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Moody on The Market



A relationship between two major families in the Southwest Michigan funeral business that dates back sever-

al decades becomes a formal one again as the two reunite for the future. After more than two decades of serving the families of the South Haven area, Filbrandt Family Funeral Home, at 1076 S. Bailey Avenue, is reuniting with Starks Family Funeral Homes & Cremation Services of St. **Joseph**. The merger, announced by Tom Starks as owner and president was formalized on Tuesday, June 15th. Jeff Filbrandt, owner and funeral director in South Haven says, "When we decided to step back from the day-to-day operation of the funeral home, we wanted to transition our business to someone that will serve our families in South Haven much the same way we do presently," and adds, "The Starks are very professional, caring and have a desire and passion to serve. Their family is very community-minded and has a heart for South Haven." Tom says the relationship with the two funeral home families goes back decades, noting, "Jeff apprenticed as a funeral director with us in 1984," and adds, "I was mentored by Filbrandt's senior funeral director, Ralph Frost." Starks goes on to tell us, "Before Jeff opened this facility in 2000, our family served in South Haven as Calvin. Starks & Frost Funeral Home. This reunion is a homecoming, and we are excited to work side-byside with Jeff, Ralph and their staff." Tom says South Haven families will see familiar faces at the Filbrandt Chapel, including Jeff, Ralph and DyLan Ridley as they continue to serve as funeral directors alongside Tom and his two daughters, co-owners Laura and Olivia Starks. Starks points out, "During the transition, we will take time to learn from each other which is something we've done for decades," and adds, "We will share our best practices to make sure families in South Haven are always well cared for by our families." Jeff notes he feels very positive about his decision but added that he has much to be grateful for as he reflects on his years in South Haven, saying, "I want to thank my family for all of the sacrifices they made to help me lead a small town funeral home. It is a 24/7 commitment. I am grateful to all of my co-workers who have been so gracious in serving the families here, and I want to thank the South Haven community for their support, encouragement and guidance as we helped families through difficult times." As the ownership transition moves forward, Tom reports a common

Continued on page 8







Joseph.

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Glen: One of our area's great treasures is the St. Joseph River. Unfortunately, there you are walking into a joint in the Florida are not a lot of dining choices on the river. Keys. It's freshly painted and cleaned up, Jordan Gottlieb has thrown a life preserver to one of these rare locations with alike. Here, you'll find plenty of tables on the launch of Tavern On The River in St. the river's edge. It's a fantastic spot!

When you walk in, you get the feeling and it's ready to please locals and tourists

Continued on page 2

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Tavern Continued from cover

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"Do you like spicy?" That was the question Jordan asked us. We both assured him that we love spicy and could handle what came our way, which was a chicken sandwich called Nashville Hot. As Jordan sat it down in front of us, he said "This sandwich is not for people who say 'I like it a little spicy." If you can't handle the heat, don't order the Nashville Hot from the Tavern on the River kitchen! It was BLAZZIN' HOT! I don't want to mention Doug's reaction because I don't want anyone to think less of him, but I LOVED IT. It is hands-down my new favorite sandwich in St. Joseph. While Doug went to get some additional ice water, I smashed through my half and snatched the rest of his. The chicken was so juicy from the buttermilk brine and had an excellent fried crisp. Sweet Hottie pickles, crunchy slaw, lettuce, tomato, and Louisiana mayonnaise awaited their crown...Nashville Hot sauce made with roasted red Fresno peppers. Jesus himself would order this over the



Chick-Fil-A Spicy Chicken Sandwich. Lol

Head down Langley Avenue from downtown, since Langley is closed for construction, or dock your boat right there on the Morrison Channel. Tavern on the River is literally right next to Clementine's Too. Oh, and bring the whole gang...it is very family friendly now.

Doug: Floats my boat!



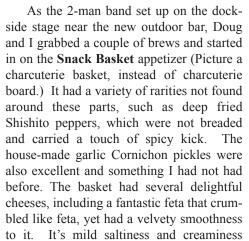
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cooled my tongue from the zip of the

Shishitos.



Reading the menu to order the Greek Salad. I learned that the delicious Feta cheese is from Kourellas, one the premier dairy companies in Greece widely known for top quality organic ingredients for the Mediterranean diet. I was impressed with the Greek Vinaigrette, which didn't have a dominant vinegar bite that I often find in vinaigrettes. We added grilled chicken to the salad for only \$4 more, but you can also add crispy chicken, shaved ribeye or choose shrimp to stick with Mediterranean cuisine.



Both Doug and I noted the uniqueness of the menu. It had some familiar pub-type items, but also a smattering of uncommon fare, too. The menu diversity has a lot to do with Jordan, who is the owner and mastermind behind the menu.

"I have an eclectic culinary background beginning with my Pastry Chef degree from Le Cordon Bleu Institute of Culinary Arts, to my time working in Chicago restaurants," Gottlieb explained. "Around here, I worked with Bit of Swiss and Greenbush for many years. I've taken what I've learned through my journey and incorporated those ideas into my menu."

