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A MESSAGE FROM THE PUBLISHER

The switch to Fall Daylight Savings Time brings about the end to all of the summer's fun leaving me less opportunities to enjoy outside activities. Sure I have all the end of the season chores, rolling up hoses, blowing out the sprinkler system, winterizing summer yard equipment, blowing leaves, etc. it also means that winter is just around the corner.

Being an individual that is not a fan of cold temperatures and snow means I could easily just sit in the house watching endless hours of Netflix and not move from the couch. Knowing this isn't the best way for me to spend the winter months I've developed a plan to keep me active and energized. Because I enjoy summer

so much I tend to put off inside activities that need my attention. So, all spring and summer I gather a list of all of things I can do to keep active thru the winter. Things like tightening all those loose screws all over the house, much needed deep cleaning, going thru closets to see if there are any clothes that need recycling, and the list goes on. Based on past experience this usually gets me to the Holidays.

I understand my plan for staying energized thru the winter may not be everyone's cup of tea. We are fortunate enough to live in a winter wonderland and all of our communities offer a wide range of winter activities. Many retailers have a variety of feeders and feed to help nature's little creatures make it thru the winter months, PLUS they're fun to watch. The Winter

Sports Complex in Muskegon offers Olympic class luge, ice skating and lighted cross country skiing. Grand Haven has their annual Ice Sculpture Contest. There are hockey games, music, plays, wine tastings, and many more activities to help us stay busy and energized. Activity Calendars are usually available at your local library, Chamber of Commerce, or Visitor's Center.

I encourage you to take advantage of just one thing on my list. With the Holiday Season fast approaching, thinking of families and individuals in our communities, I would ask that you take a look at some of your gently used clothing items and donate them to those in need. There are many organizations that will accept these items and make sure they get to those who need them most. I believe helping those in need is what makes living in a Lakeshore community a PLUS.

All of us at PLUS wish you and your families the very best of what this Holiday Season is sure to bring.



Mark Williamson
Publisher



The cover photo and photos featured in the cover story on pages 12 and 13 are by photographer, Kimberly Skoglund. Kimberly is a senior working on a photography degree at Grand Valley State University. She enjoys spending time with her family and time outdoors. Kimberly's dream is to travel the world, photographing as she goes.

inside

West Michigan PLUS is a publication
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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

Laura Holmes	Laurie Semlow
Jordan Peterson	Laura Kraly
Peter Manting	Mark Williamson
Tom Kendra	Michelle Martin, M.A.
Steve Edwards	Jay A. Newmarch
Mel Sportell	Colette Kufahl
Dale Zahn	Nancy Ann Hornacek
John Morgan	Teresa Taylor Williams
Mike Mattson	Carrie Kelly
Bruce Duff	Chef Bruce Konowalow
Tim Wheeler	Lynn Vogel, Guest Writer

Orshal Road Productions, LLC
3692 Orshal Road
Whitehall, MI 49461
B: 231-766-3038
F: 231-760-5554
E: mark@orshalrdproductions.com

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contact Mark Williamson. Contact information is listed
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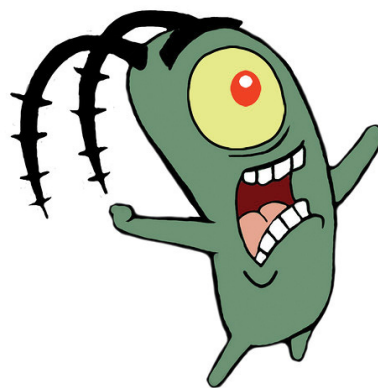
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Tim's Cartooniverse

Waiter, there's a fly in my office.

By Tim Wheeler



Every now and again, I am hearing a fly. Not the verb, the insect. I can't see him, but he is buzzing from behind the curtain and distracting me from what I'm trying to accomplish. What, exactly, I'm trying to accomplish is a private matter between me, eBay and some bloke in Portland selling a Logan's Run shower curtain, but that's not really the point here. Also off-point is the assumption I made that the buzzing fly is a he, as opposed to a she. Is there an audible difference between a he-fly buzz and a she-fly buzz? As I have no experience with gender buzz, I should remain gender neutral. Is gender buzz a thing? And if it is, does it also stand to reason that a gender buzz is sometimes followed by a gender hangover? Is it too late to bring this line of thinking back in off the ledge? Yes. Yes it is.

Back to the fly. Said fly has been buzzing (not that I'm passing judgment on lifestyle choices) for nearly three weeks now. Flies live that long?! Did you know that? I didn't know that. I thought flies lived for a day or two, and I base this on a cartoon, much the same way I base my decision to wear a cape when I go to the grocery store.

In *A Bug's Life*, the housefly boldly states, "I only got 24 hours to live, and I ain't gonna waste it here." I mistakenly took that to mean that flies live for roughly 24 hours, but maybe this particular fly simply had a great biological clock and knew his imminent demise was nigh.

Or maybe cartoon flies have a different lifespan. I googled (is it capitalized when you verb it?) "Do

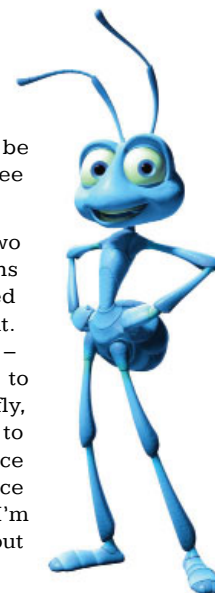
regular flies live longer than cartoon flies?" Google suggested my time could be spent more wisely. Did not see that one coming.

So, it turns out, flies can live two to three weeks, which means my office fly is on borrowed time no matter how we slice it. Not that I want to slice the fly – just to clarify. In fact, I want to honor the fly, so I'm going to give my office mate a nice send-off. I'm putting out a cheese platter – nothing fancy, just some gouda that went bad a week ago – and I'm going to play *A Bug's Life* on the computer when I leave tonight.

Maybe my winged friend will still be here in the morning, or maybe he/she will be in a better place. Either way, I'm going to make sure this fly is well fed and entertained. And if my new friend is indeed waiting for me, then we can have a nice chat

about the movie. Denis Leary plays the ladybug, so let's get this gender buzz cleared up once and for all.

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



Rebuilding Your Financial Confidence

Don't let financial fears paralyze you into a state of indecision; it's time to take the reins and regain control of your financial future.

By Tom Kendra

As the economy starts to recover and jobs may not be quite as hard to come by, it's time to regain a sense of purpose and empowerment when it comes to your finances.

Here are some practical steps that may help you recover from and begin getting your fiscal future back on track:

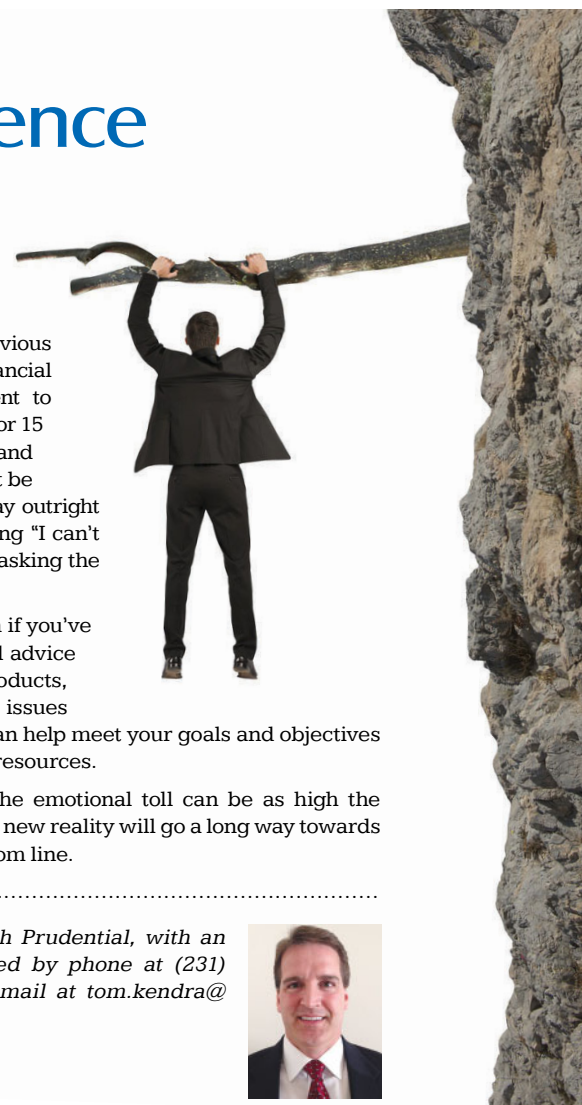
- Evaluate your financial health. Prepare an updated list of your income, expenses, assets and liabilities. A job loss or financial hardship can deplete your savings. If you're looking to get your finances back on track begin saving for the suggested six to eight months of emergency cash stashed away, now is good time to really pinch pennies to make sure that money is there when you need it.
- Analyze your spending habits. Many people don't realize how much they spend on weekly trips to the market, afternoon lattes or dry cleaning. Aim to eliminate a portion of these expenses – start with maybe cutting back by 25 percent – more if you're willing. And be honest about what you really can live without. Brewing your favorite cup o' joe at home may not be as fun as a frothy latte from the corner café, but shaving four dollars a day from your food budget adds up to \$120 a month in savings.
- Call your creditors before you fall behind. Many people avoid calling their lenders and credit card companies until the default notices start piling up. But these days many companies are willing to work with you, even deferring or temporarily lowering payments while you look for employment. Make those calls as soon as you suspect money will get tight and explore all of your options.

• Re-define your financial goals. Even if previous plans have taken a detour due to financial hardship or job losses, taking a moment to redefine where you see yourself in five, 10 or 15 years will help stave off discouragement and empower you to look forward. You may not be able to retire when you expected to, or pay outright for a four-year college, but instead of saying "I can't afford it" begin looking for new goals and asking the question: "How can I afford it."

• Meet with a financial professional. Even if you've done this in the past, getting professional advice about investment losses, financial products, insurance coverage and other important issues is essential. You need to know how you can help meet your goals and objectives keeping in mind your present and future resources.

