

# Moody on The Market



**M**oody

While **Michigan** restaurants this month finally obtained the green light to resume indoor dining, albeit at

a dramatically reduced 25-percent capacity, a long time St. Joe manufacturer is working around the clock to produce a completely different type of light that could someday preclude the hospitality industry from ever having to close down indoor dining again. Bill Carle, Jr. is working to gain government support and safety guidelines for the unique lighting products his team has developed for the restaurant and hotel industry employing special virus-killing UV sterilization technology that could revolutionize the safety and protection of hospitality patrons everywhere, among many other practical applications in public settings. Carle, who was the third-generation leader of Lakeshore Studios, a high-end domestic lighting manufacturer founded in Chicago back in 1954 and relocated to St. Joseph, later launched Stonegate Designs in 1998 to challenge industry standards, much as he is doing today. Stonegate quickly earned the 20th Annual Arts Award for the leading lighting fixture manufacturer in the industry, crafting those designs in the Stonegate Park business and medical complex off the intersection of Maiden Lane and Hollywood Road. Carle and Stonegate gained a significant foothold in the hospitality industry by becoming a buildto-spec lighting source for major hoteliers, restaurateurs and others in the industry. Now, he's working to save that industry and others from the scourge of the coronavirus pandemic by developing lighting that actually destroys the virus. He tells me that over the past seven months, his new commercial lighting company, Illume Global, has been vetting, and is now partnering with a company called Sterilray which holds the patents and makes whey they feel is "the best technology for killing airborne pathogens on contact." It kills airborne viruses, including coronaviruses, by breaking down their molecular structure. Carle says, "As studies have shown, coronaviruses are transmitted primarily through the air, moreso than on surfaces. The technology is called 'Safe-UV' or 'Far-UV,' and was invented more than 10-years ago by Sterilray." He adds, "It was introduced to us by our science advisor and renowned airborne infectious disease specialist, Dr. Ed Nardell of the Harvard School of Public Health, which is part of the Harvard Medical School." Carle contends, "Our technology is the only technol-

Continued on page 20



# **MI House COVID Recovery Plan**

Two weeks ago, I penned a column summarizing Governor Whitmer's \$5 billion Michigan COVID Recovery Plan to help restore the economy and end the coronavirus pandemic in our state. Since then, House Republicans have introduced and passed three supplemental budget bills which together comprise their \$3.5 billion **Help and Hope for Struggling Michiganders** plan. This week, I'd like to provide an overview of their plan and sum-

marize its efforts to tackle Michigan's economic recovery, support our students, and end our public health emergency.

Supporting Small Businesses (HB 4047 H-1) First and foremost, the House's plan would deposit \$150 million into the state's Unemployment Trust Fund (UTF) to ensure our small businesses are not on the hook for fraudulent benefit disburse-*Continued on page 2* 

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## Page 2 February 13, 2021 **Arthur** Continued from cover

ments and improper payments during the COVID-19 pandemic. I've written about the need to shore up the UTF in several articles now and this is the legislature's second attempt at doing so.

Second, the plan would allocate \$393.5 million in tax and fee relief for afflicted businesses that have realized a significant financial hardship as a result of the COVID-19 emergency. This is broken out into the following four programs which will be made available through a combined application process

• \$300 million to create a property tax relief grant program that would provide direct relief to businesses in the form of a check from the Department of Treasury based on a business's property tax or rent liability.

• \$55 million to create and operate an unemployment insurance tax relief grant program that would offset the unemployment insurance taxes paid by businesses in the two most recent preceding quarters.

• \$16.5 million to create and operate a retail liquor license relief program that would reimburse businesses for the costs of their liquor licenses

• \$22 million to create and operate a local health department food service fee relief program to reimburse businesses for the costs of local health department inspection fees

Last but not least, the House included a \$22 million Property Tax Penalty & Interest Reimbursement program for afflicted businesses that incurred penalties or interest fines for unpaid 2020 Summer or Winter property taxes

Supporting Public Health (HB 4019 H-3) Much like the Governor's plan, House Republicans also address key public health priorities by allocating \$22 million for vaccine distribution and \$144 million for COVID testing and contact tracing. But unlike her plan, additional resources for vaccine distribution and testing would be allocated quarterly as needed, rather than all at once. Legislative leaders believe holding some funds in reserve allows for more oversight and ensures the funds aren't squandered. This bill also contains a number of other funding items to help struggling families, such as home-delivered meals for seniors (\$1.3M); mental health and substance abuse treatments (\$25M); emergency rental and utility assistance (\$165M), and a 15% increase in monthly SNAP benefits for families needing emergency food. (\$510M)

Supporting Education (HB 4048 H-1) The third supplemental in the House's plan addresses the need to get students back into classrooms by allocating \$363 million - capped at \$260 per student - for districts re-opening in-person classroom instruction by February 15; \$1.65 billion for helping local school districts with increased costs; and \$135 million for a voluntary K-8 summer school program to help students get back on track. Additionally, teachers who participate in summer school would be eligible for \$1,000 in incentives and support staff would be eligible for \$250. I'd be remiss if I didn't also mention HB 4048 was introduced by Berrien County's own Rep. Brad Paquette (R-Niles)

As you can see, there are plenty of common themes between what the House has proposed and what Governor Whitmer announced just over two weeks ago. Having reviewed both in-depth, we believe the House differentiated themselves by creating a plan more concentrated on targeted small business relief and overall accountability. Those are easy concepts to get behind. After all, Michigan does not have money to waste and every dollar should go where it's needed most.

Michigan also does not have time to waste. The House's plan is now under consideration in the Senate and we are imploring swift action on their part to send this legislation to the Governor's desk. I have ended far too many columns by saying struggling businesses and workers need relief now. It's time for leaders in Lansing to work together and deliver the help and hope needed to get Michiganders back on their feet

Read more at www.MailMaxOnline.com

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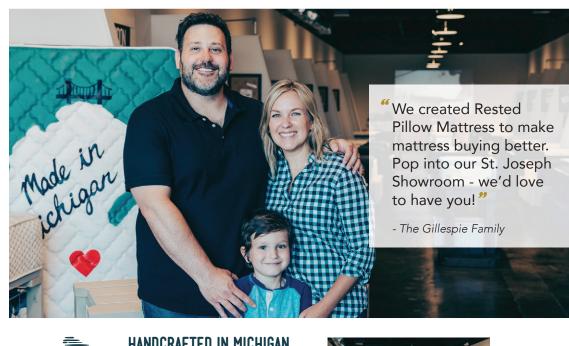
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#### Page 4 February 13, 2021 Millicent



The crisp fallen snow sparkling against the sun has transformed Michigan's Great Southwest into a beautiful winter wonderland! There are plenty of opportunities to take a hike. Ride on a fat tire bike. Go skating at

your favorite rink. Or sim-

ply just take in the beauty around you. There are also some cool things happening this month and the beginning of March.

