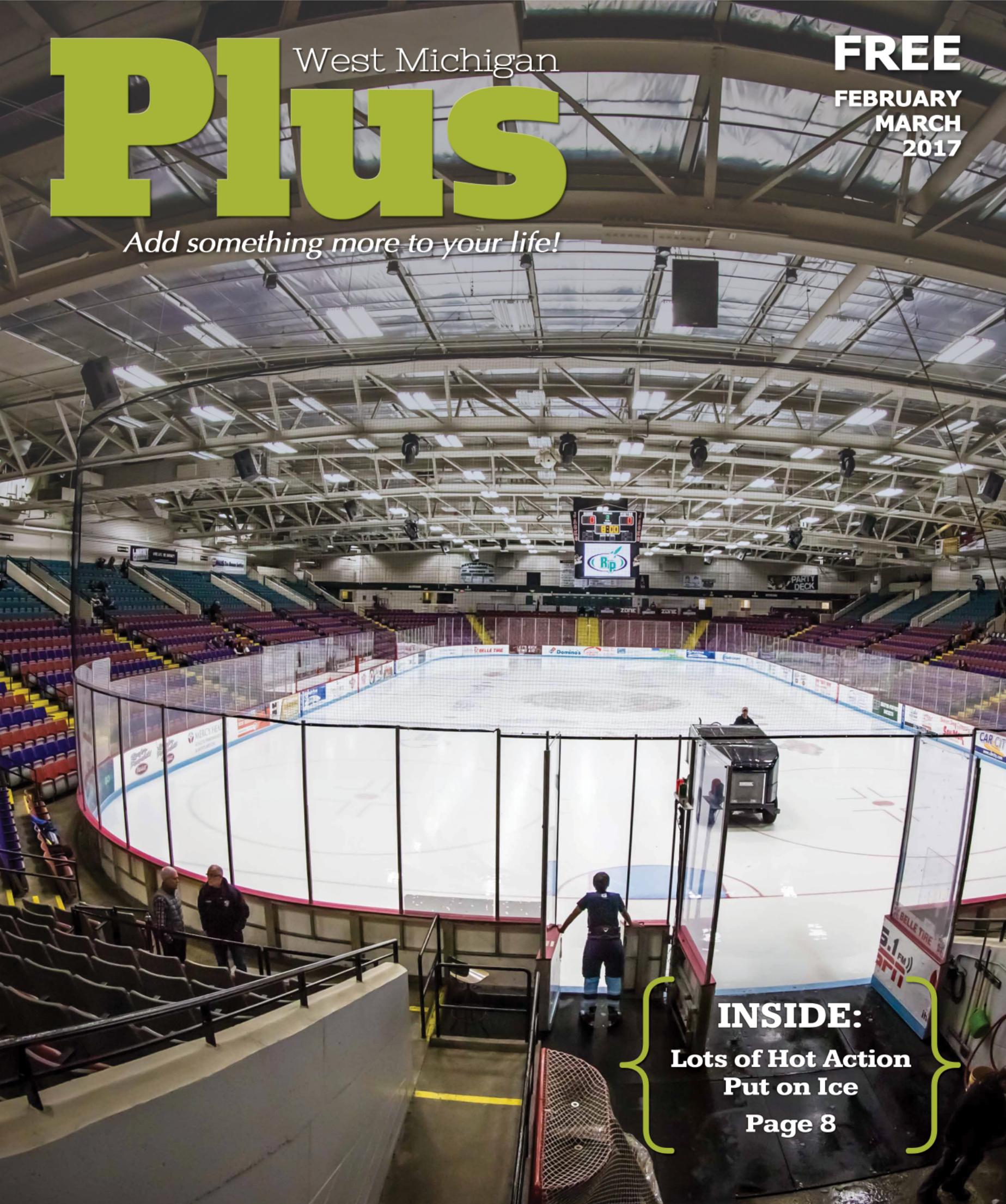


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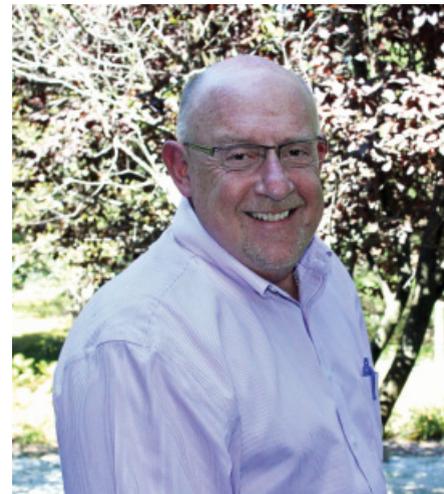
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A MESSAGE FROM THE PUBLISHER

Welcome to the February-March issue of PLUS. If you're a current reader of my column you've noticed that I keep it light, positive, and upbeat. In this issue I may have strayed just a bit from that to share my thoughts about a topic that, I think for a majority of us, makes our blood just boil, Health Care insurance.



Last year I just happened to not only to be blessed with another year but also was placed in the next bracket on the upward scale of health insurance premiums. I was informed by my health care insurance provider that the scale increases as we get closer to our "Golden Years", every 5 years. So from age 50 on up you can expect a significant rise in premiums. For me that was 27.3%. That was for the new Plan Year starting 2016. Jump to the

new Plan Year 2017 and I faced yet another increase of 8.9%. In the matter of a year my current health coverage jumped 36.2% with no additional benefits.

In the middle of 2016 I contacted my health care insurance provider to see if I could raise my deductible to lower my premiums. I guess I already knew the answer when they informed me that the only time you can change your coverage is during "Open Enrollment". "Open Enrollment", what the heck! Only once a year can you make adjustments to your health plan unless you have a life changing event, get married, divorced, or the birth of a child/adoption, care of a family member, etc. It scares me to think what I would do if I could be alone in a room with the person who sold that idea to health insurance companies including the individuals in our government who let it go unchecked.

So Open Enrollment started in October, off I go to see what I can do to lower my health insurance. I visited the Government Health Care website to find that I don't qualify, no surprise there. Of course the site offered a variety of plans from different providers that I could purchase. These plans had triple the deductible with premiums 80-100% more in cost than my current plan even with the 36.2% increase. I came pretty close to calling Pro-Med because I thought I might be going into cardiac arrest! Then, I remembered the ambulance ride would be all out-of-pocket because I hadn't reached my deductible.

We are all in the same boat. For those of you who are fortunate enough to have an employer who pays part of your premiums or all of them please count yourself lucky. Don't be too upset that the raise you were hoping for just went to the health insurance companies. Be thankful that your employer is keeping their doors open and that you still have a job.

I wish I had some answers for you or better yet an action plan. Being exploited by the health insurance industry isn't just a Lakeshore community problem but a challenge for all communities across our great country. They say the squeaky wheel gets the grease, maybe it's time to yell and scream to our State Representatives and Senators, "We're mad as hell and we not going to take it anymore!"

Mark Williamson
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Tim's CarfooniVerse

Mary Worth the Wait

By Tim Wheeler



When people find out I love cartoons, they ask the following questions:

1. Oh, so you like comic books. Do you have Green Lantern #45?
2. What is your favorite comic strip?
3. If a llama and an alpaca had a baby, what would you name it?

No. Calvin and Hobbs. Buttercup.