His baking expertise is evident in his pizzas. Jordan makes a fermented dough that takes 36 hours to ready, and it is cooked to perfection. The bottom and edges were crispy, but the center was soft with a little chew. The longer fermentation process enriches both the structure and taste of the dough.

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Proud to be an American Eagle Photo by Suzanne Anderson

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

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During the Krasl Art Fair, July 10th & 11th we will be working on our annual fundraiser; your donation for using our parking lot during this event will be greatly appreciated. Thank you!

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benefits, and offered incentives - all to no avail. While there are many issues contributing this problem, the most glaring cause is expanded federal UI benefits.

The current maximum UI benefit is \$662/week (state and federal Pandemic Unemployment Assistance [PUA]), which amounts to an hourly rate of \$16.55. At this rate, more than 41 percent of workers in Michigan have the potential to earn more drawing UI benefits than what they might earn working 40 hours per week. To make matters worse, we are seeing jobs that pay well above \$20/hour go unfilled as well. In fact, a NFIB's jobs report for April showed a record 44% of all small business owners reporting job openings they could not fill.

A survey by the U.S. Chamber further highlights the problem: One in eight (13%) who became unemployed during the pandemic and remain unemployed have turned down at least one job offer in the past year, and one in six (16%) not actively seeking work say the amount of money they are receiving from unemployment benefits and government programs makes it "not worth looking" for jobs. Even more-28 percent of all respondents—agree that "there are a lot of people who are not looking for work because they can do almost or just as well collecting unemployment benefits.'

To summarize, paying unemployed individuals the equivalent of \$34,000 a year not to work has disincentivized UI recipients to return to their place of employment or advance their knowledge and skills to obtain higher paying jobs.

With the pandemic finally subsiding and restrictions lifting across the country, Michigan should follow the lead of 26 other states and terminate the extra \$300 in federal unemployment benefits. Every single one of these states have seen their number of UI recipients decrease at a (much) faster rate than those continuing to pay the enhanced benefits, suggesting that ending the aid could push more people to take jobs.

As the Voice for Business in the region, our Chamber joined forty business-advocacy organizations from across the state in sending a letter to Governor Whitmer imploring her to take swift action and end enhanced benefits in Michigan before their September expiration. The letter, which was sent to the House and Senate as well, also recognizes that UI benefits are not the only policy changes that can move the needle. Thus, we also advocated for the following:

- · Offering return-to-work bonuses to UI recipients;
- · Aggressively enforcing work search requirements;
- Reinstating work registration requirements with the Michigan Works! Offices;
- Fully funding the Going Pro Training Fund;
- · Allocating federal funds to invest heavily in solutions that will break down the barriers to employability, including access to affordable childcare, affordable housing, and reliable transportation.

Job providers are doing their part. They are raising wages, offering signing and retention bonuses, offering cash to interview and competitive benefits including job flexibility, work-from-home options, longer vacations, shorter shifts. The truth is there has never been a better time to enter the workforce. It is a worker's market whether you are skilled or unskilled.

Michigan's elected officials must step up and solve this ever-worsening crisis by diligently removing any and all barriers to employability. Businesses have already expanded the amount of time they are closed to try and cope with being shorthanded. Soon, they will begin closing their doors for good.

Read more at www.MailMaxOnline.com





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When it comes to Veterans Benefits, many veterans and dependents don't know what they don't know. Nationwide, less than 10% of those eligible apply. Let us help to educate and navigate you thru the maze of what is available from discharge to death. Here are some of the many benefits:

- ★ Disability Compensation benefits for prior conditions, diseases or injuries that occurred in service or many years later as a result of service (e.g. Agent Orange Exposure, Camp Lejeune Contaminated Water, Post Traumatic Stress Disorder combat or personal trauma) to name a few.
- ★ PTSD Counselors from the South Bend Vet Center who come to Berrien County twice a week.
- ★ Non-Service Connected Veterans Pension and Survivors Pension benefits (House Bound as well as Aid and Attendance) for low income veterans over age 65 or prior to age 65 that are disabled and have at least one day of wartime service (additional means tested restrictions apply).
- ★ Free transportation at designated stops for veterans enrolled in the VA Health Benefits Program to the VA Medical Center in Battle Creek and the VA Health Care Center in Mishawaka.
- ★ Financial assistance thru the Michigan Veterans Trust Fund for wartime veterans or peacetime veterans who earned an expeditionary medal (additional means tested restrictions apply).
- ★ Free financial coaching from an Accredited Financial Counselor and Financial Fitness Coach Counselor as well as ongoing Dave Ramsey's Financial Peace University Military Edition classes.











