00AM on December 14, 2011. Said premises are situated in Township of Mount Morris, Genesee County, Michigan, and are described as: Lot(s) 56 of Alpine Gardens No. 1, according to the plat thereof recorded in Liber 24 of Plats, Page(s) 1 of Genesee County Records. Commonly known as 6409 Central Garden Drive, Mount Morris MI 48458. 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), which-ever is later. Dated: 11/16/2011 CitiMortgage, Inc., Assignee of Mortgage Attorneys: Potestivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 11-52507 Ad #17003 11/16, 11/23, 11/30, 12/07/2011

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