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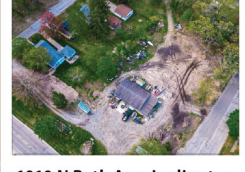


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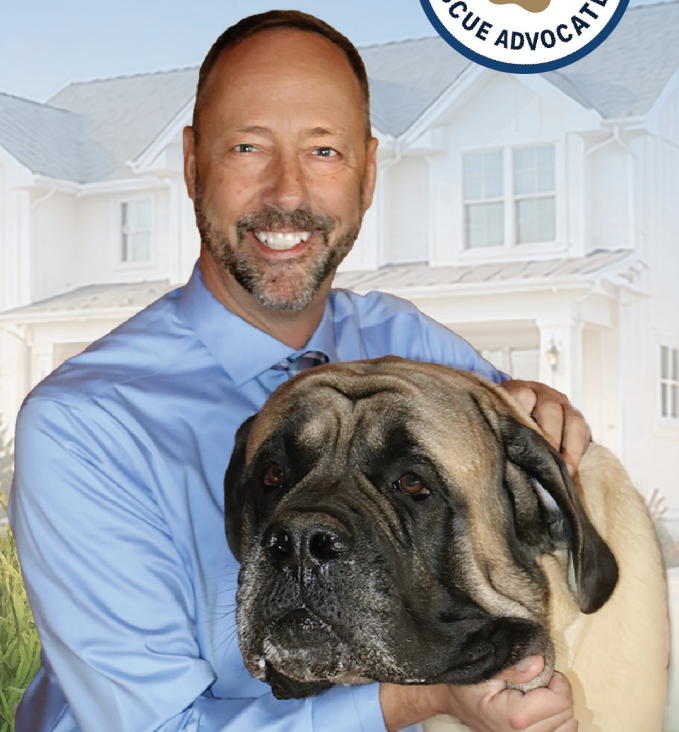
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Make your home more secure



A home should be a place of comfort and security.

But homes can be targeted by thieves who are eager to make off with people's hard-earned possessions.

Securing a home isn't about making it an impenetrable fortress; it involves layers of deterrence that compel burglars to move on to an easier opportunity. ADT says the average thief

takes less than 12 minutes to burglarize a home, and most thieves can use screwdrivers, pliers, and hammers to enter a property. By addressing the vulnerabilities of a home and making some changes, homeowners can beef up security in no time.

- Upgrade locks. The majority of burglars enter

a home through front or back doors. Strengthening these access points is one of the most effective upgrades homeowners can make. Most security experts suggest installing an ANSI Grade 1 or Grade 2 dead-bolt with a minimum one-inch throw bolt, as standard spring-latch locks are easy to bypass. Also, a heavy-duty lock is ineffective if the surrounding door frame is weak. Replacing short screws on door plate strikes with 3-inch hardened steel screws that drive into the wall's underlying studs is much more secure.

- Mind sliding doors. Glass sliding patio doors let lots of light in and offer easy access to decks and yards. Yet, they are notoriously easy to force open, according to Boss Security Screens. This can be remedied by placing an adjustable security bar or a heavy wooden dowel in the interior track. Adding shatter-resistant security film to glass panes also beefs up security.

- Stop blind spots. Thieves prefer to work in the dark or out of sight of the street and neighbors. Strategic lighting and landscape management will remove blind spots. Homeowners can trim shrubs and bushes below window height and cut tree branches so that the home is not concealed. Motion-activated

floodlights positioned eight to 10 feet off the ground can light up driveways and pathways. LED or solar-powered landscape lighting will brighten up dark perimeter corners.

- Use home security technology. Modern smart home devices can serve as deterrents to burglars. Exterior cameras and video doorbells will capture clear facial features and let thieves know they are being watched. Smart plugs or bulbs can be programmed to turn on and off at various times to simulate an active household. Also, wireless contact sensors installed on ground-floor windows and secondary entry doors will send instant smartphone alerts if an entry point opens.

- Lock up. One of the best ways to make a home more secure is to be mindful of locking up each time when leaving the house. It seems simple, but homeowners should always lock doors and windows, as well as the garage, even when stepping out for a short errand. Never leave an automatic garage door remote exposed in a car parked outside, either.

