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ONLINE COMMENTS

HOT LINE

“Mayor Lossing is correct. Michigan



needs better roads in addition to mass public

transportation that connects our major cities like Detroit, Traverse City, Ann Arbor and Grand Rapids. It's the key to our future.”

HOT LINE

“I once rode a train from Ann Arbor



to San Francisco. It was the best three days of my life.

Thanks for the Amtrak story.”

HOT LINE

“Darn, no movie theater will ever

locate in Fenton now. Sad, sad, sad.”

HOT LINE

“We teachers don't like snow days



either. We have to work longer in June.”



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VOL. 20 NO. VIII

WEDNESDAY, FEBRUARY 20, 2013

\$1.00

# Midweek Times

WEDNESDAY EDITION

## Holly man charged with child porn

►FBI, Holly police, Idaho sheriff conduct joint investigation

Chad Alan Cole, 45, of Holly was charged federally on Friday, Feb. 15 on alleged child pornography crimes.

Det. Julie Bemus, of the Holly Police Department, said Cole was charged with four offenses in United States District Court for the Eastern District of Michigan.

Through a joint investigation



Chad Cole

with Holly Police Department, the Nez Perce County Sheriff's Office in Idaho and the Federal Bureau of Investigations (FBI), it was alleged that Cole had been communicating

Summary

►A 45-year-old Holly man is lodged in the Wayne County Jail on child pornography crimes.

with a minor via the Internet. Detectives claim Cole sent sexually explicit photos of himself to the minor and had received sexually explicit photos and other communications from the minor as well.

Cole was previously convicted in July 2006 of a misdemeanor for Furnishing Obscenity to Children. He had successfully completed probation in that case and was not required to register as a sex offender from the previous conviction.

See **CHARGED** on 9

### Charges include

- Production of Child Pornography (15 years minimum)
- Knowing Receipt of Child Pornography (15 years minimum)
- Knowing Possession of Child Pornography (15 years minimum)
- Transfer of Obscene Material to a Minor (10 years maximum)

## Council selects candidates for city manager

►Interviews will be held this Saturday in council chambers

By William Axford  
axford@tctimes.com; 810-433-6792

The Linden City Council has narrowed its search for the next city manager to four candidates. Interviews are scheduled for this Saturday, Feb. 23 at the city council chambers from 9 a.m. to 3 p.m. The interviews are open to the public.

See **MANAGER** on 6

## Review your homeowners policy before disaster strikes

►Frozen pipes, floods, damaged roofs, downed trees — what is covered?

By Tim Jagielo  
tjagiolo@tctimes.com; 810-433-6795

Imagine this — you're gearing up for a big weekend party, and you've spent more than \$200 filling your refrigerator with food and drink, and your pantry with snacks.

A cold snap hits and cuts power. The party is canceled, and the food sits, and spoils in your fridge. Is this covered by insurance? The answer according to Hartland Insurance Vice President Barbara Walker is always, "it depends." It can depend on why the power was interrupted, or even where the outage originated.

See **DISASTER** on 10

## 'It was the most horrible thing'



TRI-COUNTY TIMES | GARRETT GORMLEY

A man runs toward the 30-vehicle crash on U.S. 23 Saturday. A sudden whiteout caught drivers by surprise, causing them to crash into vehicles they couldn't see.

## Unpredictability of whiteouts make them difficult to plan for or respond to

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

Road and visibility conditions last Saturday were safe and clear — until all of a sudden motorists found themselves blinded by an unexpected blanket of heavy snow. Sudden weather changes such as this can and did have catastrophic effects on the road, leaving drivers with little time to compensate.

When whiteout conditions took those drivers on U.S. 23 by surprise

around 1 p.m., the result was an approximate 30-vehicle crash that left many injured, including at least nine who were transported by ambulance to hospitals for treatment.

Grand Blanc resident Tonya Wilson now knows all too well of the dangers of whiteouts after being involved in the multi-car pileup last Saturday.

"It was very frightening. It goes from clear sky to snow, there is

See **WHITEOUTS** on 9

“It just seemed like it started snowing all of a sudden, and then the next thing we knew we couldn't see at all.”

**Tonya Wilson**  
Victim of Saturday's crash



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## 'I wish I could stay'

►Holly Township trustee resigns after five years, two elections

By Tim Jagielo

tjagielo@tctimes.com; 810-433-6795

After nearly five years on the Holly Township Board of Trustees, Trustee Janet Leslie has resigned. She tendered her letter to the board 10 days ago. January was her last meeting, though she'll be present as a citizen at the Wednesday meeting.

"It just wasn't financially feasible for my family," she said, to stay in Holly. It wasn't a political decision. She has relocated to Okemos.

Leslie felt that she was seen by the public as someone who would stand up for their interests, sometimes going against the consensus of the board. "I was willing to speak up even when it was unpopular," Leslie added that although shared services is a popular

topic between municipalities, it wasn't when she was first elected in 2008.

She disagreed with the board on some aspects of the handling of the Smith case, and she voted for extra board members, which did not pass. Despite differences, disagreements stayed in the boardroom.

Leslie said she is most proud of amendments to the zoning ordinance which now allows for houses of worship to be in a commercial district. She is proud of the medical marijuana ordinance that appears to be validated by the recent decisions by Michigan courts.

"I felt very strongly that we shouldn't prevent patients from getting treatment they deserve, but to not allow dispensaries," she said.

She is grateful to the community from support in both elections. "I wish I could stay to continue to serve them," said Leslie.

On Wednesday, the board will appoint someone in her place. She hopes they will consider someone with a family to offer a different perspective.

"My greatest frustration with the board has been their reluctance to engage the community to make meetings convenient to the community,"

said Leslie, who believes that Wednesday meetings interfere with church and downtown events.

"I hope they move in the direction to be more accessible and more transparent," she said.

Leslie hopes for a happy and prosperous future for Holly residents. "I'll be around, I still have friends in Holly."



Janet Leslie

"I hope they move in the direction to be more accessible and more transparent."

— Janet Leslie  
former Holly Township trustee

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Must be 10 years old. Anyone under 18 must have a parent in the pool area during their experience. Parent does not have to get in the pool. No major medical problems (Asthma, Diabetes). Bathing Suit. Towel. T-shirt ( so the BC's don't rub on their shoulders).

**Anyone who wants to do the "Try Scuba" will have to go to our booth at the Expo and sign up there. They will fill out our waiver and get an arm bracelet at that time. The arm bracelet indicates that they have filled out the waiver and they are cleared to get in the pool.**

We will have 4 to 6 people per group. There will be 1 group in the pool at a time.

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## News briefs

### 'Controversial' ZBA member tabled

Tim Claus has been offered as a new member for the Rose Township Zoning Board of Appeals by Supervisor Paul Gampka, for a three-year term. Gampka admitted Claus is a controversial pick because of the legal wrangling the township has had with Claus and his father Terry over disputed zoning enforcement violations, which have been resolved. Gampka would like to offer Claus a chance to get involved with the township. Claus ran and lost for a bid as township trustee in November. Treasurer Trish Trevethan would like the township attorney to see if there are any legal issues with appointing a former opponent in court. The decision has been tabled until the March meeting.

### Moratorium on Medical Marijuana continues

The Rose Township Board of Trustees unanimously passed continuing a moratorium on drafting an ordinance for medical marijuana use. Supervisor Paul Gampka said he is waiting for guidance through the cloudy issue from the Michigan courts, and watching what other municipalities do. "It's a real hot potato," said Gampka. The board also passed a moratorium in 2011, and Rose Township is in line with many other local boards in continuing a moratorium on drafting an ordinance.

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TRI-COUNTY TIMES | TIM JAGIELO

Douglas Water Conditioning Service Tech Seth Dahl prepares copper pipe for soldering to a new water softener in Fenton Township on Tuesday, as Gilbert Alda (right) runs the drain line for the unit. "It's something pretty unremarkable, but something people can't live without," said Dahl.

## Hard water wreaks havoc on you and your household

### ►What does a water softener actually do?

By Ryan Tackabury

news@tctimes.com; 810-629-8282

Have you noticed residue lingering in a ring around your bathtub, shower tiles or shower doors? Does your hair feel sticky after you wash it? Do your dishes come out of the dishwasher with a residue, or do your clothes feel stiff and scratchy?

If the above are problems for you, those are clear symptoms that your water is too hard.

Should you already own a water softener, it may be time to replace it. If you live in mid-Michigan and don't own a water softener, you should be buying one right away.

"We measure hardness in grains per gallon, anything that's over one is considered hard water," said Jeff Stone, owner of Sears Hometown Store in Fenton. "Mid-Michigan is typically in the

mid-20s, which is considered very hard."

Hard water is simply water with a high level of minerals within it. Though drinking hard water is not harmful to your own health, it can be harmful to the longevity of your appliances, which makes water softening important.

"What a water softener really does is remove lime and iron from the water. It works by ion exchange, so as the water passes through the resin which is inside the water softener, it pulls out the calcium lime and iron," said Eric Smith, a service tech sales representative from Douglas Water in Fenton. "It helps protect all of the appliances in your house — your dishwasher, your water heater and so on."

Everyone knows there is another important component to water softeners — sodium chloride, or salt. The salt is used in a process called

**See SOFTENING on 8**

**“The water doesn't stain, doesn't calcify, doesn't plug up radiators, as you no longer have the hardness of the iron.”**

**Ron Steward**  
Owner of Douglas Water Conditioning

## Water —

## bottled, tap, or filtered?

►The human brain is composed of 70 percent water — so it matters!

By Ryan Tackabury

news@tctimes.com; 810-629-8282

In 2011, Americans purchased more than 9.1 billion gallons of bottled water — almost 30 gallons per person. This is the highest volume of bottled water ever sold in the United States.

Clearly, the demand for bottled water is growing, and the market is meeting those demands. There are many reasons people give for preferring bottled water — health benefits, better taste, convenience. Are these reasons necessarily true though?

According to Eatingwell.com, 40 percent of bottled water that is sold is only tap water from municipal sources that has been filtered — not bottled from the beautiful springs that some bottles would have you believe. These include popular brands such as Aquafina and Dasani.

The marketing of bottled water

**See FILTERED on 8**



Between varying quality of both bottled and tap water, there is no one clear winner.

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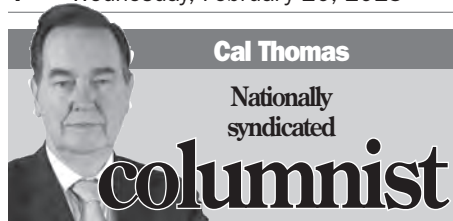
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Cal Thomas

Nationally  
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**Let Us Prey**

Our politics have become so polarized and corrupted that a president of the United States cannot even attend an event devoted to drawing people closer to God without being lectured about his policies.

At the National Prayer Breakfast in Washington, D.C., Dr. Ben Carson, director of Pediatric Neurosurgery at Johns Hopkins University in Baltimore, and a 2008 recipient of the Presidential Medal of Freedom, broke with a 61-year-old tradition and publicly disagreed with some of the president's policies, such as 'Obamacare,' taxation and the national debt.

Several in the audience of 3,000 applauded Carson's remarks, which must have made the president feel even more uncomfortable.

I am no fan of the president's policies, but the National Prayer Breakfast is billed as one of the few nonpolitical events in a very political city. Each year, the co-chairs, one Democrat and one Republican from either the House or Senate, put aside their political differences to pray for the nation's leaders.

Carson, who spoke at the same event several years ago, has a compelling and inspirational personal story. He and his brother grew up in Detroit. His parents divorced when he was 3. His mother kept an eye on her children and made them turn off the TV and read books. Carson said he did poorly in school until he later caught the learning bug. He retold part of that story, but it was overwhelmed by his criticism of the president's policies.

His remarks were inappropriate for the occasion. It would have been just as inappropriate had he praised the president's policies. If Carson wanted to voice his opinion about the president's policies, he could have done so backstage. Even better, he might have asked for a private meeting with the man. As a fellow African American who faced personal challenges and overcame them, the president might have welcomed Dr. Carson to the White House. Instead, Carson ambushed him.

If this and future presidents think their policies will be prey for political opponents at the prayer breakfast, they might decide not to come. That would be too bad for them and too bad for the country.

**LET ME SEE**, when President Bush was in office we blamed him for the skyrocketing cost of gasoline at the pump. So, the shoe is on the other foot and we get to blame President Obama for the high gas prices after he promised lower prices.

■■■■ **HERE WE GO** again, blaming the Republicans for the country's problems! The Democrats started this whole mess when Bush was leaving and Obama took over. America didn't like it so they got rid of the Democrats and voted Republican. If it's broken, fix it!

■■■■ **THE HOUSING BUBBLE** and resulting financial crisis was far more Barney Frank, Franklin Raines and Mario Cuomo's fault than Bush's — all Democrats. Mario as head of HUD demanding more minority home loans, Franklin buying all the sub-prime loans as head of Freddy Mac and Barney saying all was well.

■■■■ **DID YOU SEE** where Facebook is paying zero in taxes and getting a multi-million dollar tax refund? Do recall what presidential candidate was being supported by Facebook? Follow the money. I thought Obama was for little guy and gal.

■■■■ **BY THE WAY**, the second amendment has nothing to do with hunting or self-protection. It was added to give well-armed citizens a chance to fend off a tyrannical federal government.

■■■■ **TODAY, A STORE'S** email revealed that February will be the worst in seven years showing that letting the tax cuts expire will put our economy in another free fall. Obama keeps campaigning every day, spending millions but the

## Hot lines

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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.

only thing he's doing is keeping the liberals mesmerized, but that's just normal.

■■■■ **GREAT LAKES NATIONAL VA Cemetery** in Holly Township is looking for volunteers to do headstone cleaning on April 13 at 9 a.m. Please RSVP your headcount by April 1 to Carl Pardon at (248) 318-2042 or [pardoncarl@yahoo.com](mailto:pardoncarl@yahoo.com). Lunch will be provided.

Please bring your own buckets and brushes. Thank you for your support!

■■■■ **THERE ARE STILL** bullies in Linden schools. Bullies that say hurtful things and are protected because they are fast runners and good throwers.

■■■■ **RECAP OF OBAMA'S** State of the Union address. Tax, spend, tax, spend, free, tax, spend, tax, spend, free, tax, spend, more tax, and spend even more.

■■■■ **TO CLARIFY, FASCISM** is the most extreme point of the right wing. While Adolf Hitler was a Nazi, he turned Germany into a fascist state. For all you Obama haters, you can't be a socialist, communist and a fascist at the same time.

■■■■ **LETTING FENTON CINEMA** be torn down for a building to be built later sounds exactly like the same Urban Renewal garbage we were sold in the 70s. The Cinema will come down, but nothing will ever be built in its place.

■■■■ **IF YOU THINK** that Obama's re-election even comes close to something like Sandy Hook, there is something wrong with you. Immediately seek help. You need it.

See **HOT LINE** throughout Times

Clarence Page

Nationally  
syndicated

columnist

**Obama's license to kill**

If you really want Washington's chattering classes to pay attention to something, leak it to the media.

