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Volume 21, Ver. 11

**Moody on
The Market**



Pat
Moody

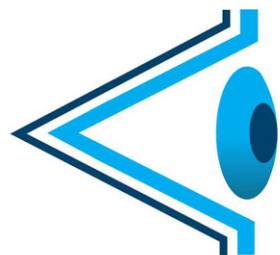
A couple of veterans of high finance across Michigan's Great Southwest are stepping into

the next phase of their careers by teaming up to add substantive value to the real estate market in our region. **Keene Taylor and Don Radde** are bringing their combined 70+ years of experience and expertise in residential and commercial lending to the real estate market as part that next phase as they join **Realty Executives Pro Brokers** to support both residential and commercial real estate sales in the market. Both men are lifelong residents of and businessmen in **Southwest Michigan**. Radde's career was focused on commercial lending and development in **Berrien County**. He retired two years ago as **Horizon Bank's Market President** for Berrien County. In addition, he was a long-time member of **Rotary** and served on the board of Directors at **Lakeland Health Foundations** and the **Region IV Area Agency on Aging**. Taylor retired at the end of December after 15 years leading the residential mortgage lending business for Horizon Bank. Prior to that he owned and operated **Anchor Mortgage**, based in **St. Joseph**, until his firm was purchased by Horizon Bank. Taylor is currently active in the **Lion's Club** and the **Berrien Community Foundation** and was recently appointed to the **Harbor Authority Work Group** for the local harbor development planning process. Over the past 35+ year Taylor and Radde have helped thousands of customers purchase and finance residential and commercial properties in Southwest Michigan. Now, they've chosen to partner with Realty Executives Pro Brokers of St. Joseph to support both residential and commercial real estate sales based on its long history of success in the Southwestern Michigan community. Realty Executives is built for experienced and productive agents with the average Realty Executives agent selling four times as many homes as the average real estate agent elsewhere in the region. Taylor calls it a unique opportunity to provide significant value to both homeowners and renters through the combination of the firm's traditional residential real estate business and the property management services

Continued on page 9



**Arthur
Havlicek,**
*President,
SMR Chamber*



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Your Chamber Update

As of Wednesday morning, two Michigan residents have tested presumptive positive for the coronavirus disease 2019 (COVID-19). As such, the Governor has declared a state of emergency to harness resources across state government and slow the spread of the virus. While both confirmed cases are on the east side of the state, all Michiganders should to take necessary precau-

tions to prepare and to keep themselves and their families safe.

This week, I would like to share the following guidelines that have been provided by the U.S. Chamber of Commerce and the Centers for Disease Control and Prevention (CDC) to help educate employers and employees on how to

Continued on page 2

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Arthur Continued from cover

prepare for and address the impacts of the COVID-19.

Signs and symptoms: Symptoms of COVID-19 include a fever, cough, and shortness of breath, and may appear between two and fourteen days after exposure to the virus.

Don't wait, get checked: Anyone in Michigan who has symptoms can call the Spectrum Health COVID-19 hotline at 616.391.2380 to schedule a screening and get instructions on how to download the Spectrum Health Now app. During the virtual visit, doctors will ask a series of questions to determine the nature of people's illness and whether they should seek in-person care.

Coordinate with state and local health officials: Given the intensity of an outbreak may differ according to geographic location, local health officials will be issuing guidance specific to their communities. Employers should take the time now to learn about plans in place in each community where they have a business by contacting their local public health department. Locally, look to the Berrien County Health Department for accurate, up to date information. They can be found at www.bchdmi.org and at www.facebook.com/bchdmi.

Workplace hygiene: As with all illnesses, sick employees should stay home and away from the workplace, use cough and sneeze etiquette, frequently clean hands with soap and water, and routinely clean commonly touched surfaces in the workplace, such as workstations, countertops, and doorknobs.

Separate sick employees: CDC recommends that employees who appear to have acute

respiratory illness symptoms (i.e. cough, shortness of breath) upon arrival to work or become sick during the day should be separated from other employees and be sent home immediately.

Determine whether flex working is an option: Review human resources policies and explore whether you can establish policies and practices, such as flexible worksites (e.g., telecommuting) and flexible work hours. Supervisors should educate employees that if they become sick, they should telework instead of coming into the workplace until symptoms are completely resolved. Employees, make sure you notify your supervisor if you are sick and won't be coming into the office.

Employee travel: The CDC recommends that travelers avoid all nonessential travel to certain high-risk countries. Employees who become sick while traveling or on temporary assignment must understand that they should notify their supervisor and should promptly call a healthcare provider for advice if needed. You can find out which countries are high-risk and other information about COVID-19 by visiting the CDC's website, www.cdc.gov.

Our goal at the Chamber is to ensure the safety of employees and the continued safe operation of business here in Southwest Michigan. As such, I want you to be armed with the information necessary to proceed in a rapidly evolving situation. If you have questions about being better prepared to combat illness in the workplace, do not hesitate to call. Stay healthy out there!

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Photo of the Week



Sunset Silhouette
 Photo by Joel Johnson

Please email your favorite photo with a brief description to Photos@MailMaxOnline.com
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Fun & Interesting Things to Do in Michigan's Great Southwest



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Executive Director,
Southwestern Michigan
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It's time to spring into action in Michigan's Great Southwest! The first half of April has plenty of reasons to get out and enjoy this amazing area. Explore the history of Berrien County's state and county parks, which has provided recreation opportunities for residents for many decades. This exhibit will feature artifacts and photos from the collections of the Berrien County Historical Association, from the Berrien Parks Department, Michigan State Parks, and various community partners that showcase the role these natural spaces have had in our lives. Guests will be able to view artifacts, photos, and more from Berrien County Parks and Recreation, Warren Dunes and Grand Mere State Parks, Fernwood Botanical Garden and Nature Preserve, and Chikaming Open Lands. The exhibit will run April 1-May 31 inside the Sheriff's Residence. Admission is free. Also, be on the lookout for more information on their *Smithsonian Museum Day*, April 4.

