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To have or not have an outdoor festival

■ Fenton Freedom Festival committee to decide April 5 on Fourth of July event

By Sharon Stone

April 5 is an important date for the Fenton Freedom Festival committee. That is the date they will meet to make a decision on whether there will be a Fenton Freedom Festival this July.

Pat Lockwood, Fenton mayor pro tem and chair of the Fenton Freedom Festival, said they are waiting on direction from the state as to how many people may be gathered outdoors for an event. She said the committee is like a well-oiled machine and if they get the green light to go ahead with the festival they will get all of the wheels in motion.

Lockwood said Tuesday that she's encouraged with the vaccine rollout which could impact the state's orders. "We'll have to stick to the guidelines of what the state says," she said.

The traditional Freedom Festival was canceled last year because of the COVID-19 pandemic and it was instead a virtual event, with residents sending in videos and photos of their



In this 2019 Times file photo, a girl on a back of a truck blows bubbles for the crowd at the Fenton Freedom Festival parade. The Fenton Freedom Festival Committee expects to make a decision April 5 on whether there will be a festival this July, based on what the state allows.

Times file photo

decorations. Businesses still decorated with the Fourth of July patriotic theme.

The Street Experience

Last summer, beginning Aug. 20, 2020, retailers and restaurants had the option of expanding their dining or retail space outdoors to attract extra business during the pandemic. On Thursdays and Fridays, the downtown area of LeRoy Street, Caroline Street, Shiawassee Avenue and Adelaide Street were closed to vehicle traffic to make the "Street Expe-

rience" happen. This went on for weeks until it was too cold.

Lockwood said the weekend prior to Memorial Day weekend, May 27 and 28, the city expects to begin this year's Street Experience by closing the same area as last year from 4 to 9 p.m. She said they are planning to do a different theme each week and to hold contests and activities throughout the closed downtown area.

"We'll keep people safe and have entertainment throughout downtown,"

Lockwood said. "We have a lot of space."

The Street Experience was discussed at the Downtown Development Authority (DDA) meeting this week and then the committee will take the plan to Fenton City Council for approval.

Michael Hart, assistant city manager and DDA executive director, said the Street Talk presentation made by Lockwood was very well received at the DDA meeting. Members expressed being in awe with the variety and number of offerings for the events throughout the summer. The DDA approved the Street Experience unanimously, but Hart said, "There's still a lot of work to do."

Lockwood said they'll be meeting with all the businesses downtown and listen to their needs and concerns. She said Southern Lakes Parks and Recreation will provide street entertainers.

Depending on what the state allows by July 4, Lockwood said the city might be allowed to host the Freedom Festival or it could do a smaller scale event for a few evening hours Thursday and Friday prior to the July 4 for a patriotic Street Experience.

"If we can do more, we will," Lockwood said.

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POLICE & FIRE REPORT

COMPILED BY SHARON STONE

FLINT MAN CITED FOR NOT HAVING LICENSE PLATE ON VAN

On Thursday, March 4, a deputy from the Genesee County Sheriff's Office observed a Chevrolet van on Thompson Road and Lake Drive in Fenton Township. A traffic stop was initiated due to the vehicle not having a license plate. Contact was made with the driver, a 39-year-old Flint man. A records check showed the driver was unlicensed. The driver was a citation with a future court date for driving while unlicensed.

DISRUPTS

Continued from Front Page

Holly Village offices. The man filmed a video with his interaction with Holly police officers and then posted his video on social media.

Holly Police Chief Jerry Narsh authorized posting the man's video on the police department's Facebook page to be transparent with the incident. The chief wrote, "On Wednesday, March 10 the man making this video appeared at the Holly Schools Administration offices and Village offices. This building is also an active school housing our special needs curriculum. The man approached active school classrooms and staff causing a disruption of school operations. The staff and students were placed in lockdown, not knowing his intentions. The village of Holly has

ordinances protecting school operations and students from disruption. The officer was justified in making a physical custody arrest, but chose to de-escalate the encounter by allowing him to leave. Multiple criminal charges have been filed, with a court date pending. Holly officers acted in full authority and compliance within law to protect our students and staff."

The police chief said the man was in violation of school policies and the following ordinances: disturbing schools, persons creating disturbances to leave premises upon request, and resisting, obstructing and interfering with police.

Narsh said school policy is not law, but it does give district officials the ability to determine a disruption and contact law enforcement.

"That is what occurred on March 10," Narsh said. "The superintendent approached the man who was uncooperative and argumentative on his actions and intentions, resulting in a call to Holly Police Department."

"As officers were arriving to the school, they were aware of these facts and that by definition, this person was already in violation of the Holly Village Ordinances that he is being charged with."

"Our officer was aware that the man had already violated these laws, had the legal authority to make a physical custody arrest and initiated that, but then made a decision to not take him into custody as this would

clearly have the potential for physical resistance, all being live-streamed on his YouTube channel and potentially in plain view of special needs children and staff inside the building.

"The officer chose the path of de-escalation by leading him off the property, keeping him under surveillance to ensure he did not return and to issue charges later that day."

"The Holly Police Department supports and protects the first amendment and all constitutional rights. It is only at

the point where a person's activity is defined by law as a criminal act that we would intervene."

"Every officer responding to an incident at a school by an unknown person must consider any and all potential for school targeted violence. There is no one who doesn't

understand the history and harm that can be inflicted at a school. In addition, officers consider that a person with a video camera who is aggressive and not stating their intentions could potentially be someone who is about to film or live stream a shooting or attack. There are very real possibilities that law enforcement must consider when responding to and approaching an aggressive uncooperative subject at a school campus."

"The responding officers acted with care and caution, while ensuring the safety of students and staff. They also fairly and effectively enforced the law in a manner that was calm and professional at all times."

“The responding officers acted with care and caution, while ensuring the safety of students and staff.”

Jerry Narsh
Holly Police Department chief

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MICHIGAN VOTES

LEGISLATIVE ACTIVITY

— Compiled by Sharon Stone —

MichiganVotes.org is a free, non-partisan website created by the Mackinac Center for Public Policy to provide concise, non-partisan, plain-English descriptions of every bill and vote in the Michigan House and Senate. This report was released Friday, March 12.

Senate Resolution 26: Authorize Senate lawsuit against governor for unlawful expenditures

To authorize the Senate Majority Leader to commence legal action on behalf of the Senate, challenging any action by the governor to spend money that has not been authorized in appropriation bills passed by the House and Senate. This relates to vetoes of provisions in House Bills 4047 and 4048 that would prohibit spending part of the state's federal stimulus and coronavirus relief money unless two provisions of two other bills also are signed into law (Senate Bill 1 and House Bill 4049). Those bills would transfer the authority of the state health department to close schools in an emergency to county health departments, and require legislative consent after 28 days to a governor's authority to maintain a state of emergency and issue executive orders. Under this resolution, Senate Majority Leader Mike Shirkey would be authorized to sue the governor if the administration spends money without the legislative authorization required by the Michigan Constitution of 1963.

Passed 20 to 14 in the Senate

Sen. Ruth Johnson (R-Dist. 14) **YES**
Sen. Jim Runestad (R-Dist. 15) **YES**
Sen. Lana Theis (R-Dist. 22) **YES**
Sen. Jim Ananich (D-Dist. 27) **NO**
Sen. Ken Horn (R-Dist. 32) **YES**

House Bill 4047: Override veto of coronavirus relief bill line items

To override Gov. Gretchen Whitmer's line-item veto of \$150 million in state aid for businesses afflicted by coronavirus epidemic lockdowns, and another \$150 million for deposit in the state's unemployment insurance account to "offset expected exposure to state fraud and improper payments" during the epidemic.