Cocktail Party Trivia Tip #317: If a llama and an alpaca do have a baby, it's known as an huarizo. Doesn't mean you can't name it Buttercup.

Regarding the comic strip query, I do have to give a frightened nod to another series. I'm more afraid of this strip than I am a fan of it, but that's still worth a mention. Of course I am referring to The Lockhorns creepy comic strip neighbor, Mary Worth.

Mary Worth presents herself as "sixty-something," although I have an inkling she's not a day less than 7,000 years old. Considering she would have been sipping coffee with Professor Cameron when the Epic of Gilgamesh was being written in the present tense, she looks darn good. But I don't trust her. And neither should you.

I'm not exactly sure how she does it, but I think she has bent the laws of time through an excessive use of the exclamation point. Mary Worth, and all her duplicitous time-traveling droids in Santa Royale, can't speak without exclamation. Not unless they are asking a question or muddying up the water with their obscene addiction to the ellipsis. Trust me – there is nothing more diabolical than the ellipsis, and people who use them should be watched with great vigilance. And when someone uses the exclamation and the ellipsis in the same sentence, they should be subdued with pepper spray until we can assemble an international coalition to eradicate them. Take a look at a recent comment made by Rita as she prepares to leave with Cousin Vic for Hartswood:

"Fay's death has been a terrible jolt...still is!...I'm not sure I could've gotten this far without you, Mary!"

Go back and read that sentence aloud. How would you say "still is!" while talking about death and friendship? You wouldn't, because you are not a blood-sucking demon like Mary Worth and everyone in her coven of darkness.

Yes, there is the appearance that something is happening in Mary Worth, but it is little more than an elaborate illusion. Day after day she appears in the newspaper, and day after day nothing ever happens. She lulls all of us into apathy so she can move forward with her sinister plan right under our disinterested noses. Oh sure, there is always a hint of activity, but this is just a ruse by Mary to keep us coming back the next day. Time stands still at Charterstone, and none of us can muster enough energy to care.

I, for one, think enough is enough. That's why I did some fact-checking, which meant going online somewhere

other than eBay to purchase Mike Shayne murder mysteries. I pored over hundreds of millions of two-panel Mary Worth strips and managed to put together a disturbing little timeline that exposes Santa Royale's bad seed for the godless mutant she really is. Notice how mankind moves forward, while Mary seems to have hit the Pause button:

September 28, 1066

William of Normandy lands unopposed at Pevensey. Upon setting foot on the beach, William trips and falls on his face. He rises quickly, grabbing handfuls of sand, and exclaims, "I now take hold of the land of England!"

Note: This is how normal people use the exclamation point – to highlight the fact they have just sacked another civilization.

Mary Worth ponders the purchase of some new tweed slacks to complement a blouse she's had her eye on since Constantine adopted Christianity. Rita pokes her head in from the kitchen and yells at the top of her lungs: "Good morning! I think I'll have cereal!"

March 10, 1535

The Galapagos Islands are accidentally discovered by Fray Tomas de Berlanga, the Bishop of Panama, when he sails to Peru to settle a dispute between Francisco Pizarro and his lieutenants after the conquest of the Incas.

Mary Worth pours Toby another cup of coffee while she questions the thread count in the slacks. Toby shouts: "This coffee...it's relaxing!"

April 30, 1803

Robert Livingston, James Monroe and Barbe Marbois sign the Louisiana Purchase Treaty.

Mary Worth decides to put the purchase of new slacks on hold until she can come to a decision about the blouse. Professor Cameron calls on the phone to tell Mary: "It's 74 degrees outside!"

Now that I have uncovered this dark secret, I fear for my safety. If anything happens to me, keep up the good fight to unravel the mystery of Mary Worth. She is not right, and she must be stopped. Just ask The Lockhorns. They've had their eye on her for centuries.

.....
Tim Wheeler is the creator of Rocketoons (Rocketoons.com), an original animated series for teachers, counselors, parents, and anyone interested in helping kids by having a Cartoonversation. Tim's e-book (not a novel!) is available through Barnes & Noble and Amazon. He holds degrees from Western Michigan University, Villanova University and Northwestern University.



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Exercise Tips for the 40+ Crowd

By Laurie Semlow

As we age, it's not only important to remain active but more important to remain active without injury. Before starting any new program or exercise you should consult your physician. Once you have been cleared to exercise, it's important to warm-up. As we get older our hormones change and the production of synovial fluid decreases. Synovial fluid is the liquid in your joints. It not only provides lubrication, it can help protect against infection and inflammation. As you increase your body's temperature the fluid becomes thinner allowing the joint to move more freely. As we perform a higher intensity exercise, the production of synovial fluid increases, allowing additional movement to take place. This is why a warm-up is crucial. Without proper production of synovial fluid the joint remains slightly restricted and more prone to inflammation.

A proper warm-up should include movement of all major joints. For example, arm circles or leg lifts vs. just walking. As the body is involved in multi-joint movements, the blood flow to the muscles is increased which increases oxygen volume. As we age we need to factor in warm-up time to each exercise session. Optimal warm-up would be 8-10 minutes of dynamic movement of all major joints (hips, knees, ankles, shoulders, back, wrists and neck.) This can include walking in place progressing to jumping jacks, half squats to full squats, rotating wrists and ankles and arm circles. It's important to remember we're trying to increase our core body temperature.

At this age it's more important that we exercise smarter, not necessarily longer. Interval training that includes a wide range of total body exercises is one of the most

efficient ways to train. This allows you to change your routine daily, include total body strength, body weight exercises, balance training, anaerobic drills, plyometrics and flexibility.

This type of warm-up followed by a workout which increases your heart rate will promote living an active lifestyle to our 60s and beyond!

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.



A big groan for the state of news

By Jay A. Newmarch

Having spent thirty plus years in the newspaper business, I admit a strong sadness about the state of the press in this country. I had a friend mention that the daughter of someone she knew wanted to get a degree in journalism. I groaned.

Don't get me wrong, I think that what's left of our press corps is more important than ever. But, that being said, I do worry about her ability to find a job that she can make a living at and, just as importantly, whether the profession she'll be entering is still perceived as worthwhile.

I'm old enough to remember a time when my parents had to decide whether to watch Cronkite or Brinkley deliver the night's news. A time when a hefty daily paper, filled with hours worth of reading, graced the doorstep of our home each afternoon. Now, the news often revolves around the latest newspaper to cut editorial staffs or the sliding ratings for existing network news programs. Those who delivered the news are now more likely than ever to be the news.

A recent Gallup poll stated that confidence in the press to report news accurately and fairly has never been lower. Why such a fall from grace? Like most things in life, I don't believe there is just one clear cut reason on which we can rest all blame.

The lack of solidity in the news business is one cause. As newspapers and television stations have slashed reporting staff across the country, we are left with a dearth of solid, well researched news. Instead, we get "immediate reaction" to the latest video that's appeared online, a mention about a social media post or a paparazzi sighting. If I hear one more television broadcaster utter the words, "I believe..." or "this could mean..." when delivering a "news" story, I think I'll toss my flatscreen out the window.

Can you imagine Walter Cronkite making objections about a segment on the nightly news or sharing his opinion about the story he just delivered. No, news was just that, news. It was researched, verified and then put on the airwaves. "Real" news often takes time to cultivate and verify. Way too often we now have news that morphing and shifting in front of our eyes. Yes, it's taking place in real time, but often this leads to more misinformation than information. The first poorly vetted soundbites hit our ears and stick.

