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## Moody on The Market



### Moody

**Pat Moody**  
Taylor Prestidge of  
Soulard's Cafe & Bakery in  
downtown Coloma is

approaching wits end as her business struggles to find the critical help she needs heading into the busy summer season, which is also typically a major time for her wedding cake business.

She's not alone. In fact, she joined half a dozen other representatives from a cross section of businesses at a special press conference recently where they all shared horror stories of trying to lure people back to work as the pandemic conditions give way to more and more people headed to Michigan's Great Southwest.

Prestidge says that she and her husband actually play a game of "Where's the Help Wanted Sign" in the window of virtually every business they travel to or even simply pass by. You cannot venture more than a few yards these days without seeing the Help Wanted shingles displayed in business after business.

Prestidge was joined at the Benton Harbor offices of Michigan Works! by Cameron Downey from Cameron's Restaurant in Buchanan, Mazi Heppler from Lana's Boutique in downtown St. Joseph, Luke Barber from Barber Packaging in Bangor, David Thompson from Gaishin Manufacturing in Benton Harbor, and both Elizabeth Hacker and Brady Cohen from the Inn at Harbor Shores on a panel hosted by Kinexus Group, the Southwest Michigan Regional Chamber, the Southwestern Michigan Tourist Council and Cornerstone Alliance. The event was called *Business Speaks: Time to Get Back to Work Safely*.

Kinexus Group Vice President Al Pscholka characterized the current atmosphere across the region as "Help Wanted on steroids," adding, "There are thousands of jobs open in Southwest Michigan on the website [MIWorks.org](http://MIWorks.org) that is published every Monday, and it has jumped from about 1,200 to 2,000 positions that are open every week." It's not just here, but the impact could be more devastating here because of the importance of both tourism and manufacturing in our region. Pscholka says that nationally, "42-percent of small businesses are reporting they're having problems hiring, including a McDonald's in Tampa Bay that is paying people \$50 just to sit down for a job interview...an inter-

Continued on page 8

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**Sarah Spoonholtz,**  
**Regional  
Director,  
SMR Chamber**

## Your Chamber Community Update

With the month of May gracing us with its presence, sunshine, summertime, farmers markets, weekend festivals, and everything that make up summers in Michigan's Great Southwest is all within reach! Being a warm weather fan myself, it's really the month that so many of us look forward to because it welcomes back all of the things that make summer in our little slice of Michigan heaven so wonderful.

Starting this Sunday, **Antiques on the Bluff** returns to Lake Bluff Park in downtown St. Joe. You can shop fun and unique finds the first Sunday of every month from 10:00 am until 5:00 pm May through October. Rain or shine! You never know what type of hidden treasures or unique gifts you'll find at Antiques on the Bluff!

Continued on page 2

## Inserts & Promotions

- ALDI • Baroda Pizza
  - Ace Hardware
  - Family Fare
  - Hardings Friendly Market of Bridgman
  - Martin's Super Markets
  - Save A Lot
  - In & Around St. Joseph
- Inserts may vary by Zip Code



# Sarah

Continued from cover

**Saturday, May 8th** the **Village of Stevensville** will be hosting its **5th Annual Mother's Day Market**. If you're looking for something unique to give your mother, or really for any other upcoming event, there are around 40 different vendors that will be set up down St. Joseph Avenue from 10:00 am until 4:00 pm. This is a juried event, with a limited number of participants in each category. Those categories include jewelry, garden/produce, floral, bath/body, antique/vintage, and much more. You can see the vendor spotlights and start getting an idea of who you'll see there by visiting [facebook.com/VillageOfStevensville](https://facebook.com/VillageOfStevensville).

If you love the bounty of deliciousness that Southwest Michigan is known for, the first Farmers Market of the season happens this weekend, **Saturday May 1st in Buchanan!** You can shop from 8:00 am until 1:00 pm every Saturday through mid-October. If you've never been to the **Buchanan Farmers' Market** before, you can find it one block west of Red Bud Trail, and one block south of Front Street, behind the Buchanan District Library. You'll see a crescent cobblestone structure and an array of vendor tents – you can also visit [buchananfarmersmarket.com](https://buchananfarmersmarket.com) for additional information.

Over the last two summers, the **Bridgman Open-Air Market** has seen incredible success and growth, so much so that this summer they are expecting the largest number of vendors EVERY weekend! You'll find a wide variety of fresh fruit, vegetables, local crafts, baked goods, organic products, jams, jellies, soap, gelato, and live music! It all happens Sundays from 9am to 3pm, starting **May 16th** through mid-October in the parking lot next to **Edgewater Bank/United Federal Credit Union**.

**New Buffalo Farmers Market** returns on **Thursday** evenings from 4:00 – 8:00 pm beginning **May 27th** running through September 2nd. They are currently accepting applications for vendors, as well as seeking volunteers to help manage the weekly market. If you're interested in either, you can get all the details by visiting [facebook.com/newbuffalofarmersmarket](https://facebook.com/newbuffalofarmersmarket). Or if you'd simply like to shop their 30 plus vendors when they do open, you can visit them at 45 N. Whittaker St. in the heart of New Buffalo.

Just a few days later, the **St. Joseph Farmers Market** officially opens for the season on **Saturday, May 29th** through mid-October. Located on Lake Bluff Park, you'll run across some fresh finds including homemade goods, locally grown produce, perennials, fresh cut flowers, meats, cheeses, coffee, and so much more every week from 9:00 am until 2:00 pm. Learn more at [stjoetoday.com](https://stjoetoday.com).

Another friendly reminder about the **Greater Bridgman Area Chamber and Growth Alliance (CGA) Annual Meeting** on **Thursday, May 13th** at 5:00 pm. We are very excited to share an update about the CGA with everyone at the **Lake Pavilion** inside **Lake Township Park**, or virtually via Zoom. For those who attend in person you'll receive a complimentary snack box courtesy of **Classic Catering & Events**. RSVPs are required by May 10th additional details can be found at our site [smrchamber.com](https://smrchamber.com). If you'd like more information about any of these upcoming events, find current members, learn more about the Chamber, or discover member benefits – simply visit [smrchamber.com](https://smrchamber.com).

You're also more than welcome to reach out to me directly at [sspoonholtz@smrchamber.com](mailto:sspoonholtz@smrchamber.com) or 269-932-4040. We look forward to seeing and connecting with you soon!

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

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## Photo of the Week



**Rows in Bloom**  
Photo by Greta Hurst

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

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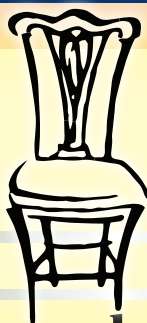
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Pastor Rosenbaum

## Soul Toupee

*If we claim to be without sin, we deceive ourselves and the truth is not in us. If we confess our sins, he is faithful and just and will forgive us our sins and purify us from all unrighteousness.*

- 1 John 1:8,9

Tim Kreider is a cartoonist. He is a gifted writer. He is also the man who has coined the term "Soul Toupee." He explains its origin. He and a friend used to frequent an oyster bar in Baltimore, MD. One day they noticed how one of the regulars there wore what Kreider calls "the worst toupee in the world, a comical little wig taped in place on the top of his head." From that, Kreider and his friend developed the concept of what he calls "The Soul Toupee."

Kreider's definition for the Soul Toupee is as follows: The Soul Toupee is that thing about ourselves we are most deeply embarrassed by and like to think we have...concealed to the world, but which is, in fact, pitifully obvious. Then Kreider adds this: Contemplating one's own Soul Toupee is not an exercise for the fainthearted.

The soul toupee is nothing new. If we claim to be without sin, we deceive ourselves and the truth is not in us, the apostle John wrote. A holy God sees through the soul toupees. Every single one.

What's your soul toupee? What ugly, sinful rut have you been trying to cover up or camouflage for far, far too long? Is it laziness, lust, greed, pride, a sense of entitlement, ducking responsibility, blaming others? Or is it the absence of self-discipline or raw self-absorption?

Whatever it is, the same holy God who sees through all the toupees also gives us a beautiful promise. When we confess our sins, John says, [God] is faithful and just and will forgive us our sins and purify us from all unrighteousness. God makes this promise on the basis of his Son, Jesus Christ, who has lived a holy life in our place and suffered and died on the cross for our every sin. Christ alone saves us. Soul toupees be gone.

*Prayer:*

*Lord God, move me to confess what I have been hiding the most. Forgive me. Give me peace in Jesus. Amen*

Submitted by: Pastor Glenn T. Rosenbaum  
Administrative Pastor  
Grace Evangelical Lutheran Church, St. Joseph  
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### Preserving Independence

but the need for sincere companionship still exists — even among those living with a spouse.

Helping elderly people feel connected and useful is one of the most nurturing things we can do. They need to be reassured by our thoughts and actions that their life has purpose now as it always has. Age does not change this. All of us cultivate our purpose which gives true meaning to every journey we experience.

There's no denying that giving up driving can be a tough step for older adults -- often far harder than we anticipate. It is one thing to talk about giving up driving but quite another to suddenly find yourself unable to go where you desire, when you wish to go. You can be a valuable source of emotional support to a driver as he or she gets used to life without wheels, by listening carefully to their concerns and helping to set up alternate solutions to continue their outings they once enjoyed and also maintaining scheduled appointments.

There can be a balance between accepting help and living independently. By accepting help you are giving a gift to your family and also the person helping you.



*Diane Genovese,*  
Owner

We all wish to be independent; and not have to depend on anyone – especially our grown children. Unfortunately, the aging process doesn't always respect our wishes. I have worked over twelve years in the In-home care realm, serving our seniors, which has provided me with a true and real insight to the growing needs of this population. The truth is, we will all age. The reality is, we too will one day be the person in need. It is important that we take a step back and imagine how we are going to face losing some of our own independence when the time comes. By doing this, we can better understand what our parents are facing, put ourselves in their shoes, and hopefully guide them with a greater love and understanding. In my numerous visits with the families of loved ones, the one goal that resonates each time is, mom/dad wish to stay in their own home. Seniors are accustomed to leading productive lives and their days should involve hobbies and engagement in activities which will help them remain in their homes. Feeling useful can be a boost to an elderly person who is feeling isolated or depressed. Everyone needs to feel like they are contributing to something larger than themselves. You may be surprised how much a person perks up knowing that they are making real contributions to their household chores and engaging in fun activities which help counteract a sense of isolation. It truly is about finding ways to help nourish your loved one with a sense of purpose, which is genuine to each one of us.

