



CASCADE CONNECTIONS

A NEWSLETTER FROM CASCADE CHARTER TOWNSHIP

Winter 2017

Office Hours:

Monday through Friday
8:00 a.m. to 5:00 p.m.

Township Board:

Supervisor:

Rob Beahan; 949-1500
rbeahan@cascadetwp.com

Clerk:

Sue Slater; 949-1508
sslater@cascadetwp.com

Treasurer:

Ken Peirce; 949-6944
kpeirce@cascadetwp.com

Trustees:

Jim Koessel
jkoessel@cascadetwp.com

Jack Lewis

jlewis@cascadetwp.com

Tom McDonald

tmcdonald@cascadetwp.com

John Shipley

jshipley@cascadetwp.com

Department Phone Numbers:

Manager:

Ben Swayze; 949-1500
bswayze@cascadetwp.com

Assessing:

Roger McCarty; 949-6176
roger@cascadetwp.com

Building Inspections:

Brian Wilson; 949-3765
bwilson@cascadetwp.com

Community Development

Steve Peterson; 949-0224
speterson@cascadetwp.com

Fire:

Adam Magers; 949-1320
amagers@cascadetwp.com

Sheriff/Non-Emergency:

632-6100

Happy Holidays!

from your Township Board, Commissions & Staff

HOLIDAY CLOSINGS

The Cascade Township Office will be closed Monday, December 25th, Tuesday, December 26th and Monday, January 1st.

CHRISTMAS TREE RECYCLING

Bring your used Christmas tree to the parking lot behind the Buttrick Fire Station (Buttrick & 30th Street) from December 26 – January 7. Please remember to remove all ornaments, lights, tinsel and tree stands.

TOYS FOR TOTS

The Cascade Township Fire Department is accepting toys for the Toys for Tots Program. You may drop off new, unwrapped toys at the Fire Station, located at 2865 Thornhills Ave. SE from Thursday, Nov. 16 through Friday, Dec. 15, 2017.

ANGEL TREE

Cascade Township is proud to participate in the Angel Tree program. The Angel Tree program allows a person to select a tag from the tree that represents a child in need.

After the gift is purchased, place the tag on the unwrapped gift and return it to Cascade Township or any Angel Tree site. All toys collected will be delivered in time for the children to have a happy holiday.

If you would like to participate in the Angel Tree program, please stop at the Cascade Township office, located at 2865 Thornhills Ave. to select a tag. Gifts must be returned by Friday, Dec. 15, 2017.

FROM THE SUPERVISOR ...



FROM THE SUPERVISOR
ROB BEAHAN

I would like to thank Ron Rowland of the Cascade Fire Department. Ron started full-time with the Fire Department in 1988 and served as a Lieutenant in the Department until April of 2017, when he stepped up to serve as interim chief. As interim chief, Ron selflessly assumed responsibilities for the day-to-day operations of the Fire Department while the search was conducted for a new, permanent Chief.

After an extensive and thorough search we have appointed Adam Magers as the new fire chief of the department to begin on November 27 of this year. As chief, Magers will be responsible for making sure the Township policies, ordinances and laws are followed, and will also be responsible for the departments operating budget, recruitment and hiring.

Magers came to us from the Battle Creek Fire Department where he was battalion chief. He had been with their department since 2003. He is also the technical sergeant and assistant chief of operations for the Michigan Air National Guard's 110th attack wing.

(continued on page 4)

CASCADE TOWNSHIP EARNS FIVE-STAR RANKING FOR ECONOMIC DEVELOPMENT

Cascade Township has been recognized as a five-star community for its successes and efforts in contributing to Michigan's entrepreneurial growth and economic development in the annual eCities study.

Conducted by researchers at iLabs, the University of Michigan-Dearborn's Center for Innovation Research, the eCities study analyzed publicly available data from 277 communities from 54 counties in Michigan. Researchers focused on the five-year changes in property values, community assets and tax rates, which can demonstrate the growth, investments and cost of doing business within the community.

"We are honored to have earned the highest possible ranking for the third year in a row for our economic development efforts," said Ben Swayze, Township manager. "As a community, we are committed to providing the best economic environment for our businesses and residents, ensuring that Cascade is a wonderful place to live and work.

