From unique boutiques, historical buildings, medical facilities, senior care, national chains — there’s no need to go elsewhere.

**By Sharon Stone**

When speaking to Michael Hart, the assistant city manager for Fenton and Downtown Development Authority director, about everything the Fenton area has to offer, he offered many examples.

Hart said Fenton is unique for the state of Michigan as well as southeastern Michigan. He noted that the historic downtown area is being rebuilt and more boutique-like shops as well as events are coming in.

“Then we have retail on N. LeRoy, big box stores, national retailers on the west side of the city,” he said. “Other areas don’t have that mix. They don’t have it all.”

Hart said residents in this area really don’t need to leave the city for retail and restaurant options. He said he believes this is unique for a city of Fenton’s size.

In addition to the business aspect, Hart said Fenton has great neighborhoods and exceptional schools. These features maintain and strengthen the character of the city.

Another feature is the Shiawassee River, which runs through the city. This provides fishing and leisure opportunities, as well as community activities. “It’s safe and inviting,” he said.

Hart said the city is seeing new businesses as well as existing businesses that are expanding. This shows a confidence to move here, to expand or improve.

Looking past the pandemic, Hart believes Fenton continues to go in the right direction and is making it easier for businesses to expand and improve.
The importance of estate planning

Whether you belong to the wealthy or middle class, if you’re young or old, married or single, have adult or minor children, or no children at all, estate planning is the smart thing to do and is always in yours and your family’s best interests. But it requires your attention now.

Mitigate estate and income tax: Taxes and expenses can chip away at your inheritance. Your attorney can leverage legal tax strategies to minimize certain costs and expenses keeping more of your wealth within your family.

Transfer your assets exactly as you please: A plan that includes a trust can give you control over how you wish to disburse your estate, specifically instructing who will share in your estate, including family, friends, charities and any vulnerable or special needs people you seek to protect. You can also define the terms and conditions under which your estate distribution must take place and who you wish to handle its administration.

Stay prepared with incapacity planning: Legal incapacity arising from dementia or Alzheimer’s can make it challenging to manage your financial affairs and make healthcare decisions. To properly plan for an event of incapacity, you can create a general durable power of attorney document authorizing an individual chosen by you to handle your financial matters. An effective plan will also include a health care power of attorney appointing a patient advocate should you be unable to participate in your own medical decisions and stating the kind of medical treatment you want or do not want to receive.

Alternative ways to transfer assets to beneficiaries: A living trust that you create when you’re alive allows you to manage assets during your lifetime and transfer property to heirs after your death while maintaining control over how the property is used and then when and to whom it is to be distributed. Enhanced life estate deeds or “Ladybird Deeds” allow you to plan for the direct conveyance of real property upon your death such as your home or a vacation or income property without requiring probate of your estate saving significant costs and expenses.

Estate planning can be straightforward or complex but it is vital at every level and for many reasons. It is wise for everyone to have an estate plan in place that is tailored for your specific needs and those of your family. Don’t wait to create your estate plan. It may very well be one of the most important things you ever do.

Restaurants for every taste bud

From Italian to Mexican to Thai, tri-county area offers variety of eateries, atmosphere

By Sally Rummel

We’re not just a “burger and fries” dining community in the tri-county area.

In fact, the 70-plus restaurants that make up the dining scene in Fenton, Linden and Holly are a diverse bunch. In addition to American cuisine, you’ll find Italian, Mexican, Chinese, Japanese, Thai, Korean and Middle Eastern.

The cultural diversity of taste in the tri-county area is evident in the popularity of many of these dining hot spots. Nationally, Italian cuisine is the most popular, followed by Mexican, according to the National Restaurant Association. Chinese restaurants are third in popularity, with Middle Eastern, Asian fusion and Japanese rounding out the top ethnic mix.

Whether you have a taste for spaghetti and meatballs, sweet and sour chicken, Korean barbecue, Baba Ghanoush, sushi or Pad Thai, there’s a dining table in the tri-county area waiting for you.

If you’re looking for the top winery and breweries in the tri-county area, people can check out Fenton Winery & Brewery in Fenton Township, Hoffman Farms Winery and Tasting Room in Highland and Northern Oak Brewery (and distillery) in downtown Holly.

