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## Moody on **The Market**



Pat oodu A staple in downtown

St. Joseph for more than two decades is cautioning that if things don't get back to nor-

mal soon, there may not be a future. Forever Books owner and operator Robin Allen has told the world, "Forever Books may not be forever," as she has established a fundraising campaign to stay solvent. Allen has taken to her Facebook fan page during the pandemic to bring everyone up to speed since the store has been forced to close by the stay at home orders. She says, "Like many other businesses, the pandemic shutdown caught us at our slowest time of the year. Our scheduled store events helped us survive January, February, and March, but I had to cancel 6 of them, 2 of which are among the store's largest." She goes on to say, "I reduced staff and now work alone with the help of generous volunteers. The store continues to fulfill customer requests from in-store stock or through our website; but it is not enough to cover rent, vendor bills, payroll, and utilities." For 21 years, Allen has operated the community bookstore at 312 State Street in downtown St. Joseph, and says, "Loyal customers far beyond Southwest Michigan claim Forever Books as their community bookstore because so many communities do not have one." Fearful of the ongoing impact of the current shutdown, Allen is taking whatever steps possible to save her business, writing, "It is with a humble heart that I ask for your financial help in any amount to save Forever Books. All money collected will be used to keep the store open once restrictions are lifted and business returns to normal." She has launched a GoFundMe campaign targeting \$80,000. By way of explanation, she says, "The goal of \$80,000 will help keep the 'forever' in Forever Books. I appreciate all the purchases, kind words, phone calls, and e-mails received since the shutdown; and with your generosity, I can continue to offer all that this award-winning, community bookstore has provided for the past 21 years." Here's a link to the GoFundMe Campaign for Forever Books:

www.gofundme.com/f/foreverbooksmaynotbeforever. Forever Books has become an integral part of the community of Michigan's Great Southwest in those 21 years, hosting more than 50 annual events including the likes of: Harry Potter Street Parties... Storvtimes with Costumed Book Characters... Where's Waldo scavenger hunts...Book Club Continued on page 6

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Arthur Havlicek, President, SMR Chamber

Through countless conversations, it has ers safe. Not far behind is the collective been easy to identify consistent themes or sentiment of information-overload. shared points of frustration amongst business owners. Chief among them, business owners are anxious to re-open their doors and prove they can safely conduct business

With that in mind, a coalition of Berrien County organizations representing healthcare, government, business, workforce, and economic development have joined forces

Continued on page 2

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#### **Arthur** Continued from cover

to help business prepare for a planned and thoughtful restart of the local economy.

The group consists of leaders from the Berrien County Health Department, the County of Berrien, Cornerstone Alliance, Kinexus Group, and the Southwest Michigan Regional Chamber of Commerce. Together, we launched BerrienReOpens.org and created a framework of best practices and guidance to speak with a unified message and share a wide-ranging slate of resources to the Berrien County business community.

The framework has several components including having a Preparedness and Success Plan, having a workplace coordinator, establishing clear responsibilities for supervisors and employees, and implementing workplace preventative measures to ensure health and safety of workers, customers, and the public.

Additionally, business owners can find other resources on the site such as:

• Contact tracing information from the County Health Dept;

prevent exposure;

· OSHA guidance on preparing workplaces;

• Guidance on the Governor's Executive Orders;

• A list of local companies with the capacity to supply PPE;

• A Return to Operations planning document; and

· Preparedness and Response Plan templates that can be downloaded and customized.

This plan is comprehensive and designed for companies of all sizes to utilize and share with their workers and the public. It is a blueprint that has the latest information, but also flexible enough to be changed to meet the shifting information that surrounds this crisis.

Not only was this a unique and cooperative effort by the entities listed above, but in less than one-weeks' time, the number of participating organizations has more than doubled. The Buchanan Area Chamber, Coloma-Watervliet Area Chamber, Harbor Country Chamber, Lakeshore Chamber, Greater Niles Chamber, Baroda Area Business Association, and the New Buffalo Business Association have all signed on as contributing partners. We really are "all in this together."

