

## **Rembering 9/11**



## **H**ead

It's been 20 years since September 11, 2001, when our nation witnessed terrible tragedy

unlike anything we had previously experienced. The attacks on the World Trade Center and the Pentagon destroyed our myth of American invulnerability. Our country was forever changed.

Anyone over the age of 25 likely remembers exactly where they were when the Twin Towers were attacked.

I was toweling off in the YMCA locker room, while a nearby television tuned to ESPN dissected the Broncos' Monday Night win over the Giants. I remember it was the game wide receiver Ed McCaffrey brutally broke his leg. ESPN suddenly broke away to national news reporting that a plane had struck the World Trade Center. I was watching live coverage as the second plane struck the South Tower. My stomach immediately soured as I realized this was no accident. Within the hour, we learned that the Pentagon was also smoldering after a third plan crashed through its fortress. This shocking news was followed by the reports of United Airlines Flight 93 that crashed in a Pennsylvania field. We were at war.

That Tuesday morning, my business partner, Doug Farrell, and I met for breakfast at the Purple Onion Restaurant. Over corned beef hash and more news coverage, we hashed out a plan to convert our back page into a printed American Flag with a small message instructing readers to post the flag in a window to show support for those who had died. We had to act quickly because it was press day. The sobering news blared on a small black and white tv in our office as we rearranged our pages to accommodate this last-minute change to our newspaper's layout. Within days, businesses and homes by the thousands had our 9/11 support flags proudly displayed in their windows. Many of you will likely recall posting Continued on page 2

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### **'Y Not Ice Cream** & Smoothies'

Debuts in Stevensville<br/>When 'Y Not Ice Cream &<br/>Smoothies' opened for the first time last<br/>Tuesday morning, it was the culmination<br/>of a 15-year dream and a 20-year friend-<br/>oody ship. Co-Owners Katherine Meek andSites had bee<br/>struction firm. M<br/>Anytime Fitness in<br/>and Stevensville—<br/>business in the<br/>Cleveland Avenue.

## Moody on the Market

**Donielle (Doni) Sites** each were ready for 'something new' in their professional lives.

Sites had been a manager at a construction firm. Meeks is the owner of **Anytime Fitness** franchises in Mattawan and Stevensville—next door to their new business in the **Martin's Plaza** on Cleveland Avenue.

Meek owns the building in which 'Y Not' will operate. Her Anytime Fitness gym has been there for over 13 years. She'd been looking for a tenant "for several years", when she decided that a shop selling healthy Smoothies would be the perfect complement for her Anytime *Continued on page 18* 

#### **Inserts & Promotions**

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your own support flag or seeing them around town.

This small show of solidarity in Southwest Michigan was a microcosm of the unity that swept across our nation. All the labels that divide us were tossed aside, and we simply unified as AMERICANS! We weren't Democrats or Republicans. We weren't black Americans, white Americans, Asian Americans, Hispanic Americans, or Native Americans. We weren't rich or poor, low class or high...we were simply AMERICANS. We witnessed denominational walls collapse as people from various faiths came together in prayer. There were stories of fire fighters and rescue crews that drove through the day and night to help with recovery efforts. Young men and women joined the service, willing and ready to defend our land and stop further terrorism. Neighbors and strangers alike had a greater level of civility, kindness, and patience towards others. This tragedy knitted us closer as a nation.

Just as the sun slowly faded the displayed 9/11 support flags in windows around town, so too did the unity that we shared. Sadly, twenty years later we seem more divided than we were prior to that dreadful day. We could use a return of some of that unity and civility. Can we do that?

Today, Saturday, September 11, 2021, we have once again devoted our back page to honor those who lost their lives twenty years ago. We also want to remember the brave men and women who worked in the rescue efforts that followed. There were

also sacrifices as many soldiers were killed or injured in the fight against terrorism that followed.

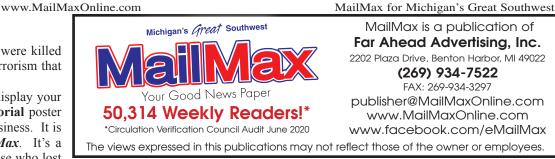
We'd love it if you would display your copy of the **20-Year 9/11 Memorial** poster in a window at your home or business. It is the back page of today's *MailMax*. It's a small way that we can honor those who lost their lives. We ask you to join with us in thoughtful remembrance and prayerful reflection.

#### Never Forget.

A special thanks to **Signature Automotive Group** for sharing their steady premium back page ad position.



Display your 20-Year 9/11 Memorial poster found on the back cover.





