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Moody on The Market



Pat
Moody

Your social media timeline is likely filled with all sorts of images of kids playing with siblings at

home, undertaking e-learning, picking up practical skills they can use throughout their lives by helping out around the house, and in the yard. There's also the underbelly of this whole situation you rarely see until it's too late. Child abuse and neglect is likely on the rise in the face of this pandemic, as families are put under more financial and emotional stress. Children are no longer in the public eye—they are not at schools or daycare, or in other locations where caring individuals would be able to spot signs of abuse. One group of volunteers in **Berrien County** is working hard to ensure that abuse and neglect do not go unnoticed. It is a sad fact of life that nearly 700,000 children experience abuse or neglect each year. Instead of playing with neighbors and making happy family memories, they end up attending court hearings, adjusting to new foster homes and transitioning to new schools. That's a heavy burden for any child to carry. The good news is that with a **court-appointed special advocate (CASA) volunteer** dedicated to their case, the most vulnerable children in **Michigan's Great Southwest** have someone by their side, speaking up for their best interests. Now, the local organization, **Berrien County's Court Appointed Special Advocate Program**, is hopeful that you will consider becoming a volunteer advocating for local foster children. There are more than 300 children in the foster care system in Southwest Michigan. Court Appointed Special Advocates (CASA's) are community members who volunteer with CASA of Southwest Michigan. They work with children in the child welfare system who have already experienced abuse or neglect. They meet with children in person at least monthly (often weekly), and provide information to judges that helps them make the most well-informed decisions about each child. These visits provide an opportunity for CASA/GAL volunteers to check in on children's safety and wellbeing. But right now, meeting in person with the children they advocate for is impossible. That means it is harder for them to gauge what is going on in children's lives, and their needs. These volunteers are working with program staff

Continued on page 6



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



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Your Chamber Update

Our Chamber has been listening to the feedback of our members and closely watching the economic implications the expanded "Stay Home, Stay Safe" Executive Order (2020-42) signed on April 9 has had on our area. Necessary or not, this order, and several others, have placed a tremendous burden on the livelihoods of many small business

owners, employees, and citizens throughout our region.

Many of you have personally felt these economic burdens, but for those that haven't, I'd like to share some local results from our COVID-19 Impact Survey that may put things in perspective.

Continued on page 2

Inserts & Promotions

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

Arthur Continued from cover

COVID-19 Impact Survey findings:

- 81% of respondents said they have laid off some, or all, of their employees;
- 75% of respondents said liquidity and cashflow will be the biggest challenge to restarting;
- 70% of respondents said they fear they will be unable to retain or re-attract customers after they can open;
- 54% of respondents said they will need access to funds to pay employees, vendors, and other expenses; and
- 50% of respondents said they have less than six months before they will be forced to close permanently.

These are stark results from members of our very own community and their responses are more than anecdotal. Experts agree: Southwest Michigan cannot afford to continue down a path of complete closure without risking long-term economic damage to our area.

With that in mind, our Chamber has advocated for a more measured approach that ceases implementing restrictions predicated on the "essential vs. non-essential" argument and instead begins implementing guidelines based on which work activities are "safe vs. unsafe." Businesses within our region are eager to prove they can operate safely while still implementing safe social distancing practices and we are confident they can resume earning a livelihood while simultaneously protecting the lives of their fellow Michiganders.

Thankfully, public discourse has also shifted in this direction and elected leaders

have begun laying out their plans for safely restarting Michigan's economy.

The Michigan Senate's proposal, referred to as Open Michigan Safely, relies on measurable data points to serve as indicators of decreased risk and is structured in five phases. Each one outlines conditions in the state and suggests safe business operations and levels of citizen activity based on those conditions. Under their plan, some businesses would open immediately, and others would phase in based on how fast the number of coronavirus cases decline.

Republicans in the House of Representatives offered their own plan, which would re-open certain sections of Michigan sooner than others based on risk. Under their regional approach, counties would fall within three tiers based on risk and certain restrictions would be lifted at each level. A newly created "transition task force" would then decide which counties are eligible for limited reopening based on data such as rate of spread, positive tests, hospital admission rates, reported deaths, immunity rates based on antibody tests and the ability of businesses to implement safe workplace practices.

Governor Whitmer has since expressed a similar desire to return low-risk sectors of our economy back to work by May 1. We hope she will hold true to this commitment and will work with legislative leaders, healthcare experts, and business organizations, like ours, towards the common goal of safely placing Michigan back on the pathway to prosperity.

Read more at www.MailMaxOnline.com

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Photo of the Week



Hang Time

Photo by Christine Loose-Randall



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Photos must be horizontal orientation to be considered for Photo of the Week.