Failed 60 to 49 in the House (2/3 majority required)

Rep. Bob Bezotte (R-Dist. 47) **YES**
Rep. Mike Mueller (R-Dist. 51) **YES**

Senate Bill 1: Limit state health department epidemic orders without legislative approval

To restrict emergency orders, the state health department (the Department of Health and Human Service) may impose in response to an epidemic to 28 days unless an extension is approved by the Legislature. A state Public Health Code adopted by the Legislature in 1978 gives the department the authority to issue such orders. The bill would also require officials to disclose in such orders how any restrictions on gatherings protects public health, and all the information used in deciding to issue the emergency order.

Passed 59 to 50 in the House

Rep. Bob Bezotte (R-Dist. 47) **YES**
Rep. Mike Mueller (R-Dist. 51) **YES**

Senate Bill 114: Allocate coronavirus epidemic relief dollars for businesses and more

To appropriate \$150 million in state dollars for deposit into the state unemployment insurance benefit fund to offset exposure to fraud and improper payments during the coronavirus epidemic. The bill also appropriates \$405 million state tax dollars for tax and fee relief to businesses afflicted by coronavirus lockdowns. These appropriations had been in another bill but were line-item vetoed by Gov. Gretchen Whitmer.

Passed 66 to 44 in the House

Rep. Bob Bezotte (R-Dist. 47) **YES**
Rep. Mike Mueller (R-Dist. 51) **YES**

House Bill 4127: Revise procedure for clearing dead, moved or inactive voters from voter rolls

To revise the procedure specified in state election law to remove certain registered voters listed in the qualified voter file who haven't voted since 2000 or who

have unknown dates of birth in the voter rolls, and do not respond to a mailing.

Passed 61 to 48 in the House

Rep. Bob Bezotte (R-Dist. 47) **YES**
Rep. Mike Mueller (R-Dist. 51) **YES**

House Bill 4040: Facilitate school apprenticeship programs

To exclude registered apprenticeship programs created by unions and trade associations and offered in public schools from the law that imposes a licensure mandate on for-profit "proprietary trade schools" (barber colleges are an example).

Passed 107 to 3 in the House

Rep. Bob Bezotte (R-Dist. 47) **YES**
Rep. Mike Mueller (R-Dist. 51) **YES**

Senate Bill 106: Add new "no trespassing" posting option

To establish that a property owner can "post" his property to indicate that trespassing is prohibited by painting purple vertical lines at least 8 inches long, between 3 feet and 5 feet above the ground, on trees or posts not more than 100 feet apart that are "readily visible" when approaching the property.

Passed 20 to 14 in the Senate

Sen. Ruth Johnson (R-Dist. 14) **YES**
Sen. Jim Runestad (R-Dist. 15) **YES**
Sen. Lana Theis (R-Dist. 22) **YES**
Sen. Jim Ananich (D-Dist. 27) **NO**
Sen. Ken Horn (R-Dist. 32) **YES**

NOTICE OF PUBLIC HEARING ZONING TEXT AMENDMENT CITY OF LINDEN – PLANNING COMMISSION

PLEASE TAKE NOTICE The City of Linden Planning Commission will conduct a public hearing on Monday, April 5, 2021, at 7:00 p.m., as part of its regular meeting agenda. The purpose of this hearing is to provide opportunity for public comment on an amendment to Section 154.061 (Accessory Buildings and Structures). A revision is proposed that would allow accessory structures in a front yard for properties with direct frontage on Byram Lake. This meeting will be conducted virtually (online and/or by phone), pursuant to the Open Meetings Act (MCL 15.263), the City's state of emergency order and the MDHHS Order dated March 5, 2021.

To comply with the Americans with Disabilities Act (ADA), any citizen requesting accommodations for this meeting, and/or to obtain this notice in alternate formats, please contact the Deputy City Clerk at (810) 735-7980, or deputyclerk@lindenmi.us by 4:00 p.m. the day of the meeting. To participate remotely, copy and paste the link below or call a number below for audio connection:

City of Linden Regular Planning Commission Meeting
Monday, April 5, 2021 7:00 PM Eastern Time (US and Canada)

Join Zoom Meeting
<https://us02web.zoom.us/j/88391186878?pwd=MTZ2MTN1SVY3SjZUZ1plbTNpL2J3UT09>

Meeting ID: 883 9118 6878
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Passcode: 124586

Find your local number: <https://us02web.zoom.us/j/88391186878?pwd=MTZ2MTN1SVY3SjZUZ1plbTNpL2J3UT09>

The text of the proposed amendment is available for public review. Please call (810) 735-7980 to schedule an appointment with City Offices. Persons wishing to comment may do so at the hearing. Written comments may also be submitted prior to 4:00 p.m. on April 5, 2021, and should be addressed to:

Kristyn Kanyak, Deputy City Clerk
132 E. Broad St.
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"Daddy cooked dinner, and then the
_____ came."

Shooter
RIPENS _____

Shoal
FREE _____

Foil
MISTEY _____

Bare
UNTIDY _____

TODAY'S WORD

Answers in this edition of the Tri-County Times

Weekend Sudoku

FUN BY THE NUMBERS
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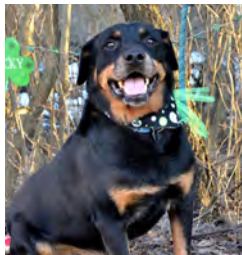
	6	4	8				5	
9				1				
		8		3	6			
8							5	7
			3		9			
	4	6						8
			6	7		1		
				4				6
	7		1		2	8	3	

Answers in this edition of the Tri-County Times

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Line Ads:
Noon Tuesday

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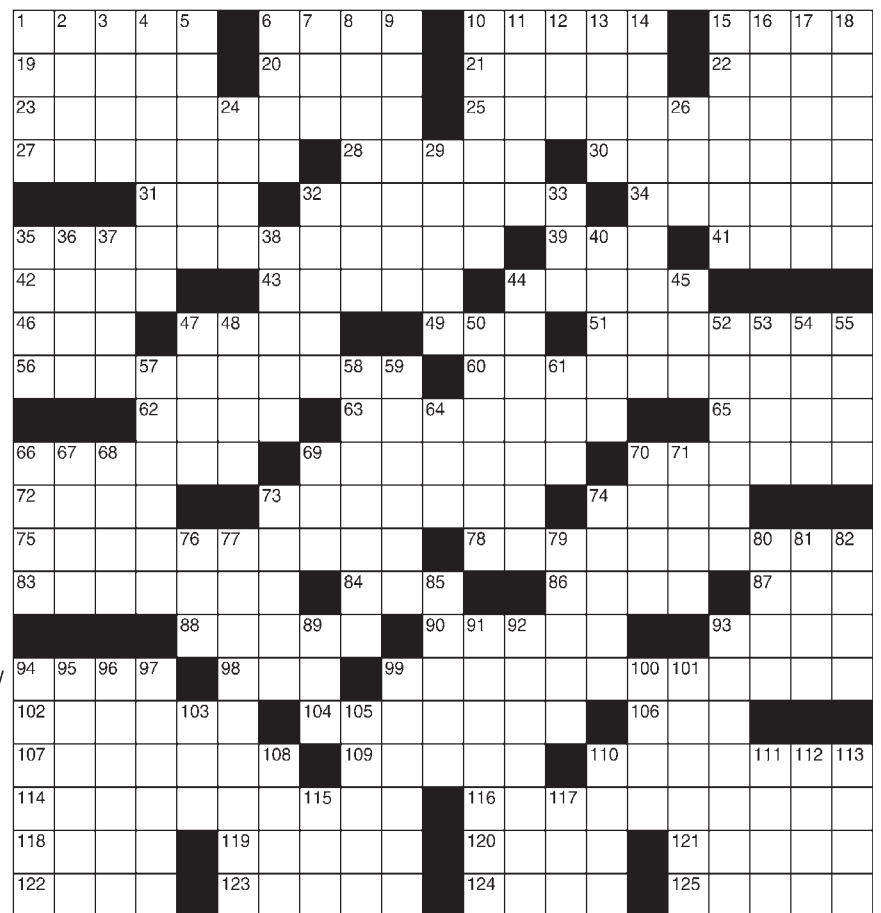
KING
FEATURES

