

# West Michigan **Plus**

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**A MESSAGE FROM THE PUBLISHER**

In this edition of the Publisher's Notes I would like to share an experience that I had very recently that I hope will be of benefit to all of you. I'm guessing that most of PLUS Readers spend a little time sending/ receiving email, surfing the internet for great deals from your favorite retailers, and gathering information on subjects that are important to your daily lives. You may have seen this on the local and national news feeds that there is a new encryption virus out there. This new virus enters your computer and encrypts all of the files on your hard-drive or any other storage device you



have attached. Once the virus opens it locks up all of your files and no matter what you do you cannot open them.

Here's what happened. I opened my Junk Mail folder as I usually do a couple times a week. Because I have my security set extremely high there are emails that are legitimate that my software will not allow into my regular email because they look suspicious. I like to review the senders and subject lines before deletion to make sure I'm not missing anything. The sheer act of highlighting a particular email opened it and the encryption virus and was in. Within moments all my files were locked. A couple of minutes later my desktop had a message on it that indicated that if I wanted the key to

unlock my files to follow a link. I did as instructed and learned that my files were being held hostage and the only way to release them was to pay in Bitcoins and a link would be provide to release my files.

I immediately called my Tech Support company and within an hour I was there with my computer, fingers crossed, that the Tech guys were going to make my day. They confirmed what happened and the choices were not good. I could wipe my computer and start over or pay the ransom and hope I would get everything back. They suggested not paying and if I did they suggested wiping the computer anyway and start over. I decided to pay the ransom. I had to take the chance that I would get everything back. If I just wiped my computer I would loose everything. Now you're thinking why not just restore from a backup, well the backup was attached to the computer and the virus locked that up as well.

With the decision made to pay the ransom I needed Bitcoin. Six and half hours and 30 or more websites later I finally found a site that would sell me the coins. Buying Bitcoins was an experience in itself. I paid the ransom and my files were released although some of the most important files were corrupted. By upgrading some of my software I was able to get the corrupted files repaired. My Tech Support Guy scrubbed my computer, reinstalled everything, and helped me develop a new plan to minimize the effects if this were to ever happen again.

My column this issue is just an over-view of my experience. The feelings I had were of deep loss not knowing if anything was going to work. The amount of money I had to invest to get back up and running was a large expense. In future issues of PLUS I hope to be able to offer you a regular column that will help you safeguard yourselves from the internet predators that are looking for easy prey every minute of every day.

Mark Williamson  
Publisher

inside

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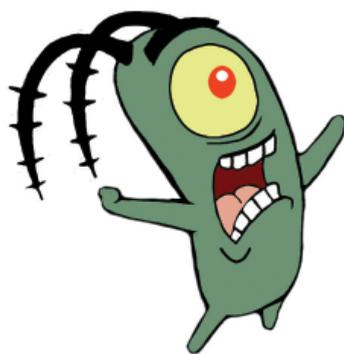
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# Tim's Cartooniverse

## Where There's Smoke, There's Bacon

By Tim Wheeler

Just because I don't smoke (you're welcome, alveoli) doesn't mean I'm going to let the cigarette break get extinguished from my stockpile of workday distractions. I demand the right to be just as unproductive as my smoldering cube mates, thank you very much.

And thank you, YouTube! You are extremely low in nicotine, yet incredibly effective when it comes to keeping my To Do basket full and my Completed basket about as crowded as the organic section at 7-11. Someone come up with a non-GMO HoHo and maybe all of us 3 a.m. shoppers will be singing a different tune.

My YouTube breaks revolve around Good Mythical Morning. They also revolve around the time HR heads upstairs to draft another email that will be lampooned by the apathetic masses. We may not have the gumption to file the earnings report on time, but there's always room on the calendar for ridiculing HR.

Good Mythical Morning is an innovative and entertaining web series hosted by Rhett and Link. Yes, Rhett and Link have last names, but so does everyone in HR. We still just call them HR. Rhett and Link are childhood friends. Rhett and Link quit their jobs to do a silly little homemade show on YouTube. Rhett and Link have 9.3 million subscribers. Rhett and Link have over two billion views. Rhett and Link have people like Amy Shumer and Bill Hader show up on their set to play silly games. Meanwhile, you and I are working on the earnings report for the VP of Distribution. Well, we're supposed to be working on it, but everyone's out smoking and I'm watching Rhett and Link.

One of my favorite recurring Rhett and Link skits is the "Will it..." series. Will it pizza? Will it fondue? Will it tadpole? (banned in Norway) The friends take various food items (and food can be a loose term with these guys), and they see if it's enjoyable or edible on pizza, in fondue, with – oh, now I see why the tadpole one is banned. It's funny and usually a little disgusting, which makes it more funny. Or funnier. Not sure which.

The premise got me thinking, which is usually an arduous, uphill battle that ends with Pringles and a nap: what if I played, Will it Cartoon? Could I take ideas, objects, people and see if they fit in a cartoon? On the one hand, this little exercise reminded me of how prevalent cartoons are in our lives, no matter how many candles are on our cake this year. On the other hand, it provided me with a way to write things down and look like I'm actually working. I'm out of hands now, but I'm feeling pretty good about the two I have.

So here are a few highlights from my Will it Cartoon?



experiment: No tadpoles were harmed in the making of this office distraction.

### Hot Dog

Will it Cartoon? Yes, yes it does. Here's why. We actually have a food called a hot dog. If you really think about it – which I do

because it keeps me from the earnings report – should we be eating something called a hot dog? It's not a dog, thank goodness, doesn't look like a dog, really, and also goes by the name frankfurter or wiener. Sole almandine? Does not cartoon. Hot dog? See, now you get it.



### Kevin Bacon

Will it Cartoon? More specifically, the six degrees of Kevin Bacon. You know the game, right? Every famous person is less than six connections away from Kevin Bacon. So how many connections away from the Cartooniverse is Kevin Bacon? I settled in for what would surely be a lengthy distraction to my assigned tasks. It lasted nine seconds. Thanks, Google. Kevin Bacon was the voice of Balto (released in 1995). Kevin Bacon played himself in the animated series God, the Devil and Bob (2000 – 2003). Oh, and everyone else who has ever been anyone else has been in a cartoon, including Vin Diesel, Elizabeth Taylor, and Jay Leno. Jay Leno?

And that Bill Hader fellow? The one hanging out with Rhett and Link? He definitely Cartoons, because his cartoon just won an Academy Award this year (Inside Out). I'm happy to see how prevalent cartoons really are, but I'm bummed at how quickly the game ended. What excuse am I going to use now for not doing the earnings report? Got it! I'll give it to my cube mate and have him play Will it Smoke? Close call. Almost had to work there for a minute.

.....  
*Tim Wheeler is the founder and owner of Wheeler Creative Studios (WheelerCreativeStudios.com) and is the recipient of nearly 200 national and international awards for writing and advertising. Tim is a nationally published humor columnist, an award-winning radio show host and the creator of the original animated series, Rocketoons. His e-book, Chevy Kokomo: Drive The Passion, was released earlier this summer through Barnes & Noble and Amazon. Readers are reporting few lasting side effects. Tim holds degrees from Western Michigan University, Villanova University and Northwestern University.*





## Visit the White Lake Area! 2016 EVENTS

### 4TH ANNUAL BUSINESS EXPO & PANCAKE BREAKFAST

**March 12, 8am - 12:30pm**  
Whitehall High School. Over 50 booths exhibiting services in the White Lake community

**FARMERS MARKET**  
Wednesdays & Saturdays  
**June - October • 8am - Noon**  
In Montague

**MONTAGUE ARTISAN MARKET**  
June - September  
**First Saturday • 8am - 1pm**  
Located adjacent to the Farmers Market, Montague

**SUMMER CONCERT SERIES**  
June-August at 7 pm  
Montague Band Shell offers free concerts every Tuesday. Concert-goers can enjoy the music of jazz, folk, country, swing and international groups. Programs are sponsored by the Arts Council.

**TASTE OF WHITE LAKE**  
June 2, 2016, 5 pm  
Howmet Playhouse, Whitehall Community members come together to show off an array of food and spirits

**WHITE LAKE AREA NATURE WALKS**  
1st Saturday of each month  
June 4 - October 1  
Walks begin at 10:30am and go until 12noon and vary in locations.

**38TH ANNUAL WHITE LAKE AREA ARTS & CRAFTS FESTIVAL**  
Saturday, June 18, 10am - 5pm  
Sunday, June 19, 11 am - 4 pm

Goodrich Park Annex, Whitehall Juried Art Festival. Continuous entertainment and food court. More than 75 booths will be presenting at this festival.

**WEST MICHIGAN WINE & JAZZ FESTIVAL**  
July 2-5 In Montague  
Wine tasting, appetizers and desserts will be paired with a variety of live jazz performances and artist receptions.

**4TH OF JULY PARADE**  
Monday July 4  
Beginning at 10 am  
From Whitehall City Hall to Montague City Hall. Over 100 entries are involved in this family fun, annual parade.

**4TH OF JULY FIREWORKS**  
Monday, July 4, 2016  
North end of White Lake This annual event begins at dusk.

**CELEBRATE WHITE LAKE**  
July 9  
A family event with an antique boat show and historical displays. Held at Goodrich Park in Whitehall beginning at 10 am.

**CRUZ'IN CLASSIC CAR SHOW**  
Friday, July 29  
Downtown Montague Cars cruise at 7 p.m. from Whitehall to Montague where they will be on display in the downtown area. DJ, food and fun for all.