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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.
- ★ Financial assistance thru the Michigan Veterans Trust Fund for wartime veterans or peacetime veterans who earned an expeditionary medal (additional means tested restrictions apply).
- ★ Free financial coaching from an Accredited Financial Counselor and Financial Fitness Coach Counselor as well as ongoing Dave Ramsey's Financial Peace University Military Edition classes.
- ★ Please read our weekly "The Veterans Voice" article in MailMax Newspaper to learn more about additional benefits for veterans and dependents. Let us be of service to you for your service.

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Lázaro



Castillo Jr

No hay que alarmarse por el coronavirus en la Comunidad: CDC

Ante el pánico colectivo que se está creando en torno al virus COVID-19, los expertos explican que "aunque hay cierta preocupación, pero los extremos e histeria colectiva no están justificadas".

Por eso, he querido transmitir dosis de tranquilidad y calma ante esta situación, indicando que se ha establecido el protocolo correspondiente e incluso que, tanto CDC como los científicos diariamente trabajan arduamente y tienen reuniones con representantes del Departamento de Salud. Por consiguiente, aseguran las fuentes que, actualmente, cuentan con el tratamiento necesario para evitar su propagación en los EE.UU.

Síntomas y Pruebas de Detección

Los principales síntomas son muy parecidos a los de un catarro común, tos y fiebre. Por lo que, con la alarma social que se está creando, muchas personas que están constipadas o sufriendo un proceso gripal acuden asustadas a los CENTROS MÉDICOS pensando que tienen el coronavirus, cuando no es así.

La detección del COVID-19 viene dada por una técnica molecular, que consiste en tomar una muestra con un bastón de las secreciones de nariz y boca. Y también se hace un estudio analítico pertinente.

De momento, a las personas afectadas se les trata los síntomas como en cualquier resfriado o gripe común, salvo en casos excepcionales que el virus pudiera provocar patologías respiratorias graves como neumonía o pulmonía. Sin embargo, de acuerdo a los estudios se puntualiza que la mencionada COVID 19 suele ocurrir en personas mayores o con sistema inmunológico deprimido, que son más vulnerables a los efectos no solo de este virus sino de cualquier otro.

La jefa de la Unidad de Enfermedades Infecciosas en los EE.UU. aclara también que hay dos vacunas en ensayo procedente de Italia e Israel, pero aún no está disponible.

Tasa de Mortalidad

Además, insiste de nuevo en la importancia de no alarmar a la población, ya que la tasa de mortalidad de este virus es de tan solo un 2%, muy inferior a la de otros coronavirus detectados anteriormente. Pone de ejemplo al SARS 2002, con una tasa de un 10% y al MERS, de 2012, que llegó a alcanzar la del 30%. Sin embargo, explica que el mayor problema no está en sus efectos sobre la salud, sino en su facilidad de propagación, sobre todo, entre países.

Desde Israel

La firma israelí TEVA donará a EE.UU. millones de píldoras de fármaco con potencial para tratar coronavirus.

La firma farmacéutica israelí TEVA anunció este viernes que donará millones de unidades de hidroxiquina a EE.UU., luego de que este autorizó su uso para tratar a pacientes contagiados por COVID-19.

La compañía precisó que 6 millones de píldoras serán entregadas a hospitales de EE.UU. en los próximos meses.

EE. UU aprobó el jueves el uso de la hidroxiquina, un fármaco antimalárico, como tratamiento contra el nuevo coronavirus, hizo el anuncio el presidente norteamericano Donald Trump. Hasta la fecha, muchos se han curado con este fabuloso tratamiento antimalárico.

El gobierno de Estados Unidos prevé recurrir a medicamentos que ya están en el mercado para ensayar su posible uso en pacientes con coronavirus y Trump ha prometido que eliminará posibles "barreras".

Fuentes diversas informativas con el patrocinio de CDC y Associated LatinPress.

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Lee

Lull

The Veterans Voice – VA Healthcare Part 1

One of the most frequently asked questions, and most frequently misunderstood benefits, is the VA Healthcare Benefits Program. Many veterans who came to our office in years past were turned away because they were told they made too much money to enroll into the Veterans Health Administration (VHA). Veterans who were enrolled on or before January 16, 2003 and used the VHA for their healthcare annually were grandfathered into remaining within VHA healthcare and there was no means test to enroll. After that date, veterans wanting to enroll, unless they met other exceptions to the annual income limits (for 2020 it is \$40,975 for a single person or \$46,860 for a married couple) were denied enrollment into the VHA. Many of those same veterans reading this now should see if they are eligible because the VHA has undergone many changes in recent years. For example, anyone who served overseas in the Republic of Vietnam during the Vietnam War from January 9, 1962 through May 7, 1975 or served stateside at Camp Lejeune in North Carolina for 30 consecutive (not accumulative) days from August 1, 1953 through December 31, 1987 are eligible to enroll and stay in the VHA no matter how much individual or joint income they make within a year. If you have a service-connected disability of 10% or higher or are in receipt of a non-service-connected Pension you are eligible to enroll. Please visit www.va.gov/health-care/eligibility for a comprehensive list of other exceptions

