

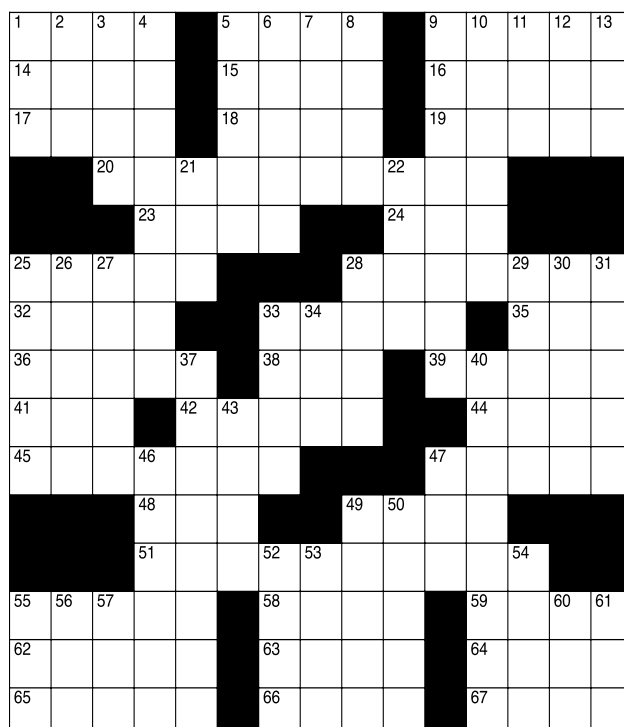
## Marriage Licenses

- Aaron Michael Venia and Shelly Marie Booterbaugh, Lapeer
- Emery Richard Anstett, Fenton and Kimberly Jean McDowell, Columbiaville
- George Allen Fletcher and Theresa Ann Schulte, Imlay City
- Marcus John Rabideau and Marlana Kay Bristle, Lapeer
- Michael Jeremy Street and Amy Cherie Bice, Dryden
- John Michael Muenz, North Branch and Robin Elizabeth Wilkerson, Lapeer
- Samuel William Anderson and Amy Michelle Conger, Lapeer
- Roberto Perales and Juanita Guerrero, Imlay City
- Chad Daniel Meyers and Jessica Lynn Koltunowicz, Dryden
- Robert David Korn Larson and Elizabeth Janet Bogert, Columbiaville
- Harold Allen Walker and Kirsten Lee Thornton, Lapeer
- Gerald Lynn Isaacs Jr. and Michelle Anita Thompson, Imlay City
- Robbin Lee Defendorf and Wanda Jean Doyle, Columbiaville
- Shawn Gary Dudas and Candice Marie Fall, Almont
- Cody Aaron Laur and Alecia Lynn Toutant, Metamora
- Walter Malczewski and Wenjuan Wu, Lapeer
- Albert James Judd and Reda Nan Gudzikowski, Lapeer
- Todd Wayne Sheick and Juanita Jacklene Smith Bond, Lapeer
- Jason Charles Todd and Brandi Marie Beckman, Dryden
- Steven John Tunison, Metamora and Jamie Marie Mabee, Lapeer
- Samuel James Willford, Jackson and Courtney Lynn Champion, Metamora
- Matthew Wayne McComas and Catherine Marie Cooper, Lapeer
- Joseph Patrick White, Gaston, SC and Lee Ann Susan Wilcox, Salisbury, NC
- Nathan Ray Dorner and Natasha Louise Oswald, Otter Lake
- Zachary David Kippenbrock, Louisville, Ky. and Jacquelyn Ann Brusie, North Branch
- Craig Michael Miller, Imlay City and Jamie Lynn Kitts, Lake Orion
- Richard Keith Beck II and Justina Lynn Collins, Imlay City
- Patrick Joseph Brown, Imlay City and Aimee Nicole Sankiewicz, Dryden