We start with a virtual event brought to you by Krasl Art Center. February 25 is iPhone Photography - Painting with the Camera (virtual) OVWS2. Photographer Karen West will guide you through two creative/painterly apps that can tap into your creative zone and turn your iPhone photos into paintings. Painteresque and Distressed FX, and Paint allow you to add textures and other effects that make viewers ask "Is it a photograph or is it a painting?" Apps are particularly suited to still life and landscape photography. Registration is required.

Registration is also required for our next, ongoing event, Dablon Winery's Thursday Music Box Films, February 18 and 25. February 18, features The Deep Blue Sea. In The Deep Blue Sea, Master chronicler of post-War England, Terence Davies directs Rachel Weisz as a woman whose overpowering love threatens her well-being and alienates the men in her life. In a deeply vulnerable performance, Rachel Weisz plays Hester Collyer, the wife of an upper-class judge (Simon Russell Beale) and a free spirit trapped in a passionless marriage. Her encounter with Freddie Page (Tom Hiddleston), a troubled former Royal Air Force pilot, throws her life in turmoil, as their erotic relationship leaves her emotion-

ally stranded and physically isolated. The film is an adaptation of British playwright Terence Rattigan's 1952 play, featuring one of the greatest roles for an actress in modern theatre. Admission is free. Reservations can be made by calling 269-422-2846.

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The second movie this month is Bettie Page Reveals All. Academy Award-nominated filmmaker Mark Mori's is an intimate look at one of the world's most recognized sex symbols, told in her own words for the first time. In Mori's alluring documentary, the real Bettie Page emerges from the veil of myth and rumor via audio interviews taped a decade prior to her death in 2008. With earthy, razor sharp wit, Bettie tells her life story - from humble beginnings as one of six children in an impoverished southern family, to high school salutatorian, to scandalous 50s pin-up model, to shocking retirement in 1957 at the peak of her modeling career. Sharing rare details about her short-lived first marriage and many torrid affairs, this keen insider's glimpse follows Bettie through decades of broken marriages, born-again Christianity, and bouts of mental illness, before her ultimate return to the public eye in the early 90's, unaware of her cult status. Ranked by Forbes in 2012 as one of the top ten posthumous celebrity earners, Bettie and her enduring legacy continue to flourish. With a stunning array of gorgeous photographs, unusual archival material, and playful movie footage. Bettie Page Reveals All shows how Bettie's unabashed sexual expression and provocative poses set the stage for the sexual revolution and ushered in a modern era in fashion. For stars like Katy Perry and Beyonce, as well as new generations of adoring fans around the world, Bettie remains an irresistible style icon and an empowering role model. Admission is free. Reservations can be made by calling 269-422-2846

The last event we will talk about in this issue is March Manneauins. March 12. Visit beautiful downtown St. Joseph and walk around to view magnificent storefronts filled with themed live mannequins. Fun for the whole family! Plan to do some shopping and enjoy a delicious dinner at your favorite restaurant, or simply pick it up to take home and

Our highlighted outdoor activity in this column features Fernwood Botanical Garden and Nature Preserve. Fernwood is a special place where people. plants, and nature come together. Beautiful gardens surrounded by forest are tucked into a landscape of 105 acres of cultivated and natural areas along the scenic St. Joseph River valley. Fernwood's nature preserve, with its tall trees, tranquil ponds, abundant springs, and carpets of wildflowers, is a magical place that draws people back again and again. Trails provide access to all parts of the preserve, allowing visitors to see a remarkable variety of plants and wildlife. Some trails climb steeply while others offer gentle grades. All are kept simple so visitors remain close to nature. Surfaces are wood-chipped or bare earth, and there are steps on hilly portions and boardwalks over wet areas. Benches provide places to rest and observe the beautiful surroundings. Species of endangered or threatened Michigan plants and animals are protected in the preserve. To visit Fernwood during this pandemic please follow the following:

· Fernwood will be limiting hours from 10am - 5pm Tuesday - Saturday and noon - 5pm on Sundays in order to allow staff additional time to clean and disinfect commonly touched surfaces

· Fernwood's Visitors Center and Sims Education Center are open, with limited access. Restrooms are available in these buildings.

MailMax for Michigan's Great Southwest Fun & Interesting Things to Do in Michigan's *Great* Southwest

> · The Gift Shop located in the Visitors Center is open, with limited access.

 Fernwood asks visitors to wear a mask when interacting with staff or when indoors.

· The use of drinking fountains, complimentary wheelchairs, and paper maps will be unavailable until further notice.

· All visitors, including members, should check in with a staff member outside of the Visitors Center entrance

. There will be one entrance and one exit to the gardens. Paths will be labeled as 'one way' with arrows wherever possible.

· Access to a map that can be downloaded or photographed will be made available to visitors.

 We ask visitors to practice social distancing when encountering others on paths and trails. Please give passing visitors at least 6 ft of space to pass-by.

· No waste receptacles will be available during this time. Please bring any waste with you to dispose of at home.

· Visitors will need to bring their own water and insect repellent.

· Group visits will be limited to the current gathering numbers mandated by state and local authorities.

• The Nature Adventure Garden is closed

· Railway Garden visitation will be monitored and may be limited. Please be patient.

Together we can get through this. Be respectful and most importantly, always be kind. We will be back in a couple of weeks with more fun and interesting things to do in Michigan's Great Southwest!

Read more at www.MailMaxOnline.com



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February 13, 2021 Page 5

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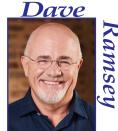
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# **Dave Says Retirement funding** comes before college savings

Dear Dave, A friend told me about your Baby Steps program. I have one

question, though. I noticed that according to your plan, saving for retirement should come before saving up a college fund for your kids. Why is this?