This incredible spirit of collaboration • Interim Guidelines from the CDC to in our community's time of need is just one more reason I'm proud to call this area my home. I encourage everyone to visit BerrienReOpens.com and reach out with any questions they may have.

Read more at www.MailMaxOnline.com

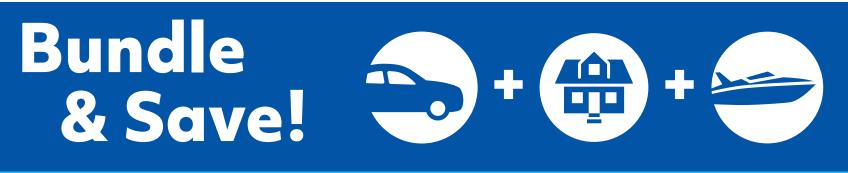
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## First. understand the problem Dear Dave,

I feel truly blessed. Even with everything that is going on these

days, I still have a steady job and a good income. I'm thinking about taking some money out of my savings account in order to completely pay off my credit card debt. How do you feel about this idea?

Erin Dear Erin,

It's not a bad plan if you've come to a point where you understand a few things. The credit card and the debt aren't the real problems. They're symptoms of buying things you probably don't need with money you don't have. You need to take a long look in the mirror, because the person who's looking back at you is the real problem

If you can accept this, and are committed to changing yourself and your financial habits, I'd say go for it. Just don't wipe out your savings in the process. Leave plenty of cash in there, especially right now when so many things are uncertain. Also, make sure you cut up that credit card, close the account, and make a promise to yourself that you'll never use those things again.

Once you do all this, and start living on a written, monthly budget, rebuild your savings as quickly as possible. Saving money is always a good thing. And everyone needs an emergency fund of three to six months of expenses for the unexpected stuff life throws at you!

-Dave

## **Dave Says** Look at past numbers, then proceed realistically Dear Dave,

Do you have a rule for calculating how much money to set aside for home repair and maintenance?

Bobby Dear Bobby,

> I don't really know of a formula to determine this sort of thing. I'd suggest looking at your checkbook over the previous year, and see what you spent on maintenance and repair issues. Home maintenance is kind of like car maintenance, in that it's going to depend on the age and general condition of the house. If you're driving an older model car, you expect to put more into it over time, right? It's kind of the same principle with houses. The older the structure, the greater the likelihood you'll have to pump some money into it.

> Make sure you look at things from a realistic point of view. You probably won't need a new roof anytime soon if you had one installed in the last couple of years. But give your house a good going over, inside and out, every six months or so. This will go a long way in assessing what's needed—and what might pop up in the future! -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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MailMax for Michigan's Great Southwest www.Mai Lee The Veterans Voice – Military Discharge Upgrade



Military service members can get into trouble very easily and subsequently discharged from the service. The Uniform Code of Military Justice (UCMJ), which all services must follow, out of necessity is very strict.

Military.com has an article titled, "10 Most Common Ways Troops Get Thrown Out of the Military"

www.military.com/undertheradar/2016/04/10at most-common-ways-troops-get-thrown-out-of-themilitary. Many service members were threatened from time to time by receiving a "Big Chicken Dinner" (military slang for a Bad Conduct Discharge (BCD)) if they didn't follow orders. In the Veterans World we call these types of discharges "Bad Paper" that can hang like an albatross around a veterans neck for life and prevent them from certain jobs and in pursuing VA benefits like education, home loans and healthcare to name a few. There has been some changes over the years that many veterans might not be aware of and upgrading a discharge may or may not be necessary depending on the benefit(s) sought. The Montgomery GI Bill for VA funded educational benefits, for example, still requires an Honorable Discharge (see www.va.gov/education/ eligibility). The VA Home Loan Program did require an Honorable Discharge in the past but now accepts a General (Under Honorable Conditions) and a General Discharge (see www.militarybenefits.info/ va-home-loan-without-an-honorable-discharge). In fact, if a veteran has an Other Than Honorable (OTH) or BCD previously mentioned, they may still be eligible subject to an "Administrative Decision" review by the VA. The VA can review the circumstances behind the "Bad Paper" received and possibly approve the VA Home Loan and issue a Certificate of Eligibility. Nothing ventured, nothing gained, right? VA Health Care can also be denied based on the character of discharge. See the VA Fact Sheet titled. "Other Than Honorable Discharges -