Social media is second big culprit to real news. Social media propagates malicious, salacious gossip, not to mention the previously noted conjecture. Real

news is often boring, dry and might not align with our feelings on the subject. The great thing about all the fake news you can find on social media is that we can always find a story that fits our preconceived ideas. Whether it's Hillary Clinton running a child trafficking ring or Donald Trump's secret meetings with Vladimir Putin, they're all out there. No need to read endless news stories that get you irritated and confused, just search for stories that fit your misconceptions and won't test existing beliefs.

The very scary reality of fake news is how often it is shared. Once again, if enough people hear a lie for a long enough period, it WILL become, by default, fact. Or, at least, close enough to continue to share.

Think this is new? Oh, no! Go back and read some of the newspapers from the 1800s. The truth was blatantly thrown aside in lieu of vicious attack and ridicule. I think, sadly, we've returned to those days. Unfortunately, many of us haven't realized that yet.

How do we turn this problem around? While newspapers continue to layoff their editors, let's proclaim ourselves editors. Let's become self-deputized news editors!

Be cautious about everything you hear, everything you read. Where did the story come from? What are the sources for the story? Are they real? Are they trustworthy? Does it pass the plainest of stink tests? Often I'll see only the headline of a story on line and immediately know it is too fantastical to be true.

Only when you know its true, beyond all doubt, should you EVER share that story with anyone else. Not online, not by email, not even letting them pass your own lips in a private conversation.

YOU are the most important attack on fake news and the best ally for all those who are trying to keep the very important art of factual journalism alive. Let's band together and be conscious, considerate consumers of the news we read AND share.

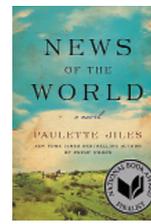
Jay A. Newmarch is a lifelong native of west Michigan, currently living in Kalamazoo. A communications and design professional, Jay is a self-admitted newshound with an avid interest in current events, politics and governmental accountability.



Good Reads

News of the World

by Paulette Jiles

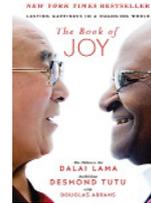


Set in 1870, *News of the World* is the story of two indelible characters. The reader meets Captain Jefferson Kyle Kidd first. A veteran of the Civil War, a widower, and a wanderer, he moves from town to town as an itinerant newsreader gently haunted by the ghosts of his past.

Next, we meet Johanna, a young girl recently recovered from the Kiowa Indians who does not remember her life before being captured and considers herself to be Kiowa. She is in the middle of being sent back to her white family and the Captain agrees to take her the rest of the way across a Texas riven with social and political strife. Their thrilling journey forms the frame of this poetic and emotionally complex novel that is full of descriptive passages so finely crafted that you stop and re-read them. A brilliantly constructed examination of humanity and morality with a charming and unique relationship at the core, *News of the World* is one of the best books I read in 2016.

The Book of Joy: Lasting Happiness in a Changing World

by His Holiness the Dalai Lama and Archbishop Desmond Tutu with Douglas Abrams



Based on a series of conversations between the Archbishop Desmond Tutu and His Holiness the Dalai Lama that took place at the Dalai Lama's home in Dharamsala as he celebrated his 80th birthday, this book offers the distillation of two lifetimes of wisdom. More endearingly, it presents these two globally famous men as regular people who, believe it or not, have struggled with pride, anger, frustration, and other human failings but continue to emphasize a joyful, positive approach to life. They have a delightful friendship marked by laughter and teasing, and are able to converse on both personal and philosophical levels in a way that is easy to follow and engaging to consider. While much of their advice on living is simple, the compassion and forgiveness they extend to themselves and others is humbling to witness and instructive to envision as a part of one's own life.

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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YOUR MONEY MATTERS

Use Life Insurance to benefit a favorite charity – it can benefit you, too!

Have you entertained the idea of leaving a sizeable gift to charity after you pass away? Consider using your life insurance policy to support your favorite cause. Here's how:

- Name the charity as the beneficiary of your life insurance policy so the death benefit automatically gets paid to them.

Pros: The policy proceeds, while includible in your estate at your death, will qualify for the estate tax charitable deduction to the extent the policy proceeds are paid to a charity.

Cons: While a beneficiary designation is simple, private and requires little documentation, it is important to understand that because you retain control of the policy you will not be able to take any income tax deductions during your life.

- Donate your life insurance policy to charity.

Pros: This approach allows you to make your donation by transferring all rights of ownership in the policy to the charity. Where future premiums are required, your payments can be structured to qualify as charitable deductions for income tax purposes. The charity benefits since it has control of cash values and dividend rights, and receives the death benefit free of federal income, gift and estate taxes. Probate and other administrative costs and delays are also avoided.

Cons: As the donor, you lose control of the policy.

- Help the charity purchase a new policy. Under this approach, the charity names itself as owner and beneficiary and is responsible for making premium payments. Of course, you can assist them in the process by making cash contributions equal to or greater than the needed premium dollars on an annual basis.

Pros: If structured properly, an annual charitable deduction should be available, subject to the general limitations placed on charitable contributions.

Cons: The charity is not obligated to maintain the policy nor are you obligated to continue premium contributions. If this plan is intended to serve as a future endowment, both parties must understand their roles if the plan is to be successfully brought to completion.

- Gift assets to the charity and replace family wealth through a wealth replacement trust.

Pros: By directing the tax savings generated by your charitable gift to the purchase of a life insurance policy, you can donate your assets to charity and still provide a benefit to your heirs.

Cons: You'll need to make sure the life insurance is owned by your heirs or by an irrevocable life insurance trust (ILIT) to ensure that the policy proceeds will not be included in your estate at your death and that your heirs will receive the entire death benefit without losing some of it to estate taxes.

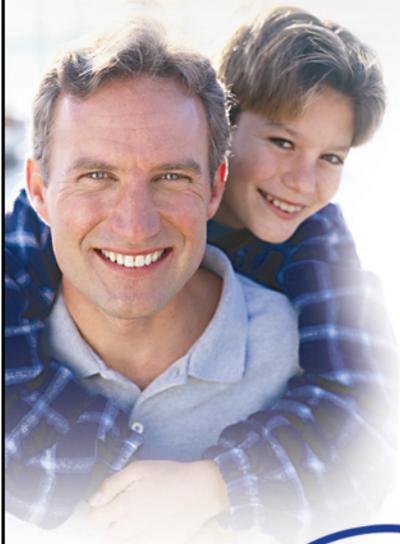
Prudential and its financial professionals cannot provide tax or legal advice. To learn more about setting up a charitable donation of life insurance, consult with your attorney or tax advisor. Keep in mind not every charity is interested in a policy donation -- some prefer an outright cash gift. Be sure to discuss your desires with your charity of choice prior to setting your estate plan in place.

