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2017**

# Plus

West Michigan

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**INSIDE:**

**Preserving the  
Small Town Life**

**Page 10**

*Whitehall*  
AUTHORIZED

## **3 ■ LEGALEASE - WORKING WITH AND THROUGH ALL THOSE NIGGLING DETAILS**

Jonathan J. David

## **4 ■ GOOD SPORTS - ENJOY A GAME AT MARSH FIELD**

Tom Kendra

## **5 ■ HOME SWEET HOME - LIFE AS A REALTOR**

Dale P. Zahn

## **5 ■ CHIROPRACTIC CARE, DEPRESSION AND ANXIETY**

Laurie Semlow

## **6 ■ TOURIST IN YOUR OWN TOWN**

Laura Holmes

## **7 ■ MUSKEGON HARBOR AND ITS LIGHTHOUSES**

Peter Manting

## **8 ■ YOUR MONEY MATTERS - TAXES DON'T GO AWAY IN YOUR RETIREMENT YEARS**

Tom Kendra

## **8 ■ PLUS MOVIE MINUTES**

Jordan Peterson

## **9 ■ LAKESHORE FAMILY - FILL YOUR CUP**

Heather Artushin

## **10 ■ TIM TODD, PRESERVING SMALL-TOWN CHARM**

Marla Miller

## **12 ■ AN EYE ON EDUCATION**

Steve Edwards

## **12 ■ LOCAL HAS WORKED HARD FOR TASTE OF HOLLYWOOD GLAMOUR**

Dave LeMieux

## **13 ■ THE BACK-UP PLAN**

Brenda Durga

## **13 ■ GOOD READS**

Laura J. Kraly

## **14 ■ EMERGENCY VS. URGENT CARE**

Courtesy of Mercy Health Muskegon

## A MESSAGE FROM THE PUBLISHER

SPRING is finally here! The days are getting longer, more sunlight, and warmer temperatures. Time to get the yard cleaned up and fertilize the lawn. Time to start planning the trip to your favorite greenhouse to pick the flowers and plants

that make your yard beautiful. It's also the time to be thinking about your favorite summertime activities. Going to the beach, the Farmer's Market, getting your motorcycle or bike out, Golf League, beach volleyball, tennis, or maybe a new summer activity. How about Disc Golf?



Disc Golf? Some of you might be raising your eyebrows, be shaking your head, or asking, "What is Disc Golf". The game is played much like the regular game of golf except instead of hitting a little white ball with club you throw a disc much like a Frisbee into a basket. Scoring is like golf, each throw is stroke. The

person with the least amount of throws wins. Instead of putting a ball in a hole you putt/throw a disc into a basket. Unlike ball golf the game of disc golf is played year round. Yes, even the middle of winter.

My first experience with the game came this past January when a group of individuals asked me to assist them in putting together a presentation for a new disc course at Nestrom Park in Fruitland Township. I told the group I had never played and was unfamiliar with the sport altogether. Well they said, you need to see a course and play. I said sure, when do the courses open in the spring? They laughed and said, they're open now!

So there I went to play disc golf. It was a Saturday in the middle of January, temperature around 20 degrees with a strong NW wind and it started to snow. I showed up at the course in Whitehall Township and there were a dozen cars and players already there. The course was laid out in the woods and the trees were 20-30 feet apart across the fairway. The experience and the course was an absolute blast, I didn't even feel the cold. The other players were there to warm up for a tournament later that day in Shelby.

I agreed to help the group with the presentation. In the beginning of February I presented the opportunity to the Fruitland Township Board of Trustees and by late March the board voted and passed the proposal. Now, here is the part of the story that pleases me the most. The 18-hole course was developed by a designer at no charge, the township financed the materials for the project, and disc golfers built the course. Yes, every weekend once the project was approved dozens of volunteers, some coming as far away as Grand Rapids, were at Nestrom Park trimming trees, moving brush, blowing leaves, installing the baskets, tee signage, benches, and will be pouring the tee-pads.

The Fruitland Township Disc Golf course has some finishing touches yet to be completed. The course is already open to play. Here is something interesting, there is NO CHARGE to play. There will be a donation/suggestion box available to assist the township with improvements and maintenance of the course.

I am honored to have been part of this project. The Fruitland Township Disc Golf course is an incredible example of individuals coming together working with their local government to improve their community. People working together, what a PLUS!

Mark Williamson  
Publisher

# inside

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## LEGALEASE

# Working With and Through All Those Niggling Details

By Jonathan J. David

Since each state has its own laws regarding estate planning documents and their preparation, at a minimum, you should have the documents you had prepared a year ago reviewed by an attorney in the state where you are going to move to make sure that those documents comply with that state's laws.

**Dear Jonathan: My parents are coming out to visit me next month. One of the reasons for the visit is to prepare durable power of attorneys for financial and health care matters because they want me to act on their behalf in the event they are unable to act for each other. I have no problem being named as their agent, but shouldn't those documents be drafted by a lawyer in the state where they live?**

Jonathan says: Yes, you are absolutely correct. Every state has its own laws regarding durable power of attorneys for financial and health care matters, and those documents should be prepared and signed by your parents in the state where they live. And yes, it would be in their best interests to have those documents prepared by an attorney knowledgeable in the preparation of those types of documents.

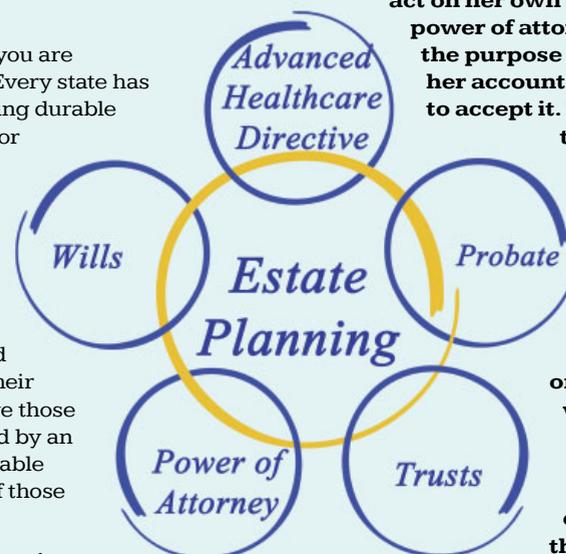
**Dear Jonathan: About a year ago, I updated my estate plan which included a new will, durable power of attorneys for both finances and health care, a living will and a trust. I have now decided to move to another state to be closer to my daughter. Are the documents I prepared last year okay, or do I need to change them now that I am moving to a different state?**

Jonathan says: Since each state has its own laws regarding estate planning documents and their preparation, at a minimum, you

should have the documents you had prepared a year ago reviewed by an attorney in the state where you are going to move to make sure that those documents comply with that state's laws. This is especially critical for the durable power of attorney for finances and durable power of attorney for health care, because you want to make sure those documents are statutorily compliant and are accepted by third parties when the named agent under those documents has to act on your behalf. Good luck.

**Dear Jonathan: My mother prepared a durable of attorney for financial matters just over a month ago naming me as her agent. Not long after she suffered a stroke and is currently unable to act on her own behalf. I took her power of attorney to her bank for the purpose of accessing one of her accounts and they refused to accept it. They indicated that they would only accept the bank's power of attorney form and since my mother is not able to sign any documents at this time, my only other option was to go through the probate court and be appointed her guardian and conservator. Can they do this?**

Jonathan says: Assuming the durable power of attorney was properly drafted and complies with all statutory requirements, the bank has no legal right to refuse to accept it. You should go back to that bank and ask to talk to a manager or to be put in contact with their legal department. If that gets you nowhere, then you should let them know that they will be hearing from your attorney. Hopefully, this motivates them to play ball so that you can avoid the hassle and the cost of having to involve an attorney to resolve this matter on your behalf. 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

# Enjoy a Game at Marsh Field!

By Tom Kendra

It would be a blast to have access to a time-traveling machine like in the movie "Back to the Future," as a way to occasionally get away from the stresses of the modern world.

