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Moody on The Market



Moody Pat

One of the great things about our work at MoodyOnTheMarket.com is running into really

interesting people with fascinating stories about their lives and work—right under our noses here in *Michigan's Great Southwest*. We'll use our space here in MailMax this week to profile one of those people.

Engineers With Burnout Find An "Oasis"

Zach White didn't know a seed was planted in his heart and mind as he sat across from his divorce attorney several years ago. He wondered how his life as a husband, 11-year mechanical engineer at a Whirlpool Corporation, homeowner with a mortgage, mechanical engineer graduate of Purdue University and University of Michigan-Ann Arbor, was crumbling into a heap of what he calls his "biggest failure as an adult."

In 2020, the seed planted at his lowest moment started to bloom, and the time was right, so he left his high-paying engineering job to become an entrepreneur and founded his own company, **Oasis of Courage**, or OACO as it is known. OACO has office space in Benton Harbor's Dwelling Coworking, 175 Territorial Road, where professional engineers in need of obtaining vision, balance and career objectives can meet White in person, or can opt to receive customized coaching services in other virtual formats.

The name of his company, Oasis of Courage, is intentional. "I found it takes incredible courage to take a stand for the quality of life you want, for your own happiness and growth," said White. His focus to help other engineers avoid the kind of suffering he encountered is the foundation of his business. Since Southwest Michigan has hundreds of industries, corporations, and

Continued on page 8



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Proposed Tax Increases Bad for Business

Trillion-dollar price tags have been a reoccurring theme throughout President Biden's first seven months in office.

In March, Congress passed the \$1.9 trillion American Rescue Plan Act to help our nation recover from the COVID-19 pandemic. Shortly thereafter, the White House proposed a \$1.2 trillion physical infrastructure plan which

is currently under consideration by Congress. Just this week, Senate Democrats have reached a budget agreement amongst themselves that would spend another \$3.5 trillion over the next decade on various climate change, health care, and family service programs.

Continued on page 2

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**Arthur
Havlicek,**
President,
SMR Chamber

Arthur Continued from cover

To fund this unprecedented spending, the Biden Administration has also proposed \$3.6 trillion in tax increases. This figure, by some estimates, represents the largest potential tax increase in modern American history.

As the *Voice for Business* in the region, we have been advocating against these increases due to the economic harm and competitive disadvantage they would place on America's job creators. Simply put, our economic recovery is too fragile to ask our nation's businesses to send more of their profit to Washington D.C.

Proponents, however, have defended the increase claiming it would force only the *largest* corporations to pay 'their fair share.' It's true, one component of the Biden tax plan would result in America's largest businesses paying the highest tax rate in the industrialized world. Yet, according to IRS and Census data, some 1.4 million small businesses across the country would be directly impacted as well.

In Michigan alone, 50,054 employers would see their taxes increase under the administration's proposal - including 34,599 small businesses with fewer than 500 employees.

These are *small* Michigan businesses footing the bill, not Amazon, Apple, or Walmart.

Perhaps most problematic is the proposal to increase the corporate tax rate by one-third, from 21% to 28%. Not only will this completely reverse the positive impact the *Tax Cuts and Jobs Act* of 2017 had on the American economy pre-pandemic, it would undermine our ability to recover and compete moving forward.

Remember, we live in a global economy where our taxation policies are measured against other developed countries. Looking at look at data compiled by the Organisation for Economic Co-Operation and Development (OECD), the average corporate tax rate across the globe is 22.99%. When the 2017 tax cuts lowered our corporate tax rate to 21%, it made the United States a more competitive place to do business. Raising it to 28% would do the opposite.

Moreover, should this proposed tax increase becomes law, those 50,054 employers would face a combined federal/state tax rate of 32.3%. If Michigan were one of those OECD nations, that would make us the seventh most expensive place to invest on the planet. Other, more competitive places are already winning the war for business and talent attraction. Can Michigan afford to cede more ground?

Thankfully, Senate Republicans have stood firm on opposing these increases during negotiations. Nevertheless, Congress is still deliberating and could take action very soon. If you believe this tax increase will affect your business or your wages, I encourage you to reach out to your elected officials as I have.

Rep. Fred Upton (R-MI) –

Upton@house.gov

Sen. Debbie Stabenow (D-MI) –

senator@stabenow.senate.gov

Sen. Gary Peters (D-MI) –

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Urge them to stand up for our nation's employers and workers and reject these tax increases before they eliminate jobs, stifle wages, and undermine our economic recovery.

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Photo of the Week



Eclipse of the Fun

Photo by Jeff Doroh

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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SPECIAL SINGERS – THE DANIEL 5



The Daniel5 is a group of five sisters who are passionate about sharing Christ's love through music. Ever since they started singing together as toddlers, their focus has been to make a positive difference in today's world. The group desires to encourage young and old alike to deepen their communion with God and attain purpose and direction in their lives.

Being involved in mission work around the globe, the group comes across many people without hope. The Daniel5's objective is to show people that a walk with the Lord is something that everyone can experience when they turn to Him. The sisters enjoy singing songs, which encourage and inspire the listener to live his one life with an eternal purpose. The Daniel5 currently sing at conferences, churches, orphanages, and community events in various countries across the globe.



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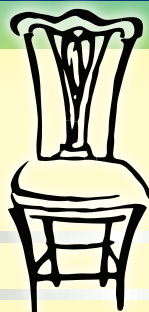
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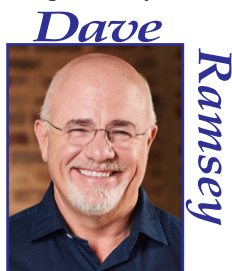
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Dave Says Should I tithe on my business?

