

ONLINE  
COMMENTSFRONT PAGE PHOTO:  
TAXIDERMIST

“What were you thinking? My children will have nightmares for months. That poor kitty.”

— Molly

STORY: SIGNS MEET  
FLEXIBLE SPECS

“Note to the DDA. ‘Specifications’ is



defined by Webster's as: 'A detailed description of

requirements, dimensions and materials.' Thus, there is no such thing as flexible specifications.”

STORY: DDA TO  
RENT SCULPTURES

“Sometimes I think the DDA's purpose is to keep the hotlines coming in to the Times. That being said, I would like



to suggest that those that support the concept of community

culture, such as myself, let their voices be heard also. I fully support the small amount of money they are spending to bring art to our wonderful city.”

“One of those art pieces coming to Fenton looked a little obscene to me. Oh well, they can't be any worse than the stuffed cat the Times put on the front page Sunday.”

“I found it quite humorous that the photo of the taxidermist's cat was right next to the photos of the so-called art coming to Fenton. Was that on purpose or was it simply a case of 'birds of a feather.'”

Money  
Matters

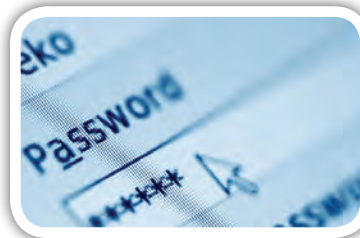
How to save  
money in 2012

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## Passwords

Get creative and  
change regularly to  
deter hackers

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What's in  
a name?

Traditional or unique,  
names say much  
about a person

3

## Midweek Times

WEDNESDAY EDITION

VOL. 19 NO. IV

WEDNESDAY, JANUARY 25, 2012

\$1.00

## Past arrests pose problem for liquor license request

►City denies Linden man's request to serve alcohol at new restaurant

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

Fenton — Fenton City Council failed to pass a motion on Monday to

approve a liquor license transfer for a 33-year-old Linden man wanting to open a restaurant on Owen Road at U.S. 23. The city's approval is required for the Michigan Liquor Control Commission to consider the request.

Rrok Dedivanaj, whose family

owns Mega Coney Island, told the city of his plans to open a Boston's Gourmet Pizza restaurant. He had plans of remodeling the building that Andrico's and then O'Malley's Galley once occupied.

Standard procedure requires the  
See **ALCOHOL** on 6

## Summary

►With a 3-3 vote, Fenton City Council failed to pass a motion, which would have granted approval for Rrok Dedivanaj to continue the process of transferring a liquor license to a restaurant he had hoped to open on Owen Road.

## Smart meters raising health and privacy concerns

►Commission to review deployment, safety of new meters

By William Axford  
axford@tctimes.com

Energy companies across the state are changing the way they monitor energy usage and some homeowners aren't pleased about it. Smart meters are replacing standard energy meters, using radio waves to transmit consumer energy use directly to energy companies. Potential health problems from radio waves and tracking personal information are the biggest issues consumers have with smart meters.

See **METERS** on 8

## Summary

►Energy companies in Michigan will be deploying smart meters to homes over the next year. The Michigan Public Service Commission will have a full report on smart meters by June 29.



TRI-COUNTY TIMES | SUBMITTED PHOTO

Smart meters use radio frequencies to transmit a consumer's energy use. Michigan energy companies said the smart meters are safe and customer information will not be shared with third parties.

## Fun, fitness, footwork



TRI-COUNTY TIMES | TIM JAGIELO

Sue Nitzschke, 53, of Grand Blanc, participates in the Zumba Gold class at Chassé Ballroom and Latin Dance Studio in Fenton Monday night. Zumba participants mirror the instructor's dance moves in the front of the class during vigorous, energetic songs, with short breaks in between.

## Cop hitches ride on sideboard to catch OWI suspect

►Foot chase twists officer's ankle

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

A passing motorist assisted an

Argentine Township police officer with apprehending a suspected drunk driver Sunday morning. Police Chief Daniel Allen said at 9:18 a.m. on Sunday, Jan. 15, one

See **COP** on 9

## Summary

►A Good Samaritan assisted an Argentine Township police officer with catching a drunk driver Sunday morning.

## ‘Sinking Fund’ millage might be on August ballot

►Holly district looking at more than \$21 million in repairs over 10 years

By Tim Jagielo  
tjagiello@tctimes.com

Holly — When Steve Lenar of Holly Area Schools (HAS) adds up all the things the district's buildings will

need over the next 10 years, it equals nearly \$22 million. “There's probably some additional items we could add to it also,” he said.

As assistant superintendent

of Administrative Services, Lenar is looking for ways to pay for these projects. Enter the “Sinking Fund.”

A sinking fund is basically a small millage that the board can vote on, and decide to ask the county clerk to put on the

See **MILLAGE** on 8



Holly High School



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TRI-COUNTY TIMES | SUBMITTED PHOTO

It's been a light winter so far, but MDOT is reminding residents living along major roads to be careful as they plow snow.

## Don't push snow into road

►As a matter of safety, MDOT issues reminder

Just as the tri-county area is beginning to receive a small amount of snowfall, the Michigan Department of Transportation (MDOT) reminds everyone to refrain from pushing snow out into the streets. Piling or depositing snow that obstructs vision is a violation of Michigan's Vehicle Code.

Although it's been a light winter so far, MDOT is reminding residents living along major roads to be careful as they plow snow.

Two main concerns are when residents and businesses pile snow at the ends of driveways along the highway shoulder, and when snow is pushed across the road, leaving snow or slush on the road surface.

The Michigan Vehicle Code prohibits "the obstruction of safety vision by removal or deposit of snow, ice, or slush." This includes the end of driveways, where banked snow can reduce visibility for vehicles trying to enter the roadway.

"When the snow banks get higher than your average car, it makes it very difficult for motorists to see other vehicles," said State Transportation Director Kirk Steudle. "Our crews work to keep the shoulders clear for motorist safety and we need residents and business owners to do the same."

Leaving a trail of snow on the pavement while plowing across the road also can cause problems. The snow can become

### Summary

►Residents and businesses are reminded to refrain from plowing or shoveling snow into streets. Piling or depositing snow that obstructs vision is a violation of Michigan's Vehicle Code.

packed and create ridges on the road, or, as temperatures change, the area can become icy.

"Careless plowing creates an added hazard to unsuspecting motorists and to road maintenance personnel," Steudle said.

It also is important to remember that local ordinances may require residents and businesses to keep sidewalks clear of snow. This is important for pedestrians and those waiting for the bus.

"Winter, can be a difficult time to get around for those on foot, so please take the extra effort to clear your sidewalks and help everyone stay mobile and safe," Steudle said.

## Fast facts:

- **Piling snow** at the ends of driveways along highway shoulders and pushing snow across roads can create hazardous conditions.
- **Piling or depositing** snow that obstructs vision is a violation of Michigan's Vehicle Code.
- **Keeping sidewalks** clear is important to help people walk safely and catch the bus.

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### 2 Loosen stuck snapshots



To pull apart stuck together photos, set your hair dryer on low and blow snapshots from six inches away. The heat loosens the adhesive in three minutes so you can gently pull them apart.

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## Be proactive to protect your account

# Passwords

►Get creative and change regularly to deter hackers

By Tim Jagielo

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If your password for any online account is "password1," you have the most common password on the Internet, and you might want to change it now. Go ahead, we'll wait.

Recently, zappos.com, an online shoe merchandiser was attacked, and up to 24 million customers' information was leaked. According to a TIME.com article, the customers' addresses and passwords were stolen, but not credit card information.

According to a 2009 post on itickr.com, the average Internet user has 25 online accounts, but only about seven passwords, with an average of eight characters on each password.

According to acunetix.com, "america," "123456789," and "iloveyou" are very common passwords. They received hundreds of them after hotmail accounts were hacked in 2009, revealing what some hotmail users' passwords are.

Passwords pop up in headlines whenever a major online store is hacked, but how important are they, and what can you do to keep information secure?

"They're certainly important," said Phil

Erlenbeck, Data Security Analyst for Information Technology Services (ITS) at the University of Michigan-Flint. Part of his job is changing passwords on UM-Flint's network every 90 days.

He said certain accounts are important to protect for different reasons. Protecting a bank account keeps financial information safe; protecting social networking accounts keeps your reputation safe.

Instead of changing a simple password often, Erlenbeck changes a complicated password less frequently.

### Summary

►Experts suggest using different passphrases for many different accounts, which are long enough to be difficult to figure out, but easy enough to not need to be written down.

change, but doesn't need to be written down.

Erlenbeck's own personal passwords are around 20 characters long. Part of the reason is that he uses "passphrases," instead. He said simple passwords have evolved from

See **PASSWORD** on 6



## What's in a name?

►Traditional or unique, names say much about a person

By Sally Rummel

news@tctimes.com; 810-629-8282

If movie-goers knew that John Wayne's real name was Marion Morrison or that Whoopi Goldberg's name at birth was really Caryn

### Summary

►Whether you like your birth name, your parents likely named you with high hopes that you'd live up to a unique name, or that your name would honor a family member.

Elaine Johnson, would either one of them ever have had a real shot at stardom?

While famous people often change their names from the one they were born with, most people come to terms with the name

they were given by their parents or hope to change it someday, either by marriage or through a legal procedure (see sidebar on jump page).

See **NAME** on 9

“There are no ‘unusual’ names any more because unusual names are ordinary. Many times, the spelling of the names are unique. You know these kids will never be able to buy a pen or pencil in the store with their name spelled correctly.”

Terry Tibbitts, First-grade teacher

**HELLO MY NAME IS**

Reginald

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Cal Thomas

Nationally  
syndicated

columnist

**It's complicated!**

A longtime conservative friend sent me an e-mail after reading something positive I had written about Newt Gingrich: "Whoever votes (for) or supports Newt for president is out of their mind."

It's not the first time I've been called "crazy."

Here, in part, is how I responded to my friend: What is the standard for selecting a president and who decides? Franklin Roosevelt cheated on Eleanor with Lucy Mercer and perhaps others, yet he helped to win World War II and led us out of the Great Depression.

In 1964, Lyndon Johnson used a questionable encounter between U.S. and North Vietnamese vessels in the Gulf of Tonkin to ram a resolution through Congress that sucked us deeper into the Vietnam War, which needlessly killed more than 58,000 Americans. Johnson had one wife, but allegedly had a roving eye.

Bill Clinton kept the tabloids, talk radio and mainstream media busy with his marital transgressions. His apologists said sex was a private matter between him and his family and had no bearing on his ability to do his job.

And now we have Barack Obama, who is the husband of one wife and seems to love her and their two daughters. But conservatives don't like his policies.

As America grows more secular, less religious and less married, appeals to "morality" will increasingly fall on deaf ears. Charles Murray wrote about this "new American divide" in last Saturday's Wall Street Journal.

Voters on one side of the divide — the "traditionalists" — are conflicted. They remind me of the film "It's Complicated" in which Meryl Streep has an affair with her remarried ex-husband (Alec Baldwin), while entertaining the amorous intentions of her architect (Steve Martin).

Social conservatives seem similarly conflicted in the Romney vs. Gingrich vs. Santorum contest. Two of the candidates have had just one wife and they are religious. And then there's Newt.

Conservative voters are being forced to make a pragmatic choice between their "traditional values" and who can best defeat Barack Obama. If Gingrich's convincing victory in the South Carolina primary is any indication, they appear to be making that choice.

**I'M OUTRAGED!**

**OBAMA** killed the Keystone Pipeline deal with Canada. Our country desperately needs energy security, jobs and federal capital. The pipeline would have helped those immediately. The environmental reason is a ruse. Obama's progressive backers want our economy to collapse so they can take over. It's worked so far.

**I REMEMBER BEING** at the meeting when they rolled out, 'Fenton, be closer' and thinking there must be a punch line somewhere. Glad I am not the only one in Fenton that is disgusted with the DDA. Much cheaper, to let us in the community come up with something better!

**LET ME GET** this straight? The unions and mismanagement that brought GM to its knees, and almost the country, now thinks we should bow down to them and thank them for saving our country? Did they think this up on their own? I can't bring myself to buy union products!

**FYI — THERE IS** not a right turn lane on the southwest corner of Grange Hall and N. Holly roads. If there were enough room, they'd paint the lanes for it. I won't squeeze over and risk getting sideswiped on either side. PS - honking won't make me move.

**ANY BIRD THAT** swoops down on my dog will be shot.

Hot  
lines

Submit at: [www.tctimes.com](http://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.

**FOR THOSE MARINES**, 30 days without pay and one grade reduction is appropriate for 'conduct unbecoming.' What were they thinking having that video going?

**WE SPEND MORE** money than any other country on education, and our children rank 17th in the world. Please think carefully about this millage. The last one was hard on taxpayers, and I really think we need to pay it off before we move forward and spend more money.

**OF THE MANY** consignment shops I've encountered, I have had the most wonderful experience at one here in Fenton. The selection is well rounded and fair priced, the store is organized very well, and the owner is great, very honest and very friendly. This is a place that I truly enjoy giving my business to. Thank you to the owner of the shop for providing us with a good quality store to consign and shop at right here in town.

