

# Ruby Valley

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## Holidays are ready at VC

The third weekend of the 6th Annual Virginia City Socials & Market starts with the "Haunts of Virginia City."  
 Meet Susan O'Connell in front of the Hangman's Building at 5 p.m. both Friday and Saturday nights for this ghostly walk & talk (\$5/person).  
 Also on Friday night, a concert by "The Growling Men" will be held at the Elling House. Enjoy original and traditional blue-

grass acoustic music by John Lovell & Ben Winship. Admission is \$19/person (843.5454).

"The Metropolitan Market" (located at the former Alder Gulch Outfitters building) will again be open from 10 a.m.-7 p.m. on Saturday. At 4 p.m. on Sunday, enjoy a Conversational Social at the Ruppel House. The topic of conversation is "The Gift" which will be continued on the following Sunday. Seating is limited and reservations are required (843-5359).

Wednesday, December 15th will be the 5th Annual Community Potluck hosted by the Montana Heritage Commission. The fun begins at 5:30pm at the Elks.

## Christmas Story program set

The Kids Club at New Beginnings Christian Fellowship in Sheridan will present their special Christmas program, "Signs of Christmas," on Wednesday, Dec. 15, at 7 p.m.

The community is invited to attend this special evening as the children share the message of Christmas.

Children in attendance will receive a Christmas stocking made by the Montana Assembly of God Women's Ministry.

## Hospice plans training

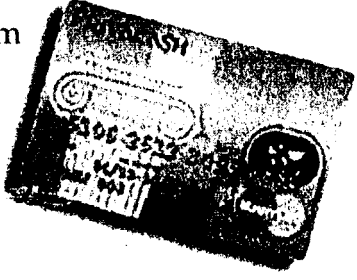
The next training session of the Madison County Hospice, to train people to become hospice volunteers, will be Saturday, Dec. 11. Project Director Nancy O'Neil will instruct the class of new and current volunteers on mental health and dementia. The course runs from 10 a.m. to noon, at the Ennis Fire Hall.

The hospice is selling candles. Look for the donation box at the Ennis Cafe and other locations. Candles are \$1 each.  
 For information about volunteering, or obtaining hospice services, call Hospice Coordinator Donita Powell at 682-1100.


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### 10 LEGAL ADVERTISING

John S. Warren  
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 Dillon, MT 59725  
 Telephone: (406) 683-2363  
 Attorneys for Personal Representative

MONTANA FIFTH JUDICIAL DISTRICT COURT,  
 BEAVERHEAD COUNTY

IN THE MATTER OF THE ESTATE  
 of  
 FLORENCE ROBERTS, Deceased

Probate No. DP-04-5003

#### NOTICE TO CREDITORS

NOTICE IS HEREBY GIVEN that the undersigned has been appointed personal representative of the above-named estate. All persons having claims against the said deceased are required to present their claims within four months after the date of the first publication of this notice or said claims will be forever barred.

Claims must either be mailed to John Warren, Davis, Warren & Hritsco, P. O. Box 28, Dillon, MT 59725, or filed with the Clerk of the above-entitled Court.

Dated this 18th day of November, 2004

/s/ John Richard Roberts  
 John Richard Roberts  
 Personal Representative

Nov. 24, Dec. 1, 8 (13)

Thomas R. Scott, Esq.  
 Attorney At Law  
 22 North Pacific Street  
 P.O. Box 482  
 Dillon, Montana 59725  
 Attorney for Personal Representative  
 Telephone: 406-683-6151

MONTANA FIFTH JUDICIAL DISTRICT COURT,  
 BEAVERHEAD COUNTY

IN THE MATTER OF THE ESTATE  
 OF  
 MERCIL LYOLA LARSON,  
 Deceased  
 Cause No. DP-04-5004

#### NOTICE TO CREDITORS

NOTICE IS HEREBY GIVEN that the undersigned has been appointed Personal Representative of the above-named estate. All persons having claims against the said deceased are required to present their claims within four (4) months after the date of the first publication of this notice or said claims will be forever barred.

Claims must either be mailed to NORA JEAN DINGLEY, Personal Representative, return receipt requested at C/O Thomas R. Scott, Esq., P.O. Box 482, Dillon, Montana 59725, or filed with the Clerk of the above Court.

