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## Moody on The Market



**Moody** Pat

The man who watches the West Michigan industrial economy more closely than seemingly anyone else in the

region has a very blunt assessment as a result of his latest monthly survey of market conditions, "From the standpoint of the West Michigan economy, we have now entered the worst economic conditions in the 40-year history of this survey." **Dr. Brian Long, Director of Supply Management at Grand Valley State University in Grand Rapids** says, "The data we collected in the last two weeks of March are now extremely outdated. We can expect that the data we collect in April will be extremely weak," and asks, "Could the current situation get even worse?" He then answers his own question, saying, "Regrettably, yes," while suggesting, "Keep an eye on the supply chains and the continued viability of e-commerce delivery. So far, the virus has not shut down Amazon, e-bay, and the UPS, USPS, and FedEx delivery systems. If the virus gets out of hand, this could be another shoe to drop. Ditto the home delivery now being offered by grocery stores and restaurants." Professor Long's monthly survey opens with the comment, "In the forty-year history of this survey, the economic situation in West Michigan has seldom looked this grim." By way of example, he says, "Although negative, much of our data collected in the third and fourth weeks of March do not begin to reflect the impact of recent events." Long's New Orders Index slipped to -21 from +7, and his Production index eased to -16 from +2. He points out, "Unfortunately, both of these indices are now poised to set record lows when the data are posed for April." His March Purchasing Index, which measures activity in the purchasing offices, plunged to -30 from +9. He suggests, "With many purchasing offices closed altogether, we can look for another record low in April." Professor Long, in a letter accompanying his survey, says, "The most recent CDC guidelines show that, contrary to previous mis-information, this virus can last for up to 5 days on metal, glass, ceramic and paper surfaces, and up to 2-3 days on plastic or stainless steel. Cardboard is now one day, but remember a plastic shipping label could still be contaminated 2-3 days later. If these numbers from CDC are correct, which they probably are, this virus is going to be one of the most communicable in history. Only a few days ago, reputable sources (including the Mayo Clinic) were telling us that the virus would only live for about 12 hours on most hard surfaces. Again, this implies that many

Continued on page 6



**Arthur  
Havlicek,**  
President,  
SMR Chamber

## 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](https://spectrumhealthlakeland.org/locations)



### Your Chamber Update

As elected leaders begin to formulate a plan to reopen the economy, the Southwest Michigan Regional Chamber has assembled an experienced advocacy team to ensure area businesses have a seat at the table.

Chairing this enhanced Chamber Government Affairs Committee will be political veteran Al Pscholka. Pscholka served three terms in the Michigan House of Representatives,

including one as Chair of the powerful House Appropriations Committee. Following his third term, Pscholka served in a cabinet position as State Budget Director under Governor Rick Snyder, after which he joined Kinexus Group as their Vice President of Public Relations & Government Affairs.

Continued on page 2

### Inserts & Promotions

- ALDI • Ace Hardware
  - Family Fare
  - Hardings Friendly Market of Bridgman
  - Martin's Super Markets
  - Save A Lot
- Inserts may vary by Zip Code

**Arthur** Continued from cover

Serving as Vice-Chair of the Committee will be Whirlpool's Senior Director of Global Communications, Eleanor Reece. Reece joined the Whirlpool Corporation in 2019 where she is responsible for leading the company's global communications function and corporate communications strategy. Prior to joining Whirlpool, Reece served as Director of International Government Relations at General Motors, supporting the company's integrated approach to global policy and government affairs.

The full Chamber Government Affairs team is as follows:

- **Arthur Havlicek** - President & CEO, Southwest Michigan Regional Chamber;
- **Al Pscholka** - Vice President of Public Relations & Government Affairs, Kinexus Group;
- **Eleanor Reece** - Senior Director of Global Communications, Whirlpool Corporation;
- **Millicent Huminsky** - Executive Director, Southwestern Michigan Tourist Council;
- **Alan Jeffries** - CEO, Southwestern Michigan Association of Realtors;
- **Chris Mason** - Co-Founder, Watermark Brewing Company; and
- **Matt Derby** - Attorney specializing in Business and Employment law, Kotz Sangster P.C.

I'm confident this new government affairs team has the vision, policy depth, and the political clout to advocate and advance the business interests of Southwest Michigan.

To make informed suggestions and advocacy decisions, we have also released a 5-minute COVID-19 Impact Survey. Answers can be submitted anonymously, and the survey is open to members and non-members alike.

Specifically, the chamber is seeking recommendations on the following:

- Potential legislation that would help businesses, communities, and individuals recover from the aftermath of coronavirus restrictions;
- New regulations and workplace practices that could be implemented to permit ramping up of production at facilities that are not currently considered as engaged in critical infrastructure work or minimum basic operations;
- Regulatory restrictions that could be lifted to safely speed up the transition back to work;
- Regulatory measures that should be added to ensure safety in the workplace;
- Industry-specific best practices for safe operation that could be submitted as suggested guidelines for re-opening.

The survey can be found on the Chamber's website, [www.smrchamber.com](http://www.smrchamber.com), or at: [www.tinyurl.com/smrceimpactsurvey](http://www.tinyurl.com/smrceimpactsurvey).

We want to hear from the employers, employees, and citizens of Southwest Michigan. Tell us what policy or regulatory changes you believe would get your business and Michigan's economy back on track.