**WHITE LAKE CHAMBER MUSIC FESTIVAL**  
August 5-14  
A mix of visiting professional groups & local talent offer wide variety of performances throughout the White Lake Area.

**FISH BOIL**  
Saturday, August 20  
4 - 8pm  
The annual Bob Gillan Memorial Fish Boil will be held at the Montague Band Shell. The event is sponsored by the White Lake Area Sportfishing Association. All proceeds support fishing improvements in the White Lake area

**LABOR DAY COMMUNITY WALK**  
Monday, Sept. 5, 10 am  
Hart-Montague Bike Trail, at the trailhead behind Montague Foods

**SUMMER AIN'T OVER YET**  
Tuesday, Sept. 6, 13 and 20  
6:30 pm - 8:00 pm  
An outdoor concert at the Goodrich Park Gazebo in Whitehall. All Proceeds benefit the White Lake Food Pantry.

**PUMPKINFEST**  
Saturday, October 8  
9:30 am registration  
The famous Pumpkin Roll down the Dowling Hill begins at 11 a.m. plus many pumpkin events ... largest pumpkin, pumpkin painting, seed spitting, pumpkin carving & pumpkin toss.

**DEPOT TO DEPOT**  
Saturday, Oct. 8, 15, 22, and 29, 2016, 10am - 4pm  
12th Annual Muskegon County Fall Color Tour Travel between White Lake Area Chamber Depot and Muskegon Convention & Visitors Depot.

**WHITE LAKE AREA HOLIDAY WALK**  
Friday, Nov. 18, 2-8pm  
Saturday, Nov. 19, 10am-4pm  
Montague and Whitehall downtown shopping. Enjoy Carriage Rides Friday & Saturday, use the Muskegon Trolley to travel from store to store all day Saturday in both towns. Visit with Santa, listen to caroling and enjoy the luminaries Friday evening. Maps available at participating merchants

**64TH ANNUAL WHITE LAKE AREA CHRISTMAS PARADE**  
Saturday, Dec. 3, 2 pm  
Whitehall to Montague and concluding with Santa in his sleigh! Nearly 75 entries lineup for this festive event.



# Local Girls Go Green

Courtesy of Dave LeMieux

I've been wallowing unabashedly in the joys of fandom for the last few years after decades spent watching games impartially as a sportswriter.

I owe it all, ultimately, to Grand Haven's Maggie Dwyer, the last local girl to play D1 women's basketball at Michigan State. Like Muskegon High's Mardrieka Cook, who'll likely join the Spartans next season, Dwyer was a Miss Basketball finalist who finished her high school career averaging in double figures in both points and rebounds.

Still, I'd never seen Dwyer play in high school and, if left to my own devices, would to this day never have seen a single game at the Breslin. Nothing against women's sports mind you, I was just never too interested in basketball itself, (men's or women's).

Unlike one wag I encountered who proudly boasted he'd never watch a women's basketball game, "Until they can dunk," I had an open mind about the sport when I thought about it all.

I was surprised one day in 2005 when my wife Laurie suggested we take a Sunday drive over to East Lansing to watch Dwyer and the Spartans play, but figured, what the heck, it was as good a way as any to kill off a post-football winter afternoon. I don't remember a single thing about the game itself, but the vibe from the crowd of almost 9,000 inside the Breslin definitely stuck with me: The students holding up newspapers and shouting "Who cares!" as the opposing players were introduced: The crowd chanting, "Go Green, Go White"; The t-shirts and mini-balls cheerleaders tossed into the stands.

All in all, a great bargain at five bucks a ticket (cheaper than soft drink at the concession stand, by the way).

The game seemed a little slower and lower than what little I'd seen from the men but, far from being a drawback, that just made it easier for me to follow. Now, just a few short years later, you've got to be on your toes. The women's game is far from slow these days and there have been at least three dunks.

Laurie and I have gone from attending a couple games a season to catching all but a one or two of the women's home games and have traveled as far afield as Ann Arbor, Chicago and Indianapolis to watch the MSU women play. (Spartan fans quite often outnumber the home crowd at away games).

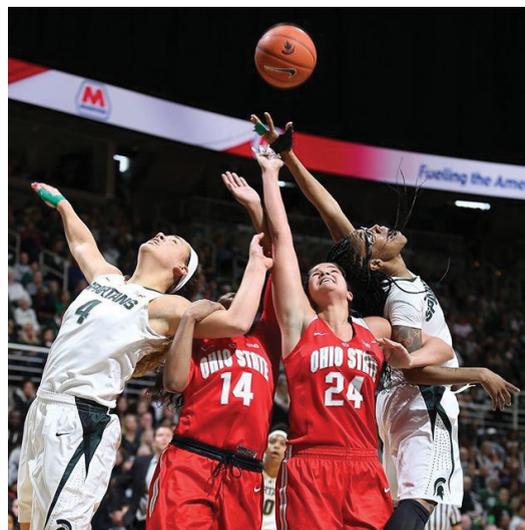
Of course, the fact the Spartan women are almost always ranked in the Top 25 makes rooting for them enjoyable. But it's been being able to afford to go so many games and being able to sit right on top of the action that has been most rewarding. Before you know it you're deeply familiar with every player's on-court personality and every strength and weakness in their games. Keep it up long enough and you can watch as they get better and better each season.

There are stone cold stars like WNBA-prospect Ariel Powers and guard Tori Jankoska (who's first bucket as a freshman was a Steph Curry distance 3-pointer). There are former Miss Basketballs, like Jasmine Hines who started slow (Hines averaged a paltry 5 points and 2.5 rebounds as a freshman) and finished huge. Hines scored a career high 36 points in a 107-105 triple overtime upset of Ohio State to finish the 2015-16 regular season.

For those of you who still think the women's game isn't worth watching consider this: Most of MSU's men's team including stars Denzel Valentine, Matt Costello and Muskegon's own Deyonta Davis were courtside from the start to past the finish of the triple overtime thriller in February and were standing and cheering their lungs out like the rest of us at the end.

Grand Haven's Maggie Dwyer got me to Breslin for women's basketball. Muskegon's Mardreikia Cook is sure the keep me coming back.

*Dave LeMieux is west Michigan-based freelance writer, sometime triathlete, world traveler and inveterate reader of books great and small.*



HOME SWEET HOME

# Springtime, BUSY TIME!

By, Dale P. Zahn, CEO  
West Michigan Lakeshore Association of REALTORS

A balmy winter, continued low interest rates and the thought of tulips blooming and boats on the water means REALTORS along the lakeshore are scrambling to find their buyers the right home so as to not miss out! The old 'if you snooze you lose' adage is quite applicable these days! A recent conversation with a REALTOR who has weathered several economic storms over the years had him recalling how great things were when interest rates dropped to 13.5%! I myself recall thinking back in the 80's if interest rates would only hit 10% we'd maybe sell some homes. When it did hit that mark, people waited and lost as inventory was snapped up in a hurry. These days interest rates on mortgages are in low single digits and that should have people lined up around the corner waiting in line! Yes, things are good, but that 'good' means buyers have to be ready to pull the trigger. Those that operate otherwise often end up in a multi-bid situation that may not end the way they would like.

A few days ago I viewed a video on You Tube from a REALTOR talking about 'crazy calls and requests' one of which was from a buyer asking to 'hold the house for a few days until they can get around to viewing it.' The response was priceless - we don't do lay-a-way's in real estate!

Then there are the calls from buyers and even some agents who get angry that their offer wasn't accepted or that the seller didn't wait for them to produce an offer! Again, you snooze, you lose. Sounds cold but the words ring true.

A number of recent visits to large real estate offices in the area had us talking about numbers and clearly activity is UP while inventory is DOWN. For sellers, that spells good news in that multiple buyers often clamor to get in line and purchase the home. This does not mean buyers are at a disadvantage, they just have to be ready to act and not be real estates answer to tire kickers on the used car lot. Buyers need to know what they want, what they can reasonably afford, have their credit house in order and know that offering a realistic price may well bloom into a good thing.

To buyers, sellers, and REALTORS alike, we offer the suggestion that everything to be signed is clear and in understandable language with a copy provided to those signing or initialing, per Article 9 of the REALTORS Code of Ethics. REALTORS have a obligation to explain things to their customers and clients - if you are a buyer or seller and don't understand, by all means ASK and if you still don't fully understand, seek the advice of legal counsel. This will make for a smooth and satisfying journey on the way to a closing.

In addition to being busy with buyers and sellers, the West Michigan Lakeshore Association of REALTORS is hosting several meaningful classes for members, Champions of real estate and private property rights will be attending a Major Investors Event in Grand Rapids, the WMLAR Professional Standards 'road show' will instruct in Grosse Pointe, a new member orientation will take place, leadership will attend a special awards presentation in Bay City at the Michigan Environmental Health Association conference, to social events tied into March Madness will be held and as CEO I'll be traveling to San Antonio, Texas and coming back refreshed and excited to take on the challenges that lie ahead and to further provide outstanding programs and services to REALTOR members. As many know, we are also the 'go-to' place for the Public to call when they have questions or concerns. So fasten those seat belts, its going to be a fantastic ride this Spring and Summer!

Dale P. Zahn  
Chief Executive Officer  
West Michigan Lakeshore  
Association of REALTORS



## LEGALEASE

# Choosing Correct Power of Attorney for a 'Control Freak'

By Jonathan J. David

I understand the importance and the need of having a financial and health care durable power of attorneys, but I am not the most trusting person in the world and admittedly a bit of a control freak, and I don't want anyone acting for me unless I no longer have the mental faculties to act for myself.