"This recognition demonstrates that our dedication to this effort has not only promoted positive growth and retention in our state, but has provided a significant and progressive impact on our community as well."

Cascade Township ranked well on a number of criteria, including:

- The broad and diverse mix of business types, from retail, restaurants and hotels to industrial, auto dealers and office parks
- The accessibility of the community with convenient transportation by car, bus or plane
- High-quality and top-ranked schools in three districts
- No personal income tax, making Cascade an attractive option for both employers and residents
- A broad range of housing options, from apartments and condos to single-family homes in subdivisions or on 10-acre farms
- Great amenities and regional destinations

"While accounting for only about 15 percent of the cities and townships in Michigan, the 277 communities analyzed are home to nearly 70 percent of the population and 85 percent of the state's commercial property," said Tim Davis, director at iLabs. "By analyzing these high-performing communities, our

goal is to showcase what cities and townships are doing to spur growth and how we can continue to support their efforts in developing business and encouraging entrepreneurs."

Cascade Township was recognized for its economic efforts Nov. 14, during the eCities Panel Discussion held in Dearborn. This event examined how talent, business policy and access to capital have impacted community growth in Michigan.

The annual eCities research project, which began in 2007, previously used data supplied by the participants. This year's shift to reviewing publicly available data was implemented to simplify the process for communities.

DOG LICENSES FOR 2018

The Treasurer's office is selling dog licenses to Kent County residents on a regular basis for the entire year. This is a new collaborative effort on the part of the County and the Township to offer another easy access service to the residents. We will sell both 1-year and 3-year licenses to coincide with the rabies vaccination expiration. Please bring your dog's rabies certification, and proof of spay/neuter, if any.

WINTER TAXES

The Winter property taxes were due and payable on December 1, 2017. The last day to pay without interest or penalty is **Wednesday, February 14, 2018**. We want to remind you that Cascade Township does **not** accept postmarks as proof of timeliness. All payments must be submitted to our office by 5 PM on February 14, 2018. If you did not receive a tax statement, please check the township's website or call the Treasurer's office at 616-949-6944. The last day that Cascade Township will accept any 2017 property tax payments is Wednesday, February 28, 2018. After this day all outstanding taxes are considered delinquent, and should be paid to Kent County.

TAX PAYMENT INFORMATION AVAILABLE ON THE WEB

With the IRS income tax filing deadline approaching, Cascade Township property taxpayers may need to verify the amount of property tax paid in 2017. For your convenience, this information is available thru a link on the Township's website.

Instructions for the link on the website are:

- Property / Parcel Lookup (from Quick Links)
- Search Municipal Records (BS&A)
- Search by Parcel Number, Address or Name
- Click on the parcel number on the next screen
- Click on the Tax Information tab and scroll down for the tax payment history

2018 ASSESSMENT INFORMATION

UNDERSTANDING PROPOSAL A IN AN INCREASING MARKET

Authored by Dean Babb, City of Farmington Hills Assessor.
Adapted with permission for wide distribution

For further information, either refer to the Cascade Twp. Website:
www.cascadetwp.com

or contact us in the Cascade Twp Assessor Office
2865 Thornhills Ave SE

Cascade Twp Assessor: Roger Mc Carty, MMAO (4)

HOW IT WORKS

Prior to Proposal A, property taxes were based upon State Equalized Value (SEV). With the implementation of Proposal A, property taxes are now based upon Taxable Value. Each year, the Assessing Office must calculate the SEV for every property based upon the period as outlined by the State Tax Commission. A property's taxable status is determined as of December 31, which is called Tax Day.

Additionally, each property has a Capped Value. Capped Value is calculated by multiplying the prior year's Taxable Value, with adjustments for additions and losses, by the CPI as calculated by the State of Michigan and cannot increase by more than 5%. **For 2018, the CPI has been calculated at 2.1%.** Taxable Value (TV), which property taxes are based on, is defined as the lower of State Equalized Value or Capped Value. **Generally speaking, this means that unless the current year's SEV is less than the previous year's Taxable Value multiplied by the CPI, the current year's Taxable Value will increase by the CPI.**

SEV = 50% of True Cash Value

Capped Value = (Prior TV-Losses) x (1+ CPI*) + Additions

* CPI = Percent of change in the rate of inflation or 5%, whichever is less, expressed as a multiplier

Taxable Value = The lesser of State Equalized Value or Capped Value unless there is a transfer of ownership.