Lynchpin Beer Company, which is at (and distillery) in downtown Holly.

Whether you’re looking for the top winery and breweries in the tri-county area, people can check out Fenton Winery & Brewery in Fenton Township, Hoffman Farms Winery and Tasting Room in Highland and Northern Oak Brewery (and distillery) in downtown Holly.

Lynchpin Beer Company, which is at (and distillery) in downtown Holly.

The Laundry is temporarily shut down.

TOP ETHNIC CUISINES

Italian

Spaghetti and meatballs, pizza, lasagna, tortellini, bruschetta, carbonara, parmigiana, tiramisu, gelato

Locally: Andiamo, Ciao Italian Bistro, Fenton House, Red Devil, John’s Pizzeria or dozens of other pizza restaurants.

Mexican

Tacos, tortillas, enchiladas, quesadillas, salsa, guacamole, tostadas, tamales, chiles rellenos

Locally: Cancun Mexican Grill, El Topo, Sagebrush Cantina

Chinese

General Tso’s Chicken, Crab Rangoon, egg roll, sesame chicken, fried rice, sweet and sour chicken, orange chicken, hot and sour soup, pot stickers

Locally: Golden Buffet, Moy Kong Express, China King

Middle Eastern

Hummus, pita bread, falafel, tabouleh, baklava, baba ghannoush, garlic sauce

Locally: La Marsa Mediterranean Cuisine, Pita Way

Asian fusion

Kimchi quesadilla, sushi pizza, Bahn Mi sandwiches, California croissant

Locally: Bangkok Peppers, Thai House Bistro
**How to shop for a loan**

**Talk to your local loan officer for the best advice**

By Sharon Stone

Whether you wish to remain in the home for decades or need funding for a home designated for short-term use, there’s a mortgage plan that will help you accomplish your goals and meet your monthly budget.

Laura Nestor, director of marketing for Dort Financial Credit Union, said Dort and most other credit unions offer every type of loan. She said Dort has specially trained mortgage loan officers who walk the consumer through the entire process.

Taking advantage of your local lender is the best option. Nestor said Dort welcomes members and non-members and the loan officer will help determine which type of loan is best for a person’s unique situation. Because they are a credit union, interest rates are lower, closing costs are less than nationwide lenders and your money stays local.

**FIXED RATE MORTGAGES**

The life of the loan is important to establish your monthly payment according to interest rates and how much you can afford with the payments.

Shorter term loans will have a higher monthly payment when opting for a 15-year payoff as opposed to a 30- or 40-year fixed rate. The benefit of securing a fixed-rate long-term loan enables the borrower to guard against fluctuating interest rates and surprise price hikes for the life of the loan, a choice that is ideal for borrowers who plan to remain in the property for many years.

**ARM LOANS**

The adjustable rate mortgage, or ARM loan, is set with the current interest rate that the borrower’s credit score is qualified for. This type of loan may be designated for a two-, five- or seven-year period and may be set with a very low rate. Although the monthly payment is lower at first, the ARM

See LOAN on 16

**SHOPPING FOR A NEW VEHICLE? THINK DORT first**

Get a Great Rate Auto Loan from Dort Financial Credit Union

Qualifying borrowers can purchase a new or used vehicle, 2016 model year and newer, for the low rate of 2.24% APR* for terms up to 60 months! **Lower your rate to 1.99% APR*** when you also open a Dort Financial checking account and sign up for direct deposit and elect auto pay!

Members who currently have direct deposit into a Dort Financial checking account and elect auto pay also qualify for the 1.99% APR.*

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*Annual Percentage Rate (APR) and terms may vary depending upon credit qualifications, age of collateral, and a minimum of $1500.00 Direct Deposit with AutoPay set up from a Dort Financial Credit Union checking account. Approximate monthly payment would be $17.53 per $1,000 borrowed at 1.99% APR for 60 months or $17.64 per $1,000 borrowed at 2.24% APR for 60 months. Business loans do not qualify. Programs, rates, terms and conditions are subject to change without notice.
LOAN
Continued from Page 15

has a date when the loan will adjust and therefore be subject to the current interest rate at that moment.

