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Volume 21, Ver. 14

Moody on The Market



Moody ^{Pat}

Sobering news this past week from the U.S. Census Bureau makes it increasingly crystal clear why we all need to get after the task of returning our census survey in a timely manner across Michigan's Great Southwest. While we are sequestered in the current shelter-in-place order it is more critical than ever that we return the census survey for 2020 because our population is sagging once again. The U.S. Census Bureau has released the 2019 Population Estimates for counties and CBSAs, and of the 15 major labor markets in Michigan, only three fared worse than Berrien County, which is called for federal purposes the Niles-Benton Harbor Standard Metropolitan Statistical Area, or MSA. Last week the U.S. Census Bureau released the "vintage 2019 county and metropolitan population estimates." Those estimates add 2019 to the estimate series and recalculate the previous estimates released since the most recent decennial census in 2010. Berrien County has a new official population count of 153,401 people. That's a decrease in population of 2.2-percent since 2010. That's down an additional 730 from last year's estimated 154,131. Berrien's population has drifted lower every year since 2011, which saw a slight increase from the official 2010 census. Neighboring Cass County has seen small increases each year for the last three, but the 2019 total was not available. Van Buren County saw slight increases each year since 2015, but 2019 data was not available today. Cornerstone Alliance President & CEO Rob Cleveland, whose team established the ambitious goal to increase the population of Berrien County by 10-percent over the next 10 years says, "The recent population estimates released this week are the perfect time to remind everyone how important it is to be counted – and to fill out your census form." He makes that appeal not just so they can attain the goal, reminding everyone, "There are so many Federal and State programs that are based on population, and I encourage everyone to go online and fill out your census." He also reminds us, "The population estimates are also the driving force behind programs like Vacay Every Day." That is the Cornerstone Alliance community-based initiative that has become a full-frontal assault to stem the tide of population decline. Cleveland says, "We need more people in Berrien County, and we need more people in the State of Michigan. We have some of the most successful companies in the world, right here in Berrien

Stay Home and Keep Your Doctor's Appointment



Lakeland Medical Practices Remain Open

To help limit potential spread of COVID-19, many medical offices are conducting appointments using video visits or phone calls. Patients are being given user-friendly technology options for care.

All Lakeland medical offices are following strict building access guidelines, including visitor restrictions. However, individuals with essential or serious health needs continue to be seen safely in person.

People who are experiencing acute upper respiratory symptoms or a fever over 100 should call their doctor's office and remain home for seven days after illness onset or 72 hours after resolution of fever and improvement of respiratory symptoms, whichever is longer.

Emergency Departments and Walk-in Clinics

Spectrum Health Lakeland emergency departments in Niles, St. Joseph, and Watervliet remain open 24 hours a day, 7 days a week.

Local walk-in clinics in Niles, Stevensville, and Watervliet are also open. Visitor restrictions are in place.

For Lakeland Medical Practice locations, contact information, and hours, visit spectrumhealthlakeland.org/locations

 **SpectrumHealth**
Lakeland

Continued on page 6



**Arthur
Havlicek,**
President,
SMR Chamber

Your Chamber Update - Federal Response

Across our beloved country, the strain of the coronavirus on our healthcare system has worsened by the day. As confirmed cases continue to rise, many of us may now personally know someone who has gotten sick, or worse, someone whose life has been claimed.

Yet, above the coronavirus health crisis looms the specter of another; an economic crisis

that we've all already begun to feel. With the implementation of social distancing and "stay at home" orders, most of us now know someone whose *livelihood* has been claimed.

It is undeniable that taking the necessary precautions to slow the spread has also put us on the path towards an economic meltdown. The lost

Continued on page 2

Inserts & Promotions

- ALDI
- Family Fare
- Hardings Friendly Market of Bridgman
- Martin's Super Markets

Inserts may vary by Zip Code

productivity, sales, and revenue from millions of small businesses standing idle are more than just financial and accounting figures — they are serious threats to the jobs and careers of our friends, family, and neighbors.

Right now, our government is doing everything it can to save the lives and the livelihoods of our fellow Americans. At the federal level, Congress has pushed through three rounds of bipartisan legislation to combat the pandemic and subsequent economic crisis. This week, I'd like to briefly summarize how those efforts affect small businesses.

Round 1: Coronavirus Preparedness and Response Supplemental Appropriations Act

This \$8.3 billion package focused primarily on funding the country's healthcare response to coronavirus. It did, however, include \$20 million that went to the Small Business Administration (SBA) disaster loans program. These funds support the SBA's administration of loan subsidies, which are now available to entities financially impacted as a result of the coronavirus. The bill was signed into law on March 6.

Round 2: Families First Coronavirus Response Act

The Families First package provides new employee leave benefits, including paid sick leave for employees who work for employers with fewer than 500 employees and an expansion of the Family Medical Leave Act (FMLA). Businesses will be able to take advantage of new tax credits to offset new costs associated with these changes, as well as utilize a credit for health plan expenses affiliated with emergency and sick leave wages. Signed into law on March 18, it is estimated the Families First Act will cost over \$105 billion when fully implemented.

Round 3: The Coronavirus Aid, Relief, and Economic Security Act (CARES Act)

The third and most recent round is a \$2 trillion package that includes significant expansions in small business lending and unemployment insurance, direct cash payments for individuals, targeted tax relief for employers, \$500 billion in economic stabilization funds, and \$274 billion in emergency appropriations. Notably, the bill creates a new, temporary Pandemic Unemployment Assistance program through the end of this year to help self-employed people, freelancers, and contractors who otherwise would not be eligible to collect unemployment. This legislation was signed into law on March 27, 2020.

