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**mom
and dad**
for Christmas
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soon!
Recapping some
of the best films
being released
3

Getting
along
for the
holidays
3



tctimes.com

ONLINE
COMMENTS

KING COLUMN

"I am certainly no Foster Childs fan, but at least one person



needs to look things up before calling some-

one a racist. The 72 percent figure was based on studies showing as such. It's been in that range for a while now. Not racist, just data."

SOLICITORS

"Who are these guys coming to my house late at night soliciting money for some 'clean water act?' They scared the



hell out of my wife. Isn't there some sort of ordinance regard-

ing solicitors late at night? Besides that, they are rude and aggressive. I had to threaten to call the police to get them to leave. What a scam."

POLITICS

"Dear 68-year-old white lady. Must you call names? The underlying seething hatred oozes out of you. The fact that you voted for Obama already reveals your



poor judgment, yet you can't even celebrate his victory. You are

old enough to have better judgment than that, what has happened to you?"

"Good Lord, that 68 year-old white lady is very angry and bitter — and her candidate won. How sad to go through life as a glass half-empty, cheerless individual. Ma'am, I truly hope you get some help for what's really bothering you."



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WEDNESDAY, NOVEMBER 21, 2012

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Midweek Times

WEDNESDAY EDITION



TRI-COUNTY TIMES | TIM JAGIELO

Features writer Sally Rummel browses jewelry at Thimbleberry Antiques and Gifts in Linden last week.

Shop small this year

“How you spend your holiday dollars speaks volumes about you and your hometown.”

By Sally Rummel

news@tctimes.com; 810-629-8282

If you're planning to shop on Black Friday, don't forget to re-load your purse for Small Business Saturday, this Saturday, Nov. 24.

Not only is it good for the community, it's also good for the soul. People find the local shopping experience to be more satisfying and meaningful, and much less stressful. In other words, bigger is not always better.

The Small Business Saturday national movement is part of this weekend's busy shopping trend, encouraging people to spend their dollars at local, independently owned stores. This event is in its third year and is beginning to make a significant impact on people's shopping patterns as they plan their holiday purchases.

In the tri-county area, shoppers can participate in this national movement

See **SHOP SMALL** on 8

The hunt for the best price

► Factors that drive people to shop on Black Friday

By William Axford

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Get on your mark, get set — the biggest shopping day of the year is just hours away. Black Friday begins immediately after Thanksgiving and is increasingly creeping into Thursday night, which was traditionally spent trying to keep your insides from bursting from overeating.

But it's not just the biggest deals of the year that drive people ravenous. Promoters and stores have people's shopping habits down to a science, tapping into their psyche. And whatever retail stores are conjuring up, it must be working.

See **BLACK FRIDAY** on 8



TRI-COUNTY TIMES | FILE PHOTO

Shoppers during a past "Black Friday" check out with their purchases, scooping up many deals. The traditional Black Friday has seeped into Thanksgiving Day, with some stores opening at 8 p.m.

Exchange students share in U.S. tradition

► Local high school exchange students offer their native home experience

By Editorial Staff

news@tctimes.com; 810-629-8282

As local residents prepare for the traditional U.S. holiday of Thanksgiving, the Times staff went into the four local high schools to see what their foreign exchange students thought of the holiday as well as how they and their host families were celebrating the holiday.

Holly High School

Camila Farias, 17,
Cuiaba Brazil

What do you know about our Thanksgiving? What I've seen in the movies, is that families get reunited, even if they are from another state, to give thanks for something that occurred in the past, and eat turkey.

See **EXCHANGE** on 11



Camila Farias, Holly High School

Readers speak out on what they want in their community

► Movie theater, vibrant downtown and new businesses top list

By Sharon Stone

ssstone@tctimes.com; 810-433-6786

The Times conducted an online survey to see what improvements area residents would like to see in their hometowns. We have compiled their wish list for Fenton, Linden and Holly areas below.

See **WHAT THEY WANT** on 7

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SMART SOLUTIONS



1 Smelling perfume

Before you visit the perfume counter to find a new scent, pick up a coffee to go. As you test different perfumes, refresh your nose by taking a sip or sniff of the brew in between. By introducing a different type of odor, you reset scent receptors in the nose, so you are better able to detect the different notes and nuances between each fragrance.

2 Cupboard liners



Instead of struggling with shelf paper, line kitchen cupboards with inexpensive peel-and-stick linoleum floor tiles. Just cut them to size, peel off the backing and set in place — no muss and much less fuss.

Can't we all just *get along?*

► Happy holiday gatherings depend on thoughtful, well-behaved guests

By Sally Rummel

news@tctimes.com; 810-629-8282

The holidays are supposed to be a time of good cheer and family togetherness, but what happens when Uncle Bob drinks too much or your mother asks you — again — when you're finally going to get married?

Before you go "over the river and through the woods," take a few minutes to remind yourself of some key elements that will ensure your holiday gathering is enjoyable for all.

Above all, remember that attitude is ev-

Summary

► The holidays are a special time for family gatherings, but if your family isn't like a Norman Rockwell painting, you can still survive and thrive during the holidays.

everything when it comes to family gatherings. You can choose to be positive, or you can come to the event with a huge chip on your shoulder over something that happened 20 years ago, according to makeitbetter.com.

Being in good humor is the best way to start off a long weekend of time spent with many relatives. Don't forget your dish to pass, but even more importantly, bring to the table a willingness to forgive, forget and forge ahead.

Remember that each guest at a family gathering has a job to do — an obligation to contribute to the overall good time of the group. The host can provide a destination and a lot of the food and refreshments,

but it's up to the guests to help provide a good time for everyone — by bringing pleasant conversation, a few family memories to share, a willingness to play with kids or get them involved with a game, etc.

It's not enough to just plop down on the couch after eating to watch the football game. Maybe you could organize a family walk after dinner, for anyone interested in burning a few calories or just to enjoy an outdoor setting.

However, even in the best



Everyone's familiar with the Griswold family get-together in the classic movie, "Christmas Vacation," starring Chevy Chase. With a little effort, spending the holidays with family members can be enjoyable rather than stressful.



5 TIPS FOR holiday visits

THE GRACIOUS GUEST

- **All hosts** — including your mother and aunts — love a surprise gift.
- **Be willing to pitch in**, but instead of asking the harried host how you can help, volunteer to do a specific job like loading the dishwasher.
- **If you make** the offer to help and the host firmly declines, back off — some people don't want guests in their kitchen.
- **At family get-togethers**, don't let nosy questions upset you. Deflect rudeness by changing the topic: "You're right, Uncle Jim, I was thinner last year. How 'bout those Lions?"
- **Visiting friends or family?** Observe this rule of thumb: Three nights is usually plenty. Spell out arrival and departure times well in advance so your host isn't left guessing.

Source: Emily Post Institute

of families, some combinations of guests may be less than ideal. That's when it helps to seat people in the most pleasant way for conversation at the dinner table and keep topics neutral for all. Neutrality is the key to a stress-free holiday, avoiding "hot button" topics like politics, religion, even medical issues, especially during dinner. As a guest, any chance you have to be the "diplomat" is doing your host a big favor.

See **GET ALONG** on 12

TRI-COUNTY TIMES

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The Hobbit: The Unexpected Journey



Before Frodo and company set off to destroy The One Ring in the depths of Mordor, Bilbo Baggins journeyed to the Lonely Mountains with nine dwarves and the wizard Gandalf to battle the dragon Smaug. Director Peter Jackson will once again take moviegoers back to Middle Earth with one of J.R. Tolkien's most beloved stories. The first installment of the trilogy will be released Dec. 14. PG-13

COMING SOON

Hobbit and Skyfall
the big releases for holiday season

By William Axford

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It's almost Oscar season for the movies, which means some of the best films of the year will appear in theaters soon. Here's a look at a few films that are out and some movies you may want to venture out and see.

See **COMING SOON** on 12

James Bond: Skyfall

James Bond investigates an attack on his boss, M, pitting him against a former M16 agent. Daniel Craig returns as Bond and Sam Mendes, who is best known for his 1999 movie American Beauty, directed the film. In theaters now. PG-13, 2 hr, 25 min.



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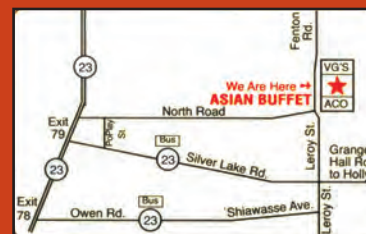
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11:00am - 10pm

Sunday

11:30am - 9:30pm





Cal Thomas

Nationally
syndicated

columnist

Sex and the City (Washington DC)

The resignation of CIA Director David Petraeus over an extramarital affair has raised a number of questions.

First among them is why should he have resigned? I am always amused when journalists use the words 'sex scandal' when writing about such things. Having abandoned most standards for what used to be called 'upright behavior,' why does culture now 'tsk-tsks' when someone is caught in a compromising position?

Bill Clinton didn't have to resign after the Monica Lewinsky scandal. He lied about their assignations under oath, for which he was later impeached by the House.

The late Senator Edward Kennedy's sexual liberalism was well known and he wasn't forced to resign. In fact, he repeatedly won re-election, despite his predilections.

In our 'anything goes' culture, what are the rules for public officials? Avoiding the potential for blackmail is certainly one, which is a crucial issue in the Petraeus matter, as well as whether Paula Broadwell, his biographer and mistress, had access to classified CIA information.

In his resignation letter, Petraeus cited 'poor judgment' as a major reason for quitting. If poor judgment is the standard, rush-hour traffic in Washington would be a lot easier because there would be fewer government officials around clogging up the roads.

Then there is the potential political fallout. Petraeus backed the Obama administration's timeline for the terrorist attack in Benghazi, Libya, which killed four Americans, and he had been summoned to testify before the House Foreign Affairs Committee about the details.