Whoever leaked the Justice Department's 16-page confidential 'white paper' memo on the use of armed drones to NBC News sparked a long-overdue debate about something that makes both political sides feel uneasy: targeted killings by drone.

Drones aren't the problem. As tools of war, they're a lot less likely than traditional bombing to kill innocent civilians. They avoid the hazards of putting American boots on the ground.

Most other Americans love drones, too, judging by the polls. An overwhelming 83 percent in a Feb. 8 Washington Post poll approved of Obama's drone strikes overseas. But support fell to a less-robust 65 percent if the terror suspects are American citizens living abroad.

Targeting our fellow Americans has been a very real issue since September 2011, when a drone strike in Yemen killed Anwar al-Awlaki and Samir Khan, two al-Qaida operatives and U.S. citizens.

Although none had been formally charged with any crimes by the U.S. government, it's pretty clear that Awlaki had it coming. The American-born cleric was believed to be directly involved in the infamous 'underwear bomber' plot, among others.

That debate has stirred up with a new fury after NBC's Michael Isikoff revealed the white paper memo. It lays out criteria under which the U.S. government can kill Americans by drone who are 'senior operational leaders' of al-Qaida — even when there is no intelligence indicating they are engaged in an active plot to attack the U.S.

But the confidential white paper 'does not require clear evidence that a specific attack will take place in the immediate future.'

The white paper, in short, invites more questions than it answers. Congress in its oversight role needs to engage in a thorough debate over how drone strikes can be conducted without handcuffing our nation's ability to strike quickly and effectively.

The authority should be granted broadly enough to respond to strike requests without waiting for court approval, yet narrowly enough to avoid taking out the Bill of Rights as collateral damage.

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Compiled by Olivia Dimmer, intern

## What's the worst cell phone behavior you've seen?

## streettalk



"People checking out at a store and being on their phones. They lack common sense respect."

— David Watson Fenton



"People on phones while they're at a kid's school activity."

— Dawn Beckley Byron



"In the movies, especially when they're asked to stop and they just cover it up more."

— Charles Siekierzynski Argentine Township



"I saw someone record a dance at a recital and then play back the dance loudly during another person's performance."

— Penny Deming, Fenton



"When people on their Bluetooth devices talk loudly. You can never tell if they're talking to you or themselves."

— Marsad Kaktom, Fenton



"The worst is driving and texting, I see it a lot with the younger people."

— Mary Ploucha Fenton





TRI-COUNTY TIMES | IDIVA.COM

Taking calls during a date is not a good way to make a good first impression.

## Etiquette update for the smartphone age

► Many say smartphones leading to epidemic of rude phone habits?

By Ryan Tackabury

news@tctimes.com; 810-629-8282

Today's smartphones are capable of doing things that no one 20 years ago would have predicted. Now any of your friends and family are one phone call, email, or text message away from reaching you at any time of the day — or night.

With so much now resting at our fingertips, it is easy to get lost in your phone at the expense of those around you. There may not be an app for cell phone etiquette, but fortunately there are a few simple rules you can follow.

Be mindful of the people you are with, and what your cell phone interactions tell them about you. "Taking a call signals that the person you are with is less important than the person calling," according to EmilyPost.com. This also applies to texting. No one will mind if you have to take an occasional

call or reply to an important text message — though you will start to build a reputation over time if you are constantly neglecting those in front of you for those on the other end of your cell phone communications.

Be mindful of how loud you are speaking. According to the Emily Post's online etiquette guide, the Etipedia, people's "phone voices" tend to always be louder than the voice they use in normal conversation.

"Add to that the noise of a busy sidewalk or the background noise of a public place, and the urge to shout can become overwhelming for the person on the other end of the conversation as well," the Etipedia says.

If you must make or take an important call in a store or restaurant, the least you can do is give priority to the work staff you are interacting with. Do not approach a check-out line or a counter while still on your phone, and if approached by a waiter, do

not hold them up in favor of your phone friend.

In other places, there is no excuse to be  
See **ETIQUETTE** on 9

**“Taking a call signals that the person you are with is less important than the person calling.”**

Emily Post Etipedia

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## MANAGER

### Continued from Front Page

In November, Mayor David Lossing recommended the council utilize the Michigan Municipal League (MML) for Linden's search for the next city manager. Lossing serves as president of the MML.

Matt Bach, director of media relations for the MML said that he would provide all bills charged to Linden from the MML.

Bob Hamilton of the MML attended a Dec. 3, 2012 Linden City Council special meeting, detailing the process of the candidate search with the MML. According to minutes from the meeting, Hamilton told the council, "The cost of the MML services — straight search 10 percent plus expenses, cost of running the ad \$200-\$300, \$90 Hogan Aptitude Test and \$500 miscellaneous expenses. Roughly \$8,200 in expenses for the search."

Lossing said a budget amendment would be needed to transfer fund balance dollars to cover the cost of the search.

According to the job posting on the MML website, the next city manager will earn between \$60,000 to \$70,000. The MML is charging 10 percent of that salary and will be paid an extra \$6,000 to \$7,000 from the city.

The search for a new leader has been ongoing since the resignation of former City Manager Mark Tallman, who held the position for less than five months. Tallman was heavily involved in the city council's \$240,000 pursuit of the Union Block, which the council ultimately abandoned. Reasons for his resignation are unclear.

Using the MML for the city manager search is new for the city council. When

hiring Tallman and former City Manager Chris Wren, city officials conducted city manager searches by using selection committees that were comprised of citizens from Linden.

Here are the four candidates Linden City Council has chosen for interviews.

**Michael Mitchell** — Worked as city manager in New Buffalo from March 2011 to August 2012. Worked as city manager in Hillsdale from September 2007 to February 2011. The Harbor County News reported that Mitchell quit his position in New Buffalo after 18 months.

**Wendy L. Jean-Buhrer** — Currently works as the finance director/assistant city manager in Grand Blanc.

**James V. Creech** — Currently works as township superintendent/manager of the Charter Township of Oakland, has held position since 1999. Creech is familiar with the tri-county area, having worked as assistant city manager in Fenton. He also held the positions of city manager in Imlay City and administrative assistant in Oak Park.

**Paul Zelenak** — Currently serves as village manager in Lake Orion. Zelenak formerly served as village manager of Ortonville.

### What is the Michigan Municipal League?

According to the group's website MML.org, the League "is the one clear voice for Michigan communities. Our goals are to aid them in creating desirable and unique places through legislative and judicial advocacy; to provide educational opportunities for elected and appointed officials; and to assist municipal leaders in administering community services."

## HOT LINE CONTINUED

**DO YOU KNOW** anybody who would like to take a trip on a cruise ship? Neither do I.

**SPORTS MAY NOT** be part of a millage, but they are definitely a part of the school district that wants me to support their millage and go broke trying to watch my own kids play sports.

**WATCH THE HOT** lines for grouchy members of the older generation to complain about your comment that we complain too much. I live in an assisted living complex and personally found it to be right on the money and a fun read. I'm an 82-year-old grandmother who is sending this from her iPad.

**STOP AND THINK** before you say us grown adults don't help our elderly parents. We have tried to do that but they seem to like to complain to others that family doesn't help.

**WAKE UP PEOPLE** and stop holding grudges. Life is too short. Don't be too proud to communicate. Life milestones of turning 13, 16, 18, graduation, prom, college apps, weddings, birth of children, etc. are too important to miss out on. Forgive and move forward.

**I THINK THE** article, 'Understanding the older generation' in Sunday's TCT stereotyped our senior citizens and was very disrespectful. Neither generation knows it all. They can learn from each other if they only are willing to listen.

**SO, NOW OBAMA** wants to have the government provide 'free' preschool? Wake up people — all this is, is government control/programming of your children.

**I TURNED 87** recently and loved your older generation article. You described me, and every one of my remaining friends perfectly. Thank you Mr. Axford for telling the truth and making us laugh.

**MARRIAGE, A MAN** and woman union. Same-sex unions need their own name. Think legal union with benefits. Same-sex couples that want recognition need solutions that respect traditional values. They shouldn't demand that others adopt their value system.

**OLD PEOPLE DRIVING** too slow? Do you mean actually doing the speed limit and driving carefully? When you have been to as many senseless funerals as I have, you will understand.

**NOT SURE OF** the intent of 'Understanding the older generation' article. It is so negative it will only widen the gap you seek to define. The elderly have much to offer in advice and experience, take it or leave it. Your journalist widens the divide.



Mark McCabe  
67th District Court

Ask the  
**judge**

### The Fair Debt Collection Practices Act

For those who have fallen behind in the payment of their bills during these difficult economic times, it comes as no surprise that the business of collection agencies has increased dramatically, and some consumers are now receiving telephone calls and letters from these agencies urging them to pay their debts.

In collecting debts, the law provides for certain practices and procedures that must be followed and the question becomes just what is allowed.

Two fairly recent examples of what is not allowed are contained on the Federal Trade commission's website.

A Texas based collection agency was engaged in practices that included falsely representing that they were a law firm; falsely claiming that in not paying their bills consumers had committed a crime, would be arrested and go to jail and lose custody of their children; using obscene or profane language in telephone calls and calling late at night or early in the morning; adding unauthorized fees to the bill; and failing to inform consumers of their rights to dispute debts, having the debts verified and obtaining the names of the original creditors.

A California firm was cited for abusive collection practices, which included harassing and abusing consumers by threatening physical harm and death to them and their pets and threatening to desecrate the bodies of deceased relatives.

The FTC filed federal lawsuits against both of these companies alleging violations of the Fair Debt Collection Practices Act (FDCPA).

The FDCPA is a federal law, which prohibits debt collectors from using abusive, unfair or deceptive practices in attempting to collect debts.

This law applies to consumer 'debt,' which is defined as personal, family, or household transactions. It specifically limits collectors in a number of ways including no phone calls before 8 a.m. or after 9 p.m., no threats of violence or harm, no obscene or profane language and no false statements. There are a number of other prohibitions.

Violations of the law can result in a lawsuit by the FTC or the consumer and an award of costs, damages and actual attorney's fees. Michigan also has a collection practices statute. For much more information on these laws, go to the FTC and State of Michigan websites.

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## Police&Fire report

### LAWN JOBS ON BLUE HERON

Fenton police responded to a home on Blue Heron Drive at 6:52 a.m. on Tuesday, Feb. 5 to investigate a malicious destruction of property complaint. The homeowner reported that someone had driven across their snow-covered yard and around their home. Lt. Jason Slater said the responding officer noticed tire tracks through several yards, including the complainant's yard. The officer followed the tracks, which led from the subdivision. There are no suspects at this time.

### FIFTEEN-YEAR-OLD DRIVER

At 11:53 p.m. on Sunday, Feb. 17, Fenton police responded to the 900 block of Granger to investigate a possible larceny from auto, in progress. The caller said they witnessed a male, wearing a black hooded sweatshirt and blue pants going through cars. A responding officer spotted a white Chevy Aveo traveling at a high rate of speed from that area. A traffic stop was eventually initiated on Main Street. The officer saw a back seat passenger trade spots with the driver, later identified as a 15-year-old Fenton female. There were four occupants in the car, the 15-year-old, as well as an 18-year-old Fenton male that she traded spots with, a 17-year-old Argentine Township male and a 16-year-old Fenton female. The car belonged to a relative of the 18-year-old. The Argentine teen was found to be in possession of 1.2 grams of marijuana. All teens were transported to the Fenton police station. The 15-year-old driver was petitioned into probate court for driving with no license. The one with marijuana was given a court appearance ticket. All were released to their parents.

### HOT LINE CONTINUED

**HIGH SCHOOL SPORTS** are not necessarily about the 'big league.' It's about learning teamwork, hard work, and sportsmanship. These are all lessons carried throughout life. And the polar plunge? Maybe it wasn't done your way but they raised money. Maybe you can organize your own 'Holier-than-thou-clean-livin' fundraiser.

**WHAT DO YOU think?** Will Tiger Woods now come out and say that he is OK with more taxes after meeting with Obama on the golf course? Let's see how this all plays out. Tiger said he moved to Florida due to taxes.

**FUNNY HOW THOSE** with the biggest mouths don't have to back it up.

## News briefs

### Eli Foundation to host athletic outreach event

Flint Community Schools and Flint Affiliation Sports are presenting The Eli Foundation's annual Pro5 Athletic Outreach Event on Saturday. The event will include messages of hope, strength, perseverance to athletes, families and community from professional vocalist and speaker Trina Florence-King. Florence-King is the mother of Eli Florence, a Lake Fenton student who died of Leukemia in Oct. 2007. The event will be held at Flint Northern High School, with doors opening at 5:30 p.m. Activities start at 6:30 p.m. It is designed for athletes ranging from sixth-grade to college. For more information, go to [www.theelifoundation.com](http://www.theelifoundation.com) or search for the Eli Foundation on Facebook.

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JA#302C004\_301



## Township park gets \$8,293 in upgrades

►Decision made despite clerk, trustee opposition

By Tim Jagielo

tjagielo@tctimes.com; 810-433-6795

**Rose Twp.** — The parks won, after \$8,293 in Community Development Block Grant (CDBG) funds were allocated at the Rose Township Board of Trustees meeting last Wednesday.

CDBG funds are used to enhance low-income areas, and must be programmed for specific purposes, and used in a certain amount of time. This issue was last visited by the board in November, when it was tabled amidst disagreement on how the funds should be used.

Now, the 2011 CDBG funds will be used for park benches, trails, signage, trash containers and picnic benches for Dearborn Park.

Opposed were Clerk Debbie Miller, who wanted funds to assist the low-income elderly and Trustee Diane Scheib-Snyder who wanted to put funds into finishing the park.

The vote was 4-1, with Miller voting against the use of funds for parks. Treasurer Trish Trevethan backed up Scheib-Snyder's position. "Right now we have no liability signage," said Trevethan. She said it's important to protect the township and residents through a sign for liability, and signage can be expensive. "It's not going to be a small cost," she said. She also mentioned an olive tree infestation.

Miller felt that different CDBG funds could be used for signage — but the remaining \$8,293 should be devoted to area seniors. "We give them nothing," she said. She'd like lower income people assisted through the money. In previous discussions, she said that Holly Area Youth Assistance (HAYA) has received nearly \$4,000 in CDBG funds, while Oakland Livingston Human Services Agency (OLHSA), who assists area seniors, hadn't been given any.

Scheib-Snyder said she'd like to see them assisted too, but pointed out that this is the last time the parks would be eligible for CDBG funds. In the future, parks won't qualify anymore because of changing

CDBG criteria.

"I think we should listen to our residents, they're the ones who voted us in," said Miller, who has heard from nearby residents who aren't interested in the parks.

The two disagreed on how much has already been spent on the parks, and previous meetings brought energetic discussion with equal public support on the different sides.

Scheib-Snyder eventually made the motion to program the money for Dearborn Park, which was seconded by Trustee Tom

Kemp.

Previously, \$1,000 of the \$8,293 was offered to be given to OLHSA, but as Miller wanted \$3,000 to go to OLHSA, it was voted down.

