

HAPPY NEW YEAR!

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Alcona County Review

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Serving Alcona County for 137 Years

Harrisville, Michigan 48740

Financial health education offered

By Mary Weber
Staff Writer

With the start of a new year, many people make resolutions. Most resolve to obtain better physical health, but maybe a check on one's financial health shouldn't be overlooked.

If making educated financial decisions or purchasing a home is planned for 2015, it may be helpful to contact a Michigan State University Extension (MSUE) financial and home ownership educator.

Scott Matteson is one of 20 such educators across Michigan. He services all of north-eastern Michigan, although his office is located in Alpena. Matteson has been working for MSUE just under a year, but he came to the position with a wealth of knowledge as a Home Affordable Modification Program (HAMP) specialist, a bank collector and a financial advisor.

As a MSUE financial and home ownership educator, Matteson gives homebuyer education and money management classes as well as financial counseling for individuals and families going through foreclosure and post foreclosure.

The classes Matteson teaches are also available on the Internet at www.eHomeAmerica.org/msue, or eHomeMoney.org/msue, but the Internet classes charge a fee. Matteson's classes are typically free and partnered with another entity such as a church or organization, a financial lender or realtor.

The home buyer course covers everything a first time home buyer needs to know, but Matteson said it's not just for first time buyers. "Many times couples who have been married for years don't know what the other spouse really wants or needs in their next home," Matteson said explaining many couples moving to a new home after retirement may want different things than they wanted when they were raising children.

The class takes prospective purchasers through the

entire home buying process to help them determine what they can afford to pay versus how much the lending institution thinks they can pay, how to get pre approved for a home loan, how to choose the right house, what to look for in a realtor and what type of mortgage is best for them. He also talks about purchase agreements and contingencies and whether to have a home inspected and if a separate inspector for septic systems should be hired.

"There are a lot of things in the course which buyers and sellers may be aware of but it's the little things such as the inspection aspect they may overlook in the excitement of buying a home. I talk to them about the approval process for a loan and what steps people should take before they even start looking for a home. It's about making people aware of what they are getting themselves into and help them to be financially sustainable in their home," Matteson said.

In his money management education classes Matteson said he teaches financial stability. "What I've discovered through teaching money management is most people don't think they need it. In the long run the class helps them realize there is more money for them to save than they think, but they have to understand their spending habits and possibly make some changes," Matteson said.

Matteson believes the key to money management is for people to track their spending, budget and make modifications necessary to live within it.

"When people track spending they have to be very, very honest. If \$40 is spent on gas but when you go in the store to pay for it you also buy a pop and candy bar, you need to write down all that was spent, not just the gas. Purchasing cups of coffee or bottles of pop add up quickly. If you buy a 20 ounce bottle of pop for a \$1.50 twice a day, that adds up to \$3 a day or \$90 a month," Matteson said explaining sometimes the larger bottles of pop are the

better deal, even if some of it is wasted.

He said people are amazed at what they save by tracking their spending habits. "The coffee, the movies, and the dinners out add up, it's typically around \$7,000 a year. Think of all the things you could do with an extra seven grand," Matteson said.

Matteson said foreclosure and post foreclosure counseling is a one on one confidential service due to the amount of personal information which needs to be obtained and because most people are rather embarrassed when going through it.

He explained people don't like to talk about their personal finances but it's important to talk to your family about them. He said even children in the household should understand the financial situation, within limits. The child has to be old enough to understand and keep what they know confidential. He



Scott Matteson

said by having everyone in the household understand the financial situation a lot of conflicts are reduced which alleviates arguments about wants versus needs.

MSUE assistance is only educational, but if someone

is in financial distress and needs heat, food or clothing, they will refer them to an organization which might be able to help.

Matteson also gives presentations to seniors regarding health insurance and what to look for as well as what scams to avoid.

Additional information regarding financial decisions may be obtained through Matteson or from articles published in the MSUE personal finance news which covers a variety of topics such as averting a financial crisis after the loss of a spouse, dealing with medical debt, unemployment and underemployment, renters insurance and renting versus buying.

For more information about class times and dates or to schedule a one on one consultation, contact Matteson by calling (989) 354-9879 or e-mail him at mattes25@msu.edu.

Spring-like weather thwarts road crew efforts

Recent periods of above normal temperatures and rainfall interspersed with below freezing weather have been a challenge for Alcona County Road Commission crews.

"In October, at the time when crews might have been getting roads ready for winter, we had rainy conditions, making many unpaved roads too wet to groom," said Road Commission Managing Director Jesse Campbell. "Then, with no transition period, the road surfaces froze to the point where the only equipment able to make any impact was a road grader—and even then, our efforts were sometimes futile."

"From the number of calls received about the conditions of roads, we know there are many people frustrated with their road right now," Campbell said. "We have tried to take advantage of every opportunity to send equipment out to address the problems."

Campbell explained most of the severest problems are

on roads that are substandard or in low lying areas, to begin with, and the wet weather has left the roads saturated. "Well-drained roads have not been nearly as problematic, and a wet season really separates the good roads from the bad ones," he said.

Crews have been doing their best to balance efforts between finishing up some late-season road projects, getting equipment ready for winter, and trying to smooth roads that are pockmarked, rutted, and wet.

"These are road conditions we usually deal with in the spring," Campbell said. "At least then we can usually count on better weather coming when we'll be able to try to correct the issues."

Campbell explained the only good thing about the conditions of the roads is that it is clear where some improvements might need to be made in the future. The bad news is that even when identified, these problem areas are expensive to fix and road

funding, as everyone has heard over and over, falls far short of what is needed.

"We have long-term plans with several townships for future road improvement projects," Campbell said. "And we rely heavily on funding from township road millages to help pay for those projects, but even with that extra boost, we wouldn't be able to bring the roads up to a level that would eliminate the problems that have cropped up this season."

He said road crews will continue to try to correct the issues as weather allows and that a season like this really emphasizes the years of neglect due to lack of funding for roads.

Questions or concerns about this season's poor road conditions, or any other road issues, can be directed to the Alcona County Road Commission at 301 N. Lake Street, P.O. Box 40, Lincoln, Mich. 48742, by phone at (989) 736-8168 or by e-mail at roads@alconacrc.com.

You're Invited to an Open House Event

Lexi's Main Street Salon

is hosting an anniversary event!
A fun filled evening to celebrate our 6th anniversary and to say "Thank You" to all our past, present and future guests!

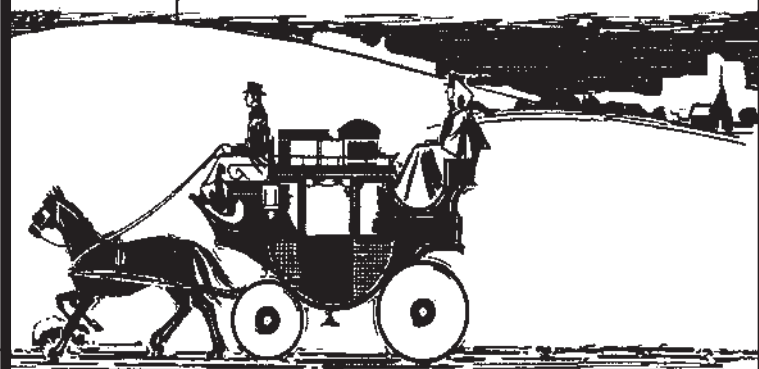
Experience a sampling of our services!

- ~ Door Prizes
- ~ Wine and Cheese
- ~ Cover Charge of \$25

Date: Saturday, January 10, 2015
Time 5 - 8 p.m.

HAPPY New Year

Thanks to all our customers & staff for their continued support and help



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Springport Hills
Golf Course
HARRISVILLE, MICHIGAN

and the Ashford Families

Alcona County Review

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Obituaries



William H. Minche Jr.

William H. Minche Jr., 72, of Glennie, died on Thursday, Dec. 25, 2014 in Roseville, Mich. after a long battle with cancer.

He was born June 23, 1942 in Detroit, Mich. to William H. and Winifred E. (Bell) Minche.

On January 18, 1969 he married Barbara A. Fulks in Detroit, Mich.

He served with the U.S. Navy Seabees/MCB 7 during the Vietnam War.

He was a member of the American Legion and the Veterans of Foreign Wars. Mr. Minche enjoyed watching the Detroit Red Wings as well as traveling and camping with friends and family. He also enjoyed trapshooting, hunting and fishing.

Mr. Minche is survived by



William Minche Jr.

his wife, Barbara; three daughters, Anne (Rich) Biskner of Marine City, Mich., Sherry Minche of Algonac, Mich. and Michele (Bill) John of Algonac, Mich.; six grandchildren, Bill Biskner, Mel-

issa Biskner, Wesley Biskner, Michaela Biskner, Cody John and Cara John; one sister, Edna Minche-McIntyre; one sister-in-law, Jeannie Hyatt; four brothers-in-law, Tom McIntyre, Bob (Karen) Fulks, Jim (Sandy) Fulks and David (Karen) Fulks; and many aunts, uncles, nieces, nephews and cousins.

He was preceded in death by his parents, William and Winifred Minche; and one brother-in-law, Scott Hyatt.

The funeral, along with military honors, will be held at 1 p.m. on Tuesday, Dec. 30 at Lott Baptist Church, 4257 State Road in Glennie. Pastor Elmer Ash will officiate.

Memorials may be made to Lott Baptist Church. Arrangements were handled by Buresh Funeral Home.

Marjory H. Bundy

Marjory H. Bundy, 94, died on Monday, Dec. 15, 2014, in Tallahassee, Fla.

She was born on November 6, 1920 in Sydney, Australia to Robert Raymond and Mary Alice Darby. She was raised in Sydney, Australia. During World War II she married a U.S. Air Force pilot and came to Flint, Mich. as a widowed war bride.

She married Myron "Mick" L. Bundy on March 16, 1948. The couple made their home in Flint, Mich. until their retirement when they moved to Harrisville.

Following her husband's death on January 10, 2014, Mrs. Bundy moved to Tallahassee, Fla. to be near her daughter.

She was very artistic and

was known for the lovely china plates and tea sets that she sold and gave to friends. She was a member of the Crafters' Cabin in Harrisville.

Mrs. Bundy is survived by two daughters, Myra L. Pearlman and Valerie M. Howe; one son, John R. Bundy; four grandchildren; and four great-grandchildren.

Elwood J. Hedum

Elwood J. Hedum, age 78, of Mikado, passed away December 19, 2014 at Alpena Regional Medical Center.

He was born September 28, 1936 to Thomas and Louise (Fosness) Hedum in Keister, Minn. where he was raised.

Mr. Hedum served in the United States Air Force from 1955 until 1980, retiring as a chief master sergeant.

He served in Vietnam while in the Air Force.

In 1961 he married his first wife Bertie Mae. She preceded him in death on July 4, 1994.

On January 15, 1996 he married Dawn, she preceded him in death on March 17, 2014.