Unfortunately, these three rounds may still prove insufficient to solve the economic problems before us. In fact, Congress is already discussing what potential fourth, fifth, and even sixth rounds of legislation would look like.

As the *Voice for Business* in Southwest Michigan, our Chamber will continue fighting for meaningful reforms and connecting our Members with the information and resources they need.

To view current available resources, visit our coronavirus toolkit at

www.smrchamber.com/covid-19-resources.

If you have additional questions about changes to state or federal policies regarding COVID-19, feel free to email me directly at ahevlicek@smrchamber.com.

While we may not have a timetable for when this will be over, you must remember that we WILL get through this. After all, as the great Ernest Hemingway once wrote, "man is not made for defeat."

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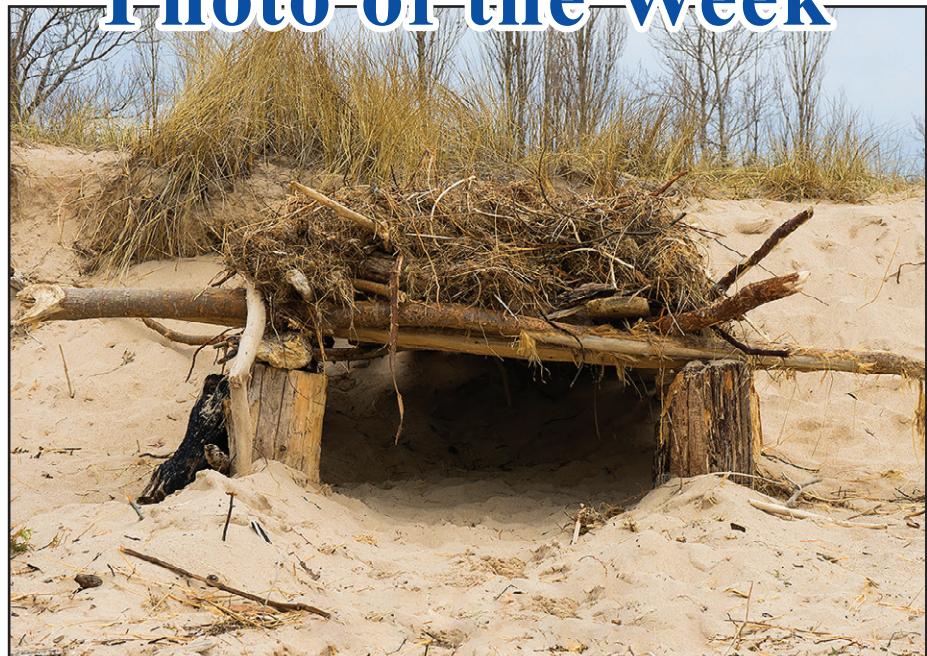
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Photo-of-the-Week



Fort Quarantine
Photo by Kevin M Jones

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WORD SEARCH

G	R	Z	K	O	S	Z	H	N	S	K	C	C	Z	J	V	S	L	W	T
N	L	E	S	M	F	F	Z	M	O	U	B	H	W	F	U	S	E	F	P
C	S	I	N	G	J	U	I	C	Y	M	V	K	P	P	E	M	T	G	L
L	L	V	C	N	N	C	L	F	Y	F	L	T	M	I	C	O	T	W	Y
O	E	D	B	Y	I	I	S	A	N	U	B	A	R	I	B	U	T	E	N
G	V	E	P	S	U	D	R	W	Z	O	J	F	S	U	C	T	C	V	O
Z	L	M	P	M	S	N	A	N	N	B	H	Y	R	T	U	H	E	Y	S
G	K	A	A	D	E	T	C	I	O	C	W	G	R	O	P	K	W	L	I
V	V	E	T	N	A	A	O	L	N	I	E	Y	P	K	P	A	H	U	B
I	A	F	T	J	R	N	Y	E	K	R	N	B	H	N	F	T	N	V	K
A	E	A	Y	N	S	U	R	T	Y	P	E	O	L	B	E	J	F	V	O
L	L	S	Z	N	Y	F	R	Y	F	E	W	K	V	T	R	B	F	F	O
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O	Z	F	C	W	G	O	T	F	L	A	T	T	O	G	Z	S	C	G	R
R	I	O	G	G	H	P	G	S	V	J	O	G	Z	S	U	H	H	D	I
Z	S	O	L	A	L	K	B	V	E	Z	O	L	A	R	U	H	E	U	P
T	Y	D	P	U	B	I	L	D	G	L	O	D	L	H	S	E	N	P	L
U	V	R	N	E	V	T	C	R	G	G	C	A	R	E	E	N	P	L	N
R	T	C	V	J	I	M	I	F	I	W	O	J	H	S	R	D	J	L	N
V	H	R	A	D	I	N	E	R	E	Y	S	I	E	V	N	A	L	B	I

Find the words hidden vertically, horizontally, diagonally, and backwards.

BURGER TIME WORD SEARCH

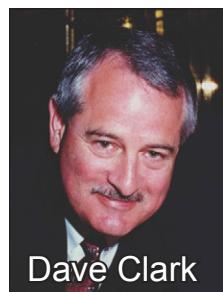
BEEF	FLAT TOP	ONION RINGS
BISON	FRENCH FRIES	ONIONS
BUN	GRILL	PATTY
BURGER	JUICY	ROLL
CHEESE	KETCHUP	SALMON
DINER	LETTUCE	SEAR
DINNER	LUNCH	SIZZLE
FAST FOOD	MOUTH WATERING	VEGGIE

Answers can be found on Page 7

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Our God Goes Before and With Us

"Be strong and courageous.... The Lord himself goes before you and will be with you; he will never leave you nor forsake you. Do not be afraid; do not be discouraged." (Deuteronomy 31:7,8)

"How long will this last?" "When will my children go back to school?"