Now, back to sex. Culture promotes all sorts of pre- and extramarital activity as exciting, even commonplace. So how is a high-profile public official to know what is tolerable and what is an offense that can lead to resignation, firing, or impeachment?

Wouldn't it be helpful to have a guidebook? Are there separate guidelines for military and civilian personnel? Should it be tied to one's security clearance? If the secretary of agriculture is engaged in an adulterous relationship, would that be a lesser offense than the CIA director? Should one stay in office and the others resign?

Hmmm. What would Carrie Bradshaw advise?

THE INSULTS WILL not stop! The one and only success Obama accomplished was to divide Americans and he did a fantastic job at it! Why would God bless this country? Pray for a god-less America continually!

WAITING AND WATCHING to see the 'real' truth come out with Fast and Furious, Benghazi, and Petraeus!

ENOUGH WITH THE Benghazi foolishness. The birth certificate didn't work. Fast and furious didn't work. Benghazi won't work either. Unlike W, this President waits for all the facts to come in. If George W. Bush had done the same in Iraq, 4,000 dead Americans would be alive today.

OBAMA HAS STARTED a push to nationalize the nation's pension plans and eliminate private retirement accounts, including IRAs and 401Ks. Start looking for investments like gold and silver that the government cannot grab and distribute to the needy.

THANK YOU TO the individual at the store on Silver Parkway on Friday, Nov. 16 at approximately 3:30 p.m. that decided that you weren't lazy enough to push a cart around the store, but decided you were lazy enough to set that same cart against my car when you were done.

WON'T VOTE FOR him again? You were a serviceman and you don't know that he can only serve two terms? Maybe everyone should take a civics test before they are allowed to vote.

WHILE SOLICITING FOR pledges, PBS asks, to be put in your will, just in case you pass. With Obamacare coming

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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.

I'd make an appointment with my lawyer and get there fast!

KING, REGARDING YOUR 'New America' column, you are so right on — you took the words right out of my mouth, only way more articulately! You speak for so many of us — keep telling the truth. Long live the king!

WHY SHOULDN'T EVERYONE have a right

to work? No one should tell me to join a union no more than they should tell me what church to attend. Unions had their place and still do except for the fact that the left has hijacked them.

NOW THAT YOU'VE 'won,' educate yourself, research! Not through talking points of a biased media. Our nation is in moral and fiscal decline. Change mindset by putting the 10 Commandments back into our schools. Which commandment doesn't apply to our era?

THE CONSTITUTIONAL REPUBLIC is alive and well. Unfortunately so is 'wingnuttery.'

I SEE MITT'S BFF Bibi didn't waste any time starting a war in the Middle East. We should all be thankful Obama won or we'd be in a war with Iran already.

WOULD 'THE KING' like some cheese to go along with his whine?

SOMEBODY TELL ME what was the strategy of the union representing the Hostess workers? Now they get nothing! And what about the workers who wanted to accept the offer but weren't allowed to? Is that really fair representation? Right to work is the way to go.

See **HOT LINE** throughout Times

Clarence Page

Nationally
syndicated

columnist

**Obama didn't need to know**

Past CIA officers have been known to withhold information about questionable activities so presidents will have 'plausible deniability.' In the matter of retired Gen. David Petraeus' career-killing extramarital affair, President Barack Obama is stuck with a deniable plausibility.

It is plausible that the FBI kept the president in the dark about the FBI investigation that turned up his CIA director's extramarital affair with his biographer Paula Broadwell. Yet, it also is suspiciously coincidental that the sad scandal, for which Petraeus resigned, came to public light a mere two days after Obama's re-election.

But before we get to the classic Watergate-era question — 'What did the president know and when did he know it?' — I have a more fundamental question in mind: Why did this hot story have to become public at all?

The probe that led to Petraeus' sudden exit began, according to news accounts, with a complaint several months ago by Jill Kelley. Kelley reportedly complained to the FBI about 'harassing' emails that the FBI traced back to Paula Broadwell, Petraeus' biographer.

The emails revealed evidence of an intimate extramarital relationship, according to media accounts, but after months of investigation, the FBI found that neither the retired general nor Broadwell had broken any laws.

So, if the FBI concluded there was no criminal case, why was this matter brought to public attention?

According to the New York Times account, the FBI investigators confronted Petraeus about two weeks before Election Day and concluded that there were no breaches of national security or other crimes.

Yet, Petraeus did not offer his resignation at once.

Now that the cat's out of the bag, a vigorous debate has erupted over whether Petraeus should have resigned or not. He might have been able to carry out his job as well as ever, but as a fellow Army veteran, I appreciate his bow to the high value that the military culture puts on honor.

He did the right thing to preserve whatever public honor he has left, which is considerable. The rest is between him and his family.

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Compiled by Olivia Dimmer, intern

How do you feel about Black Friday shopping beginning on Thanksgiving?

streettalk



"I'm not one of the early morning or late night shoppers, anyway. I value my sleep too much."

— Wendy Jamrog
Flint



"I don't like it. It's a holiday and I would never go out shopping like that."

— Ted Storzenburg
Linden



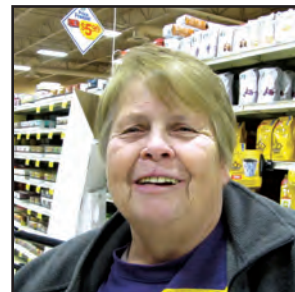
"I don't really care. I don't go Black Friday shopping because I don't like crowds."

— Allie Howell
Fenton



"It's just more pushing up of Christmas. I've seen people with lights and decorations up even before Halloween."

— Bill Saunders, Fenton



"I don't like it at all, I think a holiday should be a holiday, and the next day everyone can spend all their money."

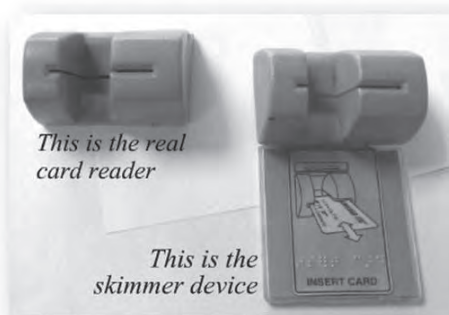
— Sandra Davies
Argentine Township



"I don't like it, I think Thanksgiving is a time to be spent with family, and it's taking away from time with loved ones."

— Jenny Moffitt, Linden

Police&Fire report



BEWARE: CREDIT CARD SKIMMERS

Fenton Police Chief Rick Aro said residents should be concerned with and aware of credit card/debit card skimmers, especially during the holiday season. A device (pictured here) is placed over the real card reader at an ATM, which captures the credit card/debit card information. The perpetrator then removes the skimmer device and uses the card information obtained. One way to detect this scam is the skimmer can be removed from the actual ATM device. It may also look suspicious, different, amateurish, etc.

LOUD PARTY

At 2:43 a.m. on Sunday, Nov. 18, Fenton police were sent to an apartment south of Silver Lake Road, just east of Jennings Road to investigate a loud party complaint. Upon arrival, police heard the party and made contact with a 20-year-old male resident who had several friends over. Five individuals at that party were eventually cited for Under 21 Consumption and three male residents from that apartment were also cited for allowing consumption of alcohol by minors at a social gathering. Preliminary breath tests ranged from .10 to .13 percent blood alcohol content. Those cited received court appearance tickets for Dec. 17.

ITEMS TAKEN FROM UNLOCKED VAN

At 12:30 p.m. on Nov. 17, Fenton police received a larceny from auto complaint from a 32-year-old Tyrone Township woman. She told police that she had parked her 2007 Dodge Caravan overnight at a restaurant on Silver Parkway and when she returned, she discovered that several of her personal belongings were missing from the van. Missing items included a laptop computer, several CDs in a case, a portable DVD player and a leather briefcase. There were no signs of forced entry.



Mark McCabe 67th District Court Ask the judge

Double jeopardy and judicial error – Part II

In last week's column I discussed a criminal case called *Evans v Michigan* that is presently pending in the United States Supreme Court involving the issue of double jeopardy. Here is Part II.

The Michigan Supreme Court found in a four to three Opinion, that there is a distinction to be made when a judge makes an error of law as opposed to an error of fact in granting a directed verdict of acquittal in a criminal case.

The Court held that if a trial court grants such a motion on the basis of an error of law that did not resolve any factual element of the charged offense, the trial court's ruling does not constitute an acquittal for double jeopardy purposes and a retrial may be held. If the court makes an error as to the factual elements of the crime charged double jeopardy would apply.

In *Evans*, since the trial court added an extra element of the crime that did not exist, this was an error of law and accordingly the Michigan Supreme Court held double jeopardy did not prevent a retrial of the defendant.

The dissent in *Evans* said that the majority did not properly apply existing United States Supreme Court and Michigan case law and that double jeopardy does apply, as the distinction the majority found does not exist.

Statistically, approximately 1 percent of submitted cases are accepted for review by the United States Supreme Court. The cases that are accepted normally have some very interesting jurisprudential issues. The defendant in *Evans* appealed his conviction to the Supreme Court and they agreed to hear his appeal.

The question now before the Supreme Court is what the result should be when a trial judge erroneously adds an element to a charged crime and then acquits a defendant after finding that the prosecution failed to prove the erroneously added element or to put it in a different way — how broad should the double jeopardy clause be in such a situation.

This promises to be a most interesting decision and when the Court's opinion is announced, I will give everyone a full report.

Person of interest sought

► Detectives seek to identify, question individual in church break-in

The Livingston County Sheriff's Detective Bureau is requesting assistance from the public in identifying a person of interest in a breaking and entering of the Fellowship Bible Church located at 2500 Hartland Rd., which occurred between Sunday, Oct. 7, 2012 and Wednesday, Oct. 10.

The person of interest left a piece of property at the Fellowship Bible Church during the timeframe of the breaking and entering. Livingston County Sheriff's Detectives are looking to speak to this person of interest to assist in solving this crime.

