

JULY 2023

Homes & Design

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How to protect your outdoor gear

With warmer weather here, more and more people are spending time on their decks, patios, and in their gardens and yards using outdoor products. From grills to furniture to mowers, 88% of Americans have invested in products dedicated for outdoor use and 65% of those that have use them at least several times a week, according to an Allstate Protection Plans survey.

Unfortunately, 83% of those surveyed who own outdoor products have experienced damage to one or more of them. That damage has been more than a little expensive: Americans have spent over \$44 billion repairing or replacing their outdoor products.

“It’s no surprise that the outdoor products we use so much this time of year, that make life so great during the warmer months, can be especially vulnerable to damage,” says Jason Siciliano, vice president and global creative director at

Allstate Protection Plans. “What some people may not realize is that the same protection plans that are available for indoor furniture, electronics and major appliances are also available for outdoor products. They can be a great way to protect your investments in the great outdoors.”

The survey found that 65% of Americans do not have a protection plan for any of their outdoor products, and 56% were not even sure they could purchase one. With American households spending hundreds and, in some cases, thousands of dollars a year on outdoor equipment, furniture and supplies, adding protection can be a smart idea.

Beyond purchasing protection plans, Siciliano also recommends taking steps to extend the life of your outdoor products.

For example, use the proper fuel in lawn care equipment, clean your grill and cover it when it’s not in use, and apply protectant to furniture to guard against rust and sun

damage. For specialty items like fire pits and patio heaters, be sure to read the instruction manuals and follow the manufacturer’s care and maintenance recommendations. Finally, at the end of the summer, store seasonal items in your garage or shed.

For more information about product protection, look for Allstate Protection Plans at your favorite retailers. You can also visit allstateprotectionplans.com, which features tips and resources for making the most of your outdoor products, as well as tips and advice on maintaining your home electronics and appliances.

“When we take care of the outdoor items that make summer enjoyable and relaxing, we’re also protecting ourselves against the expensive repairs that can pop up every spring if we don’t,” says Siciliano. “That means more in our budgets for popsicles and lemonade.”

(STATEPOINT)

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above: Preserve your outdoor gear by protecting it from the elements and providing proper maintenance.

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The top 5 benefits of laminate flooring

The transition from winter to spring can be messy, putting your home's flooring to the test. When temperatures rise and storms increase moisture across the country, laminate flooring tends to outperform other options, offering durability that can stand up to mud, puddles and more.

Laminate flooring has made a massive comeback in recent years as builders and interior designers have embraced the material with renewed enthusiasm. Laminate is more refined than ever, offering sophisticated style options and impressive durability without the excessive cost of other flooring materials.

Here's what every homeowner should know about the benefits of laminate flooring so they can make the best choice for their home improvement projects:

Durability

Jennifer Meska, Director of Merchandising for LL Flooring, says, "Moist weather and rainy seasons, plus everyday spills that happen all year long, can cause serious damage to your floors. With waterproof laminate flooring you can have peace of mind and be worry-free for whatever weather or messy spills might

come your way."

Affordability

The cost of laminate flooring is highly appealing, especially as consumers are tightening their budgets and looking for more cost-effective home improvement solutions. Laminate flooring typically starts at around one dollar per square foot, making it an affordable option with many styles to choose from.

Style

A design chameleon of sorts, laminate is available in a huge variety of tones and textures so you can find the perfect style option for your home. Designed to closely replicate the natural look of real hardwood, stone and even mosaic patterns, laminate flooring offers the best of both worlds - impeccable style and practical function.

Wood-like options

If you want the look of wood without the maintenance concerns, laminate's a go-to choice. With a core made from wood byproducts bonded with resins and a hard plastic surface protecting the printed design layer, laminate closely resembles hardwood

in appearance, texture, and depth.

Easy maintenance

General cleaning on laminate floors is as easy as using a standard soft-bristle broom or dust mop on a weekly basis. If you vacuum, be sure to disengage the beater bar with hard bristles that can scratch or dull the surface. For periodic deep cleans (every two months is recommended), use a laminate-friendly product like the Bellwood Floor Cleaner applied to the mop - not directly to the floor - and avoid oil-based cleaning agents or anything containing wax or polish.