Impact on Eligibility for VA Health Care Benefits at www.va.gov/healthbenefits/resources/publications/ IB10-448 other than honorable discharges 5\_17.pdf for additional information. The VA will also consider approving on a case-by-case basis anything under a General character of discharge threshold once the same "Administrative Decision" review process has been done. If you wish to upgrade your character of military discharge, please contact our office. Please also visit www.va.gov/ discharge-upgrade-instructions. If you contact our office, the Military Discharge Upgrade packet we e-mail or mail to you will include: 1) VA Form 21-22 which appoints a Veteran Service Organization to represent you (e.g. American Legion, DAV, VFW, etc.), 2) DD Form 293 Application for the Review of Discharge from the Armed Forces of the United States, 3) DD Form 149 Board for Correction of Military Records "only if" you were discharged more than 15 years ago, and 4) The "How to Upgrade Your Military Discharge Characterization -Understanding the Discharge Review Board Process" website printout and 47 minute podcast link from www.themilitarywallet.com/military-dischargeupgrade. We highly recommend that you carefully listen to the 47 minute podcast by a former U.S. Air Force Judge Advocate General (JAG Lawyer) who is an expert in this field. The process can take anywhere from one to two years. To increase your chances at success, we recommend that you request a hearing rather than submitting without a hearing. The previous trainings I have attended on Military Discharge Upgrades conclude that you increase your chances fourfold for approval by requesting a video hearing.

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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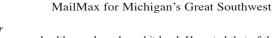
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**MOODY** Continued from Cover

Symposiums and Top 20 & an Author events. Additionally, the community has benefited from the bookstore's contributions to: Luminary Night... Reindog Parade...Live Mannequins...Chalk the Block and others, as well as many book sales at: Libraries...Dogwood Festival...Museums... Restaurants...

and Private Homes, along with donations to: The Humane Society of Southwest Michigan...Local School fundraisers...In Person Authors at Schools... Sarett Nature Center...The Readiness Center... and The Boys' & Girls' Clubs of Benton Harbor. Forever Books was one of the first loan applicants to the **St. Joseph Downtown Development Fund** in the very beginning, and never missed a single payment, becoming one of the very first to completely repay the loan on time.

If the old adage of power in numbers holds true, a dynamic new coalition of key organizations across Berrien County is laying down a huge baseline of support in paving a pathway for the safe and thoughtful reopening of the local economy in Michigan's Great Southwest. The broad-based coalition features an array of the top organizations in the community representing healthcare, government, business, workforce and economic development that have joined forces to assist companies of all sizes across the region in a planned and thoughtful restart of the local economy. You can see the entire plan they have created at their link BerrienReopens at this link: www.BerrienReopens.org. The group consists of leaders from the Southwest Michigan Regional Chamber of Commerce, Kinexus Group, Cornerstone Alliance, the Berrien County Health Department, and the County of Berrien. Together, they have developed a framework of best practices and guidance to help companies not only get started but build confidence in employees and customers to respond to the COVID-19 pandemic. The framework has several components including having a Preparedness and Success Plan, having a workplace coordinator, clear responsibilities for supervisors and employees, and having workplace preventative measures to ensure health and safety of workers, customers, and the public. Berrien County Health Department Health Officer, Nicki Britten, says, "It is important for businesses and workplaces to reopen in manner that maintains the health and safety of our community," adding, "We continue to monitor data and will be able to identify if we need to adjust course. We believe consistent adherence to the health practices outlined in the plan will provide the best chance of maintaining the flattening of the curve that we've seen so far." The economic damage has been enormous. Kinexus Group President and CEO, Todd Gustafson, says, "We are seeing unemployment numbers that we have not seen since the Great Depression." It is estimated the real unemployment numbers in the County are in the 14- to 18-percent range. Gustafson says key sectors like manufacturing, hospitality, and leisure along with



