

FREE

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2017**

Plus

West Michigan

Add something more to your life!

Sincerely,

Bill Vanderweele,
and Staff



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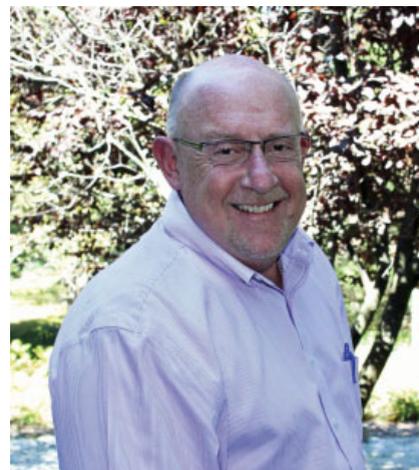
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A MESSAGE FROM THE PUBLISHER

Welcome to the April-May issue of PLUS. This issue marks the completion of our second year in publication. I hope you have found a story or column over the past months that has added something to your life making the time spent reading a PLUS. The June-July issue will be the start of our third year and we have more



great stories and columns planned, so pick up PLUS at your favorite retailer or you can always find the current issue as well as past issues at <http://orshaldproductions.com/west-michigan-plus/>.

Spring is coming! As I write this it's snowing, have no fear it won't stay for long. The daylight is gaining on both sides of the day. The sun is getting a little higher in the sky. This is the time of year I look back and reflect on my winter energy consumption. After all with colder temperatures we turn up the heat, with less daylight we turn the lights on a little sooner, and with less time spent outside some of you might just up the offerings on your

cable packages. So I thought I would share some of the things I do to keep my energy bills down and keep some \$DOLLARS in my pocket. Some of the things I do my not seem like much but my philosophy has always been pennies make nickels, nickels make dimes, and dimes make \$DOLLARS!

Heating – Whether you are using natural gas, propane, or electric heat, if you don't own one already, use a programmable thermostat. Dial it down before you go to bed and before you leave for work. Most of the models today offer multiple set-back times by the day or in older models they offer 5 day/2 day settings. The thing to remember is only set-back a few degrees, up to 5. The reason being lowering the temperature say 10 degrees makes your heating unit work harder and longer when you want to the temperature back up and you'll not really save that much if any at all. Higher set-backs means you will have to bring all the objects in your home up to temperature.

Compare gas and propane prices and choose a plan that can lock you in for a year, maybe two. For those of you using natural gas there are a number of gas providers that can service you thru the gas lines to your home. The gas companies offer budget plans where you can spread out your monthly payments making things a little easier.

Using an alternate heat source is an option. For those of you who have a fireplace you might want to think about installing an air tight wood stove. 90% of the heat in a fireplace goes right up the chimney including the heat in the house. There are woodstoves out there that burn at 87% fuel efficiency or better. One thing to consider is closing the fireplace damper when not in use so your heat doesn't go up the chimney. Something you will want to consider, if you have to purchase wood you'll want to weight the cost vs. just using your current method of heat.

Electricity – For most of us this utility is our most expensive on a monthly basis and the cost just keeps climbing. Remember some of the simple things like turning lights off when you exit a room, unplugging unused TVs, computers, stereo equipment. These appliance use ghost power even when turned off.

This past fall I converted all of my lighting to LED. The prices of these bulbs has dropped significantly over the last couple of years. I was surprised that in only 3 months I was able to lower my kilowatt usage by a 100 or more each month. The savings has be roughly \$10 per month. At this rate the investment to switch to LED will pay for itself in 7-8 months.

Contact your electricity provider or check their website for the peak usage hours in your area. A lot of electricity providers charge a premium during certain hours. Rearranging how you use some electricity like laundry might make a difference, or when you are charging your cell phone, etc.

I hope some of these little ideas can help you save a few \$DOLLARS which in my book is a real PLUS!

Mark Williamson
Publisher

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PUBLISHER/EDITOR

Mark Williamson
231-766-3038
mark@orshalrdproductions.com

DESIGNER

Jay Newmarch
CRE8 Design, LLC, Kalamazoo
cre8creative@gmail.com

WRITERS

Orshal Road Productions, LLC

Laura Holmes	Michelle Martin, M.A.
Jordan Peterson	Jay A. Newmarch
Peter Manting	Teresa Taylor Williams
Tom Kendra	Riley Williamson
Mel Sportell	Chef Alexander Schulte
Dale Zahn	Mercy Health
Tim Wheeler	David LeMieux
Laurie Semlow	Jonathon J. David
Laura Kraly	Brenda Durga
Mark Williamson	Heather Artushin

3692 Orshal Road
Whitehall, MI 49461
B: 231-766-3038
E: mark@orshalrdproductions.com

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LEGALEASE

How to make your eventual executor less stressed out

By Jonathan J. David

There are three ways probate can be avoided at your death. The key is making sure that you do not hold title to any assets in your name alone at the time of your death and for those assets where beneficiary designations are permitted, that you in fact name both a primary and a contingent beneficiary.

Dear Jonathan: I just completed the probate of my late brother's will. I was the executor he appointed to act on behalf of the estate. This was not a pleasant experience and in fact was quite the opposite and made me realize that I don't want to put my family through anything like this at my death. My wife and I don't have a large estate, but we are comfortable and I want to make sure that everything I own goes to my wife first and then to my kids upon her death without having to go through probate first. What do you recommend we do to avoid probate at either of our deaths?

Jonathan says: I am sorry that you had such a poor experience in acting as executor of your brother's estate. To answer your question, there are three ways probate can be avoided at your death. The key is making sure that you do not hold title to any assets in your name alone at the time of your death and for those assets where beneficiary designations are permitted, that you in fact name both a primary and a contingent beneficiary. The ways probate can be avoided are more fully explained below:

Jointly Titled Property. Any jointly titled property between a husband and wife will avoid probate at the death of either the husband or the wife and the survivor of the two of them will become the sole owner of those assets at the first spouse's death. The risk of utilizing this approach is that if the husband and wife die in a common accident, then those assets will need to be probated in the estate of the spouse who is considered to have been the last to die.

Even though it is unlikely for spouses to die in a common accident, it does happen, and if you want to avoid the potential of a probate estate, then you should not rely on the joint ownership method to avoid probate. Further, even if one spouse survives the other and there is no probate required at the first spouse's death, a probate will be necessary upon the death of the surviving spouse if he or she has any assets titled in his or her name at the time of death.

Naming a Beneficiary. Another way that probate can be avoided is if an asset contractually passes to a named beneficiary when the owner passes away. So long as that beneficiary is living at the time of the owner's death, that asset will pass automatically to the beneficiary without having to go through probate. For example, if you own a life insurance policy, the death benefits of that life insurance policy will not be probated in your estate so long as you have named a beneficiary to receive those death benefits and that beneficiary is living at the time of your death. In that event, the proceeds of the life insurance policy will be paid directly to that beneficiary without going through probate.

You should always name a primary and a contingent beneficiary so that if the primary beneficiary is no longer living, there is a backup beneficiary to receive the death benefits. You may also be able to set up investment accounts so that they transfer on death to a beneficiary you have named on those accounts. This is known as a TOD (transfer on death) or POD (payable on death) designation.