He moved to Mikado from Oscoda in 1996.

He was a member of the Hale Post VFW 7435, the Ossineke Eagles Aerie 3762 and the Oscoda American Legion 274.

He is survived by two daughters, Sue Heffron of Star City, Ind. and Cynthia (Paul) Lyda of Grand Rapids; Mich., one son, Mark Hedum of California; sixteen grandchildren; two step daughters, Kimberly (Gary) Edwards of Prescott, Mich. and Jennifer Lee of Alpena; one stepson, Jeremy Lee of Mikado; and several brothers and sisters.

Cremation arrangements were made through Gillies Funeral Home, Lincoln.

A graveside service will be held at Mikado Cemetery in Spring 2015.



Beulah Wnuk, 96, of Barton City, passed away Sunday, December 28, 2014 at Tendercare Alpena. Arrangements are in care of Gillies Funeral Home, Lincoln. A full obituary will appear in next week's edition of The Alcona County Review.

CryptoQuip

answer

When I was crying in a dance club that had strobe lights, could you say I had a disco bawl?

Harrisville Climatological Observations for 2014

Date	Temperature (F°)		Water Content	Miles Per Hour		
	High	Low		Av. Wind Speed	High Speed	Dominant Direction
Dec. 21	33	18	0.00	5.0	20	NNW
Dec. 22	35	31	0.00	9.2	23	SSW
Dec. 23	40	35	0.07	4.5	15	SE
Dec. 24	40	33	1.04	3.6	26	NNE
Dec. 25	38	33	0.04	3.9	20	SW
Dec. 26	40	32	0.00	2.7	14	SW
Dec. 27	48	33	0.00	5.1	23	SW

Precipitation Summary (Inches) 2014-2015

	Water Content	Snow Fall	Normal Water Content
Weekly Total	1.15	0.2	0.39
December to Date	1.59	2.0	1.59
Year to Date	29.17	5.4	28.16

Climatological Observations taken by Stanley L. Darmofal at the Harrisville National Weather Service Coop Station located 1.8 miles NNE of Harrisville Post Office. Observations for each day are from midnight through 11:59 p.m. T=Trace (less than 0.005" Water Content.)

Calendar of Events

(Editor's Note: Entries for Calendar are always welcome. They will be published in chronological order as space allows. Entries should be turned in at least two weeks prior to the date of the event. Events sponsored by businesses or individuals to make a profit or governmental units for meeting notification are not eligible for this free public service. Sorry, bingo, garage sales, raffle ticket sales, or political campaigning information is not eligible.)

TUESDAY, DECEMBER 30

There will be an Awesome Art Project from 2:30 to 4:30 p.m. at the Mikado branch of the Alcona County Library, 2291 South F-41. This is a free program or ages eight and up. Snacks included. For more information, call (989) 736-8389.

The Alcona County Democrats will meet at 7 p.m. at the EMS building located at 2600 East M-72. Everyone is welcome. For more information, call Sandra Williams at (989) 727-4080.

FRIDAY, JANUARY 2

Enjoy popcorn and a movie at 12:30 p.m. at the Lincoln Senior Center, 207 Church Street. For details, call (989) 736-8879.

Storytime and craft for children from 10:15 to 11 a.m. at the Harrisville branch of the Alcona County Library, 312 West Main Street.

SUNDAY, JANUARY 4

A soup and pie luncheon will be served from 10:30 a.m. to 2 p.m. at the Lincoln Senior Center, 207 Church Street. The public is welcome.

MONDAY, JANUARY 5

Senior commodities will be distributed from 9 to 10 a.m. at the Lincoln Senior Center, 207 Church Street. Bring proof of residency in Alcona County and proof of income.

Exercise indoors, walk upstairs from 10 a.m. to 5 p.m. at the Lincoln Senior Center, 207 Church Street.

Computers, Wi-Fi and Wii available for seniors from 9

a.m. to 5 p.m. at the Lincoln Senior Center, 207 Church Street.

The planning committee for Mikado Days 2015 will meet at 7 p.m. at the Mikado Civic Center, 2291 South F-41. Anyone interested in joining the planning committee, to volunteer, provide an entertainment or offer new ideas is welcome to attend. The meeting is open to the public. For more information, call (989) 736-7721.

Get Crafty for Adults will be held from 11 a.m. to 2 p.m. at the Harrisville branch of the Alcona County Library, 312 West Main Street. The project for January is rock painting with Armando Calas. There is a \$5 charge. For more information and to register, call (989) 724-6796.

TUESDAY, JANUARY 6

Weight Loss Support group will meet at 4 p.m. at the United Methodist Church, 101 East Main Street in Lincoln. Visitors are welcome and there is no membership fee. For more information, call (989) 736-8645 or (989) 736-8338.

Exercise indoors, walk upstairs from 9 a.m. to 5 p.m. at the Lincoln Senior Center, 207 Church Street.

Computers, Wi-Fi and Wii available for seniors from 9 a.m. to 5 p.m. at the Lincoln Senior Center, 207 Church Street.

Sing-a-long to the oldies with Roseanne at 4 p.m. at the Lincoln Senior Center, 207 Church Street.

WEDNESDAY, JANUARY 7

Food pantry open from 1 to 3 p.m. at Spruce Lutheran Church, 1246 East Spruce Road, Spruce. Clients must be present to receive food and identification is required. For more information, call (989) 471-5013.

Sing-a-long to the oldies with Roseanne at 4 p.m. at the Greenbush Center, 5039 Campbell Road.

Needle crafters are making hats, scarves and more at

the Lincoln Senior Center, 207 Church Street, from 1:30 to 3:30 p.m. Bring necessary supplies. Items made will be donated to local organizations for distribution.

Alcona woodcarvers will meet from 1:30 to 4 p.m. in the upstairs hall at the Lincoln Senior Center, 207 Church Street. All levels of woodcarvers including beginners are welcome.

The Alcona County Baby Pantry will be open from 10 a.m. to 4 p.m. at St. Raphael Church, 2531 East F-30, Mikado. Free items for newborns to age five to residents of Alcona County. Diapers, formula, clothes, bedding and more will be available.

Northeast Michigan UAW Retired Workers Alpena Council will meet at 11 a.m. at the VFW Hall, 2900 Connon at the corner of Brooke and Connon, near Diamonds Pointe in Alpena. Bring a can of food for the needy. For more information, call (989) 356-4959 or (989) 727-4080.

The Alcona County Library Board will meet at 2 p.m. at the Harrisville branch, 312 West Main Street.

My Brother's Hope will accept donations from 11 a.m. to 1 p.m. at 76 N. Barlow Road across from Alcona High School. For more information, call Susan Armstrong at (989) 724-6365.

THURSDAY, JANUARY 8

A blood pressure clinic will be held at 3:30 p.m. at the Lincoln Senior Center, 207 Church Street.

Community Walking Club for everyone will meet at 8:30 a.m. at the Harrisville branch of the Alcona County Library, 312 West Main Street.

Harrisville Eye Care

Winter SAVINGS

Protect your eyes from the harsh winter glare

Bring in this ad and receive **\$30 OFF** a new pair of prescription sunglasses.*

Not valid with any other offer. Excludes Maui Jim. Expires 1/30/15

In memory of:

David Lee Burns

June 24, 1952 - December 26, 2013

Not a day goes by that we don't think of you. Our lives changed forever when you left this earth. You will remain in our hearts forever. We love you and miss you David!

Mom Betty Hames & Wife Linda Burns

So our employees can enjoy the holiday and be with their families. Alcona Health Centers will be closed for all services on Jan. 1

Oscoda Walk-in Clinic will be open on Dec. 31 from 1 - 4:30 p.m. The Oscoda Walk-in Clinic will be closed on Jan. 2

AHC alcona health centers
"Your family health center"

Alpena Services (989) 356-4049 Lincoln Services (989) 736-8157 Oscoda Services (989) 739-2550
Harrisville Services (989) 724-5655 Ossineke Services (989) 471-2156

CHEVY YEAR END EVENT

JUST ANNOUNCED: 20% (OF MSRP) CASH BACK

2014 CHEVROLET CAMARO 1LT Stk.# 14890	2014 CHEVROLET IMPALA Stk.# 14370	2015 CHEVROLET CRUZE LT Stk.# 15089
MSRP \$31,035 Less 20% -6,207	MSRP \$27,730 Less 20% -5,546	MSRP \$21,925 Less 20% -4,385
SALE PRICE \$23,828	SALE PRICE \$22,184	SALE PRICE \$17,540

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Local Notes



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Alcona and Iosco Counties – Ash Firewood Network

The Alcona Conservation District is attempting to begin an ash firewood network to help local residents either find firewood to cut or find someone to cut their dead ash trees. Many residents heat with wood but don't have a good source and conversely many landowners own acres of dead ash and cannot get a logger to cut it due to operability, access or volume related issues.

The Alcona Conservation District would like to help connect landowners with wood cutters in order to better assist all local residents. The District is looking to compile a list of names and contact information. The District would like to know if you either are looking for wood or looking for a cutter and if you are interested in selling the wood or just having it cut out before it falls over. Please contact district forester Andrew Beebe at (989) 335-1056 for more information or to join the network.

Chainsaw Safety Class in Tawas City

The Alcona and Iosco Conservation Districts will be holding a chainsaw safety and technique class on January 18 at the IRESA building on M-55. The class is OSHA certified and will cover all as-

pects of safety and technique. The class will run from 9 a.m. - 5 p.m. and will cost \$10 to attend. Call district forester Andrew Beebe at (989) 335-1056 for more information and to register.

Senior Menu

The following meals will be served at various times during the week at senior centers in Glennie, Greenbush and Lincoln. Anyone planning to attend a meal is asked to reserve a place by calling (989) 736-8879 by 10 a.m. Monday through Friday.

- Monday, Jan. 5 - Baked chicken, mashed potatoes,

gravy, Brussels sprouts, peaches.

- Tuesday, Jan. 6 - Stuffed green pepper, buttered noodles, wax beans, pea salad, and pears.

- Wednesday, Jan. 7 - Pork chop, baked potato, Prince Charles blend, and applesauce.

- Thursday, Jan. 8 - Goulash, peas and carrots, tossed salad, and mixed fruit.

- Friday, Jan. 9 - Baked fish, red bliss potatoes, winterblend, and tropical fruit.

(Friday meals served in Lincoln only)



Lily Allen of Cadillac, Mich. bagged this doe during muzzle loading season in the Hubbard Lake area. This is her first deer. She is the daughter of Erica Allen and Ross Allen of Cadillac, Mich.

Hits FM

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- Not currently enrolled in other Medicaid programs
- Not eligible for or enrolled in Medicare
- Residents of Michigan



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The Healthy Michigan Plan is a health care program offered through the Michigan Department of Community Health.