Ol' Glory and Ol' St. Joe Photo by Liz Crouse

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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Page 4 September 11, 2021



Last week we celebrated Labor Day, a day which pays tribute to the contributions and achievements of the American worker. To many across our nation, it often also symbolizes the end of summer. This year, it was significant for another reason entirely. It fittingly marked the end to the lucrative federal unemployment benefits that have been in place since March of 2020.

Make no mistake, these benefits were a lifeline to millions of Americans who suddenly found themselves unable to earn a living at the start of the pandemic. Amidst the most rapid economic downturn in history, Congress passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act which included numerous spending provisions

## www.MailMaxOnline.com MailMax for Michigan's Great Southwest The Welcome End of Federal Unemployment Benefits

to help communities, businesses, and individuals make ends meet. This bill expanded weekly jobless benefits by \$600 a week, offered aid to workers typically ineligible for state benefits, and generously extended how long individuals could collect aid.

Congress extended these programs in December and again last March, but thankfully opted not to do so a third time. I say 'thankfully' because these enhanced benefits have been holding back job recovery and (along with other factors like access to childcare, fear of the virus, and more) contributed to the lowest rate of labor force participation in more than four decades.

So how exactly have these benefits disincentivized people from returning to work? Let's look at the numbers:

Initially, the \$600 in extra federal benefits acted as a disincentive for anyone making under \$24 per hour or nearly \$50,000 per year to return to

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work. In many cases, this could be twice as much as what an individual was making pre-pandemic for a 40-hour work week.

When Congress extended the program through the American Rescue Plan (ARP) Act, they scaled it back to \$300 in extra federal benefits. The problem, however, remained the same. Combined state and federal assistance equaled \$662 per week or a rate of \$16.55 per hour. At this rate, more than 41-percent of workers in Michigan had the potential to earn more while drawing unemployment than they might working 40 hours per week. Calculated out, it was the equivalent to nearly \$34,000 per year.

Despite a record amount of job openings, the number of Americans unemployed for at least one year reached 2.9 million in June equaling about 29% of all the jobless. At the height of the pandemic, some 23 million Americans were unemployed. Since then, only about half have found work or returned to their jobs.

Recognizing enhanced benefits were a disincentive, roughly half of U.S. states proactively withdrew from most or all of the federal programs to encourage people to jump back into the labor market. According to a recent paper written by researchers at Columbia University, Harvard University, the University of Massachusetts Amherst and the University of Toronto, unemployed workers were more likely to find jobs in states that ended federal benefits in June relative to those that didn't.

I personally have been very outspoken regarding the need to remove these enhanced benefits, not because I don't believe the safety net should exist, but because I knew these benefits were always going to be temporary. How many have sacrificed their career trajectory for short-term economic gain during this time? How many 'good jobs' have been taken while millions have sat on the sidelines? How many will find it difficult to re-enter the job market as their skills lapse? How many businesses have been unable to claw their way back to solvency due to staffing shortages? How could continuing these programs be justified when the number of available jobs has long exceeded the number of unemployed individuals?

There were a record 10 million job openings in June across the country. Roughly 9 million Americans lost their enhanced benefits on September 4, including an estimated 442,000 Michiganders. Another 3 million Americans will see their weekly benefits reduced moving forward. Economists aren't sure how quickly these individuals will return to the workforce but our official advice is 'it doesn't pay to wait.'

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

For those who now need to return to work, there are numerous programs and resources available to support you. Begin your job search on Pure Michigan Talent Connect by visiting <u>MITalent.org</u>, a free resource will help you search through more than 90,000 jobs currently available in Michigan.

Locally, we suggest you reach out to Express Employment Professionals of Southwest Michigan or Williamson Employment Services, Inc. - both of which have the ability to connect you with hundreds of job openings throughout the region.

Additionally, you can access services such as career exploration, resume assistance, interview skills, classroom and on-the-job-training, virtual and in-person job fairs and more though the several local Michigan Works! service centers throughout Berrien, Cass, and Van Buren Counties. Call 800-285-WORKS or visit <u>michiganworks.org</u> to find the one nearest you.

The true path to prosperity is through meaningful employment, not temporary unemployment benefits. We, along with those organizations mentioned above, stand ready to place people back on that path today.

Read more at www.MailMaxOnline.com



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#### **BUY LOCAL – SELL LOCAL**

Nick Nick Christe, Real Estate Investor, Business Consultant, Proud St. Joe Lion

I buy houses in southwest Michigan. The services I provide vary greatly depending on the needs of the customer. What I deliver free of charge, is a solid handshake, eye contact, and a warm smile to every prospective client, whether they take part in my services or not. Understanding the market, the products and services one provides, and the concepts behind those services, gets a foot in the door. What opens the door is one's ability to connect and build quality rapport which ultimately creates a friendship like trust between humans.