"When can I shop and will the meat and milk shelves be stocked when I get there? When will it be safe to return to work?"

These types of questions are being asked by young and old alike, the working and the retired, the healthy and the sick as we anxiously await the lifting of the governmental bans and the ceasing of the restrictions due to the COVID-19 outbreak. These types of questions are being asked out of curiosity, out of frustration and out of fear.

Are you fearful during this time? Are you wondering about the ongoing education of your children? Are you worried about the amount of your next paycheck...or if there will even be one?

Old Testament Joshua may have had similar fears and worries and anxieties. He was taking over the leadership reins from Moses to guide more than tens of thousands of people and their possessions across the Jordan River and into the Promised Land of Canaan. This was new to him, just like this pandemic is new to us. This was going to consume every aspect of his life, just like this crisis is doing with us. Unknown enemies, tense situations and huge decisions lie ahead of him, just like they do for us today.

God knew Joshua's concerns and fears and worries and reminded him he had nothing to fear because his God would go before him into those unknowns and be with him in every situation. The God who had promised Joshua his forgiveness and salvation through a coming Savior was also promising him his protection, guidance and strength.

In this time of crisis, and always, trust God who goes before and with us. He knows when this will end. He knows what will

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happen to us in the meantime. He will be right here with us through it all to strengthen us with his promises and to encourage us with his love. Trust him because this is the God who has given you your forgiveness and salvation through Jesus!

"Be strong and courageous.... The Lord himself goes before you and will be with you; he will never leave you nor forsake you. Do not be afraid; do not be discouraged."

Prayer: Savior God, remove our fears and bring us increased trust in you. As it is your will, bring a decreased spread and complete end to this pandemic, be with the medical and emergency personnel who put themselves in harm's way every day, give patience and civility to all to work together to overcome this crisis. Amen.

Submitted by: Pastor Glenn T. Rosenbaum
Administrative Pastor
Grace Evangelical Lutheran Church, St. Joseph
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Leila went missing this morning (2/1) around 7 AM off of Paw Paw Ave, across from Whirlpool, in Benton Twp. She is a 13 year old black lab with a purple/lavender biothane collar. The collar has a gold engraved name plate with both owners phone numbers. She likely won't come to you if you call her, so please if you see her call 630-484-5756 or 269-625-4869. **DO NOT CHASE!**

**Stuart**

Remember back in the old days, when you could leave your house? Ahhhh, we had some fun then. Like that time I helped No. 2 son drive from Michigan to California. Although even then, there were a few anxiety-inducing moments, such as:

Somewhere in New Mexico, I was listening to an episode of the fabulous National Public Radio show "Wait, Wait! Don't Tell Me!" Host Peter Sagal leads a panel of players through a question and answer roundup of the week's news, trivia, and trivial news, all handled with wit, silliness, and the occasional fart joke.

At one point in the show, Peter made a reference to "slankets." And then moved on to the next

bit, with zero context about what they are! I spent the rest of the day wondering what the heck a "slanket" is?! And as I write this paragraph, I still don't know, because I forgot to research it! So I will do that now; please bear with me a moment.....

Ok, I'm back, sorry, that took longer than I thought, because I got distracted by roughly 19 other things while researching slankets, including a tidbit about someone named Tana Mongeau, who has selflessly helped fill the nation's dire need for more celebrities by having sort of, I guess, become one.

Anyway, back to slankets. First, it turns out Slanket should be capitalized. Next, it turns out that it's a "blanket with sleeves." It was "invented" in 1997 by a guy at the University of Maine who was desperate to warm up in his freezing dorm room one June morning. Blah, blah, blah, the rest is history, and Slankets are being men-

tioned on "Wait, Wait! Don't Tell Me!" and confusing one very out-of-touch listener who is so lame he doesn't even know who Tana Mongeau is.

Ok, more travel tidbits along the highways of the west

There are places in New Mexico called Cuervo and Wagon Wheel. Well, they aren't really places any more, there are only signs suggesting they're there. But they aren't. They're both referred to as "ghost towns" by multiple internet sources. Still, I like to mention them to people who ask me to recount our trip, mainly because I enjoy smoothly seguing from talking about Wagon Wheel, the town, to loudly singing "Wagon Wheel," the Darius Rucker song. (Full disclosure: I only know the parts of the song from the ads preceding the Ken Burns "Country Music" documentary.)

Wait, wait, before we finish, here's another anxiety-producing anecdote, also from a "Wait, Wait" episode. It concerns a song snippet played between segments of the show. This one was a nice jazzy tune, with a female vocalist who, as I heard it, sang the lyrics, "Shake off your shoes/ Toss 'em over the moon." Exhaustive interweb research lasting at least 43 seconds has NOT been able to identify this song, or even a lyric remotely like this.

So, readers! – can you PLEASE HELP ME find out what the heck "Wait, Wait!" was playing! I'll print the intelligence you share, and credit you by name if you'll permit. Or if you prefer, I'll disguise your identity, and refer to you as "Tana Mongeau."

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Dave Says Is it an emergency?

Dear Dave,

My husband and I just completed Baby Step 3, and we have six months of expenses saved for an emergency fund. How should we determine when something is actually an emergency?

Riley

Dear Riley,

Congratulations on doing the work, being disciplined, and saving like crazy! Now you've got peace of mind, and a pile of cash, that will help turn an emergency into nothing more than an inconvenience. There's no shame in using your emergency fund if you really need to. That's what it's there for. Just remember to ask yourself a few questions anytime something pops up to make sure you've got a real reason to use it.