health care have been hit hard. He noted that of the 71 thousand people employed in the County, nearly 19,000 are in the six most vulnerable sectors - manufacturing, retail, restaurants & bars, transportation, entertainment, and personal services. In some of those sectors, 40- to 50-percent of workers could be currently out of work. Gustafson says, "The time is now for a thoughtful plan to get our friends and neighbors back to work safely." Southwest Michigan Regional Chamber of Commerce President, Arthur Havlicek, contends, "Gaining confidence with consumers will be key," adding, "Nearly three-quarters of our economy is driven by consumer spending, which is exactly why we need to highlight best practices for area businesses." The Chamber has been actively promoting small businesses with a successful social media campaign called Buy Local Berrien! Created at the beginning of the outbreak, the group has since grown to over 8,000 members. Cornerstone Alliance President, Rob Cleveland, tells us, "This plan addresses both the supply side of the equation by getting our workplaces ready, and the demand side of health and safety." Cleveland notes that the area's strengths such as manufacturing, agriculture, quality of life and tourism, are key factors that will aid in a quicker economic recovery, suggesting, "A community such as ours is positioned for future growth, and the steps taken over the last two months show our community's proactive approach to helping local businesses in a time of need." Dan Fette, Berrien County's Community Development Director, says. "This plan is comprehensive and designed for all size companies to utilize and share with their workers and the public," and adds, "It's a blueprint that has the latest information, but also flexible enough to be changed to meet the shifting information that surrounds this crisis." GAME PLAN -**BEING PREPARED AND READY** 

The Berrien ReOpens plan is based on three lines of defense – limiting the number of people together at a time...sanitizing all areas...and requiring the appropriate personal protection equipment. Companies should have a plan of action ready to go before starting operations.

Except for health care workers, first responders and front-line staffers, most workers fall into the following two categories: Lower exposure risk where the work does not require contact with people known or suspected with COVID-19 or frequent close contact with the public. Medium risk exposure - requires contact with people who may be infected or contact with the public. Using the Centers for Disease Control and Occupational Health and Safety Administration guidelines, the following are listed as potential sources for the virus: co-workers, customers, visitors, vendors, and the general public. It is also advised that each workplace have a coordinator or a task force in place to stay up to date on federal, state, and local guidance, and to incorporate any changes into the workplace.



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GAME PLAN – RESPONSIBILITIES OF YOUR TEA Everyone on the team is part of the plan and the responsibilities of having a safe workspace. All managers, supervisors and employees are part of the effort to minimize the risk of the virus. OSHA and CDC have issued the following: Frequently wash your hands with soap and water for at least 20 seconds. If it is unavailable, use an alcohol-based hand rub with at least 60-percent alcohol...Avoid touching your eyes, nose, or mouth with unwashed hands...Cover your coughs and sneezes appropriately...Avoid close contact with people who are sick...While there is a community spread of COVID-19, maintain appropriate social distance of six feet.

Team members should also report any symptoms they are feeling and keep workplace housekeeping and social distancing at all times. Employees need to understand the symptoms such as dry cough, fever, and shortness of breath. GAME PLAN -WORKSITE PREVENTATIVE MEASURES The Berrien ReOpens plan has put several best practices and measures in place to ensure the health and safety of workers, customers, visitors, and the general public. Several items are suggested under the following categories: Minimize exposure from co-workers by educating employees on protective behaviors and sharing CDC information and providing the proper items...Practice social distancing, limiting in person meetings and promoting remote work...Restricting team members who display symptoms of COVID-19...Encouraging sick employees to stay home...Actively encouraging employees to stay home if they have been in contact with a confirmed or suspected case of the virus... Employers will have a communications plan in place and work with the Berrien County Health Department and ensure record keeping...Perform increased routine cleaning and disinfection...Limit travel...Encourage remote work by employees at a



higher risk...Limit visits from vendors and partners in person. The Berrien ReOpens partnership will be providing regular updates as information changes and conditions on the ground change. The Berrien ReOpen Plan is available at www.BerrienReopens. org, which is linked earlier in this story.