Making a home more secure takes a little effort, but it will be paid back with an added sense of security and comfort.

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Simple ways to curb heating costs



As fall gives way to winter, air conditioners typically get turned off and heaters get turned on. Home heating costs can quickly add up for homeowners. According to data from the U.S. Energy Information Administration, heating a space is the single largest energy expense for American households, accounting for roughly 42 percent of total

residential energy consumption. However, individuals can implement certain strategies to cut down on heating costs and optimize energy efficiency.

Manage the thermostat

Managing a home thermostat is a cost-effective and simple adjustment. Accord-

ing to the U.S. Department of Energy, turning a thermostat back by 7° to 10° F from its normal setting for eight hours a day can save up to 10 percent a year on heating bills. Utilizing the automated scheduling capabilities on programmable or smart thermostats enables people to program a lower baseline temperature when out at work or school and while sleeping.

Seal up the home

Warm air from indoors can easily escape through unsealed gaps in a home. Similarly, cold air from outdoors can infiltrate through the same spots. This causes heating units to work overtime. Studies from the American Council for an Energy-Efficient

Economy indicate combining window upgrades with high-efficiency heating systems can cut heating demands considerably. Also, applying weatherstripping and caulking can prevent drafts, while ensuring adequate attic insulation will create a tight thermal barrier.

Change the heat delivery

Upgrading a heating system to a more efficient one can save homeowners money. According to research by Lawrence Berkeley National Laboratory, replacing traditional fossil-fuel furnaces with electric heat pumps can drastically reduce energy expenditures. Modern heat pumps deliver more thermal energy than the electrical energy they consume.



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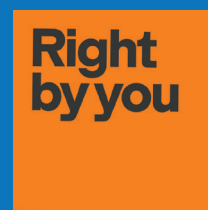
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How to prepare for winter storm season

Though it's now firmly in the rearview mirror, the winter of 2025-2026 may prove hard to forget for millions of people across North America. Marked by particularly cold temperatures and considerable snowfall in many parts of the continent, the winter of 2025-2026 has undoubtedly prompted countless individuals to wonder what they can do to prepare to make future winters a little more manageable.

No one knows for certain if a winter will be mild or marked by extended periods of chilly temperatures and heavy snowfall. But preparing for harsh weather can make life a little easier if such conditions prevail. As another winter approaches, these winter storm prep tips can make it easier to navigate inclement weather.

- Test your home heating system. Mid-Atlantic Regional Integrated Sciences and Assessment reports that winter temperatures in the mid-Atlantic were two to four degrees below normal for the entire region during the winter of 2025-2026. Faced with such chilly conditions, many people leaned heavily on their home heating systems to stay warm. Prior to this winter, it can be beneficial for homeowners everywhere to conduct a home heating system audit to ensure a heater



is working at peak capacity. A professional HVAC technician can run a battery of tests to assess an existing system. Such an audit can catch any issues before the cold weather arrives, and a tuneup can make sure the heater works efficiently, which can save homeowners lots of money on energy bills.

- Inspect your tools and replace them, if necessary. Items that help make life outside more manageable in winter also should be assessed prior to the arrival of cold weather. The winter of 2025-2026 was snowier than usual in some parts of North America, while other areas received considerably less

snowfall than they're accustomed to. For example, the Blue Hill Observatory reported a much snowier and stormier winter in the northeastern United States in 2025-2026. So chances are residents in areas that experienced heavy snowfall put their snow blowers to good use a year ago. In advance of this winter, inspect snow blowers to ensure they're operational and capable of handling another potentially stormy winter. If not, replace the items or repair parts that need fixing. It's also good to examine snow shovels prior to the season. Doing so in advance of winter ensures the tools will be fixed and ready to go once the first snowfall occurs.

- Gather some nonperishable provisions. The American Red Cross urges people to gather food, water, and medicine if a storm is in the forecast. Stores might be closed once the storm approaches or touches down, so gather these items well in advance. Include bottled water among the provisions as some storms can knock out access to drinking water. The Red Cross recommends keeping a one-month supply of medications and medical supplies on hand just in case a storm makes it hard to leave home or prevents access via delivery

- Keep some supplies in a vehicle. Even if a storm does not prevent travel, that does not mean a vehicle will find the roads smooth sailing. Prepare in advance for potential car troubles by keeping emergency supplies in the vehicle. Blankets, an extra sweater, and a hat for each person who routinely travels in the vehicle, and a small but well-stocked first aid kit, can help should drivers find themselves stranded on the road during a winter storm.