We stand ready to advocate on your behalf.

Read more at [www.MailMaxOnline.com](http://www.MailMaxOnline.com)

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**Photo of the Week**



**Spring's Struggle**  
 Photo by Jordyn Elsner

Please email your favorite photo with a brief description to [Photos@MailMaxOnline.com](mailto:Photos@MailMaxOnline.com)  
 Photos must be horizontal orientation to be considered for Photo of the Week.

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**WORD SEARCH**

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

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

**LAWN CARE WORD SEARCH**

ACIDIC	CULTIVAR	PESTS
AERATION	DISEASES	PLANT
ALKALINE	GRASS	RUNNERS
AMENDMENT	GREEN	SOIL
CLIPPINGS	GROWTH	SPREADER
CLOVER	MOISTURE	THATCH
CLUMPING	MOW	TOOLS
COMPACTED	NUTRIENTS	VARIETY

Answers can be found on Page 8



Dave Ramsey

### Examine your business needs carefully

Dear Dave, I own a small company, and we lease the building we operate from. As an entrepreneur, how do you know when it is time to stop leasing and buy a place of your own?

Peter  
Dear Peter,  
You should only buy a building when you have solid track record of success, and a really good idea of what your building needs will be. A growing business is always a good thing, but you don't want to focus too much on real estate and

not enough on generating revenue and managing that growth intelligently. You would also want to make sure you're going to be in anything you buy for a good, long while.

I'm a big fan of leasing the first few years after starting your own business. It's even better if you can work out of your home, but I understand that's not always practical. Down the road, you can choose to lease with an option to buy, or in the right situation, just buy a building.

Remember, make sure you do it all with cash. Don't add debt to the equation!

-Dave

### Is it ever too late?

Dear Dave,  
Life insurance is one of those things I always said I would get around to buying some-

day, but for various reasons I just haven't done it yet. Is there ever a time when it is too late to get life insurance?

Angie

Dear Angie,

First of all, I only recommend level term life insurance. It's fairly easy to get until around age 70, depending on your overall health situation. Once you get into your seventies and beyond, however, it can be more difficult to find reasonably priced coverage.

I recommend that most people have 10 to 12 times their annual income in term life insurance. To be honest, though, you really shouldn't need life insurance if you're 70 or older. At that point, if you've saved and invested wisely over the years, you can be self-insured. By this, I mean

you've got enough money in savings and investments to cover funeral expenses—plus enough for a spouse to live on comfortably after you're gone.

Don't wait any longer, Angie. Take care of this today!

-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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# On the Front Line

## COVID-19 Symptoms & Testing

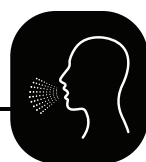
### COVID-19 SYMPTOMS



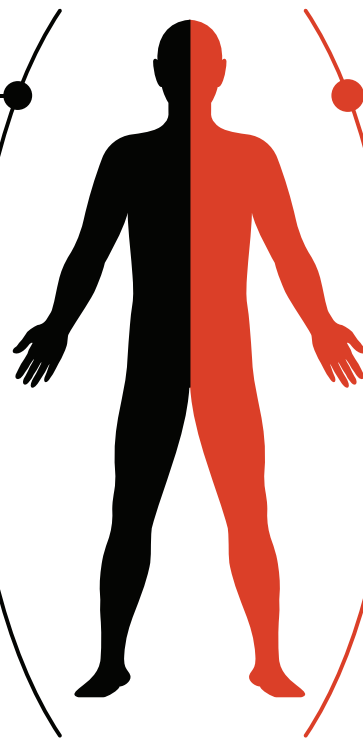
Fever



Shortness of breath



Cough



### EMERGENCY WARNING SIGNS



New confusion or inability to arouse



Bluish lips or face



Trouble breathing



Persistent pain or pressure in the chest

**If you develop these signs, seek medical attention immediately.**

Note: This list is not all-inclusive, and individuals should consult a medical professional for any severe or concerning symptoms.



## We salute all frontliners!

Thank you for your service and sacrifice during this difficult time.

You are our heroes.



## Coronavirus Self-Checker

While not intended to diagnose or treat COVID-19 or any other condition, this online assessment tool from the Centers for Disease Control and Prevention (CDC) can help individuals make decisions about seeking appropriate medical care.

Go to [cdc.gov](http://cdc.gov) to access and use this tool.



**Don**

### Reaching the Golden Lotus Left Coast State!



**Stuart**

After consulting with numerous brilliant minds – if you consider my 19-year old and my two cats brilliant minds – I've decided that, for the remainder of 2020, I will keep feeding you

columns about my adventures moving No. 2 son and family to California. Think about it – mentally, at least, it gets you out of the house!

To recap, No. 2 and I have been driving for weeks. Driving you crazy with these reminiscences for weeks, that is! Haha!! In actual time, we reached California -- The Golden State! The Left Coast! Lotus Land! The Land of Milk and Honey! – early on the morning of our fourth day behind the wheels.