that might now make you eligible to enroll and how the VHA Priority Groups work. The VHA healthcare is non-traditional in the way it works. It is not traditional health insurance in the way you use a local doctor. You need to use VHA doctors at VHA facilities. Having said that, there is an exception for every exception within the VHA in particular as well as the Department of Veterans Affairs in general. Time and space do not permit an elaborate discussion on the topic, however, one fairly recent exception is the new Mission Act (see www.missionact.va.gov for more information). Basically, veterans in Berrien County use VHA healthcare facilities in Michigan, Indiana or Illinois. Usually, whichever state you pick you need to remain within that state's VHA system. In next week's article, we'll elaborate more on the services the VHA offers for veterans and the transportation systems to get veterans to their medical appointments. I use VHA healthcare, falling under one of the exceptions previously mentioned, and use the Edward Hines Jr. VA Hospital in Illinois. An excellent book for veterans to read is, "Best Care Anywhere: Why VA Health Care Would Work Better For Everyone" which is obtainable in many formats from Amazon.com.

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 or visit their website at www.berriencounty.org/veterans.

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Stuart

Interstate Insanity and Potty Language

I'll bet you're glad my saga of moving No. 2 son and family to California has finally reached the Golden State?! It means we're almost one-fifth of the way through the 57-part series of columns on this topic!! By the time I finish, my No. 1 daughter-in-law's post-doctoral tenure will have ended, and I'll start writing about helping them move to their next fabulous destination!!

Item: There is no question whatsoever that the greatest NASCAR drivers in the world have got NUTHIN' on the Californians who cruise Interstate 5. The following is no exaggeration: I am certain that the average speed of the vehicles we shared that road with exceeded 93 miles per hour!! I actually witnessed this multiple times: Cars that were *easily* going over 100 mph *had to move into the slow lane for FASTER drivers!!*

Item: In case you're interested, No. 2 and I were both driving about 80 mph on that highway. At one point, we actually passed someone. I glanced over to give some sort of sign of solidarity to that driver, who was poking along at probably 77 mph; you know, I wanted to give her or him a look or shoulder shrug to convey, "Wow! These are some nutso drivers out here eh?" But when our vehicles drew even, and I was able to make eye contact, I saw the face of a young woman, contorted with anger, mouthing the words, "SLOW DOWN!!!"

Item: We finally exited Speedway 5, at a road that could take us west, toward Monterey Bay, or east, toward Los Baños. Now I will readily confess my command of the Spanish language is extremely modesto, shall we say. Or as the wife, who is quite fluent, would say, muy cómico (translation: "totally laughable").

I fess up to this to explain why I kind of snickered at the idea of a town named Los Baños. . .based on my grasp of the language, wouldn't that mean "The Toilets"? Ha! – This exposes me as just another gringo tonto. Turns out, "Baños" actually means "baths." So in much the same way that cultures worldwide gussy-up the place where we go to excrete bodily wastes – "Excuse me, where is the washroom, powder room, restroom, lounge, women's room, little boys' room, WC, lavatory, comfort station, loo?" – the Spanish do it too with "baños." (I've long scoffed at using aliases for the places where I relieve myself; I like to say, "I need to use the euphemism.")

Item: Our final approach to the final destination of our drive took us along the nicely scenic California Route 152. Remember last week, when I mentioned several of my lucky numbers! – 152 is yet another of these, because it means, "1" super family I am part of, with "5" great kids, and "2" superlative grandkids! Of course, when No. 1 son and No. 2 Daughter-in-law have their baby in September, the number 152 is retired from my pantheon of lucky numbers. And when the time comes that I drive from Michigan to California again, I'll have to take California Route 153. It's only 186 miles out of the way to No. 2 son's house. That's okay with me. As long as there are several rest areas with euphemisms.

Read more at www.MailMaxOnline.com

Caregiver of the Month



Katrina Blocker

COMFORT KEEPERS IS PLEASED TO ANNOUNCE THAT KATRINA BLOCKER IS OUR APRIL CAREGIVER OF THE MONTH. Katrina joined our Comfort Keepers team earlier this year and immediately demonstrated a special level of compassion and empathy with her two clients. Katrina exemplifies the ideal caregiver who chose to follow her calling. She truly gives so much of herself, and in return her clients and their families love her for that. Congratulations Katrina and thank you for your dedication and loving spirit you share daily with your clients!