Winter storm preparation should include actions that ensure the safety of residents both inside and outside the home.



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Manistee River views, detached 2 car garage
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Signs suggesting doors and windows need air sealing



When pondering projects around a house, it's easy to overlook small tasks and direct your focus toward more significant undertakings. Small projects might not generate the reactions that larger projects do, but even the simplest tasks can go a long way toward making a home more comfortable.

Sealing leaks around windows and doors is unlikely to make any homeowner's list of dream projects. However, as the moderate temperatures of fall give way to harsh winter weather, homeowners who seal leaks around their doors and windows may be surprised by how effective this simple project can be at reducing energy costs and making a home more comfortable. In fact, the U.S. Department of Energy notes that sealing inefficient windows and doors can reduce annual utility bills by 7 to 15 percent. That's a

potentially significant cost savings, particularly in an era marked by rising utility costs.

Before homeowners seal their windows and doors, they can first look for signs that these areas are allowing outdoor air in. The United States Environmental Protection Agency notes there are some obvious signs that a home has leaks around the windows and doors. Those signs include:

- **Drafts:** If you place your hand around closed windows or doors but can still feel drafts, then there are leaks that will need to be sealed.
- **Gaps:** Gaps around windows and doors that are letting outdoor air in typically are noticeable to the naked eye. You might see light coming in through small cracks on a sunny day. These gaps may only be in one or two places, but that's enough to adversely affect energy bills.

- **Unwelcome guests:** Pests or insects may be another indicator that there are gaps around windows or doors. If you consistently see insects near a particular entryway or window, or signs of pests near doorways, that's likely because there's a gap or hole in these areas that's enabling them to access the interior of your home.

- **Odors:** It's not only your sense of vision that might detect leaks, but also your sense of smell. If you notice exterior odors inside your home even though doors and windows are closed, then leaks around

these areas may be the culprit.

- **Peeling paint or wallpaper:** Peeling paint or wallpaper is another potential indicator of a leak around a door or window. This can occur when water is entering the home through the leak. Over time, wet paint or wallpaper dries and can begin to peel. This is a potentially significant issue because it can lead to mold infestation and even structural damage to a home.

The EPA characterizes sealing behind windows and doors as a moderate to difficult project.

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Variables to consider before downsizing a home in retirement

Aspiring to save money in retirement makes perfect sense. Once professionals call it a career and are no longer drawing a paycheck, cutting back on expenses can be a sound decision that ensures seniors won't outlive their money. And housing remains a significant expense, even for retirees who own their homes and no longer have monthly mortgage payments to make.

Many retirees seeking ways to save money consider downsizing their homes. According to the National Association of Realtors, 12 percent of people between the ages of 60 and 69 who move indicated their home was too large, and that

percentage grows among movers between the ages of 70 and 78 (16 percent) and those who move after turning 79 (18 percent). Downsizing a home in retirement can seem like an ideal means to saving money after calling it a career, but individuals pondering such a move should consider a number of variables before putting their homes up for sale.

Costs

Downsizing may help retirees lower their property tax obligations, reduce their utility bills and lower their monthly mortgage pay-



ments (for those who are still paying off a mortgage on their current homes), but that does not mean moving will not incur new expenses that render such savings moot. Expenditures like closing costs, real estate commissions, moving-related expenses, and capital gains taxes can quickly add up. In addition, retirees who currently do not pay homeowner's association fees may be subjected to such fees when moving into a new home, and those fees can be substantial and hard to avoid. Indeed, recent data from the U.S. Census Bureau indicated that 71 percent of new constructions in the western and southern United States were built in communities with homeowner's associations. Prior to downsizing, current homeowners should calculate all of the costs related to relocating, including anticipated HOA fees, to see if downsizing is to their financial benefit.