Our next event is also in Berrien Springs, April 4, *Crossing Point* by Adriana Perera. Adriana Perera is professor of music theory and composition at Andrews University. She is a prolific composer with her main interest being sacred music. More than 200 sacred pieces written by her are currently performed by choirs, orchestras and soloists around the world. This concert of her compositions will be performed by various artists including Julie Moore, mezzo-soprano; Charles Reid, tenor; Wayne Bucknor, piano; Carla Trynchuk, violin; Claudio Gonzalez, viola; Chris Wild, violoncello; and Karin Thompson, violoncello; just to name a few. Also performing will be the University Singers, conducted by Stephen Zork, and the Symphony Orchestra, conducted by Chris Wild.

April 4 offers you a variety of options to enjoy. Our next event is *Aureum: An Ariel and Acrobatic Adventure Tale*. Part of the Discovery Series, this will be an unforgettable high-flying experience for the whole family! Aureum is an adventure tale told through heart-stopping aerial routines and amazing acrobatics.

A time traveler meets the beautiful defender of nature's power – only to find that power threatened by dark forces. Thrill to the incredible original soundtrack, choreography, and some never-seen-before aerial performances. Halcyon Shows creates a new genre known as theatrical acrobatics, which seamlessly integrates compelling storytelling and characters with world-class acrobatics and aerial artistry.

The folks at Journeyman offer you artistry of another kind, April 4-5, at the *Spring Artisan Market*. For two days, artists and makers of all kinds will fill Journeyman's iconic event spaces for their annual Spring Artisan Market! Wander the old Featherbone Corset Factory with your favorite craft beverage in hand and meet some of the area's most talented and dedicated creative professionals. From locally sourced gourmet and personal care items to handcrafted decor and jewelry—you'll find plenty to admire and share. Food and beverages will be available for purchase. Don't miss this popular event!

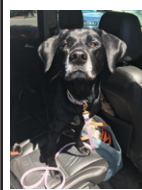
Another popular event you won't want to miss is *Celebrate Spring*, April 17. We know you have cabin fever as bad as we do. So, join White Pine Winery to Celebrate Spring with their 5th annual event of the same name. They will focus on the wines of spring - Pinot grigio, Reserve Riesling and Traminette and a sneak preview of their new 2018 Reserve Chardonnay, and the second vintage of their very popular, port-style dessert wine, Mirage, will be featured with chocolate for the last course - yum! Dr. Dave teams up with Cheyenne Galbraith, Owner and Executive Chef at Houndstooth for this event which focuses on spring cuisine from the forests and fields of southwest Michigan perfectly paired with our locally grown wines. The evening begins at 6pm with light hors d'ourves followed by four pairings that showcase the best of spring. There is very limited space for these events so get your reservations soon.

For details on these and other events visit www.swmichigan.org. We'll be back in a couple of weeks with more fun and interesting things to do in Michigan's Great Southwest!

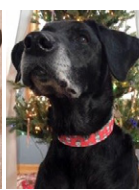
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you understand what is happening, ask questions until you feel comfortable.

It is quite normal to feel worried about speaking frankly with your doctor, but your doctor will be able to be more sensitive to your needs if you inform him of your concerns.

He or she is there to help you with all of your medical concerns. It is important to be assertive and to gather all the knowledge you can regarding your health. Communicate openly in your effort to receive the right health care.

It is important to know all of your options when diagnosed with a problem. If tests are recommended, be sure to ask what they entail so you are comfortable if you choose to go forward with them. Learn if there are side effects to these tests. **Advocate with confidence for you!**



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It can be difficult knowing what questions to ask your doctor. You owe it to yourself to ask questions, especially when it comes to prescribed medications. Take a list of your current medications and vitamin intake along with you. It is important to review each drug recommended and learn of all the side effects that are a possibility. Because time is limited it is important to make a list of any questions you have pertaining to your health so you are sure to get your answers before walking out the door. Jot down the answers if you fear you may not remember them. Invite a friend or caregiver you trust to go along with you for support. This person does not need to speak for you but their presence may ensure that someone is caring for you. This can help you remember the key points made by your doctor. If you're not sure

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How to Fight Germs at the Gym

Before I even start this article, let's all take a deep breath together. Panic, stress, worry and anxiety are all very real and acceptable emotions, but when it comes to situations like this—life is a hot germ bed right now, is it not?!—it helps to just breathe for a minute. So let's do that.

Side effect: Thinking clearly.

I'm not a doctor, I don't know much about viruses and germs and how they really work, I just know that they exist and that there are simple things we as humans can do to protect ourselves and each other from them. I'm talking about all germs, not just COVID-19 or the flu.

Also, I work at a gym. A public place overflowing with people and activity.

It's the type of place many of us are avoiding right now because we just don't know what's out there. Here at South Shore, we're doing everything we can to keep our facilities clean. This is an approach we take no matter the season or the virus. We just do what's necessary. And I'm here today to tell you a few things you can do to help keep yourself protected from all the germs, too.

We're all in this life together, right? Let's work together.

And yes, I know I'm not the first one to write an article like this.

I also know you've probably heard them a million times.

Let's make it a million and one, just because!

