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SEPTEMBER 2023

L I V I N G

## Life and Love in Long Beach

Mark Warden and Mary  
Beth Rebedeau Warden



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PUBLICATION TEAM

Publisher: Jody Rogers Lazar

Content Coordinator: Lindsay Conner

Designer: Colleen Cullerton Dunkel

Contributing Photographer: Alison Hoover Photography (219) 363-7924

TO ADVERTISE IN THIS PUBLICATION

Contact: Jody Rogers Lazar

Email: jlazar@bestversionmedia.com

Phone: (219) 873-4736

TO SUBMIT CONTENT

Contact: Lindsay Conner

Email: lconner@bestversionmedia.com

FEEDBACK/IDEAS/SUBMISSIONS:

We are always happy to hear from you! Deadlines for submissions are the 10th of each month. Go to [www.bestversionmedia.com](http://www.bestversionmedia.com) and click “Submit Content.” You may also email your thoughts, ideas, and photos to: [lconner@bestversionmedia.com](mailto:lconner@bestversionmedia.com).

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**Jody Rogers Lazar**  
Publisher  
[jlazar@bestversionmedia.com](mailto:jlazar@bestversionmedia.com)

# Apple Season is Here!

As summer’s sun-kissed days diminish, we are excited to welcome September and the allure of fall along Lake Michigan’s shoreline! There’s a renewed sense of anticipation, and an enchantment that fall brings. As school buses return to the streets, a crisp morning breeze reminds us that something exciting is just around the corner. There’s the return of football, apple-picking season, and cozy sweaters on the beach as you take in that irresistible shoreline. What excites you the most about this season?

In this issue of *Lakefront Living*, we meet Mark Warden and Mary Beth Rebedeau Warden, a couple who moved from the Chicago area to Long Beach 6 years ago. Their home is nicknamed “Happy Days,” and it seems that’s what they’ve discovered since the big move. Also in this month’s magazine, we’re highlighting some upcoming events in the area; flip to page 16 for details. Finally, we’re sharing some amazing apple recipes to cook at home with your hand-picked (or store-bought) fruit and some tailgating food trends you have to try!

Do you have a story idea or a neighbor who you’d like to see on these pages? Don’t hesitate to get in touch with our new Content Coordinator, Lindsay Conner, via email at [lconner@bestversionmedia.com](mailto:lconner@bestversionmedia.com). We look forward to receiving your input! Happy reading!

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LIVE MUSIC

## Concert Alert: Without U2

Ready to jam out to U2’s greatest hits? Enjoy the melodies of tribute band “Without U2” as they perform live at The Backyard at Zorn (605 East 9th St., Michigan City) on Saturday, September 16! This band offers the complete tribute experience, bringing pro players that recreate all eras of U2’s rock history. While you rock out, enjoy 30+ craft beers on tap, a full bar, and great food. The Backyard at Zorn opens 2 hours before showtime; however, Zorn’s Tap Room is open every day at 11am! Showtime is 7:30pm (CDT); tickets are \$15 to \$35 and you can reserve them in advance at [bit.ly/u2zorn](https://bit.ly/u2zorn). — *Lindsay Conner* ●



Photo: Zorn Brew Works

Photo courtesy of Panini Panini



LOCAL BUSINESS

## Panini Panini Under New Ownership

This June, Mars Lewis and Casey Dorrian took over ownership of Panini Panini, a Michigan City staple serving up delicious fare. Casey previously worked 5 years as a Chef at The Oyster Bar in Fort Wayne, where Mars also worked as a hostess.

“Our plans for the restaurant are to maintain the European-themed menu along with house-baked desserts and pastries,” says Mars. “In the coming months, we plan to host pop-up dinners. The dinners will feature a food and wine pairing menu.”

Panini Panini’s online ordering is currently available for carry-out orders, and they can also accept orders over the phone. They offer delicious catering options including trays of sandwiches, spring greens salad, pasta salad, fruit, and desserts! Panini Panini is open Tuesday through Saturday from 10am to 4:30pm. More information can be found on the website [paninipaniniin.com](https://paninipaniniin.com) or via phone at (219) 873-1720.