Borrow your own money?

Dear Dave,
I have a question about self-banking with whole term life insurance. The way I understand it, you can accrue a cash balance, borrow against it, and then pay interest to yourself. Is this worth it, or should I stay away from it and continue using a bank?

Kunal
Dear Kunal,
Actually, it's a whole life policy, not a term policy. And it's an absolute scam.

Basically, with whole life you pay about 20 times more for the same amount of insurance that you would with a term policy. The extra money goes into a savings account, and you earn next to nothing on it, even after you finally start to build it up. One of the ways they're pitching it now is the self-banking concept, where you can use your own money. It's nothing magical or anything, because with a regular checking account you use your own money.

My advice is to stay away from the company that's offering it and anything else they have. It's a really bad product, and it's a scummy way to sell whole life insurance—which is an awful product to begin with. No one, except for folks in that business, believes in it or talks positively about it anymore.

Being able to borrow your own money? Really? Why on earth would anyone want to borrow their own money? It's ridiculous!

—Dave

Dear Dave,
My wife and I are Christians, and we own a successful small business in our town. Should businesses tithe?

Barker

Dear Barker,

This is a good question. Giving is never a bad idea unless you do it irresponsibly and to the point of putting your family in financial danger. To the best of my knowledge, the Bible only addresses the topic of tithing by individuals—not businesses.

Personally, I don't give a tenth of my business gross or net until I receive my paycheck. When that happens—meaning it's profit that I'm going to pay taxes on, or it's salaried income out of my business—I tithe on the profits.

So, I can't really tell you I've found Biblical instruction to give a tenth of your business. Hope this helps!

—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*

Read more at www.MailMaxOnline.com

Announcing The Wooden Door's Free Kitchen Giveaway Winner - Steve Towns -



Steve's Response to Winning

"Thank you for recognizing military veterans and this unexpected selection. I am flabbergasted but recall the last time I won something... Selection status in 1970 in the first Military Draft Lottery. #25 won me draft status during my Sophomore year in college at Wayne State University, Christmas of 1971."

Steve's Story

Steve Towns was raised by his parents with an expectation of a duty for service. As the eldest of six he led a church group for mission work in Appalachia, served as a volunteer with the March of Dimes and unsuccessfully applied for appointment to the Air Force Academy as a Sophomore in High School. He is a patriot to his core and felt the fracture of our society in the Sixties over our presence in Vietnam.

Entering college as a Pre-Med he attended Adrian College as a Freshman and transferred his Sophomore year to Wayne State. During his freshman year the President he voted and campaigned for, Richard Nixon, created the Draft Lottery. When some classes were not transferred, Steve found himself drafted mid-term. Steve and his younger brother enlisted in the Air National Guard.

Steve served six years as a member of the 191st ANG at Selfridge Air Force base until reassigned to the Prime Beef Team of Civil Engineers of the 110th Combat Support Squadron. During his service he was deployed to the Howard AFB in the Panama Canal Zone and on Special Project to Andrews Air Force Base in Washington D.C. His Unit was also activated for the Blizzard of 1978 and

the F4 tornadoes that struck Augusta and Belleville Michigan in April 1977.

Steve was later able to graduate Michigan State University with a BS in Zoology. He has worked in Health Care in SW Michigan for 20 years and is semi-retired in Bridgman enjoying his three children and three grandchildren. Steve currently lives in the, "oldest original home built in Bridgman".

Follow the Journey

Follow the complete remodel process on Facebook and Instagram @thewoodendoorcabinets. This will include stories from Steve himself, remodel tips and tricks from designers at The Wooden Door, stunning before and afters, and a behind-the-scenes look of this kitchen remodel!

Details on the Giveaway

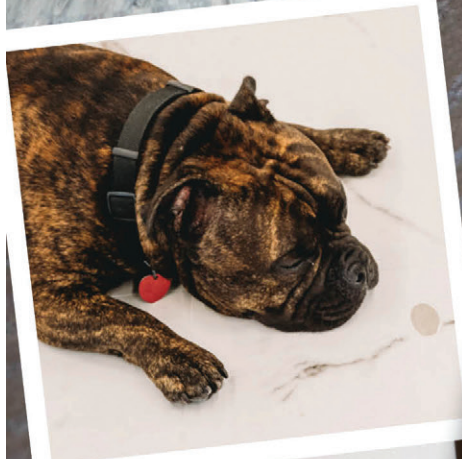
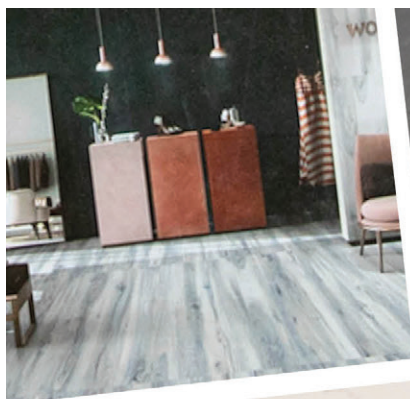
BENTON HARBOR, Mich.- Individuals in Berrien County were invited to nominate a veteran or impacted military family for a FREE Kitchen Giveaway.

"We owe our lives, our freedom, and more than we could ever hope to give back. As a token of our appreciation, we are giving away a free kitchen to a local veteran or military family", said The Wooden Door. "We are so pleased to have the participation from our generous vendors; Berenson Hardware, Belwith-Keeler Hardware, Premier Granite & Stone, and Merola Tile."