Living Trust. The safest and most common way people insure that their assets avoid probate at death is to set up a living trust while they are alive. The first step is for a person to create a living trust. Once the trust has been created, the next step is for the creator of the trust, known as the grantor or settlor, to retitle his or her assets in the name of the trust. For example, if a bank or a brokerage account or a home is titled in the grantor's name alone, he or she would retitle those accounts or home in the name of the trust. Once those assets are titled in the name of the trust, they will not be required to be probated upon the grantor's death because he or she no longer owned them. Also, with a living trust, even though the assets have been retitled to the trust, the grantor does not lose any control of those assets during his or her lifetime; the assets were simply retitled for probate avoidance purposes.

I recommend that you meet with an estate planning attorney in your area who can go over these concepts in more detail with you and help you devise an estate plan that will make sure that probate is avoided at either yours or your spouse's death. 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."



GOOD SPORTS

A new season, without Robillard

By Tom Kendra

Ask any baseball purist, and they will tell you that the game has mystical healing power.

It happens every spring, after another long winter battle with Mother Nature, when the snow begrudgingly gives way to grass. The eerie calm is replaced by the smack of ball meeting glove and the strike of bat hitting ball. In that moment, all seems right in the world again.

Nobody understood that phenomenon better than Mike Robillard.

"Mike loved getting back out onto that baseball field," said Muskegon Catholic varsity baseball coach Steve Schuitema, who was assisted by Robillard over the past eight seasons. "There is a big void around here and a lot of other places around town without 'Robi!'"

Baseball will really need to work its magic this spring in particular, as the Muskegon community deals with the sudden death of Robillard after a brief, 22-day battle with leukemia. Robillard died on Feb. 17 at the age of 64.

Robillard was a giant in area baseball circles.



He served as president of the Reeths-Puffer Little League for 18 years, where he was omnipresent, making sure everything ran smoothly. When his son, Eric, started playing baseball at Muskegon Catholic, he became involved with the program and stayed on long after his son graduated in 2011.

Many others knew Robillard as a local football and basketball official for more than 40 years.

He often officiated the biggest prep football and basketball games in town, going on to work six high school basketball state championship games and one football title game. He served as president of the USA Officials Association, was a certified trainer for new officials and was inducted into both the Basketball Coaches Association of Michigan Hall of Fame (2013) and the National Association of Sports Officials Hall of Fame (2014).

Robillard was so instrumental, so passionate and so unselfish and giving in those two areas that he



was selected by the Muskegon Area Sports Hall of Fame as the recipient of its 2017 Distinguished Service Award, presented annually to a local individual who made a major impact on athletics in the Muskegon area, but not necessarily as an athlete.

Less than one week after learning that he would be inducted into the sports hall of fame in his beloved hometown, he passed away.

"Mike really personifies what our service award is all about," said MASHF President Gene Young. "He gave so much to local baseball, but to me it's really amazing how much recruiting and mentoring he did with officials in the area. He was really a legend in that area."

Away from the fields and the courts, Robillard made his mark as well.

A 1970 graduate of Orchard View, Robillard was a veteran of the United States Air Force and served as a flight medic during the Vietnam War. He was employed as a sales manager for Morrison Industrial Equipment for more than 30 years.

Robillard was also an usher at Prince of Peace Catholic Church in North Muskegon, where he was often seen with his wife, Wanda, and children Allison and Eric. Robillard rarely missed a noon-hour workout at the downtown Muskegon YFCA, now known as the Lakeshore Fitness Center.

"Mike was always screwing around and messing with people at the Y," recalled Schuitema. "Mike always had a water bottle, but I never saw him take a drink out of it. But he would squirt people with water as they walked by. That was Robi. The guy never had a bad day."

Proof of his impact came at his funeral visitation at The Lee Chapel on Harvey Street, where the line to pay respects extended down the road. A good-sized visitation normally fills about 10 pages in the memoriam book, but Robillard's filled 46 pages.

The funeral the next morning at Prince of Peace was standing-room-only. One of the eulogists at the service was his son, Eric, who Schuitema said

has stepped up to do many of the tasks that his dad had performed for the MCC baseball program.

"I told him that he didn't have to do all of that, that he could go out and do fun stuff like a typical 24-year-old would do, but he said he would be there and do it," Schuitema said.



For Eric Robillard and countless others who were coached or mentored by his father, the baseball field was and will always be a special place. It's a sanctuary of sorts, slightly removed from the "real world" in some ways, where kids are free to play a game and, in the process, laugh, learn, relax, bond, improve and mature.

This spring, that baseball diamond will surely provide something else:

A place to heal.

.....
Tom Kendra is a high school sports radio broadcaster who does the area football "Game of the Week" on WMUS-FM 107.9. He also writes articles for the MHSAA Second Half program and was a longtime board member of the Muskegon Area Sports Hall of Fame. Tom can be reached by phone at (231) 563-6638, fax at (231) 375-5229 or e-mail at tom.kendra@prudential.com



HOME SWEET HOME

Tulips and spring market are blooming

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

A recent article in a west Michigan paper referenced how the balmy Spring like weather was causing some of the tulip bulbs to bloom! Can't really blame Mother Nature for being somewhat confused, can we? This much is certain - the Calendar now says March, and Spring will 'officially' be here very soon. This should bode well for the real estate marketplace that is already experiencing a fast and challenging market.

It seems like eon's ago when sellers and REALTORS alike were crossing their fingers and hoping something good would happen. Many resorted to the old school method of burying a statue of St. Joseph in the backyard. Kits were even sold that provided instructions on how to use the method properly. Such important points as where to bury the statue, how deep in the ground, face up or face down, near the For Sale Sign and so on were included in the directions. Of course once the house sold, surely the work of the St. Joseph, sellers were told to dig it up and prominently display it where others could see it in the next home!

Times have changed, and we surely would never discount what works and in some cases the evidence suggests burying a St. Joseph's statue has worked. Today, unlike the doom and gloom days of the recession, its frequently the case that properly priced, well maintained homes that 'show well' are the recipients of multiple offers and often within the first few days the listing is on the market. All that is needed today is the able assistance of a professional. The REALTOR with the countless tools of the trade to help guide sellers through the process and get them ready for such a beehive of activity is a valuable asset. In a fast paced market it's essential and helps maximize the sales price while minimizing the stress that can accompany selling one home and moving to another.

Proof of the activity in the marketplace can be seen by the many "Pending" and "Sold" signs popping up and blooming right along with those tulip bulbs. The West Michigan Lakeshore Association's open house site, fast becoming THE place to go for Open House information (www.wmlaropenhouses.com) and each week between 150-200 homes are posted and ready for viewing. WMLAR also has an active Facebook page called West Michigan Lakeshore Open Houses that is getting more and more activity with each passing week. As if this isn't enough, it's always enlightening to look at the production numbers of REALTORS in WMLAR participating in the Multiple Listing Service. In just the first two months of 2017, the leading agent/team has closed nearly \$10 Million in sales! 42 agents have closed in excess of \$1 Million and 100 agents have closed over \$600,000. These are large numbers considering its January and February closings....extrapolated out over the course of a year and it does not take a mathematician to figure it's going to be a very good year.

Another sure sign of Spring and increased activity is the number of new agents entering the real estate profession, and it is just that, a Profession not to be confused with a 'side-job' or something to 'dabble in.' WMLAR once peaked with a membership of 1,064 and bottomed out during the recession at 690. Today, the Association membership number is knocking at the door of 1,000 and by the end of the year is expected to top its high water mark. More agents does not necessary translate to more sales but it is an indicator that there are plenty of slices of the proverbial pie to go around and those dedicated to success will find it. Yes, Spring is upon us in West Michigan - A Great Place To Call Home!!