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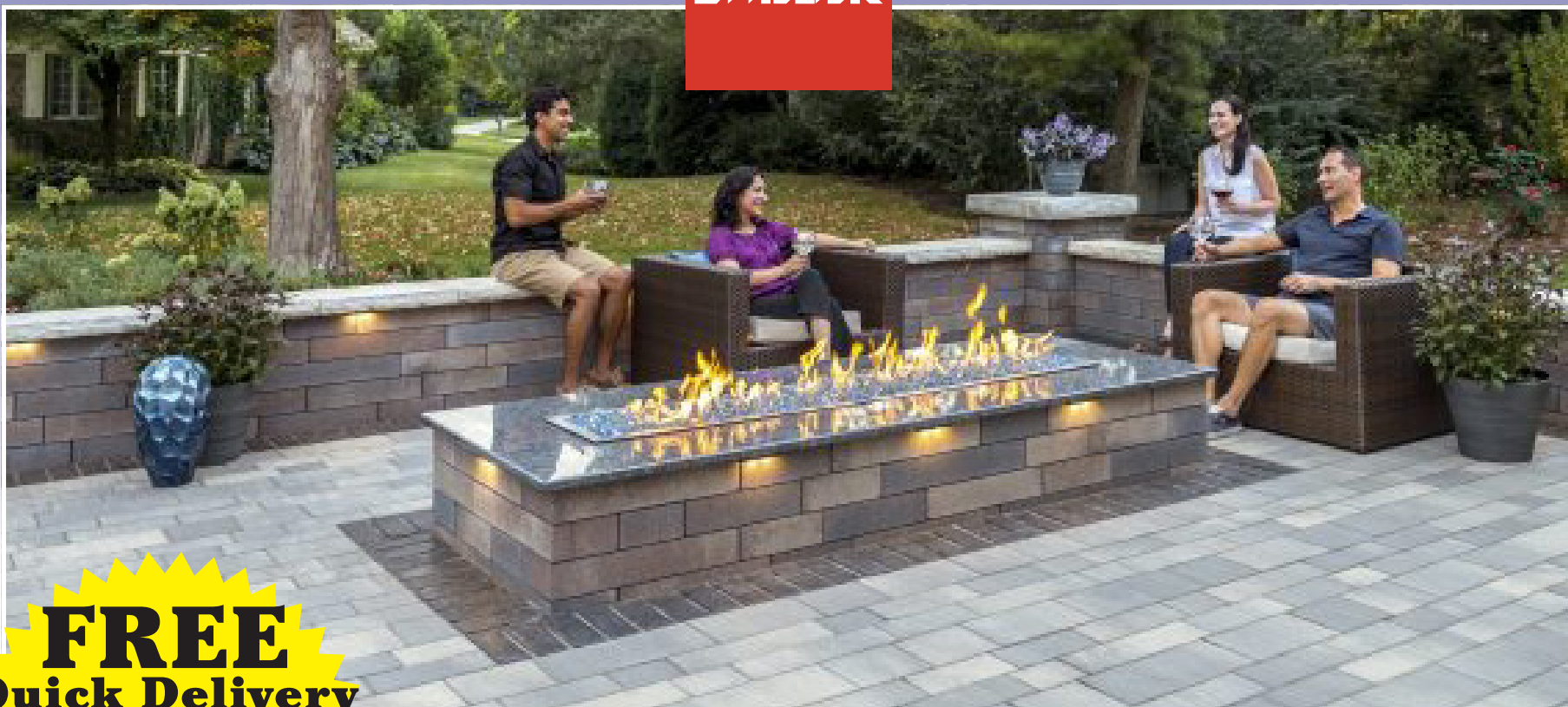
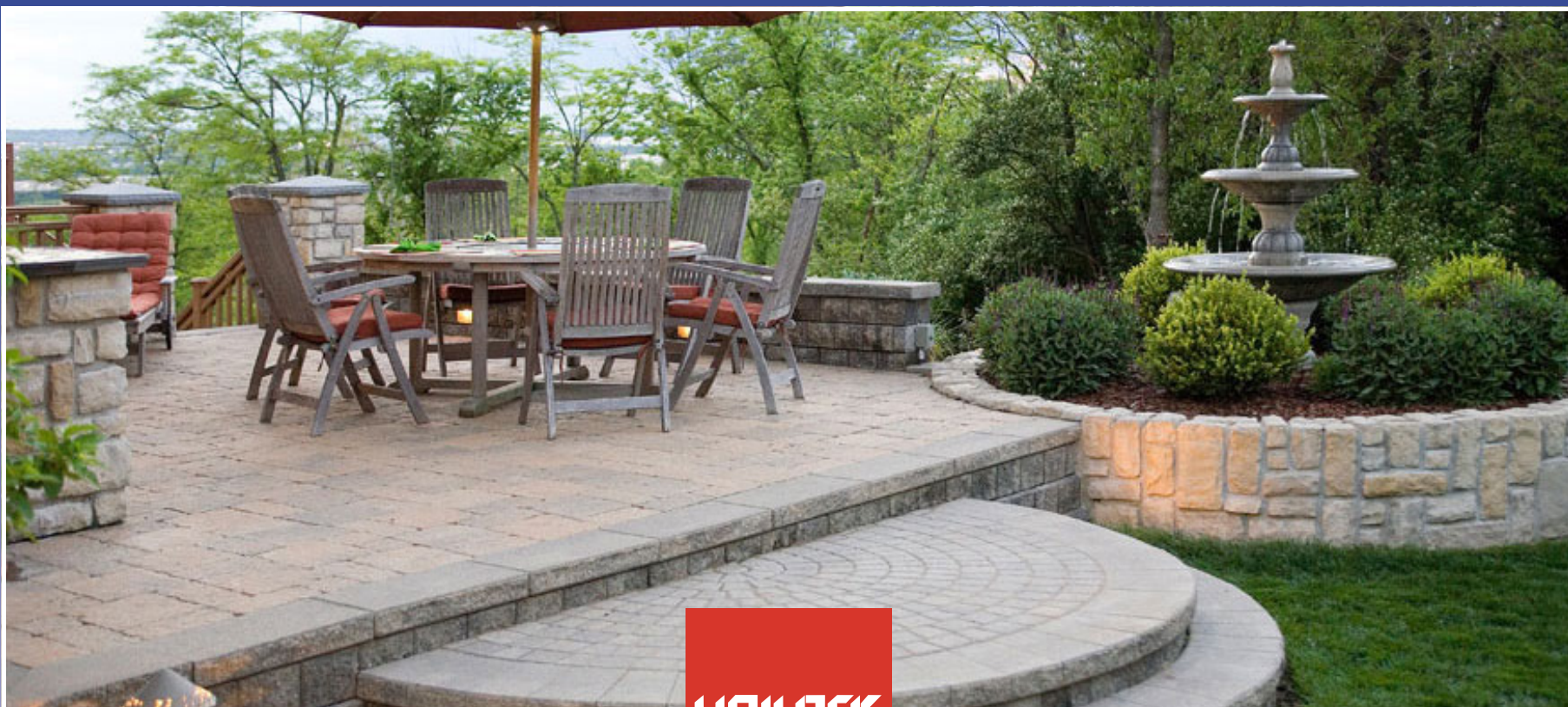
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**MOODY** *Continued from Cover*

view, not a signing bonus! I've never seen employment look like a timeshare presentation!"

Arthur Havlicek, CEO of the SW Michigan Regional Chamber says, "There are a number of policy issues at play, and right now the major one is the federal pandemic unemployment assistance. The extra \$300 that folks receive on top of their state benefits are essentially resulting in a situation where they make more money on unemployment than they would in many of the jobs that are available in the marketplace right now. You couple that with relaxed requirements to look for work, requirements to receive unemployment and benefit extensions that allow you to receive unemployment for longer and you create a perfect storm where businesses are in a position to compete with the unemployment agency for talent and that is a competition that they will lose every time."

Cameron's situation in Buchanan is further exacerbated by his proximity to Indiana where restaurants face far fewer restrictions and not only took customers when he was forced to close down, but then ended up losing part of his workforce to Indiana businesses because they were laid off in Michigan. His restaurant is less than five miles from the state border, and he says the real impact struck between Thanksgiving and Christmas, "when everyone was headed to Granger, Indiana to the University Park Mall getting their shopping done and saying, 'hey, let's grab a burger and a beer while

we can do it inside in Indiana." Cameron was blunt in his assessment, saying, "Paying these people to sit at home on the couch is not helping us up here at all. We have to find out a way to pay people who are coming to work rather than sitting at home."

Prestidge worried for some time that maybe they were doing something wrong in their pitch for help, wondering what they could do differently, and trying to find out why people didn't want to come and work at Soulard's only to realize that several much larger restaurants in the Stevensville area were posting the same sentiments online and discovering that virtually everyone is starving for workers, noting, "They can't find dishwashers, or cooks at every level of job in the industry." She warned, "We can't find people to fill open jobs and we're entering our busy season with tourism and the wedding industry, but if we don't have the bodies to help us, what could be our most profitable time may fall well short."

The Chamber's Havlicek says she's right, "There's a lot of pent-up demand in the marketplace and I think Southwest Michigan specifically stands to benefit from this by welcoming probably a record number of visitors to our area. The problem is, if our businesses - particularly within the hospitality industry - are not staffed to be able to receive that influx as much as they need those consumers, they have to be ready to serve them and serve them to the high standard that they want to be known for providing and that consumers are asking for, it could get rough."