In an economy where nothing is certain, an ARM mortgage loan makes good sense for a homebuyer who does not intend to remain in the property for a great length of time. If the property was purchased due to a job transfer, temporary residence or investment purposes only, then an ARM can be a practical loan.

FHA FUNDING

First-time borrowers and those who need financial assistance to get into a property may apply for FHA lending services. The FHA is a guarantor over a conventional loan to secure the funding if the buyer defaults. This type of funding will cover up to 96.5 percent of the total loan balance, thus requiring a minimal down payment of less than 4 percent.

In addition, home buying applicants with challenged credit are encouraged to apply, and special discounts and incentives are made available for public service employees with variable guidelines for each state. FHA loans are fast, easy to secure and carry minimal applicant restrictions, making this type of mortgage option a popular choice for new buyers.

GET THE FACTS

Before you sign on the dotted line, it is crucial that you understand your loan documents one page at a time. Real estate paperwork is extensive and confusing to even the most seasoned contract reader, and once you sign the document before a notary, you are fully responsible by law to fulfill the terms and agreements.

A good loan officer will be able to walk you through the papers and make you feel at ease to ask any and all questions you may have.
Feeling helpless? Could you use a break?

Lasagna Love makes it easy for you to help your community — or be helped.

By Sharon Stone

A Fenton Township woman has joined an online group that aims to warm the heart and fill the stomach of anyone who needs a little help.

Kate Maser said she heard about Lasagna Love through the Nextdoor app and its Facebook page. She started reading people’s stories and thought it would be a wonderful way to give back to frontline workers, such as nurses, who have worked so hard during the pandemic. Often times, first responders have little time to take care of themselves. She said this group also helps those who have suffered with job loss, no income and sick family members.

“My family is lucky enough to not have suffered too much economically during the pandemic,” she said. “I signed up for the program about a month ago and am trying to get the word out that the program is available to those who could use it.”

Maser said she has yet to be matched with a family who “needs” a lasagna and she believes it is due to there not being awareness of the program.

“I know there are people who are living paycheck to paycheck, or without a paycheck and really struggling to put food on the table that could benefit from it if they just knew about the program,” she said.

More than 18,000 volunteers are helping Lasagna Love provide warm meals and kind hearts across the country. Kate Maser of Fenton Township joined the movement and is spreading the word.

To volunteer, to sign up for a meal or to sign someone else up for a meal, go to lasagnalove.org

See LASAGNA on 20
Linden boasts exciting business climate

Despite dealing with global pandemic for a year

By Sharon Stone

Exciting things are happening in Linden City despite being in the midst of a global pandemic.

Linden City Manager Ellen Glass said, “We have a lot of great things happening here in Linden.”

In addition to the historical Linden Hotel restaurant and Crow’s Nest, Thimbleberry and other longtime businesses, other business owners are showing confidence with setting up shop in the city.

Beacon & Bridge expects to begin its complete rebuild of its business at the corner of Bridge and Broad streets this spring.

The new Union Block development by Dr. Nicole Wax is home to her orthodontic practice. The downtown building also is home to Positively Pediatrics and UB Station Coffee. Glass said another tenant for the lower space has just signed on — the business will be announced soon.

Glass said kayak rental business on N. Bridge Street is Linden’s premier kayak and canoe rental spot. It’s just feet from the Shiawassee River and Linden dam. It’s under new ownership of Tatenda and Nicole Marisa. They have rebranded the business and renamed it Sunshine Kayak Rental (sunshinekayakrental.com).

Linden also boasts the new Boone Dogs BBQ over this past year. Serendipity Spa of Linden, which is now owned by Keri Burns, is mid-Michigan’s only wine spa and day bar, which also offers a salon, day spa, and boutique.

West Sky Wellness is also new to the city. Symphony Linden, which used to be Caretel Inns of Linden, has new ownership, thus the name change.

Glass said Balance Life Counseling is moving to Linden from Fenton.

“Our business climate is definitely moving in the right direction and as we move forward, the City needs to attract more retail/dining businesses in the downtown area,” Glass said. “Linden has a unique downtown and historic atmosphere and people seek out those experiences and it makes it desirable for businesses to make Linden their home.”
Keep your money close

❤️ Spending locally because your family and community depend on the benefits

By Sally Rummel

Each dollar you spend in a local store is more than just cold, hard, green cash. It’s a vote of confidence to a retailer or business that they should stay open for another day.