In lieu of such flux capacitor technology, a great Plan B is to pay a visit to Marsh Field.

Marsh Field, located at the corner of Laketon and Peck, serves as the home of Muskegon-area baseball and is certainly on the Mount Rushmore of local sports facilities – the equivalent of Hackley Stadium for football and the L.C. Walker Arena for hockey.

The charm of Marsh Field is that it is 101 years old, and essentially hasn't changed much since the early 1900s, which makes taking in a ballgame there an experience which cannot be equaled at any other diamond in West Michigan.

The problem with Marsh Field is that it is 101 years old, and like anything that old, had worn down and decayed over time. But that aging process was stopped and then reversed in recent years by a group of passionate Muskegonites and baseball junkies led by Pete Gawkowski, who was honored with the 2012 Distinguished Service Award by the Muskegon Area Sports Hall of Fame, largely for his work in restoring Marsh Field.

As a result of their efforts, Marsh Field has experienced a rebirth in recent years, with steady work and improvements culminating with the emergence of the new Muskegon Clippers franchise, which will play 42 games (26 of them home games) during the months of June and July in the Great Lakes Summer Collegiate League, a wooden-bat league in the Midwest with 15 teams, primarily made up of major college players. The past three years, the Clippers competed in the lower Michigan Summer Collegiate League.

"This league will bring high-quality baseball to Muskegon in the summer and provides a regular tenant at Marsh Field," said Muskegon Clippers manager Walt Gawkowski, a 33-year area high school baseball coach and younger brother of team owner Pete Gawkowski. "We are excited to get going."

Gawkowski was almost giddy with excitement as he walked around the park in April, pointing out the ongoing upgrades and improvements.

Marsh now offers both general admission and reserved seating, as well as plenty of standing room and milling space and even a party deck for groups (Clippers fans can now order a beer with their hot dog).

Gawkowski hopes the work being done on the facility and the improved product on the

## MUSKEGON CLIPPERS 2017 SCHEDULE

All games at 7:05 p.m. (home games in bold)

- Tuesday, June 6: Grand River at Muskegon**  
**Wednesday, June 7: Grand River at Muskegon**  
Thursday, June 8: Muskegon at St. Clair  
Friday, June 9: Muskegon at St. Clair  
**Saturday, June 10: Lake Erie at Muskegon**  
**Sunday, June 11: Lake Erie at Muskegon**  
Monday, June 12: Muskegon at Irish Hills  
Tuesday, June 13: Muskegon at Irish Hills  
**Friday, June 16: Grand River at Muskegon**  
**Saturday, June 17: Grand River at Muskegon**  
**Sunday, June 18: St. Clair at Muskegon**  
**Monday, June 19: St. Clair at Muskegon**  
Tuesday, June 20: Muskegon at Lake Erie  
Wednesday, June 21: Muskegon at Lake Erie  
Thursday, June 22: Muskegon at Irish Hills  
Friday, June 23: Muskegon at Irish Hills  
**Monday, June 26: Grand River at Muskegon**  
**Tuesday, June 27: Grand River at Muskegon**  
Wednesday, June 28: Muskegon at St. Clair  
Thursday, June 29: Muskegon at St. Clair  
**Friday, June 30: Lake Erie at Muskegon**  
**Saturday, July 1: Lake Erie at Muskegon**  
**Sunday, July 2: Irish Hills at Muskegon**  
**Monday, July 3: Irish Hills at Muskegon**  
**Thursday, July 6: Grand River at Muskegon**  
**Friday, July 7: Grand River at Muskegon**  
**Saturday, July 8: St. Clair at Muskegon**  
**Sunday, July 9: St. Clair at Muskegon**  
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**Monday, July 24: Lake Erie at Muskegon**  
Tuesday, July 25: Muskegon at Irish Hills  
Wednesday, July 26: Muskegon at Irish Hills  
**Saturday, July 29: Grand River at Muskegon**  
**Sunday, July 30: Grand River at Muskegon**

field will hearken a new golden era at the old ballpark.

Some of the biggest names to play at Marsh Field were members of the "old" Muskegon Clippers, a now defunct farm team of the New York Yankees which played here from 1948 to 1950, and featured two of the first African-American Yankees, Frank Barnes and Elston Howard. Marsh was also home to the Muskegon Lassies and the Muskegon Belles of the All-American Girls Professional Baseball League and the Outwin Zephyrs, a Negro league baseball team.

Both of the Gawkowskis understand the importance of history and tradition, but they also know that the "new" Clippers cannot rely on nostalgia alone.

The organization has been working all year on compiling a strong 25-player roster, which includes players from both Michigan and Michigan State. The Clippers are expected to carry two local players, both infielders, in Oakland University's Tyler Trovinger (Mona Shores) and Davenport University's Jacob Buchberger (Montague).

The final throwback is the cost: \$5.

Five bucks will get adults in for general admission for any game, and it's only \$3 for students and seniors. Season tickets, 10-game flex packs and other offers can be found on the team's web site at [www.muskegonclippers.com](http://www.muskegonclippers.com).

"It's something new, but at the same time, it's part of the history and tradition of the community," said Walt Gawkowski, himself a standout player at Central Michigan University. "We encourage everyone in the community to come and check us out. I'm a little biased, but to me there's something special about a night at the ballpark that can't be matched anywhere else."

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](mailto:tom.kendra@prudential.com)



## HOME SWEET HOME

# Life as a realtor

By, Dale P. Zahn, CEO

West Michigan Lakeshore Association of REALTORS

Yet, it's a great profession. One in which buyers and sellers involved in major transactions affecting their lives rest easier knowing they have an advocate on their side. That, we believe is important to readers of PLUS. In today's upbeat market we hear it said that 'real estate is easy', be 'a do-it-yourselfer' and save money.

Truth be known, flying solo is okay for the few but certainly not for the many. The great REALTORS make the job look easy - but reality is the great REALTORS work extraordinarily long hard hours to hone their craft, much like professional athletes put in countless hours of practice to make it to the big leagues or like musicians that put in hours of practice before playing in a concert at a very high level. Whenever the market gets 'fast' there are those that look for ways to cut corners to save a buck which history has shown does not happen very often.

Long ago, during a training course, this writer expressed the thought to new REALTORS that "if you can't negotiate your own brokerage fee, how can a seller expect you to negotiate a good price on their home?" The old adage is, you get what you pay for and if you pay nothing, the results can be devastating and that's what one gets - nothing. In recent months, there have been many comments made and posts made on social media from mortgage lenders and title company representatives that say the abhor do-it-yourself transactions as they are mostly akin to train wrecks. Make no mistake, REALTORS earn their fees and then some.

For today's For Sale By Owner sellers, or those thinking about it that have time on their hands and are at home a lot, you have to love strangers to begin with. You have to be fine with talking to people you don't know, whose intentions may be less than noble and okay with letting strangers into your home where you may be most vulnerable. Are they really home seekers or are they casing the home for a robbery, or even worse. Think it does not happen? Think again. Even in organized real estate agents are warned time and again to know who they are dealing with. Meet at an office, get personal information, take a picture of a stranger's license plate and driver's license, check out their employment to see if it checks out and never NEVER meet a stranger for the first time at a property particularly if vacant. The attacks on REALTORS and the robberies have been many. Safety should be of paramount concern.....for many, Safety has to be among the most important services the REALTOR has to offer.