Natalie Dear Natalie,

In short, college funding is not a necessity. Being able to set aside money for college is a great thing to do if parents can afford that sort of thing. But you can fund your education in other ways. There are loads of scholarships out there just for getting good grades. You can also work while you're taking classes. And one of the biggest things when it comes to getting an education is choosing a school or training program you can afford. Trust me, I believe in education. But there are lots of ways to get a than 16 million listeners each week. He has college degree, or other career training, without your parents having to foot the bill or tak- This Morning, Today Show, Fox News, CNN, ing out student loans.

because everyone is going to retire someday reaching retirement age. Retiring and eating are necessities. College is a luxury. Lots of

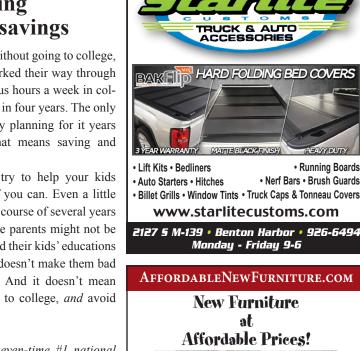
people succeed in life without going to college, and thousands have worked their way through college. I worked 40-plus hours a week in college, and still graduated in four years. The only good way to retire is by planning for it years ahead of time, and that means saving and investing.

Sure, you should try to help your kids with their educations if you can. Even a little bit each month over the course of several years can help a lot. But some parents might not be able to put a dime toward their kids' educations after high school. That doesn't make them bad people or bad parents. And it doesn't mean their kids can't still go to college, and avoid debt doing it!

-Dave

\* Dave Ramsey is a seven-time #1 national best-selling author, personal finance expert, and host of The Ramsey Show, heard by more appeared on Good Morning America, CBS Fox Business, and many more. Since 1992, Another reason I advise this approach is Dave has helped people regain control of their money, build wealth and enhance their lives. unless, unfortunately, they happen to die before He also serves as CEO for Ramsey Solutions.

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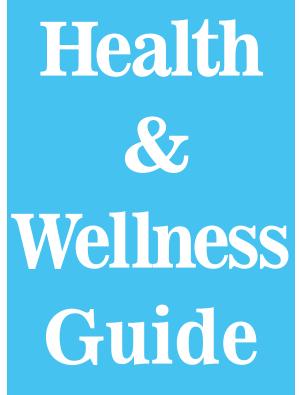
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## How exercise can help you live longer

There are many reasons to get in shape. Weight loss is a prime motivator, as is reversing a negative health effect, such as high cholesterol or increased diabetes risk. Routine exercise also can improve life expectancy.

WebMD says exercise keeps the body and brain healthy. That's why exercise should be an important component of daily life no matter one's age.

Research published in the journal Immune Aging found that how people age is 75 percent lifestyle and only 25 percent genetics, which underscores the importance of the lifestyle choices people make.

### **Cardiorespiratory fitness**

Many health experts say that cardiorespiratory fitness may be just as valuable a metric to determine overall health as blood pressure and lipid levels. People with a high aerobic capacity can deliver oxygen to tissues and cells efficiently to fuel exercise, according to data published in 2014 in the journal Aging & Disease. In a study involving 11,335 women, researchers compared V02 max, also known as aerobic capacity, in women with mortality data. Women who were fit from a cardiovascular perspective had a lower death rate from all causes, irrespective of the women's weight.

#### Manage stress and mood

Exercise has direct stress-busting benefits that can promote longevity. The Mayo Clinic says physical activity can increase the production of endorphins, which are the body's feel-good neurotransmitters. In addition, exercise can imitate the effects of stress, helping the body adjust its flight or fight response accordingly, and help them cope with mildly stressful situations. While engaged in exercise, people may forget about their problems as they are focused on the activity at hand.

#### Improve bone health

Strength training and physical activity can stave off the effects of frailty and osteoporosis, which affects bone strength. A study published in the Journal of Internal Medicine in 2017 found that hip fractures are associated with diminished quality of life and survival among the elderly. One in three adults aged 50 and over dies within 12 months of suffering a hip fracture, and older adults have a five- to eight-times greater risk of dying within three months following a hip fracture. Building muscle strength, balance and bone density through exercise can reduce falls and frailty, helping to prevent fracture-related health risks.

#### Addresses sarcopenia

The health and wellness resource Healthline defines sarcopenia as the loss of muscle mass specifically related to aging. Doctors once considered this muscle loss inevitable, and it can affect stamina and lead to weakness. However, new indications suggest that exercise is the main treatment regimen for sarcopenia, particularly resistance training. This is designed to improve muscle strength and help balance hormone levels by turning protein into energy for older adults. These are just some of the ways exercise can help older adults

live longer, healthier lives.

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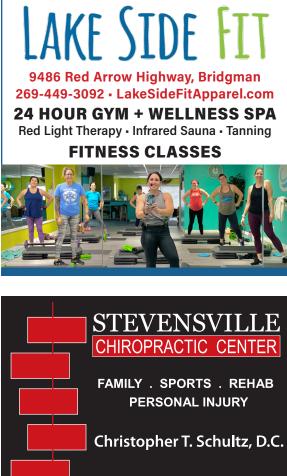


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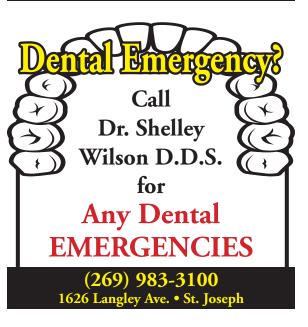


Dr. Russell Mead





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diet and lifestyle are the best weapons to fight car-

diovascular diseases, which the World Health Or-

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trition science to create heart-healthy diets for

themselves and their families. In fact, the familiar

calls to "eat your fruits and vegetables" many

adults recall from childhood lessons or nights

around the family dinner table still bear weight

today. A diet that is rich in fruits and vegetables is

a hallmark of a healthy lifestyle. And supplement-

ing such a diet with other heart-healthy foods is a

great way to reduce one's risk for cardiovascular

Services notes that fruits and vegetables are

healthy whether they're fresh, frozen, canned,

and/or dried. The AHA advises eating fruits and

vegetables with every meal and snack, and that may require a little creativity as you sneak them

into favorite dishes. For example, the AHA sug-

gests replacing half the ground meat in recipes for

burgers, meatloaf or meatballs with cooked

chopped mushrooms. The mushrooms can be

finely chopped with a knife or food processor, and

then sautéed in some olive oil until they're soft.

They can then be mixed in with the lean meat, and

the meal can be cooked as it normally would. At

the breakfast table, add fruit to a bowl of cereal to

make for a more flavorful morning meal.

The U.S. Department of Health and Human

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each year than any other disease.

disease.

Fruits and vegetables

# Health & Wellness Guide

## How to incorporate more heart-healthy foods into your diet

#### Dairy products Diet and heart health go hand in hand. The

When purchasing dairy products, the DHHS recommends sticking to fat-free or low-fat options. Replace whole milk with fat-free or 1 percent milk and buy only fat-free or low-fat cheese. When snacking, reach for fat-free or low-fat plain yogurt or cottage cheese. You can even add fruit or vegetables to such snacks to make snack time even more heart-healthy.