Not all laminate is created equal

A lot of laminate on the market isn't reliably water-resistant, which is why it's important to look for options tested and proven to stand up to the elements. One high-quality laminate option is the LL Flooring Dream Home Collection that is completely waterproof, making it a game-changer when it comes to selecting flooring for anywhere in your home. Plus, with a clear aluminum oxide top layer protecting the boards, this laminate is exceedingly durable and stain resistant. (BPT)

Laminate flooring is an excellent choice for its durability, easy maintenance, style and cost. With so many benefits, it's a go-to choice for bathrooms, kitchens, mudrooms, basements and beyond.

STOCK PHOTO Homes & Design



How to decide if a home remodel **makes financial sense for you**

There comes a time when every homeowner looks around at their house and ponders a few upgrades. Sometimes, those ideas turn into full-on renovations as you reimagine your space to better meet your lifestyle. But before you start calling contractors, ask yourself: Does remodeling make financial sense?

Here are three tips to help you decide if a home renovation benefits your home and your finances.

Identify wants vs. needs

How necessary are the improvements you want? Some home projects may end up costing you more than the value they provide. That doesn't mean certain projects aren't worthwhile.

"Home renovations come in all shapes and sizes. For some, it may be about the investment and increasing the home value,

for a good few it might be about what looks the best, while others might not have a choice," said Adam Fingerma, assistant vice president of equity lending at Navy Federal Credit Union. "Whatever the reason, it's always a good idea to understand how a large renovation might impact your finances and the overall value of your home."

Know your budget

Consider creating a chart with all of your cost estimates, and include columns for high-, medium- and low-cost options. Don't forget supplies for do-it-yourself projects and always allocate a certain percentage for unexpected expenses.

Also be sure to get estimates from different contractors and compare them. Carefully check references and business licenses.

Explore financing options

Ideally, you've already established a home improvement savings plan. But if you're planning to borrow, explore your financing options through your trusted bank or credit union.

"Think about the size of your project, whether or not you'll have ongoing expenses, and your current finances," said Fingerma.

For example, Navy Federal offers members various options for funding home improvement projects, such as home equity loans, home equity line of credit or personal expense loans. Members also have access to a wealth of information to help them make informed decisions about the right financing products for their home improvement goals.

(BPT)

Home renovations of any size – large or small – can be overwhelming. Consider your options to help make it easier and more affordable in the long run.

STOCK PHOTO Homes & Design

On the garden path

Make gardening with kids enjoyable

Gardening is good for the mind, body, and spirit. It is also good for the youngsters in our lives. Research shows gardening helps relieve stress, improve focus, positively impacts mood and psychological well-being, builds a sense of confidence, and more.



By **MELINDA MYERS**
Contributor

Look for creative ways to get children involved in gardening. Tap into other interests or skills like art, reading, writing, insects, math, and computers if you need to persuade reluctant participants into growing plants.

Include lots of colors and unique plants that kids will love. Crested celosia resembles brains, making it a good choice for the zombie fans in the group. Eyeball plant (*Acmella oleracea*), balloon plant (*Gomphocarpus physocarpus*) with its hairy inflated seedpods, snake plant, and kangaroo paws (*Anigozanthos favidus*) are a few to consider. Gardeners of all ages will appreciate the popcorn plant (*Senna didymobotrya*) with its buttered popcorn-scented leaves or bat-faced cuphea and the hummingbirds it will attract.

Consider adding features that make the garden a fun space to visit. There is a reason bean teepees, sunflower houses, and tunnels in the garden have remained popular with kids of all ages for decades. Or grow a garden shaped like a slice of pizza planted with all the key ingredients or a salsa garden. Everyone will benefit when using freshly harvested ingredients to create these dishes.

A pot or flat of grass makes a nice field for superheroes and a lawn for dolls. A bare patch of soil is perfect for digging, driving cars and trucks, or sculpting hills and valleys. All these build skills that can be applied to future gardening efforts.

Plant some salad radishes that are ready to harvest in 25 to 30 days. This will help keep the kids interested in the garden when waiting for the tomatoes, beans, and other vegetables to ripen. Call it harvesting when you are thinning the radish planting. Use these greens as a snack or in a salad. Harvesting and eating is more fun for all of us than just thinning the excess plants.

Use rainy days to create plant labels from paint sticks or stones. Paint individual words on some of the stones and place them in the garden. Let children leave messages for each



Including a teepee or using it as a trellis for pole beans is a fun addition to any kid's garden.