With so many options now available to consumers, that vote of confidence means a lot to Main Street retailers. It’s worth making a shop local budget, ensuring that part of your spending budget includes buying from local retailers.

More than anything, shopping local involves a change in your mindset. It’s up to you and everyone else in our local communities to shift our shopping habits to support local, where our money truly makes a difference. After all, you do put your money where your heart is, and isn’t your heart right here in the tri-county area?

The Fenton Downtown Development Authority, the Holly Area Chamber of Commerce and the Genesee County Chamber of Commerce have gift card programs to help stimulate the local economy as the world copes with and emerges from the COVID-19 pandemic.

Why is this so important?

Your local businesses are uniquely connected to the future of your family. These businesses are the ones that support your schools, nonprofit groups, local sports teams and your community’s safety through municipal services like police and fire protection. How much does an online retailer spend on your family’s future? Absolutely nothing; there is no local commitment to your community whatsoever.

See MONEY on 20.

Keep your money close
LASAGNA
Continued from Page 17

Lasagna Love is a national group of people “Lasagna Mamas” who volunteer to take homemade, hot lasagna to people/families that are in need of a hot meal. From unemployed and down on their luck, the sick and/or elderly, to a frontline worker who is working 80-plus hours a week and does not have time to give their family the home cooked meal they deserve.

Anyone can sign up for the program to receive a meal cooked and delivered to them at no cost to them.

Less than a year old, Lasagna Love now spans the entire United States. It currently reaches all 50 states and Puerto Rico, more than 1,000 cities (including major cities Atlanta, Boston, Chicago, Dallas, Denver, Houston, Las Vegas, Portland, San Diego, San Francisco, Seattle and others) and is powered by more than 18,000 volunteers.

Lasagna Mamas and Papas are matched weekly with neighbors in need to whom they deliver custom meals and sometimes additional care packages.

Lasagna Love doesn’t only make lasagnas (many are made specific to dietary needs, allergies or restrictions), volunteers have also delivered salads, sides and desserts to round out a healthy meal.

MONEY
Continued from Page 19

Local entrepreneurs who follow their passions into creating and sustaining a business enrich the lives of everyone in the community. They elevate the local community with their drive to succeed, and their success is directly tied to the support they receive from the community.

“Don’t use it, you’ll lose it” is as true with business openings and closures as it is with the muscles in your body.

Your community’s unique identity is tied to the businesses you support in your community. Just about every town in America is home to “the Golden Arches,” but there’s only one The Laundry in Fenton, Shirley’s Café in Linden and Holly Donut Shop in Holly. These businesses, among hundreds of others, are what makes your community stand out among the cookie-cutter business landscape of national retail chains and restaurants.

These businesses need us just as much as we need them.

Your stress levels can take a rest when dealing with local businesses, compared to faceless, impersonal giant corporations and 1-800 phone numbers. When you shop at a local retail or service business, the owner is directly involved and will approach any problem with a personal approach and positive resolution.

Editor Sharon Stone contributed to this story.

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Libraries - a treasure trove of information

By Sharon Stone

Our local libraries are a wealth of information. The Jack R. Winegarden Library in Fenton, the Linden Library and the Holly Township Library have a rich history of providing a vast number of services, from checking out a book, offering story time for kids, online research, archived material, magazines, movies and much more.

Although the libraries are working remotely mostly and limited in-person computer usage because of the COVID-10 pandemic for the time being, they will reopen fully when permitted by the state.

Fenton Library

The first library in Fenton was named the A.J. Phillips Library and was dedicated in January 1906. Phillips made the building bequest and donated $500 for books. In order to support the library, the city of Fenton asked voters to approve a .5 millage which they approved in 1905. The first library board also was appointed that year.

In 1922, Ella Williams, the first librarian, started a card catalog with help from the State Library.

In 1962, an addition was built onto the library. The A.J. Phillips Library joined the Genesee County Library system in 1967 and Margaret Renwick was the librarian. Furniture in the current building is dedicated in honor of her 30 years of service.

In 1987, the library moved into the former U.S. Post Office that was built in 1938 with New Deal funding. It was awarded the Michigan Municipal Achievement Award in 1988. The former library building now houses the A. J. Phillips Fenton Museum and Historical Society.