If anyone recognizes the subject in the picture, please contact Det. Curt Novara at (517) 540-7952 or call Crime Stoppers Michigan anonymous tip hot line at 1-800-773-2587, which is offering a reward.



TRI-COUNTY TIMES | SUBMITTED PHOTO
Detectives with the Livingston County Sheriff's Department have released this photo of a "person of interest" in a church break-in, which occurred in October.

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Calendar of events

Livingston County Genealogical Society hosts Christmas party and silent auction

The Livingston County Genealogical Society will be holding a Christmas party and silent auction, at 7 p.m. on Thursday, Dec. 6 at the First United Methodist Church, 1230 Bower St. in Howell. Guests are asked to bring a dessert to pass. This free event is open to the public. For further details, call (810) 227-7745.

HOT LINE CONTINUED

AS FAR AS Foster Childs' article, you can research these types of numbers on any government website or by demography info sites. Actually, that sounds about right. As far as proudly voting for Obama, I'm sure you had a real good reason — Obama-Clause is coming to town!

DO YOU REMEMBER when electricity was cheaper after 11p.m.?

GEN. PETRAEUS NOBLY resigned the CIA because he had an extramarital affair. Didn't some president also have an extramarital affair with an intern half his age in the Oval Office and he didn't nobly resign? His name escapes me. Come on Democrats, give me some help remembering.

TO THE PERSON who said landlords need to do background checks, you must be naïve! Landlords can do background checks all day long and still get problem people. You can't control people or their friends. And when we try, the liberal laws are against us!

Should seniors or park benefit from federal funds?

►Other funds of \$16,781 allocated for low-income homes

By Tim Jagielo

tjagielo@tctimes.com; 810-433-6795

Rose Twp. — County home improvement and single home unit rehabilitation in the township will benefit from 2008 and 2013 Community Development Block Grant (CDBG) funds, after they were programmed by the board of trustees on Wednesday.

The funds are for low-income areas, must be allocated for very specific uses and be utilized or they will be lost. Funds from year 2008 of \$988 will be used for county home improvements and funds of \$15,793 for 2013 will go to benefit single-family dwellings, at \$2,000 per home.

While the board decided unanimously on these items, other items were tabled or voted down.

Funds for 2011 of \$8,293 have been under public discussion and dispute. Cemetery Sexton Tom Wilwerth gathered a petition and argued for the 2011 funding to be used for low-income home improvements, instead of at Dearborn Park, which was another option. "How can you sit there and vote for this, when there are people out there that need it," he said, addressing the board. Wilwerth mentioned the Holly Shores community, as a low-income area that could benefit from the funds.

Other audience members voiced support for using the money on Dearborn Park benches. Both possibilities were resolutions on the agenda and differing

opinions on the board came out during discussion.

Board member David Gordon made a motion to give \$1,000 of the total amount to the Oakland Livingston Human Services Agency (OLHSA) and \$7,293 to the park fund. OLHSA provides daily living services for area seniors. Clerk Debbie Miller pointed out that she also had motioned to give \$3,000 to OLHSA.

"I think we need to be giving OLHSA more money," said Miller. "We give \$3,750 to Holly Area Youth Assistance, we give zero to seniors. OLHSA deals with seniors, disabled people and low

income. They need the money. They get all their money from donations."

Parks and township board member Diane Scheib-Snyder argued that the funds should go into the parks, as there will be no more CDBG funds available for parks in the near future. "Diane, why would you want to put it into parks when there are people that clearly don't want it," said Miller.

Supervisor Glen Noble said he had no problem with \$1,000 going to OLHSA, but wanted to see a more developed park plan, including detailed sketches from Scheib-Snyder. "I believe that federal and state plans should have definitive plans," he said.

Gordon's proposal failed, with Gordon and Scheib-Snyder voting for the measure and Noble and Miller voting

against. As the funds have to be allocated by 2014, the board decided to table the motion until next year. With Treasurer Susan Slaughter not present, a vote in 2013 would also include the new, complete board.

"We give \$3,750 to Holly Area Youth Assistance, we give zero to seniors. OLHSA deals with seniors, disabled people and low income. They need the money."

— Debbie Miller
Rose Township clerk

Deer Camp Widow's Night Out!

LA Bachelors Coming to town!! Male Revue!
Saturday, November 24th, 2012
Doors open at 7pm. Show begins at 8pm.

Come & have some fun!

Ladies Only until 11pm,
then your man can pick you up when he's done hunting.

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\$12 @ the door
Call (810)820-1354 to
reserve your spot now!
Cash bar

All Ladies welcome to come and enjoy the dancing. No cameras or video please. There will be time for pictures after the show with the HOT entertainers.

Drink specials and fun! Grab your girlfriends, or your mom and sisters, maybe your aunts while in for the holidays and join us for a few hours of fun.

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Please join us on

MONDAY • DECEMBER 3RD • 7:00 PM

Guest Speaker ~ Special Music ~ A Candle Lighting Ceremony
Refreshments following the service

Decorate an ornament dedicated to your loved one and displayed on our Christmas tree.
Beginning Friday, Nov. 23rd until the event, you are invited to come by Dryer Funeral Home to decorate an ornament that you can take home after the memorial service. Supplies will be provided.



Facing the holidays with the absence of a loved one challenges our ability to cope and to share in the joy of the season. We hope that decorating an ornament in their memory can be a statement of love and by attending the Memorial Service, may provide hope and encouragement.

Our Best Wishes for the Holiday Season

— Gordon Dryer

Dryer Funeral Home, Inc.

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Since 1925

Bridge to keep hikers dry

►Eagle Scout project benefits Dauner Nature Sanctuary

By Sharon Stone

sstone@tctimes.com; 810-433-6786

A Fenton High School senior completed his Eagle Scout Project, a much-needed bridge over a wetland area in the Dauner Nature Sanctuary in Fenton.

On Wednesday, Nov. 14, Jordan Dagenais met at the bridge with Katherine Hollins, the Eastern regional steward coordinator for Michigan Nature Association and local stewards and Paul and Sue McEwen of Argentine Township to present his project. Dagenais, a member of Troop 219 completed the bridge, which



TRI-COUNTY TIMES | SUBMITTED PHOTO

Jordan Dagenais, a senior at Fenton High School poses next to the bridge.

spans over an area that floods each spring, making the trail impassable. The bridge was well designed and constructed and is expected to provide users of the sanctuary many years of service.

WHAT THEY WANT

Continued from Front Page

Local officials might want to check out what their residents are saying about their areas. Even though the survey has officially ended, keep sending in your ideas.

If you live in the Fenton area, send your suggestions for this area to Fenton@tctimes.com. If you live in the Linden area, send your suggestions to Linden@tctimes.com and if you live in the Holly area, send in your suggestions to Holly@tctimes.com.

The folks in Fenton were the most vocal with ideas and improvements that they'd like to see in their hometown.

Fenton, Holly, Linden

• **My suggestions would be Kohl's or a Carson's**, which was formerly Elder Beerman, currently located in Howell. Also, a Red Lobster, to have the Fenton Cinema reopened and a Hobby Lobby.

• **I believe our town needs a movie theater** and some clothing stores,

such as Marshall's, Kohl's, Parisian, Younkers, or Elder Beerman.

• **My family and I refuse to go to Grand Blanc or Flint to see a movie** and we think it's terrible that our town has no theater. I end up buying most of my family's clothes in Howell or Brighton

• **I would like a Cosco** to come to Fenton, also an office supply store would be great. Buddy's Pizza too.

• **More parking in the Dibbleville area.** So many great businesses, but zero parking! Love The Laundry, but customers take up any available parking in the area. People can't patronize businesses if they can't get to them.

• **Clean up the eyesores**, like the incredible piece of "center city" property at Caroline and Adelaide. This parcel has been dormant and neglected for several years. What a wasted opportunity to expand and develop the center city core.

• **How about the intersection of LeRoy and Silver Lake Road?** Do something with the bean factory and the abandoned gas station north of The State Bank.

• **When the city sells a property** to someone for one dollar, they should insist on that business being operational in a reasonably short period of time.

• **We need an entertainment district.** A comedy club with dinner and a show or restaurant/club with dinner and dancing. Create more nightlife here to attract the younger crowd and energize the city.

Also more retail shops that stay hometown but could be larger retailers, like the Pier 1 on Silver Parkway. Increase the foot traffic.

• **We have the river running right through downtown** but no businesses are taking advantage of it, or the city. Create a river-walk that not only offers an attraction but beautifies the city along the way.

• **The clubs could feature local talents**, have youth nights and contests that bring talent from other areas here. I know the City has plans to purchase area around the Pine Street vicinity in downtown. If planned right this could be huge and entice people to come/stay downtown longer, benefiting the businesses while making the city look alive.

• **If you've ever been to downtown Naperville in Illinois**, Fenton could be

very similar where people flock to because there are things to do. To get any type of this, people have to go to the Rochester/Troy and surrounding areas to get some go

energy. We need to create activity that entices our young professional adults to stay here because there is enough to do. It's a long-term plan but Fenton is right by beginning to make this happen. This idea has been the biggest complaint that I've heard from the young professionals and a big reason why they leave.

• **My improvement wish is actually concerning both Fenton and Linden.** We are a very active 60-year-old couple. We live in Fenton and we have family in Linden. We often walk or ride our bikes the six miles between the two communities along Silver Lake Road. Sidewalks end just past Silver Parkway in Fenton and there is nothing until you get just outside the city of Linden. It would be wonderful to join the communities by continuing the sidewalks or bike path between the two. Along by the lake a couple of benches could be placed for people to stop, rest and enjoy the view of the lake. We live in a great community and having access to walking/biking trails adds to the attraction for today's active families.

• **Restaurants, restaurants, restaurants!**

• **Whole Foods or Trader Joe type store.** A restaurant that serves organic and healthy food.