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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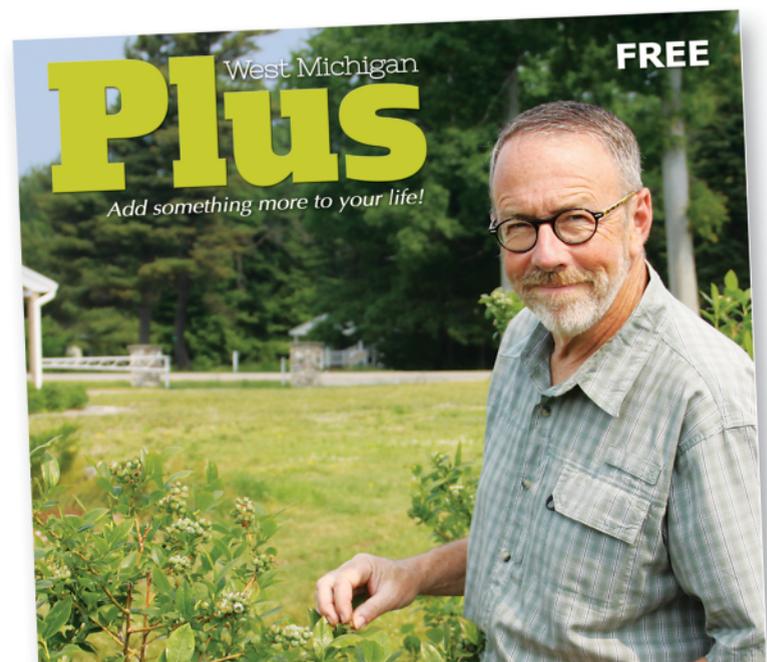


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Travel Alert*

* Is Travel Dangerous?

By Laura Holmos

The emails and texts began dinging on my phone and Josh's:

Are you still going to London and Paris after what happened?

Any safety concerns while you are there?

We will be thinking and praying for you both.

You must be worried to travel just after the Paris terror attacks.

November 2015: We left for London one week after 130 were killed in Paris by ISIS. Our itinerary included London, Paris, public transportation, Emirates soccer stadium then on to Versailles just south of the French capital. On our departure and during our stay at least one terrorist was still at large in Paris or near the Belgium border. Turkey shot down a Russian warplane on the Syrian border. The city of Brussels was shut down on high alert Sunday-Tuesday with no transportation running and military police checkpoints. And, the State Department issued an official travel warning for Americans heading to Europe to be on your guard, the threat of another attack is very possible.



With all that looming we never wavered in our plans....of course we were going. Friends and family worried enough for us. There are always risks when traveling.... just as risky is waking up in my home (I could fall down my stairs) then drive to work and get T-boned by a texting driver. Statistics show we are more likely to get in a car accident in the U.S. or caught in a mass shooting (too many guns in the wrong hands) than sniped by a terrorist abroad. Plus, not overtly cautious by nature we choose not to

live in fear or incessantly worry about what might happen. So, with terror threats and warnings we pressed on, flew across the big pond and stuck to our planned itinerary.



Plenty of other tourists had our same idea evidenced by the hordes in the London Tube, on the Tower Bridge and by the 50,000 fans in the stands at the Arsenal soccer match. Lots of people (including Josh and I) were both wishing for Peace for Paris and continuing on with daily plans in defiance of fear, extremism and hatred.

The catalyst to plan the trip was to check off a bucket list item for Josh to see his favorite team, Arsenal Football Club. As a raving fan (a Gooner) for over ten years he had never seen them play a live match, relegated to TV highlights and occasional matches on cable. With a touch of travel nudging paired with the Thanksgiving holiday and extra travel days, dreams do come true! The Tuesday fixture featured Arsenal vs. Dinamo Zagreb in Champions League play. A 3-nil victory for the Gunners at Emirates Stadium just six rows up from the pitch put the proverbial icing on the bucket list cake.

For those planning a trip abroad or internationally, there are resources and websites to consult on the danger and risks in various regions or countries.

<http://travel.state.gov/content/passports/en/alertswarnings.html>

<https://www.gov.uk/foreign-travel-advice>

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



L.C. Walker Arena

Home of hockey in a “hockey town” ... but a history of much, much more.

By Tom Kendra

Richard Nixon was running for President on Oct. 27, 1960, when he visited downtown Muskegon to dedicate the brand new, \$2 million L.C. Walker Arena.

“There isn’t a bad seat in the place,” Nixon, then Vice President under Dwight D. Eisenhower, told the jam-packed crowd estimated at 14,000.

Two weeks later, Nixon lost one of the closest Presidential elections in national history to Senator John F. Kennedy of Massachusetts.

Thankfully, the future of the L.C. Walker Arena was much brighter than Nixon’s early political results.

“The LC” or “The Walker” – as it’s often referred to – has become the hub of downtown Muskegon over the past 57 years, drawing in people from up and down the Lake Michigan shoreline of all ages and socioeconomic backgrounds, for just about every type of entertainment imaginable.

What do Count Basie, monster trucks, KISS, The Toughman Contest, Victor Borge and Johnny Cash all have in common? They have all performed at the Walker Arena, along with recurring events such as the Shrine Circus, high school graduation ceremonies, ice skating competitions and performances and gun and knife shows.

“This place has provided our community with so many great nights out,” said L.C. Walker Arena Executive Director Tim Taylor. “Almost every person in the area has been down here for some kind of an event and those events, and all of the people they bring, has a major impact on our downtown businesses.”

Muskegon city officials are in the midst of a study, taking a look at the past, present and future of the 5,000-seat arena, with the goal of keeping the facility vibrant and viable for another 57 years – and beyond.

“I absolutely love where we’re headed,” said Taylor, who is also the Director of Business Operations for the Muskegon Lumberjacks. “The building is in need of some attention, but we have some strong tenants and things are happening downtown. Our success goes hand-in-hand with downtown Muskegon’s success.”



House of hockey

Muskegon has been known as a “hockey town” for more than 50 years.

Starting with the Muskegon Zephyrs of the old International Hockey League in 1960, tens of thousands of Lakeshore residents have braved freezing cold and snow to make their way into the Walker Arena for an astonishing 56 consecutive seasons.

And the tradition continues.

The “new” Muskegon Lumberjacks, members of the United States Hockey League, play 30 regular-season games at the Walker, as they attempt to earn a spot in the playoffs and then compete for a league championship.

It should be noted that Muskegon’s hockey history is one not only of longevity, but consistent success.

Item: Each of the four Muskegon hockey organizations which preceded the Lumberjacks of the USHL have league championship banners hanging from the rafters, starting with the Muskegon Zephyrs in their second season in 1962.

The Zephyrs played for five seasons, giving way to the 20-year run of the Muskegon Mohawks, who won the 1968 Turner Cup championship. The Muskegon Lumberjacks played for eight seasons starting in 1984, winning Turner Cups in 1986 and 1992. Then the Muskegon Fury began their run in 1992 and won four titles in 1999, 2002, 2004 and 2005.

The current junior Lumberjacks began play in 2010 and have yet to hoist a championship banner, but their incredible talent level and motivation to move up in the hockey world is starting to win over initially-skeptical Muskegon fans. The USHL is the nation’s only Tier I junior hockey league and the leading producer of NCAA players and NHL draft picks in the country.

In many ways, the Lumberjacks are similar to the West Michigan Whitecaps, which has many of its ex-players on the roster of the Detroit Tigers and other major-league baseball teams. The Lumberjack players are similar age to the Whitecaps and many will go on to “the bigs.”

