

Fenton native follows dream, opens own airport

the Demo-Builds first new crats this time. The airfield in southern wringing of the hands and gnashing of the California in teeth are unseemly over 30 years get over it folks and get on with your

God

lives

esting.

please.

I thinks it's very

for them. Very inter-

44The Democrats

are certainly saying

awful things in the

we all still American citizens? Grow up

Left, right, Demo-

dren. The election

is over.

Let's all

try to work

together to

crat or Republican,

stop acting like chil-

rebuild our shambles

acting like children and act like Americans.

Follow us on

Twitter

Facebook

Like us on

of a country. Name calling and insults will get us nowhere. Stop

Hot lines. Aren't

a lot of extraordinarily

telling that the states

Romney

governed and Ryan

had roots

even vote

in didn't

seems to have sided with

> **By Ryan Tackabury** news@tctimes.com

If you build it, they will come, according to the movie Field of Dreams. Jason Vosburgh hopes the same holds true for his new airport.

According to Vosburgh, a former Fenton resident, following your dreams takes two things - education and the ability to be laughed at.

It was 17 years ago that Vosburgh and his wife drove out to California. "I moved to California for two reasons, opportunity and the weather," Vosburgh said. "It is the quintessential 'go west young man' story." Vosburgh first learned to fly at Price's airfield in Fenton Township, a



Jason Vosburgh sits in his Navion airplane that was originally built in 1946. Vosburgh has owned the plane for 12 years and has flown it in air shows.

place that had a big influence on him. "I just wanted to live there. That carried on until adulthood,"

he said, and his dream to one day open his own airport. Vosburgh said he

a successful general aviation airport, found plans made up. His

attempts eventually failed, as Vosburgh See AIRPORT on 6

Summary Jason Vosburgh, formerly of Fenton, opened up his own airport, Vosburgh Airfield, in California.

Fenton schools may revise phone policy

Students could use devices during designated school hours

By William Axford

axford@tctimes.com; 810-433-6792 **Fenton** — Students in the Fenton Area Public Schools system may be able to use their cell phones at designated times during See PHONE on 19 studied what makes

a place to build it, and learned that state regueven had designs and lations make it nearly

Skating rinks,

such as this one

that was built in

Andover Woods

last winter are

another month.

on hold for

Ice rink moratorium extended

TRI-COUNTY TIMES I FILE PHOTO New construction prohibited until after mid December

By Ryan Tackabury news@tctimes.com; 810-629-8282

Fenton — The perfect weather for ice skating is drawing near, and so is Fenton's reworked ordinance for ice rinks. The city voted to extend the moratorium on ice rinks See ICE RINK on 7

Tomorrow's journalists

Interest in journalism still strong despite changing job markets

By Tim Jagielo

tjagielo@tctimes.com; 810-433-6795 Fenton — Editors at Fenton High School paper, InPrint, are putting in extra hours Monday afternoon. The news, features, sports and editorin-chief are hustling to be able to take time off for Thanksgiving See JOURNALISTS on 17

TRI-COUNTY TIMES | TIM JAGIELO Lake Fenton High School journalism teacher Linda Andrada uses an advertisement design by Sawyer Scott, 17, (right) as an example for Nick Forbush, 17, during class on Monday. Students designed an ad in several different formats. Andrada has included ad design and sales into her curriculum, a trend also seeping into university level journalism schools.





with involved the embezzlement of post

66 I had never done this kind of work before, especially as a student. At the beginning I was iust hoping I would be able to catch on quick enough to be of assistance. J — Jeff Horning, CMU graduate

leader Wade Davis at the VFW hall in Shepherd.

Horning described the work of a forensic accountant as looking over financial records to determine if there is anything that doesn't quite add up. In this case, work included looking through check deposits and bingo records, which Horning said was the VFW's biggest source of revenue.

Forensic accounting can require a lot of time and effort - Horning said he worked on the case three hours a day, three days a week for two months.

In the end, the time invested was well worth it. "With the time frame that we had to work with, we said there was between \$5,000 and \$10,000 embezzled. If we had more records, we may have been able to find more," Horning said. Davis will spend at least one year in jail.

Horning said the experience was an extremely positive one for him. "It gave me experience I might not have otherwise had until years from now," he said "It looks great on my resume and gives me something to talk to other professionals about."

Horning graduated with his bachelor's degree in accounting in May, and is now enrolled in an accelerated MBA program which he expects to finish next May.



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TRI-COUNTY TIMES

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Flying home for the holidays

By Ryan Tackabury news@tctimes.com 810-629-8282

Thanksgiving and Christmas are two of the busiest times of the year for airports as everyone is traveling to see family and friends for the holidays. Flying during these times might be a hassle, but it is one worth putting up with to see your loved ones.

As usual, a little planning ahead may help to save you some time at the airport. John Schmitt of Superior Travel in Fenton recommends using a computer to check in early. "Many airlines allow

you to check in online, 24 hours prior to departing. Check with your airline and see if you can do that the night before. That will let you print your boarding passes at home, and that will cut out a step at the airport," he said. Bypassing a line

by having a boarding

Planning ahead can save you time

TRI-COUNTY TIMES CNTRAVELER

Arriving early and not being in a rush will make the process of getting through the airport a lot more relaxing.

44You should be in the front door of the airport two hours before your departure.77

— John Schmitt Superior Travel in Fenton

pass can potentially save ey. When you are checking most airlines charge for you a lot of time waiting in early, you can also regthat," Schmitt said. "But

during the busiest travel days of the year

in a large holiday crowd. Planning ahead can also save you a little bit of monister your luggage. "Most airlines charge to have your luggage checked,

if you register the luggage you are going to check the See FLYING on 19

Counting your blessings (and your calories) **this Thanksgiving**?

By Sally Rummel

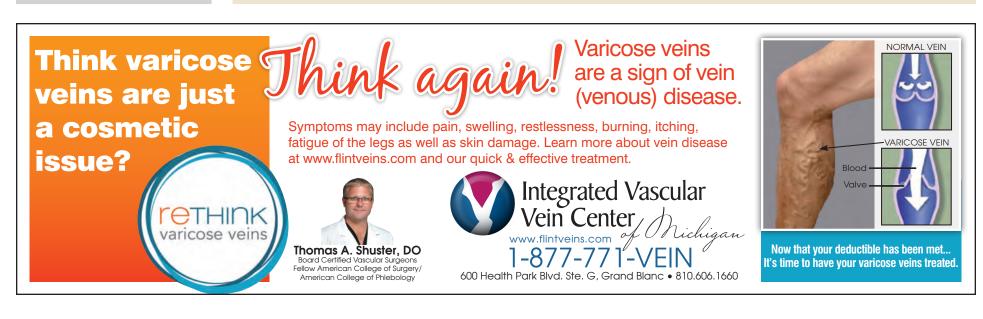
news@tctimes.com; 810-629-8282 "Stuffed" doesn't just apply to the turkey on Thanksgiving Day. With our overabundance of food on this holiday, we often leave the Thanksgiving table feeling overindulged and uncomfortable. It doesn't have to be this way.

With a little attention to healthier cooking methods and a few tasty recipes to try, you can enjoy your holiday meal and feel good about yourself, too. Maybe you can "jumpstart" a healthy eating plan between now and the New Year, choosing not to gain the holiday pounds that are so hard to take off in January. Here are a few recipes that will be elegant enough to showcase on your Thanksgiving table. Several will be on my holiday menu next week.

See RECIPES on 8

Summary Don't forget to count your calories when counting your blessings. Thanksgiving can be the beginning of a healthy eating strategy through New Year's with a bit of planning ahead.







Four more years of decline

Great nations and proud empires have always collapsed from within before they were conquered from without. President Obama's re-election mirrors the self-indulgent, greedy and envious nation we are rapidly becoming.

The central message coming out of the election seems to be that we are no longer the America of our Founders, or even the America that existed during World War II, which produced our 'greatest generation.'

Instead, the election validates the enormous cultural shift that has been taking place since the '60s when a cultural bomb was dropped on society, producing moral fallout that continues to this day.

I am a child of the 'greatest generation.' My parents believed I should learn to take care of myself. They would have been too embarrassed to ask for help, if they needed it. It said something about your character if you refused to strive toward self-sufficiency.

In 2012, nothing appears to embarrass us. Snooki. Honey Boo Boo. Reality TV wives. Look at what is paraded before us as normal. Oppose the new normal and it's you who are the anomaly.

Young people are taught in public schools, at major universities, on television and in movies, that every life choice is acceptable. In politics, some proclaim it is right to oppose the successful and envy the rich. No one has to be personally responsible. No education; no motivation; no life plan? No problem. The government will take care of you.

Politicians bid for votes, making promises they can't keep to voters who will believe anything, as long as it appeals to greed, envy and their sense of entitlement.

So what is the answer? Should conservatives throw in the towel and say America, as passed down to us by previous generations, is no more? That was President Obama's announced goal four years ago when he promised to 'fundamentally transform America.' He's doing it and sufficient numbers of us appear happy to let him.

When they realize what they have done, however, it may well be too late to reverse course.

Compiled by Olivia Dimmer, intern

YOU NEED TO tell me how any religion is forcing their ideas down your throat. Sounds to me like you just think people should listen to your ideas of no religion. This is a free country and we all may believe what we want, even when you don't agree.

I SEE THE King is crying like a baby because his man lost. Even Karl Rove, that bastion of Re-

publican brilliance has figured out that old white people, such as the King and I, are now the minority of voters. Sorry King, your days in the sun are over.

OBAMA WON BUT we all lose for this reason. The 1 percent he is going to punish are about to turn our stock market upside down by pulling billions out for cash, driving the markets down 20 percent preventing new jobs and causing massive layoffs in sectors. He'll show them.

AMERICA, ONCE THE home of the free and the brave, is now the pit of the rotted and the ruined.

ON THE EAST coast, it takes a hurricane for people to lose electricity. Here it only takes a squirrel to do the same for 3,800 customers. Thank you Consumers for finding that squirrel in only five hours.

YOU PEOPLE OUT there crying, just watch the new Fox poll, 55 percent say work with the president to fix our problems and 39 percent say not to. All you crying souls had better blame yourselves and the GOP next time if it doesn't get done. The majority speaks.

SURE HOPE SANTA was watching the vandals who wrecked the playground



TIMES MIDWEEK

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.

weekend. Just pitiful. **WITHER ARE WE** going,' she asked. 'Wherefore are we bound?' 'Off the fiscal cliff,' said he, 'then smack into the ground.' 'Raise the ceiling of debt,' she cried. 'It's too low, we need more! How else can we afford to owe the world and save the poor?'

at Ellen Street over the

COULD have been worse but thankfully Props 2, 3 and 4 were voted down. The takers overtook the makers in this country and thousands of innocent middle class workers will lose their job because of it and the takers won't care as long as they can keep taking.

ONLY AN IDIOT would believe one president can create a new America. Are you sure you're not a redneck?

WE THE PEOPLE' re-elected a president who strongly supports the immorality associated with the killing of unborn children and gay marriage. And then two days after the election, Gen. Petraeus steps down due to an 'illicit affair' (not unlike former President Clinton's). Sure sounds like a double standard to me.

IN 2010, ROSE Township residents surveyed responded with 78 percent wanting nothing to do with the Holly Village police department — and your fire department leaving NOCFA was a waste of taxpayers' money — based on the millage rejection. Looks like your Village residents now feel the same way! Enough said!

SO AMERICA'S DEAD because Obama was re-elected? You people

See **HOT LINE** throughout Times



crack me up.

Dr. Jeremy M. Grove DDS 501 S. Bridge Street, Linden • 810-735-7511 www.dentistinlinden.com



Facts vs. spin on election

Volumes of political spin bump up against hard facts on Election Night.

Fox News host Bill O'Reilly got the ball rolling with this memorable explanation: If Obama won, he said as the early numbers came in, it would be because of a rising tide of nonwhites looking for giveaways.

'The white establishment is now the minority,' O'Reilly said. 'And the voters, many of them, feel that the economic system is stacked against them and they want stuff. ... And who is going to give them things? President Obama. He knows it and he ran on it.'

I'm not sure what he means by 'white establishment,' unless he's talking about white voters who voted for Mitt Romney. A majority of white voters, particularly white males, voted for Romney. But a majority of other major demographic groups voted for Obama — and became the most significant

trend story of this election. If Romney had pulled the same percentage of votes among Hispanic voters as President George W. Bush did in 2004, he would be our new president. He would have carried Virginia, Florida, Ohio and Colorado, according to the Washington Times, while Nevada would have been too close to call.

Folks, here's a suggestion. If you want to win people's votes, stop insulting them.

I don't expect today's industry of political talk show hosts and commentators to follow that advice. Punditry is a profession where nobody goes broke by giving voice to other people's pent-up resentments. The more you sound like Triumph the Insult Comic Dog, the better.

Sen. Marco Rubio, a Florida Republican and Cuban-American, floated the possibility in this Congress of a deal on the DREAM Act to help undocumented youths get access to college, but he dropped the effort earlier this year. Neither party has aggressively pushed for a deal to produce the comprehensive immigration reform that the nation needs.

Now as the GOP fears for its presidential future, the long-awaited comprehensive reform is looking a lot more attractive to Republican leaders. So is Rubio. Better late than never.

Republicans need to talk more with the voters they want to reach. More important, they also need to listen.

streettalk

How do you feel about news media today?