**NEVER IN MY** life have I ever heard anything as ridiculous as spending our tax money on decorating the town with sculptures. Meanwhile, people in this very town are starving and struggling to feed and clothe their children. You have people who are starving, freezing, and in desperate need of help.

**I HAVE ALWAYS** recycled religiously, but this year I am going to buy less plastic to begin with. It's one way to reduce our

energy consumption. Making plastic and recycling it uses a lot of petroleum. I buy the laundry detergent, milk and eggs in cardboard cartons now, and use the reusable grocery bags. Help the earth and get onboard.

**HELP, MICHIGAN.** MY apologies to Gov. Snyder on my comment concerning your teleprompting skills in the Sunday Hot line. I did not realize until after your address that you used your own personal note. It has truly made me rethink your actions.

**GO, NEWT.** I really don't like you, but please help us get rid of Romney.

**AS AN INDEPENDENT** voter, I wonder about the Democrats who get such enjoyment over their Republican election campaign. At least they have a choice, where none is offered or any discussion on the Democrat side.

**LET'S KEEP BUYING** statues and signs while half of our country is struggling to live. Way to go.

**WHY DO WE** need expensive art sculptures? We need money to help our people who lost everything they own. I swear, are we all right in the mind? Let's start helping our victims.

**TO THE MAN** who needs help finding an inexpensive dress for his daughter, try shopping at a consignment or used clothing shop. The items are, for the most part, in great condition, they are fairly priced, and you can resell the item when you are done.

**WHY IS EVERYBODY** criticizing people who have worked and now are retired, and to give everything back? Bottom line is our politicians, both Democrat and Republican, are to blame on why our country is in the shape we're in. How about the pursuit of happiness? I'm in favor of getting all of these bums out.

**I JUST HEARD** the governor's agenda is to raise the registration fee by 60 percent and maybe take the gas tax off. If they did take the gas tax off, they would pass it on to the distributor who would pass it right back on to us. So, we would still be paying the gas tax regardless. When you ask those people on street talk 'Do you think you are taxed fairly,' I bet they would all say no.

**LAST YEAR, THE** Republican House passed a budget for 2011. The Democratic Senate has not passed a budget for 1,000 days — a record! The federal government has only a few Constitutional responsibilities, one is presenting a budget and working within that budget. Our Government is failing "We the People."

See **HOT LINE** throughout Times

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CLASS**

Compiled by Eric Trowt, intern

## Do you like your name...if not, what would you change it to?

## streettalk



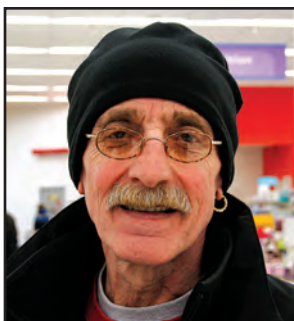
"I like my name because it's already been changed."

—Larry Gloomis  
Fenton



"I like my name. It's French and I was named after my aunt."

—Devota Null  
Fenton



"I wouldn't change it because my first name comes from the Bible and I'm a descendant of the famous Hatfield's."

—Aaron Hatfield, Flint



"I was named after a horse. My mother had a horse that almost died when she was a child but she nursed it back to health."

—Leah Roberts, Fenton



"I wouldn't change it; I come from a long line of Johns."

—John Roberts  
Fenton



"I was named after my aunt Jill but sadly I never got to know her. She passed before I was born."

—Jill Ingles  
Holly Township



## News briefs

### DPW WORKERS RECEIVE RAISE

The Linden City Council unanimously voted in favor of increasing the wages of Department of Public Works (DPW) employees. The operator of the water treatment facility will receive an 8 percent increase; the department head will receive a 5 percent increase; and another employee will receive a 5 percent increase. The council praised the city's DPW employees, stating employees have excelled in making the city clean and safe.

### POLICE CONTRACT ACCEPTED

The Linden City Council has accepted the proposed contract from the Linden Police Officers' Association. Linden police now have the same health benefits established in the city's employee handbook, bringing all city employees to the same benefit package.

### PRESCRIPTION DROP-OFF EVENT ON SATURDAY

The Genesee County Sheriff's Department is collecting unwanted and expired prescription and over the counter medications. The drop-off is taking place from 9 a.m. to 3 p.m. on Saturday, Jan. 28 at Abbey Park Senior Living, 3221 East Baldwin Rd., Grand Blanc. Thousands of Genesee County residents have medications in their homes that they no longer use. In addition, thousands of teenagers abuse prescription drugs every day for the first time. Approximately 70 percent of teens obtain the medication from family members. This drop-off service is free and no questions will be asked. During the event, there will be a presentation on the dangers of prescription drug abuse and blood pressure checks. Sheriff's paramedics will be also available to provide medical advice.

### NAMI GENESSEE COUNTY

NAMI Genesee County is offering "Family to Family," a series of 12 classes for family members and caregivers of adults with mental health issues. Classes begin Wednesday, Feb. 15 from 6:30 to 9:30 p.m. at the Flushing Early Childhood Center, 409 Chamberlain, Flushing. There is no cost to participants, but registration is required. Call (810) 232-6498 or (810) 735-4935 for details.

### NAMI GENESSEE COUNTY

NAMI Genesee County is a support group for persons with mental disorders, their relatives and friends. Meetings are 7 to 9 p.m. on the second and fourth Tuesdays. Location is the McLaren Community Medical Center, 1314 South Linden Rd., Flint. Enter through Radiology door. There is no charge for NAMI support meetings. Call (810) 232-6498 for details.

### CHURCH CELEBRATES 57 YEARS

Our Savior Evangelical Lutheran Church and School in Hartland is celebrating its 57th anniversary on Sunday, Jan. 29, at both the 8:30 and 11 a.m. Divine Services. Rev. Dr. Frank J. Pies, Sr. and seven charter member families – the Fieber, Grunwald, Kuhn,

Lehr, Morcom, Shimerly, and Teras families first organized the church on Jan. 31, 1955. To commemorate the anniversary; Rev. Dr. William Weinrich will be guest preacher at both services as well as lead an adult Bible study between services. Dr. Weinrich is a Professor of Early Church History and Patristic Studies at Concordia Theological Seminary in Fort Wayne, Indiana. He has twice held the position of Vice President of the Lutheran Church Missouri Synod and he recently served as Rector at the theological seminary of the Evangelical Lutheran Church of Latvia. Our Savior Evangelical Lutheran Church is a Missouri Synod (English District) congregation located at 13667 West Highland Rd. (M-59). For more information, call (248) 887-4300.

## Adopt-A-Pet earns top award

### ►U.S. Commerce Association honors achievement

By Sharon Stone

sstone@tctimes.com; 810-433-6786

The U.S. Commerce Association (USCA) selected Fenton Adopt-A-Pet for the "2011 Best of Fenton Award" in the category, Humane Societies.

The USCA "Best of Local Business" award program recognizes outstanding local businesses throughout the country. Each year, USCA identifies companies that they believe have achieved exceptional marketing success in their local community

and business category. These are local companies that enhance the positive image of small business through service to their customers and community.

USCA is a New York City based organization funded by local businesses operating in towns, large and small, across America. The purpose of USCA is to promote local business through public relations, marketing and advertising.

Jody Maddock, program director at Adopt-A-Pet, said the news was incredibly exciting. "We're very honored to be recognized like that," she said. "It came as a complete shock."



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JAA#2012C02\_301



**ALCOHOL****Continued from Front Page**

police chief to conduct an investigation on the applicant. During that investigation, Police Chief Rick Aro found that Dedivanaj had been arrested in Novi, but not prosecuted, in 2010 for a misdemeanor property violation.

Aro said Dedivanaj also had two contacts with the Fenton Police Department, once in 2006 and once in 2011. The 2006 incident involved damaged property and a fight. He was not prosecuted. In 2011, Dedivanaj was involved in a fight and he and the other individual were cited for disorderly intoxication. Neither pursued charges.

The police chief said these incidents alone do not disqualify Dedivanaj from licensing, however, he believes Dedivanaj's behavior is a serious concern. Because of Aro's concerns, he could not recommend approval.

Councilwoman Patricia Lockwood said although she had the utmost respect for Aro's opinion, she was in favor of approving the license transfer. She said Dedivanaj comes from an excellent family who runs a great restaurant. "This building has sat empty long enough,"

she said. "They have shown that they are reputable and can run an establishment."

Mayor Sue Osborn said she appreciated Lockwood's comments; however, she could not go against the police chief's recommendation.

Councilman Benjamin Smith said this restaurant would not be run by Dedivanaj's family, just Rrok Dedivanaj. "I'd be more inclined if he had a partner," said Smith. "I could not support this."

**"This building has sat empty long enough."**

**Patricia Lockwood**  
Fenton City councilwoman

Councilwoman Cheryl King said the council has always denied license transfers under similar circumstances. "We're not picking and choosing," she said.

Aro added, "This is nothing personal."

Dedivanaj told the Council his father owns Mega, however, he has been running it since 2002. He also said if his plans proceeded, he would be hiring more than 45 employees.

King, Smith and Osborn voted against the liquor license transfer while Lockwood, Councilmen Mike Piacentini and Brad Jacob voted in favor. Councilman Les Bland was absent. This matter could be discussed and voted on again at the next city council meeting if a council member chooses to revisit the request.

**Mark McCabe**

67th District Court

Ask the

**judge****GPS tracking devices and search warrants**

A few months ago, I wrote about a pending United States Supreme Court case (United States v Jones) involving the question of whether a search warrant was required before the police could attach a Global Positioning System (GPS) device to a drug suspect's car in order to track his movements.

This past Monday the Supreme Court answered the question and ruled in a unanimous decision that under the specific facts of that case a search warrant was required and upheld a panel of the United States Court of Appeals for the District of Columbia Circuit which had ruled that the defendant's criminal drug conviction was to be reversed.

At least one commentator has described this decision as arguably the biggest Fourth Amendment case in the computer age. This is a reference to the Fourth Amendment to the United States Constitution, which prohibits unreasonable searches and seizures.

The decision, although unanimous, had two main opinions, a majority opinion written by Justice Antonin Scalia and joined by four other justices and a minority opinion by Justice Samuel Alito joined by the three other justices.

The majority opinion said that the placement of the GPS amounted to a search while the minority opinion indicated it was a violation of the defendant's reasonable expectations of privacy.

Justice Sonia Sotomayer also wrote separately highlighting the privacy interests involved in such a case.

This is a decision limited to the specific facts of the case and special importance was given to the fact that the police tracked the defendant for 28 days with the GPS. It appears that for shorter periods of time further case law will need to be developed but anytime a GPS is used without a search warrant first being obtained there may be a challenge. It also underscores the possible issues involved with other tracking or locating devices such as in cell phones or automobiles.

**PASSWORD****Continued from Page 3**

one word to using a sentence as a base for your password (see sidebar).

"We don't want to use the same password everywhere," he said. A bank account should not have the same password as

your Facebook, or shopping account. Because lost passwords are often recovered at an e-mail address, that password for accessing your e-mail address should also be different than all others, as an intruder could discover one password, and then figure out the rest for your other accounts.

**"We don't want to use the same password everywhere."**

**Phil Erlenbeck**  
Data Security Analyst,  
UM-Flint

These Internet intruders will lock onto a weakness of a website and inject its own programming, which in Zappos case, released a lot of customer information.

Erlenbeck said the information could be sold to people to make purchases using a hacked account. The intruder could also spam everyone in your address book and any other address they have. If that happens, you might have some explaining to do to your friends and family, depending on what was sent from your account.

To manage your passwords, he suggests online tools like password-safe.com.

**Creating a STRONG PASSWORD**

**Length.** Make your passwords long with eight or more characters.

**Complexity.** Include letters, punctuation, symbols, and numbers. Use the entire keyboard, not just the letters and characters you use or see most often. The greater the variety of characters in your password, the better. However, password hacking software automatically checks for common letter-to-symbol conversions, such as changing "and" to "&" or "to" to "2."

**Variation.** To keep strong passwords effective, change them often. Set an automatic reminder for yourself to change your passwords on your email, banking, and credit card websites about every three months.

**Variety.** Don't use the same password for everything. Cyber criminals steal passwords on websites that have very little security, and then they use that same password and user name in more secure environments, such as banking websites.

**EXAMPLE:**

**Use a short sentence instead of just a word with numbers:**

Complex passwords are safer

**Remove the spaces in the sentence:**

Complexpasswordsafer

**Intentionally misspell words in the sentence:** ComplexpasswordsRsafer.

**Add length by adding numbers, and use numbers meaningful to you:**

ComplexpasswordsRsafer2011

(source:microsoft.com)

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## Police&Fire report

### EMPLOYEES' PURSES STOLEN

On Jan. 21, the Fenton police received a larceny complaint from a 31-year-old Flint woman and a 41-year-old Mt. Morris woman. The women said that their purses were stolen from the Mt. Morris woman's vehicle, while it was parked overnight in their employer's parking lot on Trealtout Drive. The suspect(s) broke the window of the vehicle to steal the purses. Police are working with the company to see if the suspects are visible on the security camera video.