To fight germs at the gym (and anywhere, really), please join me in doing the following as best you can:

1) Wash your hands. Like, really wash them. Hot water and suds, get in there and get it done! Wash them more than you've ever washed them before. If that's not possible in whatever immediate moment you're in, at the very least, hit your hands with sanitizer.

2) Stay home if you're sick. If you're not feeling well, there's a good chance you should be resting. Skip the workout until your symptoms go away, and if you've had a fever, abide by the 24-hour rule. Sneezing, coughing...you can't see it happening, but that's certainly how all those germs get from one person to the next.

3) Cover your cough...but not with your hands. Your hands touch so much, including your own face and mouth. Either an elbow or a piece of Kleenex are much better choices for containing germs.

4) Wipe down machines and weights and mats and basically everything. Again, we're doing everything we can to keep the club clean, but it takes a village and that starts with you...with all of us being responsible for ourselves. Someone before you took the time to clean their mat. Pay it forward! Or maybe they didn't, in which case, break the cycle!

5) Keep your face off the water fountain. This is big. Also, consider using a water bottle with a pop-off lid so you don't have to actually touch the top of your water bottle.

6) Be aware of those around you. Is someone next to you sick or not doing their part to combat the spread of germs? Move! It's perfectly fine to remove yourself from a situation that makes you uncomfortable.

Bottom line, germs exist and they are everywhere. Especially at the gym, it's a fact. Also a fact: Exercise boosts your immunity. Do not be afraid of the gym! Keep working out, and keeping doing your part to combat the spread of germs.

Keep breathing, too. And let me now if you have any questions: tara@southshorehrc.com

By: Tara Sabo (Fitness Director, ACE-CPT and Group Fit Instructor at South Shore Health & Racquet Club)

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STUDENT ATHLETE

of the week

Name: Chris Young
School: Buchanan High School

Chris Young

Chris Young of Buchanan High School Basketball is the WSJM Sports Berrien County Student Athlete of the Week for the week of February 23, 2020.

In the Bucks' win over Allegan, Chris turned in 16 points, four assists, four rebounds, and four steals. He followed that up with 11 points, four assists, four rebounds, and two steals in a win over Berrien Springs. Chris has now scored over 900 points in his career. He leads the team in scoring and assists, and is third on the team in rebounding.

Chris is also a member of the Buchanan Track team. In the classroom, he carries a 3.6 grade point average.

Chris is the son of Crystal and Pat Young of Buchanan. Another finalist for the week was Maggie Tidey of Lake Michigan Catholic Basketball.

The WSJM Student Athlete of the Week is chosen based on merits both on and off the field of play and is brought to you each week by the generosity of these sponsors:

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When I came to you, brothers, I did not come with eloquence or superior wisdom as I proclaimed to you the testimony about God. For I resolved to know nothing while I was with you except Jesus Christ and him crucified. I came to you in weakness and fear, and with much trembling. My message and my preaching were not with wise and persuasive words, but with a demonstration of the Spirit's power, so that your faith might not rest on men's wisdom, but on God's power. ~ 1 Corinthians 2:1-5

Benjamin Franklin was one of the most persuasive men of his time. Through a combination of carefully chosen words, good humor, and common sense, Franklin enjoyed great success when it came to winning people over to his point of view.

There was an episode, however, when Benjamin Franklin set his eloquence aside. His home city of Philadelphia did not have streetlamps. Franklin thought it should. But its residents were satisfied with dark streets. Franklin could have unleashed the power of his pen and worked to convince his fellow residents of the many benefits of streetlamps. Instead, he took a different approach. He simply set up a streetlamp outside of his own house. After sunset, the lamp's light attracted the curiosity of his neighbors. Gradually, the word spread about how wonderful it was to walk near Mr. Franklin's house at night without fear of stumbling in the dark. Soon the people of Philadelphia were persuaded. Streetlamps for the entire city quickly followed.

There are times when we have a habit of worrying ourselves into silence when it comes to telling someone about Jesus. We convince ourselves that we can convert someone to Christ through our own wisdom and winsome words.

But we can't. Instead, we have something far better. We have the light of God's Word. We have God's promise that his Holy Spirit will work through the words we share about Jesus. By his power, not ours, souls will be persuaded of their need for a Savior from sin and that Jesus is that Savior. So, let the light of God's Word shine in your life and watch as he uses it to save souls.

Prayer: Holy Spirit, as I tell others about their Savior, help me to trust in you and the power of your Word rather than in myself and my words. Amen.

Submitted by: Pastor Glenn T. Rosenbaum
Administrative Pastor
Grace Evangelical Lutheran Church, St. Joseph
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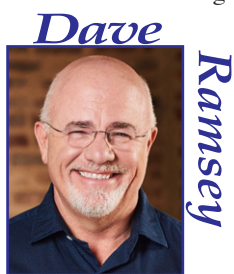
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Dave Ramsey Protecting your assets

Dear Dave,
We live in Colorado, and we need some advice on protecting our assets. My wife

is a teacher, and I'm a nurse. We make around \$180,000 a year combined, and we're set to pay off our home next month. We also have two teenagers who are both driving, so we were wondering about the best way to protect everything if one of them has an accident and we get sued, or something else tragic happens.

Spencer
Dear Spencer,
With your income, and the stage you're in when it comes to wealth building, I think it's time to add an umbrella policy. This is a liability policy, and you could probably buy an extra million in liability coverage for around \$250 a year. It attaches to the liability policy that's already part of your homeowners and car insurance.

With a couple of teenage drivers in the house it *might* run a little more than \$250, but I wouldn't think it would be much more, if any. It would just add an extra million to the mix, just in case someone decided they were going to come after you because of a bad situation.

