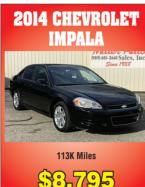
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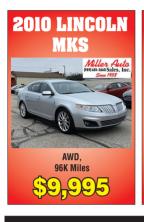




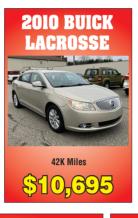






























































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For example, a lot of people mistakenly believe the home must be paid off in full in order to qualify for a HECM loan, which is not the case. In fact, one key advantage of a HECM is that the proceeds will first be used to pay off any existing liens on the property, which frees up cash flow, a huge blessing for seniors living on a fixed income. Unfortunately, many senior homeowners who might be better off with a HECM loan don't even bother to get more information because of rumors they've heard.

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Although today's HECM loans have been improved to provide even greater financial protection for homeowners, there are still many misconceptions.

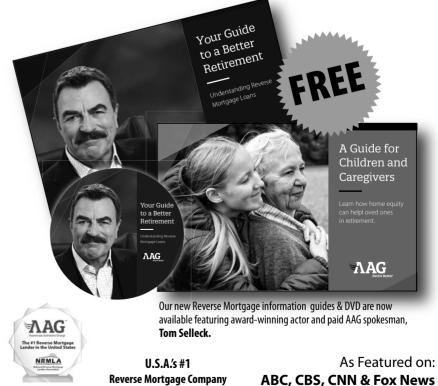
used for almost any purpose. Other common uses include making home improvements, paying off medical bills or helping other family members. Some people simply need the extra cash for everyday expenses while others are now using it as a safety net for financial emergencies.

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*Source: https://reversemortgagedaily.com/2019/12/17/senior-housing-wealth-reaches-record-high-of-7-19-trillion

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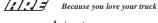
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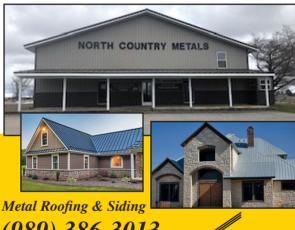
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"Although the reason for the link between the two conditions is unknown, the investigators suggest that a common pathology may underlie both or that the strain of decoding sounds over the years may overwhelm the brains of people with hearing loss, leaving them more vulnerable to dementia," states a summary of the report on the Johns Hopkins Medicine website. "They also speculate that hearing loss could

lead to dementia by making individuals more socially isolated, a known risk factor for dementia and other cognitive disorders."

The scientists reported that whatever is causing the link, their finding may offer a starting point for interventions — such as hearing aids — that could delay or prevent dementia by improving patients'

Hear Michigan Audiology began over 20 years ago and has grown to 20 facilities, making it one of the largest private, family-owned hearing healthcare facilities in the state. With plans to continue to expand, Hear Michigan holds the ideals of servicing their customer,

and providing the most advanced hearing aids at the best prices, in the highest regard. When you call into one of the locations, you will be greeted by a friendly HUMAN voice who is ready to assist you. "We treat you like you're one of our family" said owner John Ackerman.

The Association of Independent Hearing Healthcare Professionals (AIHHP.org) recommends adults have their hearing checked at regular intervals. They offered the following guidelines, although your hearing care professional may advise you differently depending on your own individual circumstances. Age Range - How often 18 to 45 years old - Every 5 years 45 to 60

years old - Every 3 years 60 years

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All of the hearing instrument specialists at Hear Michigan hold a Michigan license in Audiology or Hearing Instrument Dispensing. As a group, they are members of the American Speech-Language-Hearing Association, the American Academy of Audiology, the Michigan Academy of Audiology, and the Michigan-Speech-Language- Hearing Association. These experts in the field are here to help you in every step of your hearing heath care.

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Northwoods Getting Bigger and Better



Northwoods Wholesale Outlet, Pinconning's largest employer, continues to invest in the community, with three major efforts at the end of 2020 to position the company as a major player in the state- and regionwide outdoor sporting goods business. Northwoods Owner/ CEO Marty Hornacek gave the Pinconning Journal a rundown on the changes going on.

First, he announced and welcomed Dave Stockmeyer as President in charge of daily operations and new business ventures. Dave has over 30 years of experience supporting retail enterprises, most recently serving as the Executive Vice President of Nation's Best Sports, a buying cooperative with nearly 400 independent retailers counting almost 1000 total storefronts, out of Fort Worth, Texas. There he oversaw the functions of merchandising, marketing and distribution for the nation's premier outdoor sports buying group. Featured categories included hunting, fishing, camping, archery, shooting sports, snow skiing, outdoor apparel and footwear, and team athletics. As Senior Vice President and General Merchandise Manager of Dunham's Sporting Goods, in Waterford/Troy, Mich., Dave oversaw the merchandising operations for the Midwest's largest sporting goods chain, with over 200 locations in 20 states. Dave had responsibility for sales, margin, buying, pricing, vendor partnerships, and advertising item planning for the chain. He also partnered with the marketing department to drive social media and email marketing and coordinated product training and merchandising guidelines with the Operations Department to assist store training and layouts.