### COMPANY DEFRAUDED

On Jan. 23, Fenton police received a call from a 54-year-old South Lyon man who said his company on North Fenway Drive in Fenton had been defrauded of about \$8,000. The man said an unknown man purchased 576 (1,000-count) cases of plastic bags used by grocery stores. The unknown man paid for the purchase with a money order, which turned out to be fake. A credit application that the man filled out listed a business, which did not exist. A sister company of the business in Warren had a similar incident. The case remains under investigation.

### LINDEN MAN ARRESTED

A 36-year-old Linden man was arrested for operating a vehicle while under the influence of drugs after he crashed his 2008 Chevy Impala into the backend of a 2005 Buick LeSabre on Jan. 21. Lt. Jason Slater said the two vehicles were at the intersection of West Shiawassee Avenue and LeRoy Street. A witness to the crash detained the at-fault driver until police arrived. Neither the at-fault driver nor the three occupants of the other vehicle were injured. The at-fault driver appeared to be unbalanced on his feet, but registered .000 on the preliminary breath test. Prescription medication was recovered from his car and he admitted to taking some medication prior to the crash. He was transported to the hospital for a blood draw and lodged at the police station until sober. Police are awaiting the blood test results from state police to determine if they will seek an arrest warrant from the prosecutor's office.

## Calendar of events

### VFW spaghetti dinner on Jan. 30

The V.F.W. Post 3243 in Fenton is hosting a Spaghetti Dinner from 4 to 7 p.m. on Monday, Jan. 30. Dinner is \$6 for adults and \$4 for kids under 10. Dinner includes spaghetti, salad, bread and desserts. The VFW hall is located at 1148 North LeRoy Street.

### 'Misdirected' set for Friday at Buckham Gallery

Deliberate Monkeyworks and True Patriot Productions present, "Misdirected," at 7:30 p.m. on Friday, Jan. 27 at Buckham Gallery. Misdirected was filmed on location in Flint. It was written and directed by Bob Gerics. Socializing begins at 7 p.m. and talk back follows at 8:30 p.m. Misdirected, is the story of an actor who needs a lot of direction, especially in his personal life. As he gets into tougher and tougher situations, his director always comes to the rescue...or maybe not. Gerics originally wrote the play, which was produced by Flint City Theatre at the Good Beans Café last year. The movie features local actors Jesse Glenn, Dan Gerics, Jon Kelley, Ashley Peterfi, Jessica Back, Megan Donahue, and Henri Watkins. Buckham Gallery is located at 134½ West Second St., Flint. Admission is \$5.



TRI-COUNTY TIMES | SHARON STONE

The Fenton City Council recognized the efforts of several first responders on Monday after the men were presented with letters of commendation and departmental awards for their part in saving a Fenton man's life in February 2011. Shown here (from left) are STAT EMS employees Charles Bowen, Adam Luman and Chris Samon, Fenton firefighter Matt Hadfield, Fenton police officer Roger Ellis and Lt. Nick Will of the Fenton Fire Department. Not present are Fenton firefighters Josh Sturgis and Mike Johnson.

## Life-saving efforts recognized

►Fenton man likely alive today because of first responders' actions

By Sharon Stone

sstone@tctimes.com; 810-433-6786

**Fenton** — Fenton City Council recognized six men Monday for their part in saving a man's life on Feb. 21, 2011.

Fenton Fire Chief Robert Cairnduff said on that February evening when the 911 emergency call came in, the area was struggling with a snowstorm. Fenton's dispatch center alerted police, fire and STAT ambulance that a 50-year-old man at a home on West Rockwell was not breathing.

Police officer Roger Ellis was first on scene. He initiated cardio pulmonary resuscitation (CPR) on the man. The man was in cardiac arrest, was not breathing and had no pulse. Soon after, first responders with the fire department and STAT ambulance arrived.

Police Chief Rick Aro said had it not been for the emergency aid given by Ellis and the Fenton Fire Department, the patient may not have survived. Aro was honored to present Ellis with the Departmental Life Saving Award.

Cairnduff said his personnel was on site within five minutes and performed CPR on the patient. The man's pulse and breathing returned as a result of their

care. STAT ambulance transported the man to Genesys Health Park in Grand Blanc Township and he returned home after several weeks.

The fire chief said all of the responders involved that day utilized their training and provided professional and quality care to a resident of Fenton.

Cairnduff presented Lt. Nick Will and firefighters Josh Sturgis, Matt Hadfield and Mike Johnson with the "CPR Save Pin."

## HOT LINE CONTINUED

**WELL, I DO** remember when I was just a little tyke, and my family used fluorescent lights in our kitchen. Even then, we were told that if they broke, it could mean we would have problems with the mercury in them. You are right to be concerned about them.

■■■■  
**HUH? VOTERS CONTROL** who gets into government? How can we blame ourselves when we can vote until the cows come home, and still possibly not receive the kind of service we expect? Apathy? Well, after a while, some people get tired of hoping, and stay home.

■■■■  
**ITEACH AN** upper-level science course of which I have a college degree. Many students return saying how easy this course is in college because of my class. If I went into industry, I could make much more money, but if I did who would give students this opportunity?

■■■■  
**THE PEOPLE OF** individual states elect representatives and senators by a majority to speak to the president on their behalf. All of the politicians' actions are bound by the Constitution. The president has no authority to bypass congress to pass his agenda against the will and wants of the people.

■■■■  
**CONGRATULATIONS TO LINDEN** Varsity Poms. Competition was strong in Chicago at the UDA competitions and they came home with third place in Hip Hop, narrowly missing first by 2 points. Great job. Your hard work and teamwork has paid off.

■■■■  
**FENTON SCHOOLS WANTS** \$9.4 million more over 12 years? Why did we spend \$1 million on the FIS parking lot before moving fifth- and sixth-grade out? Why did we upgrade the pool and stadium before repairing/replacing boilers, buses and roofs? Where is the fiscal responsibility and accountability?

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## METERS

Continued from Front Page

Due to the amount of concerns raised over the new meters, multiple municipalities in Oakland County, including Sterling Heights, Royal Oak and Southfield, have passed resolutions regarding smart meters.

Opposition to smart meters has prompted the Michigan Public Service Commission (MPSC) to start an investigation, tracking the use and effects of smart meters. Energy companies have until March 26 to submit any potential health risks, methods of deployment and whether customers can opt out of having a smart meter.

"After all of the information is submitted, the commission staff has been

directed to prepare a report by June 29 on the development of smart meters," said MPSC spokesperson Judy Palnau. "We're talking about everything from where they plan to be deployed to how much money companies plan to save."

DTE Energy spokesperson Scott Simons said the new meters transmit for about 100 seconds a day, much less than the amount of radio waves emitted by cell phones.

"The new advanced meters use very low-power radio frequency waves to transmit your electricity usage to DTE Energy," Simons said. "The radio frequency waves used in advanced metering are also emitted from cell phones, televisions, baby monitors and wireless laptop computers."

Simons holds that smart meters comply with Federal Communications Commission (FCC) standards and are regularly tested for potential health threats.

Currently, DTE Energy has installed 650,000 smart meters within Oakland County. Simons said DTE Energy cus-

tomers do not have the option of opting out of having smart meters installed.

Consumer's Energy will begin to install smart meters in west Michigan this summer and deployment will continue in the state until 2019, said spokesperson Roger Morgenstern. Consumer's Energy hasn't yet decided whether customers will be able to opt out of having a smart meter, but the company should have a decision before August. Morgenstern said the information transmitted from smart meters shouldn't be a concern from homeowners.

"We feel the data transmitted will be very secure. We're adding an extra level of encryption to the data," Morgenstern said. "The customer data will not be shared with third parties."

Michigan residents have until April 16 to file a comment with the MPSC on smart meters (check sidebar for details). The scheduled June 29 report will include recommendations as to how the MPSC should approach smart meters, after sufficient data is collected from energy companies and residents.

"The radio frequency waves used in advanced metering are also emitted from cell phones, televisions..."

**Scott Simons**  
DTE Energy spokesperson



## What is a smart meter?

Smart meters are new energy meters that use radio waves to transmit energy consumption from a household or business to an energy company. Various energy companies say smart meters improve billing accuracies and can reduce energy usage.

To voice opinions and concerns on smart meters, contact MPSC at Executive Secretary, Michigan Public Service Commission, P.O. Box 30221, Lansing MI 48909. Comments can be emailed to [mpscdockets@michigan.gov](mailto:mpscdockets@michigan.gov). All comments and concerns should reference Case No. U-17000.

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## MILLAGE

Continued from Front Page

next ballot. In this case, the school district has until May 29 to place the question on the ballot

### Summary

►Holly Area Schools is considering a sinking fund to pay for necessary repairs to school buildings, which may be added to the August 2012 ballot.

for the August 2012 election.

If the board decides to ask for 1 mill, it would cost the average household \$52 per year, and bring in \$7.5 million for the district over the next

10 years. Lenar said state law only allows 5 mills to be put before voters every 20 years.

Lenar said that during the next 10 years, buildings will continue to age, and require improvements.

"Mechanically, many of the things in our buildings will start needing replacement," he said.

Lenar does not expect the sinking fund, should it pass, to cover the breadth of possible improvements buildings will need over the next 10 years. Rather, it would give HAS funds to replace the next most important things, such as a roof, or boilers. "I don't see any way around a ballot question with a sinking fund," said Superintendent Kent Barnes. The district has already crunched the numbers, laid people off and closed Sherman Middle School to save money.

"Mechanically, many of the things in our buildings will start needing replacement."

**Steve Lenar**  
Assistant  
superintendent  
of Administrative  
Services, Holly Area  
Schools

The board will next direct the ballot question to be drafted, and address questions and concerns until it is placed on the August ballot.



## NAME

Continued from Page 3

Patrik Welty, of Fenton, answers to a rather traditional name given to him by his mother. But the unique spelling without a "c" does sometimes cause confusion, especially when clients who work with his company, Legacy Realty Professionals, try to e-mail him using the common spelling "Patrick." "I can really appreciate how much time my wife belabored over naming our own kids," said Welty, who has six children with his wife, Laura. "But I really like my own unique name."

Even simple names can involve confusion, however. Steven James, of Linden, has an easy name to say and spell, but people have a difficult time remembering which is his first or last name.

"Basically, I've got two first names," said James. "When I was in school and my name was called in alphabetical order, teachers always thought James was my first name, not my last. My brother, Kevin, doesn't have the same problems with his name because his first name is not easily confused with his last name."

Today, many parents choose baby names to make a statement, "branding" their child with what they hope will be a positive name to carry throughout his or her lifetime.

While some studies show that people are "stereotyped" by their name and either live up to the expectation of that name or don't rise above it, other studies say that the name is less important to one's success in life, once people get to know the character of that person as an individual. It may, however, have a bearing on first impressions in professional settings when resumes decide which job candidate gets called for an interview, and which gets put on "the other pile."

Other families name a child to honor a beloved family member. Dan and Tessa Stickel, of Fenton, couldn't decide what to name their first daughter when she was born two years ago. "We basically picked her first and middle names out of a baby book," said Tessa.

When they had their second daughter nine months ago, they decided to honor Dan's grandmother's maiden name, Rennie, which became their newborn's first name. "It just felt right," said Tessa. "Both names fit each of our daughters. I can't imagine them with any other names."

Terry Tibbitts, a first grade teacher at Hyatt Elementary School in Linden, has noticed that it has become harder and harder to tell if a name belongs to a boy or a girl. "One year I have a girl, Caden, and then the next year I have a boy, Caden. Last year, I had a boy and a girl each named Avery."

She has also noticed a return to names from her grandmother's era, like Lydia, Katherine, Emma and Gracie. "I also have lots of 'K' names in my classroom - Kelsi, Krysta, Kylie, Kaitlin, Katherine,"

## Real names of famous faces

Reginald Kenneth Dwight = **Elton John**  
Paul Hewson = **Bono**  
Mark Vincent = **Vin Diesel**  
David Robert Jones = **David Bowie**  
Caryn Elaine Johnson = **Whoopi Goldberg**  
Nathan Birnbaum = **George Burns**  
Archibald Leach = **Cary Grant**  
Eleanor Gow = **Elle MacPherson**  
Samuel Langhorne Clemens = **Mark Twain**  
Tara Patrick = **Carmen Electra**  
McKinley Morganfield = **Muddy Waters**  
Farrokh Bulsara = **Freddie Mercury**  
Frances Gumm = **Judy Garland**  
Robert Allen Zimmerman = **Bob Dylan**  
Demetria Gene Guynes = **Demi Moore**  
Marion Morrison = **John Wayne**  
Allen Konigsberg = **Woody Allen**  
Georgios Panayiotou = **George Michael**  
Jay Scott Greenspan = **Jason Alexander**

said Tibbitts. "Plus a Lea, Trinity and an Abbey."

Several boys in her class sport names from 40 years ago, including Alex, Tony, Simon, and Jack. "There are also a couple with Biblical names like Luke and Jacob," added Tibbitts.