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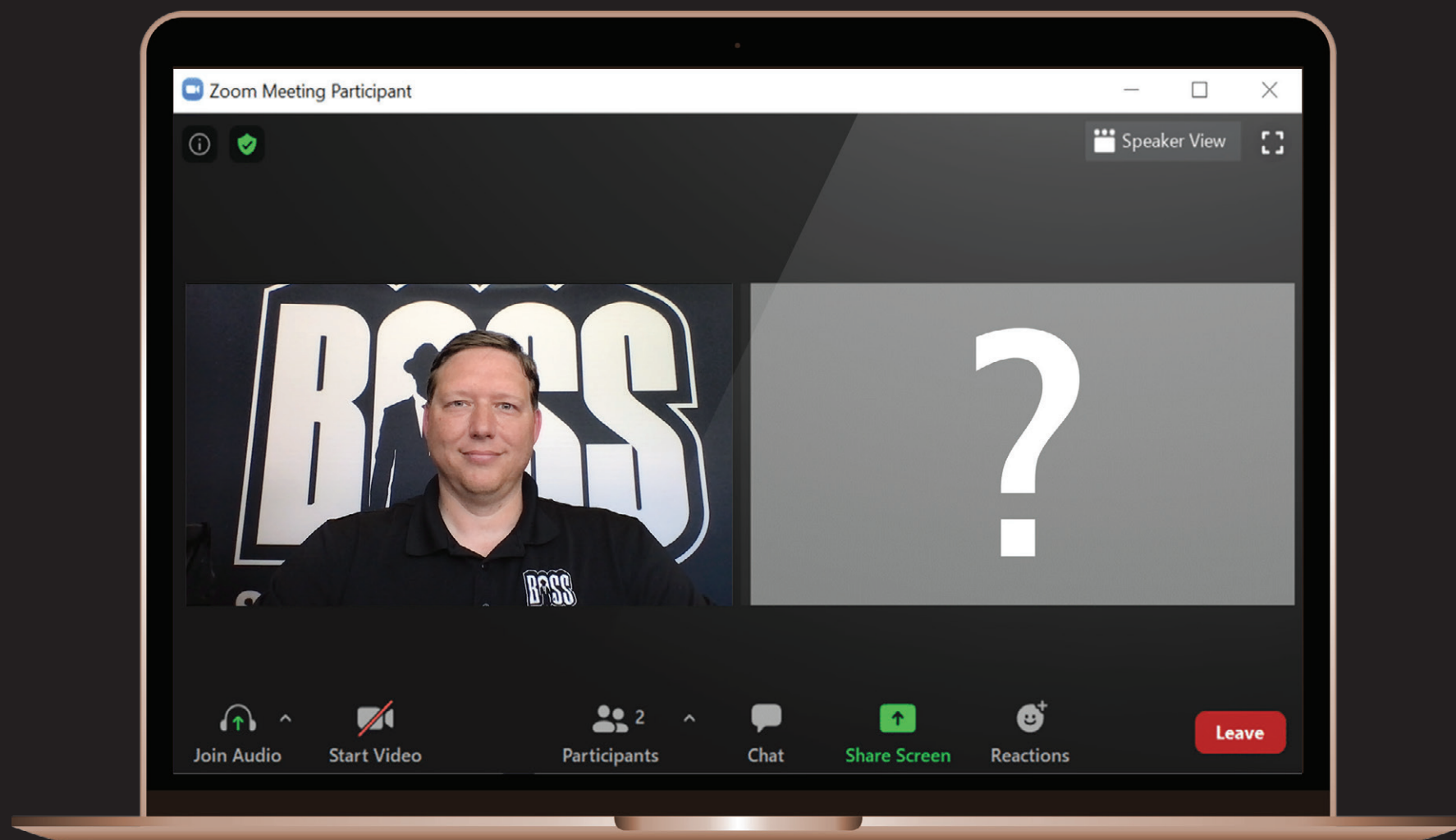
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Pastor**Faith or Facts****Rosenbaum**

But these are written that you may believe that Jesus is the Messiah, the Son of God, and that by believing you may have life in his name.

John 20:31

Is the Christian faith blind faith? What I mean is, do Christians believe without looking at the evidence? Or, to say it another way, is faith in opposition to knowing facts?

At first glance, that's the kind of Christianity that Jesus seems to have been advocating when he spoke to his disciple, Thomas. After Jesus' resurrection, Thomas demanded to see Jesus' scarred hands and side before he would believe. When Jesus showed up and let him touch his hands and feet, he scolded Thomas, saying, "Because you have seen me, you have believed; blessed are those who have not seen and yet have believed" (John 20:29). So was Jesus saying that we are more blessed if we just thoughtlessly follow whatever Christianity says?

Not exactly. The writer John says in the next verse, "Jesus performed many other signs in the presence of his disciples, which are not recorded in this book. But these are written that you may believe that Jesus is the Messiah, the Son of God, and that by believing you may

have life in his name" (John 20:30,31). Did you catch that? John recorded a number of Jesus' miracles so that we would believe that Jesus is the Christ. John was saying that Jesus gave all of us, including Thomas, plenty of "signs" that revealed that Jesus is the Messiah, the Son of God.

Faith is not against facts. The reality is we have more than enough facts about Jesus to believe. We have the facts of hundreds of Old Testament prophecies that were all fulfilled in Jesus. We have the facts of Jesus' miracles and signs that convinced his early followers. And we have the facts of Jesus' resurrection that emboldened almost all his apostles to give up their lives for him.

We have enough facts about Jesus. Trust that these facts are true.

Prayer: Lord Jesus, thank you for giving me all I need to trust you in this life and the life to come. Amen.

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

[Read more at www.MailMaxOnline.com](http://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.
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MOODY *Continued from Cover*

manufacturers the pool of engineers who might utilize White's coaching services and servant-leadership is appealing to more and more clients – the word is out about this unique business.

