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NOW IS THE TIME TO SCHEDULE YOUR PORTFOLIO REVIEW.

When you stop to think about what's happened in the past year, it's easy to realize how quickly things can change.

That's why you should schedule your portfolio review today. This is an ideal time to discuss how the market may have impacted your financial goals. Then we can help you decide if you should revise your investments. And even if you don't need to make changes, it's still important to evaluate your investment strategy and help ensure it's still on track with your goals.

Call today to schedule your free portfolio review.

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MAKING SENSE OF INVESTING

Information on composting

By Sandra Tuthill, owner of Tuthill Farms & Composting
(reprinted from Michigan Family Farms July newsletter)

"Q: Why compost?"

"A: Composting reduces the waste stream. We've become good at recycling, and this helps divert food waste from landfills. Plus the end result is great for your garden, flowerbeds and the earth — there's just really no reason not to.

"Q: How do I start a backyard compost pile?"

"A: First check your local ordinances. Every county has a solid waste department and they can tell you what your options are for composting and even give you tips to get started. There is a lot of information on the web about composting, but basically, you just need food waste and a good place to put it. It's important that you think of your pile as a living thing, you don't want it too flat or too dry. Keep it piled up and moist. For some that means keeping it in the shade, others may need to water theirs on occasion — think of it as a system that supports a living organism.

"Q: What can I put on my compost pile?"

"A: We get asked that a lot. For backyard composters we recommend no dairy and no meat. If you have a "hot" enough pile, it will handle some grease, but it's probably better to avoid it. Other than that — anything that is (or was) food goes in, plus anything that will break down, such as coffee filters, pine needles, vacuum dirt, hair, and yes even dryer lint. We get asked about eggshells a lot, because they don't break down much. I say use them, they are like natural vermiculite and help keep the soil light. Then follow the steps for adding green and brown material.

"Q: How do I keep pests out?"

"A: If you keep food in the middle of the pile, with green and brown over it, and keep out meat and dairy, it really shouldn't attract large pests. As far as bugs and flies go — they are part of the process. A well maintained pile really won't have much of an odor either. In some places they are just really persistent though, so you may need fencing or a lid.

"Q: How long until I see my 'black gold'?"

"A: Compost piles do require patience. A pile that is kept moist with organisms and worms living in it that is turned with a pitchfork on occasion could start producing in less than a year. But for the average pile, it might be a little more than that. Do be aware that here in Michigan, things don't really break down over the winter, so that delays the process as well. •"



Emmie Lu could be the dog for you

By Mary Modderman and Mary Weimer

Meet Emmie Lu, a very loving and easy going shepherd mix. Emmie is about four years old and is house trained to the point she will tell you when she needs to go out. Emmie loves car rides! She lies quietly or takes in the view out the window. She is extremely friendly, a gentle, medium-sized dog of about 45 pounds. She loves to be with people and to be cuddled and brushed. She also has an extensive vocabulary to "talk" with.

A few months ago, Emmie was found living in a wooded area where she had most likely been dumped while in the last stages of pregnancy. Starving and all alone, this brave dog was trying to do the best she could to care for her litter of puppies and to keep them alive. Living like this in a mosquito-infested area, she contracted heartworm disease from their bites. Emmie is now completely healthy and heartworm-free. She has been spayed and is up to date on her shots due to the love and care of the volunteers who staff Pound Buddies Rescue. Her puppies Bing, Google, and Yahoo, survived thanks to Emmie's loving care. You can see Emmie and her pups on line at www.poundbuddies.petfinder.com and fill out an adoption form if you are interested. We are not sure how Emmie is with cats, but she is gentle enough to be bullied around by Chihuahuas!

You can also arrange to meet Emmie in person by calling 616-884-9381. She is living in one of our loving foster homes. Her adoption fee is \$195 to cover vetting and spay.

If you are interested in helping a homeless dog, visit Muskegon County Vector Control, 1300 E. Keating Avenue in Muskegon. Adoption hours are Wednesdays, 5:30 to 7 p.m.; and Saturdays, 11 a.m. to 1:30 p.m. You can also find information about our Adopt-a-days as well as other events at various locations posted on our website.

Please be aware that Pound Buddies Rescue does not adopt to homes with unaltered pets! •



Josh and Elisia planting potatoes.



Keaton And Shelby planting in the garden.

Grandpa's Spuds, 2010

By Heidi Tice

This past year in Grandpa's Spuds 4-H Club was a busy one. The kids worked on projects for their homes and rooms. They touched on crafts such as sewing, glass etching and woodworking, as well as all the gardening they so enjoy. This year, we had eight members: Elisia Oleen, age 14; Joshua Tice, 13; Keaton Rhodes, 11; Shelby Thurston, 11; Cameron Oleen, 11; Corey Oleen, 10; Jordyn Stromberg, 9; and our new member this year, McKenna Rhodes, 6.

The kids made fewer projects this year; however, the quality was much improved. The kids overall took multiple grand champions and other awards for their efforts. The club participated in the Fruitport Old Fashioned Christmas and look forward to doing it again this December. •



Corey, Grandpa Russ, Keaton and Josh planting potatoes.

Secretary of State allows online renewal of repair facility licenses

(Submitted by Michigan Department of State)

Secretary of State Terri Lynn Land has announced that registered auto repair facility owners now have the convenient option of renewing their licenses online.

The Secretary of State's Online Business License Renewals Project is the latest advance in Land's effort to offer modern, timesaving services for customers. Online renewal options already exist for auto dealers, mechanics and salvage yard owners wishing to renew their licenses.

The department issues about 52,000 business and occupational licenses, certifications and registrations each year, most of which are renewals.

Repair facility owners now can enter information online and pay with a major credit card, branded debit card, or electronic check, instead of having to fill out and mail in a paper form. Users receive a confirmation e-mail from the department within 24 hours.

The program is not available to applicants who are seeking a first-time license or if their license has been expired for more than 60 days.

The new online repair facility license renewal feature is at www.Michigan.gov/sos along with more information about Secretary of State services and office locations. •