"The majority of it is truthful, but I don't think they should tell us what the troops are doing. It could put them in danger."

— Kris Bondurant, Holly



"There's too much of it. They reported the same things about hurricane Sandy 24/7 on every channel."

— Diane Puckett, Fenton



"I rarely read or watch it. It's too depressing. They don't give you the vital information you really need."





"A lot of news today is being slanted. They don't give you the whole story, just their side depending on their agenda."



"I think it's fairly truthful. They do a pretty good job of not reporting lies."



"I think it's very liberal. TV mainly pushes Obama and his policies."

D tell me on is forco down your s to me nink people

2006 Fenton grad to join school board

► Cost savings, mentor program — top goals for incoming board member By William Axford

axford@tctimes.com; 810-433-6792 Drew Shapiro wants Fenton students to have a realistic view of the world by the time they graduate. And, if things go as planned for the incoming Fenton school board member, students may get that opportunity.

Shapiro, who graduated

from Fenton in 2006, defeated incumbent Sandra Mathews-Barnes in the recent election, receiving 50 percent of the votes. Shapiro plans to implement a mentor-lunch program, where members of the community will meet with students during lunch periods to discuss their professions.

"I want to make sure the struggles and challenges my generation faced don't happen to these kids," Shapiro said. "It was hard for me to watch my peers who have done well academically but failed in the real world."

Shapiro said that he has met with Fenton Regional Chamber President Shelly Day and discussed the proposed program. A second aspect of the program would include job shadowing in the summer, where students could get first-hand experience of what

Summary

▶ Fenton native Drew Shapiro will be joining the Fenton school board starting in January. Shapiro said he wants to prepare graduates for tough, economic times. it's like to work in a field they are interested. Shapiro is a 2011 graduate of Central Michigan University. He

currently works

as a finance professional, having built his own company while attending college.

A financial background would be put to good use in the school district. Fenton schools have struggled with statewide cuts and increased costs during the past two years. Two bond proposals for new buses, technology and security measures were struck down by voters this year.

"One of the biggest things that shocked me going over the budget is that technology is not a line item on the budget," Shapiro said. "We shouldn't have to use some kind of bond to buy new computers."

If Fenton schools pursues another bond proposal, Shapiro believes the school board needs to do a better job of communicating the exact number of the

810) 629-5995 • 713 Silver Lake Road • Fentor www.gerychs**party**rentals.com/classes.htm





Drew Shapiro

In May, a \$9.6-million bond proposal was turned down by voters, followed by the rejection of an \$8.4-million bond proposal in the past election.

tax increase and not the overall figure.

Shapiro would like to see each item voted upon separately in the future, with technology being its own item, buses being another item, etc.

Shapiro is also concerned that International Baccalaureate (IB) classes are not as recognized by colleges as Advance Placement (AP) classes are. Still,

Shapiro said that he understands IB classes are more challenging than AP classes.

See SCHOOL BOARD on 6





JA#211C012_301

AIRPORT

Continued from Front Page impossible to build a new airport.

"I had already called my friends and family back home and told them I was building an airport. I felt like an idiot," Vosburgh said.

Vosburgh was given a second chance at his dream when his wife

came across an abandoned airfield from World War II for sale that was only an hour and a half away from their house. The two sold their house and moved their family into the airport just three months later.

After taking time to fix it up, Vosburgh Airfield has now been in operation for three years, and is the first new airport in southern California in 30 years.

'It's the character and the strength of coming from a place like Fenton that is the

SCHOOL BOARD

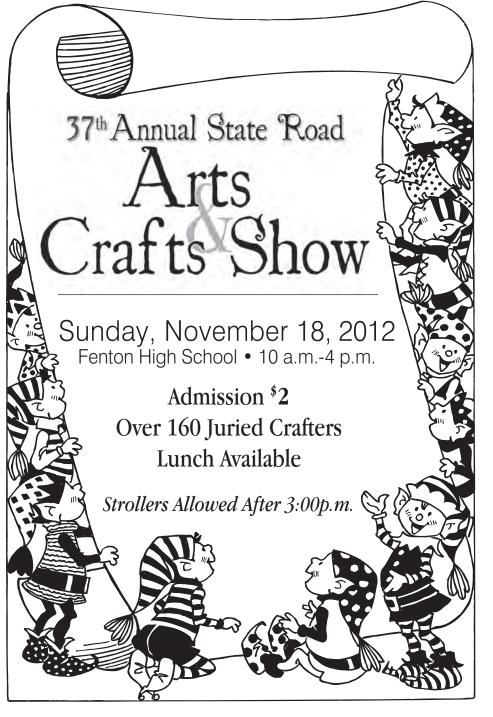
Continued from Page 5

The incoming board member plans to focus on cost saving measures outside of the classroom and wants to meet with teachers and students

on the subject. "People engaging in those day-to-day activities have a better insight on what can and cannot be

At the same time, the biggest, most impor-"I want to make sure the struggles and challenges my generation faced don't happen to these kids." **Drew Shapiro**

Incoming Fenton school board member



quality in you in how you can succeed in the world," Vosburgh said. "I am a big believer in higher education. None of this would have happened if I hadn't gotten my MBA."

Vosburgh received his MBA from Embry-Riddle aeronautical university, and is currently halfway through finishing

his PhD in economics.

"If you are going to invest in something, the first thing you need to invest in first and foremost is yourself," he said. Vosburgh is also an adjunct professor of global economics at the University of California, Santa Barbara, where he teaches 30 to 60 students from all around the world every year.

"It takes a lot of courage. You really have to love what you are doing," Vosburgh said. "If you ever stop getting laughed at in your life you are doing something wrong."

tant thing is preparing

these kids for the real

world. I want them to

think about what there

is to do when there's

no more good grades

altered," Shapiro said. "I think our teach-

ers have really continued to do a great job,

especially with the concessions they've

had to make at the state and district level.

to get."

HOT LINE CONTINUED

ATTENTION ALL FIREARMS deer hunters I urge you to enjoy what will probably be your last firearms deer season. Hard to hunt firearms season without a firearm or ammunition. Obama will be signing the UN small arms treaty.

ALL PEOPLE, PLEASE research the

Golden Dawn Party that is established in Greece, and now, has taken up a presence in New York. Still think you elected the right leader in Obama?

LIVE ON A gravel road in Argentine Township. We were assessed \$260 per year for seven years. Now they added on two more years for a total of \$2,340 per home. The gravel used came from the County Road Commission's old gravel pit. The material used did not meet 23A MDOT specifications.

REGARDING THE TEACHER that has Obama posters in her classroom. Is there not a law under the state level like the federal level, such as the Hatch Act? Not allowed to discuss political means while working on federal

SO, NOW THAT the election is over and Obama got his photo op in New Jersey, where is the help for those poor people? I don't know, but what I do know, our fearless leader is going on vacation, again.

IT IS A real shame the way actors, newspeople, etc. say such rotten things about Romney. They talk as if he was in a coup to overthrow the king. Obama is no king, even though he wants to be.

LINDEN LADIES NIGHT was so

great, the salons were great. You made us all feel wonderful. Good job, Linden.

or state property.

WOW, IS THE King a poor loser or what? It is his type of hate that will ensure his type will never run this country again.

THE REPUBLICAN PARTY needs to do some major rethinking. The youth of this country is immune to their ignorance and blind hate. Once all the old folks die off, I bet gay marriage

and marijuana will both be legal.

I CAN HEAR the underwater walrus already, all 600 pounds of him.

THERE GO THE firebug leaf burners again. Now, it's a beautiful fall afternoon except for one thing - the usually clean, fresh air stinks. Find a better way.

IN THE NEXT couple years, it will dawn on the liberals that Obama personifies talking the talk but he's not capable of walking the walk. If Obama chooses not to change his liberal socialist agenda, many liberals will suffer the same fate as 23 million other unemployed Americans.

WELL, THE MAJORITY spoke. Deal with it.

HEY TIMES, DID you know your Romney story appears as a 'top story' on Google News? Rock on 'Tri-Countians.'

HA. MAYBE YOU should get Mitt to run for tri-county commissioner or something prestigious like that!

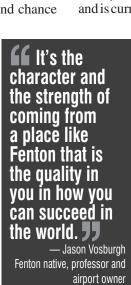
THANKS AGAIN TO Applebee's and Bob Evans restaurants for honoring our veterans with the gift of a free meal on Veterans Day. It is very much appreciated, and darn good!

DID I WAKE up in an alternate universe? A Hot line said, 'Now that Obama has been re-elected by a huge majority ...' Really? Forty-eight percent voted against him. And many only voted for him as the lesser of two evils. Both parties need to learn what 'compromise' means.

I FEEL SORRY for the Dems that reelected Obama, thinking he'll get us out of this mess. He is spending out of control. It'll be another four years of blaming Bush! And unemployment rates will be doctored again.

THE TEACHER THAT had Obama posters in her classroom needs to be fired! She should not be allowed to force her political means on my children or any other children.Politics should not be allowed in the classroom unless it's a political science class.







APARTMENT RESIDENT ASSAULTED, ROBBED

Just after midnight on Sunday, Nov. 11, Fenton police responded to an apartment off Torrey Road to investigate a strong-arm robbery. Lt. Jason Slater said the 22-year-old male resident reported that he, a roommate and another friend were at the apartment, when three acquaintances of his showed up. After knocking at the door, the 22-year-old opened the door and the three acquaintances entered the apartment. An argument ensued and the three acquaintances began to assault the 22-year-old. The victim said the acquaintances also stole about \$200 cash and his credit card. They then left, at which time police were called. Based on information provided, police went to one of the suspect's home, in the 3000 block of Rolston Road in Fenton Township and made contact with a 20-year-old male. Police recovered the stolen credit card at the suspect's home during a consent search. The man was arrested and lodged at the Fenton police station for further questioning. Police are attempting to contact the other two suspects. The case has been turned over to detectives.

News briefs

Consumers Energy to launch online outage status

Would you like current information about electric service outages and restoration progress in Consumers Energy's service area? If so, your wait is over. Consumers Energy is launching a new web-based Outage Map that will be launched on Friday, Nov. 16. The Outage Map will be a "first time" service that provides online information about the status of electric service outages and an estimated time of restoration.

View all stories online at tctimes.com



Double jeopardy and judicial error - Part I

Over the years that I've written this column, I have always tried to give special attention to cases that start in Michigan and end up before the United States Supreme Court.

Recently there was just such a case that was argued before the Court on Nov. 6, 2012 called Evans v Michigan, which involves the question of when an error by a trial judge in acquitting a criminal defendant would invoke the protections afforded under the Double Jeopardy Clause of the Fifth Amendment prohibiting a retrial of an acquitted defendant.

The facts of the Evans case are fairly simple and straightforward. The defendant Lamar Evans was charged in the Wayne County Circuit Court with the felony offense of 'Burning other real property' by allegedly burning a house in Detroit. This is a different offense than 'Burning of a dwelling house,' which carries a greater penalty.

The prosecution presented its evidence at trial and at the close of these proofs, the defendant's attorney moved for what is called a 'Directed Verdict.' This is a motion under the law that allows a criminal charge to be dismissed and an acquittal entered by a judge if the judge finds that the evidence presented is insufficient to support a conviction.

The defendant's attorney based the motion on the fact that the prosecution had not shown that the burned building in question was not a dwelling house. The judge agreed with the defendant's attorney's argument and indicated that the applicable jury instruction and statute required the prosecutor to prove this as one of the elements of the crime. The trial judge granted the defendant's motion and acquitted the defendant.

The case was appealed to the Michigan Court of Appeals and this Court held the trial judge was wrong and a retrial could be held. The Michigan Supreme Courtupheld the decision. Both Courts found that the offense of burning other real property does not have as an element of required proof that the structure was not a dwelling. Accordingly, double jeopardy did not apply.

In next week's column, I will give further details as to the State Court rulings and how the case ended up at the United States Supreme Court.



'Roast your rump' Thanksgiving morni

Zumba event benefits food bank, local Backpack Program

By Sharon Stone

ICE RINK

Continued from Front Page

to review the amendment

before being voted on by

the council. The planning

commission will meet on

Thursday, Nov. 29 and hold

a public hearing to discuss

details. The amendment is

expected to return to the city

council on Monday, Dec. 10.

that she thought that the is-

sue needed to go to the plan-

ning commission before

being voted on, and that it

was important to extend the

yourself up to legal issues

that I don't think we should

"You would be opening

moratorium.

Mayor Sue Osborn said

sstone@tctimes.com; 810-433-6786 The community is invited to a Zumba charity event that will help put some much needed breakfast food into the mouths of children in need over the Christmas holiday.

Shard Financial Services, Inc., Abby Rhoades Fit4U and the Food Bank of Eastern Michigan are hosting a one-hour Zumba charity event from 8:30 to 9:30 a.m. on Thanksgiving Day, Thursday, Nov. 22.

until Tuesday, Dec. 11, to allow enough

time for the city's planning commission

The event is being held at Premier Sports, 14261 Torrey Rd. in Fenton. The cost to take part in this one-hour pre-Thanks giving dinner charity event is a box of cereal. The cereal will be forwarded to the food bank.

Margie Shard, of Shard Financial Services said this is another effort of theirs to collect cereal boxes. She said that kids in the Backpack Program of Shard Financial will each receive a full box of cereal the day they go on Christmas break, which would help sustain them over the two-week period when they might not get any food.