As you continue building wealth later, like if you get into real estate and start buying rental properties, make sure you put those in a limited liability company (LLC). You're not there quite yet, but it's always a good idea to plan ahead and do whatever you can to keep the size of the target on your back relatively small.

-Dave

Dave Says Control your own destiny

Dear Dave,
I have a pension plan that will pay me 80 percent of my top three highest years' income. Should I continue to invest 15 percent towards retirement? I will top out at \$79,000 yearly, and I plan on retiring in 28 years.

Jordan
Dear Jordan,
You should always put 15 percent of *your* income into retirement once you reach Baby Step 4. I would never count on a pension as my only retirement income, because the truth is many pension funds are very poorly managed.

You'll probably get the pension when the time comes. I'm not predicting it will go broke or anything like that, but there's no way I would leave the financial state of my retirement in other people's hands. That's exactly what you're doing when your plan is to count on a pension or Social Security. With Roth IRAs, 401(k)s and so forth, you're building wealth that *you* control.

You have to control the controllables, Jordan. There are plenty of things in our lives we have no control over whatsoever, but you have to take charge of the stuff you can control in order to win. Building wealth is one of those things!

-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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Michael Stover Memorial Fundraiser



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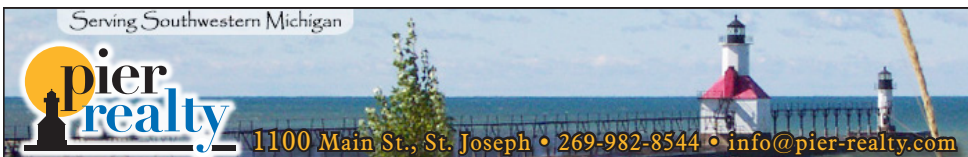
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<p>3978 Evergreen Lane, Benton Harbor This home is in a great location close to a couple of public beaches and just off M63 in a quiet neighborhood. This home features approx. 1100 sq ft of living area with a spacious living room and kitchen with eat in area and plenty of storage. Bathroom has been updated. Home was built in 1958, but updated in 1988.</p> <p>\$159,000 Michelle Alger 269-876-2713</p>	<p>1025 Point O Woods Dr, Benton Harbor This stunning home has it all! 1.75 Wooded A in quiet subdivision. Huge master suite boasts 11x10 bath w/ separate shower stall+ hot tub. Sliders open to deck overlooking patio & creek. 2nd bedroom has private bath., Fam rm w/ fp / huge windows overlook landscaping, patio, creek.</p> <p>\$429,900 Peggy Kramer 269-470-0559</p>



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Don

Cuba, and a Crisis Averted



Stuart

Did you know it can get quite snowy in Cuba?

Cuba, Missouri, that is.

Get ready to enjoy copious insights like these over the next several columns! I'll share everything I can recall from the four-day drive helping No. 2 son move from Michigan to California. Well, not "everything" – but at least what I can remember from the periods I wasn't under "highway hypnosis."

First, a note about our merry two-car caravan. No. 2 son, in his mini-van, was accompanied by the precious cargo of his cat Mandu (Korean for "dumpling"), his dog Soondae (Korean for "blood sausage") and a couple of delicate houseplants without names (although if they had them, they'd be Korean foodstuffs. It's a No. 2 son "thing.") I drove unaccompanied. Unless you count Peter Sagal and Ira Glass, hosts of the radio shows "Wait, Wait...Don't Tell Me!" and "This American Life," respectively, which I listened to in between bouts of highway hypnosis.

So why were we in Cuba, Missouri? Well, on Day One of the drive, we departed No. 2 son's former residence at 8:16 a.m. ET, and Cuba was as far as we could get before Soondae required his, ummm, evening "constitutional."

We didn't encounter Cuba's snows until the next night – wait, wait, I guess it was actually the morning of Day Two. But it was still dark, and I was half-asleep, walking Soondae through the snow for his morning "constitutional"; geez, we hadn't even started driving, and I was already highway hypnotized.

The snow in Cuba was a downer for a couple of reasons: a) it slowed our progress for a bit at the start of Day Two; b) it prevented us from side-tripping to a place where No. 2 hoped to have his picture taken next to the "Welcome To" sign – the town of Huzzah, Missouri. ("Huzzah" is just one of those words that makes No. 2 laugh.) Thanks to the dang snow, a picture by that sign remains on his bucket list.

At the hotel in Cuba, I revealed to No. 2 one of my prime travel idiosyncrasies (I only have about 17 or 18 of them): When a hotel offers a "free" breakfast buffet, I collect and assemble the day's lunch from it as well. No. 2 son immediately said, "I do that too!"

I knew there was a good reason I like this kid!

By mid-Day Two, we reached Oklahoma. Factoid: I've managed to visit 49 of the 50 states in the ol' US of A. However, according to No. 2 son, I shouldn't count Oklahoma! Even though we spent about 7 hours on Day Two driving through it!

His rule is that one must sleep overnight in a state before one can count it as "visited." I say all you have to do is be within its borders. (My big sister is somewhere in between – she says you have to be in it long enough to poop.)

My anxiety neared crisis level! Would I have to revise my "States I Have Been In" stats?!? Would I uncontrollably hector No. 2 that his philosophy is all wrong?!? Thankfully, it was lunchtime, and when he laid out his food from the Cuba hotel's breakfast buffet, I calmed myself by remembering – there's a good reason I like this kid!

