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Well-maintained home filled with charm and character throughout! The spacious floor plan features four bedrooms, three and a half baths, a cozy living room with a fireplace, a separate family room, and convenient main-floor laundry. The finished basement offers additional living space, perfect for entertaining or relaxing. Ideally located just moments from First Street Beach, the Riverwalk, and downtown Manistee. This home combines comfort, space, and an unbeatable location.

\$449,000



4646 N. ANDERSON RD., LUDINGTON

Discover the perfect blend of tranquility and convenience with this beautiful 50-acre property in Victory Township! This nice 3 bedroom, 2 bathroom ranch home offers a spacious living room with fireplace, pleasant kitchen, dining room with sliding door that leads to the deck, main floor laundry, central air, new furnace, full basement and attached garage. It also includes a large barn, second out building and chicken coop. The property is ideally located just 15 minutes from Ludington, providing easy access to shopping, dining, and entertainment options.

\$450,000



3479 W. HANSEN RD., LUDINGTON

Discover the perfect blend of comfort and tranquility in this amazing 4 bedroom, 3 bathroom home. Situated on a private 2-acre lot with its own beautiful pond, this property offers a peaceful retreat without sacrificing convenience. The main level features a thoughtfully designed open floor plan, including a kitchen/dining combination and a living room with direct access to the deck overlooking the backyard and pond - perfect for morning coffee with a view. The main floor also hosts a convenient laundry room, a mudroom, and a spacious primary suite. The walk-out lower level significantly expands your living space, offering a large family room that leads to a spacious fenced-in deck - great for entertaining. This level also includes an additional bedroom, a dedicated office, a bathroom, and storage room. The oversized 3.5-car garage and two sheds are perfect for all of your outdoor storage needs. This home is in an ideal location just moments from Ludington!

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Tips to take care of wood flooring

Natural wood flooring is a stunning feature of millions of homes. Wood floors are appreciated for their durability and aesthetic appeal, each of which is bolstered when floors are properly maintained.

A host of variables can affect how long wood flooring lasts and how its appearance holds up over time. Wood flooring in homes with pets that roam around the house, such as cats and dogs, may require more frequent maintenance than those without pets. The same goes for homes with children, who may routinely track dirt in from outside or spill food and drinks with greater frequency than adults. But even wood flooring in homes without pets and children requires consistent maintenance. Homeowners who want to protect their wood floors and ensure they maintain their aesthetic appeal for the long haul can consider the following maintenance tips, courtesy of the National Wood Flooring Association.

- Sweep, dust or mop each day. The NWFAs recommends daily maintenance to remove dust and dirt that accumulates each day. Such cleaning can prevent damage that can compromise the aesthetic appeal of the floors and potentially affect their longevity.

- Clean spills immediately. Spills are inevitable, especially in homes where young children live. Though spills might not be preventable, the damage they can cause can be avoided with a prompt response. Cleaning spills immediately with a dry or slightly damp cloth can



ensure the floors do not soak up the spilled liquids. The NWFAs notes that mopping wood floors with a wet mop or steam mop will damage the finish and the wood over long periods of time. If allowed to soak into the floor, spilled liquid can contribute to warping, swelling and staining. Each of those issues can be costly to address, but a quick and immediate cleanup can prevent all three from happening.

- Vacuum once per week on the bare floor setting. Utilizing a vacuum is less taxing on wood floors than sweeping so long as the vacuum is on the bare floor setting. Sweeping is best avoided to prevent small particles from being dragged across the floor, which gradually wears down the finish and ultimately contributes to a dull look. Vacuuming vertically lifts the debris off the floor, ensuring nothing is dragged along the surface of the floor. If you're using a manual vacuum instead of a robotic vacuum, vacuum with the grain to reduce the risk of damage.

- Apply wood flooring cleaner once per month. If your wood floors are newly

installed, ask your installer to recommend a cleaner specifically designed for the finish on your floor. If your floors are not new, contact a flooring professional for a recommendation. Wood flooring cleaners specific to a given floor's finish are important because these products are special-

ized and formulated with both cleaning and protection of the floor itself in mind. The right wood floor cleaner won't lead to dull-looking floors nor damage the finish.

- Recoat floors if they start to look dull. The NWFAs notes that recoating with wood floor finish every three to five years can renew the appearance of natural wood flooring that might be starting to look a little dull.

Well-maintained wood floors add much to a home's interiors. Some simple maintenance can ensure wood floors remain durable and aesthetically appealing for decades.