THE EQUALIZATION TIMETABLE

With the recovery in market values, the State Tax Commission has mandated local assessors again use a 24-month sales study to determine values for the 2018 assessment cycle. They have pushed back the period of the study from prior years. **For 2018 assessments, the 24-month sales study begins April 1, 2015 and ends March 31, 2017.**

ACTUAL SALE PRICE IS NOT TRUE CASH VALUE

The law defines True Cash Value as the **usual** selling price of a property. The Legislature and the Courts have very clearly stated that **the actual selling price of a property is not a controlling factor in the True Cash Value or State Equalized Value** as calculated by the Assessor. For this reason, when analyzing sales for determining assessment changes, the Assessing Office will review all sales but exclude non-representative sales from the assessment analysis.

TRANSFERS OF OWNERSHIPS AND UNCAPPING OF ASSESSMENTS

According to Proposal A, when a property (or interest in a property) is transferred, the following year's SEV becomes that year's Taxable

Value. In other words, if you purchased a property in 2017, the Taxable Value for 2018 will be the same as the 2018 SEV. The Taxable Value will then be "capped" again in the second year following the transfer of ownership. It is the responsibility of the buyer in a transfer to file a Property Transfer Affidavit with the Assessors Office within 45 days of the transfer. Failure to file a Property Transfer Affidavit will result in a penalty of \$5 per day for each day after the 45 day period with a maximum penalty of \$200. Property Transfer Affidavit forms are available from the local assessor or online.

Again, it is important to note that a property does not uncapp to the selling price, but to the SEV in the year following the transfer of ownership.

PRINCIPAL RESIDENCE EXEMPTION

If you **own and occupy** your home as your principal residence, it may be exempt from a portion of local school operating taxes. You may check your percentage of principal residence exemption on your "Notice of Assessment". If the percentage exempt as "Principal Residence" is 0% on your assessment notice and you wish to claim an exemption for the current year, a Principal Residence Exemption Affidavit must be completed and filed with the Assessors Office prior to June 1 for a full exemption and prior to November 1 for an exemption for the Winter portion only. Furthermore, if you currently have a Principal Residence Exemption on your property and you no longer own and occupy the property as your primary residence, you must rescind the Principal Residence Exemption with the Assessors Office.

SO WHAT DOES IT ALL MEAN?

HOW CAN I EXPECT MY ASSESSMENT AND TAXABLE VALUE TO CHANGE IN 2018?

As stated earlier, for 2018 the time period of the sales study for assessment review is April 1, 2015 through March 31, 2017 Sales occurring after April 1, 2017 will not be reviewed until the 2019 assessment cycle.

Using the current sales data means that most areas will have increases reflecting the strong recovery in the real estate market.

Properties where the market increase is greater than 2.1% will have Taxable Values lower than their Assessed Values. For some properties the gap is significant.

HOW CAN MY TAXABLE VALUE GO UP WHEN MY SEV GOES DOWN?

With the recovery in the real estate market this is now rare but may occasionally happen. Remember, the definition of Taxable Value is the lesser of SEV or last year's Taxable Value (adjusted for physical changes) times the CPI. (2.1% for 2018). Since the beginning of Proposal A in 1994, overall increases in SEV have generally been greater than the increase in Taxable Value capped at the CPI. The longer a property has been owned and capped, the greater the gap between SEV and Taxable Value. Even with a decrease in SEV for 2018, **if there is still a gap between SEV and Taxable Value and the 2018 SEV is greater than the Taxable Value in the previous year, the Taxable Value will increase to the limit of the CPI cap.**

If, however, the 2018 SEV is lower than the calculation of last year's Taxable Value multiplied by the CPI, then the 2018 Taxable Value will be the same as the 2018 SEV.