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



Health and happiness

By Laurie Semlow

We all know that health and happiness are connected. Our increased interest in longevity and living well is giving the wellness industry a serious boost. Our focus on organic foods, yoga studios, fitness clubs and natural beauty products is propelling the wellness industry forward. A study by IBISWorld predicts that fitness for the 40 plus age group will reach nearly \$30 billion by 2018. As a group we are looking to improve our health and delay the physical effect of aging and we want to do it naturally!

Healthier Foods

We've been reading food-product labels for years, but we have become even more conscious of our diets as we age. The fact is we are paying more attention than previous generations to our food choices. We are also jumping on the bandwagon to buy organic foods. Sales of organic foods have increased in the last decade to over \$10 billion. This is not a new "trend". As we learn more about controversial pesticides, growth hormones, antibiotics, additives and insecticides we are leaning towards cleaner food choices. If you're not in this category and still eating fast food on a regular basis, why not start taking advantage of all the new options and start eating healthier today?

Commitment to Fitness

Compared to older generations fitness is more culturally ingrained in our generation. For many of us, exercise is part of our daily routine. While we want a good workout, we also want to have fun. People age 55 and older are currently one of the fastest growing segments of gym membership according to IBISWorld research firm. We have all seen the research which indicates prolonged periods of sitting increases our risk of cancer, cardiovascular disease, type 2 diabetes and early death. We need to get moving and take advantage of the specialty exercise classes designed for us. There are many low impact boot camps, weight training, cycling, aqua exercises and yoga designed to turn back the clock. Just 30-40 minutes of exercise 4-5 days a week provides the following benefits: lower blood pressure, decreased blood sugar levels, improved bone density, improved strength, enhanced memory and cognitive functioning and decreased risk for depression.

You don't have to feel a certain way because of the year on your birth certificate. It's all how you condition your body and treat yourself. The desire exists to stay active late in life and defy traditional aging and age-related stereotypes. You're never too young (or too old) to start living a healthy lifestyle

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.



Lori Schuitema, Professional Realtor® skites@comcast.net 231.759.3635	Russ Schuitema, Professional Realtor® russ@nexesrealty.com 231.759.3635
	
NEXES Realty, Inc.	
880 W. Broadway Muskegon, Michigan 49441 Office Phone: 231.739.3501	
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Moving memories

By Laura Holmes

I moved into my condo in 2003, so 13 years is plenty of time for random accumulations of clutter to happen. In preparation for the move, an organizational purge is in progress as I peer in the corner of my closets, in the junk drawer or in the cobwebby corners of my garage. I discovered lots of items I don't need in my life, now collected in bins and pillow cases ready for donation centers. Much like my philosophy on travel and life: adventures, experiences, relationships and memories are the only things that make me rich, certainly not my stuff. Contemplating my clutter, I had two choices. Put it in a box to save for the move or bag it for giveaways. Each item had a message and memory to remind me of an adventurous and intriguing past.

Here are a few items I discovered:

- Halloween costumes: An assless scrub uniform and naughty doctor coat, complete with red gloves and shot syringe
- Alma College & Winthrop University Volleyball sweatshirts (XL's – baggy was in for the 90's)
- Rollerblades (the insoles partially eaten by mice)
- Photo albums with pictures of my ex-husband
- Ann Taylor navy-blue suit jacket with padded shoulders
- A feathery red boa
- 20+ TYR bathing suits all with failing elastic
- Franklin planner insert pages in a 1998 binder
- A copy of a review from a past agency employer
- Decorative glassware: a set of ice cream and banana boat dishes
- CD's- boxes of them. Def Leppard, Sheryl Crowe, The Dixie Chicks, John Legend, Joss Stone, Madonna, No Doubt, Lenny Kravitz, Bare Naked Ladies and more.
- 5K race bib from the Muddy Buddy in Chicago, 2005
- Deflated Spaulding leather beach volleyballs
- A stuffed box of my book-chapter drafts and rewrites

Now, it's February 2017, more change is in my future including a new house and a husband, who also has plenty of stuff. New experiences and memories await and 2500 square feet with plenty of nooks and corners to store the next batch of clutter.

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Laura is the marketing strategist at FineLine Creative and travel author who always has a trip up her sleeve. Ambassador for finding balance in life~work~play! Follow her monthly blog at www.contentqueens.net



Good Reads

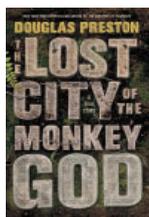


Lillian Boxfish Takes a Walk

by Kathleen Rooney

This is a book that brims with the love of language and the delight that well-chosen words can bring. *Lillian Boxfish Takes a Walk* covers the breadth and depth of a woman's life during one evening's walk across Manhattan. Lillian is a singular character, both specific in her qualities and characteristic of the times she lives through, and I have rarely encountered someone in fiction who I liked with such immediacy. Her verbal facility and genuine engagement with the people she meets on her journey made me wish I could spend time with her in real life, not just on the page.

Loosely based on a real person, Lillian's reminiscences on her career in advertising and her personal life intertwine as she makes her way across the city, revealing larger human truths alongside some of the sharpest ad copy and tartest poetry you've ever read. Set in the gritty 1980s and concerned with the city of New York as well as the people inhabiting it, dealing with the passage of time and the acceptance of the events of our lives, *Lillian Boxfish Takes a Walk* is just the right mix of sour and sweet – much like Lillian herself.



The Lost City of the Monkey God

by Douglas Preston

While many readers may know Douglas Preston primarily from his co-authored fiction series written with Lincoln Child featuring Special Agent Aloysius X. L. Pendergast, he has also written several nonfiction books (*The Monster of Florence*, written with Mario Spezi, is a personal favorite). This latest work of reportage is about the search for and (spoiler alert) discovery of the fabled Ciudad Blanca, located deep in the jungles of Honduras. Preston accompanies a team of scientists and archaeologists equipped with new technology (particularly LIDAR, which uses lasers to measure distance) that enables them to confirm the existence of structures in what otherwise appears to be uninhabited jungle.

Preston and the others deal with deadly snakes, political intrigue, academic infighting and a deadly disease that follows many team members home from the jungle in an attempt to learn about the people and culture that were responsible for constructing massive cities filled with intriguing artifacts that were eventually reclaimed by nature. While the full story of the lost city may never be known, this tale about the cost of knowledge and the hazards of exploration is a thrilling read, perfect for fans of David Grann's *The Lost City of Z* and Candice Millard's *The River of Doubt*.

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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



In Memory of

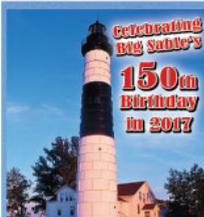


Steven L. Pavlich

June 29, 1959
to February 24, 2017

Your Family, friends,
and community miss you.

May you find peace in
your eternal home.



Celebrating Big Sable's 150th Birthday in 2017

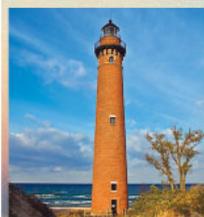
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LUDINGTON N. BREAKWATER
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LITTLE SABLE LIGHT
Open May 26 - Sept. 24



WHITE RIVER LIGHT STATION
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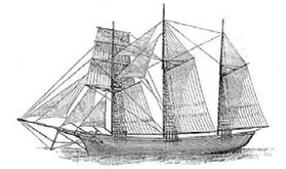


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The ill-fated L.C. Woodruff



By Peter Manting

In the White River Light Station's "Lighthouse Keepers Log" dated November 2, 1878 Captain William Robinson wrote "Never in my entire life on the high seas or the Great Lakes did I experience a storm like the one that sank the L.C. WOODRUFF."