— *Lindsay Conner* ●

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Photo submitted by Shady Creek Winery

**PUBLISHER'S PICK**

## Harvest Party at Shady Creek Winery

Celebrate the 2023 harvest at Shady Creek Winery! On Saturday, September 30, you can enjoy live music, stationed food, crafts, pumpkin painting, lawn games, a grape stomp, and potato sack races during this fun, family-friendly event. Doors open at 11am and the event ends at 5pm. Tickets are \$35 and are available at [shadycreekwinery.com](https://shadycreekwinery.com). — *Jody Lazar* ●

**SunsetTIMES\***

Sept. 15	6:58	Oct. 1	6:31
Sept. 16	6:57	Oct. 2	6:29
Sept. 17	6:55	Oct. 3	6:27
Sept. 18	6:53	Oct. 4	6:26
Sept. 19	6:52	Oct. 5	6:24
Sept. 20	6:50	Oct. 6	6:22
Sept. 21	6:48	Oct. 7	6:21
Sept. 22	6:46	Oct. 8	6:19
Sept. 23	6:45	Oct. 9	6:17
Sept. 24	6:43	Oct. 10	6:16
Sept. 25	6:41	Oct. 11	6:14
Sept. 26	6:39	Oct. 12	6:12
Sept. 27	6:38	Oct. 13	6:11
Sept. 28	6:36	Oct. 14	6:09
Sept. 29	6:34	Oct. 15	6:08
Sept. 30	6:32		

\* Times are all Central Daylight Time

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## LOCAL EVENTS

### Keeping Long Beach Beautiful

Beach Garden Club Celebrates 90 Years



Photo courtesy of Beach Garden Club

During the depths of the Great Depression, eight local women met to establish an service organization that still thrives today. The Beach Garden Club (BGC) was founded in 1933, with a mission to beautify Long Beach, discuss plant culture, landscape homes, and preserve native wildlife. These visionary goals still ring true 90 years later!

Club members spearhead several local projects annually to live out their core value of service. Working in tandem with the town of Long Beach, BGC members lovingly weed, prune, and plant to help maintain key areas. These include the park across from Long Beach Town Hall, the fronts of Long Beach Community Center and Town Hall, the Moore Road Long Beach entrance, and Beach Stop 24.

Their garden has been recognized by the Shirley Heinze's land trust to receive the "Bringing Nature Home" designation for 2023 for including native plants that provide food and shelter for pollinators and migrating birds. The space is also designated as a "Monarch Waystation" and indicates that the garden is friendly to the beautiful Monarch butterflies because they plant milkweed and do not use herbicides or pesticides.

Additionally, at the annual Long Beach "Art in the Park" celebration, BGC members and other neighbors volunteer at the Curious Kids Discovery Trail, devoted to children's ecological education and creative experiences.

The club planned many events this year to commemorate the Club's 90th anniversary.

"The lovely women who founded the Beach Garden Club 90 years ago set up the structure to sustain its continued growth. They no doubt hoped it would last a while," says Mary Beth Rebedeau Warden, the current BGC President. "Our hope is that in 90 years, the beach communities will still benefit from the dedication and volunteerism of this group!"

The Beach Garden Club meets on the fourth Thursday of the month, beginning in April and ending in September. Additionally, there is a holiday party each December. As with many service organizations, membership is by invitation and vote, and the total number of active members is capped at 35. "We are always on the lookout for people to help keep the beach communities beautiful," Mary Beth says. "Please contact me at mbrebedeau@aol.com if you'd like to volunteer!" — Lindsay Conner ●



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## AREA UPDATE

### Long Beach Public Safety Building Construction Underway

Nearly 80 residents, administrators, and friends gathered at the town center on August 25th for the groundbreaking ceremony of the new Long Beach Public Safety Building. In addition to the Volunteer Fire Department, it will house part of the Police Department and have meeting space for Town Council and other meetings. Of six prospective builders, Holladay Corporation was awarded the winning bid, partly because its proposal allows the existing building to be occupied and functional concurrent with new construction, which should be completed by year-end.

John Wall, Fire Department Deputy Chief, is the Project Lead. He has been a fire Department member for over 40 years and serves on the Town Council. The new building, at 10,000 sq. ft., is roughly three times the size of the current building. Mr. Wall said, "I, along with many other Fire Department members, have been involved with the design and planning for the new Public Safety Building for over 10 years. We are fortunate to have the overwhelming support of the community and the Town Council, and a fantastic design team. We are building an attractive, multi-use facility on a conservative budget that will serve the Town for decades to come."