"Looking back," said the founder of Oasis of Courage, an organization which exclusively aims to transform the lives of professional engineers suffering from burnout and beyond, "I realized that was where the seed was planted, and it did take years to grow. In my rock bottom moment I was in, I realized I had to find a new way to approach my life."

White, and his team of coaches, have already helped transform the lives of 635 engineers and executives from corporations such as Google, Apple, Amazon, General Motors, FaceBook, Microsoft, Upwork, Nissan, Capital One, Whirlpool and more. OACO's clients are local, national and international – wherever engineers are at risk and want to genuinely transform how they manage their lives and grow their career potential.

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White felt like his "middle-class, southwestern Michigan lifestyle as an affluent, successful engineer" warranted him to portray and keep up his social media-worthy, perfect life. "The truth was I was keeping how bad my life felt a secret," White volunteers. "It looked good, but it felt bad. I was very unhappy." Nobody knew his pain. He bravely divulged how his own mom, sisters, and best friend had no idea about his unhappiness. The only person who knew was his wife – and she was unhappy, too. The couple was not in a good place. What new approach did White pursue?

He Hired a Coach

Coming out of his divorce mandated something new. It wasn't a book or a podcast, but a human being-coach who helped him rebuild his own professional career, personal relationships, and taught him how to achieve a balance in these areas. "I hired my first coach, Donna," he said. "Working with a coach changed my life. I loved the experience. I found success in every domain of life at a whole new level after my divorce."

As a result, White rediscovered a new kind of success. He earned job promotions in his field, risked loving again, and today is happily married. He shares how so much has changed in the area of intimacy and how he is a better husband.

The coach White sought out years ago—Donna, is the one he freely gives credit to for transforming his life. "Without Donna in

my life, we would not be having this conversation today about Oasis of Courage."

Suffering from Burnout

"I realized there are so many people I was working with, and who were surrounding me in the engineering world in Michigan, around the nation, and even around the world that were living a life of burnout." For most, burnout has a narrow definition. White, learned the hard way, that it is much more broad and unique for every person.

Working too many hours, losing sleep, health issues, and lack of energy is what White believes is the typical definition of burnout. "But the truth is that burnout is showing up in our lives as engineers in so many ways," said White. "You can be burned out working the minimal 40 hours per week if you're terribly unhappy. You can have burnout if your personal relationships aren't working, and your boss isn't recognizing you, or you have bad relationships with your peers and you dread going into the office on Monday morning. Those things all contribute to burnout and it has a thousand faces. It can be health, mental, spiritual, or just purely being unhappy, and feeling like there is nothing you can do about it." Making money and waiting around for retirement was not the way of life White wanted. In fact, "it was unacceptable" in his eyes.

He doesn't want other engineers to suffer the way he did, so he's committed to helping fellow colleagues in the engineering

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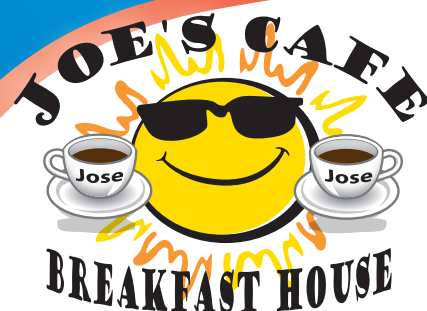
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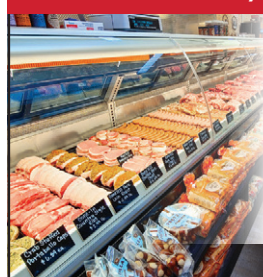
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industry rediscover their lives, grow, find a balance between work and home, learn to set boundaries, have the courage to say what needs to be said at the work place and in relationships. Living with balance is rooted in one area – courage.

White sees engineers as typically introverted, lone wolves, who are not willing to have difficult conversations. "That's a skill set they don't have naturally," said White. Engineers are taught to solve problems in their field, but sometimes lack the strategies and tools to deal with their life issues. "They don't teach us that in school," he said. "There's so much relational and political efforts in the work world that you have to learn to navigate to be successful in your career, and in life."

That's what he helped his first-ever client, **Jon Kline**, a GM engineer be able to do. "Jon came to me and said he and his wife were having early signs of marital issues. He wanted to build his career and not head for a divorce. He believed in my Lifestyle Engineering Blueprint coaching and utilized the eight-week flagship product we offer."

White keeps Kline's feedback on his phone and looks at it often to remind himself about the value of helping engineers just like Jon. The breakthroughs and barriers Jon hurdled as he was guided and mentored by OACO changed the trajectory of his life and career.

That's what keeps OACO growing. "Working with Zach has brought about posi-

itive change in all areas of my life beyond just helping me enhance my career," said **JT Whitman**, Operations Supervisor at Skidmore Pump, in Benton Harbor. "I've become bolder, more decisive, more confident, and much more aware of my own psychology. I would recommend working with Zach to anyone who wants to become the best possible version of him or herself."

Tyler Mathews, Senior Project Analyst at Whirpool, agrees. "Zach has been instrumental in guiding me through the personal growth that I needed to make the jump to the next level, and ultimately a promotion! Zach has taught me how to create a focus in my life that wasn't there before."

There's a Prerequisite for Prospective OACO Clients

Clients are screened by White because, believe it or not, there are clients he will not work with. He won't take a client's money just to increase profits. For White, it's much deeper than money. It's his reputation as a coach. "Some clients are not coachable," he admits. "If a client only wants success in their career and is willing to throw every-

thing else away, there's no judgment, but they are not the kind of client OACO can help."