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Life Changing Moments



Suddenly a sound like the blowing of a violent wind came from heaven and filled the whole house where they were sitting. . . . All of them were filled with the Holy Spirit. ~ Acts 2:2,4

ing events can happen in a moment. Most tornadoes, for instance, last less than

ten minutes; but in those short moments, a lot can happen. On May 22, 2011, at 5:34 P.M. a tornado touched down just west of Joplin, Missouri. Thirty-eight minutes later 8,000 buildings were destroyed, 1,000 people were injured, and 161 lives were lost.

Some of us know what it's like to lose just about everything. In a moment, the flames, floods, or fierce winds can take away

Big, life-chang- our possessions. In a moment, a doctor can about the wonders of God and within moclick on that bright X-ray panel and our life can change. In a moment, that seemingly harmless temptation can snap its jaws around us like a bear trap and before you know it, we're getting comfortable with attitudes, using words, or walking down paths no child of God ever should.

> Bad, destructive things can happen in a moment. Good, beautiful things can happen too. On that first Pentecost, it happened very suddenly. There was a sound of a violent wind and the disciples were filled with the Holy Spirit. They in turn began telling others

ments, many other people were also filled with the Holy Spirit.

The Holy Spirit has used some special people and special moments in our lives to introduce us to Jesus and enable us to put our trust in him. What a moment it is when the day, help me to value every moment you give sign of the cross is made on the head and heart when a child or adult is baptized into God's family. What a moment it is when a youngster sits on grandma's lap and hears about the Savior's love. What a moment it is when a weary soul comes to Jesus for rest, when the sin-laden conscience is assured

that Jesus has taken away all sin.

Even as you read or listen to this devotion, the Holy Spirit is working in your heart to calm and comfort you. What a wonderful

Prayer: Dear Lord, as I approach this

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

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MOODY Continued from Cover

concern is how pre-arrangements will be transferred, and says rest assured that pre-planned funerals with Filbrandt Family Funeral Home will be honored, but he encourages anyone with pre-arrangements to meet with the staff to make sure the plans still meet their needs. Another assurance Tom shared is that the Starks family has its own crematorium so that loved ones never leave the care of the



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Starks staff, promising, "We treat each person with the highest respect at all times." Tom says the Filbrandt Chapel staff will continue to be involved in the community and that the funeral home will share its resources with events and nonprofits that are valued by the people of South Haven, adding, "We are part of this community and taking care of each other is integral to who we are as a family and as a business." Starks Family Funeral Homes & Cremation Services has served Southwest Michigan for more than six decades. They provide a range of services to help families and friends celebrate the life of their loved ones including traditional funerals, memorials, veterans services, burial services and a crematorium. For more information, feel free to contact www.starksfamilyfh.com or 269-556-9450

What Coloma State Senator Kim LaSata began, Governor Gretchen Whitmer has completed, much to the satisfaction of tasting room operators, microbreweries and craft distillers all around Michigan. The governor recently signed LaSata's Senate Bill #49, which will enable small distillers, wine makers, and microbreweries to have an on-premise and off-premise tasting room permit, helping small businesses grow and supporting the economy. The governor says, "Michigan is home to some of the best microbreweries and craft distillers in the country, and this bill make it easier for these businesses to create and operate tasting rooms," while adding, "I'm proud that this bipartisan bill will make it more convenient for Michiganders to sample fine spirits and delicious micro-brews, while also creating jobs and helping grow our small businesses and economy faster." As sponsor of the legislation, Sen. LaSata says, "Michigan is renowned for its craft beverage industry, contributing billions to our state's economy and employing tens of thousands of hardworking men and women, including many in our state's great southwest region," and adds, "At this critical time when our state is getting back to work and with tourism on the rebound, ensuring our craft beverage producers have the abil-

2262 W Glenlord Rd. Stevensville

ity to both sample and sell all of their creations in the same place is a simple, yet incredibly important fix to state law. I appreciate the strong bipartisan support this bill received to help this growing industry." David Ringler, Director of Happiness Cedar Springs Brewing Company was one of the first to respond, saying, "We are grateful for this legislation that will allow us to expand services to our customers after a very difficult year," and adds, "As a destination location in a small town it is key for us to be able to serve all of our product lines to our guests." The bill amends the Michigan Liquor Control Code to allow a person to hold an on-premises tasting room permit and an off-premises tasting room license in conjunction at the same location under certain conditions.

When the data regarding your cemetery consists of coffee-stained maps, handwritten and typewritten books, and random spreadsheets, preserving the history of a community can be an extremely difficult task. Yet, that's the reality for many communities. The effects of disjointed data can cause headaches for municipal Clerks and even frustration for the public-at-large. Some organizations have invested time and money to consolidate their records, but still cannot visualize all the burial records on a map. There are many challenges that come with effectively operating a cemetery, and data is one of the biggest. For the folks of Hagar Township those challenges are being tackled headon, through a new cemetery mapping project underway. Hagar Township, with 3,671 residents and the responsibility of maintaining three cemeteries including Lake Shore, Curtis, and Harris, has taken the lead to modernize their historic cemetery records. The township has enlisted the GIS (Geographic Information System) team from Wightman, a multi-disciplinary architecture and engineering firm based in Benton Harbor, to preserve their historic cemetery records and make them accessible through an interactive database and map. Hagar Township officials understand the benefits of an online mapping system. Township staff will be

