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Moody on The Market



Meet Jack Nicklaus & Ken Harrelson

Sunday at Harbor Shores

Sports fans in Michigan's Great Southwest will have a unique opportunity this Sunday, August 8, to get "up close and personal" with two sports legends. Golf great Jack Nicklaus and Baseball's Ken Harrelson will sit down for a "fireside chat" with Lake Michigan College supporters in what is almost certainly a "one time only" appearance. Here are details, including how YOU can be a part of it!

The Lake Michigan College Legends Scholarship Fundraiser with Jack Nicklaus and Ken Harrelson takes place from 4:30-8 p.m. Sunday, Aug. 8 at The Golf Club at Harbor Shores, 201 Graham Ave., Benton Harbor. The event features an intimate conversation with Jack Nicklaus and Ken Harrelson about their distinguished careers, followed by a questionand-answer session. There also will be heavy hors d'oeuvres, a cash bar, and a live auction to support scholarship opportunities and student programs at Lake Michigan College.

4:30 p.m. - Guest arrival and check-in 5-6 p.m. - Heavy hors d'oeuvres, cash bar, social networking 6-6:45 p.m. - "Fire-side Chat" with Jack Nicklaus and Ken "Hawk" Harrelson 6:45-7 p.m. - Q&A with Jack Nicklaus and Ken "Hawk" Harrelson 7-7:30 p.m. - Live auction 8 p.m. - Event concludes **To Buy Tickets**

Tickets include a conversation and Q&A with golf legend Jack Nicklaus and Baseball Hall of Fame broadcaster Ken Harrelson, heavy hors d'oeuvres, a cash bar, and the opportunity to bid on items to support scholarship opportunities for Lake Michigan College students. Individual tickets are \$75 each, or buy a table of 10 for

Continued on page 8



Sarah Spoonholtz, Regional Director, SMR Chamber

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Your Chamber Update

It's hard to believe we are already one week into the month of August. This year seems to be flying by, BUT that also means some of the highly anticipated events that happen in August are almost here! Let's take a quick look around things you can do this month.

Friday, August 6th and Saturday, August 7th you'll find live music, which includes Benton Harbor's own Niki Harris and local favorite in the Andrew Fisher Quartet, performing at Riverfest Benton Harbor. You'll also find a Southwest Michigan and see some of the fun beer and wine tent, food, local artists, and lots of

Continued on page 2

Inserts & Promotions

- ALDI Family Fare
- Hardings Friendly Market of Bridgman
- Martin's Super Markets
 - Save A Lot

Inserts may vary by Zip Code

Sarah Continued from cover

fun at Charles Yarbrough Park on Riverview Drive in Benton Harbor. For more information, including tickets visit www.tinyurl.com/4dysj3sj

On Saturday, August 7th Junior Achievement of Berrien & Cass Counties Tapas on the Green is happening at Orchard Hills Country Club in Buchanan. This event will run from 4:00 - 8:00 p.m., with an after party hosted inside the Club House from 8:00 - 11:00 p.m. Your ticket includes food and beverage samples from local restaurants, breweries, wineries, and cideries. Your ticket also includes a golf cart for you to move around Orchard Hills, fun games to participate in, access to the after party, and a chance to win a membership to Orchard Hills Country Club! Proceeds from this event will allow JA to continue to provide hands-on programs to the approximate 3,500 K-12 students in Berrien and Cass Counties focusing on financial literacy, work readiness, and entrepreneurship.

A large piece of the Golden Age of Aviation, the Ford Tri-Motor is making an appearance at the Southwest Michigan Regional Airport August 12th - 15th. As one of America's first mass-produced airliners, affectionately known as the "Tin Goose", was the answer to Henry Ford's post-World War I question of how to provide mass air transportation. Guests can pre-register for a 30-minute flight, 15 of which is in the air. Usage of cameras while in flight is encouraged. Flight tickets are available in advance at FlyTheFord.org or by calling 877-952-5395.

It's not August without the Berrien County Youth Fair! And they are celebrating their 75th Anniversary this year! Serving as the largest showcase for our youth in Berrien County, BCYF is excited to welcome everyone back in a little over a week! Ride wristband vouchers are available for purchase at local Honor Credit Union locations. Grandstand entertainment includes Scotty McCreery and The Oak Ridge Boys. Plus, all your favorite fair staples! They do still need volunteers to help work the gate, so if you or your organization is interested, please contact Karen Klug at manager@bcyf.org or call 269-473-4251

The last week of August brings us not one but TWO chances for you to spend some quality time out on fantastic golf courses. The first being the 61st Annual Golf Outing & Steak Fry on Tuesday, August 24th at Harbor Shores. Shotgun start will happen at 11:00 am, and the Steak Fry will begin at 4:00 p.m. A limited number of golf teams remain so if interested please contact me directly.

Finally, that brings us to the 5th Annual Jordan Parsons Memorial Athletic Scholarship Golf Outing at Indiana Lake Hills Golf on Saturday, August 28th. Space is limited for this outing. Proceeds for this event are furthering the development of Berrien Springs youth through scholarships. Jordan was a graduate of Berrien Springs High School who was tragically killed in 2016, his close friends from high school started the non-profit to continue his legacy. You can learn more and get registration information at facebook.com/JordanParsonsScholarship.