Weekend Crossword

PUZZLE CLUE:
JUMBLE OF TREES

ACROSS

- 1 Item in a place setting
6 Duffels, e.g.
10 Grand tales
15 Hence
19 Boundary
20 "— Three Ships"
21 — Park (Edison's home)
22 Took off
23 Really big tree?
25 Fundamental tree?
27 Longs for
28 Franz who composed "The Merry Widow"
30 Early settler
31 "Erin Burnett OutFront" channel
32 Passes on, as a story
34 French brandy
35 Chinese ideology centered around a tree?
39 Actor Mahershala
41 "Family Guy" creator MacFarlane
- 42 Soon
43 Two of Henry VIII's wives
44 Coagulates
46 "Gunga Din" studio
47 Recorded digitally, in a way
49 LAX datum
51 Wharf locale
56 Tree-dwelling hooded snake?
60 Tree whose trunk curves?
62 Cut of pork
63 Dutch Renaissance scholar
65 Rake part
66 Nuances
69 Item in a place setting
70 Of delicate beauty
72 A shot
73 Love-struck
74 Farm vehicle
75 Tree sold at a low price?
78 Cantaloupe growing on a tree?
83 More flavorful
84 Indy circuit
86 Auction site
87 Union promise
88 Slant
- 90 Millionaire-making game
93 Menial type
94 Provoke
98 Corp. wheel
99 Charm
102 Nancy of the House
104 Like sown seeds
106 "Ally McBeal" co-star Lucy
107 In total
109 — Gay (WWII B-29)
110 Tea-scenting blossom
114 Tree that makes people think like a French novelist?
116 Window sections through which trees are visible?
118 Richard of "Wicked Woman"
119 "Für —" (piano piece)
120 Romances
121 Florida bird
122 Mail in
123 Steven of Aerosmith
124 Fit of pique
- 125 Plow inventor John
DOWN
1 Pleased
2 Citrus fruit
3 Hi-fi parts
4 Microchip material
5 Ships' rears
6 Slant
7 Viper variety
8 Old warship
9 Deary
10 Prepare for a pyramid
11 Oyster bead
12 People with clout
13 Applaud
14 Asked for
15 Nasal singing tones
16 Curtis of cosmetics
17 Overthrow
18 Potato stuff
24 Suvari of Hollywood
26 Ghostly cry
29 "Siddhartha" novelist
32 Soul music is a form of it
33 — soda (cleanser)
35 Singer Cohn
36 Jimmy Durante's "— Dinka Doo"
- 37 "Park" a ship
38 Central Georgia city
40 Gets bested
44 Vivid crimson
45 Egg pouch
47 Slender woodwind
48 CBS military law show
50 Fez dangler
52 Small and 70-Across
53 Chief Norse god
54 Talk wildly
55 Deuce taker
57 Hackneyed
58 Grid of fine lines in an eyepiece
59 Franklin of soul
61 — de-sac
64 See 71-Down
66 Splinter group
67 Laugh sound
68 Golf coups
69 Thurman of Hollywood
70 Funny Carvey
71 With 64-Down, hostile
swarming insect
73 Suit fabric
- 74 Old computer language
76 Entertainer Zadora
77 Gift for a drawer, perhaps
79 Dealt (out)
80 In — of (replacing)
81 Gas leak giveaway
82 Zilch
85 Suburb of Dallas
89 Hack (off)
91 Prohibits
92 High crime
93 Bird feathers
94 Gaps
95 Mammal's fur
96 Comic Tracey
97 Roly-poly
99 Cavalry soldier
100 Actor Ruck
101 Talked like Cindy Brady
103 Alert at sea
105 Car contract
108 As is fitting
110 Joke
111 About
112 — -do-well (idler)
113 Punta del —
115 1,000 G's
117 Luau bowlful



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Puzzle Answers

Midweek Sudoku, Crossword Puzzle and Jumbles are located in the last Midweek's issue. All other puzzles are located throughout this edition of the Tri-County Times.

MIDWEEK SUDOKU ANSWERS

8	3	7	2	4	6	1	5	9
2	4	1	5	9	3	6	7	8
5	9	6	8	1	7	2	3	4
4	7	3	6	5	8	9	2	1
9	1	2	7	3	4	5	8	6
6	5	8	1	2	9	7	4	3
3	6	4	9	7	5	8	1	2
1	8	5	3	6	2	4	9	7
7	2	9	4	8	1	3	6	5

MIDWEEK JUMBLE ANSWERS:
BISON, METAL, FUMBLE, PROVEN
Answer: The math teacher had taught multiplication a —
NUMBER OF TIMES

WEEKEND SUDOKU ANSWERS

2	6	4	8	9	7	3	5	1
9	3	5	2	1	4	6	8	7
7	1	8	5	3	6	2	4	9
8	9	2	4	6	1	5	7	3
1	5	7	3	8	9	4	6	2
3	4	6	7	2	5	9	1	8
4	2	3	6	7	8	1	9	5
5	8	1	9	4	3	7	2	6
6	7	9	1	5	2	8	3	4

WEEKEND SCRAMBLE ANSWERS:
SNIPER, REEF, STYMIE, NUDITY
Answer: **FIREMEN**

MIDWEEK CROSSWORD ANSWERS

Solution Time: 21 min.

C	O	G	C	A	L	F	T	A	B	S
U	R	N	O	N	O	R	E	L	A	N
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S	S	T	S	Y	A	K	S	E	R	E



Read then Recycle

WEEKEND CROSSWORD ANSWERS

G	L	A	S	S	B	A	G	S	E	P	I	C	S	T	H	U	S
L	I	M	I	T	I	S	A	W	M	E	N	L	O	W	E	N	T
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WEEKEND WORD SEARCH ANSWERS

L	R	I	N	N	E	M	E	X	P	E	R	I	E	N	C	E	S	E	R
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VILLAGE OF HOLLY

ZONING BOARD OF APPEALS

NOTICE OF VARIANCE REQUEST

NOTICE IS HEREBY GIVEN, in accordance with Chapter 157 of the Village of Holly Zoning Ordinance, the Village of Holly Zoning Board of Appeals will conduct a public hearing on a request for a variance of Ordinance 157.009(A)(2)(4) on April 5, 2021 at 7:00 PM (or as soon thereafter as possible) via Zoom meeting. The meeting can be accessed at: <https://us02web.zoom.us/j/81504160199>

An application for variances was filed by Robert Montgomery. The property is located at 610 N. Saginaw Street, IH 01-34-101-007. The applicant is requesting a variance of Ordinances 157.009(A)(2)(4) which requires a side setback of 50 feet.