#### **Proteins**

Healthy proteins are another way people can promote heart health with their daily diets. When choosing proteins at the grocery store, the AHA recommends choosing chicken and fish over red meats. That's because red meats, which include beef and lamb, have more saturated fat than chicken and fish. Saturated fats increase blood cholesterol levels and can worsen heart disease, while the unsaturated fats in fish like salmon can actually reduce the risk for cardiovascular issues like heart failure and ischemic stroke. When preparing poultry, remove the skin, as most of the saturated fat in poultry is found just beneath the skin.

#### Grains

When buying grains, the DHHS recommends reading the ingredients list on the package before purchasing. Make sure whole wheat or another whole grain is the first item listed in the ingredients list, and choose only those products that say 100 percent whole grain. Instead of preparing white rice as a side dish, serve brown or wild rice, quinoa or oats.

A heart-healthy diet is easy to design and just as flavorful as less healthy alternatives.

## How often to see the doctor

Routine health checkups are a key part of staying healthy. Older adults may feel like they're always visiting one doctor or another. But what is an acceptable frequency for doctor appointments?

The answer isn't always so cut and dry, and many health professionals have mixed feelings even among themselves over the magic number. The Centers for Disease Control and Prevention recommends adults over the age of 65 visit the doctor more than twice as often as 18- to 44-yearolds. According to Paul Takahashi, a physician at the Mayo Clinic in Rochester, Minn., adults should see their primary care physicians at least once a year to make sure diseases are being properly managed and to stay current on preventative screenings

Visiting the doctor more frequently does not necessarily add up to better health, and it actually can do the opposite. Dr. Peter Abadir, an associate professor of medicine at the Johns Hopkins University School of Medicine, says frequent visits to health facilities where sick people congregate puts one at a higher risk of illness or infection. Visiting the doctor only when necessary is one way to avoid risky exposure.

Doctor visit frequency is not a one-size-fitsall answer. A yearly physical or checkup is a given, even for people who are healthy. People with a family history of certain conditions, like sleep disorders, cancer, high blood pressure, and other conditions, may need to see a doctor more frequently than those with no such histories. In addition, patients may need referrals to certain specialists who work together to provide an overall health plan. That can increase the number of appointments and shorten the intervals between them. Johnson Memorial Health offers some statistics

• People visit the doctor four times a year on average

· Studies show that poor or uninsured people prolong the time between doctor's visits.

· Individuals with high blood pressure may need to see the doctor four times a year to ensure medications are working properly.

• Patients on dialysis see the doctor several times a week.

Dr. Jennifer Caudle, a family physician and assistant professor at Rowan University School of Osteopathic Medicine in Stratford, NJ, says too often people visit the doctor only when they are really sick. That works to their disadvantage because the appointment will focus only on treating the illness instead of addressing other preventative care and screenings. Balance is necessary in regard to health care.

Patients can work together with their doctors to develop screening schedules that are customized to their particular profiles. These schedules can be modified as health history information changes or as patients age. Doctors can dial back or increase health visits as needed.



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Sylvia Kimble





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# Getting to Know Us and Our Private Practice....



Dr. DeAnn Kutzner graduated with honors from Loma Linda University School of Medicine in 1984 and completed a residency in Obstetrics and Gynecology at the University of Virginia in 1988. She spent one year on the faculty at the University of Virginia School of Medicine's Department of Obstetrics and Gynecology prior to co-founding this practice in 1989. Dr. Kutzner is a Fellow of the American College of Obstetrics and Gynecology, a member of the American Medical Association and the Alpha Omega Alpha Honor Society. Dr. Kutzner and her husband have three children and a grandbaby on the way.



Dr. Rachael Proctor graduated with honors from Loma Linda University School of Medicine in 1998. She completed a residency in Obstetrics and Gynecology at Spectrum Health Blodgett and St. Mary's Mercy Medical Center in Grand Rapids and joined our practice in 2002. She is board certified in Obstetrics and Gynecology and a Fellow of the American College of Obstetrics and Gynecology. She is a member of the American Medical Association and Alpha Omega Alpha Honor Society. Dr. Proctor and her husband have five children.



Dr. Heidi Grabemeyer-Layman graduated from Michigan State University College of Human Medicine in 2007. She completed her residency in Obstetrics and Gynecology through the Grand Rapids Medical Education and Research Center in 2011. Dr. Grabemeyer-Layman is a Fellow of the American College of Obstetrics and Gynecology and a member of the American Medical Association. Dr. Grabemeyer-Layman and her husband have three children.



Dr. Michele Ashton graduated from University of Michigan Medical School in 2001 and completed her residency in Obstetrics and Gynecology at the University of Missouri-Kansas City in 2005. She joined South Shore Women's Health Care in January of 2019. Dr. Ashton is a Fellow of the American College of Obstetrics and Gynecology as well as a member of the American Association of Prolife Obstetricians and Gynecologists. Dr. Ashton and her husband, Tim, have three children: Oliver, Elliott and Annabelle.



# WE PERFORM OB, 3D & GYN ULTRASOUNDS...

Shirley Vargo, RDMS is a registered diagnostic medical sonographer who has been with South Shore Women's Health Care since 1990. She began her career at Lakeland, learning ultrasound on the job, later attending Grand Rapids Junior College to become certified. She passed her ultrasound boards in OB-GYN in 1988. She performs diagnostic OB and GYN ultrasounds for SSWHC. Shirley especially enjoys sharing the joy of parents as they see their babies in the womb. She has three children, a stepson and eleven grandchildren.



# WE HAVE 3D MAMMOGRAPHY

Gina L. Kruck, RT (R)(M) graduated from Lake Michigan College with an Associate in Applied Science in May 1987. She became registered in Radiography, October 15, 1987 and in Mammography, October 17, 1991. Gina has performed mammograms at Berrien General Hospital, Lee Memorial Hospital and Memorial's Breast Care Center, before joining South Shore Women's Health Care. She has three grown children, and four grandchildren.