Much of what the REALTOR earns is for what goes on behind the scenes. It isn't just putting a sign in the ground, listing a property in the Multiple Listing Service, maybe hosting an open house and waiting for throngs of buyers to line up to put in offers.....There's much more to it in the life of a REALTOR. Preparing an accurate and meaningful market analysis is important. Running the comparables for appraisers, meeting inspectors, verifying buyers qualifications and progress to obtain a mortgage, delivering the earnest money and depositing it as required by law, answering countless questions by being available literally 24/7 (yes, it happens that way!), all are just some of the things the REALTOR does. Of course when an offer from a buyer comes in, it's all about negotiating it successfully and then starts the process of moving towards a closing and dealing with closing dates, possession dates and being in constant touch with lenders and title companies. A lot more to it than just sitting around waiting for things to happen. PLUS aged homeowners deserve piece of mind.

What has not yet been mentioned, and is of significant importance right here in West Michigan is an awareness of and how to deal with the many local ordinances affecting the transfer of real estate. This is huge as requirements from one jurisdiction to another vary greatly. Being unaware of what the municipality or Township requires, or worse yet knowing but ignoring the requirements is a recipe for disaster. It's the REALTORS daunting task to keep up with what is required in each area. The success rate for brand new REALTORS is low, the success rate for do-it-yourselfers is even lower. Being a REALTOR isn't for everybody - its hard work involving long hours and every day of the week, holiday's often included. We in organized real estate are not blind to the reality that for some, flying solo might work, but we also know for others the solo flight results in crash. So, does the REALTOR add value to the buying and selling process and earn every bit of their fee? They most certainly do.

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



# Chiropractic Care, Depression and Anxiety

By Laurie Semlow

People most often associate Chiropractic care with the reduction of aches and pains of daily life. These can be caused by exercise, sitting at a desk all day, a past car accident or countless other injury-producing activities. What if the main cause isn't physical but mental? According to the Anxiety and Depression Association of America, major depression at any point in time impacts roughly 3 to 5 percent of the population. Additionally about 50 percent of those diagnosed with depression also suffer from anxiety.

So why do some of us suffer depression or anxiety but not others? All our moods are based upon chemistry. If the first, second or third vertebrae are misaligned, they put pressure on the brainstem causing neurological and chemical interference within the body. When the brainstem gets pressure from the vertebrae its normal production of brain chemicals (serotonin and dopamine) are affected. As a result, the person's production of serotonin is low causing changes in mood and behavior.

Unfortunately chronic pain and depression tend to go hand in hand. It has also been shown that depression increases a person's sensitivity to pain, thereby causing them to feel worse than they would otherwise. Pain can often be ignored when a person is happy and distracted, but the same amount of pain can be unbearable if the individual is in a state of distress. Fibromyalgia, a chronic pain disorder, is a perfect example of this. Many doctors believe it to be linked but not directly caused by depression.

Chiropractic care isn't only for patients who are suffering from depression and chronic pain. Chiropractic care has been shown to generally increase energy and mood. By ensuring the individual's spine and muscles are stabilized, a Chiropractor can reduce such issues as high blood pressure and lethargy. Patients suffering from insomnia may not realize their discomfort and "restless legs" are actually occurring due to a spinal misalignment.

Chiropractic care is rarely used as the only treatment for depression or chronic pain but it's an excellent addition to a depression treatment plan. Chiropractic care can be used to ward off many of the symptoms and causes of depression, making it easier for the patient to recover.

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.



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# Tourist In Your Own Town

By Laura Holmes



Most people tell me they don't travel because of time and money. My gut tells me the real problem is defining what constitutes travel. What is it? What's considered a vacation and where do you have to go to find a break from the routine? Not far as it turns out. I suspect most of you have gems in your own town and region that you've been taking for granted.

Let's take Muskegon, Michigan for example.

## MMA

The Muskegon Museum of Art. Yes, art is cool and smart and hip. Not every town has a knack to combine culture and catsup, but you can do just that in downtown Muskegon. Have a burger and fries at Hamburger Mikey on 3rd then walk off your cholesterol to the MMA on Webster and soak in the impressive galleries. And, this May is the opening of the Curtis Exhibit, the North American Indian chronicled in original photos. <http://www.muskegonartmuseum.org/>

## Pigeon Hill Brewing

Two gold medals at the Best of Craft Beer Awards (Bend, Oregon) in 2016, is reason enough to drink local Muskegon suds. I concur with the judges, Walter Gets Buzzed and Your Mom on French Toast are worth a day trip or a drive across town. Downtown Muskegon is home to Muskegon Lake, cruise ships, music festivals at Heritage Landing, Lumberjacks hockey and now, award-winning craft beer. <http://www.pigeonhillbrew.com/>

## Frauenthal Theater

Spanish Renaissance in small town America. Muskegon is home to an immaculately restored 1700-seat theater where you can soak in the sounds of performances from West Shore Symphony, take in a Civic Theater musical or national touring talent such as Second City Improv. No matter your entertainment genre, plant your butt in a comfy seat for a couple of hours. <http://frauenthal.org/> Pere Marquette Beach on Lake Michigan

Muskegon is full of sporting history as well. As a young beach volleyball player visiting from Traverse City, barely 19, I remember playing my first AA rated tournament at Pere Marquette beach and being incredibly nervous. I gawked at the impressive expanse of beach alongside my tall and talented opponents. Pere Marquette is still hosting competitive beach volleyball and a slew of other adventurous sports like

kite boarding, stand-up paddle boarding and sunset stargazing.

<http://visitmuskegon.org/recreation/beaches-parks/>

## Hearthstone Bistro

Panko crusted perch, chicken milanese, avocado mousse and oh the soups.....French onion gratinee, Wisconsin cheddar with popcorn or butternut squash bisque with spiced pecans. Hearthstone has a deserved reputation and in my informal polls this bistro is a top choice for an upscale dinner, an important occasion but not too pretentious for a spontaneous night out. <http://hearthstonerestaurant.com/>

## Owasippe Outdoor Recreation

The home to Muskegon County mountain bike single-track, newly built and groomed for the intermediate to advanced riders. 25 miles wind in and out of marshes, rolling hills, lakes, roots and forest. New to trail riding, try the green trail for a warm up on knobby tires. If you are a roadie rather than a muddie, there is plenty of pavement alongside Lake Michigan that will test your legs. <http://ooc.org/trails/>

## Michigan's Adventure Amusement Park and Muskegon Luge

Thrill rides await in winter and in summer. Rollercoasters, a waterpark and an Olympic-length luge round out Muskegon's burgeoning downtown district and three lakeside state parks. It's the year round diversity that makes the area special. Scream like a teenage boy flying down the luge track or face your fears on the Thunderhawk suspended coaster. <http://visitmuskegon.org/recreation/>



## Taste of Muskegon, Michigan Irish Music Festival and more

There is a keg in the name. MusKEGon knows how to throw a party and put up a beer tent. Besides the beer, there's art, food, marathons, fishing, music, color tours and loud motorcycles.

As a festival organizer myself, listening to an Irish tune float across the water with views of Muskegon Lake is a fall must-do! And, the food and festivals have stolen my heart: my first date with husband Josh was at Taste of Muskegon. We did the get-to-know over Rosita's Tacos, IceBox Ice Cream and local craft beer from Unruly and Pigeon Hill Brewing. Turns out we both like tacos, soccer, biking and Muskegon. <http://visitmuskegon.org/events/> . So, if you're willing to try and taste something new, don't go looking too far away.

.....  
*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](http://www.contentqueens.net)*



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# The Muskegon Harbor and its Lighthouses

By Peter Manting

When you first arrive at Muskegon Lake Michigan's south beach to view the Muskegon lights you might wonder, like me, why the many different pier heads and wonder why the lights are located where they are. Like many of the lighthouse that line the shores of Lake Michigan the Muskegon lights have gone through many transformations from their first conception. It is my desire that by the time you finish this article that you will have a better understanding of the transformation and rich history of the Muskegon Harbor and the Muskegon lighthouses.