The Lumberjacks have three consecutive Friday-Saturday home stands in February, starting on Feb. 10, followed by six more games in March and April. Then come the playoffs.

Other offerings

Hockey has been the main use of the Walker Arena for the past 57 years, but to label it simply as a “hockey rink” would be woefully off-base.

A look back at the history of performances at the Walker is a fascinating look at both American pop culture and how concert tours have evolved over time.

In the 1960s, the arena truly was more of a hockey rink than anything else, with just a limited number of major musical performances – notably Count Basie and Tommy Dorsey as part of the Seaway Festival in 1961, Johnny Cash in 1965 and 1967 and Duke Ellington in 1969.

It was in the 1970s and 1980s that the Walker became a regular stop for some of the biggest names in the entertainment world. Bob Seger & The Silver Bullet Band played the arena in 1975, followed into town by Hall & Oates (1978), Aerosmith (1985) and REO Speedwagon (1987).

Tough economic times in Muskegon, combined with the opening of the \$75-million Van Andel Arena in downtown Grand Rapids, led to a significant reduction in nationwide concert tours stopping in Muskegon. Van Andel offers twice as much seating (10,834 for hockey and 13,184 for concerts) and as the largest arena in West Michigan has hosted the likes of Paul McCartney, Elton John, Bruce Springsteen and Garth Brooks.

Walker Arena and city officials have worked for the past several decades to fill “dark nights” with events ranging from Toughman Contests to Christian Music performers





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to the Shrine Circus, with varying degrees of success.

In the past couple of years, the arena has seemingly found a new niche as the home of other sports franchises, in addition to hockey.

The West Michigan Ironmen indoor football team is in its second year as a tenant and plays six home games in March, April and May. The Ironmen, who compete in the Champions Indoor Football League, attracted big crowds and were successful on-field in their inaugural season.

The Muskegon Risers soccer team is also in its second year and this winter will play five indoor games at the Walker Arena as part of the Premier Arena Soccer League. As the weather improves, the Risers will then move outdoors and play at least eight home outdoor games.

Adding to the sports scene at the arena are the plaques and exhibits of The Muskegon Area Sports Hall of Fame, which has called the Walker Arena home since 1997. During breaks in the action, fans are often spotted checking out the memorabilia on display all around the arena's concourse area.

"It's a perfect fit," said Hall of Fame President Gene Young. "So much of Muskegon's sports history and memories have happened here and they are still happening here. We hope people check us out every time they're in the building."

The future

Construction of L.C. Walker Arena began in 1958 and the final price tag when construction was complete in 1960 was \$2 million, with a large portion of that amount coming from the estate of Shaw-Walker founder Louis Carlisle Walker.

The original building featured all bench seating and remained relatively unchanged until 1995, when the passage of the Muskegon County Quality of Life millage provided \$8.5 million in upgrades, including all-new, theater-style seating.

Now more than 20 years removed from that historic millage, which also provided critical upgrades to the Frauenthal Theater, the Walker Arena is now owned by the City of Muskegon. City officials are working to find ways to keep the facility financially solvent, facing ongoing short-term expenses of \$180,000 per year for utilities and major long-term expenses such as a new roof, with an estimated cost of \$1.3 million.

Sometimes it takes an outsider to put things in perspective.

"Muskegon is known as a hockey town all across North America," said 1962 Muskegon Zephyrs team member Warren Back in 2012, when that team was inducted into the

Muskegon Area Sports Hall of Fame. "What you have here is very special."

Back made a great point - and it's one that city residents and officials should remember as they chart the future of downtown Muskegon, the largest city on the sunset shore of Lake Michigan.



Muskegon's downtown continues its resurgence as brew pubs like Pigeon Hill and Unruly join traditional downtown watering holes like Racquet's and Hennessy's, with several other spots currently in the works. Those new restaurant and bar offerings are necessary as new residential and condominium developments continue to pop up, and the

two downtown museums and the venerable Frauenthal Theater attract more people for a variety of events.

But all of those downtown businesses and entities will attest to the importance of the multi-use arena on Fourth Street, located between Western Avenue and Shoreline Drive. Taylor emphasized that now is the time for shoreline

residents to come down and re-experience everything going on at the Walker Arena, with plenty of home games remaining this winter for all of Muskegon's sports franchises - the Lumberjacks, Ironmen and Risers. And take a look at the local Hall of Fame exhibits, then perhaps grab a bite to eat or a drink at one of downtown's ever-increasing restaurant choices.

It's been a tradition for almost 60 years and, while times have certainly changed, the old arena remains the hub of Muskegon's new downtown.

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



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LEGALEASE

Dividing Up Estate Assets Some Easy Steps, Some Complicated Ones

By Jonathan J. David

There is one other complicating factor that you need to consider when dividing the assets between you and your sisters. Because you now legally own those assets and as a result are not legally required to share them with anyone, your dividing those assets with your sisters will be deemed to be a gift from you to each of them of a one-third interest in those assets.

Dear Jonathan: My father recently passed away. A few months before he died, he put my name on his assets, which basically consisted of his home and a few bank accounts. He also named me as the beneficiary on a modest life insurance policy he owned. He told me he was doing this so that we wouldn't have to worry about probate and he made me promise that when he passed away that I would split up everything in equal shares between me and my two sisters. Even though he didn't leave a last will and testament, I plan on honoring his wishes. My question is how do I do this, especially with the home? Do I need to get anyone's approval or talk to anyone before I divide everything up?

Jonathan Says: First of all, just so that you know, even if your father had left a last will and testament, it would not have any effect on his retitling of his assets in both his name and your name. In other words, by putting your name on the title to those assets, he made you a co-owner of those assets during his lifetime and the sole owner of those assets upon his death, and his having a last will and testament would not have changed that, even if he had named someone other than you as a beneficiary of those assets.

As for your question as to how to go about dividing the assets between you and your sisters, regarding the bank accounts, you could simply close those out after any and all checks that were written against those accounts have cleared, and then divide the money three ways.

As for the life insurance proceeds, you first have to apply for those proceeds and provide the life insurance company with a certified copy of your father's death certificate. Once the proceeds have been distributed to you as the beneficiary, you can then divide them three ways between you and your sisters.

The home is a bit more complicated. What is your intention regarding the home? Do you plan on selling it or do you plan on retaining ownership? If you plan on selling the home, then once you sell it, you could then divide the proceeds received from the sale three ways. If you plan on retaining it, then you would need to retitle the home in your name and your sisters' names as tenants in common.

There is one other complicating factor that you need to consider when dividing the assets between you and your sisters. Because you now legally own those assets and as a result are not legally required to share them with anyone, your dividing those assets with your sisters will be deemed to be a gift from you to each of them of a one-third interest in those assets. And if the one-third share distributed to each of your sisters is in excess of the 2012 or 2013 annual gift tax exclusion amount of \$13,000.00 and \$14,000.00, respectively, then the balance of each gift would be deemed to be a taxable gift from you to each sister, for which a gift tax return would need to be filed.

Consequently, I recommend that you consult with an estate planning attorney in your area to first determine whether the division of your father's assets among you and your sisters would amount to your making a taxable gift to each of them, and if so, whether there is anything you can do to minimize the effects of making those gifts. That attorney can also help you in preparing and filing the required gift tax returns necessitated by any such taxable gifts. Further, if it is your intention to retain ownership of your father's home rather than selling it, that attorney can help you to retitle the home in yours and your sisters' names as tenants in common.