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- Family Planning
- Management of Infertility
- Low & High Risk Family Centered Obstetrics
- Prenatal Education
- Preventative Gynecology (Oncology Screening)
- Colposcopy
- Hysterectomy
- Minimally Invasive Laparoscopic Robotic Surgery

- Comprehensive Gyn Surgery Including Treatment of:
  - Endometriosis
  - Fibroids
  - Pelvic Relaxation
  - Urinary Incontinence/
  - Therapy
- Interstim Therapy (Overactive Bladder)
- Management of Menopause and Osteoporosis
- PMS Treatment and Counseling



# WE HAVE AN ON-SITE SKIN CARE CLINICIAN & LICENSED MASSAGE THERAPIST

Leigh Ann Hauch, MA, LMT began her career at South Shore Women's Health Care in 1992 as a Medical Assistant. She trained through La Roche Posay and became our skin care clinician in 2001. Leigh has also been trained to provide several of our physician supervised ancillary services including laser services for spider veins, brown spots/age spots, and skin tags, as well as Light Sheer Laser Hair Removal and 3D ultrasound. Leigh Ann is also a licensed massage therapist. She studied at Blue Heron Academy in Grand Rapids, graduating with honors. Leigh Ann and her husband live in Coloma and have two daughters and one grandson.

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- Laser Hair Removal Massage Therapy
- Microdermabrasion Laser Spider Vein Therapy
  - Removal of Sun/Age Spots



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February 13, 2021 Page 11 MailMax for Michigan's Great Southwest www.MailMaxOnline.com The SOUTHIEST MEHICAN AUTOMOTIVE MARKETPLAGE







## 2020 FORD EDGE SEL WHEEL DRIVE

Rapid Red, Active X Seat Material Heated Front Seats, Heated Steering Wheel, Adaptive Cruise Control, Voice Activated Navigation, Hands Free Liftgate, Remote Start, Wireless Charging Pad, Panoramic Vista Roof, 18 Inch Bright Machined Aluminum Wheels, and Much More! F20397

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# 2020 FORD ECOSPORT S

Moondust Silver Metallic, 1.0 Ecoboost Engine, 16 Inch Magnetic Painted Aluminum Wheels, SYNC, Rear View Camera, and Much More! F20429

MSRP\$21,240	L
SIEMANS DISCOUNT 245	
FORD RETAIL CUSTOMER CASH 3,250	
FORD BONUS CASH 500	L
FORD PRESIDENTS DAY COMPETITIVE CONQUEST CASH* - 500	L
FORD COMPETITIVE CONQUEST BONUS CASH* - 1,000	L



# **2020 FORD RANGER** 4X4 CREW CAB XLT

Rapid Red Metallic, Trailer Tow Package, Fog Lamps, Reverse Sensing Aid, Rear View Camera, Ford Pass Connect, Blind Spot Monitoring with Cross Traffic Alert, 8 Inch Touchscreen, 18 Inch Black Painted Aluminum Wheels, Spray-In Bedliner,

# Running Boards, and Much More! F20511 LEASE FOR ONLY /MONTH\*

24 MONTH LEASE WITH APPROVED CREDIT, 10,500 MILES PER YEAR, \$3,500 DUE AT SIGNING, PLUS 1<sup>ST</sup> PAYMENT, TAX, TITLE, DOC FEE OF \$230, PLATE FEE, SECURITY DEPOSIT WAIVED, \*MUST QUALIFY FOR FORD PRESIDENTS DAY COMPETITIVE CONQUEST BONUS CASH, OFFER EXPIRES 02/28/21



## 2020 FORD ESCAPE SE YBRID ALL WHEEL DRIVE Magnetic Metallic, Active X Seating Materia Premi





# FORD BRON SPORT BIG<sup>1</sup>BEND

Shadow Black, 1.5 Ecoboost Engine, Class II Trailer Tow Package, FORD Co-Pilot 360 Assist Plus, and Much More! MUST SEE! F21013

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DOC FEE OF \$230. PLATE FEE. SECURITY DEPOSIT WAIVED.OFFER EXPIRES 02/28/21



# FORD EXPL LIMITED 4X4

Rapid Red Metallic, Twin Panel Moon Roof, Trailer Tov Package, 20 Inch Hand Polished Aluminum Wheels, Hands Free Liftgate, Heated Seats, Heated Steering Wheel, Power-Fold Third Row Seats, 360 Degree Camera, B & O 12 Speaker Sound System, Remote Start, Navigation, and

L	Much More! F20360	
	MSRP\$	55,140
	SIEMANS DISCOUNT	2,645
	FORD CREDIT RETAIL BONUS CASH*	1,000
	FORD RETAIL BONUS CASH	

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2021 FORD SUPERCREW 4X4 Agate Black, 2.7 Ecoboost V-6 Engine, Power Win-

dows and Locks, Black Platform Running Boards, Ford Co-Pilot 360 2.0, 20 Inch 6-Spoke Wheels, Fog Lamps, Privacy Glass, Trailer Hitch, SYNC 4, Reverse Sensing System, Power Mirrors, and Much Morel F21064

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SIEMANS DISCOUNT 245	MSRP\$47,035
FORD RETAIL CUSTOMER CASH 3,250	SIEMANS DISCOUNT 2,040
FORD BONUS CASH 500	FORD CREDIT RETAIL BONUS CASH* 1,000
FORD PRESIDENTS DAY COMPETITIVE CONQUEST CASH* - 500	FORD SPECIAL PACKAGE BONUS CASH 1,500
FORD COMPETITIVE CONQUEST BONUS CASH* - 1,000	FORD F-SERIES RETAIL CUSTOMER CASH - 500
<b>SALE PRICE \$15,745</b>	CALE DDICE \$11 005
SALE FRICE \$13,743	(*MUST FINANCE THRU FORD MOTOR CREDIT)
(*MUST QUALIFY)	("MUST FINANCE THRU FORD MOTOR CREDIT)



# 2020 FORD TRANSIT 15 PASSENGER XLT WAGON

Agate Black Metallic, Privacy Glass, Limited Slip Rear Axle, Wheel Simulators Added, FORD CO-PILOT 360, Rear View Camera, and Much More! F20297 MSRP .....\$49,610 888

.....\$50,498 SUBTOTAL..... 2,503 SIFMANS DISCOUNT. FORD SELECT INVENTORY CUSTOMER CASH -750 FORD RETAIL CUSTOMER CASH..... 250 FORD PRESIDENTS DAY COMPETITIVE CONQUEST CASH\* -500 FORD COMPETITIVE CONQUEST BONUS CASH\* - 1,000

**SALE PRICE \$45,495** 

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# PRESIDENTS' DAY ★ EVENT



# 2021 RAM PROMASTER CITY CARGO VAN

Bright White, Speed Control, Full Size Spare Tire and Inflator Kit, Touchscreen Radio, Integrated Voice Command with Bluetooth, and Much More! C21134