Alcona County Sheriff's Report

For the Week of December 22-28, 2014

59 complaints were handled resulting in the following: 3 Arrests; 2 Warrants; 1 Operating While Intoxicated.

Complaint Statistics

Car/Deer Accidents	9	Property Damage Accident	2
Message/Well Being Check	1	Miscellaneous	3
Dog/Animal	4	Traffic	9
Alarm	1	Abandoned Vehicle	1
Unwanted Individual	1	Domestic	1
911 Hang Up	1	Auto Repossession	1
Harassment/Threats/Stalking	3	Patrol Check	4
Operate While Intoxicated	1	Open Door	1
Warrant Arrest	2	Civil	2
Medical	1	Personal Injury Accident	2
Power Lines Down	1	Larceny	2
Fraud	1	Suspicious Events	2
Probation/PPO Violation	1	Fire	2

Complaints taken by City, Township or Village

Alcona	2	Caledonia	3	Curtis	5
Greenbush	7	Gustin	6	Harrisville	10
Hawes	5	Haynes	2	Mikado	5
Millen	1	Mitchell	0		
Harrisville City	10	Village of Lincoln	3		

NOTICE

12/31 & 1/7

The Gustin Township Board will be accepting letters of interest along with a resume for the position of Gustin Township Supervisor. Interested citizens of Gustin Township should submit this information to Gustin Township Clerk, P.O. Box 25, Lincoln, MI 48742 by January 16, 2015.

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Organizations

Organization Notes

On December 13 River Aux Sables Chapter Daughters of the American Revolution met for the last meeting of the year at the Willow Tree Restaurant in West Branch, Mich. Key speaker was Betty Goegeluck who demonstrated the ancient art of tatting, which is making lace with a threaded bobbin, which is looped around a circle of thread held on the opposite hand making rounds with arches between each round creating the patterns.

Tatting dates back to before the Egyptians who made lace to decorate the garments of the rich and noble, sewing tiny threads of gold and precious fabric

threads onto gowns one round at a time. As time went on, the art of bridging or arching individual rounds into strings of lace was created making it possible to make whole sections of lace into pieces such as doilies that were popular in the late 1800s to mid 1900s. Fancy hems on dresses, sweaters and lace edges on pillow cases are some of the ways tatting has been used.

The March meeting will be held at the Northwoods Steakhouse in East Tawas. Women over 18 who are interested in finding out more about DAR can contact the website www.riveraux-sables.michdar.net.

NOTICE

The Greenbush Township Planning Commission will hold its regular monthly meeting on Thursday, January 8, 2015.
Pamela Milwrick, Secretary

SCHOOLS OF CHOICE



ALCONA COMMUNITY SCHOOLS
Excellence Today...Success Tomorrow!

Alcona Community Schools provides outstanding educational opportunities for all students. Our comprehensive core curriculum and diverse elective program options open doors for future student success!

Alcona High School, U.S. News & World Report America's Best High Schools Bronze Medal winner in 2007, 2010, 2013 and 2014, offers outstanding opportunities for students.

- Rigorous core curriculum courses, enrichment opportunities and academic support
- Comprehensive online and technology supported blended learning experiences
- Award winning Agriscience and FFA and Industrial Technology programs
- Spanish, French, CAD, Yearbook, Broadcasting, Knowledge Bowl, Drama, Track, Football, Bowling, Swimming, Basketball, Cross County, Golf, Volleyball, Softball, Soccer and Baseball

Alcona Elementary School provides a caring, nurturing environment for preschool through 6th grade students. In addition to a vibrant core curriculum supported by comprehensive technology opportunities, students participate in a variety of learning experiences including on-site medical services in the school-based Tiger Clinic, 4-H Extension Activities, Service Squad, Drama and FOR Clubs.

Alcona Community Schools proudly announces the following grade level openings for the second semester of the 2014/2015 school year for School of Choice student enrollment:

GRADE	OPENINGS	GRADE	OPENINGS
K	Unlimited	7	Unlimited
1	Unlimited	8	Unlimited
2	Unlimited	9	Unlimited
3	Unlimited	10	2 Openings
4	Unlimited	11	Closed
5	Unlimited	12	2 Openings
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Computer can predict which way smoke goes

By Nyla Hughes
Capital News Service

A team of researchers has developed a way to predict which way smoke will drift away from low-intensity forest fires.

Researchers at Michigan State University and the U.S. Forest Service developed the system to help fire managers control prescribed fires. These fires are used to manage vegetation and fuel, said Warren Heilman, a research meteorologist for the forest service based in East Lansing, Mich.

"If there is a lot of flammable vegetation on the ground, the surface can catch on fire from lightning," Heilman said. "This increases the chance of a wildfire. Prescribed fires help to burn off these surface fuels."

The system is a computer program called ARPS-CANOPY, which stands for Advanced Regional Prediction System. Much like a weather-forecasting model, it calculates changes in air temperature, soil temperature and wind speed to help determine where the smoke is headed, explained Michael Kiefer, a geography research assistant at MSU.

"The computer model solves equations and gives us information about how the atmospheric conditions near the fire may change over a matter of minutes to days," Kiefer said. The system hasn't been tested in the Great Lakes region yet. Forest service scientists have tested it twice in the Pine Barrens of New Jersey to help manage water, soil, air and wildlife in nearby forests.

Kiefer said the Pine Barrens were chosen because the forest service has a research facility there that has collaborated with the New Jersey Forest Fire Service. The research team said it hopes the tracking system will be available to all fire managers in the near future.

Kiefer said environmental agencies and private land owners like the Nature Conservancy are the intended users.

According to Heilman, once awareness is raised, fire managers can access the system online and enter "basic information about where fire will occur, the time of day, and vegetation status. Then, researchers could give them a prediction."

Local firefighters may use data once the trial phase is complete and the system becomes well-known to the fire management community, Kiefer explained. "It is conceivable that the high-resolution weather data produced by ARPS-CANOPY could be used to develop future fire-fighting applications," he said.

Heilman said there are existing modeling systems that predict where smoke will go from wildfires, but not for prescribed fires. While smoke from prescribed fires may not impact air quality, they do pose a threat to nearby communities. "The smoke can hinder visibility on roadways and air traffic. It can also threaten health if smoke is inhaled," Heilman said. "The system will tell fire managers where the smoke will go three days in advance, and if it threatens a community, the manager will pick a different day."

Craig Fitzner, air monitoring unit supervisor for the Michigan Department of Environmental Quality (DEQ), said wildfires harm air quality in Michigan, but that prescribed fires aren't a problem. "We have found that the smaller scale of prescribed fires is not enough to adversely impact regional air quality," Fitzner said.

The DNR has similar models that predict the direction of smoke. A system called Bluesky provides the most accurate data, said DNR fire management specialist Donald Johnson. "Bluesky is the most complete but complicated model. When we are in populated areas, it allows us to figure out under what parameters we can conduct the burns so that we don't harm anyone's health," he said.

Prescribed fires are performed periodically to man-

age invasive weeds such as phragmites that usually grow in marshlands and are tough to kill. "We first kill the weed with herbicide" — sometimes two to three applications. "Then, we follow-up with prescribed fire after that," Johnson said.

According to Johnson, phragmites produce a lot of ash, and there's a need for a system that can predict its direction. "The models we currently use do everything except when burning phragmites," he said. "This produces a lot of ash and gets carried in the air. We don't have a model that will predict the movement of ash. It's heavy compared to gases and falls out of the smoke column close to the source," he said.

Letters to the Editor

To The Editor

I am writing in response to the letter of December 17 in talking about the protests in Missouri.

Are the letter writers saying that the parents of the slain boy should just say, "Oh well, he's dead so let's go on with our lives"?

I truly hope that these letter writers have lost no children in such a way and that they never do. Only by the grace of God have I not lost a child so I cannot tell someone else how they should grieve.

In my opinion, only those that have lost children in a tragic way can understand that kind of feeling. The part that was so upsetting to me is the reference to a pity party. That statement borders on sickness.

I don't know if the writers realize that this is the United States of America and in our country we have the right to protest.

I have a child that is a police officer and I have a lot of respect for the profession of law enforcement. However, I also believe that there are bad apples in every barrel and that includes police, doctors, lawyers, preachers and maybe even an electrician or two.

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Source: American Optometric Association.

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SENIOR LIFESTYLES

How to keep tabs on an elderly parent when you can't be there

Dear Savvy Senior,
Can you recommend any caregiving devices or technology products that help families keep an eye on an elderly parent that lives alone? Over the holidays, my sister and I noticed that my dad's health has slipped, so we would like to find something that helps us keep closer tabs on him when we're not around.

Concerned Son

Dear Concerned,
There are many different assistive technology products available today that can help families keep an eye on an elderly loved one when they can't be there. Depending on your dad's needs and how much you're willing to spend, here are some good options to consider.

If you're primarily worried about your dad falling and needing help, one of the most commonly used and affordable products for seniors living alone is a personal emergency response system (PERS) – also known as a medical

alert device. For about a dollar or two a day, these systems provide a wearable pendent button – typically in the form of a necklace pendent or wristband – and a base station that connects to the home phone line.

At the press of a button, your dad could call and talk to a trained operator through the system's base station receiver, which works like a powerful speakerphone. The operator will find out what's wrong, and will notify family members, a neighbor, friend or emergency services as needed.

Some PERS today even offer motion-sensitive pendants that can detect a fall and automatically call for help. And some offer GPS mobile-alert pendants that work anywhere. Some top companies that offer all levels of services include Philips Lifeline (lifelinesys.com, (800) 380-3111), Medical Alert (medicalalert.com, (800) 800-2537) and MobileHelp (mobilehelpnow.com, (800) 992-0616).

If you want to keep closer

tabs on your dad than what a PERS offers, consider a sensor monitoring system. These systems use small wireless sensors (not cameras) placed in key areas of your dad's home that can detect changes in his activity patterns, and will notify you via text message or e-mail if something out of the ordinary is happening. For instance, if he went to the bathroom and didn't leave, it could indicate a fall or other emergency.

You can also check up on his patterns anytime you want through the system's website. And for additional protection, most services also offer PERS call buttons that can be placed around the house, or worn.

Some good companies that offer these services are GrandCare Systems (grandcare.com, (262) 338-6147), which charges \$300 for their activity sensors, plus a \$50 monthly service fee. And BeClose (beclose.com, (866) 574-1784), which runs \$399 for three sensors, and a \$69 monthly service fee if paid a



Savvy Senior

year in advance.

If you're interested in a more budget-friendly option, consider Lively (mylively.com, (888) 757-0711), which costs only \$50 with a \$35 monthly service fee. Lively uses small motion sensors that you attach to movable objects like a pillbox, refrigerator door, front door, et cetera. These sensors will track your dad's movement/activity and let you know of any abnormalities in his routines. For example, if he didn't pick up his pillbox to get his medicine, or he didn't open the front door to go out and retrieve his morning newspaper, you would be notified and can check on him. Lively

also offers a PERS "safety watch" in case he falls or needs to call for help.