Following the program and ceremonial groundbreaking, guests had the opportunity to speak with Town Administrators and Fire and Police Department personnel while enjoying refreshments provided by AI's Supermarket. With construction now underway, residents of Long Beach look forward to the center's completion. —Barbara Voris Eastman ●

## RECIPES

### Apple-tizing Recipes for Every Palate

As September nears and the air becomes crisp, local apple hotspots like Garwood Orchards and Radke Orchards are overflowing with a bountiful harvest. These fresh apples can be transformed into delectable recipes to celebrate the flavors of fall. Here are three tasty recipes you can make to showcase your orchard picks! — Lindsay Conner ●

#### Apple Walnut Salad

2 medium apples, sliced  
1/2 c. chopped walnuts  
1/4 c. crumbled feta or blue cheese  
1/4 c. dried cranberries  
Balsamic vinaigrette or poppyseed dressing

#### Directions:

In a large bowl, mix the salad greens, sliced apples, chopped walnuts, crumbled cheese, and dried cranberries. Drizzle with the dressing of your choice and toss. Serve immediately as a refreshing appetizer or a light lunch.

#### Pork & Sauerkraut with Apples

6 thick-cut pork chops  
4 tart apples, peeled and sliced  
1 large onion, sliced  
1 quart sauerkraut  
1/2 tsp. fennel seed

#### Directions:

Over medium-high, heat a large skillet and brown pork chops cooking 2 to 3 minutes per side. Drain excess liquid. On the bottom of a slow cooker, toss the apples and onion slices. Place the browned pork chops on top and cover with a cup of water. Cook on low for 6 hours, adding in the sauerkraut and fennel seed at this time. Cook for 1 hour longer and serve.

#### Oven-Baked Apple Crisp

6 cups of peeled, cored, and sliced apples  
1 T. lemon juice  
1/2 c. flour  
1/2 c. old-fashioned oats  
1/2 c. brown sugar, packed  
1 tsp. cinnamon  
1/4 tsp. salt  
1/4 c. unsalted butter, sliced

#### Directions:

Preheat the oven to 350°F. In a large bowl, toss the apple slices with lemon juice and spread them in a 9" x 13" baking dish. In a separate bowl, mix the flour, oats, brown sugar, cinnamon, and salt. Cut in the cold butter until the topping has a crumb consistency. Sprinkle the topping evenly over the apples. Bake for 40 to 45 minutes, until the topping is golden brown. Let it cool slightly and serve with whipped cream or vanilla ice cream!

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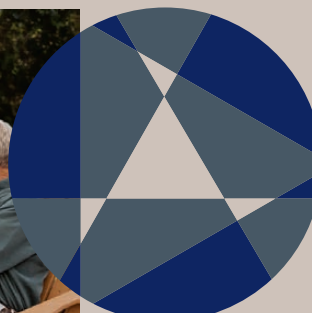


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# Tangoing Through Life Together

Meet the Wardens of Long Beach

Meet Mark Warden and Mary Beth Rebedeau Warden, a couple that owes their whirlwind courtship to a blind date gone awry. “My boss at the time invited his friend Mark to lunch so he could meet a woman,” Mary Beth explains. “At the last minute, he invited me to come along to help ‘balance things out.’ It was love at first sight—but not with the intended person!” That was March of 1980, and the couple got married that July. They recently celebrated their 43rd wedding anniversary and have two adult children.

After spending more than three decades in the Beverly neighborhood of Chicago, Mark and Mary Beth moved to Long Beach 6 years ago. They first discovered Long Beach through their daughter Dallas, who has friends with second homes in the area. It wasn’t long until they realized they’d stumbled upon a gem of a local community. “Long Beach and its surrounds welcomed us with open arms and we’ve met so many wonderful people,” Mark says. “We immediately felt part of this place because of the open and friendly nature of so many of our neighbors.”

From the time they first visited Long Beach, it took them about 6 months to find the perfect house. “Our home was named ‘Happy Days’ when it was built in 1925,” Mary Beth says. “In fact, a letter addressed to ‘Happy Days’ in Long Beach, Indiana would have found its way into the mailbox. Almost all the houses back then had names, but not necessarily street addresses!” Legendary Notre Dame coaches Frank Leahy and Bill McBride both lived there at different times. “There are still people who stop by because of the legends who lived there.”