**Dear Jonathan: I am an elderly gentleman who is not married and has no children. Because I have become increasingly aware of my own mortality, I have decided to engage in estate planning for the first time in my life. Interestingly, I am more concerned with those documents whose purpose is to protect me during my lifetime, i.e., financial and health care durable power of attorneys, than I am with those documents that direct where my estate goes when I die, i.e., a will and trust. More specifically, I understand the importance and the need of having a financial and health care durable power of attorneys, but I am not the most trusting person in the world and admittedly a bit of a control freak, and I don't want anyone acting for me unless I no longer have the mental faculties to act for myself. Is it possible that these documents can be drafted in such a way?**

**Jonathan Says:** Yes. The health care durable power of attorney, by its nature, is not effective until you are no longer able to act for yourself, i.e., you are mentally incapacitated. A financial durable power of attorney, on the other hand, can be drafted to either be effective immediately upon execution even though your mental faculties are still intact, or only upon your disability. Consequently, you will want to make sure that when this power of attorney is drafted, it is prepared so that it is only effective upon your disability. This type of power of attorney is known as a "springing" power of attorney because it is only effective or only springs into action upon your becoming disabled and you can no longer act for yourself.

Because this type of power of attorney only becomes effective upon your disability, it will need to have language which sets forth what type of evidence your agent named in the document will need to obtain to show that you are disabled. A determination of disability is typically done either by a court determination or by the written certification of one or more licensed physicians.

Although using a springing durable power of attorney specifically addresses your concern that your agent is prohibited from acting on your behalf until you have been declared disabled, that is also its major disadvantage because your agent cannot act for you until you have been declared disabled. Consequently, if you are in fact disabled but you have not yet been certified as such by one or more physicians or determined to be disabled by a court and a financial matter of yours needs immediate attention, your agent's hands will be tied until you have in fact been determined to be disabled by a court or the requisite number of licensed physicians.

I recommend that you meet with an estate planning attorney to initiate the estate planning process, at which time you can explain your concerns regarding the financial durable power of attorney. That attorney can then explain to you the pros and cons of preparing both the "springing" and "non-springing" durable power of attorneys. This will allow you to make an educated decision as to how you want to go forward in the preparation of that power of attorney.

Good luck.

Jonathan J. David is a shareholder in the law firm of Foster, Swift, Collins & Smith, PC, 1700 East Beltline, N.E., Grand Rapids, Michigan 49525. He is a runner, sports enthusiast, and University of Michigan alum, with a passion for reading and writing. He has been practicing estate planning, business, and real estate law for over 30 years and has been writing his column "Legal Ease," for over 20 years. His favorite quote is his own: "It doesn't take a village to write — just a reliable dictaphone and transcriber."



# The numbers continue to grow. Is there an answer?

By Jay A. Newmarch

On February 20th my innocence, or maybe just ignorance, disappeared as my town of Kalamazoo joined the list of cities that have been victimized by a mass shooter. I now know, as a member of the community, how these now too frequent acts of violence can forever change ones perspective.

You see, I would hear about the latest victims, the latest town to face the aftermath of a mass shooter, and mourn for them without really understanding the true magnitude. I would wonder what it felt like, how they faced the reality of the next day, but believed, foolishly, that it could never happen in my town.

In retrospect, I don't know what made me feel as if we were somehow immune, but I REALLY did seem to believe the truth of that thought. Now I know how naive that was. As a nation we live with a simplistic underlying fear of THOSE outsiders, faceless evildoers that infiltrate our country and reek havoc. But, a danger of random hate, an undeserved violence that can just as easily strike while you're in your yard, shopping for a car with a loved one, or sharing a meal with friends and family, violence that is born in the mind of a fellow member of your community, well that seemed unthinkable.

No one, it seems to me now, is ultimately safe from this horrific epidemic. Without quick indictment, without easy condemnation, I ask a simple question for which I have no easy answer. What is the solution? One thing is abundantly clear. We, all of us in this country, need to face up to this problem by putting our heads together, leaving our biases at the door and work together to solve this plague of mass shootings.

In January, just a month before Kalamazoo's shooting spree, I visited Port Arthur, Tasmania, during a vacation in Australia. Port Arthur is the unfortunate record holder of Australia's worst mass shooting incident. In 1996, 35 individuals were killed in and around a tourist site on the southern coast of their island. As I looked around at the lush lawns, the birds singing, the blue sky, I asked myself how such horror could ever have visited this place. And, yes, I had my usual "how horrible" response while thinking that it could NEVER happen in Kalamazoo.

How did Australia respond to this senseless tragedy? In record time, the government banned together to pass one of the most sweeping gun control laws ever. The sale and importation of all automatic and semi-automatic rifles and shotguns were banned. The government instituted a mandatory 28 day waiting period on all gun sales in conjunction with a mandatory gun buy back program which resulted in over 700,000 guns destroyed. In short order, the number of gun owning households was cut in half.

Since instituting this law, there have been no mass gun massacres in Australia and gun homicides have fallen by 60%. While these are impressive statistics, it is also a fact that banning certain guns doesn't ban ALL shootings or, for that matter, other means of creating chaos and mass murder. One need only look at the death of three individuals at the hands of a single gunman in a Sydney chocolate shop in 2014 to the death of eight children the same year in a Cairn's stabbing attack.

Unfortunately, like most subjects political, we Americans have become so divided on this subject that we aren't able to productively debate the pros and cons of even the most simple and uncontroversial of gun legislation options. We have simply retreated to opposite corners of the ring and sit there obstinately glaring at each other.

Having been raised in a household with guns, we knew that guns had a purpose. They were for hunting, for target practice, they were not for violence or intimidation. I truly believe we can retain both the right to bear arms AND become a safer society. A society that doesn't have to live in constant fear of unbridled acts of mass murder. We need to look not only at gun legislation, but also to firearm safety and education, better access to mental health care as well as the societal issues of isolation and anger.

Nothing we can ever do will prevent every death, but that's not an excuse to do nothing and let the bad guys continue their rampage against our communities. I believe that working to prevent even one death is worth the effort, worth a national conversation. Lets start that conversation.

Jay A. Newmarch is a lifelong native of west Michigan, currently living in Kalamazoo. A marketing, design and communications professional, Jay is a self-admitted newshound with an avid interest in current events, politics and governmental accountability.



# Good Reads



## The Lake House

by Kate Morton

When I was in eighth grade, my class read *Rebecca* by Daphne du Maurier. As an adult, I've often thought about what an odd choice it was for high school English, a little further afield than *The Catcher in the Rye* or *1984*, but I've never regretted encountering that book at a relatively young age because it gave me a lifelong taste for gothic novels, a category that *The Lake House* by Kate Morton fits neatly into. Crumbling house with a tragic past? Check. Mysterious woman keeping family secrets? Yep. Unexplained disappearance? Of course! Someone from the present bent on solving the mystery from the past? All that and more. Reminiscent of Diane Setterfeld's *The Thirteenth Tale*, Morton's book has a slow beginning as she sets the scene, with a narrative that moves back and forth in time and places us in multiple character's perspectives, but diligent readers will be rewarded with a book that challenges what you think you know with delightful twists and dodges. Marred only slightly by an overly tidy ending, *The Lake House* is a fine read, so settle in with a mug of tea (or something stronger) and enjoy the tale of the Edevane family, young detective Sadie Sparrow, and the titular lake house, *Loanneth*.



## The Sound of Gravel

by Ruth Wariner

A breathtaking tale of family, loss, and fortitude, Ruth Wariner's *The Sound of Gravel* is the kind of book that proves truth is stranger than fiction. Born into a fringe polygamist religious sect and raised in destitution in rural Mexico, Ruth is a child forced to become adult by her circumstances, a girl who cares deeply for her mother and siblings but gradually becomes aware that her life circumstances are not good ones. While Ruth's maternal grandparents are a positive force in her life, Ruth's mother continues to choose life with her truly horrible second husband, Ruth's stepfather, and brings her children along with her, continuing to add to the family's numbers while there are fewer and fewer resources to go around. There are some truly heartbreaking moments in this book, as Ruth suffers abuse, poverty, and terrible loss, but what you are left with is admiration for her resilience and courage after her eventual escape, and joy that she and her siblings are able to make successful lives for themselves. A book that challenges you as you read, this story makes you think about what you would do and how you would react if you were in her situation. Recommended for fans of Carolyn Jessops' *Escape*.

Laura J. Kraly is the Head of Adult Services at the Loutit District Library in Grand Haven, MI where she answers questions, selects books for the collection, provides tech support for the library's electronic resources and gives reading, watching and listening suggestions. While reading is a lifelong passion, she also enjoys watching hockey, doing Zumba and yoga, cooking Italian food, and traveling.



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# Armistice Day 1940

By Peter Manting

Armistice Day, (Veteran's Day) November 11th 1940. Three Great Lakes freighters the SS William B. Davock, the Anna C. Minch and the SS Novadoc all started out that morning headed to their destinations in blue skies, calm seas and unseasonably warm temperatures for November 11th. The Davock was headed south with a load of coal to Chicago. The Anna C. Minch was headed south with a load of grain from the Thunder Bay, Ontario area bound to Chicago. The SS Novadoc headed north was loaded with freight from Chicago and bound for Port Alfred, Quebec.

All three of the ships captains were sailing close to the eastern shores of Lake Michigan to take advantage of the southeasterly breezes that were keeping the lake calm. Midafternoon the wind changed and started blowing out of the southwest. The barometer started falling, skies turned grey, winds picked up, rain started, temperatures dropped and snow started flying. A major storm was blowing in but the sailors didn't realize how major of a storm it was.