Mazi Heppler has worked with Lana's Boutique for 10 years now, but says, "This is the first year that we've had an issue trying to find people to apply to work, and it's hard because we're working with a very small staff right now and I'm afraid that I'm going to burn-out the employees that I already have as we head into the busy season."

Luke Barber, President of Barber Packaging Company of Bangor converted his manufacturing

facility into a producer of personal protective equipment during the pandemic, but is still concerned noting, "At the end of the day we need people to put hands on parts to get those products out the door, and while you wouldn't think that the impact could ripple to your own day-to-day life, we literally have situations where customers can't get their products out the door because they can't get supplies because their suppliers can't get things, and it ripples all the way through. You can see it even on new car lots where inventory is the lowest in history because of supply chain issues." He too cautioned, "These are big problems and very real, if it's between working or getting paid to be at home, people would rather be home, so we have to figure out ways to stop incentivizing people to sit on the sidelines, or these are going to become permanent losses."

David Thompson is Chief Operating Officer of Gaishin Manufacturing in Benton Harbor, and he voiced concerns over the difficulties of keeping employees that they have invested in for years, and noted even with a major signing bonus nobody responded to the offer.

Elizabeth Hacker, Director of Sales at the Inn at Harbor Shores and her General Manager Brady Cohen shared their own stories of lost banquets, meetings, weddings and more due to the pandemic, but are more worried about the fact that as those things begin to return, many of the people who were doing those jobs have gone elsewhere for work and Cohen even had to fill in as a bartender for one of the events due to short staffing issues. They even purchased a \$70,000 tent so they could provide outdoor event opportunities for those afraid to congregate indoors, but finding staff members to fill positions necessary to host things to the standards they have established is making things extremely difficult. Cohen says he recently had a day in which nine people were scheduled to come and interview and not one of them even showed up. Not one. Add in to the equation that paper product costs alone have

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soared by 60-percent at the Inn to accommodate take-out meals due to capacity restrictions and state shutdowns, and the picture gets increasingly bleak.

Havlicek reminds everyone that while the problems are unprecedented, "There is nothing fundamentally wrong with the market. The reason it is affecting so many different employers across such a broad set of industries is because it is a macro policy problem, and the federal pandemic unemployment assistance of the extra \$300 on top of state benefits coupled with relaxed requirements to look for work, and extended benefit weeks create an untenable situation for these companies."

Several people on the panel pointed out that about the time that unemployment does run out for them in September and they decide maybe they do need to go back to work, especially in the hospitality industry, they'll be heading into their slow season when they don't need as many people and they're not going to be able to get a job, to which Havlicek concurs, saying, "That's right, and I think it speaks to one of the fundamental misunderstandings that policymakers have about all of this, is that to make the unemployment benefits - the extra \$300 - expire on September 4th while you're putting that past the point of the hospitality season, that is going to mean that when they do have to come and look for work when that money dries up, there will not be as many jobs waiting for them. So right now folks need to re-enter the market because they have their choice across industries with competitive benefits and it's a buyer's market."

Looking at state and federal policies, Kinexus VP Pscholka says, "I think sometimes policymakers think it's compassionate to extend unemployment benefits and be compassionate during the pandemic without understanding that the long-range impact is slower economic growth, businesses closing, less opportunities for young people and our kids in the future, and I think that came across pretty loud and clear here this afternoon." Asked if the situation can

be reversed, Pscholka says, "I think it can be turned around but we need to change the policy. We need to promote the fact that it is safe to go back to work. I think these companies today did a great job saying look, we follow all the protocols, we do everything we can to keep people safe. It's safe to come into our businesses. It's safe to work in these manufacturing facilities. We've got to continue to pound that message home so that people can get back to work and get back to normal."

The impact has already been deep. **Mary Morphe**y from Kinexus Group says that as of February about 800 businesses have closed their doors in the **Tri-County** area and 410 of them were in **Berrien County** alone.

**Millicent Huminsky** from the Southwestern Michigan Tourist Council summed up the employment issue following a year of COVID in five words: "It has been absolutely devastating." She adds, "I didn't think we'd ever go through anything like this in our lifetimes. People traveled like crazy last summer when they could get out, because they wanted desperately to get out. We were busy and we did well, but I'm afraid these businesses need to make money in the summertime because right now there is no meeting or wedding business to speak of due to the state's gathering restrictions issue. So they need summer in order to survive and people are going to come and we've got to treat them right if we want them to return."

Havlicek warns that it is not an issue that can be resolved overnight, admitting, "I think the ripple effects of this are going to extend well beyond our fight with the coronavirus. Specifically, the longer that people remain out of the workforce - the longer that they are incentivized to remain out of the workforce - the more difficult it will be for individual businesses to recover, the more crippled our economy as a whole will be, and the more difficult it will be for those specific individuals to re-enter the workforce and ultimately put themselves on a career path where they can make a meaningful living for the rest of their life."

Pscholka, as a former policymaker himself, recognizes that "Nobody wanted to be the guy to stand up and say 'Get your butts back to work, we're going to cut off your unemployment benefits,' politically that can be really hard. But there's a better question here. How compassionate is it to

destroy the future economy and not have opportunities for your community, because I think that's where we're at."

To quote the mantra of Kinexus CEO **Todd Gustafson**, "The longer you wait to get back into the workforce, the harder it will be, and the less choices you may have." It's certainly food for thought when that world comes crashing down for lots of people in September and the gravy train grinds to a halt.

That's it for this week, folks. Have a great week, be safe, and we'll see you Saturday right here in MailMax...and 24/7 online at [www.MoodyOnTheMarket.com](http://www.MoodyOnTheMarket.com).

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**WSJM 106.1 1400 SPORTS**

**STUDENT ATHLETE of the week**

**Name: Grace Chisek**  
**School: Watervliet High School**

Grace Chisek of Watervliet High School Softball is the WSJM Sports Berrien County Student Athlete of the Week for the week of April 11, 2021.





In games against Parchment, Paw Paw, Bridgman, and Niles, Grace went 11-19 at the plate. Of her 11 hits, she collected two homeruns, three triples, and three doubles. She also drive in 11 runs for the week.





Grace is also an All-Division member of the Panthers' Volleyball and Basketball teams. She also earned All-Regional honors in Volleyball. Outside of sports, she is a member of the Student Council. In the classroom, she carries a 4.0 grade point average.

Grace is the daughter of Chris and Shelly Chisek of Watervliet. Other finalists for the week were Sam Ebbert and Lauren Koch of St. Joe Track

*Grace Chisek*

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## Joins National Day of Prayer May 6

Every Thursday at high noon, Southwest Michigan residents dial into a public teleconference to pray. Thursday, May 6 will be no exception as the virtual event commemorates the National Day of Prayer. To participate, dial 701-801-6523.

"Our world has much to pray about during these uncertain times. The prayer line is an opportunity to bring people together and make spiritual connections. It provides hope and encourages resilience," explains coordinator Carla Gray Weiser.

On Thursday, May 6, the National Day of Prayer, the call will begin with Sheriff Paul Bailey leading the Pledge of Allegiance. Local ministers will lead prayer for the United States of America and the local community. The National Day of Prayer is an annual observance on the first Thursday of May. It is designed to encourage all Americans to turn to God in prayer.

Special thanks to financial supporters and in-kind donators: Glen Head of MailMax of Far Ahead Advertising Inc. in Benton Harbor, and Jeff Rice of Rapid Print in Benton Harbor.

Thank you to volunteer leaders: Pastor Phillip Haner (South Haven), Pastor Andy Hannich (St. Joseph), Pastor Jay Haynes (Benton Harbor), Reverend Yvonne Hester (Benton Harbor), Bishop Billy Long (Benton Harbor), Chaplain Bruce Linscheid (St. Joseph), Pastor Ron Rayon (St. Joseph),

Pastor Karen Weidler (Bridgman), Reverend Allen Weiser (St. Joseph).

For additional information, dial 701-801-6523 Thursdays at 12 noon or visit Facebook @National Day of Prayer in Southwest Michigan <https://fb.me/e/6Y66PcBjs>

Or National Day of Prayer at [www.nationaldayofprayer.org](http://www.nationaldayofprayer.org)



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# National Day of Prayer

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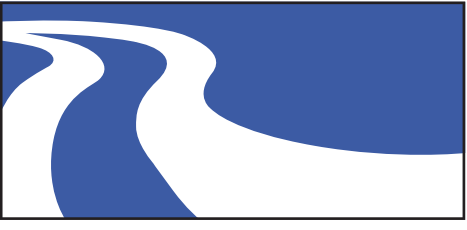
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# Don Read this Column! – You Wil(helm) Scream!



Stuart

Today, let's briefly consider Ehrhard Behrends, the well-known German mathematician. You probably know him as a leader in the study of simplexes through continuation and lifting properties.

Hmmmm, that look on your face leads me to believe I've overestimated how well-known Ehrhard Behrends is. Not to mention simplexes through continuation and lifting properties. Well, maybe it'll help if I remind you that he once illustrated the complexity of associativeness in language by parsing the lyrics to the song "The Purple People Eater."

C'mon, at some point in your lives, I bet even the youngest, hippest readers of this column have heard and laughed about "The Purple People Eater." It was a massive hit in 1958, reaching #1 on Billboard magazine's pop music charts!

Let me repeat that: This silly novelty song was #1, Numero Uno, top of the heap!!

I confess, I don't want to experience that enduring appeal; I haven't listened to the song since I decided to mention it in this column – I didn't want it to become an earworm wiggling around in my head all weekend. If that happened, I'd have to blame Sheb Wooley, the creator of "The Purple People Eater"!

Sheb Wooley was an actor and musician waaaaay back in the day – his biggest movie was "High Noon," and he was a regular on the old TV Western "Rawhide." In fact, among American actors, it's likely that Sheb appeared in more motion pictures than anyone else. Ever. He's in, to name a few: most every "Star Wars" pics; all the "Indiana Jones" films; the "Lord of the Rings" flicks; animated Disney movies galore; "Harold and Kumar Go to White Castle"; the list goes on and on.