### Summary

►Dearborn Park in Rose Township will receive new signs, benches, trash containers and trail work after more than \$8,000 was programmed from CDBG funds.

**"I think we should listen to our residents, they're the one who voted us in."**

— Debbie Miller  
Rose Township clerk

## FILTERED

Continued from Page 3

can be misleading. "For example, one brand of 'spring water' whose label pictured a lake and mountains, actually came from a well in an industrial facility's parking lot," wrote Erik Olson in a report from the Natural Resources Defense Council.

Health wise, one is not necessarily healthier than the other. While bottled water is regulated by the Food and Drug Administration (FDA), and tap water is regulated by the Environmental Protection Agency (EPA), both have similar, or in some cases, identical standards.

Many studies have shown no real significant difference between most sources of tap water and their bottled brethren, both in the taste as well as health related issues.

One major difference you will notice between the two options is in cost — as bottled water will cost you quite a deal more than tap water. According to FastCompany, if all of our water usage cost the same as bottled water, you could expect your monthly water bill to be around \$9,000.

Some groups have also raised concerns about the chemical phthalate, which is used to soften plastic, and has been linked with reproductive disorders and liver problems.

Perhaps the most controversial issue when it comes to the bottled versus tap debate is the use of fluoride, which many municipal water sources put into their drinking water, including Fenton.

According to both the Centers for Disease Control Prevention (CDC) and the American Dental Association (ADA), the appropriate use of fluoride is not only safe, it is an effective tool to prevent dental issues and promote dental health.

The American Cancer Society has said that there is no strong link between the use of fluoride in water and cancer.

"I don't know that there are any cons," said Fenton Water Plant Superintendent Steve Guy. "From what I read, the belief is that it helps prevent decay of the teeth. It actually can reverse it even."

Still, fluoride is one reason many

people have found themselves making the switch from tap water to bottled water.

Guy said that taste was a big complaint people had with the area's water when the new treatment plant first opened. "It is understandable, it is sort of one of the effects when you change the treatment of the water, it changes the water itself," he said. Guy said he still receives complaints about tap water taste, and the

best advice he can give to improve it is to refrigerate the water before drinking.

The answer as to which should you drink, bottled water or tap water, is never a clear one. Just like how all bottled water is not created equal, neither is the tap water. Depending upon where you live and where your water comes from, water quality could differ wildly.

Beside tap and bottled water, you also have a third option — home filtered water. A water filter does not have to be expensive, and in fact, compared to the cost of regularly buying bottled water, it can be much less expensive.

A filtered water system gives you the benefits that the best types of bottled water have to offer right at your tap, said Douglas Water Conditioning owner Ron Steward.

"The difference is mostly in taste. It does remove everything — you can't just remove the bad and leave the good," Steward said. "And it's healthier for you."



### How Fenton adds fluoride to its water

Fluoride is a naturally occurring chemical ion of the element fluorine. It is found in water, foods, soil, and minerals. Additional fluoride is added to the water supply at the Fenton water treatment plant, where a pump introduces hydrofluoric acid to the water. The pump is flow-paced, meaning that depending on how much water is going through the plant, the pump has to be adjusted to account for extra or less water. "We add the fluoride up to one part per million. The water already contains .3 parts per million, so we add .7 parts," said Steve Guy, director of the water plant.

## SOFTENING

Continued from Page 3

regeneration, which allows the resin to continue softening water.

"Basically what it does is after a certain amount of gallons, let's say 800 that resin gets loaded up with calcium, lime and iron it removed from the water. Then it uses the sodium chloride, the salt, to clean that resin inside the water filter, and you are good for another 800, or so gallons depending on what size machine you have," Smith said.

Ron Steward, owner of Douglas Water, said that well water is typically harder. Though city water may be softer, a water softener makes a big difference, and is greatly needed.

"The water doesn't stain, doesn't calcify, doesn't plug up radiators, as you no longer have the hardness of the iron," said Steward. "Soap products work better. You don't have to use as much, about 70 percent less."

### Summary

►Hard water can leave mineral deposits that clog up plumbing, dirty dishes and hurt your appliances.

Upgrading an old water softener will end up saving you some money, as newer, more efficient models use less sodium chloride and water to accomplish their task.

"First thing is they should have their water tested and see what their hardness level is," said Stone. "Based on that sample, we can put you into what you need for your home." These tests can be performed both at Sears as well as Douglas Water.

Once you know how soft or hard your water is, the other criteria you will need to consider when making your purchase is the size of your family. A bigger family will use more water from additional showers, loads of laundry, and dishwasher runs, which will require a water softener that can accommodate a larger capacity.

"If you undersize, you are going to have a situation where your resin bed needs to regenerate, during the day you are already going to be back into hard water."

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TRI-COUNTY TIMES | TIM JAGIELO

Victims of the 30-car crash on Saturday including Charleen Kowal-Taylor (center) wait while emergency crews work through the collisions that began at around 1 p.m. on Saturday.

## WHITEOUTS

Continued from Front Page

nothing you can do but pray," she said. "It just seemed like it started snowing all of a sudden, and then the next thing we knew we couldn't see at all."

Tonya's son Brad Wilson, 17, was behind the wheel, and four others were also in the vehicle, a Dodge Ram truck.

"As we looked up, it was just like a white out so you couldn't see anything. So you start slowing down. When you could see, it was basically too late. I said 'OK we are going to crash you guys, brace yourself.' It was the most horrible thing," Tonya said.

Tonya credited her son's driving skills and quick reactions in helping to minimize damage to the truck — and much more importantly, the health and lives of those involved.

"We knew we were going to crash, there was no where we could go, except we were trying to not hit head on the car in front of us because it was full of kids," Tonya said.

Wilson said that from what she saw, she didn't think any of the vehicles in the pileup were in drivable condition afterward. She is still waiting to hear about her own vehicle, whether the truck will be drivable again or if it is totaled.

Laurie Newman was helpless when the crash occurred. She was on the phone talking to her daughter Jordan, who was in the truck along with her 11-year-old sister Elaina when the white out occurred. She said, "Brad was driving and I'm still in disbelief and so grateful that a young man of his age was capable of such heroic actions."

"His quick reaction and thinking, maneuvering skills, and unselfish actions to protect his family and mine and run to the aid of others, with his mom bring tears to my eyes."

If whiteout conditions are forecasted, the best thing you can do is not be on the road. If you find yourself hit unexpectedly, your options are limited.

Fenton Township Fire Chief Ryan Volz that said there are not

really any clear cut actions you can take if found in a white out. "I don't know if there is any real answer to that, it's just a dangerous spot to be in," he said. "The worst thing you can do is stop. When you stop that's when people hit you. You can slow down and go toward the shoulder, but anything you can do might be undone by someone else. It's an unpredictable situation."

Volz said that given what happened on Saturday, the outcome could have been a lot worse. "It was lucky that no one got hurt too bad."

### Summary

► With roughly 30 car crashes involved, victims were fortunate there were no deaths or serious life-threatening injuries.



TRI-COUNTY TIMES  
SUBMITTED  
PHOTO

The view from the cab of a truck involved in the crash shows a different view of the crash on Saturday, from 11-year-old Elaina Newman.

## CHARGED

Continued from Front Page

A federal detention hearing will take place in Wayne County on Wednesday, Feb. 20 at 1 p.m. Until then, Cole is being held at Wayne County Jail.

According to Bemus, Holly police officers executed a search warrant at a home on Rosette Street at 4:45 p.m. on Thursday, Feb. 14, and when they arrived, they found Cole sitting in a vehicle in the driveway at

the home. Police took Cole into custody.

While executing the search warrant, police found various electronic devices and seized these items from the home and vehicle.

Bemus said due to the extent and scope of the activity, the FBI's Troy office was notified and have joined the ongoing investigation. There is the possibility of more victims in the immediate area and other states.

## ETIQUETTE

Continued from Page 5

talking on your phone. During any meeting or public presentation, inside of a library, during church service, or in a movie theater or at a play, under no circumstances should

### Summary

► Knowing when to turn your phone off, and excusing yourself for important calls helps make for a polite cell phone user.

you be talking on your phone and it is extremely rude to all of those around you. If you must take an important call, step outside before doing so.

Know how to manage your ring-tone and vibrate

settings on your phone, and remember to do so. In any situation where it would be rude to be talking on your cell phone, it would be rude to not have your cell phone set to vibrate.

The worst place to use your cell phone? In a car while you are driving. Not only can it land you in legal trouble, you are impairing your own ability to drive safely and react to dangers on the road.

According to National Safety Council, texting alone is responsible for 1.6 million car crashes a year, and result in 11 deaths of teenagers every day. You are at least 23 times more likely to crash while texting according to the National Highway Transportation.

When it comes to driving and your cell phone, you are surpassing a simple breach in etiquette, you are endangering your life, and all of those around you.

If you are calling someone who has a cell phone and they don't answer, you will have the option to leave a voice mail. If there is some important piece of information you would like you relay, you can leave a message. If you wish for your call to be returned on the other hand, you typically do not need to, as the recipient will see who called and when.

Navigating voicemail systems can be cumbersome and time consuming with some phones, and a voicemail messages just asking for returned calls can be redundant.

## HOT LINE CONTINUED

**I CAN'T HELP** but laugh when I read Republican voters complaining about payroll taxes going back to 6.2 percent. How uneducated must one be to not know that it was Obama who initially pushed for the 2 percent cut as a temporary stimulus measure and that Republicans refused to renew the cut?

**YOUR TAXES GO** up? Do you know Facebook gets a multi-billion tax break and possibly a \$450 million rebate? Google got a \$2 billion break and has millions offshore and GE paid no income tax last year. Feel better now? Stop corporate welfare and all other also.

**HOW IS IT** possible that an individual paying 'zero' income tax can receive a \$4,000 - \$5,000 'refund,' and an individual making \$14,000,000 is taxed at a rate of 13 percent, while a self-employed person following the rules, making \$50,000 is taxed at a rate of 31 percent? Just wondering.


**THE YEAR 1973** wasn't when women started having abortions, it was when women stopped dying of abortions in the back alleys.

**I AM NOT** a member of St. John's parish, but I highly admire Fr. Harvey. I met him in 1980 when he officiated my mother's funeral service. He is an enormous asset to St. John's community and the Fenton community. Thank you Fr. Harvey. Happy retirement!

**SO NO NEW** taxes if you make under \$250K? I went from a federal refund in the thousands last year to a \$50 federal refund this year, plus the increase in taxes taken out of my paycheck now. Glad I kept it under \$250K last year or I'd really be hurting.

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**TRI-COUNTY TIMES** | SUBMITTED PHOTOS  
This local home was damaged by a broken upstairs pipe that destroyed the entire home while the resident was away. The photo on the far left shows a room gutted by Balfor Property Restoration, before it can be rebuilt.

## DISASTER

Continued from Front Page

This time of the year, freezing and bursting pipes, hail-damaged roofs and power outages are all normal home owners insurance claims, she said.

The water damage from the burst pipe is likely covered, but is the plumbing? What about the ruined personal belongings? When it comes to what is covered, it all depends on the policy. Walker cautions that nothing can be taken for granted. "Every home is different, every individual is different, every home is different," she said.

If a roof is damaged by hail, requiring shingles to be replaced, the policy may just

cover the damaged areas, and you may be left with a roof that doesn't match.

If a tree branch falls and destroys some of your garage, if part of your policy, insurance will cover the tree removal, but only the part that damaged the part of your home or property that is insured.

Ice damming damages the roof itself and can also cause internal water damage. Repairing the water damage may not be covered in the insurance policy. "You want to check those things out when you're purchasing that

coverage," she said.

Winter storms can easily knock the power out in a home. This can shut down the HVAC system. The residents may then use their fireplace for the first time in years causing a chimney fire, and an insurance claim.

Tim Fagan is general manager for Belfor Property Restoration. Once a claim is made, an insurance adjuster will determine whether loss is covered by the policy. A business like

**“Waiting until the damage happens is the wrong time to learn about your coverage.”**

Barbara Walker  
VP, Hartland Insurance

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### Homeowners Insurance tips

- 1. Know your home's value.** Before you choose a policy, it is essential to establish your home's replacement cost. A local builder can provide the best estimate.
- 2. Insurers differ.** As with anything else you buy, what seems to be the same product can be priced differently by different companies. You can save money by comparison shopping.
- 3. Don't just look at price.** A low price is no bargain if an insurer takes forever to service your claim. Research the insurer's record for claims service, as well as its financial stability.
- 4. Go beyond the basics.** A basic homeowners policy may not promise to entirely replace your home.
- 5. Demand discounts.** Insurers provide discounts to reward behavior that reduces risk. Americans waste money every year because they forget to ask for them.
- 6. At claims time,** your insurer isn't necessarily your friend. Your idea of fair compensation may not match that of your insurer. Your insurer's job is to restore you financially. Your job is to prove your losses so you get what you need.
- 7. Prepare before** you have to file a claim.

Source: [money.cnn.com](http://money.cnn.com)

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## street talk

Second graders at West Shore Elementary School in the Lake Fenton Community Schools district were asked this question.

What do you want to be when you grow up?

"An artist or a scuba diver, because being an artist would be creative and scuba diving is a great way to find new things."



Alexandra Schultz, Mrs. Doyle

"I don't really know, but I think it would be cool to be a conductor for a train because I like trains."



Connor Owens, Mrs. Hayes

"A fashion designer because I love colors and clothes and everything bright."



Zoe Cathcart, Mr. Taylor

"A veterinarian because I like animals, at home I have some cats and a dog."



Maranda Page, Mrs. Sakstrup

"A vet because I love animals, my pets are two dogs."



Reagan Moreno, Mrs. Ureche

"A hip-hop dancer, because I already am one. My favorite move is a stall."



Drew Corcoran, Mrs. Ureche

Get started  
**TODAY.**

# Education *for all ages*

## Community colleges vs. four-year universities

►Here's how to make the choice for you

By Sally Rummel

news@tctimes.com; 810-629-8282

Residents in the tri-county area are fortunate to have a community college and a number of four-year colleges or universities located right here in Genesee County.

How to choose the right college setting for you? Here's a list of pros and cons of each:

### COMMUNITY COLLEGE

#### Pros:

- **Tuition is much less** expensive at a community college. Students can get prerequisites out of the way more affordably and try different subjects before picking a major.
- **Flexible scheduling, including** night classes, provides students with an opportunity to work while attending school.
- **Smaller class sizes**, with instructors more accessible for assistance when needed.
- **Qualified professors** — some may be fresh out of a master's program, but many will be well-seasoned academics who choose a community college that can work with a flexible schedule so they can focus on their own pursuits and career goals.
- **A chance to transition** — students can earn college credit while taking the time to select the future four-year institution that will be just right for them. Otherwise, many college freshmen drop out when they feel displaced at the university level and found their expectations not met at the college they attended.

#### Cons:

- **Limited curriculum** — if you plan to obtain a four-year degree, you will have to transfer to another university at some point.
- **Lighter workload** — the workload may be significantly lighter than at a major state university.
- **Lack of student involvement** — some students may be more complacent because they are not looking at a future beyond the community college level. Those with more motivation or plans for the future may find it less stimulating than a four-year university.
- **Lack of campus life** — for most students at community college, their lives revolve around work and school, without as many opportunities for an active social life or involvement in on-campus groups and activities.