With the shifting of the wind all three freighters became fully exposed to the brunt of what is now called a "non-tropical cyclone." The winds were clocked at 75 miles an hour, which is the threshold wind velocity for a hurricane. The three captains tried desperately to turn their vessels into the wind.

The SS William Davock broke its rudder. The rudder jammed against the propeller breaking off one or more of the blades, rendering the vessel without steering or propulsion. This allowed the boat to fall into the trough of the waves, where it was swamped and perhaps capsized before sinking. It sank in more than two hundred feet of water just south of Pentwater, taking all 32 hands with it.

Not far from the Davock the freighter Anna C Minch was also floundering. Some theories say that the Minch collided with the William B. Davock which would certainly explain why the two sank so close to each other. The resting places of these two freighters were discovered in 1972 about 50 feet apart. Upon further surveying by diving crews it was found that the Minch was just overwhelmed by the storm and broke in two. In both cases the boilers of the freighters were found intact meaning that the boilers had ceased working before the ships went down. If the boilers had been operating under full steam, the change in pressure would have led to the boilers exploding. Without power they were helpless in the middle of the storm. The 24 crew members of the Minch went down with the ship.

Just a few miles south of these disasters, just off from Little Sable Point the Novadoc crew battled the storm as well. The keeper of the light, William Krewell, could see the masthead lights of the Novadoc outlining large arcs as she rolled between the waves. One of the crew members recalls. "The waves were just like mountains and the only time we could see the lighthouse was when we were on top of a wave. When we got closer to the

lighthouse the back wash of the surf from the shore turned us around and we were heading into the waves for the first time. Immediately the Captain thought he had a chance to save his ship so he rang full ahead. Soon as we started into it, the first big wave came over the wheelhouse and broke all the front windows in it. The wheelhouse was full of water and everyone had cuts and bruises from the broken glass."

The Novadoc ran aground around 7pm that Monday evening, immediately breaking in half, severing all electrical lines and submerging both halves of the ship in the sand. Most of the crew spent the night huddled in the Captain's office hoping the walls would hold the sea off until they were rescued.



In the morning as the storm continued, the wreck of the Novadoc was spotted by those on land. Even though they were only 700 feet off from the shore they could not be reached by boat or by line. On board the crew began burning furniture to keep warm while day turned into night.

The next morning with the U.S. Coast Guard refusing to come to the aid of the stricken vessel due to the ferocity of the storm Captain Clyde Cross and two of his right-hand men sailed out in their little fishing boat the "THREE

BROTHERS" taking matters into their own hands. Cross steered the little fishing tug alongside of the stranded ship and rescued the 17 survivors. The vessels two cooks had been washed overboard when the ship broke apart. Overall estimates states 58 sailors were lost in what would become the worst maritime disaster on the Great Lakes since the storm of 1913.

*Peter Manting is the Executive Director of the Sable Points Lighthouse Keepers Association. SPLKA's mission is to preserve, promote and educate the public and to make our lighthouses accessible to all. SPLKA manages 4 iconic Lake Michigan lighthouses: the White River Light Station in Whitehall, Little Sable Point Lighthouse in Silver Lake, the Ludington North Breakwater Lighthouse and the Big Sable Point Lighthouse in the Ludington State Park. Peter grew up and lives in the Grand Haven/ Spring Lake area. He has had a love of local Maritime history fostered by his grandfather who would tell him stories of the many ships that frequented the Grand Haven harbor in the early 20th century. Peter has been active in the community as a former board member for the Tri-Cities Historical Museum which houses many of his grandfather's historic ship models.*



# AN EYE ON EDUCATION

## Finish Strong

By Steve Edwards

On Friday nights in the fall, on high school football fields all over the country, you can count on seeing young athletes raising four fingers to the sky in unison. That fourth quarter message is clear: Finish strong!

Like a football game, a school year follows similar patterns. It's relatively easy to be motivated to start the game (or year). The first quarter is spent learning what is working and what isn't; what adjustments are necessary and what aren't; who wants it and who doesn't. The second quarter is all about adjustments. It's all about using what has been learned to adjust and create the best possible outcome (learning in school). The third quarter is where teams (students, teachers, and parents in schools) make their move. It's grinding and growing - learning the key content and concepts fully and deeply. And the fourth quarter is all about finishing strong.

For schools, spring is our fourth quarter.

Whether it is your family, your class, your school, or your community, it's the fourth quarter. What adjustments have you made? What have we learned as a family, classroom, school, and community about what works and what doesn't? Are we reading enough? Do we have a place in the house and a time period set aside for daily study? Is education the priority it needs to be? Do we value the struggle that is necessary for growth? Do we think, learn, adjust, and react?

One of my favorite motivational speakers says, "You can't make me want what I don't want!" Do you know what you want? Do you know what you want for your kids, your students, your family, and your community? Do you want school to be meaningful? Then make it meaningful! Do you want school to be enjoyable? Then make it enjoyable. Do you want to have options for your children and all of our children when they turn 18? Let's work so hard that every option available is waiting upon graduation.

As we move into the 4th quarter, I urge you to celebrate everything that has gone well and also to celebrate, just as joyously, the learning that you've had relative to things that didn't work out so well. It is that combination of thinking that will lead us to our greatest improvement. One of the reasons so many people are unhappy in life is that they sacrifice what they want most for what they want at the moment. What do you want most?

The whistle is about to blow to start the 4th quarter. Are you ready?

Steve is the Superintendent of Reeths Puffer Schools, located in Rocket City, Michigan. He graduated from both Eastern Michigan University and Grand Valley State University and holds his Master's Degree in Educational Leadership. He has two school-aged children, Sydney and Kaden and is the lucky husband of Karyn. Steve enjoys teaching, coaching, leading, and reading.



## PLUS MOVIE MINUTES

### Deadpool

(2016, Rated R)



FOX has reinvigorated their cinematic X-Men universe with Deadpool, an eleven-year passion project for star Ryan Reynolds and company. It's hilarious, heartfelt, and strictly R-rated. What sets this antihero apart from other superheroes is his wicked sense of humor. He knows he is in a comic book movie and therefore is able to poke fun of everything and everyone. It is also part of what makes him unpredictable and a joy to engage with. This film also has a surprising amount of heart. Deadpool is loony by nature and required a strong grounding if audiences were going to be able to emotionally connect with him. Fortunately, all who were involved have found a way to successfully balance the story in a way that half plays out like a hilarious, raunchy, action-comedy while the other half brings the rain like a good Nicholas Sparks novel (if such a thing existed). It's also worth mentioning that this film leans heavily into its R-rating. There is lots of explicit nudity, sex, and violence. Reader, you've been cautioned.

### The Witch

(2016, Rated R)



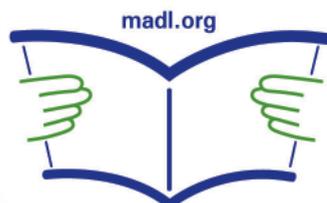
The Witch tries to be part horror, part drama, and part commentary on the darker consequences of religion. Unfortunately, it isn't very exciting. Writer-Director Robert Eggers takes an interesting slow-burn approach to his story here but there is more wick and less explosion. The cinematography is gorgeous, the production design is thoroughly detailed, and the performances are strong, but the writing is so weak that long stretches of the film are more apt to be labeled as experimental filmmaking rather than narrative filmmaking. It all culminates into a bizarre final half hour that leaves much to be desired.

Jordan Peterson is a film student at Grand Valley State University and works as a projectionist at Celebration! Cinema Carousel in Muskegon. He is an aspiring writer-director as well as an amateur screenwriter and reviewer. Some of his favorite movies include (500) Days of Summer, The Muppets, and Evil Dead 2.



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# Helping Someone Get Help

By Michelle Martin, M.A.

Witnessing someone deteriorate from a mental illness or substance abuse problem is often said to be like watching a slow-motion train wreck. It is horrible and painful for everyone involved. As a clinician I have been asked many times by family members, friends and employers, "how can I get my (spouse, child, employee, etc.) to get help?" The fact is we all have limited power to effect change in someone else's life. That being said, we want to do all we can to avert a tragedy.

There are some guidelines that may help in getting through to a suffering person without destroying the relationship. Express the concern as caring versus criticism. People are less likely to become defensive when they believe you have their best interests at heart. In order to do this, it is necessary to be in a calm frame of mind. All too often people wait until they are overwhelmed with frustration at their loved one's behavior and the subject is brought up in anger. That approach is likely to be interpreted as an attack. When a person feels attacked, their defenses go up and very little information comes in.

Stick to the facts. Bring noticed deficits and problems to their attention. Use specifics. If you need to keep a log for a period of time, that can be helpful. It is difficult to deny problems when the results of the problem behaviors are brought up with dates, times and quantifiers. This approach is often most useful in the workplace. It can also assist in checking concerns against reality.

For concerned people wondering what services are available, consulting a mental health professional is the most thorough way to gather accurate information. While professionals will not diagnosis a person without a face to face evaluation, they

may be able to give some helpful tools and guidelines to shape the approach to the suffering individual. If consulting a professional is not possible, there are many reference materials available on the internet. A word of caution here: please make sure the source is reputable and affiliated with a professional organization such as the American Psychological Association, a well-known 12 step program like AA or a hospital program.

It is often helpful to have a list of resources available for the suffering person: a list of mental health professionals in the area, hospitals and treatment centers as well as 12 step programs such as AA and Al-Anon. Some people who are struggling with mental illness appreciate having someone go to their first appointment with them. Therapists can learn a great deal about a person's issues by having a friend or family member attend an appointment, giving their perspective on the issues. It can also be helpful to the suffering person, knowing that the concerned person plans to stick by them through their recovery.