For further information, call (810) 423-3158.

gued against extending the moratorium, saying that it prevented people from starting to set up an ice rink now while the weather is still nice. "It was a bad

> moratorium then, and it is a bad moratorium to extend," he said.

> According to city attorney Steven Schultz, the moratorium was put into place to prevent people from building ice rinks before the new regulations were put into place. If this were to happen, Schultz said that council would face a situation where the ice rink would have to be grandfathered in.

If someone would like to get their ice rink started now before the regulations are passed, Schultz suggested

contacting Brad Hissong, the city building and zoning administrator, to see if something could be worked out.



With old coins, currency, gold and silver prices at an all time high, we want to be sure that you have access to the best advice possible when selling your collection. HCC's appraiser will be there to appraise and offer you a fair price for your old coins, currency, gold and silver coins and bars. You can trust your collection to the seasoned numismatists of HCC Rare Coins. Servicing banks for eighteen years now.

Cleaning your coins may decrease their value. No appointments. Questions? Call HCC 1-800-422-4405 or www.hcc-coin.com.



66 You would be opening yourself up to legal issues that I don't think we should be. 77 - Sue Osborn

Fenton mayor

Summary

The extension of the ice rink moratorium prevents anyone from having their ice rink grandfathered in

to the new regulations.

be," Osborn said about not extending the moratorium.

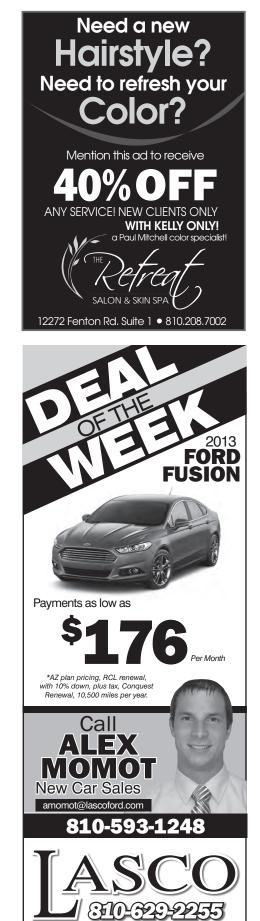
Councilman Michael Piacentini ar-

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RECIPES **Continued from Page 3**

Winter Salad with Cranberry Orange Dressing

TIMES MIDWEEK

Recipe courtesy of Prevention magazine **INGREDIENTS:** 1 c. fresh cranberries ¹/₄ c. orange juice 2 T. olive oil 2 T. honey 2 T. chopped shallot 1 T. water 1 t. grated fresh ginger 4 cups winter salad greens 1/2 c. orange segments 1/4 c. dried cranberries Salt and pepper, to taste

PREPARATION:

Combine 7 dressing ingredients (through ginger) in food processor and pulse until finely chopped. Toss greens and remaining ingredients in large bowl with enough dressing to coat. Serves 4.

Nutrition (per serving): 97 calories, 1 gram protein, 25 grams carbohydrates, 3 grams, fiber, 0.5 grams fat, 9 grams saturated fat, 17 milligrams sodium.

► Marmalade-Glazed **Roast Turkey**

Recipe courtesy of Better Homes & Garden This recipe will yield a moist and delicious turkey with a hint of sweetness. Please visit tctimes.com for the full recipe, which includes Garlic Roasted Root Vegetables and Homemade Giblet Gravy. Yields 10 to 12 4-oz. servings, plus leftovers.

Nutrition (per serving): 216 calories, 10 grams fat, 86 milligrams sodium, 1 gram carbohydrate, 0 gram fiber, 28 grams protein.

Green Bean Casserole

Recipe courtesy of EatingWell.com **INGREDIENTS:**

3 T. canola oil, divided 1 med. sweet onion, divided (half

- diced/half thinly sliced) 8 oz. mushrooms, chopped
- 1 T. onion powder 1 ¼ t. salt, divided
- $\frac{1}{2}$ t. dried thyme
- ¹/₂ t. freshly ground pepper
- 2/3 c. all purpose flour, divided



Thanksgiving calories!

The average adult consumes 3,000 calories and 229g of fat in one Thanksgiving meal, reports the American Council on Exercise. A 160-pound person would have to run at a moderate pace for four hours, swim for five hours or walk 30 miles to burn off a 3,000-calorie Thanksgiving Day meal. Furthermore, that figure swells to 4,500 calories when the entire day's feasting is considered. Source: Livestrong.com

1 c. low-fat milk

- 3 T. dry sherry
- 1 lb. frozen French cut green beans
- 1/3 c. reduced fat sour cream 3 T. buttermilk powder, optional
- 1 t. paprika
- 1/2 t. garlic powder
- **PREPARATION:**

Preheat oven to 400 degrees. Coat 2 1/2-quart baking dish with cooking spray. Heat 1 T. oil in large saucepan over medium heat. Add diced onion and cook until soft and translucent, about 4 min. Stir in mushrooms, onion power, 1 t. salt, thyme and pepper. Cook, stirring often, until mushroom juices are almost evaporated, 3-5 min. Sprinkle 1/3 c. flour over vegetables, stir to coat. Add milk and sherry and bring to simmer, stirring often. Stir in green beans and return to simmer. Cook 1 min. Stir in sour cream and buttermilk powder, if desired. Transfer to baking dish.

Whisk remaining 1/3 c. flour, paprika, garlic powder and ¼ t. salt in shallow dish. Add sliced onion; toss to coat. Heat remaining 2 T. oil in large nonstick skillet over medium-high heat.

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Sharon K.S. Miner, Attorney & Counselor 107 S. WALNUT • FENTON • 810-629-2222

Add the onion along with any remaining flour mixture and cook, turning once or twice, until golden and crispy, 4-5 min. Spread onion topping over casserole. Bake casserole until bubbling, about 15 min. Cool 5 min. before serving

Nutrition (per serving): 212 calories, 10 grams fat, 2 grams saturated, 23 grams carbohydrates, 7 grams protein, 3 grams fiber, 533 milligrams sodium.

Mashed Potato Casserole Recipe courtesy of Cooking Light

INGREDIENTS: 1¹/₂ lbs. Yukon Gold potatoes, peeled

- and cut into 1/2-inch thick slices 1¹/₂ lbs. baking potatoes, peeled and
- cut into 1/2-inch thick slices 5 garlic cloves, thinly sliced,
- 1¹/₄ t. kosher salt, divided
- 6 oz. 1/3-less-fat cream cheese, softened

1/2 c. grated fresh Parmigiano-Reggiano 1/2 c. panko (Japanese breadcrumbs)

4 green onions, thinly sliced **PREPARATION:**

Preheat oven to 350 degrees. Place potatoes, garlic and 1/2 t. salt in a large saucepan and cover with water. Bring to boil, reduce heat, and simmer for 15 min. until tender. Drain in a colander over a bowl, reserving 1/2 c. cooking liguid. Use a food mill, or mash potatoes with a potato masher. Stir in reserved 1/2 c. cooking liquid, remaining 3/4 t. salt and cream cheese. Spoon mixture into 11x7 baking dish coated with cooking spray. Bake 20 min. or until thoroughly

heated. Preheat broiler. Combine Parmigiano-Reggiano and panko; sprinkle evenly over potatoes. Broil 4 min. or until golden brown. Sprinkle with onions. Serves 8.

Note: This dish may be assembled a day ahead and baked shortly before serving.

Nutrition (per serving): 243 calories, 6.5 grams fat, 3.6 grams saturated, 8.3 grams protein, 37.9 grams carbohydrates, 2.6 grams fiber, and 361 milligrams sodium.

Frozen Pumpkin Mousse Pie

Recipe courtesy of EatingWell.com **INGREDIENTS:**

Crust 30 small gingersnaps

- 2 T. raisins
- 1 T. canola oil

Filling

- 1 c. canned pumpkin puree
- 1/3 c. brown sugar
- ¹/₂ t. ground cinnamon
- ¹/₂ t. ground ginger
- 1/4 t. freshly grated nutmeg
- 2 pints (4 c.) frozen low-fat vanilla ice cream, softened

PREPARATION:

Preheat oven to 350 degrees. Coat 9-inch deep dish pie pan with cooking spray.

To prepare crust: Combine gingersnaps and raisins in food processor until finely chopped. Add oil and pulse until blended. Press evenly into bottom and up sides of prepared pan. Bake the crust until set, about 10 min. Cool.

To prepare filling: Combine pumpkin, sugar, cinnamon, ginger and nutmeg in a large bowl and mix well. Add ice cream and stir until blended. Spoon into cooled piecrust. Freeze until firm, at least 2 hours. Let the pie soften slightly into the refrigerator for 20-30 min. before serving.

Nutrition (per serving): 230 calories, 5 grams fat, 1 gram saturated, 42 grams carbohydrates, 4 grams protein, 2 grams fiber, 179 milligrams sodium.





Life Can I afford to retire?

► The uncertainty of today's economy makes that question harder to answer without solid financial planning

By Sally Rummel

news@tctimes.com; 810-629-8282 The question that many people are asking today is not when they will be able to retire, but if they will be able to retire.

With the uncertainty of the economy and a loss of many benefits that many Americans used to enjoy as part of a lifetime career, the idea of retirement has become less certain for many approaching the retirement years.

"This is really when financial planning becomes most important," said Margie Shard, of Shard Financial Services in Fenton. "The biggest mistake I see people make is that they retire without having looked closely at the long-term numbers. People don't always factor in the unexpected, like whether there will be enough left to sustain one's spouse after their death." Shard and her staff will sit down

See RETIRE on 13

The biggest mistake I see people make is that they retire without having looked closely at the longterm numbers. 77 **Margie Shard** Owner of Shard Financial Services







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Davison

Fit and active grandparents seem younger than ever before

By Sally Rummel

news@tctimes.com; 810-629-8282 Cindy Breeding, of Linden, always knew

she wanted to have her own children young

ffive

always loved

of six

so that she could be a young grandmother. At 55, with six grandchildren from ages 1 to 8, she got exactly what she asked for and wouldn't have it any other way.

little kids. I love being active and being able "I've always to play with loved little kids," them. **77** — Cindy Breeding said Breeding. "I love being active Linden grandmothe and being able to play with them."

Her brood includes Carter Long, 1, and Corvin Long, 3, of Fenton; Kinsley Rose Pinkelman, 1, Paige Pinkelman, 8, Bailey Yorks, 8 and Hayden Yorks, 5, all of Grand Blanc.

If "50 is the new 30," then today's grandparents are keeping their youthful attitude and vigor in a way that Grandma and Grandpa never were able to do in generations before them.

This may be due to the Baby Boomer mentality of those born between 1946 and 1964—the official "boomer" generation. Ranging in age from 48 to 66, this age



Life After 50



TRI-COUNTY TIMES | PHOTO SUBMITTED

Cindy Breeding's six grandchildren, pictured here at a recent family gathering, are her greatest joy.

group typically isn't willing to accept the inevitability of aging, without first trying to delay it by prolonging their youth. Fitness, nutrition and anti-aging procedures are all part of this "forever young" societal thinking — with the added youthful style of jeans, leggings, boots and more.

Cindy and Ed Breeding fit the profile of the new American grandparents - youthful in appearance and actively involved in their grandchildren's lives. "We love going to the park, playing in the pool and having them spend the night at our house to play games," said Breeding. "Probably

Grandparenting facts and figures

 About one-third of all adults are grandparents. • The average age of becoming a

- grandparent is around 47.
- The average age of grandparents is around 64.

• The average grandparent has six grandchildren.

- About 77 percent of grandparents are married.
- About half are still working.
- A slight majority, 54 percent, have at least some college education.

• About 6 percent of grandparents have a grandchild living in their home.

- Parents are not present in around
- 43 percent of those homes. About 15 percent provide day
- care for grandchildren in their home. • More than half of grandparents help with grandchildren's educational expenses.

• A little less than half of grandparents help with grandchildren's living expenses.

• A quarter of grandparents help pay for medical or dental care for their grandchildren.

• More than half of all grandparents believe they play a very important role in their grandchildren's lives. (Source: AARP)

our favorite time spent together was a recent camping trip with our whole family."

Technology has shaped this grandparenting generation in ways that were never possible before. When jobs or retirement send extended families to other cities, See GRANDPARENTS on 13

m



'Joint' ventures

▶ Hip and knee replacements becoming more common with younger patients

Bv Sallv Rummel

news@tctimes.com; 810-629-8282

Sharon LaFee of Fenton Township turned 70 this summer, but you wouldn't know it from talking to her or watching her busy schedule.

However, her life hasn't been without its "aches and pains," especially knee pain and shoulder pain — both of which have been improved with surgery.

LaFee is one of millions of Americans who will undergo joint replacement this year. In fact, she's having her left knee replaced later this month. "Then I will be a 'bionic woman," she said with a laugh. "I'll have two new shoulders and two new knees."

Teresa Mills of Fenton is another active person who just had her second hip replacement at McLaren Flint this past Monday, after years of unbearable pain.

"Seven years after I had my right hip done, I must have picked up something too heavy and the pain came on really fast," said Mills, 70, who works at Brad Hoffman Insurance in Fenton. "I thought the pain was in my knee, but my orthopedic surgeon said it actually was from my hip."

"I'm hoping the second one goes as smoothly as the first one. The first few weeks were really hard, but then I was back to normal in just a couple of months.

