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Moody on The Market



Scott McGhee will be the first to admit that he never, in his wildest dreams, figured that he would own a soaring business in

his chosen field of HVAC — heating, ventilation and air conditioning - but that's exactly what he has done, and he gives full credit to his supportive wife and dedicated employees. McGhee, who has just opened up shop for McGhee's Heating & Air Conditioning in his new location at the corner of Linco Road and Red Arrow Highway in Stevensville, isn't done growing yet either. In fact, he's already drafted the blueprints to more than double the space at his new building which was the long-time home to Berrien Cancer Services. McGhee currently has 2,160 square feet under roof, but will build an additional 3,000 square feet onto the back of the building to accommodate his sheet metal operations and provide for inside loading of his service vans in a single bay loading dock for year round access. It's been a great run since the days when Scott began his avocation while working as a co-op student in high school for Cooper Carlson where his dad was employed. He says, "Don Cooper was looking for help, so I went in and started working then as a grunt, doing whatever needed to be done." He adds, "One thing led to another and I took another job when I got out of high school.' Perhaps it was just as well, because that was a job in a factory, which he says taught him quickly he didn't like that work at all, so he ventured back to Cooper and told him he wanted to learn the service angle of the business, "But didn't want to be somebody's grunt all day long, so he put me with another guy, Dennis, who owned the business until recently when he sold it." McGhee spent that whole summer and part of a winter with that partner, and eventually went to another heating contractor in Niles where he worked for a while, before taking a job at Pepsi doing refrigeration repair. He says, "I enjoyed that, but decided I wanted to get back into the heating and air conditioning business, and worked for yet another company, but that didn't turn out very well.' That's when Scott's wife, Laura, said "You can do it for other people, why not do it for yourself?" He says, "She's the one that really pushed me to go into business for myself." Scott readily admits, "It was really never intended to get to the level that it has gotten to. I never would have guessed at the rate of success. I just started working out of the house and at the time my dad was working for Oselka Marina in New Buffalo and he asked if I wanted to work on some boating air conditioners, so I found that intriguing, having never done it before, and I did a lot of work in that sector on these big yachts, and really enjoyed that." However, as the business grew it was harder to do that and still take care of the demands of a growing enterprise, especially since when people on boats needed air conditioning, so did

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Continued on page 8





How to make goals and resolutions become reality

My wife and I have our budget ready for next month, and we'll be on a monthly budget, and telling following your plan in 2020 to pay

Dave Savs

community's medical professionals.

off debt and get our finances in your money where to go instead of order. Do you have any tips for setting and sticking to goals in general?

Rick Dear Rick.

That's a fantastic goal. Living

wondering where it went, is an important step toward gaining control of your finances. Combine that with getting out of debt, and you'll be in charge of your most powerful

Continued on page 2

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Dave Ramsey Continued from cover

wealth-building tool—your income.

If you're following my plan, you already have goals in front of you where your money is concerned. For most Americans, though, a new year means nothing more than new resolutions without real plans. Don't get me wrong. It's good to make resolutions and set goals, but you can't stop there. You have to formulate a plan that turns your dreams into bite-sized pieces of progress that will gradually create a big event in your life. If you want to achieve your goals, then keep these next things in mind.

When setting goals, be very specific in what you want to achieve. Include steps that will help you get there, too. Being vague will only cause you to feel directionless and overwhelmed. Most people give up when these feelings arise.

Make your goals measurable. If you want to lose weight, don't simply write down "lose weight" as a goal. Exactly how much weight do you want to lose? What will it take in terms of exercise and dietary changes to make it happen?

Are your goals your goals? Only you can realistically set your own goals. If your spouse, co-worker, or friend sets a goal for you, chances are you're not going to achieve it. Taking ownership will give you more opportunity to meet your goal.

Also, set time limits for your goals. Putting a time frame in place will help you set realistic goals. If you want to save a certain amount of money for a particular event, break it down and determine how much cash you need to put into your savings account each month leading up to that event.

And finally, put your goals and resolutions in writing. Putting them in writing will make you more likely to achieve them. Write down your goals, and review them often. This will give you motivation to make them reality.

