

June 12, 2021

Moody on **The Market**



oodu When the KitchenAid

Senior PGA Championship returns to Harbor Shores in Benton Harbor for 2022, they

will need roughly 1,300 volunteers to help make the event one of the best in the history of the prestigious championship and you are invited to be a part of that. The PGA of America has opened volunteer registration for the 2022 KitchenAid Senior PGA Championship, which returns to the Harbor Shores Resort from May 24th to the 29th in 2022. Approximately 1,300 volunteers are required to support the popular, family-friendly event, which was on hiatus from Harbor Shores in 2020 given the restrictions surrounding COVID-19. Each volunteer will be granted "behind-the-scenes" access to the Championship and an opportunity to help execute an event that greatly benefits the local community. Volunteers will receive a premium branded polo shirt and jacket, hat, food and water vouchers, complimentary parking and more. Brandon Haney, Championship Director, tells us, "At the core of every successful KitchenAid Senior PGA Championship are the selfless volunteers who help to make it all happen," and notes that "Since 2012, Benton Harbor and the surrounding communities have shown an overwhelming amount of support for this important event. Thanks to our volunteers, the Championship is able to continue its support of essential local programming such as the Boys and Girls Clubs, The First Tee of Benton Harbor and local schools." The KitchenAid Senior PGA Championship features golf legends such as Colin Montgomerie, Bernhard Langer, Rocco Mediate, Paul Broadhurst and 2021 Champion Alex Cejka. The PGA is encouraging lovers of the sport to join in on the fun and exhilarating atmosphere surrounding the Championship while making a positive impact on the community. J.C. Anderson, Executive Committee -Volunteer Operations Chair, says, "After the cancellation in 2020. I am more excited than ever for the 2022 KitchenAid Senior PGA Championship," adding, "The 2022 Championship will provide the perfect opportunity to reunite as a community while enjoying the highest quality professional golf and the stunning beauty of Harbor Shores. The opportunity to volunteer for this event provides us all a way to showcase Southwest Michigan on a national stage, and we cannot thank the PGA and KitchenAid enough for the opportunity." Volunteers will have 20 committees to choose from, offering an exclusive experience at the



Continued on page 6



Jenna odjan **Bud Distributing**

Summer Sippin!!!

Greetings everyone! FINALLY warming up. I am so excited for several new items hit the market or are about a beautiful summer here in Southwest to. I have never seen so many new beverag-Michigan. Warm weather usually brings social outdoor gatherings, bonfires, days on the lake, golf course, etc. I love this time of year! I also love this time of the year (par-

The weather is ticularly this year) because we have had

es come into the market as we have seen this year, largely due to seltzers, other flavored malt beverages, and ready to drink cocktails. Continued on page 2

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Page 2 June 12, 2021 JENNA Continued from cover

Bud Light Seltzer Summer "Retro Pack" and More!

Bud Light Seltzer continues to innovate and keep the seltzer craze going with new flavors. This package not only has some fun summer flavors but is also a very cool looking package. "Introducing the New Bud Light Seltzer Retro Summer tie-dye pack. Featuring Cherry Limeade, Blue Raspberry and Summer Ice, this limited-edition pack will take you back to a groovier time. Celebrate summer with these sweet, refreshing takes on the classics!" (www.budlight.com). These come in at 100 calories, with less than one gram of sugar and 2 carbs. I am so excited to try these! The Bud Light Seltzer brand has also recently launched the lemonade seltzers as well as hard tea seltzers. Both of those are available in 12 pack varieties. Check them out at a store near you!

There are so many different options in this category now it's crazy! **New Belgium Brewing Company** just launched some yummy new summer sippers with their **Fruit Smash** hard seltzer. "The Fruit Smash Variety Pack includes **Berry Blast** which packs a punch of strawberry, raspberry, and cherry, **Pink Lemonade** with zesty lemon and a twist of raspberry, and **Tropical Punch**

with real mango juice partying it up with guava and passionfruit flavors. This light and bubbly seltzer is crisp and refreshing without that artificial aftertaste." (<u>www.newbelgium.com</u>). I have tried these, and they are absolutely amazing!!!

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Also coming soon (just hit the warehouse yesterday) is **Merican Mule**. This is your delicious and perfectly prepared ready to drink **Moscow Mule**. You can purchase these in a 4 pack, or you can check out their variety pack that includes **Moscow Mule** (ginger, lime, and vodka), **Mexican Mule** (a twist of margarita with lime, ginger and tequila), Tropical Mule (rum, ginger, and fresh notes of pineapple), or the **Southern Mule** (bourbon, ginger, orange, with a hint of cherry). Make sure that you check out these yummy ready to drink cocktails by **Merican Mule**!!