Right around the corner from the Long Beach Country Club, their home gives them easy access to fun activities and events with other members. And although neither of them golf, they enjoy views of the course from almost every window in their home. “We are grateful every day for this lovely community and our neighbors and friends,” Mary Beth adds. Until recently, their home was also an ideal place for Mary Beth’s mother Fern to live with them before she passed away in 2021.

Before he retired, Mark was President of Daley College, one of the City Colleges of Chicago, where he’d worked for more than 25 years. Mary Beth’s company produced and managed trade shows, conferences, and trade associations. She has since retired from her business, but still occasionally freelances for events. She’s also an actor and model who has appeared in many projects from commercials and movies to print campaigns.

The Wardens’ daughter, Dallas Collins, lives in Homewood, Illinois with her husband Jim. They have two children: James, a sophomore at the University of Iowa, and Addie, a high school senior. Dallas is the Director of the Weekday Preschool at Flossmoor Community Church, and Jim is the Director of Sales for an international trade show company.

Their Wardens also have a son named Alvaro; he and his wife Elena live just outside of Denver where Alvaro is a senior manager at a tech company, and Elena oversees specific functions within a medical center. “Their entire family, plus friends—especially our grandchildren’s friends—enjoy spending time in Long Beach,” Mary Beth says.

Mary Beth has been an enthusiastic organic gardener for nearly 40 years. She was an Illinois Master Gardener and transitioned to an Indiana Master Gardener soon after moving. “Gardening in Long Beach is totally different than gardening in Beverly,” says Mary Beth. “There are deer! They are such a joy to watch, and it’s been a fun adventure to adapt and try different plants to thwart them, all the while trying not to use anything (other than plants they find distasteful) to deter them.” Through a shared love of gardening, Mary Beth met Rima Binder, who mentored her and invited her to the Beach Garden Club. Mary Beth is now the president of the group, which celebrates its 90th birthday this year (see page 6). “The Beach Garden Club takes an active role in keeping Long Beach beautiful, as well as engaging community kids and grownups in ways to be better stewards of the earth, and I’m so proud to be associated with this group of dedicated women.”

Besides the Beach Garden Club, the Wardens actively support various local organizations including Erin’s Farm (erinsfarm.net), an incredibly special animal sanctuary in Hobart, Indiana. They have a mission to teach future generations through community outreach, farm visits, farm camps, and workshops. Erin has volunteers care for more than 150 animals of all kinds—but the vet bills are taken on by Erin and her family. “Although Erin receives no government subsidies, she is called by local officials whenever a case of animal abuse or animal endangerment is discovered,” Mary Beth explains. “Erin, her family, and the volunteers are amazing, valiant, and fearless when it comes to defending the defenseless, and we do all we can to support her mission.”

Neither of the Wardens loves winter, so for the past 20 years, the couple has escaped to Buenos Aires, Argentina for the warmer weather. “The southern hemisphere has opposite seasons yet nearly the same time zones,” says Mary Beth. “After really loving Buenos Aires on our first visit, we decided it was the perfect choice for us.” They bought an apartment, then sold it 8 years ago and now rent in the Recoleta neighborhood. “It’s where our friends live, everything is walkable, and we know all the waiters! It’s such a wonderful experience to be part of another culture each year.”

The message from the Wardens regarding the beach communities, especially Long Beach? “Moving here is one of the best things we’ve ever done. The sense of community, the friendliness of the people, the beauty and tranquility, the support in times of need—we are in the exact place we are meant to be, and very, very grateful to be here!” ●

By Lindsay Conner

**KNOW A NOTABLE NEIGHBOR?** Do you know a neighbor who has a story to share? Nominate your neighbor to be featured in one of our upcoming issues! Contact us at [lconner@bestversionmedia.com](mailto:lconner@bestversionmedia.com).



# The Patient's Guide to Dental Technology

Contributed by J. David Weber DDS, FAGD

Exciting innovations in dental technology have created a tipping point in patient care. Developments in dental scanners, computer-aided milling, 3D printers, and facial scanners have accelerated to keep pace with a growing technological industry. Each of these innovations improves patient care and produces more predictable outcomes in its own right. What is truly special, though, is when they are leveraged together to create awe-inspiring results.