IMPORTANT NOTICE TO SMALL BUSINESS OWNERS REGARDING PERSONAL PROPERTY

The legislator made changes to the Personal Property tax law which first impacted small businesses in 2014. **Starting in 2014, personal property owned, leased or controlled by an owner or related entity in a jurisdiction with a true cash value of less than \$80,000 is exempt from property taxes.**

For 2017 and beyond, there are several important points the property owner must be aware of:

1. **The property owner must file an affidavit EACH YEAR with the Assessor office by February 10th.** Failure to file the affidavit on time means you will not receive the exemption – even if you would otherwise be eligible. **THE FORM MUST BE IN OUR OFFICE BY FEBRUARY 10.**
2. *Personal property owners who file the affidavit are not required to file a personal property statement.* They are required to maintain records documenting their property value and make those records available to the Assessor upon request in order to confirm qualification for exemption. The Assessor may deny the exemption and go back up to 3 years if he or she believes the equipment is not eligible.
3. *There is no provision for the exemption to be addressed by the March, July or December Boards of Review.* This means **we cannot add an exemption submitted after the deadline.**
4. *The law does not allow a property owner to divide up his property among separate entities to avoid taxes.* Additionally, leased equipment is included in the calculation of total value.

The affidavit will be available at our office and on the Township or State of Michigan websites starting January 1.

<http://www.cascadetwp.com/ReferenceDesk/Forms.asp>

Exemption Affidavit:

http://www.michigan.gov/documents/treasury/5076f_493854_7.pdf



IF YOU HAVE ANY QUESTIONS, CALL US AT (616) 949-6176.

Don't miss an exemption you might be eligible for!

CASCADE TOWNSHIP ASSESSORS OFFICE

FRIENDS OF THE CASCADE LIBRARY BOOK SALE

Save the date!



Friends of the Cascade Library are having a used book sale on Thursday, January 18, 2018. Hours are from 10:30 am to 5:30pm in the library. Members may shop early from 9:30-10:30 am, if you are not currently a member you may sign up at the door for only \$10.

If you are unable to stock up for your winter reading pleasure at the sale, please consider shopping at the Chapter Two Book Store during library hours. No time to shop? We are offering a service to order used books for sale online called EBooks.



More information about the Friends and what we offer can be seen on our updated website, www.cascadefriends.org, and on our Facebook page.

FROM THE SUPERVISOR ...

(continued from page 1)

Magers has a bachelor's degree from Hope College and an associate degree in fire protection from the Community College of the Air Force. He also graduated from Eastern Michigan University's School of Fire Staff and Command Executive Leadership Program.

Magers was born and raised in Battle Creek but his wife is from the Grand Rapids area and they are looking forward to raising their three daughters in the Cascade area.

Cascade Township's Fire Department does tremendous work in the community each and every day and Magers will be an excellent chief who will lead our department to the next level and serve our community well.

While many of our residents rely on the Cascade Connections for township information, I want to remind everyone that there are additional sources. Periodic e-mail updates from Cascade Township are available from our eNews service. It's a great way to get timely news related to township services, government, and events in the community.

Cascade Township is now on Facebook and that's also a great way to learn what's happening in the Township and area businesses. An easy way to subscribe to either of these services is to visit our website at www.cascadetwp.com and click on the eNews link under Quick Links or the Facebook symbol on the homepage next to the search bar.

As we approach the end of 2017, on behalf of the Township Board and staff, I would like to extend Seasons Greetings to all of the residents of Cascade.