Written comments may be submitted to the Village Clerk/Treasurer, 300 East Street, Karl Richter Center, Holly, Michigan 48442 prior to the hearing. All documents pertinent to the application are available for inspection in the Village Offices, located at 300 East Street, Holly, Michigan.

Interested persons are encouraged to attend the meeting. Handicapped persons needing assistance to attend are asked to contact the Village offices at least 48 hours prior to the meeting at (248) 634-9571 during regular business hours.

Deborah J. Bigger
Clerk/Treasurer
Village of Holly

NOTICE TO ROSE TOWNSHIP

RESIDENTS AND PROPERTY OWNERS

NOTICE IS HEREBY GIVEN that the Rose Township Zoning Board of Appeals will meet virtually on Tuesday April 6th, 2021 at 7:00 PM.

Rose Township Zoning Board of Appeal
Tue, Apr 6, 2021 7:00 PM - 10:00 PM (EDT)

Please join my meeting from your computer, tablet or smartphone.
<https://global.gotomeeting.com/join/670858717>

You can also dial in using your phone. (For supported devices, tap a one-touch number below to join instantly.)

United States: +1 (408) 650-3123
- One-touch: tel:+14086503123,,670858717#
Access Code: 670-858-717

The purpose of the meeting is to consider and receive comments on the following application:

Brian Mc Keown of 8260 Chiefs Drive (06-30-302-007) is requesting two (2) variances.
a) Front yard variance from required 35 feet to 19 feet (variance of 16 feet)
b) Rear yard setback variance from required 35 feet to 5 feet (variance of 30 feet)

If, prior to the meeting, members of the public have certain questions or wish to provide input on any business that will be addressed at the meeting then such persons may contact the Zoning Board of Appeals through David Plewes, Zoning Administrator, by email to zoningadm@rosetownship.com , or by mail at: 9080 Mason Street, Holly MI 48442.

A copy of the aforementioned application is available for inspection during regular business hours, Monday through Thursday, 8:30 A.M. to 4:30 P.M. at the Township Clerk's office, 9080 Mason Street, Holly, Michigan until and including the day of the hearing or on the web page rosetownship.com.

Handicapped persons needing assistance to attend the meeting should contact the Rose Township Clerk at (248) 634-8701 at least 72 hours prior to the meeting.

David Plewes
Zoning Administrator

Debbie Miller, MMC
Rose Township Clerk

Word Search

L R I N N E M M E X P E R I E N C E E N
A B W R M R U W O R K P L A C E S S E R
T T K E T A R O B A L L O C E O F T L U
I U N B P G N I N N A L P E S S M R B W
G P R E S E M O B I L E W D O Y N O I U
I R S V M N H A X O C K E T P S I P X Y
D O H X R E O W M N O S S F R T B E E Y
N D R D U W G I X B I T M W U E C R L T
P U L O S D T A T G R Y G I P M S E F I
E C V P C F S H N A R O L W I B A T T V
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L I I T U Y W V O E D O P P M A P D A A
P T K E L F O S V K H E R N P C T R V B
M Y W E E E M V D R P S I K W A S O C S
E P Y M K H W Y Y O N N K S I F X O R Y
F A C I L I T Y R W F A I X O N M C D I
L G X O N N D N B O T S V V L I G W I U
F K X T C P W A N C S F P C E C I F F O

WORKPLACE

ACTIVITY, APPLICATIONS, COLLABORATE, COORDINATE, COWORKERS, DESIGN,
DIGITAL, EMPLOYEE, EXPERIENCE, FACILITY, FLEXIBLE, MANAGEMENT,
MEETING, MOBILE, MULTIPURPOSE, OFFICE, PLANNING, PRODUCTIVITY,
REPORTS, SCHEDULE, STRATEGY, SYSTEM, WORKING, WORKPLACE

Answers in this edition of the Tri-County Times

PUBLIC NOTICE

CHARTER TOWNSHIP OF FENTON

BOARD MEETING SYNOPSIS

MARCH 15, 2021

The Fenton Township Board held a regular meeting on Monday March 15, 2021 via Zoom and took the following actions.

1. Trustee Goupil offered the opening prayer.
2. Approved the agenda as presented.
3. Approved invoices and expenditures for payment in the total amount of \$520,127.02.
4. Approved the expenditure of up to \$40,000 in PEG funds for the purchase of computer, TV studio and related equipment to upgrade the meeting room and TV studio.
5. Adopted Resolution No. 2021-07, approving the Fourth Amendment to Genesee County Phase II Regulations Storm Water Management System Contract, and authorizing the Township Supervisor and Clerk to execute the contract on behalf of Fenton Township.
6. Approved the 2021 Dust Control Contract with the Genesee County Road Commission.
7. Approved local road improvement projects for 2021.
8. Adjourned at 8:06 p.m.

A complete copy of the minutes of this meeting and any ordinances adopted at the meeting are on file and will be available for review at the Fenton Township Office, 12060 Mantawauka Drive, Fenton, Michigan 48430. Ordinances, meeting schedules, meeting minutes and other Township information are also available at www.fentontownship.org.

ROBERT E. KRUG
FENTON TOWNSHIP CLERK

Obituaries

Times

Phyllis R. Solberg

1939 - 2021

Phyllis R. Solberg - age 82. Phyllis passed away peacefully in her home on Tuesday, March 16, 2021. Preceded in death by her parents, James and Velma Oliver (Moore), sisters; Irene Killius and Jean Warbington, and loving husband of 60 years, Arthur Jon Solberg. She is survived by her four children; Lisa Mackey (Doug), Lora Solberg, Jon Solberg, Mari-Lynn Hay (Mark) and grandsons. Phyllis was born in Blue Diamond, Ky. Her family later migrated to Madison Heights for new opportunities. Phyllis graduated from Madison Heights High School in 1957, where she met and fell in love with Jon Solberg. In 1973, she and Jon moved to Holly, calling it their home for the rest of their lives. In retirement, they wintered in Old Town, FL. Some of her happiest memories were from those years spent on the Suwannee

River. She retired from Holly Schools. Her favorite part of her job was working with the children with special needs. She had a connection to the students, and loved them dearly. She spent many years in the district as the President of her AFSCME Union Local. She was a stalwart President with a passion for helping all of the local members. Phyllis loved being a grandma. Her grandsons were her pride and joy. Sometimes too, the simpler things in life brought her joy. A Frosty, a slice of birthday cake, or even a Koegel bologna sandwich were enough to make her day. In lieu of flowers, those who wish remember Phyllis in a special way may send memorial contribution to Grace Missionary Baptist Church/878 Milford Road/Holly, Michigan 48442. A private burial will take place at a later date. www.dryerfuneralhomeholly.com



David Lawrence "Turtle" LaBree

1946 - 2021

David Lawrence "Turtle" LaBree - age 74, of Linden, died Monday, March 15, 2021. A celebration of life will be held at a later date. David was born December 17, 1946 in Durand. He was a veteran of the U.S. Army and worked as a concrete truck driver for many years, retiring in 2008. Turtle was a proud member of the Barons Motorcycle Club. He loved riding, especially through South Dakota and the Black Hills. He was known for his kindness and sense of humor. He is survived by his wife, Diane; daughter, Laura LaBree-Statler; grandchildren, Kyle (Alicia) Statler, Kurtis (Makala) Statler and Kaylee Statler; great-grandchildren, Brody, AnnaClaire, Nolan, Makena and baby on the way; sisters, Avis Burton, Dolores (Bob) Blau, Catherine (Steve) Sherman, Frances (Brad) Middleton and Emma (Jim) Kehler; several nieces and nephews. He was preceded in death by his beloved dog, Gomez. Tributes may be shared at www.sharpfuneralhomes.com.