I believe this is the process for success, Rick. Successful people reassess their lives regularly, and start living intentionally, in writing, and on purpose. Happy New Year!

-Dave

* Dave Ramsey is CEO of Ramsey Solutions. He has authored seven best-selling books, including The Total Money Makeover. The Dave Ramsey Show is heard by more than 16 million listeners each week on 600 radio stations and multiple digital platforms. Follow Dave on the web at daveramsey.com and on Twitter at @DaveRamsey.

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Photo by Pam Brown





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Iron – the good, the bad and the intolerability

Robert B. Kress

Let's talk about iron!

Iron is considered an essential mineral. That means we need to get it from outside sources and that our bodies will not produce as needed.

Some iron-rich foods include spinach (think Popeye), green peas, sesame seeds, cashews and almonds, whole grains, coconut, and, of course, red meats, fish, and poultry.

One of the main functions of iron is to help produce red blood cells, which help store and carry oxygen in the blood. Thus, if you are low in iron, you could have fewer red blood cells to carry oxygen to your organs and tissues, opening the door for various risk factors.

Iron deficiency can negatively influence cognition, thyroid, metabolism, immune health, energy and stamina and more.

Globally iron deficiency affects an estimated 2 billion people, and in areas where malnutrition is rampant, can lead to birth defects, mental retardation, and even death.

More common symptoms of iron deficiency can span from no noticeable symptoms, to unusual tiredness, paleness of skin, shortness of breath, dizziness, and heart palpitations.

Understanding the importance of iron stores, I never recommend to just take iron without having your levels tested, as too much iron can be harmful as well.

There are a few tests which can be used to assess iron levels; serum iron which measures the amount of iron in your blood, although not representative of iron throughout other areas of your

Serum ferritin helps provide a measurement of stored iron in your body, critical for metabolism, thyroid and optimal energy capacity.

Hemoglobin is a protein in your red blood cells that carries oxygen to your body's organs and tissues and transports carbon dioxide from your organs and tissues back to your lungs. Low hemoglobin can indicate low red blood cell count, aiding the practitioner to better diagnose the cause of anemia.

You have probably heard me say that not all nutrients are alike, and this is very true with iron supplements. Conventionally, ferrous sulfate is the form of iron that is recommended for supplementation, although due to some gastrointestinal side-effects such as stomach pain, gas and constipation, often makes this supplement intolerable.

Fortunately nutritional medicine keeps advancing and there are other forms of iron with better bioavailability, and greater tolerability, such as iron bis-glycinate in Pure Encapsulations OptiFerin-C, which allows the iron to be absorbed rapidly from the intestines into the mucosal cells and then released for transport throughout the body. Pure also combines the iron bis-glycinate with Ester-C® for enhanced absorption and healthy promotion of ferritin, hemoglobin and red blood cell function.

I have recommended OptiFerin-C countless times to people who don't like the side-effects of ferrous sulfate, or who are looking for a superior form of iron supplementation.

These statements have not been evaluated by the Food & Drug Administration. This information is not intended to diagnose, treat, cure or prevent any disease or as a substitute for recommendations by your primary care practitioner.

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Sports Radio 1400 WSJM, 94.9 WSJM-FM, and Midwest Family Broadcasting of Southwest Michigan salute Berrien County high school student athletes with the Student Athlete of the Week program. Varsity coaches are encouraged to nominate one of their student athletes they think is deserving of this award. Winners are selected based on athletic performance, academic performance, and other extracurricular activities. Each weekly winner is then in the running to win Berrien County's Male and Female Student Athlete of the Year award.

Coaches can get a nomination ballot from their Athletic Director each week

Look here for information on our next Student Athlete of the Week from Sports Radio 1400 WSJM and 94.9 WSJM-FM



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Welcome Him [Jesus said] "About that day or hour no one knows, not even the angels in heaven, nor the Son, but only the Father. As it was in the days of Noah, so it will be at the coming of the Son of Man. For in the days before the flood, people were eating and drinking, marrying and giving in marriage, up to the day Noah entered the ark; and they knew nothing about what would happen until the flood came and took them all away. That is how it will be at the coming of the Son of Man. Two men will be in the field; one will be taken and the other left. Two women will be grinding with a hand mill; one

Near the end of the first Iraq War, Air Force pilot Robby Robbins received crossing the sea or driving across the permission to fly home. He flew across the Atlantic, landed on United States soil, and drove all night to his Pennsylvania home. His arrival was supposed to be a surprise. But when he pulled into his driveway just after sunrise, Robbins saw a large banner hanging across the when that will be, but we want to be pregarage. The sign read, "Welcome Home, Dad!"

children, half-ready for school, greeted him with squeals. His wife came running down the hall—hair done, make-up on, wearing a fresh yellow dress.