"The rest of the names seem unique to this generation - Blake, Bryson, Caden, Colin, Ethan, Evan, and Griffin. I also have a Dominic."

"There are no 'unusual' names any more because unusual names are ordinary," said Tibbitts. "Many times, the spelling of the names is unique. You know these kids will never be able to buy a pen or pencil in the store with their name spelled correctly."

If you want to find out how many people in the U.S. have your own name, you can visit the website HowManyOfMe.com. For instance, there is only one

Barack Obama, although 1,564 people have the first name Barack and 115 have the last name Obama.

While we're at it, there are 84 people in the U.S. with the same name as Michigan Gov. Rick Snyder. Using the Times' editorial staff as an example, there are 454 people named Sharon Stone, including one famous actress, eight people named William Axford, only one person named Tim Jagielo and only one with publisher Craig Rockman's name.

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## COP

Continued from Front Page

of his officers spotted a white van traveling east on Silver Lake Road. The van was swerving and weaving in the road.

The officer initiated a traffic stop. Through the actions of the 44-year-old driver, his speech and performance during field sobriety tests, the officer suspected that the driver was intoxicated. When the officer told the driver he was under arrest, the driver begged the officer to let him go and then proceeded to flee on foot.

The officer pursued the suspect on foot and in the process, twisted his ankle. Unable to run quickly enough to catch the suspect, the officer summoned a passing

Hummer for assistance. The driver of the Hummer offered and allowed the officer to stand on the running board as they drove in the direction of the suspect. Allen said the driver of the Hummer drove slowly, yet just enough for the officer to gain ground on the fleeing suspect.

The officer stepped off the running board and pursued the suspect into the backyard of a home in the 16000 block of Knobhill Drive, later identified as the man's home. The officer followed the suspect through an opened rear patio door and ordered the man to exit the home, at which time he placed him under arrest.

The man was lodged at the Genesee County Jail, pending arraignment on operating a vehicle while intoxicated.

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# MONEY MATTERS

**Times**  
Featured Section



## WHAT'S NEW IN BANKING FOR 2012

### ► Banking goes mobile

By Sally Rummel

news@tctimes.com; 810-629-8282

Not only can you pick a restaurant, chat with your spouse and get directions to the airport on your cell phone — now you can also do your banking from the keypad of your phone.

What is mobile banking? Referred to as M-banking or SMS banking, this new technology allows the customer to perform banking actions on his or her cell phone or other mobile device.

The amount of banking you are able to do on your cell phone varies depending on the banking institution you use. Some banks offer only the option of text alerts, which

are messages sent to your cell phone that alert you to activity on your account such as deposits, withdrawals, and ATM or credit card use.

Other mobile banking programs allow the user to log into his or her account from a cell phone, and then use the phone to make payments, check balances, transfer money between accounts, notify the bank of a lost or stolen credit card, stop payment on a check, receive a new PIN, or view a monthly statement, among other transactions. This type of banking is meant to be more convenient for the consumer than having to physically go into a bank, log on from their home computer, or make a phone call.

See **BANKING** on 13

### Summary

► Mobile banking is a new service in the banking industry, allowing customers to use their cell phone for a variety of banking transactions and alerts.



## How to save money in 2012

### Set goals for successful saving

By Sally Rummel

news@tctimes.com; 810-629-8282

You may want to add another New Year's Resolution to your list of self-improvements you plan to make this year. Saving more money in 2012 will be one way you can arm yourself and your family for the unexpected: a job loss, an emergency car repair, a broken furnace or a leaky roof. It can also be a way of saving for the future, either for a short-term goal like an

See **SAVE MONEY** on 12

# MONEY MATTERS

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What will  
happen to  
price of

# gold in 2012?

By Sally Rummel  
news@tctimes.com

You can't eat it. You can't fill your gas tank with it. It doesn't keep you warm at night, but gold remains "the gold standard" of global commodities — especially as world-wide confidence in the value of other currencies continues to melt.

"Historically, gold has always been what gold is," said Michelle Curtis, owner of Tri-City Trading Post in Fenton. "Gold is still gold."

It has been that way through much of history. The price of gold has become a global power all its own. Treasure hunters have sought the rare yellow metal since the dawn of civilization, according to reports from The Christian Science Monitor. In 3600 BC, gold was first smelted by the Egyptians, who believed it was the flesh of the gods. The Greek poet Pindar called gold "a child of Zeus," adding "neither moth nor rust devourer it, but the mind of man is devoured by this supreme possession."

Empires have risen and fallen on tides of gold. Driven by the promise and passion of gold, Spanish conquistadors razed the civilizations of the Aztecs and the Incas, who believed gold came from the sun. Tempted by gold's promise, explorers embarked on some of the most epic and dangerous wild-goose chases in recorded history.

Gold prices have climbed steeply since the turn of the millennium, following two decades of gradual decline after gold's last peak in 1980. Gold's worth has increased fivefold in the past decade and more than tripled since 2005. Prices have soared as high as \$1,900 per ounce last summer, bolstered by private investment and central banks, which began stockpiling gold last year after two decades of selling it off.

## What will happen to gold prices in 2012?

"We're at a loss in trying to answer that question," said Chip Beltinck, owner of Sawyer Jewelers. "It's an economic issue, and it's a question you could ask a stockbroker. It's been going on for about four years, but nothing will be as it was 3½ years ago. When we first got into it, gold was trading for about \$325 an ounce. Last summer it was almost \$1,900 an ounce, then fell to \$1,650 in the fall. A \$200 swing is quite a lot."

Once it topped out at \$1,900 for a second time, the price dropped dramatically, according to Curtis from the Tri-City Trading Post. "There are no 'magic gold trees,'" quipped Curtis. "The gold craze hit when prices soared to \$700-800. We have to be close to the end of it."

"It's like playing the lottery," admits Lindsay Kendall, manager of Solid Gold Jewelers in Fenton. "We're still busy buying and selling gold, but we're beginning to see a lot of silver coins, too." Solid Gold owner Dan Williams follows kitco.com to get the daily market for precious metals, including the highs and lows and the price changes.

One thing about gold is certain: gold prices thrive in the time of uncertainty.

A long steady rise in price — from the 9/11 terrorist attacks through the current recession — brought the price of gold to more than \$1,900 last summer. The global value of the dollar, Euro, and yen has been weakened by a massive housing crash, Greek debt, and a nuclear catastrophe, respectively. When currencies falter, buyers turn to gold as a hedge against inflation.

Because the U.S. economy as a whole is still weak and there are still concerns about the Euro debt prices, many analysts

"It's like playing the lottery."

Lindsay Kendall  
Solid Gold Jewelers

see gold prices dropping further, as investors buy dollars as a haven from risk. Others predict that gold prices will rise to as high as \$2,000 an ounce in the second half of the year.

The owner of Michigan Coin Gallery in Fenton, who asked to remain anonymous for security reasons, believes that there will be a major sell-off in the gold and silver market this year. "The multi-millionaires in this country aren't going to want to hold it if the prices drop drastically. Silver could drop to \$20 an ounce and gold to

\$1,200 an ounce, depending on what the Euro does. If the Euro fails, the U.S. dollar will strengthen and gold prices will plummet. It's the super-rich in our country who decide what will be the 'next big thing.'"

On the other hand, he believes that if something bad happens globally, such as a major natural disaster or economic catastrophe, gold and silver will skyrocket in demand. "Gold and silver price are directly related to what's going on in the U.S. and around the world," he said.

"We have no control over gold prices. We just 'ride the wave,'" said Beltinck.

## 10 random facts about GOLD

- 1. The term "gold"** is from the Proto-Indo-European base \*ghel / \*ghol meaning "yellow," "green," or possibly "bright."
- 2. Gold is so rare** that the world pours more steel in an hour than it has poured gold since the beginning of recorded history.
- 3. Gold has been** discovered on every continent on earth.
- 4. Gold melts at** 1064.43° Centigrade. It can conduct both heat and electricity and it never rusts.
- 5. Due to its high** value, most gold discovered throughout history is still in circulation. However, it is thought that 80 percent of the world's gold is still in the ground.
- 6. Seventy-five percent** of all gold in circulation has been extracted since 1910.
- 7. A medical study** in France during the early 20th century suggests that gold is an effective treatment for rheumatoid arthritis.
- 8. Gold is so pliable** that it can be made into sewing thread. An ounce of gold can be stretched over 50 miles.
- 9. Gold is edible.** Some Asian countries put gold in fruit, jelly snacks, coffee, and tea. Since at least the 1500s, Europeans have been putting gold leaf in bottles of liquor, such as Danziger Goldwasser and Goldschlager. Some Native American tribes believed consuming gold could allow humans to levitate.
- 10. One cubic foot** of gold weighs half a ton. The world's largest gold bar weighs 440 lbs.

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# Look for savings in your budget

By Sally Rummel • news@tctimes.com; 810-629-8282

Experts suggest that you keep track of where your dollars are flowing for at least 30 days. Last year, the average U.S. family spent slightly more than \$48,000, according to the Bureau of Labor Statistics. Of the largest categories, about one-third went to housing, 15 percent to transportation and 12 percent to food.

Here are a few places you can begin to trim some of your living costs, to help you build that emergency fund or nest egg, according to SmartMoney.com.

• **Hang up your phone.** One easy place to start hunting for savings is your phone service. Many people have more than one landline, plus a cell phone, maybe a fax line, too. If you can rely solely on a cell phone, you may be able to save about \$800 per year.

• **Trim your TV habits.** If you don't make use of most channels, look for a smaller cable package. It's also possible to negotiate prices, particularly in markets with stiff competition.

• **Trim your utilities.** There are countless ways to save on utilities. According to Energy Star, a programmable thermostat can save a homeowner up to \$180 on utility bills each year. Even if your new thermostat costs \$100 — and there are many available for much less than that — you can make back that investment and save \$80 the first year.

• **Find savings in food.** Use coupons when



TRI-COUNTY TIMES | SUBMITTED PHOTO

For those who watch few television channels, selecting a smaller cable package could lower one's monthly bill.

**“From a financial perspective, increasing your savings of cash reserves for an emergency should be your ‘No. 1’ financial goal this year.”**

**Dennis Leyder**  
The State Bank senior vice president

dining out, or take advantage of specials that make eating out affordable. Buy generic and store brand products, which often cost 30 percent less than name brand items. If you spend the household average of \$5,760 each year on premium brands, switching to store brands on only half of your items could save you \$864 annually.

• **Substitute tap water for pop.** If you normally spend \$1.50 a day on soda, dropping that expense can shed \$550 per year from your budget, as well as help trim your waistline.

• **Revisit your insurance.** Comparison shop your insurance rates, even if your current company offered you a great deal a few years ago. The company that offered the best rates five years ago may not be the best choice today. The difference between the highest and lowest quotes for car insurance amounts to \$750 annually — and that difference can increase if you earn a discount by keeping all of your insurance policies with one company.

**Now that you have all these extra savings in hand, where do you sock it away?**

Fenton's Flagstar Bank branch manager Trisia Gotham advises people to look for savings vehicles that pay more than the low interest typically found on a savings account. Flagstar Bank is now offering a 1.15-percent APY savings or money market account, guaranteed for four months, then offering a competitive rate. For people who want to put their money into a certificate of deposit, Flagstar Bank offers a 13-month CD at a .95 interest rate.

People who want access to their funds for a short-term goal might consider a Holiday and Vacation Club account at Flagstar. “It's a great way for people to save for something specific,” said Gotham. “Holiday Club account holders will receive their check in the mail at the end of October, while Vacation Club checks will be sent at the end of March. There are no fees or minimum deposit amounts.”

To earn interest on funds in the short-term, while receiving dividends, investors may want to look at short-term bonds in the corporate or government sector.

If you're planning to save for 10 years or more, stocks and mutual funds are an option, depending on your tolerance for risk.

**Times**  
Featured Section

**SAVE MONEY**

Continued from Page 10

upcoming vacation or a longer-term goal of your child's college education or your own retirement.

**Goal #1** **“From a financial perspective, in-**

creasing your savings of cash reserves for an emergency should be your ‘No. 1’ financial goal this year,” said Dennis Leyder, senior vice president of The State Bank in Fenton. “In looking at people's financial plans, we see that no one has nearly enough saved. You should have a minimum of six months worth of wages put away for emergency savings, maybe more in this economy.”

**Goal #2** **Since it is income tax season and you**

have all your tax documents out anyway, use this opportunity to look at your own financial picture — your assets, liabilities and net worth. “Look at your cash flow,” suggests Leyder. “Are you spending more money than you're really making?”

**Goal #3** **Look closely at your deductions, if you're always getting**

back a large chunk of money from Uncle Sam at tax time. “Why use Uncle Sam as a savings account, when there are so many more beneficial ways to save money all year?” said Leyder. He suggests money market accounts, CDs and savings accounts for a place to “hold cash” where it is protected through FDIC coverage. “I don't see interest rates going up this year,” he added. “However, keeping money where you can easily access it in an emergency should be a priority in your financial planning.”