- Keith Thomas Szukala and Jennifer Susan Whorton, Lapeer
- Christopher David Drzewiecki, Davison and Kelly Jean Cronce, Brown City
- William Michael Stange and Jessica Anne Clark, Lapeer
- Duane Donald Hintz and Deanne Charlotte Wolfe, Almont
- Jason Michael Coulter and Autumn Rose Wendel, Lapeer
- Charles Benjamin Sylvia and Sara Elizabeth Shaver, Lapeer
- Jesse Scott Lamrock and Aimee Lavonne Gaulke, Lapeer
- Lance Jeffrey Fritch and Vicki Lynn Heline, Hadley
- Joshua John Walls and Krista Lynn Jones, Lapeer
- Michael James Huston and Jennifer Lynn Larson, Goodrich
- Matthew Joseph Ward, Davison and Alaina Marie Vermeesch, Lapeer
- Todd Robert Wilder and Traci Janelle Shoultz, Lapeer
- Troy William Willin, Oklahoma City, Oklahoma and Jessica Lynn Tatman, Dryden
- Dean Curtis Hines, Attica and Candice Eileen Arn, Fostoria
- Gregory Phillip Snoblin and Rebecca Caverly, Lapeer
- Kevin John Fox, Metamora and Meagan Elizabeth Kelly, Canton
- Troy Dustin Caron and Katherine Woody Perez, Lapeer
- Chad Evan Dietz and Cindy Ann McKinley, Lapeer
- Nathan Myles Landry, Colorado Springs, Colo. and Laci Anne Yarbrough, North Branch
- Donald David Rives, North Branch and Tracy Leigh Thomas, Troy
- Daryl James Anderson and Nichole Marie Smith, Lapeer
- Casey Ray Wood and Shellee Anne Trainor, Brown City
- David Robert Rekowski and Alexis Ann Brumer, Metamora
- John Thomas Stefanski, Almont and Joyce Ann Nunley, Grosse Pointe Park
- Brian Lewis Overland and Amanda Rae Mudloff, Imlay City
- Matthew Allyn Shaw, Attica and Elizabeth Louise Grunch, Charlevoix
- James Peter Dienes and Kathie Lynn Thueme, Imlay City
- Thomas Scott Ross, Beaufort, SC and Casijo Annette Fritch, North Branch

- Jesse Ryan Mitchell and Kimberly Dawn Parker, Lapeer
- Nicholas Adam VanDenBerg and Jessica Ann Fowler, North Branch
- Kermit Wayne Jones, Attica and Christi Lea Ellis, Lapeer
- Brent Corey Rogers and Amber Lee Brick, Columbiaville
- Jonathan David Staercke and Alison Marie Torok, Oak Harbor, Washington
- Sean Anthony Misko, Casco and Corie Lynn Greene, Brown City
- Jeffrey Scott Voorhees and Susan Kay Oberle, Lapeer
- Stephan Louis Cifasi Jr., Lapeer and Natasha Lynn Schier, White Lake

## Crossword



### CLUES ACROSS

1. Fishhook point
5. Golfer Norman
9. S. China seaport
14. Colorless compound
15. Helicopter
16. Like an old woman
17. Complex quantities
18. Swedish rock group
19. Matador injury
20. It's capital is Wellington
23. Worldly rather than spiritual
24. No (Scottish)
25. Having flavor
28. Those easily cheated
32. \_\_\_\_\_ Ladd, actor
33. Take hold of (Brit.)
35. He played Gordon Hathaway
36. Nostrils
38. Make a mistake
39. Strike with fear
41. Consumed
42. Place in line
44. W. Rumanian city
45. Supply with air
47. Extreme happiness
48. Indian arrowroot
49. Smoking implement
51. Bond author
55. Emotionally distressed
58. Cape near Lisbon
59. Aba \_\_\_\_\_ Honeymoon
62. Add piquancy
63. Highly excited
64. Longest division of geological time
65. Niches
66. Hold a position
67. Indian musical genre

### CLUES DOWN

1. Seed vessel with hooks
2. They \_\_\_\_
3. Bridle strap
4. Baseball scoring path
5. Mohammedan warrior
6. Medieval fiddle
7. Italian Island
8. Scoring area
9. Business leaders
10. Electrodes
11. Le \_\_\_\_\_ que Restaurant
12. Brew
13. Largest English dictionary, (abbr.)
21. Small mass of material
22. Genus of ducks
25. Yemen capital
26. Winglike maple seeds
27. Small sharp fruit knife
28. Asteroid 3228 \_\_\_\_\_
29. Lake in No. Finland
30. Jaguarondis
31. Plant sources
33. Six (Spanish)
34. Bulky grayish-brown eagle
37. Satisfies to excess
40. Annual timetable
43. Slant away from vertical
46. From each one
47. Characters in one inch of tape
49. A tributary of the Rio Grande
50. A representation of a person
52. Make secure by lashing
53. Trademark
54. Mother of Cronus
55. \_\_\_\_\_ Today: newspaper
56. Worthless ideas
57. Type genus of the Suidae
60. Cranberry field
61. Am. Nurses Assoc. (abbr.)