THE	
MSRP	\$27,110
SIEMANS DISCOUNT	- 1,115
REBATE	- 500
RAM COUPON	· 250
ON THE JOB COMMERCIAL UPFIT*	- 500
PROMASTER CONQUEST BONUS CASH*	- 750
COMMERCIAL BONUS CASH*	. 1,000
SALE PRICE FOR EVERYONE\$2	2.995
CONQUEST LEASE CASH*	
MILITARY CONSUMER/FIRST RESPONDER BONUS CASH*	- 500

# AS LOW AS....\$21,995

## **2021 RAM 1500 QUAD CAB 4X4** Billet Silver Metallic, Night

Edition, 5.7 HEMI V-8 Engine, Trailer Brake Controller, Bucket Seats, Heated Front Seats, Anti-Spin Rear Axle, Touch Screen Radio, Power Adjustable Pedals, Front/Rear Park Assist, 20 Inch Black Painted Wheels, Remote Start, and Much More! C21105

Much More! C21105	<b>IOB</b>
MSRP	
SIEMANS DISCOUNT	2,525
CHRYSLER CAPITAL BONUS CASH*	500
REBATE	1,500
RAM COUPON	
BONUS CASH	2,500
SALE PRICE FOR EVERYONE\$4	1,495
FIRST RESPONDER/MILITARY CONSUMER CASH*	
RETURNING LESSEE CASH*	500

#### 2021 **JEEP** COMPASS LATITUDE 4X4 Granite Crystal, Heated Steering Wheel, Heated Front Seats, Touch Screen Radio, Power Sunroof, and Much More! C21004 MSRP..... .....\$32,325 SIEMANS DISCOUNT.....-780 REBATE.....- 3,000 CHRYSLER CAPITAL BONUS CASH\*.....-750 REGIONAL RETAIL BONUS CASH.....-250 GREAT LAKES BONUS CASH..... 250 SALE PRICE FOR EVERYONE......\$27,295 FIRST RESPONDER / MILITARY CONSUMER CASH\*..... 500 RETURNING LESSEE CASH\*..... 500

(MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)

## 2021 JEEP GLADIATOR OVERLAND 4X4

Black, Nappa Leather Seats, Navigation, Blind Spot and Cross Path Detection, Body Color 3-Piece Hardtop, Rear Park Assist, LED Lighting Group, 20 Inch Gloss Black Wheels, and Much More! C21015

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Nav- oot De- Color p, ; oup, lack uch	

MSRP\$53,240	)
SIEMANS DISCOUNT 2,745	5
BONUS CASH 1,500	<u>)</u>
SALE PRICE FOR EVERYONE\$48,995	5
MILITARY CONSUMER/FIRST RESPONDER BONUS CASH*	)
AS LOW AS\$48,495	)





# **PRESIDENTS'** DAY ★ EVENT

JSTOMER FIRST AWARD FOR EXCELLENCE 2018 RECIPIENT

2021 RAM PROMASTER DEMOStarte Crystal, Cargo Par- tition, 3.6 V-6 Engine, Engine Block Heater, Cloth Buckets Sets, Touchscreen Radio, Speed Control, Back-Up Camera, and Much More! C21041MSRP.
SIEMANS DEMO DISCOUNT 1,080
REBATE 1,000 ON THE JOB COMMERCIAL UPFIT* 500
RAM COUPON 250
PROMASTER CONQUEST BONUS CASH* 750 COMMERCIAL BONUS CASH* 500
SALE PRICE FOR EVERYONE\$31,995
CONQUEST LEASE CASH* 500 MILITARY CONSUMER/FIRST RESPONDER BONUS CASH*
AS LOW AS\$30,995

# 2021 DODGE **DURANGO R/T ALL WHEEL** DRIVE

White Knuckle, Leather Seats, Trailer Tow Group, 2<sup>nd</sup> Row Fold/Tumble Captain Chairs, 5.7 HEMI V-8 Engine, Power Sunroof, 19 Harman Kardon Amped Speakers with Subwoofer, Blind Spot and Cross Path Detection, Heated First and Second Row Seats, Power Liftgate, Heated Steering Wheel, and Much More! C21137



MSRP\$	55,370
SIEMANS DISCOUNT	2,075
REBATE	2,950
CHRYSLER CAPITAL BONUS CASH*	750
SALE PRICE FOR EVERYONE\$49	9,595

MILITARY CONSUMER CASH/1<sup>ST</sup> RESPONDER BONUS CASH\*.......... 500



<b>4X4 NIGHT EDITION</b> Flame Red, Leather Seats, 5.7 E-Torque Engine, Dual Pane Panoramic Roof, 12 Inch Navigation Screen, Trailer Brake Controller, Heads Up Display, Adap- tive Cruise Control, Heated Steering Wheel, Heated Seats, 19 Speaker Har-	BUSINESS OWNERS GET MORE! ASK, HOW EUNIESS CLUK
man Kardon Premium Sound System, Parallel Perpendicular Park Assist with Stop, Surround View Camera, 22 Inch Wheels and Much More! C21096 MSRP	
REBATE CHRYSLER CAPITAL BONUS CASH* RAM COUPON RETAIL BONUS CASH	
SALE PRICE FOR EVERYONE. MILITARY CONSUMER /1 <sup>st</sup> RESPONDER BOR RETURNING LESSEE CASH*	NUS CASH* 500













# PRESIDENTS DAY EVENT



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a horse coming out to the track that makes

you wince. You check your program. His

name is "Prince Direct." The Chicago Tri-

bune later describes him as "fat" and "gross."

Worse yet, as he plods his way past you, you

notice that he has the most awkward kind of

walk you have ever seen. At once, you dis-

And then Prince Direct begins to run.

Suddenly he is a horse transformed. The legs

underneath him are fast and sure. He blows

past every other horse in the race. His perfor-

mance shocks everyone. In the end, all the

sus did. As they prepared him for the cross,

they decided to have some fun. They had

heard the claims that he was a king. Their

immediate response was mockery. "This

It is what the soldiers who crucified Je-

stands of a racetrack,

## Underestimation

Pastor Rosenbau

around you.

underestimation.

They put a staff in [Jesus'] right hand. Then they knelt in front of him and mocked him. "Hail, king of the Jews!" they said. Matthew 27:29

You are in Wind- man, a king? Look at him. This man is a sor, Canada. It is nothing. Whatever he claims to be is a noth-1902. You are in the ing. And soon this nothing will be dead."

And so Jesus went to the cross. On the waiting for the next race. As you do, you see cross, he suffered and died. And three days later, he rose from death. In so doing, he demonstrated that his death had paid for the sins of the world. And that through faith in him, we have forgiveness and life. He is the Son of God and, indeed, the King of kings. It had been a grand case of underestimation.