I hope everyone is off to a great start to summer! Oh, also... drum roll please... Busch Light Apple is coming back soon for a limited time! Check out their "Busch Light Apple Protection Program" at www.busch.com

As always please enjoy responsibly! Jenna@buddistributing.com

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Regional Director, SMR Chamber There are a few things that when I think of

summer in Southwest Michigan, that automatically pop in my mind. There's our amazing beaches, our farmers markets, the outdoor dining options, and golf! We are blessed to have so many fantastic golf courses to pick from right here in Berrien County that support and encourage anyone, from novice to expert, to get out and spend a day on the links.

I know for a fact that these warm summer days have many of us looking for the perfect opportunity to sneak out and practice our golf swing (or in my case, my golf cart driving)! I am so excited to share with you that we have locked in the date and are moving forward with the planning of one of our premier events, the **61st Annual Golf Outing and Steak Fry presented by Blue Cross Blue Shield of Michigan**! We will be spending pretty much the entire day, Tuesday, August 24th at **Harbor Shores Golf** in Benton Harbor, teeing off, putting, making new connections, and enjoying a full steak dinner!

The day starts at 10:00 am when our golfer check-in begins with a shotgun start at 11:00 am. Once on the course, golfers will have the chance to mix and mingle with hole sponsors who have elected to work at their respective holes. In the past, these hole sponsors have provided opportunities for golfers to learn a little more about their business, grab some fun swag, play games, enter to win prizes, and network with one another.

At 4:00 PM as the 128 golfers wrap up their day on the course, the steak fry officially beings. The steak fry is complete with live music, corn hole, social hours, and a delicious steak dinner with all the fixin's. This is also when we announce our top 3 golf

MailMax for Michigan's Great Southwest Your Chamber Update

> teams and award door prizes. The entire day wraps up at 8:00 pm as we shut things down, pack up, and begin planning for the next year.

> We cannot do it alone – our sponsors, volunteers, and everyone at Harbor Shores Golf come together to pull off a seamless event that is equal parts competitive as it is fun. I'd like to take a moment to thank all of our sponsors for joining us once again this year: Blue Cross Blue Shield of Michigan, 102.5 FM/AM 1060 WHFB, Berrien Dental, Diamond Factory Service, Honor Credit Union, Hungerford Nichols CPAs + Advisors, JellieFish Productions, Meridian Title Company, Pipestone Indoor Country Club, South Bend International Airport, State Senator Kim LaSata, The Inn at Harbor Shores, The Northern Indiana Chapter of the National Electrical Contractors Association, and United Federal Credit Union.

> Now, if this has you interested in how you can join in on the fun, there are a few ways to do so! There are multiple sponsorship opportunities still available for your business to partake and gain exposure. If you're thinking "hey, what a great way to spend a Tuesday!" and would rather spend the day out on the links, we still have a handful of golf foursomes available. If you are like me, and you can't golf to save your life but want to join us for the Steak Fry, you're welcome to do that too! This day is really a nice combination for anyone who is looking to make connections, enjoy the sunshine, perfect their swing, or any combination of the above really.

> If you would like more information about sponsoring, playing, or dining at our 61st Annual Golf Outing and Steak Fry, or on any other upcoming events, simply visit our website **smrchamber.com**. If you would like to connect directly, email

> sspoonholtz@smrchamber.com or call 269-932-4040. Looking forward to seeing you around Southwest Michigan this summer! FORE!!

Read more at www.MailMaxOnline.com



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



It was nice to get the much-needed rain this week just in time to green things up for the official start to summer. Speaking of the start to summer, the calendar is filling up fast with fun and interesting things to do for the rest of this year!