The man who has been keeping tabs on all of the numbers for Berrien County's lead economic development agency for nearly two decades will step away from that role effective June 2nd as the organization tightens the reins in the current pandemic. Cornerstone Alliance Chief Financial Officer Ron Griesinger has been on board since April of 2003, a 17-year tenure during which he has been responsible for all of the financial and accounting activities of Cornerstone and its affiliate organizations such as the Women's Business Center, Small Business Services, the First Choice Talent Attraction Services and beyond. After consulting with Cornerstone Alliance President & CEO Rob Cleveland about the changing times and the current financial climate, Griesinger said they arrived at the mutual decision that "This is the right thing to do right now for the future of Cornerstone," with Ron stepping down. The economic development agency is funded by investor donations from businesses across the community, and both Griesinger and Cleveland work diligently to be first rate stewards of the money that flows their way. For 17 years Ron has worked with fellow senior team members on the organization's day-to-day financial operations and annual budgeting as well as handling paperwork in working with auditors who verify the organization's records. Addressing Griesinger's resignation announcement, Rob Cleveland says, "Ron has served Cornerstone Alliance and the community for nearly 20 years and he deserves to be applauded for such long and meaningful service." He adds, "Most people know Ron from his long-time commitment as a member of the Lions Club, as well as a lead volunteer during the KitchenAid Senior PGA Championship events held in our community. He has devoted a majority of his career to Cornerstone Alliance and we wish him the very best in what comes next." A Certified Public Accountant, Ron received his Bachelor of Science degree in Accounting from Ferris State University in 1979. He has more than 25 years of accounting experience working in various financial roles for accounting firms, staffing agencies and manufacturing in addition to his work with Cornerstone.

That's it for this week, see you Saturday right here in MailMax!

Pat Moody Morning Radio Personality WSJM Radio **moody@wsjm.com** (269) 925-1111 Read more at www.MailMaxOnline.com



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After spending zero time sightseeing on the four-day drive with No. 2 son from Ann Arbor to Santa Cruz, California, we arrived in Lotus Land ready to move! That is

to move in! -- unpacking all their boxes and goods in their new home, a townhouse near a town called Scotts Valley.

So naturally, with so much to do, we got busy and.....went sightseeing.

In fact, we spent two days exploring around the area. This was due to the moving company's choice of routes for its truck: It got delayed two days by snow in Wyoming. Snow in Wyoming in February? Who'd'a thunk, right?

But, if that hadn't happened, maybe I wouldn't have seen Natural Bridges State Beach, where I saw a bird with a ridiculous fake beak, that I later learned was actually real (look up the California Thrasher); and maybe I wouldn't have visited Henry Cowell Redwoods State Park, home to a hollowed-out redwood tree that supposedly sheltered legendary explorer John Fremont for a night (Fremont once said of that tale, "Hmmm, it's a pretty good story. Let it stand."); and maybe I wouldn't have read the local newspaper and learned stuff like:

Item: There's a "thing" in the world of commerce called the Fictitious Business Name. Definition: "The operating name of a company, as opposed to the legal name of the company." I began researching this topic to exploit it for bodacious laugh lines, but frankly, it's super boring. Although if I ever start a business, it'll be called Fictitious Business Name.

Item: Scotts Valley was named after Hiram Scott, a major landowner in the area. If Hiram were the town's most famous resident, I guess this column would end right about here, and you'd have four or five extra minutes in your day.

However, Scotts Valley has been home or haven to a few people with much higher Q ratings than Hiram's. For example, the film director Alfred Hitchcock. He built a second home in Scotts Valley in 1940. Over the years, he hosted lots of 1940s and 1950s Hollywood "royalty" there - Ingrid Bergman, Jimmy Stewart, Kim Novak, Cary Grant, and more. He also hosted actual royalty - Prince Rainier of Monaco, and his wife, Princess Grace, aka Grace Kelly.