Another affordable option to check out is Evermind (evermind.us, (855) 677-7625), which lets you keep an eye on your dad by monitoring his frequently used electrical appliances through small plug-in sensors. So, for example, if your dad doesn't turn on the coffee maker in the morning, or if he's not watching his favorite television program before bedtime, you would be notified. Evermind costs \$199 for the three sensors, plus a \$29 monthly service fee.




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The sound science of clear-cuts

The Department of Natural Resources' Forest Resources Division is in charge of managing the timber on state forest land. The DNR's Wildlife Division is in charge of managing the critters. But because forestry practices have a big impact on wildlife habitat, the two divisions co-manage state forests to benefit both timber and wildlife.

And although the divisions sometimes have different ideas, both agree on one often misunderstood technique: clear-cutting.

"Clear-cutting is a sound scientific management technique for harvesting and regenerating certain forest types," explained Deb Begalle, forest planning and operations section manager with the Forest Resources Division. "Usually it's for shorter-lived species - such as aspen and jack pine - which are also sun-loving species. They need a lot of sunlight to establish and grow."

Clear-cutting involves removing virtually all the timber from a stand, which encourages regrowth of the preferred species. But it doesn't involve stripping the landscape as it did during the timbering era.

"Clear-cutting isn't what it was 100 years ago," Begalle said. "We leave some trees in place for a variety of reasons - for wildlife, for aesthetics, sometimes in clumps, sometimes individual trees."

"People are averse to the look of clear-cuts. They see a lot of slash (branches, logs and other debris from natural occurrences or logging operations) on the ground and find it unsightly. But the slash puts nutrients back into the ground as the branches decompose. It also provides micro-habitat for wildlife species, such as salamanders, and brush piles for rabbits."

DNR wildlife biologist Mark Sargent says young aspen is

important to a host of species - grouse, woodcock, deer, rabbits, hare, moose, elk and numerous song birds.

"In the case of grouse, young aspen stands provide brood-rearing and nesting habitat and as they grow older, they produce winter food via buds," he explained. "But young aspen also provides browse for deer, elk and moose - leaves, stems, tops and bark. As the trees grow larger, they grow out of the reach of the animals."

But along with aspen, Sargent said, come other shade-intolerant plants - raspberries, forbs, dogwood and hawthorns - that provide food or cover for wildlife, too.

"A clear-cut can create outstanding browse and still provide habitat for grouse and woodcock," he added. "It's a win-win situation."

The most critical characteristic of clear-cuts is that they really don't last long.

"We always assure trees are going to grow back quickly," Begalle said. "In the case of aspen, it will come back so quickly that within a year we have seedlings all over the place."

Jack pine, on the other hand, generally has to be replanted. The DNR replants jack pine within two years of a cut.

Aspen is typically managed on 40- to 60-year rotations for several reasons. That's not only when the trees have good timber value, but when they're prime for regenerating.

"The older it gets, the less well aspen regenerates," Begalle said. "Aspen sort of uses up its vitality. It regenerates through its root system and if it's losing vitality, it won't produce as many sprouts."

Clear-cuts maximize regeneration. If an aspen stand is selectively cut, it will not regenerate as well and many trees won't survive in the

shade. Jack pines are usually managed on 50- to 70-year rotations.

"If jack pine gets over-mature it's prone to insect problems - such as jack pine budworm - which increases mortality and the risk of wildfire," Begalle said. "The older it gets, the more susceptible it is to problems."

However, not all mature or over-mature stands of jack pine and aspen are clear-cut.

"We stay out of areas with threatened or endangered species or areas of particular environmental sensitivity, such as natural areas," Begalle said. "Along water courses, we use the Sustainable Soil and Water Quality Practices manual that was produced by DNR and Department of Environmental Quality, and was last updated in 2009. It's basically

Continued on Page 9



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Clear Cuts

Continued from page 8

to ensure that no soils or sediments go into the streams and there is shade provided by trees along the waterway.”

Clear-cuts tend to be relatively small – averaging 40 acres – and if it’s more than 100 acres, department policy is to review the plan before the timber harvest to make sure it’s justified. Sometimes, however, larger cuts are necessary. One factor on the size of the cut is the habitat requirement by certain wildlife species, Begalle said.

“Kirtland’s warbler, for instance, needs hundreds of acres of young jack pine. So we’ll have large timber sales so we can regenerate large areas – sometimes 300-plus-acre clear-cuts.”

While the cuts are well-planned, one of the things

the DNR is sometimes criticized for is not leaving buffer areas around clear-cuts.

“We usually do not leave buffers along private property lines, because people then think that’s the property line,” Begalle explained. “A lot of people utilize or build on that uncut area because they believe the cut is the property line. And if we left buffers along all the property lines, that would leave thousands of acres unmanaged.”

“We try to keep aesthetics in mind,” she continued. “If we have long-lived tree species, such as white pine and oak, we will try to leave those along roadways and private property. But if they’re short-lived trees, or in poor health, they become a hazard or die fairly quickly, and don’t serve

the purpose for which they were left. We want to create a new, healthy forest as quickly as possible.”

Clear-cuts do not work for all trees, such as hardwoods or saw-log conifers, but where short-lived, shade-intolerant species are concerned, both Wildlife and Forest Resources division staff agree: Clear-cuts are clearly the way to go.

For more information about how the DNR manages Michigan’s state forest land, visit www.michigan.gov/forestplan.

(Editor’s Note: This feature story was provided by the Michigan Department of Natural Resources as an aspect of “Showcasing the DNR” program, which promotes the importance of conservation in Michigan.)



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Alcona County Review

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How to recognize the signs of elder financial abuse

(BPT) - Financial abuse of the elderly is on the rise and not only is it getting worse, but for every reported case of elder financial exploitation, 43 others go unrecognized.

The annual financial loss for victims of elder abuse was estimated at \$2.9 billion in 2010, up 12 percent over 2008, according to an analysis conducted by the MetLife Mature Market Institute and Virginia Tech in consultation with the National Committee for the Prevention of Elder Abuse.

From e-mail phishing, to phone scams, to regular mail fraud, there are now a myriad of ways for thieves to prey on the elderly. There are even cases of identity theft scammers setting up fake Medicare mail promising cheaper insurance, cheaper pills, and cheaper services in return for a Medicare number.

Scams like this can happen anywhere and at any time. Take for example a recent senior Bank of America customer who went to her local branch and requested a substantial wire transfer from her account. The transaction was not an ordinary request for this customer, which immediately alerted the associate that something was not right and to involve the security team.

Despite the customer's initial confusion and frustration, the team continued to ask open-ended questions and learned that the customer had been told she had won a fake popular subscription-based sweepstakes and needed to wire the taxes before she could receive her prize. Luckily, they were able to protect the customer and her assets from any losses and brought in the police to investigate.

"Unfortunately, cases like this are not unique," said Anjali Besley, Banking Center Channel Southeast Region executive for Bank of America. "Our banking center teammates work to build strong relationships with their customers and are trained to help identify signs of fraud and how to handle. One of the tricks is to separate the at-risk customer from whomever they may be with to avoid conflict, resolve issues and ensure the financial safety of our customers."

If you are elderly or the relative or caregiver of a senior citizen, here are a few tips to prevent financial abuse and potential warning signs to look for:

- Mail fraud, which includes e-mail, is one of the oldest tricks in the book. Be skeptical of offers that seem "too good to be true" - especially if they ask for money up front, or your passwords/PIN numbers. This is a clear sign to stay away.

- Never share your password or PIN numbers. If you have trouble remembering your password or PIN numbers, keep them in secure places, such as a lock-box in your home or a safety box at your local bank. Remember,

bank employees will never ask for them. Another option is to keep them with a close, trusted family member.

- Don't share financial information with anyone you don't know - especially over the phone. Just like offers that seem too good to be true over e-mail or regular mail, the same goes for phone calls.

- Check your bank statements regularly and set up alerts to inform you of changes to your account. Watch for sudden or unusual changes in banking practices such as large or unexplained withdrawals, new signers added to accounts, and con-

fusion over account balances or activity. Call the bank immediately if you don't recognize a charge, transfer or change.

- Set up direct deposit and automatic bill pay through your bank's online banking services, including your social security payment.

- Shred personal documents at regular intervals throughout the year. Safely store bills and personal notes you need and shred the rest.

Many banks around the country are now implementing procedures to help associates quickly identify and

Continued on Page 12

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www.standrewschurhharrisville.org
 9:30 A.M. SUNDAY SERVICE


Family Heritage Baptist Church
 4260 M-72 Harrisville (2.5 miles west of the light)
 Pastor Ernest Ruemenapp (989) 724-6728 • www.church72.org
 Sunday worship services 11 a.m. and 6 p.m.
 Sunday school 10 a.m. Wednesday 6 p.m. Patch the Pirate Club, children's ministry. Wednesday 6 p.m. midweek service (preaching and prayer service).


New Life Lutheran Church (ELCA)

 Sunday Worship & Sunday School 9:30 a.m.
 Hubbard Lake Rd.,
 3/4 mile south of White Pine National Golf Course
 Pastor Christina Bright Office 736-7816


Trinity Evangelical Lutheran Church (WELS)

 Church Street at Traverse Bay Road
 Lincoln, Mich. 48742 ~ 736-1227
 Pastor Jacob Schwartz- Service, Sunday 9 a.m.

ST. PAUL LUTHERAN CHURCH

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 Sunday Worship 9:30 a.m.
 Sunday School & Adult Bible Class at 11 a.m.
 Pastor Joseph Llewellyn • (989) 727-2496

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 ST. GABRIEL, Black River Saturday 6:30 p.m.
 ST. CATHERINE (Ossineke) Sunday 9 a.m.
 ST. ANNE, Harrisville Sunday 11 a.m.
 Pastor: Fr. Robert Bissot • (989) 724-6713

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1246 E. Spruce Road, Spruce • 471-5013
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GREENBUSH COMMUNITY BAPTIST CHURCH
 2430 S. State, Greenbush • 724-5264 • Pastor A. C. Caincross
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 Sunday Evening Service 6 p.m.
 Wednesday Prayer Meeting 7 p.m.

Haynes Community Church
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 989-724-6665 • 989-724-6578
 Pastor Claire Duncan • haynescommunitychurch.org


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 Monday: 6:30 p.m. *Teen Program (Grades 7-12)
 Wednesday: 6:30 p.m. Adult Prayer & Bible Study & *Youth Programs (Grades K-6th)
 *Fall-Spring programs • Website: www.cbcmikado.com

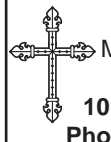
Spruce Presbyterian Church

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 6230 Gillard Road (P.O. Box 37), Spruce, MI 48762 • 471-5464
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 Rev. Karen Thompson, Wednesday office hours 1 - 4 p.m.