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MOODY *Continued from Cover*

of its sister company, **Real Property Management**. Radde likes the opportunity to expand the agency's presence into commercial real estate. Together, the two veteran finance men have backgrounds that mesh nicely with both Realty Executives Pro Brokers and Real Property Management inasmuch as both Taylor and Radde have personally developed, owned and managed investment properties in the course of their careers. **Paul Heaps** is co-owner of Realty Executives Pro Brokers and Real Property Management. He says, "Realty Executives Pro Brokers has a long history of attracting and hiring experienced talent," and adds, "In partnering with Keene Taylor and Don Radde, collectively we're able to both strengthen and expand the services we provide to our clients and also continue to attract additional top talent to the organization."

As a first step, Taylor has established his own real estate team at Realty Executives. He has brought in an experienced marketing and sales leader from the biotech and pharmaceutical industry to partner with him in that effort. She is **Michelle Priefer**, a St. Joseph native and second home owner in the St. Joe/Benton harbor area for more than a decade. She has joined Realty Executives Pro Brokers as part of the **Priefer – Taylor Team**. Priefer says she sees the opportunity to leverage her 30+ years of experience in marketing and sales, and in particular her focus on superior customer listening, to identify and meet the needs of the team's real estate customers. Her strong analytical adeptness and ethical conduct working in a highly regulated industry are transferable skills that will also provide significant value in support

Continued on page 10

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MOODY *Continued from page 9*

of clients. With strong ties to the **Chicago** area for 30+ years as both a college student and four-time resident, Priefer, has experienced her own corporate relocations and as a second-home owner here since 2008, she also brings keen insights into the mindset and needs of second-home buyers and those relocating to the area.

Radde will also assist Realty Executives Pro Brokers agents and clients in the purchase and sale of commercial real estate. Additionally, he and Taylor will be on the lookout for investment and development opportunities for both Realty Executives Pro Brokers clients and other business associates and clients. Taylor says, "This partnership is a real win-win for all involved," adding, "We're really excited to join **Paul and Becky Heaps** to combine their experience in real estate with our financial expertise—as it forms a powerful combination to expand the presence of Realty Executives Pro Brokers in Southwest Michigan."

Realty Executives Pro Brokers is located at **815 Main Street** in St. Joseph. You can reach Keene Taylor by phone at 269.930.3535, Michelle Priefer at 269.932.9275 or michellepriefer@realtyexecutives.com, and Don Radde at 269.208.5813.

When your favorite nickname stems from your grandson, and that same name has strong family ties...well, you just roll the dice and say, "That's the name we'll put on the door and celebrate a happy new place for everyone to come and enjoy hand-crafted lunch." Thus is soon to be born, the **Happy Poochie Eatery**, on one of the busiest routes in **downtown Benton Harbor**. **Lisa Gresens**, affectionately known by her lov-

ing grandson as "Poochie," hopes you fire up your taste buds for an exceptional trip down her savory streetscape at **325 W. Main Street** coming late this spring or early summer to the base of the soaring and iconic "**Food**" sign for your weekday lunch enjoyment. Happy Poochie Eatery, a lunch restaurant that will specialize in artisan sandwiches and salads with seasonally crafted soups, will be opening its doors there very soon. The notable "food sign building" has housed many restaurants over the years and the new owners are looking to change the narrative with their new lunch spot taking a bow soon.

Lisa has been in the food and restaurant business for over 30 years. She owned a successful restaurant and catering business for several years near **Chapel Hill, North Carolina** and she has played an integral role in her brother's restaurants in the **Detroit** area and St. Joseph, including **RyeBelles** in downtown St. Joseph. Her husband, **Richard Gresens**, is an independent product designer born and raised in southwest Michigan. His career has been focused on developing and bringing creative ideas to life through design at companies like **Ford** and **Whirlpool**. Richard says, "We've been married for some 20 years now, and we always had her great food and I've always loved it, and she's always talked about having her own place here, so I thought about it

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and we just kept thinking it through and felt that the time was right for us, and figured why not let others enjoy some of her great food." He adds, "I have been fortunate to experience her food over the years, but it's exciting to think that we are going to be able to share it with the entire community." The two have undertaken a major transformation of the inside of the eatery, evolving it into a more comfortable atmosphere that is both casual and fun in order to fit the name they have selected. Lisa admits, "We wanted a fun name that makes you smile," and adds, "Our grandson calls me 'Poochie' and the name has a history with our family. On the other hand, I love making food that makes people happy.... Hence Happy Poochie Eatery!" Similarly, RyeBelles is a composite of the names of her father and mother, selected by her brother **Jim Champion** who launched that business years ago in downtown St. Joe. Richard notes, "It's something fun and we wanted to make this place fun, and to attract an audience." The eatery will offer a variety of fresh ingredients, nitrate-free meats, and produce from local vendors to create a true experience. Richard adds, "We are excited to be an integral part of the community, a catalyst for growth downtown, and another notable food destination in Benton Harbor." The couple selected the vacant slot in downtown Benton Harbor, with Lisa noting, "We didn't want to move, either. I love living here. We lived over in the **Grosse Pointe** neighborhood of Detroit, and I loved it there, and worked with a good brother there, but there's something about here that makes me just feel at home. I grew up near the small town of **Caseville**, and we used to spend our summers here along **Lake Michigan**. The water means so much to me, and I just love being here, because I feel at home." Richard adds, "I grew up here, and we have a lot of fami-

ly here now, and yes, this is the place where we want to be." Regarding the menu, Lisa says, "I want to do nitrate-free meats, local produce, a lot of healthy options, and a good mix of vegetarian and meat dishes. We'll offer a lot of different things, and fun things," to which Richard adds, "Lisa always puts a little different twist on things." Lisa quickly jumps in adding, "Like in my **Caesar Salad**, everybody always commented 'I've never had a Caesar Salad like yours,' and yes, it's a Caesar Salad, but it has some twists, and that's fun. It's like I make a **Greek Salad**, but I put twists in it, and the more I do it, the better I get at it. It's just one of those things like drawing a picture, the more you do it, the better you get at it. So, I'm super excited to bring new things, but I'm open to people's ideas, too. What do you want for lunch?" I suggested posting a chalk board asking that very question and letting people share what they'd like to see added to the specials or the menu itself, which they were excited to plan for, giving you even more flexibility at lunch.