If you'd like more information on these, or other upcoming events, simply visit our website at smrchamber.com. To connect with me directly, email sspoonholtz@smrchamber.com or call 269-932-4040. Looking forward to seeing you around Southwest Michigan this month!

Read more at www.MailMaxOnline.com



50,314 Weekly Readers!*

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Lake and Lass Photo by Samantha Henderson

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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Nick **Christe,**Real Estate Investor,
Business Consultant

Foreclosure. For most, this is a word used to define the process of losing a home due to the failure in paying the mortgage. For some, simply saying the word out loud can accompany deep feelings of angst, anxiety, and humiliation. There's no telling who may be suffering from foreclosure at any given moment.

The middleclass is vanishing. Living paycheck to paycheck is becoming ever more common. What is one to do when foreclosure proceedings are looming to boot? When life becomes all about trying to make that next mortgage payment, it's easy to lose focus and spiral. No matter how you may have gotten to where you are financially, understanding your options may provide you with solutions which could thwart foreclosure all together.

I have a client, we'll call Maria. I purchased Maria's home for cash in Arizona. Maria lived in a nice part of town. Her home is a modest three bedroom, two bath with a two-car garage. There was an open kitchen floorplan paired with a lot of character. Maria's home had vaulted ceilings with sloping entry ways and Spanish tile flooring with a brick fireplace; a noticeably used and loved backyard inground pool. Granted it was an older home, it was probably the best on the block in its time. Maria's house echoed yesterday's beauty while resonating 'real-time potential' to investors like me.

Maria reached out after receiving my "WE BUY HOMES FOR CASH...FAST!" postcard. The system I use for locating potential home selling clients is very specific. I purchase lists utilizing the county public tax record. This allows me to narrow down future customers for a variety of reasons. Maria called me because of one reason and one reason alone. Maria had failed to pay several mortgage payments and it was only a matter of time before the bank repossessed her home. Fortunately for me, Maria was very honest and forthcoming over the phone during our initial conversation. I knew that Maria didn't have long and from our conversation,

Foreclosures

she didn't have the money to prepare for a listing. I knew that I may be Maria's only hope. With great empathy and honest enthusiasm to assist, I scheduled a time to meet Maria at her home.

During my NO COMMITMENT CASH OFFER consultation, I learned much regarding Maria's current situation. Maria was raising 3 daughters. She adopted her nephew as well. They all lived together with 3 dogs and a few pet birds. Our cheerful conversation turned when we again spoke of the significance of why Maria had called in the first place.

Maria was a widow. Her husband died two years earlier. He worked full time, cared for the maintenance of the home and the vehicles. He made sure the bills were paid and on time. Upon Maria's husband's death, she learned there was no life insurance; only a small social security check which was hardly enough to pay the bills. Maria prioritized her debt, paying the most important bills first. Sadly, Maria's car had been repossessed earlier that year. It was only a matter of time before the house was taken.

Maria was running out of options. She couldn't wait for a listing. I had the cash ready to go. Maria and I signed a purchase agreement, and the rest is history. Foreclosure was around the corner and with my FAIR CASH OFFER, Maria was able to not only pay off her mortgage, she put over \$40,000 in her pocket!

I'm certain there are those who would value a home buying service such as mine and now is your chance. To learn more about how to receive a NO COMMITMENT, FAIR CASH OFFER for your house or property FAST, with NO HASSLES, FEES or COMMISSIONS, call the number below or email me personally at nick.christe@betterchoicehomes.com.



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Don

Let's briefly consider the ordeal that many Olympic athletes face. Let's say you're a gymnast. You're entered in only one event. You step up to the apparatus, with just ONE chance to

perform your routine. Years of training, vitamins, laps and reps and Wheaties-box-poses rehearsed in front of mirrors have all led up to the next 100 or so seconds!

I feel this same tremendous pressure today, as I attempt a feat virtually unheard-of in the world of dopey humor columnists. Today, I will attempt to win over a new fan. Someone who, according to vital intelligence I recently received, thinks I'm a dopey humor columnist, but without the middle adjective.

Now, I realize that there are very few readers out there who feel this way; just about everyone who has read more than a couple of my columns has placed me on a pedestal, sometimes in their minds, but usually an actual pedestal with garlands of flowers surrounding a framed photo of me.

BWA-ha-ha-ha-HA!! Of course there are readers who despise me! I know because a few have told me so.

For example, one of my earliest columns was about watching a folk-rock nostalgia concert on PBS, featuring acts like The Limeliters, The Brothers Four, and The New Christy Minstrels. I wrote the following:

"The audience showed its love by singing along. . .EVERY person. . .with EVERY song. $\,$

"Imagine being in the midst of this. Your seat probably cost a pretty penny – after all, to help PBS, money is no object. You're ready to cherish live

My Big O-LOU-mpic Moment!!