Ghostlight Theatre are back and the next one is *The* Light in the Piazza, June 17-27. Set in the 1950s, the story revolves around Margaret Johnson, a wealthy Southern woman, and Clara, her developmentally disabled daughter. The two spend a summer together in Italy. When Clara falls in love with a young Italian man, Margaret is forced to reconsider not only Clara's future, but her own deep-seated hopes and regrets as well. The Light in the Piazza won six of eleven 2005 Tony Awards, including Best Original Score and Best Orchestrations, and won five of eleven Drama Desk Awards, including Outstanding Music and Outstanding Orchestrations. They have a new outdoor venue which debuted June 3, with Small Mouth Sounds, of which there are two performances left, tonight at 7:30pm and tomorrow at 3pm

Next is Lest We Forget's event June 18-20, Korea: The Forgotten War. Saturday's line up includes the Opening Ceremony, Korean Memorial, World War II Landing Rides, helicopter rides, 20th century war displays, and Master Modeler, 5th Armored Division. Along with a Beach Landing Marine Assault reenactment, M.A.S.H. Skit by Twin City Players, and ends with a free open-air concert by "Hot Rocks" tribute to the Rolling Stones. Be sure to bring your lawn chair. Sunday features Field Services (all faiths), much of the same line up as Saturday and two guest speakers.

Father's Day, Sunday June 20, from 12-7pm for the return of their Annual Father's Day Festival! This Year's event will be slightly modified due to covid and their new outdoor seating area. They will be hosting two bands for the day, a small Corvette Car show, wine flights, wine by the glass and bottles for sale. This year's event will not have a cover charge. Additionally, they will be withholding the kids? games and havrides for social distancing purposes. Performances at The The afternoon will kick off with live music from Brian McClure from 12:30pm-3:30pm. Brian offers

a solo show with a full band sound. Performing on the fiddle, guitar, bodhran and vocals, Brian plays a variety of Celtic and American classics that are sure to get you dancing. Top Secret, a regional favorite will perform from 4pm-7pm. Since 2007, Top Secret has brought people in the Michiana area a fun-filled show with danceable music from the 60's to today

Join the folks at Lemon Creek Winery on

Eden Springs Park invites you to their fundraising Summer Concert, June 25. Fifties and sixties Rock & Roll by PastTime with guest vocalist Billy Shelton. Join them at Eden Springs Park for a fundraising concert with all proceeds going towards the continued preservation of this historic park. Bring your own seating and a picnic supper. Sit back and enjoy the wonderful music and beautiful atmosphere in the valley of the old beer garden and stage location where the running tiered fountain still resides.

Eden Springs Mission is to preserve, restore, and operate the historic Eden Springs Park through education and entertainment.

There are many opportunities to enjoy music all over Michigan's Great Southwest at local wineries throughout the area.

Be sure to visit www.swmichigan.org for all the details on these and other events, concerts, markets, and performances. We'll be back in a couple of weeks with more insightful things to do!

Read more at www.MailMaxOnline.com



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BEAUTIFUL

FINDS

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I'm sitting in my home office enjoying a serenade of rhythmic pulsations emanating from the outside wall. It's coming from our hose spigot. No. 5 son (age 20) and his bud-

dies are using it to fill water balloons. 200 water balloons to be exact. 200 of which BETTER NOT be thrown at me.

Hearing this much water gush over the course of an afternoon brings to mind the soothing sounds of the seashore, specifically the 1960's "surf rock" tunes that help me both get and keep a vacation frame of mind before and after any seaside vacation. I have No. 2 son (age 35) to thank for this. Years ago, he sampled, fell in love with, and purchased volumes I-IV of a collection called "Lost Legends of Surf Guitar." After saving the CDs on some cloud-based music-storing thingy, he gave them to me.

I must admit, I loved 'em even before ever hearing 'em. For starters, the CDs were produced by Sundazed Music, Inc., which is based in a town called – honest – Coxsackie, NY, located on the shore of that Shangri-La of surfdom, the Hudson River. (Climax, NY, is right next door, and I'll bet Farrell and Head are sure glad I didn't write something colloquial like "Coxsackie is hard by Climax.")

But that's just the tip of the surfboard. I knew instantly I'd love anything by bands named "The Del-Vetts," or "Johnny & the Shy Guys," or "Zorba and the Greeks." I knew I'd totally dig tunes called "Verti-go-go," or "Banzai Washout," or "Bongo Shutdown."

Soothing '60's surf sounds

Plus, the liner notes are a gas, man, full of

intimate details of surf bands whose careers

would rise, peak and fall in the space of about

three weeks. For example, "Lost Legends of Surf

Guitar (from now on LLOSG) IV" features a tune

called "Beachbound," by The Cornells. I listened

to "Beachbound" at least three dozen times this

week and can't bring to mind a single note (a lot

of this surf music tends to sound alike. . .not that

there's anything wrong with that.) But I can tell

you that one of The Cornells was the son of TV

star Art Linkletter. Another was the son of Charlie

Correll, who played "Andy" on the "Amos &

Andy" radio show. Another was the son of

Loretta Young, Oscar-winner, and a founder of

the legendary rock band Moby Grape. The son,

Jerry Cole and His Spacemen. Possibly. The

tunes might actually be by Jerry Cole and His

Stingers. Or Jerry Cole and the Country Boys.