## Chores

Chore	Duration	Who's Responsible	Amount	Bryan	Andrew	Gavin	Jason & Ann	Bryan	Andrew	Gavin
Mow Front Lawn	Weekly	Bryan	\$5.00	2				\$10.00	\$0.00	\$0.00
Mow Back Lawn	Weekly	Bryan	\$5.00	2				\$10.00	\$0.00	\$0.00
Sweep and mop Living Room	Weekly	Andrew	\$2.00		1		1	\$0.00	\$2.00	\$0.00
Sweep and mop Kitchen and Nook	Weekly	Andrew	\$2.00		1		1	\$0.00	\$2.00	\$0.00
Load Dishwasher	Daily	All	\$0.25	1	1	2	29	\$0.25	\$0.25	\$0.50
Unload Dishwasher	Daily	All	\$0.25	1	3		29	\$0.25	\$0.75	\$0.00
Take boxes downstairs	Monthly	Gavin	\$5.00			1		\$0.00	\$0.00	\$5.00
Dust	Weekly	Gavin	\$1.00					\$0.00	\$0.00	\$0.00
Take trash out	Weekly	Andrew & Bryan	\$1.00	1	1		2	\$1.00	\$1.00	\$0.00
Bring Cans in	Weekly	Andrew & Bryan	\$1.00	1	1		1	\$1.00	\$1.00	\$0.00
Fill juice in refrigerator	As req'd	Gavin	\$1.00					\$0.00	\$0.00	\$2.00
Babysitting	Hourly	All	\$5.00	3	3	0.4		\$15.00	\$15.00	\$2.00
Laundry (hangers, put away)	Weekly	All	\$1.00	1	2	2	2	\$1.00	\$2.00	\$2.00
Clean Bedrooms	Weekly	All	\$2.00	2	2	2		\$4.00	\$4.00	\$4.00
Make Dinner	Daily	All	\$0.50		1	1	29	\$0.00	\$0.50	\$0.50
Extras								0	0	0
Leaving anything out (toys, games, movies, etc.)	Each Occurance	All	-\$0.50					\$0.00	\$0.00	\$0.00
Leaving Trash Out	Each Occurance	All	-\$0.50					\$0.00	\$0.00	\$0.00
								\$42.50	\$28.50	\$16.00

The spread sheet above can be downloaded at the Cowan's website and helps families keep track of the chores being done in their home and how much each child has earned.

# Chores

from page 1B

book is also filled with different challenges families may face in implementing *The Chore Solution* and how to overcome them. "It's a good book," said Ann. "It's simple." Ann said, as a former single mom with two boys, she can see how parents might think they can't afford to pay their children for household chores. However, she said when you stop handing out movie money or letting your kids pick up a toy each time you're at the store, *The Chore Solution* can actually save parents money. Ann says her kids now pay for everything they want themselves. *The Chore Solution* is a flexible

program, said Jason, meaning families can tweak it to fit them. The Cowan family themselves will have to tweak it as each of their sons grows older. Thanks to the rewards the Jones and Cowan children receive from doing housework, Ann said they are constantly asking "what can I do now to help." Ann and Jason had so much fun writing the book they've decided to do an entire series of parenting books and have created their own web site [www.mixedupbooks.webs.com](http://www.mixedupbooks.webs.com). The second book is already in the works and will deal with helping kids understand finances. When the Jones and Cowan children began earning their own money Ann and Jason realized they had to teach them how to save and spend wisely. In turn, the entire family now has wish boards