enjoyed responsibly







enabled to visualize records like never before, final-

ly able to place a location with a name. Staff will

also maintain more accurate records, with an up-to-

date listing of what cemetery plots are owned by

which family. The township's cemetery system will

become an important planning tool, allowing the

municipality to visualize capacity issues before they

occur, which can facilitate strategic growth. Upon

completion of the project, a public online mapping

system will be available beyond the walls of town-

ship hall, a space where citizens and the public

researching history or genealogy can now inde-

pendently locate loved ones. The township is utiliz-

ing the help of resident volunteers to assist in com-

pleting the mapping work. The first step onsite is to

utilize high-accuracy GPS to locate known cemetery

site features, and then lay out spacing based on cor-

ner markers. Equipped with tape measures, metal

detectors, and tablets, the volunteer group, which

includes township residents, Hagar Township staff,

and Wightman personnel, has gathered at Lake

Shore Cemetery on two recent Saturdays to begin

acquiring the data needed to complete the online

map. Volunteers visit each gravesite and input data

including the name, birth and death dates, any mili-

tary service, as well as a photo of the headstone.

With the data collected, Hagar Township's modern

GIS cemetery system will offer the preservation of

historical cemetery records, capturing the knowl-

edge base of seasoned staff, enable citizens to find

loved ones using online interactive cemetery maps,

provide a centralized access to records for staff,

ensure consistent placement and management of

plots, and provide a real-time picture of cemetery

capacity. During the last phase of the project,

Wightman will train Township staff on how best to

manage and maintain their new GIS system, so that

the cemetery data will always remain current. Hagar

Township's online cemetery map is anticipated to be

available later this year. Digital mapping of the

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township's cemeteries ensures the past will always be present. Wightman is a full-service consulting firm featuring a dynamic team of more than 130 professionals who work to analyze, advise, design, and deliver successful projects in partnership with governments, businesses, and institutions in the region. Services offered include Architecture, Civil Engineering, Environmental, and Surveying. Additional specialty services offered include Planning, GIS, Landscape Architecture, Interior Design, and Reality Capture. The firm is headquartered in Benton Harbor with additional Michigan offices in Allegan, Kalamazoo, and Royal Oak.

Anyone who has ever worked to get the perfect shot while exploring the world through their camera lens will tell you that the most important attribute you can bring to the experience is patience. True professionals who know what they're doing have

Continued on page 10





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MOODY Continued from page 9

been known to wait extreme amounts of time to capture perfection in the realm of wildlife, weather conditions and many other situations. Berrien Springs photographer Allen Smith captured a great image of patience in practice while taking a photo of his friend, award-winning professional photographer Molly Pate of Berrien Springs who has been known to lie in wait on the sand of local beaches for interminable amounts of time waiting for the winning shot to develop before her lens, as was shown in a photo accompanying this story on www.MoodyOnTheMarket.com. The good news is that the Box Factory for the Arts in St. Joseph is ready to once again reward local talent in the form of photographers of all ages who are being invited to enter their showcase called "ReShoot." That's the Box Factory for the Arts photo show which will be on exhibit from July 23rd through September 12th, with an opening reception slated to be held on July 30th from 5:30 to 7:30 pm. Photographers are encouraged to enter the competition, but are limited to two entries each for which a \$5 per photo entry fee will be charged. Photos must fit into the categories of: Still life, People, Animals, or Landscape. All images must start in the camera and be taken by the photographer entering the show. Manipulation or enhancements made to the photo are acceptable. Ribbons will be awarded to 1st place and runner up photographs for each of the four categories in the show. Photos will be accepted at the Box Factory, located at 1101 Broad Street in St. Joseph, on July 16th and 17th from noon to 4 pm. They must be wired for hanging. No saw-tooth hangers, hanging loops or easel-back frames will be accepted. Susan Johnston of Stevensville will judge the show. She began her photographic career 40 years ago, and worked to develop her style by attending the Santa Fe Workshops and the Brooks Institute. She has exhibited her work at the Buchanan Art Center, Fernwood, the Box Factory for the Arts, Lakeland Hospital, and the Gilmore Car Museum. In 2018 she was awarded Best Photograph at the Midwest Museum of American Art. For more information, you can visit the Box online at www.boxfactoryforthearts.org or follow the Box Factory on Facebook.

That's it for this week, folks. Enjoy a fun and safe 4th of July weekend, and we'll see you Saturday right here in MailMax, as well as online 24/7 at www.MoodyOnTheMarket.com. If you plan to use consumer-grade fireworks, please be both responsible and considerate of others in the neighborhood who may have pets or family members who are severely stressed by the noise of your celebrations.