When you experience a financial loss, the emotional toll can be as high the monetary one. Making choices based on a new reality will go a long way towards rebuilding your confidence and your bottom line.

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



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Even for people who genuinely look forward to the holiday season and typically enjoy it, it can be an exhausting time. The increased demands on schedules and finances can make even the most laid back person stressed. Most of us have images of the perfect holiday in our minds and possibly a lot of fear that our reality will not measure up to our ideal. While the good things in life often require effort and energy, if the effort and energy is too much, we do not experience joy, only exhaustion. Below are some suggestions for keeping holiday stress in check.

Be realistic about time. Each of us is only one person. Very few of us have teams of minions to accomplish our necessary tasks. There are only so many hours in each day. Those facts require us to use prioritizing. When we prioritize, we determine which things are the most important, the most costly in time, energy and money, the most fun, etc. However we choose to prioritize, it is a much needed tool for getting through a busy time with our health and sense of humor intact.

One helpful tool is to list things that need to be done and evaluate them in terms of how the holiday or event would proceed if this element was eliminated. If it would not be missed, scratch it off the list. Even traditions can be altered.

Another effective tactic is to simplify things whenever possible. If an event or item is deemed to be necessary, can it be pared down? Can the seven course dinner be turned into a buffet? Can the decorating be done with broad strokes rather than endless minute details? Sometimes taking a fresh look at old traditions, can even increase creativity and enhance the fun.

If something on the list cannot be eliminated or reduced in its complexity, can the tasks involved be delegated? The old phrase, many hands makes light work applies. When we strive to have complete control, we also own all the stress involved. By giving others some ownership in the outcome of an event, we may enhance their enjoyment as well. It helps to step back and look at the big picture. Ask what outcome you truly desire. Is it a perfect image or that a good time is had by all?

Do not be afraid to say no to requests. If this is difficult for you, tell the person requesting your participation that you need to

Keeping Holiday Stress to a minimum

By Michelle Martin, M.A.

get back to them. Give yourself time to think. Check all your resources before committing. In general, there are fewer hard feelings, if we say no at the outset, but if needed, you can regretfully bow out of an obligation.

Money can be a major stressor for most people. The holidays also tend to be a very expensive time. It is advisable to set price limits on gifts. If everyone is to stick to a certain price, it makes it easier. Some groups and families choose to pick names so that each person is only buying for one other person. Some groups will make gift giving a game or lottery which can be a fun activity as well as a way to give gifts. Giving some gift suggestions can also ease the burden of having to find the perfect thing for someone.

Last, but not least, practice good personal habits for your health during this stressful time. Try to get enough rest and eat healthy foods in moderate amounts. While alcohol is often a part of many holiday events, be mindful of not over indulging as that can

cause other problems and even lower your immune system. Most people want to have fun during the holidays. Make sure your schedule allows you time to have fun. If you are a person who feels pressured to enjoy yourself during the holidays and that decreases your joy, give yourself permission to have quiet times and even leave tradition behind. However you celebrate, give yourself the gift of good self-care!

.....
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. Her areas of expertise include relationship issues including couples and parent-child problems, anxiety and mood disorders, sexual problems in adults and the behavior disorders of children. She can be reached at michelle@harborpsychological.com.



Professional arena football returns to West Michigan Spring 2016

Community to name team.



MUSKEGON, MI – Professional arena football is coming to the Lakeshore this spring, and the community is being given the opportunity to name the team. West Michigan native, current Los Angeles based sports & entertainment attorney and Muskegon All-Star Classic Founder, Terrence (TJ) Williams has secured the rights to bring a team to West Michigan as a member of the American Indoor Football League (AIF). The AIF is the largest, and longest continuously running, arena football league in the country. The league is comprised of 21 teams, with a national geographic footprint.

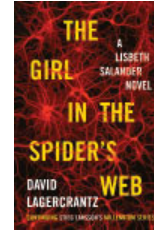
The West Michigan team will kick off in the spring of 2016 with a name given to it by the community. Williams, who will act as team owner and President of Operations, has launched a Name-the-team contest allowing the public to vote on their favorite idea for the team name, saying, "It is important for the community to name their team. It's theirs, they own it, the staff is simply here to keep the wheels turning." Voters will have the ability to select from 5 previously nominated names and be entered for a chance to win 2 season tickets. The 5 nominations are West Michigan: Ironmen; River Rats; Melee; Marauders; or Breakers. Fans can log on to the website (www.WMarenaFB.com) to vote and may vote as many times as they would like. Voting ends at midnight on Nov. 1

The team will announce the winning name at a team launch party in November. Coaches and staff will be introduced at the launch party as well.

Good Reads

The Girl in the Spider's Web

by David Lagercrantz



It shouldn't be surprising that Lisbeth Salander is back. The expert computer hacker, social misfit, and girl with the dragon tattoo had every terrible thing you could think of (and some you couldn't) happen to her in Stieg Larsson's Millennium trilogy, but got up and kept coming, making sure that evil in the world wouldn't go unpunished, whether inside or outside of the law. Larsson's untimely death and a protracted legal battle over his estate seemed to ensure that Salander and crusading journalist Mikael Blomkvist would be confined to the initial three novels and film adaptations thereof, but in real life as in fiction, you can't keep Lisbeth Salander down. Author David Lagercrantz, selected to continue the series by Larsson's father and brother, has written an excellent continuation to the series, full of intrigue, political infighting, danger, violence, virtuoso computer hacking, a twisted mystery and the dynamic duo of Blomkvist and Salander, reunited. Lagercrantz honors the original trilogy without trying to soullessly replicate it, producing a worthy successor of a novel that should be enjoyed by fans of Salander, Blomkvist, and their particular brand of justice.

Furiously Happy

by Jenny Lawson



A giant metal chicken named Beyoncé. A Shakespearean mouse named Hamlet von Schnitzel. A wild boar named James Garfield. If any of these sound familiar, chances are you follow Jenny Lawson, aka The Bloggess, online or have read her first book, *Let's Pretend This Never Happened*. The good news is that she's back with another book, *Furiously Happy*. The other good news is that it is much more than another hilarious memoir, although there are several laugh-out-loud moments (a raccoon and cat rodeo anyone?) Lawson writes honestly and practically about her struggles with anxiety and depression, achieving moments of brutal clarity alongside transcendent moments of beauty. The usual suspects abound: husband Victor, daughter Hailey, various animals both living and taxidermied – but Lawson has deepened and broadened her writing in order to honor the struggle that she and many others live with each day as they battle mental illness. She would like you to know that "depression lies", you are not alone, and that "the most interesting of us have been broken and mended and broken again". Whether you are a person who struggles with mental illness or whether you're someone who loves her writing or whether you're someone in between, pick up and enjoy *Furiously Happy*. You won't be sorry.

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



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Memories > More Stuff

Is travel the only thing you buy that makes you richer?

By Laura Holmes

So, why travel? Travel cannot be put in your garage to be periodically waxed and buffed. You cannot stow it in a closet and occasionally take it out, try it on and admire how it looks. Travel resides in your mind - it grows - it morphs into stories you share with your kids, family and friends. A travel story becomes a memory and a part of your soul.

Sure, my new Prana jeans fit well, but they will not have a lasting effect on my overall mindset and well-being. The jeans will gradually fade and be relegated to the bottom of my pants rotation, ultimately forgotten. The same goes for my entire wardrobe, my favorite shoes or a cozy down jacket. What about jewelry? A watch? A ring? How about a car? Does buying a new car make me happy or richer? My Mazda CX5 is shiny, red and gets good gas mileage. I like it because it is economical, reliable and it gets me places that I need to go. I need my car but it does not occupy memory space in my brain. How I feel at the wheel of my car cannot compare to witnessing the Northern lights dance over Lake Superior or looking out over Harding Glacier in Alaska. Those memories have staying power. Buying new clothes or a new car has not made me richer, in the literal or the spiritual sense. At the end of my days on earth, my stuff is not coming with me, so it seems wise to spend more of my budget on travel and memory making.

I am not suggesting that you stop buying things or even severely alter your household budget. You need things and necessity, of course, comes before travel adventures. I am advocating toward a slight change in priorities that results in happiness and inspiration. Consider using your savings toward travel instead of bigger or faster cars, a larger house, another new golf club or that blender you saw on an infomercial. Feel better, break mundane routines and become richer when you make travel memories that have staying power, well beyond the life cycle of any of our possessions. This is not a new concept—avoiding being prideful about the collection of things. Esteemed writers and theologians have penned some excellent advice on this subject.

"What's the use of a fine house if you haven't got a tolerable planet to put it on?" ~Henry David Thoreau, Familiar Letters

And he said to them, "Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions." ~Luke 12:15

"But I do know we're deficient in some way. We are too involved in materialistic things, and they don't satisfy us. The loving relationships we have, the universe around us, we take these things for granted." ~Mitch Albom, Tuesdays with Morrie



I'm curious. What's keeping you from traveling and planning a vacation?

Cost?

You don't have to fly overseas to catch a travel high. Stay stateside or close by with a friend or family member. Go camping. Discover local treasures like museums, free events, concerts or festivals.

No vacation time?

Statistics show that most people don't use their allotted annual vacation and personal time. On average annually, most people leave two days of PTO or vacation days on the table.

Kids and kid schedules?

Exposing kids to travel at a young age has profound impact on their maturation and worldview, plus they will totally dig their cool parents. Again, you don't have to go far.

Work-a-holic tendencies?

Statistics show most of us need to work on life-work-play balance.

Schedules or no time?

Waiting on your spouse or partner to take the initiative? Go alone or with friends. If you wait until you retire, you'll have to ditch the hiking and biking idea and play croquet instead.

Fear?

Afraid to fly then take the train or bus, or walk if you have time. Stop being cautious and try something new. Or, stay home and you could fall

down your own stairs, hit your head and die tomorrow! Dramatic, but nonetheless true.

I can afford to travel more, but it required an attitude change and behavior shift. Without a stream of luxury purchases on my credit card I found the extra cash to plan more getaways. I chose a small condo over a large house, cloth not leather, a burger instead of a steak, silver vs. stainless and TJ Maxx over Neiman Marcus. The difference = travel fund. My new investment policy includes heavy doses of contributions to this fund. The memory dividends are paying out well.