This time, I think I'll be having physical therapy as part of my recovery. The first time, I didn't have PT, just a lot of walking.'

Joint replacement used to be a surgery for the elderly, mostly because artificial knees and hips had a functional life span of only 15 years, according to a recent article in Prevention magazine. In 2010, almost 40 percent of the 453,663 patients who received hip replacements were under age 65 and 42 percent of knee replacements were performed on patients ages 45 to 64.

Why are younger people getting this surgery? One reason is that some people are playing more competitive sports into their 50s and beyond, leading to more wear and tear on the joints at younger ages.

However, there's another trend on the opposite end of the spectrum — more people are overweight and out of shape than ever before. For every pound of weight gained, pressure on the hips and knees increases by 3 pounds, according to Prevention magazine. That means the joints feel 15 pounds of extra body weight as 45 pounds. The obese population accounts for more than 50 percent of patients having joint surgery.

But some of the changes are for the better. Changes in surgical techniques as well as improvements in pre- and post operative protocols, pain management and anesthesia have resulted in a less painful, quicker recovery, says Prevention.

LaFee admits that she is a little nervous this time, remembering well the recovery her surgery took back in 2005 when she had her right knee replaced. "I'm wondering if they've found new ways to combat the pain," she said. Whatever her experience may be this time around, she's looking forward to having it done. "I want to get back to being my normal self."

Summary Joint

replacements are being done on younger and younger patients, as competitive sports and an

overweight population cause more wear and tear on joints at earlier ages.

LIFE TODAY: Today, LaFee is active in her work as a seamstress for her own business, and continues to volunteer her time at Trinity Lutheran Church, where she and her husband, Keith, are active members. She's also a mom to three grown sons and grandmother of five, with one more on the way. She's hoping to get back to a gym setting to work out, once she's completed her recovery from her second knee replacement. "I won't be able to do much Christmas shopping this year!" she said, anticipating her recovery.

LIFE BEFORE REPLACEMENT: My knee was so painful I had to limit my physical activities like walking and biking. Everything was painful, including my workout at Curves, but I SURGERY AND RECOVERY: I had my surgery at Genesys Regional Medical Center, where I was hospitalized for three days. It was a longer recovery than I expected. I had a complete knee replacement, with steel implanted in the area. After surgery, I went from using a walker to a cane. I started physical therapy the

> Sharon LaFee works as a seamstress in her Fenton Township home as owner of Sharon's Alterations. She hopes that her second knee replacement will make it

> easier to get up and down when doing her work.

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READER SPOTLIGHT

HOMETOWN: Fenton Township

JOINTS REPLACED: right knee in 2005, left knee coming up in late

retired schoolteacher

AGE: 70

November.

kept going anyway.

day after surgery.



1962 Many celebs born that year

► Lots of famous people turn 50 this year

By Sally Rummel

12

news@tctimes.com; 810-629-8282 The year was 1962 and President John F. Kennedy was in office, facing the biggest challenge of his presidency — the Cuban Missile Crisis.

If you were buying a new house, you'd pay an average of \$12,500. If a new car was in your future, it would cost about \$3,125.



McCarthy.

The first Wal-Mart discount store was opened by Sam Walton in Bentonville, Arkansas. Closer to home, the first K-Mart opened in Garden City.

Movie theaters were dominated by such blockbusters as "West Side Story," "Spartacus," "Lawrence of Arabia" and "To Kill a Mockingbird."

Summary

1962 saw the

birth of many

most famous

The year

of today's

celebrities

It was also the year that actress Marilyn



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- Ice sculptures
- Santa paws pictures with animals
- Music
- Shopping Spree drawing
- Holiday lighted parade
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Monroe was found dead in her apartment after an apparent overdose of sleeping pills. On a lighter note, the year 1962 was the birth year of a number of today's celebrities. Here are just a few that have
 Actress Marcia Cross, born March 25, 1962, starred on Desperate Housewives during its long TV run,



her role as mother to twin 4-year-old daughters with husband Tom Mahoney.

• Actor **Tom Cruise**, born July 3, 1962, has been known for his eccentric behavior recently as much as for his movie roles. This year, he starred in "Mission Impossible: Ghost Protocol."

• Actress **Jodie Foster**, born Nov. 19, 1962, is best known for her role as an FBI agent in the movie "Silence of the Lambs." The mother of two boys, her most



recent role has been the movie, "Carnage," set in New York City.

• Actor **Steve Carell**, born Aug. 16, 1962, made a spectacular leap from the small screen to the silver screen — from "The Office" to many starring

wovie roles from "The 40 Year old Virgin" to his 2012 role in "Seeking a Friend for the End of the World."

• Actor **Jon Stewart**, born Nov. 28, 1962, has been anchor of the comedy/news show, "The Daily Show," since 1999.

• Other famous people born in 1962 include **Emilio Estevez** on

May 12, **Craig Ferguson** on May 17, **Kelly Preston** on Oct. 13, **Demi Moore** on Nov. 11, **Felicity Huffman** on Dec. 9, **Matthew Broderick** on March 21, among many others.



She left Idol and joined Cowell as a judge last year for his new TV show, The X-Factor. She was a guest judge this year on Dancing with the Stars.

• Singer Paula Ab-

dul, born Jan. 19,

1962, is no longer spar-

ring with American

Idol's Simon Cowell.

now passed the half-century mark:

• Actor **Jim Carrey**, born Jan. 17, 1962

has starred in a number of movie roles,

and has been in the news most recently

for his public break up with actress Jenny

• **Garth Brooks**, born Feb. 7, 1962, hasn't recorded an album since 2007 but is still the third best-selling recording artist of all time, behind Elvis Presley and The Beatles. His albums have sold more than 123.5 million copies.

• Singer **Sheryl Crow**, born Feb. 11, 1962, has survived breast cancer, had a

long relationship now over with Lance Armstrong and is currently appearing at benefit concerts with Maroon 5 and Rage Against the Machine.

• Singer Jon Bon Jovi,

born March 2, 1962, leads the band that carries his name, and most recently appeared in the movie, "New Year's Eve." • **Rosie O'Donnell**, born March 21, 1962, is getting ready to marry again after a break-up with longtime partner Kelli Carpenter. The mother of four is also trying out her show on the O Network.



GRANDPARENTS **Continued from Page 10**

states and sometimes across the globe, tech tools like Skype and Facetime allow the generations to keep in touch interactively, making it seem like they're almost in the same room together.

Yet for all of the technology linking

Summary

Grandparents today are a much younger, more active version than many remember of their own grandparents from generations before.

the generations, and the differences in style and appearance, there are many common links between today's grandparents and those of long ago. Grandparenting is still all about overwhelming and unconditional love.

As a relatively newcomer to the world of grandparenting, this writer can attest to that awe-inspiring feeling that comes with this role. "Every time I see Ava, my heart melts a little more," said Rummel. Ava is Mark and Sally Rummel's 1¹/₂-year-old granddaughter, born May 28, 2011 to their daughter and her husband, Sarah and Andy Green, of Bay City.



Popular names

GRANDMOTHER GRANDFATHER Grandma Grandpa Nana Pana

Nana	i upu			
Grammy	Granddad			
Granny	Gramps			
Mimi	Pop-Pop			
Gram	Poppy			
Nanny	Papaw			
Oma	Pop			
Mamaw	Opa			
Gran	Pappy			

RETIRE **Continued from Page 9**

with prospective retirees to figure out if all their numbers truly add up to a sustainable retirement. "It's important for you to know all of your current expenses, debts,

sources of income, Social Security options and more. It's not just a matter of looking at your Social Security statement and reading the number. You have choices to make in order to maximize your benefits," she explained. "Plus, you have to plan for

the unexpected." For people contemplating retirement, Time.com offers a suggestion for "practicing retirement" before you quit your job for good. There are three steps to find out if you're ready.

• Continue working, but use weekends for travel or hobbies to find out how and where you enjoy spending your time before you make the commitment to quit your job.

• Test out a retirement budget for a few months, by tracking your current expenses, keeping in mind that some of your expenses will decrease, such as a mortgage, car loan, dry cleaning, etc., while others will increase, such as travel, hobbies and medical. Estimate

Summary

The best way to find out whether you can afford to retire is to sit down with a professional financial planner.

• Tweak your plan by figuring out whether you had enough resources in this practice period. Did you enjoy the activities that you could afford?

up a budget.

This practice period may help you decide whether you want to stay at your job for a few years longer, or gradually step down into retirement by working part-time for awhile. Others may make it a priority to pay off all debts before retiring or scaling back travel plans. Either way, you'll have a more informed picture about what to expect during retirement.



your income, savings and

expected return on invest-

ments. You may want to get

professional help in setting

Life After 50

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SPORTS TRIVIA PREP SPORTS



Name the last area team to win an MHSAA state title.

This was an easy one to answer for those paying attention lately. The 2008 Linden boys cross country team won a state championship in 2008.

State VOLLEYBALL TOURNEY

Here is a list of teams who played in Class A quarterfinal games in the state volleyball tourney on Tuesday, followed by the rest of the MHSAA state volleyball tournament schedule. Tuesday's winners advanced to Friday's semifinal round in Battle Creek's Kellogg Arena

Quarterfinal matches At Davison

Fenton vs. Northville At Oxford

Macomb Dakota vs. Birmingham Seaholm

At DeWitt Grand Rapids Christian vs. Grand Haven

At Gibraltar Carlson Temperance-Bedford vs.

Farmington Hills Mercy State tourney at Battle Creek's Kellogg Arena Friday's semifinals

G-C quarter vs. DeWitt quarter, 5:30 p.m. Davison guarter vs. Oxford

quarter, 7:15 p.m. Saturday's final Semifinal winners, 2 p.m.

State Swim COMPETITORS

Here is a list of the swimmers who qualified for the D2 state swim meet being held at Oakland University Friday and Saturday. Divers pre-regional results were not in at presstime. Fenton

Haley Shaw, Gabrielle Haaraoja, Lauren Davis & Meagan Cassner. Holly

Courtney Konopitski



The Pistons are off to an 0-8 start this NBA season. However, it's not close to their biggest losing streak ever. Here are the three worst runs.

Losses Beginning and ending dates March 3, 1980 to Oct. 22, 1980 21 14 Dec. 20, 1993 to Jan 18, 1994 14

April 1, 1994 to Nov. 4, 1994

* imes WWW.TCTIMES.COM WEDNESDAY, NOVEMBER 14, 2012



TRI-COUNTY TIMES I SUBMITTED PHOTO

Fenton's Haley Shaw is expected to contend for a state title in the 200 individual medley at the D2 state meet on Friday and Saturday at Oakland University.

Tigers, Shaw hoping to make splash at state meet

Fenton senior poised to make run at possible state championship in 200 IM

By David Troppens

dtroppens@tctimes.com; 810-433-6789 Fenton — Haley Shaw knows what she's capable of at the Division 2 state swimming and diving championships being held at Oakland University's pool on Friday and Saturday.

RIVALS

game tonight.

TOGETHER

Fenton and Linden

hockey co-op has first

The Fenton swimmer found out earlier this season at the Michigan Interscholastic Swim Coaches Association meet when she posted the best D2 time of the season in the 200 individual medley, and also the thirdbest time in the 100 backstroke.

Now, as a senior, it's her time to shine. So when it comes to tricounty swimmers at the state meet this weekend, most eyes will be on Shaw as the senior competes in her final state swim meet of her prep career. And the Eastern Michigan University-bound performer is ready.

"It's exciting and nerve wracking at the same time," Shaw said. "My goal is to get first in the IM. It's a huge goal, but I'm hoping to suc-See TIGERS on 16

Hard work has lifted Tigers to quarterfinals

By David Troppens

dtroppens@tctimes.com; 810-433-6789 At its first quad meet of the season against three Class A schools the Fenton varsity volleyball team didn't win a match.

While the Tigers were competitive against Brighton, Davison and Clarkston in that meet, it was apparent that the Tigers needed some more work if they were going to make waves at the end of the season.

The Tigers have done just that - put in hard work. And it's created results. That same team that couldn't seemingly finish a match against large Class A teams in August has been doing just that in recent weeks, helping spark the team to a regional title Thursday night.

And nothing symbolized the progress more than the Class A regional tournament. That same Da-

vison team that the Tigers lost to in August was the squad the Tigers beat in the regional semifinals, setting up the regional championship victory vs. Flushing. That win put the Tigers in a Class A quarterfinal match against Northville at Davison High School Tuesday night. Results of that match can be found in Sunday's edition of the Tri-County Times or at www.tctimes.com.

Fenton varsity volleyball coach Linda Rusaw loves her team's work ethic.

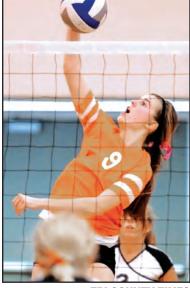
"These kids deserve this," Rusaw said. "They are the hardest working kids and the best kids. I couldn't ask for anything more. I will get in their face and they look at me and say, 'I got it.' They are tough and I'm tough on them. We would not be where we are without the character of these kids."

One of the noticeable differences

since the start of the season is the velocity of the attacks. As a collective group, Fenton's hitters have improved their power dramatically, making it a well-balanced team. It seems every match there is a different group of players close to the lead in kills for the match. The regional proved that trend. Against Flushing, Maxheimer had 17 kills, followed by Bobbie Eastman with 14 kills. In the semifinal victory against Davison, Ashley Bearden led the Tigers with 13 kills, while Eastman had 11.