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Did you know?

The market research experts at Business Research Insights report that the three-season sunroom market size is projected to nearly double between 2025 and 2035. BRI reports that 65 percent of homeowners prefer cost-effective sunrooms when seeking to extend their living space. The popularity of sunrooms can be traced to a number of variables, including year-round access to a home's surrounding landscape. That access might be hindered if the only spaces to experience nature is a patio, deck or another traditional type of outdoor living space. But sunrooms, particularly those equipped with heating and cooling, can bring homeowners in touch with nature during times of year when they might otherwise be compelled to steer clear of their outdoor living spaces due to less welcoming weather.



Prepare a yard for evening entertaining

Even when the sun goes down, the opportunity to entertain outdoors is still possible. Transforming a backyard into an evening oasis does not necessarily require major renovations, but it should involve adjusting the atmosphere to facilitate comfort and visibility. The following tips can help hosts optimize outdoor spaces for nighttime events.

Layered lighting

Lighting is the main priority when hosting at night. Lighting establishes ambiance and creates safety in the space. Hosts should avoid floodlights which can be too harsh and create a clinical feeling. Instead, melding different lighting options together can set the scene. String lights provide a warm, even glow that can outline the perimeter and “ceiling” of an outdoor

room. Low-voltage LEDs or solar lights can make walkways more visible and call attention to changes in elevation. Accent lighting, such as small spotlights uplighting trees or architectural features, will create depth and keep the yard from feeling like an abyss beyond the patio or deck.

Create focal points

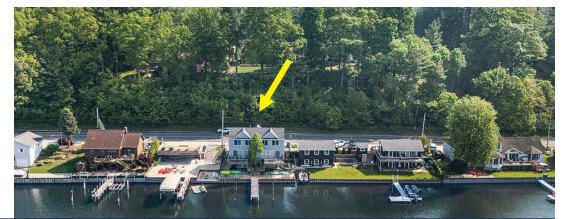
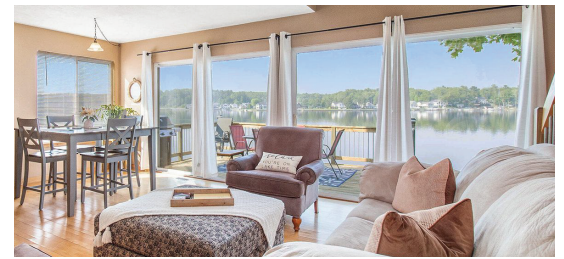
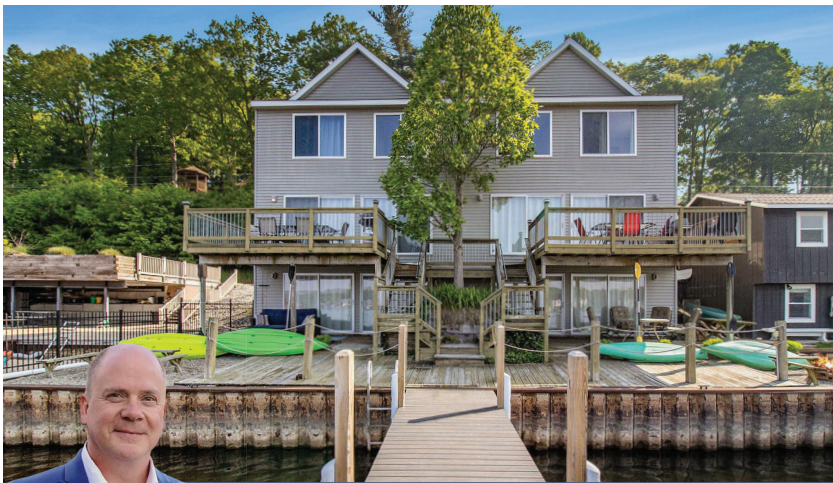
Individuals will gather around various focal points in the yard. These established zones will encourage conversation and other activities. A fire pit is a natural magnet for outdoor events. Arrange seating around the fire pit to keep conversation flowing. An outdoor bar also is a great place for people to gather, whether it’s stocked with alcoholic or non-alcoholic drinks. Mark off an area where people can mingle and dance. Set up an

outdoor speaker in this area.