How did Sheb, of all people, purple or otherwise, forge such a long-lasting and varied movie career? By screaming! Sheb is the guy who let loose "The Wilhelm Scream."

The Wilhelm Scream is perhaps Hollywood's most famous stock sound effect. It was first recorded for a 1951 film called "Distant Drums." Directors and sound editors have been relying on it ever since.

During the production of "Distant Drums," Sheb, who had a bit part, spent a day recording miscellaneous dialogue for the movie, including a handful of screams. One was deemed perfect for a scene where a guy gets eaten by an alligator. Thus it was labeled "Man being eaten by alligator," and put in a sound effects library. It eventually became known as the Wilhelm Scream for its use in a 1953 movie called "The Charge at Feather River," wherein a character named Private Wilhelm gets shot, and Sheb's scream flies out of his mouth.

The Wilhelm Scream really took off in the 1970s, thanks to Ben Burt, the sound designer for the first "Star Wars." During a battle in the Death Star, Luke Skywalker blasts a storm-trooper off a high ledge – and he falls screaming the Wilhelm Scream. Sheb's vocal cords escalated to legendary status.

All this was meant to bring us back to Ehrhard Behrends. But he never even mentions Sheb Wooley in his dissection of the associativeness of the lyrics of "Purple People Eater." So I've just decided not to focus this column on his essay. Besides, as I struggle to read and understand it, I get so confused that I (cue Wilhelm scream)!

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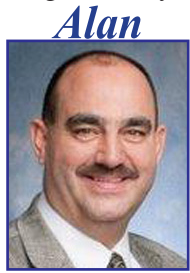
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Alan Jeffries

At the end of the first quarter of 2021, the local housing market continues to keep its robust pace while selling prices increased monthly and setting new records in the year-over-year comparison that looks back to 2006.

The average selling price from February 2021 to March 2021 increased 26 percent from \$265,892 to \$335,662. The number of houses sold in February was 200, and in March, 278 houses were sold for a 39 percent increase from one month to the next month.

In March, the number of houses sold slipped to 278 from 285 sold in March 2020, for a 3 percent decrease. At the end of the first quarter in 2021, 749 houses have been sold, a new sales record. The previous record was 675 houses occurred at the end of the first quarter of 2017.

The inventory of houses for sale dropped 45 percent from a year ago (665 vs. 1214), bringing the inventory of houses for sale down to 2.5-months of inventory available for buyers. At the end of the first quarter in 2020, the Market had a 4.9-months supply of houses for sale. For comparison, in March 2009, there were 2969 houses for sale.

Selling prices have set new record levels each month in 2021. The average selling price in March 2021 was \$335,662 compared to \$221,734 in March 2020, for a 51 percent increase. Year-to-date selling prices at the end of the first quarter also set records in the year-over-year comparison. The year-to-date average selling price in March 2021 increased 37 percent over March 2020 (\$303,233 vs. \$221,825).

The median selling price in March 2021 increased 13 percent to \$202,875 from \$180,000 in March 2020. Year-to-date, the median selling price soared 13 percent

# The Housing Market in Southwestern Michigan

(\$198,000 vs. \$175,000). The median selling price and year-to-date median selling price also set new record prices in the month of March in the year-over-year comparison.

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

Even with fewer houses sold, the record-setting selling prices pushed the total dollar volume up 72 percent in March 2021 (\$93,314,197 vs. \$54,103,134). The monthly and year-to-date total dollar volume set new records for the dollar volume at the end of the first quarter (\$227,114,925 vs. \$136,422,547).

The number of bank-owned or foreclosed homes as a percentage of all transactions was 3 percent in February and stayed the same in March. In January, the rate was 4 percent. The previous lowest percentage was 7 percent in March 2018. The highest percentage in March was 60 percent in 2009.

Locally, the mortgage rate was 3.146, down from 3.18 in February. Last year in March, the rate was 3.635. Nationally, the Freddie Mac mortgage rate in March was 3.18, up slightly from 2.97 in February for a 30-year conventional mortgage.

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

### When Selling a Home...

Your REALTOR® has the expertise and local knowledge to advise on how to price your house, so it doesn't languish on the market.

Here are four pitfalls that you can fall into and potential consequences when setting your price.

**#1 Pitfall:** Thinking your house is so great that you list it at too high a price. You'll lose your most important leverage and timing of a new listing. The longer your house sits on the market, the less likely you will get your asking price.

**#2 Pitfall:** Assuming upgrades will get you a higher price. Upgrades don't always equal value. In fact, research from the NATIONAL ASSOCIATION OF REALTORS® shows you might recoup 59% of your costs.

**#3 Pitfall:** Setting a dollar amount you need to make. The number you have in your head may not be in line with the market. This is where your REALTOR's knowledge of the local housing market and how your home compares to others in the area should be your guide for price setting.

**#4 Pitfall:** Letting emotions get the best of you. Listen to your REALTOR on how to price your home. You need an outside perspective to give you the market analysis to price your home. The toughest thing is to think with your head and not with your heart when pricing your home for sale.

### When Buying a Home...

The answer to whether closing costs are tax-deductible -- or mortgage interest and property taxes for that matter -- is, "It depends."

Basically, you'll want to itemize if you have deductions totaling more than the standard deduction, which is \$12,200 for single people and \$24,400 for married couples filing jointly. Every taxpayer gets this deduction, homeowner or not. And most people take it

because their actual itemized deductions are less than the standard amount.

Here's the list of one-time home purchase costs that are not tax-deductible:

- real estate taxes charged to you when you closed,
- mortgage interest paid when you settled,
- some loan origination fees (points) applicable to a mortgage of \$750,000 or less.

Costs of closing on a home that aren't tax deductible include:

- Real estate commissions
- Appraisals
- Home inspections
- Attorney fees
- Title fees
- Transfer taxes
- Mortgage refi fees

Mortgage interest and property taxes are annual expenses of owning a home that may or may not be deductible. You should consult with a tax advisor before filing to maximize your deductions and confirm that you have deductions that exceed your maximum.

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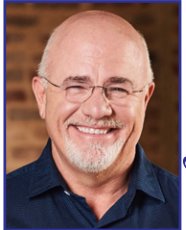
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**Dave Ramsey**



**Good news and bad news**

Dear Dave,  
 My wife and I are in our late twenties, we have no debt, and our household income is about \$180,000 year. We're thinking about building a home, but we're not sure whether to build just for us, or maybe building a multi-family place so we could live upstairs, rent the rest, and make some money. Your advice would be appreciated.

— Joel

**Dave Says**

If you're planning to have kids soon, I'd recommend going the single family route—specifically because of the quality of life. Looking at the other side, you'll make money with a multi-family construction, but it'll probably be a pain in the butt. You'll be giving up some things if you go that route.

Let me put it this way, Joel. I've owned a ton of investment real estate in my life, and my wife didn't want to live in any of those properties. Still, there's nothing inherently wrong with either decision. Just make sure your mortgage is a 15-year, fixed rate loan, and the monthly payments are no more than 25 percent of your combined take home pay. Save up for a down payment of at least 20 percent to avoid PMI, too.

Take a hard look at the numbers, and make sure you and your wife have a long, long talk about everything. You two should be in complete agreement about every aspect of this situation before moving forward!

— Dave

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Dear Joel,  
 If you're looking strictly at quality of life considerations, like privacy and having a little room to yourselves, a single family home is the way to go. But, if making extra money is important to you at this point, a multi-family structure might work. The good news is your tenants would be right there. The bad news is your tenants would be right there!

From a landlord's perspective, living next to or above your tenants means you can keep an eye on things a little better. Your tenants might also take better care of the place with you around. But those kinds of situations aren't always beautiful things. When you're living a floor or wall away from someone, you're all up in their business, and they're all up in your business. It's not for everyone.

\* **Dave Ramsey** is a seven-time #1 national best-selling author, personal finance expert, and host of The Ramsey Show, heard by more than 18 million listeners each week. He has appeared on Good Morning America, CBS This Morning, Today Show, Fox News, CNN, Fox Business, and many more. Since 1992, Dave has helped people regain control of their money, build wealth and enhance their lives. He also serves as CEO for Ramsey Solutions.

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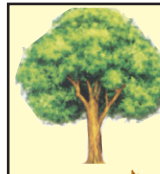
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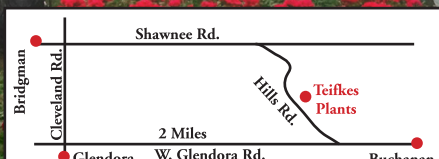
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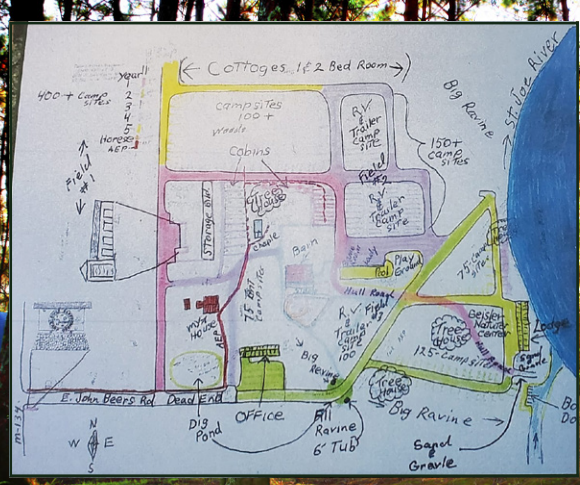
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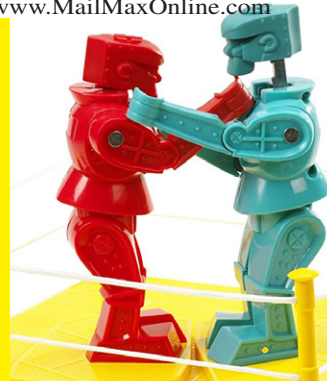
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AUTO RENTAL • SALES • SERVICE