**Goal #4** **For a greater re-**

turn than most savings accounts, CDs or money market accounts earn right now, Leyder suggests you look at short-term bond funds, either government or corporate. “Most have a duration of less than two years,” said Leyder. “You'll have to take some risk, but these bonds can earn between 2 and 4 percent.”

**Goal #5** **If you're think-**

ing about long-term savings, you might want to look at U.S. global stocks, which pay dividends year after year and have a history of earning between 2½ and 6 percent interest. Most portfolios have between 25 and 30 companies in them. “We're buying cash flow,” said Leyder. “These are the ‘steady Eddie’ U.S. companies that do business worldwide, like Coke and Pepsi.”

**Goal #6** **Look at refinanc-**

ing your mortgage. Rates are at historic lows right now.

**Goal #7** **Call your credit card companies and ask them to lower**

your interest rates. “You can get your rate lowered, but you'll have to let them know you're willing to take your business elsewhere,” said Leyder.

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By Sally Rummel • news@tctimes.com; 810-629-8282



## Is this your best option for getting out of debt?

### Summary

► If you are behind in meeting your financial obligations, you may want to talk with an attorney about how a bankruptcy would affect your situation.

With job loss, mounting medical bills or other unexpected life situations, a person can find him or herself in a position of not being able to meet all of their financial obligations.

If you are considering bankruptcy, there are things you should know before you make that decision. Bankruptcy may help you if your total debt, not including car or house loan, is more than you could pay in five years, according to the American Bankruptcy Institute. It could also help if your wages have been garnished or your bank account has been attached.

Bankruptcy could also help you if two or more of the following apply to your situation:

- **Most of your debts** are credit card bills or medical bills.
- **Collection agencies** are calling you at home and/or at work.
- **Your payments** are more than 30 days behind on more than one bill.
- **There are** lawsuits pending against you.
- **You have** high medical bills not covered by insurance.
- **You owe** income taxes that you are currently unable to pay.
- **You have** few assets and little or no savings.
- **You have** had property repossessed, such as a vehicle.



## There are two different types of bankruptcy proceedings: Chapter 7 and Chapter 13.

### Chapter 7 Bankruptcy

A Chapter 7 bankruptcy is typically filed by people who have little or no income left after paying their basic monthly living expenses (rent, utilities, car payment, food, furniture payments, etc.).

In a Chapter 7 bankruptcy, most unsecured debts are wiped out and the person does not have to repay them due to the bankruptcy discharge. Unsecured items are those that are not secured by any collateral — credit cards, medical bills, utility bills, repossessed cars, etc. In other words, if a person owes a bill for something and they don't pay the bill — can the company come and take something they own? If not, the debt is most likely unsecured.

If the company can come and repossess physical items from the person if they don't pay the bill (like a mortgage, car, furniture, etc.) then the debt is normally "secure." Secured debts can be handed back to the debt company, or have a reaffirmation agreement created that allows you to keep the item and continue making payments. Sometimes the secured debt can also be renegotiated if it is no longer worth what is owed on the item. In a chapter 7 bankruptcy, you will make this decision on the Statement of Intention on the bankruptcy forms and then the court must approve the decisions.

In addition, if someone has taken a personal loan but listed items they own to secure the collateral — this debt could also be a secure loan. Normally overdraft protection accounts and personal lines of credit extended without security are considered unsecured debts.

### Chapter 13 Bankruptcy

A Chapter 13 bankruptcy is a debt repayment plan. A person must be employed to be granted a Chapter 13 bankruptcy so they can make regular payments to the Bankruptcy Court. The payments they make to the court are then distributed among the creditors.

Today, a bankruptcy filer can be forced into a Chapter 13 bankruptcy if the court determines they have too much disposable income on the bankruptcy means test when you try to file Chapter 7. If you can pay at least 25 percent of your debts, you will most likely have to file a chapter 13 instead of a chapter 7 bankruptcy, according to the American Bankruptcy Institute.

If you are approved for a Chapter 13, you will make payments up to five years to the bankruptcy court, but won't necessarily have to pay all of your debts off. The court may negotiate to allow you to pay a portion of your debts, and after the Chapter 13 plan is paid off, remaining debts would be discharged.

Chapter 13 bankruptcy is popular among consumers who are facing foreclosure currently, as missed mortgage payments and legal fees can be written into the payment plan in order to stop the foreclosure proceedings.

## BANKING

Continued from Page 10

Dort Federal Credit Union, with a branch in Fenton, is one example of a financial institution that has initiated mobile banking with great success. "We have offered free mobile banking services since 2010," said Jenny Ludwigsen, director of marketing for DFCU. Approximately 8 percent of our customers use these services on a regular basis. They cover a broad spectrum of ages, from their 20's through baby boomers."

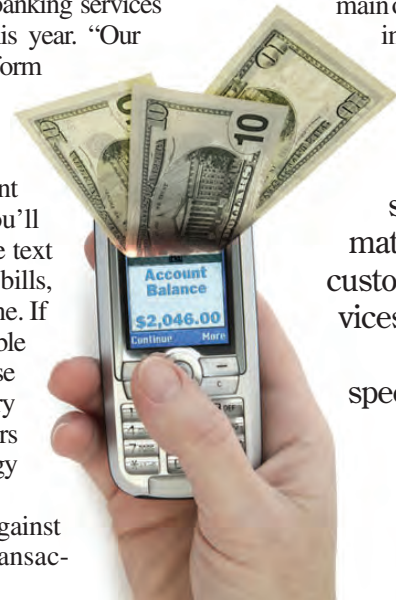
The State Bank, headquartered in Fenton, will begin to offer mobile banking services after the first quarter of this year. "Our customers will be able to perform a variety of banking business on their cell phones," said Stacey Webb, vice president/retail development for The State Bank. "You'll be able to send and receive text alerts, transfer funds, pay bills, etc., all from your cell phone. If you have a phone that is able to text, you'll be able to use mobile services. We are very excited to offer our customers this new banking technology this year."

Most experts advise against performing any large transac-

**Times**  
Featured Section

tions over mobile banking. Though you are logging on to a secure server at the bank through your cell phone, you need to do your part to protect your information. It's important to log in and log out every time you use your phone for mobile banking. "You want to keep your log-in information as private as possible," said Ludwigsen. "If your phone has a lock mechanism that requires a password to access the phone, use it for security purposes."

To see if your bank or credit union offers mobile banking services, contact their main office or website for more information.



"We have offered free mobile banking services since 2010. Approximately 8 percent of our customers use these services on a regular basis.

They cover a broad spectrum of ages, from their 20's through baby boomers."

**Jenny Ludwigsen**  
Dort Federal Credit Union  
director of marketing

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# Tax breaks



“The issues that expired in 2011 will probably be reinstated for 2012, but we won’t know until the end of the year. That will make tax planning difficult for 2012 until some of these issues are resolved.”

**Joyce King, CPA**

## A year of uncertainty ahead for taxpayers

By Sally Rummel

news@tctimes.com; 810-629-8282

As a whole, 2012 will be a year of uncertainty for taxpayers, according to Joyce King, CPA, of Fenton. More than 50 expiring business and individual tax breaks were left “hanging in the balance” by Congress, which could choose to extend them and make the breaks retroactive to the start of this year. That way, they will be in effect before taxpayers have to fill out their federal returns for this tax year in early 2013.

“There weren’t many changes in tax laws in 2011 from 2010,” said King. “The tax credits that expired in 2011 will probably be reinstated for 2012, but we won’t know until the end of the year. That will make tax planning difficult for 2012 until some of these issues are resolved.”

### Several of the issues on hold until the end of 2012 include:

- **Income tax deductions** for teachers. Many K-12 teachers use their own money to buy supplies and equipment for their classrooms. Unless Congress acts, they will no longer be able to deduct up to \$250 a year for those expenses.

- **Above-the-line** deductions for qualified educational expenses, including tuition. For tax year 2011, taxpayers are allowed to deduct qualified tuition and related expenses paid on behalf of anyone in their household to a college or university. The deduction is available regardless of whether one chooses to itemize.

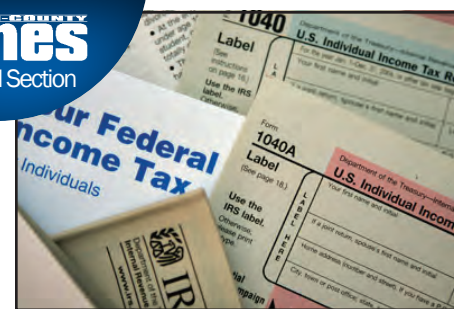
The deduction is worth up to \$4,000 for someone whose adjusted gross income doesn’t exceed \$65,000 if single (\$130,000 if married filing jointly). Those making between \$60,000 and \$80,000 (\$130,000 to \$160,000 if married), however, may only claim up to \$2,000. Tax year 2012 may be a different story.

- **Treatment of premiums** for mortgage insurance deductions. In addition to deducting the interest they pay on their mortgage, taxpayers whose adjusted gross income does not exceed \$110,000 have been allowed to treat the premiums they pay for mortgage insurance as deductible interest too. However, that may not be an option for 2012.

- **Larger Alternative Minimum Tax (AMT)** exemption amounts. To protect more than 20 million middle class households from having to pay the AMT, Congress typically passes an AMT “patch” every year. The AMT was intended primarily for high-income taxpayers. But in recent years, it has threatened to engulf the less affluent because the income thresholds determining who must pay the tax were never adjusted for inflation.

The patch increases the amount of income tax filers may exempt from consideration when calculating whether they need to pay the AMT. Without the AMT patch, tax filers would only be able to exempt \$33,750 in income if single or \$45,000 if married filing jointly, according to CCH, a tax information publisher. That is considerably less than the \$48,450 that single filers and \$74,450 joint filers may claim on their 2011 returns.

- **Expanded mass transit** break. For three years, workers whose employers subsidized their



### Summary

► This year could be a year of uncertainty for taxpayers, because more than 50 business and individual tax credits are still “up in the air” unless they are re-instated by Congress.

commuting costs were entitled to receive the same amount of money whether they took mass transit or drove to work and paid for parking. The parity in the benefits, which are tax-free to workers, meant mass transit commuters got more than they had in previous years. Since Congress let the mass transit expansion ex-

pire, those who take mass transit may only receive up to \$125 a month tax-free, whereas those who drive to work can receive \$240 a month.

Glen Mitchell, owner of the Tax Center in Holly, sees a positive situation in a slight tax reduction in Social Security. “There will be less taken out of your paycheck for at least the first two months of this year, because the Bush tax credits were extended through February,” said Mitchell. “Now everyone hopes that it will be extended through the year.”

The news won’t be good for people who will be paying taxes in the future

on capital gains. Capital gain income from assets held longer than one year are generally taxed at a special long-term capital gains rate from zero to 15 percent, depending on your tax bracket. Starting in 2013, the tax rate on long-term gains will be 20 percent (or 10 percent if a taxpayer is in the 15 percent tax bracket).

Things will be changing for taxpayers in Michigan, according to Mitchell, and not for the better. People will be getting a lower Homestead Property Tax Credit, and those owning property with a taxable valuation of over \$138,000 won’t get any credit at all. People with a household income of over \$50,000 won’t receive any Homestead credit.

Disappearing in 2012 will be several non-refundable credits to public libraries, public colleges, community foundations, etc.

“Pension taxes for Michigan residents are still up in the air this year,” said Mitchell.

On the lighter side, the Michigan tax return will be much shorter “because they’ve taken away so many deductions,” said Mitchell, who doesn’t think many taxpayers will appreciate these changes.

### Need tax information from prior years?

Sometimes taxpayers need a copy of an old tax return, but can’t find or don’t have their own records. There are three easy and convenient options for getting tax return transcripts and tax account transcripts from the IRS: on the web, by phone or by mail.

- You can order transcripts online or by phone for the current tax year as well as the past three tax years. Earlier tax years must be requested with Form 4506T-EZ, Short Form Request for Individual Tax Return Transcript.

- A tax return transcript shows most line items from your tax return as it was originally filed, including any accompanying forms and schedules. It does not reflect any changes made after the return was filed.

- A tax account transcript shows any later adjustments either you or the IRS made after the tax return was filed. This transcript shows basic data, including marital status, type of return filed, adjusted gross income and taxable income.

- To request either transcript online, go to [www.irs.gov](http://www.irs.gov) and look for their online tool called Order a Transcript. To order by phone, call 800-908-9946 and follow the prompts in the recorded message. The IRS does not charge a fee for transcripts.
- To request a 1040, 1040A or 1040EZ tax return transcript through the mail, complete IRS Form 4506T-EZ. Businesses, partnerships and individuals who need transcript information from other forms or need a tax account transcript must use the Form 4506T.

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# Lady Eagles fall in final seconds to first-place Lapeer West, 35-33

By David Troppens

dtroppens@tctimes.com; 810-433-6789

The Linden varsity girls basketball team had a chance to post a big upset against Metro League co-leaders Lapeer West on Monday.

However, two last-minute turnovers cost them as West snuck out with a 35-33 home victory.

The Eagles (5-6) tied the contest at 33-all with a converted free throw with about a minute left. During West's next possession, the Eagles forced a steal, but eventually turned the ball over themselves on a 10-second call after that steal.