Let's briefly con-performances by beloved artists that you perhaps, in the ordeal that some cases, thought were dead. You can't wait to

hear every mellow acoustic note.

"Then, as The Kingston Trio kicks off the show with 'Where Have All the Flowers Gone,' the couple sitting next to you suddenly starts warbling along! And they can't sing worth a good gosh-darn! Your night of warm nostalgia is doused by the tone-deaf stylings of Stan and Sally Singalong!"

Well, a reader in Michigan immediately sent a disapproving e-mail, comparing me unfavorably to the Al Bundy character from the old "Married with Children" TV show. (The note was signed "Stan S.")

Well, enough reminiscing; it's time to try to win over that aforementioned unenthusiastic reader.

I learned about her from her daughter-in-law, who wrote me that "my mother-in-law reads your column every week and wonders why you still have a column!"

(Let me hastily point out that the daughter-inlaw, who we'll call "Jackie," since that's her name, was mainly writing to tell me she *liked* a column, because it mentioned Coxsackie, New York. Coxsackie! Hahahahaha!!! Always cracks me up!)

I replied to "Jackie" that I hope I someday write a column her mother-in-law likes. And she gave me an idea! Her mother-in-law, who we'll call "Lou," since that's her name, has a birthday coming up! It's an impressive one – her 95th! So, here's to you "Lou"! Happy Birthday to Louuuuu!

(Private note for "Lou": Hope you're not upset I mentioned your age? "Jackie" didn't tell me whether it was okay to share, I just blurted it out! I hope that being the topic of this column is mildly amusing to you! If not, uh, well, ummm, let's see. . wait, I know! – Coxsackie! Hahahahaha!!!)

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BERRIEN COUNTY YOUTH FAIR

FRIDAY, AUGUST 13

7:00 pm ~ Royalty Contest (Grandstand)

SUNDAY, AUGUST 15

4:00 pm ~ Equine Versatility 4-H Contest (Equine Complex)

MONDAY, AUGUST 16 Sponsored By



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6:30 - 8:30 am ~ Weigh-in & Registration of Garden/Farm, Farmstock Tractors 8:30 am ~ Judging of Equine; All Halter Classes, Driving (Equine Complex) 8:30 am ~ Judging of Goats: Showmanship, Special Needs, Myotonics, Boer Goats, Market Classes (Show Arena) 9:00 am ~ Garden/Farm Tractor Pulling Contests (Grandstand) 9:00 am ~ Judging of Rabbits; Showmanship, Market, Pens of Two, Doe & Litter, Crossbreeds and Pets (Rabbit Tent)

11:00 am ~ 75th Anniversary Time Capsule Opening Ceremony 1:00 pm ~ Judging of Llama/Alpacas; Showmanship, Performance, Special Needs (Show Arena)

3:00 pm ~ Judging of Cats; All Classes (Dog/Cat Tent)

4:00 pm ~ Judging of Sheep; All Classes except Costume (Show Arena)
6:00 pm ~ Elvis Reprise (Mall Stage)

In the Grandstand......7:00 pm NTPA Regional Truck & Tractor Pull featuring Super Farm, 3.0 Diesel Trucks, Mini Rods and

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TUESDAY, AUGUST 17

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Today is KIDS DAY! All children thru high school get in the gates FREE!

8:30 am ~ Judging of Equine; Fitting/Showmanship, Western Riding, Open Ranchmanship & Open Ranch Trail (Equine Complex)

8:30 am ~ Judging of Beef; All Classes (Show Arena) 9:00 am ~ Judging of Rabbits; Show Rabbits (Rabbit Tent)

9:00 am ~ Judging of Poultry; Showmanship &

Market Classes (Poultry Tent)

10:00 am ~ Judging of Dogs; Rally (Inclusive)

Classes (Dog Tent)

12:00 pm ~ Home Ec. Food Awards (Mall Stage)

All Champion & Reserve Champion Winners
12:00 - 4:00 pm ~ Law Day (Location TBD)
2:00 pm ~ Frozen T-Shirt Contest...sponsored by

2:00 pm ~ Hozelf T-Shift Contest...spoisored by The Herald Palladium (Mall Area)
3:00 pm ~ Judging of Dogs; NTR Exhibitors (Dog Tent)
3:00 pm ~ Recipes that Pass the Taste of Time - Kris

Pappenfuss (Home Ec. Building) 4:30 pm ~ Judging of Goats; Dairy, Cart, Obstacle, Costume (Show Arena) 4:15 pm ~ READY Taekwondo Demonstration

5:30 pm ~ 98.3 "The Coast" Talent Show Winners (Mall Stage)

6:00 pm ~ Horticulture Contest

(Youth Memorial Building)
7:00 pm ~ Mark Ficks Band (Mall Stage)



Ticket Price: FREE!!!