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3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, Less Than 6K Miles! Remote Start, Navigation, Blacktop Package, Power Leather Heated Front Seats, Heated Steering Wheel, 2rd Row Heated Seats, Power Moon Roof, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Dodge Certified! Destroyer Gray, C21173A



1.6 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels 120K Miles, Remote Start, SYNC, Power Driver's Seat, Leather Heated Front Seats, Rear Parking Aid, Power Lift Gate, Remote Keyless Entry System, Frosted Glass Metallic, F21179A



5.3 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 46K Miles, Bed Liner, Running Boards, Remote Start, Power Driver's Seat, Auto Climate Control, CD-Player, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Cajun Red, U21109



2.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 126K Miles, Power Driver's Seat, SYNC, Climate Control, Remote Keyless Entry System, Ingot Silver, F21120A



2.0 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 38K Miles, Remote Start, Navigation, Memory Power Leather Heated' AC Front Seats, Heated Steering Wheel, Panoramic Moon Roof, Auto Climate Control, Adaptive Cruise Control, Forward Collision Alert, Lane Keep Assist with Lane Departure Warning, Blind Sport Monitor, Cross Traffic Alert, Rear Parking Aid, Back-Up Camera, Hands Free Lift Gate, Remote Keyless Entry System, Balance of Factory Warrant! White Indexemt Pearl, 10:1126



5.3 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 27/K Miles, Pick-Up Bed Cap, Bed Liner, Running Boards, Remote Start, Navigation, Power Driver's Seat, Heated Front Seats, Auto Climate Control, CD-Player, Blind Spot Monitor, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Deep Mahogany Metallic, U21106



3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Chrome-Clad Wheels, 55K Miles, Bed Liner, Running Boards, Back-Up Camera, Remote Keyless Entry System, Ram Certified! Delmonico Red, U21147



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1.5 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 29K Miles, Power Driver's Seat, Heated Front Seats, Auto Climate Control, CD-Player, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Ingot Silver, U21128



2.0 Ecoboost EFI Engine, 8 Speed Automatic, Aluminum Wheels, 20K Miles, Remote Start, SYNC 3 Power Leather Heated Front Seats, Heated Steering Wheel, Perimeter Alarm, Lane Keeping Alert, Pre-Collision Assist w/AEB, Reverse Sensing System, Back-Up Camera, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! Oxford White, U21119



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526,995

1.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 35K Miles, Remote Start, Power Driver Seat, Auto Climate Control, Lane Change Alert, Side Blind Zone Alert, Rear Cross-Traffic Alert, F

1.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 35K Miles, Remote Start, Power Driver's Seat, Auto Climate Control, Lane Change Alert, Side Blind Zone Alert, Rear Cross-Traffic Alert, Rear Park Assist, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Balance of Factory Warrantyl Peoperdust Metallic. U21116



1.5 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 19K Miles, Remote Start, Navigation, SYNC 3, Power Driver's Seat, Heated Front Seats, Auto Climate Control, CD-Player, Reverse Sensing System, Back Up Camera, Power Lift Gate, Remote Keyless Entry System, Ford Certifield Cringamon Glaze Metallic. 1/21081



2.7 Ecoboost EFI Engine, 10 Speed Auto mote Start, Navigation, SYNC 3, Bed Lir Seats, Reverse Sensing System, Back-U Ford Certified! Sha

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2.7 V6 Ecoboost EFI Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 48K Miles, Bed Liner, Running Boards, Remote Start, Navigation, SYNC 3, Power Heated Front Seats, XLT Chrome Appearance Package, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Shadow Black, C21161B



3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 40K Miles, Remote Start, Navigation, SYNC, Power Leather Heated Front Seats, Auto Climate Control, Reverse Sensing System, Remote Keyless Entry System, Ford Certified! White Gold, U21100



1.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, Less Than 7K Miles! Power Moon Roof, Auto Climate Control, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Tan. M21013A



3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels 39K Miles, Security Cover, Bed Liner, Running Boards, CD-Player, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Black, C21165A



6.2 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 77K Miles, Security Cover, Bed Liner, Running Boards, SYNC, STX Appearance Package, FX4 Off-Road Package, CD-Player, Vinyl Flooring, Remote Keyless Entry System, Oxford White, U21117



1.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 56K Miles, Heated Front Seats, Power Moon Roof, Auto Climate Control, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Crystal Black Pearl, F21013A



2.3 Intercooled Turbo EFI Engine, 10 Speed Automatic, Aluminum Wheels, 12K Miles, Power Front Seats, Premiur Sound System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Oxford White, U21057A



2.4 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 43K Miles, Navigation, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Power Moon Roof, Touch Screen Display, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Jeep Certified! Granite, F21024A



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Seat, Heated Front Seat, Auto Climate Control, Lane Change Alert, Side Blind Zone Alert, Rear Cross-Traffic Alert, Rear Park Assist, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Balance of Factory Warranty! Cajun Red, U21127