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 Sunday evening service 6 p.m. **Pastor Elmer Ash.**
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Federal court order returns wolves to endangered species list

A federal court judge has ordered the U.S. Fish and Wildlife Service to immediately return wolves in the Great Lakes region to the federal endangered species list, making it illegal for Michigan citizens to kill wolves attacking livestock or dogs.

Under endangered species status, wolves may be killed only in the immediate defense of human life.

Two state laws allowing livestock or dog owners to kill wolves in the act of depredation are suspended by the ruling.

Additionally, lethal control permits previously issued by the Michigan Department of

Natural Resources to livestock farmers to address ongoing conflicts with wolves are no longer valid; permit holders have been contacted regarding this change.

The return to federal endangered species status also means DNR wildlife and law enforcement officials no longer have the authority to use lethal control methods to manage wolf conflict.

However, non-lethal methods – such as flagging, fencing, flashing lights and guard animals – may still be used and are encouraged. Compensation for livestock lost to wolves continues to be available through the DNR and

Department of Agriculture and Rural Development.

Citizens in need of assistance with problem wolves should contact their local DNR wildlife biologist or DNR wolf program coordinator Kevin Swanson at 906-228-6561.

The federal court order came in response to a lawsuit filed by the Humane Society of the United States challenging the U.S. Fish and Wildlife Service's decision to remove wolves in the Great Lakes Distinct Population Segment from the federal endangered species list in January 2012. The ruling affects wolves in Michigan, Minnesota and Wisconsin.

"The federal court decision is surprising and disappointing," said Russ Mason, DNR Wildlife Division Chief. "Wolves in Michigan have exceeded recovery goals for 15 years and have no business being on the endangered species list, which is designed to help fragile populations recover – not to halt the use of effective wildlife management techniques."

The DNR will work closely with the Michigan Attorney General's office and the U.S. Fish and Wildlife Service to determine the full impact of this ruling on the state's wolf management program and identify next steps.

"In the meantime, the Wildlife Division will continue updating the state's wolf management plan, which includes the use of hunting and other forms of lethal control to minimize conflict with wolves," Mason said. "Although the federal court's ruling prevents the use of these management tools for the time-being, the department will be prepared for any future changes that would return wolves to state management authority."

For more information about Michigan's wolf population and management plan, visit www.michigan.gov/wolves.

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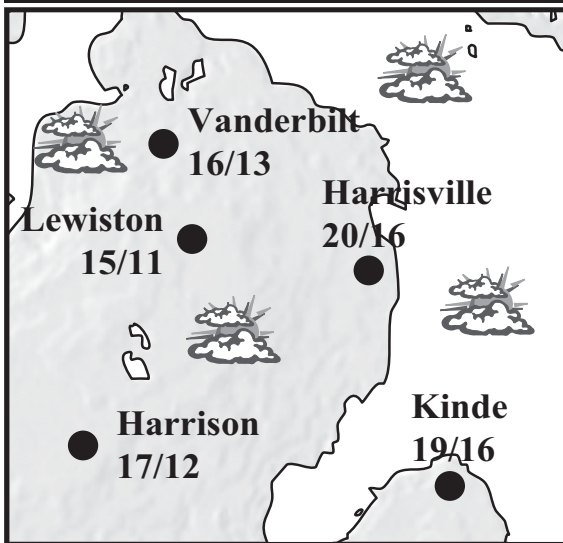
Alcona Review Weather Report

Dec. 31, 2014

Seven Day Forecast

- WEDNESDAY**
Mostly Cloudy
High: 20 Low: 16
- THURSDAY**
Snow Possible
High: 26 Low: 18
- FRIDAY**
Mostly Cloudy
High: 27 Low: 22
- SATURDAY**
Mostly Cloudy
High: 32 Low: 22
- SUNDAY**
Cloudy
High: 31 Low: 23
- MONDAY**
Cloudy
High: 33 Low: 25
- TUESDAY**
Partly Cloudy
High: 35 Low: 21

Today's Regional Map



In-Depth Local Forecast

Today we will see mostly cloudy skies with a slight chance of snow, high temperature of 20°, humidity of 62%. Southwest wind 10 to 20 mph. The record high temperature for today is 62° set in 1965. Expect mostly cloudy skies tonight with an overnight low of 16°. The record low for tonight is -11° set in 1963.

*Last Week's Almanac

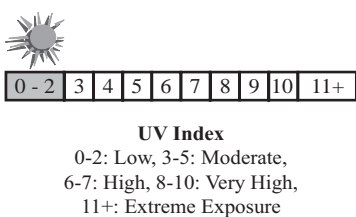
Date	Hi	Lo	Normals	Precip
Monday	35	28	29/15	0.00"
Tuesday	37	34	29/15	0.10"
Wednesday	39	33	29/14	0.73"
Thursday	37	33	29/14	0.03"
Friday	40	34	29/14	0.00"
Saturday	48	30	28/14	0.04"
Sunday	34	22	28/13	0.00"

*Data as reported from Alpena, MI

Local Sun/Moon Chart This Week

Day	Sunrise	Sunset	Moonrise	Moonset
Full 1/4	Wednesday 8:10 a.m.	5:03 p.m.	1:58 p.m.	3:29 a.m.
Thursday	8:10 a.m.	5:03 p.m.	2:39 p.m.	4:33 a.m.
Friday	8:10 a.m.	5:04 p.m.	3:24 p.m.	5:34 a.m.
Saturday	8:10 a.m.	5:05 p.m.	4:14 p.m.	6:29 a.m.
Last 1/13	Sunday 8:09 a.m.	5:06 p.m.	5:08 p.m.	7:19 a.m.
Monday	8:09 a.m.	5:07 p.m.	6:04 p.m.	8:03 a.m.
Tuesday	8:09 a.m.	5:08 p.m.	7:02 p.m.	8:42 a.m.

Local UV Index



National Weather Summary This Week

The Northeast will see mostly clear to partly cloudy skies today and Thursday, isolated snow Friday, with the highest temperature of 45° in Salisbury, Md. The Southeast will see mostly clear to partly cloudy skies with a few showers today and Thursday, scattered showers Friday, with the highest temperature of 82° in Naples, Fla. The Northwest will see mostly clear skies today and Thursday, isolated snow Friday, with the highest temperature of 53° in Brookings, Ore. The Southwest will see scattered rain today and Thursday, mostly clear skies Friday, with the highest temperature of 68° in Davis-Monthan, Ariz.

Tonight's Planets

	Rise	Set
Mercury	9:13 a.m.	5:58 p.m.
Venus	9:19 a.m.	6:17 p.m.
Mars	10:28 a.m.	8:27 p.m.
Jupiter	8:24 p.m.	10:36 a.m.
Saturn	5:04 a.m.	2:36 p.m.
Uranus	12:20 p.m.	1:03 a.m.

Weather History

Dec. 31, 1962 - Perhaps the worst blizzard in the history of Maine finally came to an end. The storm produced 40 inches of snow in 24 hours at Orono and a total of 46 inches at Ripogenus Dam. Gale force winds produced snow drifts 20 feet high around Bangor.

Weather Trivia

What parts of the world receive the most hail each year?



Answer: Northern India and Kenya, as a result of strong thunderstorms.

www.WhatsOurWeather.com

StarWatch By Gary Becker - A Good Year for Astronomy

Looking ahead to the New Year is always a fun activity, and although 2015 will not be as spectacular as 2017, when a total solar eclipse sweeps diagonally across the US (August 21), it does hold the promise for some very enjoyable sights including the highlight of the year, a total lunar eclipse on the evening of Sunday, September 27. First contact with the Earth's main shadow happens at 9:07 p.m., EDT; totality occurs between 10:10 and 11:24 p.m., and final egress from Earth's umbra happens by 12:27 a.m. Monday. The altitude of the moon ranges from 26 degrees at the onset of the eclipse to just over 50 degrees at its conclusion, so finally after many years of witnessing morning, tree-hugging eclipses, we'll have a lunar eclipse that takes place at a relatively decent hour, and at a height where trees and buildings should pose few problems. If you want to see planets, the first half of 2015 is perfect. Jupiter is in prime evening viewing from January through June, and Saturn from mid-May through early September. Both Venus and Mercury have beautiful evening apparitions during the spring. On May 7 Mercury sets nearly two hours, and Venus almost four hours, after sundown. During twilight, Mercury, Venus, and Jupiter will be strung out like glistening pearls against the darkening evening sky. By June 30 Venus and Jupiter stand only 1/3rd degree apart, a splendid visual or telescopic sight. Venus is also visible in the morning sky throughout much of the fall, but between October 26 and November 3, Venus, Mars, and Jupiter do-si-do high in the dawn sky. Meteor showers with respect to morning moonlight are nearly perfect for 2015. Perseid meteors fly August 13, one day before new moon; the Orionids, October 21, one day after first quarter; the Leonids, November 18, with a six-day old moon in the sky, and the Geminids, December 14, with a thin waxing crescent moon. To tell you the truth, 2015 is really not that bad. Clear skies to everyone in the New Year! www.astronomy.org

Financial abuse

Continued from Page 11

report suspected elder financial abuse, including the ability for banking center personnel to file suspected financial abuse reports. These processes enable associates to recognize, escalate and debate ways to best protect customers. But taking steps to educate and protect yourself as well as recognizing the warning signs of elder financial abuse are ultimately the best ways to thwart theft.

If you or someone you know may be threatened by elder financial abuse, call the National Center on Elder Abuse at (855) 500-3537 and explain your situation.

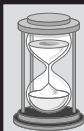
Check out the Alcona Review Website
www.alconareview.com
For events, local info & much more!

Trivia Test

By Fifi Rodriguez

1. **U.S. PRESIDENTS:** How many U.S. states are named after a president?
2. **GEOGRAPHY:** Which Japanese island is the home of Mount Fuji?
3. **FAMOUS PEOPLE:** What was gangster Al Capone convicted of, sending him to prison for 11 years?
4. **MOVIES:** What 1980s movie featured the lines, "My name is Inigo Montoya. You killed my father. Prepare to die."?
5. **PSYCHOLOGY:** What would someone who suffered from chorophobia be afraid of?
6. **TELEVISION:** Which long-running country variety show featured a radio station named KORN?
7. **SCIENCE:** Who is known as the "father of taxonomy," a system of naming, ranking and classifying organisms?
8. **LITERATURE:** Who wrote under the pseudonym of Lewis Carroll?
9. **FOOD & DRINK:** What is a scuppernong?
10. **MUSIC:** What does the musical notation "da capo" mean?

Answers: 1. One, the state of Washington; 2. Honshu; 3. Tax evasion; 4. "The Princess Bride"; 5. Dancing; 6. "Hee Haw"; 7. Carolus Linnaeus; 8. Charles L. Dodgson; 9. Type of grape; 10. From the beginning. (c) 2014 King Features Synd., Inc.