Outdoor comfort

Contending with bugs and weather is a natural side effect of spending time outdoors, particularly in the evening. Citronella candles can keep mosquitoes and gnats at bay. A simple electric floor fan

also can be effective against mosquitoes, which are weak fliers that can’t fly against the breeze. A fire pit, propane patio heater and a basket of blankets can help tame the chills if the temperature drops. Keeping pop-up canopies at the ready will help if rain starts to fall.



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A guide to buying *your first home*

Buying a home is one of the most significant financial commitments a person can make. Individuals may wonder when is the right time to jump in to the real estate market. The answer may boil down to affordability.

The housing market is continually evolving. Buying a home now is a little bit different than it was even a few years ago, as inventory is starting to recover from a lengthy period with limited offerings, according to Realtor.com. But even though inventory may have increased, home prices have not come down. The median home price now sits at around \$410,000 in the United States and approximately \$676,335 in Canada, and interest rates hover around 6 percent for a 30-year fixed rate.

Before it's time to sign a contract and get the keys, potential buyers can follow this guide as they navigate buying a

home for the first time.

- Know your buying power. Before browsing home listings, buyers should conduct a financial audit to see how they stack up. It's worthwhile to sit down with a mortgage broker who can run your numbers. Credit score is a significant variable that will be checked during such consultations. If necessary, identify ways to boost that score in the months before applying for a mortgage.

- Follow the 30 percent rule. Rocket Mortgage says the 30 percent rule dictates that total monthly housing costs, including principal, interest, taxes, and insurance (PITI) should not exceed 30 percent of a borrower's gross monthly income to maintain financial stability.

- Budget for the extra costs. Buyers should concern themselves with all of the costs that go into buying a home. In addition to the down payment, closing

costs can come in at around 2 to 5 percent of the home's price. An inspection and appraisal can run around \$1,000. Additional costs may include termite inspection, and other out-of-pocket costs to get the home up to code.

- Lower your costs. A rising trend in home buying is a surge in down payment assistance (DPA). Bankrate says DPAs provide eligible individuals, typically first-time or low-to-moderate-income buyers, with assistance that covers costs like down payments and closing fees. These programs may be offered by the government, non-profits or private lenders.

- Utilize a reputable inspector. A home may seem like a dream until a person pulls back the curtain on some hidden red flags. It's always worth the expense to have a housing inspector or a trusted contractor walk through the property prior to making an offer to ensure that the home is in good condition.

- Choose a value market. First-time home buyers may want to select metro areas that offer the best balance of earnings versus home prices. According to a 2026 report from Realtor.com, areas that provide the best value in the U.S. are largely concentrated in the Northeast and Midwest. Hartford, CT; Rochester, NY; Worcester, MA; Toledo, OH; and Providence, RI, are some of the top housing markets for the year. Real estate experts at CalgaryHomes.ca found Alberta, Newfoundland and Labrador, and New Brunswick offer the best value for home buyers.

First-time home buyers must consider a range of variables as they inch closer to making their home ownership dreams a reality.





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\$329,000



709 New William St., Ludington
Close to beach, 5 bed, 2 bath,
double corner lot, detached garage
\$370,000



105 W Danaher St #201, Ludington
3 bed, 2.5 bath, great water view,
indoor pool, parking garage
\$649,000



7320 Montgomery Blvd, Pentwater
73' on Lake Michigan, 3 bed, 2 bath,
vaulted ceilings, attached garage
\$1,400,000



4973 S Lakeshore Dr, Ludington
330' on Lake Michigan, 2.34 acres of privacy,
existing clearings, sunset views
\$475,000



6218 N Loggers Ln, Ludington
3 bed, 3 bath, 223' private frontage,
Hamlin Lake, 2 garages w/loft
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2351 E US 10, Custer
Distinct architecture, former beauty salon,
high-traffic area, ample parking
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1407 W Sioux Rd, Pentwater
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custom crafted ranch, 4 car garage
\$765,000



1726 W Chilberg, Scottville
80' of waterfront, Crystal/Hackert Lake,
5 bed, 2.5 bath, 2 car attached garage
\$525,000



109 N Robert St., Ludington
3 bed, 1 bath, fenced backyard,
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\$249,000



4935 W Deren Rd, Ludington
4 bed, 3.5 bath, 3 acres,
3-door detached garage, attached garage
\$399,000



102 E Interlochen Rd, Fountain
114' of waterfront, Thunder Lake,
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Notable features of modern bathrooms

Bathrooms are more than just places to wash up. These spaces are evolving from utilitarian rooms to high-tech sanctuaries with all the modern conveniences one can imagine. Homeowners are increasingly investing more into their bathrooms, reflecting a growing desire for quiet luxury and personal health.