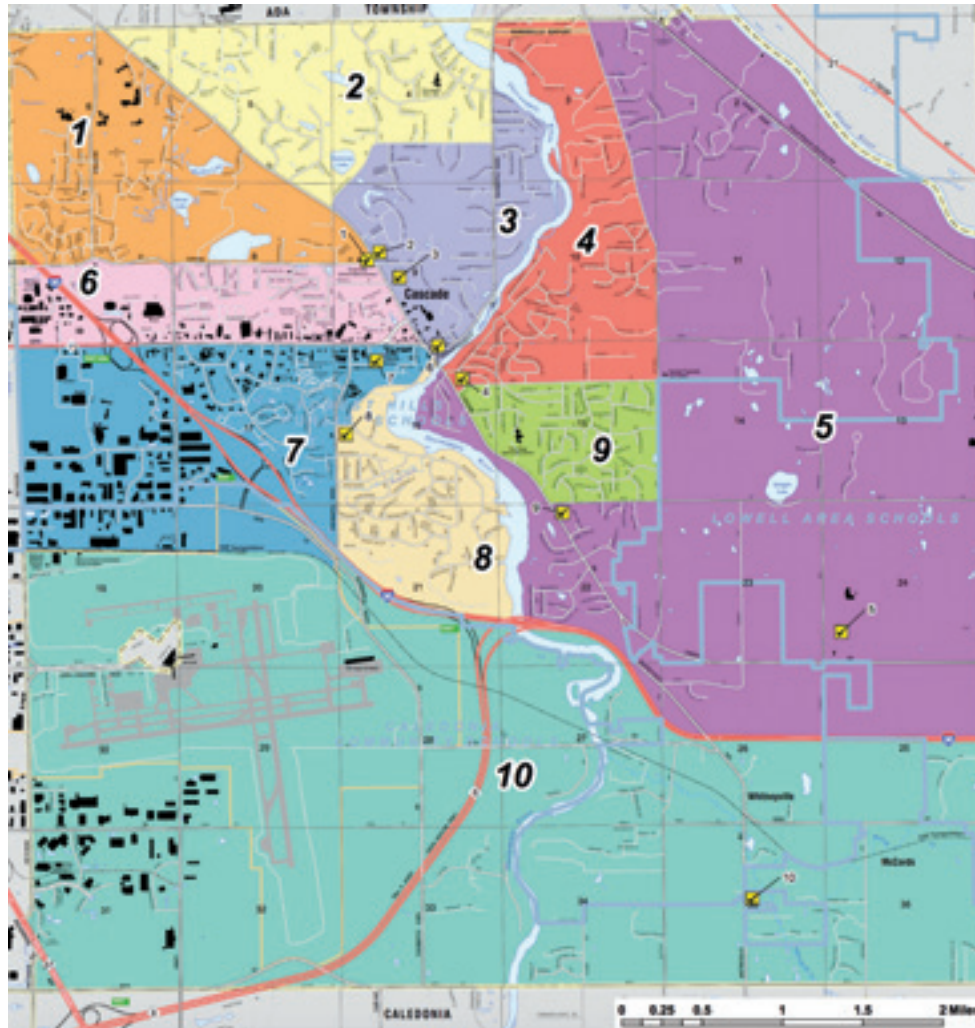
NEWS FROM THE CLERK, SUE SLATER

CHANGES ARE COMING FOR CASCADE'S VOTERS

Before we know it, voting season will be underway with the next election taking place in May 2018. To best service you and your fellow Cascade residents, we have implemented several changes that are designed to make it easier to cast your ballots.

Every resident will be affected by one of more of the following changes:

- New precincts – Cascade is growing, so we have added two additional precincts to comply with state law that places caps on the number of residents per precinct. We have taken this opportunity to renumber our precincts. Many residents may be assigned a new precinct, which will be noted on the voter registration cards you will be receiving in February.
- New polling locations – We have also added five new polling locations to improve convenience. Voters assigned to new locations will travel shorter distances to cast votes than in the past.



You will receive a voter card in February via U.S. mail that will include specific information for you, including your new precinct and polling location. **Please make sure to review this information thoroughly and put this card somewhere for safekeeping.**

SO, WHY ALL OF THE CHANGES?

Cascade has grown by more than 2,000 people since the last census and now has more than 19,000 residents divided into eight precincts. However, state law requires no more than 2,999 people per voting precinct and as a result, we needed to add two precincts to accommodate our growth.

Because we split two larger precincts into four smaller ones, our new precinct numbering was out-of-order, which could cause confusion. We decided it would be best to number the precincts in order of location. The new numbering provides an easy reference and understanding of precinct divisions.

In previous elections, we understand that residents have had to drive past one or multiple polling locations to get to the one they have been assigned. In order to improve convenience, we added five new polling locations and intentionally reassigned individuals so they will no longer have to pass a polling location to get to the one where they are supposed to vote. Instead, residents will drive a much shorter distance to make sure their voice is heard.

Our goal is to make the voting process easier and more convenient for you! While we recognize that change can be challenging, particularly if you have been voting in the same location for years, we hope the inconvenience is short-term – and that the overall impact is a positive one.