This evolution in technology allows the dentist to plan virtually from accurate digital records. A “digital patient” is created that can be used for planning treatment prior to any physical intervention. This allows for more thorough planning, more precise treatment, shorter treatment times, and fewer appointments.

Your dentist can create a “digital patient” through the use of multiple scanners. An intra-oral scanner is used to capture the state of your teeth and jaws and record them

in the proper relationship to each other. A cone-beam CT scanner records the radiographic information of your teeth and jaws. Finally, a facial scanner is used to record the shape of your face. Furthermore, the scans can be completed in multiple positions to account for truly dynamic treatment planning. In other words, dentists can account for the movement of your jaws and face and design your restorations accordingly. It's like having a virtual copy of your head and neck.

This allows for truly thorough treatment planning. Your dentist is able to visualize proper tooth and jaw position and plan for all the phases of execution. Best of all, this planning can be done digitally prior to any intervention. More thorough planning translates to more precise and faster treatment, decreasing postoperative discomfort. These designs can be realized via 3D printing or milling. 3D printing is useful to create mockups, try-ins, provisional

(temporary) restorations, or final dentures. And as the planning is more precise, trial phases and the number of visits are reduced. What used to take several visits, can now be accomplished in one or two. For example, your dentist can provide you with a digitally fabricated implant bridge in as few as two visits: one for thorough records and one for surgery. Furthermore, you can visualize your final outcome and have lifelike teeth during healing phases. After complete healing, your dentist or lab will mill your restoration in a more durable, definitive material.

Modern advancements in dental technology are producing superior outcomes for patients. Patients receive more precise treatment, resulting in less invasive procedures. Patients endure fewer visits to accomplish complex plans. Lastly, patients gain more ideal teeth and smiles, which serves the ultimate goal: an improved life. ●



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LOCAL HISTORY

## A House Fit for Barbie



Photo credit: Indiana Landmarks

If you weren't able to snag tickets to tour the Indiana Progress Homes at Indiana Dunes National Park the last weekend of September, you're not alone. Guided tours of the five historic homes, originally built for the 1933 World's Fair in Chicago, are open to the public only once per year. In fact, tour tickets sell out so fast that you'd think Taylor Swift was making an appearance!

After the World's Fair, developer Robert Bartlett bought and transported five homes by barge across the lake to Beverly Shores. The five homes include the Rostone House, the Cyprus Log House, the Armco-Ferro House, the House of Tomorrow, and the Florida Tropical House.

One particular home, the iconic pink Florida Tropical House, has drawn visitors for decades. Taking photos from the road, they aim to capture a glimpse of it's Barbie-pink exterior against a backdrop of clear blue sky. The property, like the other Century of Progress buildings, is managed by Indiana Landmarks in cooperation with the National Park Service. Indiana Landmarks subleased the homes to people who have restored them. As part of the agreement, visitors are allowed to tour each of the homes once per year in late September!

To learn more about all of the homes, and to access tickets to next year's Century of Progress Homes Tour, bookmark indianalandmarks.org. —Lindsay Conner ●

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### FALL FUN

## Food Trends to Elevate Your Tailgating Menu

Let's face it—tailgating is not what it used to be. What was once a humble, pre-game gathering around the grill has transformed into a creative culinary adventure filled with the latest food trends and exciting flavors!

When planning your game-day menu, we recommend starting simple. The typical crowd pleasers like grilled meats, finger foods, and desserts are always winners—especially when you serve them up with a twist. By putting a spin on the traditional classics, you can reinvent your tailgating menu for you and your guests to savor before the football game.



**Gourmet Grillers:** Add gourmet toppings to a classic hamburger or hot dog. Dress your bun with arugula and blue cheese; avocado and bacon; or fig jam and goat cheese. Hot dogs can play dress-up, too! Offer a variety of sausages with artisanal buns and add sriracha mayo, kimchi slaw, chipotle aioli, or caramelized onions with Gruyere cheese. These creative combinations can turn a tailgating staple into a flavor adventure.

**Nacho Average Nachos:** Tortilla chips are great for dipping, or as the foundation of your nachos platter. This shareable snack is typically topped with taco meat and shredded cheese, but you can jazz up nachos with unexpected ingredients like pulled pork, buffalo chicken—even roasted vegetables. Don't forget a generous drizzle of queso blanco or a zesty ranch!