 <b>2003 SUBARU IMPREZZA OUTBACK</b> One owner, automatic, only 109k miles! <b>SALE PRICE \$4,395!</b>	 <b>SOLD</b> 2009 CHEVY IMPALA LTZ Leather, sunroof <b>NOW \$6,695</b>	 <b>2009 CHEVY IMPALA LTZ</b> Leather, sunroof <b>NOW \$5,995</b>
 <b>2008 SATURN VUE XE</b> Super clean! FWD, only 100k miles <b>NOW \$6,795</b>	 <b>2012 CHEVY CRUZE</b> Only 81k miles! <b>NOW \$8,695</b>	 <b>2010 HONDA ACCORD LX-P</b> 2.4L, only 112k miles, clean! <b>NOW \$8,895</b>
 <b>2010 HONDA CR-V</b> All Wheel Drive, very clean! good CarFax, 105,000 miles <b>SALE PRICE \$8,995!</b>	 <b>2011 JEEP LIBERTY</b> 4x4, extra clean, 110k miles! <b>SALE PRICE \$9,495!</b>	 <b>2010 FORD ESCAPE LIMITED</b> AWD, only 95k miles, sunroof, heated leather seats, V6 <b>NOW \$9,895</b>
 <b>2016 CHEVY IMPALA LIMITED</b> One owner 108k miles! <b>NOW \$10,495</b>	 <b>2011 SUBARU FORRESTER X</b> Automatic, only 102k miles, clean! AWD. <b>NOW \$10,795</b>	

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## FRIENDLY MOTORS



**2019 Mitsubishi Mirage ES**



power windows, locks and mirrors, cruise, large touch Screen sound system with integrated blue tooth and back up camera, Warranty!

**NOW \$11,391 or \$175mo**

**2018 Ford Focus SE**



Blue tooth, back up camera, aluminum wheels, Power windows, locks and mirrors, cruise, air, 6spd automatic, Warranty!

**NOW \$12,491 or \$192mo**

**2019 Ford Fiesta SE**



Bluetooth, back up camera, power windows, locks and mirrors, cruise, 6spd automatic, air, aluminum wheels, warranty!

**NOW \$12,986 or \$199mo**

**2015 Jeep Cherokee Latitude 4x4**



Heated front bucket seats, heated steering wheel, remote start, blue tooth, satellite radio, back up camera, warranty!

**NOW \$13,371 or \$206mo**

**2014 Honda CRV EX-L All Wheel Drive**



Heated leather seats, power seat, power sunroof, dual climate control, premium sound with blue tooth and back up camera, warranty!

**NOW \$14,971 or \$229mo**

**2014 GMC Savanah 3500 Cargo Van**



6.0L V-8, racks, bins and bulk head, warranty!

**NOW \$14,981 or \$231mo**

**2012 Ford F350 Ext Cab 4x4**



Contractor utility body, 6.2L V-8 engine, large ladder rack, power windows, power locks, power mirrors, air

**NOW \$15,791 or \$254mo**

**2019 Nissan Sentra**



Back up camera, steaming bluetooth, power windows, locks and mirrors, cruise control, air, automatic, factory warranty and more!

**NOW \$15,951 or \$245mo**

**2011 Jeep Wrangler Sport 4x4**



6spd manual transmission, removable soft top, tow package, aluminum wheels, 8 speaker system, warranty!

**NOW \$16,891 or \$279mo**

**2018 Chevy Colorado Extended Cab**



Power seat, front buckets with console, power windows, power locks, cruise, premium sound system, 7" touch screen, blue tooth, tonneau cover, warranty!

**NOW \$17,981 or \$275mo**

**2019 VW Golf Wagon**



Blind spot monitoring, large touch screen infotainment with integrated blue tooth and back up camera, power seat, paddle shifters, aluminum wheels, warranty!

**NOW \$17,986 or \$277mo**

**2019 Hyundai Tuscon SE AWD**



7" infotainment screen, Apple Car Play, Android Auto, Blue tooth, back up camera, Warranty!

**NOW \$18,791 or \$285mo**

**2019 Ford Fusion SE**



Dual power heated front bucket seats, dual climate control, rear park assist, keyless enter and go with proximity sensing, lots of warranty!

**NOW \$18,991 or \$292mo**

**2016 Chevy 1500 Extended Cab**



Power windows, power locks, cruise, Air conditioning, seating for 6, warranty!

**NOW \$19,491 or \$299mo**

**2019 Hyundai Tuscon SE AWD**



Lane sense, blue tooth, back up camera, deep tinted glass, aluminum wheels, warranty!

**NOW \$19,791 or \$305mo**

**2019 Jeep Renegade**



Remote start, keyless enter and go, Uconnect 3 with touch screen, blue tooth, integrated back up camera, lots of warranty!

**NOW \$19,981 or \$309mo**

**2019 Nissan Rogue**



Only 15K miles, heated front bucket seats, Blue tooth, back up camera, tons of bumper to bumper factory warranty!

**NOW \$20,951 or \$323mo**

**2019 Dodge Grand Caravan SE**



7 passenger seating, 3 zone air/heat, 3rd row stow & go, privacy glass, warranty!

**NOW \$21,491 or \$331mo**

**2019 Chevy Equinox LT AWD**



Heated front bucket seats, power drivers seat, blind spot monitoring, cross path detection, dual zone climate control, power lift gate, Apple Car Play/Android Auto, warranty!

**NOW \$22,491 or \$347mo**

**2013 Ford F150 Super Crew 4x4**



XLT & XTR pkg, tow package, tonneau Cover, side steps, aluminum wheels, warranty!

**NOW \$22,891 or \$363mo**

**2020 Hyundai Tucson SE Htrac**



11K miles, lane sense, back up camera, bluetooth, llarge touch screen, 4wheel lock mode, tons of factory warranty!

**NOW \$22,981 or \$349mo**

**2018 Ram 1500 Quad Cab 4x4**



8spd automatic, 4 doors, tow pkg, Spray in bed liner, power windows, locks, mirrors, cruise, warranty!

**NOW \$22,991 or \$354mo**

**2017 Nissan Pathfinder SL AWD**



3 rows of leather, 1st and 2nd row heated seating, memory drivers seat, blind spot monitoring, keyless enter and go, remote start, 3 zone climate control, heated steering wheel, warranty!

**NOW \$23,651 or \$364mo**

**2020 Jeep Cherokee Limited 4x4**



Heated leather front bucket Seats, heated steering wheel, 2 position memory drivers seat, exterior Mirrors, and radio, power liftgate, blind spot monitoring, cross path Detection, factory warranty remaining.

**NOW \$24,691 or \$379mo**

**2013 Jeep Wrangler Sahara 4x4**



73K miles, 3 piece hard top, 3.6L V-6, Automatic, navigation, with large touch screen, blue tooth, satellite radio, 9 Alpine speakers, power windows, locks, mirrors, cruise, side steps, aluminum wheels, remote start, warranty!

**NOW \$24,991 or \$396mo**

**2018 Nissan Frontier Pro4-X**



heated bucket seats, navigation, Back up camera, blue tooth, tow package, spray in bed liner, warranty!

**NOW \$27,441 or \$423mo**

**2015 Chevy Tahoe LTZ 4x4**



Power heated and ventilated front bucket seats, 2nd row buckets, power folding 3rd row, memory drivers seat, 3 zone climate control, 7" Mylink infotainment with navigation, back up camera, blue tooth, tow pkg, 20" wheels, warranty!

**NOW \$29,871 or \$459mo**

**2020 Chrysler Pacifica Touring L**



Memory power drivers seat, leather upholstery, heated front bucket seats, heated steering wheel, Apple Car Play, Android Auto, satellite radio, blue tooth, power sliders, power lift gate, remote start, keyless enter and go, warranty!

**NOW \$30,791 or \$488mo**

**2018 Ford F150 Super Crew XLT 4x4**



3.5L EcoBoost, power seat, Front buckets, power pedals, aluminum wheels, tow package With trailer back up assist, tonneau cover, side steps, warranty!

**NOW \$30,991 or \$477mo**

**2018 Ram 1500 Crew Cab 4x4**



Big Horn, Hemi V-8, 8spd automatic, heated front bucket seats, power drivers, seat, heated steering wheel, tow pkg, 8.4" touch screen, 20" wheels, warranty!

**NOW \$32,791 or \$505mo**

**2020 Dodge Durango SXT Plus**



10K miles, heated seats, heated steering Wheel, tow pkg, rear park assist, rear park assist with stop, apple car play, android auto, power lift gate, tons of warranty!

**NOW \$33,991 or \$423mo**

**2018 Jeep Grand Cherokee High Altitude Overland 4x4**



Dual pane sunroof, heated and ventilated memory leather seat, 19 speakers, 825 watt amplifier, navigation, Apple Car play, tow pkg, you name it, its got it! Warranty!

**NOW \$37,486 or \$577mo**

**2019 Ram 1500 Big Horn Crew Cab 4x4**



Power front bucket seat, Uconnect infotainment with 8.4" touch screen, HD radio, blue tooth, satellite radio, 5.7L Hemi, 8spd automatic, auto 4x4, warranty!

**NOW \$38,451 or \$592mo**

**2019 Ford Expedition XLT 4x4**



3 rows of leather, power drivers seat, Large infotainment touch screen, tow pkg, 3 zone climate, warranty!

**NOW \$42,391 or \$653mo**

**2017 Chevy Tahoe Premier 4x4**



Heated / ventilated leather, memory seat, 2nd row heated buckets, power folding 3rd row, rear dvd entertainment, navigation, power sunroof, adaptive cruise, lane keep, heads up display, 3 zone climate, Bose sound, tow pkg, warranty!

**NOW \$43,891 or \$676mo**

**2020 Ram 1500 Laramie Crew Cab 4x4**



Heated and ventilated leather upholstery, dual power seats, drivers memory seats, radio, mirrors, and pedals, 12" radio with navigation, tow pkg, lots of factory warranty!