The following does not qualify as a "travel eccentricity," of which I have many, but: When we stopped at the first gas station we reached in California, I went inside the convenience store to warm up my morning tea. The microwave oven was not in use, but, it still showed 16 seconds left on the cook timer! 16 is a crucial number in my personal pantheon of lucky numbers! Especially considering the circumstances – traveling with No. 2, who was born on the 16<sup>th</sup>! I considered this an omen of superlative luck for him and his family!! So I heated my tea for those 16 seconds, which wasn't enough to make it anywhere near satisfyingly hot. But just think!! – if I had touched the keypad, the positive juju of 16 might have been completely neutralized!! I couldn't risk that!! Thus, while I might be persuaded that this demonstrates an eccentricity on my part, it's still not a strictly travel-related eccentricity.

Tooling along in way-Southern Cali, for probably the umpteenth time on the drive (Note:

Umpteen is not currently in my pantheon of lucky numbers), we passed a C. R. England truck. So, what is C. R. England?: A person, a place, a type of tourism promotion? (Get it? – "See Our England.")

Because you're keen to know, here's the story: C. R. England was the guy who started the trucking company. The "C" stands for Chester. But I can't determine what the "R" stands for. The company has an ok website, but it doesn't explain. (However, it does have the URL "crengland," which sounds like a place, doesn't it? – Crengland, Land of the Crengs!)

The first California license plate I saw in California started with a 7. This is also an enormously important number to me, for a bunch of reasons that might take three or four columns to explain. Two bodacious numerical omens, barely 11 (another meaningful number!!) miles into California!!

(I should probably pause here to acknowledge that, for some reason, California has issued probably 19 million license plates that start with 7. Still, I got a lucky tingle seeing it.)

I raised No. 2 son on the walkie-talkie to tell him about the "7." We used walkie-talkies to communicate throughout the drive. I learned that (1) No. 2 prefers this to fumbling around with cellphones while driving, and (2) however, No. 2 won't answer the walkie either; he basically doesn't want to be bothered while driving.

So he didn't respond to my "Breaker, breaker." He apologized at our next refueling stop. He confessed he was lost in thought pondering what the "R" in C. R. England means.

[TakeFiveT5@yahoo.com](mailto:TakeFiveT5@yahoo.com)

[Read more at www.MailMaxOnline.com](http://www.MailMaxOnline.com)

**Lee**



**Lull**

### The Veterans Voice – What is an ACVSO?

An ACVSO in an Accredited County Veterans Service Officer. The shorter term is VSO (the abbreviated acronym I will use) or just Service Officer. Berrien County has two full-time VSO's and one part-time VSO (obtained through a County Veterans Service Fund Grant by the Michigan Veterans Affairs Agency). In order to obtain and maintain accreditation, VSO's are required to have a minimum of 1,000 hours of working experience a year with a county, mostly doing veterans claims, complete initial training, tests and ongoing yearly accreditation training. Our office is currently accredited with nine Veterans Service Organizations: American Legion, American Veterans (more commonly known as AMVETS), Disabled American Veterans, Marine Corps League, Michigan Veterans Affairs Agency, National Association of County Veterans Service Officers, The Retired Enlisted Association, Veterans of Foreign Wars of the United States and Vietnam Veterans of America. What does all of this mean in layman terms to a veteran or dependent who wants to file a claim or appeal with the Department of Veterans Affairs (DVA) through our office? First, being accredited with numerous organizations allows us to help veterans and dependents more quickly. It allows us to seamlessly access their state and federal DVA files, especially if they filed somewhere else (e.g. online, out of state or out of county and relocated to Berrien County) assuming they used one of the nine we are currently accredited with. Second, we are not the DVA. The best way to describe our role in serving veterans and dependents is that we are a gateway to the DVA. We are advocates, similar to that of a public defender. Like a public defender, we are free of charge to the public. The DVA, although they may be well intentioned, have two main roles. First, they are

guardians of the taxpayers funds. Second, they are supposed to be veteran friendly. In my opinion, they tend to practice the first role more often than the second, but I digress. Most veterans will tell you that the DVA claims process is very lengthy, complex and frustrating. All of our VSO's are constantly training beyond DVA accreditation continuing education requirements to be of maximum value to our clients. The DVA is constantly changing and evolving. For example, the DVA announced this month that they are eliminating the formerly and publicly available Disability Benefits Questionnaires (see <https://content.govdelivery.com/accounts/USVAVBA/bulletins/2849db0>) previously used by private non-VA doctors. This is certain to create some additional delays in getting a DVA claim successfully approved. As a VSO, we help veterans and dependents with other matters besides claims but this is our main specialty. We assist with everything that can come up in a veterans or dependents lifetime from military discharge to death. In the upcoming weeks we will unpack and expound on all of the various services that we do on a daily basis. In order to meet the immediate needs of veterans, especially in interim situations, we coordinate with the Veterans Health Administration (e.g. Battle Creek VA Medical Center, Benton Harbor VA Clinic, Mishawaka VA Clinic and Edward Hines, Jr. VA Hospital, etc.) as well as close partnerships with various community service organization partners too numerous to mention at this time.

Lee Lull is the Veterans Affairs Administrator for Berrien County. He has served in that position since May 2012. You can contact Berrien County Veterans Services at (269) 983-7111 Ext. 8224, via e-mail at [veterans@berriencounty.org](mailto:veterans@berriencounty.org) or visit their website at [www.berriencounty.org/veterans](http://www.berriencounty.org/veterans).