Dated this 19th day of November, 2004

/s/ Nora Jean Dingley  
 Nora Jean Dingley  
 Personal Representative

Nov. 24, Dec. 1-8 (14)

#### NOTICE OF TRUSTEE'S SALE

TO BE SOLD FOR CASH AT TRUSTEE'S SALE on January 24, 2005, at 11:00 o'clock A.M. at the Inside Main Entrance of Beaverhead County Courthouse, 2 South Pacific St., Dillon, MT 59725, the following described real property situated in Beaverhead County, Montana:

A PARCEL OF LAND DESCRIBED AS FRACTION 9-A, LOCATED IN THE NW1/4 SECTION 4, TOWNSHIP 7 SOUTH, RANGE 8 WEST, AND MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHWEST CORNER SECTION 4, THENCE N. 89 54' E. 549.90 FEET; THENCE SOUTH 25 FEET; THENCE N. 89 54' E. 544.71 FEET TO THE POINT OF BEGINNING. THENCE 1ST COURSE S. 13 54' W. 222.34 FEET; SECOND COURSE S. 64 44' E. 237.31 FEET; THIRD COURSE N. 12 24' E. 204.13 FEET; FOURTH COURSE N. 27 27' W. 132.80 FEET; FIFTH COURSE S. 89 54' W. 143.85 FEET TO THE POINT OF BEGINNING. A.P.N.: 18-0326-04-2-02-10

Samuel F Stearns and Kathleen L. Stearns, Husband and Wife, as Grantors, conveyed said real property to Bankers Trust Company, as Trustee, to secure an obligation owed to Home Loan Mortgage Corporation, a California Corporation, as Beneficiary, by Deed of Trust dated August 7, 1998 and recorded on August 17, 1998 at 2:58 o'clock P.M., in Book 292, Page 1273 1281, under Document No. 233308. The beneficial interest is currently held by Wells Fargo Bank Minnesota, N.A., as Trustee for Amresco Residential Securities Corporation Mortgage Loan Trust 1998-3. Charles J. Peterson, is the Successor Trustee pursuant to a Substitution of Trustee dated February 24, 2003, and recorded in the office of the Clerk and Recorder of Beaverhead County, Montana.

A default has occurred in the performance of said Deed of Trust by failing to make the monthly payments due in the amount of \$1,411.40, each for the month of May 1, 2002, and each month subsequent, which monthly installments would have been applied on the principal and interest due on said obligation and other charges against the property or loan. The total amount due on this obligation as of September 29, 2004 is \$154,668.04 principal, interest at the rate of 10.20% now totaling \$39,009.71, late charges in the amount of \$705.70, escrow advances of \$6,250.81, and other fees and expenses advanced of \$9,131.70, plus accruing interest at the rate of \$42.92 per diem, late charges, and other costs and fees that may be advanced.

The Beneficiary anticipates and may disburse such amounts as may be required to preserve and protect the property and for real property taxes that may become due or delinquent, unless such amounts of taxes are paid by the Grantors. If such amounts are paid by the Beneficiary, the amounts or taxes will be added to the obligations secured by the Deed of Trust. Other expenses to be charged against the proceeds of this sale include the Trustee's fees and attorney's fees, costs and expenses of the sale and late charges, if any.

Beneficiary has elected, and has directed the Trustee to sell the above described property to satisfy the obligation.

The sale is a public sale and any person, including the beneficiary, excepting only the Trustee, may bid at the sale. The bid price must be paid in cash at the time of sale. The conveyance will be made by Trustee's Deed. The sale purchaser shall be entitled to possession of the property on the 10th day following the sale.

The grantor, successor in interest to the grantor or any other person having an interest in the property, at any time prior to the trustee's sale, may pay to the beneficiary or the successor in interest to the beneficiary the entire amount then due under the deed of trust and the obligation secured thereby (including costs and expenses actually incurred and attorney's fees) other than such portion of the principal as would not then be due had no default occurred and thereby cure the default.

The scheduled Trustee's Sale may be postponed by public proclamation up to 15 days for any reason, and in the event of a bankruptcy filing, the sale may be postponed by the trustee for up to 120 days by public proclamation at least every 30 days.