Lisa further explains, "I want to make it very comfortable here so that when you walk in you go can 'I have this and can you change this up a bit,' and I'm like, 'sure.' It's just nice to be able to do that for my customers. It's fun to go in somewhere where they know your name, like at the **Mason Jar** where **Jayne and Abel** are so nice, they know your name, they welcome you, and it makes a difference. You want to go somewhere where they become acquainted with you, and know what you like." Richard notes, "It's important for us to become a fixture in the community like the **Mason Jar**, **Houndstooth** and **Bread+Bar**, we really want to be a catalyst for this area, because there's not a lot in this stretch

Continued on page 12

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MOODY *Continued from page 11*

of town and we'd like to see other places build up nearby and build off of that." The new Happy Poochie Eatery will be a lunch-only diner. From approximately 11am until 3pm Monday through Friday, but that could change based on traffic and demands. Richards points out, "Once we get into it and see what kind of response we're getting and if we need to open earlier or stay a bit later, we can adjust. Down the road we'd like to do some catering as well, as we have great capacity at the rear of the building, set up perfectly for that purpose." The diner will offer capacity of some 40 to 45 patrons plus maybe 8 tables outside in-season, as Richard notes, "We just want to make it more comfortable and that's why we've done some of the renovating that we've undertaken to still keep the kitchen open, but with a bit of separation there to cut down some of the bright fluorescent lights in that part of the building." At the Happy Poochie Eatery, you will place your order at the front counter and it will be delivered to your table when ready. There will also be a separate line for those who have ordered online for in-store pick up. Lisa says, "We don't want anyone to be confused about the process so it will be very clear where to go and what to do. This will look decidedly different than the most recent iteration that was here." She adds, "We will work to make

certain that it is efficient, because we know not everybody has the time for a leisurely lunch, and need to get in and get out. The target to open is late April, or earlier summer, but Lisa adds, "We would like to get open in time for the **KitchenAid Senior PGA Championship**, but if so, the menu might be limited at that time." Plans are for a basic ongoing menu and then every two weeks they will change the menus of specials which will range between and eight and ten options on that specials menu. Lisa promises, "We'll have a bunch of funny names on the menu offerings, but so that you don't have to say the funny name, we'll have a number on each item as well, so you can simply order a three and a five, and so on." Stay tuned for more information, come regarding official hours of operation, menu items, and much more.

That's it for this week, folks. Have a great weekend, and we'll see you Saturday right here in **MailMax**...or 24/7 online at www.MoodyOnTheMarket.com.

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BRIAN SKERRY

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National Geographic photographer Brian Skerry has spent more than 10,000 hours underwater, often in extreme conditions beneath Arctic ice and in predator-infested waters. Journey with him from the North Atlantic, where harp seals face the threat of declining sea ice, to the balmy waters of Australia, home of the fastest shark in the world—the mako. The stunning images he captures while on assignment offer a mesmerizing glimpse of the "soul of the sea." During his presentation, "Ocean Soul," you will voyage across the oceans and discover a vast, hidden world beneath the waves.

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Great Lakes Bay Region Steelheaders Annual Auction Saturday, March 21, 2020. Midland VFW Hall, 3013 Bay City Road, Midland, MI. Doors open at 11:00 A. M. Auction starts 12:00 noon! www.furloauction.com.

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LEGALS

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LEGALS

**SYNOPSIS OF LAKE CHARTER TOWNSHIP BOARD MEETING
February 18, 2020**

Meeting called to order 7:00 p.m. Present: Gast, Clark, Payne, Wilk, Heyn, Mensinger and Stine. Agenda approved with one removal. All ayes, motion carried.

Motion to approve minutes of January 21, 2020. All ayes, motion carried.

Motion to approve January 2020 bills in the amount of \$548,579.72. All ayes, motion carried.

Motion to accept estimate from Berrien County Road Department engineer for 375 feet of guardrail, installation at Date Road not to exceed \$29,341.06. All ayes, motion carried.

Motion to accept Medic One 2020-2021 budget. All ayes, motion carried.

Motion to enter into an agreement with HydroCorp to conduct cross-connection inspections for residents in Lake Charter Township for \$13,656.00 for year one, \$27,960.00 for years two and three, for a total of \$69,506.00 p. All ayes, motion carried.

Motion to accept bid from Andy Eagan to replace the furnace in the basement of the Water Plant for \$4,005.00. All ayes, motion carried.

Motion to accept bid of Fence Masters for \$8,298.60 to be installed around the Fire training facility on Rambo Road. All ayes, motion carried.

ANNOUNCEMENTS

The next regular meeting is scheduled for March 17, 2020 at 7:00 p.m., Lake Township Hall, Bridgman, Michigan.

Lake Charter Township Planning Commission is scheduled for March 2, 2020 at 7:00 p.m., Lake Charter Township Hall, Bridgman, Michigan.

Lake Charter Township Zoning Board of Appeals is scheduled for March 12, 2020 at 7:00 p.m., Lake Charter Township Hall, Bridgman, Michigan.

Lake Charter Township/City of Bridgman Joint Meeting is scheduled for March 30, 2020 at 7:00 p.m. Meeting adjourned 8:27 p.m.