Moments In Time

By The History Channel

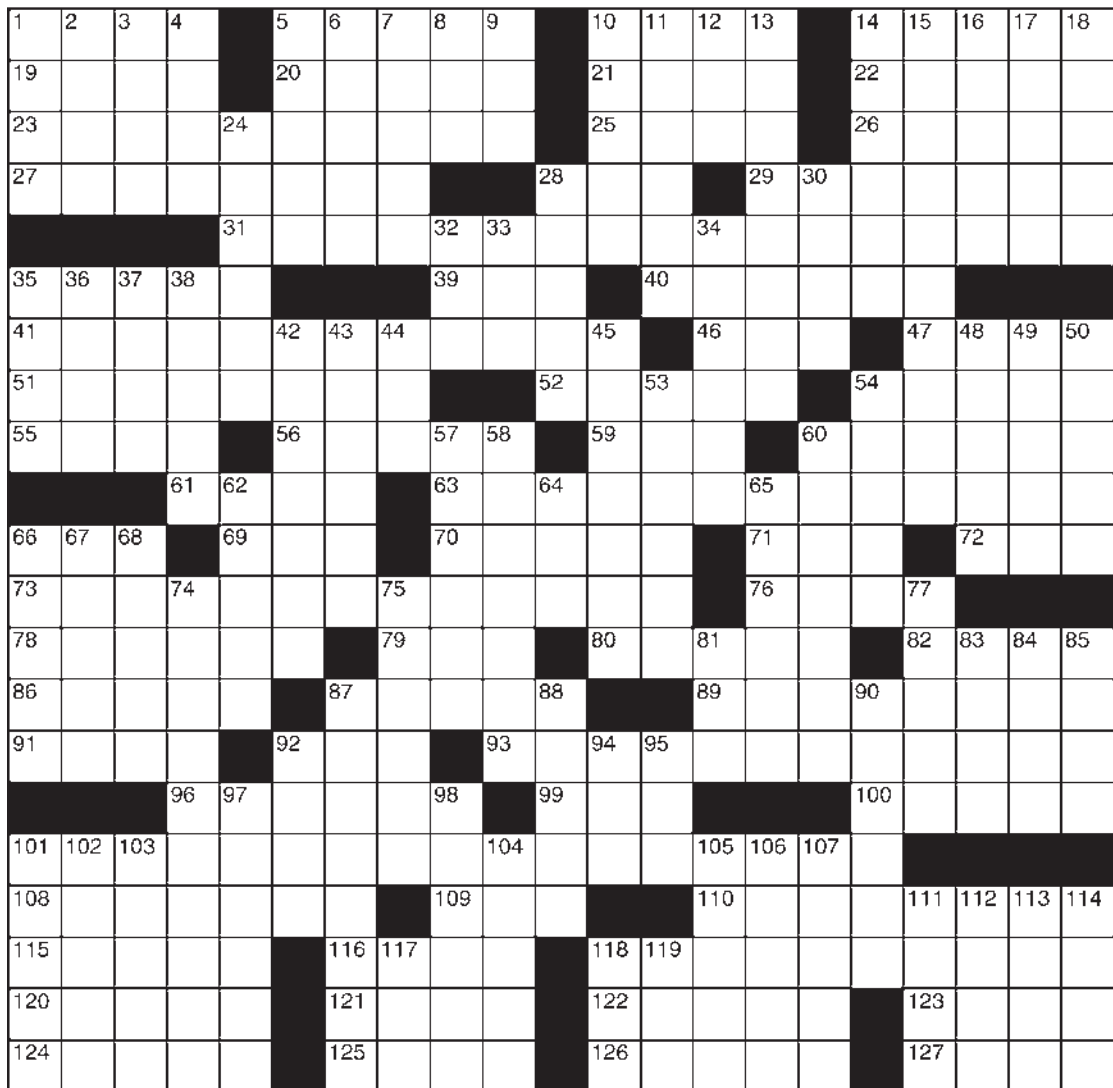


- On Jan. 13, 1128, Pope Honorius II grants a papal sanction to the military order known as the Knights Templar, declaring it to be an army of God. The self-imposed mission of the Knights Templar was to protect Christian pilgrims on their way to the Holy Land.
 - On Jan. 14, 1860, the U.S. House of Representatives' Committee of Thirty-Three submits a proposed constitutional amendment protecting slavery in all areas where it already existed. The proposed measure was not enough to stem the tide of seceding states.
 - On Jan. 15, 1870, the first recorded use of a donkey to represent the Democratic Party appears in Harper's Weekly, drawn by political illustrator Thomas Nast. Four years later, Nast originated the use of an elephant to symbolize the Republican Party in a Harper's Weekly cartoon.
 - On Jan. 18, 1882, A.A. Milne, creator of Winnie-the-Pooh, is born. Years later when his son, Christopher Robin, was born, Milne used the boy's stuffed animals as inspiration for the stories "Winnie-the-Pooh" and "The House at Pooh Corner."
 - On Jan. 12, 1932, Ophelia Wyatt Caraway, a Democrat from Arkansas, becomes the first woman to be elected to the U.S. Senate. Caraway had been appointed to the Senate two months earlier to fill the vacancy left by her late husband, Thaddeus Horatio Caraway.
 - On Jan. 17, 1984, U.S. Supreme Court decides Universal v. Sony, the court battle over the legality of the video cassette recorder (VCR) and its allegedly detrimental effect on the motion-picture industry. The U.S. District Court ruled in favor of Sony, stating that taping material for private entertainment purposes was fair use.
 - On Jan. 16, 1991, the United Nations deadline for the Iraqi withdrawal from Kuwait expires, and the Pentagon prepares to commence offensive operations to forcibly eject Iraq from its five-month occupation of its oil-rich neighbor. Operation Desert Storm was conducted by an international coalition under the command of U.S. General Norman Schwarzkopf and featured forces from 32 nations.
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| <p>ACROSS</p> <p>1 March day to "beware"</p> <p>5 Does nothing</p> <p>10 18-hole game</p> <p>14 Made inquiries</p> <p>19 Actor Green</p> <p>20 Sends via the USPS</p> <p>21 Verbalized</p> <p>22 Dane's neighbor</p> <p>23 Revolution around the moon</p> <p>25 Yellow car</p> <p>26 Smell, taste or touch</p> <p>27 Inspecting individual</p> <p>28 Truck and SUV maker</p> <p>29 Feather-fixing bird</p> <p>31 Existence like Riley's</p> <p>35 Naval Academy frosh</p> <p>39 Camcorder button abbr.</p> <p>40 Join the Navy, e.g.</p> <p>41 M20 rocket launcher</p> <p>46 Finished in the lead</p> | <p>47 Russian gymnast</p> <p>51 "Hugo" director</p> <p>52 Not bottled, as beer</p> <p>54 The "P" of the S&P 500</p> <p>55 Zap, as a suspect</p> <p>56 "The Rachel Maddow Show" ailer</p> <p>59 Pit bull's warning</p> <p>60 Lemon, lime or orange</p> <p>61 Enterprise counselor</p> <p>63 1970s Cincinnati team nickname</p> <p>66 Ocean east of Mass.</p> <p>69 Possesses</p> <p>70 Discoloration</p> <p>71 Bug a lot</p> <p>72 Rte. suggestions</p> <p>73 Like the Greek letter psi</p> <p>76 Antlered deer</p> <p>78 Rosie's bolts</p> <p>79 Tennis shot</p> <p>80 U-Haul rival</p> | <p>82 Talk laryngitically</p> <p>86 "— My Heart in San Francisco"</p> <p>87 Ownership</p> <p>89 Shimmer with</p> <p>92 Flower-to-be</p> <p>93 Like a real treat</p> <p>96 First game in a series</p> <p>99 Flaky dessert</p> <p>100 "A — santé!"</p> <p>101 1990-2011 sport</p> <p>108 Adolescents' support group</p> <p>109 Unsound</p> <p>110 Uppercase letters</p> <p>115 Poison</p> <p>116 Critic Siskel</p> <p>118 Apt activity while solving this puzzle?</p> <p>120 Olympics unit</p> <p>121 PC image</p> <p>122 Aired a second time</p> <p>123 "... — the whole thing!"</p> | <p>124 Grasslike marsh plant</p> <p>125 Proboscis</p> <p>126 Feelers</p> <p>127 Make tracks</p> <p>DOWN</p> <p>1 Atoll part</p> <p>2 Two, in Paris</p> <p>3 Erupter in Sicily</p> <p>4 Pillowcase (casino cry)</p> <p>5 "— roll!"</p> <p>7 Cuba — (rum drink)</p> <p>8 Certain Ivy Leaguer</p> <p>9 JFK jet, once</p> <p>10 "No idea!"</p> <p>11 Seer's site</p> <p>12 Permissive</p> <p>13 Abrupt policy reversal</p> <p>14 Appraise</p> <p>15 What candy satisfies</p> <p>16 Rogers or Loggins</p> <p>17 Ford fiasco</p> <p>18 Plowmaker John</p> <p>24 Spud sieves</p> <p>28 Small lizard</p> <p>30 Restraint</p> <p>32 Move to and —</p> <p>33 Early U.S. auto</p> <p>34 Not external</p> | <p>35 Discreet "Looky here!"</p> <p>36 — Brasi ("The Godfather" enforcer)</p> <p>37 Poetic saga</p> <p>38 Artsy cap</p> <p>42 Grieves over</p> <p>43 Chip in</p> <p>44 Japanese Buddhist sect</p> <p>45 More mad</p> <p>48 Loughlin and Petty</p> <p>49 Pig's sound</p> <p>50 Donkeys</p> <p>53 In vogue</p> <p>54 "— card, any card!"</p> <p>57 Air rifle ammo</p> <p>58 Quoteworthy</p> <p>60 Excursion in an auto</p> <p>62 Clark Gable's Butler</p> <p>64 Interval</p> <p>65 Cheapskates</p> <p>66 Chambers of the heart</p> <p>67 Diva's shake</p> <p>68 — lie (be someone you're not)</p> <p>74 Thawing out</p> <p>75 Neighbors of swing sets</p> <p>77 Painter El —</p> <p>81 Day, to Julio</p> | <p>83 "Same — ever was"</p> <p>84 Injury vestige</p> <p>85 Soccer legend</p> <p>87 Finding a radio station</p> <p>88 Kick out</p> <p>90 Prepare for eating, as a shrimp</p> <p>92 Neuwirth of "Frasier"</p> <p>94 Muscle jerk</p> <p>95 Faith: Abbr.</p> <p>97 "Mambo king" Tito</p> <p>98 Protected pachyderms</p> <p>101 Aussie pals</p> <p>102 "How do — tree?"</p> <p>103 Took a toll on</p> <p>104 Actress Graff or Kristen</p> <p>105 Bakery tools</p> <p>106 Play with as a puppy might</p> <p>107 Gyrate</p> <p>111 Nine-to-five's cry</p> <p>112 "(I've Got — in) Kalamazoo"</p> <p>113 Sitar, e.g.</p> <p>114 Captain Hook's pal</p> <p>117 — warrior</p> <p>118 PC screen</p> <p>119 Bray syllable</p> |
|--|---|---|--|--|---|