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**Pastor**



**Rosenbaum**

**New Life**

*Since, then, you have been raised with Christ, set your hearts on things above, where Christ is, seated at the right hand of God. ~ Colossians 3:1*

“Your whole life can change in an instant.” Usually, we hear that phrase applied to negative and tragic situations. And it’s true that a car accident, job loss, doctor’s diagnosis or worldwide pandemic can all change your whole life in an instant.

But not everything that changes your life in an instant is a bad thing. The instant a father and mother hear their new baby’s cries for the first time—their whole lives have changed in an instant...and for the better. The new life that just arrived in the delivery room has brought new life and a changed world for the whole family.

The new life that arrived at the empty tomb on Easter morning brought new life and a changed world for all who believe in Jesus. And we weren’t even there! We weren’t walking with the ladies that first Easter Sunday, carrying myrrh and aloes. We didn’t duck our heads into the tomb with Peter and John only to find empty strips of linen and a lonely headcloth. We sure weren’t there when new life came to a lifeless body, and death suddenly lost its chill. We weren’t there. And yet Paul says to the Colossians and us, “You have been raised with Christ.”

How can this be? When the Holy Spirit works faith in a person’s heart, their whole life changes in an instant. Through faith, Jesus and his people become inexorably intertwined. He has led a perfect life in God’s sight. By faith, his followers receive that perfect life in God’s sight. He has conquered death. By faith, his followers will one day conquer death.

No, we weren’t there with the women to hear the angels’ message. We didn’t peer into the tomb with Peter and John. We don’t need to go back in time to be raised with Christ. Instead, Christ comes to us—to our hearts by faith and brings with him the power of his resurrection: Joy where there was only sadness. Hope where there was only despair. New life where there was only death. Look at the empty tomb and rejoice—everything changed in an instant!

*Prayer: Risen Savior, I rejoice in your resurrection and gladly embrace the hope you have brought me. Thank you for conquering death and sharing your triumph with me. Amen.*

Submitted by: Pastor Glenn T. Rosenbaum  
Administrative Pastor  
Grace Evangelical Lutheran Church, St. Joseph  
Originated by: [www.WhatAboutJesus.com](http://www.WhatAboutJesus.com)

[Read more at www.MailMaxOnline.com](http://www.MailMaxOnline.com)

**Lucy**



**Kubash**

One of the good things to come out of the pandemic has been the number of shelter and rescue pets that are now adopted or fostered into new homes. The stories and videos of folks finding new meaning and joy in their isolation by bringing home a new furry friend fill the news and give us all hope. There are reports of some shelters emptying out with no pets left to adopt. Even our own forever pets are no doubt enjoying the extra time spent with their families, even though they have no clue why this has happened. More walks, more playtime in the backyard, more treats, it all adds up to happier pets, and yet thoughts have run through my mind since this news story broke. What will happen to the newly adopted and fostered pets when all this ends (as we hope will be sooner than later) and families once again resume their previous lives? Adults, who have been working from home, go back to their jobs, kids eventually go back to school, and the world tries to return to some form of normality. What will happen to those animals who brought joy and hope and meaning to lives turned upside down? Will they suddenly become a burden? Will folks who spent hours playing with their new pets suddenly find no time for them? Will it become a tedious chore to walk the dog when you get home from work or will some be too tired to spend time cuddling with the cat?

Perhaps some pets will suffer from separation anxiety when, used to their family being around, the house is suddenly empty. They may act out, taking out their fear and frustration at once again being deserted. How many will we see listed on rescue sites again, because someone couldn’t deal with the problems? Let’s hope this

**The Pet Corner**

doesn’t happen. That folks will find a way to work through the issues because their pet has become a part of the family and they can’t imagine life without them. That if they do have problems they will reach out for help, to trainers and veterinarians and perhaps the rescues and shelter themselves to ask for ideas and solutions before surrendering the pet. So often even in normal times we see pets up for adoption, because their previous owner no longer had time for them, or a change of job or lifestyle happened and the pet didn’t fit in anymore. Let’s all hope and work hard to not let this happen this time. That shelters won’t fill up with suddenly inconvenient pets.

Spring does bring hope in many ways, but it also brings the annual shower of kittens to shelters. If you have adopted a young unaltered pet, please take the extra precautions necessary to keep them from adding to the shower until they can be spayed or neutered.

Another animal story in the news is that folks are buying up the baby chicks at farm stores, with the plan to have eggs and probably the chickens themselves, as a source of food when grocery store shelves are sparse. Of course, people do this all the time, and every spring brings “chick days” to the stores. But realize how long it takes for a chick to mature before it begins to lay eggs. Depending on the breed most take at least six months, and in the meantime, they must be kept clean and warm and well fed and protected from their own set of diseases. I remember my mom and sister raising chickens when I was very small, and it was no easy job. So please, if you’ve never done this before but still think it’s a good idea, do your research, become knowledgeable on raising chickens, so that shelters don’t have to deal with them, too.