PHOTO COURTESY OF MELINDAMYERS.COM *Homes & Design*

other or write poetry. Or repurpose pickle jars into garden treasure jars. Have children decorate the jars. Then you fill the jars with messages or treasures before hiding them in the garden.

Explore ways to reuse and recycle landscape trimmings. Put twigs to use creating small-scale wattle fences for a fairy, gnome, or zombie garden. This is great practice for building a larger-scale wattle fence for the garden.

Go on a bug hunt to see who is living in your garden, yard, or neighborhood. Look for good bugs like lady beetles that eat plant-damaging aphids and bees that pollinate our flowers. Then log what you find in a backyard journal.

Gentle guidance, realistic expectations,

and age-appropriate activities will help get kids excited about gardening. The gardens they create and the plants they grow are often amazing but more importantly, it is the experience of growing together that makes it worthwhile.

Melinda Myers has written more than 20 gardening books, including the recently released "Midwest Gardener's Handbook, 2nd Edition" and Small Space Gardening."

She hosts The Great Courses "How to Grow Anything" instant video and DVD series and the nationally syndicated Melinda's Garden Moment TV and radio program. Myers is a columnist and contributing editor for Birds & Blooms magazine and her website is www.MelindaMyers.com.

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Kitchen cabinets: *reface or replace?*

The kitchen is a busy room in many homes. That popularity likely has something to do with why so many homeowners spend sizable sums renovating their kitchens.

According to highlights from the 2022 U.S. Houzz Kitchen Trends Study, the median spend on major kitchen remodels grew by 14 percent from the previous year, and minor remodels increased by 25 percent. Spurred on by increased time spent at home during the pandemic, the main impetus for kitchen remodels according to the study was that homeowners wanted to make these improvements all along and finally had the time and means to do so. There are many aspects of a kitchen that homeowners can change. Houzz found 94 percent of renovators either fully or partially replaced cabinets in their improvement plans. Cabinets are a major component of kitchen layouts. Cabinets help to establish the aesthetic of a kitchen

and serve a useful function, providing necessary storage space to ensure the room does not appear cluttered. Homeowners have different options when it comes to cabinet renovations, and they may need to decide if they need to replace or reface their cabinets.

Replacement

Cabinet replacement involves removing all of the existing cabinets before new cabinets are leveled and installed. According to the home improvement resource The Spruce, homeowners can expect to pay between \$13,000 and \$30,000 for contractor grade cabinets.

Cabinet replacement is a good idea when homeowners want to add more cabinet space or create a new layout in the room.

Refacing

Cabinet refacing is less messy and less disruptive than replacement. All cabinets

remain the same size and in the same location. The cabinet boxes must be in good shape to facilitate a refacing.

The process involves installation of new drawer fronts and cabinet doors, as well as veneering of the cabinet boxes. New hardware typically is installed as well. The insides of the cabinets typically remain the same. The Spruce says cabinet refacing can be 30 to 50 percent cheaper than a replacement.

Most people call in professionals to change their cabinets. Cabinet replacement can be a do-it-yourself job, but it involves measuring and ensuring everything fits and is leveled appropriately. Homeowners who choose to reface their cabinets themselves may opt to paint or restain. Wood veneer or a new door and drawer panel installation can be complicated and is best left to qualified contractors.

(METRO CREATIVE)

Homeowners have different options when it comes to cabinet renovations, and they may need to decide if they want to replace or reface their cabinets.

STOCK PHOTO Homes & Design



The important role played by bees in lawns and gardens

A colorful garden in full bloom is an aesthetically appealing sight each spring and summer. The pleasant aromas emanating from such spaces only add to their appeal.

Many variables contribute to a thriving garden, and perhaps none is more important than bees. North America is home to thousands of species of bees, but many of those species are experiencing dwindling populations.

According to Scott McArt, an assistant professor of pollinator health in the Department of Entomology at Cornell University, 53 bee species have experienced population declines or range contractions over the last several decades. Individuals accustomed to seeing bees as unwanted guests may wonder why that's a problem. Though declining bee populations pose a number of problems, perhaps none is more relatable than the link between bees and food production.

A recent study published in the journal *Proceedings of the Royal Society B*:

Biological Sciences noted that declines in both managed and wild bee populations raise significant concerns about long-term food security. Authors of the study noted that crop production would be higher if crop flowers received more pollination.

That's a significant benefit as the global population continues to increase, but it's also a notable benefit in the present-day from both a food security and economic perspective.