White wants clients who deeply desire results – this means they are willing to change, step out of their comfort zone, figure out tough situations, and then get into a community of like-minded engineering leaders who continue the sustainable, balanced way of life they've learned through OACO's program. Burnout is universal. However, OACO's way to solve it is specific and uniquely tailored for each client's life story.

If you're a Southwest Michigan engineer or know an engineer or executive anywhere who possibly struggles with burnout, OACO might be the solution to re-start life in a new way. Reach out to Zach White at zach@oasisofcourage.com, @oasisofcourage, or call (269) 235-9633

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Don



Stuart

Sometimes when driving along our nation's byways, don't you occasionally see something – a sign, a license plate, a building – that makes you think, "There must be an interesting story behind that!" And then isn't it beyond exasperating when your passengers whine and belly-ache while you surf the web to learn more, with all that "Eyes on the road!" and "WATCH OUT!" stuff.

It's annoying behaviors like this that prevented me from tweeting about a few random factoids that made themselves known to me while recently vacationing on St. Simon's Island, Georgia. Well, those annoying behaviors plus the fact that I don't have a Twitter account.

Here's what I came across: St. Simon's is right next door to Brunswick, Georgia. Ok, ho hum. But! -- Brunswick, Georgia, is one of the places where the very first Brunswick Stew was invented.

You might be thinking, "Wait! 'One of the places'?" Can't there only be one birthplace of invention?" You may also be thinking "What is 'Brunswick Stew'?" I realized when I was consuming Brunswick Stew on St. Simon's that I would have to explore these questions with urgency and speed if I wanted to write a dopey column about them. So, today, 3-1/2 weeks after I returned home, my urgent and speedy explorations began.

It turns out Brunswick Stew is – hold on to your hats – a stew. It's a foodstuff that people, especially Southerners, like to eat. Although I can't say if Southerners like eating it as much as they like arguing about its origins.

First, here's the "what it is," copied from the Wikipedia website: "Usually a tomato-based stew, containing various types of lima beans/butter beans,

Something to Stew Over

corn, okra, and other vegetables, and one or more types of meat. Authenticity calls for squirrel or rabbit meat, but chicken, pork, and beef are also common."

Brunswick stew ain't nuthin' like ordinary vegetable soup, for one thing because – duh! – it has scads of meat in it, and for another, it will be so thick that a two-by-four will stand up in it.

Now about Brunswick stew's origins. Brunswick County, Virginia, and the town of Brunswick, Georgia, have had a long dispute about this. The key similarities in their genesis stories involve someone gathering up a bunch of readily available veggies and meat – squirrel, rabbit or opossum, depending on the story – and cooking it low and slow in a huge iron pot over an open fire. Oh, and doing all this near a place called "Brunswick."

But Virginia says a cook for a party of hunters made the first pot ever in 1828, while Georgia says the first batch was cooked up on St. Simon's Island in 1898 – and on display somewhere near the island is a kettle that stew number one was supposedly prepared in.

There are also arguments between the states about the stew's flavors and textures. Virginians say Georgia's is too spicy; Georgians think Virginia's recipe is too thick – a "muddle," one Georgia chef called it.

No matter how you like it, there's one recipe I think I would favor above all others. It's made at Nanny's Restaurant, in Petersburg, Virginia. The restaurant – and its stew recipe – were founded generations ago by a family named Stewart. Thus making Nanny's dish the one, the only, Stew's Brunswick Stew.

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NOW \$41,990

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

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THURS 9-8 • TUE., WED. & FRI. 9-6 • SAT. 9-4 Plus Tax, Title, Plates, Rebates Included. Must Qualify for Credit.

2018 FORD F-150 LARIAT SUPERCREW 4X4

3.5 V6 Ecoboost EFI Engine, 10 Speed Automatic, Aluminum Wheels, 28K Miles, Security Cover, Bed Liner, Power Running Boards, Remote Start, Navigation, SYNC 3, FX4 Off-Road Package, Memory Power Leather Heated/AC Front Seats, Memory Power Adjust Pedals, Heated Steering Wheel, 2nd Row Heated Seats, Dual Panel Moon Roof, Adaptive Cruise, Active Park Assist, Stop-Go Pre-Collision, Blind Spot Information System w/Trailer Tow Monitor, Reverse Sensing System, Back-Up Camera, Smart Trailer Tow Connector, Remote Keyless Entry System, Ford Certified! Lead Foot, F21182A



NOW \$52,400

2018 FORD EXPLORER SPORT XLT

3.5 V6 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 40K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Dual Panel Moon Roof, Auto Climate Control, 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! White Platinum, F21066B



NOW \$39,995



**2013 FORD F-150
XLT SUPERCREW 4X4
NOW \$22,777**

5.8 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 139K Miles, Bed Liner, Running Boards, Power Driver's Seat, Leather Heated Front Seats, Power Adjust Pedals, Power Sliding Rear Window, CD-Player, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Sterling Gray Metallic, F21149A



**2018 FORD ESCAPE SEL 4X4
NOW \$28,253**

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



**2018 FORD FLEX SEL AWD
NOW \$31,995**

3.5 V6 EFI Engine, 6 Speed Automatic, Painted Gloss Aluminum Wheels, 36K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated Front Seats, Memory Power Adjust Pedals, All-Weather Floor Mats, Multi-Panel Vista Moon Roof, Auto Climate Control, CD-Player, Blind Spot Monitor System, Reverse Sensing System, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Ford Certified! White Gold, U21107



**2015 CHEVY TAHOE LT 4X4
NOW \$34,480**

5.3 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 90K Miles, Running 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