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Answers can be found on Page 8

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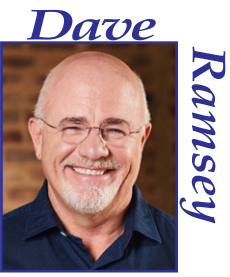
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Dave Says

Those convinced against their will...

Dear Dave,

I'm debt-free except for my home, and it is all because I started following your plan four years ago. I'm even on track to pay off my mortgage in eight years. With all the scary economic news out there, I'd love to talk to my family about following your advice, too. Do you have any suggestions for doing this without sounding like a know-it-all or that I am bragging?

Lacey
Dear Lacey,

It's been my experience that when it comes to family, words don't always do the trick. There's an old saying that goes, "Those convinced against their will are of the same opinion still." Some people have been brainwashed into believing credit cards and debt are an unavoidable part of life.

They're stuck in their ways, and nothing anyone can say or do is going to change that.

I've been fortunate enough to help millions of people change their lives, get out of debt, and take control of their finances. But there are millions more who will never listen. They'll just keep going deeper and deeper into debt, and never realize the real problem is the person they see in the mirror every morning.

The truth is, you can make irrefutable arguments against credit cards. People who use them spend more than those who use cash or debit cards. Research has proven this. You don't need

one to rent a car, get a hotel room, or buy airline tickets. A debit card will do all those things without piling up debt. For an emergency fund, you can simply save up cash. It takes some discipline and hard work, but relying on credit when things go wrong is a really bad idea. It's a trap.

If they won't listen to all these truths, try telling them your story. Let them know you understand from experience how hard breaking old habits can be. Emphasize how amazing your life has been since you made the decision to actively control your money, instead allowing a lack of money to control you.

Congratulations, Lacey. I'm proud of you for working so hard and being disciplined. I hope you can be an influence on others in your family, and help lead them to a place of financial peace, too!

- 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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Breathe on Me

Jesus said, "As the Father has sent me, I am sending you." And with that [Jesus] breathed on them and said, "Receive the Holy Spirit. If you forgive anyone's sins, their sins are forgiven; if you do not forgive them, they are not forgiven."

John 20:21-23

Over the past couple of months, you have no doubt become much more aware of people breathing on you. Social distancing has led you to a pretty good idea of how far away six feet is. You have been hesitant to be any closer to people who might infect you with the coronavirus.

Now you read in the gospel of John that Jesus breathed on his disciples after he rose from the dead. Maybe you never noticed those words before, but they jump out at you now. What was Jesus doing?

Jesus explained a couple of things that he was doing. The first explanation is that he was connecting his disciples to God the Father and God the Holy Spirit. He was sending them just as his Father had sent him. They would be going with the presence of the Holy Spirit and the power he provided.

What power? That's the second explanation Jesus gave his disciples. He told them that now they had the power to forgive the sins of penitent people and

withhold forgiveness from impenitent people.

That power to forgive people is an awesome privilege and responsibility. Every Christian has it, and every Christian will want to practice it until it becomes as natural as breathing. When someone asks for forgiveness, Christians are eager to assure them that they are forgiven because Jesus has earned forgiveness for them.

Perhaps some people have not done right by you during this pandemic. Forgive them. Breathe these words out loud: "I forgive you. Just as God has forgiven me, I forgive you, for Jesus' sake."

Then take a deep breath and relax. This is how a Christian lives now that Jesus has risen from the dead.

Prayer: Lord Jesus, thank you for giving me the Holy Spirit and letting me breathe words of forgiveness. Amen.

Submitted by: Pastor Glenn T. Rosenbaum
Administrative Pastor
Grace Evangelical Lutheran Church, St. Joseph
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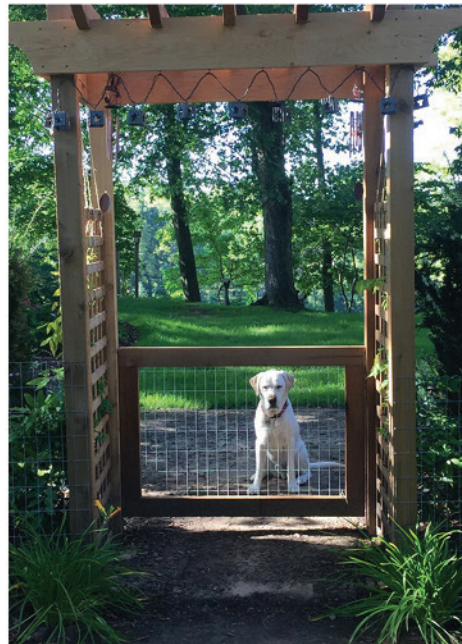
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MOODY *Continued from Cover*