The L. C. WOODRUFF, a 225 foot wooden three masts schooner, was built in 1866 by the F.N. Jones Shipbuilders of Buffalo, NY out of 548 tons of oak timbers for Vosburgh and Brothers of Buffalo, NY. It was named for a Wisconsin lumber baron who had succeeded in building the first railroad across the southern-north length of Wisconsin. The vessel was used by her owners to haul grain and corn between Chicago and Buffalo. Loads of corn and grain picked up in Chicago were emptied along her route to brewing companies and baking concerns in Milwaukee, Bay City, Detroit, Toledo, Erie and Buffalo. On the return trips the WOODRUFF would haul food stuffs, lumber and industrial cargo.

The morning of October 30th 1878 the L.C. WOODRUFF, fully loaded with 40,000 bushels of corn, left the Chicago Harbor bound first for Milwaukee and then Buffalo. At the time it left the harbor wind conditions were reported at 25 to 30 knots coming from the south. With the strong tail wind, the ship moved quickly up the western shoreline of Lake Michigan. By the time it reached Milwaukee the tailwinds had increased to 55 knots but the skilled crew had showed they knew what they were doing as they came about and headed into the harbor with little to no trouble. The WOODRUFF left the Wisconsin port in the early evening hours. By this time the wind had shifted from south to south east and was blowing at 70 knots. When the wind then shifted to the east the schooner almost blew ashore at Kewaunee, Wisconsin. The captain then set the sails in the general direction of Ludington, Michigan. Nothing seems to be recorded about the crossing but both ports in Michigan and Wisconsin reported readings of counterclockwise winds clocked at 90 knots.

Early morning of the 31st Big Sable lighthouse keeper Burr Caswell spotted the WOODRUFF anchored off from the Big Sable Lighthouse. The sails were torn to what he described as "ribbons flying in the wind." The rigging was a total mess but to his amazement the stays were in tact and still holding the three masts upright. The Captain later reported that the wheel and rudder were still working and he was confident that he would be able to get the ship to a port. The calm didn't last long. Soon the wind came howling out of the north. The anchor lost its grip and the schooner headed south dragging its large anchor until the anchor caught again. But the force of the wind snapped the chain. The Woodruff was at the mercy of Lake Michigan. As the vessel passed the Little Sable Lighthouse two of her masts were under horrible strain snapped and other sections of the ship started to crack and fall off. By evening she was spotted by Captain Robinson 1 1/2



miles north of the White River Light Station. The schooner's smaller anchor was holding but the ship was in a mess. Captain Robinson had sent for help. The MCGORDEN, a wrecking tug out of Muskegon was dispatched and reached the WOODRUFF at 4 am on Nov. 1st. The lake was calm and the WOODRUFF'S captain refused help from the MCGORDEN saying her tow charge was too high. The WOODRUFF had to be towed to Grand Haven as it was the only Western Michigan port that was deep enough to accommodate her draft. Another tug also tried and offered to take the crew off but the Captain refused and at 7am radioed a tug out of Chicago, whose price was better, to come and tow him to Grand Haven.

Less than an hour later another gale from the SW hit the Lake Michigan coastline. The winds and waves tore at the schooner and the small anchor line broke. The WOODRUFF was pushed forcefully into a 13' sandbar about a 1/2 mile off shore and 1/2 mile north of the channel. By 9am the crew scrambled up the broken and intact masts to tie themselves in high above the moving mountains of water. Several attempts by Assistant lighthouse keeper Tom Robinson and local lumbermen were made to rescue the men but all attempts failed. Captain Robinson earlier called for a tug out of

Montague to take him to where he could contact the Grand Haven Life Saving Station for help. By 11am Captain Richard Connell, head of the Grand Haven Station, received the message. Along with 4 others Connell gathered equipment including a boat and once at the Grand Haven train station, loaded the items on a train leaving for Whitehall. By 2 pm the life savers from Grand Haven were on the beach and working tirelessly to save the crew.

As they worked, the hull of the boat filled with water, the corn which was being transported in the hull, expanded and burst, breaking the ship in two. The captain and the remaining five crew members fell from the rigging into the lake water. Two men were lost but the captain and three of the crew were saved. Eighteen year old, Assistant Keeper Tom Robinson was given a citation for bravery in the role he had played helping both the local and the GH lifesaving crew efforts to save

the WOODRUFF crew. Three men lost their lives that day while eight were saved.

In 1942 and again in November 1974, the badly damaged ribs and keel of what may be the remains of the WOODRUFF washed up near the shore close to the White River Light Station. After a few days, they were reclaimed by the constantly changing waves and currents of Lake Michigan.

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.



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YOUR MONEY MATTERS

New baby?

Make a new financial strategy

By Tom Kendra

When baby makes three, budgets sometimes fly out the door, lost in the rush of diaper changes and middle-of-the-night feedings.

We all know babies are not cheap and thinking about college tuition sends that figure significantly higher. If you haven't adjusted your financial strategy to accommodate the needs of your future heirs, there are some key considerations to keep your long-term financial security intact.

Up the Ante on Life Insurance

Once you become a parent, it is crucial that you make adequate provisions for your child should one or both parents die. But how much insurance do you need?

You'll need to consider things like your earnings and the total amount of your household debt. It's also a good idea to provide enough to cover the costs of college tuition for each child. If only one parent works outside the home, be sure to calculate the cost of hiring full-time childcare, should the stay-at-home parent die prematurely.

Once you own a life insurance policy, be sure to update your beneficiary designations after the birth of each child.

The Price of Higher Education

One of the most common questions new parents ask their financial professionals is, "When should we start saving for college?" And the universally agreed upon answer is: "When the child is born."

When it comes to the skyrocketing costs of higher education, time and compound interest can definitely work in your favor. And thanks to provisions in the tax law, there are a couple of attractive college savings options such as state-offered "Section 529 plans" and "Coverdell Education Savings Accounts" that can provide significant federal and state tax advantages.

Claim Those Deductions

Diapers. Pre-school programs. School supplies. Braces. Daycare. There's no question parents deserve a financial break. The good news is, the government offers several tax breaks for parents that are worth exploring.

A common one that many people neglect to take advantage of is a Flexible Spending Account (FSA) offered by many medium- to large-size employers. These employer-sponsored plans typically allow you to sock away as much as \$5,000 of pre-tax money for child-care expenses, reducing your taxable income. Some employers even offer a company funds match.

If you don't work for a company that offers an FSA, take heart. You may qualify for a child-care tax credit if both parents are working and your child is under age 13. The credit is a percentage (based on your adjusted gross income) of the amount of work-related child and dependent care expenses you paid to a care provider.

Put it in Writing: The Need for a Will

New parents may assume they don't need a will because they have minimal assets. But asset disbursement is not the sole reason for a will.

This type of document is essential for you to designate a guardian for your child in the event you die before that child reaches adulthood. An attorney can draft a will for you in which you name an executor who would pay your debts and distribute your assets and name a guardian for your children.

If you have special concerns, such as the support of a minor or disabled child, you may want to set up a more complex estate plan that includes a custodial account or a trust.