John (Jack) Ingles Beelby

1954 - 2021

John (Jack) Ingles Beelby - age 66, of Holly, died peacefully at home with his loving family near. We welcome you to wear your favorite Bowling or Golf shirt! Funeral services with social



Carrie Martin; great-grandchildren, Colton Martin, Talen Guerrieri, Giovanni Morales, and Aubrey Morales; sister, Susie (Buster) Winebrenner; brothers, Bill (Carmen) Beelby, Kirk

Beelby, and Joey (Tracie) Beelby; nieces; nephews; and a lot of very close special lifelong friends. Jack also had two very special friends Jamie Leece and Danny Ham. He was preceded in death by his wife, Sharon. Jack comes from a big loving family and has lived in Holly his whole life. Jack worked for Quality Way Products for many years. Jack had a passion for bowling and golf. On the side, Jack ran B & B Pro Shop for 30 plus years. The family of Jack would like to give a special thank you to McLaren Hospice of Davison. And a special thank you to nurse Maryann and Val. www.dryerfuneralhomeholly.com.

Beelby, and Joey (Tracie) Beelby; nieces; nephews; and a lot of very close special lifelong friends. Jack also had two very special friends Jamie Leece and Danny Ham. He was preceded in death by his wife, Sharon. Jack comes from a big loving family and has lived in Holly his whole life. Jack worked for Quality Way Products for many years. Jack had a passion for bowling and golf. On the side, Jack ran B & B Pro Shop for 30 plus years. The family of Jack would like to give a special thank you to McLaren Hospice of Davison. And a special thank you to nurse Maryann and Val. www.dryerfuneralhomeholly.com.

Alger Hemingway

Alger Hemingway - age 82, died March 12, 2021. Services provided by Sharp Funeral Homes. www.sharpfuneralhomes.com.



Burton Gross

Burton Gross - age 87, died March 12, 2021. Services provided by Sharp Funeral Homes. www.sharpfuneralhomes.com.



Barbara Steepe

Barbara Steepe - age 93, died March 16, 2021. Services provided by Sharp Funeral Homes. www.sharpfuneralhomes.com.



Dr. John Hall

Dr. John Hall - age 83, died March 12, 2021. Services provided by Sharp Funeral Homes. www.sharpfuneralhomes.com.



Gerald "Jerry" Keely

Gerald "Jerry" Keely - age 77, died March 14, 2021. Services provided by Sharp Funeral Homes. www.sharpfuneralhomes.com.



Jaqueline Lahar

Jaqueline Lahar - age 88, died March 10, 2021. Services provided by Sharp Funeral Homes. www.sharpfuneralhomes.com.



Geraldine Stange

Geraldine Stange - age 81, died March 14, 2021. Services provided by Sharp Funeral Homes. www.sharpfuneralhomes.com.



John Verdier

John Verdier - age 81, died March 10, 2021. Services provided by Sharp Funeral Homes. www.sharpfuneralhomes.com.



VIEW OBITUARIES ONLINE. MYFENTON.COM

Obituaries

Times

Marilou Walberga Mecham

1933 - 2021



Marilou Walberga Mecham - age 88, of Linden, died Saturday, March 13, 2021. A Funeral Mass will be celebrated 12 PM Monday, March 22, 2021 at St. John the Evangelist Catholic Church, 600 N. Adelaide St., Fenton (A live stream of the Mass may be viewed on Marilou's obituary page at www.sharpfuneralhomes.com). Fr. Robert Copeland celebrant. Committal service immediately following at Great Lakes National Cemetery, Holly. Visitation will be held at Sharp Funeral Homes, Linden Chapel, 209 E. Broad St. Linden Sunday, March 21 from 1 - 4 and 6 - 8 PM where a vigil service will be held at 7 PM and Monday at church from 11 AM until the time of the Mass. In lieu of flowers, those desiring may make contributions to Ascension Hospice or the American Cancer Society. Marilou was born February 25, 1933 in Farmington, the daughter of Robert August and Helen Elizabeth (Winters) Petersmark. She was a 1951 graduate of Farmington High School. She married Ernest Mecham September 25, 1951 in Farmington. Marilou had resided in the Linden area

since 1983 coming from Commerce. She was a member of St. John the Evangelist Catholic Church; and was a former member of St. Willilams Catholic Church in

Walled Lake where she was a member of the Rosary Altar Society. She also was a member of the commerce Child Club. She enjoyed crafts, flower arranging, knitting, sewing, traveling, and family camping trips. Surviving are her husband of 69 years, Ernest; four children, Ernest Mecham, Jr. (Roberta) of Howell, Brad Mecham (Elizabeth) of Ocala, FL, Suzanne Mecham of White Lake, and Douglas Mecham (Robin) of Linden; seven grandchildren, Angela, Regina, Ernest III, Shea, Tristan, Ashley, and Tara; seven great-grandchildren, Brooklyn, Jordyn, Issac, Tyler, Seraya, Lachlen, and Avaley; and several nieces; nephews; and cousins. She was preceded in death by her parents; brothers, Joseph, Robert, and Roy Petersmark; and sister, Ruth Morgan. Tributes may be shared at www.sharpfuneralhomes.com.



Lavern Todd

Lavern Todd - age 59, died March 15, 2021. Services provided by Sharp Funeral Homes. www.sharpfuneralhomes.com.



Linda Decker

Linda Decker - age 81, died March 15, 2021. Services provided by Sharp Funeral Homes. www.sharpfuneralhomes.com.



Janet E. Redoutey

1929 - 2021



Janet E. Redoutey - age 92, of Linden, passed away peacefully in her sleep, Wednesday, March 10, 2021. A private family Mass will be held. Those desiring may make contributions to St. John the Evangelist Catholic Church. Janet was born March 3, 1929 in Detroit, the daughter of Stephen and Edith (Read) Thompson. She was a 1947 graduate of Redford High School. She married Gerald S. Redoutey September 9, 1950 at St. Monica Catholic Church in Detroit and he preceded her in death April 11, 2015. She retired in 1994 from J.L. Hudson after 25 years of service. Janet was a member St. John the Evangelist Catholic Church where she was active with the St. John Council of Catholic Women and the Knights of Columbus Ladies Auxiliary. She also was a member of the Audubon

Society, Hartland, Open Gate Garden Club, Fenton, and the Master Gardener Association. She enjoyed gardening, reading, cooking, and playing games. Surviving are four sons, Richard (Diane) Redoutey of Novi, Robert (Nancy) Redoutey of Georgetown, TX, David (Janet) Redoutey of Holly, and Jeffrey (Sheila) Redoutey of Modesto, CA; daughter-in-law, Becky Redoutey of Haslett; 10 grandchildren; and 10 great-grandchildren; and several nieces; nephews; and cousins. She was also preceded in death by her parents; son, Michael Redoutey; brother, Jack Thompson; and sister, Joyce Garcia. Tributes may be shared at www.sharpfuneralhomes.com.



Lois (Hanna) Porter

Lois (Hanna) Porter - age 94, died March 10, 2021. Services provided by Sharp Funeral Homes. www.sharpfuneralhomes.com.



Loren Erickson

Loren Erickson - age 84, died March 12, 2021. Services provided by Sharp Funeral Homes. www.sharpfuneralhomes.com.