Cascade Township Precinct Locations

- Precinct 1: Forest Hills Administration Building
6590 Cascade Rd. SE
- Precinct 2: Thornapple Evangelical Covenant Church
6595 Cascade Rd. at Burton
- Precinct 3: Cascade Fellowship Church
6655 Cascade Rd. SE
- Precinct 4: New Day Church
2965 Wycliff Dr. SE
- Precinct 5: Ada Bible Church
8899 Cascade Rd. SE
- Precinct 6: Cascade Christian Church – Centennial Hall
2829 Thornapple River Dr.
- Precinct 7: Cascade Library Wisner Center
2829 Thornapple River Dr.
- Precinct 8: Thornapple Community Reformed Church
2829 Thornapple River Dr.
- Precinct 9: Forest Hills Presbyterian Church
7495 Cascade Rd. SE
- Precinct 10: Old Time Methodist Church
5590 Whitneyville Ave. SE



HONEYWOOD, A COMPETITOR TO AMWAY

The birth of Honeywood in 1969 started in the very small town of McCords four miles east of the Ford Airport in southeastern Kent County. A businessman from Lowell started a company just like Amway only better “was the talk”. Honeywood used similar marketing plans and manufactured products to compete with four or five of Amway’s best-sellers. Honeywood also bottled shampoo and products for other companies just to keep income coming in to pay the rent.

The word was “get in on the ground floor”. But unlike Amway in the early days when their founders were successfully selling the products, building a sales force, having meetings with their distributors and helping train and motivate them to do the same, Honeywood was mainly a production facility. After a year or two, their distributors started to fall away and the company just ceased operating. The old Honeywood building still just sits vacant today as another part of McCord’s history.

The Cascade Historical Society meets the first Thursday of each month at 9:30 a.m. at the old Township Hall, 2839 Thornapple River Drive just north of Cascade Road. Do join us. We also have copies of the *Cascade Chronicles* which outlines the township’s history and can be purchased at the township office. The cost is \$10.00. If you have questions or comments, please email your requests to cascadehistory@cascadetwp.com.

We are online at ThePastOnLine.org. Search over 4,000 plus records and Ada, Cascade & Eastmont Suburban Life newspapers from 1955 to 1968.

SHOP WITH A SHERIFF



Christmas is fast approaching and I wanted to take the opportunity to talk about the shop with a Sheriff program. The Shop with a Sheriff program was created to help families that are struggling to get much needed items for their children at Christmas. The families that participate in this program get a one on one experience with a Sheriff’s deputy. The children are paired with a Deputy and they

walk through the store together. They pick out items on a list provided by mom or dad. The list contains some needed items such as hats, coats and seasonal clothing. We also make some room so the child can pick out something they choose, such as a toy.

I have participated in this program for several years now and each year it excites me. A couple of years ago I received a call after posting something about this program and the woman told me that her children had participated years ago. She thanked me for taking them and told me that it had meant so much to her children that they have talked about it years later. After hearing her tell me the impact that this program can have on a family I realized the experience provided is not just immediate it is long lasting.

This program exists all based on donations from the community. Many businesses and individuals have helped this program succeed for many years. I would ask you to consider supporting the Shop with a Sheriff program this year. The average cost per child is \$150. We normally have over 100 children that participate. The donation is tax deductible. If you are interested in donating please send a check to the Community Services Office at 701 Ball Ave NE Grand Rapids MI 49503. Make the check out to the Community Action Fund / Shop with a Sheriff

Hope you have a wonderful holiday season,

Ryan Roe
Kent County Sherriff Department
ryan.roe@kentcountymi.gov



FOREST HILLS BUSINESS ASSOCIATION

The Forest Hills Business Association has been hard at work this year. Right from the beginning of 2017 we set out to give our members, and the community, a better experience and rewarding them for what they do. Here are just a few highlights of what we have been working on:

- **Upgraded website** – making it easier to register for events, become a member, and get information. Check it out at www.fhba.org.
- **Initiated Business of the Month** – We wanted to recognize our amazing members and we have been doing that monthly.
- **Began giving 2 scholarships** – We were able to give to deserving students scholarships to help with furthering their education at values of \$750 and \$500.
- **Implemented the Square** – To make it easier for our membership we have started using the square, and made it available at each meeting for members to pay their dues.
- **Revamped our brochure** – Take a look at our new brochure! It is updated and streamlined.
- **Sponsored Metro Cruise Warm-up** – We not only sponsored part of the Metro Cruise Warm Up, but some of our board members volunteered. What a great event!