Your new bundle of joy came into the world with nothing but a birthday suit, but the next 18 years will prove to be anything but expense-free. Adequate planning now can keep that small addition from creating big financial headaches later.

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



PLUS MOVIE MINUTES



Split

(2017, Rated PG-13)

James McAvoy is the pulse of the psycho-thriller Split. His commitment to each of the various personalities within his conflicted antagonist is what drives the film. In fact, most of the tension derives from not knowing which personality is going to step "into the light" at any given time. One moment he is making sandwiches for the teenage girls that he's abducted and the next he is climbing on walls trying to eat them. It's a performance as wild and creepy as it is enjoyable. As for Writer/Director M. Night Shyamalan, he is as sure-handed as he has been in a while. The pacing is deliberately plodding and Shyamalan seems to trust his audience more. The film appropriately allows the story to breath at different moments, allowing viewers to extrapolate on certain things while giving concrete details on the more important narrative elements. There are however a few instances where exposition is revealed through clunky, unnatural dialogue. Then there is the signature plot twist that will likely isolate portions of the audience. To say much more than that would be giving too much away. What I can say is that Split is a step in the right direction for Shyamalan's on his supposed comeback tour.

Grade: B+



The LEGO Batman Movie

(2017, Rated PG)

The LEGO Batman Movie is a fun adventure that makes brilliant use of both its Batman and LEGO namesakes. Director Chris McKay demonstrates a fundamental understanding of the Batman character and the expansive world in which he resides, even if that world is made of LEGO's. This understanding is mined for great comedic effect as well as a rich story. This includes broader gags for the kids as well as countless jabs made at the legacy of Batman on film, which will definitely put smiles on the faces of more experienced moviegoers. There are also a lot of inside references for the more hard-core comic nerds. At the heart of this film is a compelling, original Batman story which centers on the Joker as he strives to prove to the Caped Crusader that he is his arch nemesis. The film also boasts terrific, family-friendly action that takes full advantage of the LEGO animation.

Grade: A

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.



The wisdom to know the difference

By Michelle Martin, M.A.

Multiple psychological studies have shown that people who view the world with an internal locus of control fare better than those who experience the world with an external locus of control. In other words, when a person focuses on the part of a situation over which they can effect change, their anxiety generally decreases.

When they put their energies onto the part of a situation over which they have no control, such as the weather or other people's behavior, they feel more nervous and ill at ease. Because it is always easier to see what is happening around us and what others look and sound like, we tend to focus on what we see as problematic behavior in others. This is natural and necessary, however it is non-productive if that is all we do.

We can try to influence others, but that is where our power ends. Whenever a person keeps their focus and energy on the behaviors of others they will experience the perception of losing control. The only thing over which any of us have control is ourselves and our own actions, beliefs and ideas. You may notice I do not include emotions in that list. That is because emotions mostly stem from the other three. In order to change our emotions, it is most efficient to work on changing thoughts, beliefs and actions.

A good cognitive-behavioral therapist can be extremely helpful with this. A therapist with this type of expertise will assist a client in identifying and then changing unhelpful and/or unrealistic beliefs and substituting them with more efficacious and realistic beliefs. This is very helpful when a person struggles with social/relationship problems and issues related to anxiety and depression.

In my line of work, I listen to people's stories, all types of stories, but especially stories about problems. There is a lot of unrest in the world lately. Even people who are typically calm and optimistic seem to be struggling.

Certainly the current political climate has added to the general anxiety that seems to permeate our culture. This is on top of the other stressors over which people struggle on a regular basis: finances, relationships, occupational and social problems.

It is easy for someone to feel overwhelmed and powerless. I find that I have to follow my own advice and remind myself that I, like everyone, have limits on my stamina and scope of power. What's known as the Serenity Prayer helps to re-orient and focus when feeling overwhelmed.

The most well-known part of this prayer is the first three lines, although it is only a portion of a longer prayer. The prayer was written by American theologian, Reinhold Niebuhr and the first three famous lines are:

**God grant me the serenity to accept the things I cannot change,
The courage to change the things I can
And the wisdom to know the difference.**

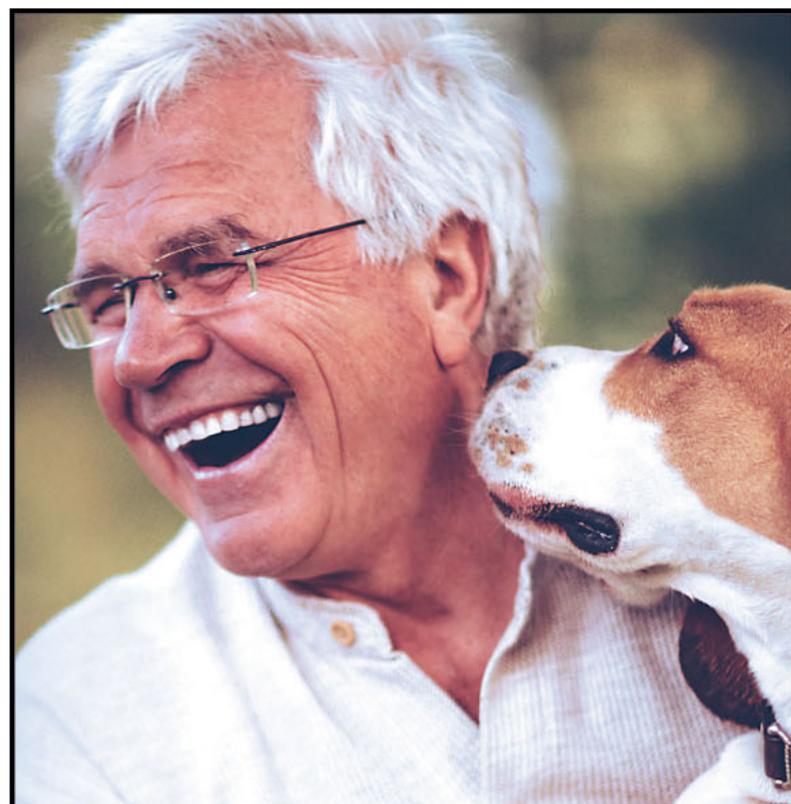
Whenever we find ourselves feeling fatigued and overwhelmed, it is important to step back and ask ourselves, what part of this situation can we control? When it comes to politics, we may not be able to control international, national or even local politics, but we can

contact our elected officials and make our opinions known. The League of Women Voters puts out a brief and helpful list of five tips that make this more effective. We can attend meetings and other events. We can get involved with the democratic process. We can vote. We can educate ourselves. Increasing our knowledge about history and current events has never been easier in some ways.

Challenge yourself to read and listen to stories that do not agree with your position on issues. Read some history or a copy of the constitution. It may not be riveting but it will make you a better informed citizen.

If you find yourself jumping to assumptions and conclusions on a regular basis, take a good look at your own prejudices and beliefs. We all have them. If we are aware of them, we are better able to keep an open mind. Keeping our minds open is something over which we have control. Lastly, give yourself credit for doing what you can. Recognizing your own efforts helps to foster hopefulness.

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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UNDER VANDERWEELE FAMILY, WEBER LUMBER CELEBRATES 70 Years in Muskegon

By Marla Miller

As one of the last remaining locally owned lumber yards in Muskegon County, Weber Lumber Co. strives to go above and beyond and exceed the expectations of contractors, do-it-yourselfers and loyal customers.