### FOUR-YEAR COLLEGE/UNIVERSITY

#### Pros:

- **A huge spectrum** of on and off-campus learning opportunities, from cultural events to study abroad, student-run clubs and honor societies, internships, etc.
- **More well-rounded** education with flexible degrees, compared to more vocational training.
- **More on-campus** life experience.
- Challenging coursework.

#### Cons:

- **Classes fill up** quickly, so it may be difficult to get what your major requires at the time you need the class.
- **Accessibility of professors** — it's easier to get "lost in the shuffle" at a big university.

#### Average cost of tuition and fees:

- Two-year community college: \$2,963.
- Public four-year college or university: \$8,244, plus another \$8,890 in room and board.
- Private school \$28,500, plus another \$10,090 in room and board.

Source: collegeboard.com

### Colleges in Genesee County

- **Mott Community College** (www.mcc.edu)
- **Baker College** (www.flint.baker.edu)
- **Kettering University** (www.kettering.edu)
- **University of Phoenix – Flint Learning Center** (www.phoenix.edu)
- **University of Michigan-Flint** (www.umflint.edu)
- **Ferris State University – Flint campus** (www.ferris.edu)
- **Central Michigan University – Flint campus** (www.cmich.edu)

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## Times Featured Section

# GOING TO COLLEGE?

## Start early to save money for child's college education

By Sally Rummel

news@tctimes.com; 810-629-8282

"Start early" is the best advice most people get when talking to financial professionals about saving money for their child's college education.

The earlier that you begin to start financially planning for this milestone, the better you'll be able to save enough money by investing over time or pre-paying the tuition, according to mich.gov.com, the website that provides information about two college fund vehicles offered by the state of Michigan.

"The best advice I can give is to meet with a financial planner and get a solid financial plan done," said Margie Shard, of Shard Financial Services in Fenton. "That way you'll get a clear picture of your income and expenses, debts and assets

so you'll be able to see the surplus you have to invest. It will also show you what you should pay off so you have extra money to put away."

The state of Michigan offers two programs:

- Michigan Education Trust (MET), Michigan's guaranteed tuition program, which allows parents, grandparents or others to pre-purchase undergraduate tuition and mandatory fees. The contract price is based on current tuition costs and the age or grade of the child. Call 1-800-MET-4-KID (1-800-638-4543) or

visit [www.setwithmet.com](http://www.setwithmet.com).

- Michigan Education Savings Pro-

**"You can borrow your way through an education, but you cannot borrow your way through retirement"**

**Jim Kruzan**  
Kaydan Wealth  
Management in Fenton

gram (MESP) is a savings/investment program in which a child's parents or others can open an account for the child/beneficiary. The MESP account then

can grow through regular contributions and investment growth. Call 1-877-861-MESP (1-877-861-6377) or visit [www.misaves.com](http://www.misaves.com).

Other investment opportunities for college savings are both 529 funding plans and Coverdell Educational IRAs, and many people have options within their own work retirement plans that they aren't utilizing as well, according to Shard.

For example, many executives have Non-Qualified Deferred Compensation plans that they can put money into tax deferred above and beyond their normal 401(k) amounts. These plans make you choose the date that you want to withdraw funds. If you're planning to pay for your child's education, you may be able to not pay taxes on income or even bonus payouts, let it grow, and then pull it out when your child is due to go to college — even before you're 59 1/2.

"Some of my clients have a MET and others choose not to fund through MET," said Shard. "Many people don't want the state of Michigan handling their money and are also confident they can earn more by paying less themselves. It's really a personal choice that deserves a discussion between a financial planner and a client."

One thing is for certain, however. "College savings should be thought of as a separate and distinct goal from retirement savings," said Jim Kruzan, of Kaydan Wealth Management in Fenton. "The sooner you start saving for college funds, the better. You can borrow your way through an education, but you cannot borrow your way through retirement."

## Here are some other methods for college planning:

- **Financial aid** from the federal and state government, institutions themselves and private sources such as associations, employers, foundations and unions. To apply for financial aid, students must fill out a **FAFSA (Free Application for Federal Student Aid)** by Jan. 1 of their senior year and every year thereafter that they are applying for aid.

- **Michigan programs** include the Michigan Competitive Scholarship, Michigan Tuition Incentive Program, Police Officer's and Fire Fighter's Survivor Tuition Act.

- **Federal financial aid** programs include the Federal Pell Grant for undergraduate students who demonstrate financial need, Federal Supplemental Educational Opportunity Grant for students with exceptional financial need, Federal Work-Study provides part-time employment for undergrad and graduate students with financial need to assist with educational expenses.

- **Federal Direct Stafford Loans** and Federal Perkins Loans are available for students, and the Parent PLUS loan is available for parents, with loans that must be repaid with interest. **Contact the U.S. Department of Education at 1-800-4-FED-AID (1-800-433-3243) or visit: [studentaid.ed.gov](http://studentaid.ed.gov).**

- **Scholarships** — check local sources first through the high school guidance office and local civic groups and businesses. Start looking early, during your high school junior year, according to [mich.gov](http://mich.gov).

## Here are a few useful web sites:

- <http://studentaid.ed.gov/types/grants-scholarships/finding-scholarships>
- [www.michigancap.org](http://www.michigancap.org)
- [www.collegeboard.org](http://www.collegeboard.org)
- [www.fastweb.com](http://www.fastweb.com)

## Timeline to save for college

### Birth through seventh grade:

From the time your child is born, invest \$50 a month in a college fund, such as a 529 fund. In 18 years, a fund that earns 6 percent a year will be worth about \$20,000. Along with \$20,000 in student loans and belt-tightening while your child is in college (about \$5,000 per year), should be enough to pay the average four-year tab, according to a Readers' Digest quote from certified financial planner Kevin McKinley.

### Eighth through 10th grades:

If you don't have any money saved at this point, a prepaid 529 plan, which protects against college increases, might be a good way to start. Check out [collegesavings.org](http://collegesavings.org). For students interested in a private university, the independent 529 plan is good at about 300 private, mostly small liberal arts colleges.

### 11th and 12th grades:

Still haven't managed to sock away tuition by now? The Federal Parent PLUS Loan program lends parents the balance of any costs minus any financial aid. You'll pay 3 to 4 percent of the loan amount in fees and around 8.5 percent interest (it's slightly lower if you borrow directly from the government at [direct.ed.gov](http://direct.ed.gov) — ask if the college your child plans to attend participates in the program). Federal Pell Grants, which do not have to be repaid, offer a maximum of \$5,350 per child, based on need. Most families that qualify earn less than \$50,000 annually. If your income is higher but you have more than one child in college, you still may qualify, according to Readers' Digest.

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**Times** Featured Section

# Music and art for young children

**“We know that music helps promote early literacy and processing spoken language.”**

**Shelly Gillet-Behren**  
Fenton Kindermusik director

## ►How the arts help stimulate the mind

**By Ryan Tackabury**

news@tctimes.com; 810-629-8282

Art and music are appreciated by people of all ages — including the very young. In fact, not only can they be a great way for children of all ages to have fun — but they can also be an incredible learning and development tool for them as well.

The international program Kindermusik is enjoyed in more than 70 different countries by children from birth, and even has those of age up to 7 and 8 involved. The purpose of the program is to encourage interaction between parents and children, while introducing them to music, singing, dancing, and sharing.

Shelly Gillet-Behren, the director for the local Kindermusik program in Fenton, uses activities such



**TRI-COUNTY TIMES** | KINDERMUSIKWITHKIM.COM

Music can help promote early literacy, spatial-temporal reasoning, fine motor skills and more.

The benefits of music education do not stop there however. According to Education.com, ongoing music education assists children in many different areas, including academic performance. A study conducted by a Canadian research group demonstrated that those with musical instruction scored higher in memory tests, literacy, mathematics, and IQ tests.

According to the Kindermusik website, children who are engaged in music

by a socially accepting environment build spatial-temporal and reasoning skills required for math, science, and engineering.

“Music has been shown to help build what matters in the corpus callosum,” Gillet-Behren said. “Literally the nerve connections in the brain, is what music can do for children.”

The benefits that are seen are not just all mental, either. Aside from just putting a crayon to paper or dancing to a happy tune, the arts also aid the development of

motor skills and manual dexterity.

To round out the benefits of the arts, there is another area to look at — social skills. Those children involved in Kindermusik are reported to better regulate their responses and relate to others in more complex ways.

“We want to help them develop a good set of social skills and the ability to relate to others,” Gillet-Behren said.

Exposing children to the arts and music at a young age also has another effect — it helps to instill in them a love of both for years to come.

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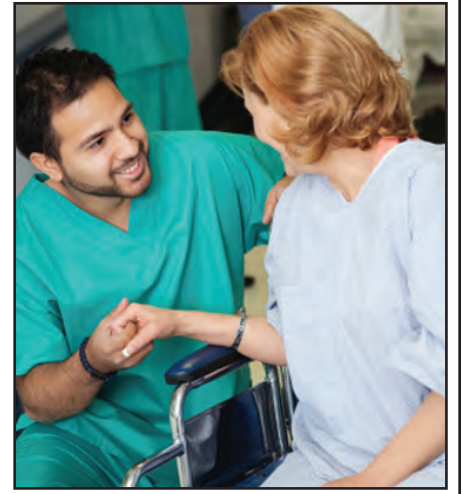
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## Your debt may be ‘forgiven’ in certain professions

You may be able to get out of some of your student debt if you go into a public service profession. According to local financial planner Margie Shard, of Shard Financial Services, the Public Service Loan Forgiveness program was established to encourage students to go into certain occupations, such as hospital work and education. Qualifying candidates have their school loan balances forgiven after 120 payments.

“I often consult with clients regarding whether the 10 years of payments are less expensive vs. paying off the debt in full,” said Shard.



**TRI-COUNTY TIMES** | BEINGLATINO.US

Some of your student debt could be foregiven if you go into hospital work or education.


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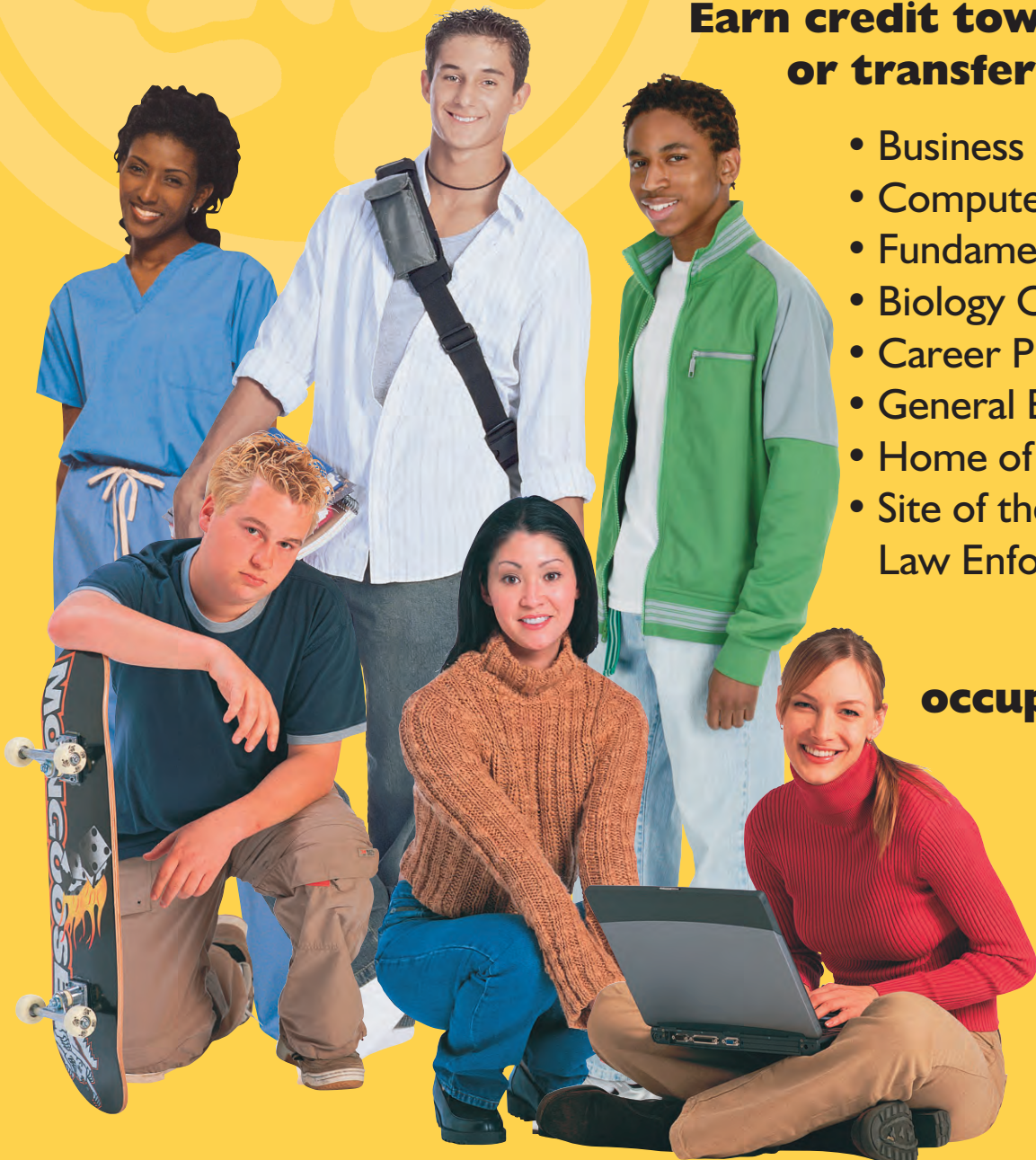
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## SPORTS TRIVIA

### SKIING

**Q** Who earned the gold and silver medal in the men's slalom at the 1984 Winter Olympics?

**A** Americans and identical twins Phil and Steve Mahre won them. Phil won the gold.

### David's Dabblings

For the first time in what seems forever, there was a stretch of a couple of weeks without a significant football game in America.

It's pretty amazing how football has found a way to dominate the sports landscape from late August right through the beginning of February.

But with the end of football season, the other sport that used to be America's great past time is starting to get some attention. While we may still be stuck with ice, wind and snow, Major League Baseball teams are now "stuck" doing their preseason drills while training in either Florida or Arizona.

The 2012 holiday season was just starting when the Detroit Tigers were swept in the World Series against the San Francisco Giants. And while the Tigers look like they could be playing World Series ball around Halloween in 2013, they aren't without some issues. There's at least one great issue — what are the Tigers going to do for a closer? Jose Valverde's issues were well documented last year, particularly in the postseason. But with his loss, the Tigers haven't really addressed who will take over his spot in the pen. Another issue will be the middle infield positions. Going another season with Jhonny Peralta and a full season with Ramon Santiago in those spots could be an adventure.