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



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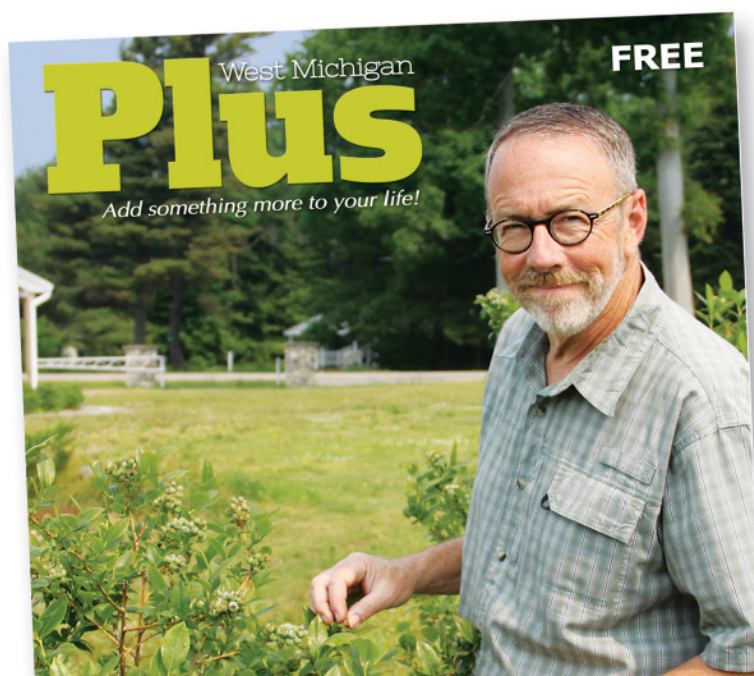
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PLUS MOVIE MINUTES

Grandma

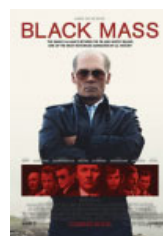
(2015, Rated R)



As a reviewer, part of my responsibility is to make readers aware of smaller gems such as this. Now to be blunt, this film centers on a teenage girl seeking money for an abortion, which may make some uncomfortable; however, this film is not about abortion. Director Paul Weitz purposely (and cleverly) uses it to make us uncomfortable so that we will laugh more and boy will you laugh. Underneath *Grandma's* jocular, wrinkly skin though, Weitz uses abortion to tackle ageless dilemmas like estranged family ties as well as the idea of acceptance. He does this through a variety of complex characters and messy relationships, all tied together with some truly terrific, even challenging performances. Lily Tomlin will undoubtedly see an Oscar nod for her work as Elle, the titular senior. It may be called *Grandma*, but this film is ripe with entertainment and heart.

Black Mass

(2015, Rated R)



Don't believe the hype about this James "Whitey" Bulger biopic. Sure, Johnny Depp is great, but when is he not? The trouble here is that the story is too narrow-minded. It does not encapsulate the more interesting aspects of the Bulger story, such as his rise to infamy or how he landed second on the FBI's Most Wanted list (behind only Osama Bin Laden). As a result, you're never quite exposed to Bulger's truly terrifying impact on Boston, let alone our country. You'll find yourself asking "What made this guy different from any other criminal?" To its credit *Black Mass* is filled with engaging performances; however, it's tough to like any of these characters because they're all terrible people doing terrible things, rendering the story emotionally weightless.

Steve Jobs

(2015, Rated R)



During preproduction, *Steve Jobs* encountered some serious lag. Both Leonardo DiCaprio and Christian Bale had been attached to the titular role but both dropped out. The project even lost All-star Director David Fincher (*The Social Network*) along the way. Thankfully, rather than dropping the project into the trash bin, Universal opted to refresh, bringing in Oscar-winning Director Danny Boyle (*Slumdog Millionaire*) and signing its new star, Michael Fassbender. The result reaches Apple II-level success. A huge contributing component to this success is Oscar-Winning Writer Aaron Sorkin's (*The Social Network*) screenplay, which shelves your typical "cradle-to-grave" biopic framework in favor of a more innovative structure. The entirety of the film surrounds the three most iconic product launches of Jobs' career; each its own style and importance highlighted with a different film format. Adding to this film's fascinating quirks is its real-time editing. When Steve's secretary tells him that he's on in ten minutes, keep an eye on your Apple Smartwatch because that's exactly how long it will take for Steve to hit the stage. As for Fassbender, he gives his best performance to date as Jobs, perfectly capturing the complex essence of the man himself. Kate Winslet also gives a stirring performance as Jobs' aforementioned secretary and only person in Job's life not afraid to stand up to him. Look for this film come Oscar season as it's sure to take in many nods and possibly a few wins.

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.



Have You Had The Talk?

Nancy Ann Hornacek, Parmenter O'Toole, P.C., Attorneys at Law

Many people think that they can put off until tomorrow those conversations they should be having today about estate planning. Estate planning is not a pleasant topic. It is not easy to think in terms of dying and planning for our loved ones after we are gone. This is not the time to put off estate planning. This is the time for you to help organize estate planning for your entire family.

Estate planning is the process of placing your wishes down on paper to ultimately dispose of your property, either during your lifetime or after your death. Estate planning is also the process of nominating people to take care of you and your affairs if you become incapacitated, for either a short term basis or long term basis. Estate planning is important to avoid probate of your estate, to maintain family harmony, and to transfer your property according to your desires.

After you complete your own estate plan, you might consider talking to your parents or your adult children to suggest that they plan for their own death. If you think it is hard to think in terms of your own mortality, it is even more difficult to start these discussions.

You might consider talking to your parents about long term care, ownership of their real estate, or the opportunity for Medicaid planning. Estate planning for your parents may be as simple as signing a Durable Power of Attorney. A person can sign a Durable Power of Attorney while still able to make their own decisions. The Durable Power of Attorney is a document that gives a person the power to



act for another person to assist with finances and daily living activities. It provides for management of a person's property when that person is not able to make decisions on their own.

You also might consider talking to your children about establishing a trust to protect your grandchildren. A trust is a document that can be used to avoid probate, provide

for management of property for minor children, and to save taxes.

Although it is difficult to talk about estate planning, it is important to put an estate plan in place before the need arises. A car accident, a stroke, or a diagnosis of a terminal illness can change our lives quickly, and estate planning decisions should not be made while in the middle of an emergency situation.

Nancy concentrates her practice on estate planning, probate, elder law, and health care law.

Prior to attending law school, Nancy provided more than 20 years of assistance as a paralegal in Parmenter O'Toole's estate planning and business sections. Nancy's first-hand experience with clients allows her to bring a unique perspective to her practice of estate planning, probate administration, and trust administration.



Nancy's health law practice encompasses work with health care providers on a full range of regulatory, transactional and compliance issues, including health care fraud and abuse, corporate structure, and health care privacy issues.

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Don't Worry. It's A Business Expense.

By Bruce Duff

As a tax preparer I have a different perspective than most people. At times I will hear somebody make a causal comment about finances and it really grabs my attention. A comment along the lines of "Oh it's a tax write off" or "Don't worry. It's a business expense".

Why does this make my ears perk up? Whether it's a personal or business expense, making an expenditure just because you can take it as a deduction on a tax return should not be justification to make a purchase. Tax implications should always be considered, but cash is cash so hold on to it if you can.

A perfect example of this is meals and entertainment expense. First of all, the expense is only 50% deductible for businesses, so right off the bat you are paying taxes on the half that is not deductible.

It gets even worse for an individual taxpayer that might be able to take unreimbursed meals and entertainment as deduction. Unreimbursed job expenses go on Schedule A and are subject to 2% of adjusted gross income. So how much of a tax savings are you realizing at this point? Maybe 10 to 15 cents on the dollar?

The yearend auto purchase is another item people like to use the term tax write off reasoning to justify. As a small business owner this can be a great strategy to reduce your tax bill, but you should consider a few things first. Is this a vehicle you needed to purchase in the near future (say 3 -6 months)? If not then why are you doing it? It is common knowledge that vehicles don't their hold their value, so keep your money for a more reasonable use.



Have you full funded your retirement account? The first place anyone should be saving taxes is by investing in his or herself. Max out your retirement contributions for the year.

Small business owners have a few good options available to save for the future and reduce the tax bill now. SEP, SIMPLE and Solo 401(k) retirement plans are all options any small business owner should take advantage of.

Each has differences in administering and contribution limits and timing so find out which one might be right for you. Here is a link to a nice overview of self-employed plans <http://www.obliviousinvestor.com/sep-vs-simple-vs-solo-401k/>.

In conclusion, you work hard to earn every dollar you make so don't be casual when it comes to parting with your money. Nobody likes to pay taxes, but you may end up spending more in the long run if trying to save taxes is your only focus.

Bruce Duff is a graduate of Michigan State University. He has over twenty years' experience in the accounting field. Bruce recognized the specialized attention individuals and small businesses were not receiving from larger accounting firms led him to start his own practice, BMD Financial Solutions.



Bruce serves as Treasurer for the Michigan Irish Music Festival and the Muskegon Irish America Society. He serves on the MSU Alumni Club of Muskegon County Board Of Directors.

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Michigan's Titanic: S.S. Alpena

By Peter Manting

October 15th 1880, one of those rare Indian summer days in Grand Haven, sunny and 70 degrees. Unseasonably warm for that time of year. The paddle wheeler Alpena had pulled into dock at the foot of Dewey Hill that afternoon to load up with fall produce from the area and passengers who had traveled by train to Grand Haven all bound for Chicago. Since 1868 the Alpena had been owned and operated by the Goodrich Steamship Line. It was 197 feet long a side wheeled steamer built in 1866 by the Thomas Arnold of Gallagher & Co. at Marne City, MI.