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2.3 EFI Engine, 10 Speed Automatic, Aluminum Wheels, 26K Miles, Remote Start, SYNC 3, Power Leather Heated/AC Front Seats, Auto Climate Control, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Iconic Silver, U21080



3.6 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 20K Miles, Remote Start, Blacktop Package, Power Driver's Seat, Leather Heated Front Seats, Heated Steering Wheel, Touchscreen Display, Rear Park Assist System, Back-Up Camera, Remote Keyless Entry System, Dodge Certified! Pitch Black, U21123



atic, Aluminum Wheels. 52K Miles. Re er, Running Boards, Power Heated Front o Camera, Remote Keyless Entry Systen dow Black, U21084



Certified! Bright White, C21030A



Memory Power Leather Heated Front Seats, Heated Steering Wheel, Dual Panel Panoramic Moon Roof, Auto Climate Control, Blind Spot Monitor, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Remote Keyless Entry



2.7 V6 Ecoboost EFI Engine, 10 Speed Automatic, Aluminum Wheels, 48K Miles, Security Cover, Bed Liner, Running Boards, Remote Start, Navigation, SYNC 3, Power Heated Front Seats, Power Adjust Pedals, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Oxford White, U21086

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Navigation, SYNC 3, Power Driver's Seat, Leather Heated Front Seats, Auto Climat Control, CD-Player, Reverse Sensing System, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Ford Certified! Cinnamon Glaze Metallic, U21102



CD-Player, Power Lift Gate, Blind Spot Monitor, Cross Traffic Alert, Lane Departure Warning, Reverse Parking Aid, Back-U Camera, Remote Kevless Entry System, Balance of Factory Warranty! Ebony Twilight Metallic, U21070



Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Dua Panel Panoramic Moon Roof, Touchscreen Display, Rear Parking Aid, Back-Up Camera. Power Lift Gate. Remote Keyless Entry System, Jeep Certified! Bright White, U21068A



5.3 V8 EFI Engine, 6 Speed Autom 51K Miles, Bed Liner, Remote Start, Power Driver's Seat, Heated Front Seats, Auto Climate Control, CD-Player, Back Up Camera, Remote Keyless Entry System, Black, U21099



Navigation, Power Leather Heated Front Seats, Heated Steering Wheel, Perimeter Alarr Blind Spot Information System, Reverse Sensing System, Back-Up Camera, Hands Free



Wheels, 61K Miles, Bed Liner, Running Boards, Vinyl Flooring, Remote Keyless Entry System, Ram Certified! Bright Silver Metallic



3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 27K Miles, emote Start, Black Appearance Package, Power Driver's Seat, Power Adjus Pedals, Heated Front Seats, Heated Steering Wheel, Back-Up Camera, Keyless Remote Entry System, Ram Certified! Diamond Black, U21054



5 V6 Ecoboost EFI Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 42K Miles, Remote Start Navigation, SYNC 3, Pick-Up Bed Cap, Bed Liner, Chrome Step Bars, Power Heated Front Seats, Power Adjust Pedals, Heated Steering Wheel, Reverse Sensing System, Back-Up Camera, Trailer Tow Package, Trailer Back-Up Assist, Remote Keyless Entry System, Ford Certified! Blue Jeans, U21083

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Tim







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1.5 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 81K Miles, Remote Start, Navigation, SYNC 3, Power Driver's Seat, Heated Front Seats, Auto Climate Control, Blind Spot Information System, Reverse Sensing System Power Lift Gate, Remote Keyless Entry System, Magnetic, C21058B

V6 EFI Engine, 5 Speed Automatic, Aluminum Wheels, 24K Miles, Black 3-Piece Hard Top, Power Windows, Remote Keyless Entry System, Jeep Certified! Firecracker Red. C21105A

2018 FORD EXPLORER SPORT 4X4

Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2rd Row Heated Seats, Twin Panel Moon Roof, Adaptive Cruise Control, Collision Warning, Lane Keeping System, Blind Spot Information System, Reverse Sensing System, Back-Up Camera, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! Magnetic. F21119A



1.0 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 25 Start, Navigation, SYNC 3, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Auto Climate Control, Reverse Sensing System, Back-Up Camera, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! Magnetic, U2112



2013 FORD F-150 KLT SUPERCREW 4) 5.8 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 139K Miles, Bed Line Running Boards, Power Driver's Seat, Leather Heated Front Seats, Power Adjus Pedals, Power Sliding Rear Window, CD-Player, Reverse Sensing System, Back



1.5 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 13K Miles, Navigation, SYNC 3, Power Driver's Seat, Leather Heated Front Seats, Auto limate Control, Reverse Sensing System, Back-Up Camera, Power Lift Gate
Remote Keyless Entry System, Ford Certified! Shadow Black, U21121



SYNC 3, Memory Power Leather Heated Front Seats, Memory Power Adjust Pedals, All-Weather Floor Mat Multi-Panel Vista Moon Roof, Auto Climate Control, CD-Player, Blind Soot Monitor System, Reverse Sensin



5.3 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 90K Miles, unning Boards, Remote Start, Memory Power Leather Heated Front Seats CD-Player, Lane Departure Warning, Rear Parking Aid, Back-Up Camera.