Okay, let's consider another MORE famous former resident of Scotts Valley: Santa Claus! That's right! For 20-plus years, Scotts Valley was home to one of three U.S. locations of Santa's Village, an amusement park with a tropical, South Seas theme. Kidding!! It was a Christmas wonderland, and home away from home for the big guy in the red and white suit!

The main attractions included a bobsled ride, a spinning Christmas tree ride, and Santa's Express train. There was also a petting zoo, a huge Jack-in-the-Box and equally large Santa's boot and an Alice in Wonderland maze in a hall of mirrors. There was a petting zoo, and a sleigh carrying Santa was pulled around by four actual reindeer.

The rides were operated by highly trained teenagers dressed as gnomes and elves. During the park's heyday in the 1960s and 1970s, these were pretty good jobs for young adults of Scotts Valley. Although word is they did everything they could to avoid working the spinning tree ride; experience had taught them: The tree whirls, and the kids hurl.

Read more at www.MailMaxOnline.com

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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:

 $\star$  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.

 $\star$  PTSD Counselors from the South Bend Vet Center that comes to Berrien County twice a week.

 $\star$  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).

 $\star$  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.

 $\star$  Financial assistance thru the Michigan Veterans Trust Fund for wartime veterans or peacetime veterans who earned an expeditionary medal (additional means tested restrictions apply).

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★ 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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## 2020 DODGE JOURNEY

Vice White, 3<sup>rd</sup> Row Seating, Touch Screen Radio, Park Sense Rear Park Assist, and Much More! C20139

MSRP\$	24,990
SIEMANS DISCOUNT	500
REBATE	1,250
CHRYSLER CAPITAL BONUS CASH*	1,000
SALE PRICE FOR EVERYONE\$2	2,240
MILITARY CONSUMER CASH*	500
CONQUEST LEASE CASH*	
<b>AS LOW AS \$21.3</b>	240

(\*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)



## 2019 RAM 1500 CREW CAB 4X4

Flame Red, 5.7 HEMI V8 Engine, Trailer Tow Group, Black Tubular Side Steps, Anti-Spin Rear Axle, Satellite Radio, Receiver Hitch, Trailer Brake Controller, Rear Power Sliding Window, Spray-In-Bedliner, Touch Screen Radio, and Much More! C19349

MSRP\$4	44,875
SIEMANS DISCOUNT	4,130
REBATE	2,000
RAM BONUS COUPON	250
CHRYSLER CAPITAL BONUS CASH*	500
TRUCK OWNER CONQUEST BONUS CASH*	1,000
BONUS CASH	1,500
SALE PRICE FOR EVERYONE\$35	5,495
MILITARY CONSUMER CASH*	
AS LOW AS\$34,9	95
(*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL	_)



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Luxury White Pearl, Advanced Safety Tec Group, Navigation, Heated First and Second Row Seats, Adaptive Cruise Control, 20 Inch Aluminum Wheels, Parallel Perpendicular Park Assist, Lane Departure Warning, Hands Free Power liftgate,

360 Surround View Camera, Hands Free Sliding Doors,

Power Folding 3 <sup>rd</sup> Seat and Much More! C20063	
--	--

MSRP SIEMANS DEMO DISCOUNT		
REBATE		2,000
SALE PRICE FOR EVERYONE\$	42	2,495

MILITARY BONUS CASH*	-	500
RETURNING LESSEE CASH*		7 <u>50</u>

## AS LOW AS....\$41,245 (\*MUST QUALIFY)











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## Getting Back On Course



[Jesus] answered, "A wicked and adulterous generation asks for a sign! But none will be given it except for the sign of the prophet Jonah." ~ Matthew 12:39

In the fall of 1985 a 45-ton humpbacked whale,

supposedly heading for the warmer ocean water to the south, made its way into the San Francisco Bay, swam up the Sacramento River, and "landed" in a slough. A great deal of effort was required to get it back to its original habitat.