that they keep in their rooms filled with items they are saving for. Ann said when one of the boys wants to spend \$10 on a toy for example, she reminds them of the iPod on their wish board. Ann said in writing she believes she has found her calling. "I want this to be our career," she said. "This is what I'm meant to be doing." Working together doesn't end with chores for the Cowan family. While Ann and Jason co-wrote the book, Bryan did the illustrations in the book and his girlfriend Jenna Bertapelle took the photo for the front cover and the author photo. Perhaps the best part of *The Chore Solution* is that Ann and Jason's sons enjoy it. "It's better than always asking for money," said Bryan. While each of the boys has a favorite chore, there are also some — like mopping for Andrew — they can't wait for Ares to be big enough to take over. *The Chore Solution: Making Families Better by Working Together* sells for \$15.99 and \$25.99 for a hard copy and can be purchased at the Cowan's web site [www.mixedup-books.webs.com](http://www.mixedup-books.webs.com). Updates on future book signings and projects can also be found at the site.

## PROFESSIONAL DIRECTORY

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**Legal Notice**

**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.  
Default has been made in the conditions of a mortgage made by David Allen Pitts, a single man, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated April 21, 2009 and recorded May 12, 2009 in Liber 2386, Page 480, Lapeer County Records, Michigan. Said mortgage is now held by Chase Home Finance LLC by assignment. There is claimed to be due at the date hereof the sum of Ninety-Two Thousand Three Hundred Thirty-Eight and 75/100 Dollars (\$92,338.75) including interest at 5% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the Main entrance to the County Complex Bldg., 225 Clay St., Lapeer in Lapeer County, Michigan at 9:30 a.m. on SEPTEMBER 22, 2010. Said premises are located in the Township of Marathon, Lapeer County, Michigan, and are described as: Commencing at the Southeast corner of Section 10, Town 9 North, Range 9 East, Marathon Township, Lapeer County, Michigan, running thence North 0 degrees 30 minutes West 214.5 feet along the East section line, thence South 89 degrees 46 minutes 40 seconds West 264.0 feet, thence North 0 degrees 30 minutes West 119.63 feet along an existing fence line, thence South 89 degrees 46 minutes 40 seconds West 2358.96 feet, thence South 0 degrees 23 minutes 20 seconds East 334.13 feet along the North and South quarter line fence, thence North 89 degrees 46 minutes 40 seconds East 2623.61 feet along the South Section line fence to the point of beginning, being part of the Southeast quarter of said Section 10. The redemption period shall be 12 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. TO ALL PURCHASERS: The foreclosing mortgagee can rescind the sale. In that event, your damages, if any, are limited solely to the return of the bid amount tendered at sale, plus interest. If you are a tenant in the property, please contact our office as you may have certain rights. Dated: August 22, 2010 Orlans Associates, P.C. Attorneys for Servicer P.O. Box 5041 Troy, MI 48007-5041 248-502-1400 File No. 310.8985 ASAP# 3701676 08/22/2010, 08/29/2010, 09/05/2010, 09/12/2010 67-1,69-1,71-1,73-1

**Legal Notice**

**MORTGAGE SALE**  
AS A DEBT COLLECTOR, WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. NOTIFY (248) 362-6100 IF YOU ARE IN ACTIVE MILITARY DUTY.  
Default having been made in the terms and conditions of a certain mortgage made by Daniel R. Jaje, a single man of Lapeer County, Michigan, Mortgagor to Independent Mortgage Company, formerly known as Independent Mortgage Company East Michigan dated the 17th day of August, A.D. 2005, and recorded in the office of the Register of Deeds, for the County of Lapeer and State of Michigan, on the 9th day of September, A.D. 2005, in Liber 2086, Page 930 of Lapeer Records, on which mortgage there is claimed to be due, at the date of this notice, for principal of \$69,624.78 (sixty-nine thousand six hundred twenty-four and 78/100) plus accrued interest at 8.125% (eight point one two five) per cent per annum.  
And no suit proceedings at law or in equity having been instituted to recover the debt secured by said mortgage or any part thereof. Now, therefore, by virtue of the power of sale contained in said mortgage, and pursuant to the statute of the State of Michigan in such case made and provided, notice is hereby given that on, the 29th day of September, A.D., 2010, at 9:30:00 AM said mortgage will be foreclosed by a sale at public auction, to the highest bidder, main entrance of the County Complex Bldg, 225 Clay St, Lapeer County, MI, Lapeer County, Michigan, of the premises described in said mortgage. Which said premises are described as follows: All that certain piece or parcel of land situate in the Township of Hadley, in the County of Lapeer and State of Michigan and described as follows to wit:  
HADLEY TOWNSHIP, LAPEER COUNTY, MICHIGAN:  
LOTS 51, 52, 53 AND 54 OF LAKESIDE PARK SUBDIVISION, HADLEY TOWNSHIP, LAPEER COUNTY MICHIGAN, ACCORDING TO THE PLAT THEREOF RECORDED IN LIBER 1 OF PLATS, PAGE 34 OF LAPEER COUNTY RECORDS.  
Commonly known as: 5953 Welch Road  
Parcel Number 44-010-400-051-00  
The redemption period shall be six months from the date of such sale, unless determined abandoned in accordance with 1948CL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.  
Dated: August 29, 2010  
WELTMAN, WEINBERG & REIS CO., L.P.A.  
By: Michael I. Rich (P-41938), Attorney for Plaintiff  
Weltman, Weinberg & Reis Co., L.P.A.  
2155 Butterfield Drive, Suite 200-S, Troy, MI 48084  
WWR# 10039274