Captain Nelson Napier, of the Alpena, walked up and down the streets of Grand Haven reminding everyone who would exchange pleasantries with him that it was a beautiful day and why didn't they join him for a calm night of sailing to the big city of Chicago. He was convincing enough that W.S. Benham, editor of the Grand Haven Herald, decided to take him up on his offer and booked passage with 5 others from Grand Haven. It would make a great human interest story for his paper and he could do the round trip in a day. They joined other passengers from Grand Rapids, Illinois and New Mexico who had been traveling by train and now by boat to reach their destination of Chicago.

The S.S. Alpena left Grand Haven at 9:30pm that evening. The weather was still beautiful but the barometer was indicating a storm was coming and storm signals were sent out. Captain Napier, a seasoned Lake Michigan veteran, had no fear. He had every reason to believe in his senses and they were telling him that they would reach Chicago before any bad weather would hit.

The S.S. Alpena was met on her southwest journey by the steamer Muskegon at about 1 am and everything seemed normal.

At about 3 am on the morning of the 16th the "worst gale in Lake Michigan recorded history" swept across the lake. The temperature had dropped drastically and raged for the next two days. Snow was reported as far south as Chicago and at times the wind attained velocity of 80 miles an hour, first from the southeast and then from the southwest. Captain George Broomsluiter of the barge "Grand Haven" and the crew from the schooner "Irish" both reported seeing the Alpena laboring heavily in the high seas 35 miles off the coast of Kenosha, Wisconsin.

She was later seen by several other vessel captains, one who reported her lying on her side with one of the paddlewheels out of the water. Ten freight car loads of apples were stowed on her main deck and speculation is that this cargo became unmanageable in the storm and led to the capsizing.

On the morning of the 17th, debris including a piano came ashore in Holland, MI while apples and wood debris were found at Saugatuck. The Holland City News reported on October 23rd. "The wreck is complete. She is broken into small fragments. The stern part of her hull lies near the harbor. The whole coast for 20 miles is strewn with debris, freight, etc."

The Big Blow of 1880 lasted for two days. As the storm let up it was evident that the 80 crew and passengers on the Alpena had been lost at sea making the loss of the Alpena one of the worst Lake Michigan maritime disasters. It took several days for the magnitude of the disaster to be realized. The toll was 94 steamers and vessels wrecked or badly damaged by the Big Blow while 118 lost their lives. Crews and ships that survived were battered and exhausted. Property and cargo damage of the October storm climbed into the millions of dollars.

The Alpena was never found. After a large storm in 1909 its paddle box name board washed ashore on Alpena Beach south of Holland. Legend has it that sailors sailing Lake Michigan at night have reported seeing a large side-wheeler, all lit up, steaming south, toward Chicago. As the modern day vessel gets closer the lights and ship fades into the night. Could it be the Alpena? Because the full remains of the vessel have never been found it is considered one of the ghost ships 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.





Yoo Hoo for Brew!

By Teresa Taylor Williams

It's not hard to tell that a whole lot of Muskegon folks like their beer.

Take a ride about town and you'll see Muskegon has no shortage of bars.

We've been dubbed the Beer Tent Capital of the World. Though the number of our festivals has dwindled, there's no question that if there's a festival (short of Unity), there will likely be a beer tent or two perched on the grounds.

But breweries are popping up across West Michigan, meeting the demand for inventive craft beers & ciders in an appealing atmosphere.

Visit any Muskegon area brewery, and you'll likely be pleasantly surprised.

It's a given that most of these establishments make their own blends of brew in house. Unique varieties of ales, lagers and hard ciders (along with their percentage of alcoholic content) are featured among the many offerings on brightly colored chalk menu boards on the walls.

But local owners say these places are about more than sales.

It's about the experience.

Local brewery owners may not be able to pinpoint why interest in craft beer and breweries nationwide has skyrocketed.

But they know what is working for them here along the lakeshore.

"Being in this industry is amazing. What we have is great, but what's in our immediate future is incredible," said Mark Brower, one of three co-owners of Pigeon Hill Brewing Company, which has brought a hub of patrons to the corner of Western Avenue and Fifth Street. "There is a generation of entrepreneurs, and a growing demand for good craft beer. People also want to buy local."

Last September marked a successful first year in business for Fetch Brewing Co. in downtown Whitehall. Simply opening the doors was an endeavor, as owners Dan and Jen Hain renovated and transformed the century-old bank building into the popular gathering spot.

Dan Hain has come a long way since he started brewing in

a garage in 1994.

In one year, Fetch has become an endeared spot that is hopping during tourist season, and stays connected to the community in the off season with a presence in sledding competitions and other events.

The Hains have found that running a business requires a lot of hard work, particularly when juggling a young family, but it is very rewarding.

"People are tired of mass market beer. They really want flavor, said Hain. "But it's the social aspect of breweries that draws them. They want a friendly atmosphere."

For Cecilia and Gabe Gordon, local breweries make downtown Muskegon more appealing.

Her favorite? Pigeon Hill, where her beer of choice is the Walter Blondale.

"The tap room has a relaxed, laid back atmosphere," she said, "that does not alienate a casual beer drinker who may not be familiar with the craft brew scene."

In most cases, the décor in these locally owned and run



brewpubs is unique to its beer culture and space.

There could be kitschy amenities such as well-worn board games for patrons to play at Pigeon Hill, and most places offer t-shirts bearing their moniker for purchase.

One doesn't have to be an ale aficionado to appreciate local breweries. Danielle Forberg Hershey doesn't fancy beer, but can appreciate the variety of hard ciders offered at Unruly Brewing Co. and Pigeon Hill Brewing Co., both within walking distance of one another on Western Avenue. "I appreciate that both places cater to all different demographics, everyone from baby boomers to millennials were having fun!" she said. "The boost to our local economy has also been beneficial."

Support local.

While each brewhouse in West Michigan is making its mark of individuality, most all of them tout a single commonality: They are locally owned and operated, and the craft beer is locally made with local ingredients.

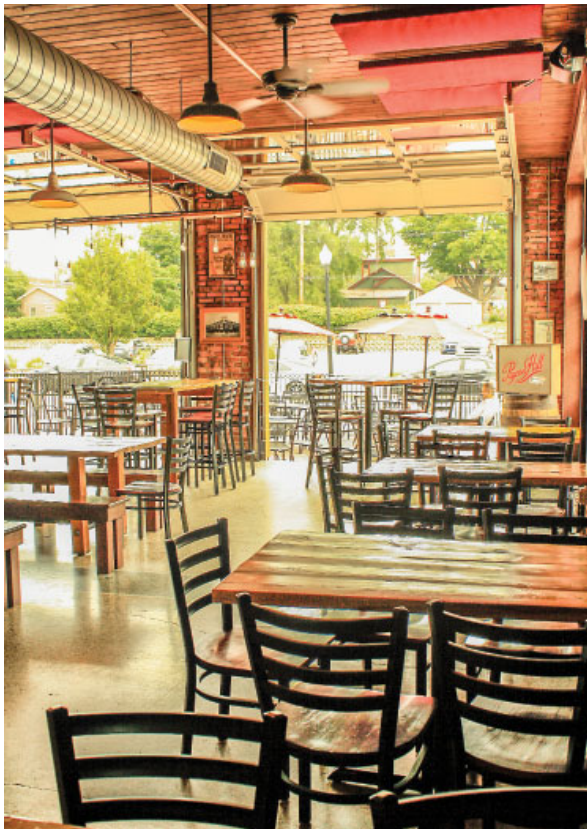
Both Pigeon Hill Brewing Co. in Muskegon and Dutch Girl Brewery in Spring Lake pride themselves in using local natural resources in their décor.



The tabletops at Dutch Girl Brewery are made of reclaimed Douglas Fir timbers from a gymnasium in Holland. Pigeon Hill uses old growth virgin White Pine that was milled in the late 1890s. The wood had sunk underwater, was dredged, and now comprises the tables, bar and backbar.

And while their hearts and storefronts are rooted in the Muskegon area, many are like Vander Mill in Spring Lake, who distribute their varieties in bars, restaurants, and stores along the lakeshore and beyond to other states.

Vander Mill is expanding distribution and also creating a buzz in Grand Rapids with opening a new production facility and restaurant. However, the cidery's vision, according to its website, is to maintain small town charm. "Our aim is to create a complex flavor which also carries across to the food we serve. Our food, just like our cider, is farm-to-table. From smoking and curing our own bacon to baking our own bread, everything we put in front of you is homemade."



Ready to explore some of the local offerings? (This is a sampling, and not an all-inclusive list)

If you go.

• **Fetch Brewing Co.**, 100 W. Colby Street, Whitehall; (231) 292-1048; fetchbrewing.com. Craft microbrewery located in downtown Whitehall. Est. 2014. Hours: 2-10 p.m. Mondays; closed Tuesdays; 2-10 p.m. Wednesdays & Thursdays; noon-midnight Friday & Saturday; and noon-10 p.m. Sundays. Fun facts: Beer is fermented in five barrels containing 155 gallons in the basement; visiting the popular "Penny Room" is a must; and the "in-house swag," or apparel, includes t-shirts and hoodies.



• **Pigeon Hill Brewing Company**, 500 W. Western Avenue, Suite 1, Muskegon; (231) 375-5184; pigeonhillbrew.com. Est. 2014. Hours: 3-10 p.m. Monday-Thursday; noon-midnight Fridays and Saturdays; and noon-8 p.m. Sundays. Fun facts: The wall décor features huge black and white photos, which are a salute to downtown Muskegon of yesteryear. The owners of the brewhouse obtained original infrastructure and a grain mill from the former Muskegon Brewing Company (circa 1876); those items are currently in use in the tap room, or are currently being refurbished.

• **Unruly Brewing Company**, 360 W. Western Avenue, Muskegon; (231) 288-1068; unrulybrewing.com. Est. 2013. Hours: 11 a.m.-11 p.m. Monday-Thursday; 7 a.m.-midnight Fridays; 11 a.m.-midnight Saturdays; and 11 a.m.-9 p.m. Sundays. Fun facts: Brewer Eric Hoffman was featured in a national advertisement for White Labs yeast for his work with an experimental yeast. Live music; features "beer for breakfast" on Fridays.