Strange But True

By Samantha Weaver

- It was American author Gail Kathleen Godwin who made the following sage observation: "Good teaching is one-fourth preparation and three-fourths theater."
 - Elizabeth Montgomery, best known for playing the witch Samantha in the TV sitcom "Bewitched," in 1975 played the title role in the TV movie "The Legend of Lizzie Borden." This would not be remarkable, except that a genealogist later showed that Montgomery and the notorious axe-murderer were actually sixth cousins once removed.
 - Those who study such things say that if you grew up in the era before color TV, you're more likely to dream in black and white.
 - In April 2014, the Florida Fish and Wildlife Conservation Commission moved to forbid the sale of stuffed baby alligators in "an unnatural body or body part positioning" -- including upright human poses.
 - You might be surprised to learn that during the Revolutionary War, only one out of every six able-bodied men in the American colonies actually took up arms.
 - John Pemberton, the inventor of Coca-Cola, came up with the recipe by boiling coca leaves, kola nuts and a variety of herbs in a pot in his backyard. It was originally sold in his drugstore as a "nerve medicine."
 - It's well-known that camels are able to go long periods of time without access to water, but biologists say that giraffes are able to survive even longer than camels when deprived of moisture.
 - In the 18th century, so-called anatomical demonstrations became very popular. At the time, museums, colleges, private homes and even bars hosted public dissections of human corpses. Competition to obtain the sometimes-costly tickets to these events was fierce, and the crowds attending often were raucous.
- ***
- Thought for the Day: "I love Mickey Mouse more than any woman I have ever known." -- Walt Disney
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CryptoQuip

This is a simple substitution cipher in which each letter used stands for another. If you think that X equals O, it will equal O throughout the puzzle. Solution is accomplished by trial and error.

Clue: Z equals Y

VOQG B VHU IMZBGT BG H
YHGIQ IKWL ROHR OHY URMNLQ
KBTORU, INWKY ZNW UHZ B OHY
H YBUIN LHVK?

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Dollars And Sense
By David Uffington

Use cash to change spending habits

Have you broken your New Year's resolutions yet? Many people have. When it comes to resolving to get control of your finances, however, the longer you do it, the more you benefit, and that can be an incentive to continue.

If you write checks at the end of the month (or especially if you have automatic deposits and bill paying and never ever see the money), you don't have a close-up relationship with your cash. Money is far more subjective (and easier to spend) when you don't actually touch the cash. Consider a no-frills 30 days as your New Year's resolution, during which time you work to become more familiar with actual money on a daily basis.

Resolve to go 30 days with no unnecessary expenditures. Mortgage, of course. Car payment, and food and utilities, of course. But for 30 days go without coffee on the way to work, meals out, impulse spending, movies and popcorn ... you get the idea. If it isn't necessary, don't spend.

Start carrying cash if you're in the habit of only carrying credit or debit cards. When you leave the house each day, count up the cash you're carrying. If you need more, go to the ATM, but don't give in and use a credit card for purchases.

Empty your pockets of change at

the end of every day. Put it in a container with a lid and don't touch it. At the end of the month, count it up and put it toward a credit-card balance or savings. During the day, see how often you can get change in the form of coins, and add it to the pile.

Pick a few bills for which you normally write a check and instead pay cash for money orders or cashier's checks.

Any activity having to do with finances is self-rewarding. You get to see the benefits of careful spending rather quickly. As you keep to your resolution, you'll see your expenses come down, your savings increase and maybe your health even get better if your financial goals keep you from spending money on snacks while you're away from home. But the first step is to become more aware of money.

It's said that it takes 30 days to develop a habit. If you reduce your spending to necessities only for one month, it might become a habit you can keep.

David Uffington regrets that he cannot personally answer reader questions, but will incorporate them into his column whenever possible. Send email to columnreply3@gmail.com.

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Veterans Post
By Greddy Groves

VA hooks up with whiz-bang computer

The Department of Veterans Affairs is now going super high-tech in its approach to medical treatments.

If you're a fan of the television game-show "Jeopardy!" you might have seen the segment back in 2011 when a computer system named Watson competed against former winners. Millions of pages of content had been programmed into the computer, including whole encyclopedias and dictionaries, in question/answer format in preparation for the event. Of course the computer won, and not only because its answers were a circuit blink away when the humans had to actually reach out to a button to press it. The computer was able to analyze information, parse language, decide and offer answers in seconds.

Fast-forward to 2013, when IBM hooked up with Sloan-Kettering Cancer Center to provide clinical support decision "answers" in lung-cancer treatment. Instead of a search function with possible answers ranked by relevance, the computer hunts through all the available information (including specific patient

files, journal articles and studies), responds to questions in natural language and comes up with a treatment.

The VA is hooking up with Watson. It has initiated a two-year, \$6.8 million contract to use Watson to search electronic medical records and literature for relevant studies. According to a VA.gov press release, during that two years it will assess how Watson does with speeding up evidence-based clinical decisions. No medical decisions will be made for actual patients, only simulations will be run.

In the end, if it works as well as is hoped, VA doctors will be able to get all the pertinent information in a very short amount of time, leaving them more time to spend with veteran patients.

Freddy Groves regrets that he cannot personally answer reader questions, but will incorporate them into his column whenever possible. Send email to columnreply2@gmail.com.

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All Classified Ads **MUST** be Paid in Advance

Call **989-724-6384**

We accept: Cash, Checks, Visa and Mastercard

Ads may be brought in to our office at 111 Lake St., Harrisville
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in Lincoln
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HELP WANTED

Position open for a certified nurse assistant (CNA), part time, Mikado area. Mikado Home Health Care (989) 736-3202.

Home health care agency seeking dependable home health aides in Tawas and surrounding areas. Hours vary and are flexible. Interested applicants may call (877) 821-2210, fax (989) 345-7050, visit 515 Progress Street, West Branch or CompassionateCareMi.com.

Home Health Care Agency seeking dependable home health aides in the Oscoda and surrounding areas. Hours vary and are flexible. Please apply by faxing resume to 989-354-0442, in person at 1691 M-32, Alpena, or online at CompassionateCare-Mi.com.

FOR RENT

LINCOLN MANOR APARTMENTS
Now updating our waiting list to fill future vacancies. This is a beautiful home for independent seniors and disabled adults who enjoy being in a country setting and having the convenience of nearby stores, restaurants, lakes, and even a senior center! Call the site manager for more information, and apply for your apartment today! **(989) 335-1797**

Two bedroom, one block from downtown Harrisville. All utilities paid, covered parking and on-site laundry, call (989) 362-4400 daytime.

Two bedroom apartment, Candlelight, Harrisville, \$575 includes utilities. Call (989) 370-8361.

Trailer for rent. Two bedrooms with addition. Large garage. Gable roof. Large lot with plenty of parking. Rural area, Mikado, Michigan. First month's rent of \$400, plus security deposit of same amount. Credit reference needed; Equifax, or Esperian or Transunion credit report will suffice. (586) 917-1937.

BINGO

Bingo-Every Saturday at the Barton City Eagles from 5:30 to 11 p.m.

Mikado Goodfellows Bingo every Monday 6:30 p.m. at Mikado Civic Center. Winner take all game and cookie jar. All proceeds to charity.

Bingo - Every Wednesday in Mikado Civic Center. Early bird at 6 p.m., air conditioned. Mikado Area Development.

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TUXEDO RENTAL
SEWING NOTIONS
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AND REPAIRED
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Oscoda Commons
(Next to K-Mart)
Hours: Mon.-Fri. 9 a.m. to 5:30 p.m.
or by appointment
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Alcona County Review Classifieds

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All Classified Ads **MUST** be Paid in Advance We accept: Cash, Checks, Visa, Mastercard and Discover

LEGAL NOTICE

Notice Of Mortgage Foreclosure Sale

This firm is a debt collector attempting to collect a debt. Any information we obtain will be used for that purpose. Please contact our office at the number below if you are in active military duty. Attention purchasers: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.

Mortgage sale - Default has been made in the conditions of a mortgage made by Daniel F. Bendig and Carline D. Bendig, husband and wife, original mortgagor(s), to Argent Mortgage Company, mortgagee, dated October 8, 2004, and recorded on October 25, 2004 in Liber 408 on page 858, and assigned by said mortgagee to Wells Fargo Bank N.A., as trustee for the Pooling and Servicing Agreement dated as of November 1, 2004 Park Place Securities, Inc. asset-backed pass-

through certificates series 2004-WHQ2 as assignee as documented by an assignment, in Alcona County records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of seventy-six thousand nine hundred fifty-four and 88/100 dollars (\$76,954.88).

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, at the place of holding the circuit court within Alcona County, at 10 a.m. on January 7, 2015.

Said premises are situated in township of Harrisville, Alcona County, Michigan, and are described as: Commencing at the northeast corner of the south 1/2 of the southeast 1/4 of the southeast 1/4 of Section 22, Town 26 North, Range 9 East; thence west 833.68 feet; thence south 209 feet; thence east 833.68 feet; thence north 209 feet to the place of

beginning.

The redemption period shall be six months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

If the property is sold at foreclosure sale under Chapter 32 of the Revised Judicature Act of 1961, pursuant to 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: December 10, 2014

For more information, please call: (248) 593-1300

Trott & Trott, P.C.

Attorneys For Servicer
31440 Northwestern Hwy., Ste. 200
Farmington Hills, Michigan
48334-5422

File No. 446958F01
12-10, 12-17, 12-24, 12-31

Notice of Foreclosure Sale

This firm is a debt collector attempting to collect a debt. Any information we obtain will be used for that purpose. Please contact our office at the number below if you are in active military duty.

Attention purchasers: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest. Default having been made in the conditions of a certain mortgage made on the 23rd day of February, 2010 by Norman A. Apsey and Sherri M. Apsey, husband and wife, of 1690 Sharboneau Road, Lincoln, Mich. 48742, as mortgagee to Sharon Endicott, a married woman, of 6077 N. Pine Street, Hubbard Lake, Mich. 49747. Said mortgage given by the mortgagors and recorded on the 24th day of February, 2010 in the office of the register of deeds for Alcona County, Michigan in Liber 468, pages 1,116-1,118 inclusive and on which mortgage there is a claim to be due and owing on the date of this notice the sum of sixty-two thousand nineteen and 10/100 dollars (\$62,019.10) plus interest, costs and attorney fees incurred from August 23, 2013 as provided by said mortgage note.

Under the power of sale contained in said mortgage and the statute in such case made and approved, notice is hereby given that said mortgage will be foreclosed by sale of the mortgaged premises or some part of them at a public vendue at the west entrance to the Alcona County Courthouse in Harrisville, Michigan at 10 a.m. on February 11, 2015.