Otis Whaling

Otis Whaling - age 85, died March 12, 2021. Services provided by Sharp Funeral Homes. www.sharpfuneralhomes.com.



view

OBITUARIES

online

JUMBLE FOR KIDS

THAT SCRAMBLED WORD GAME!®

By David L. Hoyt and Jeff Knurek

The letters of these crazy words are all mixed up. To play the game, put them back into the right order so that they all make real words you can find in the dictionary. Write the letters of each real word under each crazy word, but only one letter to a square.


Now you're ready to solve today's Jumble for Kids. Study the picture for a hint. Play around with the letters in the circles. You'll find you can put them in order so that they make your funny answer.

RFY

GPIR

CUPK

LOFD



Print Answer Here

Get the free JUST JUMBLE app • Follow us on Twitter: @PlayJumble

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Jumbles: RFY GRIP PUCK FOLD


Answer: The imitation Velcro was expensive and didn't work. It was a --- RIP-OFF

I can't believe it didn't hold it.

We need to get our money back!

THE IMITATION VELCRO WAS EXPENSIVE AND DIDN'T WORK. IT WAS A ---

Color me



Obituaries

Times

**Anargyros
"Argie" Livaditis**

Anargyros "Argie" Livaditis - age 86, died March 12, 2021. Services provided by Sharp Funeral Homes. www.sharpfuneralhomes.com.



William Crawford

William Crawford - age 74, died March 10, 2021. Services provided by Sharp Funeral Homes. www.sharpfuneralhomes.com.



Robert "Bob" Killbourne

Robert "Bob" Killbourne - age 91, died March 16, 2021. Services provided by Sharp Funeral Homes. www.sharpfuneralhomes.com.



Winifred Skinner

Winifred Skinner - age 93, died March 10, 2021. Services provided by Sharp Funeral Homes. www.sharpfuneralhomes.com.



view
OBITUARIES
online

www.tctimes.com

Douglas Piar

Douglas Piar - age 87, died March 16, 2021. Services provided by Sharp Funeral Homes. www.sharpfuneralhomes.com.



Lee Johnson

Lee Johnson - age 81, died March 17, 2021. Services provided by Sharp Funeral Homes. www.sharpfuneralhomes.com.



Robert Crumb

Robert Crumb - age 67, died March 13, 2021. Services provided by Sharp Funeral Homes. www.sharpfuneralhomes.com.



Roderick Greene

Roderick Greene - age 74, died March 14, 2021. Services provided by Sharp Funeral Homes. www.sharpfuneralhomes.com.



Ronald Sielski

Ronald Sielski - age 90, died March 13, 2021. Services provided by Sharp Funeral Homes. www.sharpfuneralhomes.com.



Shryl Fowler

Shryl Fowler - age 83, died March 12, 2021. Services provided by Sharp Funeral Homes. www.sharpfuneralhomes.com.



Sue Entrekin

Sue Entrekin - age 84, died March 12, 2021. Services provided by Sharp Funeral Homes. www.sharpfuneralhomes.com.



Thomas Czerniak, Sr.

Thomas Czerniak, Sr. - age 84, died March 16, 2021. Services provided by Sharp Funeral Homes. www.sharpfuneralhomes.com.



FUNERAL ETIQUETTE
WHAT CAN I DO TO HELP LATER?

In the days and months to come, the family will continue to need your support. Try to write or call on a regular basis. Continue to include them in your social plans, they will let you know when they are ready to participate. It is also nice to remember the family on special occasions during the first year following the death. Don't worry about bringing up the pain and emotion of the loss, they are well aware of that. By remembering such occasions as wedding anniversaries and birthdays, you are not remembering the death, but reaffirming that a life was lived.

Source: Thefuneralsource.org

HONORING OUR VETERANS

Sunday, March 29, 2020 3

HONORING OUR VETERANS ★★ ★

THOMAS (TOBY) MORRIS
FENTON TOWNSHIP, MICHIGAN
U.S. Air Force
SSGT

GRANADA CONFLICT
834 EMS Squadron, Hurlburt Field, FL
Service dates: 1983 to 1987
Air Force Training Ribbon
Air Force Good Conduct Medal
Air Force Outstanding Unit Award
Valor Device

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Sponsored by Sharp Funeral Homes, the Tri-County Times is honoring a local veteran in every edition of the newspaper. The only criteria is that the veteran be honorably discharged. Let us honor you or the veteran in your life, past or present.

Please provide:

- Full name
- Hometown
- War or war era
- Branch of military
- Rank
- Years of service
- Honors or medals earned

Please email information and military photo to: news@tctimes.com





SAVING STRATEGIES AS RETIREMENT NEARS

● TRY VARIOUS METHODS TO BUILD UP FINANCIAL ACCOUNTS BEFORE OFFICIALLY ENDING CAREER

By Sharon Stone

Professionals on the cusp of retirement are often excited about what lies ahead. Some prospective retirees may look forward to traveling once they no longer have to go to work each day, while others may plan to return to school.

Regardless of how adults envision spending their retirement, they're going to need money when they're no longer being paid by their employers.

As retirement nears, some professionals may be concerned that they haven't saved enough. There's no one-size-fits-all answer in regard to how much money people will need in retirement. People who are worried they haven't saved enough can try various strategies to build up their account balances before they officially



People who are worried they haven't saved enough can try various strategies to build up their account balances before they officially call it a career.

call it a career.

Local expert, James Kruzan, CFP, CRPC, and founder and senior wealth advisor at Kaydan Wealth Management said, "While building your retirement nest egg as large as possible is sound advice, don't overlook your other resources or important decisions.

"Determining the optimal time to take Social security as well as the tax implications of your investment assets can have a greater impact on your retirement than simply the size of your account.

"A competent advisor will review your resources and help create a plan maximizing the retirement you can enjoy."

Take advantage of catch-up contributions

Adults who are 50 or older are eligible to take advantage of catch-up contributions. These

See **SAVINGS** on 47

Ready to take your success even further?

Forbes
BEST-IN-STATE
WEALTH ADVISORS 2021
SHOOK RESEARCH
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about us on
page ??

“Our singular focus is to make an impactful difference in the lives of our clients & their families”

Jim Kruzan,
CFP®, CRPC®

Investment advisory services offered through Kaydan Wealth Management, Inc., a Registered Investment Advisor. The firm only transacts business in states where it is properly registered, or is excluded or exempted from registration requirements. Registration as an investment advisor does not constitute an endorsement of the firm by securities regulators nor does it indicate that the advisor has attained a particular level of skill or ability. SHOOK is completely independent and objective and does not receive compensation from the advisors, firms, the media, or any other source in exchange for placement on a ranking. SHOOK is funded through conferences, publications and research partners. Since every investor has unique needs, investors must carefully choose the right Advisor for their own situation and perform their own due diligence. Rankings are based on the opinions of SHOOK Research, LLC and not indicative of future performance or representative of any one client's experience; the firm's research and rankings provide opinions on how to choose the right financial advisor. Portfolio performance is not a criterion due to varying client objectives and lack of audited data. Past performance is not an indication of future results. Kaydan Wealth Management does not pay a fee in exchange for this award/rating. Kaydan Wealth Management is not affiliated with Forbes or SHOOK Research, LLC.