"Everybody is hitting it hard," Fenton's Maizie Martin said after a recent victory. "I think that's the best part of our team, is how we hit the ball hard every time."

The work has earned Fenton district and regional championships as well as a school record 46 wins this season.



TRI-COUNTY TIMES SCOTT SCHUPBACE

Cassidy Rourke attempts a kill during the Fenton Tigers' regional championship match Thursday against Flushing.



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Who will take us

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Area rivals open hockey regular season against Freeland tonight

By David Troppens

dtroppens@tctimes.com; 810-433-6789

Hartland — When it comes to rivalries, the one between Fenton and Linden is about as intense as any Flint area prep battle.

So, when the Fenton-Linden co-op hockey program had its first practice session, both sides admit it was a little strange. However, in a matter of a couple of weeks of practices, many of those slight issues have subsided and the squad is ready to start their season. The Fenton-Linden co-op hockey squad begins the season with a game at Midland Civic Arena against Freeland today at 7:15 p.m. Both sides remember those first couple of practices.

"There definitely was some tension, but it went over pretty quickly," said senior goalie and Fenton student Joe Foguth during Monday's practice at the Hartland Sports Center. "Everybody just wants to play and have a good time."

"Yeah, it was a little weird being with our school rivals, but it's fun," Linden sophomore Buck Hudson said. "I like it."

The real key is both teams are playing hockey, and in this age of the sport, it seems everyone has a co-op in place. In fact, last year the Tigers were the last team in the Metro not to be involved in a co-op. Linden teamed with Durand and Lake Fenton to create a team, but dropped that affiliation to join with the Tigers, a Metro League school. Currently, every Metro team playing hockey is involved in a co-op.

"It is what it is with high school hockey and its numbers," Fenton coach Jeff Mynatt said. "There isn't a single team in the Metro that is not a co-op. We were the

Times

last ones to do it, and it made sense to do the Fenton-Linden co-op. That keeps us in the Metro League. It gives them a shot at all-league status and a chance to compete for a league title."

Linden couldn't compete for a Metro title a year ago because their co-op involved two non-league schools.

But hockey is a sport used to meshing players from different communities to make a team. It's done through the youth organizations routinely. So if there is a sport that can move on without issue due to a co-op, it's hockey.

"It is a little different, because I'm used to playing with all the Fenton players, but you get used to it really fast," Fenton player Hugh Comben said. "After you are on the ice, you forget they are from another school, and they are just your teammate."

"The only thing different is you don't see all of your teammates at school," Foguth said. "Other than that, it isn't different at all. It's still going to be a hockey team, and we'll all jell together."

The team remains small, with a small group currently out with injuries. Last season the Tigers managed to make it through the season with a roster of 12, a small roster for a hockey team.

"It's still tough," Mynatt said. "I'm looking at 16, and then injuries have us down to a couple of lines and maybe two extra sets of legs, that's all."

Still, the team remains high about the season.

"We are going to compete for the Metro League (championship) for sure," Foguth said.

"Hopefully we can win that and have a successful year."





TRI-COUNTY TIMES I DAVID TROPPENS

Fenton's state qualifiers are (from left starting with the front row) Lauren Davis, Haley Shaw, Gabrielle Haaraoja, MacKenzie Deuputy and Meagan Cassner.

TIGERS Continued from Page 15

ceed in it. And I'm hoping to my best time in the backstroke and get that All-American cut."

Shaw is one of four Fenton swimmers and possibly a diver headed to Friday's state meet. The other swimmers are Gabrielle Haaraoja (50 freestyle and 100 freestyle), Lauren Davis and Meagan Cassner. All four participants will compete on Fenton's 200 medley relay and 400 freestyle relay. Also, pending on Tuesday's diving regionals, MacKenzie Deputy was a likely qualifier. Finally, Holly's Courtney Konopitski is headed to the meet to compete in the 50 and 100 freestyle events as well. Depending on Tuesday's regional diving competition, the Bronchos could have some other participants as well.

Shaw has made a habit out of state trips. This will be her fourth venture, earning at least one individual second-day swim in each of her first three years. She's made the second day in the 100 backstroke each of her first three years, placing 16th her freshman year (1:03.01), 14th her sophomore year (1:00.34) and ninth her junior season (58.41). Last year she also placed fourth in the 100 butterfly (58.48), and was on the seventh-place 400 freestyle relay, along with Haaraoja. After this weekend, she'll complete her state career with seven individual state events and as a member of five state relay teams. In the 200 IM, she'll head into the event with a state seeding time of 2:07.58, versus second-place performer Gabrielle DeLoof's time of 2:07.61. In the 100 breaststroke, her seed time is 57.54.

"Seeing I actually got that (first-place) seed time (in the 200 IM) against the girl I'm going to be racing, it's a confidence builder, but it's also a lot of pressure because I don't want to mess up and lose," Shaw said. "At the same time, I've already got my first (with the seed time). I can just swim this race."

Shaw also would love to earn All-American status with a strong showing in the backstroke. Shaw has a realistic chance of becoming Fenton's first individual state champion in girls swim since Amber Shalla (500 freestyle) and Liz Korsedal (100 butterfly) won titles in 2000. Korsedal also won the 100 butterfly title in 1999.

Haaraoja, a junior, has established herself as one of the area's top swimmers as well, entering the meet as a contender to earn second-day swims in both of her individual events.

"My all-time goal is to be top eight in both of my events, but I really want to break the 50 and 100 (school) records," Haaraoja said. "The 50 record has been up there for awhile, and both are by people who don't swim here anymore, so it's really important for me to get those down."

Haaraoja has been to the state meet in her other two years with the team as well. In 2010, she was on two second-day relay squads. Last year, she was on the seventhplace 400 relay team as well as a stateperformer in two individual events, placing 12th in the 50 freestyle (24.87). She's already gone a 24.82 this season.

"It's always exciting and I look forward to it all season," Haaraoja said about the state meet. "To finally get the opportunity to go and see how fast I can go, I'm excited."

Konopitski, a senior, has made state trips in each of her previous three seasons as well, competing in five relays and two individual events during that span. She enters with a reasonable chance of earning her first second-day swim in either of her events.

"We'd like to see her in the top 16 of at least one of her events," Holly coach Danielle Gray said. "I'd like to see her break the 24s in the 50 (freestyle)."

The preliminaries at Oakland University begin Friday at noon. Saturday's finals begin at noon as well.

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JOURNALISTS Continued from Front Page

celebrations next week, working on their pages in the large class shared with the yearbook staff.

Torrey Christopher, 16, is the news editor for InPrint. She designs news pages and edits the stories. Like most other students, she uses an older version

Summary The journalists

of tomorrow still need the core skills that have made them effective in the past, but also with a multi-media focus, to meet the needs of today's news consumers. of a program called Adobe InDesign. She also gets in front of the camera twice a week for the school newscast. "I really enjoy it," she said. While these stu-

dents work with energy, and some even plan to go into the field after college, the journalism pro-

fession has a mixed message for prospective students, the journalists of tomorrow.

At the University of Michigan-Flint, there are about 50 journalism majors, not an insignificant amount of students — but the program is being folded back into the communications department, and director Mike Lewis is retiring.

Lewis said that while the profession is shrinking, overall journalism enroll-

ment is going up, a phenomenon backed up by Michigan State University School of Journalism Director Lucinda Davenport, who said admissions are "just fine, strong and steady."

According to a Pew Research Center article, journalism and mass communication jobs are getting harder to find. In 2009, only 55 percent

of journalism and mass communication graduates were able to find full-time employment within a year of graduating, which is down from 75 percent in 2000, yet Davenport said that readers are consuming more news than ever before, and on a variety of media.

There is still strong interest from local students and high school papers are the place to form needed core skills to survive in the competitive market.

At Fenton High School, student newspaper InPrint mirrors its real world newspaper competitors, in publishing stories journalism students with page layouts, grading papers and answering questions. "They're learning at warp speed this year," she said.

Andrada puts a heavy focus on learning about websites and producing web content. She also stressed the need to keep the basics alive.

The print format is translating well onto tablets and e-readers, so students now must learn to produce content for several different formats.

InPrint news editor Torrey Christopher already has an idea what the journalists of the future need. "You have to be outgoing, you have to be able to get things done in a timely fashion, and you have to get it done really quickly." Once Christopher had to write a front page story in one day. Though a daily newspaper writer may handle three a day, as a student she's also juggling classes and other activities, on top of really just learning her craft. "In the real world, you don't have that much time to write," she said.



TRI-COUNTY TIMES I TIM JAGIELO Fenton High School student paper InPrint sports editor Cassidy Rourke works on a two-page photo essay for football and volleyball on Monday. Learning page layout is part of the curriculum for local high school journalism students.



regularly online, a model that even larger community and metro newspapers are

The Fenton High School student paper InPrint is published monthly, and updated

TRI-COUNTY TIMES I TIM JAGIELO

online daily, and publishing once per month, along with Holly High School newspaper, HHS Press. very fun, because students can be leaders sooner than they ever had in the past,"

newspaper, HHS Press. "I think they need to be multifaceted, where before you just had to be

mirroring.

good writing, good

ethics are still good

ethics. We still pro-

vide good information

good decisions to lead

to help people make

productive lives. 77

Director, School of Journalism, MSU

Lucinda Davenport

alism enroll- a good writer," said FHS journalism teacher Pam Bunka, who strove to stay with

who strove to stay with changing trends in journalism, like desktop publishing and using digital cameras over her 34-year career. "Whatever the journalist's focus, they need to do it well, and do it quickly," she said.

"Writing is still important for the future," said Davenport. She

said the journalists of tomorrow need great writing skills along with critical thinking and visual communications. Information graphics and page designs must also be a part of a journalist's repertoire.

"Good writing is still good writing, good ethics are still good ethics," she said. "We still provide good information to help people make good decisions to lead productive lives."

Accuracy is still important as is minimizing bias.

"It's evolving, and something that's



TRI-COUNTY TIMES | TIM JAGIELO

Fenton High School journalism teacher Pam Bunka discusses headline ideas for a story about the election on Monday for InPrint newspaper, with features editor Olivia Dimmer (left) news editor Torrey Christopher, 16, (center) and editor-in-chief Amy Rooker (standing).

- Davenport said that one new thing less seen in journalism curriculum in the past is the entrepreneurial drive, the business side that keep organizations afloat. This focus is not missed on journalism

teacher Linda Andrada at Lake Fenton High School. On Monday, her 20 students were designing ads in business card, quarter-page and half-page sizes for the "The Chain" newspaper. They also are responsible for selling ads. "It's the whole shot, it's the whole picture," said Andrada. Students have the opportunity to become editors and help the new

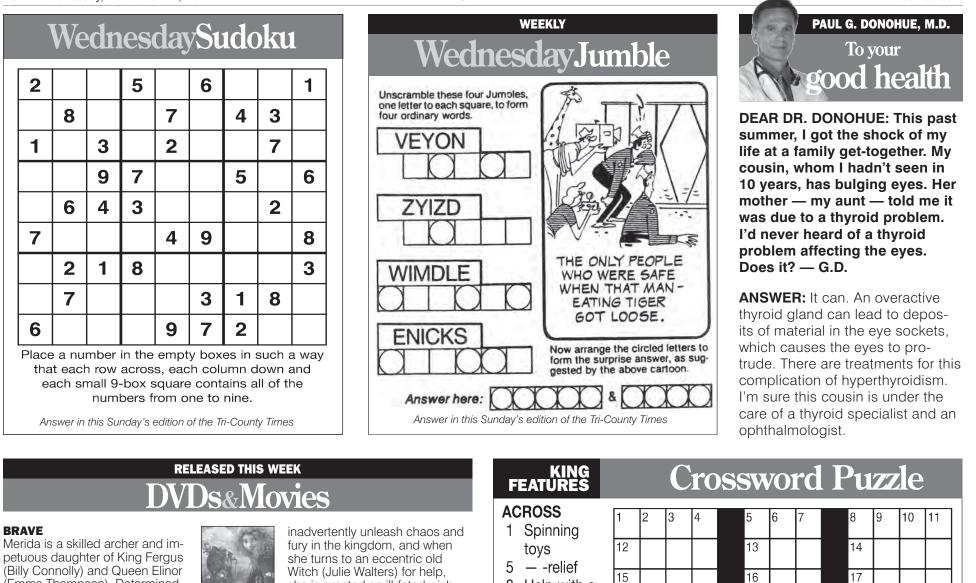


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TIMES MIDWEEK





(Billy Connolly) and Queen Elinor (Emma Thompson). Determined to carve her own path in life, Merida defies an age-old custom sacred to the uproarious lords of the land. Merida's actions

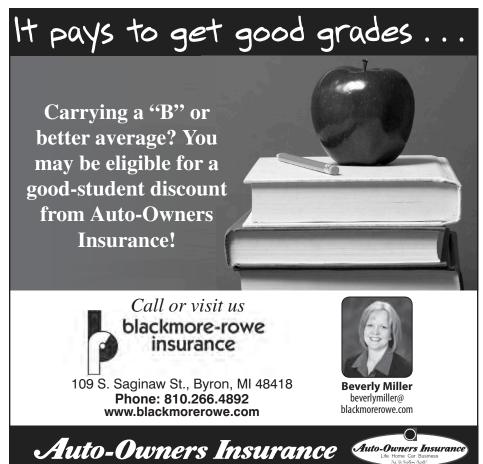




Witch (Julie Walters) for help, she is granted an ill-fated wish. The ensuing peril forces Merida to discover the meaning of true bravery in order to undo a beastly curse before it's too late. PG, 1 hr. 33 min.