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online at
tctimes.com



HOT LINE CONTINUED

EIGHT YEARS OF the tax and spend policies of Jennifer Granholm put Michigan at the bottom of productivity for all the states. Eight years of Obama's tax and spend policies will put the county at the bottom. Remember the old saying — 'the borrower is slave to the lender.'

■■■■ **PEOPLE, WHEN YOU** add a pool or do any construction inside or outside of your home, you need to check with your city to see if you need permits. Posting pictures on Facebook with your changes isn't smart.

■■■■ **YOU LIBERALS ARE** all doing a dance that he got four more years. You will be sorry.

■■■■ **TO THE PEOPLE** late for an appointment: Do not drive down Hickory Ridge Road for the next few weeks. There will be construction.

Mark Your Calendars: Christmas at Gerych's

Two Great Events | Two Weekends

Sat & Sun, NOV 24 & 25

Photos with Santa & Mrs. Claus

- and -

Sat & Sun, DEC 1 & 2

Christmas Open House
Featuring THE Michigan Santa & Mrs. Claus as seen on the WXYZ Detroit 7 Christmas Parade

Gerych's will be able to assist you with your holiday shopping plus photographs with Santa. Photo packages start at \$16.50

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NGA

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from our family
to yours.

Keeping you safe & secure
this holiday season!

But only the Lord Jesus Christ
can give you true security!



John 8:32

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times online

www.tctimes.com

Garlands go on 48 poles, in three days



TRI-COUNTY TIMES | TIM JAGIELO

On Monday Fenton Department of Public Works (DPW) workers Dan Wayne (left) and Brian Waller prepare to wrap a light pole on LeRoy Street near Fenton United Methodist Church. The DPW will take three days to decorate 48 poles downtown.

SHOP SMALL

Continued from Front Page

by visiting local retailers this Saturday, and for all their Christmas gift shopping, holiday décor, grocery needs as the season progresses.

Shopping at independent stores is not just “the right thing to do,” it’s also part of a national movement of “indie shopping” — a conscientious effort to patronize locally-owned, independent businesses whenever it is possible to do so.

In fact, shopping “small” at independent retailers is the single most important thing you can do this Christmas holiday to ensure the future success of your own community.

With the economic situation of the U.S. literally hanging on a “cliff” (referring to our nation’s Fiscal Cliff) and other financial situations uncertain, the one area we can control is how and where we

spend our own dollars. By supporting our own local stores, restaurants and businesses, we can make a difference in the viability of our own communities in an uncertain world.

If tri-county residents follow the national trend of spending approximately \$750 per household on Christmas, according to the National Retail Federation, imagine the impact this could have locally.

For every \$100 spent at an independent store, \$68 is returned to the community through taxes, payroll and other local expenditures, according to independent-

westand.com. If you spent your dollars at a national chain store in your community, \$43 goes to work for your hometown. If you shop online at a store without local roots, zero dollars are returned home.

Every one of us has a choice as to whether we spend our shopping dollars at malls, online or in local businesses. Shopping at locally owned establishments can leverage community funds times three, on the average. For example, supporting a local clothing boutique, a consumer is also supporting a local attorney, tax preparer

and printer. Local businesses tend to source small manufacturing and banking needs closer to home as well.

If we choose to spend our money at local businesses, our dollars will help stimulate the economy as businesses patronize each other. The taxes will stay in the local community to support schools, roads, police and fire and other public services.

When it comes to supporting the area’s nonprofit organizations — from our local schools to local scouts, churches, etc. — local businesses provide an average of 250 percent more support, benefitting the community even more. Business owners are much more vested in the community in which they live and work, and care deeply about the future of their town or city.

How you spend your dollars this holiday season will speak volumes about how deeply you feel about your hometown and the people who work hard to make a living here.

“If every family in the country spent \$100 of their holiday shopping budget at locally owned, independent businesses, more than \$7.8 billion would be directly returned to local communities. By shifting just a portion of your holiday spending, you can help create more jobs and a stronger economy so we can all have a happy New Year!”

Independentwestand.com

Jingle Jog

2012

is coming soon!

PRESENTED BY:

JINGLEJOG SPONSOR:

MAIN EVENT SPONSOR:

Jingle Jog – 5K Run/Walk

Saturday, December 1st, 2012

Organized By: The Fenton Regional Chamber of Commerce and Jingle Festival Committee

NEW COURSE: New route this year. (A true 5k and not a lap run)

Race begins and ends at the Old Fire Hall, Fenton MI 201 S. Leroy St. at the corner of E. Ellen St. Mostly flat, fast, one loop and well-marked on paved streets in downtown Fenton. Roads are open to vehicle traffic, but are monitored by volunteers.

START TIME: 3pm at the Old Fire Hall

REGISTRATION INFORMATION
Register by mail, drop off, online at www.goracego.com or on race day at Packet Pickup.

RACE INFORMATION
810-629-5447 or www.fentonchamber.com

ENTRY FEE:
Before Deadline - \$20 November 25th, 2012
After Deadline - \$25

CHECKS PAYABLE TO:
Fenton Regional Chamber of Commerce
114 N. Leroy St. Fenton, MI 48430.

AWARDS
Overall Male & Female
Masters Male & Female
2 Deep in each Age Group
Male & Female in Walk/Run

Receive a Jingle Jog mug at the finish to be used for hot beverages and soup donated by VG's Grocery.

Wear a Santa costume and you will receive a \$5 dollar refund at registration.

Jingle Jog kicks off the Jinglefest celebration, shopping, music, food, reindeer, ice sculptures, horse & wagon rides, lighted parade at 6pm and fireworks.

PACKET PICK UP:
RACE Day 1:30pm – 2:45pm
Old Fire Hall, Fenton, MI
201 S. Leroy St. at the corner of E. Ellen St.

BLACK FRIDAY

Continued from Front Page

The National Retail Federation estimates about 150 million people will shop this Friday and Saturday, up 10 million people from last year. If you choose to brave the long lines and overcrowding, here are some things you may not be aware of.

That urgent, nagging feeling. Those low prices are oftentimes once a year only and shoppers know their favorite products are in limited stock. Peter Darke of York University in Toronto found that people achieve a higher self-esteem when they get an item for a steep discount. “There’s some evidence to suggest that it reflects back on them as a sort of rational, good, effective, skilled shopper,” Darke said in article for Live Science.

Add in deadlines for Black Friday sales and shoppers will move as quickly as they can get their coveted items. Some researchers believe that Black Friday sales trigger an instinct to gather what is scarce, even if we don’t necessarily have a use for said item.

The ‘happy’ shopping crowd. It’s not just the items and unheard of prices that encourage people to shop. With everyone hoping to grab the same items, shopping on Black Friday creates competition amongst consumers. Shoppers are in it for the “thrill of the hunt,” skillfully getting the most demanded items before others do.

“At certain levels, consumers enjoy arousal and challenges during the shop-

ping process,” said Sang-Eun-Byun of Auburn University in Alabama, in a Washington Post article. “They enjoy something that’s harder to get, and it makes them feel playful and excited.”

So while people generally despise crowds, they are more willing to battle long lines and a mass of people so long as they feel achievement in their shopping.

Smells good? Spend more. What we smell may be the most powerful yet subtle influence on our decision-making. Ascent can invoke a memory or an image; an attractive scent links us back to something favorable. Retailers have caught on to the power of scent and use various products to trigger reactions from customers. Kelly McGonigal, PhD, of Stanford University confirms this marketing strategy, citing studies that show people spend more when they come across pleasant scents.

A sweet treat while shopping. Bigger department stores are making fast food and snacks available while shoppers peruse around the store. McGonigal said studies show that fatty, sugary foods changes chemistry in the brain, tempting people to spend more money and seek pleasure. Even if you don’t eat at that unhealthy fast food spot, McGonigal said just the presence of food will have an effect on you.

“It doesn’t matter if you indulge or not — in fact, if you resist the snacks, you may have less willpower to resist the sales,” McGonigal said in an article for Psychology Today.

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

What to get *mom and dad* for *Christmas*

Oftentimes the least expensive, yet creative idea makes for the perfect gift

By Sally Rummel

news@tctimes.com; 810-629-8282

What do you buy for Christmas for the person who seems to have everything they need? Often, that person is your mom or dad, because many parents just go out and buy what they need, when they need it. When thinking of gift ideas this Christmas, you may have to get creative,

Summary

► Think about what interests your parents and try creative ways to give a gift from the heart — from no-cost coupons to extravagant tickets that they would not buy for themselves.

to come up with just the right gift.

Many adults begin to downsize at some point in their lives, so a gift of an event or a “consumable” item is often more welcome than another knick-knack or tie.

Tickets to a favorite sporting event, theater or upscale restaurant are a gift that might pleasantly surprise the recipient. Perhaps you could give them a date for a particular activity, and include a night's stay at a local bed and breakfast or hotel.

Season tickets to the Fenton Village Players, coupled with a restaurant gift



TRI-COUNTY TIMES | SUBMITTED PHOTO

Inserting concert or sporting event tickets or restaurant gift cards into a heartwarming greeting card are ways to splurge on hard-to-buy-for people on your gift list.

certificate would be a clever idea. They could be presented with a gift tag attached to your parents' favorite bottle of wine.

If you have children, you can create an event that your parents could enjoy with their grandchildren — a weekend trip as an extended family that you could help “fund” with tickets for transportation, hotel, etc.

Gift baskets are another idea that will

be fun for them to open. If your mom loves to bake, give baking items that she wouldn't splurge on for herself. High-end baking chocolate, fancy butters, decorating toppings and a cookbook would all be something special.

Sons and daughters could also create a coupon book that include errands or odd jobs that they could do for their parent throughout the year. Those who are cre-

ative could have fun putting together one of these personalized booklets.

Find a focal point for your dad — maybe grilling, golfing or photography, and build a basket around that hobby, just for him. Wrap it with bungee cords, twine, a personalized golf towel or anything else that could be reused later.