Is the expense really unexpected? Christmas happens on December 25th every single year. You know your semi-annual car insurance payment is coming, too. Make sure things like this are part of your regular, monthly budgets. Some examples of unexpected expenses might be a job loss or pay cut. Emergency medical expenses and car accident repairs might fall into this category, as well.

Is it absolutely necessary? Most people say they know the difference between a want and a need, but that's not always the case. Replacing your only mode of transportation would be a need. Upgrading to a newer, fancier car is not. If your car goes down for the count, you need transportation. Use your emergency fund to buy something affordable and reliable you can pay cash for. But don't dip into it just to upgrade your decent car for one with a million bells and whistles.

Is it urgent? Practice the art of patience whenever possible. If your home's air conditioning unit goes out in the middle of

Dave Says

summer, that's probably an urgent fix. But hearing about the "sale of the century" at your favorite retail store? Grabbing the newest, hottest cell phone when yours works just fine? Nope!

Your emergency fund is all about long-term security, not instant gratification. Don't blow it impulsively, but don't be afraid to use it when it's really needed. Be wise, and ask those three questions. Check yourself so you don't wreck yourself—or your budget!

-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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MOODY *Continued from Cover*

County, but if those companies are unable to recruit the high-skill, high-wage talent they need in order to be successful, it makes it more likely that they will leave. That's why we are taking a holistic approach to our work, and partnering with others in the community to make Southwest Michigan the preferred place to live, work and relax." Since 2010 the populations of only thirteen counties in Michigan have

grown by at least three percent. Only two of those counties were not in southern Michigan, **Grand Traverse and Kalkaska**. The counties with the largest percent increase in population were: **Ottawa** with a 10.6-percent increase...**Kent** with a 9.0-percent increase...and **Grand Traverse** with a 7.0-percent increase. Those counties all experienced natural increase (i.e., more births than deaths), particularly Kent and Ottawa, and large gains in population through migration as well. On the other hand, most of the thirty counties experiencing population declines of at least 3-percent were in the **Thumb area** or **Northern Michigan**. Exceptions were **Wayne** and **Genesee** counties, which experienced losses of population due to migration. By percent, the three counties with the sharpest downturns in population were all in the western **Upper Peninsula**. The populations of **Ontonagon, Gogebic, and Baraga** counties were reduced by 15.6, 14.9, and 7.4-percent from 2010–2019, respectively. Those

counties have all had long-term negative natural change and net out-migration. The **Grand Rapids, Ann Arbor, and Kalamazoo** regions experienced the largest population expansion since 2010 among Michigan metro areas. Those areas all had two things in common: positive natural population change and positive net migration. Whereas the **Detroit metro** area is still by far the largest metropolitan area in the state, it experienced a very modest 0.5-percent growth in population. While the Detroit metro area saw more births than deaths, on net it suffered about a 61,000-person population loss due to migration, which limited overall population growth. Metro areas suffering the sharpest percentage decline in their population base were the **Saginaw, Bay City, and Flint** regions. Although the Saginaw and Flint metro areas had small natural increases, their net negative migration overwhelmed those gains. Bay City had both negative natural population change and net out-migration. These estimates are available through the U.S. Census Bureau and are available on their population estimates page. Data on a wide variety of topics are also linked directly from the state's website at www.milmi.org/population.

The amazingly philanthropic nature of Michigan's *Great Southwest* is alive and well during one of the toughest times in recent memory, as we learn about the new **Southwest Michigan Cares Fund**. As the community works through the impact of the **COVID-19** crisis, local funders and businesses have come together to create the new Southwest Michigan Cares Fund, a fund which will aid non-profit partners that are working to support the emergent basic human needs of local residents during this time and the resulting ongoing financial impact on local nonprofit organizations. **Berrien Community Foundation, Hanson Family Foundation, Lakeland Health Spectrum, United Way of Southwest Michigan, and Whirlpool Corporation** have each pledged \$50,000 to address community needs associated with the outbreak. Other major funders at this time include the **AEP Foundation, the Frederick S. Upton Foundation, Meijer, Horizon Bank, and individual donors**. The fund had pledges of more than \$350,000 even as it was just getting underway. United Way of Southwest Michigan President **Anna Murphy** says, "We do not know the full scope of how COVID-19 will impact families in our community," and adds, "The generosity of these donors and the willingness of community funders to work together is crucial to the overall health and well-being of our area." The funders continue to meet remotely with nonprofit organizations to assess this rapidly changing situation and quickly make funding available to address emergent needs. The initial focus areas of the Southwest Michigan Cares Fund is immediate response for non-profits providing emergent basic human needs. The fund will then consider grants addressing the ongoing impact of the COVID-19 outbreak. Berrien Community Foundation President **Lisa Cripps-Downey** notes, "It is our top priority to take care of the members of our community and to help find the best way for resources to meet needs," adding, "During this unprecedented time in our his-

tory, it is crucial for us to work together to ensure that families are supported and organizations remain solvent and able to continue to serve." Berrien Community Foundation and United Way of Southwest Michigan are teaming together to provide information and resources through this website: www.southwestmichigancares.org. Help for Families: For individuals needing assistance with basic needs during this time, you are asked to call 211 for referrals or visit one of these links: www.help4her.org or www.uwsm.org/2-1-1. Information is also available on the Southwest Michigan Cares Website the Berrien Community Foundation website at www.berriencommunity.org or the United Way of Southwest Michigan website at www.uwsm.org. Nonprofits Seeking Funding: To apply for funding visit southwestmichigancares.org. If you have questions about the application or the funding process, contact **Amanda Drew** at Amanda.drew@uwsm.org or **Susan Matheny** at susanmatheny@berriencommunity.org.