[Read more at www.MailMaxOnline.com](http://www.MailMaxOnline.com)

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**Berrien County Veterans Services**

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When it comes to Veterans Benefits, many veterans and dependents don’t know what they don’t know. Nationwide, less than 10% of those eligible apply. Let us help to educate and navigate you thru the maze of what is available from discharge to death. Here are some of the many benefits:

- ★ Disability Compensation benefits for prior conditions, diseases or injuries that occurred in service or many years later as a result of service (e.g. Agent Orange Exposure, Camp Lejeune Contaminated Water, Post Traumatic Stress Disorder – combat or personal trauma) to name a few.
- ★ PTSD Counselors from the South Bend Vet Center that comes to Berrien County twice a week.
- ★ Non-Service Connected Veterans Pension and Survivors Pension benefits (House Bound as well as Aid and Attendance) for low income veterans over age 65 or prior to age 65 that are disabled and have at least one day of wartime service (additional means tested restrictions apply).
- ★ Free transportation at designated stops for veterans enrolled in the VA Health Benefits Program to the VA Medical Center in Battle Creek and the VA Health Care Center in Mishawaka.
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**MOODY** *Continued from Cover*

forms of home delivery are not necessarily safe. Failure to recognize the extreme contagious nature of the virus has been problem from the get-go." Turning to industrial inflation, Long says that for West Michigan, the March Price Index dropped to -18 from February's +3. For the ISM national survey, the Price Index dropped more significantly to -37 from -8. At the international level, the JPM Price Index eased to 50.1 from 51.9. Long notes, "However, just like all of our other statistics, the readings reflect business conditions before the entire impact of the pandemic had hit." Moving to future forecasting by individual manufacturers, Long says, "It is hardly a surprise that West Michigan's Short-Term Business Outlook for March, which asks local firms about the perception for the next three to six months, plunged to -46, down from +11. The April reading will probably be even worse." He goes on to say, "The index for the Long-Term Business Outlook, which queries the perception for the next three to five years, remained positive but edged lower to +22 from +32. In a similar vein, CEIC Data Corporation's monthly survey of U.S. Business confidence dropped 11 points to its lowest level in over ten years. The survey author also projected the next reading to be much worse." Dr. Long, who has been at this process for many years, concludes his report by saying, "At this early stage, assessing the economic impact of this pandemic is almost impossible, except to say that we are now in a historical collapse. If, by some miracle, we were to

have a viable vaccine in the next few months that could be widely distributed, the economy would quickly begin to recover. However, some marginal businesses have already been forced to close, and there will surely be more to follow. Unfortunately, this crisis is still just beginning." From his accompanying letter, Long adds, "To repeat from last month, the formal definition of a recession is 'two continuous quarters of negative economic growth as measured by GDP.' Clearly, the second and third quarters of 2020 will be negative. There is no doubt that we are now in a recession." Diving deeper he notes, "There is now the dreaded 'D' word starting to float around, although there is no 'formal' definition of a depression. However, we can attach a few attributes in order to formulate one: Extremely negative economic growth lasting many months, not the traditional 'V'... Extremely high unemployment in the range of 25% - 35% or even higher... Numerous businesses folding with no hope of recovery... and Widespread despair. Long asks, "Can we avoid a depression?" and answers, "Yes, it is still possible, but the current crisis has been triggered by a pandemic that is so far not abating."

On a considerably happier note, the men and women of the **Cook Nuclear Plant** near **Bridgman** have worked their magic for another round of grants in **Michigan's Great Southwest**... this time totaling almost \$60,000. "The Heart of Cook" has awarded grants to 35 area non-profit organizations totaling more than \$58,000. The "Heart of Cook" is a corporate-advised fund held by the **Berrien Community Foundation**. Traditionally, Heart of Cook Grant Awards are presented in person at a grant reception hosted by the **Cook Nuclear Plant's Heart of Cook Grant Committee**. However, due to the extraordinary stresses caused by the coronavirus pandemic, the decision was made to forego the reception this year in order to get the awards out as expediently as possible. **AEP Senior Vice President and Chief Nuclear Officer Joel Gebbie** says, "Like so many businesses in our community, the global pandemic has put our local nonprofits in a very difficult position," and adds, "Their need for help in order to help others in need is extremely urgent and will continue to be so for some time. That's why, aside from this year's Heart of Cook grant awards, the **American Electric Power (AEP) Foundation** has also given an additional \$25,000 to the **Southwest Michigan Cares Fund** on behalf of I&M and Cook Plant, which was recently created in response to COVID-19-related needs." The 2020 Heart of Cook grants will support a wide range of programming with everything from food pantries to domestic violence shelters to services for seniors and people with disabilities. The Heart of Cook focuses on programs that address education, human services and environmental projects and gives priority to programs that involve a Cook Nuclear plant employee. While the Heart of Cook grant program is administered by the **Berrien Community Foundation**, a committee comprised of Cook Nuclear Plant employees reviews all of the grant applications and makes decisions. This year, the Heart of Cook committee received and reviewed over 60 grant applications requesting more than \$324,000. Organizations receiving 2020 grants