Power Lift Gate, Remote Keyless Entry System, Sable Metallic, C21136A



3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 50K Miles, Bed Line Running Boards, Remote Start, Power Driver's Seat, Heated Front Seats, Heater Steering Wheel, Touchscreen Display, LED Bed Lighting, Back-Up Camera, Remote Keyless Entry System, Ram Certified! Maximum Steel, C21202A



3.6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 141K Miles, Navigation, Memory Heated/AC Front Seats, Heated Steering Wheel, Power Moon Roof, Auto Climate Control, DVD Entertainment System, Reverse Park Assist, Blind Spot Monitor, Cross Traffic Alert, Lane Departure Varning, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Silver Ice Metallic, M21011



Wheels, 45K Miles, Bed Liner, CD-Player, Back-Up Camera, Remote Keyless Entry System, Balance o Factory Warranty! White, U21058



3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 28K Miles, Remote Start, Naviga Sport Hood with Nostrils, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Dua Panel Panoramic Moon Roof, Auto Climate Control, Blind Spot Monitor, Rear Parking Aid, Back-Up Camera Power Lift Gate, Remote Keyless Entry System, Jeep Certified! Bright White, U21131



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Jon







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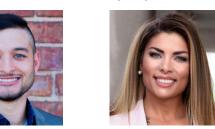
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Dave

Dave Says

Bless them, don't enable them

Dear Dave.

My husband and I are both teachers, and we're on Baby Step 7.

We're struggling with things where our wills are concerned. Three of our four adult children aren't being wise with their money, and my husband and I disagree on how to talk to them about it and how it may affect us re-structuring our wills. We don't want to be judgmental, but at the same time we agree something needs to be said or done.

Danielle Dear Danielle,

Let's say someone is working at my company, and taking my money in the form of a paycheck. Let's also say this person isn't doing a good job. If I don't talk to them about their performance because I don't want to be seen as judgmental, I'm not doing my job. I owe them the feedback necessary for them to become a good team member. Otherwise, they could just get fired one day without really knowing what happened because I refused to "judge" them.

You're supposed to judge people. The idea that you're not supposed to is ridiculous. But you don't have to be a jerk about it. There's a big difference between judging people and being judgmental. But it's unkind not to share insights or suggestions for a better way of life with those you love most. Holding back and telling yourself the way someone behaves is just the way they're made is wrong in most instances. Overspending and not saving money aren't character traitsthey're decisions.

They're adults now, and they're going to do what they want. They don't have to understand or support your ways of handling money, but you and your husband have every right to tell them they have to start behaving in certain ways if they expect to receive your money when the time comes. If they're misbehaving, and you give them money, you're funding that bad behavior. That's not love, that's enabling. And a big pile of money isn't going to heal the bad things-it's only going to magnify them.

Sit down with your kids, and have a loving, clear discussion about the situation. Remind them that they're adults, and you and your husband are no longer able to tell them how they have to live. But let them know in no uncertain terms, gently but firmly, they will not receive your money if they continue to behave in ways you both consider foolish or unreasonable. Let them know they'll always have your love, just not your money, unless they begin behaving more intelligently and maturely with their finances.

You can't make them do anything, Danielle. But you can ensure they understand you two won't be sharing your wealth with people who can't handle it and use it wisely.

—Dave

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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Today I'll share more of my trenchant observations about the animal kingdom.

The key topic today is whales. But first, a bit of opening commentary on birds I

observed when my wife made the mistake of taking me on an oceanside getaway to St. Simon's Island, in Georgia.

The day we reached St. Simon's, we strolled around downtown, and I quickly spied a species of bird I'd never seen before: Gray Kingbirds. The vast majority of Gray Kingbirds are denizens of the Caribbean islands. But a small population has established a foothold on St. Simon's Island.

Around mid-day, we met up with our friends Caroline and Charlie, who weighed the pleasures of joining us for a beach escape against the tedium of hanging around with me for several days. They ultimately chose the sun and sand, hoping, I think, that the surf, or the sounds of surf guitar, would keep me from boring them to tears.

No such luck! Because that first evening, we went back downtown for dinner, and I spotted the Gray Kingbirds again, and prattled lengthily about them to Charlie. That evening, I noticed he One Whale of a $C^{www.MailMaxOnline.com}$

asked him why, he told her about our conversation, and before I could even begin sharing my kingbird knowledge with her, she gulped down a pre-emptory extra martini herself.

Item: Sitting in a beach chair for several hours, one notices LOTS of birds flying about. If you latch your eyes onto one, and keep tracking it, it's kind of mesmerizing. I often followed specific birds this way, from the moment I "latched" until the moment my view of it was blocked by an attractive person in a skimpy swimsuit.