Sometimes it is necessary to spell out the negative consequences of not accepting help. If you are the person's supervisor, it may mean suspension or loss of the job. If you are a spouse, it may mean separation or the dissolution of the marriage. If you have reason to believe a person is seriously suicidal or homicidal, that person can be hospitalized against their will for at least 72 hours while they are evaluated by professionals.

People who are unfamiliar with mental health practices often express concern that if they inquire about whether someone is suicidal, they will place that thought into someone's mind, making it more likely they will act on it. That is not true. People do not commit suicide because they are asked about it. When

nothing is said, people struggling with depression and suicidal thoughts often feel more alone. When concern is expressed it can open the conversation and start a journey of healing. Being assured that they are cared for and have a meaningful role in the lives of others often makes a positive difference.

There are cases where a suffering person will not accept help of any kind. This is where it is important to remember the limits of our power over other people. It is less painful to watch someone make destructive choices, knowing we have done what we can to help. We only have control over ourselves. We are here to support and assist each other, not to solve everyone's problems. Each of us is ultimately responsible for solving our own problems and creating our own destiny. Keeping yourself healthy can be difficult when you are attached to a person who is ill and will not engage in recovery. If your loved one will not accept help, it can be beneficial for you to seek support for yourself.



Michelle Martin, M. A. is a Licensed Marriage & Family Therapist, Limited Licensed Psychologist, (supervised by a Licensed Psychologist,) and Certified Sex Therapist at Harbor Psychological Associates. She has twenty years experience working both in agency and private practice settings. She has also worked as an educator teaching subjects related to mental health. She can be reached at michelle@harborpsychological.com.

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# Winter gives way to a season full of spectacular events

By Teresa Taylor Williams

Spring is breaking way to warmer temperatures, so mark your calendar for the array of summer festivals soon to appear along the West Michigan shoreline.

Ranging in size from a couple hundred folks to thousands, West Michigan festivals are what good times are made of – lots of people gather to stroll the grounds, hear live music, play carnival games, and munch on favorites such as corn dogs, cotton candy and elephant ears. Along with food, most events offer alcoholic beverage concessions for purchase.

Among the several Muskegon area summer and fall festivals, a local favorite is Fruitport Old Fashioned Days. Held at the end of May, the 6-day event that boasts the largest Memorial Day parade in West Michigan. Hosted by the Fruitport Lions and made possible by many community volunteers, there's a carnival, Lions Club Ox Roast, and nightly musical entertainment. Free activities include a



petting zoo, children's parade & games; fireworks, 5k & 10k Road Race; Community Craft Show, car rally and horseshoe tournament.

In July, it's the sound of revved up motorcycles that draws Shauna Hunter to Muskegon Bike Time. The 4-day event draws a broad spectrum of motorcycle enthusiasts and the general public for its attractions, entertainment and food. While the 2016 concert series has yet to be announced, rockers such as Lynyrd Skynyrd, Journey, Night Ranger, and 38 Special have been past headliners.

"I love Bike Time," said Hunter of Muskegon. "There's so many people of all ethnicities, vendors in the street, music. It's a big city feel. I love the food, as well."

In Mason County, there are a host of family-friendly summer events. Among them are Ludrock, Scottville Summerfest and the Fourth of July Freedom Festival.

"The Freedom Festival and Summerfest are both long standing events in our community," said Kathy Maclean, president of the Ludington/Scottville Area Chamber of

Commerce. "The Freedom Festival parade and fireworks always have huge crowds, and it's homecoming for anyone who grew up here and moved away." Maclean added that Ludrock, a two-day summer concert that will be July 9-10 this year in Ludington City Park/Rotary Park, has been going on for a few years now and "seems to be growing in popularity."

Newaygo County is home to the National Baby Food Festival, formerly known as the Gerber Baby Food Festival. Drawing roughly 50,000 each year to downtown Fremont, the "Baby Food Capital of the World," the festival's organizers take a great deal of pride in providing family fun for all ages. Just some of the activities include a baby crawl, bed race, kid's parade, turtle racing, and a baby food eating contest.

For Erin Braginton, she and her family enjoy festivals year round. But attending the Grand Haven Coast Guard Festival is essential.

"We always attend the Coast Guard Festival, it's almost a must when you live in GH City," said Braginton, who is married with children ranging from college to elementary

school. "It also gives us and the kids many options of different things to do, like parade of ships, kids day at the YMCA, carnival, fireworks, beer tents and the entertainment on the waterfront, not to mention all the people watching!"

For Tiovanni Knight of Muskegon, he enjoys being among the scores of teenagers you'll find at Coast Guard. "I get to hang out with my friends and have good fun in the sun," he said.

Many festivals require months of preparation, are often run by volunteers, and are costly to maintain.

But it's a labor of love for Chris Zahrt, who has been involved with the Michigan Irish Music Festival since its inception 17 years ago.

Along with lots of children's activities, authentic food and merchandise, the festival features five entertainment stages for local, regional, and international bands from Ireland, Scotland and Nova Scotia performing all Irish and Celtic music. Last year drew 23,300 people from 10 states, and about 25,000 are anticipated this year.

The Michigan Irish Music Festival also donated \$37,309 to local pantries in 2015.

So what makes it such a solid success? Zahrt, who is president of the board of directors, attributes this to "tremendous support" from sponsors and partners; a huge community volunteer base; and also the fact that the 21-member board is "a working board, fully committed to fulfilling our mission. We work on this all year long," she said.

Braginton added that the "Irish Fest" is also a hit for her family, but in addition, it's important that they support it.



"We usually do Friday with the kids and then enjoy Saturday as a couple. Since I am Irish I love the opportunity to give my children a little taste and look into their heritage," she said.

The Michigan Irish Music Festival is a family favorite for Mellan Hansen of Fruitport, who attends each year with her husband and three adult children.

"We love the bands and all the excitement of the crowd," said Hansen. "A great time is had by all!"

*Teresa Taylor Williams is a veteran journalist, freelance content provider and adjunct English instructor at Muskegon Community College. A mother blessed with two sons, she resides in Muskegon.*



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# Marvels in the Mitten

By Laura Holmes

You don't have to go far to reap the rewards of travel and the great outdoors. Check out your own home state, like Michigan for example.

Turns out I grew up in paradise. I didn't realize this as a kid and as an adult I have a new found appreciation for my own backyard playground. Michiganders don't need to travel far from home to take in one of the United States' most stunning natural wonders. And, don't take my word for it. Good Morning America took a poll in 2011 and asked what natural wonder is the most beautiful in the 50 states?\* The nation voted and the title belongs to The Sleeping Bear Dunes National Lakeshore, an amazing 30-mile stretch of Lake Michigan beachfront in northwestern Michigan. I grew up less than 10 miles away from this magnificent pile of sand, complete with a 90-mile (can't see across) view toward Wisconsin. On many school field trips I learned the history and geology of my hometown mountain of sand.

As a teen, I successfully survived a Leelanau County rite of passage for kids in the Traverse City area. We would trudge up the steep 400-foot face of the dune and arrive panting, hands on our knees at the top, looking over sweeping views of Little and Big Glen Lakes to the east. After hearts stopped pounding in time to our pulse, someone would yell, "Go!" and we'd take off down the dune running at full sprint. The steep slope turned the run into physical comedy, full of ridiculous head-over-heels sandy spills and raucous laughter. I will never forget the feeling of hurtling down the dune in my bare feet, laughing until spit came out the corners of my mouth.

*The Great Lakes contain the largest supply of freshwater in the world, holding about 18% of the worlds total freshwater and about 90% of the United States' total freshwater*

– Source NOAA  
(National Oceanic & Atmospheric Association)

Now as a grown woman, I totally want to run down the dune again (hopefully without serious injury) and my appreciation grows for my home state. After traveling around the U.S. and to lots of international destinations, I can honestly say that Michigan has a top spot amongst sand and water destinations... dare I say beach destination. Michigan has a west coast too (though we don't have much in common with California). We've also been dubbed the Third Coast and recently The Gold Coast, as part of Lonely Planet's Top-10 United States Travel Destinations in 2014. It's labeled as an "unexpected beach getaway" in the guide's description. The Gold Coast stretches from Saugatuck all the way north, through Muskegon and past Ludington toward the aforementioned Sleeping

Michigan - a beach destination? Sure, snow blankets much of our state for at least three months out of the year. Granted, no sunscreen needed for a snow and sand trip but dressed appropriately, you can watch the whitecaps crash on the ice flows on the beach. If you are more of a summer person, the dunes all along Lake Michigan are worthy of a visit and part of the inspiration for the state's tourism campaign, Pure Michigan. As a beach volleyball player, I've spoken to countless Californians and

Floridians who marvel at our dense, deep, and squeaky-clean sandy beaches. Besides, it's hard not to notice the sand, especially when it squeaks underfoot. Our beaches can talk!

Even as a Michigan resident, I find it difficult to go more than a week without getting to the beach and looking west over the big lake. This huge body of water defines life on Michigan's west coast. It gives freely and often and the part I admire the most is the unpredictability. Live in Michigan and you will never get bored talking about the weather. The lake is in charge. It can inspire one day with an exotic glowing sunset and send you packing the next with 40-knot sustained winds. Winter is even more unpredictable bringing with it a phenomenon called "lake-effect" snow. For example, take one run-of-the-mill snowstorm and add Lake Michigan = a full-blown blizzard that dumps inches per hour. It's impressive.