Give your parents a digital picture frame and load it with pictures of their children or grandchildren. If it's programmable, set it to change pictures every 20 seconds or every 24 hours. Some picture frames hold just a few photos, while others can hold hundreds. Parents can upload different pictures as they choose. Many frames are battery powered, but some must be plugged in. Pick a style they would prefer. They will enjoy this gift for years.

For parents who have it all, what about a recurring monthly gift, such as “dinner of the month,” “bread of the month,” something personal that you arrange yourself? You could buy a 12-month calendar and put a different gift card, coinciding with the season and your parents' interests in a “pocket” of each calendar month.

A calendar itself could be a special gift, especially if it is personalized with family photos to coincide with birthdays, anniversaries, etc.

All you need to do in finding “just the right gift” is to put yourself in their shoes and try to figure out what would make them smile on Christmas morning.

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- Creative Fashions • Elements Day Spa
- Goin Postal • Grand Blanc Vision
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- Holly Hills Primitives • Holly Hotel
- Holly Spirit Shop • Holly Tire & Auto
- Jamaica Tan • Jumbo Video
- Kelly's Sewing Parlor • Kerton Lumber
- Marta's Loft • Meade Lexu • Mark Carney
- McKay's Hardware • Marquis Financial
- Morgan's Boutique • My Sweet Holly
- Pigeon in the Parlour • RHL Group
- Ron Dennis Landscape • Sigma
- Snap Fitness - Holly • The Cottage Shop
- Tia Halitas-Burton • TransAmerica
- Zanie Janies Coffee



Thank You!

The Tri-County Christmas In Action Golf Committee and entire Board of Directors would like to extend their deepest appreciation for your

GENEROUS DONATIONS in supporting the 6th Annual “Golf Fore a Great Cause”.

Your generosity will make a lasting impact on the lives of low income and or handicapped seniors in our communities.

“Together We Can Make A Difference!”



CHRISTMAS IN ACTION
Tri-County

Fenton ~ Holly ~ Linden
Tyrone, Rose and Argentine Townships
A 501(c)3 Non-Profit Organization Serving the Tri-County area

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- Fenton Lanes • Forever Young Med Spa
- Financial Plus Federal Credit Union
- French Laundry • Goodrich Country Club
- Grand Blanc Vision • Heil Family
- Highland House • Italia Gardens-Flint
- Jerry Sue McFarland • Jets Pizza
- Joe & Lewie's Penalty Box
- Kreations by KT • Linda Smith
- Long Family • Luigi's Restaurant
- Puerto Vallarta • MoDoggies Bar & Grill
- Natural Elements Massage
- Nicole DeHondt • Not 2 Shabby
- Rylee Ochs • Sagebrush Cantina
- Sandy Wyatt • Sharps Academy
- Spring Meadows County Club
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We need your input.

You are invited

City of Fenton Community Forum

December 5th, 2012

Andrew G. Schmidt Middle School Cafeteria
3255 Donaldson Drive

6:00 pm - 8:30 pm

Dinner & Childcare will be provided

Input from all elements of the community is essential to the next step in the Strategic Plan for the City of Fenton. This vision-goal setting session with the Citizens will provide the basis for the Council to compare previous discussions and develop a final community strategic plan.

What changes or improvements would you like to see in your community?

What would you like to see the City of Fenton look like in the next 10 years?

Your input is a very important part of this endeavor for our city. Please join us for a very stimulating evening.

We look forward to seeing you there.

RSVP to Fenton City Hall 810-629-2261

EXCHANGE

Continued from Front Page

The turkey looks really good on the TV. **Do you have a similar holiday back home?** Christmas is really close. Our Christmas and our New Year, we like to spend with our family and we all get together, it's kind of like here. We get together from midnight, 24th to 25th.

Summary

Foreign exchange students from area schools share their own festive family traditions, and what they expect to experience here.

We thank God for everything we have, and we sing songs.

What is life like right now back home? It's really really hot, about 120 Fahrenheit, for

the whole year. Right now, the students are all on vacations, so everyone there is partying, and not studying anymore. My mom is a plastic surgeon, so she is getting a lot of people to get surgery because they like to be pretty for Christmas.

What are you thankful for? I'm thankful for the opportunities that I'm having to be here. I know there's not a lot of people that can do the exchange program. I feel thankful for that right now, everything is going right at my town. My family is healthy, and friends are doing fine. I'm really having a great time here so I'm thankful for the life that I'm having right now.



Aya Elsayi, Lake Fenton High School

LAKE FENTON HIGH SCHOOL

Aya Elsayi, 17, Egypt

What do you know about Thanksgiving? All of the family gets together and have a big dinner with turkey, and there's shopping on Black Friday.

Do you have a similar holiday back home? We have Ramadan, where you make sure our family gets together. It takes place during a different month each year, depending on the calendar. There's a lot of food, big tables with a lot of people.

What is life like right now back home? We're preparing to celebrate the New Year come December 31. We don't have Christmas or anything similar.

What are you thankful for? I'm thankful for being here in Lake Fenton High School. I've wanted to study abroad for the past few years.

The buck stops here.

A dollar spent locally circulates 14 more times in the community.



Ilaria Musso, Linden High School

LINDEN HIGH SCHOOL

Ilaria Musso, 16, Italy

What do you know about our Thanksgiving? Thanksgiving is a huge day, and this year it is the 22nd of November. It is a day for saying thank you. I don't know too much about it. I know I will spend time all day at house with family here and we will eat a lot.

Do you have a similar holiday back home? No. I know what Thanksgiving is, but we have nothing similar.

What is life like right now back home? We celebrate Christmas and New Year's in December. The 26 of December, the day after Christmas, is a big day in Italy. We see family; we eat together and spend time together.

What are you thankful for? I want to say thank you for my Italian parents and really all of my family in Italy that supports me so much, and my family here. Here I have an awesome family that help me, feed me, and is really nice. I have some teachers here who are very smart and nice. I need to have help for things like English because everything is different and my family here and teachers help me so much.



Patricia Marin, Fenton High School

FENTON HIGH SCHOOL

Patricia Marin, 18, Venezuela

What do you know about our Thanksgiving? I know that you guys have dinner and you all sit together and say what you are thankful for. It's a time for family. And something about Indians.

Do you have a similar holiday back home? No. The closest thing we would have is Pascua, where we all sit and have a big family dinner together.

What is life like right now back home? Christmas is a big thing back home. We usually get our Christmas tree on December 1. We don't have pine trees in Venezuela, so we order them. We get the real ones because we like the smell.

What are you thankful for? I'm thankful for my family here and back home, and so thankful for the opportunity to be here.

Local store assists Toys for Tots

► The UPS Store helps literacy program provide books to local children in need

By Sharon Stone

sstone@tctimes.com; 810-433-6786

The UPS Store, at 17195 Silver Parkway has launched its holiday donation drive for the Toys for Tots Literacy Program, helping deliver the gift of reading to less fortunate children in Fenton.

Through Dec. 31, The UPS Store will sell donation cards to benefit the Toys for Tots Literacy Program, a year-round initiative of the Marine Toys for Tots Foundation. Every dollar donated helps purchase books for less fortunate children in the local community.

"We feel that education is one of the key ways children can become successful in life," said The UPS

Store owner Les Beare. "The holidays are a great time to make a positive impact by helping children break the cycle of poverty through literacy and education."

"Our nation's less fortunate children deserve the resources to learn and experience the joy of reading,"

said Lt. Gen. Pete Osman, USMC (Ret), President and CEO of the Marine Toys for Tots Foundation. "We are thrilled to be entering the fifth year of the Toys for Tots Literacy Program, providing children the gift of a book which can leave a lasting impact even after the holidays are over."

The UPS Store will continue additional fundraising activities throughout the year. Since it began in 2008, The UPS Store franchise network has raised more than \$2 million for Toys for Tots Literacy Program.

Summary

► Through Dec. 31, The UPS Store in Fenton will sell donation cards to benefit the Toys for Tots Literacy Program, a year-round initiative of the Marine Toys for Tots Foundation.

SAVE THE DATE!
SATURDAY
December 1

Fenton **Jinglefest** 2012

PRESENTED BY:



MAIN EVENT SPONSOR:



is coming soon!

ENTERTAINMENT SPONSORS:



2012 Schedule of Events

SATURDAY, DECEMBER 1

- 9am Cookie Walk-Fenton Methodist Church
- 10am Shopping, Visit Fenton Merchants, Christmas Open Houses
- 10am Christmas Tree Decorating- Rotary Park- Fenton Rotary
- 2-6pm Mott Middle School Steel Drum Performing in Dibbleville
- 3pm Jinglejog 5K Race- Starting at Old Fire Hall
- 3pm Horse Drawn Wagon Rides- Courtesy of Caretel Inns of Linden
- 3pm Children's Crafts, Games, Live Reindeer at Fenton Methodist Church
- 3pm Fenton Community Center Front Lawn:
 - Santa's Entertainment Tent- Children's Christmas Rock Bands- A Joyful Noise
 - Hot Chocolate, S'mores- Fenton Kiwanis
 - Chili, Hot Dogs- Boy Scouts 212
 - Baked Goods- Mom to Mom
 - Christmas Cupcake Decorating- Caretel Inns of Linden
 - Santa Paws' Pictures with Santa - Animal Health Clinic
 - Ice Sculpture Displays
- 3pm Ice Sculpture Carving at Fenton City Hall
- 6pm Lighted Christmas Parade
 - Hot Chocolate- Fenton Beautification Commission at Fenton City Hall
 - Christmas Caroling
 - Luminaries- Youth Advisory Committee
 - Christmas Tree Lighting at Fenton Community Center- After Parade
 - Fireworks Finale- After Tree Lighting
 - Pictures with Santa, Refreshments- Fenton Beautification Commission in the Fenton Community Center

For more information go to:

FentonChamber.com SLPR.net FentonBeCloser.com

News briefs

This holiday season, give blood and help save lives

The American Red Cross and the First Presbyterian Church of Fenton are sponsoring a blood drive on Saturday, Dec. 1 from 9 a.m. to 1:45 p.m. To schedule an appointment, log onto redcrossblood.org, sponsor code: fentonfpc. Those wishing to donate can also call Norma Witten at (810) 397-8038 to schedule an appointment. Giving blood gives hope to those in need of blood. The church is located at 503 South LeRoy St.