Human beings also go off course at times. One who did so deliberately was the prophet, Jonah. God had called him to preach the Word in Nineveh, the pagan capital of the Assyrian Empire. But like the whale, he got into the wrong channel. Instead of going east to Nineveh, he boarded a freighter at Joppa and sailed west on a ship that was bound for Tarshish on the other end of the Mediterranean Sea. But God put Jonah back on course. During a severe storm, Jonah was cast overboard and was swallowed by a large fish. Preserved alive, the prophet heeded the second call from God and preached repentance in Nineveh.

fall of Jesus referred to Jonah's experience 45-ton and applied it to himself: "As Jonah was whale, three days and three nights in the belly of a huge fish, so the Son of Man will be three days and three nights in the heart of the earth" (Matthew 12:40). By being was recrucified, buried, and raised from the al habidead, Jesus Christ put a lost and floundering humanity back on course—the course at course of salvation by faith in him.

Prayer: Christian Worship: A Lutheran Hymnal – 433 Jesus Savior, pilot me Over life's tempestuous sea; Unknown waves before me roll, Hiding rock and treacherous shoal. Chart and compass come from thee: Jesus, Savior, pilot me. Amen.

Submitted by:Pastor Glenn T. Rosenbaum Administrative Pastor Grace Evangelical Lutheran Church, St. Joseph Originated by: <u>www.What AboutJesus.com</u> Read more at www.MailMaxOnline.com  

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# Lucu (!)

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Well here we are on the fourth month of talking about COVID 19, and the end seems to still be nowhere in sight. There is so much information and misinformation floating around that it's often hard to tell the

difference between what's true and what isn't anymore. But here are recent guidelines that have come to us from the Center for Disease Control regarding pets and the novel coronavirus. They were issued after two New York cats and several tigers at the Bronx Zoo tested positive.

• Do not let pets interact with people or other animals outside your house.

· Keep cats indoors when possible to prevent them from interacting with other animals or people.

· Walk dogs on a leash, maintaining at least six feet from other people and animals.

• Avoid dog parks or public places where a large number of people and dogs gather.

If you or one of your family members are sick with COVID-19, the CDC recommends doing your best to restrict contact with your pets, just like you would do with people. It also suggests the following:

· When possible, have another member of your household care for your pets while you are sick.

· Avoid contact with your pet, including petting, snuggling, being kissed or licked, and sharing food or bedding.

• If you must care for your pet or be around animals while you are sick, wear a cloth face covering and wash your hands before and after you interact with them.

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#### The Pet Corner

There is no doubt the virus has affected pets in other ways, too. Some dogs are afraid of the masks, so it's a good idea to be mindful of this if you're approached by a strange dog while wearing a mask. Pets that are used to their owners being home everyday may feel abandoned when people start going back to work, especially if they were adopted or fostered during the pandemic, and could start showing signs of separation anxiety. Pets can pick up on our feelings of frustration, as well, and become anxious themselves or even extra clingy. Don't be surprised by any unusual behavior but for sure talk to a veterinarian about it and how to best handle it.

Something else reported is the rise in scams of all sorts, and one of them is to steal from those seeking to adopt a new pet. The scammer advertises on a website with pictures of pets that are up for adoption, allowing potential adopters to choose the pet they want. Money is sent and then the adopter waits...for a pet that never arrives because it was all a scam. If you do think this is a good time to bring a new pet into your home and life, please work with local shelters and rescues, and not unfamiliar websites, to help you find that special furry friend. And while many shelters emptied out when folks began to quarantine at home, some are now seeing an uptick in pets coming in due to their owners passing away from the virus, leaving their pets alone. It is all the more reason we should have a plan in place should we become unable to care for them in any case.

Let's hope that next month there is more cheerful news to report. For now, stay safe and take extra special care of yourselves and the furry members of your family.

Read more at www.MailMaxOnline.com





#### **MUSICAL INSTRUMENTS**

New in 2017 for church use, never gigged, like new Crown DSi1000 2x500W Cinema Amplifier w/ DSP (\$400); and EV EKX-18S Passive 18" Subwoofer. (\$500). 269-208-1552.