**2018 RAM 1500 SLT BIG
HORN QUAD CAB 4X4
NOW \$33,991**

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



**2017 CHEVY TRAVERSE
PREMIER AWD
NOW \$21,995**

3.6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 141K Miles, Navigation, Memory Power Leather 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 Warning, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Silver Ice Metallic, M21011A



**2016 JEEP WRANGLER JK
UNLIMITED RUBICON HARD ROCK 4X4
NOW \$39,989**

3.6 V6 EFI Engine, 5 Speed Automatic, Aluminum Wheels, 55K Miles, Remote Start, Navigation, 3-Piece Hard Top, Hard Rock Package, Leather Heated Front Seats, Touchscreen Display, Remote Keyless Entry System, Rhino Clear Coat, C21185A



**2019 JEEP GRAND
CHEROKEE LIMITED 4X4
NOW \$42,670**

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 28K Miles, Remote Start, Navigation, Sport Hood with Nostriis, 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, Power Lift Gate, Remote Keyless Entry System, Jeep Certified! Bright White, U21131



**2018 RAM 1500 ST BIG HORN
EXPRESS CREW CAB 4X4
NOW \$32,718**

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



**2017 FORD ESCAPE SE 4X4
NOW \$19,494**

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



**2018 JEEP WRANGLER
UNLIMITED SPORT 4X4
NOW \$37,335**

3.6 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
NOW \$38,955**

3.5 V6 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 48K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd 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



**2018 FORD
ESCAPE TITANIUM 4X4
NOW \$28,553**

2.0 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 25K Miles, Remote 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, U21120

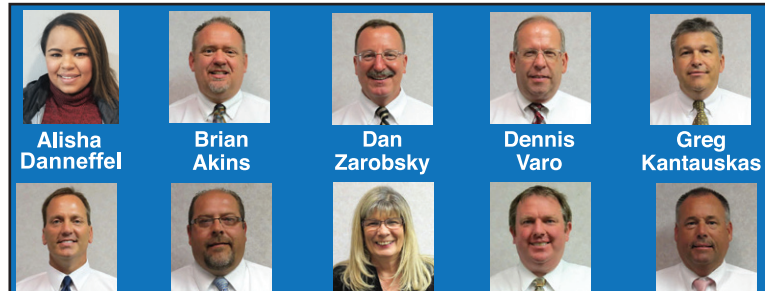


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The Pet Corner

Do you every wish animals could talk? Especially when they're not feeling their best, do you ever wish they could say, this is where I hurt, this is why I'm feeling anxious, this is why I don't want to eat? Sometimes it's obvious

what's wrong, as when summer allergies kick in and a pet is suddenly scratching or sneezing and has a runny nose and eyes. Then you know what to do (and ignoring those allergies is not a good idea, since they can quickly escalate into something worse) and there are medicines and supplements that will help relieve the discomfort. It's the elusive symptoms that make us wonder what is going on. When they start to happen too frequently, you go off to the vet, hoping to get an answer. If they do find a cause for whatever is making your pet unhappy, even if it's one you don't want to hear, at least you know what's wrong and can proceed to the next plan. Sometimes not even tests and examinations reveal anything out of the ordinary (for which you're grateful) and you're left to still wonder. You can start the process of elimination. Did I feed them anything new or unusual? What has changed in the household? In our environment? Is my pet perhaps reflecting my own anxiety? It might not be any of those things and so you just remain watchful. This is when you start to think maybe a pet psychic might be helpful, if one can truly know what an animal is thinking. With most of my pets that I've lived with for a while I can pretty much read what's in their heads, but there are others who truly continue to mystify me, and I just do my best to try and figure it out.

Because it's the middle of summer, and we're all just feeling a bit exhausted after the past year and half of one thing after another, here are a few other

random thoughts and observations. Animal Aid, as well as other rescue groups, are full up with kittens and cats available for adoption. If you would like to add a cute and cuddly new friend to your life, go to their website or Facebook page (under Announcements) and fill out an adoption application. There are kittens every color of the kitty rainbow, and they would love to come and live with you. I will say that cats, though they may often be rascals, can also add a lot of comfort and joy to your life. Just petting them has been shown to lower a person's blood pressure (when they're not knocking things off a table, that is).

Sadly, while checking out the local rescue groups pages, one notices a number of lost pets and those who have fallen on some very hard times. If not for a generous and kind soul finding them, they wouldn't have had much time left in this world. There are many folks who are willing to help by fostering and or donating for their medical care, and thank goodness for them. I just would like to see fewer negative comments aimed at the humans who may have caused the animal's unfortunate condition. Of course, there are people who don't take care of their pets, don't feed them or keep them safe from harm, but ranting about it on social media seldom makes a difference in the pet's life. Better to educate and provide services that help people become better and more responsible pet owners. We often don't know the whole story and condemning people, who may be in a bad way themselves, doesn't solve the problem. I learned this from a very wise woman, whose words will always remain with me, and I will always be grateful for what she taught me.

To end on a happier note, the St. Joseph and Stevensville DQ will be donating from sales of their Pup Cones to the Humane Society of Southwestern Michigan. Treats for your pup equals help for a homeless pet. It's a win-win.

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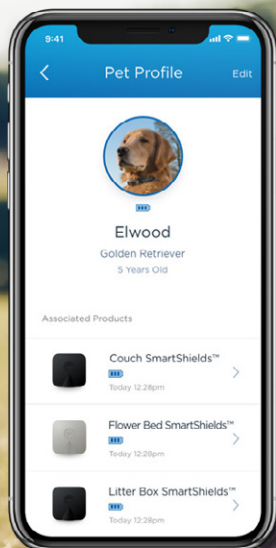
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**Alan
Jeffries**

The housing market race is still on, and the only sign of a bump in the road is the 49 percent drop in the number of houses for sale at the end of June. The record-setting for selling prices and total dollar volume continued, with June 2021 becoming the highest in the year-over-year comparison that dates back to 2006.