In fact, the U.S. Food and Drug Administration reports that commercial production of more than 90 crops relies on roughly 3,600 bee species.

Declining bee populations could put that production in serious jeopardy and create a domino effect that impacts food security and individuals' livelihoods.

But all is not lost in the fight to restore bee populations. In fact, McArt indicated in a 2019 report that bee populations are thriving in agricultural and natural areas. But bee populations also must thrive in suburban and urban areas.

Planting a pollinator friendly garden is one step McArt suggested gardening hobbyists can take to help restore bee populations.

When planting to combat declining bee populations, homeowners should always look for native plants, as they are well-adapted to local climates and unlikely to upset local ecosystems.

Local garden centers can be great resources for anyone looking to plant native species. According to HGTV, the following are just a handful of the many bee-friendly garden flowers and plants homeowners can consider for their gardens:

- Bee balm,
- Honeysuckle,
- Sunflower,
- Cosmos,
- Strawberries,
- Dahlia,
- Butterfly bush,
- Crocus,
- Pot marigold, and
- Geraniums.

Bee populations are in decline. If efforts to restore those populations are not embraced, the consequences for future generations could be dire. Homeowners can do their part by planting bee-friendly flowers and plants on their properties.

STOCK PHOTO *Homes & Design*



STEPS TO TAKE BEFORE applying for a mortgage

A home is the single biggest purchase most people will ever make. That's perhaps become even more true in recent years, when the cost of homes has increased dramatically.

The sticker price of a home may come as a shock to first-time buyers, but few homeowners purchase their homes in cash. Mortgages are a vital component of home ownership for the vast majority of buyers. Mortgages are loans obtained through the conveyance of property as security. When homeowners pay off their mortgages, the title of the property officially transfers to them from their lenders.

Though most homeowners utilize mortgages to buy their homes, that does not mean the process is the same for everyone. A host of factors affect mortgage terms, and there's much prospective homeowners can do to secure the best agreement possible.

Go as low as possible

Recognize why a low interest rate is important. Mortgage interest rates have drawn considerable attention in recent years, as rising inflation has led to rates that

have reached their highest point in more than a decade. Even a seemingly small difference in interest rates can save or cost homeowners thousands of dollars, if not tens of thousands, over the course of a loan.

For example, the financial experts at Bankrate.com note that the difference between a 5.5% interest rate and a 6% interest rate on a \$200,000 mortgage is roughly \$64 per month. That might not seem like a lot, but over the course of a 30-mortgage the borrower who gets the 6% loan will pay in excess of \$23,000 more in interest than the borrower who secures the 5.5% loan. Recognition of the benefits of securing the lowest interest rate possible can motivate prospective buyers to do everything in their power to get a low rate.

Work on credit score

So how can borrowers get the best possible rate? One way to go about it is to improve credit scores. Average mortgage interest rates vary significantly by credit score, with higher scores earning borrowers significantly lower rates. According to data from FICO, as of mid-February 2023

borrowers with a FICO score of 760+ earned an average interest rate of 6.06%, while those with scores between 620-639 secured an average rate of 7.65%.

By bolstering their credit scores before applying for a mortgage, prospective homeowners can improve their standing in the eyes of mortgage lenders, which can potentially save them tens of thousands of dollars over the life of the loan.

Identify how to spend

Prospective home buyers may be approved to borrow much more money than they think they will qualify for. That's because lenders do not consider factors like utilities, insurance, day care, or other expenses everyone has. That means it's up to borrowers to determine how much those expenses will be, and how much they should be spending on a home.

Though it might be tempting to borrow up to the amount lenders approve you for, in general it's best to stay below that amount so you can capably meet all of your additional obligations.

(METRO CREATIVE)

Mortgages enable millions of people to buy homes each year. Some simple steps before applying for a mortgage can help prospective homeowners secure the best terms.