The renovation of the lower level of the library and subsequent grand opening of the Fenton Children’s Center was held in 1999.

In 2002, the A.J. Phillips Library was rededicated in memory of Jack R. Winegarden, a longtime library services advocate and chairman of the Genesee District Library Board.

Throughout this decade, the lower level experienced many floods due to a variety of environmental and structural issues. Planning began for an updated library.

A $450,000 renovation occurred in 2015 and was funded by the city of Fenton. See LIBRARIES on 23 for more details.
LAFF Pathway — from inception to now

Established in 2015, this group aims to develop safe, non-motorized pathways.

By Hannah Ball

It started as an effort to bring non-motorized pathways into the tri-county area.

LAFF Pathway stands for Linden, Argentine, Fenton and Fenton Township.

It’s a non-profit organization with a board of directors formed more than five years ago, comprised of individuals ranging from private citizens to elected officials.

The goal is to create a trail system through Linden, Fenton, Holly and eventually to other trail systems in the state. These 10-foot wide pathways would allow for a safe option for bicyclists, walkers, and any non-motorized recreational activity.

In the summer of 2015, the LAFF Pathway met with the Genesee County Parks Commission to discuss a proposal to begin preliminary scoping, routing and budgeting for a Tier 1 Priority Trail from Fenton to Linden on Silver Lake Road.

Over the years, the plans have changed and evolved. In 2016, the plan grew into a potential 16-mile route that would run from Lobdell Lake Road at Glen Hatt Road through Fenton Township, Linden City, Fenton City, Seven Lakes State Park, Holly Township and Holly Village to Water Works Park.

The group has received resolutions of support from all four communities. Fenton Township passed the resolution in September 2015, and in June 2016, the township received funds from the Fenton Community Fund of the Community Foundation of Greater Flint to make an amendment to the existing Fenton Township Parks and Recreation Plan for 2014-2018 to include a pathway.

The city of Fenton added pathways to the Parks and Recreation Master Plan in 2017.

In November 2017, the Linden City Council approved a resolution in support of the Safe Routes to School program, which is one of the funding sources that contributed to the new pathway that goes through the Linden Community School system.

On Oct. 14, 2020, workers finished the 2.1-mile pathway, which starts at Haviland Beach Drive and Lobdell Road, traverses through the Linden schools campus to Silver Lake Road and then continues east on Silver Lake Road, through Fenton Township and connects into the existing city of Linden’s sidewalk and bike lane. The $1.4-million project was funded through federal grants, state and local dollars, as well as private donations, including from The Hagerman Foundation.

Multiple councilors and trustees from each municipality are involved in the LAFF group.

The group has held multiple fundraisers over the years, including Bike-A-Thons, and they’ve partnered with the Community Foundation of Greater Flint. They collaborate with Southern Lakes Parks & Recreation as well.

In 2018, Fenton Township, Linden and Fenton committed to putting up $15,000 for matching funds to apply for a Transportation Alternative Program (TAP) grant of $432,000.

The plan has evolved to three phases. Phase 1 was the Linden schools pathway. Phase 2 will be the Silver Lake Road pathway. Phase 3 will be a pathway on...
LIBRARIES
Continued from Page 21
Fenton, the DDA, the Friends of the Fenton Library and generous donations from residents including businessman Gerry Willey.

The Fenton Library Board had two chairpersons during this time, Wayne Tucker and Bobbi Sweetman.

Many programs were offered at the Fenton library during these years including the Spooky Tea party, the Poet’s Café, Guest Reader story times featuring teachers from the Fenton Area Public Schools, special literature and contemporary culture themed parties (Harry Potter, Hunger Games, Angry Birds, and Pirates), and visits with authors such as Jonathan Rand, Harlan Coben, and Alexander McCall Smith. Librarians at the branch during this time period were Marilyn Brown, Marian Hesse, and Christine Heron.

All branches of the Genesee District Library re-opened to the public Feb. 1. Like the others, the Fenton-Winegar Branch is limited to 25-percent capacity and is unable to host programs at this time, said Chris Heron, senior librarian.

From Dec. 9, 2020 until Feb. 1, they offered “doorside” pickup. This was a new service, which was welcomed by the community.