However, for the most part, it's pretty easy to be optimistic about the Tigers entering 2013. I'm reasonably pumped.



## AGS swim team captures county meet championship

PG 16

## STATE-BOUND

More information on wrestling regionals found inside.

Holly's Mason Cleaver

PG 17



Times

# sports

WEDNESDAY, FEBRUARY 20, 2013

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PAGE 15

## Five Bronchos remain alive for state title dream

### ►Two-time state champion Gonzales among those headed to Auburn Hills

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

And now five remain.

The Holly Bronchos had five of their seven wrestlers at the Division 2 Bay City Western regional on Saturday.

The 135-pound weight class continues to be an exciting one for the Holly Bronchos. Two-time state champion Anthony Gonzales made it to the finals and lost to St. Johns' Logan Massa 7-2 in the championship match. The two have continued to battle back-and-forth in recent weeks. Massa won a district crown against Gonzales, but then Gonzales responded with a pinfall victory against Massa in a team regional match. Massa returned the favor on Saturday.

However, those two are only part of the plot. Holly teammate Mason Cleaver remains in the thick of the competition, placing third in

the event. He defeated Escanaba's Kaleb Rahoi by a 7-1 decision in his third-place match. Cleaver also faced Massa, but lost a tight 4-3 decision in the semifinals.

"Mason wrestled Massa well," Holly coach Don Pluta said.

"He lost 13-5 last week. He's certainly closed the gap. In fact, he had Massa on his back and was winning 3-2 in the last 30 seconds but then he was reversed.

"Anthony also wrestled well. I think both have a reasonable chance of beating (Massa). However, Mason and Anthony are in the same semifinal bracket, which is not good. Also there are other really good kids in their bracket."

Gonzales opened the tourney with two technical fall victories. He's 50-3 overall. Cleaver, who has 202 career victories, is now 50-2 this season, with his only two losses

See **BRONCHOS** on 16



TRI-COUNTY TIMES | DAVID TROPPENS

Holly's Anthony Gonzales (left) is one of five Holly Bronchos who qualified for the individual state wrestling meet at regional action on Saturday.



## Three Blue Devils headed to state meet

By David Troppens  
dtroppens@tctimes.com

When you want a good coach, it doesn't hurt when your brother can be of service.

That was the case for Lake Fenton junior Jared Corcoran on Saturday.

His older brother, past state

TRI-COUNTY TIMES | DAVID TROPPENS

Lake Fenton's Jared Corcoran (top) placed second at regionals, and is one of three Blue Devils' wrestlers moving on to the state meet.

champion Zach Corcoran, helped coach him at individual regionals, aiding Jared's first trip to the state wrestling championships at the meet.

Jared Corcoran is one of three Lake Fenton wrestlers headed to the D3 state meet to be held at the Palace of Auburn

Hills, starting on Feb. 28.

The other two qualifying were Andy Donoho (171) and James DeMember (119). Cody Sanders (152), D.J. Melton (160), Chase Hull (189) and Lucias Allen (215) competed at the regional, but were unable to advance.

Corcoran was the only Blue Devil to make it to the finals. He won his first match by technical fall and then won his second by

See **BLUE DEVILS** on 17



## Nick

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# AGS swimmers take top spot in Genesee County meet

## ►Quality depth enables Tigers to edge Grand Blanc for event's top spot

By David Troppens

dtroppens@tctimes.com; 810-433-6789

**Fenton** — It's been a crazy season for the AGS middle school swim team.

Meets have been postponed and flat out cancelled due to the weather.

But it hasn't kept the team from having success.

In fact, they still finished the season as champions. The Tigers won the Genesee County Middle School Swim Meet hosted at Fenton High School on Thursday, edging out Grand Blanc by 15 points. AGS collected 479 points, while Grand Blanc finished with 464 points. None of the other six schools came close to the top two teams. Holly Middle School finished eighth with 52 points.

"It was so exciting," co-AGS coach Stephanie Olsen said. "They worked so hard all year. There were meets we had to keep rescheduling and two meets we were not able to complete, but we pulled through and had a great season. We had a really deep team. We didn't have a lot of first-place medals, but we had a lot of depth."

Out of the 11 events, the Tigers captured the top spot in three of the events. Kyle Banner and Donovan Vickers took part in two of those firsts each. The pair teamed with Noah Sizemore and Brennen Henson to capture first in the 200 freestyle relay (1:51.40), while both won an individual event as well. Vickers placed first in the 200 freestyle (2:13.80), while Banner earned the top spot in the 100 in-

dividual medley (1:11.21).

The Tigers had 18 other individual performances which placed in the top eight of the meet, including four seconds. Vickers placed second in the 50 breaststroke (34.79), while Elise Cassidy earned a runner-up finish in the 50 backstroke (33.06). Lauren Gruber notched a second in the 200 individual medley (1:12.10), while Henson earned a second in the 50 freestyle (26.70).

Others who finished the meet with at least one top-eight individual finish were: Haylee Skank, third in the 200 freestyle (2:22.61) and seventh in the 50 butterfly (33.91); Cameron Mathews, fourth in the 200 freestyle (2:32.82) and sixth in the 50 backstroke (35.41); Gruber, third in the 50 breaststroke (35.68); Cassidy, fifth in the 50 freestyle (29.05); Taylor Shegos, fourth in diving (86.10); Noah Sizemore, third in the 100 freestyle (1:03.02) and fifth in the 50 breaststroke (36.75); Henson, fourth in the 100 freestyle (1:03.14); Emma Cagle, fourth in the 50 butterfly (33.09) and sixth in the 100 individual medley (1:15.43); Banner, third in the 50 backstroke (33.07); and Connor Horgan, sixth in diving (76.70).

Olsen said the team hoped to win, but had other defining goals at the meet.

"Every time we go into a meet our goal is to win," Olsen said. "We knew it would be close with Grand Blanc."

"We didn't get first in a lot of the events, but we knew that would probably be the case. But the kids were satisfied because



TRI-COUNTY TIMES | DAVID TROPPENS

(Above) AGS swim competitor Donovan Vickers competes in the 200 freestyle during the 2013 Genesee County Middle Schools Swim League Meet on Thursday at Fenton High School. He won the event with a time of 2:13.80. Another AGS first-place performer was Kyle Banner (left). He won the 100 individual medley with a time of 1:11.21. Both were also on the winning 200 freestyle relay team during the event.

they swam their best. We had so many time drops. Not just with the kids getting the top four or five places, but with all the kids all the way down the line. We don't just look at the points, but we look at the time drops. When you look at the time drops, you see the individual satisfaction from each kid."

The team was made up of 42 boys and girls this season.

"The team was a little bit smaller, but it

was nice because instead of working with 60-some kids, we were able to give more instruction and more time to each student individually," Olsen said. "It made a big difference."

Holly Middle School's top individual performances were turned in by Chloe Konopitski in the 100 freestyle (1:20.38) and Allie Karwoski in the 50 backstroke (46.37).

## PREP REPORT

### COMPETITIVE CHEER

► **D3 district at Chesaning:** The Lake Fenton Blue Devils qualified for regional action, by placing fourth at the regional with a three-round team score of 684.34 at the district round.

Lake Fenton remained in fourth after each round, scoring 222.50 points in the opening round, 184.74 in the second round and 277.10 in the third round. The top four places in each round qualified for regionals.

### COMPETITIVE CHEER

► **D2 district at Lapeer West:** The Fenton Tigers came less than five points away from qualifying for regionals, placing fifth in district action with a team score of 691.94. The Tigers were in fourth after one round, with a team score of 217.80, but moved to fifth place with a 187.24 in the second round. They were unable to move up into the top four despite posting a 286.10 in the third round.

Holly placed fifth in the event with a team score of 688.80. Their third-round score of 286.20 ranked fourth in the round. Linden placed 11th with a team score of 642.26.

### BOYS BASKETBALL

► **Fenton freshmen 63, Linden freshmen 52:** The Tigers were led by Chris Gilbert and Peyton Coffman led the Tigers with 16 points each, while Nolan McDonald led Linden with 12 points. Logan Steiert added eight points, while Jay Howard, Nick Rossow and Trevor Hall each netted seven points.

► **Clio freshmen 48, Linden freshmen 44:** The Eagles were paced by Trevor Hall, Logan Steiert and Nolan Hill, who each scored 10 points.

## BRONCHOS

Continued from Page 15

coming against Massa.

Two Holly freshmen will be making their state debuts as well.

Colton Cleaver (40-13) lost to St. Johns' Ian Parker in the title match by an 11-2 major decision, earning second. Cleaver (103) won his first two matches by decision. Meanwhile, Sam Johnson (125) took fourth in his weight class, defeating St. Clair's Ryan Boucher by a 1-0 decision in his match to qualify for the state meet.

"Sam and Colton were outstanding," Pluta said.

"Colton beat the No. 1 kid from the other region in round one and then beat (Brandon's Metro League champion) Bryan Lavearn, who he has never beaten, in the second round. Sam showed his mental toughness in the blood round, beating a senior from St. Clair in sudden death overtime."

Finally, Adam Scott (160) earned a spot at the state meet with a fourth-place finish. He earned a 4-0 decision victory in his match to qualify against Brandon's Max Wardell.

He defaulted in the finals due to an injury he didn't want to aggravate.

Kyle Pepper (152) won his 100th career match but failed to qualify for the state meet. Meanwhile, Jesse Torres (140) saw his prep career one match short of a state tourney bid, losing a tight 4-2 decision in the state-qualifying match.

The individual state meet is hosted at the Palace of Auburn Hills, starting on Feb. 28. Matches continue through March 2.

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## Six other tri-county grapplers headed to individual state meet

By David Troppens

dtroppens@tctimes.com; 810-433-6789

There will be three more regional champions from the tri-county area on squads not from the tri-county schools competing at the individual wrestling state meet.

Detroit Catholic Central's Ken Bade (135) and Drew Garcia (171) made easy work of their foes en route to D1 regional titles on Saturday.

Bade won two matches by pinfall and another by decision en route to his title. He defeated Wyandotte Roosevelt's Quentin Santiago by pinfall in 3:28 in his championship match. Bade will be entering the state meet with a 34-6 record.

Garcia wasn't only perfect on the day, he remained perfect in his quest for a third straight individual state championship. He won his first match by pinfall in just 35 seconds, and won in the semifinals 7-0. In the title match he beat Brownstown Township Woodhaven's Derek Hillman by pinfall at 4:28 for his championship.

There is one more Fenton wrestler who

won a regional title at Hartland. And he beat another tri-county grappler to get it. Austin Eicher (130) won the title by default in the finals against his teammate Jacob Gorial. Eicher won both of his first two matches by pinfall, improving his record to 45-0. Meanwhile, Gorial won his first two matches by pinfall and decision. He is 50-3 overall.

### Fenton, Linden at Eaton Rapids

Linden's Zach Shaw is the only Eagle headed to the state meet this year. The 119-pounder placed third in his final match, by winning it by default.

Shaw won two matches by pinfall, including the match which earned him the state spot. The junior enters the tourney with a 37-10 record.

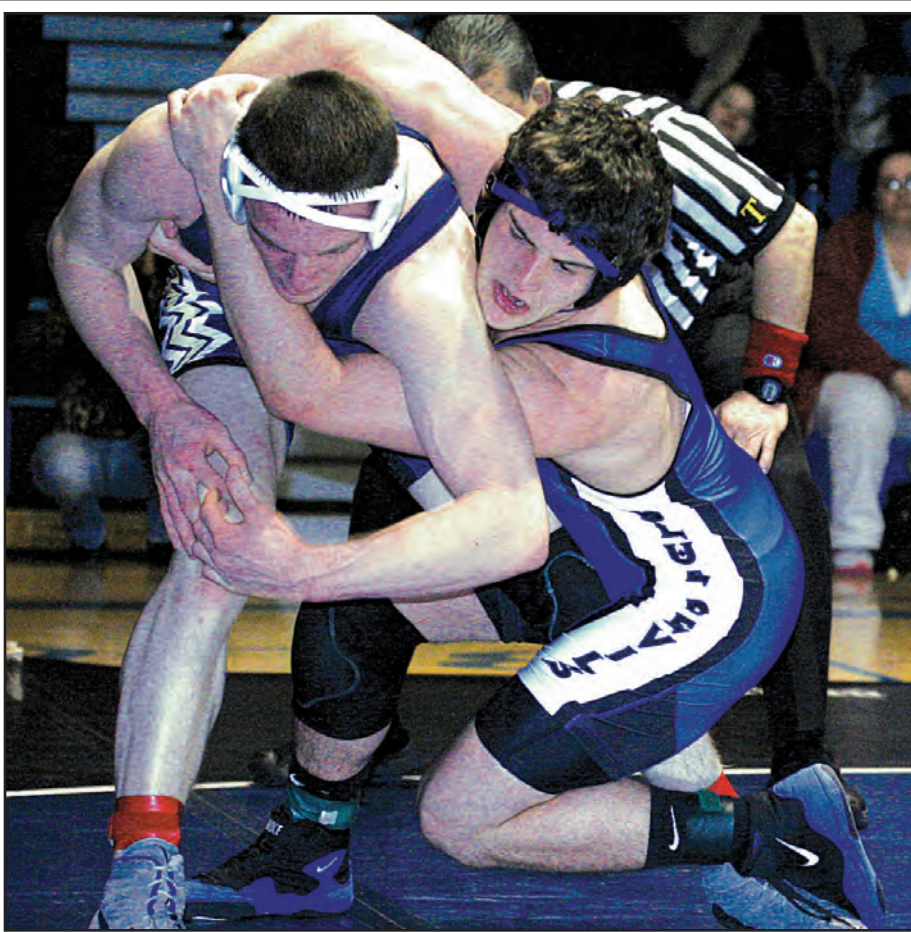
"We were very excited to see Zach advance," Linden coach Todd Skinner said. "This is something he's worked toward all year long. Zach is very dedicated when it comes to this sport, and no one deserves it more than him."

Fenton's Norm Golden competed at 103 pounds, but lost both of his matches.



TRI-COUNTY TIMES | FILE PHOTO

Linden's Zach Shaw (top) battles Holly's Sam Johnson in a recent match. Both are headed to the individual state wrestling meet at the Palace of Auburn Hills.



TRI-COUNTY TIMES | DAVID TROPPENS

Lake Fenton's Andy Donoho (right) works on taking down an opponent in a past match. Donoho is one of three Blue Devils headed to the D3 individual state wrestling meet.

### BLUE DEVILS

Continued from Page 15

a 13-1 major decision. That put him in the championship match against Saginaw Swan Valley's Anthony Schiavone. Schiavone won the match by pinfall in 3:30, but Corcoran still finished in second place.

"Jared wrestled great," Lake Fenton coach Vance Corcoran said. "He stuck to his game plan of non-stop attacking and it worked out very well for him. His brother coached him on the day, which gave Jared a lot of confidence going into his big matches. Plus, the kid gives me a heart attack every time he wrestles, so it's better for me when Zach is there also."

Donoho placed third by going 3-1 on the day. He won his first match by pinfall but then lost by major decision in his second-round match. He had to beat Caro's Tyler Deming by a 7-5 decision to qualify for the state meet. He then beat Perry's Alex Proud-

foot by a 3-1 decision to earn third place.