West then scored with 17 seconds left, taking a 35-33 lead. The Eagles then had a pass to the top of the key when the player the ball was passed to tripped and fell, resulting in a turnover. West travelled and turned the ball over again, but this time with just one second left. The Eagles were unable to score during that final second.

"We had our chances," Linden coach Ben Varner said. "I still don't know what happened

(on that last turnover). We have it on tape. The West girl and her were going for the ball, she fell down and it rolled across half-court (for a violation)."

Linden had what Varner considers one of its best offensive quarters in the first period, scoring 16 points.

That allowed the Eagles to go into the second quarter with a 16-10 lead. However, the Eagles scored just 17 points the rest of the game. And while the defense was strong enough to win most games, the

lack of offense killed Linden.

"We missed some wide open layups," Varner said. "They were pressing, we broke it and flat out missed wide open layups. I can count at least three of them. Plus, we were 3-for-9 at the line, and that hurts."

"The kids are playing awesome defense. They are buying into what we want them to do defensively. Our last three games we've held the teams to under 40 points each, and we've only won one of the games. So obviously we need to score some more points."

"But we are getting better. There's no doubt about that."

Linden hosts Brandon Friday night.

## SPORTS TRIVIA

**Q** Why did Wichita University lose to Drake on Jan. 26, 1952, in men's college basketball?

**A** A fan threw his coat over the Drake basket with eight seconds remaining, trying to keep Drake from scoring. When a shot failed to score, the officials awarded the hoop.



Linden's Jordan Sargent

## Times sports

WEDNESDAY, JANUARY 25, 2012

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# Linden improving, but loses to Panthers

By David Troppens

dtroppens@tctimes.com; 810-433-6789

**Linden** — The Linden varsity boys basketball team is improving.

And that improvement almost resulted in an upset victory Monday night.

The Eagles gave Lapeer West all the Panthers wanted, but the Eagles fell short, losing a 63-58 home verdict against the Panthers.

The loss dropped Linden to 4-7 overall, but considering the Eagles lost to West by a 73-49 margin earlier this year, it showed that this team is getting better.

"I think we are passing the ball better on offense and talking more on defense," Linden junior Shaye Brown said. "So we are better as a group. We have better team play, and it's helping us."

The Eagles proved right from the start that they were contenders in this contest, scoring the game's first nine points. That run ended with a fastbreak layup from Dillon Nash with 5:43 left in the opening quarter.

West was able to go on a 10-4 run after that, capped by a Cullen Turczyn three-pointer, but the Eagles were able to hold a 17-14 lead entering the second quarter.

The game remained tight. Neither team ever led by more than single-digits. West was able to take the lead in the second quarter though. West earned five-point

leads twice in the second quarter — the second time coming on a Mark Cox layup with under one minute left in the half. However, Kevin Baker capped the half with a breaking layup and a foul. He completed the three-point play, and the Eagles trailed just 27-25 entering the half.

The Eagles took the advantage during the first portion of the third quarter. Trailing 29-27, the Eagles scored the game's next six points. The run was capped by a Baker assist on a Travis Hull layin. The Eagles led 33-29 with 4:42 left in the quarter. However, the Eagles turned the ball over four straight possessions to end the third quarter, helping West take a 44-40 lead into the final period.

Linden got as close as 45-43 in the fourth quarter after a Brown three-pointer with 7:16 left, but Turczyn responded with a three-pointer, raising the lead back to 48-43. Linden never got back to within a one-possession lead again, hurting themselves with six fourth-quarter turnovers.

Brown kept the Eagles close in the second half, scoring all 14 of his points in the final 16 minutes. Kevin Baker led the Eagles with 15 points, and scored six points during Linden's first quarter. Nash had 11 points and seven rebounds, while Hull had eight points. Turczyn led all scorers with 21 points.



TRI-COUNTY TIMES | DAVID TROPPENS

Linden's Shaye Brown attempts a shot in the Eagles' 63-58 loss to Lapeer West on Monday.

"We are getting better," Hopkins said. "Are we there yet? No, we aren't there yet. But from the start of the year until now — we are a whole lot better than we were 10 games ago. And we are getting better. That's the nice thing. The kids

are working hard."

"We are getting better," Brown said. "We went on a four-game win streak, and then we had Holly and West and those games were pretty close. It stinks we lost, but we are getting back on track."

## Holly wrestlers capture Varner Invitational title

By David Troppens

dtroppens@tctimes.com

**Holly** — Don Pluta is thrilled.

He expected last week to be a grinder. And while it was, his Holly varsity wrestling team came out of it, about as strong as Pluta wanted.

The Bronchos completed a 7-0 week by winning their own Varner Invitational Saturday.

"We had a great tournament," Pluta said. "We wrestled really well."

"We had a really good week. We had Lapeer West on Wednesday and had Bullock Creek this weekend. Carman-Ainsworth was a nice test as well. So getting out of the week 7-0, things are progressing as we planned at the moment."

The Bronchos (17-4) posted their biggest win against Bullock Creek, the ninth-ranked team in Division 3. The Bronchos dominated the squad, beating them 54-18. Meanwhile, the Bronchos also beat Mattawan 64-14, Romeo 59-10, Carman-Ainsworth 64-12 and a unified Oxford 'B' team 63-11. Essentially, the Bron-

See **HOLLY** on 16

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TRI-COUNTY TIMES | SUBMITTED PHOTO

Fenton's Adam Ransom prepares for one of his events during the Genesee County Swimming and Diving Championships at Fenton High School. He took first in the 200 freestyle and the 100 freestyle.

## Fenton makes history at county swim meet

►Tigers' Ransom, Bronchos' DeHaven each earn two event championships at competition

By David Troppens

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The Fenton varsity boys swim team knew it was improving.

But the Tigers found out just how much the squad has improved at the Genesee County Swimming and Diving Championships held at Fenton High School Friday and Saturday.

The Tigers took second place for the first time ever, easily surpassing Metro-foe Brandon's third-place point total of 232 points, by scoring 370 points themselves. Holly took sixth, scoring 194 points. Grand Blanc's depth was too great to overcome, as the Bobcats won the title with 522 points, despite winning just one event.

"From a team performance, we have never taken second so this is our highest finish ever," Fenton coach Brad Jones said. "That was our goal going into the meet. We not only wanted to beat the other Metro teams, but we wanted to close the gap between Grand Blanc and the rest of the field. I think we did that. They still won because their depth is hard to match, but they only won one event, and that was nice."

The two tri-county area squads earned four county championships, each having one swimmer win two individual events. Fenton's Adam Ransom won the 200 freestyle (1:54.72) and the 100 freestyle (51.32) to earn the Tigers' two firsts. Meanwhile, Holly's Aaron DeHaven won

the 100 butterfly (57.42) and the 100 backstroke (57.83).

Ransom's 100 freestyle time is less than a second off the state-qualifying time.

"My goals for this meet were to swim hard and post some competitive times," Ransom said. "Going into the second day, I was seeded first, so I knew I needed to push myself a little harder in order to secure that spot for my team."

The Tigers were particularly effective in the sprint events. They took first, second and fourth place in the 200 freestyle. Brant Cassidy took second in that event (1:58.79), while Mike Banner placed fourth (2:01.09).

"That's the first time that's happened," said Jones about the team earning three of the top four spots in the event. "We made a choice to go heavy in the sprints."

Others leaving the meet with top-five individual performances were Banner, second in the 500 freestyle (5:25.26); Taylor Thorpe, third in diving (349.75); Rob Brownlee, fourth in diving (269.05); David Congdon, fifth in the 100 backstroke (1:06.59); and Anthony Miceli, fifth in the 100 breaststroke (1:09.89).

The Tigers had all three of their relays finish in the top three as well. The 200 freestyle relay team of Ransom, Aaron Summers, Zahne Macklin and Josh Bryant took second (1:35.55), under one second

See **COUNTY** on 17

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TRI-COUNTY TIMES | DAVID TROPPENS

Holly's Andrew Scott (left) attempts to turn over an opponent in a recent match. Scott had a 5-0 record with three pinfall wins at the Varner Invitational.

## HOLLY

Continued from Page 15

chos proved why they are the sixth-ranked team in Division 2.

"Nobody scored more than 18 points on us at the tournament, and West scored 21 points on Wednesday night because we were winning the close matches. We're doing a better job of, even if we lose a match, not getting pinned."

Holly isn't losing many individual matches, though. Eight wrestlers finished Saturday with perfect 5-0 marks. Mason Cleaver (125) and Anthony Gonzales (135) finished the day with five pinfall wins in their matches. Meanwhile, Shawn Scott (189) and Kyle Pepper (140) each went 5-0 with four pinfall wins. Scott's only non-pinfall win was by technical fall. Zack Jones (130), Andrew Scott

(152/160) and Joel Schermann (215) each went 5-0 with three pinfall wins. Tyler Gibson was 5-0 with two pinfall wins.

Trevor Hatfield (103), Blake Cuthbert (171) and Lance Millis (285) each went 4-1 at the tourney.

"We've been stressing you need to wrestle six minutes if we want to be a top-notch team," Pluta said. "We've been working hard on that."

"I always talk about the second-tier kids, needing to make strides. They are starting to make strides and are getting better. They may not win all the time, but they are wrestling better. They will be huge for us in the future."

Holly faces Brandon and Swartz Creek at Swartz Creek in Metro action on Wednesday.

"Brandon is still tied with us for first place, so it's a big match," Pluta said.



## Fenton girls ski wins two meets

By David Troppens

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The Fenton varsity girls ski team started its season by double-dipping for two victories at Mt. Holly.

The girls defeated Grand Blanc 32-42, and then defeated Flushing 21-65.

Against Flushing, the Tigers (2-0) had the top three performers in both events. Lauren Rhoads won the slalom (1:04.99) and the giant slalom (46.70), while Marina Nimmo took second in the slalom (1:12.11) and third in the giant slalom (47.49). McKenna Valley took second in the giant slalom (47.20), while Tori Hallwood placed third in the slalom (1:13.15).

Grand Blanc, expected to be one of Fenton's toughest opponents on the mountain, couldn't defeat the Tigers either. Rhoads won the slalom (1:04.46) and took second in the giant slalom (46.70). Nimmo was second in the slalom (1:08.51), while Valley was third in the giant slalom (47.20).

### Holly/Oxford 26, Flushing 49

The Holly/Oxford co-op swept all of the top three spots in the giant slalom, earning the win. Rachel Harrington (47.19) won the event, while Iida Mantyla placed second (49.62), and Jessie Feliz place third (50.42).

In the slalom, Harrington won with a time of 1:10.42, while Felix placed second (1:14.04).

### Boys skiing Holly/Oxford 20, Flushing 71

The Holly/Oxford co-op swept the top three spots in both events, earning the easy win.

Greg Schultz won the slalom (1:03.06) and placed second in the giant slalom (45.67), while Lars Joergens-Koka placed first in the giant slalom (45.40) and second in the slalom (1:03.98).

### Fenton 22, Flushing 52

The Tigers' Julian Weinberg placed first in the slalom (1:00.86), while Seth Thompson won the giant slalom (45.88). Weinberg took second in the giant slalom (46.57), while Max Weinberg placed second in the slalom (1:01.19).

### Grand Blanc 28, Fenton 49

Max Weinberg placed third in the slalom (1:02.09), while Seth Thompson placed third in the giant slalom (45.88).

# LF wrestling earns third at meet

By Al Zipsie

dtroppens@tctimes.com; 810-433-6789

**Ortonville** — Lake Fenton's varsity wrestling team took third place at Brandon's 10-squad team dual Saturday.

The Blue Devils finished 4-1, only losing to Avondale 36-30 during pool play.

The Blue Devils came back, earning four straight wins against Ogemaw Heights 40-36, Lahser 72-9, Flat Rock 41-33 and St. Mary's 49-30. By beating St. Mary's, the Blue Devils placed third in the event.

Lake Fenton had four wrestlers go unbeaten in five matches. Those wrestlers were Kalan Harbin (103), Jared Corcoran (112), Todd Melick (119) and John Barry (130). Going 4-1 were Cody Sanders (140), Nathan Resko (160), Chase Hull (189) and Mike Connelly (285).

The Blue Devils placed third without James Demember, D.J. Melton, Ray Denham and Tyler Sanders, who are all out with injury.

In the dual with Ogemaw Heights, the score was deadlocked at 36-all going into the final match. Resko won a 17-5 major decision, giving Lake Fenton the win.

In the finale, Lake Fenton was clinging to a 37-30 lead, Lucas Allen (215) clinched the win with a fall in 44 seconds.

Connelly recorded a pinfall in 15 seconds as Lake Fenton took third place with a 49-30 victory.

"My job was to win and take pressure off our 285 pounder (Connelly)," said Allen, who had three wins on the day. "It didn't matter because Mike (Connelly) has been wrestling well and won with a pin anyway."

"Overall, as a team, we had a good day, despite being short-handed. Different guys step up for us."

Melick earned pinfall wins in 11, 41 and 48 seconds. Harbin had two pins in under 30 seconds.