Whether you walk into the business at 465 Ottawa St. or call with a question, the owner, Bill Vanderweele Jr., and his son, Braden, still greet customers, help with inside sales, orders and deliveries, and do their best to make sure customers walk out satisfied.

Putting customer service first, and delivering high quality products and services at competitive prices on time, is what helped the company survive the great recession and strong competition from big box retailers.

Vanderweele is a third-generation lumber man, and his son Braden, now working alongside his dad every day, makes the fourth. He is still young and learning his way in the business, and the verdict is out if he will take it over someday. Only 3

percent of fourth-generation businesses in the United States survive to the fourth generation, Vanderweele said.

The Vanderweeles aren't the original founders of Weber Lumber, which celebrates 70 years in 2017, but the family does have a long history of selling lumber and building supplies in West Michigan.

Vanderweele started in the business at age 14, working for his father Bill Sr. and uncle Glenn throughout high school at Cashway Lumber. They followed in their own father's footsteps.

Vanderweele's grandfather, James O. Vanderweele, opened Vanderweele Lumber Co. in 1931 on Broadway Avenue. James Vanderweele also owned and operated Daggett Lumber Co. in Ravenna, now Ravenna Lumber.

From 1955 to 1988, the Vanderweele family owned, operated and expanded Cashway Lumber. The original site on Laketon Avenue supplied lumber and supplies to many Muskegon builders and

homeowners for more than 30 years, and led to locations in Ludington and Holland.

When the elder Vanderweele brothers decided to sell to Wolohan Lumber in 1988, Bill Jr. stayed on with Wolohan, originally a Saginaw-based company, and ran stores in Traverse City and Gaylord.

He wanted to return to his hometown to travel less and raise his family, and managed the Muskegon Wolohan store until 1997, when he had an opportunity to buy Weber Lumber.

The company was founded by Fred Weber in 1947 and sold to George Dendrinis in 1972. Vanderweele bought out the business over a 10-year period.

"I knew of him and got to know him," he said of Dendrinis. "It was something I always wanted to do, was have my own place. I was committed to Muskegon. I wanted to stay here."

He liked the idea of being his own boss and continuing his family's legacy and tradition of providing quality building materials as a

small, independent lumber yard.

"We had a lot of good years until the recession hit, and then it was pretty bleak," he said.

When the housing market crashed, business dried up as banks stopped loaning money and many builders and even small independent contractors were forced out of business.

It also took a toll on Weber's business because it provides credit to small and large contractors for building materials.

"We're extending credit to our builders, they're relying on us to carry them but our vendors expect us to pay them," he said. "When you're an independent, you can only grow so fast depending on your cash flow and credit and everything else."

Remodeling jobs and homeowners doing DIY projects kept the company afloat through the lean years, and new construction has been on the upswing in the last few years.

"Overnight, sales were cut in half," he said. "We had to differentiate ourselves. The

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rconstantine@ibcp.com (left)

Sonja Maynard | 231.796.0705
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John Oblak | 231.830.3980
joblak@ibcp.com (right)



way we've survived is through service. We try to be competitive; it's difficult at times."

Weber's customers are largely building contractors, but more do-it-yourself homeowners are finding the business through word of mouth and referrals. Besides a lumber yard, Weber specializes in engineered wood products, roofing, windows, exterior and interior doors, basements, cabinets, countertops, fixtures, flooring, exterior trim, decking and railing, and insulation. The company's experienced employees and designers can help with kitchen and bath remodels.

"We do a good business in kitchen cabinets and we do a ton in interior trim packages," Vanderweele said. "We do quite a bit of cash business."

Customers can walk in for a piece of wood or meet with a kitchen designer in its 5,000-square-foot showroom on Ottawa Street near Fisherman's Landing and downtown Muskegon.

"I love these guys," said Terry MacAllister, an interior designer with Chambers & Co. in downtown Muskegon. "They are awesome. They are a wonderful company. They are locally owned, which I like a lot, and they are responsive. They help me figure out challenges."

Contacted unannounced, he answered his phone while meeting with the kitchen designer in the store and said he often brings clients to the showroom to look over the cabinet and countertop options.

He also owns a historic home in the downtown area and used Weber for a front porch restoration.

"I wouldn't go anywhere else," he said. "What I like is the prices are comparable to big box, but what you have here is the service, the hands-on service that I get."

Vanderweele recognizes it's tough to compete on price with national retailers like Home Depot, Menard's and Lowe's, which entered the Muskegon market in the 1990s, so the business focuses on customer service by offering perks like free and same-day delivery and helping customers with unique problems or requests.

As the owner, he is very hands-on and actively works the counter.



"I used to wear nice dress shoes and now I wear work boots," he said. "But that's how you survive. When you have 10 employees, everybody has to do multiple roles. The business would not work if I was not working in it."

Weber no longer sells things like paint, and it's not a one-stop-shop for home improvement supplies such as ceiling fans and hardware. As a small independent, Weber has survived by offering high quality products, custom lumber cutting service, one-on-one customer attention, and knowledgeable, motivated and dedicated employees.

People often come to them after they have received the runaround or poor service at other places or if they are in need of a specialty item.

"It's about differentiating yourself," he said. "Our customers put a value on the service, and we go out of our way to take care of our customers. (If someone) is not quality driven and price driven only, we would not be the place for them." Pere Marquette resident David McGough recently needed some understanding and patience with some wood products while trying to help his daughter with home improvements. He said he has never seen nicer and more helpful people than Vanderweele and his son.

"Nicest people...a model for all in terms of

customer service," he said.

Braden, 25, also started working at Weber when he was 14 years old, helping to clean the bathrooms and put up stock. He studied construction management at Eastern Michigan University and came on full time about three years ago, concentrating on sales and service, and is usually the one who answers the phone.

"It's always nice being a family business and being able to contribute to the success of it," Braden said. "There's more

invested in it than working for someone else. It's cool being fourth-generation lumber because you don't see that much anymore."

He has been a good addition to the team, Vanderweele said. With a laidback demeanor, he also counterbalances his dad's personality.

"We're different but it works; he's smart as a whip," Vanderweele said. "I'm kind of wired and he's very calm."

Vanderweele, 55, said he is not ready for shuffleboard and figures he will work another 15 years. Even though times have been tough and the industry is constantly changing as independents keep getting bought out by larger companies, he is dedicated to making the business successful and a mainstay in Muskegon.

"We have a very strong presence in Muskegon," he said. "It's not in my constitution to give up. If you keep doing the right thing every single day, success usually pays off."

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Marla R. Miller is a professional writer and Total Control instructor who lives in Norton Shores and enjoys writing about the people, places and events that make West Michigan a great place to live. Learn more about her at marlarmiller.com.



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AN EYE ON EDUCATION

The question is “where?”

Expand your options

By Steve Edwards

I'm often asked the question, "What keeps you up at night?" After student safety, my answer is easy: "Helping to insure that our kids are employable, happy, and have all the resources and experiences necessary to maximize their potential." In a traditional strategic plan, it might sound more like this: "Making sure that Rocket City is an economically viable and relevant community where our graduates can find meaningful, sustainable employment to make a difference in the lives of others."

We've all heard that before, so why is that keeping me awake now? The pure fact is that the education needed for tomorrow's jobs is far different than the education previously needed. Consider this: by the year 2020, it is estimated that over 60% of all jobs are going to require education and certification beyond high school.