to find creative ways to continue to meet with children such as video conferencing, sending mail, phone calls and even playing online video games together. **Jamie Brooks, CASA of Southwest Michigan Executive Director**, says, "Many don't realize that when a child is placed in foster care they enter a complicated and confusing time in their lives, a time filled with almost constant change. Our exceptional volunteers walk beside them, learn everything about them and make sure they are receiving the supports they need to thrive." Brooks says, "They provide this vital information, along with their recommendations, to the court so that court can make the most informed decisions for that child. We expect the number of foster children to rise due to the COVID-19 virus as homebound children in abusive situations are particularly vulnerable. We're there for them." So, recruiting is underway, and according to Brooks, "We need volunteers now more than ever, and are encouraging all community members to join with us either by volunteering or by helping us ensure children are safe during this time of national crisis. We will be offering virtual CASA training to begin very soon and volunteers will be able to begin advocating as soon as it is safe to do so." To Volunteer or donate to CASA you can contact Jamie Brooks, Jamie@casaswmi.org or online at: www.CASASwmi.org.

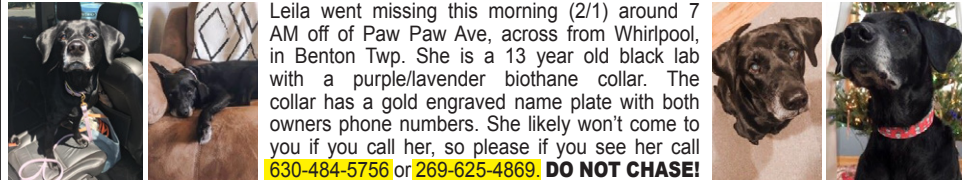
tribution of the boxes is on target for the week of May 4, 2020. The boxes contain thirty-three well-balanced, high protein, food items and can provide 22 adult meals. Each box contains breakfast, lunch, and dinner recipe options for the contents in the box. They will be available for seniors (60+) in need of shelf-stable food in Berrien, Cass and Van Buren. Area Agency on Aging CEO **Lynn Kellogg** tells us, "These boxes of shelf stable food are not only a great gift for our community but will also alleviate some of the worry that many may feel at this time." She adds, "Partnering with United Way of Southwest Michigan for this effort was a logical choice given their proven commitment to the senior population, as well as their ability to tap into a vast network of volunteers and organizers." If you are a senior, or know a senior, who would be helped by a Q-Box, United Way of Southwest Michigan began accepting calls this week on Thursday, April 23rd to sign up for one. The number to call is 269-982-4029. Food pick up times and locations will be given to the seniors the week of May 4th. To sign up to volunteer to help distribute boxes, click this link: www.volunteer.uwsm.org. All volunteers will receive a background check prior to being assigned. For more information or questions for Area Agency on Aging you can email **Christine Vanlandingham** at cvanlandingham@areaagencyonaging.org, or call 269-983-0177. For information or questions for United Way of Southwest Michigan email amanda.drew@uwsm.org or call at 269-982-4038. Region IV Area Agency on Aging is a non-profit organization offering comprehensive and coordinated services to assist older persons and other vulnerable adults in maintaining independence in their homes and communities.

While some across the landscape are experimenting with baking a cake on an outdoor grill or taking a run at making artisanal bread in the oven during the current *Stay Home Stay Safe* orders, some elders among us aren't so lucky and sometimes wonder where their next meal will come from now that their usual resources are closed. In fact, the spread of the COVID-19 virus has created unique challenges for area seniors. Many of the vital local systems older adults have relied on for food and consistent nourishment have been put on temporary pause, leaving many seniors with limited options. Recently, the **State of Michigan** purchased 10,000 **Quarantine Boxes**, also known as "Q Boxes," for the **Area Agency on Aging** network of Michigan to help provide relief for seniors in need of shelf-stable food. Three hundred of those boxes have been designated for seniors in **Berrien, Cass, and Van Buren Counties**. Thanks to a coordinated effort between **Region IV Area Agency on Aging and United Way of Southwest Michigan**, the distri-

With every day they are held at bay by the pandemic, and disallowed to return their business to active operations, the increasing risks are mounting. However, a leading **St. Joseph Attorney** is encouraging those businesses to review their insurance situation for possible additional help. **Barry Conybeare**, owner of **Conybeare Law Office in St. Joseph** says that due to **Michigan Governor Gretchen Whitmer's** "Stay Home, Stay Safe" executive order, many local businesses have had to suspend in-person operations. Restaurants are limited to take-out and delivery sales, retail stores are closed and many small businesses are not able to work remotely. The financial impact on Southwest