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WEDNESDAY, AUGUST 18

MailMax for Michigan's Great Southwest

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INDIANA

COOK PLANT

8:30 am ~ Judging of Equine; Saddle Seat, Hunt Seat, Discipline Rail - Eng/Western, Hunter/Jumper, Crossrails, Mini/Pony in Hand Jumping - Open Mini/Pony (Equine Complex)

8:30 am ~ Judging of Dairy; All Classes (Show Arena)
9:00 am ~ Judging of Poultry; Show Classes

(Poultry Tent) 9:00 am ~ Judging of Rabbits; Costume (Rabbit Tent) 10:00 am ~ Judging of Dogs; Jr. Handling (Inclusive)

(Dog Tent) 12:00 pm ~ Home Ec. Clothing Awards (Mall Stage) All Champion & Reserve Champion Winners

nu Champion or reserve Champion winners
12:30 pm ~ Judging of Goats; Other Breeds Classes,
Pygmy Classes, Pet Wethers (Show Arena)
1:00 pm ~ Judging of Pocket Pets; All Classes
(Rabbit Tent)

(Rabbit 1ent)
1:30 pm ~ Style Show (Mall Stage)
2:00 pm ~ Judging of Dogs TR; Agility (Dog Tent)
3:30 pm ~ Flower Awards (Mall Stage) All Champion & Reserve Champion Winners 5:00 pm ~ Judging of Equine; Flags and Cloverleaf

(Fauine Complex) 5:00 pm ~ Joy Bringers Bell Choir (Mall Stage) 5:30 pm ~ Judging of Swine; Showmanship (Show Arena)

7:00 pm ~ Resurrection Blues Band (Mall Stage)





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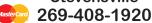


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THURSDAY, AUGUST 19

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8:30 am - Judging of Equine; Horsemanship and Pleasure (Equine Complex) 8:30 am - Judging of Swine; Market Classes (Breed classes run first) (Show Arena)

9:00 am ~ Judging of Dogs; TR Obedience (Dog Tent) 9:30 am ~ Small Animal Auction

Rabbits followed by Poultry (Rabbit Tent)

11:00 am - 5:00 pm ~ Versiti Blood Center of
Michigan Blood Drive (Youth Memorial Building) All Champion & Reserve Champion Winners
3:00 pm ~ Cooking from the Garden - Abra Berens
(Home Ec Building)

3:00 pm ~ Judging of Dogs; TR Costume (Dog Tent)
3:00 pm ~ Pedal Pull Contest (South End of Commercial Buildings)

Today's Pedal Pull is open to boys or girls based on the child's weight. Entry forms are available 1 hour prior to the contest at the South end of the commercial buildings.

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4:00 pm ~ Judging of Llamas/Alpacas; Costume, Jackpot, Leaping, Limbo, Paper Chain (Show Arena)

5:00 pm ~ Dave & John (Mall Stage) 7:00 pm ~ Past Time Band (Mall Stage)

In the Grandstand.....7:00 pm Scotty McCreery Ticket Price \$48, \$38, \$12 Reserved Seating



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FRIDAY, AUGUST 20

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8:30 am ~ Judging of Equine; In Hand Trail, Jr. & Sr. Trail, Dressage (Equine Complex) 9:00 am ~ Large Animal Auction; Sheep, Quart of Goat Milk, Goats (Show Arena) 10:00 am ~ Overall Small Animal Showmanship Sweepstakes (Dog Tent) 12:00 pm (Noon) ~ Large Animal Auction; Grand Champion Dairy Gallon of Milk followed by Beef (Show Arena)

12:00 nm (Noon) ~ Crafts Awards (Mall Stage) All Champion & Reserve Champion Winners
1:30 pm ~ Pinewood Derby Race (Youth Memorial Building)

2:00 pm ~ Large Animal Auction; Swine (Show Arena)

3:00 pm ~ The Trivia Guy (Mall Stage) 4:00 pm - 6:00 pm ~ Berrien Towne & Country Quilters and Berrien Springs Library Quilters

(Home Ec. Building) 5:00 pm ~ Harbor Town (Mall Stage) 8:00 pm ~ Nu-Hipsters (Mall Stage)



In the Grandstand.....7:00 pm Demolition Derby Ticket Price: \$13 Reserved Seating



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Flags and Cloverleaf Classes (Equine Complex) 9:00 am ~ Judging of Communications Classes (Youth Memorial Building) 9:00 am ~ Judging of Youth Tractor Operators Contest (Show Arena)
11:00 am ~ Closing of the 75th Anniversary Time

Contest Awards Presentation (Bldg. #34) 12:00 pm (Noon) ~ Overall Large Animal Showmanship Sweepstakes (Show Arena) 12:00 pm (Noon) ~ Elvis Reprise (Mall Stage) 1:00 pm ~ PScott and the Prairie Dogs

(Mall Stage)
2:30 pm ~ E-Man (Mall Stage)
2:30 pm ~ Ag-Olympics (Show Arena)
3:30 pm ~ Communications Awards

Riding and Showmanship Classes (Equine Complex) 5:00 pm ~ Larry Johnson (Mall Stage)

8:00 pm ~ Blue Shoes Jazz (Mall Stage)



SATURDAY, AUGUST 21



Judging of Equine; Gymkhana except Capsule (Mall Stage)
12:00 pm (Noon) ~ Baked Fruit Pie

(Home Ec. Building) 4:00 pm ~ Judging of Equine; PEP Exhibitors,

5:45 pm ~ Parade of Champions (Ends in Show



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Rotary Interact Teens Return to DR After Overcoming Covid Challenges

Local Rotary sponsored Interact Clubs, usually consisting of high school students, have a long-standing relationship with Batey 106 in La Romana, Dominican Republic. A "batey" in the DR is a village or neighborhood. Long focused on providing clean water, housing, and education to the Haitian immigrant children who live in that

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region, the group had to shift gears in 2020, due to COVID-19.