I'm going to make the most obvious statement I can possibly make: "More education means less unemployment and higher personal income." We MUST become a "post-secondary going" community where the questions isn't "are you going to college/training?" but "WHERE are you going to college?" Does EVERY kid need college as we typically think of it? No, of course not. In this sense, higher education can be defined as any post-secondary (after high school) education that will lead to a high quality credential such as a license, certificate, Associate's degree, Bachelor's degree and beyond. And, EVERY kid needs to prepare for college in this sense from the day they read their first book, enter their first classroom, and dream their first dream.

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.



GOOD FOOD

Winter into spring

Alexander Schulte, Chef Instructor, Culinary Institute of Michigan, Muskegon

This time of year, as we transition from winter to summer to spring to winter ritualistically in the span of a week, there are few ingredients we can count on to remain resilient through these drastic weather changes. I'm eagerly awaiting the first signs of spring foraged greens to start sprouting up, usually signified first by pine shoots, then the ramp(wild leek) and slowly other delicate greens like chickweed, minors lettuce and dandelion. This is a difficult time for us Michiganders, as the drawn out season leaves us with little inspiration by means of fresh produce, and our pantry and root cellars begin to run dry. That being said, we can be resilient in our resourcefulness. At any time of year, we can always expect a steady supply of ciders, good beer and apples. The dish I'm providing recipes for is an homage to the harbingers of this erratic time, inspired by the snow covered watercress that can be found year round in many running streams, even while covered in snow.

If you are adventurous enough to be out foraging this time of year, you'll notice the start of sugaring season and find trees studded with buckets collecting sap as the ground temperature increases. The Average yield for maple syrup is forty gallons of sap reduced down to one gallon. When faced with a small yield, I thought it would be fun to try the sap itself as a medium for a broth to poach apples and shrimp, ending with a slightly sweet and very mineral tasting broth. I then fortified this broth with one part cider, one part Hummalupalicious IPA from Shorts Brewery and a dash of both salt and sugar. Then end result being a very complex yet well rounded base of sweet, salty, and bitter flavors. To mimic snow covered watercress, I made a granita, which is shaved ice that is traditionally made with sweet juices and purees to accompany desserts. For this recipe, I juiced fresh granny smith apples, then seasoned the juice with a little salt and a pinch of horseradish, resulting in a semi sweet-spicy granita that goes wonderfully with shrimp, apples and the broth. This can served hot or chilled.

Alexander began his career in Grand Rapids, MI at the age of fourteen. He attended Kent Career/Technical Center for culinary arts during high school, and later attended The Culinary Institute of America in Hyde Park, NY. Alexander graduated in 2006, after completing his ex-ternship at The French Laundry. In 2007, he completed a teaching assistant certificate at the CIA in Hyde Park. From there, Chef Schulte worked in Manhattan at The Modern. He was then recruited to open Darlington House, and Nest in Washington, D.C.. Afterwards moving to Seattle, WA to work at Canlis, eventually becoming the head baker. From this point Chef Schulte staged in various Michelin starred restaurants in San Francisco and New York before returning to the Hudson Valley, and opening several restaurants under CIA instructor Giovanni Scappin. He was then recruited further upstate to the finger lakes region to open The Krebs with Chef Austin Johnson, working as Chef de Cuisine, pastry chef, and baker. In the summer of 2016, Alexander worked on a commercial salmon fishing vessel in South East Alaska. He returned home to West Michigan in the fall of 2016 as an instructor at the Culinary Institute of Michigan.



Poached shrimp with apple, watercress, horseradish "snow" and cider-beer broth

Serves 4

Prep time 1 hour

Horseradish "snow"

3 ea granny smith apples
2 T grated horseradish
pinch salt

juice apples or puree with skin on and strain, season juice with horseradish and a pinch of salt. freeze until completed set and then scrape with a fork into fine granules and keep frozen until ready to serve.

Shrimp, apple and water cress

12 ea medium size shrimp
4 ea granny smith apples, small diced with skin on
1 bu fresh watercress

Broth

1 C fresh maple sap(water works just fine)
1 C cider
1 C IPA or Red Ale(pilsners, blondes)
TT salt, sugar

Combine fresh sap, cider, beer, salt and sugar in medium saucepan. Bring to gentle simmer. It is important not to boil the broth at any point, as the beer will become quite bitter. Add cleaned shrimp and diced apples and cook just until shrimp are firm(about three minutes), remove from heat and cover to keep warm.

When ready to serve, place three shrimp per plate and poached apples into a bowl, then ladle about four ounces of the broth per plate. Cover with a generous amount of fresh watercress. At the moment prior to serving, remove horseradish "snow" from freezer and sprinkle with a heavy hand over the entire dish.

Living simply

By Heather Artushin

My husband and I recently watched a documentary about minimalism, following two men who decided to take radical steps to get rid of excess things and live with the minimum needed to live their lives without the hindrance of surplus – a few items of clothing, a basic table, chairs and a bed. Living simply is an idea that has been gaining popularity, with books like *The Life Changing Magic of Tidying Up* by Marie Kondo making us think twice about the value of hoarding all those keepsakes, out-of-season clothes, and books we've never read.

I couldn't help but notice, though, that these two men were single. Minimalism might be a very realistic and enriching road for them, but what about those of us who are married with a few kids at home? Each person in our house has stuff – clothes, toys, things that are important to them. In a big family where sharing things is a virtue, having something that is solely theirs means something to a child.

As kids grow up, we are left with the remnants of babyhood and childhood – a christening gown, a first blanket, booties knit by Grandma, pictures drawn, ornaments made at school, yearbooks signed by friends... The meaning in these artifacts buried deep in boxes in closets and attics couldn't possibly be understood by minimalists blinded by bachelorhood.

Maybe minimalism is an extreme in the opposite direction – instead of hoarding every little insignificant thing we instead purge all of it, losing something valuable in the process. Instead of living in extremes, what would it look like for a real life family to live simply?

It's true, on a practical level we all have things we could do without. Kitchen gadgets never used, ill-fitting clothes never worn, knick-knacks hiding behind tchotchkes on shelves. As we tackle our spring cleaning, designating a donation box and working together as a family to notice what has lost its utility can be a great practice in simplifying and sharing the wealth. Vacation souvenirs, heirlooms, momentos and beautiful décor have their place – they make your house a home, one that is unique to your family. But if something has no special meaning or value, or it doesn't add joy and beauty to your life, do without.

What do we have to gain by making space in our homes, and our lives? Author Anne

Morrow Lindbergh explored simple living in her book, *Gift from the Sea*. She discovered that space makes room for beauty and significance – “One cannot collect all the beautiful shells on the beach. One can collect only a few, and they are more beautiful if they are few.” As you take down random artwork from your walls, you begin to notice how important that family portrait is to defining your dining room, where the faces in that photo gather to pray, eat and share.

Living simply isn't just about stuff – it's about the stuff of our lives, how we spend our precious time. Are all those activities and commitments adding meaning and joy to your life? To your children's lives? What is being sacrificed, and is it worth it? Sometimes living simply means scheduling less, and spending spontaneous quality time together more.

The answer isn't to hurry through the schedule to gain a few free moments. Time is the one thing we all want more of, but can never buy or collect. We often think by rushing around we can somehow beat the clock, but hurrying only serves to rob us of the moment. Ann Voskamp, author of *One Thousand Gifts*, puts it this way – “Life is so urgent it necessitates living slow.”