In June, at 349, the number of houses soared past the 318 houses sold in June 2020 by 10 percent. However, the record number of houses sold in June in the year-over-year reached 388 in June 2017 and 2006, both peak years. At the end of June 1744, houses have sold, which was a new sales record. In June 2020, 1269 houses were sold, which was 37 percent less than this year.

With the race on, selling prices continue to set new record levels each month in 2021. The average selling price in June 2021 was \$330,887 compared to \$300,418 in June 2020, for a 10 percent increase. Year-to-date selling prices at the end of June also set records in the year-over-year comparison. The year-to-date average selling price in June 2021 rose 29 percent over June 2020 (\$314,387 vs. \$242,978).

The median selling price in June 2021 increased 30 percent to \$240,000 from \$234,250 in June 2020. Year-to-date, the median selling price climbed 70 percent (\$319,900 vs. \$187,900). The median selling

price and year-to-date median selling price also set new record prices in the month of May 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.

The inventory of houses for sale plummeted 49 percent from a year ago (812 vs. 1500), bringing the inventory of houses for sale to a 2.8-months supply of inventory available for buyers. This is the first time the available inventory has risen above 2.5-months supply this year. At the end of June 2020, the market had a 6.7-months supply of houses for sale. For comparison, in May 2009, there were 3679 houses for sale and 16.9-months supply of inventory.

The total dollar volume rose 21 percent in June 2021 (\$115,479,891 vs. \$95,532,984). Due to the number of sales at higher prices, the monthly and year-to-date total dollar volume set new records for the dollar volume at the end of June (\$548,290,941 vs.

\$308,340,086). The year-to-date total dollar volume rose 73 percent.

The number of bank-owned or foreclosed homes as a percentage of all transactions dropped to 1 percent in May and remained at 1 percent in June. This was the lowest percentage in 2021. In January, the rate was 4 percent. The previous lowest percentage was 1 percent in June 2020. The highest percentage in June was 17 percent in 2013.

Locally, the mortgage rate was 3.083, down slightly from 3.088 in May. Last year in June, the rate at 3.253. Nationally, the Freddie Mac mortgage rate in June was 2.98, up slightly from 2.95 in May 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...

So you are selling a home in a competitive market with low inventory and high demand. You know you're likely to have more interested buyers, better offers, and a quicker trip to contract than you'd have otherwise. But along with that good news comes the need to manage your expectations by understanding what determines house prices and home sales. Factors include the right real estate agent, local market conditions, buyer preferences, seasonality, and mortgage rates versus inventory.

House prices come down to the micro real estate market. What's going on in the U.S. as a whole is different than what's going on in Lansing, Michigan. And what is going on in your neighborhood is different than what's going on in the next neighborhood. There are many factors that can affect the selling price, including the home condition, buyer preferences, and location on a busy street or alley, for instance, may deter some buyers.



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**** \$84,500 ****



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**** \$250,000 ****



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When Buying a Home...

Start by looking at three things – how much cash do you have, your credit score, and your debt ratio. Lenders like to see a 20 percent down payment but there are many low payment loan programs available such as FHA loans, which may be only require as little as 3.5 percent down payment. The higher your credit score, the better your chances to get a loan to get the loan at a lower interest rate. If your credit score is low, request a full report and look for errors that might be affecting your score.

Lenders will also want to compare your debt-to-income ratio. So when you add up all your bills and

divide by your monthly income, what percentage number do you get. Lenders typically want this number to be less than 43 percent, according to the Consumer Financial Protection Bureau.

Contacting a REALTOR® who knows the local lending market, in addition to the housing market, will help you to easily navigate all the steps to buying a home.

To view properties that are for sale in your local area, go to www.swmar.com, and click on "Search". The Southwestern Michigan Association of REALTORS®, Inc. is a professional trade association for real estate professionals who are members of the National Association of REALTORS®, and ancillary service providers for the real estate industry in Allegan, Berrien, Cass, and Van Buren Counties. The Association can be contacted at 269-983-6375 or through their website at www.swmar.com.

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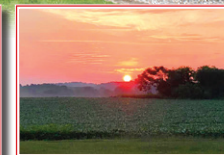


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NEWER LISTING

- 3 BD, 3.5 BA
- Large corner lot
- Spacious family room
- En suite master bedroom
- Finished full basement
- Close to area activities

\$324,999 (21025181)



NEW LISTING

- 3 BD, 2.5 BA
- Gorgeous hardwood floors
- Open Concept
- Upper-level laundry
- Back deck with firepit
- Wooded back yard

\$299,000 (21026981)



NEWER LISTING

- 3 BD, 2 BA
- Paw Paw Lake channel view
- Close to public access
- Spacious deck
- Open concept
- Screened porch

\$280,000 (21025717)



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- 2 BD, 1 BA Condo
- Paw Paw Lake
- 900' Water frontage
- Screened porch
- Permanent dock
- Garage

\$265,000 (21023340)



NEW LISTING

- 3 BD, 3 BA
- Brick ranch
- 2,421 Sq ft
- Corner lot
- Partially fenced yard
- Full basement

\$239,900 (21027338)



PRICE IMPROVED

- 4 BD, 2.5 BA
- Open Concept
- New appliances & A/C
- Dining rm with sliders to deck
- Master suite w/ jetted tub
- So much more!