Said premises are situated in the township of Hawes, county of Alcona and state of Michigan and described as follows to wit:

The west five (5) acres of the north half (N-1/2) of the south half (S-1/2) of the northwest quarter (NW-1/4) of the southeast quarter (SE-1/4) of Section 27, T27N, R8E.

The redemption period shall be six months from the date of such sale unless determined abandoned in accordance with 1948 CL 600.3241 (a) in which case the redemption period shall be 30 days from the date of such sale.

Dated this 10th day of December 2014.

For more information, please call

David H. Cook

Attorney for Mortgagee

5466 M-72, P.O. Box 585

Harrisville, Michigan 48740

(989) 724-5155

12-17, 12-24, 12-31, 1-7, 2015

Notice of Mortgage Foreclosure Sale

This firm is attempting to collect a debt. Any information we obtain will be used for that purpose.

Mortgage sale: Default having been made in the conditions of certain mortgage made by Daniel Alan Good, a single man, and Rajeanna Josephine Ayers, a single woman, of 4669 E. Cedar Lake Road, Greenbush, Mich. 48738 to the United States of America, acting through Rural Development, United States Department of Agriculture, with its office being located at 4300 Goodfellow Blvd., Building 105, FC-215, St. Louis, Mo. 63120, the mortgagee, the mortgage being dated July 20, 2010 and recorded August 3, 2010 in Liber 472, pages 516 - 521 (Instrument No. 20100002389) in Alcona County records, and such mortgage being given to secure promissory note payable to the government, and by reason of such default the mortgagee elects to declare the entire unpaid amount of such mortgage due and payable forthwith. On which mortgage there is claimed to be due as of December 17, 2014, for principal, interest and other charges, the sum of one hundred nine thousand four hundred thirty-two and 31/100 (\$109,432.31) dollars, and

no proceedings having been instituted at law or equity to recover the debt now remaining secured by said mortgage, or any part thereof, whereby the power of sale contained in said mortgage has become operative.

Now, therefore, notice is hereby given that by virtue of the power of sale contained in said mortgage and in pursuance of the statute of the state of Michigan in such case made and provided, the said mortgage will be foreclosed by a sale of the premises therein described, or so much thereof as may be necessary, at public auction, to the highest bidder, at the west entrance of county courthouse at 1065th Street, City of Harrisville, county of Alcona, Michigan, that being the place of holding the circuit court in and for said county, on Wednesday, Jan. 21, 2015, at 10 a.m., local time.

Said premises will be sold to pay the amount due as aforesaid on the mortgage together with 4.625 percent interest, legal costs, attorneys' fees and also any taxes and insurance that said mortgagee does pay on or prior to the date of said sale. Which said premises described in said mortgage are situated in the state of Michigan, county of Alcona, and are described as: Lots 520, 521 and the north one-half (1/2) of Lot 519, Huron-Cedar Lakes Subdivision No. 5, as per plat

thereof recorded in Liber 1 of Plats, page 155 of Alcona County records. During the six (6) months immediately following the sale, the property may be redeemed unless the property is abandoned, in which case the redemption period shall expire thirty (30) days from the date of sale.

According to MCL §600.3278, if the property is sold at a foreclosure sale, 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. For further information with regard to this foreclosure, contact USDA - Rural Development, Centralized Servicing Center, Foreclosure Centralization Initiative, 4300 Goodfellow Blvd., Building 105, FC-215, St. Louis, Mo. 63120, telephone (800) 349-5097 ext. 4500.

Dated: December 17, 2014

United States of America, acting through the Farmers Home Administration (now Rural Development), United States Department of Agriculture, Mortgagee Michael I. Conlon (P43954)
Running, Wise, Ford, P.L.C. 326
E. State Street, P.O. Box 686,
Traverse City, Mich. 49685-0686.

12-17, 12-24, 12-31, 1-7

State of Michigan

Judicial District

23rd Judicial Circuit County Probate Order for Service by Publication/Posting and Notice of Action Case No. 14-2351 CH

Court address: P.O. Box 308, Harrisville, MI 48740

Court telephone no.: (989) 724-9410

Plaintiff name(s), address(es), and telephone no(s).

176772 Alberta LTD, an Alberta Corporation

1023 161A Avenue

Edmonton, AB Canada T5Z3G1

Plaintiff's attorney, bar no., address and telephone no.

David H. Cook P4560

5466 M-72, P.O. Box 585

Harrisville, Mich. 48740

(989) 724-5155

V

Defendant name(s), address(es) and telephone no(s)

Susan M. Cooper and all of her unknown heirs, legatees and assigns.

To: Susan M. Cooper and all of unknown heirs, legatees and

It is ordered:

1. You are being sued in this court by the plaintiff to compel specific performance. You must file your answer or take other action permitted by law in this court at the court address above on or before February 15, 2015. If you fail to do so, a default judgment may be entered against you for the relief demanded in the complaint filed in this case.

2. A copy of this order shall be published once each week in Alcona County Review for three consecutive weeks, and proof of publications shall be filed in this court.

Date: December 3, 2014

Judge Laura A. Frawley, P39644

12-17, 12-24, 12-31

Mortgage Sale

This firm is a debt collector attempting to collect a debt. Any information we obtain will be used for that purpose. Please contact our office at the number below if you are in active military duty.

Notice is hereby given that default has occurred in a mortgage given by Dorothy A. Mallard and Barbara J. Robarge to the United States of America, acting through the Rural Housing Service or successor agency, United States Department of Agriculture. The mortgage is dated May 4, 2000 and was recorded on May 4, 2000 in Liber 340 on pages 374 to 379 of the Alcona County records. No proceedings have been instituted to recover any part of the debt which is now ninety-two thousand six hundred twenty-four and 88/100 (\$92,624.88) dollars.

The mortgage will be foreclosed by selling the property described below at a public auction to the highest bidder. The sale will be held on February 11, 2015 at 10 a.m. local time, at the west entrance to the Alcona County Building in Harrisville, Michigan which is the location of the Alcona County circuit court. The property will be sold to pay the amount then due on the mortgage, including interest at the rate of 7.375 percent per year, legal costs, attorney fees and any taxes or insurance which may be paid by the mortgagee before the sale.

The property to be sold is located in Millen Township, Alcona County, Michigan and is more specifically described

in the mortgage as: Part of the north 1/2 of the southwest 1/4 of Section 34, Township 26 North, Range 7 East, described as commencing at the northeast corner of said north 1/2 of the southwest 1/4; thence south 10 rods; thence west 16 rods; thence north 10 rods; thence east 16 rods to the point of beginning.

The redemption period will expire one (1) month from the date of the sale unless a notice is received pursuant to MCL 600.3241a (c) in which case the redemption period will expire six (6) months from the date of the sale. Please be advised that under MCL 600.3278, if the property is actually sold at a foreclosure sale pursuant to the procedures provided in MCL 600.3200 et. seq., as is currently anticipated by this notice of mortgage sale, then in such event, the borrowers will be 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: December 31, 2014

United States of America, acting through the Rural Development Agency F/K/A the Rural Housing Service of the United States Department of Agriculture

Prepared by: John R. Tucker, Esq.

P-37348

Winegarden, Haley, Lindholm & Robertson, P.L.C.

G-9460 S. Saginaw Street, Suite A

Grand Blanc, Mich. 48439

(810) 767-3600

12-31, 1-7, 1-14, 1-21, 1-28, 2015

Notice Of Mortgage Foreclosure Sale

This firm is a debt collector attempting to collect a debt. Any information we obtain will be used for that purpose. Please contact our office at the number below if you are in active military duty. Attention purchasers: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.

Mortgage sale - Default has been made in the conditions of a mortgage made by Jason Livingston and Linda Livingston, husband and wife, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., as nominee for Wilimington Finance, Inc. its successors and assigns, mortgagee, dated April 13, 2006, and recorded on April 25, 2006 in Liber 430 on page 251, and assigned by said mortgagee to U.S. Bank National Association as successor by merger of U.S. Bank National Association ND as assignee as documented by an assignment, in Alcona County records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of one

hundred six thousand seven hundred forty-nine and 39/100 dollars (\$106,749.39).

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, at the place of holding the circuit court within Alcona County, at 10 a.m. on January 28, 2015.

Said premises are situated in township of Hawes, Alcona County, Michigan, and are described as: Commencing at the SE corner of the SE 1/4 of the SE 1/4 of Section 28, T27N, R8E, thence north 18 rods; thence west 19 rods; thence south 18 rods; thence east 19 rods to point of beginning. Subject to an easement over the above described property for ingress, egress and utility purposes over an existing roadway which commences off of Ritchie Road and continues in a northerly direction to other property owned by the grantor. Said roadway is approximately 12 feet in width to benefit the balance of the SE 1/4 of the SE 1/4 that is retained by the grantor, said easement will be binding upon the heirs, successors and assigns of the parties.

Being the same premises conveyed to Jason Livingston and Linda Livingston from Helen Marentette, a single woman by quit claim deed dated September 10, 2002 and recorded January 16, 2003 as instrument of book/page no. 375-898 of the Alcona County Clerk's Office.

The redemption period shall be six months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale. If the property is sold at foreclosure sale under Chapter 32 of the Revised Judicature Act of 1961, pursuant to 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: December 31, 2014

For more information, please call (248) 593-1304

Trott Law, P.C.

Attorneys For Servicer

31440 Northwestern Hwy., Ste. 200

Farmington Hills, Michigan 48334-5422

File No. 426006F03

12-31, 1-7, 1-14, 1-21, 2015

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Alcona Humane Society volunteers, (Left to right, back to front) Bill Hartman, Cindy Hartman, Sugar, Aden Acord, Jacob June, Tanner Leeseberg, Jenna West and Marisol Klinger of Kelli Samp's second-grade class help carry out bags of much needed supplies for the Alcona Humane Society. The children annually collect supplies needed and gift them to the humane society for Christmas. The Hartmans' dog, Sugar, was once the mascot at the shelter before the Hartmans adopted her.

Photo by Mary Weber

Central Registration

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C	A	R	E	F	H	E	L	L	E	S	T	I	L	E			
P	I	F	F	R	F	O	R	E	N	L	I	S	T				
S	U	P	E	R	G	A	Z	O	K	A	W	O	N	O	L	G	
S	C	O	R	S	E	S	O	N	T	A	P	P	O	O	R	S	
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Winter Mix
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E-mail: birdingbits@cfl.rr.com
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Students at Alcona Elementary School gifted the Alcona Humane Society with much needed shelter supplies for Christmas. Humane Society volunteers, Bill and Cindy Hartman, brought their adopted dog, Sugar, to say thank you. Sugar was once the shelter's mascot before her adoption. Preston Sharp, Marisol Klinger, Alex Smith and Kayleigh Karas of Kelli Samp's second-grade class give Sugar some pats and praise. Photo by Mary Weber

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