How You Can Help: So many people are seeking ways to help beyond staying at home and washing their hands. We all want to find a way to volunteer or give back. Berrien Community Foundation and United Way of Southwest Michigan are working together to try and meet needs in the community and will communicate through their websites and social media with opportunities for individuals to give back with the

www.southwestmichigancares.org. For individuals who would like to donate to the Southwest Michigan Cares Fund, visit www.southwestmichigancares.org. Donations can be directed to Berrien County, Cass County, Van Buren County or all of Southwest Michigan. In addition to online donations, you can also text to give by texting **SWMICARES** to 41444, or send checks to: Berrien Community Foundation, Southwest Michigan Cares Fund, 2900 S. State Street, Ste 2E, St. Joseph, MI 49085.

If somebody calls or emails asking for your banking information in order to get your federal stimulus check...it's a scam! **Michigan Attorney General Dana Nessel** has issued an urgent consumer alert urging **Michiganders** to be on high alert for bad actors aiming to coerce them out of their personal information in a new **federal stimulus payment scam**. Scammers are using the news that the federal government will send one-time payments to millions of people across the country as part of the federal economic relief response to COVID-19 to steal personal information. The Michigan Department of Attorney General has already received reports that residents are getting emails from websites appearing to be official demanding that they provide **PayPal**, bank account or other financial information to receive the \$1,200 federal stimulus payment immediately. The Attorney General's office is reminding anyone who receives a text, email or phone call from someone claiming to be from the government with a check for them — **DO NOT FALL FOR IT**. These fake phishing scams will likely ask for a person's bank account information and insist \$1,000 or more will be deposited directly into his or her bank account. Personal information should not be given to anyone unless the provider of that information is

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absolutely certain of the identity of the person requesting it. For the most accurate and up-to-date information regarding the federal stimulus payment and specific disbursement details, only visit the IRS website.

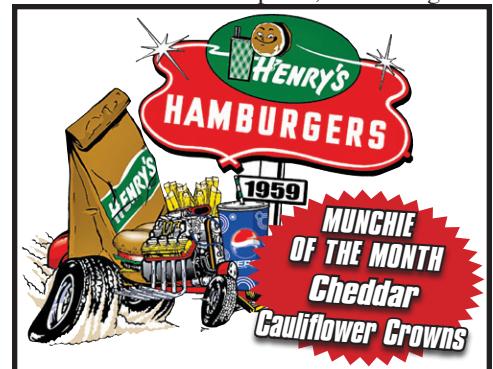
What had been planned as a short-term closure will be extended indefinitely for all four of the **Four Winds Casino** properties in Michigan's *Great Southwest* and **Northern Indiana**. Here is the message released by the **Pokagon Band**: "In consideration of requests from both Michigan and Indiana state governments for residents to stay home to help prevent the spread and minimize the potential impact of the **Coronavirus (COVID-19)**, the **Pokagon Gaming Authority** has decided to extend the closure of all of its Four Winds Casino locations until further notice. The Pokagon Gaming Authority is reviewing options to assist employees during this difficult time. Previously the Pokagon Gaming Authority announced its Four Winds Casinos would

close on Tuesday, March 17th."

One of the newest banks in St. Joseph is announcing postponement of their 2020 annual shareholders meeting due to the pandemic. **Sturgis Bancorp, Inc.**, which opened a loan production office in downtown St. Joseph at the end of last year, has announced that it will not hold its 2020 annual meeting of shareholders on April 28, 2020, as originally scheduled. That decision was taken based upon the rapid spread of Coronavirus (COVID-19) infections and **Governor Whitmer's Executive Order** to stay-at-home because "there is an increased risk of rapid spread of COVID-19 among persons in close proximity to one another." Bank officials say, "The health of the shareholders, the Sturgis Bancorp employees, and others involved with the shareholders' meeting is of utmost importance." In postponing the event, Sturgis Bancorp is contributing towards the objective of slowing down the spread of Coronavirus (COVID-19) by avoiding highly

attended events. The meeting will be held at a later date to be determined. Once a new date is chosen by the board of directors, Sturgis Bancorp will announce the record date and the new date, the time and location of the annual meeting, and send the 2020 Proxy Statement and related materials. Sturgis Bancorp's Annual Report will be distributed in the near future when printing is completed, although it is already available online this link: www.sturgis.bank.

That's it for this week, folks. Stay Home and Stay Safe, and we'll see you Saturday right here in MailMax!



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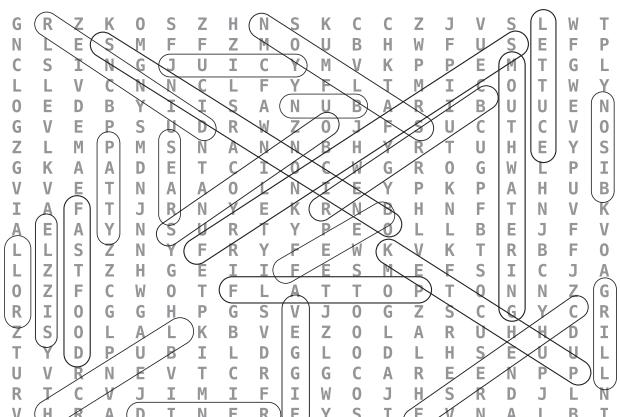


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ANSWERS FROM PAGE 2



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Southwestern Michigan's housing market in January started the year off with higher sales and lower prices when compared to January 2019. At the end of February, the opposite happened. The number of house sales dropped significantly, and selling prices set new record prices when compared to February 2019.