"Andy is continuing to get better every day and has become a true threat to anyone at the state meet," Corcoran said. "And I think his chances are pretty good at getting on the podium at the Palace."

DeMember opened with a pinfall victory, but then lost a 2-0 decision, meaning he had to beat Alma's Damian Castillo to qualify for the state meet. He did just that, earning a 9-0 major decision. He lost to Saginaw Swan Valley's Matt Santos by a slim 3-2 decision in the third-place match, earning him fourth.

"James is probably wrestling the best he ever has right now," Corcoran said. "He is attacking like he is supposed to, and pushing the pace more than ever. He was in one of the toughest regionals in D3 at 119 pounds, and any of the top four kids could beat each other on any given day. So if I was the first-place kid from another regional and drew James as my first match, I wouldn't be happy."

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#### CONTEST RULES

- The 85th annual Academy Awards will be presented Sunday, Feb. 24. Whoever predicts the most winners WINS the Times' 2013 Oscar Contest.
- Entries can be submitted any time prior to Sunday, Feb. 24, at 7 p.m. Any entries submitted after that time will not be considered.
- Only one entry per person. In the event you submit more than one entry, only the first one we receive will be counted.
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3					8			7
		2	3				9	
		9	6				7	
2					7	5		
	4			2				1
		3			1			2
5				6		8		
	2		9				3	

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

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

WEEKLY

WednesdayJumble

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

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

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

Released this week

DVDs & Movies

FUN SIZE

Fun Size is a teen comedy centered on a sarcastic high school senior, Wren (Victoria Justice), who is eager to distance herself from her dysfunctional family by going off to college. Before that can happen, Wren's mother, Joy, insists that she watch her little brother Albert on Halloween night, so Joy can go to a rager with her much younger boyfriend. When Wren gets distracted by an invitation to the party of the year, Albert disappears into a sea of trick-or-treaters. Frantic to locate him before their mother discovers he's missing, Wren enlists the help of her sassy best friend April, as well as Peng, an aspiring ladies man and co-captain of the debate team, and Peng's best friend, Roosevelt, a sweet nerd whose crush on Wren clouds his better judgment. This unlikely four-some embarks on a high-stakes, all-night adventure to find Albert, crossing paths with outrageous characters every step of the way. PG-13, 1 hr. 26 min.

ANNA KARENINA

The third collaboration of Academy Award nominee Keira Knightley with acclaimed director Joe Wright, following the award-winning box office successes *Pride & Prejudice* and *Atonement*, is a bold, theatrical new vision of the epic story of love, adapted from Leo Tolstoy's timeless novel by Academy Award winner Tom Stoppard. The story powerfully explores the capacity for love that surges through the human heart. As Anna (Ms. Knightley) questions her happiness and marriage, change comes to all around her. R, 2 hr. 10 min.

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KING FEATURES

Crossword Puzzle

ACROSS

1 Eastern European

5 Use a crowbar

8 Resistance measures

12 Chantilly, e.g.

13 Individual

14 Reach 212 degrees, perhaps

15 Microwave, for one

16 Willingness to wait

18 No-goodnik

20 Bit of progress

21 Makes a mistake

23 Neither partner

24 New England football team

28 Astronaut Armstrong

31 "This tastes awful!"

32 Wall painting

34 Ram's mate

35 Standard

37 New Jersey city

39 Corn spike

41 Purple shade

42 Sculpture

45 Pale brown monkey

49 Spoke rapid-fire

51 Conflagration

52 Out of the storm

53 — carte

54 Rim

55 Fix

56 Firmament

57 Smell bad

6 Genetic letters

7 Bigfoot's cousin

8 Fairy king

9 Award recipients

10 Isinglass

11 Coaster

17 Hostel

19 Bleak

22 Knapsack part

24 Play on words

25 Past

26 Menace

27 "— Night Live"

29 Jima

30 Author Deighton

33 Walesa of Poland

36 In a thick tangle, as hair

38 Close-fitting jacket

40 Regret

42 Unwanted email

43 Story

44 Historic periods

46 Faction

47 Incite

48 Look for

50 Wapiti

DOWN

1 Unkempt one

2 Volcano out flow

3 Scored 100 on

4 Plywood layer

5 Boy band, e.g.

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



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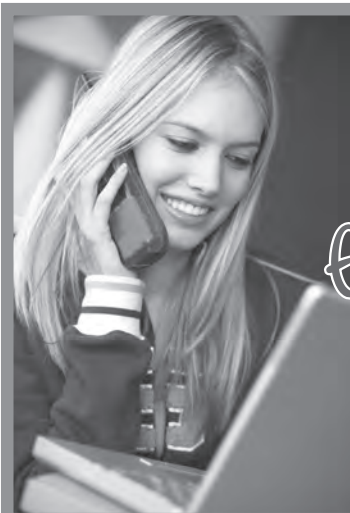
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is seeking an experienced

### Part Time Cook

**Come visit our beautiful, state-of-the-art facilities** to fill out an application. 202 S. Bridge Street, Linden, MI 48451 or send resume to [hrcaretellinden@gmail.com](mailto:hrcaretellinden@gmail.com)

### EXPERIENCED CERTIFIED

full service technician needed. Excellent compensation and benefit package. Apply at Tuffy, 3509 Owen Rd. Fenton.

**INSURANCE SALES-BROWN & BROWN** of Michigan in Fenton has immediate openings for Commercial Lines and Employee Benefits Producers. License required. Salary, commission, training, benefits. Send resume to [Dmiller@bbmich.com](mailto:Dmiller@bbmich.com).

**SEASONAL MAINTENANCE** workers needed Linden County Park. Positions starting pay from \$7.40 per hour. Contact Genesee County Parks 5045 Stanley Rd., Flint. 810-736-7100, Ext. 0.

### Help Wanted

3

### EQUIPMENT MAINTENANCE TECHNICIAN -

Thompson IG LLC, a glass manufacturer in Fenton is seeking a full time Equipment Maintenance Technician. Job responsibilities: 5 years plus experience in CNC and Electrical troubleshooting; repair and perform preventative maintenance in support of the production area. Team player, self motivated. We offer: Competitive compensation, benefit package and 401k. Pre employment Drug testing performed. Please send resume with salary requirements to: Thompson IG LLC, 3196 W Thompson Rd Fenton, MI 48430 attn: Julie. No phone calls or emails please.

### Help Wanted

3

### Furniture Sales

- Excellent Salary
  - Bonus Commissions
  - SPIFF Money
  - Selling the finest furniture in Michigan
  - Fast growing company with lots of opportunity
  - Must be outgoing and motivated to succeed and willing to learn
- For confidential interview, please call Rod Willey at **(810) 629-0650**.

### Cars For Sale

8a

**\$1,000 FAST CASH** for unwanted cars. 810-347-2078 or [autowantedupto1000cash.com](http://autowantedupto1000cash.com).

### Garage Sales

13

### Fenton

**FENTON - MOVING sale.** Off North Rd. to Torrey Beach to 14046 Landings Way, February 22nd-23rd, 10-5p.m.

### Vacant Land For Sale

16

**FENTON - LOON** lake 2 waterfront and 2 wooded lots. \$12,000 and up. **Best offer!** Quick sale, terms. 810-629-8694, 810-964-3472, 810-735-6887.

### UNIT MANAGER:

Caretel Inns of Linden is currently seeking an RN Unit Manager. The primary purpose of the Unit Manager is to direct nursing care to the residents and to supervise the day-to-day nursing activities performed by staff nurses and nursing assistants. Such supervision must be in accordance with current federal, state and local standards, guidelines, and regulations that govern our facility.

- Must possess current, active license to practice as an RN in Michigan
- Graduate of an accredited school of nursing
- Bachelors Degree in Nursing is desired, but not necessary
- 1-3 years of management experience with LTC / SNF and enjoy working with the elderly.

Apply in person at 202 S. Bridge Street, Linden, MI 48451 - OR - send resume to [hrcaretellinden@gmail.com](mailto:hrcaretellinden@gmail.com)



**Caretel®**  
Inns of Linden  
Long Term/Skilled Nursing Care Facility

**ALL REAL ESTATE advertising in this newspaper is subject to the Federal Fair Housing Act of 1968 which makes it illegal to advertise preference, limitation, or discrimination based on race, color, religion or national origin, or an intention to make any such preference, limitation or discrimination. This newspaper will not knowingly accept any advertising for real estate which is in violation of the law. Our readers are hereby informed that all dwellings advertised in this newspaper are available on an equal opportunity basis.**



**Manufactured Homes 17**

**BRAND NEW HOMES.** Free rent until April 1st, 2013. 3 and 4 bedroom homes starting at \$899. Hartland schools. Call Sun Homes at Cider Mill Crossings, 888-903-3314. Offer expires 2/28/13. Located off US/23 and Clyde Rd. Fenton, MI. www.cidermillcrossings.com. EHO.

**Having an Estate or Garage SALE**

**THINK AHEAD!**  
Classified Ad Deadlines:  
For Sunday's Issue Thurs. at Noon  
For Wednesday's Issue Tues. at Noon  
Tri-County Times Classifieds  
**629-8194**

**Industrial 19****COMMERCIAL PROPERTY**

for lease.  
Light industrial Building-  
Space #1-3000 SF or  
Space #2-8200 SF.  
Amenities: Office space  
included, 16' overhead  
door, A/C in shop,  
Northern Oakland County,  
off Dixie Hwy., minutes  
from I-75/E Holly Rd  
(Exit 98).  
Call for more information,  
810- 444-1380.

**Read then Recycle****Commercial For Rent/Sale 20**

**7,000 SQUARE FEET** of warehousing or storage space. Located in Fenton Industrial Park. \$2,500 monthly rent. 10,000 pound Hi-Lo service available on site. Contact Hugh Harroun, 810-629-9885, 1111 Fenway Circle, Fenton, MI.

**Real Estate For Rent 21**

**FENTON AREA TOWNHOUSE** apartment. Sparkling 2 bedroom/2 bath. Appliances, water/softener/trash. Laundry hook up, snow/lawn care. \$720/month. No smoking/pets. Offering Special. 727-289-8114.

**Real Estate For Rent 21**

**HOLLY SCHOOLS**, 2 bedroom, possible 3rd in basement. 970 sq. ft. \$650/month plus security deposit. No pets. 248-917-7067.

**LINDEN 2 BEDROOM**, 1 bath home. Newly remodeled, 1 car garage, basement. \$600/month. Security deposit negotiable. Call Sam, 586-823-9952.

**Office/Retail 22**

**LAKE WINDS PLAZA** in Fenton - 2 separate desirable units available. New carpet, just painted, 1 unit is 1,340 sq. ft. the other unit is 1,080 sq. ft. These units can be rented **separately or combined** for a square footage of 2,420 sq. ft. Get the **Best** rate in town! Great parking, no NNN, brokers protected. Call 248-884-8167.

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

**Rooms/ Apartments For Rent 23**

UNDER NEW MANAGEMENT

**FREE MONTH**

with 12 month lease.

**1 & 2 Bedroom private entry apartments.****Heat & Water Paid**

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

*Quiet area yet close to everything!***CRESTVIEW APARTMENTS****810-629-7653**

201 Trealout Dr. • Fenton

\*Call for further details!

**BRAND NEW HOMES.** Free rent until April 1st, 2013. 3 and 4 bedroom homes starting at \$899. Hartland schools. Call Sun Homes at Cider Mill Crossings, 888-703-6652. Offer expires 2/28/13. Located off US/23 and Clyde Rd. Fenton, MI. www.cidermillcrossings.com. EHO.

**Misc. For Sale 26**

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

**Misc. Wanted 27**

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

**NEED AN IDEA FOR DINNER?**

Find recipes at  
[http://www.tctimes.com/living/my\\_recipes/](http://www.tctimes.com/living/my_recipes/)

**Misc. Wanted 27**

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

**TURN YOUR SCRAP STEEL** into cash. Scrap and vehicles accepted! Certified scales. **Will pay \$5 over scale price with this ad. WE NOW OFFER MISCELLANEOUS SCRAP PICK UP SERVICE.** We also carry a full range of new and used automotive parts. Bridge Lake Auto and Truck Parts Inc., 9406 Dixie Hwy., Clarkston, MI. 248-625-5050. Monday-Friday, 9-5:30p.m., Saturday, 9-2p.m. www.bridgelakeautoparts.com. See us on facebook.

**Firewood 74**

**SEASONED MIXED** hardwoods, south of Fenton. Picked up \$50/face cord. Call 313-938-9237.

**Legal Notices 82**

**PUBLIC AUCTION** due to unpaid rent at Fenton Storage, 1159 N. Leroy St., 810-714-3707 on February 28, 2012 at 9:30a.m. or later. William Clark, #F628-L, Marie Huff, #B1-L, Christopher Curtis, #639, Jeffery Repoley III, #551. All units contain miscellaneous items.

Pre-Payment is required  
for all private party ads

Visa & Mastercard accepted

**For Classifieds Call  
810 629-8194**

**VILLAGE OF HOLLY  
ORDINANCE RESCISSION NUMBER 414**

Ordinance No. 414 was rescinded at the regular meeting of the Village Council of the Village of Holly on February 12, 2013. The ordinance rescinds Title 8 of the Village Code of Ordinances, Chapter 14, "Business Licenses".

**ORDINANCE ADOPTION NUMBER 426**

Ordinance No. 426 was adopted at the regular meeting of the Village Council of the Village of Holly on February 12, 2013. The ordinance adopts Chapter 8, Section 14, regulating Business Registrations, and to proscribe penalties for violations thereof. The full text of the ordinance amendment is available for inspection at the Village of Holly, 202 S. Saginaw Street, Holly, MI during regular business hours.

**NOTICE of 2013 HOLLY TOWNSHIP BOARD  
OF REVIEW**

NOTICE IS HEREBY GIVEN, that the Holly Township Board of Review will meet at the Holly Township Hall, 102 Civic Drive, Holly, Michigan as follows:

**Tuesday, March 5, 2013** at 1:00 PM - Organizational Meeting to receive 2013 Assessment Roll from Assessor [MCL 211.29(1)] No Public Appointments Appointments will be taken for:

**Tuesday, March 5, 2013** from 2:30 PM-4:30 PM and 6:00 PM-9:00 PM

**Monday, March 11, 2013** from 9:00 AM-12:00 PM and 1:30 PM-4:30 PM

**Tuesday, March 12, 2013** from 6:00 PM-9:00 PM

**Thursday, March 14, 2013** from 1:00 PM-4:30 PM and 6:00 PM-9:00 PM

Appointments before the Board of Review may be made for the dates listed above by calling toll free, 1-888-350-0900 Extension 85583 or 248-858-5583.