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."



Taming your inbox

By Brenda Durga

Wait! Don't run away! The struggle of a cluttered inbox is real! BUT together, we will get your inbox cleaned up and set up a system moving forward so you don't have to feel overwhelmed with that little red dot again!

THE CHALLENGE

- Organize old emails so you can move forward with clarity
- Reduce the volume of emails coming in to keep your sanity
- Process emails vs checking emails to keep you organized daily

READY, SET, GO!!

1) Create a new folder within your email client call "Old Emails" (or whatever you'd like to call it).

2) Select all of the emails in your inbox and move them (yes all of them) to that folder.

3) Celebrate for a moment! Your inbox is empty, but don't get too excited yet, you have to move some emails back in.

4) Go to your new "Old Emails" folder, sort by date (newest first) and move every email that still requires action from you back into your inbox. This is the step that's going to take the most time. It'll just depend how many emails you have to sift through. I would suggest only going back about two months. Anything before that you would've forgotten to do anyway, so leave the past behind, and go forward into email organization!

Now, as you're sifting through your emails, remember this guideline: the emails you'll want to keep in your inbox will be the ones that require any kind of action from you. Move back any email that requires you to do something. Every email you keep in your inbox should be representative of something you need to take care of.

5) Head back into your inbox and admire your handiwork. Give yourself a pat on the shoulder now.

6) What to do with the rest. You may just keep the remaining emails in this folder or you may sort and delete. Do what you are comfortable with.

There are several ways to manage those email messages that you're keeping for reference. The most common method for storing reference emails is via a folder system within your email client like we did with your "Old Emails" folder.

If you find that managing a bunch of nested folders is too time-consuming, you can choose to consolidate all of your reference emails into one large folder and name it "REFERENCE" or "ARCHIVES" and rely on your email client's search function to retrieve a specific message if you need it.

I use gmail for my personal email in conjunction with an awesome little app called Sortd. Sortd transforms Gmail into a drag-and-drop workspace with columns of customizable lists making organization fast and easy. You may also want to look into Boomerang, Mailstrom, or Sanebox to help you tackle email organization.

REDUCE, REDUCE, REDUCE

Now that your inbox is cleaned up and organized, how do you keep it that way? It is time to "turn off the faucet" as much as possible. When you have less email coming in, it obviously takes less effort to manage. From this point forward, evaluate each email message that enters your inbox.

Social media notifications are a great place to start. Is it really necessary to receive an email notification each time someone makes a comment on your Facebook post? Take a few minutes to review the notification settings across your main social media channels to minimize email notifications.

When you come across a newsletter in your inbox that you've never deemed important enough to carve out time to read, UNSUBSCRIBE. If you're still receiving coupons from Babies R Us and your youngest child is now 10, UNSUBSCRIBE. You get the point.

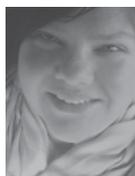
My favorite tool for streamlining the unsubscribe process is Unroll.ME. In a nutshell, Unroll.ME generates a master list of all your email subscriptions and allows you to unsubscribe from any of them with a single click.

MOVING FORWARD

- Clean your current inbox
- Determine method for storing emails you want to keep
- Explore options for tools to help you streamline the email processing
- Sign up for Unroll.ME to drastically reduce the email volume
- Establish a routine for processing your email inbox (a set time of day)

That's it My Email Saving Friend! YOU DID IT!

Brenda Durga is one of the owners of Technology Bytes in North Muskegon near the 750 Grill. She is a passionate about working with the community. She is what we like to call a translator. She takes "tech talk" and translates it so our customer understand and educates them on how to maintain their computer moving forward. www.technology-bytes.com • brenda@technology-bytes.com 231.709.9729



HOME SWEET HOME

How Things Have Changed!

By, Dale P. Zahn, CEO

West Michigan Lakeshore Association of REALTORS

It seems like yesterday we were mired down in the quicksand of a recession and wondering if and when we'd ever recover. Prices were down, down, down, foreclosures and short sales were commonplace, total sales were in the proverbial tank, days on market were in triple digits, real estate professionals, some having been in the business a long time were having a tough time surviving....

So as 2016 has ended, lets see how far we've come - and recovered here in West Michigan. During the depths of the recession in 2009 the entire Multiple Listing Service area of the West Michigan Lakeshore Association of REALTORS that covers all of Muskegon, Ottawa and most of Allegan Counties reported just over 4,100 Sales (8,200 'sides' i.e., seller side and buyer side) with an average price of just under \$115,000 a median price of just \$87,500 and cumulative days on the market totaled 155.

Fast forward 7 years thru the end of 2016 and here's what has happened. REALTORS have reported over 5,700 Sales (11,400 'sides) with an average price of over \$190,000, a median of \$157,500 and days on the market = 68. Quite a remarkable change!

So yes, things have recovered rather nicely and we find ourselves back to a degree of normalcy! The big question now is, what about the year ahead, 2017? This is when the soothsayers start offering up all of their predictions as they gaze into the crystal ball. The real wild card in this is, we have a new President taking office in January and people are wondering how does this bode for real estate? We've seen some rapid though not severe fluctuations in mortgage interest rates, we've heard some of the current headaches and heartburn caused by government regulation and intervention may be easing up and people in general are upbeat about the economy. The Stock market seems to be doing quite well after the initial knee-jerk gloom and doom following the Presidential election. Most experts, those that make the big bucks by being right more times than they are wrong have crunched numbers, examined markets, and tooled with things that would make most people's heads spin. End result is it appears we will enter 2017 with a upbeat continuation of a 'Seller's Market' and its not really expected to start swinging more towards a 'Buyer's Market' until 2018/2019. Does this mean its bad for buyers? No! REALTORS will be working harder to stay on top of listings as they come on the market to present to their buyer clients since inventory could use a shot in the arm.... Buyers will need to be serious, ready to act and ready to sign a purchase agreement. This is not the time to be a real estate 'tire-kicker' or a arm-chair negotiator making lowball offers and hoping for the best. That's generally a recipe for disaster - or at least major heartburn.

Interestingly enough, what some may consider a negative may be a positive in terms of increasing real estate activity. Interest rates! In late 2016 and into 2017 rates have actually risen a bit but history has proven that when this happens, home seekers that are 'on the fence' or somewhat casual, get more serious and make their move before things inch up even higher. We in organized real estate believe this will be happening along the lakeshore area in the year ahead....

Bottom line is this - things are doing well. With the exception of some local Dark Cloud Ordinances being cooked up that impact private property rights negatively, there is every reason to be very optimistic about the real estate marketplace in 2017.

The West Michigan Lakeshore Association of REALTORS thanks the thousands of families that received the benefits of using a REALTOR in the past year as they look forward to helping many others in 2017.

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



AN EYE ON EDUCATION Snow Day!

By Steve Edwards

While you can tell by the picture alongside this article that I was not blessed with a flowing mane of hair on my head, the only thing that gets questioned or joked about more than my hairline is my eyesight on questionable weather days.

Snow Day. There are very few words that a Superintendent can utter that bring about such varied feelings, thoughts and responses. From the pure elation some students experience with an unplanned day off, to the terror that some parents feel in trying to make last-minute child care arrangements to avoid negatively impacting their job, a snow day decision is met with emotion.