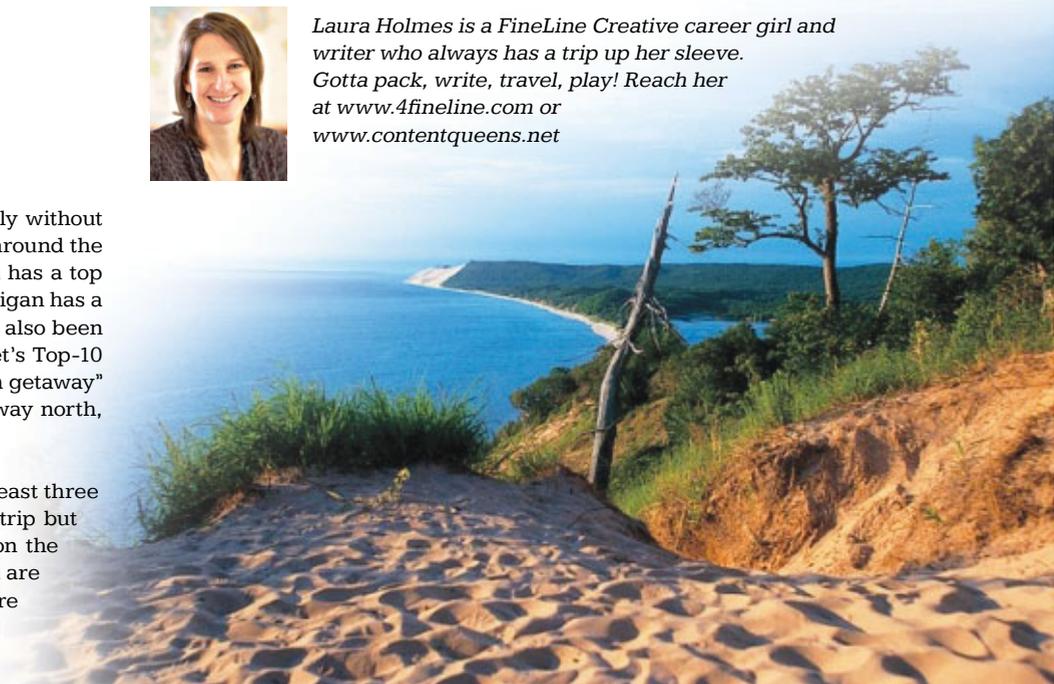
As a resident, I love my state for keeping me perpetually on my toes, especially the distinct four-season climate. The two peninsulas (lower and upper) create a unique and vast landscape connected by a massive five-mile suspension bridge. The Great Lake state is like that pair of hand-knit mittens your grandma made for you, held together by a strand of yarn to prevent losing the pair. The four seasons keep the state ever in transition so Michiganders are always in the process of rotating tank tops for sweaters. We never have the opportunity to be complacent or settle into a tropical summer routine. And, just when winter doldrums start to settle in our bones, the hint of a spring thaw is forecasted.

Looking for getaway ideas – Michigan (no matter the season) will always have something up its mitten!

\*Source: ABC News/Good Morning America's 2011 poll: Sleeping Bear Dunes National Lakeshore named "The Most Beautiful Place in America." [http://abcnews.go.com/Travel/best\\_places\\_USA/sleeping-bear-dunes-michigan-voted-good-morning-americas/story?id=14319616](http://abcnews.go.com/Travel/best_places_USA/sleeping-bear-dunes-michigan-voted-good-morning-americas/story?id=14319616)



Laura Holmes is a FineLine Creative career girl and writer who always has a trip up her sleeve. Gotta pack, write, travel, play! Reach her at [www.4fineline.com](http://www.4fineline.com) or [www.contentqueens.net](http://www.contentqueens.net)



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# Reflection on Creating Nontraditional Christmas Memories

By Melanie Sportell

We are home after spending ten days in Mexico with all six children for Christmas, so would do it again? Maybe. Just to catch you up, months before Christmas, we presented our children with the option of celebrating Christmas in a nontraditional way, thousands of miles away from home, or celebrate in the traditional way at home surrounded by family. They unanimously chose to venture off to Cancun for the holidays. We left for the airport in Chicago around 3am on the morning of the 16th, all eight of us, packed like sardines in the suburban—the excitement was brewing!

The airplane ride was a much anticipated event as a few of our children had never flown. Their conversation was entertaining as they floated from extreme nervousness to overwhelming excitement. Without even the slightest glitch in our flight, we landed in Cancun. We breezed through customs and luggage pick up. The shuttle ride to the resort went almost seamless until our youngest had to urge to puke, but was able to make it out of the shuttle and find a bush, phew.

Our first few days resulted in some rain and our oldest getting sick, which provided the challenge of entertaining five children in less than ideal conditions and praying our other children didn't get what the oldest had acquired. However, we picked up a beach volleyball game with strong winds and rain which resulted in some hilarious episodes of what not to do while playing volleyball. We ate, drank, and started to settle into life in Mexico.

The weather cleared up as did whatever the oldest child had come down with, presumably from the water or the food. We continued to play beach volleyball, work on our tans, find lizards, meet new friends, and eat, and eat, and eat. We went on a pirate ship excursion, jet boat tour, snorkeling adventure and even made it to the local, very large flea market where we were able to take a local bus ride and experience some of the local culture. Upon returning from the flea market, one of our daughters also got sick, which resulted in her being down and out for the last four days of the vacation. A big bummer for sure as she missed out on a lot of experiences. In addition, sharing a room with a child whom seemed to have the "Mexican Flu" wasn't really ideal. Everyone continued to make the best

of the situation though and we brought in Christmas day with a beautiful 86 degrees. Santa Claus was in full form on the beach and even out in the ocean on a Sea-Doo being chased by the Grinch. It was different, for sure.

As our vacation began to draw to an end, the conversations started about the decision that had been made to celebrate Christmas so far from home. Out of our six children, three of them all said they would go again in a heartbeat, but wanted to be home for Christmas Day. Our oldest missed

the extended family, he hoped that next time we would bring everyone, and then he was up for celebrating Christmas away from home. One of our twelve year old boys, who happened to celebrate his 13th birthday in Cancun, said he missed the presents and what had become tradition in his 13 years and would probably chose to stay home instead of vacation for the holidays.

So, would we do it again? Maybe. As our children become adults, the logistics become trickier. However, we sure didn't miss the endless hours of shopping for just the

right gift, buying items no one really needs and the hustle and bustle of trying to find time to see everyone with all their different schedules. We definitely did not miss the secular view of what Christmas has become. For our family, Christmas is about celebrating Jesus' birth, enjoying one another's company, and making memories together. Christmas in Cancun accomplished all of these, but also left a hole, one that can only be filled by being "home for the holidays."

.....  
*Melanie Sportell is the mother of the modern day blended Brady Bunch—four boys and two girls ages twelve to twenty. She holds her Master's in Curriculum and Instruction and teaches science for adjudicated youth. In her "free time", she teaches group fitness, does personal training, and coaches a girls' basketball and boys' soccer team.*



## YOUR MONEY MATTERS

# Raising Money-Smart Kids

## Teaching children to save, share and spend responsibly

By Tom Kendra

Kids are fascinated by how many pennies are in a dollar, or how much candy they can really buy for 75 cents. But teaching them the value of money and the importance of saving – now that's another story.

Children (and many adults) tend to live in the moment, so encouraging them to save for a rainy day can be challenging, though not impossible. Setting the right example and instilling good money management habits while kids are still young is the first step towards raising financially literate adults.

A good first step is "Allowance Basics" – otherwise known as the 10-10-80 Rule.

As soon as children are old enough to handle small amounts of money (typically around first or second grade) they should be allowed some of their own cash to manage. Once you've established the amount, frequency and guidelines of allowances in your home, sit with your children to discuss a plan for saving, sharing and spending. A good rule of thumb is the 10-10-80 allocation: 10 percent to savings; 10 percent to charity/church; and 80 percent to keep and/or spend.

Like many of us, most children will not be initially thrilled at the idea of saving 10 percent of their money. But teaching them that saving isn't what we do with money that's leftover, rather, it's what we set aside right off the top, can establish a positive money management pattern that will carry them into adulthood.

It helps to give young children a reason to save by identifying some goals they may have. Inspire their desire to save by brainstorming about big ticket items the child has been wanting – a computer game, microscope, etc. Then sit down and figure out a savings plan that will help them achieve their goal. If you believe in paying your child for odd jobs and chores, help him come up with income-producing ideas to accomplish his goal. Not only will this help instill a lesson on the value of money, it will also make the purchased item more meaningful once it is finally obtained.

You can also teach your children about the magic of compound interest by offering to add interest to their savings for each week or month they leave it untouched. Watching their money grow will do more to motivate them than any number of lectures on the subject. And besides, saving \$5 a week at 6 percent interest compounded quarterly will total about \$266 after a year, \$1,503 after 5 years, and \$3,527 after 10 years!

Teaching children to share begins in pre-school, so applying it to the financial arena may not be as difficult as you may think. Encourage your children to set aside 10 percent of their allowance for charity. Allow them to contribute to organizations that help families and children within your community, and also allow them to participate in food, clothing and toy drives. Be sure to track their contributions in a notebook you review at the end of the year so they can see the many ways their generosity impacted others. Pint-size philanthropy pays off in later years by establishing a healthy attitude towards money and the many good things it can accomplish – not just purchase.

And finally, lead by example.