Social benefits

Another variable that merits consideration is the impact that moving can have on seniors' social lives. The World Health Organization

reports that more than one in 10 seniors experiences loneliness, which can adversely affect their physical and mental health and potentially reduce their life expectancy. Retirees currently living in communities in which they are socially active should weigh the effects of leaving that social network behind. Retirees also can weigh the benefits of moving to 55 and over communities where they will be surrounded by people at a similar stage in life, and how living in such developments may improve their social lives.

Adjusting and adapting

Downsizing will require an adjustment period and a willingness to adapt. Retirees may have an emotional attachment to their current homes, and leaving that behind can be a difficult adjustment. Adapting to life in a new community also can be challenging, particularly if retirees are moving from areas where there are no restrictions regarding their properties to communities where homeowners' associations must approve of any changes to properties.

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929 S. Washington, Ludington

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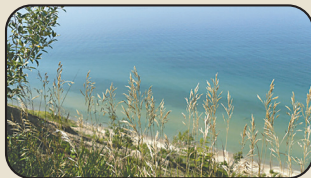
\$310,000



27 N. Campbell, Walhalla

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- Long Lake Boat Launch Nearby

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Did you know?

Light-emitting diode bulbs (LEDs) are energy-efficient and durable options. LEDs convert electricity into light instead of heat, and increasingly are used in a wide range of products, including lighting fixtures. According to Energy Star®, LEDs produce light up to 90 percent more efficiently than incandescent light bulbs. LEDs also do not typically “burn out” or fail, like other types of bulbs. Because of their performance benefits, homeowners may be interested in switching over to LED bulbs to power their existing lighting fixtures. Generally speaking, LED bulbs can work in most non-LED fixtures, provided the base type matches the socket. The LED bulb also should be rated for the same line voltage for the fixture. Also, the fixture should not be enclosed, such as glass-encased ceiling lights or certain outdoor fixtures. The lack of ventilation can cause heat buildup, leading to damage or failure. In such instances, one should purchase LEDs specifically rated for enclosed fixtures.



Turn your home into a haunted house for *Halloween*

People celebrate Halloween with the same zeal as Thanksgiving and Christmas. Decorating for Halloween has evolved over the years, and many homeowners now go to great lengths to turn their humble abodes into horrific haunts. Achieving a haunted house vibe is easier than one might think with some creative ideas.

Dim the lights

Turning down the lights immediately increases the spooky factor for Halloween. The mind may jump to its own conclusions about what is nestled in a shadowy corner or just around the bend. Turning off lights and relying on flickering candles or battery-operated lanterns will also hide any imperfections in your decor.

Direct light upwards

Outdoors, position low-angle spotlights or floodlights pointing up at walls or trees to cast long, harsh shadows that seem scary.

Board up the windows

Tape lightweight painted cardboard strips across windows to mimic the look of an abandoned home. Scary shapes cut from cardboard or black paper can be taped inside of windows and backlit by dim lights to create an eerie atmosphere.



Utilize fog machines

If available, a fog machine near an entrance or in a hallway can provide a dense, disorienting haze. Again, it will reduce visibility, which can make a haunted house seem more frightening.

Tactile scares

Hang loose, dark pieces of string, tattered scrap fabric or faux spider webs from ceilings so that they will lightly brush against passers-by in dark areas. A hidden fan can be positioned to blow a sudden, chilly draft across a doorway to mimic a passing spirit.

Haunted portraits

Inexpensive thrift store frames can dress up eerie vintage photos or lenticular shifting images purchased online. For a real fright, have someone pose behind a frame and actually move or reach out as visitors go by.

Creepy dolls

Gather tattered, old plastic dolls and hang or display them clustered together. Or paint them all white and splatter them with red paint to look like blood.

Obscured paths

Create blind corners and

obscured paths so visitors cannot anticipate what is waiting ahead. Use dark sheets or black painter's canvas taped securely to the ceiling. Position "actors" along the way to achieve jump scares.

Scary sounds

Place Bluetooth speakers throughout the haunted house to play a loop of screams, squeaky hinge noises or footsteps to keep guests off-kilter.

A haunted house is expected for Halloween thrills, and it's easy to create a spooky atmosphere with a little effort.

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