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In other grant news, **Benton Harbor Sunrise Rotary** applied for and received two challenge grants in the amount of \$2,650 from **District 6360 Rotary International** that supported its mission to improve literacy, numeracy, and the personal development of the youth in **Benton Harbor**. The Rotary's mission to "Improve literacy for Benton Harbor area students" and in particular for children at the third grade level and below was achieved through the first grant: "Building Library Books and Ipads." The Benton Harbor Sunrise Rotary provided approximately 165 books to students from preschool to third grade with hardback books given to children with special needs. With the assistance of **Rotarian Eddie Marshall's** non-profit, "Educational Toys for the Needy and Aid," the Benton Harbor Sunrise Rotary also provided 30 **Kindles for Kids** tablets to Benton Harbor second grade school children. These tablets are used by students in the classroom and at home to build better reading skills. Children are able to download classroom assigned reading as well as books of their own choosing. The second grant was used to augment the work of the **Benton Harbor High School Interact Club**, providing 30 t-shirts and an interact club banner. Interact is a rotary-sponsored club that gives high school students the opportunity to participate in fun and meaningful service projects. Interact Clubs are self-supporting and student-governing, which encourages the development of leadership skills. During the 2019-2020 school year, the Benton Harbor High School Interact Club assisted at the **Benton Harbor Soup Kitchen**, provided concessions during Benton Harbor football games, performed community park clean-ups, distributed books to children in pre-school through third grade with Sunrise Rotarians, and over the holiday break assisted as bell ringers during the **Salvation Bell Ringing** drive and gave socks to the homeless in Benton Harbor. The teens have been involved in numerous fund raisers and other activities still planned for the year, one of which includes a mission trip to **Puerto Rico**. The Benton Harbor Sunrise Rotary works hard to honor Rotary International's vision statement; "Together, we see a world where people unite and take action to create lasting change - across the globe, in our communities, and in ourselves." If you would like to learn more about the Benton Harbor Sunrise Rotary or help it support the Benton Harbor community, you are invited to visit the Rotary website at [www.bhsuniserotary.org](http://www.bhsuniserotary.org).

Arguing that in Michigan's *Great Southwest* "there is no such thing as a non-essential business," **Watervliet State Rep. Pauline Wendzel** has drawn a key appointment aboard a new task force created by the **Michigan House Republican Caucus**. The charge to that new task force is to help identify ways for the state to help small businesses through the coronavirus pandemic. Responding to her new appointment, Rep. Wendzel was blunt, saying, "In Southwest Michigan, there's no such thing as a non-essential business," and adding, "Every small business has a special place in our community and are woven into the fabric of the small towns scattered throughout our county. As we look to fight the COVID pandemic, it's important that small busi-

nesses don't become more of a casualty in this fight than they already have been." An initial proposal from Rep. Wendzel to the task force will be to allow businesses to innovate and find ways to adhere to CDC social distancing guidelines. She says, "Our small businesses owners are some of the most resilient and innovative people in the world," and points out, "If they can find ways to operate safely and maintain social distancing guidelines, they should be allowed to open up and get back on their feet. We can fight this virus safely and smartly without killing our economy."

That's it for this week, folks. Stay safe, and see you Saturday in **MailMax!**

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**LEGALS**

**ZONING BOARD OF APPEALS NOTICE**  
The City of Bridgman Zoning Board of Appeals will hold a public hearing on Thursday, May 7, 2020 at 6:30 p.m. for three variance requests made by Casey's Retail Company for property that is owned by Christos and Anastasia Lepeniotis. This will be conducted virtually (online and/ or by phone), due to health concerns surrounding Coronavirus/COVID-19 under the Governor of Michigan's Executive Orders 2020-15 and 2020-21. The instructions for joining this meeting will be available on the city's website: www.bridgman.org. If the Order has been lifted no later than 48 hours in advance of the scheduled hearing, the board will meet in person on May 7, 2020 at 6:30 p.m. at Bridgman City Hall, 9765 Maple St., Bridgman, MI 49106.

Casey's General Stores, Inc. is a chain of Gas Stations in the Midwestern and Southern United States. The petitioner would like to build a store on property located at the corner of Red Arrow Highway and Rambo Road and is asking for three variance requests. Variance request 1 pertains to Parking, Article V, variance request 2 pertains to Front Setback, 2.09 Site Development Standards, and variance request 3 pertains to Signage, Article VI. The property is located at 10299 Red Arrow Highway, Bridgman, MI 49106, with the following property tax codes: 11-56-0124-0164-02-4, 11-56-0019-0142-06-1, 11-56-0019-0142-02-8, and 11-56-0019-0141-05-6.

Citizens wishing to comment on the proposed variances may do so by joining the meeting and speaking under the public hearing section or writing a letter and sending it to Allyson Holm, City Clerk by email at aholm@bridgman.org or by mail at P.O. Box 366, Bridgman, MI 49106.

This meeting is an open meeting. The notice is posted in compliance with the Open Meeting Act, Public Act 267 of 1976 and the Americans with Disabilities Act. Individuals requesting accommodation to attend this meeting or with disabilities requiring auxiliary aids should contact the City Clerk by writing or calling the following: Allyson Holm, City Clerk (269)465-5144, P.O. Box 366, Bridgman, MI 49106 or by email at aholm@bridgman.org.

Notice is also given that the application or petition describing the action or relief being sought is available for public inspection on the city's website: www.bridgman.org.