Possibly even Jerry Kole and the Strokers These

are just a few of the 20-some bands that Jerry

Cole led or performed with, some of which lasted

its surfing culture - Green Bay, Wisconsin.

Oddly, the Badger State spawned a number of

surf bands, including LLOSG like The Teensmen

and The Tornados, not to be confused with The

plays a song called "Shootin' Beavers." Dopey

name for a surf song, it seems. Perhaps explained

by the legend that it was written by a guy whose

On "LLOSG II," one of these twister bands

Tornadoes, from Redlands, California.

home was hard by Coxsackie.

Jerry was born in a town world-famous for

LLOSG II features a couple of songs by

that is, not Loretta.

almost a week-and-a-half.

www.MailMaxOnline.com **nds** | **MOODY** Continued from Cover

Championship. Registration is open to all residents and visitors, including juniors who are at least 14 years old. For more information on how to become part of the 2022 KitchenAid Senior PGA Championship team, at: www.srpgachampionship.com/attend/2022/volunteers.

The KitchenAid Senior PGA Championship was born in 1937 on the grounds of Augusta National Golf Club. Since then, famed champions such as Sam Snead, Arnold Palmer, Gary Player, Jack Nicklaus, Tom Watson, Lee Trevino, Raymond Floyd and Colin Montgomerie have hoisted the Alfred S. Bourne Trophy. Since the introduction of its legendary stand mixer in 1919 and first dishwasher in 1949, KitchenAid has built on the legacy of those icons to create a complete line of products designed for cooks. Today, the KitchenAid brand offers virtually every essential for the well-equipped kitchen with a collection that includes everything from countertop appliances to cookware,



ranges to refrigerators, and whisks to wine cellars. To learn more, visit <u>www.KitchenAid.com</u> or join in at **Facebook.com/KitchenAid** and Twitter.com/ KitchenAidUSA.

The extreme popularity of the Maytag Ironman 70.3 Steelhead Triathlon is readily evident if you simply take a look at the numbers. After being forced into postponing the 2020 race due to the coronavirus pandemic, fully 2,300 athletes from across the globe are already registered for the 2021 event coming up on Sunday, June 27th at Jean Klock Park in Benton Harbor. Corey Hansen, Volunteer Director for the Maytag Ironman 70.3 Steelhead Triathlon is throwing open the invitation for volunteers to help make it the resounding success it has been for many years and helped make it one of the most popular events on the circuit. The race, which consists of a 1.2-mile swim in Lake Michigan, followed by a 56-mile bike course, and capped off with a 13.1-mile run, is now just two weeks away and boasts many opportunities for volunteers to be engaged with an exciting event and a huge contingent of both participants and fans alike. Hansen says it takes more than 1,100 local volunteers in dozens of race functions to pull off the event and help guide both racers and spectators throughout the area. Each volunteer receives a free t-shirt for taking part, but more importantly, gains the satisfaction of an unforgettable experience of helping get top notch athletes across the finish line at Jean Klock Park on the shores of Lake Michigan. Many job functions during the Steelhead event are



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organized by local sports teams or other non-profit groups, and the **Ironman Foundation** actually provides \$15,000 in community grant funding to those organizations. Signing up for a category that is managed by such groups is a great way to support them and the race at the same time. Hansen says that volunteers can register online right now at :

www.ironman.volunteerlocal.com/volunteer/?id=53068. Additionally, he says that any questions about volunteering can be directed to him, Volunteer Director Corey Hansen, at: <u>im70.3steelhead@ironmanvolunteers.com</u>.

The indomitable team of supporters who crafted the original **Bids for Barks 2.0 Dinner & Auction** has announced that due to the pandemic their big event has been postponed once again until the 2022 season, but that isn't stopping them from celebrating the animals at the center of their attention. Organizers are inviting all animal-loving friends and supporters to join in a celebration they are calling **Dog Day Afternoon**, coming