Slow the hurry and simplify. We may not be able to call ourselves “minimalists,” with toys, photos, memories and keepsakes strewn about our family's lives, but we can be simply satisfied with what we need, what is meaningful to us and enriches the moments we have together.

Heather Artushin is a local writer and child & family therapist who enjoys writing about lakeshore living in West Michigan, from practical ideas for family fun to meaningful ways to foster children's emotional wellness and family

togetherness. Heather holds a Master's degree in Clinical Social Work from the University of Michigan. Her work can also be found in *Michigan History Magazine*, *Grand Rapids Magazine*, and the *Grand Haven Tribune*, among others. Share your story, comments or ideas with Heather at heatherartushin@gmail.com.



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Dental Care:

Options for seniors with limited incomes

Courtesy of Mercy Health Muskegon

One of the frustrations related to today's health care is its rising cost, including that of dental care. Unfortunately, for most people, when it comes to setting health priorities and juggling budgets, dental care can fall to the bottom of the list.

According to the CDC's statistics for 2014, only 62 percent of adults aged 65 and older visited the dentist that year.

Q: For whatever the reason — inability to pay or fear of the dentist — is it okay to delay taking care of your oral health?

A: There is plenty of evidence that oral health and general health are strongly related, but let's look at what one authority has to say about this topic.

According to the Mayo Clinic, tooth decay and gum disease (poor general oral health) may contribute to the following conditions:

- Endocarditis (infection of the inner lining of the heart)
- Cardiovascular disease
- Premature birth and low birth weight

On the flip side, the following diseases may affect a person's oral health:

- Diabetes
- Osteoporosis
- HIV/AIDS
- Alzheimer's disease

Q: When it comes to getting professional dental care, are there local options for people with limited incomes?

A: The good news is, that if you live in Muskegon or Oceana County, you may qualify for an innovative program that offers free dental care: Volunteer For Dental Care.

Opened to public in 2014, Volunteer for Dental Care offers free basic dental services — to those who qualify — by doing volunteer work in the community. The more volunteering you do, the more services you may receive.

For example, in exchange for 4 hours of volunteering, you might receive dental X rays, a check-up and a treatment plan. Many people who are retired or on disability rely on Volunteer for Dental Care to help them afford dental care.

Q: How do you know if you qualify?

A: To be eligible you must:

- Reside in Muskegon County or Oceana County.
- Have no dental insurance and not be on Medicaid, although you can be on Medicare.
- Meet the following income limits:

Household Size	Maximum Annual Income
1	\$29,475
2	\$39,825
3	\$50,225
4	\$60,625

Q: What do qualified participants have to do to get free services?

A: Follow these three easy steps:

1. Attend one dental health class.
2. Complete your volunteer hours.
3. Receive your dental care.

The educational component of the program involves a two-hour class held in two locations: the Access Health Building and Bethany Church in Muskegon. Participants learn about oral health from presenters who talk about evidence-based dentistry. Free oral health supplies are also distributed at the class.

Volunteers may choose to work at any of 20 local non-profit organizations.

Volunteer hours are logged for tracking purposes.

Participants may complete steps 1 and 2 above in which ever order is best for them.

Q: What are the qualifications of the people providing the dental care?

A: All dental care is provided by general dentists, oral surgeons and endodontists who donate their services as a way to give back to the community. These local professionals perform a variety of services, including exams, X-rays, fillings, tooth removal, cleanings and treatment for gum disease right in their own offices.

Q: Who has benefitted from this service?

A: Each year we help create dental pathways for approximately 350 callers, provide oral health education classes for 145 program participants, and provide dental care to an average of 100 patients. Lindsey Bowen, office manager for a dental office in our program. Said, "To be able to help these dental patients and how grateful they are just makes my heart sing."

One of the goals of Volunteer for Dental Care is to find a dental home for all community members. They are the only dental hub call center in the community where anyone can call looking for a dental home and/or answers to other oral health questions. They stand ready to help guide callers toward better oral health.

The Volunteers for Dental Care Program has received community benefit initiative grants from the Health Project, a ministry of Mercy Health, to help continue to support the community in access to dental care and preventative dental health.

To Learn More About Volunteer for Dental Care

- Call 231.766.7129 to get your questions answered!
- Visit <http://www.muskegonvolunteerdental.com/>



Visit the White Lake Area! 2017 EVENTS

5TH ANNUAL BUSINESS EXPO & ROTARY PANCAKE BREAKFAST

Saturday, March 11
8am-12:30pm
Whitehall High School
Over 50 booths exhibiting services in the White Lake community

CRUZ'IN CLASSIC CAR SHOW

Friday, July 28 - 7pm
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.

FARMERS MARKET

Wednesdays & Saturdays

June - October 9am - 1pm

Montague

MONTAGUE ARTISAN MARKET

June - September

1st Saturday of each month

from 9am - 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

Thursday, June 1 • 5 p.m.

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 3 - October 7 • 10:30am

Various walk locations

39TH ANNUAL WHITE LAKE FATHER'S DAY ARTS & CRAFTS

Saturday & Sunday, June 17 & 18

Saturday 10 a.m. - 5 p.m.

Sunday 11 a.m. - 4 p.m.

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

June 29 - July 4 • times vary

Multiple venues, Montague

Wine tasting, appetizers and desserts will be paired with a variety of live jazz performances and artist receptions.

4TH OF JULY PARADE

Tuesday, July 4 • 10am

From Whitehall City Hall to Montague City Hall. Over 100 entries are involved in this family fun, annual parade.

4TH OF JULY FIREWORKS

Tuesday, July 4

At the North end of White Lake. This annual event begins at dusk.

CELEBRATE WHITE LAKE

July 8 • 10am

A family event with an antique boat show and historical displays. Held at Goodrich Park in Whitehall.

WHITE LAKE CHAMBER MUSIC FESTIVAL

August 3 - 13

Various times and locations

A mix of visiting professional groups & local talent offer wide variety of performances throughout the White Lake Area.

WLASA FISH BOIL

Saturday, August 19 • 4-8 pm

The annual Bill 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

12TH ANNUAL LABOR DAY COMMUNITY WALK

Monday, September 4 • 10pm

Hart-Montague Bike Trail, at the trailhead behind Montague Foods

SUMMER AIN'T OVER YET

Tuesdays in September

6:30pm-8:00pm

An outdoor concert at the Goodrich Park Gazebo in Whitehall. All proceeds benefit the White Lake Food Pantry.

22ND ANNUAL PUMPKINFEST

Saturday, October 14

10am - 4:00pm

9:30 a.m. registration

The famous Pumpkin Roll down the Dowling Hill and Arts and Crafts show plus many pumpkin events such as largest pumpkin, pumpkin painting, seed spitting, pumpkin carving & more!

DEPOT TO DEPOT

Saturday, Oct. 7, 14, 21 and 28

10am-4pm

12th Annual Muskegon County Fall Color Tour Travel between White Lake Area Chamber Depot and Muskegon Convention & Visitors Depot.

24TH WHITE LAKE HOLIDAY WALK

Friday & Saturday, November 17 & 18

Montague and Whitehall downtown shopping.

Friday, 2 p.m. - 8 p.m.

Saturday, 10 a.m. - 4 p.m.,

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

65TH ANNUAL WHITE LAKE CHRISTMAS PARADE

Saturday, December 2 • 2 p.m.

Whitehall to Montague and concluding with Santa in his sleigh! More than 60 entries for this festive event.



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