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### ■Indoor Plants for Winter ■

Indoor plants offer many benefits, especially during the cold winter months. They bring beauty and life to your home and are relatively easy to maintain.

Most indoor plants do not need a lot foliage and crisp green color. of light or water, making them ideal for the busy family or working professional. And their purifying properties can improve the overall air quality in your home or apartment.

Not particularly a green thumb? That's OK. Ask your local nursery about the best plants to bring indoors this winter. Here are a few.

ALOE VERA

Aloe vera is a hardy, durable plant that thrives indoors. As a tropical light and moderate moisture to thrive. plant, it requires warm weather but not necessarily direct sunlight. It makes for a perfect addition to coffee table or fireplace mantle because of its unique

Experts recommend watering your aloe vera plant once per week, as it actually likes to be relatively dry. Bonus? Aloe has many medicinal benefits built into the juice inside its leaves, which can soothe burns.

**FERNS** 

Brooklyn fern and staghorn fern are a couple of popular options that brighten up any room of the house. Easy to grow, ferns require low to medium

Your fern will be best displayed as a floor plant or in a hanging basket, depending on how much free space you have. Make sure your room can handle

the fern's height and width before deciding on final placement.

SUCCULENTS

Succulents are native from the desert, meaning constant watering is not necessary. These may be some of the easiest plants to maintain, while also being one of the most dynamic in a small space. Purchase three or four succulents to place in a small plant container.

This will fit nicely on a side reading table or even the windowsill. You can find succulents in various colors, shapes and sizes, giving you options for completing a particular room or space.



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# **\* Winter Home Projects \***

Looking to spruce things up around the house this winter? Or maybe you've got big plans to sell your home in the spring and are working on a few improvement projects that will help you get top dollar when you put it on the market.

GET NEW WINDOWS AND DOORS

Noticing a draft in your home? Paying higher heating bills than you did in the past? Remember your windows when it comes to investing in some home TLC this winter. Heat gain and heat loss through windows are responsible for 25 to 30 percent of residential heating and cooling energy use, according to the U.S. Department of Energy. They are the single biggest source of energy loss in your home, and when winter conditions are in full force, it's easy to see why your drafty windows keep your heating system from operating at its most efficient.

Leaky exterior doors lead to chilly rooms in a hurry, especially as the outside temperatures drop. Work with a local contractor to install new doors or head to your local home improvement store for tips on how to install them yourself.

IMPROVE YOUR WINDOWS

If your windows aren't in terrible shape, you may be able to pull off a do-it-yourself project to give them some extra life. Here are a few tips to consider when winterizing your windows.

Close any gaps. Use caulk and weather stripping to seal out air that The same goes for your doors. would otherwise sneak into your

home.

Add window treatments and coverings to retain the heat within your

Add solar control film during the winter to let light in while keeping the cold air out.

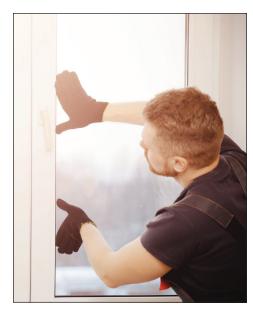
CHOOSING THE RIGHT WINDOW

Check out these recommendations from the U.S. Department of Energy when it comes to choosing the right window for your home.

Look for the ENERGY STAR and National Fenestration Rating Council labels.

In colder climates, consider selecting gas-filled windows with low-e coatings.

Choose a low U-factor for better thermal resistance in colder climates.



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# **\*10 tips \***for winter safety

Winter begins on December 21, first-aid supplies, flares, and booster 2020, and extends to March 20, 2021, cables, among other items. in the Northern Hemisphere. Those three months can be both beautiful to 5. Wear appropriate clothing for behold and difficult to endure.

ards, and extra effort may be required needed. to protect one's health and well-being when the chill creeps in. In recogni- 6. Sprinkle sand or cat litter on icy tion of that, the National Safety Coun- patches of walkways to improve cil and the Centers for Disease Con-traction. Sand or cat litter is easitrol and Prevention offer these winter er on the environment than some safety tips.