When I came back from Arizona to my home state of Michigan two years ago, the goal was to bring value to the local real estate community where I felt there was a void – the CASH FOR HOMES real estate market. What separated me from the competition in Arizona was my ability to connect to the customer. In the Phoenix market, you can easily drown in the hustle and bustle. Thousands per month are spent on postcards, text message campaigns, Google, and Facebook Ads not to mention the digital creative work needed for market presentation. With enough money, a company can really make itself "look" good. BEING good is another story.

What I've found since being back, is the west moves east. It always has. Style, food, fitness and real estate is on a 5-8 year lag from areas like Phoenix and L.A. I'm noticing the same real estate marketing tactics used here as I did in the big city. Mass marketing campaigns, cookie-cutter systems and volume home buying services have arrived. Don't get me wrong, I'm all for competition, in fact, the more the merrier. You can't be #1 without a #2, 3, and so on. To be honest, what better competition to have than against someone who doesn't live in your state or a company that doesn't understand your market.

The issue though, these foreign market participators are good. They use scripts and preprogrammed tactics. They often use sophisticated software programs which enables them to find you, a vulnerable prospective customer. Be sure the person on the other end of that phone call, email, or text, is someone that understands the local market, but more importantly, understands YOU. If the person or company on the other end of that phone can't meet at your house, shake your hand, make eye contact, you may want to rethink doing business with them at all. Remember, you're more than an algorithm.

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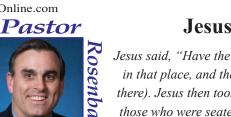
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MailMax for Michigan's Great Southwest Jesus Can Do a Miracle

Jesus said, "Have the people sit down." There was plenty of grass in that place, and they sat down (about five thousand men were there). Jesus then took the loaves, gave thanks, and distributed to those who were seated as much as they wanted. He did the same with the fish.  $\sim$  John 6:10,11

"Do you believe in miracles?" Ever since the 1980 Olympics, that phrase has been identified as one of the most famous play calls by a sports announcer. Long before Al Michaels ever said those words regarding a hockey victory, Jesus subtly implied the same question. Picture the scene: Jesus' disciples are running around frantic. "How in all the world are we supposed to feed all these people? Do you know how much that's going to cost? We have one little boy's lunch, but how far will that take us?"

And what does Jesus do? Amid the chaos, he calmly says, "Have the people sit down" (John 6:10). It's not written, but it's certainly implied that when Jesus gives those orders to his disciples, he's asking, "Do you believe in miracles?" He already has in mind what he is going to do. And he already has the means. In hockey terms, all that is left was to put the puck in the net. All that is left for Jesus is to complete the miracle. And that's exactly what Jesus does, "Jesus then took the loaves, gave thanks, and distributed to those who were seated as much as they wanted. He did the same with the fish" (John 6:11).

While the miracle is the key point of this lesson, signaling that Jesus is exactly who he claimed to be, namely the Son of God, let's not miss how Jesus sets up the miracle. It's so easy for us to run around in chaos, wondering how we're going to accomplish this task or pay for that task. But before Jesus steps in and shows himself, he calmly asks, "Do you believe in miracles?" And he instructs us to take a seat and watch him go to work

"Have the people sit down." What a beautiful reminder that it's not our activity that brings about miraculous changes. It's Jesus. Only Jesus. So grab a seat, hear him speak to you in his Word, and marvel at the miracles that our Savior has done and continues to do for you.

Prayer: Lord, take the pressure off my shoulders and lead me to have a seat and ponder the miracles of your love and care. Amen.

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

Read more at www.MailMaxOnline.com

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THANK YOU!

The Therapeutic Equestrian Center (TEC) was the benefit partner of the 4th Annual Once Upon A Time 5K hosted by the SWMI RACERS on Saturday, July 24, 2021.

The sponsors recognized below made a direct impact on the success of this event and we cannot thank them enough!

Special thanks goes out to the over 40 volunteers who helped to make it a fun experience for all.

And thank you to the runners and walkers who chose to spend a Saturday morning with us in support of TEC!

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Summer's not over yet! We still have 10 more days before we transition into my favorite season! There is still plenty of live musical entertainment at many wineries, breweries, cideries and distilleries, so be sure to check our calendar to find out when and

where your favorites will be.