In 1830 Congress approved the building of a lighthouse at the mouth of the Muskegon River and Lake Michigan. But even though approved it was not until 1849 that Congress appropriated funds in the amount of \$3,500 to build a light there. Completed in 1851 the lighthouse was a one-half story, rubble stone dwelling with a short tower on top of it was built. The top of the tower stood twenty-six feet above the ground. Six lamps with fourteen-inch reflectors were originally used in the lantern room. In 1856 the reflectors were replaced by a sixth-order Fresnel lens.

In 1867 local lumber barons made Congress aware that the Muskegon Lighthouse needed to be rebuilt. The original lighthouse was "old" and "no longer worth repairing". Congress then allocated \$8,000 to build a new lighthouse. It was built in the style of the lighthouse located on Old Mission Point. Completed in 1871 this new lighthouse was a 1 1/2 story wooden schoolhouse style building with a short square tower extending up from the roof at the front. The lighthouse was equipped with a fourth order Fresnel lens.

In 1868, supported by local business interest, the Muskegon Harbor saw some new improvements. One of these improvements was a wooden Pierhead tower built on the outer edge of the south pier. This tower housed the original sixth order lens that was taken out of the first lighthouse structure. The next improvements occurred in 1899 when a fog signal building with lantern room placed on top of it was added at the end of the south pier. The construction was completed when a catwalk was installed to connect the lights to the shore. In 1895 the light station was assigned an assistant keeper as it now had three lights to maintain. The positions of second assistant and third assistant were created as the fog signal added to the work of the Muskegon light station. Muskegon even had a fourth assistant from 1901 through 1906. The position of third assistant was eliminated in 1909 and three keepers would be responsible for running the station from then until the 1940's.

The present circular, metal tower



was erected near the inner end of the south pier in 1903. The fourth order lens that was in the land based lighthouse was removed and placed in the new tower. On September 27th 1903 the six order light in the wooden tower was turned off and replaced by this new light. Shortly after being shut down the wooden tower was removed from the pier and the tower on the land based lighthouse was removed and the building was moved to a new foundation next to the keepers house and became housing for the assistant keepers. In 1907 all the structures supporting the pierhead range lights were painted red.

In March of 1925 a new harbor entrance project was announced. It proposed adapting the harbor entrance to create an arrow head shaped entry consisting of converging breakwaters. The plans also called for



removing the existing parallel piers. In 1930 a seventy foot steel tower, housing an air oscillator fog signal was installed at the outer end of the new south breakwater. Electricity for this new light, which was operated by remote control, came from a new powerhouse built on shore. About 1000 feet of the outer ends of the existing

parallel piers were removed and the circular red tower was placed at the end of the shortened south pier. The light on the south breakwater and the pier head light on the south pier formed a range to help mariners approach the Muskegon harbor. The final addition, in 1932, to the harbor was the installation of a flashing acetylene light atop a skeletal tower on the north breakwater.

At unknown dates the Fresnel lens in both the Breakwater light and the South Pierhead light were replaced with modern plastic optics that now display the warning lights to the modern day sailors. Surviving several harbor projects the 1903 light still remains active today. The catwalks, like the fog horn and long parallel piers sticking out into Lake Michigan are long gone.

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

# Taxes don't go away in your retirement years

By Tom Kendra

Like most people, you're likely focused on how to save money on your tax returns, but don't lose sight of how the tax decisions you make today can affect your retirement plans tomorrow.

If you are within five years of retirement, it's time to fine tune your future finances. For example, have you thought of how taxes will affect you after you say goodbye to your job? Securing retirement income and understanding how taxes apply to your money is crucial so you can afford to live the life you want throughout your golden years.

When you look at retirement assets through a tax lens, it becomes clear that decisions regarding the appropriate level of guaranteed lifetime income, maximizing Social Security, working in retirement, and how you deploy your assets are very much linked. You should consider all of these elements in a holistic manner because, ultimately, the goal is to help make sure your assets support your desired standard of living for the rest of your life.

For those planning for retirement, following are some tax considerations to discuss with your tax and legal advisors:

## Personal income tax

Most people assume their personal income taxes will be lower after retirement because they won't be generating as much income and, therefore, will be in a lower tax bracket.

But due to the recent economic downturn and losses in retirement assets, the dismal personal savings rate over the last decade, the decline of traditional pension plans, and the increase in the full retirement age under Social Security for those born after 1954, many retirees are choosing to take on part time jobs.

Regardless of the reason for working in retirement, the income earned, combined with use of retirement savings, might create a situation where you will be taxed at the

same level or an even higher rate than when you were working full time. With this in mind, it's important to have both taxable and non taxable retirement assets upon which you can draw in retirement so you can manage taxes and maximize your income in the long term.

## State and local taxes

There's a reason, besides warm weather, that people retire in states like Florida and Texas.

Where you retire can have a significant impact on your after tax income because state and local taxes can affect how long your retirement savings will last. Florida and Texas have a state income tax rate of zero, so they are attractive to many retirees who want to maximize their retirement assets. California, on the other hand, state income tax ranges from 1 to 12.3 percent.

In addition to state income taxes, there are sales and property taxes to consider. Some states derive more of their revenue from these taxes than from income taxes. You should understand how all of the taxes in the state and town in which you plan to retire will affect your income.

## Future tax rates

Another thing to consider when figuring out your post retirement income is how federal and state taxes might change in the future.

It's hard to predict whether they will remain the same, be lower, or increase. A good indicator of future federal income taxes is to look at history and take an educated guess. Doing so suggests that rates are at historic lows right now, which likely means an increase in the near future. An indicator of future state taxes might be the current budget position of the state, which, at the moment, suggests that many states may be looking to increase their income, sales, and/or property taxes in the short term.

What does this mean for retirement planning—especially in those critical five year periods just before and just after retirement? Basically, if federal or state taxes go up, your retirement savings and assets will be depleted sooner. You will have to save more to make your money last longer or you will have to adjust some of your spending habits.

As you finalize your taxes for this year, think ahead to how taxes will affect you down the road when you retire.

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



## Guardians of the Galaxy Vol. 2

(2017, Rated PG-13)

The difference between the first *Guardians of the Galaxy* film and the new 'Vol. 2' is like the difference between *Back in Black* and *For Those About to Rock We Salute You* (it's not a perfect metaphor, but bear with me). *Back in Black* is the culmination of all the best AC/DC had to offer. Their follow-up album offers more of what you love about the band but given the chance you'd pop in *Back in Black*. Now I'm not saying you won't get your money's worth out of *Guardians of the Galaxy Vol. 2* because you definitely will. This sequel dishes out more of the team's witty, squabbling chemistry that made the first film so much fun and expands upon their relationships with old characters while introducing interesting new ones like Kurt Russell's Ego. It does these things, however, at the expense of a more coherent story. In fact, it's difficult to sum up what happens in just a sentence or two. What I can say is that, through it all, you will laugh a lot and undoubtedly find yourself choking up once or twice over some of the more emotional moments in the movie.