• **Old Boys Brewhouse**, 971 Savidge Street, Spring Lake; (616) 850-9950; oldboysbrewhouse.com. Est. 1997. Hours: 11:30 a.m.-10 p.m. Monday-Thursday; 11:30 a.m.-12 a.m. Fridays and Saturdays; noon-8 p.m. Sundays. Fun facts: With scads of photos of canines adorning the walls, this pub gets its name and theme from the influence and



noon-11 p.m. Fridays and Saturdays; and 1-8 p.m. Sundays. Fun facts: While DGB may be a new kid on the block, the crew have been crafting beer for 20 years. Got any wooden shoes lying around? DGB will take them off your hands for their Wall of Wooden Shoes. Live music.

Gabe Gordon is happy with the offerings at local breweries, but he has a particular affinity for Pigeon Hill.



memory of "Brutus, the Snake, Malone," aka Old Boy, according to its website. The chocolate Labrador "touched the lives of his family and friends with his gentle demeanor, attentiveness, unique eating habits, and most of all by his ability to interact with humans. It is that special bond humans form with their dogs which Old Boys' Brewhouse, Inc. wishes to celebrate."

• **Vander Mill**, 14921 Cleveland Street, Spring Lake; (616) 842-4337; vandermill.com. Est. 2006. Hours: 11 a.m.-9 p.m. Sunday-Thursday; 11 a.m.-10 p.m. Friday-Saturday. Fun facts: With food and live music, Vander Fest 2015 was sold out this fall. The "Vander Tunes" menu board features a colorful and consistent line up of weekly bands, giving patrons a convenient heads-up of when to return.

• **Dutch Girl Brewery**, 14964 Cleveland Street, Spring Lake; (616) 607-2026; dutchgirlbrewery.com. Est. 2015. Hours: Closed Mondays; 3-10 p.m. Tuesday-Thursday;

The establishment hosted a recent fundraiser for a friend battling cancer.

"I truly love the open setting and party feel of Pigeon Hill. The beer is artistically brewed and creatively named," he said. "They really go out of their way to make you feel welcome."

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



We are a Collection

By Steve Edwards

In the West Michigan area, we are a collection of schools, districts, and communities united under a vision of wanting more, doing more, and becoming more. We are a geographic area where the hope of the future is more important than the challenges and accomplishments of the past. We are an area where the character strengths of engagement, grit, gratitude, empathy, and optimism drive our vision not to be the best in the world, but to be the best for the world. Here is where grit and empathy matter more than current ability and money.

As we navigate this journey as families, schools, districts, and communities, I urge us all to engage in our students' lives. We can do this by modeling grit and determination, by expressing gratitude for the opportunities we have been given, by utilizing empathy to understand the needs of others, and by being optimistic that hard work, determination, perseverance, drive, understanding, and love can

truly make a difference for you, for others, and for us all. As we transition into 2016, let's all resolve to be the best we can be for each other, for ourselves, and for our world.

It's a great time to learn, contribute, and compete in West Michigan!.

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.





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Let's Do a Flip Flop on Flip Flopping

By Jay A. Newmarch

The surest sign that the non-political season is rapidly giving way to that protracted period known as our election "season" is the resurgent use of the term "flip flopping." Along with the resurgence comes the tick that returns to my eye every time I hear that phrase uttered. While this little ditty is oft used, it seems as if it is almost just as often misused.

Changing an opinion, admitting an error, evolving on an issue; none of these SHOULD be considered flip-flopping. Instead this altering of one's opinion is, instead, normal human process for any thoughtful adult brain.

We spend a lifetime learn additional information about a subject, uncovering previously unseen nuances, evolving with a changing world, or simply grow in a new direction as individuals. None of these circumstances should be reason for being pilloried, but rather should be praised.

I, for one, prefer a politician who can explain a change of heart to one who doggedly sticks to a position regardless of what the facts show.

Lets face it, life has far more shades of gray than black or white. Show me someone who only sees black and white and I'll show you some who is more often wrong than right; someone who misses the subtleties of a situation that ultimately lead us to the best decision.

When, exactly, did using your mind become a character flaw?

Don't get me wrong, we all need to own our past decisions, but we shouldn't be so unbending that we hold our elected officials to ideas that may be years or even decades old. The world continues to evolve and we should want to elect individuals who are allowed to evolve as well. If we don't, if we hold them to some untenable standard, they will simply lie, telling us what they think we want to hear and then doing the exact opposite. Sound familiar?

You see, the worry of being branded a flip-flopper can hobble a politician, preventing them from making a substantive change of policy . If conviction calls, they often have to baby step to change in an attempt to avoid being taken down by the flip-flop. Or worst of all, they simply blame their change of heart on uncontrollable circumstances, unbendable colleagues or political necessity.

One particularly egregious example of this was Grover Norquist's Taxpayer Protection Pledge. The pledge was intended to hold our elected officials' feet to the fire by getting them to agree to oppose tax rate hikes or any reduction of taxpayers deductions or credits. Nearly every Republican member of congress and all but one of the 2012 Republican presidential candidates signed the pledge prior to that November's election.

Why do I consider this such a stupid move? Well, it blindly and stubbornly (think black and white) left the Republicans with only half the options available to the Democrats. When they end up in a budget fight with the Democrats, they are already forfeiting half the field. This has, time and time again, left them impotent, unbending and ultimately unable to come to agreement, sometimes even with themselves. Like it or not, legislating is the art of compromise. But, how do you compromise with the other side when you've given away the tools TO compromise?

This ludicrous pledge, or really any pledge that forces a legislator to choose between NEVER doing something or being branded a flip-flopper leaves them no more power than a lame duck.

Lets, once and for all, without the chance of flip flopping, stop condemning the art of thoughtful contemplation and let individuals, including our legislators, the opportunity to have a change of heart.

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



Make This Your Healthiest Holiday Yet

By Carrie Kelly, Operations Supervisor for Mercy Health Weight Management

It's almost here! The holiday eating season that starts with Halloween's chocolate treats and ends with New Year's snacks and champagne toasts is quickly approaching. Instead of planning for this year's New Year's resolution, think proactively and take a healthier approach that keeps away the five-to seven-pound weight gain that typically happens this time of year.

Think 90/10

I can hear the protests now. Who wants to deprive themselves of their favorite foods? Some wait all year for these food indulgences! You don't have to deprive yourself of your favorite foods. Completely depriving yourself of treats – especially during the holidays – is a recipe for weight-control disaster. Being around delicious foods and denying yourself any indulgence (especially your favorites) is not only unrealistic, it's agonizing. During the holiday season, aim to eat healthy food and stay within your calorie and fat goals approximately 80-90 percent of the time. For the remainder of the time, allow yourself to enjoy one or two of your favorite treats. It's OK to indulge in moderation, especially when it's planned and you have other healthy behaviors throughout the day to balance things out.

Plan, plan and plan some more

Keep your eye on your social calendar around the holidays so you can make a plan to keep up with your healthy eating and exercise routines. Then, plan for your indulgences! List the foods you've waited all year to eat even though you know they aren't great for your health. Keeping up the healthy lifestyle practices most of the time affords earned splurges. Rank your five favorite treats in order of their importance to you. (Which foods do you really enjoy versus only eat because they are there.) Allow yourself to eat the top two or three of your favorites on your list and really enjoy your splurge.

Don't go hungry

Hunger makes you weak, in more ways than one. If you're hungry, you lose your ability to make good choices. Your body and mind are on a mission to eat whatever is available, and with all those holiday treats around, resisting is just that much harder. And weight gain is that much easier.

"Don't go hungry" means eating regular meals and two planned snacks each day so that you don't get hungry. In order to reduce cravings, binges and general overeating throughout the holidays, eat enough so that you don't get hungry. Plan, plan and plan again!

It's OK to be hungry

Didn't we just say "don't go hungry?" There are two kinds of hunger. Physiological hunger is the need to eat to stay alive and well. The second kind is the hunger you feel because you're bored, stressed or depressed, or you simply see food you want. Responding to this kind of hunger easily leads to extra weight gain.

"It's OK to be hungry" means it's OK to feel a sensation that you believe is hunger without acting on it. During the holidays, give yourself time to think before the impulse to eat takes over. When you feel hungry give yourself 30 seconds to check

your hunger - is it true hunger or has something prompted you to want to eat? Next, ask yourself if this is something you planned to indulge in today.

Keep active

During the holidays it's easy to find exercise-avoiding excuses: "I have to do that extra grocery shopping," or "I need to decorate the tree," or "I have to get my baking done." This inevitably leads to small doses of unwanted weight gain and worse it can lead to the loss of your exercise routine you've worked hard to form into a habit. You cannot take a holiday from physical activity. Simple advice: Ignore these excuses and exercise anyway. True, you are busier but get creative. Wake up earlier if you need to give yourself more time. Park the car far away from the entrance to the grocery store so you have to walk farther. Go for a walk with your holiday visitors instead of sitting down to cake and hot chocolate. Shorten your exercise routine if you need to on your busiest of days, but work hard to implement something. You'll thank yourself in the end.

Avoid mindless eating

Watching portion size is always a must for weight control. But during the holidays it's especially easy to eat bigger portions and more of everything. This is a major contributor to holiday weight gain. Think about how big a turkey is or the massive spread of food on any given holiday, or the mountains of hors d'oeuvres piled up on party tables, or the heaps of homemade cookies and cakes. The list of tempting overeating opportunities can go on and on. Be aware that the large amount of food around you may prompt you to want to eat more food than you normally would eat. Make a conscious decision to eat mostly the foods that you planned for and stick to it. Don't be fooled by the overabundance of food around you leading you into a high-calorie food trap.

Make this your healthiest holiday season yet! Limit your high calorie indulgences but remember to enjoy them when you splurge. Take time to plan your regular healthy routines even amid the chaos of a hectic holiday. Include a loved one in your daily exercise and share your healthy lifestyle with those you care about. Last but not least, remember to think about the true meaning of each holiday. Be thankful for the things in life that are easy for us to take for granted.

Carrie Kelly is the
Operations Supervisor
for Mercy Health
Weight Management.