Lake Charter Township website:

www.lake-township.org

A complete set of minutes may be obtained from the Lake Charter Township Clerk.

LEGALS

**NOTICE OF PUBLIC HEARING
CITY OF BRIDGMAN
BERRIEN COUNTY, MICHIGAN**

A PUBLIC HEARING is scheduled for 6:30 p.m. on March 16, 2020 at a regular meeting of the Bridgman City Council to be held in the Council Chambers, 9765 Maple Street, to afford all interested parties the opportunity to be heard before the City Council votes to approve the application of two grants to the Michigan Natural Resources Trust Fund. On Monday, March 9, the City of Bridgman made copies of the unfinalized draft grant applications available for viewing online at the city website www.bridgman.org. The grant applications are for supporting the renovation of the Weko Beach House restrooms and new play equipment at Toth Park.

This notice is posted in compliance with Open Meeting Act, Public Act 267 of 1976, MCL 15.261, et seq., and the Americans with Disabilities Act. Individuals with disabilities requiring auxiliary aids should contact the City Clerk by writing or calling the following: Allyson Holm, City Clerk (269) 465-5144, 9765 Maple Street, Bridgman, MI 49106. Allyson Holm, City Clerk
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OR LEASE FOR
\$129/MO.

Stock #CT00074. MSRP \$22,485. 39 month lease, 10k miles per year. \$0 security deposit plus \$2,900 down. Must have qualifying lease in household. With approved credit.

NEW 2020 Chevy
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\$20,840



OR LEASE FOR
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2019 Civic Sedan CVT LX



\$169

*\$2,799 Total due at signing. **PER MONTH FOR 36 MONTHS**

Includes down payment, no security deposit required; excludes tax, title, license and dealer fees. For well-qualified customers. Expires 3/31/20

2019 Accord Sedan CVT LX



\$249

*\$1,999 Total due at signing. **PER MONTH FOR 36 MONTHS**

Includes down payment, no security deposit required; excludes tax, title, license and dealer fees. For well-qualified customers. Expires 3/31/20

2019 HR-V CVT LX



\$189

*\$2,299 Total due at signing. **PER MONTH FOR 36 MONTHS**

Includes down payment, no security deposit required; excludes tax, title, license and dealer fees. For well-qualified customers. Expires 3/31/20

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2.5L I4 SMPI DOHC, 6-Speed Automatic, 62967 mi., 25/35 MPG

\$12,991

2016 Toyota Corolla LE



1.8L I4 DOHC Dual VVT-i, CVT, 28794 mi., 29/38 MPG

\$13,491

2017 Ford Fusion SE



2.5L iVCT, 6-Speed Automatic, 30335 mi., 21/32 MPG

\$14,991

2018 Nissan Sentra SV



1.8L 4-Cylinder DOHC 16V, CVT with Xtronic, 33836 mi., 29/37 MPG

\$14,991

2017 Hyundai Sonata SE



2.4L I4 DGI DOHC 16V ULEV II 185hp, 6-Speed Automatic with ShiftTronic, 23393 mi., 25/36 MPG

\$14,991

2017 Nissan Altima 2.5 S



2.5L 4-Cylinder DOHC 16V, CVT with Xtronic, 20745 mi., 27/39 MPG

\$15,991

2011 Ford Ranger XLT



4.0L V6 SOHC, 5-Speed Automatic with Overdrive, 54316 mi., 14/18 MPG

\$15,991

2014 Honda CR-V LX



2.4L I4 DOHC 16V i-VTEC, 5-Speed Automatic, 36545 mi., 22/30 MPG

\$16,991

2015 Chevrolet Equinox LTZ



6-Speed Automatic with Overdrive, 74327 mi., 16/23 MPG

\$16,991

2018 Toyota Camry L



Stock # H12348, 2.5L I4 DOHC 16V, 8-Speed Automatic, 32860 mi., 29/41 MPG

\$17,991

2017 Honda Civic Sport



1.5L I4 DOHC 16V, CVT, 57682 mi., 30/36 MPG

\$17,991

2016 Mazda CX-5 Touring



SKYACTIVA® 2.5L 4-Cylinder DOHC 16V, 6-Speed Automatic, 33813 mi., 24/30 MPG

\$18,491

2019 Buick Encore Preferred



1.4L I4 SMPI DOHC Turbocharged VVT, 6-Speed CVT, 3863 mi., 25/30 MPG

\$18,991

2017 Honda HR-V EX



1.8L I4 SOHC 16V i-VTEC, CVT, 33222 mi., 27/31 MPG

\$18,991

2018 Honda Civic EX



1.5L I4 DOHC 16V, CVT, 22361 mi., 31/40 MPG

\$19,991

2019 Honda CR-V LX



2.4L I4 DOHC 16V i-VTEC, CVT, 8023 mi., 25/31 MPG

\$23,991

2017 Ford Explorer Limited



6-Speed Automatic with Select-Shift, 76576 mi., 16/23 MPG

\$23,991

2015 Toyota Tacoma



4.0L V6 EFI DOHC 24V, 5-Speed Automatic, 48658 mi., 16/21 MPG

\$25,491

2017 Honda CR-V EX-L



1.5L I4 DOHC 16V, CVT, 22152 mi., 27/33 MPG

\$25,991

2018 Honda Accord EX-L



1.5T I4 DOHC 16V Turbocharged VTEC, CVT, 12551 mi., 30/38 MPG

\$25,991

2018 Ford F-150 XLT



EcoBoost 3.5L V6 GTDI DOHC 24V Twin Turbocharged, 10-Speed Automatic, 29053 mi., 17/23 MPG