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COMING SOON

Continued from Page 3

Lincoln — Daniel Day-Lewis portrays Abraham Lincoln during his final months of presidency. Lincoln struggles to abolish slavery, and end the Civil War. In theaters now. PG-13, 2 hr. 29 min.



Hitchcock — You've seen his movies but how much do you know about the man himself? This biopic depicts the life of legendary director Alfred Hitchcock and his wife Alma Reville during the creation of the movie psycho. In theaters Nov. 23. PG-13, 1 hr. 38 min.



This is 40 — A look into the lives of Pete and Debbie from the movie Knocked Up, This is 40 comes from creative funny-man Judd Apatow. In theaters Dec. 21. R, 2 hr. 13 min.



Django Unchained — Quentin Tarantino's latest film, which takes place two years before the Civil War. Django (Jamie Foxx) is a freed slave who returns to the South to free his wife Broomhilda from brutal plantation owner Calvin Candie (Leonardo DiCaprio). Tarantino said the film is more of spaghetti western rather than a drama about slavery. In theaters December 25. R, 2 hr. 21 min.



Distinctive holiday decorations

TRI-COUNTY TIMES | TIM JAGIELO

(Above) Designer Matt Crnolatic of Flint, arranges a display table at Gerych's Distinctive Flowers and Gifts on Thursday, ahead of Ladies Night Out in Fenton. Several rooms are set up to showcase different holiday-themed wedding arrangements. (Below) Wedding consultant Kathy Roach decorates a Christmas tree with Detroit sports team memorabilia for the Festival of Trees in Detroit. The tree was taken to Detroit for the festival soon after she was done.



GET ALONG

Continued from Page 3

If your family is truly a dysfunctional bunch, you may have to take a more proactive stance to protect your own enjoyment of the holiday. Oprah.com suggests that you go into a holiday event with little hope that people have changed their past behavior, so you won't be disappointed during this year's holiday celebrations. If the situation is better than you expected, you can be pleasantly surprised. If not, you were already emotionally prepared for it.

She suggests that you may have to set boundaries and/or time limits for your

exposure to a dysfunctional family, giving yourself an opportunity to make a graceful exit at an appropriate time. Accept the fact that you can't change anyone else's words or behavior, but you have control over your own thoughts and actions.

If you truly can't enjoy the holiday event because of dysfunctional behavior on the part of some of your relatives, oprah.com says that you can be a participant observer, looking at your family as if from a distance for comedy material or a game show. It's one way to lighten up the day for yourself, while trying not to take your dysfunctional family too seriously.



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SPORTS TRIVIA

HAPPY BIRTHDAY

Q This Pistons great has traded in his basketball for politics, name him.

A Basketball Hall of Famer and Detroit Mayor Dave Bing turned 69 on Saturday.

Football & Thanksgiving

For Michiganders, when you bring up Thanksgiving, the words Detroit Lions are just as likely to be one of the first visions in one's mind as turkey, family or parades.

Here is a little history lesson about football and Thanksgiving.

Origins: Despite what many may think, the Detroit Lions were not the first team to host a game on Thanksgiving. That honor would go to either Yale or Princeton. The two college teams began playing football against each other in 1876. The University of Michigan also had a short tradition of competing on Thanksgiving, playing 19 games between 1885 and 1905. During the first professional football seasons, many teams played on Thanksgiving. When the Portsmouth Spartans became the Detroit Lions in 1934, the Lions hosted their first Thanksgiving game, and have done so almost every year since.

First Lions' Thanksgiving game: In 1934, the Lions hosted the defending NFL World Champion Chicago Bears in a battle for first place. Chicago won a thriller in front of 26,000 fans 19-16. Since then, the only time the Lions haven't played on Thanksgiving was from 1939 through 1945.

Lions battle to keep the Thanksgiving game: Over the years there have been challenges to the Lions always hosting one of the games. However, each challenge has been thwarted by the Ford family itself, who embraces the tradition.

Memorable Lions Thanksgiving Day victories

The Lions hold a 33-37-2 record on Thanksgiving day. Here are some of their more memorable victories.

Year	Opponent & Score
1951	Detroit 52, Green Bay 35
1953	Detroit 34, Green Bay 15
1962	Detroit 26, Green Bay 14
1976	Detroit 27, Buffalo 14
1997	Detroit 55, Chicago 20
1998	Detroit 19, Pittsburgh 16 OT

Why it was memorable

Bobby Layne throws four TD passes in highest scoring turkey day game. Lions use victory to propel squad to second straight NFL crown. The Lions defeated the previously unbeaten Green Bay Packers. O.J. Simpson runs for 273 yards in a losing effort. Barry Sanders moves to second on the all-time rushing list with 167 yards. The infamous coin-flip game. The Lions win on a field goal in OT.



Barry Sanders

Times

sports

WEDNESDAY, NOVEMBER 21, 2012

WWW.TCTIMES.COM

PAGE 13

Fenton swimmers capture 14th place at state meet

► Shaw comes home with two individual fourths

By David Troppens

dtroppens@tctimes.com; 810-433-6789

Rochester — Haley Shaw had a smile on her face.

It had been a long two days. She competed in seven events during the two-day Division 2 State Swimming and Division Championships held at Oakland University.

She had just finished her last race with three of her teammates in the consolation finals of the 400 freestyle relay, the second-to-last event of the meet, and was returning from the awards podium preparing to collect her stuff before leaving.

And while Shaw, a Fenton senior, may have been a bit upset to see her prep swim career end, it was obvious she was pretty pleased with her last prep performance.

Individually, Shaw broke two school records and came home from Saturday's finals with two fourth-place finishes. Her performances helped the Fenton Tigers to a 14th-place team finish out of the 31 squads that scored points overall.

"It's been a really good experience," Shaw said about her final state trip. "I've gone my best times in all of my events. I knew I would have a lot of competition coming in here, and basically it played out the way I thought it would."

While Shaw finished with fourth-place finishes in the 200 individual medley (2:07.07) and in the 100 backstroke (57.00), she also capped the meet by teaming with Gabrielle Haaroja, Lauren Davis and



TRI-COUNTY TIMES | DAVID TROPPENS (Above) Fenton's Haley Shaw rises from under the water while competing in the 100 backstroke at the state meet. (Right) Gabrielle Haaroja dives in the pool during one of her two individual state events. The Tigers placed 14th at the meet held at Oakland University.

Meagan Cassner, placing 14th in the 400 freestyle relay (3:43.19). Meanwhile, Haaroja, a junior, also had a pair of individual second-day swims as well, placing 11th in the 50 freestyle (24.83) and 11th in the 100 freestyle (58.34).

But it probably was Shaw's 200 individual medley performance that highlighted this season's state trip. A year ago, Shaw qualified for the state meet in the backstroke and the butterfly stroke. It wasn't until a vacancy happened on Fenton's team due to a swimmer's departure from the squad.



"We needed Haley to fill in a role that the team needed," Fenton coach Brad Jones said. "And talk about someone that clicked and took to it, she did."

Shaw opened the season with a time around 2:14 in the IM, but had cut that to a Genesee County

championship performance time of 2:07.64. She also won the IM at the Michigan Interscholastic Swim Coaches Association meet with a time of 2:07.58. At the state meet, she did about a half-second better in the finals, earning a time

See **STATE** on 14



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Konopitski caps career with strong state effort

By David Troppens

dtroppens@tctimes.com; 810-433-6789

Rochester — When Courtney Konopitski began her swimming career at Holly High School, it wasn't always such a happy experience.

"At the beginning of my freshman year, I used to always cry before my races, I would get so nervous," Konopitski said. "But, now I'm so much more confident. I look back at it, and I'm embarrassed about it."

There was no need for crying at the Division 2 Girls Swimming and Division Championships held at Oakland University Friday and Saturday. After all, the senior capped her career with a couple of nice performances.

Konopitski posted personal-best times in both events she qualified in, and also earned second-day swims in both events. The senior ended up placing tied for 14th in the 100 freestyle (54.40 seconds) and 16th in the 50 freestyle (25.29).

"I'm really happy with what I did," Konopitski said. "At the be-

ginning of my season I didn't even think I was going to make it back to the finals. And now that I'm here, it's crazy."

Holly varsity swim coach Danielle Gray was proud of Konopitski.

"She couldn't have asked for a better senior year and last meet," Gray said. "She had best times in both events, making it back in both for the second day. It was perfect."

Konopitski was the only Holly performer at the state meet. Her two placings helped the Bronchos finish the season in 30th place at the meet.

Konopitski entered the state meet with a seeded time of 54.66 seconds in the 100 freestyle. During Friday's preliminaries, she qualified for Saturday's consolation finals with a personal-best time of 54.07, dropping more than a half-second off her seeded time. The drop was needed, as her seeded time wouldn't have qualified her for the second day. Once in the finals, she ended up tying Pinckney's Carolyn Kehn for 14th place overall with her time of 54.40. The

two were always close to each other in the pool. At the halfway point Kehn had a slight .02-second lead.

"I liked my 100 freestyle race," Konopitski said. "I like the race more, plus I got the higher ranking."

In the 50 freestyle, Konopitski, once again, had to perform her best time of the season just to make it beyond the preliminaries. It didn't seem to faze her as she accomplished that task, improving her seeded time of 25.24 seconds by posting a personal-best mark of 52.02 seconds in the preliminary round. It got her into the consolation round by just .03 seconds behind Ann Arbor Skyline's Johanna Buschhaus. Once in the consolation finals, Konopitski remained in 16th, posting a time of 25.29 seconds, just .1 second behind Midland Dow's Emily Maraskine for 15th place.