Item: Occasionally I got to wondering about all the gulls and terns -- how many there are, and why they all fly by as though on urgent missions, speeding north along the shoreline. Except for the ones flying as though they were on urgent missions heading south along the shoreline.

What's the deal with this? Birds spend prodigious amounts of time foraging for food (except for the gulls mobbing the family next to us, which was feeding them popcorn, sheesh!) Anyway, if the northbound tern is racing toward a reliable food source, then where is the southbound bird winging off to at high speed? And how many times might I have possibly observed the same tern going back and forth in front of me, perhaps trying to hypnotize me so his cohorts could pilfer

had an extra martini at dinner. When Caroline the goldfish crackers from my beach bag? Good thing the mesmerization was broken occasionally by attractive persons in skimpy swimsuits, eh?

> Item: I saw three "new-to-me" bird species on the trip, but there was one that I just couldn't locate, though not for lack of trying. It's called the Seaside Sparrow, and before the trip, I studied all manner of birdy sources for intel on where I might spot one. But to no avail. It eluded me. Just like it had when I visited my in-laws in Florida in February! I now think of myself as Captain Ahab, and the Seaside Sparrow as my "Moby Dick." And that explains why, after a bit longer preface than planned, the key topic of today's column

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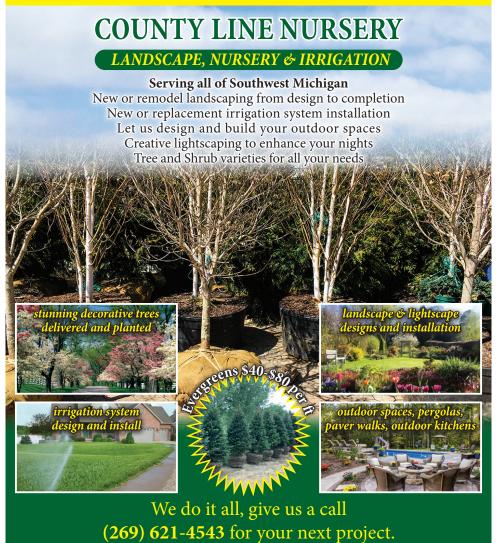
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LEGALS

Synopsis of Lake Charter Township Board Meeting - June 15, 2021

Meeting called to order 7:00 p.m. Present: Gast, Payne, Clark, Carson, Mensinger, Essig, and Wilk. Agenda stands as presented.

Motion to approve May 18. 2021 meeting minutes All ayes. Motion carried.

Motion to approve May bills totaling \$308,296.64.
All ayes, Motion carried.

Motion to approve the Conditional Offer of Employment for Matthew Jones, full-time, Water System Distribution Operator, at will employee, at \$23.14 per hour, with full-time benefits.

All ayes, motion carried.

Motion to accept the Lake Charter Township 2020 audit performed by Hungerford Nichols, CPA & Auditors. All ayes, motion carried.

Motion to approve purchase of two (2) pinion, 14 tooth, 128 tooth rack bore gears, in the amount of \$4,954.28, for a total of \$9,908.56 from Suez WTS

Services, USA, Inc. All ayes, motion carried.

Motion to accept the quote of Custom Fence, not to exceed \$82,000.00 for the perimeter around the Lake Charter Township Water Plant.

All ayes, motion carried.

Motion to accept the quote of Custom Fence for \$14,432.20 for fencing around the water tower on Shawnee Road, Bridgman, Michigan.

All ayes, motion carried

Motion to accept the quote of IBID County Electric,
Inc., for \$7,935.00 for installation of electrical power for the fencing gates. All ayes, motion carried

Motion to approve the preliminary plant of "Lake
Haven" and forward it onto the Berrien County
Planning Commission. All ayes, motion carried

Motion to amend current Ordinance 3.01, allowing
use of accessory dwelling on a single lot.

Motion to pay the Michigan Townships Association dues for 7/1/2021 - 6/30/2022 in the amount of \$7,253.26. All ayes, motion carried

Motion to approve the 2021 Tax Rate request for Lake Charter Township at 3.0 mills.

All ayes, motion carried.

Motion to approve Brady Kushman and Michael Johnson be added to the Lake Charter Township Fire Department roster. All ayes, motion carried.

ANNOUNCEMENTS

The next regular meeting is scheduled for July 20, 2021 at 7:00 p.m., Lake Township Hall, Bridgman, Michigan.

Lake Charter Township Planning Commission is scheduled for July 12, 2021 at 7:00 p.m., Lake Charter Township Hall, Bridgman, Michigan. Lake Charter Township Zoning Board of Appeals is scheduled for July 8, 2021 at 7:00 p.m., Lake Charter Township Hall, Bridgman, Michigan. Meeting adjourned 8:10 p.m.

Lake Charter Township Hall offices will be closed July 4, 2021 in observance of Independence Day. Lake Charter Township website: www.lake-township.org

A complete set of minutes may be obtained from the Lake Charter Township Clerk

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