In all seriousness, most school districts work hard to clearly articulate the process and the importance of making good, well informed decisions related to our ability to transport kids to school on questionable weather days. All districts have criteria that is used as a guideline. While it is certainly not an exact science, these guidelines are helpful in making the best decision possible.

So, let's talk about a normal day in my district, and likely most others, from mid-December through about mid-March. Our district covers 77 square miles; some in West Michigan are larger, and some are smaller. When you combine the physical size with the varied geography of lakeshore communities, it becomes more apparent why decisions are not always easy. In our district, for example, the shoreline could be getting plastered with snow, while the inland areas stay completely dry. Additionally, in most districts, buses are on the road by 6:00 each morning, which means decisions need to be made well before the sun rises. It is a goal in most districts to have a decision made by 5:30 AM. Our deadline to have a decision made is 5:45 AM.

A concern that Superintendents get occasionally is the fact that some of our 16 and 17 year olds drive themselves to school. Frankly, and I say this with all sincerity, young drivers always make me nervous. It's not necessarily their fault, and it has nothing or little to do with their maturity or responsibility; it is simply a matter of experience. For many of our newest and youngest drivers, this might be their first experience driving in rough conditions. In most districts, if you, as their legal guardian, feel that it is unsafe for your child to drive to school in winter conditions, you always have the option of having them ride the bus.

While none of the people charged with making these decisions have been trained as meteorologists, the one thing they have in common is that they struggle with these decisions because of their deep care for the kids and communities they serve. These decisions are NEVER taken lightly, and while we may not be able to predict the weather, I guarantee that your district has developed a thoughtful and methodical plan for dealing with whatever Mother Nature throws our way.

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.



PLUS MOVIE MINUTES



Doctor Strange
(Rated PG-13, 2016)

After hours of sorcerer-esque meditation and introspection, I have come to the realization that *Doctor Strange* is my favorite entry into the Marvel Cinematic Universe thus far. Benedict Cumberbatch's nuanced performance perfectly conveys the polarizing personality of the titular Stephen Strange, a stubborn surgeon so desperate to cure his crushed hands that he turns to sorcery and winds up under the tutelage of the Ancient One, a scene-stealing master of magic played by the great Tilda Swinton. Rachel McAdams gives a heartfelt performance as the obligatory love interest who, unfortunately, is not give a whole lot to do here. Chiwetel Ejiofor rocks the role of Mordo, Strange's co-apprentice/teacher and Mads Mikkelsen expectedly adds a level of class to the pantheon of mostly underwhelming Marvel cinematic villains. The unsung superhero of *Doctor Strange* is Director Scott Derrickson, who maintains a strong sense of tone despite this being Marvel's most ambitious film to date: from the brilliant, psychedelic visuals to the goofy costumes and elaborate, otherworldly set pieces. By keeping the focus on the story and its characters, Derrickson expertly crafts cohesion from what could easily have been a muddled mess.



La La Land
(Rated PG-13, 2016)

Writer-Director Damien Chazelle made a splash back in 2014 when he landed with *Whiplash*, a film which ultimately won multiple Academy Awards including Best Supporting Actor J.K. Simmons. Now Chazelle is hitting the stage (or screen) again with *La La Land*, a musical doubling as a love letter to classical Hollywood cinema, particularly the musicals of the 50s and 60s. From the set decoration to the costume design and intricate choreography, 'La La' lands as a nostalgia-stuffed spectacle but sadly lacks substance. Heartthrobs Emma Stone and Ryan Gosling add a much-needed layer of charm to their two-dimensional characters but do little to edge of the banality of such a tired story. The music is largely forgettable and as easy as Stone and Gosling are on the eyes, they are less so on the ears. Undoubtedly *La La Land* will win the Academy's heart come time to vote for Best Picture (they do love being reminded of the good, ol' days) and the film's technical department does some dazzling work, *La La Land* is not the stars that critics such as myself are making it out to be. At the very least, it does not shine as bright as they say.

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



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One of Michigan's most recognized and photographed lighthouses "Big Red" located in Holland Michigan sits on the south side of the channel which connects Lake Macatawa to Lake Michigan. As is the case with most lighthouse structures that were built out on piers extending out into the lake, the structure has changed many times. So is the case with the Holland light as well.

The first light marking the harbor built with federal funds was completed in 1872. It was located at the end of the south pier head to mark the entry into the harbor. The Pierhead beacon was a typical structure taking the form of a 27 foot tall white, timber framed, pyramid beacon. With its upper section enclosed with clapboard sheathing, a small room was formed within the structure to serve double duty as both a service room and as shelter for the keeper when forced to spend time tending the light in rough weather. Atop this service room, an octagonal iron lantern was centered on a square gallery, and outfitted with a fixed red Fifth Order Fresnel lens. In 1874 a 550 foot long elevated timber framed walkway was built to link the pier head lighthouse with an additional 450 feet of plank walk that had been laid atop the cribs. The walkway was designed to allow the keeper to make his way safely along the pier above the waves which frequently splashed over the top of the pier. Five years later the lighthouse was moved 264 feet lakeward and the elevated walk was extended this distance as well. In 1885 the weather had taken its toll on the elevated walk and over 600 feet of the walk had to be replaced.

On May 26th 1890, a post light was established at the outer end of the extended south pier to form, with the main light, a range for entering the harbor. With only 200 feet between the North and the South Piers accidents were frequent. It was later that year that

Big Red: Holland Lighthouse

By Peter Manting

the scow the BREAKAWAY carried away the post light while attempting to enter the harbor. In 1892 the schooner R. RANTERS broke three of the legs of the elevated walk along with a section of its stringers and railings. In 1902 the post light was replaced with a square pyramidal steel structure similar in form to the original wooden lighthouse but taller. This new tower with a Fifth Order fixed red Fresnel lens would serve as the harbors main light.

On December 22, 1904, a gale damaged the metal tower beneath the lantern forcing the light to be disassembled and shipped to the St. Joseph



Archival photos:

Above, left: The Light house and Fog Signal Building in 1913. Courtesy U.S. Coast Guard.

Above, right: Taken in February 1905, you can see that the tower is tilting as a result of a December 1904 storm. Courtesy National Archives

Lighthouse depot for repair. A wooden foundation pier was erected and the repaired tower returned to Holland where it was hoisted on the rebuilt pier and bolted in place. In 1905, a fixed red lens lantern was installed on a 60 foot pole 400 feet to the rear of the pier head light to serve as the rear range to the pier head light. The pole light was replaced in 1906 by a 61 foot tall steel skeleton tower, 265 yards to the rear of the pier head light. The fixed red lens lantern from the pole was moved to its top.

Work began in 1907 on a new fog signal building. It was located ten feet to the rear of the pier head beacon. The 22-foot by 32 foot structure was constructed of riveted iron sheets over a timber framework. Bedrooms and living quarters were installed on the second floor and would serve as residences for the 2 Assistant Keepers. The Head Keepers residence was back on shore. The building was equipped with boilers and ten inch steam whistles from a discontinued station at



Calumet, IL. A Fourth Order lens was installed in the tower as well.