The number of houses sold in February dropped to 181 from 235, sold in February 2019 for a 23 percent decrease. Year-to-date, February fell 10 percent over February 2019 (371 vs. 410). In the year-over-year comparison back to 2006, February 2019 remains the highest number of sales overall.

Selling prices leaped double digits this February compared to a year ago.

The average selling price in February 2020 was \$222,938 compared to \$199,433 in February 2019 up 12 percent. Year-to-date, the average selling price was up 11 percent (\$221,885 vs. \$199,304). The average selling price and year-to-date average selling price set new record prices in the month of February in the year-over-year comparison.

The median selling price in February 2020 soared 30 percent to \$182,500 from \$140,000 in February 2019. Year-to-date, the median selling price climbed 24 percent (\$173,000 vs. \$139,450). The median selling price and year-to-date median selling

The Housing Market in Southwestern Michigan

price also set new record prices in the month of February in the year-over-year comparison.

The median price is the price at which 50% of the homes sold were above that price, and 50% were below.

With fewer houses sold, the total dollar volume, even with higher selling prices, was down 14 percent in February 2020 (\$40,351,946 vs. \$46,866,871). However, with January's input, the total dollar volume year-to-date was up 12 percent (\$82,319,414 vs. \$81,714,888) and set a new record in the year-over-year comparison.

The inventory of houses for sale dropped just 2 percent from February 2019 (1201 vs. 1229). This level gave the market a 4.9-months supply of houses for buyers. For comparison, in February 2009, there were 3099 houses for sale.

The number of bank-owned or foreclosed homes as a percentage of all transactions remained the same as January at 7 percent. The previous low percentage

was 6 percent in February 2019. The highest percentage in February was 75 percent in 2009.

Locally, the mortgage rate was 3.438 in February, down from 3.589 in January. Last year in February, the rate was 4.57. Nationally, the Freddie Mac mortgage rate in February was 3.45 down from 3.51 in January for a 30-year conventional mortgage.

This data reflects home sales across Allegan, Berrien, Cass, and the westerly 2/3 of Van Buren counties and should not be used to determine the market value of any individual property. If you want to know the market value of your property, please contact your local REALTOR®.

When Selling a Home...

You just listed your house, and you're excited that you will get the full asking price just like your neighbor did. Why shouldn't you be excited? After all, selling prices are increasing in Southwest Michigan. You are expecting potential buyers to see the value of your house just as you do. But are you prepared for a

buyer who might make a low ball offer or an offer with lots of contingencies? This is a good discussion point to cover with your REALTOR. No home is perfect, so develop a strategy for reacting to a less than an ideal offer. While it may be hard to channel your insulted feelings, make a counteroffer, rather than ignoring, a low offer. After all, you are negotiating with someone who wants to buy your house. If you are not getting your asking price, you and your REALTOR may need to review the comps used to determine your original price. While getting your price is important, ask yourself what else is important to you. Your REALTOR is a trusted advisor and should be able to give you useful insights.

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After the homeowner accepts your offer, your lender will require an appraisal to assure that the home is valued at, or above, the agreed-upon purchase price, before closing. An appraisal is an assessment of the property's value by an unbiased third party: the appraiser. They don't represent you or the seller; instead, this person is a contractor chosen by your lender through an appraisal management company. The home buyer is responsible for paying for the appraisal, and the fee is typically included in your closing costs and ranges from \$500-\$600. When the appraisal is finished, the appraiser issues a written report with his or her opinion of the value of the home. Whatever the outcome of the appraisal, your REALTOR® will be there to offer recommendations about how to proceed.

To view properties that are for sale in your local area, go to www.swmar.com and click on "Property Search". The Southwestern Michigan Association of REALTORS®, Inc. is a professional trade association for real estate professionals who are members of the National Association of REALTORS®, and ancillary service providers for the real estate industry in Allegan, Berrien, Cass, and Van Buren Counties. The Association can be contacted at 269-983-6375 or through their website at www.swmar.com.

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WE ARE HERE TO SERVE THE NEEDS OF OUR CLIENTS AND
CUSTOMERS TODAY AND WHEN THIS CLOUD IS LIFTED.**

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BANKER**

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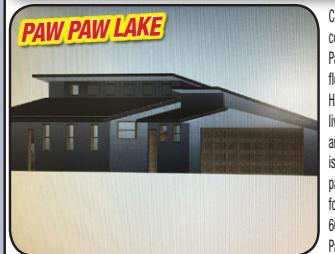
cbanchor@hotmail.com



JUST LISTED
Close to the St. Joe River. Kitchen is customized w/ granite tops, SS appliances, cherry wood cabinets & floors. NEW carpet & paint! Dining area overlooks sunken living room. Master suite offers dual closets. Second bedroom connects to private full bath. Washer/dryer located in between the suites. Lawn care, snow removal, trash/sewer included in HOA. 2-car attached garage. \$174,900 (20011444)



RENTAL
Owner-occupied Rental opportunity! 2 structures on one tax parcel! Offers a 3 BD, 2 BA w/ 3 seasons rm, 2-car detached garage & workshop. Home includes many appliances, central air (electr pump), main floor laundry/ hobby rm & storage shed. Eat-in kitchen w/ oak cabinets. The Duplex is 2 identical 2 BD, 1 BA units. Each has wid hook up on main fl, refrigerator & range. Each have a private patio & parking. & more. \$234,900 (19036579)



PAW PAW LAKE
Coming Soon! Brand New contemporary ranch on Paw Paw Lake with 4 BD, 2 BA, main floor laundry and 2 car Garage. Hardwood floors in the kitchen and living room, ceramic in bathrooms and carpet in bedrooms. Kitchen is equipped with full appliance package. This is a rare opportunity for Brand New Construction with 60 feet of water frontage on Paw Paw Lake. \$595,999 (19014840)



Build your new WATERFRONT HOME on this beautiful St. Joseph River lot with over 30 feet of water frontage. IMAGINE a spacious deck at the water's edge, a 40 x 50 Great Rm w/ cathedral ceilings & seamless glass windows from which to enjoy summer evenings & sunsets! \$45,000 (14038508)



Build your dream home in Wyndstone Estates! Various lot sizes and location in the subdivision are available. Close to schools, recreational fields, shopping, and restaurants in Stevensville. Call for pricing and more information today!