The second-day performances marked the first time Konopitski had competed in the second day of the event in an individual event. Last year, Konopitski placed 25th in the preliminary



TRI-COUNTY TIMES | DAVID TROPPENS

Holly's Courtney Konopitski looks at the scorebook for her time after one of her events at the D2 state meet on Saturday.

round of the 100 freestyle (55.81) and in 35th place in the 200 freestyle (2:01.53).

The swim meet marked the end of Konopitski's prep career.

"It's really sad now that I think about it and it's over," she said. "I loved meeting all the new girls and getting so close to them. Every single season I cut time, and

it's helped me as a person. Swimming has helped me grow."

Konopitski said she wants to continue swimming, possibly at the Division 2 level.

"I hope she does (swim in college)," Gray said. "I don't think she's done. I think she has the potential to go faster. She has a future in college."



TRI-COUNTY TIMES | DAVID TROPPENS

Fenton's Haley Shaw (back) races Portage Central's Madison Umberger during her fourth-place performance in the 200 individual medley at the state swim meet on Saturday.

STATE

Continued from Page 13

of 2:07.07. In the 100 backstroke, she posted her personal-best time as well.

"I am amazed I got a chance to do the IM," said Shaw, who is headed to Eastern Michigan University to continue her swim career. "I never expected to do that race (at the state meet). ... The IM I was very proud of. To go even a half-a-second faster was good, and I already had dropped six seconds this year. That was just another 'Oh my gosh' moment."

"I would've liked to go under 57 (seconds in the backstroke), but I am super happy with that race. Last year I went a 58.00, so it shows the progression of both years."

"Haley finished fourth in both events, which is great," Jones said. "She broke school records in both events, which is tremendous. What a way for her to go out in her last high school meet."

Shaw said she just wanted to enjoy her last prep meet.

"I felt there was pressure on me

to go fast, but I kind of took a step back from it and was there for the swimming and to just race myself, and go faster times," Shaw said. "It has been a really good experience. I've gone my best times in all of my events."

Haaraoja also had an outstanding meet. In the 50 freestyle, she posted a personal-best time during the preliminary round, posting a time of 24.71 seconds. She recorded a 24.83 time in the finals. In the 100, her 11th-place finish was 12 places better than last year's 23rd-place effort.

"I feel really good this year," Haaraoja said. "I have a lot of goals, and I still have another year to get them. I haven't dropped in my 50 in a year, and I dropped yesterday, so it was a good experience."

"Gabby swam faster than she did last year, and moved up in both places with great times," Jones said. "She's our lead girl coming back next year as a senior."

The 400 freestyle relay team placed 14th in the preliminary round with a 3:43.40, and im-

proved upon that time in the finals.

"We did really good," Shaw said. "Both girls (Davis and Cassner) went best times. We stuck in there with it and we got back both days (in the 400 freestyle relay). I didn't even know if we'd make a relay this year, and we did."

Haaraoja said getting state experience for Cassner and Davis was important.

"Just to get that out of the way is good. It's nerve racking. It really is to be in the finals," Haaraoja said. "And now next year, hopefully when they have individual (events) and make it back, they'll have that experience out of the way."

The Tigers also took the four swimmers to the meet in the 200 medley relay, placing 27th in that event (1:57.26). Diver Mackenzie Deputy also competed, placing 28th in the preliminary round (131.45).

"We are going to compete for the Metro League (championship) for sure," Foguth said. "Hopefully we can win that and have a successful year."

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Misc. Wanted

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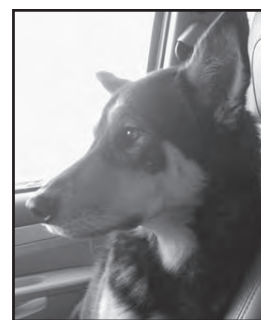
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FORECLOSURE NOTICE This firm is a debt collector attempting to collect a debt. Any information obtained will be used for this purpose. If you are in the Military, please contact our office at the number listed below. **MORTGAGE SALE** - Default has been made in the conditions of a certain mortgage made by: Heath A. Riggs, a married man and Teresa Riggs, his wife to Commonwealth National Mortgage Corporation, Mortgagee, dated July 9, 1999 and recorded July 12, 1999 in Liber 4209 Page 669 Genesee County Records, Michigan. Said mortgage was assigned to: ABN AMRO Mortgage Group, Inc., by assignment dated July 9, 1999 and recorded July 12, 1999 in Liber 4209, Page 677, on which mortgage there is claimed to be due at the date hereof the sum of Thirty-Nine Thousand Eight Hundred Eight Dollars and Ninety-Seven Cents (\$39,808.97) including interest 8.5% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public 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: Lot 275, of Arlington Manor No. 3, according to the Plat thereof as recorded in Plat Liber 33, Page 43, Genesee County Records. Commonly known as 6242 Palmetto, Mount Morris MI 48458 The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241 or MCL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale, or upon the expiration of the notice required by MCL 600.3241a(c), 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: 10/31/2012 CitiMortgage, Inc., successor by merger to ABN AMRO Mortgage Group, Inc. Assignee of Mortgagee Attorneys: Potestivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 12-67129 Ad #40162 10/31, 11/07, 11/14, 11/21/2012

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FORECLOSURE NOTICE In the event this property is claimed as a principal residence exempt from tax under section 7cc of the general property tax act, 1893 PA 206, MCL .7cc please contact our office at (248)844-5123. This firm is a debt collector attempting to collect a debt. Any information obtained will be used for this purpose. If you are in the Military, please contact our office at the number listed below. **MORTGAGE SALE** - Default has been made in the conditions of a certain mortgage made by: Michael J. Jablonski, a single man, and Heidi L. Vandagriff, a single woman to Fifth Third Bank (Eastern Michigan), Mortgagee, dated September 16, 2005 and recorded October 11, 2005 in Liber 4938 Page 642 Livingston County Records, Michigan on which mortgage there is claimed to be due at the date hereof the sum of Thirty-One Thousand One Hundred Nineteen Dollars and Five Cents (\$31,119.05) including interest 6.59% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, Circuit Court of Livingston County at 10:00AM on December 19, 2012 Said premises are situated in Township of Hartland, Livingston County, Michigan, and are described as: Part of Lot 110 of Dunham Lake Estates South, as recorded in Liber 11, Pages 32 through 33, Livingston County Records; and the East one-half of Section 24, Town 3 North, Range 6 East, Hartland Township, Livingston County, Michigan, more particularly described as follows: Commencing at the Southeast corner of said Lot 110; thence along the East line of said Lot 110, due North, 320.87 feet, to the point of beginning of the Parcel to be described; thence South 89 degrees 11 minutes 48 seconds West, 197.06 feet; thence North 32 degrees 52 minutes 54 seconds East, 58.41 feet; thence North 57 degrees 01 minutes 12 seconds West, 150.00 feet; thence along the Westerly line of said Lot 110, North 32 degrees 52 minutes 54 seconds East (platted as North 33 degrees 38 minutes 00 seconds East), 33.61 feet; thence along the North line of said Lot 110, North 89 degrees 11 minutes 48 seconds East, 272.93 feet (platted as due East, 271.50 feet); thence along the East line of said Lot 110, due South, 160.00 feet to the point of beginning. Commonly known as Murray Hill Rd. Hartland, MI 48353 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. Fifth Third Bank, an Ohio Banking Corporation, successor by merger to Fifth Third Bank, a Michigan Banking Corporation a/k/a Dated: 11/21/2012 Fifth Third Bank (Eastern Michigan) Mortgagee Attorneys: Potestivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 12-72061 Ad #41279 11/21, 11/28, 12/05, 12/12/2012

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FORECLOSURE NOTICE This firm is a debt collector attempting to collect a debt. Any information obtained will be used for this purpose. If you are in the Military, please contact our office at the number listed below. **MORTGAGE SALE** - Default has been made in the conditions of a certain mortgage made by: 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 # 200406090063369 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, 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, or 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 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: 11/07/2012 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 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 information obtained will be used for this purpose. If you are in the Military, please contact our office at the number listed below. **MORTGAGE SALE** - Default has been made in the conditions of a certain mortgage made by: Letta Sue Warren, a Widow to Mortgage Electronic Registration Systems, Inc., as nominee for Ameriquist 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 on 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 Carpenter Road, thence East 165 feet, thence South 1334.60 feet 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 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: 10/31/2012 HSBC Mortgage Services, Inc, Assignee of Mortgagee Attorneys: Potestivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 12-69600 Ad #40163 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 information obtained will be used for this purpose. If you are in the Military, please contact our office at the number listed below. **MORTGAGE SALE** - Default has been made in the conditions of a certain mortgage made by: 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, 2003 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, by assignment dated July 25, 2012 and recorded 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. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, Circuit Court of Genesee County at 10:00AM on November 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 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: 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) 844-5123 Our File No: 12-70367 Ad #40178 10/31, 11/07, 11/14, 11/21/2012

FORECLOSURE NOTICE This firm is a debt collector attempting to collect a debt. Any information obtained will be used for this purpose. If you are in the Military, please contact our office at the number listed below. **MORTGAGE SALE** - Default has been made in the conditions of a certain mortgage made by: Carolyn J. Haynes, a single woman, Fee simple to Mortgage Electronic Registration Systems, Inc. as nominee for Destination Home, LLC its successors and assigns, Mortgagee, dated April 3, 2003 and recorded April 10, 2003 in Instrument # 200304100052512 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 (\$79,049.90) including interest 5.25% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, Circuit Court of Genesee County at 10:00AM on November 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, together 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 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: 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