LOST DOG

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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!**

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Lakeshore Public Schools will be accepting 2020-2021 **Schools of Choice** applications for non-resident student enrollment from **May 1-29, 2020** for the following grade levels:

Minimum of one (1) opening for each grade Young Fives through 11th grade

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Michigan's economy is devastating. For many businesses, the risk of not re-opening increases with each loss-of-income day as the COVID-19 shutdown continues. Conybeare says the federal and state governments are attempting to help businesses during this extremely difficult time, however, "Many of us are increasingly concerned that government financial aid will not come fast enough or provide adequate support to ensure that our valued local businesses can re-open after the COVID-19 executive order ends." He wants to remind businesses they may have another financial resource. Those with commercial property insurance may have coverage for losses due to business interruption, the inability to operate due to civil authority (such as government directives to close) and property damage due to contamination. Based on their policy, local businesses could file a loss of income and other claims. Conybeare says insurance compensation is not a for-sure solution. Commercial insurance policies are complicated contracts and insurance companies are denying business income loss claims across the board at this time. "However," he says, "there are sound arguments why insurance companies should pay business insureds for some of their income losses, property damages and the extra expenses incurred along the way. Our attorneys are ready to evaluate these policies and will strive to get area businesses the compensation they are due." Conybeare Law Office encourages Southwest Michigan businesses to contact them at (800) 983-0561 to review their commercial property insurance policies and evaluate whether they should file claims for income loss compensation. Conybeare says, "This is an urgent time for local businesses to protect their rights in the face of the pandemic and its aftermath. My firm is here to help." Conybeare Law Office is one of the largest full-service personal injury firms in Southwest Michigan. It is headquartered at 519 Main Street in St. Joseph, and has offices at 5955 W. Main Street in Kalamazoo, as well. The firm's attorneys provide representation for victims of car crashes, insurance claims, medical malpractice, premises liability and animal attacks, and also handle employment law, civil rights, worker's compensation and social security disability claims. To discuss a business income loss claim, you can call (800) 983-0561 or visit online at ConybeareLaw.com.

Even as they continue to craft huge volumes of hand sanitizer to assist the medical community and the public at large, the team at **Journeyman Distillery in Three Oaks** is soaking up some well-deserved recognition for a top notch product line in the realm of craft spirits. We've learned that Journeyman Distillery's cask strength *Corsets, Whips, and Whiskey* has been awarded **Best of Category and Gold Medal honors** at the **American Distilling Institute's 2020 Judging of Craft Spirits**. Showcasing the terroir of 100% local organic wheat, Journeyman's award-winning whiskey takes its name from the products

made at the historic **Featherbone Factory** in Three Oaks where *Corsets, Whips, and Whiskey* is handcrafted from grain to barrel to bottle. The American Distilling Institute's annual judging recognizes excellence in craft spirits. Over the course of three days, 45 of the top experts in distilled spirits blind tasted and wrote feedback for every entry. In total, Journeyman spirits won awards in 3 categories: Best of Category — Wheat Whiskey, Gold Medal for *Corsets, Whips, and Whiskey*...Silver Medal for *Field Rye*...and Excellence in Packaging — Brand Identity a Silver Medal for the team at Journeyman Distillery. The American Distilling Institute also judged Journeyman spirits to be **Certified Craft Distilled**, recognizing their status as an independently-owned distillery where products are physically distilled and bottled on-site. To find Journeyman Distillery's award winning Certified Craft Distilled spirits near you, at: www.journeymandistillery.com/find-your-spirit. Founded in 2010, Journeyman Distillery crafts, bottles, sells, and serves organic and kosher certified spirits at the historic Featherbone Factory in Three Oaks. The distillery prides itself on using the highest quality grains sourced from **Midwestern** organic farmers in its award-winning spirits as well as at its **Staymaker** restaurant. Journeyman products are distributed in nineteen states across the country and available for purchase direct from the distillery. You can learn more and find your favorite spirit at journeymandistillery.com.

If you are currently getting public assistance benefits such as food assistance and are worried that the federal stimulus payments might impact that assistance, rest easy. The **Michigan Department of Health & Human Services** says the federal money will not reduce the amount of public assistance benefits that anyone receives. The **IRS** is issuing the Economic Impact Payment to eligible taxpayers under the federal **Coronavirus Aid, Relief, and Economic Security Act**, or simply CARES. **Lewis Roubal**, the department's **Chief Deputy Director for Opportunity**, says, "MDHHS wants to make sure that Michiganders who rely on food assistance and other federal benefits programs know that these stimulus payments will have no effect on their benefits," and adds, "Families are suffering from economic distress as a result of COVID-19 and its impact on the economy. We don't want them to worry about losing other benefits as a result of the stimulus payments."