At the end of the day, children are going to learn more from what we do than what we say. The best way to teach our children good money management habits is to practice them ourselves. Walk the talk by sticking to an established savings plan and budget; pay off debts in a timely manner; live within your budget and resist impulse shopping; give to charitable causes that are meaningful to you; help protect your family's future with adequate insurance coverage; and finally, maintain a teachable attitude yourself.

Make wise money management choices that you can pass on for generations to come.

Tom Kendra is a Financial Advisor with Prudential, with an office in Muskegon. He can be reached by phone at (231) 563-6638, fax at (231) 375-5229 or e-mail at [tom.kendra@prudential.com](mailto:tom.kendra@prudential.com)



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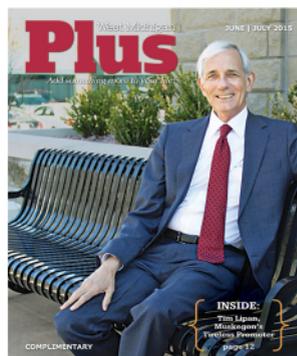
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# The West Michigan

## IRONMEN

By Mike Mattson

Terrence "TJ" Williams didn't launch a professional arena football team in his hometown of Muskegon just for kicks.

He plans for this team – the West Michigan Ironmen – to succeed and win big in its first season.

"We will be a good team," said Williams, a former standout player at Oakridge High School and Adrian College. "We won't be your traditional expansion team that looks to win in a few years. We will be ready to compete right away."

The team is part of the American Indoor Football League – an eight-on-eight format with plenty of scoring – and will play its home games at L.C. Walker Arena in downtown Muskegon. The Ironmen started a 10-game schedule in March and will host five home games in April and May, with playoffs scheduled to begin on May 28. Williams, who is a practicing sports and entertainment attorney in Los Angeles, also played the indoor game and believes the area's football tradition will be a good fit for the Ironmen.

"I wanted to be the one to bring some family, faith, fun entertainment back to Muskegon," Williams said. "I remember going down to L.C. Walker when I was young and even playing arena football down there. The excitement and energy and the fun people had coming down there – I wanted to bring that back.

"Sports tends to be a way, or an avenue, to bring togetherness, and people tend to flock to the sport that they may not in other things."

The Ironmen have plenty of local ties on the roster and coaching staff.

Tyrese Lynk, a graduate of Orchard View and an assistant at Kalamazoo College, is serving as the team's first head coach. Former OV and Michigan State tight end Josh Keur is the defensive coordinator and Brent White, an assistant at Muskegon



High School with arena football coaching experience, is the offensive coordinator. Former Muskegon and arena standout Eddie Brown also is part of the coaching staff.

"I am convinced that we have one of the strongest coaching staffs in the league," Williams said.

The roster was boosted early by the addition of Ronald

"Rojo" Johnson, a standout receiver at Muskegon and the University of Southern California. Johnson's younger brother Corey (Troy University) also is a wide receiver on the team.

"It's exciting to have him part of the organization," Williams said about "Rojo," whose professional career has been slowed after a broken ankle in 2012. "To have a guy who is from this area who has accomplished so much in the sport, and to represent his home town at the professional level, is exciting."

Other notables on the Ironmen roster are quarterbacks Alex Niznak (Central Michigan, Southeast Missouri State) and Alex Carder (Western Michigan) and defensive lineman Rony Nelson (Iowa State). Williams said the roster will evolve as the season progresses due to likely injuries and some players pursuing other professional opportunities at a higher level.

Single game tickets for the Ironmen range from \$8 to \$25.

April is a big month for the team with four home games on the schedule – April 2 vs. Chicago, 7:05 p.m.; April 9 vs. River City, 7:05 p.m.; April 23 vs. Saginaw, 3:05 p.m.; and April 30 vs. Steel City, 7:05 p.m. West Michigan's last regular season home game is May 7 vs. Northern Kentucky, 7:05 p.m. "I just hope people come out and support us," Williams said. "A lot of times people say they will sit back and see how it goes before getting involved. I encourage people to come and check us out."

For more information on tickets and the team, go to <http://www.wmarenafb.com>.

Mike Mattson is an award-winning sports journalist, with 23 years of experience at The Muskegon Chronicle. He enjoys sports, reading and leadership development. Mattson is a graduate of Central Michigan University.



# Brain Power Through Food

By Laurie Semlow

There are a lot of buzzwords floating around when it comes to health and wellness, but antioxidants and omega 3s have consistently been recommended for brain health. Foods high in antioxidants and omega 3 fatty acids can help improve brain health and memory. Six specific foods that are good for your brain (no matter your age) are:

**1. Walnuts.** They even look like little brains! A study at the 2010 International Conference on Alzheimer's Disease reported mice with Alzheimer's demonstrated improved learning, memory and motor coordination after consuming walnuts. Walnuts contain high amounts of antioxidants which some researchers say may combat the damage to our brain cells' DNA cause by free radicals. The best choice in nuts in raw, unsalted, with no additional flavors added -- honey roasted peanuts did not make the list!

**2. Carrots.** Carrots have always been good for the eyes, turns out they're good for the brain too. Carrots have high levels of luteolin which could reduce age-related memory deficits and inflammation in the brain according to a 2010 study in the Journal of Nutrition. Olive oil, peppers and celery are also high in luteolin.

**3. Berries.** In 2009 the Journal of Nutrition reported fruits such as blueberries and strawberries, which are high in antioxidants, can decrease a type of stress in cells associated with aging and increase the signaling capabilities of the brain. Other great choices are raspberries and blackberries as they have the highest antioxidant levels.

**4. Fish.** You knew this one was on the list! The Archives of Neurology found that those 65 and older who ate two meals of fish a week for six years had a 13 percent decrease in cognitive decline, compared to those who didn't eat fish regularly. Fish high in B12 may also help protect against Alzheimer's.

**5. Coffee and Tea.** Coffee and tea may do more than provide a caffeine boost. Studies have shown they may prevent Alzheimer's disease and improve cognitive function. A study in the Journal of Nutrition, Health and Aging showed tea drinkers did better on tests on memory and information than non-tea drinkers.

**6 Spinach.** There's science to back up Mom's request to eat your spinach! The green, leafy vegetable is high in vitamins C and E which have been shown to help improve cognitive abilities. A study in the Journals of Gerontology on rats showed a 500 to 900 percent increase in brain and nerve tissue over an eight month period, as well as an increase in the release of dopamine in the brain.

The choices we make today will impact the long term health of our mind and body. In addition to a healthy diet, taking steps to reduce alcohol intake, lowering our blood pressure, reducing our cholesterol levels, exercising and increased socialization all play a role in brain health.

Laurie Semlow is a Certified Creating Wellness Coach and Office Manager at Semlow Chiropractic, 5353 Grand Haven Road, Norton Shores. She can be reached at 231.798.9355.



MORE  
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# Treasure Hunting in West Michigan

By John Morgan

I'm sure most of you have seen and held real gold before; you know, that heavy yellow metal that the bars at Fort Knox and your mom's wedding rings are made out of? The stuff that isn't the basis of the world economy anymore, but we still wish we had more of anyway. Give us a pile of it, right? OK, we know we like it, but why? Why is it so valuable? In a nutshell, it is because its scarcity makes it rare, its versatility makes it useful, its durability makes it lasting, its compactness make it easy to transport, and its appearance makes it beautiful. These five characteristics, singly or in combination and in one degree or another, generally account for the relative value in all desirable things. And gold has them all in aces.

So let's just take a look at one of its characteristics; its *beauty*. Aside from the fact that it will take most any shape a sculptor or metalsmith might wish, gold is very lustrous, or reflective of light, and has, depending on the amount of alloying metals in it, a unique yellow to orange-ish color that is pleasing in its richness and warmth. While pure gold doesn't tarnish under normal conditions, alloys in gold products, like coins or jewelry, can. Depending on the actual compounding metals, environmental factors, assembly methods, finishes, and lighting, there can appear subtle hints of rose, bronze, mint, and amber, among others, all shimmering as a beautiful spectrum of golds.

Over the years these hues in gold can become richer and more complex, like the finish on antique furniture or the flavor of aging whiskey or the glow of the pearl nurtured within the shell, season after season. And there is nothing you can do to rush this maturation. With gold, in fact, any attempt to tone, oxidize, polish, heat, or finish it will only ruin that special gleam. Gold, then, is not just beautiful in luster and color when new, it can become more beautiful over the decades as it adds a rare, rich, and delicate palette of hues.

So it is with the solid 18k gold antique curio box I hold in my hand. Crafted in the late 1880's for Baron Gustave von Gruben of Saxony, Germany, this aristocratic bauble, with its elegant chased shape, complex fourteen piece hinge assembly, and elegantly engraved surfaces, is a masterwork few are skilled enough to reproduce today. And even if one could remake it now, to replicate this one's beautiful hints of lime and copper, lemon and oak, we would have to wait a lifetime.

Much like age can enrich the color of gold for the discerning observer to appreciate for its authenticity, rarity, and beauty, so too can the years bring poignant and nuanced experience to highlight the complexion of our lives and act as foundation for the valuable lessons there for those younger folks willing to ask and listen. In west Michigan, or anywhere, some of the most valuable treasure we possess is found in our collective seniors. The experience, reflection, and wisdom, of our parents and grandparents, accumulated over generations, shines in their actions, expressions, and speech. Of course, not all that glitters is gold and not everyone becomes a sage, but I think we recognize those who have aged well, those who have the meaningful stories to tell, the true priorities to share, the habits and behavior to role model, and the simple principles to live by. We sense an aesthetic balance in the calmness, confidence, and joy they bring to their relationships with family, careers, and communities.