Grade: B+



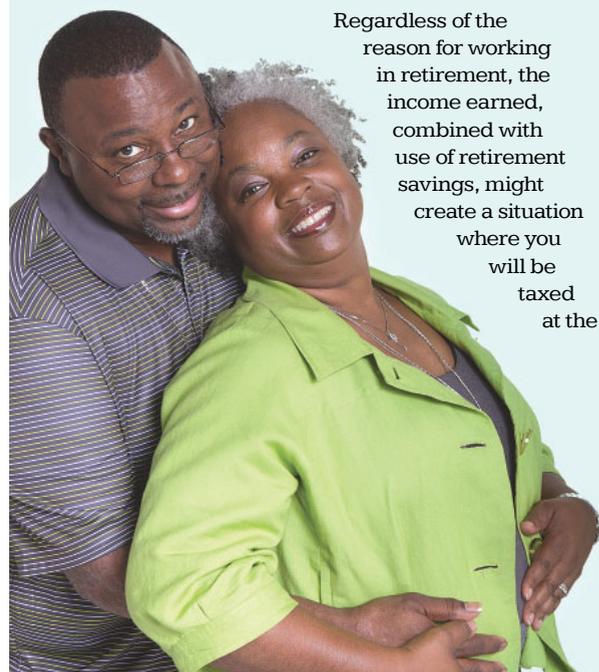
## Beauty and the Beast

(2017, Rated PG)

It's a tale as old as time yet the beloved Disney animation has miraculously maintained its relevance with this leap into live-action. Director Bill Condon (*Dreamgirls*) infuses new life into familiar, heartwarming tunes like "Belle" and "Be Our Guest" with tightly choreographed dances and eye-popping visuals. You can see the attention to detail that went into every stitch and every brick. And while the actual vocals aren't quite up to par with the original (it's tough to top Paige O'Hara), I was swept off my feet time and again by the jovial performances of the talented cast. That said, this film is at its best when it slows down for the more intimate scenes between Beauty and Beast. Emma Watson and Dan Stevens have undeniable chemistry on screen and the time spent re-discovering these characters and their relationship felt like a privilege.

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.



As a heat wave rolls into West Michigan, parents pack their kids into the SUV and drive down to the beach for some fun in the sun, sand and salt-free surf on the shores of Lake Michigan. What a beautiful time of year to live at the Lakeshore!

While you're reaching for that tall glass of ice water to quench your thirst from the summer heat, pause for a moment and think – is my glass full? As a parent, you pour into your children every day with love, training, discipline, teaching and relationship-building. You pour out your energy into keeping a clean house for your family to call home, feeding your kids and filling these warm days with fun and enriching activities sure to make for a memorable summer. Not to mention the demands at work, taking care of your aging parents, investing in your marriage, building and maintaining friendships... the list goes on!

Just like pouring from a watering can to nourish your plants will leave it empty, your glass doesn't replenish itself. Are you trying to pour from an empty glass?

Here are a few signs that your cup needs to be filled. You're feeling...

- burned out
- unenthusiastic
- "out of control"
- cynical
- resentful
- frustrated
- irritable
- withdrawn
- overwhelmed



If little twinges of guilt rear their ugly heads while reading this list, squash them! You are an amazing vessel of love and nurturing – a vessel that needs to be re-filled in order to continue pouring out into your family. Most parents struggle with an empty glass at one time or another, but the experience always

## LAKESHORE FAMILY Fill Your Cup

By Heather Artushin

serves as a simple reminder to practice self-care.

As a parent, your children always come first, sometimes to a fault. Imagine being on an airplane, and the flight attendant instructs you to secure your oxygen mask during an emergency. Your first instinct is to get the mask on your child sitting next to you, but you realize that you're instructed to put your mask on first for a reason. The only way to be helpful to your child, or other people around you, is to take care of yourself first.

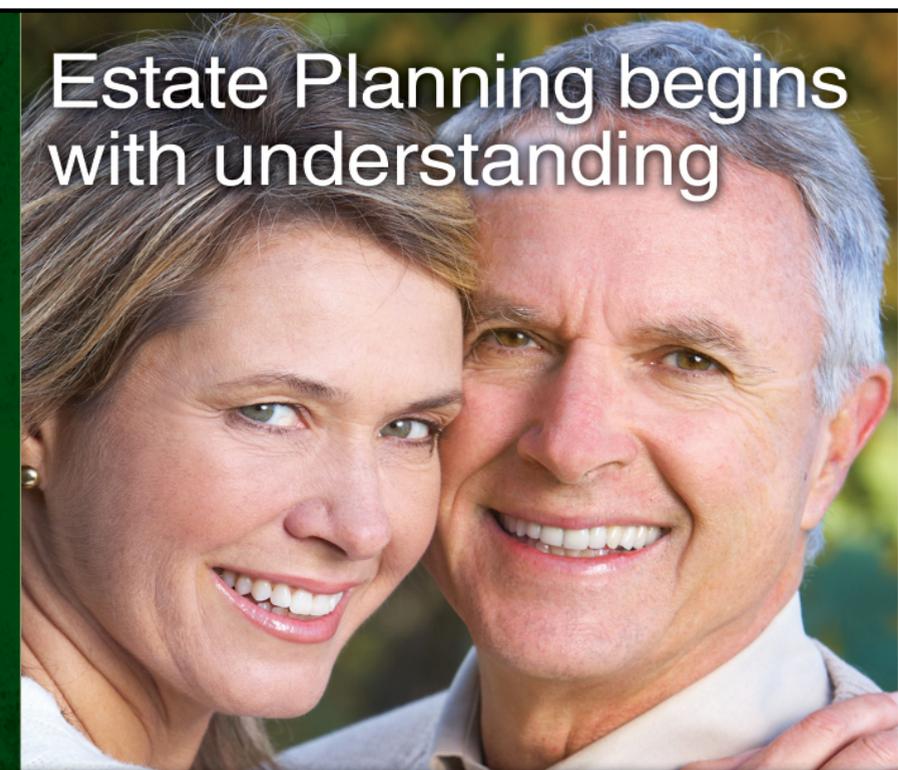
So how do you make time for self-care when life is so demanding? First and foremost, get back to the basics of getting a good night's sleep and making healthy choices at mealtimes. It's amazing what sleep and nutrition can do! Being active and making it to your doctor's appointments are also important. What if you've got the basics covered and your cup is still empty? Managing stress is one of the hardest things to do, and one of the most important skills we can develop. Different things work for different people, so it might take some time and self-exploration to discover what helps you find peace and relaxation in the midst of a busy life.

Mindfulness exercises help us to slow down those racing thoughts to focus on the present, a skill that can help us savor precious moments with our kids.

There are countless books and online resources, including some you can practice together as a family, like *Sitting Still Like a Frog*. Sometimes just sitting for a moment to breathe is all you need to let go of some of that stress. When we're tense and overwhelmed, our breathing becomes shallow and quick, the opposite of what our body needs. Focus on taking intentional, deep breaths, breathing into your diaphragm, and release any tension in your muscles.

Use unexpected moments of "found" time to fill your cup. Listening to uplifting music, talking to a trusted friend, spending time in prayer or making a list of what you're grateful for today are ways to open your heart and allow others to pour into you. Extend grace to yourself – leave the dishes (they'll be there tomorrow!) and enjoy that relaxing bubble bath or funny movie. Better yet, spare yourself the dishes in the first place and order a pizza. At the end of the day, you can't pour from an empty glass – how will you fill yours?

.....  
*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](mailto:heatherartushin@gmail.com).*



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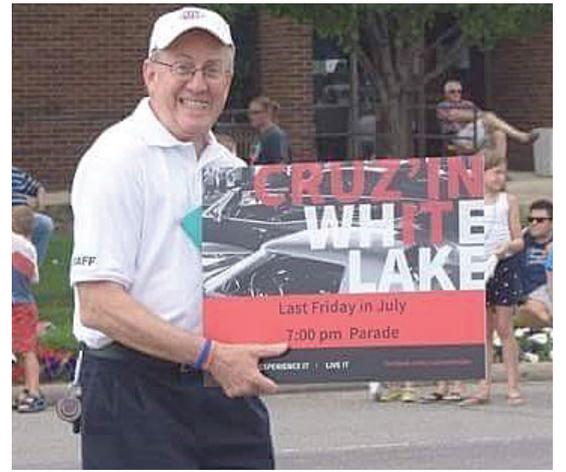
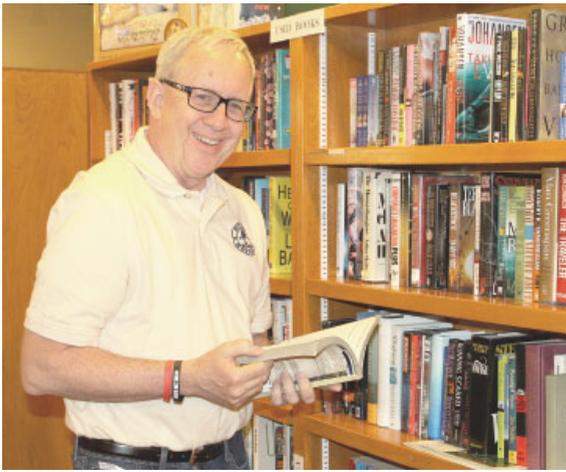