**NOW \$48,481 or \$747mo**

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# MCFADDEN'S

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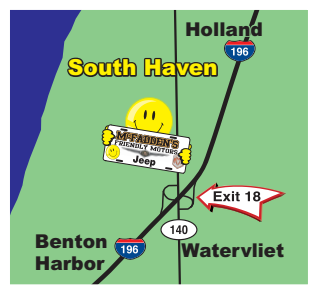


Payments based on 10% plus tax & title down with approved credit. 2019 - 2014 3.49 @ 72 months 2013 - 2012 4.49 @ 72 months, 2011 - 2010 5.99 @ 72 months, 2009 - 2007 6.99 @ 60 months, 2006 and older 7.99 @ 48 months.

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- ✓ **Scheduled Maintenance Program**



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or **0% APR** x 60mos. + \$1,500 Bonus Cash

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**2021 SONATA SE**

WAS \$25,080 NOW **\$22,507\***

or **\$179/mo\*\***

#H2575

**2021 TUCSON VALUE ALL WHEEL DRIVE**

WAS \$28,665 NOW **\$24,182\***

or **0% APR** x 60mos. + \$1,500 Bonus Cash

#H2686

**2021 SANTA FE SEL ALL WHEEL DRIVE**

WAS \$31,745 NOW **\$30,425\***

or **1.9% APR** x 60mos. + \$1,250 Bonus Cash

#H2715

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\*Sale prices include rebate, excludes tax, title, plates & doc fees. Special APR with approved credit through HMF. \*\*Lease payments are 36 month lease plus tax, title, license and \$220 documentation fee with \$1999 due at signing with approved credit through HMF. 10,000 miles per year. Actual Color may vary.

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**2021 COROLLA HYBRID, CAMRY HYBRID or AVALON HYBRID**

**0% APR Financing for 60 Mos.**

On any new 2021 COROLLA HYBRID, CAMRY HYBRID or AVALON HYBRID

**TOYOTA HAS 10 DIFFERENT HYBRIDS TO CHOOSE FROM!**

### HIGHLANDER



any new 2021 HIGHLANDER Includes Hybrid

**\$1750 CUSTOMER CASH**

or- **1.9% APR Financing for 60 Mos.**

**\$259 Per Mo.**

or- Lease a new **2021 HIGHLANDER L** 8-Spd AT ECT 4-Door FWD SUV Gas Model #6935  
**36 Mo. | 30,000-Mile Lease**  
**36 Mos. | \$2999 Due at Signing**

**\$309 Per Mo.**

**'21 HIGHLANDER HYBRID LE AWD** ECVT 4-Door AWD SUV Hybrid Model #6964  
**36 Mo. | 30,000-Mile Lease**  
**36 Mos. | \$2999 Due at Signing**

### CAMRY



new 2021 CAMRY excludes TRD

**UP TO \$1750 CUSTOMER CASH**

\$1250 on '21 Camry  
\$1750 on '21 Camry Hybrid

or- Includes Hybrid

**0% APR Financing for 60 Mos.**

**\$209 Per Mo.**

or- Lease a new **2021 CAMRY LE** 8-Speed AT ECT-i 4-Door Sedan Gas Model #2532  
**36 Mo. | 30,000-Mile Lease**  
**36 Mos. | \$2999 Due at Signing**

Includes \$1000 TFS Lease Subvention Cash.

### RAV4



any new 2021 RAV4

**\$1250 CUSTOMER CASH**

\$750 on '21 RAV4 Hybrid

or- Includes Hybrid

**1.9% APR Financing for 60 Mos.**

**\$189 Per Mo.**

or- Lease a new **2021 RAV4 LE** 8-Speed AT ECT-i 4-Door FWD SUV Gas Model #4430  
**36 Mo. | 30,000-Mile Lease**  
**36 Mos. | \$2999 Due at Signing**



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**OVER & ABOVE ALL OTHER INCENTIVES!**



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1. New 2021 Corolla hybrid, 2021 Camry (including hybrid) and Avalon hybrid 0.0% APR for 60 Months with \$16.67 per \$1,000 borrowed. 2. Toyota vehicles and components are built using U.S. and globally sourced parts. 3. Customer Cash direct from Toyota Motor Sales, U.S.A., Inc. 4. New 2021 Highlander (includes hybrid), new 2021 RAV4 (includes hybrid), new 2021 Venza, all-new 2021 Sienna and new 2021 Tacoma (excludes TRD Pro). 1.9% APR for 60 Months with \$17.48 per \$1,000 borrowed. 5. New 2021 Highlander L FWD Model 6935. Lease based on net cap cost of \$31,975. Lease end purchase option \$25,118. 6. New 2021 Highlander Hybrid LE AWD Model 6964. Lease based on net cap cost of \$36,873. Lease end purchase option \$28,307. 7. New 2021 Camry LE 2532. Lease based on net cap cost of \$21,608. \$1,000 Toyota Financial Services Lease Subvention Cash included in lease deal. Lease end purchase option \$14,161. 8. New 2021 RAV4 LE FWD Model 4430. Lease based on net cap cost of \$24,154. Lease end purchase option \$18,488. 9. Qualified military personnel and household members of eligible qualifying military personnel are eligible for rebates in addition to all other incentives, depending on model, through Toyota Motor Sales U.S.A., Inc., when leased or financed through Toyota Financial Services. Must take retail delivery from select new dealer stock. The Toyota Military Rebate Program is not compatible with the Toyota College Rebate Program. See participating dealer or visit buyatoyota.com for complete details. 10. The Toyota College Rebate Program is not compatible with the Military Rebate Program. See participating dealer or visit buyatoyota.com for complete details. 11. ToyotaCare covers normal factory scheduled maintenance for two years or 25,000 miles, whichever comes first. Certain models require a different maintenance schedule as described in their Maintenance Guide. 24-hour roadside assistance is also included for two years and unlimited mileage. Roadside Assistance does not include parts and fluids, except emergency fuel delivery. See Toyota dealers for details and exclusions. Valid only in the continental U.S. and Alaska. \*For 1&4 - Subject to approved credit through Toyota Financial Services. Not all customers will qualify for lowest rate - see dealer for terms and conditions. \*\* For 5, 6, 7 & 8 - NO SECURITY DEPOSIT. Subject to approved credit through Toyota Financial Services. Not all customers will qualify - Tier 1 PLUS customers ONLY. Excludes state and local taxes, tags, registration and title, and insurance. License and applicable fees are extra. Other options and dealer charges extra. Your payment may vary depending on final price. Lessee may be charged for excessive wear based on Toyota Financial Services standards for normal use and for mileage in excess of 30,000 miles at the rate of \$0.15 per mile (10K low mileage leases). \$350 Disposition Fee is due at lease termination. For 1, 3, 4, 5, 6, 7, 8, 9 & 10 - Must take retail delivery from new 2021 dealer stock between 4/1/21 and 5/31/21. APR, Customer Cash & Lease offers may not be combined. See participating dealer for complete details. Individual dealer prices and document fees may vary. VEHICLE IMAGES USED FOR ILLUSTRATION PURPOSES ONLY. Expiration for these offers is 5/31/21.



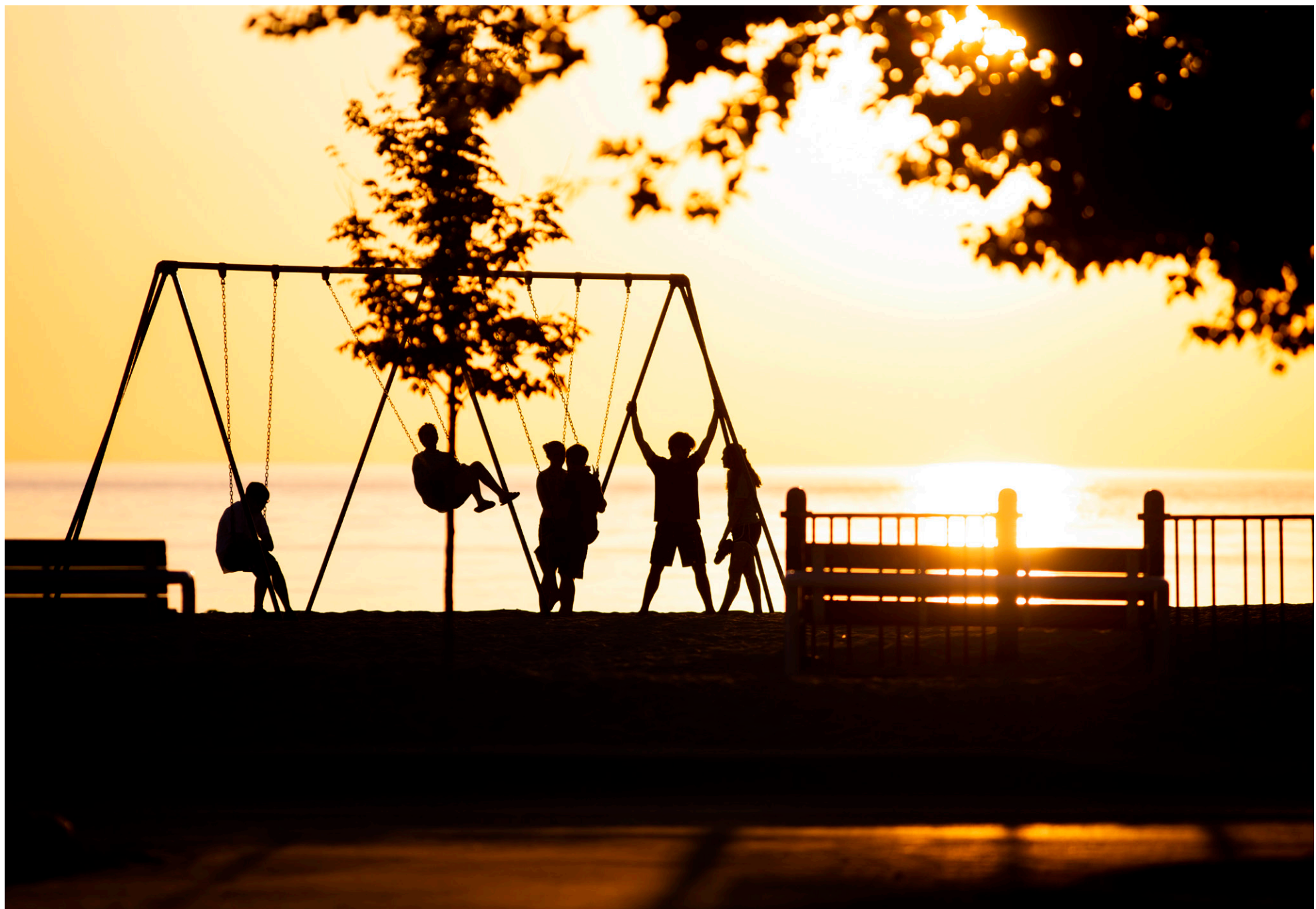
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In and Around