- terior temperatures comfortable and tor as an emergency backup if the prevent weather-related damage. Winterizing includes insulating water lines tors can keep the heat running and that run along exterior walls, cleaning out gutters, installing weather stripping, and replenishing insulation.
- put many people at risk of heart attack devices. Turn them off when you - especially those who are typically leave the room, and do not leave inactive. If you must exercise in cold weather, remember to stretch beforehand. Take breaks when shoveling or ask for help.
- 3. Check carbon monoxide alarms to ficult to see, and snow itself can resee if they are working properly. Every year in the United States, more than to get where you need to be. 400 people die from and 50,000 are treated for carbon monoxide poison- 10. Consider switching from gloves ing. Exhaust from improperly vented to mittens. With fingers touching heating appliances can contribute to carbon monoxide sickness.
- 4. Prepare a winter emergency kit and keep it in your car in case you are stranded in inclement weather. The kit can include food, water, blankets,

- the temperature and precipitation. Winter has its share of safety haz- Layers can be added or removed as
  - chemical ice melt products.
- 1. Winterize your home to keep in- 7. Consider a whole-house generapower goes out in winter. Generathe refrigerator humming along until power is restored.
- 8. Exercise caution with space heat-2. Exercise in cold temperatures can ers and other supplemental heating them on overnight while you are sleeping.
  - 9. Slow down when driving in the snow. Black ice patches can be difduce tire traction. Leave extra time
  - each other inside mittens, they help generate more body heat than when they're inside gloves.

These are just a few safety tips to heed during winter.



### **\*How to Winterize Your Home\***

Cold weather and freezing conditions can terrorize your home both inside and out.

According to the insurance provider Munich Re, winter weather causes more than \$1 billion in insured losses every year in the U.S. Fortunately, there are steps you can take to prevent this from happening. Read on to learn about ways to make sure your home stays in peak condition during the cold winter months.

WRAP YOUR PIPES

According to the Insurance Institute for Business & Home Safety, a burst pipe can cause \$5,000 or more in damage. Pipe insulation is relatively cheap and gives your pipes the protection they need from freezing weather. You can install this yourself, or call a local contractor to help you out. The key to keeping your

pipes in good condition is paying special attention to your basement pipes. The IIBHS estimates that 37 percent of all burst pipes occur in the basement.

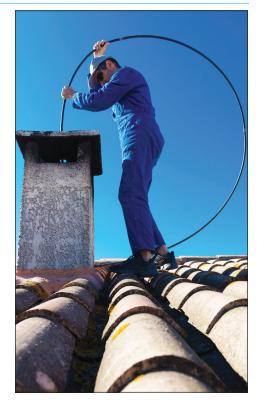
HELP YOUR HEATERS

Fireplaces and heating equipment are some of the biggest causes of home fires, according to the Consumer Product Safety Commission. This potential danger doesn't have to be so common. With a little prevention and common sense, you can help avoid these types of situations. Work with a local inspector to check these critical heating elements, as well as the chimney, which can build up dangerous chemicals and experience water leak issues.

Outside Maintenance

Clogged gutters can cause water to back up and then freeze. By keeping your gutters clean and properly maintained, you can preserve the life of your gutters and even your roof. Your gutters must be properly maintained to ensure any snow melt runs off your roof and through your downspouts.

Speaking of outside, don't overlook a loose patio stone or paving stone. These can be compromised by the frost, which can crack or damage the stone. When you're finished with the patio, look for ailing tree limbs around your yard. Pull them down safely to avoid them being ripped off in a storm, which can fall on you or someone else.



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# Gardening Safety Tips



You may not associate gardening with the possibility of danger but there are some risks to keep in mind, especially if you're active in the wintertime.

According to the Consumer Product Safety Commission, emergency rooms treat more than 400,000 outdoor garden tool-related accidents each year. That statistic should convince you to follow the proper safety techniques while you're working in the garden.

#### GLOVES AND TOOLS

Wearing the proper gloves will reduce blistering and protect your skin from fertilizers, pesticides, bacteria and fungus that live in your soil.

The right gloves also offer protection from thorny objects and poison ivy; and snake, rodent and insect bites. Find gloves that fit comfortably without limiting your mobility. Once you find a pair that works, use them consistently to maintain a healthy gardening habit you can put into practice for years to come.

Avoid using your hands for digging, as sharp objects and debris buried in the ground can cause cuts or injuries. Instead, use a shovel or hoe for your dirt work. When purchasing new gardening tools, look for options with safety features. Pruners with a safety lock, for example, can protect your fingers and hands while you are transporting your tools from place to place.

### SAFETY TIPS

Here are some other safety tips from the American Society for Surgery of the Hand:

- Avoid products with form-fitting handles, because if your hand is too large or too small, it will put more stress on your hand;
- Always follow the manufacturers' instructions for the tool;
- Keep sharp tools away from children at all times; and
- Always unplug electrical tools and disconnect spark plug wires on gasoline-powered tools when not in use.