THE WATCH

Four everyday suburban guys come together as an excuse to GOT PROTECTION? escape their humdrum lives one night a week. **.** But when they accidentally discover that their town has become over-WALE run with aliens posing as ordinary suburbanites, they have no choice but to save their neighborhood — and the world — from total extermination. R, 1 hr. 41 min.



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years

Easter eggs

40 Prepare

42 Surprise

attack

45 Chocolate-

8 Help with a

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12 Beehive

State

FLYING

Continued from Page 3

night before, you can save a couple of dollars."

Dealing with the large holiday crowd can be stressful. Traveling to see loved ones for the holidays should be a positive experience — so don't make it any more stressful than it has to be. Get to the airport with plenty of time to do everything you need to, and so you don't have to worry about the possibility of missing your flight. Schmitt said that you should be in the airport door two hours before your flight's departure time. Spending some time waiting at your terminal with a book will be more relax-

ing than making it through security with only minutes to spare. When it comes

to what you are taking with you, Schmitt also said to be aware of the 3-1-1 rule for liquids in

stressful. carry-on luggage. "Your liquids have to be in a 3-ounce bottle in a 1-quart ziplock baggy, and you get one of those per person," Schmitt said. "If you have any more than that, they will be confiscated. That means shampoos, lotions, bottled

water — anything liquid." All of these tips to speed up your time won't do you good without a ticket, and getting one can be its own stressful event. If it fits into your schedule, flying out in the middle of the week is typically cheaper than a weekend - unless a holiday happens to fall in the middle of that week as well. Try looking at a variety of different airlines to see which can offer you the best price. A layover may add some extra time to your trip, but can make your flight much cheaper.

Check regularly — prices can change quickly from one day to the next. Like with everything else, finding the best price will take some patience and planning.

HOT LINE CONTINUED

OBAMA DIDN'T CHANGE the law to allow more people to receive food stamps. Congress passes laws. The President can either sign or veto it. More people are on food stamps because we're still recovering from the worst recession since the Great Depression. What's so hard to grasp about that?

YOU THINK HE'LL only tax the rich? How naive you are! Anyone that has a job and is paying income tax is considered wealthy

TRAVEL

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Summary

Traveling during the holidays may be a headache, but there are some things you can do to make your time less

TIMES MIDWEEK

PHONE

Continued from Front Page

able to access the Internet or

Busch said cell phones and

Internet accessible devices

have changed quite a bit since

the last time school officials

"Cell phones are com-

munication devices that

students carry. This policy

allows us to treat them a little more like adults," Busch

said. "We realize students

istrative staff would model

their policy after other local

school districts that desig-

nate times for students to use

phones during school hours.

icy amendment that Busch

read at Monday's board of

education meeting, students

may even be allowed to use

gives permission.

Under the proposed pol-

are going to use their cell phones."

Currently, students are not allowed to

use their phones during school hours at

Fenton schools. Busch said the admin-

phones and other wireless devices dur-

ing class time, provided that an educator

The revision would put Fenton

set the cell phone policy.

Director of Finance Doug

send text messages.

school hours. Lunch, between classes

and before and after school are some

of the proposed periods students may be

the airport can be getting through security. By planning ahead to make certain you follow the rules set by the TSA, you can help the line move through security smoothly.

• Have your boarding pass and an acceptable form of identification ready. Having these pieces of information will help the line continues to move smoothly

 While going through the line, take everything out of your pockets place them in the plastic bins. You will also need to remove your jacket, belt, and shoes.

a carryon bag, do not wrap them. A security officer may need to look inside the package and unwrap the gift, which will not only hold up the line, but waste the time you spent wrapping it in the first place.

electronics such as DVD players or video game consoles typically need to be removed from your luggage and placed in a container by themselves to receive a separate X-ray screenina

item is or is not allowed on an airplane by going to the website, www. tsa.gov. If you are still not certain about an item, you are better to play it safe and not bring it along, instead of facing the dilemma of having to leave it behind at the airport.

under Obama Rule! Only those on welfare are the ones that won't have to pay taxes.

HOW VERY SAD that there are people in our community who have nothing better to do with their time then vandalize the playground at Ellen Street. It's a fantastic playground that the community has helped to build. You should be ashamed. Now our money will have to pay for security.

REGARDING, NEW AMERICA, the King and Jesus are/were both hated by most, the truth will do that. Long live (both) Kings!

Plan your winter or spring break 2013 trips now! DON'T BE LEFT HOME.

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Moving through airport security

The most time consuming part at

• If you are taking gifts with you in

Laptops and other oversized

• You can check to see whether an

schools on par with other area schools where mobile devices are more accepted. At Linden Community Schools, staff members are allowed to decide

Source: TSA.gov

Cancun, Punta Cana, Jamaica, Hawaii,

Disney World, Las Vegas, cruises!



If you found a \$10 bill on the supermarket floor, would you pick it up?



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if students can use their wireless devices for class assignments. Students at Lake Fenton High School are allowed to use their phones during passing time, lunch and in class during some

instances.

Holly Area Schools have a similar policy to wireless devices where students are not allowed to use them during school hours, unless given discretion by a staff member.

The use of wireless devices during school hours could cause some complications however. Fenton schools is also in the process of updating its wireless policy for faculty, specifically

with the Family Educational Rights and Privacy Act (FERPA). Under the act, faculty is not allowed to share student

information such as grades and attendance. Busch said the school district does not have a problem with faculty violating FERPA and that the policy update is simply for precaution.

"With the advent of things like social media, we wanted to make sure that informa-

tion doesn't get out," Busch said. "The policy is not in reaction to anything. We're just making sure all our bases are covered."

A second reading of cell phones and wireless devices is expected to take place at the December board of education meeting.

We realize students are going to use their cell phones. **J** — Doug Busch Director of finance for

Fenton Area Public

Summary

School officials in

Fenton may change

allowing students

designated times

throughout school

hours.

to use them during

their cell phone policy,

Schools





Obituaries, Funeral Services and Memoriams

Duane Lerov Kennedy

1924-2012 Duane Leroy Kennedy - age 87, of Fenton, a Proud Veteran, passed away peacefully Sunday, November 11, 2012, on Veterans Day. Funeral Services will be 2 PM Wednesday, November 14, 2012 at Sharp Funeral Homes, Fenton Chapel, 1000 Silver Lake Rd., Fenton. Interment at Tyrone Memory Gardens, Fenton. Visitation was held Tuesday 1-9 PM and will be held Wednesday at 12 PM until the time of service at the funeral home. Memorial donations may be made to F.O.E #2460 for needy children or the **Disabled American Veter**ans. Online condolences may be posted on the obituaries page of www. sharpfuneralhomes.com.

Sharp [1]





82 Legal Notices FORECLOSURE NOTICE This firm is a debt collector attempting to collect a debt. Any infor-mation 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: letta Sue Warren, a Wido w to Mortgage Electronic Registration Systems, Inc., as nominee for Ameriquest Mortgage Company, its successors and assigns Mortgagee, dated May 12, 2006 and recorded May 30, 2006 in Instrument # 2006 05300052914 Genesee County Records, Michigan Said mortgage was assigned to: HSBC Mortgage Services, Inc, by assignment dated March 26, 2012 and recorded March 26, 2012 in Instrument # 201203260030974 or which mortgage there is claimed to be due at the date hereof the sum of One Hundred Sixty-Eight Thousand Two Hundred Seventeen Dollars and Ninety-Two Cents (\$168,217.92) including interest 8.29% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, Circuit Court of Genesee County at 10:00AM on November 28, 2012 Said premises are situated in Township of Mt. Morris Genesee County, Michigan, and are described as: A parcel of land beginning on the South line of Section 20, Town 8, Range 6 East, 992.28 feet West of the Southeast corner thereof, thence West 165 West, thence North 1334.90 feet to the centerline of C arpenter Road, thence East 165 feet, thence South 1334.60 fee to the Place of Beginning. Commonly known as 5101 West Carpenter Road, Flint MI 48504 The redemption period shall be 6 months from the date of such sale, unless determined abandoned ir accordan ce with MCL 600.3241 or MCL 600.3241a, in which case the redemption period shall be 30 days from the date of period shall be 30 days from the date of such sale, or upon the expiration of the notice required by MCL 600.3241a(c), whichever is later; or unless MCL 600.3240(17) applies. If the property is sold at foreclosure sale under Chapter 32 of the Revised Judicature Act of 1961, under MCL 600.3278, the borrower will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damaging t he property during the tor damaging t he property during the redemption period. Dated: 10/31/2012 HSBC Mortgage Services, Inc, Assignee of Mortgagee Attorneys: Potestivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (249) 844-5123 Our File No: 12-69600 Ad #40163 10/31, 11/07, 11/14, 11/21/2012

FORECLOSURE NOTICE This firm is a debt collector attempting to collect debt. Any infor-mation 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: William F Grotewold, A Married Man and Shirley A Grotewold, His Wife, to Countrywide Home Loans, Inc., Mortgagee, dated May 22, 2004 and recorded June 9 2004 in Instrument # 200 406090063369 Genesee County Records, Michig an. Said mortgage was assigned to: Bank of America, N.A. successor by merger to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing LP, by assignment dated September 19, 2012 and recorded September 26, 2012 in Instrument # 201209260074401 on which mortgage there is claimed to be due at the date hereof the sum of Fifty-Four Thousand One Hundred Fifty-Five Dollars and Sixty Cents (\$54,155.60) 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, o some part of them, at public venue, Circuit Court of Genesee County at 10:00AM on December 5, 2012 Said premises are situated in Township of Genesee, Genesee County, Michigan, and are described as: Lot 100, National Estates No.2, as recorded in Liber 26, on Page(s) 38 of Plats, Genesee County Records. Commonly known as 6134 Westdale Dr Grand Blanc MI 48439 The redemption period shall be 6 months from the date of . such sale, unless determined abandoned n accordance with MCL600.3241 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 b y MCL 600.3241a(c) whichever is later; or unless MCL 600.3240(17) applies. If the property is sold at foreclosure sale under Chapter 32 of the Revised Judicature Act of 1961 under MCL 600.3278, the borrower will be held responsible to the person who buy s the property at the mortgage foreclosure sale or to the mortgage holder for damaging the property during the redemption period. Dated: 11/07/2012 Bank of America, N.A. successor by mergerto BAC Home Loans Servicing, LP Countrywide Home Loans Servicing LP, Assignee of Mortgagee Attorneys Potestivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 12-69091 Ad #40992 11/07, 11/14, 11/21, 11/28/2012

FORECLOSURE NOTICE This firm is a debt collector attempting to collect a debt. Any infor-mation obtained will be used for this purpose. If you are in the Military, lease contact our office at the number listed below.MORTGAGE SALE-Default has been made in the conditions of a certain mortgage made by: David Clay A Married Man to New State Mortgage LLC, Mortgagee, dated April 14, 2003 and recorded May 6, 2003 in Liber 3898 Page 745 Livingston County Records, Michigar Said mortgage was assigned through mesne assignments to: Makenzie Whitney Corp Inc., by assignment dated July 9, 2012 and recorded September 14, 2012 in Instrument # 2012Fr-031797 on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Fifty-Eight Thousand Seven Hundred Eight y-Four Dollars and Eighty-Six Cents (\$158,784.86) including tetrated 7 (%) appr common Under the interest 7.2% per annum. Under the power of sale contained in said mortgage 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 o f the mort-gaged premises, or some part of them, at public vendue, Circuit Court of Livingston County at 10:00AM on November 21, 2012 Said premises are situated in Township of Howell Livingston County. Michigan Howell, Livingston County, Michigan, and are described as: Unit 35, Building 3 of English Gardens Condominium, a Condominium according to the Master Deed thereof recorded in Liber 3485, page 014, Livingston County Records and designated as Livingston County Condominium Subdivision Plan Number 255 and any amendments thereto, together with an u ndivided interest in the common elements of said Condominium as set forth in said master Deed and as described on Act 59 of the Public Acts of Michigan of 1978, as amended. Commonly known as 728 Olde English Cricle, Howell MI 48855 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; or unless MCL 600.3240(17) applies. If the property is sold at foreclosure sale under Char 32 of the Revised Judicature Act of 1961 under MCL 600.3278, the borrower will be held responsible to the person who buys the pro perty at the mortgage foreclosure sale or to the mortgage holder for damaging the property during the redemption period. Dated: 10/24/2012 Makenzie Whitney Corp Inc., Assignee of Mortgagee Attorneys: Potestivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 12-70008 Ad #39845 10/24, 10/31, 11/07, 11/14/2012 FORECLOSURE NOTICE This firm

is a debt collector attempting to collect a debt. Any infor-mation 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: Joyce A Looney and David Looney Wife and Her Husband, Tenants by the Entireties to Grand Oak Mortgage Co mpany, Mortgagee, dated March 23, 2001 and recorded March 30, 2001 in Instrument # 200103300033904 Genesee County R ecords, Michigan Said mortgage was assigned through mesne assignments to: HSBC Bank USA, N.A., by assignment dated April 17, 2012 and recorded April 18, 2012 in Instrument # 201204180036990 on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Twenty-Four Thousand One Hundred Sixty-Three Dollars and Sixty-Nine Cents (\$124,163.69) including interest 7.25% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some par of them, at public venue, Circuit Court of Genesee County at 10:00AM on November 21, 2012 Said premises are situated in City of Flint, Genesee County Michigan, and are described as: Lots 17 18 and 19, Block 156 Modern Housing Corporation Addition No. 6, according to the recorded plat thereof as recorded in Plat Book 11, Page(s) 33-34, Genesee County Records, Commonly known as 2402 Nolen Drive, 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; or unless MCL 600.3240(17) applies. If the property is sold at foreclosure sale under Chapter 32 of the Revised Judicature Act of 1961, under MCL 600.3278, the borrower will be held responsib le to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damaging the property during the redemption period. Dated: 10/24/2012 HSBC Bank USA, N.A., Assignee of Mortgagee Attorneys Potestivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 12-69967 Ad #39843 10/24, 10/31, 11/07, 11/14/2012