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**\* FOR SALE OR LEASE \***



**MLS#20011892**  
• WELL MAINTAINED INDUSTRIAL PROPERTY  
• On 4.5 ACRES in City of Bridgman  
• 2 bldgs totaling 50,938 SF  
• Includes cranes, truck wells, docks  
• Executive offices & conference rms  
• Just north of I-94 Exit 16  
• \$1,950,000  
Call Loren Gerber 269-921-0754  
or Dick Donnellan 269-921-0023

**\*\*\*\* \$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

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



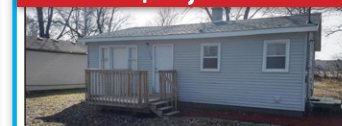
**MLS#20011207**  
• NICELY UPDATED  
• 2-UNIT in City of St. Joe  
• Great investment  
Call Phil Medo 269-449-7325

**\*\*\*\* \$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

**\*\*\*\* \$48,500 \*\*\*\***



**MLS#20008908**  
• COMPLETELY RENOVATED  
• Cute 2 BR ready to move right in!  
• Many renovations from floors to new roof  
• Benton Twp, near Orchards Mall  
Call Debb Busch 269-849-0974

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



**MLS#19010622**  
• 29+ ACRES PRIME VACANT LAND  
• Build your dream home  
• Rolling hills, trees, creek, sand, low land  
• Some blueberries too!  
• Coloma Township  
Call Jim Fisher 269-930-9191

**\*\*\*\* \$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

**\*\*\*\* 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

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



**MLS#20008153**  
• 3/4-ACRE LOT  
• Royalton Twp  
• Excellent location for medical or general office  
• Fast-growing area  
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Very nice location north of Little Paw Paw Lake on North Shore Drive. Lots have some trees and shrubs, with a small creek along the south side. Seven lots being sold as one. \$45,000. (19018668)  
**Call Lil for information.**



Red Arrow Realty

**Lil Demler**  
**269-921-5727**

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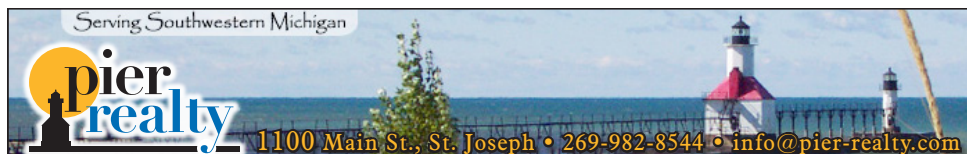


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**6305 Scherr Road, Berrien Springs**  
 Want to live in a quiet neighborhood on a dead-end street with some space around you, then this totally brick 1,500 sq.ft. home situated on half an acre is just the place for you! Enjoy blueberries, raspberries and grapes plus plenty of room for a garden. Spacious living room/dining area is open to a roomy kitchen with lots of counter space and cabinets.  
 \$175,000  
 Sharon Straw  
 269-325-4663

**1025 Point O Woods Dr, Benton Harbor**  
 Imagine owning an awesome brick ranch built by Carroll Ott on 1.75 A wooded lot in quiet subdivision adjoining Point O Woods CC. Master suite w/11x10bath & slider to deck. 2nd bedroom w/bath; 1st floor laundry; 3 seasons screened porch; fam rm w/fp, formal dining off kitchen; sunken lv rm, cabinetry/woodwork has lite pecan hue. LL w/guest rm & bath + 2 huge rec rms w/sliding to patio  
 \$429,900  
 Peggy Kramer  
 269-470-0559

**279 Chippewa Road, Benton Harbor**  
 This 3/4 bedroom brick ranch won't last long. A real gem with newly finished basement, newer HVAC system, new 200 amp service, new gutters, interior doors & trims. Light fixtures have been replaced. The main floor bath is completely redone. All SS kitchen appliances stay as well as washer and dryer.  
 \$164,900  
 Mark Mawhinney  
 269-921-4555

**1015 E Napier Avenue, Benton Harbor**  
 Wonderful, family owned business in the heart of Benton Harbor. Located near one of the busiest intersections in the county. Current business is a dry cleaners, but location could offer other options, as well. This is a great opportunity for just the right person. Lot is a large corner lot with lots of parking and extra storage garage. Main level is the business and there is an upstairs area that can be used as an office or additional storage.  
 \$235,000  
 Michelle Alger  
 269-876-2713



**Coloma** 269.468.7986  
**St. Joseph** 269.983.0011



**Harbor Country** 269.231.5950  
**Niles** 269.683.4507

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**LAKE VISTA**  
 5 BD, 4.5 BA brick home on cul-de-sac w/ private Lk MI beach access. Marble & hardwood floors, foyer w/ sweeping staircase, formal dining room, vaulted living room, gourmet kitchen w/ eat-in area leading to brick paved patio. Detailed w/ crown molding, roman columns, marble & granite amenities, crystal chandeliers & built-ins. Basement w/ 2 BD, kitchenette, full bath & separate entrance from 3-car heated garage. \$605,000 (19037728)

**WOODRIDGE PLACE**  
 Lovely 4 BD, 2.5 BA home. New SS appliances, snack ledge & eat-in area in kitchen. Mn level family room, formal dining, great room & laundry. Master w/ shower, Jacuzzi tub & dual sinks. Basement w/ recreation room and utility room. Security system, underground sprinklers, corner lot & more. \$284,900 (19055368)

**PAW PAW LAKE**  
 2 BD, 2 BA CONDO w/ easy lake living. Updated w/ newer kitchen appliances, granite counters & backsplash. New ceramic floors, bath vanities & wood laminated flooring. Screened porch. Dog friendly community. Tennis courts & play area. 3 sandy beaches for wading into clean shallow water. Boat dock included & conveniently located. Space allotted for wave runner. 1 car garage included. \$250,000 (2000849)