**Satisfying Sliders:** Made with mini buns, slider sandwiches are a perennial favorite of tailgaters. You can keep things interesting by featuring different fillings like pulled pork, crispy chicken, portobello mushrooms, or Caprese salad. Or you can stick with the classics like meatballs, burgers, and barbecue chicken.

**Grilled Pizzas:** You can offer a variety of pizza crusts and an array of gourmet toppings for guests to create their own artisanal pizzas, which can be baked on a grill or portable pizza oven. Aside from pepperoni and cheese, you can try truffle oil and mushrooms, pear with gorgonzola, or even shrimp marinated in garlic butter. Mmmm!

**Sweets for Days:** Aside from the classics like bite-sized brownies and cookies, here are some dessert trends for your tailgate! Dessert nachos made from cinnamon-sugar pita chips get topped with ice cream toppings like whipped cream, fruit, and nuts. You can serve mini donuts or fresh fruit on skewers and finish with a caramel or chocolate glaze. Try gourmet Rice Krispie treats, mini cheesecake bites, or a sweet and savory popcorn mix. Finally, cake pops can be customized with different flavors and colors to match your team! —Lindsay Conner ●



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We encourage you to check event websites for admission fees, last-minute cancellations, or any other important information. Please note that all times are CDT unless otherwise noted.

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 @107 N. Whittaker, right on the bluff  
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[www.newbuffalo.org](http://www.newbuffalo.org) or [info@newbuffalofarmersmarket.org](mailto:info@newbuffalofarmersmarket.org)

## Fridays and Sundays

**Live Music at Shady Creek Winery**  
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 A variety of artists take the stage each weekend!  
 Fri: 4-7pm, Sun: 1-4pm  
[shadycreekwinery.com](http://shadycreekwinery.com)

## SEPTEMBER

## Sat., Sept. 9

**Dunebrook Dragon Boat Family Fest**  
 @Stone Lake, La Porte, IN  
 Assemble a team to participate or enjoy being a spectator in support of the annual Dragon Boat fundraiser. Help Dunebrook help families in crisis. Fun-filled day includes kids' activities, food trucks, online auction, and more.  
 Time: 9am | Cost: FREE  
[dunebrook.org/dragon-boats-family-festival/](http://dunebrook.org/dragon-boats-family-festival/) or (219) 369-0309

## Sun., Sept. 10

## Monarch Music Fest

@Michigan City, IN  
 Brewery Lodge and Supper Club presents this afternoon of live music, BBQ, craft brews from Zorn Brewery, and more. This event benefits Save the Dunes.  
 Time: 1-5pm | Cost: \$60 at the door  
[eventbrite.com/monarch-music-fest-tickets](http://eventbrite.com/monarch-music-fest-tickets)

## Thurs., Sept. 14 to Sun., Sept. 17

**Voices from the Heartland**  
 @Michigan City, IN  
 Discover the classics of the future as the Dunes Arts Summer Theatre presents new plays by outstanding writers from Michiana!  
 Time: 7pm | Cost: \$35/all shows  
[dunesarts.org](http://dunesarts.org)

## Tues., Sept. 19

## Vinyl Night

@Michigan City  
 Vinyl Night Returns to Burn 'Em Brewing with your host Robert Rolfe Feddersen! This free, all ages event includes raffles throughout the evening. Come on out and bring some vinyls you'd like RRF to spin or pick through his catalog.  
 Time: 5:30-8:30pm | Cost: FREE  
[facebook.com/burnembrewing](https://facebook.com/burnembrewing)

## Fri., Sept. 22

## Brews &amp; Beats with J R Clark Band

@Baroda, MI  
 Sip craft brews and groove to live music at Round Barn Brewery & Public House! Join us for an unforgettable evening of fun, laughter, and amazing tunes.  
 Time: 6pm | Cost: FREE  
[facebook.com/roundbarnbrewery](https://facebook.com/roundbarnbrewery)

## Fri., Sept. 22

## Loverboy

@La Porte Civic Auditorium  
 Eighties rock fans are invited to a special night at the beautiful La Porte Civic Auditorium. Canadian rock band Loverboy will take the stage with classic anthems like "Turn Me Loose" and "Working for the Weekend." Opening the show will be Atlanta-based

group Carpool. A cash bar, food trucks, and concessions available.  
 Time: 6pm doors, 7pm opener | Cost: \$45+  
[laportecivicauditorium.com](http://laportecivicauditorium.com)