According to the 2026 National Kitchen & Bath Association (NKBA) Trends Report, 72 percent of designers report that clients are enlarging their bathrooms to accommodate new wellness-centered features. Modern bathrooms are defined by some notable features.

Home spa shower

The NKBA reports more homeowners now prioritize a larger, feature-rich shower over just a bathtub. Steam showers are no longer niche; they integrate aromatherapy and chromotherapy (mood-enhancing light) systems into the designs. Although open, walk-in showers are still popular for their accessibility, there's a rising trend in shower pods, which are enclosed, cozy spaces that more effectively retain heat and steam.

Aging in place elements

Features once associated with getting older are now being rebranded as high-end design elements. According to Forbes, curbless entries and built-in benches are

some luxury safety features built into modern bathrooms.

Smart technology

Polaris Market Research says the global smart bathroom market is projected to exceed \$11 billion in 2026. Technology focused on efficiency and hygiene is popular. Intelligent toilets that have self-cleaning UV nozzles, heated seats and motion-activated lids are rising in popularity. Smart faucets with precise flow control and leak detection also are becoming standard, with Houzz saying sustainability features like these are a must-have for 84 percent of renovators.

Evolving minimalism

Organic minimalism is a defining style within modern bathroom trends for 2026. This idea prioritizes clean looks with natural materials like stone and wood, which are replacing cool grays and stark whites that have been dominating bathroom schemes for some time, according to Re-Bath design expert Jenny Mars. Designers favor large-format slabs or tiles to minimize grout lines. Earthy tones like sage green, terracotta, and warm wood vanities also are popular.

Layered lighting

Design pros are using lighting as a functional tool, and say that task lighting must be layered for the best



effect. Nighttime-specific low-glow lighting and integrated mirror LEDs support a natural circadian rhythm while offering comfort and safety. The NKBA says 91 percent of respondents cite lighting as a top priority in their bathroom designs.

Mood lighting in showers and other lighting features are popular requests.

Modern bathrooms continue to evolve with features that add aesthetic appeal, sustainability and technology to these historically utilitarian spaces.

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A rundown on countertops

Kitchen renovations continue to top the list of improvements that offer a high rate of return on investment. Buyers pay attention to kitchens, which undoubtedly affects the ROI of kitchen renovations. According to the Journal of Light Construction's "Cost vs. Value Report 2025," a minor kitchen remodel offers an ROI of 113 percent, while a midrange remodel offers an ROI of 51 percent. Replacing a kitchen countertop can help homeowners see improvements to the functionality of their spaces and improve the value of their homes.

According to data from Grand View Research, the U.S. countertops market is projected to reach \$35.57 billion in 2026, driven by homeowners who desire high-value renovations over relocating. Those thinking about overhauling their spaces with new countertops can consider the leading materials and how they rank in cost, maintenance and durability.

Engineered quartz

The National Kitchen & Bath Association reports that 78 percent of design professionals expect quartz to be the preferred countertop material over the next several years. Quartz is non-porous, so it will resist stains, scratches and bacteria infiltration without having to be sealed. Unlike natural stone, quartz offers pattern uniformity, which makes it easier to map out seamless transitions. Quartz costs between \$50 and \$150 per square foot installed.

Granite

Granite still holds a considerable chunk of the countertops market and remains a solid standard for those who value a one-of-a-kind look of natural stone. Granite has exceptional heat resistance and



adds significant resale value. However, it requires periodic sealing to maintain its good looks. Costs range from \$40 to \$190 per square foot.

Porcelain

Porcelain tiles and slabs are projected to become the fastest-growing segment in the ceramic tiles market, according to reports from Yahoo Finance. High-precision printing technology enables porcelain to mimic rare marble and other stone with superior accuracy. Porcelain is even harder than granite and effectively impervious to UV rays. This makes the material a solid choice for outdoor kitchens. Plus, at a cost of \$60 to \$120 per square foot, it is competitive with other similar materials.

Butcher block

Those who appreciate a soft, organic texture and "warmth" in their spaces can look to butcher block. Wood is making a comeback, as

many homeowners are moving away from stark, white designs. Butcher block is self-healing, meaning scratches can be sanded out. Butcher block costs between \$50 and \$150 per square foot.