**VILLAGE OF HOLLY  
CDBG RE-PROGRAMMING PUBLIC HEARING**

Notice is hereby given that in accordance with Community Development Block Grant (CDBG) requirements a Public Hearing will be held by the Village of Holly on Tuesday, March 12, 2013 at 6:30 pm at the Village of Holly Police Department, 315 S. Broad Street, Holly, MI to receive written and verbal comment regarding the reprogramming of federal CDBG funds as follows:

**EXISTING – 2012 Program Year**

<b>Account Number</b>	172170-730733
<b>Activity Description</b>	Fire Equipment
<b>Amount</b>	\$15,043.00

**PROPOSED – 2012 Program Year**

<b>Account Number</b>	172170-730345
<b>Activity Description</b>	Demolition
<b>Amount</b>	\$15,043.00

Cathrene A. Behrens  
Clerk/Treasurer

**NOTICE  
CITY OF FENTON  
BOARD OF REVIEW 2013**

The City of Fenton Board of Review will meet at Fenton City Hall, 301 S. Leroy Street, Fenton, Michigan 48430, at the following times for the purpose of hearing protests to assessed values and the review of poverty exemption applications;

Monday, March 4, 2013	1:00pm-4:00pm
Tuesday, March 5, 2013	9:00am-12:00pm
Wednesday, March 6, 2013	1:00pm-4:00pm
	and 6:00pm-9:00pm
Monday, March 18, 2013	2:00pm-6:00pm
Tuesday, March 19, 2013	9:00am-12:00pm
Wednesday, March 20, 2013	1:00pm-5:00pm
Thursday, March 21, 2013	9:00am-1:00pm
	(For decisions only)

Meetings with the Board of Review are held by appointment only. Appointments can be made by contacting the Assessors Office at (810)629-2261, or visiting Fenton City Hall at 301 S. Leroy Street, Fenton, Michigan 48430.

Property Owners who reside out of the area may appeal in writing to the Board of Review. Written appeals must be received no later than 5:00pm on Tuesday, March 19, 2013.

TENTATIVE EQUALIZATION RATIO'S		
CLASSIFICATION	RATIO	MULTIPLIER
Commercial	55.13%	0.9070
Industrial	55.51%	0.9007
Residential	48.01%	1.0414



**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: Antoine J. Brown and Deria L. Brown, husband and wife to Option One Mortgage Corporation, Mortgagee, dated June 9, 2004 and recorded June 15, 2004 in Instrument # 2004061500652 6 2 Genesee County Records, Michigan. Said mortgage was assigned to: Wells Fargo Bank, N.A., as Trustee for MASTR Asset Backed Securities Trust 2004-OPT2, Mortgage Pass-Through Certificates, Series 2004-OPT2, by assignment dated January 17, 2013 and recorded January 23, 2013 in Instrument # 201301230005085 on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Twenty-Seven Thousand One Hundred Eleven Dollars and Thirty-Two Cents (\$127,111.32) including interest 2% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, Circuit Court of Genesee County at 10:00AM on February 27, 2013 Said premises are situated in City of Flint, Genesee County, Michigan, and are described as: Lot 560 of Glendale, according to the recorded plat thereof as recorded in Plat Book 15, Pages 16-18, Genesee County Records. Commonly known as 3802 Brentwood Dr., Flint MI 48503 The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241 or MCL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale, or upon the expiration of the notice required by MCL 600.3241a(c), whichever is later; 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: 1/30/2013 Wells Fargo Bank, N.A., as Trustee for MASTR Asset Backed Securities Trust 2004-OPT2, Mortgage Pass-Through Certificates, Series 2004-OPT2 Assignee of Mortgagee Attorneys: Potestivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 12-69917 Ad #44398 01/30, 02/06, 02/13, 02/20/2013

**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: Jane M. Clark and Mark Krawczyk, wife and husband to First Horizon Home Loan Corporation, Mortgagee, dated June 23, 2004 and recorded July 9, 2004 in Liber 4512 Page 4 Livingston County Records, Michigan. on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Thirteen Thousand Six Hundred Fifty-Two Dollars and Ninety-Seven Cents (\$113,652.97) including interest 3.25% 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 Livingston County at 10:00AM on March 13, 2013 Said premises are situated in Township of Hamburg, Livingston County, Michigan, and are described as: Lot(s) 74 of Cornwell Acres, according to the plat thereof recorded in Liber 2 of Plats, Page(s) 50 and 51 of Livingston County Records. Commonly known as 4283 Shoreview Lane, Whitmore Lake MI 48189 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: 2/13/2013 First Tennessee Bank, National Association, successor through merger with First Horizon Home Loan Corporation Mortgagee Attorneys: Potestivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 12-74706 Ad #45431 02/13, 02/20, 02/27, 03/06/2013

**Legal  
Notices**

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**FORECLOSURE NOTICE** In the event this property is claimed as a principal residence exempt from tax under section 7cc of the general property tax act, 1893 PA 206, MCL .7cc please contact our office at (248) 844-5123. This firm is a debt collector attempting to collect a debt. Any information obtained will be used for this purpose. If you are in the Military, please contact our office at the number listed below. **MORTGAGE SALE** - Default has been made in the conditions of a certain mortgage made by: Tammy K. Shue and Nathan D. Shue, wife and husband to Interbay Funding, LLC, Mortgagee, dated April 25, 2007 and recorded May 3, 2007 in Instrument # 200705030038901 Genesee County Records, Michigan. Said mortgage was assigned to: Bayview Loan Servicing, LLC, by assignment dated July 25, 2007 and recorded August 16, 2007 in Instrument # 200708160064406 on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Eighty-Six Thousand Two Hundred Six Dollars and Thirty-Five Cents (\$186,206.35) 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 February 27, 2013 Said premises are situated in Township of Grand Blanc, Genesee County, Michigan, and are described as: Lots 24 and 25, Supervisor's Plat Number 3, according to the plat thereof as recorded in Plat Liber 16, Page 27, Genesee County Records. Commonly known as 5417 Fenton Road, 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: 1/30/2013 Bayview Loan Servicing, LLC Assignee of Mortgagee Attorneys: Potestivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 12-75030 Ad #44397 01/30, 02/06, 02/13, 02/20/2013

**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: Wayne P. McGlinchey, a married man and Candace E. McGlinchey, wife of, joint tenants with full right of survivorship to Mortgage Electronic Registration Systems, Inc., as nominee for Flagstar Bank, FSB, its successors and assigns, Mortgagee, dated November 15, 2005 and recorded November 23, 2005 in Instrument # 200511230113177 and modified by agreement dated May 1, 2010 and recorded June 1, 2010 in Instrument # 201006010048662 Genesee County Records, Michigan. Said mortgage was assigned to: Flagstar Bank, FSB, by assignment dated January 18, 2013 and recorded January 28, 2013 in Instrument # 201301280005829 on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Fifty-One Thousand One Hundred Eighty-Four Dollars and Sixty-Four Cents (\$151,084.64) 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 March 13, 2013. Said premises are situated in City of Flushing, Genesee County, Michigan, and are described as: Lot 8 of Valleyview Subdivision, according to the recorded plat thereof as recorded in Plat Book 25, Pages 41-42, Genesee County Records. Commonly known as 403 Sharon Dr., Flushing MI 48433 The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241 or MCL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale, or upon the expiration of the notice required by MCL 600.3241a(c), whichever is later; 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: 2/13/2013 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: 13-75484 Ad #45427 02/13, 02/20, 02/27, 03/06/2013

**Legal  
Notices**

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**FORECLOSURE NOTICE** In the event this property is claimed as a principal residence exempt from tax under section 7cc of the general property tax act, 1893 PA 206, MCL .7cc please contact our office at (248) 844-5123. This firm is a debt collector attempting to collect a debt. Any information obtained will be used for this purpose. If you are in the Military, please contact our office at the number listed below. **MORTGAGE SALE** - Default has been made in the conditions of a certain mortgage made by: Deborah Roman, An Unmarried Woman to Mortgage Electronic Registration Systems, Inc. as nominee for Quicken Loans Inc. its successors and assigns, Mortgagee, dated April 22, 2005 and recorded May 24, 2005 in Liber 4805 Page 200 Livingston County Records, Michigan. Said mortgage was assigned to: Bank of America, N.A. by assignment dated January 29, 2013 and subsequently recorded in Livingston County Records on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Sixty-Four Thousand Ninety-Four Dollars and Ninety-Four Cents (\$164,094.91) 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 venue, Circuit Court of Livingston County at 10:00AM on March 13, 2013 Said premises are situated in Township of Brighton, Livingston County, Michigan, and are described as: Lot 9, Chase Subdivision, as recorded in Liber 17 on Pages 5 and 6 of Plats. Commonly known as 1364 Raleigh Drive, Brighton MI 48114 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: 2/13/2013 Bank of America, N.A., Assignee of Mortgagee Attorneys: Potestivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 13-75785 Ad #45396 02/13, 02/20, 02/27, 03/06/2013

**Legal  
Notices**

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**FORECLOSURE NOTICE** In the event this property is claimed as a principal residence exempt from tax under section 7cc of the general property tax act, 1893 PA 206, MCL .7cc please contact our office at (248) 844-5123. This firm is a debt collector attempting to collect a debt. Any information obtained will be used for this purpose. If you are in the Military, please contact our office at the number listed below. **MORTGAGE SALE** - Default has been made in the conditions of a certain mortgage made by: Terry Shannon and Julia Shannon, Husband and Wife to Argent Mortgage Company, LLC, Mortgagee, dated December 27, 2004 and recorded January 13, 2005 in Instrument # 200501130005670 Genesee County Records, Michigan. Said mortgage was assigned through mesne assignments to: Deutsche Bank National Trust Company, as Indenture Trustee for Argent Securities, Inc., Asset-Backed Pass-Through Certificates, Series 2005-W1, by assignment dated January 11, 2011 and recorded February 3, 2011 in Instrument # 201102030005869 on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Forty-Five Thousand Five Hundred Thirty-Nine Dollars and Ninety-Four Cents (\$145,539.94) including interest 2% 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 March 13, 2013 Said premises are situated in Township of Richfield, Genesee County, Michigan, and are described as: Lot 37, Except the East 100 feet of Supervisor's Plat of Russellville Subdivision, according to the Plat thereof, as recorded in Plat Book 17, Page 52, Genesee County Records. Commonly known as 7411 East Coldwater Road, 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: 2/13/2013 Deutsche Bank National Trust Company, as Indenture Trustee for Argent Mortgage Loan Trust 2005-W1, Asset-Backed Notes, Series 2005-W1 Assignee of Mortgagee Attorneys: Potestivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 12-74470 Ad #45433 02/13, 02/20, 02/27, 03/06/2013

**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: Lloyd W. Hodge and Tina M Hodge, Husband and Wife to H & R Block Mortgage Corp., Mortgagee, dated October 25, 2000 and recorded November 17, 2000 in Instrument # 200011170206891 Genesee County Records, Michigan. Said mortgage was assigned through mesne assignments to: Wells Fargo Bank, NA as trustee for Option One Mortgage Loan Trust 2001-A, Asset Backed Certificates Series 2001 - A, by assignment dated January 23, 2013 and recorded February 5, 2013 in Instrument # 201302050008107 on which mortgage there is claimed to be due at the date hereof the sum of Thirty-Three Thousand Four Hundred Twenty-One Dollars and Fifty Cents (\$33,421.50) including interest 6.5% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, Circuit Court of Genesee County at 10:00AM on March 20, 2013. Said premises are situated in City of Flint, Genesee County, Michigan, and are described as: Lot 83, Columbia Heights, as recorded in Liber 4, Page 10 of Plats, Genesee County Records. Commonly known as 2314 Dakota Ave, Flint MI 48506 The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241 or MCL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale, or upon the expiration of the notice required by MCL 600.3241a(c), whichever is later; 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: 2/20/2013 Wells Fargo Bank, NA as trustee for Option One Mortgage Loan Trust 2001-A, Asset Backed Certificates Series 2001 - A Assignee of Mortgagee Attorneys: Potestivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 12-74966 Ad #45638 02/20, 02/27, 03/06, 03/13/2013

**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: Tammy K. Shue and Nathan D. Shue, wife and husband to Interbay Funding, LLC, Mortgagee, dated April 25, 2007 and recorded May 3, 2007 in Instrument # 200705030038901 Genesee County Records, Michigan. Said mortgage was assigned to: Bayview Loan Servicing, LLC, by assignment dated July 25, 2007 and recorded August 16, 2007 in Instrument # 200708160064406 on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Eighty-Six Thousand Two Hundred Six Dollars and Thirty-Five Cents (\$186,206.35) 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 February 27, 2013 Said premises are situated in Township of Grand Blanc, Genesee County, Michigan, and are described as: Lots 24 and 25, Supervisor's Plat Number 3, according to the plat thereof as recorded in Plat Liber 16, Page 27, Genesee County Records. Commonly known as 5417 Fenton Road, 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: 1/30/2013 Bayview Loan Servicing, LLC Assignee of Mortgagee Attorneys: Potestivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 12-75030 Ad #44397 01/30, 02/06, 02/13, 02/20/2013

**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: Jill Corder, A Single Woman to MAC-Clair Mortgage Corporation, Mortgagee, dated August 24, 2001 and recorded September 5, 2001 in Instrument # 200109050088369 Genesee County Records, Michigan. Said mortgage was assigned to: ABN AMRO Mortgage Group, Inc., by assignment dated August 24, 2001 and recorded September 5, 2001 in Instrument # 200109050088370 on which mortgage there is claimed to be due at the date hereof the sum of Seventy-Eight Thousand Five Hundred Eleven Dollars and Sixty-Seven Cents (\$78,511.67) including interest 7.5% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, Circuit Court of Genesee County at 10:00AM on March 6, 2013. Said premises are situated in City of Flint, Genesee County, Michigan, and are described as: Lot(s) 49 of South lawn, according to the plat thereof recorded in Liber 24 of Plats, Page(s) 29 of Genesee County Records. Commonly known as 3814 Cheyenne Ave, 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: 2/06/2013 CitiMortgage Inc. successor but merger 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: 13-75320 Ad #45211 02/06, 02/13, 02/20, 02/27/2013

**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: Sharon M. McKone, a Single Woman to Mortgage Electronic Registration Systems, Inc., as nominee for Quicken Loans, Inc. its successors and assigns, Mortgagee, dated October 11, 2006 and recorded October 27, 2006 in Instrument # 200610270093921 Genesee County Records, Michigan. Said mortgage was assigned to: Spartan Equities High Yield Fund 1, LLC, by assignment dated September 6, 2012 and recorded January 17, 2013 in Instrument # 201301170004223 on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Three Thousand Dollars and No Cents (\$103,000.00) 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 Genesee County at 10:00AM on March 13, 2013 Said premises are situated in Township of Fenton, Genesee County, Michigan, and are described as: Lot 126, Golden Shores No. 6, according to the recorded Plat thereof, as recorded in Plat Liber 59, Pages 10 and 11, Genesee County Records, Fenton Township, Michigan. Commonly known as 13194 Golden Circle, 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: 2/13/2013 Spartan Equities High Yield Fund 1, LLC Assignee of Mortgagee Attorneys: Potestivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 13-75746 Ad #45420 02/13, 02/20, 02/27, 03/06/2013