Dated: September 16, 2004

/s/ Charles J. Peterson  
 Charles J. Peterson  
 Successor Trustee  
 MACKOFF KELLOGG LAW FIRM  
 P.O. Box 1097  
 Dickinson, ND 58602-1097

STATE OF NORTH DAKOTA }  
 ) ss  
 County of Stark }

On September 16, 2004, before me, a notary public in and for said County and State, personally appeared Charles J. Peterson, Successor Trustee, known to me to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he executed the same

(SEAL)  
 /s/ Joan Meier  
 Joan Meier  
 Notary Public  
 Stark County, North Dakota  
 Commission expires 02/23/2007  
 Nov. 24, Dec. 1, 8 (15)

John S. Warren  
 DAVIS, WARREN & HRITSCO  
 P.O. Box 28  
 Dillon, MT 59725  
 Telephone: (406) 683-2363  
 Attorneys for Personal Representative

MONTANA FIFTH JUDICIAL DISTRICT COURT,  
 BEAVERHEAD COUNTY

IN THE MATTER OF THE ESTATE  
 of  
 NORMAN JEAN MILLER, Deceased.

Probate No. DP-04-5005

#### NOTICE TO CREDITORS

NOTICE IS HEREBY GIVEN that the undersigned has been appointed personal representative of the above-named estate. All persons having claims against the said deceased are required to present their claims within four months after the date of the first publication of this notice or said claims will be forever barred.

Claims must either be mailed to John Warren, Davis, Warren & Hritsco, P.O. Box 28, Dillon, MT 59725, or filed with the Clerk of the above-entitled Court.

DATED this 23 day of November, 2004.

/s/ Robert N. Miller  
 Robert N. Miller  
 Personal Representative

Dec. 1, 8, 15 (18)

#### NOTICE OF TRUSTEE'S SALE

The following legally described trust property to be sold for cash at Trustee's Sale. Notice is hereby given that the undersigned trustee will, on 3/14/2005, at the hour of 11:00 AM sell at public auction to the highest bidder for cash, the interest in the following described real property which the grantor has or had power to convey at the time of execution by him of the said trust deed, together with any interest which the grantor his successors in interest acquired after the execution of said trust deed, to secure the obligations thereby secured and the costs and expenses of sale, including reasonable charge by the trustee, at the following place:

On the front entrance steps of the County Courthouse, 2 South Pacific, Dillon, MT Shalom Rubanowitz, Esq. is the duly appointed Trustee under and pursuant to Trust Indenture in which Robin Lemieux and Sandy Lemieux, husband and wife as joint tenants as Grantor, conveyed and real property to So. Montana Abstract as trustee, an obligation owed to Mortgage Electronic Registration Systems, Inc. as beneficiary by trust indenture dated 1/2/2003 and recorded 1/6/2003, in document No. 248086, in book 314, on page 215 in the Office of the Clerk and Recorder of Beaverhead County, Montana, being more particularly described as follows:

Tract A, Certificate of Interest recorded for record July 28, 1990, L.F. 96, and recorded under's reception no. 21551, and being more particularly described as 77 feet lots 19 and 20, block 27, subdivision, in addition (deed reference 306-72, 73, 74, 75, 76, 77, 78, 79, 80) South Rite Street, Dillon, MT 59701.

The beneficial interest in the above described deed and the obligations secured thereby are now held by Mortgage Electronic Registration Systems, Inc. There is a default by the grantor in the obligations secured by said trust deed, to be paid by the grantor, with respect to principal and interest, as provided in the event of default by the grantor, and in default for which foreclosure proceedings have been commenced to pay the monthly installment of principal and interest on 6/1/2001 and all subsequent payments together with late charges in the amount of \$6,250.81, and other fees and expenses advanced of \$9,131.70, plus accruing interest at the rate of \$42.92 per diem, late charges, and other costs and fees that may be advanced by the beneficiary pursuant to the terms and condition of said trust deed. The beneficiary anticipates and may disburse such amounts as may be required to preserve and protect the property and for real property taxes that may become due or delinquent, unless such amounts of taxes are paid by the grantor. If such amounts are paid by the beneficiary, the amounts or taxes will be added to the obligations secured by the deed of trust. Other expenses to be charged against the proceeds of this sale include the trustee's fees and attorney's fees, costs and expenses of the sale and late charges, if any. Beneficiary has elected, and has directed the trustee to sell the above described property to satisfy the obligation. If the trustee is unable to convey title for any reason the successful bidder shall have no remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.

Dated 11 2 2004 S. M. Rubanowitz, Successor Trustee Law Offices of Shalom Rubanowitz 1534 South Avenue Missoula, MT 59801

When recorded mail to Law Offices of Steven J. Melmet, Inc 2912 South Dangler Street Santa Ana, California 92705-5811 (922257 12-8-12-15, 12/22/2004 (19)