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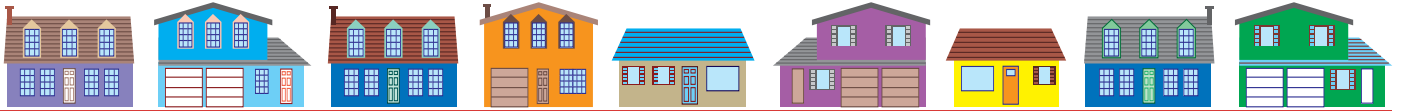
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SINGLE-FAMILY HOMES

Racine

- 1629 S Memorial Dr \$ 36,207
- 1023 Albert St \$ 37,777
- 2027 Blake Ave \$ 72,000
- 912 Center St \$ 76,500
- 1509 Dr Martin Luther King Dr \$ 81,000
- 1545 S Memorial Dr \$ 100,000
- 1922 N Wisconsin St \$ 111,500
- 2031 Indiana St \$ 115,000
- 1931 Clark St \$ 110,000
- 1918 Hayes Ave \$ 145,500
- 1915 West Blvd \$ 145,000
- 3129 Kearney Ave \$ 130,000
- 3210 Caledonia St \$ 134,500
- 1420 Park Ave \$ 145,000
- 620 Hubbard St \$ 144,000
- 1533 Owen Ave \$ 175,000
- 3016 3 Mile Rd \$ 155,000
- 1625 Flett Ave \$ 150,000
- 1533 Lathrop Ave \$ 151,000
- 5137 Birch Creek Ln \$ 330,000
- 3648 Green St \$ 335,000
- 4911 Vrana Ln \$ 347,900
- 2805 Rebecca Dr \$ 345,000
- 1106 Hialeah Dr \$ 379,500
- 2560 Amys Bnd \$ 415,000

Mount Pleasant

- 1206 N Summerset Dr \$ 90,000
- 2136 Howe St \$ 160,000
- 3619 Sheridan Rd \$ 185,000
- 1419 Rosalind Ave \$ 221,000
- 4318 Spring St \$ 279,900
- 3201 Elwood Dr \$ 310,000

Burlington

- 33609 S Lakeshore Dr \$ 237,500
- 325 Paul St \$ 270,000
- 347 Donald Dr \$ 389,000

Sturtevant

- 9118 Florence Dr \$ 205,000

Caledonia

- 1339 76th St \$ 261,330
- 7623 County Road V \$ 265,000

Union Grove

- 725 13th Ave \$ 287,500
- 15327 Spring St \$ 440,000

Waterford

- 718 Bass Dr \$ 455,000
- 4801 Buena Park Rd \$ 489,900

CONDOS

Racine

- 5311 Byrd Ave \$ 109,000
- 5735 Cambridge Cir 3 \$ 195,000

Mount Pleasant

- 1140 N Sunnyslope Dr \$ 168,000
- 1319 N Sunnyslope Dr 201 \$ 200,000

Waterford

- 26532 Lilac Ln 3 \$ 162,000

Wind Point

- 121 W Campus Ct \$ 240,000

Burlington

- 3405 S Browns Lake Dr 28 \$ 245,000

VACANT LAND

Waterford

- Lt1 E River Bay Rd \$ 155,000
- Lt1 Dover Line Rd \$ 159,900

KENOSHA COUNTY

SINGLE-FAMILY HOMES

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- 6533 51st Ave \$ 195,000
- 7521 32nd Ave \$ 212,000
- 1614 16th Ave \$ 220,000
- 1874 15th Ave \$ 227,000
- 1826 17th Ave \$ 250,000
- 1723 40th St \$ 215,000

- 5121 29th Ave \$ 230,000
- 8024 17th Ave \$ 245,000
- 6333 29th Ave \$ 215,000
- 7723 33rd Ave \$ 235,000
- 7227 8th Ave \$ 229,000
- 1834 16th Pl \$ 230,000
- 3539 21st Ave \$ 265,000
- 4603 33rd Ave \$ 241,000
- 6317 50th Ave \$ 240,000
- 5620 55th Ave \$ 259,000
- 7541 33rd Ave \$ 259,000
- 7550 27th Ave \$ 260,000
- 3902 79th St \$ 250,000
- 4920 Pershing Blvd \$ 260,000
- 6711 84th Ave \$ 432,000
- 5510 65th Pl \$ 465,000

Twin Lakes

- 8920 359th Ave \$ 220,000
- 1620 Pheasant Ave \$ 218,300

Pleasant Prairie

- 10406 22nd Ave \$ 235,000
- 12020 44th Ave \$ 231,000
- 9610 39th Ave \$ 250,000
- 9828 46th Ct \$ 519,900
- 10846 43rd Ave \$ 562,822