FORECLOSURE NOTICE This firm is a debt collector attempting to collect a debt. Any infor-mation 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: Phyllis Thayer, An Unmarried Woman to Mortgage Electronic Registration Systems, Inc. as nominee for Guaranty Residential Lending, Inc. its successors and assigns, Mortgagee, dated January 27, 2003 and recorded February 6, 22 27, 2003 and recorded relationary 6, 20 3 in Instrument # 200302060018088 Genesee County Records, Michigan. Said mortgage was assigned to: Bank of America, N.A., successor by merger to BAC Home Loans Servicing LP fka Countrywide Home Loans Servicing LP fka Countrywide Home Loans Servicing LP and by assignment dated. July 25 2012 and by assignment dated July 25, 2012 and re corded July 28, 2012 in Instrument # 201207280062602 on which mortgage there is claimed to be due at the date hereof the sum of Twenty-Nine Thousand Five Hundred Seventy-Two Dollars and Twenty-Three Cents (\$29,572.23) including interest 6.5% per annum. Un der the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, Circuit Court of Gene see County at 10:00AM on November 28, 2012 Said premises are situated in City of Burton, Genesee County, Michigan, and are described as: Lot 174 of Baker Park, according to the recorded plat thereof, as recorded in Plat Liber 11, pages 2 and 3, Genesee County Records. Commonly known as 1388 Allen Street, Burton MI 48529 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 upor the expiration of the notice required by MCL 600.3241a(c), whichever is later; or unless MCL 600.3240(17) applies. If the property is sold at foreclosure sale unde

Chapter 32 of the Revised Judicature Act of 1961, under MCL 600.3278, the borrower will be held responsible

to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damaging the

property during the redemption period

Dated: 10/31/2012 Bank of America

Dated: 10/31/2012 Bank of America, N.A., successor by merger to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing LP, Assignee of Mortgagee Attorneys: Potestivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-132 Our Ein No. 12, 2024 Ad #40178

5123 Our File No: 12-70367 Ad #40178

10/31, 11/07, 11/14, 11/21/2012

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FORECLOSURE NOTICE This firm is a debt collector attempting to collect a debt. Any infor-mation 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 by: Jason A. Sauve and Jennifer L. Sauve , husband and wife to Mortgage Electronic Registration Systems, Inc. as nominee for Family Home Mortgage, Inc. its successors and assigns, Mortgagee, dated December 10, 2004 and recorded January 7, 2005 in Instrument # 200501070003475 Genesee County Records, Michigan Said mortgage was assigned through mesne assignments to: Homeward Residential Inc. fka American Home Mortgage Servicing, Inc. by assignment dated June 7, 2012 and subsequently recorded in Genesee County Records on which mortgagethere is claimed to be due at the date hereof the is claimed to be due at the date hereof the sum of One Hundred Eleven Thousand Eight Hundred Eighty-Two Dollars and Thirty Cents (\$111,882.30) including interest 5.875% per annum. Under the power of sale contained in said mortgage an d the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, Circuit Court of Genesee County at 10:00AM on November 21, 2012 Said premises are situated in City of Fenton, Genesee County, Michigan, and are described as: Lot 14 of Graham Manor, according to the recorded Plat thereof as recorded in Plat Book 23, Page 33, Genesee County Records Commonly known as 234 Ponchartrain, 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 expir ation of the notice required by MCL 600.3241a(c), whichever is later; or unless MCL 600.3240(17) applies If the property is sold at foreclosure sale under Chapter 32 of the Revised Judicature Act of 1961, under MCL 600.3278, the borrower will be held res ponsible to the person who buys the property at the mortgage foreclosure sale the property during the redemption period. Dated: 10/24/2012 Homeward Residential Inc. fka American Home Mortgage Servicing, Inc. Assignee of Mortgagee Attorneys: Potestivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 12-70110 Ad #39863 10/24, 10/31, 11/07, 11/14/2012

FORECLOSURE NOTICE This firm is a debt collector attempting to collect a debt. Any infor-mation 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: Erin K Boisclair-White, an unmarried woman to Mortgage Electronic Registration Systems, Inc., as nomin ee for Quicker Loans, Inc., its successors and assigns, Mortgagee, dated May 19, 2005 and recorded June 6, 2005 in Instrument # 200506060057692 Genesee County Records, Michigan Said mortgage was assigned to: CitiMortgage, Inc. by assignment dated Augus t 24, 2012 and recorded September 7, 2012 in In-strument # 201209070070087 on which mortgage there is claimed to be due at the date hereof the sum of Ninety-One Thousand Two Hundred Fifty-Four Dollars and Ninety-One Cents (\$91,254.91) including interest 3 % per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, Cir cuit Court of Genesee County at 10:00AM on December 5, 2012 Said premises are situated in City of Fenton, Genesee County, Michigan, and are described as: Lot 8 and the East 15 feet of Lot 9 Wakeman's addition to the Village (now City) of Fenton, as recorded in Liber 44 on Page 640 of Plats. Commonly known as 1004 Williams Street, Fenton M 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; orunless MCL600.3240(17) applies. If the property is sold at foreclosure sale under Chapter 32 of the Revised Judicature Act of 1961, under MCL 600.3278, the borrower will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damaging the property during the redemption period. Dated: 11/07/2012 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: 12-70634 Ad #40980 11/07, 11/14, 11/21, 11/28/2012

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FORECLOSURE NOTICE This firm is a debt collector attempting to collect a debt. Any infor-mation obtained will be used for this purpose. If you are in the Military, please contact our office at the number listed below, MORTGAGE SALE number listed below. MORTGAGE SALE - Default has been made in the conditions of a certain mortgage made by: Carolyn J. Haynes, a single woman, Fee simple to Mortgage Electronic Registration Systems, Inc. as nominee for Desti-nation Home , LLC its successors and assigns, Mortgagee, dated April 3, 2003 and recorded April 10, 2003 in In strument 4 2002014/0056512, Generoe. County # 20030/10052512 Genesee County Records, Michigan Said mortgage was assigned to: CitiMortgage Inc., by assignment dated September 11, 2012 and recorded September 22, 2012 in Instrument#201209220073706 on which mortgage there is claimed to be due at the date hereof the sum of Seventy-Nine Thousand Forty-Nine Dollars and Ninety Cents (\$79,049,00) including interest 5.25% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some par of them, at public vendue, Circuit Court of diment, at public vehicule, cucial Colm of Genese County at 10:00AM on November 28, 2012 Said premises are situated in Township of Mundy, Genesee County, Michigan, and are described as: Unit 15 of Woodland Condominiums, a condominium according to the Master Deed recorded in Instrument No. 200012220215252, Genesee County Records and designated as Genesee County Condominium Subdivision Plan No. 252, togethe r with rights in general common elements and limited common elements as set forth in said Master Deed and as described in Act 59 of the Public Acts of 1978, as amended. Commonly known as 1341 Sunset Blvd, Flint MI 48507 The redemption period shall be 6 m the date o tetermined 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 MCL600.3241 a(c), whichever is later; or unless MCL600.3240(17) applies. If the property is sold at foreclosure sale unde Chapter 32 of the Revised Judicature Act of 1961, under MCL 600.3278, the borrower will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damaging the property during the redemption period. Dated: 10/31/2012 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: 12-70442 Ad #40334 10/31, 11/07, 11/14, 11/21/2012

FORECLOSURE NOTICE This firm is a debt collector attempting to collect a debt. Any infor-mation 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: Cecil C. Craddock and Joanne H. Craddock aka Joann H. Craddock, Husband and Wife to Citifinancial, Inc . , Mortgagee, dated Janu ary 26, 2006 and recorded Januar 31, 2006 in Instrument # 20060131 0 008785 Genesee County Records Michigan on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Six Thousand One Hundred Sixty-Eight Dollars and Thirty-Five Cents (\$106,168.35) 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 Genesee County at 10:00AM on December 5, 2012 Said premises are situated in Township of Mt. Morris Genesee County , Michigan, and are described as: Lot 6, o f Stanley Acres according to the recorded Plat thereo as recorded in Plat Book 38, Page 15 Genesee County Records. Commonly known as 6438 W Stanley Rd., Mt Morris MI 48458 The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accor-dance with MCL 600.3241 or MCL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale, or upon the expiration of the notice required by MCL 600.3241a(c) whichever is later; or unless MCL 600.3240(17) applies. If the property is sold at foreclo sure sale under Chapte 32 of the Revised Judicature Act of 1961, under MCL 600.3278, the borrowe will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damaging the property during the redemption period. Dated: 11/07/2012 Citifinancial, Inc. Mortgagee Attorneys Potestivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 12-70682 Ad #40997 11/07, 11/14, 11/21, 11/28/2012

FORECLOSURE NOTICE This firm is a debt collector attempting to collec a debt. Any infor-mation 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: Deborah Milling, A Single Woman to Beneficial Michigan, Inc., Mortgagee, dated May 30, 2008 and recorded June 4, 2008 in Instrument # 200806040043702 Genesee County Records, Michigar on which mortgage there is claimed to be due at the date hereof the sum of Fifty-Six Thousand Four Hundred Fifty-Five Dollars and Sixty-Two Cents (\$56,455.62) including interes 3.983% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby giver that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue Circuit Court of Genesee County at 10:00AM on December 5, 2012 Said premises are situated in City of Flint Genesee County, Michigan, and are described as: Lot 608, Block 44 Pomeroy Bonbright Second Addition according to the Plat thereof as recorded in Plat Liber 3, Page 39, Genesee County Records. Commonly known as 410 E Newall St, Flint M 48505 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 n the date of such sale, or upo the expiration of the notice required by MCL 600.3241a(c), whichever is later or unless MCL 600.3240(17) applies If the property is sold at foreclosure sale under Chapter 32 of the Revised Judicature Act of 1961, under MCL 600.3278, the borrower will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damaging the property during the redemption period. Dated: 11/07/2012 Beneficial Michigan, Inc . Mortgagee Attorneys: Potestivo & Associates, P.C. 811 South Blvd, Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 12-70694 Ad #40996 11/07, 11/14, 11/21, 11/28/2012

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a debt collector attempting to collect a debt. Any infor-mation 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: Keith C. Carr, a Single Man to Mortgage Electronic Registration Systems, Inc. as nominee for Home Loan Center, Inc. dba LendingTree Loans its successors and assigns Mortgagee, dated September 22 2005 and recorded October 14, 2005 in Liber 4 942 Page 976 Livingston County Records, Michigan Said mortgage was assigned to: Bank of America, N.A., successor by merger to BAC Home Loans Servicing LP fka Countrywide Home Loans Servicing, LP, by assignment dated September 4, 2012 and r ecorded September 13, 2012 in Instrument # 2012R-031487 on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Ninety-Seven Thousand Six Hundred Twenty-Seven Dollars and Thirty Cents (\$197,627.30) including interest 6.375% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed that said morgage Will be foreclosed by a sale of the morgaged premises, or some part of them, at public vendue, Circu it Court of Livingston County at 10:00AM on December 5, 2012 Said premises are situated in Township of Unadilla, Livingston County, Michigan, and are described as: Parcel #4: Part of the South one balf of the Southeast one quarter of half of the Southeast one quarter of Section 20, Town 1 North, Range 3 East, Unadilla Township, Livingston County, Michigan, described as follows: Beginning at a point North 89 degrees 53 minutes 53 seconds East, along the South Section line of said Section, 994.10 feet from the South one quarter corner of sa i d Section; thence North 03 degrees 32 minutes 55 seconds West, along the centerline of a 66 foot wide private road easement, 326.25 feet to the center of a 75 foot radius cul-de-sac: thence North 89 degrees 53 minutes 53 seconds East, 263.85 feet; thence S outh 03 degrees 21 minutes 39 seconds East, 326.19 feet to said Section line; thence South 89 degrees 53 minutes 53 seconds West, along said Section line, 262.78 feet to the point of beginning. Subject to the use of a 66 foot wide private road easement for ingress and egress and also subject to and including the use of a 75 foot radius cul-de-sac as described below. Together with and subject to a non-exclusive 66 foot wide private road easement for ingress and egress, the centerline of which is described as follows: Beginning at a point North 03 degrees 21 minutes 39 seconds West, along the centerline of Van Syckle Road, said line also being the East Section line, 333.05 fee from the Southeast Corner of Section 20, Town 1 North, Range 3 East Unadilla Town s hip. Livingston County Unadilla Iown s hip, Livingston County, Michigan; thence South 89 degrees 53 minutes 53 seconds West 194.94 feet; thence Northwesterly on an arc right having a length of 306.40 feet, a central angle of 76 degrees 19 minutes 46 seconds, a radius of 230.00 feet, and a chor d that bears North 51 degrees 56 minutes 14 seconds West 284 24 feet: minutes 14 seconds West 284.24 feet thence Northwesterly on an arc left having a length of 306.40 feet, a central angle of 76 degrees 19 minutes 46 seconds, a radius of 230.00 feet, and a chord that bears North 51 degrees 56 minutes 14 seconds West 284.24 feet; thence South 89 degrees 53 minutes 53 seconds West 996.18 feet to the centerline and point of intersection with a 66 foot wide private road easement running in a Southerly direction; thence continuing Northwesterly al o ng ar arc right having a length of 295.01 feet, a central angle of 73 degrees 29 minutes 26 seconds, a radius of 230.00 feet, and a chord that bears North 53 degrees 21 minutes 24 seconds West 275.20 feet; Also: Beginning at said point of intersection; th ence South 03 degrees 32 minutes 55 seconds East 358.79 feet to the center of a 75 foot radius cul-de-sac: thence continuin South 03 degrees 32 minutes 55 seconds East 326.25 feet to the point of ending. Commonly known as 15058 Van Syckle Court, 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 rom the date of such sale, or upor the expiration of the notice required by MCL 600.3241a(c), whichever is later or unless MCL 600.3240(17) applies. If the property is sold at foreclosure sale under Chapter 32 of the Revised Judicature Act of 1961, under MCL 600.3278, the borrower will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damaging the property during the redemption period. Dated: 11/07/2012 Bank of America, N.A., successor by merger to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP, Assignee of Mortgagee Attorneys: Potestivo & Associates, P.C. 811 South Blvd, Suite 100 Rocheste Hills, MI 48307 (248) 844-5123 Our File No: 12-70873 Ad #41007 11/07, 11/14, 11/21, 11/28/2012