# St. Joseph

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**Hilton Garden Inn**  
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**The Hampton Inn**  
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# 2021 St. Joe Today Events

- May-October..... **Antiques on the Bluff:** 10:00am-5:00pm, the first Sunday of each month May through October in Lake Bluff Park - Dates: May 2, June 6, July 4, August 1, September 5, October 3
- May 29 - October 9...**St. Joe Farmers Market:** 9:00am-2:00pm, Saturdays in Lake Bluff Park. No market on July 10.
- June 5 .....**Lake Bluff Artisan Fair:** 10:00am-5:00pm, in Lake Bluff Park
- June 18 .....**Friday Night Concert:** 7:00pm-8:00pm, at the John E.N. Howard Bandshell
- July 4 - September 5..**St. Joseph Municipal Band Concerts:** 7:00pm, Sundays at the John E.N. Howard Bandshell
- July-August.....**Movies in the Park:** Saturdays at dusk. Presented by the City of St. Joseph.
- July 10-11 .....**Krasl Art Fair:** Lake Boulevard in downtown St. Joseph.
- July 16 .....**Mike Yore Memorial Car Show:** 4:00pm-8:00pm, Lake Boulevard
- July 16 .....**Friday Night Concert:** 7:00pm-8:00pm, at the John E.N. Howard Bandshell
- July 17 .....**Lake Bluff Artisan Fair:** 10:00am-5:00pm, in Lake Bluff Park
- August 6-8.....**Chalk the Block:** Artists can begin working on their creations Friday evening. Block/ Artist viewing will be available all day on Saturday and Sunday.
- August 16-21 .....**Berrien County Youth Fair:** Berrien Springs, MI
- August 20 .....**Friday Night Concert:** 7:00pm-8:00pm, at the John E.N. Howard Bandshell
- September 4 .....**Lake Bluff Artisan Fair:** 10:00am-5:00pm, in Lake Bluff Park
- September 17 .....**Friday Night Concert:** 7:00pm-8:00pm, at the John E.N. Howard Bandshell
- September 18 .....**Fall Fest:** 10:00am-3:00pm, in Lake Bluff Park
- September 25 .....**Lake Bluff Artisan Fair:** 10:00am-5:00pm, in Lake Bluff Park
- October 29.....**BH Arts District & Downtown SJ Halloween Trick-or-Treat:** 4:30pm-6:00pm, Downtown St. Joseph and the Benton Harbor Arts District
- November 19.....**Luminary:** 5:00pm-8:00pm, Downtown St. Joseph
- November 27.....**Small Business Saturday:** Support local businesses & shop local!
- December 3 .....**Window Wonderland:** 7:00-8:30pm, Downtown St. Joseph
- December 3 .....**St. Joseph Improvement Association's Light up the Bluff:** 6:30 pm Lake Bluff Park, Lights will remain on through February 15.
- December 4 .....**Reindog Holiday Parade:** 3:00pm, State Street in Downtown St. Joseph
- December 4-23 .....**Santa Series:** Santa's House, Letters to Santa, Storytime with Mrs. Claus



**Join us for Lake Bluff Artisan Fair!**  
 in Lake Bluff Park  
 from 10am-5pm  
**June 5 • July 17**  
**September 4 • September 25**  
[stjoetoday.com/artisanfair](http://stjoetoday.com/artisanfair)

## Style Starts Here



Mallory Richards, Nicole Trux, Jennifer Fillwock, Brooke Roberts, Lisa Van Pelt

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## Two Beaches, a Carousel and Michigan's Largest Splash Pad - Lots of fun below the bluff!

In addition to the action downtown, fun awaits you just below the bluff. Start out at the Silver Beach Center which houses the Curious Kids' Discovery Zone and the Silver Beach Carousel. Enjoy

hands-on exhibits, carousel rides, local history and more. The Silver Beach Carousel will be open on summer weekends. Be sure to check out silverbeachcarousel.com for reservations. In addition, Shad-

owland on Silver Beach is housed here and is the perfect venue for weddings, events and more.

Just across the street is the Whirlpool Compass Fountain boasting Michigan's largest splash pad. Guests of all ages can enjoy splashing through the fountain, and be in awe of the cannons that shoot water 35 feet into the air. Next to the fountain, grab a bite to eat or a schooner at local favorite – Silver Beach Pizza. The Amtrak station is located here as well for a convenient pick-up/drop-off location for travelers.

Silver Beach was named the "Sweetest Sand" by Timeout Chicago.com and "Best Family Beaches" by Parenting Magazine. This is a great place to spend the day in the sun, enjoy walking the shore, and relaxing. Looking for a great place to gather with friends on the lake?

Other area beaches include, Lions Park Beach, Tiscornia Park, and Jean Klock Park. All of these locations offer restrooms and changing facilities as well as paid parking.

In addition to the sandy fun on the beaches, be sure to grab a lawn seat at the nearby Shadowland Pavilion. This space is the perfect venue for musical events and can be reserved for weddings, family reunions, and other special events. Stunning views of the sunset, lighthouse and passing boats make this a great place for hosting events.

Parking is available at the Silver Beach Center (limited), Silver Beach County Park and a neighboring lot across from Silver Beach. All of the attractions and beaches are a short walking distance from downtown.

# THE CANDLESTICK MAKER

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**408 State, Downtown St. Joe  
(Next to The Buck)**



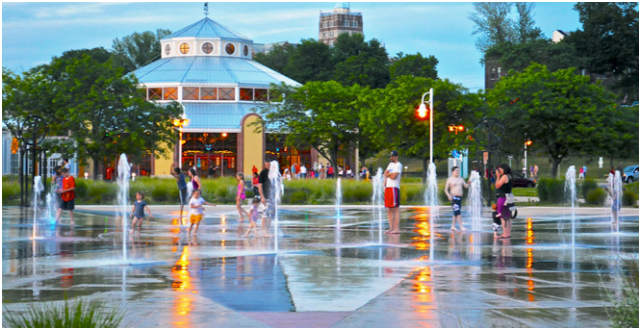
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in St. Joseph!



CITY OF  
St. Joseph







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*Whirlpool Compass Fountain is found just below the bluff and steps from downtown St. Joseph*

May 1 - May 28 – Noon - 8:00pm • May 29 - Sept 6 – 10:00am - 9:00 pm  
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### Fountain Facts:

- The concrete inner splash pad is 150 feet in diameter
- The outer ring of the splash pad is 200 feet in diameter
- The fountain offers 28 varying water jet heights
- The water jets supply 785 gallons of water per minute
- Spray from the cannons shoots 35-ft up in the air
- The cannons supply 2,560 gallons of water per minute
- The water reservoir holds 10,860 gallons of recycled water



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Downtown St. Joe  
269.982.3470

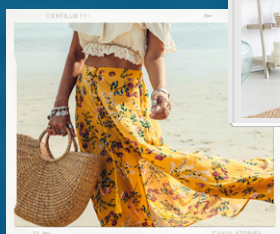
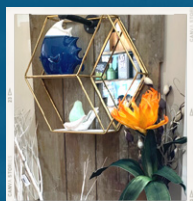


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# The Art and Music Scene

There is every type of art imaginable throughout the city of St. Joseph. A walking tour is the best way to take it all in.

Start at the Krasl Art Center where you can browse the wonderful

sculpture collection, special exhibits and shop in their gift shop. A great weekend for art is July 10-11 during the Krasl Art Fair on the Bluff. The Krasl Art Fair has been rated among the top art fairs in the country;

ranked #10 in the nation by Sunshine Artist Magazine, #32 by the Art Fair Sourcebook and #6 by the Art Fair Calendar. There will be a variety of artists featuring a mix of fine art and fine crafts.

As you stroll through downtown St. Joseph, MI be sure to keep an eye out for gorgeous murals. Currently the town boasts 2 murals and is excited to bring a temporary mural to the Lake Bluff stairs this year starting in early summer.

On Main Street, the Priscilla U. Byrns Center serves as home to the Heritage Museum and Cultural Center and offers a state-of-the-art setting for your trip to the past. The center houses exhibit halls, artifact and archival collections, a research library, and elegant banquet facilities.

Groove to the sounds of jazz, big band, classic hits and more at John E.N. Howard Bandshell, overlooking the charming St. Joseph River. Take in beautiful sunsets during these free concerts held the third Friday

throughout the summer (June-September). For more details visit [stjoetoday.com/fridaynightconcerts](http://stjoetoday.com/fridaynightconcerts).

Enjoy the Summer Concert Series performed by the Southwest Michigan Symphony Orchestra (SMSO). The orchestra beach concerts take place at the Shadowland Pavilion where you can reserve a seat or bring your own chair or blanket to enjoy the concert. 2021 concert dates: July 3, 17, 24 and August 14. Check the SMSO website for more details - [smso.org](http://smso.org).

Sundays and holidays are filled with music provided by the St. Joseph Municipal Band. Concerts take place at the John E.N. Howard Bandshell located on Port Street. The one-hour long concerts are performed at 7:00pm July 4 through September 5. Visit [stjoetoday.com](http://stjoetoday.com) for more information.

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Rolling hillsides in the region are covered with thousands of acres of grape vines from around the world. Lake Michigan tempers our climate making it possible to grow many varieties of grapes that local winemakers craft into award-winning wines.