**MULTI-FAMILY**  
 Excellent Owner-Occupied Rental opportunity! 2 structures on one tax parcel! 3 BD, 2 BA ranch home w/ 3 season room, 2-car detached garage & extra workshop behind garage. The Duplex offers two identical 2 BA, 1 BA units. Each has w/d hook up on main, refrigerator & range. Each have a private patio & parking. 2 storage sheds & 3 water heater. On 2.27 peaceful acres. Don't miss this rare opportunity! \$234,900 (19036579)

**COMMERCIAL**  
 30+ Acres of commercial property tucked between Paw Paw Lk & Little Paw Paw Lk presents a great development opportunity. Great place for new trend of Wedding Destinations, Brewery or RV Park. Could be personal compound or developed for housing per twp approval. Former Deer Forest property & would be great to bring back to glory days & possibly even used as animal rescue site. \$550,000 (18001359)

**GUIDING YOU TO THE PLACE WHERE NAPS ARE TAKEN**

**COMMERCIAL**  
 Downtown Watervliet commercial space has 1650 sq ft of open space. Full basement w/ a lg staircase. Ample parking in the rear of the building. 14 acres Paw Paw Lk River County Park is near downtown. Nearby 68 mile canoe/kayak trail from Paw Paw to Benton Harbor is just down the street. Paw Paw Lk adds to ambience of charming small town and so much more. \$110,000 (19022308)

**WATERFRONT LOT**  
 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)

**WOODED LOT**  
 Nice wooded half acre corner lot with view of Paw Paw Lake. Road frontage on Beechwood and Prospect. Lot could be divided. \$50,000 (19048530)

**ACREAGE**  
 Tillable 19.86 acres. Located on the SE Corner of Michael Rd and Sells Rd. A really nice property! Most recently has been leased to local farmer. About 1 mile to Pipestone Lake or Black Lake, and approx. 15 miles to Lake Michigan beaches. About 4 miles to Sister Lakes. \$119,000 (20001808)

**LK MI ACCESS**  
 LK MICH beach access from 1.3 acre wooded lot. Breathtaking lake views could be "had" from a home's second floor level based on the topography of the parcel. Waverland Beach is small enclave of homes/cottages in an area not well known & nestled within & almost entirely surrounded by MI state land & Grand Mere State Park. Easily accessible from I-94, 1.5 hours from Chicago. \$195,000 (20001773)



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### FEATURED HOME - JUST LISTED!



- Beautiful 4 Bedroom 3.5 bath home
- Well constructed and maintained
- Plenty of room for entertaining
- Updated kitchen w/granite & SS appliances
- Living room w/beautiful stone fireplace
- Master suite w/jetted tub & shower
- Spacious backyard w/deck & hot tub
- Close to downtown shopping
- 10 minute walk to Lake Michigan
- St. Joseph \$429,900 N - (20012587)

### PRICE IMPROVED!



- 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)

### LAKE VIEWS!



- Steps to Lake 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)

### NEWLY 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)

### 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)

### 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)

# COLDWELL BANKER ADVANTAGE

IS NOW

# RE/MAX BY THE LAKE

SAME FACES, SAME ADDRESS,  
NEW NAME

### JUST LISTED!



- Buildable lot at Harbor Shores
- Lot will accommodate a basement
- Access to pool, clubhouse & hot tub
- Easy access to Lake Michigan
- Benton Twp. \$44,500 E - (20012586)

### 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)

### BOATER'S PARADISE!



- Island Pointe Marina with 40' boat slip
- 2 BR, 3 full bath, 2197 sq. ft.
- Gourmet kitchen w/quartz & newer SS appls
- Open floor plan with vaulted ceilings
- St. Joseph \$339,900. I - (20002057)

### RIVER FRONT!



- Rare opportunity/St. Joe city/113' River frontage
- 1 acre/beautifully landscaped/incredible views
- Stunning 4 BR, 3.5 baths, 3,867 sq. ft.
- Main floor master suite w/access to deck
- St. Joseph \$694,900. M - (20005939)

### DEEDED LAKE MI ACCESS!



- 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)

### BRAND NEW!



- New construction 3 BR, 2.5 bath home
- "Iris" floor plan or select many others
- Check out this new neighborhood
- Base pricing depending on plan
- Benton Twp., \$194,590. M - (19055516)

### MANY UPDATES!



- Updated 3 BR, 2 full bath ranch
- 1 car detached garage, fireplace
- Open floor plan with large kitchen
- Finished basement with rec room and family room
- Benton Harbor \$115,000. H - (20003543)

### 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)

### 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)

### OLD WORLD CHARM!



- 3 BR, 1 full bath, 1,494 sq. ft.
- Beautiful hardwood floors
- Enclosed front porch, backyard with deck
- 2 car detached garage
- Hartford \$84,000 M - (19056549)

### CITY LIVING!



- 3 BR, 3 full bath, charmer
- Newer roof, siding, windows, flooring
- New covered front & back porch
- Close to downtown, Silver Beach & more
- St. Joseph \$165,000. C - (19054890)

### NEWLY RENOVATED!



- Cute 3 BR, 1 bath home
- Located close to Paw Paw Lake
- Completely updated w/new mechanicals
- New kitchen, floor, windows, roof, siding
- Coloma \$134,900. W - (20006758)