While her degree is
in elementary

education, Carrie found
a passion working with
people pursuing a
healthier life and she has
now worked in Weight
Management for 16 years.
She is happily married and
enjoys trying to keep up
with their three active sons.



Healthier eating for the winter holiday season

By Chef Bruce Konowalow, Dean of Culinary Arts, The Culinary Institute of Michigan

With the coming of winter and the holiday season we often reach into the old family recipes to recreate the great food memories of the past. Many of those recipes may be sweetened or contain saturated fats like butter or lard. This time of year we often eat too much and too many calories. Using fresh produce that is seasonal is cheaper, better quality, and tastes the best.

The cool weather squashes, pumpkins, greens and potatoes can provide natural sweetness and many health benefits. Squashes, pumpkins, and sweet potatoes contain many healthful antioxidants. The skins of apples and potatoes provide good quality fiber and necessary vitamins lie just under the skin so peeling is not always necessary or beneficial from a health perspective.

If you were to look at your favorite holiday recipes and see how they can be made healthier without sacrificing the taste you may find that the revised recipe is just as satisfying with less calories, fat, sugar and salt. Using herbs and spices can enhance the flavor of foods without adding calories or sodium. Although the calories from fat are the same whether it be butter or olive oil, many vegetable, fruit, and nut oils are much healthier than saturated fats like butter or lard. Heavily saturated fats and hydrogenated oils can contribute to health and weight problems for many individuals. Using fruit juice as a sweetener can enhance both the flavor and sweetness in a recipe.

Not every recipe can be converted to a healthier version. It is a trial and error process that can lead to the recipe that will suit your tastes and dietary needs. If a recipe is rich and caloric you do not have to avoid it, you can cut the portion size down and still enjoy your favorite foods even when they are just created for the sheer pleasure of the taste.

Finding foods that look good, taste good, and have additional health benefits is easier to do today than in the past. Nutritional information is available on almost everything you buy at the grocery store. Start reading labels and if the list of ingredients seem like a chemistry exam then you may want to purchase products that are less processed and do not require large amounts of preservatives, additives, flavor enhancers, salt,

sugar, and other ingredients that are common in processed foods. Trying to cook foods and purchase foods that taste good and are good for you can help you maintain good health and disposition. Here is a simple recipe that is healthy, easy to make, and tastes great.



Pumpkin, Sweet Potato, and Idaho Potato Pancakes (serves 4 portions)

- 2 oz. grated onions
- 4 oz. fresh grated pumpkin (peeled)
- 4 oz. grated sweet potato (unpeeled)
- 8 oz. grated Idaho potato (unpeeled)
- 1 egg
- 2 TBSP. flour
- 1/2 tsp. cinnamon
- 1/4 tsp. nutmeg
- 1/4 tsp. ginger powder
- 1/4 tsp salt

Procedure: Add all ingredients to a bowl and mix very well. Let the mixture sit for 5-10 minutes while the flour gets dissolved.

Place ingredients in a cheesecloth or a fine strainer and squeeze out excess moisture. Pre-heat a 9 or 10 inch sauté pan with 2 TBSP of vegetable oil on a medium heat. Shape potato mixture into 2 oz. patties and sauté about 3-4 minutes on each side until golden brown and fully cooked. Serve hot with fresh unsweetened apple sauce or a spoon of sour cream.

Apple Sauce

- 4 apples (any sweet or semi-sweet variety) skins left intact
- 1/4 cup apple juice or cider
- 1/2 tsp cinnamon
- 2 tsp fresh lemon juice

Procedure: Core out each apple and cut each apple in quarters. Place all ingredients in a 2 qt. sauce pot and cover with a lid. Place the pot on a medium heat and cook until the apples are completely softened. This takes 15-20 minutes. Remove mixture and blend in a food processor until your desired degree of texture.



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Food for THOUGHT

Answers on Page 23

SUDUKO PUZZLE #1

1		9				2	5	
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SUDUKO PUZZLE #2

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64						65					66			
67						68					69			

GET GOING

By Roger D. Ellis, edited by Timothy E. Parker

ACROSS

1. "Surely you ___!"
5. Thick slice
9. "The Exorcist" foe
14. Opera highlight
15. Fork point
16. Garnish on a toothpick
17. Flirtatious woman
18. Muslin prince
19. TNT ingredient
20. What any good story has
23. Work between the wings
24. Bridal bio word
25. Angel higher than a cherub
29. "You're it" game
31. Liability
35. Fluffy fancy feather
36. Compartments that hold cash
38. Bellow from Bossy
39. Busy place on a cruise ship
42. Marine shocker
43. America's Cup competitor
44. One of eight in a cup
45. Bottom-of-the-barrel bit
47. "Once upon a Midnight dreary" poet
48. Stockholm is its capital
49. "___ never can tell"
51. Amazement
52. Auctioneer's command
61. Diamond measure

62. Scandinavian royal name
63. Word with "rest," "work" or "play"
64. Die down
65. Otherwise
66. Spelling in some TV credits
67. Potato, for one
68. "Fantastic Mr. Fox" author Roald
69. "Author unknown" byline

DOWN

1. Door frame member
2. "... 15 miles on the Canal"
3. "Of Thee I ___"
4. Street corner shout
5. Hardly an enticing aroma
6. Maximum bet
7. Has ___ (knows someone)
8. Chip off the old ice block
9. "Death Be Not Proud" poet John
10. Left out, in pronunciation
11. Isty-bitsy bug
12. Kitchen appliance
13. Stereotypical computer programmer
21. Fine table linen
22. ___-Saxon
25. Risk a ticket
26. Wabbit pursuer Fudd
27. Coin worth 100 kopecks
28. "Today I ___ man!"
29. Ten percent church donation
30. Landed
32. Change one' story?
33. Italian bowling game
34. Coin at an arcade
36. Food once hawked by a Chihuahua
37. Bamboozled
40. Dead, as an engine
41. Expected
46. Do the hula
48. Desk chair feature
50. Aquatic mammal
51. Put to shame
52. Jazz-singing technique
53. Perfume that sounds verboten
54. ___ League (Middle Eastern group)
55. Worked in the garden, in a way
56. "Enchanted" girl of children's lit
57. What a supercomputer crunches
58. Kind of old curtain
59. "Quo Vadis" emperor
60. Put on a spare tire



The Small Stuff

By Melanie Sportell

As a science teacher, September 27, 2015 was an exciting day as the sky glistened with an amazing Blood Moon. The view from my front step was breathtaking and I snapped a few photos to bring into my classroom. Since my students are detained inside the juvenile detention facility, they don't have a lot to look forward to, but many were curious about what the Blood Moon was and when they would get the opportunity to see another one. However, one student's reaction made me think—about the small stuff.

After talking about the Blood Moon, my student "Emma," wrote a story stating how much she missed the small stuff. She referenced appreciating the pictures of the Blood Moon and how they made her think. She wrote about missing her family, cuddling with her cat, and all the little things. She wrote a story encouraging everyone to take a look around, to appreciate the natural beauty that surrounds us. "While I sit in detention, I don't have much to fascinate me. However, I do get the smallest glimpse of morning blends of colors in the skies, at sundown as well. The stars that lay above are so far away, there's so much I'm missing. I have made plenty of mistakes and it was because I wanted to forget reality, but now I find myself enjoying the moon, the sun, and the stars."

She went on to talk about the Blood Moon and how she told her mom that she needed to go outside and watch the beautiful moon and sit on their front porch—the spot they shared to talk about their day. At the same time, Emma was going to view the moon from her cell, to share the moment with her mom. She wrote about enjoying the feeling of her mother being right by her side even though she was miles away.

Many times I learn more from my students than they do from me, and this day was no different. In the midst of the craziness of our lives, we often forget that we need to enjoy the small stuff, and sometimes we need the reminder—slow down, take it all in; it's a gift. I hope you were able to enjoy the gift of the Blood Moon, but even if you weren't, take time to enjoy the daily gifts—the smell of fall, the beautiful colors, the way your child smiles, the things we aren't guaranteed. Enjoy the gifts that come with no guarantees; cherish the small stuff.

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



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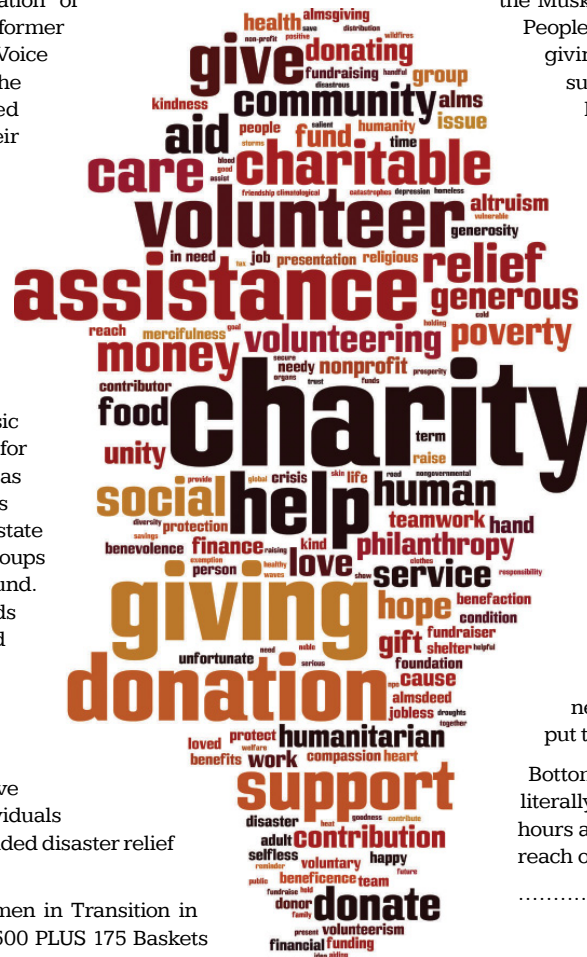
By, Dale P. Zahn, CEO
West Michigan Lakeshore Association of REALTORS

Some 16 years ago, the West Michigan Lakeshore Association of REALTORS was formed as the result of the merging of three former Associations along the lakeshore to become the larger stronger "Voice For Real Estate" in the region. The initial Mission Statement of the organization continues to be, "A Lakeshore Association Dedicated to the Growth of Real Estate Professionals and the Future of Their Communities." Soon after the birth of the Association, a goal was set to give back to those communities and to reach out and help those in need. Far too often, the perception is that REALTORS are all about their listings and sales and earning a brokerage fee. Truth be known, it's significantly more than that. Well over a decade ago, REALTORS Who Care was formed - a group of members and affiliates that have the passion and concern to support those in need, right here in West Michigan and elsewhere.