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# Preserving Small-Town Charm

## TIM TODD'S LOVE FOR MONTAGUE RUNS DEEP

By Marla Miller

Walking down Ferry Street from the site of his family's former business toward the Dowling Street hill, where Montague's infamous pumpkin roll takes place every October, Tim Todd yells hello to a DECA student jogging across the street, greets a man entering White River Yoga, and walks in Lipka's Old Fashion Soda Fountain & Restaurant to talk to his childhood neighbor about how the annual event got started. Todd isn't the mayor, but seems to know most everyone from his years as a teacher, active church leader, and involvement with downtown events. He presently serves on the city council and chairs the Downtown Development Authority and virtually grew up on Ferry Street, working for his parents at Todd Pharmacy, now occupied by The Book Nook & Java Shop.

Todd remembers being in the store as a toddler, stocking the shelves, working the floor and hiring and training employees in high school, and helping to manage it while he studied marketing and business at Muskegon Community College in the mid-1970s.

His father, Robert "Bob," and uncle, Jim, grew up on a farm in Dalton, graduated from Whitehall High School and both became pharmacists. After working at other pharmacies in the area — Jim at Pitkin's and Bob at Lipka's — they opened their own store in 1959 as area factories brought more jobs and people.

The Todd family operated the business, including a popular soda fountain and lunch counter, for 40 years, and expanded their Hallmark card and gift shop into another storefront in the 1980s. They employed many local high school students, including Miss America Nancy Anne Fleming and two Asparagus Festival queens.

Todd Pharmacy was a happening place prior to the rise of big box retailers and chain store pharmacies. The lunch counter could seat 32 people, and workers from local factories would stop in for breakfast or lunch and pick up their prescriptions or personal care items, Todd said.

"Back then, grocery stores didn't have things like shampoo, soap and shaving kits," Todd said. "But the secret to success was the

lunch counter. The soda fountain was the real draw."

When his uncle Jim passed away in 1986, Todd's mom, Grace, came on as bookkeeper after teaching in Montague for 33 years. The family sold the business in December 1999 as Bob's health started to fail.

The younger Todd wasn't sure about college, but he enrolled in MCC because his friends were. There, in his final semester, he credits a bit of divine intervention for pointing him toward a new career path. While walking in the cafeteria, he noticed a sign on the wall: Combine two careers — business and teaching.

"I thought I would be stocking shelves and working in the store all my life," he said. "That's when the vision was created. It never occurred to me I could be a business teacher."

Todd visited Western Michigan University with a friend over spring break and made his way to a nearby building. He was greeted by a professor, Dr. Jack T. Humbert, who met with him without an appointment

and said all his credits would transfer.

"There's nobody on campus," he said. "I had no idea where I was. There's one person in the whole building. I literally fell into it. If it wouldn't have been for that episode, that changed my life."

After graduating from Western, Todd taught at Van Buren Technology Center near Kalamazoo for 11 years and also earned his master's degree. He decided to take a leave and return home in 1991.

"I took one year totally off," he said. "It was so good, so good."

Todd settled back into life in Montague and decided to stay, helping his family at the store, teaching as an adjunct at MCC and a course at Montague High School. In 1993, he started at MHS full time, teaching everything from marketing to keyboarding, computers, yearbook and work study, and retired in 2014.

During his tenure, Montague added a DECA program in 1996 and Todd served as the advisor, sending hundreds of students to leadership conferences and competitions

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over the years. He still helps with the program and sits on MHS's marketing program advisory committee.

He also became involved with Montague's DDA, serving on the first Cruz'in committee and helping since the first event in 1995. Held on the last Friday in July, the community car show was started to help draw people downtown and includes a car parade, music, food and fun for all ages.

"When you bring activity, you bring people," he said. "When you bring people, you bring business."

It's a tribute to the cruising era, featuring classic cars – as many as 400 in some years – from the late 1950s to 1975. Owners cruise from Whitehall to Montague where they park in downtown and show off their shiny automobiles. Many people plan their family and high school class reunions and vacations around it.

"I'm not the car guy. I'm the marketing guy," he said. "For me, it's a homecoming. There are people who will plan their class reunions around it. I have people call me during the winter and ask 'when's Cruz'in?'"

This year, Montague celebrates its 150th anniversary and various events are planned throughout the summer. There will be activities during the two weeks leading up to Cruz'in, with the big weekend July 28-30. One of those includes opening a time capsule from 1967 that will be displayed at City Hall.

In 2009, Todd received the White Lake Area Chamber of Commerce's El Award, given to one outstanding business or community leader and voted on by past recipients, said Amy VanLoon, executive director of White Lake Area Chamber of Commerce.

Not only has he influenced numerous lives throughout the years as a marketing teacher, but he also taught students how to be a good citizen through volunteerism and giving back, she said.

"Tim Todd has been an active community member for decades and is just held in very high regard," VanLoon said. "Even in his retirement, he has stayed plugged in with those DECA students and continued to be

involved in his community."

Todd's calendar stays full with various school, community and church activities. Besides serving on city council and several boards, he is a field coordinator for West Michigan Great Lakes Stewardship Initiative and a substitute teacher. He is very active in his church, Montague United Methodist Church, as a lay leader and other leadership positions.



One of his most rewarding volunteer roles is with Montague High School's new Campus Life group, a division of Youth for Christ, which meets on Mondays at his church and provides food, activities and fellowship to high school students, he said. Todd coordinates volunteers for the pumpkin roll, recruiting Montague DECA students to help with the event for the last 20 years. Hundreds of pumpkin rolling participants gather to roll a pumpkin down the hill and the winner of each round receives a ribbon.

"In order to pull this off, it takes dozens and dozens of volunteers," VanLoon said. "That's another part, getting these DECA students to sign up and show up and help. It's a way to say 'hey, this is a way to give back to our community.' It's an overall learning moment."

According to local lore, late-night pranksters used to release pumpkins down the hill causing damage to downtown businesses. Owners and local law enforcement came up with the idea for a sanctioned event to deter them.

"They thought that by legalizing this prankster activity, that it would reduce the night activity, which it did," Todd said. Montague's popular pumpkin roll down



Dowling Hill started in 1996 and led to the annual Pumpkinfest a year later, which is held on the second Saturday in October. It's a day devoted to pumpkins with pumpkin pie baking contests, seed spitting contests, pumpkin painting and carving contests and more. Plus, it brings people to downtown Montague at the end of the tourist season.

Downtown business owners, including Glenn Lipka and then-mayor Henry Roesler, were in on it.

"We thought 'we need to have some kind of festival,'" said Patti Lipka Ream, who serves on the DDA with Todd and also grew up with him. "We didn't think it would take off." Ream and Todd lived across the street from each other and also spent their youth downtown since her parents owned Lipka's Drug Store on the same street. She has since turned it into an ice cream, soda fountain parlor and restaurant, which

serves a special pumpkin menu during Pumpkinfest. Ream said the two sometimes catch flak for being stuck in their ways, but they don't want Montague to turn into a Grand Haven. Free from chain restaurants, crowds and traffic, they like the slower pace and family-friendly feel.

"Montague is really important to us. I think my dad would be happy," Ream said of helping to maintain Montague's charming downtown area. "I always brag to people our town is just like Mayberry and I like it that way. I'm proud of that."

"Where else can you come and feel peace," she said. "I feel that here. I feel thankful I got to stay."