## Sat., Sept 23 to Sun., Sept 24

## Pioneer Days

@Michigan City, IN  
 Step into the past at Creek Ridge County Park as you visit historical reenactors and vendors. Bring the whole family and experience outdoor cooking, crafts, candle dipping, wagon rides, food, and much more!  
 Time: 10am-5pm each day  
 Cost: \$2/adult, \$1/child or senior  
[laportecountyparks.org/creekridge.html](http://laportecountyparks.org/creekridge.html)

## Sun., Sept. 24

## Mac &amp; Cheese Fest at Zorn

@Michigan City, IN  
 Sample mac & cheese from local restaurants at this Dig the Dunes event. Cash bar provided by Zorn Brew Works and live music by Johnny V (starting at noon).  
 Time: 1-4pm  
 Cost: \$30 adults, \$20 kids under 15, \$55 VIP  
[tinyurl.com/46bfpr9n](http://tinyurl.com/46bfpr9n)

## Fri., Oct 6

## Bourbon &amp; Cigars

@Michigan City, IN  
 Save the date for the Bourbon & Cigar events coming to The Brewery Lodge & Supper Club (5727 N 600 W, Michigan City). Matt Kotinek Band will provide live music. Call (866) 625-6343 for more info and ticket prices.  
[brewerylodge.com](http://brewerylodge.com)



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# Why Cash is King in the Current Market

Submitted by Jordan Gallas, @ Properties, Micky Gallas Group

Today, more and more homes are being purchased with cash. In fact, according to the National Association of REALTORS, almost 30% of existing-home sales in January and February 2023 were all-cash transactions vs. those financed with a mortgage, and for the past six months, cash buyers have comprised more than a quarter of the total market.

Sellers often prefer cash buyers because they offer greater certainty and, if a seller desires, a more immediate closing. Cash transactions also eliminate the need for an appraisal—another advantage in a market where low inventory and rapid price appreciation has created a lack of “comps” (comparable home sales that lenders use to confirm the value of the subject property).

All these factors can make it challenging for the vast majority of homebuyers who still need to finance a purchase with a mortgage. However, there are several ways these buyers can make themselves just as appealing as their more “flush” competition. Here are four tried and true strategies:

**1 Powerful Loan Approvals**  
Recognizing the position many homebuyers are in, some mortgage lenders are offering new loan processes designed to generate fast, effectual approvals that level the playing field for buyers competing against cash. For example, @properties’ affiliated mortgage

company, Proper Rate, offers a new product called the PowerBid Approval, which puts a fully underwritten mortgage pre-approval in a buyer’s hands before they even make an offer on a home.

**2 Flexible Contract Terms**  
If a buyer must obtain a mortgage, another strategy that can put them in a stronger position is offering the seller various accommodations on other terms of the contract. For example, the buyer can offer a flexible closing date or a lease-back if the seller wants more time in their current home. If there’s a chance the home might appraise below the offer price, the buyer can include an appraisal gap clause, which guarantees that the buyer will cover the difference between the contract price and the appraised price, up to a certain amount. Finally, some buyers may be willing to waive a home inspection and purchase a property “as-is.” Always consult your agent before waiving an inspection or any other contingency.

**3 More Earnest Money**  
Another way a buyer can appeal to a seller is by making a larger earnest-money deposit. Earnest money is a good faith deposit held in escrow until the closing to ensure the buyer complies with the terms of the

contract. If the buyer defaults, they can lose this deposit.

Traditionally, earnest money ranges from 5-10% of a home’s purchase price. But, if a buyer plans to make a larger down payment, say 20-30% of the purchase price, then committing all of those funds to earnest money will give a seller much greater confidence.

Since this money would likely be sitting in a low-interest-earning savings account anyway, the buyer really doesn’t lose anything by putting up more earnest money—as long as they’re sure they’re going to close.

**4 Up the Offer**  
Finally, there’s the tried-and-true technique of offering more money. It’s not fool-proof, but buyers with solid financing and seller-friendly terms can put themselves in a strong position to prevail over a cash offer by sweetening the pot.

Low housing inventory, sustained demand, and the strong financial position of many of today’s buyers make it likely that cash purchases will remain a significant part of the real estate market for the foreseeable future. Understanding cash offers and the strategies for competing against them will help homebuyers who are financing their purchases achieve greater success. ●

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