2% Cashback* VISA + 5% Boost Checking



Say “I Do” to the Perfect Couple



+ Boost Checking

The **Dort Financial Visa Signature Credit Card** gives you the purchasing power you deserve and the benefits you want. Along with a great low rate our Visa Signature Credit Card earns 2% cash back or reward points for every \$1 in purchases. Receive 10,000 bonus points – that equals **\$100 cash back** – when you spend your first \$3,000 in purchases in the first three months.*

*Cardholders will earn rewards points of 2% on all purchases for every one US Dollar spent. Receive 10,000 reward points, earning an extra \$100 cash back, when you spend your first \$3,000 in purchases in the first 90 days after card approval.

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6 WAYS TO TELL IF YOU HAVE ENOUGH LIFE INSURANCE

● YOUR INDEPENDENT AGENT CAN HELP WITH AVAILABLE OPTIONS

By Sharon Stone

If we've learned anything from 2020, it's that life can be unpredictable. Having sufficient life insurance can provide financial stability and security to loved ones during times of uncertainty.

Forty-one million Americans say they need life insurance but don't have it, according to LIMRA's 2020 Insurance Barometer Study. Others are insured but don't have enough coverage. If this describes you, your spouse or children could find themselves in a financial lurch, expected to pay off debts, loans and final expenses when you die, especially if you're the main source of income.

"Having insurance isn't just about financial protection," said Louis Colaizzo, senior vice president of Erie Family Life. "It also helps maintain some sense of normalcy for family members. Kids can continue their extracurricular activities, partners can maintain their lifestyle and families can stay in the home they know and love."

Local insurance expert, David Walker, owner and president of Hartland Insurance said, "Far too often, consumers rely on the life insurance provided by their employer (even purchasing as much as is made available to them by their employer) but fail to purchase coverage that is privately owned and controlled. In most scenarios, the life insurance provided by your employer ceases when (or shortly after) your employment ceases. You're then faced with having to try and secure privately owned insurance and there is no guarantee of insurability, price, etc."

"You should always look at employer provided life insurance as being supplemental to your privately owned coverage, not the other way around."

So, how do you know if you have enough? Here are six questions from Erie Insurance experts to help you find out.



According to experts, one of the easiest ways to protect loved ones and their financial futures is to prepare for the unexpected.

1. Do you have enough to cover final expenses?

Make sure you can accommodate funeral or burial expenses, end-of-life costs or unpaid medical bills. Otherwise, your family may be responsible for paying these. According to the National Funeral Directors Association, the national median cost of a funeral with viewing and burial for 2019 was \$7,640 – a steep sum many can't pay out of pocket without notice.

2. Will your family receive enough to cover income loss or debt?

If you're your household's primary earner, you'll want to ensure you have enough money to maintain your family's lifestyle. For example, can your policy help pay off a mortgage or multiple car loans in full or cover expenses like groceries? If not, your spouse or dependents might find themselves struggling, putting them at risk for foreclosure or other financial hardships.

3. Do you have dependents?

A dependent is someone who relies on your income to make ends meet. According to the U.S. Department of Agriculture, the average cost of raising a child through age 17 is \$233,610, not including the cost of a college education. That's a big strain.

4. What kind of retirement do you want?

5. Do you have unique lifestyle considerations?

Do you own a business or want to leave a legacy when you're gone? Having an insurance plan will protect these assets and give you peace of mind that your money goes exactly where you want it.

6. What if your circumstances change (again)?

Some life insurance companies offer a Guaranteed Insurability Option rider to help with the quickly changing times, making it possible for you to purchase additional insurance later, even if circumstances deem you "uninsurable." This means the death benefit can be increased as your needs change but you won't have to answer medical underwriting questions — a relief for many.

To revisit your life insurance policy, contact an independent agent who can discuss your personal options.

Source: StateNet.com



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STRATEGIES TO RECESSION-PROOF YOUR FINANCES

● TAKING CERTAIN STEPS IS IMPORTANT TO HELP PEOPLE OVERCOME STRESS OF LIVING DURING A DOWNTURN

Compiled by Sharon Stone

“Financial planning” is an umbrella term that can be applied to various aspects of money management. Many people associate financial planning with retirement. However, effective financial planning can help people confront today’s challenges just as much as it can help them prepare for their golden years.

The pandemic that spread across the globe throughout 2020 posed numerous challenges, including a recession sparked by widespread job loss and declines in economic activity. The U.S. Bureau of Labor Statistics noted that the unemployment rate in the United States exceeded 10 percent in July 2020.

The sudden rise in unemployment and decline in global economic activity



The timing of recessions is unpredictable, but they are inevitable. Effective financial planning can help anyone overcome the challenges posed by economic downturns.

underscores the need to plan for recessions, even during those times when economies are thriving. Taking steps to recession-proof your finances is an important component of financial planning that can help people overcome the stress of living during a downturn.

Build up your savings

A recent poll from the Kaiser Family Foundation found that 45 percent of adults said their mental health had been negatively affected due to stress related to the virus. That poll was conducted in March 2020, shortly after lockdown measures were instituted and the term “social distancing” entered the North American lexicon.

As the pandemic wore on through the summer, fall and into the winter, stress remained a big concern for many people. Much of that stress stemmed from the economy, but one way to ease that stress is to have a substantial

See **STRATEGIES** on 47



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SAVING MONEY WHEN THERE'S NOT MUCH TO SAVE

Many Americans struggle financially, living paycheck to paycheck, hoping they have enough to cover all their bills at the end of the month. Life is easier if you have a cash cushion or an emergency fund, but how do you save when there is not much fat in your budget?

First, you need to find out where your money is going. Start by tracking all your spending for 30 days. Everything, even a pack of gum, should be noted using any tracking method you prefer — a notebook, your smartphone, an online spreadsheet, whatever works best for you. Then categorize each expense. Start with these essentials:

- **Rent/mortgage**
- **Utilities**
- **Food**
- **Transportation to get to your job**
- **Healthcare** — prescriptions and co-pays

These five are priorities that must be paid each month. Everything else, like clothing, cosmetics, gym membership, etc., are areas where you can cut back and save a little. Here are a few other saving suggestions:

- **Entertainment** — Look for low-cost ways to have fun.

If you have a streaming service, discontinue it for a few months. For example, a service that costs \$25 per month means you're spending \$300 per year — that's a month's worth of groceries.

Get a library card to check out movies and video games instead of renting them.

Listen to podcasts. There are over a million to choose from on all subjects.

Learn a new language or start a new hobby. Here again, the library can be your friend by providing free resources.

- **Food** — Try to spend no more than 11 percent of your take-home pay on food.

Shop for generic store brands instead of name-brand items. Many generic versions can be up to 60 percent cheaper.

Use coupons and download your grocery store's app for more deals.

Buy vegetables in their natural form. Washed and cut vegetables can be twice as expensive.

Buy only what you know you can eat in a week or two to avoid throwing away food.

Make at least 75 percent of your own meals instead of ordering from restaurants.

- **Energy bills** — Changing habits can save you big money.

Use a toaster oven, slow cooker, or other small appliance instead of the oven.

Wait until the dishwasher is full before using it and turn off the heated dry setting.

Unplug unused appliances and power strips to avoid phantom loads.

Turn off lights when you leave a room.

- **Credit Card Late Fees** — Missing payment due dates comes with a heavy price.

To avoid late fees and protect your credit score, set up automatic payments to pay at least the minimum payment by the due date.

If you can't pay your bill in full each month, then use the card only for emergencies.

If your credit card has a high interest rate, look for one with a lower interest rate. Check out the rates at Dort Financial Credit Union.

By cutting costs even just a little and putting those savings into an account, you will be able to pay bills with less worry and even save for fun trips or a special gift.