Todd is also happy to live where others come to vacation and carry on his family's legacy of community service. His dad served on city council and his uncle helped organize Montague High School's Showboat variety show.

He's proud of the DDA's major accomplishments, including downtown events like Cruz'in, moving Montague's claim to fame – the world's largest weathervane – to higher ground, adding the new Farmers Market stalls and starting the façade improvement program to help downtown businesses pay for façade upgrades.

"We want to be a slow city," Todd said. "We like it. People work really hard in Chicago, Kalamazoo, Lansing and Grand Rapids to spend a week or two on vacation in Montague."

"It's a balance," he continued. "We want businesses in all the buildings, but we don't want to be a franchise city."

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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](http://marlarmiller.com).*



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## AN EYE ON EDUCATION

# What's so special about a "Graduate"? The path is common; what happens next is not.

By Steve Edwards

In late May and early June all over the country, high school seniors (about 2,000 in my county alone) walk across a stage, secure their diploma, and enter the next stage of their lives. What's so special about that? Let me answer that, in part, with a story and also by answering what is not special.

Several years ago, I ruptured my Achilles tendon and spent about 4 months in a leg cast and then a walking boot. People were curious and often asked what happened or asked how I was doing. When asked "Steve or Mr. Edwards, what happened to your leg?" I had visions (or delusions) of answering with something like this: "Well, it was the final round of my first MMA fight and my opponent couldn't find a weakness, so he dove for my Achilles tendon. Or something like this.... "you know that guy who robbed the "cash advance store" last week...I injured myself when I tackled him and saved the day. I actually tried the first one about the MMA fight, and was immediately looked up and down at my middle aged, worn out body and met with "yeah, you were in an MMA fight".

The truth often isn't nearly as exciting or "special" as the story. The truth is that "logistically" what happened to me was entirely predictable. I turned 43, I gained 20 pounds, I didn't stretch in 39 degree weather and I ran full speed into Lake Michigan. My Achilles laughed at me as it snapped.

Our graduates will be and have been asked similar questions by people in their lives. It could be at their open house, or another similar event. Someone is going to ask them "how did you get here? How did you become a high school graduate?" Most graduates are going to wish they had something very exciting; some tall tale of overcoming insurmountable odds to be standing here today. They are going to wish that they could spin a tale about how, in spite of being subjected to non-stop screen time, and overhearing the phrase that we all roll our eyes at "kids today".....they persevered to the bitter end. But, much like my story, our graduates will find themselves concluding that the logistics of how they got here wasn't very special and was, indeed, very predictable. Grandma is going to say, "Grandson, tell us how you did it." And.....this is what most of them are going to say (if they're honest). "You see grandma, when I turned five....my parents did something....they sent me to Kindergarten. I did what my teachers and parents asked and guess what?... the next year I went to 1st grade. In 1st grade....I did what my teachers and parents asked me to do and guess what....they sent me to 2nd grade. That cycle happened 13 times, and the next thing I knew.... I was sitting at the commencement ceremony." The "logistics" are predictable.....it's the story of each of our graduates that is SPECIAL. It's the choices they made, the grades they earned and the friends they chose. What's special is the person they've become. What's special is the perseverance, dedication, and relationships our graduates have built with friends, staff, teammates and their families while they've struggled and succeeded.

Congratulations to the Class of 2017 all across West Michigan. The path, for most, has been predictable and planned..... the NEXT step is up to you!

Yours in education, Steve

.....  
*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.*



# Local has worked hard for taste of Hollywood glamour

By Dave LeMieux

Yes, Muskegon native Christopher M. Walsh's recent short appearance (his second) on NBC's hit TV series 'Chicago Fire,' certainly had an undeniable taste of Hollywood glamour to it.

And, while it was the first time most of his one-time neighbors (as well as a goodly percentage of the entire country) got a chance to watch him perform, Walsh is far from an overnight success.

He's been supporting himself and his family as a writer and actor in Chicago for more than two decades, now, and can't imagine doing anything else.

His first appearance on 'Chicago Fire,' was as Mick, a bartender, on Season 3's fourth episode, "Apologies are Dangerous." His most recent appearance was as Culotta, a firefighter, on Season 5's 14th episode, "Purgatory." Both were speaking roles.

" 'Chicago Fire' is just one of the many different things that make up my career as a theater artist," he says, enthusiastically. "There's stage acting, auditions, TV & radio voiceover work. Last year I spent a day working with high school kids who were adapting stories from one medium to another. I spend a lot of time with (Lifeline Theatre and WildClaw Theatre) and work as a literary manager reading other people's scripts. There are a lot of different pieces."

"It's immensely exciting. Every time a new project comes along there's that rush of excitement something new gives," Walsh says. "And there's always something new coming along."

Walsh got his first acting experience as a high school student in Muskegon and at Muskegon Community College. He's been a familiar face in Chicago's storefront theater scene almost from the moment he enrolled at Columbia College's theater arts program in 1994.

His adaptation of the Count of Monte Cristo and an original script 'Miss Holmes' (which imagines what Sherlock's and Dr. Watson's careers might have been like had they been born women in Victorian England) are among his writing credits for the stage.

So, while the recognition and smattering of glamour the comes with projects like 'Chicago Fire' is always welcome, it's a very small drop in the very big bucket that's Walsh's long, successful career.

" 'Chicago Fire is a lot of fun," Walsh says. "At that level, though, it's a really tightly run machine. It's all very efficient."



There is, however, a real human element to the working on a big budget production. "My first time on the show, a couple of years ago, I was on camera with one of the principals – Taylor Kinney (who plays heartthrob firefighter Kelly Severide). We met and chatted on the way over to the set. He seemed like a nice guy. I'm a big guy, a bit taller than him, but I didn't think about it until we got on set. We walked through the scene and then, as soon as the director called, 'Action!' Taylor was the only person in the room. He just turned on that presence. It was fascinating to watch."

Walsh most recently demonstrated some of that same presence himself in the role of The Player in the Metropolitan Performing Arts Center's production of Tom Stoppard's 'Rosencrantz and Guildenstern Are Dead' in suburban Chicago.

"It's a much bigger theater and I get to perform to the back of the house, to project my voice and to be more theatrical," Walsh says. "And I get all the good jokes."

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



# The Back-Up Plan

By Brenda Durga

We all use our computers for various things: watching videos, connecting with friends and family, business, and a place to store all of our data and precious memories... And then your computer crashes or gets a mysterious virus that wipes everything from your drive making this "oh so useful" piece of technology into a useless piece of junk. Don't panic! There is a way of preventing this horrifying scenario from taking everything you hold dear to you and your business.

Here are some options that will help you sleep better at night:

**1: Get yourself a USB Flash Drive!** These sweet little babies range in size from 2GB all the way up to a whopping 256GB! They all vary in price depending on where you get them and can be extremely useful when it comes to storing your files and pictures of dear aunt Milly! The cons of this remarkable little device is that it is a dinky little thing and can be lost or tossed in a washing machine on the one day you didn't check your pants. If found by a stranger they could find your USB and/or data rather useful, for themselves. So be careful with this little guy.

**2: An external hard drive!** These amazing devices are not only a bit bigger than a USB but, are also able to hold SO MUCH MORE. These bad boys range from around 320 GB all the way up to 6TB. How big is that? That's around 1,500 hours of HD videos or around 1,200,000 Digital photos. Mind boggling right? Technology can only improve with time. A con of the external hard drive is that it is a bit more pricy and can sometimes one-punch-knock-out your wallet. Depending on where you get them they can cost as much

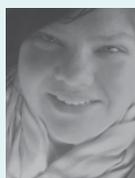
\$700. A sacrifice for the good of your files, right?

**3: Back-up disk!** This option can actually help you save your programs and help you restore your Operating Systems. It's incredibly cheap but, can't exactly save everything if you have over a TB of files. An external is recommended for a back-up of this back-up.