**Legal Notice**

**NOTICE OF RIGHT TO NEGOTIATE MORTGAGE LOAN MODIFICATION**  
This Notice is given to Ezekiel P. Ramirez and Patricia A. Ramirez, his wife, whose address is 465 W. Fifth Street, Imlay City, MI 48444 ("Borrower"), and concerns a real estate mortgage ("Mortgage") granted by the Borrower to CSB Bank, ("Mortgage Holder"), whose address is 206 North Main Street, Capac, MI 48014. The Mortgage covers property commonly known as 465 W. Fifth Street, Imlay City, MI 48444 which is legally described as follows:  
Lots 8 and 9, Block 5, Cook's Addition to the Village of Imlay City (now known as City of Imlay City), County of Lapeer, Michigan, except the south 55 feet of said lots.  
Certain defaults have occurred under the Mortgage and the Mortgage Holder has or concurrently is mailing a Notice to Borrower pursuant to Section 600.3205a(3) of the Michigan Compiled Laws notifying Borrower of rights Borrower may have to request a meeting with the Mortgage Holder to negotiate certain types of modifications to the mortgage loan documents. Mortgage holder gives further notice hereby in accordance with Section 600.3205a(4) of the Michigan Compiled Laws.  
THE BORROWER IS HEREBY NOTIFIED THAT:  
1. Borrower has the right to request a meeting with Mortgage Holder and, if desired, to have Housing Counselor attend the meeting.  
2. Mortgage Holder has designated Stephanie A. Sommers as the person ("Contact Person") that the Borrower may contact about the Mortgage and the matters that are described in this Notice. The Contact Person has authority to make the agreements described in this Notice on behalf of Mortgage Holder. The Contact Person's contact information is as follows:  
CSB Bank, 206 North Main Street, Capac, MI 48014  
Stephanie Sommers, AVP, Collections Department Manager  
(810) 395-4313  
SSommers@csbbank.com  
3. Borrower may contact a housing counselor ("Housing Counselor") by visiting the Michigan State Housing Development Authority's website or by calling the Michigan State Housing Development Authority. The website address and telephone number of the Michigan State Housing Development Authority are:  
Website: [www.mshda.info/counseling\\_search/](http://www.mshda.info/counseling_search/)  
Telephone: 1-866-946-7432  
4. If the Borrower requests a meeting (using a Housing Counselor if the Borrower so desires) with the Contact Person within the time period provided in the notice, Mortgage Holder will not start foreclosure proceedings until 90 days after the date the notice was mailed to the Borrower.  
5. If the Borrower and the Contact Person reach a written agreement to modify the mortgage loan, the Mortgage will not be foreclosed so long as the Borrower abides by the terms of the agreement.  
6. The Borrower has the right to contact an attorney. The telephone number of the State Bar of Michigan's Lawyer Referral Service is (800) 968-0738.  
August 30, 2010  
CSB Bank  
By: Pamela S. Ritter  
Its: Attorney