### Linden at Tecumseh Invitational

The Eagles (15-14) sent their 'B' team to the tourney and finished 1-4 on the day. They defeated Marshall, but lost to Lincoln, Swan Valley, Brighton's 'B' team and Plymouth.

"We voided several weights and had a lot of 'B' wrestlers in the lineup," Linden coach Todd Skinner said. "The bright side was that from 171 to heavyweight we only lost one match all day and that was Jeffrey Fisher, who lost to a state-ranked opponent, 1-0."

Earning undefeated with 5-0 records were Tyler Satkowiak and Cliff Coleman. Chase Gifford went 4-0, while Matt Smith, Ruben Bailey and Dylan Musall each won their



TRI-COUNTY TIMES | DAVID TROPPENS

Lake Fenton's Mike Connelly (left) competes against a recent foe. Connelly recorded a 15-second pinfall win at the Brandon Team Duals Saturday.

only match. Fisher went 4-1.

### Fenton hosts Fenton Invitational

The Tigers defeated Midland Dow and Troy, but lost to South Lyon, Farmington and Warren Lincoln, resulting in a 2-3 day.

Carl Coster (285) earned a 5-0 record with five pinfall wins. Preston Wetzel (152) also went 5-0, with four pinfall wins.

Norman Golden (103), Chase Roney (130) and Jack Anderson (160/171) won four matches each.

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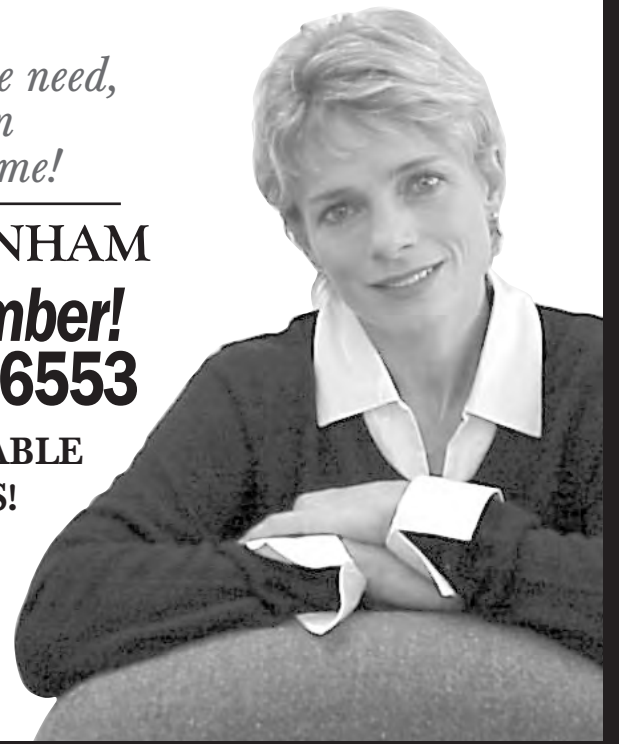
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## COUNTY

Continued from Page 16

above the state-qualifying time. The 400 freestyle relay team of Ransom, Brant Cassidy, Congdon and Austin Andreski (3:31.74) placed third, while the 200 medley relay team of Congdon, Macklin, Alex Chase and Aaron Summers placed third (1:50.92).

"My secondary goal was to qualify my relays for states," Ransom said. "We were less than a second away in the 400 relay, which was disappointing, but it just means that we are closer for the next time."

DeHaven's 100 butterfly time of 57.42 seconds is a little more than a second above the state-qualifying time, while his 100 backstroke time of 57.83 seconds is inside one second of qualifying. He won both events.

"My main goal was to attain a championship, which was suspected to be in the 100 backstroke," DeHaven said. "I decid-

ed to be entered in the backstroke because I felt that would be my strong suit, and best chance to win. Also, a few weeks before the county meet, I discovered that my time in the 100 yard butterfly was dropping, and decided to have this as my second individual event, without any intentions of obtaining a championship in the race. I couldn't be any happier (with my performance in the butterfly). Although in the prelims I had a bad swim, which ended up making me extremely nervous for the finals.

"The backstroke, on the other hand, I am not too thrilled with mainly because it was not my best time. I feel I should always be able to improve my swimming, but I got a first place, so can't complain. All in all, I'm pleased with my performance."

Holly's other performer to earn individual top-five efforts as Garrett Pina-gel. He took fourth in the 200 individual medley (2:12.31) and in the 100 freestyle (52.18).





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**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.

**Manufactured Homes 17**

**26X70 DOUBLEWIDE** with four season sunroom on canal, recently updated, 3 bedroom, 2 bath, Holly. 248-328-9991.

**FREE RENT** until March 1, 2012. **\$348** moves you in! 3 bedroom, 2 bath homes with appliances, including washer/dryer. Hartland Schools. Call Sun Homes at Cider Mill Crossings. 888-903-3314. Offer expires 1-31-12. Located off US/23 and Clyde Rd. Fenton, MI.

**Real Estate For Rent 21**

**\$99 FIRST MONTH'S RENT!** Holly Hills beautiful homes available from \$800 a month. No rent until 2-1-12. February's rent \$99. Call today to ask us how you can rent it now. 888-701-2307.

**BE CLOSER** to nature at Hickory Meadows Apartments. Fenton countryside! 2/2, water/trash, laundry hookups, \$695. **No smoking/pets!** 727-289-8114.

**IMMACULATE CONDO**, 2 bedrooms, 2 baths. \$750 per month plus utilities. Section 8 welcome. \$1,600 moves you in. 810-938-2100.

**LET US relocate your home** to beautiful Holly Hills. We will pay up to \$8,500 to move your home. \$299 a month rent for the first year! Call today! 888-701-2307.

**SHORT TERM LEASE** available, 6-9 months or possible sale. Will reduce rent for maintenance upkeep. 4 bedrooms, 3 1/2 baths. Country setting. Call Ron, 314-707-7740.

**Office/Retail 22**

**BEST RATE** in town! Lake Winds Plaza, Fenton! Perfect office/retail environment! 2,200 sq. ft. space available and 2 units totaling 2,400 sq. ft. which can be split. Great parking, no NNN, brokers protected. Call 248-884-8167.

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

**Rooms/Apartments For Rent 23**

**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 Treatout Dr. • Fenton

**2 BEDROOM** apartment, very clean. \$540 per month. No pets. 810-659-3927, 810-230-0333.

**FENTON LAKE** near - one month FREE! 1 and 2 bedroom, semi-furnished, nice, no pets. \$375 up. 810-629-8694, 810-964-3472, 810-735-6887.

**FREE RENT** until March 1, 2012. **\$348** moves you in! 3 bedroom, 2 bath homes with appliances, including washer/dryer. Hartland Schools. Call Sun Homes at Cider Mill Crossings. 888-703-6652. Offer expires 1-31-12. Located off US/23 and Clyde Rd. Fenton, MI.

**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.

**TOWNHOUSE MAPLE/VANSLYKE** off, 2 bedroom, complete appliances and garage. No pets. \$525 and up. 810-629-8694, 810-964-3472, 810-735-6887.

**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**

**Misc. For Sale 26**

**TRI-COUNTYTIMESPHOTOS** - Any staff photo published in the Tri-County Times can be purchased by calling 810-433-6797.

**Misc. Wanted 27**

**ALL SCRAP** metals picked up including appliances. We buy scrap cars/trucks, farm equipment/motor homes. 810-730-7514, 810-449-0045.

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

**Free Items 28**

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

**Sporting Goods 30**

check us out on **Market place at tctimes.com**

**Fenton Lakes Sportsmans Club**

check us out on **Market place at tctimes.com**

**PREMIER**

**Lost & Found 31****THINGS TO DO WHEN YOU HAVE LOST OR FOUND A PET.**

1. Place an ad in the Tri-County Times, 810-629-8194.
2. Call your local vets.
3. Register with Adopt-A-Pet, 810-629-0723.
4. Check out previous lost and found pets on the classified section of our website at **www.tctimes.com**

**Boats & Motors 40**

**1986 SUPRA COMP.** Call for price at Silver Spray Sports, 810-629-6370.

**Heavy Equipment 45**

**1997 USTC Tailgator 5000** AWD fork lift. Kubota Deisel powered. Great condition. 5,000 lb. capacity. No longer needed. \$5,500 or trade for nice truck or pontoon boat. 810-610-8598.

**Legal Notices 82**

**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: David A. McLeod and Kristine McLeod, Husband and Wife to Mortgage Electronic Registration Systems, Inc., as nominee for First NLC Financial Services, LLC, DBA The Lending Center its successors and assigns, Mortgagee, dated September 18, 2006 and recorded September 26, 2006 in Instrument # 2006R-021588 in Livingston County Records, Michigan Said mortgage was assigned to: CitiMortgage, Inc., by assignment dated August 9, 2007 and recorded August 20, 2007 in Instrument # 2007R-028404 on which mortgage there is claimed to be due at the date hereof the sum of Two Hundred Seventy-Eight Thousand One Hundred Forty-Eight Dollars and Sixty-Five Cents (\$278,148.65) including interest 5% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, Circuit Court of Livingston County at 10:00AM on February 22, 2012 Said premises are situated in Township of Hamburg, Livingston County, Michigan, and are described as: Lot 9, Ore Lake Shore County Club, as recorded in Liber 29, Page 45 and 46, of Plats Livingston County Records. Commonly known as 8375 Hamburg Road, Brighton MI 48116 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: 1/25/2012 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: 12-56288 Ad #1965801/25, 02/01, 02/08, 02/15/2012

**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: Jason T. Cain, a married man, and Jennifer D. Cain, a married woman his wife, joint tenancy with full rights of survivorship to Mortgage Electronic Registration Systems, Inc as nominee for Mortgage 1, Inc its successors and assigns, Mortgagee, dated June 8, 2005 and recorded July 21, 2005 in Instrument # 200507210071987 Genesee County Records, Michigan Said mortgage was assigned to: Federal National Mortgage Association, by assignment dated November 1, 2010 and recorded August 24, 2011 in Instrument # 201108240063465 on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Eighty-One Thousand One Hundred Six Dollars and Forty-Four Cents (\$181,106.44) 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 February 1, 2012 Said premises are situated in City of Goodrich, Genesee County, Michigan, and are described as: Unit 14, Creekside Village Condominium, according to the Master Deed recorded in Instrument No. 200405190056349, inclusive, as amended, Genesee County Records, and designated as Genesee County Condominium Subdivision Plan No. 345, together with rights in general common elements and limited common elements as set forth in the above Master Deed and as described in Act 59 of the Public Acts of 1978, as amended. Commonly known as 7479 Walnut Dr, Goodrich MI 48438 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: 1/04/2012 Fannie Mae ("Federal National Mortgage Association"), Assignee of Mortgagee Attorneys: Potestivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 11-52818 Ad #18634 01/04, 01/11, 01/18, 01/25/2012

**Legal Notices 82**

**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: Mark Baugher, A Single Man to ABN AMRO Mortgage Group, Inc., Mortgagee, dated June 5, 2003 and recorded July 17, 2003 in Liber 4032 Page 544 Livingston County Records, Michigan on which mortgage there is claimed to be due at the date hereof the sum of Seventy-Seven Thousand Seven Hundred Ninety-Four Dollars and Ninety-Six Cents (\$77,794.96) 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 Livingston County at 10:00AM on February 15, 2012 Said premises are situated in Township of Howell, Livingston County, Michigan, and are described as: Lot 5, Vista View, according to the plat thereof as Recorded in Plat Liber 9, Page 48, Livingston County Records. Also, the South 143.80 feet of the North 555.90 feet of the Northeast one-quarter of the Southeast one-quarter of Section 2, Town 3 North, Range 4 East, Howell Township, Livingston County, Michigan, lying West of the Vista View Subdivision and East of the Ann Arbor Railroad. Commonly known as 5435 Oak Grove, Howell MI 48843 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: 1/18/2012 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: 12-55834 Ad #1925401/18, 01/25, 02/01, 02/08/2012

**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 Charles C McAfee II and Amiee McAfee, regarding the property at 5354 Lennon Rd Swartz Creek, MI 48473. 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/msbda 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: January 25, 2012. 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: 12-56121 Ad #19660 01/25/2012

**Legal Notices 82**

**FORECLOSURE NOTICE** This firm is a debt collector attempting to collect a debt. Any information obtained will be used for this purpose. If you are in the Military, please contact our office at the number listed below. **MORTGAGE SALE** - Default has been made in the conditions of a certain mortgage made by: Lynette Bobb a/k/a Lynette Dawn Bobb a/k/a Lynette Bobb, a Single Woman to ABN AMRO Mortgage Group Inc., Mortgagee, dated May 29, 2003 and recorded June 4, 2003 in Instrument # 200306040077830 Genesee County Records, Michigan. Said mortgage was assigned to: MidFirst Bank, by assignment dated December 8, 2011 and recorded December 29, 2011 in Instrument # 201112290088127 on which mortgage there is claimed to be due at the date hereof the sum of Thirty-Eight Thousand One Hundred Fifty-Three Dollars and Fourteen Cents (\$38,153.14) 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 February 15, 2012. Said premises are situated in City of Flint, Genesee County, Michigan, and are described as: Lot 6, Block 62, Modern Housing Corporation No. 1, as recorded in Plat Liber 8, page 17, Genesee County Records. Commonly known as 1806 Joliet St, Flint MI 48504 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: 1/18/2012 MidFirst Bank Assignee of Mortgagee Attorneys: Potestivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 11-53916 Ad #19258 01/18, 01/25, 02/01, 02/08/2012

**The Tri-County Times Daily Edition****FEATURING**

- Breaking News Stories
- Classifieds
- Obituaries
- Feature Stories
- Social News

**www.tctimes.com**

**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: Jeffrey A. Hahn and Kelly Hahn, Husband and Wife to Mortgage Electronic Registration Systems, Inc., as nominee for Quicken Loans Inc its successors and assigns, Mortgagee, dated September 27, 2006 and recorded October 13, 2006 in Instrument # 200610130089598 Genesee County Records, Michigan Said mortgage was assigned through mesne assignments to: DLJ Mortgage Capital, Inc, by assignment dated June 15, 2011 and recorded July 6, 2011 in Instrument # 201107060055018 on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Forty-Three Thousand Two Hundred Forty-Five Dollars and Twenty-Two Cents (\$143,245.22) 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 February 15, 2012 Said premises are situated in City of Fenton, Genesee County, Michigan, and are described as: Lot 62, North Fenton Estates, as recorded in Plat Liber 35, Page 40 and 41 of Plats. Commonly known as 903 Briarwood L, Fenton MI 48430 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: 1/18/2012 DLJ Mortgage Capital, Inc, Assignee of Mortgagee Attorneys: Potestivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 11-54202 Ad #19255 01/18, 01/25, 02/01, 02/08/2012



WednesdaySudoku

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

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.