For 2018 we are continuing the work we have been doing, by offering 2 scholarships, and we have decided to increase the amount offered per scholarship, which are now valued at \$1,500 and \$750. We are going to continue with Business of the Month, and the many other initiatives we took on this year.

We look forward toward 2018, and what is yet to come. Thank you for your support and being a part of this amazing community.



Bed Wheelchair & Adaptive Sports, YMCA, Red Cross, Grand Rapids Phoenix, Cascade Township, Kent District Library, Mental Health Foundation and Feeding America!

Please consider a year-end gift to help us get the 2018 projects off to a great start! Thank you for your consideration and your support.

Laura McDowell, President | Cascade Community Foundation, 6757 Cascade Road, Box 105, Grand Rapids, MI 49546

HALLOWEEN PARTY

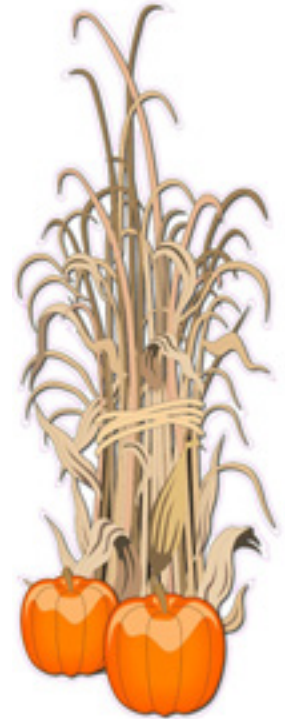
On Tuesday October 31st the Cascade Fire Department Station #1 became a gathering place of ghosts, goblins and many other costumed creatures. Over 700 bags of candy were shared with visitors as well as doughnuts, apple cider, and coffee.

Later in the evening the costume contest took place with many great prizes being awarded to the winners. Age groups for the contest start with newborns and are broken into various groups up to and including the adults. We greatly appreciate the involvement of the community, sponsors, and volunteers! We look forward to seeing everyone again next year!

Thank you to the Halloween Party Sponsors!

On behalf of Cascade Township and the Cascade Township Fire Department, we would like to send a special thank you to the following businesses and sponsors for their donations and contributions to the 2017 Halloween party. Without the help of these businesses, we would not be able to host this event. Please take notice of these businesses and express your appreciation of their help with the Halloween Party.

- Branns Steakhouse & Grill
- Carlin, Obrien & Batson
- Cascade Automotive
- Cascade Car Wash
- Cascade Hospital for Animals
- D&W Food Center
- Forest Hills Foods
- Frontline Services
- Funny Business
- Goldfish Swim School
- Gordon Food Service
- Kingsland Hardware
- Koenes Auto Body
- Lacks Industries
- Little Caesars
- Lynne Deering
- Meijer
- Midpoint Construction
- Ranir Corporation
- S. Abraham & Sons
- Tassell-Wisner-Bottrall Foundation
- Walgreens
- Walmart





Cascade Charter Township

2865 Thornhills Ave SE.
Grand Rapids MI 49546
phone: 616.949.1500
fax: 616.949.3918
www.cascadetwp.com

PRST STD
U.S. POSTAGE
PAID
GRAND RAPIDS MI
PERMIT No. 1

PATHWAY NEWS...

At the November 1st regular board meeting of Cascade Township, a presentation was delivered by the Citizen Pathway Committee for additional trails. Kathy and I are pleased to be on that committee, and support those recommendations. The time table for any new trails is a way off, and details will follow over the upcoming months.

In the meantime, let me tell you a little story about a riding adventure that Kathy and I had back in October. We were coming back from a Pettis bike ride and were turning onto the wooden bridge that connects Pettis to M 21 when our bikes went out from under us so fast that we did not have time to react. Kathy sustained the worst of the injuries. I had a few bruises. I tell you this to warn all those that use all of the trails in this area to be very careful when crossing the many wooden bridges in our area. October was especially wet and caused the wood on the bridges to become slippery. It was like hitting a piece of ice.

Other than that great adventure it has been a great fall and we see many people using our wonderful trail system. Be safe, be alert, and remember KEEP CASCADE BEAUTIFUL.

Kris Taylor
Pathway Coordinator