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Jim
Fisher
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Loren
Gerber
921-0754



Bill
Geukes
266-2366



Joe
Giannola
208-3989



Richard
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Carole
Kelly
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Jim
Lawson
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Phil
Medo
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Earl
Misch
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Julie
Moneta
325-3015



Kay
Schatz
519-5296



Connie
Shearer
208-0001

RESIDENTIAL & LAND

**** \$24,900 ****



- WOODRIDGE ESTATES
 - ONE-ACRE sites
 - Lake Township – close to downtown
 - Public utilities
 - MULTI-LOT DISCOUNTS available
- Call Connie Shearer 269-208-0001

**** INVESTORS ****



- MLS#20003665 MLS#20003624 MLS#20003654
- THREE 2-3 BR homes in Benton Twp
 - Full basement; detached garage
 - \$55,900 each OR
 - GROUP DISCOUNT AVAILABLE
- Call Phil Medo 269-449-7325

**** NOW \$139,900 ****



- MLS#18032716
- 2-UNIT DUPLEX
 - Private, quiet location in the country
 - Each has 2 BR & 1-car garage
 - Identical adjacent duplex also available
 - Bainbridge Township
- Call Dick Donnellan 269-921-0023

**** \$239,000 ****



- MLS#19017204
- NEARLY 4 ACRES IN CHIKAMING TWP
 - Close to downtown Sawyer
 - 2-BR, 2 bath ranch over 1400 SF
 - 3-season room
 - Full basement, 2-car garage
- Call Dick Kading 269-313-3719

**** FROM \$18,750 ****



- MLS#2821318
- WATERTOWN SUBDIVISION
 - BUILDING SITES WITH FULL SERVICES
 - Watervliet Township
 - Also several large wooded lots available
- Call Ron Birmingham 269-449-6981

**** \$35,000 ****



- MLS#20008182
- LARGE 5 BR, 2.5 bath in Benton Harbor
 - 2298 SF plus full basement
 - Historic charm w/original wood floors
 - New windows throughout
 - 2-car garage
- Call Kay Schatz 269-519-5296

**** \$139,900 ****



- MLS#20011207
- NEW LISTING
 - Nicely updated 2-UNIT
 - City of St. Joe
 - Great investment
- Call Phil Medo 269-449-7325

**** NOW \$429,600 ****



- MLS#19033753
- BEAUTIFUL 4 BR home in Village of Stevensville
 - Over 4,000 SF living space
 - New wood floors & lots of upgrades
 - Two fireplaces
 - 3-car garage
 - One acre wooded private lot
- Call Julie Moneta 269-325-3015

COMMERCIAL / INVESTMENT PROPERTIES

**** \$250,000 ****



- MLS#20007786
- NURSING HOME ON 2.34 ACRES
 - Berrien Township
 - Includes attached 2 BR care-taker home
 - Large garage
 - Nice country setting
- Call Loren Gerber 269-921-0754 or Dick Donnellan 269-921-0023

**** NOW \$339,000 ****



- MLS#17001436
- 11,488 SF EXECUTIVE OFFICE BLDG
 - Excellent investment property w/good cash flow
 - New HVAC units installed
 - Ideal for investor or end-user
 - 2-ACRE SITE in south St. Joe
- Call Loren Gerber for details 269-921-0754

**** \$249,000 ****



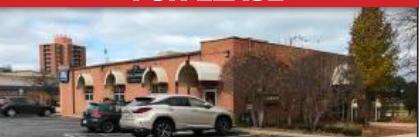
- MLS#17017381
- ELEGANT EXECUTIVE OFFICE BLDG
 - Just north of downtown St. Joe
 - Over 2300 SF with 3 private offices
 - Kitchenette, conf rm, reception area
 - OR LEASE \$11.50/sf
- Call Loren Gerber 269-921-0754

**** \$375,000 ****



- MLS#20000201
- PROMINENT CORNER LOCATION
 - Over 13,000 SF wide open commercial space
 - Short distance from I-94 Exits 29 & 30
 - Over 3 ACRES in Benton Township
- Call Loren Gerber 269-921-0754 or Dick Donnellan 269-921-0023

**** FOR LEASE ****



- MLS#20007677
- CLASS "A" professional office space
 - 1100 SF ground-level suite
 - Great downtown St. Joe location
 - Private parking
 - \$19.50/SF
- Call Loren Gerber 269-921-0754

**** \$265,000 ****



- MLS#19007259
- GREAT BUSINESS OPPORTUNITY
 - 4100 SF auto repair shop
 - Includes major shop equipment
 - Immediate possession
 - Lincoln Twp
- Call Loren Gerber 269-921-0754 or Dick Donnellan 269-921-0023

**** COMING SOON!! ****



- MLS#19058028
- LAKESHORE PROFESSIONAL CENTER
 - Three suites from 840 to 1200 SF
 - Handicap compliance
 - One to 3-year leases at \$11/SF
 - Lincoln Township
- Call Loren Gerber 269-921-0754 or Dick Donnellan 269-921-0023