Executive Director, Southwestern Michigan Tourist Council

Be sure to collect your Makers Trail Passport stamps along the way.

The folks at St. Joseph Today are bringing the 2021 Fall Fest to Lake Bluff Park, August 18. All ages are sure to have fun at this celebration of autumn! Attendees will enjoy the Critter Barn, Balloon Twisters, the Great Pumpkin Festival and more. Be sure to buy your favorites at the Farmers Market while you are there.

Our next event takes us to The Mendel Center at Lake Michigan College. It's the Folk Legacy Trio, August 25. The Folk Legacy Trio are George Grove, formerly with the Kingston Trio for 41 years, Rick Dougherty, former member of the Limeliters and Kingston Trio for 25 years, and Jerry Siggins, former lead singer of the legendary doo-wop group The Diamonds for 27 years. They sing the Great American Folksong Book<sup>TM</sup>, the songs of the great Folk Era from the '50s through the mid-'70s, including classics from The Weavers, The Kingston Trio, The Limeliters, Peter Paul & Mary, The New Christy Minstrels, The Brothers Four, The Chad Mitchell Trio, Tom Paxton, Judy Collins, Joan Baez, Gordon Lightfoot, Simon & Garfunkel, John Denver, and others. It is a journey through American musical history with their signature dynamic harmonies enriching some of the most beloved songs ever written.

Before you head out to The Mendel Center be sure to stop by the Lake Bluff Artisan Fair. This eclectic craft fair, held in picturesque Lake Bluff Park, offers a variety of handcrafted goods. With over 50 local vendors, there's something for everyone - anything from home decor and furniture to jewelry, candles and more!



www.MailMaxOnline.com September 11, 2021 Page 7 Fun & Interesting Things to Do in Michigan's *Great* Southwest

Economic Club of Southwestern Michigan Speaker Series featuring Jon Meacham, August 28. Presidential historian and Pulitzer Prize-winning author Jon Meacham is one of America's most prominent public intellectuals. A contributor to TIME and The New York Times Book Review, Meacham is a highly sought-after commentator, regularly appearing on CNN and MSNBC. A skilled orator with a depth of knowledge about politics, religion, and current affairs, Meacham brings historical context to issues impacting our lives. During "The Art of Leadership: Lessons Learned from the American Presidency," Meacham explores what 21st-century leaders can learn from the greatest moments of our common past. This presentation non-partisan in content and tone - examines how history can inform the decisions all of us make every day in positions that demand innovative solutions.

We rap up the month with two performances at The Acorn, Crosby, Stills, Nash & Young Tribute

The next event at The Mendel Center is part of the Marrakesh Express, and Tom Rush, August 25 and 30 respectively. Marrakesh Express is "the" premier Midwest CSNY tribute. "Suite/Judy Blue Eyes," "Helpless," "Southern Cross," "Our House," "Carry On" and so much more. They do not imitate as much as capture the spirit of these iconic artists. They are an organic, real band, with their own distinct personalities that shine through in their rapport with the audience. Their harmonies are gorgeous. They're great people -fun and energetic. They are the most original tribute band you'll ever see.

An Evening with Tom Rush, accompanied by up-and-coming Singer/Songwriter Matt Nakoa. Now celebrating five decades of touring, Tom has been thrilling audiences here and abroad with hits like No Regrets, Circle Game, Remember Song, Urge for Going and Merrimack County. Tom Rush's impact on the American music scene has been profound. He helped shape the folk revival in the '60s, the folk-rock movement of the '70s, and then the renaissance of the '80s and '90s, his music having left its stamp on generations of artists. James Taylor, Emmylou Harris, Tom Petty and Garth Brooks have cited Tom a major influence. His early recordings introduced the world to the work of Joni Mitchell, Jackson Browne and James Taylor. Subsequently, his Club 47 concerts brought national attention to emerging artists such as Nanci Griffith and Shawn Colvin. As vital and engaging as ever, Tom is still doing what audiences love him for: writing and playing ...passionately, tenderly...knitting together the musical traditions and talents of our times. He's also celebrating a YouTube hit, The Remember Song, that's gone viral with over 7-million views.

For more fun and interesting things to do visit www.swmichigan.org. We'll be back in a couple of weeks with more entertaining happenings in Michigan's Great Southwest.