First some background... Interact Club members started an annual trip to the Dominican Republic, starting in 2015. The work began with installing water filters in small Haitian villages among the sugarcane fields, called Bateyes. The focus has since expanded with a main goal of providing better housing and better education opportunities to the children and families of sible to pick only three kids. By the end of the Batay 106.

When asked about her perspective on the trip, Caroline Tubman, Interact4DR Fundraising Director said "after going to the DR in 2019, coming home was uncomfortable because of the drastic difference in our privileges. I have changed my way of thinking since the trip".

The #Interact4DR effort was created after the 2019 Interact trip to the Dominican Republic. Trip chaperone Casey Tubman and his daughter Caroline, an Interact Club member, were the driving force behind the founding of the initiative with the help of Interact Advisor, Jackie Huie, a former SJ/BH Rotary Club President.

The idea was to sponsor three kids to go to school. In DR, schooling is provided by the government but the kids need supplies, backpacks, books, and a uniform. For junior high and high school age students, they also need transportation. The approximate cost per year is \$60 for elementary students and \$325 for junior high or

The group quickly found that it was impostrip, the conversation had shifted to how they could fundraise to support education for all 125 students. Not wanting to do traditional, smallscale fundraising (lots of events with low dollar amounts raised), they sought out large corporate sponsorships. They were able to secure a large donation early on which allowed the students to start the school year in September 2019. They then reached out to individuals and businesses to get a match for that big initial amount. The target was to raise \$40,000 and by the fall, had reached 90% of their goal.

As with many things, the COVID-19 pandemic made a significant impact on the project.



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When the pandemic hit, the kids stopped going to school. By not going to school, they also lost access to food. With the donors permission, the Interact funds were diverted to supporting food needs for kids in the Batay.

Interact Club members had ongoing contact with those on-site in the Dominican Republic, evaluating the different ways to support education moving forward. The club ultimately determined that the best way to support was through the purchase of computer tablets and internet hotspots to help facilitate remote learning in this area

Interact has recently launched a portal on OneCause to best facilitate ongoing fundraising to support Batay106:

$\underline{www.donate.onecause.com/interact4dr/challenge}.$

They want to give the children hopes of a better future through an education.

What's next for the Rotary Interact members? The annual trip to the Dominican Republic is set to resume this week. A group of 12 students and 4 chaperones will be traveling on July 31 for 6 days. While there, they will be building a house in Batey 106, shadowing a local doctor in the Batey for basic check-ups. All travelers will be required to provide a negative covid test up to 72 hours prior to departure and again to return to the U.S.

One of the Interact Club travelers this year, Taylor Hartley, is the recipient of the Trevor Kubatzke scholarship. This scholarship was originally created in 2020 but that trip was unfortu-

nately cancelled due to COVID. The scholarship is valued at \$1,300 and covers the full cost of the trip. There were several applications submitted for this honor in 2021. Taylor is the current International Director for the Interact Club of St. Joseph High School. The scholarship is funded by Lake Michigan College President Trevor

"going on this trip means a lot to me, not just because of the fulfilling work we do but also because of all the connections I have made." She goes on to say that "not only did it bring me out of my shell, but it gave me a sense of purpose knowing that to someone, I gave them hope for a better future. However, what they don't realize is

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In her scholarship application, Taylor shared

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that they taught me how to view life. Oftentimes when I'd find myself angry or upset with the world, I would just look at how the locals lived, thankful for every day and what it brings them, even if it isn't much. that is something that I will always carry with me and always be thankful

Humane Society Leadership Turns the Page, Looks Ahead

There's a new leadership team in place at the Humane Society of Southwestern Michigan, months after controversy erupted due to the resignation of the former director and several staff members. Humane Society Administrative

Continued on page 10



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MOODY Continued from page 9

Director Wendy Golob tells WSJM News by the time she started, board members had stabilized the organization and gotten a handle on operations. Now things are getting back to normal. We asked if they have enough volunteers.

"We are always looking for people who are willing to come in a socialize the cats, which literally means sitting down and playing with a cat for a half hour, for an hour, and basically just getting them comfortable with being around people," Golob said.

They're also getting training to the shelter's dogs so they're more adoptable. You can make appointments to visit the dogs and can stop by the see the cats. Board member Juli Gast says it was

SENIOR LIVING COMMUNITY IMMEDIATE a lot of work for the board to take over operations after little notice, but things look good.

"We are going and blowing, we are healthy, we have a great staff and a great board," Gast said. "It's an honor to be part of this organization."