In 1908, a small steel tower was erected at the end of the south pier to range with the primary light. The two lights were electrified in 1932 and the following year an air whistle was installed to replace the old steam whistles. In 1936, a square tower was erected between the western gables on the fog signal building and capped with an octagonal cast iron lantern, the lens from the Pierhead beacon moved to the new lantern room. The metal Pierhead tower was dismantled and shipped to Calumet where it is still in service on the south end of the Calumet breakwater.

In 1956 the Coast Guard painted the structure red to meet the requirements that aids to navigation on the right hand side of the harbor should be red. Hence the lighthouse has been known as the iconic "Big Red." In 2005 the Holland Harbor Lighthouse, deemed excess by the Coast Guard, was transferred the care of the Holland Harbor Historical Commission who now manages this fine light.

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.

Part 3 in a series by Mercy Health: Innovations in Health Care

ED Services Innovations Reduce Wait Times

By Frank Duncan, III, MD, FACEP, Medical Director of the Emergency Department on the Mercy Campus

With so many unknowns, it's easy to understand why a trip to an emergency department (ED) could raise your anxiety. That's because you have so much on your mind:

- What's wrong with me?
- Is my condition serious?
- Will I require tests?
- Will it be painful?
- Will I be admitted?
- How long will I be there?

The good news is that since January 2016, the EDs on the Mercy and Hackley Campuses have introduced a new approach to triage that helps to answer those patient questions more quickly. It's called the Vertical Unit within the ED, and it is transforming care with significant results.

Q: How is triage different with the Vertical Unit?

A: Triage — the act of assigning degrees of urgency to wounds or illnesses — has always occurred in EDs. When the Vertical Unit is operating, there is an additional layer of triage.

This new approach quickly helps to identify which patients will require fewer hospital resources. Then those patients are placed on a faster track for care than traditional ED patients, without sacrificing quality of care.

Q: As a patient, what is the first difference you will notice when the Vertical Unit is operating?

A: The first change you will notice is that a triage nurse will be stationed at the ED entrance to perform a "first assessment," which is an important part of the process. This nurse serves as a gatekeeper to ensure you receive the best possible care.

The nurse will speak with you and do a brief observational assessment, while also respecting your privacy. You might be asked questions such as the following:

- "What can I help you with today?"
- "Why are you here today?"
- "How can we help you?"

Q: What happens after that initial assessment at the entrance to the ED?

A: After the triage nurse has greeted you and sent you to registration, a secondary assessment or triage will occur with other ED nurses, who will take your vitals and make the final determination about which track is best for you — traditional or vertical.

Q: What determines whether you are placed in the Vertical or Traditional Unit?

A: It's based on what you need to get the best care for your particular condition.

An example: An 80-year-old woman who has abdominal pain will likely require more hospital resources, such as an IV, bloodwork, and imaging like an X-ray, CT scan or ultrasound (more resources and time with providers). However, a 17-year-old with a sprained ankle might need an X-ray and a splint. As fewer resources are anticipated, this second patient is a candidate for the Vertical Unit.



Q: What happens next?

A: Continuing with our example: The teen with ankle pain will be brought into a Vertical Unit patient room that has a comfortable chair rather than a bed or a very short exam table [see photo].

The patient will literally be sitting (or vertical) while a staff member has a private conversation, takes a confidential history and conducts an exam.

In contrast, a "traditional patient" will be assigned to a room with a bed, and the patient will lie down — be horizontal — and remain there until the best course of action is determined.



The vertical patient in our example may then be sent to a secondary waiting room [see photo] or be sent to X-ray. After an X-ray, the patient could return to the waiting room or might be returned to another Vertical Unit patient room for a conversation with a provider and a splint, if necessary.

Q: How does the Vertical Unit benefit you as a patient?

A: As a patient in the Vertical Unit, you might have to move more, but you'll be released from the ED more quickly. This innovation has reduced wait times for patients to see a provider and has reduced overall time in the ED when the Vertical Unit is operating.

Because your placement in the Vertical Unit depends on your individual needs. You will receive the high-quality care you require, regardless of how much time you spend in the ED.

Q: Will being assigned as a patient to the Vertical Unit make your ED visit more expensive?

A: There is no additional cost for receiving medical care in the Vertical Unit.

Q: When is the Vertical Unit in operation?

A: The Vertical Unit operates during peak volume times, from 11 a.m. to 11 p.m. daily.

Mercy Health's focus has always been on the patient first. We recognize that we all are busy people and have other things we'd rather be doing than be in the ED. If you're a patient and have a simple problem, you want to be in and out of the ED quickly. The Vertical Unit in the Emergency Departments of Mercy Health Muskegon now makes that possible.

Next time: Dental Care: Options for Seniors with Limited Incomes

Frank Duncan, III, MD, FACEP, Medical Director of the Emergency Department on the Mercy Campus.





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.

LAKESHORE FAMILY

The Love List

By Heather Artushin

This time of year it's hard to miss the pink-and-red hearts, candies and love songs playing all over town. In the midst of the deep winter freeze, it can be hard to warm things up with love in your family. Kids are in school, with the elusive spring break seeming light-years away, while parents are working long hours to make up for all of those holiday expenditures.

In the dead of winter, liven things up in your family with my favorite way to connect - **shared experiences**. Whether winter is your favorite season or

board games or a favorite book series - share these memories with your children by bringing them to life in your own home.

o Is your teenager really into in music? Take her to a concert or go to an open-mic night at the local coffee house. Does your child love airplanes? Take a trip to the Air Zoo together to share in his obsession (<http://www.airzoo.org/>). **Whatever your child is interested in**, take this time to learn more about them and take interest in what they



Posa Parks Circle Ice Rink
Photo by David Artushin

you're counting the days until the snow melts on the shores of Lake Michigan, time flies when you're having fun and making memories. Last month we talked about being intentional in celebrating the holidays with your kids - now that your new year's resolutions have taken shape it's the perfect time to reinvigorate your life with intentional and meaningful experiences as a family.

So what should you do together? Here are some ideas to get you started!

The Love List - Sit down as a family and get your thinking-caps on! Make a bucket list of all the winter activities you want to try before you spot the first signs of spring. The sky's the limit - dream big, and then take an objective look at your list afterwards to pare down, keeping in mind your budget. Here are a few ideas to get you started:

o What was your favorite **rainy-day activity** as a kid? Did you enjoy assembling model airplanes, knitting a scarf or painting a one-of-a-kind landscape? Maybe you were hooked on



basketball, expos and the arts. Head downtown Grand Rapids to catch a Griffins game at the Van Andel Arena (www.griffinshockey.com) or be swept off your feet by the lovely Grand Rapids Ballet (www.grballet.com). Sporting and arts events at local universities, including Hope College and GVSU, are an affordable option to explore arts and culture as a family.

While you're busy making memories, don't forget to preserve these special experiences together. **Fill a jar** with ticket stubs, brochures and other remnants of the activities you enjoy as a family. Take plenty of pictures and **create a slideshow** when spring has sprung of your winter adventures as a family, and most importantly **reminisce together as a family**, sharing favorite moments, things you learned and what you most enjoyed along the way. Reinvent your "love list" again and again to keep the fun times rolling no matter the season!

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. You can find her work published in The Grand Haven Tribune, Michigan History Magazine, and more. Share your story, comments or ideas with Heather at heatherartushin@gmail.com.

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o **Events** - 'Tis the season for hockey and



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