That's it for this week. See you Saturday right here in **MailMax**, or online 24/7 at www.MoodyOnTheMarket.com.

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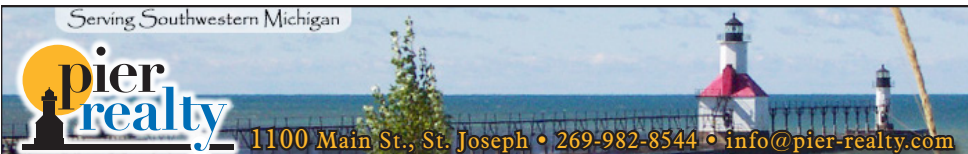
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 \$419,000 Anne Odden 269-930-0257	1904 Sunset Drive, St. Joseph In the heart of SJ city, yet you would think you are in the country with this home oriented to the wooded ravine below. Large master suite on main level. Large sliding glass doors leading out to deck, hot tub, pond, and fire pit. Lovely kitchen. City amenities include proximity to shopping, schools, hospital and beaches.	 \$110,000 Sharon Straw 269-325-4663	627 N Main Street, Berrien Springs Centrally located Berrien Springs house on a large double corner lot is close to EVERYTHING - public schools, Andrews University, stores and churches. Wood floors through out, large open concept on the main floor. Roomy upstairs with (3) 11' x 13' bedrooms and an updated full bath.



Coloma 269.468.7986 St. Joseph 269.983.0011



Harbor Country 269.231.5950 Niles 269.683.4507

www.cbandor.com

cbandor@hotmail.com

MOVE IN READY

2 story home boasts 4 BD, 3.5 BA, 3 car attached garage. Finished basement complete with wet bar, ceramic floors, rec room, full bath. Excellent floor on main level w/maple floors, quartz tops in eat-in kitchen. Landscaped yard with 28x22 deck for entertaining. \$375,000 (19036393)

BRICK RANCH

Updated home on nearly 1/2 acre w/ two lots. Open floor w/ wood floors, new ceramic tile & bdm carpeting. Updated kitchen! New modern lighting! Crown molding. Newer insulated windows. Baths are new w/ sinks, stools & tiling! Updated electric, plumbing, gutters, downspouts. Basement storage rm, rec. rm & non-conforming bdm or workout rm. Lg back deck w/ above gr swim pool. Boiler/water heater 2013. \$169,900 (20008753)

LK MI ACCESS

4 BD, 2.5 BA home features front porch & secluded backyard complete w/ hot tub on back deck. Main floor interior is freshly painted, newer carpet on upper floor & maintained hardwood floors. Granite counters in kitchen, stone fireplace in LR & master suite w/ bath featuring double vanity & whirlpool tub. Easily accessible from I-94 & close to St. Joseph & Stevensville. \$359,000 (20011596)

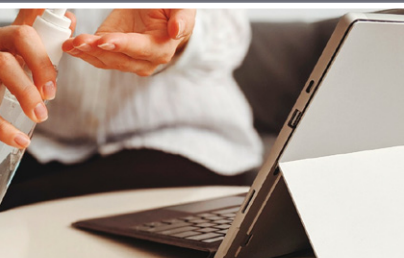
SECLUDED FIRE - WOOD DUCKS BACK IN POND!

40 wood acres, 4,000 sq ft home, 4 BD & 6.5 BA. Luxury finishes! Great rm w/ stone fireplace w/ wood stove, cathedral ceilings & dining area that looks to pond. Kitchen w/ granite counters, island w/ bar sink, 6 gas burner stove & farm sink. Wood doors & reclaimed wood floors. Upstairs sleeps 5 w/ bath! Back deck w/ hot tub & screen porch in front w/fenced yard! Generator & 3.5 car heated/cooled garage. \$898,500 (20003663)

PRIVATE POND

Beautiful 2 BD, 1 BA brick ranch home in Sodus Twp. Three seasons room connecting 2 car garage to house. 2.94 acres with private pond. Quick and easy access to shopping and restaurants. \$154,900 (19041433)

WE HAVE BEEN SHUT IN, BUT WE ARE NOT SHUT DOWN. CALL US TODAY!