Board Chair Ron Klemm says he thinks the organization is stronger than he's ever seen it, and it's reaching out to the community.

"There's just a lot of things that have been happening because people want to get involved, and people still need to stay involved because we can't function without the community's support," Klemm said.

Plans are in the works to resume some fundraisers in the coming year, and Golob says the shelter always could use donations of dog and cat food. You can see their wish list at the Humane Society's website. Golob adds their goal is also to have a role in the community helping people take better care of their pets.

> Pat Moody Publisher, MoodyOnTheMarket.com moody@wsjm.com (269) 925-1111

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He died for all, that those who live should no longer live for themselves but for him who died for them and was raised again.

2 Corinthians 5:15

Zone was a TV series in the early 1960s. Episodes typically in-

cluded elements of science fiction or the supernatural. Almost every story ended with a twist in the plot. Many consider it one of the best-written TV shows of all time.

One particular episode featured a hardened criminal who had died but woke up in a pleasant place. A congenial host welcomed him and invited him to enjoy what he knew to be some of the criminal's favorite amusements—playing cards, playing pool, etc. At first, the criminal had a marvelous time, for he discovered that he won every game he played. Over time, however, the novelty wore off. More time passed. The irritation of always winning had now turned into drudgery. More time passed. Finally, the criminal cried out in misery, "I wish I hadn't gone to heaven. I wish I were in hell." In reply, the congenial host laughed a terrible laugh and said, "You are."

From the Bible, we know that hell is far, far worse than simple boredom. The criminal's misery, however, highlights a real curse—the curse of an empty, meaningless

Twilight life that has no other purpose than to revolve around me

> That's the evil genius of sin, of course your sin and mine. My sinful self makes a compelling case that the purpose of my life is the fulfillment of my pleasures, my dreams, my comforts, my priorities. All that creates, however, is a vacant, lonely, pointless life. My life has meaning only in connection with the God who made me. Absent that, nothing matters.

> And that's why Jesus came. As my substitute, God the Son lived a life of perfect trust in his heavenly Father's will. As my substitute, God the Son went to the cross and washed away all my sins of self-absorption. Now, as the risen and ascended Christ, he sends me his Holy Spirit through his gospel, joining me to God through faith in his Son. The curse of my self-absorbed life is over.

> Prayer: Lord Jesus, you have rescued me from the loneliness of self. Fill me with the joy of living for you. Amen.

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

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11260 Bridlewood Trail, **Berrien Springs**

Bettiel Springs
Back on because buyer's financing
failed. Definitely not the house's
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4BR/2.5BA immaculate Craig Moore
built home sits on professionally
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Bridlewo

NEW LISTING 10170 Range Line Road,

Berrien Springs
Feel the stress start to melt away as you drive down the private 747 ft tree lined driveway to this nearly 3,000 sq.ft.-5BD/3.5BA contemporary cottage nestled in a park-like setting on 4.63 secluded acres perched on the edge of the widest part of 12 mile-long Lake Chapin. The master suite with its own sweeping view has a "wall" of glass doors leading out onto a private deck (1 of2).

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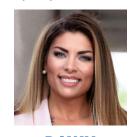


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Does my mom need long-term care insurance?

Dear Dave

My dad passed away about a year ago, but he left my mom in really good shape financially. They never had any consumer debt, the house is paid for, and they had about \$1 million in assets. Dad also left her a \$500,000 trust. Mom is going to be 60 next year. She is in good health, but considering her age and financial situation, do you think she needs long-term care insurance?

Darby Dear Darby

I'm so sorry to hear about your dad. Losing a spouse, or a father, is tough at any age. The good news is your dad did a great job of planning to take care of your mom. He left her in fine shape money-wise, but yes, she needs long term care insurance *and* a good estate planner. You need to help your mom do everything possible to handle her situation wisely.

I usually suggest folks wait until age 60 to buy long-term care insurance, because the likelihood of filing a claim before then is very slim. In fact, about 95% of long-term care claims are filed for people over 70.



That's why, in most cases, it doesn't make sense to get long-term care insurance earlier than age 60.

Insurance isn't a one-size-fits-all kind of thing, though. If someone has a family history of illness or other health issues at a younger age, they may need to get long-term care insurance earlier. But you shouldn't buy long-term care coverage at a young age just because you're paranoid of what *might* happen, *or* because you think you'll save money. That's just not

In the event your mom becomes unable to take care of herself at some point, long-term care insurance would be an absolute necessity. The cost of nursing home care these days is astronomical. Again, your mom is in a great place financially, but a prolonged stay in a nursing home somewhere down the road could eat up her nest egg in a hurry.

Long-term care insurance is a wise part of any good asset management plan.