FORECLOSURE NOTICE This firm is a debt collector attempting to collect a debt. Any infor-mation 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 J. LaForest, a married man and Danielle LaForest, his wife to Mac-Clair Mortgage Corporation, Mortgagee, dated July 23, 1999 and recorded July 29, 1999 in Liber 4225 Page 450 Genesee County Records, Michigan. Said mortgage was assigned to: Source One Mortgage C orp., by assignment dated July 23, 1999 and recorded July 29, 1999 in Liber 4225, Page 459, on which mortgage t here is claimed to be due at the date hereof the sum of Sixty-One Thousand Four Hundred Ten Dollars and Ninety-Six Cents (\$61,410.96) including interest 8.5% per annum. Under the power of sale contained in said mortgage and the statute in such case made a nd provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, Circuit Court of Genesee County at 10:00AM on December 5, 2012. Said premises are situated in Township of Flint, Genesee County, Michigan, and are described as Lot 15, Thornton Subdivision, except the easterly 90 feet, according to the recorded plat thereof, as recorded in Plat Liber 6, Page 24, Genesee County Records. Commonly known as 2586 Thornton, Flint MI 48504 The redemption period shall be 6 months from the date of such sale, unless determined abandoned ir 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 ex piration of the notice required by MCL 600.3241a(c) whichever is later; or unless MCL 600.3240(17) applies. If the property is sold at foreclosure sale under Chapter 32 of the Revised Judicature Act of 1961, under MCL 600.3278, the borrow will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damaging the property during the redemption period. Dated: 11/07/2012 CitiMortgage, Inc., successor by merger to Source One Mortgage Corp. Assignee of Mortgagee Attorneys: Potestivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 12-70726 Ad #40994 11/07, 11/14, 11/21, 11/28/2012

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Notices

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 more made by: Laura L. Keeble a/k/a Laura Keeble, a single woman to Mortgage Electronic Registration Systems, Inc., as nominee for Quicken Loans, Inc., its dated September 30, 2009 and recorded October 22, 2009 in Instrument # 200910220069508 Ge nesee County Records, Michigan. Said mortgage was assigned to: Bank of America, N.A., successor by merger to BAC Home Loans Servicing, LP, by assignment dated March 16, 2012 and recorded March 22, 2012 in Instrumen t # 201203220030383 on which mortgage there is claimed to be due at the date hereof the sum of Ninety-Eight Thousand Six Dollars and Sixty-One Cents (\$98,006.61) including interest 5.5% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, Circuit Court of Genesee County at 10:00AM on December 5, 2012. Said premises are situated in Township of Argentine are situated in lownship of Argentine, Genesee County, Michigan, and are described as: Aparcel of landbeginning in centerline of Argentine Road 71.75 feet South of South Line of Village of Argentine thence South 11.75 feetthence East411 71 feet thence South 111.03 feet thence East 78.80 feet thence North 222.75 feet thence West 495 feet to place of beginning Section 34 Town 5 North Range 5 East. Commonly known as 16347 Seymour Rd Linden MI 48451 The redemption period shall be 6 months from th e date of such sale, unless determined abandoned ince with MCL 600.3241 or MC 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), whicheve r is later; or unless MCL 600.3240(17) applies. If the property is sold at foreclosure sale under Chapter 32 of the Revised Judicature Act of 1961, under MCL 600.3278, the borrower will be held responsible to the persor who buys the property at the mortgage the foreclosure sale or to the mortgage holder for damaging the property during the redemption period. Dated: 11/07/2012 Bank of America, N.A., successor by merger to BAC Home Loans Servicing LP, Assignee of Mortgagee Attorneys: Potestivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 12-70729 Ad #41003 11/07, 11/14, 11/21, 11/28/2012

FORECLOSURE NOTICE This firm is a debt collector attempting to collect a debt. Any infor-mation 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: Christopher S. Guest. an unmarried man, as his sole and separate property to Mortgage Electronic Registra tior Systems, Inc., as nominee for Interactive Financial Corporation, its successors and assigns, Mortgagee, dated November 22, 2006 and recorded December 1 2006 in Instrument # 200612010103341 Genesee County Records, Michigan Said mortgage was assigned to: Flagsta Bank, FSB, by assignment dated Octobe 16, 2012 and recorded October 19, 2012 in Instrument # 201210190079488 on which mortgage there is claimed to be due at the date hereof the sum of Seventy-One Thousand Seven Hundred Ten Dollars and Fort y-One Cents (\$71,710.41) including interest 7.25% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby giver that said mortgage will be foreclosed by a sale of the mortgaged premises , or some part of them, at public vendue, Circuit Court of Genesee County at 10:00AM on December 5, 2012. Said premise are situated in Township of Moun Morris, Genesee County, Michigan, and are described as: Lot(s) 83 of Elmcres Gardens according to the plat thereo recorded in Liber 6 of Plats, Page 14 of Genesee County Records. Commonly known as 7298 Neff Rd. Mount Morris M 48458 The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL 6 00.3241 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; orunless MCL600.3240(17) applies. If the property is sold a t foreclosure sale under Chapter 32 of the Revised Judicature Act of 1961, under MCL 600.3278 the borrower will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damaging the property d uring the redemption period Dated: 11/07/2012 Flagstar Bank, FSB Assignee of Mortgagee Attorneys: Potestivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 12-70889 Ad #40995 11/07, 11/14, 11/21, 11/28/2012 FORECLOSURE NOTICE This firm is a

debt collector attempting to collect a debt. Any infor-mation obtained will be used for this purpose. If you are in the Military, please contact our office at the numbe listed below. MORTGAGE SALE - Default has been made in the conditions of a certain mortgage made by: Lora West a/k/a Lora J. West, A Single Woman to Mortgage Electronic Registration Systems, Inc., as nominee for Ross Mortgage Corporation its successors and assigns, Mortgagee, dated November 4, 2010 and recorded Nove mber 16, 2010 in Instrument #20 1011160077298 Genesee County Records, Michigan said mortgage was assigned to: Bank of America, N.A., successor by merger to BAC Home Loans Servicing, LP FKA Countywide Home Loans Servicing, LP, by assignment dated January 31, 2012 and recorded February 2, 2012 in Instrument # 201202020005864 on which mortgage there is claimed to be due at the d ate hereof the sum of Sixty-Seve n Thousand One Hundred Thirty-Five Dollars and Forty-Nine Cents (\$ 67,135.49) including interest 4.375% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provid ed, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, Circuit Court of Genesee County at 10:00AM on December 5, 2012. Said premises are situated in City of Grand Blanc, Genesee County, Michigan, and are described as: Lot 247, of Wishing Well Estates No. 5, As Recorded in Liber 62, Page 3 of Plats, Genesee County Records. Commonly known as 5294 Crestwood Drive, Grand Blanc MI 48439 The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accor-dance 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 600.32 41a(c), whichever is later; or unless MCL 600.3240(17) applies. If the property is sold at foreclosure sale under Chapter 32 of the Revised Judicature Act of 1961 under MCL 600.3278, the borrower will be held responsible to the person who buys the proper ty at the mortgage foreclosure sale or to the mortgage holder for damaging the property during the redemption period. Dated: 11/07/2012 Bank of America, N.A., successor by mergerto BAC Home Loans Servicing, LP FKACountywide Home Loans Servicing, L PAssignee of Mortgagee Attorneys: Potestivo & Associates, P.C. 811 South Blvd Suite 100 Bochester Hills MI 48307 (248) 844-5123 Our File No: 12-70732 Ad #41005 11/07, 11/14, 11/21, 11/28/2012

FORECLOSURE NOTICE This firm is a debt collector attempting to collect a debt. Any infor-mation 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: Victor Lundberg , A Married man to Mortgage Electronic Registration Systems, Inc., as nominee for Encore Mortgage Enterprises, Inc. its successors and assigns , Mortgagee, dated June 29, 2007 and recorded July 5, 2007 in Instr ument # 200707050055126 Genesee County Records, Michigan Said mortgage was assigned to: Flagstar Bank, FSB, by assignment dated October 18, 2012 and recorded October 23, 2012 in Instrument # 201210230080258 or which mortgage there is claimed to be due at the date hereof the sum of One Hundred Twenty Thousand One Hundred Fourteen Dollars and Sixty-Nine Cents (\$120,114.69) including interest 7% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, no tice 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 10:00AM on December 12, 2012 Said premises are situated in Township of Grand Blanc, Genesee County Michigan, and are described as: Lot 60 of Liberty Bell Square No. 2, according to the plat thereof as recorded in Plat Liber 53, Page 38 and 39, Genesee County Records. Commonly knowr as 5561 Independence Colony Rd. Grand Blanc MI 48439 The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241 or MCL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale, or upon the expiration of the notice required by MCL 600.3241a(c), whichever is later; or unless MCL 600.3240(17) applies. If the property is sold at foreclosure sale under Chapter 32 of the Revised Judicature Act of 1961, under MCL 600.3278, the borrower will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damaging the property during the redemption period Dated: 11/14/2012 Flagstar Bank, FSB Assignee of Mortgagee Attorneys: Potestivo & Associates PC 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 12-71096 Ad #41135 11/14, 11/21, 11/28, 12/05/2012

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FORECLOSURE NOTICE In the event HOHELCOSOHE 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 collectractimenting to collect a debt 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 listedbelow.MORTGAGESALE-Default has been made in the conditions of a certain mortgage made by: Matt Lebeau and Cassandra Lebeau, Husband and Wife to Mortgage Electronic Registration Systems, Inc. as nominee for America's Wholesale Lender its successors and assigns, Mortgagee, dated October 24, 2003 and recorded October 31, 2003 in Instrument # 200310310146086 Genesee Count v. Records. Michingan in Instrument # 200310310146086 Genesee Count y Records, Michigan. Said mortgage was assigned to: Bank of America, N.A., successor by merger to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing LP, by assignment dated April 3, 2012 and recorded April 9, 2012 in Instrument # 201204090034 535 on which mortgage there is claimed to be due at the date there is claimed to be due at the date hereof the sum of Sixteen Thousand hereof the sum of Sixteen Thousand Four Hundred Eighty-Six Dollars and Four Hundred Eighty-Six Dollars and Forty-Nine Cents (\$16,486.49) including interest 7% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or s ome part of them, at public venue, Circuit Court of Genesee County at 10:00AM on December 5, 2012 Said premises are situated in Township of Flint, Genesee County , Michigan, and are described as: Lot 184, Riverview Subdivision, Flint Township, Genesee County, Michigan according to the recorded plat thereof, as recorded in Liber 7 of Plats, Page 36. Commonly known as 1435 Milson, Flint MI 48504 The redemption period shall be 6 months from the date of such shall be 6 months from the date of such sale unless determined abandoned in th MC 600 3241a in which case the redemption 600.3241a, in which case the redemption period shall be 30 days from the date of such sa le, or upon the expiration of the notice required by MCL 600.3241a(c), whichever is later; or unless MCL 600.3240(17) applies. If the property is sold at foreclosure sale under Chapter 32 of the Revised Judicature Act of 1961, under MCL 600.3278, the borr ower under MCL 600.3278, the borr ower will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damaging the property during the redemption period. Dated: 11/07/2012 Bank of America, N.A., successor by mergerto BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP, Assignee of Mortgagee Attorneys: Potestivo & Associates, PC. 811 South Bud, Suite 100 Bochester Hills. MI 48307 Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 12-72301 Ad #40993 11/07, 11/14, 11/21, 11/28/2012



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