on Saturday, July 31st, 2021. Lynn Schlender from the organizing team says, "It's going to be an awesome day!" Nobody wanted to have to wait all the way until 2022 to see all of their friends and supporters, so they pieced together a grand plan to gather on the beautiful grounds of the Lake Michigan College Mendel Center off of Napier Avenue in Benton Harbor on Saturday, July 31st from 2pm until 6pm for Dog Day Afternoon. Schlender says, "Bring your lawn chairs and canopies.... and bring your dogs!" There will be a Live Auction event with 97.5 Y-Country's own Matt Malone, and you can relax along the ponds while listening to live music provided by The Vickie Page Band and Larry Johnson. Additionally, you will be able to shop for treasures at a local vendors' market, and perhaps even meet your next forever dog or cat during the multi-rescue adoption event from 2:00-4:00pm. There will also be a tasty Tailgate BBQ and beverages from the Cash Bar. More information will be forth-

coming as plans continue to develop. In the meantime, you can line up your tickets for \$15.00 in advance, or pay \$20.00 at the gate. For more information and to purchase tickets, go to: www.pawsofhope.org or at: www.eventbrite.com/e/dog-day-afternoon-tickets-157286583405? Dog Day Afternoon is presented by Bids for Barks 2.0, and all proceeds will benefit **Paws of Hope**.

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As we watch the grip of the coronavirus begin to ease up with fewer restrictions, the resulting rebound in business has left St. Joseph-based JohnsonRauhoff JR — with a strong opportunity to capitalize on what they see as "enduring trends," putting them into the position of hiring new talent and allowing them to expand into the Chicago market. JR President Mike Huie points to the drop in COVID-19 cases and easing restrictions across Michigan as key opportunities for his strategic content agency to leverage those trends likely to endure from the pandemic to fuel his team's response to the growth they are experiencing across their line of skill sets. Huie says, "Like other companies in many parts of the world, we are seeing a rebound in business and are fortunately in a position to be hiring," and adds, "In marketing, the pandemic had a profound impact on the workforce, and we believe it created enduring trends that will last beyond the recovery period." One such area the agency is doubling down on is remote-employee locations. Historically, JR has been proactive in that space via their satellite location in the Boston

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Continued on page 8



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global consulting and talent recruitment business. JR's Human Resources Director Amy Hemphill says, "For JR, it is about talent and cultural fit." and further explains, "Marcos is a contagiously optimistic innovator and front line leader-all about going the extra mile to help clients succeed. We are thrilled to bring him on to the JR team by helping us open a Chicago office. Other team members moved to Michigan from Chicago and now we are excited to secure a presence across the lake." In addition to Cuellar, JR has added several new members to the team. Recent Michigan-based hires include Assistant Account Executive John Hogeboom, Studio Assistant Ian Murrin, Associate Producer Lilli Kacvnski and 9 summer interns working in creative, social and producer arenas. Looking at the cause behind the recent growth, Huie says, "Aside from the world opening back up and businesses rebooting, increases in digital usage and the need to produce high quality content quickly and efficiently is a major need for marketers," and adds, "Fortunately, we are up for the challenge. We are creating an unstoppable team fully dedicated to client success." Founded in 1969, JR is an independent strategic content agency that partners with the world's most admired brands. Company success is attributed to disrupting the status quo with creative work that gets results strategically, creatively and efficiently. You can learn more at www.johnsonrauhoff.com. The ultimate business owner who launched her

business years ago in her basement has arrived at yet another crowning achievement in her storied career thanks to her selection as the 2021 Woman of Achievement Award winner from Promotional Products Association International. the not-for-profit association representing the \$19.8-billion promotional products industry that she has been a part of for decades. Mary Jo Tomasini, CEO and founder of CE Competitive Edge, LLC on Red Arrow Highway in Stevensville, was selected for the high honor in an industry where she holds the highest certification in the business - MAS+. The PPAI Woman of Achievement

award recognizes an individual who has led the way in the advancement of women in the industry, exhibited outstanding leadership and made significant contributions to the industry and her community. The PPAI Woman of Achievement constantly strives to go above and beyond. She leads the way by setting the standard of excellence in the industry. She's an inspiration to others, a role model and a mentor. She simply stands out in a crowd. Responding to the award, Tomasini says, "To say that I am extremely honored would truly be an understatement. Receiving an award like this is beyond humbling. This honor truly causes me to reflect on all of the amazing people in my life that have been a source of inspiration and encouragement. I am thankful for all who have been and will be a part of my journey." Tomasini, whose company became a member of PPAI in 1994, has been actively serving the Association since 2013. She has served on numerous committees including the PPAI Public Relations Committee, Government Relations Committee, Certification Committee and Leadership Advisory Committee. In 2016, Tomasini was elected to the PPAI Board of Directors and in 2017 served as Chair of the Board. Tomasini's contributions to her community are just as extensive. She has served on the Lake Michigan College Board of Trustees, Lake Michigan College Foundation Board, Lake Michigan College Alumni Board, United Way of Southwest Michigan, Michigan Women's Business Council and Cornerstone Chamber of Commerce among others.