Trevor

- 11410 271st Ave \$ 300,000
- 29045 112th St \$ 329,900

Silver Lake

- 215 E Spruce St \$ 345,000

Salem

- 30462 76th St \$ 275,000
- 8610 222nd Ct \$ 650,000

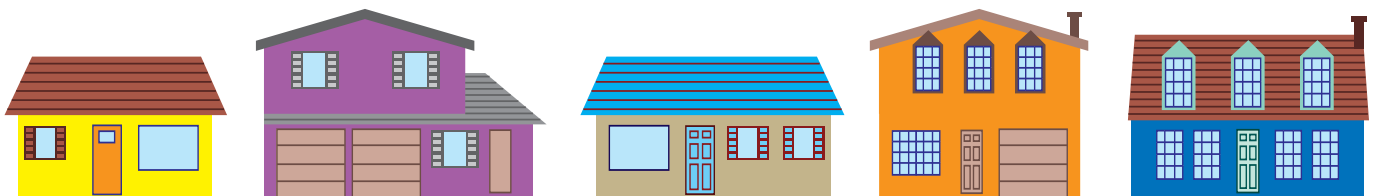
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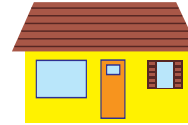
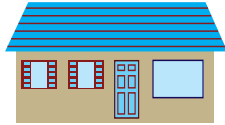
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- 2838 14th Ln \$ 180,000
- 8858 Sheridan Rd 5 \$ 177,500
- 1929 27th Ave 12 \$ 265,000





home and property sales

Here is a listing of recent single-family home, condominium and vacant land sales in Kenosha, Racine and Walworth counties. The information is provided through the Multiple Listing Service.

- 3223 55th Ct 67..... \$ 259,900
- 7017 53rd St 94..... \$ 272,000

VACANT LAND

Kenosha

- 4421 52nd St..... \$ 23,100
- Lt 0 20th Pl \$ 35,000

Twin Lakes

- Lt76 Fairway Ln..... \$ 72,900
- 1400 Richmond Rd 1 \$ 210,000

WALWORTH COUNTY

SINGLE-FAMILY HOMES

Lake Geneva

- 1046 Bonnie Brae Ln..... \$ 317,000
- 305 Cadence St \$ 365,000
- 1010 Bonnie Brae Ln..... \$ 393,500
- N2467 Knollwood Dr \$ 460,000
- N1703 Hillside Rd \$ 1,775,000

Genoa City

- 1201 County Rd H B22 \$ 80,472
- W1153 Heron Rd..... \$ 217,900

East Troy

- 1924 Center St \$ 109,900
- 3092 South St \$ 270,000

Whitewater

- 935 W Highland St \$ 159,000
- N7595 West Dr \$ 296,000
- N7085 Chapel Dr \$ 240,000

Walworth

- 228 Beloit St..... \$ 245,000

Elkhorn

- 614 N Wisconsin St..... \$ 215,000
- 416 Amparo St \$ 286,000
- 603 N Church St..... \$ 280,000

- 1202 S Hickory Ln \$ 300,000

Delavan

- 603 Ann St \$ 220,000
- 617 Park Ave \$ 312,000
- 124 Evergreen Dr \$ 321,000
- 186 Inlet Shore Dr \$ 675,000

Fontana

- 142 Dewey Ave \$ 250,000
- 655 Elm Dr \$ 730,000

Spring Prairie

- N7125 Bell School Rd \$ 465,000

CONDOS

Delavan

- 1505 South Shore Dr 107 .. \$ 99,500
- 1505 South Shore Dr 203 \$ 122,000

Lake Geneva

- 764 Geneva National Ave N \$ 190,000
- 500 Geneva National Ave N 6-69 \$ 223,000

Fontana

- 271 Fontana Blvd 931 \$ 340,000
- 304 Deerpath East - \$ 429,000

East Troy

- 2783 Edwards St D \$ 265,000

VACANT LAND

Lake Geneva

- Lt2621 Rosewood Rd..... \$ 15,000
- N3364 Oak Rd \$ 45,000

Delavan

- Lt64 Evergreen Dr \$ 37,900
- 214 Spring Lane..... \$ 200,000

Elkhorn

- Lt0 Jackson Rd..... \$ 540,000



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Twin Lakes Apartments

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FOR SALE

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7 CEMETERY PLOTS Willing to sell as a group or individually. Located at Roselawn Memory Gardens 3045 WI-67, Lake Geneva, WI 53147. This is a private sale. Contact Randy, the seller at randy@slpublishers.com.

REAL ESTATE

Other Real Estate

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