—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



Junior Achievement of Berrien & Cass Counties Announce Tapas on the Green Event

rien and Cass Counties invites you and your friends to attend Tapas on the Green, an evening out to support local youth education in financial literacy, entrepreneurship, and career readiness. JA in partnership with Orchard Hills Country Club will host this funfilled event full of food and spirit tastings from area restaurants, breweries, wineries, and cideries. Attendees will move around the course by golf cart to visit the vendors and have fun activities along the way, including magician Steve Vaught! Businesses and community members may purchase tickets www.event.ontaptickets.com/events/ tapas-on-the-green-8-7-2021. Ticket prices include a golf cart to move around the venue

tapas-on-the-green-8-7-2021 . Ticket prices include a golf cart to move around the venue (while supplies last), an after-hours event from 8-11 at the clubhouse for live music by "Hey Annie", and a cash bar. Door prizes including membership to Orchard Hills Country Club will be announced during the after-hours event. (Must be present to win.)

Junior Achievement has always been about empowering youth to own their future economic success. It also connects students to area volunteers from our business community to create mentorship opportunities. These mentors share their life-experiences to inspire the next generation to turn their own "big ideas" into profitable realities. Students

Junior Achievement (JA) serving Berand Cass Counties invites you and your add to attend Tapas on the Green, an evegout to support local youth education in complete the programs feeling motivated to explore their interests and develop a plan for their futures armed with the tools needed to achieve prosperity.

This past year has inspired us to add new programs to our traditional methods to increase access for students and to meet them wherever they are. These programs are provided at no cost to students or educators due to generous area partners, grants, and fundraising events. Please contact Linda Tinsley at linda.tinsley@ja.org for further information on how you too can become a JA Ambassador

JA would like to thank the AEP Foundation, Eagle Technologies, Mid-West Family Southwest Michigan, 98.3 The Coast, 97.5 Y-Country, and United Federal Credit Union as the presenting sponsors for this event.

About Junior Achievement

Junior Achievement (JA) is the world's largest organization dedicated to educating students in grades K-12 about entrepreneurship, work readiness and financial literacy. Locally, JA service approximately 4,200 students through experiential, hands-on programs offered via in-person, virtual, and blended-learning program delivery.

Read more at www.MailMaxOnline.com











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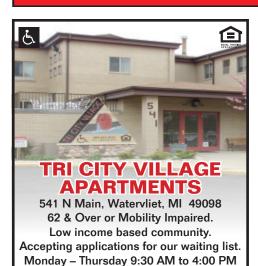


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AUCTIONS

Leon Miller Estate Auction. August 14th at 10:00 am. Located: 2228 Washington Ave, St Joseph MI. Auto: Chrysler Town & Country Mini Van*Shop & Garden Tools: Tool Boxes* Gas Engines NIB* Generator NIB* Power Tools NIB Table Saw* Drill Press* Scroll Saw* Power Washer* Turbo LP Header* Stihl Chain Saw*Weed Eaters* Lawn Edger* Push Mowers* Snow Blower* Leaf Blowers* Live Trap* Landscape Items* Large Selection of New Hardware* Collectibles: Fishing Poles * Reels Lures* Red Lantern * Stamp Collection* Many Scale Diecast Cars & Airplanes* Wood Milk Box* Large Bird Figurine Collection* Collectible Glassware* Nice Box of Jeweler & Watches* World Travel Souvenir Cups * Home Furnishings: New Kitchen Island * Sofa* Recliners* Bedroom Furniture* Tables* China Cabinet* Curio Cabinet* Dining Table* Two Refrigerators* Dishes, Pots and Pans* Many Misc Items * BigBearAuctionCompany.Com *Jerry & Aimee Glassman *269-461-6686.

Multiple Online Only Estate auctions closing soon! Cars, boats, tools, lawn and garden equipment, furniture, appliances, sporting goods, collectibles, automotive, jewelry and more! Photos and details at: bid.SherwoodAuctionServicellc. com 1-800-835-0495.

Live Auction Wednesday, August 18, 2021, beginning at 10:00 a.m. 9493 Ray Rd., Gaines, MI 48436 JD Gator, JD TLB, Pocket Watches, Coins, Tools, Household, Collectibles. 810.266.6474 NarhiAuctions.com

AUCTIONS

Live Estate and Real Estate Auction, Saturday, August 14, at 10:00 a.m. 5197 E. Herrick Rd. Clare, Ml. 4 bedroom home on 2.98 acres w/ attached garage and large pole buildings. Vehicles; Trailers; Tractors; 5th Wheel; Boat; Garage/Outdoor; Furniture/Household. Details at www.FurloAuction.com 989-835-1591.

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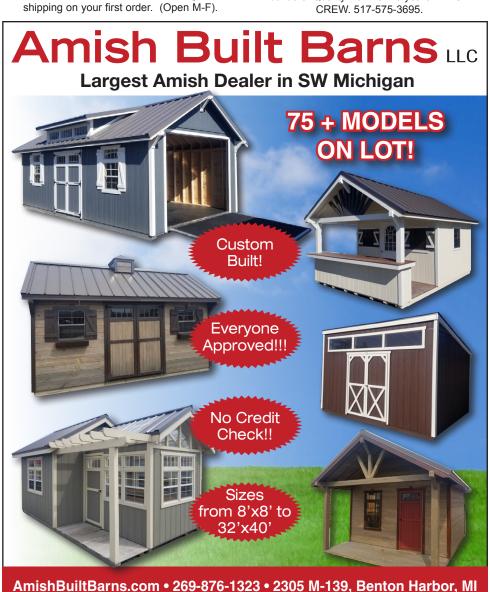


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NOW \$11,995

Page 22 August 7, 2021 Summer SAVINGS

LY MOT



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OW \$12,971 or \$179mc

2016 Hyundai Veloster



door coupe, automatic, 18" wheels, pow windows, locks and mirrors, cruise, air, bluetooth, back up camera, warranty!