That's it for this week, folks. Have a great week, and we'll see you Saturday, right here in MailMax!

> Pat Moody Morning Radio Personality WSJM Radio moody@wsjm.com (269) 925-1111

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SALES







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If you listen for it. it during pleasant conversations at dinner parties. You'll hear it during low-key banter between

they pity anyone else.

ing a pitiful lie.

means everything.

cubicles at the office. You'll hear it during the lunch break on the factory floor, during holidays with relatives, or during block parties with neighbors. What you'll hear is the well-intentioned comment that Christianity is great for those who find it useful to get through life. "Hey, if it helps you get through the tough times, good for you," someone will say with a smile.

God disagrees. In fact, the Bible goes so far you'll hear it. You'll hear as to say that if that's what you're getting out of Christianity is about Jesus. Christianity is about Christianity, people should pity you more than Today. Tomorrow. Forever. You see, if the story of Jesus in the Bible is

Prayer: Dear Jesus, thank you for your death, vour resurrection, and your living promises to me. in the same category as Aesop's fables-if it turns out that Christianity is just good advice delivered Empower me by your gospel to remember that through a made-up story, then Christians are liv-Christianity is not about following some advice; it's about trusting you. Amen.

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

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intimidated to calm and comfortable. I was actually dreading to view a house due to previous experience with realtors. Her husband, Mike, and herself greeted me with smiles and handshakes. Over the course of showing me several houses, her knowledge of houses was downright impressive. Jenn didn't put any pressure on me during my purchasing experience which is something I can appreciate. Jenn helped me to negotiate a price that I am completely satisfied with and was extremely fast to have contracts prepared how I wanted. She worked very hard and late into the evening several times to accommodate my schedule. Jenn's communication was on point. Text messages were responded to immediately and phone calls were made when appropriate. I couldn't have asked for any part of my home purchase to have been better. I feel truly blessed that Jen was there to show me that first house. I would recommend Jenn to anyone who is looking to buy or sell a house and she is the only realtor I would contact in the future.'

- Nate B, Benton Harbor



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Smallest to Dear Mary, You're obvio

largest Dear Dave, I'm on Baby Step 2, and I'm working hard to get out of debt. My last two debts are \$6.000 on a

credit card, and \$10,000 on a car loan. I'll be receiving a \$6,000 bonus at work in a couple of weeks, and I was wondering what to do with the money. I'm single, and I make about \$45,000 a year, so should I sell the car and get rid of some debt that way, or use the extra money to completely pay off the credit card debt?

Aaron

Dear Aaron,

Just remember the debt snowball—pay off your smallest to largest. In your case, that means knocking out the credit card debt completely, and *then* attack the car loan with a vengeance. It will be a lot easier once you're rid of that credit card debt. A \$10,000 car with a \$45,000 income isn't unreasonable, but don't mess around and let that note hang around longer than absolutely necessary.

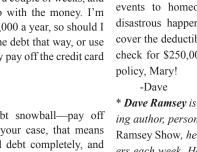
My rule of thumb when it comes to things with motors, wheels—I'm talking about big toys, here is when they're all added together, they shouldn't equal more than half your annual income. You don't want that much money wrapped up in things that are going down in value. You're in no danger of that here, but at this point you're so close to being debtfree you can practically taste it.

Follow the plan, Aaron. And stay focused and intense about becoming debt-free. You're almost there!

-Dave Keep the homeowner's insurance Dear Dave,

Recently, I made a claim on my homeowner's insurance for hail damage. It was my first claim ever. Since I'm retired and completely debt-free—including my home—and have over \$1 million in the bank, is homeowner's insurance still a good idea? The house is insured for \$250,000, with a \$5,000 deductible, and the insurance is about \$1,200 a year.

Mary



You're obviously in good financial shape, but I'd still recommend you have an up-to-date homeowner's insurance policy. If something happened to my home or one of my rental properties, I could write a check and replace any of them. But I still have homeowner's insurance on every single one. It's just good risk management to transfer the

chances of a fire, tornado, or other catastrophic events to homeowner's insurance. If something disastrous happened, you could write a check to cover the deductible with no problem. But writing a check for \$250,000? You'd feel that one. Keep the policy, Mary!

* 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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