"How did you know?" Robbins asked.

"I didn't. We kept listening to the Amen. news. When we saw that the war was almost over, we knew you'd be home soon. We knew you would want to surprise us, so we were ready every day."

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will be taken and the other left." ~ Matthew 24:36-41

When Jesus returns, he won't be country. Swiftly and suddenly, he will sweep aside the heavens and snatch up his family to reunite with them in the air. And so, we will be with the Lord forev-

Jesus is coming! We don't know pared every day. Like Noah, we trust the good news of God's rescue plan. As we Robbins walked into the house. His rely on the perfection of Jesus, repent of our sins, and rejoice in his forgiveness, we will be ready to welcome him.

> Prayer: Lord Jesus, I don't know when you will come but comfort me with the knowledge that you will take me to heaven to be with you forever.

> > Submitted by:Pastor Glenn T. Rosenbaum Administrative Pastor Grace Evangelical Lutheran Church, St. Joseph Originated by: www.What AboutJesus.com

Read more at www.MailMaxOnline.com

If you've watched as many college bowl games as I have this year - I'm aiming for all 41 of them! I hope vou've captured and will share with me any trenchant observations by the announcers?

I'm talking about stuff like this, which I actually heard from an actual guy who gets paid actual money to tell you what you're seeing: In a reference to a player who was nursing a leg injury, this sage advised viewers that "Playing with a groin is brutal!" And moments later, from the same pundit, describing a particularly robustious scrum, "There are things being squeezed that aren't very polite."

Also, let me know if you hear any impressive player names, such as these:

Southern Methodist U. played Florida Atlantic in what must've been the All-Roman Numeral matchup of the year! Featured players were:

Defensive end Garnett March II Defensive back Terry Keys III Running back Ulysses Bentley IV Linebacker Hosea Barnwell V Defensive back Dwight Toombs II Defensive end David Belvin III Running back Larry McCammon III.

(This game was played early in the Bowl Season, and I'd planned to report back to you exactly how many times the announcers used the roman numerals when mentioning the players. Unfortunately, the game conflicted with my Saturday afternoon nap, since it didn't kick off until III:XXX p.m.)

I know that if I were a teammate of this Arkansas State U. quarterback, I would nickname him "Clickety" Coltin Clack

This gag only makes sense if you remember the laid-back, soft-spoken artist featured for years on a popular PBS show: Ross Painter, tight end for Arkansas State, should be nicknamed "Bob" (Bob Ross. Painter – hilarious, no?!)

I know there are parents that like giving twins similar sounding names, but wow, this might take the cake for "Did mom call me? Or you?" moments. I'm talking about Air Force Academy defensive backs Elijah and Elisha Palm.

I often discover names that just grab my attention for their melodiousness, or their syncopation, or simply their arresting aesthetic value. A trio of my personal favorites this year are:

U of Birmingham defensive end Frendy Darelus (btw, very popular on Facebook - he's so frendy);

Kent State linebacker Capone Blue

Eastern Michigan U. offensive lineman Sidy

Back in the day, when I played the video game "The Oregon Trail," I usually reached a point in every journey where I was seriously low on food, and really could've used this Appalachian State U. offensive lineman – Baer Hunter.

Call this 6-1', 235 pound linebacker from Boise State really wimpy, I dare you! Well guess what?! you HAVE to call him that; he's Riley Whimpey.

If this guy scores his first name, he raises his second name right?: Appalachian State linebacker

There's a reason opposing offenses have not been able to figure out how to advance the ball past Washington State linebacker Sky Stefonic - it's because Sky's the limit.