IOW \$12,991 or \$179ma

2016 Chrysler 200 Limited



Power drivers seat, 5" infotainment screen bluetooth, back up camera, satellite radio, aluminum wheels, warranty!

2016 Dodge Journey



rows of seats, 3 zone climate control, 8.4 touch screen aluminum wheels, warranty!

DW \$15,471 or \$214ma

2015 Nissan Rogue AWD



2014 Chevy Camaro

Bright yellow exterior, 6spd manual transmission, bluetooth, power seats, windows, locks and mirrors, cruise control, warranty

10W \$15,981 or \$221mo

2014 Ford Edge SEL



^{| \$}16,491 or ^{\$}228mo

2017 Chevy Cruze LT Hatchback



tem with back up camera, bluetooth, remote proximity sensng with keyless and go remote start, alloy wheels wa

OW \$17,791 or \$249mo

2017 Ford Taurus SEL



control keyless enter and go with remote proximity sensing warranty!

^{\$}17,781 or ^{\$}249mo

2017 Ford Escape SE 4x4



heated front buckets, dual climate control, large infotainment touch screen, warrantyl

OW \$19,981 or \$277mo

2019 Chevy Cruze LT



seats, premium audio, blind spot monitoring, cross nath detection, rear park assist, tons of warranty!

NOW \$19.991 or \$299mo



power seat, uconnect 4 sound with apple car play, android auto, satellite radio, keyless ente and go remote start, optional wheels warrant

\$20.991 or \$291ma

2017 Nissan Pathfinder SL AWD

2017 Nissan Frontier Crew Cab 4x4



6spd automatic, power windows, locks, mirrors, warranty!

NOW ^{\$}21,491 or ^{\$}298mo



up camera, plus adaptive cruise, lane sense, rear park assist. aluminum wheels and balance of bumper to bumper warranty!

NOW \$21,761 or \$304mo

2019 Ford Fusion SE 2018 Ram 1500 Quad Cab 4x4



2015 Jeep Wrangler Sport 4x4



Sspd automatic, 4 doors, tow pkg, Spray is bed liner, power windows, locks, mirrors, cruise, warranty!

NOW \$22,491 or \$337mo 2018 Nissan Frontier Pro4-X



sport graphics, air conditioning, cruise, bluetooth, 3.6L V6, 6spd manual, warranty!

IOW \$23,391 or \$324m

2015 Jeep Wrangler Unlimited Sahara 4x4



3 piece hard top, tow pkg, V6 automatic, warranty! NOW ^{\$}23,991 or ^{\$}332mo

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

NOW \$24,391 or \$365mg

2018 Chrysler Pacifica Touring L

2019 Chevy Equinox LT AWD



19k miles, power seat, premium sound sysm, keyless enter and go, tons of warranty

2017 Jeep Grand Cherokee Limited



heated second row, memory seat, radio and mirrors, navigation, auto level HID head lamps, keyless enter and go, warranty and so more!

\$24,991 or \$346mo

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

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2015 Chevy Tahoe LTZ 4x4



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

NOW \$28,991 or \$399mo

2018 GMC Sierra SLE 1500 Ext Cab 4x4

2019 Jeep Cherokee Limited 4x4

3.2L V6, 9spd auto, dual power heated front buckets seats, memory radio, mirrors, seat, dual climate, passive entry, ver lift gate, 8.4" touch screen, lots of factory war

\$29,691 or \$449mo

Only 15k miles, blind spot monitoring, cross path detection, rai

park assist, full stow n go with seating for 8 passengers, por sliders, power lift gate, heated leather, power seats, warran

NOW \$32,741 or \$454ma



2019 Ram 1500 Classic Big Horn Crew Cab 4x4



nium infotainment with 8.4" touch screen, bluetooth, back up cam ellite radio, HD radio, Apple Carplay, bumper to bumper warranty!

2019 Jeep Grand Cherokee Limited



8.4" touch screen, keyless enter and go with rem proximity sensing and remote start, warranty!

climate control, bluetooth, back up camera, 5.3L V8, tonneau cover, bedmat, tow pkg, balance of warranty

Lady owned and driven, one owner, power seat, dua

2018 Jeep Wrangler Unlimited Sport 4x4

ow miles, heated front bucket seats, 6 way seat, heated steerin wheel, rain sensitive wipers, power windows, locks and mir-rors,cruise, air, 3.6L V6, 8 spd auot, 3 piece hard top, warranty



leated/ventilated leather upholstery, dual power seat drivers memory seats, radio, mirrors and pedals, 12" radio w/nav., tow pkg, lots of factory warranty!

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