\$30,991

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6-Speed Automatic Electronic, 55229 mi., 17/23 MPG

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**2020 HYUNDAI
TUCSON SE**
ALL WHEEL DRIVE

M-PLAN SAVINGS \$4,703



WAS \$24,865 #H3420

NOW \$20,162*

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SANTA FE SE**
ALL WHEEL DRIVE

M-PLAN SAVINGS \$5,295



WAS \$29,225 #H3391V

NOW \$23,930*



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1. New 2020 RAV4 (excludes hybrid) \$500 Bonus Cash direct from Toyota Motor Sales, U.S.A., Inc. and must be applied to deal. 2. New 2020 RAV4 (excludes hybrid). \$1,500 TOTAL APR Cash = \$1,000 APR Cash + \$500 Bonus Cash. Customers financing through Toyota Financial Services using standard rates up to 72 months qualify for the TFS Standard Rate Retail Cash, subject to approved credit. 3. New 2020 RAV4 LE FWD Model 4430. Lease based on net cap cost of \$23,573. \$500 Bonus Cash included in lease deal. Lease end purchase option \$17,978.* 4. Toyota vehicles and components are built using U.S. and globally sourced parts. 5. Customer Cash direct from Toyota Motor Sales, U.S.A., Inc. 6. New 2020 Camry (Includes Hybrid & TRD) 2.9% APR financing for 36 months with \$29.04 per \$1,000 borrowed OR 2.9% APR for 48 months with \$22.09 per \$1,000 borrowed OR 2.9% APR for 60 months with \$17.92 per \$1,000 borrowed OR 3.9% APR for 72 months with \$15.60 per \$1,000 borrowed.** 7. New 2020 Camry LE Model 2532. Lease based on net cap cost of \$22,050. Lease end purchase option \$14,187.* 8. New 2020 Tacoma (excludes TRD Pro & Model 7593) 1.9% APR financing for 36 months with \$28.60 per \$1,000 borrowed OR 1.9% APR for 48 months with \$21.65 per \$1,000 borrowed OR 1.9% APR for 60 months with \$17.48 per \$1,000 borrowed OR 3.9% APR for 72 months with \$15.60 per \$1,000 borrowed.** 9. New 2020 Tacoma SR 4x4 Double Cab Model 7594. Lease based on net cap cost of \$29,727. Lease end purchase option \$26,273.* 10. All-New 2020 Highlander (excludes hybrid). Customers financing through Toyota Financial Services using standard rates up to 72 months qualify for the TFS Standard Rate Retail Cash, subject to approved credit. 11. Qualified military personnel and household members of eligible qualifying military personnel are eligible for rebates in addition to all other incentives, depending on model, through Toyota Motor Sales U.S.A., Inc., when leased or financed through Toyota Financial Services. Must take retail delivery from select new dealer stock. The Toyota Military Rebate Program is not compatible with the Toyota College Rebate Program. See participating dealer or visit buyatoyota.com for complete details. 12. The Toyota College Rebate Program is not compatible with the Military Rebate Program. See participating dealer or visit buyatoyota.com for complete details. 13. ToyotaCare covers normal factory scheduled service for 2 years or 25,000 miles, whichever comes first. 24-hour roadside assistance is also included for 2 years and unlimited miles. See Toyota dealers for details and exclusions. Valid only in the continental U.S. and Alaska. *NO SECURITY DEPOSIT. Subject to approved credit through Toyota Financial Services. Not all customers will qualify - Tier 1 PLUS customers ONLY. Excludes state and local taxes, tags, registration and title, and insurance. Ohio sales tax due at lease inception. License and applicable fees are extra. Other options and dealer charges extra. Your payment may vary depending on final price. Lessee may be charged for excessive wear based on Toyota Financial Services standards for normal use and for mileage in excess of 30,000 at the rate of \$0.15 per mile (10K low mileage lease). \$350 Disposition Fee is due at lease termination. ** Subject to approved credit through Toyota Financial Services Tier 1+ & 1 only. Not all customers will qualify for lowest rate - see dealer for terms and conditions. For 1, 2, 3, 5, 6, 7, 8, 9, 10, 11 & 12: Must take retail delivery from new 2020 dealer stock between 3/31/20 and 5/31/20. Customer Cash, APR & Lease offers may not be combined. See participating dealer for complete details. Individual dealer prices and document fees may vary. Offers may vary by region. VEHICLE IMAGES USED FOR ILLUSTRATION PURPOSES ONLY. Expiration for these offers is 03/31/20.



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2020 RAV4 LE

8-Speed AT ECT-i 4-Door FWD SUV Gas Model #4430
\$219/mo. 3-Year 10,000-Mile/Year Lease

\$219 Per Mo.
36 Mos. \$2999 Due at Signing

Includes \$500 Bonus Cash applied to lease.



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\$1250 CUSTOMER CASH

-or-

2.9% APR Financing for **60 Mos.**

-or- Lease a new
2020 CAMRY LE

8-Speed AT ECT-i 4-Door Sedan Gas Model #2532
\$239/mo. 3-Year 10,000-Mile/Year Lease

\$239 Per Mo.
36 Mos. \$2999 Due at Signing



any new 2020 TACOMA (Excludes TRD Pro & Model 7593)

\$1500 CUSTOMER CASH

-or-

1.9% APR Financing for **60 Mos.**

-or- Lease a new
2020 TACOMA SR 4X4 DBL CAB

6-Speed AT ECT-i 4-Door Pickup Truck Model #7594
\$199/mo. 3-Year 10,000-Mile/Year Lease

\$199 Per Mo.
36 Mos. \$2999 Due at Signing

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