#### Dress Appropriately

There are certain clothes and protective gear you should wear to guard yourself against the winter cold, pests and sharp objects. Wear safety goggles and sturdy shoes for starters, and consider ear plugs when using machinery.

If you live in a particularly cold area, bundle up with multiple layers to avoid becoming too cold, especially if you will be in your garden for a longer period of time. Remember to know your limits. Monitor your time spent working and take periodic breaks to stay fresh.



# \* Safety measures for winter drivers \*



many people to retreat in-However, for those who embrace the cooler temperatures despite snow and ice, taking inventory of their vehicles is a must before the first snowflakes start to fall.

Tire care is an especially important area of vehicle at Michelin say that regular matters when driving in wintires may be ineffective for winter driving. Summer tires are optimized for warm conditions. When the mercury

Winter weather causes can harden, reducing their to conform to the road bet- the situation worse. ability to grip the road. That doors until the spring thaw. lack of traction can be compounded by the presence of to provide better traction. snow or ice. Even all-season be driven year-round, can be insufficient in severe weather help drivers safely navigate winter roadways.

maintenance. The tire experts having the right snow tires important to look for tires are made from materials that that can disperse water sufficiently and also grip the road. drops, these same materials main softer and more flexible excessive speeds can make rated windshield blades.

ter in cold conditions. Some

or find that life must go on tires, which are designed to best winter tires cannot provide perfect traction on slipwith the use of winter tires or snow chains — to modify Bridgestone Tires says that driving techniques to navigate safely.

- minimize skids or sliding.
- pery roadways. That is why it In addition to tires, be sure regains traction, only then conditions. Winter tires can is essential — in conjunction the braking system, battery and other major components erator be applied. of the vehicle are in good working order.
- Drive slowly. Slow down ers. Reduced visibility can to alter the way they drive to ter weather conditions. It's on winter roads. Allow a compromise the safety of greater distance for stopping drivers and their passengers. than for dry conditions. Slip- Replace windshield wiper pery conditions can make it blades before winter arrives. Snow tires are designed to re- more challenging to stop, and Consider purchasing winter-

• Know how to recover • Shift into low gear. On from a skid. When skids ocwinter tires are even studded hills, rely on low gears to cur on black ice or slush, maximize traction to travel drivers should take their feet Unfortunately, even the up and down hills. This can off of the pedals and steer gently in the direction they • Get the vehicle a tuneup. want to go. As the vehicle should the brakes or accel-

> Winter weather requires making some vehicle modifi-• Replace windshield wip- cations, and drivers may want be more safe on the road.







# Growing garden vegetables isn't just resigned to the springtime. If you know your stuff,

you can raise up a nice collection in the winter months.

Root crops and leafy vegetables do well in the colder weather. These include beets, carrots, parsnips, turnips, kale, spinach, lettuce and cabbage. There isn't a secret to growing these crops; they basically require the same care as summertime crops. Give them enough water and sunlight, and watch them thrive. Read on for some tips on preparing and caring for an excellent wintertime garden.

SAY GOODBYE TO SUMMER

The first step to a successful winter garden is removing the remnants of your summer effort. Clear the beds and roots of your summertime

plants to get rid of insects and potential diseases that may impact your new growth. Be sure to turn your soil with a shovel or hoe to aerate the garden and break up any dirt clumps that may get in the way of a healthy planting.

BOLSTER YOUR SOIL

When it comes to setting your wintertime vegetables up for success, add organic materials to your planting beds, including manure or natural compost. Your compost addition can include fruit and vegetable peelings, as well as other food waste that can easily degrade into the soil.

This extra boost will help your

wintertime vegetables come to life thanks to their extra nutrients and plant-healthy materials.

Talk with your local nursery specialist to find out what types of organic compost items you can add to your pile this fall to prepare your wintertime garden for success.

Look to the Sun

What is better than compost materials for your winter vegetable garden? Plenty of sun.

You may consider planting any winter garden beds a few inches off the ground and slightly sloping toward the south so they can pick up extra sunlight. This will help them grow healthier and more full, especially if your winters are cold. Keep an eye on your plants to make sure they are getting enough sun and adjust your sloping or growing height accordingly.





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### How to protect wood floors from inclement weather

vestment that can improve the beauty shoes until it's time to go back outand function of just about any room side. in a home. Even though wood floors are durable, and new protective owners will probably need a few treatments help seal out many of the extra mats around to tame errant things that may have damaged floors drips and wipe shoes. Any entrance in the past, homeowners still need to prioritize protecting their hardwood should be protected. Try to avoid pefloors.

be more harsh on wood floors than others. Homeowners need not give dry air in a home can be problematic up on hardwood if they live in an area that sees all four seasons. They just need to take a few steps to keep heat will suck that moisture from the floors looking beautiful.

sidewalks and streets clear of snow and ice inadvertently gets tracked inside a home. Hard chunks of salt can system that can keep a moderate scratch wood floors, and, if left to sit, amount of humidity in the home. that salt can eventually cause white necessary to protect wood floors.