Laminate

Laminate is a budget-friendly option for homeowners at \$20 to \$80 per square foot, but is not as durable as other materials. Some laminates mimic the look of high-end materials, and they don't require much maintenance.

Countertops affect the look and feel of kitchens and other interior and exterior spaces. Choosing materials comes down to cost, durability and maintenance.

An advertisement for Filer Credit Union. At the top, it says "MORTGAGE TODAY!" in large white letters on a green background, with a QR code to the right. Below this is a white box with a green border containing the text "MEMBER FOCUSED | COMMUNITY BASED | FINANCIAL WELLNESS" and "HOME by Filer Credit Union" in large, bold letters. At the bottom of the white box, it lists "FILERCU.COM", "NMLS#407814", and "231.723.3400". There are also logos for NCUA and a house icon with the word "OPPORTUNITY" below it. The background of the ad shows a kitchen with a wooden countertop and a round table with coffee cups.



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12504 N. Woodbridge, Bitely

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- Garage, Bunkhouse, Dock, Boats, Shed

\$344,900



3607 E. Hansen, Custer

- 200 Acres of Deer Country, Garage
- 2 BR Home, 25 Acre Pond System

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S. Beaune, Ludington

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\$65,000



2714 E. Hawley, Custer

- 40 Acres, Hunting Cabin, Garage
- Hardwoods, Pines & Trails Galore

\$425,000



929 S. Washington, Ludington

- Upper 2 BR/2 BA, Oversized Garage
- Beautiful PM Lake/Lake MI View

\$345,000



S. Lakeshore, Ludington

- 200 Feet Lake Michigan Frontage
- Panoramic Views, 3.9 Acres

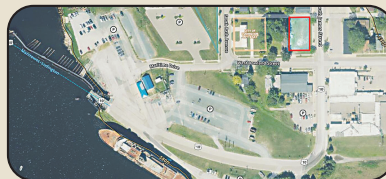
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Upgrades to ensure a home stays safe and secure



A home can never be too safe or secure. When residents of a home leave or go to bed at night, a wide range of safety and security features can protect them and their belongings. In-home amenities also can make homes safer for residents with mobility issues or other limitations.

Homeowners indeed have no shortage of options when seeking to make their homes safer and more secure. An assortment of safety and security features can help homeowners plan for nearly every situation that could put residents in jeopardy.

- **Age-related safety features:** Various features can help seniors age in place. The National Institute on Aging recommends installing grab bars in showers and bathtubs to reduce the risk of falls when bathing. Such features also can help seniors balance themselves while they bathe and get in and out of showers and tubs. Non-slip strips can

be installed on bathroom and kitchen floors in areas that might be vulnerable to spills or puddling. The NIA also recommends fixing all carpets firmly on the floors, which may necessitate the removal of all area rugs. Adding handrails on staircases so there's something to grab onto on each side the staircase also can enhance the safety of these potentially risky spaces in a home.

- **Entry point security features:** Deadbolts, security cameras and/or smart doorbells make it easier to keep strangers out and monitor entryways. Smart doorbells may deter criminals from approaching a property. Locks and sensors also can be installed on all windows, and especially those on the first floor that can be accessed from the ground. Locks on sliding doors can be reinforced with secondary locks that further prevent the door from being opened from the

outside once the locks are engaged.

- **Fire safety features:** The National Fire Protection Association notes that the death rate in home structure fires is approximately 60 percent lower in homes with working smoke alarms than in homes with no alarms or in homes where alarms are not working. The NFPA adds that smoke alarms monitor for smoke and control the speaker that emits the sounds that notify occupants of the presence of smoke. The NFPA recommends both ionization smoke alarms and photoelectric smoke alarms, as each employs a different type of sensor. The combination of both in a home ensures people are alerted in the case of both flaming fires (ionization alarms) and smoldering fires (photoelectric alarms). A functioning fire extinguisher also is a must (disposable extinguishers typically last between 10

and 12 years), as is a carbon monoxide detector.

- **Lighting:** Sufficient lighting in a home and around the exterior of a home and even the property can be another important safety and security measure. Exterior lighting deters intruders because it makes them more visible to residents while they're awake and makes them easier to see on overnight security cameras, which can be enough to keep them away. Interior lighting makes it easier to navigate a home at twilight and at night. Hallway night lights can make trips to the bathroom safer, and lighting alongside stairways can make these spaces easier to navigate when the rest of the home is dark.

There's no shortage of ways to make homes safer and more secure, which should be a priority for homeowners of all ages.

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