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- · Expansive deck, wooded backvard Stevensville \$525,000, W – (20010101)
- **ON 6.8 ACRES!**

• Beautiful updated home on 7 acres

· Full walk-out finished basement

• 5 BR farm house on 122 acres

· Wooded with acres of corn

Hardwoods and tillable land

Wildlife abundant, great hunting retreat

GRACEFUL FLEGANCE

• Eau Claire \$529,900. N - (19048056)

• 5 BR, 4.5 Bath w/great open concept

• St. Joseph \$544,500. S - (19051068)

Move in ready 4 BR, 1 bath home

· Large living room & family room

• Niles \$107,499. W - (20006016)

Eat-in kitchen and a nice back vard

New kitchen, new flooring & paint thru-out

Chef's kitchen, 3-sided gas fireplace
Finished basement w/field stone fireplace

· Basement w/family room, kitchenette, snack bar

MANY UPDATES!

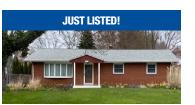
• Benton Harbor \$365,000. B - (20011221)

**OUTDOORSMAN'S PARADISE!** 

• 4 BR, 3.5 bath, 3022 sq. ft.

Main floor master suite

Î



Solid brick ranch, 3 BR, 1.5 bath, 1,358 sq. ft. · Many updates throughout, new A/C, furnace, roof Kitchen w/custom built Amish cabinets, granite · Spacious rooms, lots of natural light, fenced yard St. Joseph \$199,900, N – (20015701)



- Stately 5 BR. 3.5 bath. 3.699 sq. ft.
- · Many updates throughout, new flooring, paint
- Kitchen w/SS appliances, granite counters Wooded ravine lot, 3-season room, deck, walkout LL
- St. Joseph \$399,900, W (20015799)



- 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)
- AMAZING CONDO LIVING! 0.000 MARSA!
- 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)



- 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)



 Downtown apartment, open floor plan 3 bedrooms, 1 full bath, hardwood floors · Enjoy Lake Michigan sunsets from the bluff Plenty of parking, 1 dog allowed (40 lb. Limit) St. Joseph \$1,400/month. M – (20003976)



Solid brick ranch, 2 BR, 1 bath, 1,040 sq. ft · Completely updated throughout, new roof Spacious living room w/dining area • Kitchen w/SS appliances, 2-car garage • St. Joseph \$149,000. M - (20015591)

#### **GREAT LOCATION!**



- 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)
- **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)



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



 Western boundary line is the Paw Paw River • 3 BR. 3 bath. 2044 sq. ft. · Re-finished from the studs out · Solid oak floors and trim • Hartford \$284,000. F - (20003720)



• 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)



- 3 BR, 2.5 bath, 1800 sq. ft · Charming, vintage home w/open layout · Spacious rooms throughout, fireplace
- Main floor laundry & mud room leads to backyard Stevensville \$209,900, R – (20014752)



- 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)

#### SPACIOUS ELEGANCE



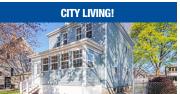
• Elegant brick 6 BR, 4.5 bath, 4455 sq. ft. Beautiful wooded 1.25 acre lot Chef's kitchen w/granite & SS appliances
 Walkout finished LL w/BR, bath, rec room • St. Joseph \$549,000. S - (200007653)



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



- Close to Whirlpool HQ
- Benton Twp., \$25,000+, C (18047055+)



- 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)



 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)



- 2 BR, 2 bath, 760 sq. ft. • Many updates throughout, new A/C Refinished hardwood floors. B/drv system Close to downtown St. Joe & Lake MI beaches St. Joseph \$147,500, P – (20014789)
  - LAKE MICHIGAN LUXURY!



 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)





- 2 BR, 1.5 bath condo overlooking Lake MI Many updates throughout, like brand new • Well maintained complex, heated pool Deck with seating area, private assoc, beach
- Stevensville \$174,900, R (20013259) 45 ACRE PARCEL!



- Come check out this great property
- Almost 45 acres of farming/hunting land
- Rare opportunity to own a large parcel 20 acres that is cleared & 25 acres of possibilities
- Watervliet Twp., \$196,000. H (19056359)



- 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)



· Cul-de-sac w/utilities available at lots