Strangely enough, being gang-tackled by Washington State defensive backs Armauni Archie and Armani Marsh leaves opponents feeling momentarily stylish, seeing's how they're covered in Armani.

Kent State U.'s opponents are just not finding any yardage straight up the gut these days; because the line's clogged up by 6-3', 320 pound defensive lineman Buddha Jones, there is no middle way.

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MOODY Continued from Cover

everybody on land. Scott says, "I began to steer away from that sector, and hired one guy who I've known since the beginning, Tristan, and he still works for me today." At that point it was just Tristan and Scott, with Tristan doing the oddball things like gas-lines, installs, and Scott doing all of the service work. With their 20th marriage anniversary approaching and never having taken a true vacation, Laura decided that they needed to take a true escape. Scott says, "Realizing I couldn't just leave, since I was the one on call all the time and doing pretty much everything seven days a week, even at Christmas, New Years, and whenever, out of the need to take the work whenever he could get it, they realized what they needed was someone to answer the phone and take calls. That way, Tristan could do the service, but Scott didn't want him to have to answer the phone in the field like he had been doing. So, once again Laura says, "I've got this guy, he's very personable and I've known him since he was a little kid, he's been coming to the office." Scott says, "That's how I met Joe Appelget, and as soon as I talked to him, I knew he was the right guy to answer the phones. His personality is just over the top. He's fantastic. I could not do what he does." Joe's been a fixture ever since. That was 12 years ago when the business was really taking flight. Scott says, "Now I had Tristan and Joe working for me and again, never anticipated it getting any bigger than it was at that time. Yet, we just kept growing and I had a sheet metal room out at my garage and so I added on and built the building next door, got everything moved over there and put the office over there, and we just kept growing." One thing led to another and he needed somebody

brought Cheryl on, and the business has added employees one at a time as they grew and needed them ever since. Again, McGhee admits, "When I started it was never my intention to be anywhere near where we're at today, by any means," yet now he has a team of three in the office and seven techs in the field McGhee's specializes in service and replacement of HVAC systems for the light commercial and residential markets. They don't deal much in new construction work, and only a smattering of the remodeling market from time to time. McGhee has grown his team by teaching them and sending them to highly specialized training. He says. "It's hard to find people that are as multi-faceted as we need, so three of the people I have brought in didn't know anything but we trained them, sent them to school, and two have been sent to a specialty school down in Arkansas for two weeks at a time. Another was sent to a sheet metal class down south for a week. They've become top notch employees." They do sheet metal work for ventilation duct replacements. Speaking frankly, Scott McGhee will tell you, "We're probably not the cheapest company around by any means, but we continually reinvest in our employees and, in fact, they may well be the highest paid employees in our field in this region." He goes on, "The goal is to be the best, not necessarily the cheapest. I don't want my employees to be paid so cheaply that they are deprived of things for their own families, I pay them fairly so they can better their own lives." The new office on Red Arrow Highway is open from 8am to 4:30pm Monday through Friday, but are also on call for 24/7 service, and the team is expected to call back within the hour if they get the call. They us a live answering service that answers the phone and dispatches to whoever is on call at that moment through page, email and/or text message to respond. Interestingly, Scott says, "More than half of our clientele are second home owners and frankly, many of them we rarely see, but when they contact us through email or through a property manager, we get the key or the alarm code and go do the job. We've built a tremendous amount of trust over the years in the community." Addressing that trust, Scott says, "It's very humbling to gain that level of trust and maintain it Companies with generic names can often hide behind that name whatever business they are in, but when your name is on the door, on the business, on the side of the truck, you need to maintain top flight service. I grew up here, live here, work and go to church here, and my kids go to school around here, so we work hard to keep that trust. We have regular meetings with the full team and remind everyone of the trust we've earned and how to maintain it, and never take advantage of anybody." Mrs McGhee — Laura — is a dental hygienist at CARE







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Dentistry, and Scott gives her all of the credit, saying, "She's the one that prods and pokes and keeps us on target all the time." Cheryl Schoenback and Joe