The next time you feel the temptation to miss him out of hand. So does everyone underestimate Jesus, take a deep breath, and give yourself a moment. Remember who he is. Remember what he has done for you. Let it assure you he is able to do anything for you. Let it assure you he will do what is best for you.

Prayer: Lord Jesus, King of kings, forcrowd can do is cheer. It is a grand case of give me for all the times I have underestimated you. Help me remember who you are. Amen

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



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 $\star$  PTSD Counselors from the South Bend Vet Center who come 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.

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

★ 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.





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**STUDIO 807** 

FOR MEN and WOMEN 807 Main - St. Joseph



# www.MailMaxOnline.com MOODY Continued from Cover

ogy that is safe for human exposure and kills the virus in 1/8th of one second by line of sight. So to give you an example, if you were to put one in your office there, I could sit almost on top of you and we can cough on each other, sneeze on each other, it doesn't matter, it's killed instantly." He explains, "The base technology is really pretty sophisticated, but essentially what we do is we take two chloride and Krypton gases and we fill a tube and then we charge it with a lot of power and create photons out of the gases that emit out of a quartz tube, and essentially anywhere that is within a line of sight becomes safe." Saying "Everybody recognizes, this is going to be essentially a major ticket to controlling the virus and moving on," Carle's team at Illume Global will be the original equipment manufacturer for decorative lighting fixtures and retrofit applications, and will also help scale and get the word out to the real estate, hospitality and development worlds. The St. Joe entrepreneur says, "We recently met with Hilton's top corporate engineers, who think this might be their 'silver bullet." He adds, "Fidelity Investments has already awarded Sterilray a contract to create a safer environment for the firm's 12-million square foot portfolio, and we are also introducing the technology on an original equipment manufacturing basis to companies such as Big Ass Fans, Whirlpool, Stryker, Hillrom, and DaVinci Robotics to name a few." The excitement for Carle and his partners in the project, Jeff Kovacs from Lighting Enterprises LED of Detroit, and Steve Machiorlette, founder and managing partner of Worth Home Products of Houston, is palpable, as Carle suggests, "We are at the forefront of a transformation in the hospitality industry, and quite frankly will be one of the main platforms that not only saves the industry, but provides a platform that will allow businesses to operate during inevitable events like this (the pandemic) in the future." With new coronavirus variants bursting onto the scene. Carle says the technology is gaining the eye of the medical community, and says, "After talking to DaVinci Robotics and Stryker Medical we all are going to converge technology and create flexible platforms that don't get us in this position (of extended shutdowns and restrictions) ever again, and that's the goal."

While Carle has been pretty quiet on the local scene in recent years, he says he wants people to know that help is on the way. He tells me, "Even when I go into Airwae Barbershop in downtown St. Joe when I'm in town and sit down everybody always asks, "What's going on in the lighting world and when I tell my barber about this technology, he's like, 'Oh my gosh, we've got to have that now!' Carle cautions, however, "The sad thing about it is the big guys are going to get it first. The Whirlpool's and Hilton corporates." He wonders, rhetorically, "How clean is clean enough and what is your responsibility as a corporation to make sure the small independents are able to gain access to this and that's a big challenge. How do we get Airwae Barbershop, or the local restaurants a unit?" He goes on to say, "I mean literally they could be at full MailMax for Michigan's Great Southwest

capacity for occupancy with these UV lighting devices, and it's so exciting. It's at the very beginning of the bubble." Illume Global continues to go through all of the due diligence to assure safe operations, and Carle admits, "We'd love to see Michigan government embrace this, especially given Governor Whitmer's constraints on restaurants as a huge hurdle. If she knew about this technology, she'd be like 'Get it in and let's open everybody up tomorrow,' I mean that it would be that quick." Regarding the ongoing vetting process, Carle says, We're looking probably at about two to three months before a safety statement can be made. Anybody can buy the product right now, but it's expensive, and liability is somewhat of an issue even though it will come out as being deemed safer than sitting in front of your window, at your computer, but it's going to be about three months before that safety statement is made." Once the safety clearance issue is resolved, the process is expected to gain traction quickly, with the Illume team looking at implementation from an infrastructure standpoint, starting to take hold pretty quickly in 2021. In fact, Carle says, "We're actually, as we speak, making prototypes in the factory off of Hollywood Road there at the Stonegate factory site, the first round of what we call the 100-watt sconce version, but there will be several different sizes depending on the area of coverage desired by the establishment deploying the special lighting fixtures for a safe environment all around." Illume Global is a full-service manufacturer of high quality, made-to-spec lighting fixtures designed to meet any need from a large and complicated lobby chandelier to a simple guest room table lamp. Their clientele has ranged from major brands like Hilton, Marriott, Double Tree, Hyatt, and Harrah's to Disney, Starbucks, Einstein Bagels, Noodles and such major properties as the MGM, Mandalay Bay, Mirage, Golden Nugget and Wynn in Las Vegas. Interested parties can reach Bill Carle, Jr. by email at <u>bcarle@illumeglobal.com</u>. Stay tuned for more as Illume and Sterilray move the ball down the field.

The Exchange Club of Southwest Michigan is celebrating their 100th birthday on Monday, February 15, 2021. They are a local service organization with programs focusing on Prevention of Child Abuse, Americanism, Youth Programs, and Community Service. Locally the Exchange Club of Southwest Michigan supports the Children's Advocacy Center, Girls on the Run, and Cyberbullying programs. Their Americanism projects like the Field of Flags at Lest We Forget events, and Senior PGA events, help us remember to appreciate freedom and opportunity in the United States. Youth programs like the ACE Award and Blossomtime Pageant provide funds for youth achievements. Community service projects locally include participating in the Newsie sale, completing its 99th year, raising over \$41,000 in December of 2020 for more than 1,000 local families. Other community service projects include honoring local police and fire personnel and participating in the National Day of Service in October. This spring



#### The Exchange Club of Southwest Michigan is hosting the Michigan District Convention the weekend of May 21st at the Inn at Harbor Shores. To learn more about the local Exchange Club they invite you to check out their Facebook page. Right now, they are meeting weekly online Tuesdays at Noon, until they can get together for group meetings again and have an official 100th birthday celebration.