· Invest in shoe storage. Wet or snowy boots can create puddles around the house. Have a special safe to use. mat or tray by the front door where in the entryway makes it easy for weather.

Wood floors are a worthwhile in- residents and guests to remove their

· Use water-wicking mats. Homethat might be used by people or pets troleum-based, rubber-backed mats, Certain seasons of the year can as they could discolor the wood floor.

· CONTROL HUMIDITY INDOORS. Cold, because the moisture in the wood can eventually evaporate into the air. The flooring, causing it to shrink, creak · CLEAN UP THE SALT. Salt that keeps and splinter and become more brittle. Think about investing in an inline humidifier for the home's HVAC

· Use the right cleaning products. marks and other stains. Routinely Avoid excessive water to clean wood vacuuming and sweeping up salt is floors, and select soaps that are specially designed for wood flooring. Consult with the flooring manufacturer for a list of detergents that are

With proper care, hardwood floorwet shoes can be kept. A nice bench ing can survive rain, snow and cold

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# Gardening in the Cold

### A gardener never lets the weather get in the way of a quality season.

Through rainy conditions — or even the snow — they are focused on building and maintaining the best garden possible throughout the fall and winter months of the year. And although the winter offers its challenges, there are ways to make sure you're still bringing in quality plants while also preparing your garden for the more ideal spring season ahead.

**Enjoy Evergreens** 

Evergreens can be the best part of your winter landscape because of the brilliant green they offer in an otherwise dreary backdrop. You can also find evergreens in yellow or even blue. Evergreen trees are easy to maintain because they do not shed needles or leaves during the winter months. Some varieties of evergreen trees include pine, cypress, juniper, hemlock and arborvitae.

Check with your local landscaping or nursery to see what types of evergreens they recommend growing in your part of the country. What works best in your area will depend on rain and growing conditions.

If you're plotting out a new landscape design for next season, it's wise to consider using an evergreen or two as staples of your flowerbed. Your local nursery likely offers a shape, size and color that will fit your evergreen needs.

Hardscape

Speaking of your local nursery, pick the experts' brains on what a

quality hardscape strategy can do for

Hardscape is the hard landscape material built into an overall landscape. This includes paved sidewalks, driveways, retaining walls, stairs and other structures. Do not be afraid to be creative with these materials, as they can give your yard and garden areas a nice visual pop.

You can think of your hardscape materials as the brick and mortar of your yard area. They are truly foundational and can be built around to accomplish the design style you're after.

Work with your local nursery or contractors to determine the true purpose of your hardscaping. Are you simply aiming for an attractive area or a strategic system that enables effective draining? What you need your hardscaping for will help you make decisions on pricing and amount of materials needed.







**Automotive Needs!** 

# \* Building a Home during Winter \*

Depending on where you live, the winter weather can make things downright difficult for builders and general contractors.

Frozen conditions don't exactly make things easy for digging into the ground for basement or footings. But there may be advantages to building in the colder weather. Read on for some things to consider when deciding on the best time to build your new home.

CONCRETE IN THE COLD?

If the ground is frozen when you install the concrete for your new home, the ice thawing

from the spring can actually cause it to move or shrink. This can compromise the integrity of the concrete work. And the last thing you want is an unstable foundation for your home.

Concrete contractors can use special machinery to thaw out the ground before pouring the concrete. They can also add anti-freezing components to the concrete mix to maintain the strength and durability of the concrete. Your contractor can

also quickly backfill the excavation area to prevent freezing. This will help keep your concrete in top condition.

REMOVING SNOW?

When building in the winter — especially in northern states — snow can play a big impact on when your job gets completed. That's because each time it snows, the construction site needs to be cleared. This can include driveways, walkways, scaf-

folding and staging. If your contractors are focused on removing snow from your home site, they are unable to focus on their specialties.

TIME IS MONEY

Along with snow removal, contractors may be faced with other weather-related delays in the wintertime that can halt your project in its tracks. Simple tasks like setting up a ladder or digging holes for exterior lights can take longer in the winter than in the summer

or spring. Other delays may come from late deliveries due to wintry conditions or contractors taking the day off if the weather is too bad.

Take this information into consideration when contemplating on whether to build in the cold or warmer months.