Unfortunately, as people become more elderly, we often lose our connectivity with them. We don't have the time in our busy day for their slowing pace or changing needs and, since grandparents seldom live with their families any longer, even the opportunities there used to be to talk over dinner or share that leisurely stroll in the evening when generations could reflect together over the issues of the day have all but disappeared. And so we lose access to these repositories of family and cultural experience.

When the antique gold box came into my jewelry store for sale, I knew I had something that was special and had much to tell. But it also got me thinking

about the stories of the actual people who walk through my doors, particularly the seniors and what they have to share. About how much they could tell me if I would just ask and listen. And so I did.

I started asking some of my most elderly customers if they could share with their grandkids just one or two thoughts on life, what those most meaningful things might be. While the replies were themselves not so surprising, the folks' conviction and heartfelt expression were deeply moving and hard to dismiss as mere platitudes.

Sally C. said when it comes to your spouse, "Never go to bed angry." And you could tell she really, *really* meant it. Janet E. told me "Be kind to others and treat them the way you would want to be treated." Not like she was reciting the Golden Rule, but like she had learned it herself and *lived* it. Gerry T. warned me against "being narrow minded." Frequently mentioned subjects ranged from religion to work ethics. "It doesn't hurt to meditate a few minutes on where you came from, so you don't forget who your Maker is," said Larry C. while Judy S. told me "Honesty and dependability" are the keys. "If you say you're gonna be there, then be there." Others were a bit more whimsical. Bea K. told me to "Be patient. Tomorrow's gonna be different." And Dale T. told me that when it comes to wives saying they don't want anything for their birthdays, "Nothin' don't mean nothin'." Most folks I talked with seemed to have found a sort of inner peace with many of the intrinsic challenges of life. Gerry T. told me, in marriage "you won't find one that's perfect, but you can find one that's good enough," while Francis M. conceded that it's OK "to enjoy the things you've earned, especially if they're things that *last*."

I would have loved to have talked with more folks—and to share more of what I did learn—not just to gather these simple condensed lessons, but to hear the stories, big and small, of their lives so that I could gain that depth of conviction and gestalt wisdom without putting in the years. But maybe that can't be rushed.

This I will say though. Most of the elderly folks I spoke with were happy to share with me. Delighted, even, to talk. Yet for most, there was a common touch of sadness when it came to discussing their families. Nobody spends quality time together, they said. The kids are too busy to talk. And the grandkids with their cell phones don't even know how. Pretty sad really, considering that once the stories and lessons and love of our parents and grandparents are gone, they're gone for good. If you want to find treasure, take time out for great aunt Clarice or old Mr. Jones across the street. Ask questions, let them know you care about them and want to learn from the story of their lives. In exchange for a little quality time, most will be happy to *pay you in gold*.

And the few who won't? The ones who want their privacy? Like the elderly god-daughter of Baroness Katerina von Gruben who sold me the box? The one who at age ninety-six has no children or family and will, in her still dignified European accent, say no more about herself? Perhaps if there had been more people to cherish her, then her own remarkable story and lessons from a bygone age and a world at war could be shared. Shared with less remorse or apprehension or whatever reluctance there might be, because she knew her legacy was important to those around her.

We can tell much about what treasure could be inside by the shape of a box, but without asking to see, we will never know for sure. So to my kids and grandkids, and maybe to you too, take the time to *ask*.

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# Road to Recovery Van Needs Dedicated Volunteers

By Dave LeMieux

*Mercy Health Johnson Family Cancer Center and the American Cancer Society work together to provide a Road to Recovery van for volunteers to use while transporting patients to appointments and other cancer-related treatments at Johnson Family Cancer Center. It saves patients money, gives them peace of mind, and provides needed camaraderie with other patients. Ride along with us in this story to meet a few of our patients and learn more about how you can become involved.*

"The key is this: you've just got to get the right people—'sparkplug' people—involved," says Ludington Road to Recovery Van coordinator Larry Lange, while explaining a big reason for the program's eight-year success story.

When Lange refers to "sparkplug" people, he means people with high energy and spark to make a project successful. "Bill Wolff is one of those people," says Lange.

Over the years, Wolff and almost two dozen other volunteer drivers have given patients thousands of rides from Ludington to Mercy Health Muskegon's Johnson Family Cancer Center for daily treatment.

Mercy Health Muskegon provided the van, and the American Cancer Society helps administer the program, but it's volunteer coordinators like Larry and Sue Lange and other drivers who make the free trips possible.

## Labor of Love

On this blustery winter day, Wolff has the van in Ludington warmed up and ready to depart its home base in the Cornerstone Church parking lot.

Standing nearby, Lange explains how it's been volunteers like Wolff who have made the Ludington van a success.

"If you find sparkplug people, the program just takes off," says Lange. "If you can't find them, it's not going to work. You have to be willing to ask and ask and ask."

While Lange is talking, two of today's passengers—Phyllis Cox and Bob Eastman—arrive, and Wolff assists them into the 12-passenger van.

Although Lange is unlikely to admit it, he is another crucial sparkplug who has made the Ludington van a success. He's deeply committed to his community and the success of the Road to Recovery Van program.

"We started with 18 drivers. They all go through a training process with the American Cancer Society. I look for retirees because, generally, they will make the time to do this. If I can find people in their 50s who have taken early retirement, they are great candidates."

The volunteers in Ludington come from all walks of life. Many have had their lives or the lives of someone in their family affected by cancer. All have a valid driver's license and are willing to give a few hours a month.

"Giving just a few hours can make such an impact to help patients to get to an appointment to defeat cancer or help with their symptoms," says Angela Shepherd, Johnson Family Cancer Center Clinic and Medical Records Supervisor.

Lange looks for volunteers with the same simple motivation that sustains him. "It's a labor of love," he says. "I love the community and love feeling useful."

## More than a free ride

"This is just my fourth ride," shares Cox, as the van pulls out of the parking lot. "It saves me running to Muskegon by myself. As your white blood cell counts gets down from radiation, you're supposed to get tired. I've got 30 more treatments to go. I didn't cherish the thought of driving down in the wintertime."

Taking the van is less costly for Cox, and he says it's kind of fun meeting new people. "I just have to say a blessing for all the drivers who do this because it's a big responsibility. I'm probably safer in this van than I would be in my car."



*Volunteer Bill Wolff opens the American Cancer Society's van doors and assists Lena Keough, 74, as she arrives for her appointment. Volunteer Larry Lange talks about how he helped get the American Cancer Society's van started in Ludington in order to transport cancer patients to Mercy Health Muskegon's Johnson Family Cancer Center.*

Eastman is nearing the end of his daily treatments. "I've got eight more treatments to go. Transportation from Ludington all the way down to Muskegon would be a tremendous expense, and I don't have the money. This is very much a godsend."

Dr. Nina Johnson, radiation oncology medical director for Johnson Family Cancer Center, notes other benefits. The van service relieves some of her patients' anxiety over getting to treatment and puts them in touch with other patients who are going through the same thing, "It's a great service for the community to have such easy access to world-class cancer care."

Wolff makes a stop not far from the church to pick up Lena Keough and Maureen Keough for today's trip. The extra stop eliminates a time-consuming and difficult extra step for the Keoughs without affecting the van's travel time.

## On the road again

There is an easy camaraderie between the passengers and Wolff. A no-nonsense guy who grew up outside Boston, Eastman says, "Every one of these people is a professional driver, and they treat us really good," Eastman pauses, eyeing Wolff with a sly grin. "That'll be 20 bucks you owe me, Bill."

Wolff teases him right back, "I'm sorry. I can't hear out of this ear," and they share a hearty laugh.

It's been a long hard road for Eastman. The banter provides a welcome break. "It's worth it. These guys help me out a lot. I appreciate it. I told them that a million times: 'I could drive myself, but I'm on medication. I would be dangerous on the road if I had to drive.'"

## Reaching their destination

Nina Johnson, MD, knows the Ludington area success story can be duplicated for patients in Newaygo County with another daily Road to Recovery van originating in Fremont. "I noticed a lot of patients coming from the Hesperia-Fremont area, and that's almost as far as Ludington. We needed to get a van to help those patients," says Johnson, Mercy Health Muskegon's Cancer Committee Chair and Medical Director, Radiation Oncology.

Since fall 2015, there has been a van in Fremont, but finding volunteer drivers to transport patients hasn't been easy, according to Mindy Klein, program manager, Mission Delivery for the American Cancer Society. The Fremont Road to Recovery van is still waiting for volunteers to drive patients to Muskegon.

Klein is seeking "sparkplug" volunteers to make the Fremont van as successful as the one from Ludington. Volunteers must be between age 18 and 85, have a valid driver's license and pass risk screening and complete Road to Recovery training.

If you or someone you know would like to learn how to become a Road to Recovery volunteer for the Fremont area, please call the American Cancer Society at 800.227.2345.

*Dave LeMieux is west Michigan-based freelance writer, sometime triathlete, world traveler and inveterate reader of books great and small.*



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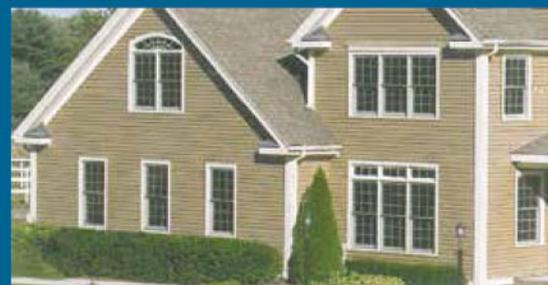
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