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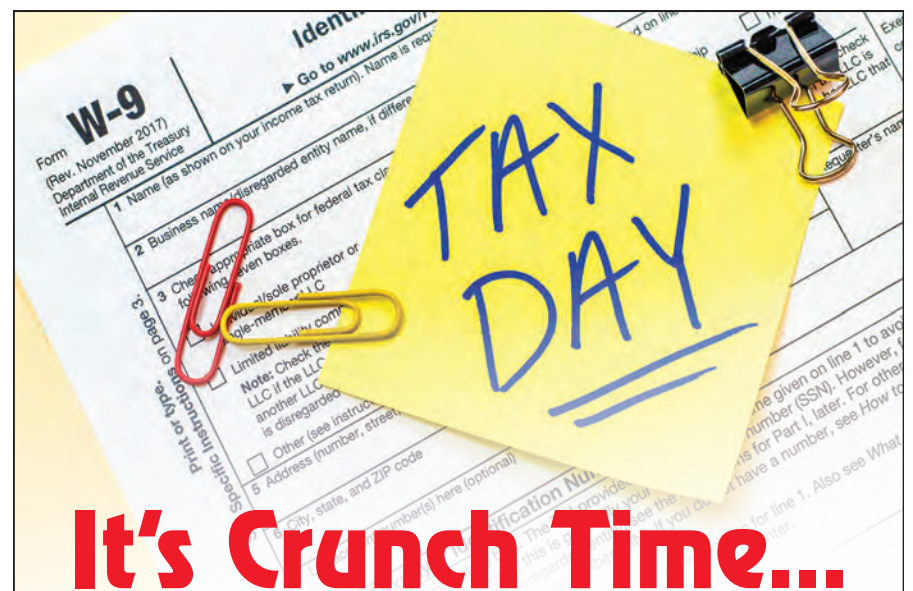
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NEED MORTGAGE RELIEF DUE TO COVID-19?

By Sharon Stone

As the pandemic continues to affect Americans across the country, many are facing financial hardship.

For homeowners with a Freddie Mac loan, COVID-19 mortgage assistance is available in the form of “forbearance,” which temporarily suspends or reduces your mortgage payment without penalty so you can get back on your feet.

Here is how forbearance works and what happens when it ends:

How do I request forbearance? To request forbearance, you must contact your loan servicer (the company listed on your mortgage statement) who will help you understand your options. Forbearance is available for up to a year, though servicers will typically start you on a shorter forbearance plan and reassess to see if your financial situation has changed.

What happens when forbearance ends? It's important to remember mortgage



forbearance is not the same as mortgage forgiveness and you will have to repay your missed payments. About 30 days before the forbearance plan is scheduled to end, you and your servicer will determine

next steps. This could include additional forbearance or a workout option to make up the missed payments. Just remember, you are never required to pay back missed payments in a lump sum if your loan is owned by Freddie Mac.

How does repayment work? Even though you must pay back payments that were missed during forbearance, you have several options for doing so. Additionally, you won't accrue additional fees, penalties or interest beyond the amounts already scheduled or calculated based on the terms of your mortgage. For example, let's say you enter into a forbearance agreement of three months. If your monthly mortgage payment is \$1,000, you will owe about \$3,000 in missed mortgage payments at the end of your forbearance term. Your servicer can help you determine the workout option that works best for you, including:

- Full repayment, where you pay back the missed payments all at once.
- Repayment plans, which allow you to catch up gradually while you are paying your regular monthly payment.
- Payment deferral, which allows you to resume making your normal monthly payment. Your servicer can work with you to leverage alternative ways for you to pay back the missed payments from your forbearance period at a later date and in a manner that is affordable.
- Modification of the loan, which changes the terms of your loan, usually to reduce your original monthly payment amount. Your servicer can help with a

modification that might suit your new circumstances.

To stay on track with paying down your loan balance and less interest over the life of the loan, it's important that you resume your payments as soon as you're financially able. Keep in mind that while you're not charged “extra” interest, you won't be paying down your principal, and the interest will continue to accrue on your unpaid mortgage balance.

Jim Papatheodore, Mortgage Loan Officer for Mortgage 1 – Fenton Branch, said, “My advice to anyone needing assistance would be to know your repayment options upfront and get that in writing from your lender.

“Remember, this is not payment forgiveness, so the payments need to be paid back somehow and you need to make sure you are able to meet those repayment terms or have your loan modified. If you are going to refinance or purchase a new home, the forbearance may affect the timing of you being able to close on your new mortgage loan.”

For information on forbearance and how to get help with your mortgage, visit My Home by Freddie Mac at myhome.freddie.com.

Remember, contacting your servicer is the first step in getting help with your mortgage payments if you are facing financial hardship due to COVID-19 or for other reasons. They can explore available options with you and determine what works best for your circumstances.

Source: StateNet.com

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SAVINGS

Continued from Page 41

are designed to help people over 50 contribute more to certain retirement accounts, such as a 401(k) or IRA, than statutory limits would otherwise allow. There are limits that govern the amount of money people can designate as catch-up contributions, but taking advantage of this perk can help people save more as retirement draws closer.

Consider relocating

A recent study from the Employee Benefit Research Institute found that housing costs accounted for 49 percent of seniors' spending. Professionals nearing retirement who live in areas traditionally associated with a high cost of living can begin to rethink their long-term housing strategy. Relocating to an area with a lower cost of living is one option, while those who prefer to remain in their current town or city can consider downsizing to

a smaller home to reduce their property taxes and monthly utility bills.

Continue investing

Conventional wisdom suggests moving away from investing in stocks the closer you get to retirement. Though that's a sound strategy, professionals who are trying to build their retirement savings in the final years before retiring could be missing out on significant growth by abandoning stocks entirely. Speak with a financial

advisor about stock-based investments and your risk tolerance. Maintaining a diversified portfolio with a little risk can be a great way to grow your savings as retirement draws near.

Professionals approaching retirement may be dealing with a mix of excitement and anxiety, particularly if they're concerned about their retirement savings. Various strategies can help quell such anxiety and make it easier for professionals over 50 to build their savings as retirement nears.

STRATEGIES

Continued from Page 44

amount of money in savings. Each person's financial needs are different, but many planners recommend clients have at least six months' worth of expenses in their savings as a cushion to help them get through job loss.

Pay down debt

Debt, particularly high-interest debt, can compromise your ability to save. A 2019 survey from Bankrate.com found that 13 percent of Americans admitted that debt was preventing them from saving more money. Pay down debt like credit cards and only make credit card purchases if you have the money to pay the bill in full when it's due.

Avoid overspending

Many financial planners recommend a 50-30-20 approach to money management. Such an approach advises people to devote 50 percent of their earnings to needs, 30 percent to their wants and 20 percent to savings. Spending more than 30 percent on wants can make it difficult to build up a savings account to levels that can protect you in the event of a recession.

Expect the unexpected

The American economy was doing historically well as recently as January 2020, only to have the bottom fall out during the pandemic. If you want to recession-proof your finances, do not take your foot off the gas in regard to insulating yourself from the next recession. No matter how strongly the economy is performing, continue to expect the unexpected and prioritize saving so you have a soft landing awaiting you should the economy again take a sudden turn for the worse.

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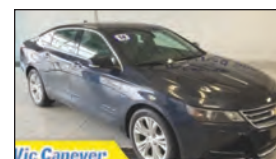
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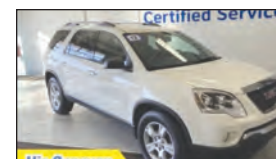
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