\$235,000 (21023392)



PRICE REDUCED

- 3 BD, 1.5 BA
- 2 Level home
- Lg storage building + 1 car garage
- Corner lot
- Fenced back
- Some updates

\$127,900 (21021089)



PRICE REDUCED

- 2 BD, 1 BA
- Large garage
- Den & full basement
- Lots of updates
- Secluded area @ end of street
- Close to area amenities

\$127,000 (21005257)



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AquaEye Donation in Memory of Recent Drowning Victim

On March 28, 2021 Dakota "Cody" Yergeau tragically lost his life after being swept off the south pier in Saint Joseph, MI. After several weeks of continuous searching his body was recovered, thus bringing a small amount of peace and closure to his family.

During the time that the search was taking place, the community rallied around his family. The family of Cody Yergeau received numerous donations from the community and the family of Cody wanted the donations to be used in the community in an attempt to prevent another family from experiencing the pain and suffering they endured, while waiting for the recovery of Cody.

The family worked with the Berrien County Sheriff's Office to identify equipment that could potentially be used by first responders to help in the rescue/recovery of individuals, during water rescues. A portion of the donated funds were used to purchase an AquaEye for the Berrien County Sheriff's Office personnel and other first responders during water rescues.

AquaEye is an advanced underwater scanner, using the latest in ultrasound and artificial intelligence technologies to identify human bodies underwater. It is able to scan 85,000 square feet in five minutes. The AquaEye handheld scanner enables rescuers to quickly access a scene and identify potential victims promptly. AquaEye al-

lows a rescuer to act quickly and search a greater area in less time and may reduce the need for additional recovery resources.

The Berrien County Sheriff's Office is extremely thankful to the family of Cody Yergeau and the community for their generosity and the donation of this piece of equipment.

The Berrien County Sheriff's Office hopes that this piece of equipment will never have to be utilized, but realize that water rescues will happen and that this piece of equipment will be utilized, when the need arises.

The memory of Dakota "Cody" Yergeau will live on, each and every time that the AquaEye is utilized by first responders.



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ANNOUNCEMENTS

94/95th Danneffel Family Reunion. Sunday,
July 25, 2021. Noon. Roger Danneffel's.
Pot Luck. Bring your own table service and
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Vietnam Helicopter Pilots Association Meets July
27 The Michigan Chapter of the Vietnam Helicopter
Pilots Association will meet on Tuesday, July
27 at noon at The Buck restaurant located at 412
S. State St., St. Joseph, MI. All Vietnam helicopter
pilots and crew members are invited to attend.
We will share stories of our exploits in Vietnam.
Those interested in attending should email Glenn
Youngstedt at Glennyoungstedt@aol.com with
their name, address and phone number no later
than July 23 to make reservations.

AUCTIONS

Live Walroth Estate Auction, Saturday, July 24,
2021, 10:00 a.m. 7498 Silverlake Rd. Linden, MI.
Chevrolet 2500 HD diesel 4X4; Challenger 5th
wheel camper; Tractors; Collectibles; Guns. De-
tails at www.NarhiAuctions.com 810-266-6474.

Live Living Estate and Real Estate Auction Satur-
day, July 24, 2021 at 10:00 a.m. 4300 Washington
St. Midland, MI. Five bedroom ranch. Furniture;
vintage/antique; telescopes/microscopes; garage/
outdoor. Details at www.FurloAuction.com 989-
835-1581.

Nutcracker Sweet Online Only Auction Bid now
through July 25, 2021. Commercial candy making
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er; yard & garden tools; bikes. Details at www.FurloAuction.com 989-835-1581.

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**Historic Iron & Lace Antique Auction Fri-
day, July 23 @ 10 a.m. Located: 20075 Old
M-205, Edwardsburg, MI. Antique Furniture:**
Chippendale Style Highboy Chest* Secretary
Bookcase* Gothic Side Server* Various China
Cabinets* Antique Show Case* Old Hotel Bench
Seat * Primitive Pieces* Verre E Glomise Gold
Leaf Table* Oriental Stacking Tables* Wicker
Vanity & Lamp* **Collectibles:** Westminster
Chime Clock* Don Juan Newell Post Lamp*
Quing Dynasty Ginger Jar* Paris Park Bench*
Father Wind Carving Table* Art Glass & Tiffany
Style Lamps* Ornate Urns* Stained Glass
Art * Crock Jug* Doll House* Cast Iron Pans*
Cranberry Glass* Figurines* Depression Glass*
Royal Hager Pink & Blue* Murano Italian Glass
Pieces* Reverse Painted Vases* Fratelli Tosa
Murano Center Piece* Alfred Barben Pink Vase*
Limoges Pieces* Stokes Pieces* Kuna Indian
Quilted Art* Alfred Barkin Pink Vase* Wisteria
Stained Glass Lamp* Chicago NY Tonk Piano
Stool* Iron Lamp w/ Clock Insert* Oriental Style
Rugs* 50s Era Metal File Index Cabinet* Wood
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https://www.stjosephhousingcommission.org/ - (print from web site).

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LEGALS

The Village of Baroda is having a zoning board meeting on July 29 at 6pm in regards to a privacy fence. Michael Denton - Village of Baroda Clerk - 9091 First St., Baroda, MI 49101.

Phone: (269)422-1779 Fax: (269)422-2990
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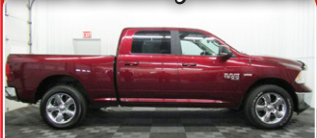
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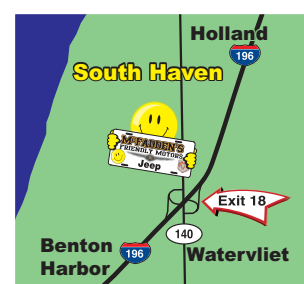


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