The man who brought the modern-day version of the Fairplain Plaza to the local marketplace along with other key properties in that neighborhood including Slumberland Furniture, the Maytag Laundromat, and the strip center that brought both GameStop and Batteries Plus to town, is back at the drawing board in hopes of rehabilitating a sizable, but aging, building complex in the same Fairplain neighborhood of Benton Township with hopes of having it ready for new tenants this spring. Jim Paul of JPA Associates has developed many properties across the region and attracted dozens of retailers over the past 25 years or more, including Best Buy who ironically ended up building on a competitor's land. Now he's hard at work piecing together plans to completely rehabilitate the former building that housed both the original local **Big Lots** store and a Ridge & Kramer Auto Parts center along M-139 near the corner with Napier Avenue across from the Fairplain Plaza. Paul is voicing deep gratitude to Benton Township board members and officials who voted recently to establish an Obsolete Property Rehabilitation District which sets the stage for a second public hearing for consideration of an exemption certificate for the site. If the exemption certificate gets the green light, Paul's development firm, Properties Plus, LLC will be able to undertake a major renovation of the building while freezing property taxes at their current rate for up to 12 years and exempting additional taxes on those improvements. Paul, who says he is continuing to perform his due diligence on the project, says that among other things he will have to undertake asbestos remediation processes stemming from the type

of floor tile and adhesive used there, and plans a total makeover of the building. He says, "When the work is done virtually everything but the building's major infrastructure will be all new," aiding in his work to attract new businesses to that center. Paul calls the proposed project "a perfect example of what the Obsolete Property Rehabilitation Act -OPRA for short - was designed to accomplish," by reviving an unused property and putting it back into productive use for the public and the community at large. Paul says he was represented at the Benton Township Board meeting by Cornerstone Alliance **Business Development Manager Cathy Tilley** who is assisting with the OPRA application process on the 60,000-plus square foot building. As the renovation planning process has advanced over the past several months, Jim Paul has been working diligently to attract retail tenants for the center, with hopes of having two signed to share the space, much as the previous tenants had. He tells me he's had "some leasing negotiation success, and hopefully we can announce some deals within the next 60 days or so." The developer's makeover includes "a whole fresh new look for the building, renovation and re-striping of the parking lot," and more. As always, stay tuned.

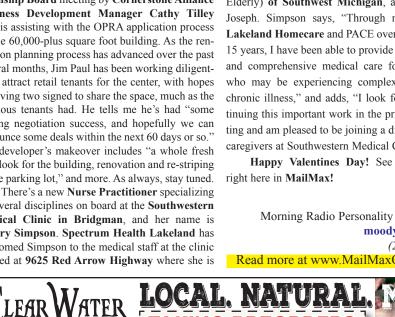
in several disciplines on board at the Southwestern Medical Clinic in Bridgman, and her name is Sherry Simpson. Spectrum Health Lakeland has welcomed Simpson to the medical staff at the clinic located at 9625 Red Arrow Highway where she is

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now caring for adult and geriatric patients in Michigan's Great Southwest. Simpson earned her master's degree in nursing from Andrews University and is currently pursuing a doctorate in nursing from Valparaiso University. She has more than two decades of clinical and educational experi-



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ence and specializes in internal medicine, geriatrics, and hospice and palliative care. Prior to joining the practice, Simpson served as a Nurse Practitioner for PACE (Program of All-Inclusive Care for the Elderly) of Southwest Michigan, anchored in St. Joseph. Simpson says, "Through my work with Lakeland Homecare and PACE over the last nearly 15 years, I have been able to provide compassionate and comprehensive medical care for older adults who may be experiencing complex diagnoses or chronic illness," and adds, "I look forward to continuing this important work in the primary care setting and am pleased to be joining a diverse group of caregivers at Southwestern Medical Clinic." Happy Valentines Day! See you Saturday Call in for takeout ORDERS 269-429-3100 Pat Moody Morning Radio Personality WSJM Radio moody@wsjm.com (269) 925-1111 Read more at www.MailMaxOnline.com LOCAL. NATURAL With Your Choice of Meat. s with Side of Beans



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Gong xi fa cai! for "Happy New Year!" I realize it conflicts a bit with the Germanic headline, but the point is, we're kicking off another

new year! It'll run simul-

taneous to 2021 and we can eventually decide to live in whichever one is better!

It's the beginning of the new lunar year, the Year of the Ox. You might occasionally hear the year referred to by other names for this animal, but that's iust bull

I've checked out a wealth of horoscopes and forecasts for people born in an Ox year. They all describe Ox people the same way: stolid, unflappable, stubborn, taciturn, etc. That's all well and good, but it's boring fodder for a laugh-a-minute column.

Nevertheless, thanks to my perseverance, this column treats you to a decent serving of dopey stuff relating to Oxen! For example:

I don't know how many of the 12 Lunar animals are on menus around the world, but Ox certainly could be in this soup. And it could definitely be in ox-tail soup (although other bovine tails might be used). I wonder if it was real oxtail in the canned, condensed variety that Campbell's Soup used to

That's Mandarin

www.MailMaxOnline.com Ox Du Lieber!!

make? Heinz' Ox-tail soup is popular in the United Kingdom. Not universally though - there's a Royal Navy superstition that eating oxtail soup aboard a submarine will bring on "stormy weather and mild flatulence.

"Ox" has been bestowed as a nickname on a number of people who have their own Wikipedia pages. Interestingly, professional athlete or hitman/ murderer are the leading professions for people nicknamed "Ox." There's one American astronaut, and one musician - John Entwhistle late bassist of The Who. (Rumor has it Entwhistle earned the Ox nickname when he played rounders {British baseball) in his youth, although he eventually was kicked off the team; every time he got on base, he'd start his "The Who's on First?" shtick.)

By the way, about those gunmen, they were Tomasso Petto and Charles Reiser. They were born in the late 1870s, and they started building rap sheets at a young age, and apparently a life of crime agreed with them. Well, up to a point. While their lives were not long, they died peacefully. . .NOT !: Petto was stabbed to death - 62 times! - in 1905, and Reiser died in 1921 in a Chicago hospital. A coroner's jury declared he committed "suicide," from, you know, the ten bullets in his body.

The Lunar New Year is a cause for large and long-lasting celebrations in China. But that doesn't

mean it doesn't present some downsides. For example. Chinese culture places enormous importance on having children and passing along the family name. And for single adults, this can be a real headache. So, some desperate singles resort to hiring a fake boyfriend or girlfriend to take home. They just have to connect with someone who can't (or doesn't want to) go home to her/his family and pay them to pose as their significant other

But single people, I believe there's a much easier way around this conundrum! Just make sure that Oxtail soup is on the menu, then show up alone, and sadly tell the family that when your beloved eats it, things get stormy and mildly flatulent. TakefiveT5@yahoo.com

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Page 24 February 13, 2021

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