**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: Deana Barber, a single woman to Mortgage Electronic Registration Systems, Inc., as nominee for Keystone Mortgage, its successors and assigns, Mortgagee, dated July 3, 2003 and recorded July 7, 2003 in Instrument # 200307070091891 Genesee County Records, Michigan. Said mortgage was assigned to: Homeward Residential, Inc., by assignment dated September 5, 2012 and recorded September 19, 2012 in Instrument # 201209190072649 on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Five Thousand Three Hundred Sixty-One Dollars and Thirty-Three Cents (\$105,361.33) 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 March 20, 2013. Said premises are situated in Township of Flint, Genesee County, Michigan, and are described as: Lot 191 of Lindenwood Farms No. 4, according to the recorded plat thereof as recorded in Plat Book 48, Pages 31-32, Genesee County Records. Commonly known as 4428 Sulgrave Dr., Swartz Creek MI 48473 The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241 or MCL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale, or upon the expiration of the notice required by MCL 600.3241a(c), whichever is later; 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: 2/20/2013 Homeward Residential, Inc. Assignee of Mortgagee Attorneys: Potestivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 13-75918 Ad #45640 02/20, 02/27, 03/06, 03/13/2013

**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: Antoine J. Brown and Deria L. Brown, husband and wife to Option One Mortgage Corporation, Mortgagee, dated June 9, 2004 and recorded June 15, 2004 in Instrument # 2004061500652 6 2 Genesee County Records, Michigan. Said mortgage was assigned to: Wells Fargo Bank, N.A., as Trustee for MASTR Asset Backed Securities Trust 2004-OPT2, Mortgage Pass-Through Certificates, Series 2004-OPT2, by assignment dated January 17, 2013 and recorded January 23, 2013 in Instrument # 201301230005085 on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Twenty-Seven Thousand One Hundred Eleven Dollars and Thirty-Two Cents (\$127,111.32) including interest 2% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, Circuit Court of Genesee County at 10:00AM on February 27, 2013 Said premises are situated in City of Flint, Genesee County, Michigan, and are described as: Lot 560 of Glendale, according to the recorded plat thereof as recorded in Plat Book 15, Pages 16-18, Genesee County Records. Commonly known as 3802 Brentwood Dr., Flint MI 48503 The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241 or MCL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale, or upon the expiration of the notice required by MCL 600.3241a(c), whichever is later; 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: 1/30/2013 Wells Fargo Bank, N.A., as Trustee for MASTR Asset Backed Securities Trust 2004-OPT2, Mortgage Pass-Through Certificates, Series 2004-OPT2 Assignee of Mortgagee Attorneys: Potestivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 12-69917 Ad #44398 01/30, 02/06, 02/13, 02/20/2013



## Obituaries, Funeral Services and Memoriams

### William Lee Goss 1934-2013

William Lee Goss - age 78, of Fenton, died February 16, 2013. Funeral services will be held 11 AM Thursday, February 21, 2013 at Sharp Funeral Homes, Fenton



Chapel, 1000 Silver Lake Rd., Fenton. Visitation will be held 4-8:30 PM Wednesday. Those desiring may make contributions to Heritage Baptist Church or American Cancer Society. William was born November 24, 1934 in Fenton, the son of Earl Whitfield and Alice Rose (McCartney) Goss. Mr. Goss played basketball in high school and was a true sports fan. He was a veteran of the U.S. Army, a member of Heritage Baptist Church and The Promise Keepers. Mr. Goss retired from General Motors in 1991 with 37 years of service. Surviving are: his wife of 52 years, Lois; children, Darryl Goss and Roger Goss; grandchildren, Joshua, Lucas and their mother, Deana Goss, William and his mother, Katie O'Donnell; sister, Mildred Martin; sister-in-law, Marjorie Goss; several nieces and nephews. He was preceded in death by his parents; son, Vern; brother, Dallas. Online condolences may be posted on the obituaries page of [www.sharpfuneralhomes.com](http://www.sharpfuneralhomes.com).



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### Sharon G. "Woody" Loomis

1946-2013

Sharon G. "Woody" Loomis - age 66, of Deerfield Twp., died February 15, 2013.



Sharon is the beloved wife of 11 years to Patrick; devoted step-mother of Kimberly, Kathryn Nash, Kevin (Cathy), Kyle (Candice) and Kerry (Stacy); dear sister of David (Debbie) Wood; and loving grandmother of Keith, Jessica, Ariana, Alyssa, Julianna and Matthew. Visitation and funeral services were held Monday, February 18, 2013 at the Heeney-Sundquist Funeral Home, downtown Farmington (248-474-5200). Interment followed at Parkview Memorial Cemetery, Livonia. Memorial gifts suggested to American Heart Assn. or American Diabetes Assn. [heeney-sundquist.com](http://heeney-sundquist.com).

### Vernon Roy Guntharp

1955-2013

Vernon Roy Guntharp - age 57, of Holly, died Thursday, February 14, 2013. Mr. Guntharp was born in Los Angeles, CA on March 20, 1955. He was a veteran of the Vietnam War, serving in the US Army. He was a member of the Holly Moose Lodge. Surviving are his 3 children, Darlene, Owen, and Sara; 7 grandchildren, Kyle, Lilly, Zoe, Cole, Adriana, Mason, and Holly; brothers and sisters, Dennis of CA, Gerald of OR, Ronald of TN, Lisa (Joey) of TN, Melinda, of TN, and Geneva of TN. He was preceded in death by his mother Roxie Jane Lutz-Martinez, grandfather Sylvester Owen Lutz and grandmother Rosa Jane Lutz. Visitation was held from 2-9 PM Tuesday at the Dryer Funeral Home, Holly. Graveside services and burial will be in the family plot in Mohawk, TN. [www.dryerfuneralhomeholly.com](http://www.dryerfuneralhomeholly.com).

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### Legal Notices

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**FORECLOSURE NOTICE** This firm is a debt collector attempting to collect a debt. Any information obtained will be used for this purpose. If you are in the Military, please contact our office at the number listed below. **MORTGAGE SALE** - Default has been made in the conditions of a certain mortgage made by: Donald E. Work and Dorothy M. Work, Husband and Wife to Ameriquest Mortgage Company, Mortgagee, dated August 22, 2003 and recorded November 17, 2003 in Instrument # 200311170151363 Genesee County Records, Michigan. Said mortgage was assigned to: Deutsche Bank National Trust Company, as Trustee for Ameriquest Mortgage Securities Inc., Asset-Backed Pass-Through Certificates, Series 2003-IA1, by assignment dated January 3, 2013 and subsequently recorded in Genesee County Records on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Nine Thousand Nine Hundred Thirty-Seven Dollars and Five Cents (\$109,937.05) including interest 6.99% 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 February 27, 2013. Said premises are situated in Township of Argentine, Genesee County, Michigan, and are described as: A parcel of land located in the Southwest one-quarter of Section 23, Township 5 North, Range 5 East, described as follows: Commencing at the Southwest corner of Section 23; thence North along the West line of said Section 23, a distance of 392.00 feet to the point of beginning of this description; thence continuing along the West line of said Section, North 183.35 feet; thence South 87 degrees 08 minutes 30 seconds East 239.94 feet; thence South parallel with the West line of said Section 23, a distance of 228.63 feet; thence North 86 degrees 53 minutes West 112.50 feet; thence North 44.00 feet; thence North 86 degrees 53 minutes West 127.50 feet to the point of beginning. Commonly known as 14473 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: 1/30/2013 Deutsche Bank National Trust Company, as Trustee for Ameriquest Mortgage Securities Inc., Asset-Backed Pass-Through Certificates, Series 2003-IA1, Assignee of Mortgage Attorneys: Potestivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 12-74039 Ad #44388 01/30, 02/06, 02/13, 02/20/2013

### 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: Kevin B. Burk, A Single Man to Mortgage Electronic Registration Systems, Inc., as nominee for Metro Center Mortgage, Inc., its successors and assigns, Mortgagee, dated October 21, 2003 and recorded November 5, 2003 in Liber 4231 Page 38 Livingston County Records, Michigan. Said mortgage was assigned to: Spartan Equities High Yield Fund I, LLC, by assignment dated September 14, 2012 and recorded January 8, 2013 in Instrument # 2013R-001082 on which mortgage there is claimed to be due at the date hereof the sum of Ninety-Six Thousand Seven Hundred Thirty-Seven Dollars and Eighty-Three Cents (\$96,737.83) including interest 6.75% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, Circuit Court of Livingston County at 10:00AM on March 6, 2013. Said premises are situated in City of Howell, Livingston County, Michigan, and are described as: Unit 111 of Burwick Glens, according to the Master Deed recorded in Liber 1566, Pages 653 through 722, inclusive, First Amendment to Master Deed recorded in Liber 1587, Pages 309 through 316, inclusive, and re-recorded in Liber 1589, Pages 521 through 532, inclusive, and Amended and Restated Master Deed recorded in Liber 1602, Pages 984 through 1054, inclusive, and Second Amendment to Master Deed recorded in Liber 1660, Pages 474 through 490, inclusive, and Third Amendment to Master Deed recorded in Liber 1841, Pages 679 through 695, inclusive, and Fourth Amendment to Master Deed recorded in Liber 1958, Page 341 through 343, inclusive, Livingston County Records, and designated as Livingston County Condominium Subdivision Plan Number 40, together with rights in general common elements and limited common elements, as set forth in the above Master Deed and as described in Act 59 of the Public Acts of 1978, as amended. Commonly known as 618 Curzon Court, #203, Howell MI 48843 The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241 or MCL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale, or upon the expiration of the notice required by MCL 600.3241a(c), whichever is later; 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: 2/06/2013 Spartan Equities High Yield Fund I, LLC Assignee of Mortgage Attorneys: Potestivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 13-75276 Ad #45202 02/06, 02/13, 02/20, 02/27/2013

### 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: Randy Adamkiewicz and Michanne Adamkiewicz, Husband and Wife to Mortgage Electronic Registration Systems, Inc., as nominee for Quicken Loans Inc. its successors and assigns, Mortgagee, dated July 10, 2003 and recorded August 29, 2003 in Liber 4121 Page 936 Livingston County Records, Michigan. Said mortgage was assigned to: BAC Home Loans Servicing, L.P., by assignment dated July 27, 2010 and recorded August 5, 2010 in Instrument # 2010R-021673 on which mortgage there is claimed to be due at the date hereof the sum of Three Hundred Fourteen Thousand One Hundred Seventy-One Dollars and Thirty-Nine Cents (\$314, 171.39) including interest 5.375% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, Circuit Court of Livingston County at 10:00AM on March 20, 2013. Said premises are situated in Township of Oceola, Livingston County, Michigan, and are described as: Parcel 2: Commencing at the East one quarter corner of Section 24, Town 3 North, Range 5 East, Oceola Township, Livingston County, Michigan; thence North 01 degrees 00 minutes 35 seconds West 893.61 feet along the East line of said Section and the centerline of Hacker Road; thence South 88 degrees 59 minutes 49 seconds West 133.04 feet; thence 169.03 feet along the arc of a 250.00 foot radius circular curve to the right through a central angle of 38 degrees 44 minutes 22 seconds and having a chord bearing North 71 degrees 38 minutes 00 seconds West 165.83 feet; thence 102.66 feet along the arc of a 250.00 foot radius reverse circular curve to the left through a central angle of 23 degrees 31 minutes 39 seconds and having a chord bearing North 64 degrees 01 minutes 38 seconds West 101.94 feet for a place of beginning; thence continuing 66.37 feet along the arc of said 250.00 foot radius curve to the left through a central angle of 15 degrees 12 minutes 43 seconds and having a chord bearing North 83 degrees 23 minutes 49 seconds West 66.18 feet; thence South 88 degrees 59 minutes 49 seconds West 123.47 feet; thence North 14 degrees 00 minutes 22 seconds West 344.19 feet; thence North 89 degrees 44 minutes 27 seconds East 358.85 feet; thence South 14 degrees 12 minutes 32 seconds West 351.79 feet to the place of beginning. Being a part of the Northeast one quarter of Section 24, Town 3 North, Range 5 East, Oceola Township, Livingston County, Michigan, being subject to and together with a 66.00 foot wide private easement for ingress, egress and public utilities as described below, also subject to and together with a 12.00 foot wide private easement for public utilities as described below, also being subject to easements and restrictions of record, if any. Commonly known as 7905 Farmers Trail, Oceola Township MI 48855 The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241 or MCL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale, or upon the expiration of the notice required by MCL 600.3241a(c), whichever is later; or unless MCL 600.3240(17) applies. If the property is sold at foreclosure sale under 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: 2/20/2013 Bank of America, N.A. successor by merger to BAC Home Loans Servicing, L.P. Assignee of Mortgage Attorneys: Potestivo & Associates, P.C. 811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 13-76077 Ad #45629 02/20, 02/27, 03/06, 03/13/2013

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## PROS AND CONS

# of open floor plans

Open floor plans have evolved to be the floor plan of choice in new homes and current home renovations. Turn on a home renovation show, and you're likely to see eager homeowners knocking down walls to open the kitchen to the family room. Walls have become anathema to homeowners.

There are many supporters of the open floor plan, particularly those who entertain frequently or like to keep an eye on children throughout the house. Although open floor plans are touted, there are plenty of people who have never been enamored with having all of their rooms flowing into one. There also are some people who prefer a different style.

For those who are not fans of the open floor plan, blame the excess of the 1980s for their inception. In homes built in the 1960s and 1970s, rooms were compartmentalized and isolated for specific activities. During the 1980s, an era of "bigger is better," when entertaining was widely popular among homeowners, designers noticed that many homeowners preferred an open floor plan in which rooms merged into one another, creating the illusion of more space. These floor plans also enable people to be in separate rooms and still interact with one another across the space.

A home's floor plan largely depends on the preference of the homeowner. There are many advantages to having an open floor plan versus one that is more compartmentalized. Here is a look at some of the pros and cons.

**Pro:** Open floor plans can be safer for parents of young children. If the home opens up with the living spaces branching off from the kitchen, parents can keep an eye on children while the parents prepare dinner. It also eliminates the number of places that kids can hide and get into mischief.

**Con:** Privacy is reduced in a home with few walls. Much in the way that an open floor plan enables children to be seen from every angle, it also enables you to be seen — and all of your belongings as well. There's also no place to retreat to if you need a minute to collect yourself when entertaining. You're on display unless you retreat to the bathroom.

**Pro:** Entertaining can be easier in a home with an open floor plan because hosts and hostesses are not separated from their guests or holed up in the kitchen the entire time. An open space enables everyone to mingle and conversations to flow.

**Con:** Those who like to host events without showing guests all of their dirty dishes or secrets of the kitchen may dislike an open floor plan.

**Pro:** Light can flow effectively through an open space, minimizing dark rooms and reducing the need to install more windows. Light in and of itself can help a home feel more spacious.

**Con:** While light can flow easily, so can sound. Noises through the house may be amplified. A student doing homework in the dining room may be disturbed by the television blaring in the family room. Talking on the phone or even finding a quiet nook to read a book may be challenging.



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