Hornacek, said, "David's experience with management and with the retail side of the business will provide Northwoods with fantastic insights into the industry and support our continued growth."

Stockmeyer is a native of Michigan and is looking forward to reconnecting with his roots. David offered the following comment, "Some media have stated that brick-and-mortar retail is dying, but I strongly disagree. I believe boring, undifferentiated brick and mortar retail is dying. I challenge anyone to call Northwoods boring or undifferentiated. Northwoods has redefined customer engagement. We will continue to aggressively seek out product, partnership and expansion opportunities and I look forward to delivering on the Northwoods mission to "Make the Outdoors Affordable."

Next, the company broke ground December 9th on an additional 12,000 square foot warehouse to allow the company to meet the public's demand for seasonal products. The structure, located on the current Northwoods property, will be utilized to adapt to the changing environment of product procurement in these pandemic times, protecting Northwoods significant investment in paddle sports and RV

(Recreational Vehicle) supplies. It is expected to be completed by the time this paper goes to

Severe interruptions in the national supply chain, due primarily to the COVID- 19 pandemic and the changing workforce, have significantly reduced most retailer's ability to maintain inventory levels with just-intime deliveries, as they have done for many years. With large, bulky products like kayaks, few retailers have enough room (or money) to store more than a few weeks of product. Northwoods, the largest single store kayak dealer in the country, is hedging its bets by investing in more space to guarantee product will be on the floor at the right time, at the right price. With over 10,000 kayaks currently on order (along with all the paddles and accessories to make the experience complete), Northwoods chose to build this new 60'x 200' building to ensure that they remain Michigan's "go to" dealer in paddle sports. On average, one or two truckloads of product are arriving daily, even though spring is a long way away. The new building will house high-low racking to allow lower demand RV products to be stored above the boats, and will allow for weatherproof offloading of containers to keep products looking new and pristine, while improving safety for employees. This construction project highlights Northwoods Wholesale Outlet's commitment to huge assortments (multiple price points ranging from less than \$200 to well over \$2000), great brands, and low prices. And don't forget, with every kayak sold at Northwoods, the customer gets a free life-vest and paddle.

It's important to note that this six-figure investment sourced all materials and labor from Bay and Arenac Counties, all to make sure the customer gets what they want, when they want it. Hornacek said, "As more and more Americans take to the great outdoors to stay safe and connect with family/nature, Northwoods is taking necessary steps to insure their outdoor adventures in 2021 go off without a hitch. Stop in and see us after the first of the year, and let's talk about your plans to connect with nature and

a part of it."

Finally, the company is accelerating its efforts to offer more of its value-oriented offerings 24/7 via the internet.

While Northwoods Wholesale

the outdoors, and how we can be



Outlet has been thriving in the brick and mortar game, Hornacek is putting his foot on the gas to enter the web domain in a more prominent way. "Business online is booming, some weeks up as much as five times over last year," he said, "and we've barely scratched the surface. We look forward to meeting our customers where they want to shop, even if its their own living room, and taking our business to the next level."

Northwoods has invested in a 6,000 square foot plus building in addition to its current warehouse operations, specifically to process the influx of internet orders. Expect to see Northwoods enhance their offerings and values online, and continue to extend the same high level of customer service that their consumers expect. Stacey Roper, Web Sales Director for Northwoods, manages a growing team of 4 full time employees handling orders for shipment to consumers and pick up in store. Roper and her staff are working in the temperature controlled building with conveyors, new fixtures, and a dedicated shipping/receiving dock, even as final setup is being completed. They have been throwing in a quick note and a candy gift with every order this holiday season, expressing their sincere gratitude for the customer's business. They are working daily with the merchant and management team with plans to add thousands of items to the company website.

While internet sales have been growing at a steady clip for years, the Coronavirus pandemic has accelerated the pace of that growth and forced many shoppers to use that medium for the first time in 2020. This will likely make web sales a critical component of every retail operation, and Northwoods is looking to not only be a player, but be a leader in that world in coming months and years. Check out https://northwoodsoutlet. com for a look at the Northwoods story and some great deals.





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