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FORECLOSURE NOTICE This firm is a debt collector attempting to collect a debt. Any information obtained will be used for this purpose. If you are in the Military, please contact our office at the number listed below. **MORTGAGE SALE** - Default has been made in the conditions of a certain mortgage made by: Erin K. Boisclair-White, an unmarried woman to Mortgage Electronic Registration Systems, Inc., as nominee for Quicken 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 August 24, 2012 and recorded September 7, 2012 in Instrument # 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, Circuit 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 MI 48430 The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241 or MCL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale, or upon the expiration of the notice required by MCL 600.3241a(c), whichever is later; 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 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

FORECLOSURE NOTICE This firm is a debt collector attempting to collect a debt. Any information obtained will be used for this purpose. If you are in the Military, please contact our office at the number listed below. **MORTGAGE SALE** - Default has been made in the conditions of a certain mortgage made by: Cecil C. Craddock and Joanne H. Craddock aka Joann H. Craddock, Husband and Wife to Citifinancial, Inc., Mortgagee, dated January 26, 2006 and recorded January 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, of Stanley Acres, according to the recorded Plat thereof 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 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: 11/07/2012 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

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FORECLOSURE NOTICE This firm is a debt collector attempting to collect a debt. Any information obtained will be used for this purpose. If you are in the Military, please contact our office at the number listed below. **MORTGAGE SALE** - Default has been made in the conditions of a certain mortgage made by: 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 4942 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 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 by a sale of the mortgaged premises, or some part of them, at public vendue, Circuit 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 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 said 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 South 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 feet from the Southeast corner of Section 20, Town 1 North, Range 3 East, Unadilla Township, 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 chord that bears North 51 degrees 56 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 on an 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; thence South 03 degrees 32 minutes 55 seconds East 358.79 feet to the center of a 75 foot radius cul-de-sac; thence continuing 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 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: 11/07/2012 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 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 12-70873 Ad #41007 11/07, 11/14, 11/21, 11/28/2012

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Hazel R. Fitzpatrick

1920-2012

Hazel R. Fitzpatrick - age 92, of Fenton, died Monday, November 19, 2012 at



Genesys Home & Hospice Care Center. Hazel was born on November 8, 1920 in

Augres, MI to William and Pearl (Bradley) Proulx. She attended Holy Redeemer High School in Detroit and graduated in 1940. On January 16, 1943 in LaJolla, California, she married Louis G. Fitzpatrick. During WWII, Hazel worked for Consolidate Aircraft Co., and was known as "Rosie the Riveter". She has been a member of St. Augustine Catholic Church in Howell for the past 35 years, and worked at Brighton Child & Family Services for a short period of time. Other hobbies and activities she enjoyed were playing bridge with the Lake Shannon Club, bird watching, golfing, and she was also an avid quilter. She is survived by her husband Louis; children: Colleen (Kenneth) McClellan of Flint, Pamela (Randy) Mitchell of Holly, Judith Fitzpatrick of Flushing, Arthur (Stephany) Fitzpatrick of Lansing, Mary (Roy) Sinclair of Thompsonville, and Patrick (Kimberly) Fitzpatrick of New York. Also surviving are 13 grandchildren and 14 great-grandchildren. She was preceded in death by a son Louis in 1983, and also 5 brothers and 4 sisters. Funeral services will be held on Friday, November 23, 2012 at 1 PM at the Temrowski Family Funeral Home and Cremation Services, 500 Main St. in Fenton, Fr. Greg Pleiness officiating. Visitation will be at the funeral home on Wednesday from 3-6 PM and on Friday beginning at 10 AM until the time of service. Interment will be in St. Johns Cemetery in Fenton. Memorial contributions appreciated to St. Augustine Catholic Church through the funeral home.

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FORECLOSURE NOTICE This firm is a debt collector attempting to collect a debt. Any information obtained will be used for this purpose. If you are in the Military, please contact our office at the number listed below. **MORTGAGE SALE** - Default has been made in the conditions of a certain mortgage made by: 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 November 16, 2010 in Instrument # 20 101160077298 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 # 2012020005864 on which mortgage there is claimed to be due at the date 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 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 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 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: 11/07/2012 Bank of America, N.A., successor by merger to BAC Home Loans Servicing, LP FKA Countywide 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: 12-70732 Ad #41005 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 information obtained will be used for this purpose. If you are in the Military, please contact our office at the number listed below. **MORTGAGE SALE** - Default has been made in the conditions of a certain mortgage made by: Christopher S. Guest, an unmarried man, as his sole and separate property to Mortgage Electronic Registration 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: Flagstar Bank, FSB, by assignment dated October 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 Forty-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 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 Mount Morris, Genesee County, Michigan, and are described as: Lot(s) 83 of Elmcrest Gardens according to the plat thereof recorded in Liber 6 of Plats, Page 14 of Genesee County Records. Commonly known as 7298 Neff Rd, Mount Morris MI 48458 The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241 or MCL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale, or upon the expiration of the notice required by MCL 600.3241a(c), 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 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

Legal Notices

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FORECLOSURE NOTICE This firm is a debt collector attempting to collect a debt. Any information obtained will be used for this purpose. If you are in the Military, please contact our office at the number listed below. **MORTGAGE SALE** - Default has been made in the conditions of a certain mortgage made by: 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 Instrument # 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 on 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, 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 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 known 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, P.C. 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

Legal Notices

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FORECLOSURE NOTICE This firm is a debt collector attempting to collect a debt. Any information obtained will be used for this purpose. If you are in the Military, please contact our office at the number listed below. **MORTGAGE SALE** - Default has been made in the conditions of a certain mortgage made by: Raelene Niles, an unmarried woman and Lucille Hawkins, an unmarried woman to Mortgage Electronic Registration Systems, Inc. as nominee for Quicken Loans, Inc. its successors and assigns, Mortgagee, dated November 22, 2006 and recorded December 5, 2006 in Instrument # 200612050104015 Genesee County Records, Michigan. Said mortgage was assigned to: Provident Funding Associates, L.P., by assignment dated October 15, 2012 and recorded October 19, 2012 in Instrument # 201210190079296 on which mortgage there is claimed to be due at the date hereof the sum of Ninety-Five Thousand Five Hundred Seventy-Seven Dollars and Forty-Eight Cents (\$95,577.48) including interest 6.125% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, Circuit Court of Genesee County at 10:00AM on December 19, 2012 Said premises are situated in City of Davison, Genesee County, Michigan, and are described as: Lot 161 of, Man-Ford Heights No. 2, according to the recorded plat thereof, as recorded in Plat Liber 25, Page 60 of Plats. Commonly known as 833 Cypress Drive, Davison MI 48423 The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241 or MCL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale, or upon the expiration of the notice required by MCL 600.3241a(c), whichever is later; 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: 11/21/2012 Provident Funding Associates, L.P., Assignee of Mortgagee Attorneys: Potestivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 12-71375 Ad #41265 11/21, 11/28, 12/05, 12/12/2012

Legal Notices

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1278FORECLOSURE NOTICE This firm is a debt collector attempting to collect a debt. Any information obtained will be used for this purpose. If you are in the Military, please contact our office at the number listed below. **MORTGAGE SALE** - Default has been made in the conditions of a certain mortgage made by: Georgia L. Meadows and Grover C. Meadows, Wife and Husband to Mortgage Electronic Registration Systems, Inc., for Provident Funding Associates, L.P., its successors and assigns, Mortgagee, dated March 10, 2005 and recorded April 4, 2005 in Liber 4 755 Page 978 Livingston County Records, Michigan Said mortgage was assigned to: Provident Funding Associates, L.P., by assignment dated May 31, 2011 and recorded June 30, 2011 in Instrument # 2011 F-019409 on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Thirty Thousand Five Hundred Thirty-Five Dollars and Seventy-Five Cents (\$130,535.75) including interest 4% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, Circuit Court of Livingston County at 10:00AM on December 19, 2012 Said premises are situated in Township of Green Oak, Livingston County, Michigan, and are described as: Beginning at a point 310 feet West of the Northeast corner of the West one-half of the Northeast one-quarter of Section 7, Town 1 North, Range 6 East, Michigan, thence South 330 feet; thence West 350 feet; thence North 330 feet; thence East 350 feet to the point of beginning. Commonly known as 8724 Maltby Road, Brighton MI 48116 The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241 or MCL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale, or upon the expiration of the notice required by MCL 600.3241a(c), whichever is later; 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: 11/21/2012 Provident Funding Associates, L.P., Assignee of Mortgagee Attorneys: Potestivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 12-71479 Ad #41278 11/21, 11/28, 12/05, 12/12/2012

FORECLOSURE NOTICE This firm is a debt collector attempting to collect a debt. Any information obtained will be used for this purpose. If you are in the Military, please contact our office at the number listed below. **MORTGAGE SALE** - Default has been made in the conditions of a certain mortgage made by: Laura L. Keeble a/k/a Laura Keeble, a single woman to Mortgage Electronic Registration Systems, Inc., as nominee for Quicken Loans, Inc., its successors and assigns, Mortgagee, dated September 30, 2009 and recorded October 22, 2009 in Instrument # 200910220069508 Genesee 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 Instrument # 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, Genesee County, Michigan, and are described as: A parcel of land beginning in centerline of Argentine Road 717.75 feet South of South Line of Village of Argentine thence South 111.75 feet thence East 411.71 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 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: 11/07/2012 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 information obtained will be used for this purpose. If you are in the Military, please contact our office at the number listed below. **MORTGAGE SALE** - Default has been made in the conditions of a certain mortgage made by: David 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 Corp., by assignment dated July 23, 1999 and recorded July 29, 1999 in Liber 4225, Page 459, on which mortgage there 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 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 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 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: 11/07/2012 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

FORECLOSURE NOTICE This firm is a debt collector attempting to collect a debt. Any information obtained will be used for this purpose. If you are in the Military, please contact our office at the number listed below. **MORTGAGE SALE** - Default has been made in the conditions of a certain mortgage made by: 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, Michigan 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 interest 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 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 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 MI 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 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: 11/07/2012 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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