EBBIR

DOYNS

SAMOUF

REPERF



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

Answer here: IT'S THE

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



PAUL G. DONOHUE, M.D.

To your good health

DEAR DR. DONOHUE: What can you tell me about hypothyroidism? Does taking iodine help? I hear that taking thyroid hormone is a lifetime commitment. -- C.N.

ANSWER: Hypothyroidism is a thyroid gland that's putting out way too little thyroid hormone. All body processes slow. People become weak and are exhausted. They're cold when others are pleasantly warm. They gain weight without overeating. Their skin dries. The face becomes puffy. The heart beats slowly.

Worldwide, iodine deficiency is the main cause of a sluggish thyroid gland. It is not in North America. Here, the main cause is an attack on the gland by the immune system.

The appropriate treatment is supplying the hormone in pill form. It usually is a lifelong treatment, but it's not an onerous one. It's taking only one pill a day.

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.

RELEASED THIS WEEK

DVDs&Movies

REAL STEEL — A gritty, white-knuckle, action ride set in the near-future where the sport of boxing has gone high-tech,



Hugh Jackman stars as Charlie Kenton, a washed-up fighter who reluctantly teams up with his estranged son Max (Dakota Goyo) to build and train a championship contender. As the stakes in the brutal, no-holds-barred arena

are raised, Charlie and Max, against all odds, get one last shot at a comeback. Pg-13, 2 hr. 6 min.



50/50 — Joseph Gordon-Levitt and Seth Rogen star as best friends whose lives are changed by a cancer diagnosis. 50/50 is the story of a guy's transformative and sometimes funny journey to health, reminding us that friendship and love,

no matter what bizarre turns they take, are the greatest healers. R, 1 hr. 40 min.

Online tickets and showtimes  
**www.NCGmovies.com**  
NCG TRILLIUM CINEMAS  
SHOWTIMES: 810-695-5000  
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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KING FEATURES

Crossword Puzzle

ACROSS

- 1 "Les Miserables" author
- 5 Brooks or Blanc
- 8 Vintage video game
- 12 Crudites veggie
- 14 Elliptical
- 15 Working
- 16 Peru's capital
- 17 Tokyo's old name
- 18 Attacked suddenly
- 20 Emergency light
- 23 Denomination
- 24 Lairs
- 25 Secretly
- 28 Past
- 29 Egg-shaped
- 30 Mentalist
- 32 Busy
- 34 Conrad of "Diff'rent Strokes"
- 35 Ostentation
- 36 Property divider
- 37 Frolic
- 40 Turf
- 41 Hebrew month
- 42 Going there
- 47 Schnozz

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

- 48 Move to a new home
- 49 Examination
- 50 — volente
- 51 Recognized
- 9 Metamorphoses" writer
- 10 Appellation
- 11 Pleased
- 13 Relinquish
- 19 Rue the run
- 20 Rx over
- 21 Toy block brand
- 22 Soon, in verse
- 23 Unseen problems
- 25 Absolute ruler
- 26 Campus area
- 27 Advanced math, for short
- 29 Midwestern
- state
- 31 Chemical suffix
- 33 Writing pad
- 34 Adorn
- 36 Popular cream-filled cake
- 37 Kindly bloke
- 38 Lotion additive
- 39 Tousle
- 40 Normandy battle town
- 43 Born
- 44 Pale
- 45 Dined on
- 46 Evergreen variety

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

\$18,000,000

If each resident in the Fenton, Linden and Holly area spent just \$50 more per month locally, it would pump \$18 million into our local economy.

Spend it here. Keep it here.



Invest In Your Community.



500 Business  
Cards as low as  
\$14.99

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And Envelopes, Invitations, Address  
Labels, Brochures, Postcards AND MORE

Design All Your Own  
Products Online and Save!

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ONLINE PRINT STORE

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Fenton, MI 48430

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- 3 Create Your Own Custom  
Designed Business Card

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Call Christina**

**810.750.8291**

Limited time only. Enter Promo Code: BCARD at checkout.

**FORECLOSURE NOTICE** This firm is a debt collector attempting to collect a debt. Any information obtained will be used for this purpose. If you are in the Military, please contact our office at the number listed below. **MORTGAGE SALE** - Default has been made in the conditions of a certain mortgage made by: James Brookman and Mary Brookman, Husband and Wife to Ameriquest Mortgage Company, Mortgagee, dated January 22, 2004 and recorded February 20, 2004 in Instrument # 200402200015678 Gene-see County Records, Michigan Said mortgage was assigned to: Deutsche Bank National Trust Company, as Trustee for Ameriquest Mortgage Securities Inc., Asset-Backed Pass-Through Certificates, Series 2004-R2, by assignment dated March 14, 2011 and recorded March 21, 2011 in Instrument # 201103210030015 on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Five Thousand Five Hundred Eighty-Three Dollars and Ninety-One Cents (\$105,583.91) including interest 8.1% 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 February 1, 2012 Said premises are situated in City of Swartz Creek, Genesee County, Michigan, and are described as: Lot 354, Winchester Village No. 6, according to the plat thereof as recorded in Plat Liber 33, Pages 10 and 11, Genesee County Records. Commonly known as 5366 Winshall, 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: 1/04/2012 Deutsche Bank National Trust Company, as Trustee for Ameriquest Mortgage Securities Inc., Asset-Backed Pass-Through Certificates, Series 2004-R2, Assignee of Mortgagee Attorneys: Potestivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 11-53350 Ad #18612 01/04, 01/11, 01/18, 01/25/2012

**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: Lucas Northrup and Jennifer Northrup, Husband and Wife to Mortgage Electronic Registration Systems, Inc. as nominee for Homeland Capital Mortgage, its successors and assigns, Mortgagee, dated July 13, 2007 and recorded July 25, 2007 in Instrument # 2007R-025587 Livingston County Records, Michigan Said mortgage was assigned through mesne assignments to: U.S. Bank Trust, N.A., as Trustee Vesting for VOLT Asset Holdings NPL3, by assignment dated December 5, 2011 and recorded December 13, 2011 in Instrument # 2011R-035082 on which mortgage there is claimed to be due at the date hereof the sum of Two Hundred Thirty-Five Thousand Sixty-Five Dollars and Ninety-Eight Cents (\$235,065.98) including interest 6% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, Circuit Court of Livingston County at 10:00AM on February 15, 2012 Said premises are situated in Township of Iosco, Livingston County, Michigan, and are described as: Lot 2-A: The North half of Lot 2, Oak Ridge Subdivision, as recorded in Liber 6 of Plats, Page 47, Livingston County Records, more particularly described as: Commencing at the Southwest corner of said Lot 2; thence North 00 degrees 15 mins 00 secs East along the West line of Lot 2, 164.83 ft to the Point of Beginning of the parcel to be described; thence continuing along said West line North 00 degrees 15 mins 00 secs East, 164.83 ft to the Northwest corner of said Lot 2; thence South 88 degrees 39 mins 41 secs East along the North line of said Lot, 628.50 ft to the Northeast corner of said Lot; thence South 00 degrees 12 mins 05 secs West along the East line of said Lot, 164.83 ft; thence North 88 degrees 39 mins 42 secs West, 628.64 ft to the Point of Beginning. Commonly known as 5365 Dutton, Gregory MI 48137 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: 1/18/2012 U.S. Bank Trust, N.A., as Trustee Vesting for VOLT Asset Holdings NPL3, Assignee of Mortgagee Attorneys: Potestivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 11-41730 Ad #19185 01/18, 01/25, 02/01, 02/08/2012



## Obituaries, Funeral Services and Memoriams

### Arlene B. Walker

1934-2012

Arlene B. Walker - age 77, of Fenton, died Friday, January 20, 2012. She was born in Flint on September 7, 1934, the daughter of John and Gertrude (Barnum) Fagan. She was a member of the Free Unity General Baptist Church of Fenton. Surviving are 3 children, Russell (Shirley) Bell of Fenton, Rosemary Bowers of Fenton, and Larry Bell; 6 grandchildren; 6 great-grandchildren; and sister Dorothy Root of Flint. She was preceded in death by her husbands Donald Walker, Don Bell, and Albert Simpson. [www.dryerfuneralhomeholly.com](http://www.dryerfuneralhomeholly.com).

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### Bruce C. Ambler

1956-2012

Bruce C. Ambler - age 55, of Fenton, died Friday, January 20, 2012 at Genesys Health Park. Services were held 11 AM Tuesday,



January 24, 2012 at Sharp Funeral Homes, Fenton Chapel, 1000 W. Silver Lake Rd., Fenton with Pastor Chris Ames officiating. Interment followed at Great Lakes National Cemetery in Holly. Visitation was held 4-9 PM Monday at the funeral home. Those desiring may make memorial contributions to the Bruce C. Ambler Memorial Fund. Bruce was born December 3, 1956 in Albion, the son of Freddie C. and Marjorie Jean (Mickle) Ambler. He was a graduate of Fenton High School and a veteran of the U.S. Marine Corp. He married Brenda Lewis in 1982. Bruce did masonry restoration with DC Byers of Detroit. Surviving are: wife, Brenda; daughter, Rachel; parents, Freddie and Marjorie Ambler; three siblings, Pamela St. John of Ann Arbor, Susan (Jeffery) Canty of Highland, Todd (Michelle) Ambler of Brighton; many nieces and nephews. Friends may share an online tribute on the obituary page of [www.sharpfuneralhomes.com](http://www.sharpfuneralhomes.com).

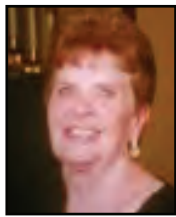


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### Elaine A. "Kelly" Ackerman

1932-2012

Elaine A. "Kelly" Ackerman - formerly of Fenton, age 79, died Monday, January 23, 2012 at Metro Health Hospital in Grand Rapids, MI after a



long battle with peripheral artery disease. Per Kelly's wishes a cremation will take place and no formal service will be held. A memorial luncheon will be held on Sunday, January 29, 2012 from 2-5 PM at the Fenton Moose Lodge #430 for her friends and loved ones to share their fond memories. Kelly was born on September 11, 1932 in Lapeer, Michigan. She worked as a waitress for over 30 years at several restaurants in the Fenton area including: Jimmy G's, the Fenton Moose Lodge and John's Pizzeria. She was a charter member of the Fenton Moose Lodge and lifetime member of the Fenton Eagles. Surviving her are her sister, Betty Apostol; her five children, Martin McKendry and wife Margo, Richard McKendry and wife Mary Jo, Marla McKendry and partner Signa, Terry McKendry and wife Teresa and Kellaine Miller and husband Charles; her grandchildren Nick, Tom, Alison, Sean, Evan, Dan, Adam, and Bryan; her great-grandchildren, Ethan, Isabella and Gavin; and several nephews. In lieu of flowers, the family asks that you consider donations to the Fenton Moose Lodge #430 and the Metro Health Hospital Foundation-Vascular Research.

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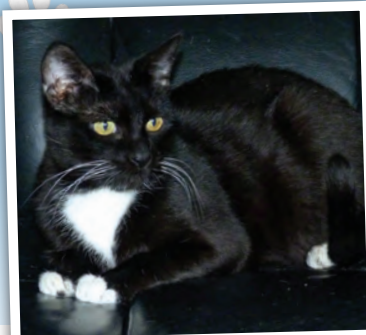
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