**4: A Cloud!** Why carry a device around with you that can be broken or lost? A cloud lives up to its name by being an untouchable but useful storage option. You can get a free cloud for storage with businesses like Dropbox which offers a free, according to dropbox.com, 2GB of storage. You do, of course, get more for your money and if you pay the right price you can get an unlimited amount of storage. Unfortunately, this option usually needs an internet connection for you to access your files.

Check out your local computer shops and libraries for classes on how to back up and protect your data. Create a backup plan TODAY!

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*Brenda Durga is one of the owners of Technology Bytes in North Muskegon near the 750 Grill. She takes our "tech talk" and translates it so our customer understand what's going on with their computer, how the process works, and educates them on how to maintain their computer moving forward. It is so much more than fixing computers for Brenda, it is about creating long lasting friendships and actually being a great resource for her customers. [www.technology-bytes.com](http://www.technology-bytes.com) [brenda@technology-bytes.com](mailto:brenda@technology-bytes.com).*



# Good Reads

## A Gentleman in Moscow

by Amor Towles

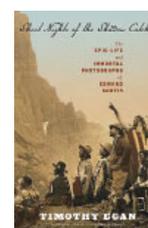


It's hard to believe you'd meet a more congenial person, in fiction or reality, than Count Alexander Ilyich Rostov. Imposing in stature, gallant in manners, he is a man who has chosen to rise above his circumstances (sentenced to house arrest at the Metropol Hotel, located across the street from the Kremlin, in 1922) to continuously embrace and promote what is good in life: delicious food and drink, a sharp mind and flexible wit, familial and romantic love, loyal friendship and so much more, even

as the dark shadows of the world outside the hotel menace and occasionally threaten the life he has built. Full of lush descriptions and memorably drawn characters, Towles has written a book that goes on this librarian's list of "sure bets" – a book that can be safely recommended to anyone. If you're looking for the perfect read to take you into the summer months, this is it.

## Short Nights of the Shadow Catcher: the Epic Life and Immortal Photographs of Edward Curtis

by Timothy Egan



While you may not know the name Edward Curtis, you more than likely know his work. Some of the most iconic images of Native Americans that Americans are familiar with are photographs he took over the course of a decades-long project to document and preserve what he perceived as "vanishing" peoples and cultures. Notable nonfiction author Timothy Egan (The Big Burn, The Worst Hard Time, The Immortal Irishman) weaves Curtis's life story and artistic accomplishments into the history

of both America and its native peoples in the early 1900s.

A self-made artist and adventurer, Curtis began the project that became The North American Indian in 1906, and the twenty-volume set of books and photographs documenting Native American life (language, music, history, culture, and religion) took him 30 years to research and complete. Along the way he faced grave danger, lost his business and marriage, cultivated relationships with native peoples across America and rubbed elbows with figures like Teddy Roosevelt, who wrote the introduction to the book series, and J. Pierpont Morgan, who underwrote the fieldwork, but none of Curtis's own expenses.

From May 11th through September 10th, you have the opportunity to view the entirety of The North American Indian in a stunning exhibit at the Muskegon Museum of Art, where set #70 of the work has resided since the early 1900s. There is an exceptional slate of programming to go along with the exhibition; details about both can be found on the museum's website at: <http://www.muskegonartmuseum.org/edward-curtis-north-american-indian/>

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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 listening suggestions. While reading is a lifelong passion, she also enjoys watching hockey, doing Zumba and yoga, cooking Italian food, and traveling.*



# Emergency vs. Urgent Care

Courtesy of Mercy Health Muskegon

## Q: Are there differences between visiting an ER vs. Urgent Care?

A: There are differences when it comes to choosing Urgent Care or Emergency Care for your immediate health care needs. Knowing them can save you time and money and ensure that you are receiving the right level of care.

## Q: When should you use Urgent Care?

A: Urgent Care centers are designed to handle a variety of conditions, illnesses and injuries that need to be treated right away but are not life-threatening. Urgent Care is a good place to receive care after hours, holidays or when your Primary Care provider isn't available. Urgent Care physicians will treat the problem then recommend follow-up with your Primary Care doctor or nurse.

### Go to Urgent Care for:

- Back strains
- Bladder infections
- Bug bites or small animal bites
- Coughs, congestion and sinus problems
- Ear infections
- Fractures
- Mild fevers
- Minor burns
- Minor lacerations
- Nausea and/or vomiting
- Pink eye or other minor eye problems
- Rashes
- Sprains or minor injuries
- Throat pain

## Q: When should you go to an Emergency Room (ER)?

A: Emergency Care is meant for serious medical conditions for which delaying care could cause permanent harm or even death. If you or a family member experiences such a condition, it's important to seek immediate care at an Emergency Room (ER) or by calling 911. Emergency responders are trained to react quickly and transport you to the facility that best meets your needs.

### Visit an ER for:

- Attempted suicide
- Broken bones
- Chest pain
- Children under three months old who need immediate care
- Difficulty breathing

- Extreme pain, especially if the cause is unknown
- Loss of consciousness
- Severe burns
- Severe head pain or injury, including loss of vision
- Suspected drug overdose
- Suspected poisoning
- Uncontrolled breathing

## Q: Are there other signs to look for?

A: Signs of a possible stroke should alert you to go to the ER, preferably by ambulance:

- Sudden numbness, tingling, weakness or loss of movement in your face, arm or leg, especially on only one side of your body
- Sudden vision changes
- Sudden trouble speaking
- Sudden confusion or trouble understanding simple statements
- Sudden problems with walking or balance
- A sudden, severe headache that is different from past headaches

## Q: When should you call 911?

A: It's better to be safe than sorry. If you are in doubt, please call 911. Do not drive if you are having severe chest pain or severe bleeding, if feel like you might faint or if your vision is impaired.

For certain medical emergencies, such as a heart attack or stroke, taking an ambulance is safer because paramedics can deliver life-saving care on the way to the hospital.

## Q: When should you call for an ambulance?

A: Call an ambulance when you:

- Need care right away
- Have severe bleeding or blood loss
- Are having difficulty breathing
- May have injured your neck or spinal cord
- Have severe chest pain

## Q: When is it not necessary to call an ambulance?

A: It is not necessary to call an ambulance when:

- You are awake, breathing without difficulty, and do not seem to be getting worse very quickly
- It is not an emergency

When unexpected things happen, you need immediate, convenient

care. Mercy Health Muskegon offers both 24/7 emergency and trauma services, as well as urgent care.



## Emergency Centers:

### Mercy Health Hackley Campus

Levell II Trauma Center  
1700 Clinton Street, Muskegon  
231.728.4936

### Mercy Health Lakeshore Campus

72 S. State Street, Shelby  
231.861.3045

### Mercy Health Mercy Campus

1500 E. Sherman Boulevard  
Near US-31, Muskegon  
231.672.3916

## Urgent Care Locations:

### Mercy Health Lakes Village

6401 Prairie Street, Norton Shores  
Near The Lakes Mall  
9 a.m.–9 p.m., Monday–Friday  
9 a.m.–6 p.m., Saturday–Sunday  
231.724.7800

### Mercy Health General Campus

1700 Oak Avenue, Muskegon  
9 a.m.–9 p.m., 7 days a week  
231.672.6430

### Mercy Health Ludington

5656 W. US 10 (Northwest corner of  
Jebavy Dr. and US 10)  
Ludington, MI 49431  
8 a.m.–8 p.m., Monday–Friday  
8 a.m.–2 p.m., Saturday  
231.843.2543

### Mercy Health Physician Partners Lakeshore Medical Center — Whitehall

905 E. Colby Street, Whitehall  
8 a.m.–8 p.m., Monday–Friday  
8 a.m.–2 p.m., Saturday  
Closed Sunday  
231.728.5910



## 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

### 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.

### 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.

### 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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