“We were thrilled to be able to help people in an unconventional format,” Heron said. “And believe me when I say, almost every person who took advantage of our doorside delivery said they were so appreciative that we were there to provide them with materials whether it was books, DVDs, or printing something via email.

“For me, I’m looking forward to the day we can resume some of our regular activities from coloring pages for kids to book clubs for adults. I miss hearing the kids laugh and play in our Children’s Center or people talking about their favorite books.”

**Linden Library**

The Linden Library has been located in the historic Linden Mill since 1961. Built around 1850, the mill was the first structure in Genesee County to be placed on the national register of historic places. The grist mill operated until 1956 and later was purchased by the village of Linden (now city) for use as municipal offices and a future historic place. The grist mill operated from 1941-1961 and in a school basement from 1937-1941.

The library was founded in 1937 by a group of citizens and run by a rotating volunteer staff until 1941 when Decola Jepson became the first librarian. In 1944, the library became associated with the recently formed Genesee County Library system (which provided the librarian’s salary and some books) while remaining otherwise independent. In 1961, shortly after moving into the mill, the library became a full member of the county system.

In 1979, Genesee County Library became Genesee District Library, an independent entity, when voters approved a .7 mill property assessment. In 1984, the Linden Library was the first GDL branch to go online.

Linden’s librarian is Katie Badgley. Previous librarians include John Ekleberry, Sue Misra, Hans Norbotten, Helen Yiannatji, Carol Day, Janice Bigelow and Decola Jepson.

The Linden Library reopened its doors to the public Monday, Feb. 1.

“I am very happy we can have people come in again,” Badgley said, branch manager. “I was glad to provide doorside service, but for that I was in here mostly by myself, and it just wasn’t the same. For me, the greatest joy as a librarian is seeing people of all ages and backgrounds come in and browse new books and movies and find things they didn’t even know they wanted.

“I also love to help people find specific things they need or just be here to help them make copies, use the computer, send a fax, etc. I am grateful that we have found a way to do what we do safely.”

The Linden Library has a limited 25-percent capacity. Employees wear masks and clean surfaces regularly.

“I think the pandemic has made us realize how important the library is, not just for getting materials and using the computer, but as a place to go when you need to get out of the house and interact with other people, even if it is only briefly,” she said. “It is a great place to go and explore and find things to keep busy with and it is free.”

**Holly Township Library**

The Holly Township Library operates much like the Parks and Recreation Commission; they have their own separately elected board and their own 1 mill voter approved millage.

The library serves the residents of Holly Township and the village of Holly as well as Groveland and Rose townships. The Library is governed by six board members and the director. The Library is staffed by the director and full and part-time employees. They are assisted by many volunteers from the community, especially the Friends of the Holly Township Library.

The Holly Township Library’s mission is to provide and promote public access to information through a quality collection of materials, reflecting all viewpoints, which fulfill educational and recreational needs of the community within a pleasant, professional atmosphere.

The Library uses Michigan eLibrary (MeL) for Holly patrons to borrow books and other library materials for free from participating Michigan libraries. Patrons may also borrow eBooks and eAudiobooks from the digital library using their Holly Township Library card.

Computers with internet access are available for public use and free Wi-Fi is available. Patrons can print from any public computer. Faxing and scanning services are also available.

The Holly Township Library offers many events and activities for adults, teens and children, including summer reading programs for all ages, story times, musical and instructional programs, and many more. The Library also has an active Teen Advisory Board.

Gregory Hayes, director of the Holly Township Library, said it has been quite the adventure since last March on closing, opening, closing, etc.

“The Holly Township Library has always focused on our patrons and our staff. First and foremost is their safety,” he said. “We were closed, as you know, by executive orders last year. We re-opened briefly and then were shut by order again. Since August, we have offered curbside and lobby service and since Feb. 15 of this year, we have been open to the public with the standard COVID protocols in place.”

Among the services the library has added are virtual storytimes, printing from your car, book bundles, and monthly historical programs hosted virtually. Another feature they have added is their ‘Shelves of Love.’

“This we started last November as a food bank in our lobby. It has been greatly supported by our community,” he said.

Sources: thegdl.org, hollylibrary.org