**** \$84,500 ****



- MLS#20008153
- 3/4-ACRE LOT
 - Royalton Twp
 - Excellent location for medical or general office
 - Fast-growing area
- Call Loren Gerber 269-921-0754

**** SUITE FOR LEASE ****



- MLS#18054303
- 1574 SF PROFESSIONAL medical/office suite
 - Ready for occupancy
 - In well maintained multi-tenant medical complex
 - Excellent location in south St Joe
 - \$9.95/SF
- Call Loren Gerber 269-921-0754

**** \$69,900 ****



- MLS#2929837
- LARGE COMMERCIAL LOT
 - Lincoln Township
 - Excellent location across from Lakeshore HS
 - Numerous possibilities
- Call Loren Gerber 269-921-0754

**** \$149,000 ****



- MLS#17053278
- EXCELLENT COMMERCIAL corner location
 - 3040 SF well maintained office space
 - Large 1+ ACRE site
 - Frontage on 2 main streets
 - Near Orchards Mall
- Call Dick Donnellan 269-921-0023

**** \$499,900 ****



- MLS#17018281
- DOWNTOWN ST. JOE LOCATION
 - 3 main floor offices
 - 2 upstairs apartments
 - New roof
 - Full basement
- Call Phil Medo 269-449-7325



RE/MAX BY THE LAKE

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4333 Red Arrow Highway
(269) 429-3070

TWO GREAT OFFICES COME TOGETHER TO SERVE YOU BETTER

FEATURED LISTING



- Rare Opportunity/St. Joe city/113' River frontage
- 1 acre/beautifully landscaped/incredible views
- Stunning 4 BR, 3.5 baths, 3,867 sq. ft.
- Quality updates throughout, Cul-de-sac
- Main floor master suite w/access to deck
- Finished walk-out lower level w/wet bar
- 18x40 boat well/3 decks/basketball court
- Only minutes to Lake MI by foot or boat
- St. Joseph \$694,900. M - (20005939)

PRICE REDUCED \$70,000



- Exquisite home with deeded Lake MI access
- 4 BR, 4.5 baths, 5191 finished sq. ft.
- Top of the line Chef's kitchen, granite
- Main floor master suite w/access to backyard
- St. Joseph \$785,000. A - (19008825)

NEWLY LISTED!



- Steps to Lk MI beaches & downtown SJ
- Updated 4 BR, 4 bath, 3500 sq. ft.
- Gourmet kitchen w/granite & newer SS appls
- Living room w/fireplace, vaulted ceilings
- St. Joseph \$850,000. L - (20008960)

JUST LISTED!



- Beautiful remodeled farmhouse, 4 BR, 2 bath
- Sits on 1.2 acres with barn, large deck
- Expansive living & dining areas
- Partially finished basement
- Berrien Center \$209,900. P - (20009447)

AMAZING CONDO LIVING!



- Light House Condo w/2 master suites
- 2.5 baths, spacious kitchen, large living rm
- Fireplace, HW floors, 2 parking spaces
- Clubhouse, swimming pool, Silver Beach
- St. Joseph \$1,075,000. L - (19032865)

COLDWELL BANKER ADVANTAGE

IS NOW

RE/MAX BY THE LAKE

**SAME FACES, SAME ADDRESS,
NEW NAME**

BOATER'S PARADISE!



- Island Pointe Marina with 40' boat slip
- 2 BR, 3 full bath, 2,197 sq. ft.
- Gourmet kitchen w/quartz & newer SS appls
- Open floor plan with vaulted ceilings
- St. Joseph \$339,900. I - (20002057)

ON 23 ACRES!



- Western boundary line is Paw Paw River
- 3 BR, 3 bath, 2,044 sq. ft.
- Solid oak floors and trim
- Re-finished from the studs out
- Hartford \$289,000. F - (20003720)

PRICE REDUCED!



- 5 BR, 4.5 Bath w/great open concept
- Chef's kitchen, 3-sided gas fireplace
- Finished basement w/field stone fireplace
- Basement w/family room, kitchenette, snack bar
- St. Joseph \$544,500. S - (19051068)

ON LAKE CHAPIN!



- Distinguished 6 BR, 4.5 bath waterfront home
- Situated on Lake Chapin w/112 ft. of frontage
- Private dock and boat lift, scenic views
- Stone fireplace, 3-season rm, chef's kitchen
- Berrien Springs \$895,000. R - (19039717)

OUTDOORSMAN'S PARADISE!



- 5 BR farm house on 122 acres
- Wooded with acres of corn
- Hardwoods and tillable land
- Wildlife abundant, great hunting retreat
- Eau Claire \$529,900. N - (19048056)

ON OVER 10 ACRES!



- Amazing Riverfront property on over 10 acres
- 1400 ft. of wide Paw Paw river frontage
- 3 BR, 2 full bath, mobile home w/sunroom
- Living room w/vaulted ceiling & fireplace
- Hartford \$237,000. S - (19050486)

JUST LISTED!



- Beautiful updated home on 7 acres
- 4 BR, 3.5 bath, 3022 sq. ft.
- Main floor master suite
- Full walk-out finished basement
- Benton Harbor \$365,000. B - (20011221)

NEWLY LISTED!



- Wild Dunes Beach, 4 BR, 3.5 bath
- Great room w/vaulted ceilings
- Expansive deck, walkout LL
- Private wooded backyard
- Stevensville \$525,000. W - (20010101)

NEWLY LISTED!



- Elegant brick 6 BR, 4.5 bath, 4455 sq. ft.
- Beautiful wooded 1.25 acre lot
- Chef's kitchen, open floor plan
- Walkout LL, expansive deck
- St. Joseph \$549,000. S - (20007653)