In the early days, the group was small and they did some basic fund raisers and at the end of each year they'd get member input for charitable causes and checks would be written. Incorporated as a 501 (c)3 entity, the group stands alone and has grown by leaps and bounds with some of the most dedicated people in the real estate industry stepping up to the proverbial plate and the way the groups business is done has become much more organized and profound. RWC has, over the years, not only contributed tens of thousands of dollars to worthy causes and individuals but also provided manpower to assist agencies such as Habitat For Humanity, Center For Women in Transition, collecting goods to stock food pantries, gathered coats to keep people warm in the dead of winter, and the list goes on.....

RWC has its own Mission Statement, which reads: "RWC shall strive to support REALTORS first, people focused local charities, individuals in need and National Association of REALTORS (NAR) recommended disaster relief efforts."

In 2015 alone, the May Basket Drive to assist Centers for Women in Transition in Holland and Allegan resulted in a monetary donation of over \$500 PLUS 175 Baskets were collected and filled with items to help women in difficult times. Other organizations that benefited from the generosity of RWC were Age Well Services, Bluebird Cancer Retreats, Center for Equine & Youth Rehabilitation, Children's Make A Wish Foundation, Escape Ministries, Good Samaritan Ministries, the Lakeshore Pregnancy Center, Love Inc.,



the Muskegon Rescue Mission, No More Sidelines, Read Muskegon, The People Center, Tri Cities Kiwanis, United Way and Young Lives....but the giving does not stop there. RWC has provided financial assistance and support to the Realtors Relief Fund that assisted families devastated by such disasters as 9-11, Hurricane Katrina, Sandy, Floods in Iowa and Michigan, Tornado victims in Illinois and other States and most recently, in recent weeks to help those in need after the terrible wildfires in the northwest part of the country.

The efforts to give back become much more personal when individual members of the REALTOR family or the public is experiencing great hardship. So far this year alone, 9 REALTOR members and 16 members of the public received the support of REALTORS Who Care as they were affected by serious illness, personal tragedy or even the loss of a loved one.

WMLAR has long said, RWC is one of its true shining Star Committees - a group of individuals from one end of the Association to the other that knows what it means to give back to the community. In mid-October, the group held its annual fundraiser that used to be called a "Poker Run" but now is simply dubbed an "Octoberfest" as the name had some folks erroneously believing "Poker Run" meant poker games or a poker room which never was the case....during the fund raiser which was a fun event with loads of prizes and giveaways, the profit to be used to help people in need was nearly \$5,000. This, added to other fund raising initiatives will be put to good use.

Bottom line is, when we refer to REALTORS Who Care, we mean it quite literally. True, REALTORS make their living by working hard many hours a day on behalf of buyers and sellers but they also take the time to reach out and help those in need.

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



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Treasure Hunting in West Michigan

By John Morgan

It starts 1.8 million years ago with the Great Ice Age when temperatures began to drop and vast ice caps formed at the poles, dwarfing anything we see today. So much water was frozen that sea levels plummeted to feed the massive glaciers moving south across North America, into the Midwest, and into Michigan. Great continental glaciers, probably at four different times, rolled down out of Canada tearing up everything in their path—forests, rivers, hills, mountains—and pushing it, ground to rubble, into our state. The last wave is called the Wisconsin Glacier and this huge mass covered something like 4 million square miles and was a staggering 1 mile high! As this began to melt away around 14 thousand years ago, what was left after all the abuse were huge basins which now hold our Great Lakes, including our Lake Michigan. Also left behind were millions of tons of boulders, rocks, pebbles, and finer sand, silt, and clay. And, oh yeah, gold.

While Michigan has almost nothing that can be identified as indigenous gold, except perhaps at the Ishpeming out crop in the Upper Peninsula and discovered in 1881 by on Julius Roper, it does have lots and lots of transplanted gold, also known as placer gold. This is not alluvial, as in being washed here from somewhere up-river or along a shore line, but is actually carried hundreds of miles from its original vein bearing location by glaciers. The likely source of Michigan gold is in Canada somewhere in the path that the glaciers moved on their way to visit us. Ontario, north of Lake Superior seems a likely starting point, with gold finds at the Sudbury Meteor site as one possible origin.

Anyway, should you run out and buy a gold pan and a mule named Cleopatra? Unfortunately, the gold got finely ground up and spread thin with everything else the glaciers got ahold of and so, while there are the occasional “pickers”—small pellet size lumps—and even the rare pocket of concentrated remains, you’re definitely not gonna get rich. But you might find enough to make it worthwhile if you knew something about where to look for it and how to extract it. Some guys pull a few ounces a year. Hey, maybe all you get is a sunburn, but you could have fun and, with a little luck, who knows?

First off, river banks that have cut through deposit layers seem to work as good as anywhere. Deposits don’t necessarily follow the river beds, but the rivers expose desirable blue clay layers beneath the larger rocks left by the receding glaciers. Some brownish veining in white quartz pebbles may still be found in various deposit pockets as well, but generally you will be looking for small flakes and dust.

Fortunately, gold is very heavy and can be separated from most minerals with careful panning even when in very small particles. By swirling the pan in a gentle circular motion at an angle with a combination of promising dirt and water, the gold will tend to settle

in the lowest corner of the pan while the rest of the material can be sloughed away. It takes practice, but if the water’s warm and the beer’s cold... Also, sluice boxes can be used to increase the volume of material you’re running water through. The heavier material catches in the riffles or ridges in the bottom of a long box and the lighter stuff gets washed out at its lowered end. The more aggressive dredging is not allowed in our state and you’ll need a DNR permit for sluicing which is limited to July and August, but if you want to get serious about gold hunting, this is a big improvement over simple panning. However you do it, after the first runs, you’re likely to have some heavy concentrates left that contain a majority of non-gold material.

Typically, this consists of hematite and magnetite, also known as “black sand”. Fortunately these materials are magnetic and can be further separated out with a rare earth magnet. Other reasonably priced equipment for the serious beginner looking to separate gold from crud include automated panning wheels, blue bowls, and Gold Cubes, all of which are available on line and challenge my mechanical abilities to describe concisely at 11:37pm the night before this story’s deadline.

Places to look in west Michigan where gold has been found include the Muskegon River in Newaygo County, the Grand Haven area stream gravels in Ottawa County, the Grand River and Mapre Rivers in Ionia County, the White River in Oceana County, and the Manistee River in Wexford County. Ask for permission if you are on private property or stick to public areas around parks and bridges.

So what are your prospects? Unless they come up with some technique like fracking that allow us to more easily collect all that scattered gold, probably slim. But for those who get the bug and want to put in the time, you might find you had a hobby that could pay for itself. And one that gives you a chance to enjoy our many relaxing rivers with their beautiful vistas and diverse wildlife.

Or you could go the surer route when there’s gold around and you want to make a lot of money—like presidential candidate, billionaire Donald Trump’s grandfather, Fred Trump, when he started the family fortune running hotels and selling supplies to Yukon gold prospectors—you could go into marketing, retail, and hospitality. Somehow I like the idea of selling treasure maps, gold pans, and lemonade to tourists from Illinois...just so long as they don’t move here.

John Morgan
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GOOD SPORTS

The Season 3 Lake Hawks Ready to Soar!

By Mike Mattson

Professional basketball – courtesy of the West Michigan Lake Hawks – returns to the Muskegon area for its third season.

And Ronald Jenkins, the chief operating officer/head coach, believes the established Lake Hawks are making a bigger impact on and off the court.

"This is the season we've been waiting for," said Jenkins, who also serves as chairman of the North Central Division of the American Basketball Association. "This is the season we have been waiting to prove ourselves and to show our community we are still here. We are still here to do bigger and better things for our youth. That is why I am excited about this season. It has nothing to do with just being on the court. It's about being in the community."

The Lake Hawks, who followed the 1960s-era Muskegon Panthers into pro basketball circles, started their 24-game schedule last month. They will play their home contests on Saturdays and Sundays at Muskegon High School and Reeths-Puffer High School, with plans to host March playoff games at L.C. Walker Arena.

West Michigan's roster features about seven Muskegon-area players, including key contributors David Fox, Demonte Collins, Jahmonte Melton and 6-foot-7 post player Lou Williams.

The ABA in its heyday featured famous players like Julius Erving, Moses Malone, George "Iceman" Gervin and David Thompson. This season, there are more than 70 teams, including new franchises in Grand Rapids, Kalamazoo and Lansing, competing around the country in a fast game of basketball.

"It's an up-tempo, very quick game," Jenkins said. "And you have to keep up because we average about 120 points a game. That is not easy. It takes a lot of hard work and preparation. But because of the professional sets and because of the work off the court, these guys are able to compete at that fast-paced level."

The ABA also brands itself as being affordable family entertainment. General admission tickets are \$8 (4 and under free), with special packages for families. Lake Hawks' tickets can be purchased at the door or via Star Tickets.

Off the court, Jenkins takes pride in the team's community involvement. The Lake Hawks have partnered with Big Brothers/Big Sisters, YMCA, Muskegon Public Schools, Timberland Charter Academy, Optimists Clubs, the City and County of Muskegon and local radio stations.

"We are part of the (anti-bullying) 'Be Nice.' program, and we go into school districts and read to students," Jenkins said. "We do



clinics with a lot of our students and schools. At Thanksgiving, we supply food for families and we pass out Christmas gifts.

"These young men have a gift and desire to help our children. Most have gone to college and have degrees in various areas. They are thankful they have an opportunity to keep doing what they love to do and to give back. If you listen to our players, you will get inspired listening to them."

Jenkins said some of the challenges for the third-year franchise are consistent marketing and steady community support.