Take one of several wine and beer tasting excursions to enjoy and discover new favorite beverages. Area wineries and breweries host many events throughout the season including cooking classes, festivals and concerts. Additionally some of the locales offer a food menu while others let you bring your own food. Even more, you will be able to treat

yourself to some delicious eats off a food truck that may be parked at one of these establishments! Visit [stjoetoday.com](http://stjoetoday.com) or [makerstrail.org](http://makerstrail.org) for more details.



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# Chalk the **BLOCK**

**AUGUST 6-8**

[stjoetoday.com/chalktheblock](http://stjoetoday.com/chalktheblock)

Meet me in  
**ST. JOSEPH**



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[stjoetoday.com/midsummerclassic](http://stjoetoday.com/midsummerclassic)





# Saturdays

May 29 - October 9

9am - 2pm

Lake Bluff Park between  
Broad and Pleasant Streets  
Downtown St. Joseph

Market-goers will enjoy fresh finds at the weekly St. Joe Farmers Market. Vendors will offer a variety of products including homemade goods, locally grown produce, perennials and cut flowers, meats and cheeses, coffee and more! This

event is held Saturdays May 29 - October 9 from 9am-2pm in the scenic Lake Bluff Park, overlooking Lake Michigan. For more details visit [stjoetoday.com/farmersmarket](http://stjoetoday.com/farmersmarket). No market on July 10.



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# Benton Harbor Arts District

Just minutes from downtown St. Joseph, you will find the Benton Harbor Arts District. Nestled along Water Street, there are plenty of unique places to explore. Browse different art galleries that feature local artists.

Local restaurants offer tasty menu options paired with charming atmospheres. Throughout the year in the Arts District, guests and residents will enjoy Art Hop, glass blowing demonstrations, live music, beer pairing dinners and much more!

## Can't Miss Events in the Arts District

### BHAA Arts in the Park

- Friday June 4
- Friday June 18 - *ALSO SUMMER ART HOP!*
- Friday July 2
- Friday July 16
- Friday July 30
- Friday August 13
- Friday August 27
- Friday September 10

*Arts in the Park is held in the heart of the Arts District, right behind The Livery. All events feature local artist's booths, food trucks, and live music.*

### Art Hop

- June 18
- October 15
- December 10





# Picture Perfect Parks

Enjoy views from the City of St. Joseph's "front porch" – Lake Bluff Park. Here you can view the picturesque historic North Pier Lighthouses, spectacular Lake Michigan sunsets, shimmering sands of Silver Beach, widely considered one of the top beaches in the U.S., as well as the unique attractions below the bluff, including the Margaret B. Upton Arboretum. Lake Bluff Park offers a relaxing venue with its comfortable wooden swings. Or enjoy downtown take-out while sitting at a roomy picnic table.


Below the bluff is the John and Dede Howard Family Recreational Trail that connects downtown St. Joseph to Silver Beach, the South Pier and Lions Park Beach, as well as to the south end of St. Joseph's historic residential district after passing over the majestic railroad bridge, a must do for walkers.

Art lovers will enjoy the many sculptures in Lake Bluff Park, the Arboretum and smaller parks throughout the City. The Firefighters' Monument, Maids of the Mist Fountain and the WWI/WWII Monument are just a few that reflect the history of the City.

Kiwanis Park, featuring the John and Dede Howard Skateboard Park, playground, covered picnic shelter, baseball field, basketball and pickle ball courts and the St. Joseph Dog Park is a great spot for family activities.

For more information on area parks visit [stjoetoday.com/play](http://stjoetoday.com/play).





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# Chalk the Block • August 6-8 • Downtown St. Joseph

Summer is in full swing as artists take over Broad St. in downtown St. Joe during Chalk the Block! Attendees can watch as both amateur and professional artists prepare their squares on Friday

evening, work all day Saturday and enjoy the completed chalk masterpieces on Sunday. This family-friendly festival showcases regional, national and international artists, using the

quaint lakeside town as their backdrop. **PEOPLE'S CHOICE** Attendees can vote for their favorite chalk masterpiece in the People's Choice. Tickets will be sold at the People's Choice Tent on Broad St.

for one dollar each throughout Saturday and Sunday. One dollar equals one vote. For more details visit [stjoetoday.com/chalktheblock](http://stjoetoday.com/chalktheblock).





# Show your love for Southwest Michigan small businesses

The third weekend of the month, June through September, celebrate all things Southwest Michigan during the Love Local weekends! Attendees will enjoy extended shopping hours, Friday Night Concerts and special offers. For more information visit [stjoetoday.com/lovelocal](http://stjoetoday.com/lovelocal).



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Saint Joseph, Michigan

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Saint Joseph, Michigan

- Canoes
- Kayaks
- SUPS
- Charters
- Boat Slips
- Jet Ski Slips

**fishermanswharfsj.com**  
**269-277-4434**  
**602 Fisherman's Road**  
**Two doors down (south) from Clementines**  
**next to On The River Tavern**

**HIDDEN POINTE FUN PARK**

Good old fashioned outdoor, family fun!  
Groups and parties welcome!

- 18 HOLE MINIATURE GOLF **NEW TURF!**
- GO KARTS / SINGLE & DOUBLE
- BATTING CAGES / BASEBALL & SOFTBALL
- JUMPSHOT TRAMPOLINE BASKETBALL
- ARCADE GARAGE
- ICE CREAM & OTHER CONCESSION TREATS

SEASONAL HOURS VARY / WEATHER PERMITTING.  
CHECK OUR GOOGLE PAGE FOR MOST UP TO DATE HOURS OF OPERATION.

**FIND US ON** &

HALL RENTALS • [CONTACT@HIDDENPOINTE.NET](mailto:CONTACT@HIDDENPOINTE.NET)  
1062 Nickerson Avenue  
Benton Harbor, MI 49022  
269-926-1358  
[www.hiddenpointe.net](http://www.hiddenpointe.net)



# Water Lover's Paradise

St. Joseph sits on the corner of two great and well-known waterfronts. On one side is Lake Michigan, offering beautiful sandy beaches and gorgeous sunsets where the sun seems to melt into the water af-

ter a long fun-filled day. On the other side, you can find the St. Joseph River which winds its way through the region providing scenic vistas of the city, marinas, golf courses, waterfront homes, restaurants and parks.

Choose to be your own captain and rent a watercraft from one of our area marinas. The fishing itself is an area attraction – the lake and river offer a variety of catches including salmon, bass and perch. No boat? No problem. Reserve one of our tournament winning, charter fishing services. Or choose to be your own captain and rent a boat from Pier 1000 Marina.

In addition to the views and boats, the abundance of water also allows for a lot of outdoor play. Choose your own water adventure with Third Coast Paddling, Scooter Joe Water Rentals, Southwest Michigan Cycleboat, Lake Life Water Sports and many more! Enjoy activities such as stand-up paddle boarding, kayaking, canoeing, and group outings on the Harbor Hopper. Find more information at [stjoetoday.com/play](http://stjoetoday.com/play).

**Wolf's**  
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**Pier 1000**  
MARINA

On the St. Joseph River  
Your gateway to Lake Michigan

(269) 927-4471  
Pier1000.com

Monday - Saturday 8:30-5 • Sunday & Holiday 10-4  
1000 Riverview Dr., Benton Harbor, MI 49022

Beer & Wine Sales

Ship Store

Boat Sales & Repairs

Boat Rentals

Gas Docks Open 7 Days • Mobile Service Available

Full Service Marina

Boat Rentals Available



# Outdoor Summer Movies

The City will be offering movies throughout the summer. Bring your lawn chairs, blankets and the family for FREE movie fun on the big screen

starting at dusk! For more information visit [stjoetoday.com/events](http://stjoetoday.com/events).

- July 10 - Lego Movie #2
- July 17 - Teenage Mutant Ninja Turtles (1990)
- July 24 - Trolls World Tour
- July 31 - Field of Dreams

- August 7 - Monsters vs. Aliens
- August 14 - Onward
- August 21 - Goonies
- August 28 - WNIT's Dolittle/St. Joseph River Documentary



## Welcome Home to Southwest Michigan!



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**269.683.4507**

**[www.cbanchor.com](http://www.cbanchor.com)**



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# St. Joseph North Pier Lighthouse Tours



The City of St. Joseph is home to the iconic North Pier Inner and Outer Lights, built in 1907 and listed on the National Register of Historic Places. Come take a close-up look at amazing maritime history and take in breathtaking views from the gallery. Hour-long public walking tours and open hours are scheduled throughout the summer. Learn more at [theheritagemcc.org](http://theheritagemcc.org) or call the Heritage Museum at 269-983-1191.



# Pristine Golf Courses & Perfect Tee Times

Southwestern Michigan offers a variety of greens to choose from. Whether you are looking for a longer course that offers lake views or a quick 9, you can find it here. Area course amenities include club houses, restaurants, equipment rental, pro shops, driving ranges, locker rooms, carts with GPS navigation and more.

Also join us for the KitchenAid Senior PGA Championship in 2022 and 2024. During this outstanding event, guests will enjoy watching the pros compete, have fun at local establishments offering live entertainment and be able to check out unique shops and galleries in the area's walkable downtown locations.

**PEBBLEWOOD COUNTRY CLUB**

Hours: Mon - Fri til 2:00PM • Sat & Sun after 2:00PM  
**CALL FOR TEE TIMES**

**1-4 PEOPLE**

**\$18 per person for 9 HOLES**  
**\$27 per person for 18 HOLES**  
Includes 1 Electric Cart & 1 Greens Fee  
**MUST PRESENT COUPON • CALL FOR TEE TIMES**  
Good thru 9-4-21 MM

18 Hole Public Golf Course  
Tee Times Required  
9794 Jericho Road  
Bridgman  
269-465-5611

**INDIAN LAKE HILLS**

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**Call for Weekend & Holiday Rates**

**Gift Cards Available** (Great for Mother's & Father's Day)      **27 Holes & Driving Range**

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