REDUCED

Spacious waterfront home on gorgeous, all sport Van Auken Lake. Channel lot with private frontage. This lovely 3 BD, 2 BA home features an open floor plan, large living rm with vaulted ceilings overlooking the channel. Modern kitchen with lots of cabinets, counter space, breakfast bar. Separate dining room. Perfect getaway home or fulltime residence. 2 hours to Chicago. \$100,000 (18044324)

NEW CONSTRUCTION

Coming Soon! New contemporary ranch on Paw Paw Lake with 4 BD, 2 BA, main floor laundry & 2 car Garage. Hardwood floors in the kitchen and living room, ceramic in bathrooms & carpet in bedrooms. Kitchen is equipped with full appliance package. This is a rare opportunity for Brand New Construction with 60 ft of water frontage on Paw Paw Lake. \$599,999 (19014840)

PAW PAW LAKE

Great views and private lakefront in a serene setting of Paw Paw Lake. Property boasts 150 ft. water frontage and 212 ft. waterfront alongside of property leading into the Paw Paw Lake River leading to Lake Stella. Enjoy fabulous sunsets. Home offers 3 BD, 2.5 BA, 2 car detached garage, permanent extra wide dock, steel/cement break wall. \$825,000 (19030724)

PAW PAW LAKE

Paw Paw Lake home shows pride of ownership and is well maintained. Boasts 4 BD, 3.5 BA, 2 car attached garage, 100 feet waterfront and fenced yard. New steel break wall in 2013. 2 master suites, den, and beautiful 3 season room with EZ breeze windows. New steel break wall in 2013. New roof in 2015. So much more! Life at the lake awaits! \$699,000 (19041247)

BUILDABLE LOTS

Build your dream home in Wyndstone Estate! 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



RE/MAX BY THE LAKE

ST. JOSEPH
805 Van Brunt
Avenue
(269) 281-4186

STEVENSVILLE
4333 Red Arrow
Highway
(269) 429-3070

TWO GREAT OFFICES COME TOGETHER TO SERVE YOU BETTER

FEATURED HOME OF THE WEEK



- Elegant brick 6 BR, 4.5 bath, 4455 sq. ft.
- Beautiful wooded 1.25 acre lot
- Chef's kitchen w/granite & SS appliances
- Great room w/vaulted ceilings
- Open floor plan, great for entertaining
- Main floor master suite w/shower & tub
- Lots of natural light, main floor laundry
- Walkout finished LL w/BR, bath, rec room
- Expansive deck & hot tub, 3-car garage
- St. Joseph \$549,000. S - (200007653)

JUST LISTED!



- Beautiful 4 Bedroom 3.5 bath home
- Updated kitchen w/granite & SS appliances
- Spacious backyard w/deck & hot tub
- Close to downtown shopping, Lake MI beaches
- St. Joseph \$429,900 N - (20012587)

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)

GRACEFUL ELEGANCE!



- 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!



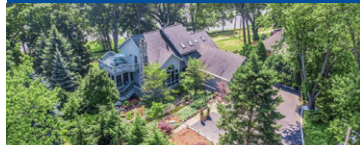
- Light House Condo w/2 master suites
- 2.5 baths, spacious kitchen, large living rm
- Fireplace, HW floors, 2 parking spaces
- Clubhouse, swimming pool, Silver Beach
- St. Joseph \$1,075,000. L - (19032865)

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)

PRICE IMPROVED!



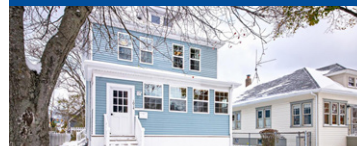
- Beautiful remodeled farmhouse, 4 BR, 2 bath
- Sits on 1.2 acres with barn, large deck
- Expansive living & dining areas
- Partially finished basement
- Berrien Center \$209,900. P - (20009447)

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)

A Message To Our Community

As we all **GET BACK TO WORK** in the days and weeks ahead, let's remember that our community is loaded with great restaurants, bars, convenience stores, small quaint shops, local franchise stores, hotels, retail centers, furniture stores, lawn services, repair shops, machine shops, corporate headquarters, medical services, law firms, banks, credit unions, delivery services, advertising companies, equipment supply stores, light to heavy construction, automotive dealerships, and many others. Every one of these businesses has one thing in common, the people employed there and the impact of the dollars they earn.

Many of these companies have stayed open where allowed, to service the community, while others were forced to close or change their business model. Our businesses, when given the opportunity, know how to offer safe working environments for their staff and for their customers that visit. Many sacrifices and extra effort have been displayed by these companies over the past month. It's no wonder our tourist business is so high. It's simply because we have great people and businesses in our community! People love to visit here because of what we have to offer.

Let's take advantage of what the tourists see by shopping here for the things we need. It's been reported that every dollar spent here turns over up to eight times!! Let's get back to business together and together we will show the rest of the state how to get things done! **Stay smart, stay safe, stay strong!**

Bill Crowder
- General Manager

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The Signature Dealer Group

"Serving SW Michigan For Over 30 years!"

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