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Appelget are on the office staff with him at 7301 Red Arrow Highway in Stevensville, and they can be reached by phone at 269-466-0123. The McGhee's Heating & Air Conditioning CARE Club is a unique part of the business offering Comfort, Assurance, Reliability, and Efficiency through annual service and maintenance plans. They currently have a \$50 mail-in rebate program through Efficiency United for tune ups for Michigan Gas Utilities customers, in which customers pay for the tuneup and mail in the rebate form to get \$50 back through natural gas companies. Scott continues to give back to the community regularly. He teamed up with Y-Country Radio recently to give away a furnace for the holiday season to someone in need, but was so overwhelmed by the need exhibited. he ended up doubling that offer and has given away two furnaces to those in need. That's just the kind of guy he

The major printing company that acquired IPC in St. Joseph nearly ten years ago and transformed it into Walsworth is growing by acquisition once again, this time through the purchase of Ripon Printers of Ripon, Wisconsin. The move will help Walsworth annual revenues to exceed \$200M in the New Year. Walsworth has announced they have acquired Ripon on December 31. 2019. They tell us that the purchase will enhance Walsworth's print manufacturing capabilities, giving customers additional printing, direct mail, fulfillment and digital communications options into the future. The Ripon Printers plant will remain open and regular production schedules will continue as planned, however they will operate under the Walsworth brand beginning January 1st. 2020. Don Walsworth. President of Walsworth, says, "Walsworth and Ripon Printers share a similar history and culture," and adds, "Like us, they have a long history as a family-owned company focused on meeting the needs of their customers, employees and communities." Ripon Printers' roots date all the way back to the Civil War, when the Ripon Commonwealth Press began publication. In 1962, the Lyke family bought that newspaper, and a few years later a web press was purchased, enabling Ripon to diversify its product focus. Officials at Walsworth say that the acquisition of Ripon is consistent with the company's strategy for growth. The purchase will augment their catalog manufacturing operations, which will increase Walsworth's market share in that space. It was back in 2010 that the company purchased IPC in St. Joseph, and two years later, in 2012, they acquired **The** Ovid Bell Press in Fulton, Missouri. Both facilities are key operations, as Walsworth expects Ripon Printers to be as well. The company has made significant investments in people, capital and technology and its goal is to continue to grow across all locations. After the acquisition. Walsworth's annual revenue will exceed \$200 million. Walsworth is a top-five book printer, a top-10 magazine printer and is the only family-owned printer of yearbooks in America. Started in 1937 by Don Walsworth, current leadership is under the second and third generations: Don O. Walsworth, CEO, and his son, Don Walsworth, President. The company operates from administrative offices and printing and binding facilities in Marceline, Missouri; a prepress facility in Brookfield, Missouri; a sales and marketing office in Overland Park, Kansas: and a printing facility here in Saint Joseph, Michigan. Additionally, Walsworth

owns the Donning Company Publishers, a specialty book publisher, as well as The Ovid Bell Press, a printer of journals and magazines located in Fulton, Missouri

Biggby Coffee fans in Stevensville will finally get their wish for a drive-thru Biggby stop. You may have noticed earth movers and contractors busy prepping the site alongside Meijer on Red Arrow Highway in Stevensville, and with any luck you can begin your morning with a drive by even before spring is on the doorstep. That's because the new facility will be a drive-thru option only, with no inside service available inasmuch as that's what the public has been clamoring for. A Berrien County official tipped me to the activity on the site, while I am currently traveling in Southern California, but Biggby sources say that the new coffee building is designed as a pre-fabricated floorplan that only requires the infrastructure of utilities and the foundation to be built before the building is brought in and set in place. There is no specific timeline for the new Biggby to be open, but due to the pre-fab nature of the project, it should only take a short while once all foundation prep is complete for the business to launch at that site along Red Arrow Highway on land owned by Meijer and leased by the franchise owner who has not been identified as yet. Biggby Coffee is a Michigan success story, first established nearly 25 years ago and has developed into a chain of more than 270 sites in nine states throughout the Midwest, and as far south as Florida and Texas. Stay tuned.

That's it for this week folks. Happy New Year. See you Saturday here in MailMax!

> Pat Moody Morning Radio Personality WSJM Radio moody@wsjm.com (269) 925-1111

Read more at www.MailMaxOnline.com



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