He also thinks the new teams in Grand Rapids, Kalamazoo and Lansing will be beneficial to the Lake Hawks.



"That all came through us to make sure it was OK in our radius," Jenkins said. "It was a no-brainer for us because it has the potential to boost our fan base and cut back on our expenses."

The Lake Hawks finished No. 18 among 102 teams in their first season and placed among the top 12 last season while also playing a game in Denver on ESPN-3.

Jenkins hopes the team's magic will continue again this season.

"It is going to be an exciting season, a season built around building families and family entertainment so that all can come out and enjoy it. Once they come out and see one game, I haven't had anyone yet that didn't have that desire to come back."

For a schedule and more information on the Lake



Hawks, visit www.lakehawksbasketball.com.

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



ROAD TRIP WEST MICHIGAN

Discover Muskegon County

By Lynn Vogel

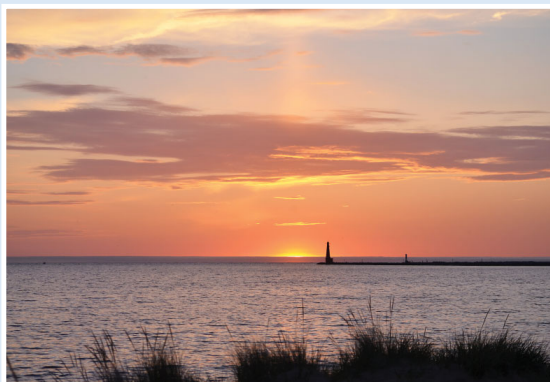
Muskegon is the perfect natural playground for anyone who relishes the beauty of clear, blue water against a sugar sand beach, the quiet contentment of a campfire in the woods or the thrill of reeling in the big one. Well known for its unspoiled Lake Michigan coastline and the natural beauty of her parks, dunes and hiking trails, this "Midwest Riviera" also abounds in history and culture which is reflected in a multitude of attractions you're sure to enjoy!

Muskegon is graced with 26 miles of unspoiled beachfront. Pere Marquette, currently one of the few nationally certified "clean beaches" on the Great Lakes, has made national news as one of the cleanest and most beautiful shorelines in the nation. With three state and six county parks, you're never far away from the beaches of Lake Michigan or a scenic campground or hiking trail. Our area boasts over 60 miles of winding trails for hiking and biking enthusiasts!

Muskegon County is also one of the nation's preeminent fisheries! We're home to 57 lakes and some of the best fresh water fishing in the world. Muskegon Lake and White Lake are home to 18 marinas and over 3,000 boat slips. Both lakes connect to Lake Michigan and are natural harbors for all types of watercraft. We offer 22 charter boat services whose captains will provide all necessary gear and guide you in the techniques of fresh water fishing for Steelhead, Coho Salmon, Lake Trout, Brown Trout, King Salmon, Perch, Bass and Walleye. You can even motor up to one of our lovely dockside restaurants and have your catch prepared to order! Professional sport fishermen have taken notice of our clean, teaming lakes. The nation's top sportfishing organization, the Bass Anglers Sportsman Society, brought the prestigious Bassmaster Elite Series Toyota Truck All Stars Tournament to fish both Muskegon and White lakes! We have also hosted the U.S. Bassin Tournament, The Bass Anglers of Michigan BAM Series, the National Bass Anglers Association Fall Classic and the Michigan B.A.S.S. Federation. The Muskegon Lumbertown Challenge, the BBT Bass Tournament and the Shoreline Bass Tour compete in our waters annually.

In addition to our natural adventures, try Michigan's Adventure Amusement and Water Park, and ride miles of thrills aboard Shivering Timbers Rollercoaster or defy gravity on the Funnel of Fear. Our Muskegon Winter Sports Complex offers a more extreme kind of excitement, featuring one of only four publicly accessible luges in the United States. The addition of the new fiberglass luge allows for summer fun as well and is the only wheeled luge in North America.

As one of the deepest ports in the Great Lakes, we have a rich maritime history as evidenced by our lighthouses, working harbor and celebrated historic



Photos courtesy of Barb Lowry

ships such as the USS LST 393 Veterans Museum, USS Silversides Submarine Museum and the S.S. Milwaukee Clipper! Other outstanding museums reflect a time when Muskegon was known as the "Lumber Queen of the World", boasting more millionaires than any city in the United States. Lumber Baron Charles Hackley's legacy includes the renowned Muskegon Museum of Art, historic Hackley Park, the Hackley & Hume Historic Site and so much more. The Muskegon Heritage Museum will walk you through our industrial past. The Lakeshore Museum Center traces our history from 10,000 years ago when mastodons roamed the area. Other historic sites include the Fire Barn, Scolnik House of the Depression Era and the brand new Michigan's Heritage Park!

Muskegon County plays host to a large number of events throughout the year, including festivals, fairs, shows, walks/ marathons and themed parties. Favorite festivities include the Lakeshore Art Festival, Muskegon Bike Time, Unity Christian Music Festival, Shoreline Jazz Festival and the

Michigan Irish Music Festival. Muskegon is also the home of the Miss Michigan Scholarship Pageant! In addition to our popular annual festivals, there are many highly anticipated weekly events throughout the summer such as free Movies on Deck aboard the magnificent USS LST 393 Veterans Museums; Parties in the Park featuring live music, food and beverages in historic Hackley Park; and weekly opportunities to listen to music under the

stars at the bandshells located in Montague and McGraft Park!

The epicurious will be delighted with the dining offerings found in our slice of the Lake Michigan Gold Coast. Whether you're looking for a sumptuous meal with a view, authentic ethnic cuisine or a farm-to-table experience, you're going to love the restaurant choices in Muskegon County. Local, farm fresh goodness abounds at a variety of locally sourced farm-to-fork restaurants!

Getting here couldn't be easier! Cross Lake Michigan aboard the Lake Express high speed passenger and car ferry between Muskegon and Milwaukee in only 2 1/2 hours. The Muskegon County Airport offers one-stop connections worldwide aboard United Airlines and our convenient location along US-31, a beautiful highway that leads travelers to the magnificent attractions and natural beauty of West Michigan, is an easy drive from Chicago, Detroit, Indiana and beyond!

Let us help you plan your trip! Come and see us at the Muskegon County Convention & Visitors Bureau, located in the magnificent 1895 Union Depot at 610 W. Western Ave. downtown, give us a call at 1-800-250-1398 or check us out online at www.visitmuskegon.org and "Experience the Lake Effect" in Muskegon County!

Chiropractic and Massage Therapy

Why do I need both?

By Laurie Semlow

There are numerous benefits to combining Chiropractic care with massage therapy. Both therapies work great independently, however used together they create a synergistic effect resulting in much faster recovery time. We often get the following questions:

How does massage therapy work?

Massage therapy techniques vary depending on the practitioner, but all are looking to achieve the same goals. Massage therapy works at reducing pain, increasing blood and oxygen flow to our tissues which nourishes the skin and relaxes tight muscles. There are many types of massage that can be used depending on your needs. The Swedish massage is great for relaxing the body and breathing life back into the tissues and muscles. The deep tissue massage is used to reach deeper into the body and is normally used in the case of injury to repair the damage. Often our therapists will combine several different types of massage to provide the greatest benefit to the patient.

How can it benefit me?

Massage therapy is great at stimulating the immune system when used in conjunction with Chiropractic care. Since massage increases blood flow it has been shown to benefit those with headaches. The improved circulation also helps to decrease the pain and stimulate nerve flow. It is important to make yourself aware of the signs your body gives off when under stress. Signs include a tingling sensation in the legs, shoulder and arms and sometimes even numbness. Chiropractic care works to open the communication between the nervous system and the rest of the body and massage therapy helps to restore your natural energy that is lost when dealing with spinal distress.

What is the difference between a massage at a local spa and one at a Chiropractor's office?

A massage at a spa of course feels wonderful and can be incredibly rejuvenating, however, chronic pain or fatigue can return rather quickly. This is in part because the underlying cause of pain is not addressed. In addition, massage therapy performed with medical knowledge and guidance of a Chiropractor can change the course of your rehabilitation. If you have had a recent surgery or car accident a therapeutic massage in conjunction with Chiropractic can greatly reduce your healing time.

Chiropractic and massage therapy are compatible forms of health care that share a goal of your total well-being, not simply the absence of illness. Both offer natural hands-on, drug-free techniques. They can be used as preventative as well as restorative therapies. When used together, they help you maintain optimum health and enjoy life to the fullest!

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.



ANSWERS FOR THE GAMES ON THE FOOD FOR THOUGHT PAGE ON 17

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42	E	L	L	43	Y	A	C	H	T	44	O	U	N	C	E
45	D	R	E	G	46	P	O	E	47	S	W	E	D	E	N
48	Y	O	U	49	A	W	E								
52	S	T	A	R	T	55	T	H	E	B	I	D	57	D	I
61	C	A	R	A	T	62	O	L	A	V	63	A	R	E	A
64	A	B	A	T	E	65	E	L	S	E	66	T	O	R	I
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6	2	7	5	1	3	8	4	9
3	5	6	1	2	4	7	9	8
7	1	2	9	8	5	3	6	4
9	8	4	6	3	7	5	2	1
2	6	1	3	9	8	4	7	5
4	9	3	7	5	2	1	8	6
5	7	8	4	6	1	9	3	2

8	1	2	9	7	4	3	6	5
9	3	4	6	5	1	7	8	2
7	6	5	8	2	3	9	4	1
5	7	1	4	8	2	6	9	3
2	8	9	3	6	5	4	1	7
6	4	3	7	1	9	2	5	8
1	9	6	5	3	7	8	2	4
3	2	8	1	4	6	5	7	9
4	5	7	2	9	8	1	3	6

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Tami Coates
231.799.4027
tcoates@ibcp.com



Rose Constantine
231.830.3984
rconstantine@ibcp.com



Marisol Linstrom
231.799.4031
mlinstrom@ibcp.com



John Oblak
231.830.3980
joblak@ibcp.com



JoAnne Silk
231.799.4024
jsilk@ibcp.com

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