Read more at www.MailMaxOnline.com

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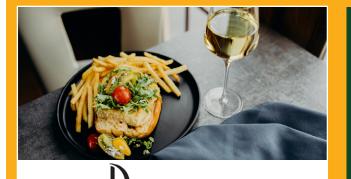
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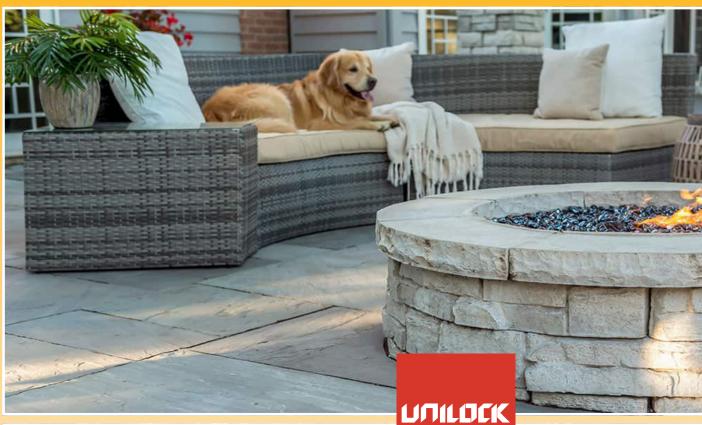
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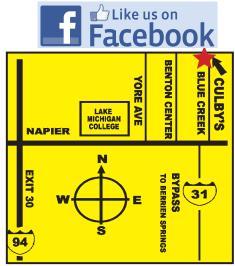


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Dan Zarobsky



about another week of fun jokes to read to your favorite grown-ups? Preferably over and over and over again until they cave in and let you play video games until you pass out!

Hey grown-ups! - how about another week of fun jokes to give your kids and grandkids? Just tell them they have to go read them over and over and over again to your least favorite grown-ups!

Two monkeys were fighting over a banana. What happened?: Banana split!

What is a vampire's favorite fruit?: A blood orange!

When is a door not a door?: When it's ajar. Why did the scientist take out the bell?: He wanted to win the no-bell prize.

What is orange and sounds like a parrot?: A It was a pound cake. carrot!

Did you hear about the kid who drank eight Because you can't c in the dark! sodas?: He burped 7-Up.

What be the pirate's favorite letter of the alphabet?: Arrrr! WAIT! No, it be the C! (Sea).

What is a tree's favorite beverage?: Root beer! Why are fish so smart?: Because they live in a school!

What did Mama cow say to Baby cow? : It's pasture bedtime.

How do you find Will Smith in the snow?: You look for fresh prints.

Why don't you ever date a tennis player?: Because love means nothing to them.

"Doctor, doctor I am afraid of squirrels!": Doctor: You must be nuts.

What happened to the frog whose car broke down?: He had to be toad!

What's a cow's favorite drink?: A s-moooothie.

How do chickens dance? Chick to chick Mr. Red and Ms. Red live in the red house; Mr.



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Hey kids! - how Purple and Ms. Purple live in the purple house. Who lives in the white house?: The president! Who sits at the bottom of the sea and twitches?:

A nervous wreck What's a cow's favorite rock?: A mooo-n rock

What's the scariest plant?: Bam-booo! What's a cow's favorite place to go?: The mooo-vies!

What's the scariest injury?: A booo-booo!

Why was the snow yellow?: Because Elsa let it go!

Why did the girl smear peanut butter on the road?: To go with the traffic jam!

What did one plate say to the other plate?: Dinner is on me!

What do you call Chewbacca with cookies in its fur?: A chocolate-chip Wookie.

What is black and white and looks like a penguin?: A penguin Why did the chef hit the cake with a hammer?:

Why is "dark" spelled with a k and not a c?:

What did the salad say to the carrot after it lost

the fight?: You've lettuce down. What did the salad say to the carrot when it

asked for directions to a restaurant?: Beets me! Why don't eggs tell each other jokes?: They'd

crack each other up!

What stories do crustaceans like best?: Lobster Tales

What did the basketball say to the hoop when it missed?: Oh shoot!

Why did the lion cross the road?: To get to the other pride!

What is the best gift you could ever ask for?: Broken drum sticks. You just can't beat it.

Why did the nurse have a red crayon?: To draw blood.

And to finish, with the pièce de résistance of all kid jokes:

Guess what? What? That's what!

Read more at www.MailMaxOnline.com

**MOODY** Continued from Cover

Fitness customers, as well as shoppers at nearby Martin's Super Market.

Meanwhile, her good friend Doni Sites was dreaming about owning her own ice cream store. And she thought Stevensville would be a good spot for it. "I've wanted to do an ice cream store for 15 years," says Doni.

The two women put their ideas together and 'Y Not Ice Cream & Smoothies' began to take shape. "It's perfect", says Katherine, "We've got something that's 'good for you', as well as something that's 'just good'."

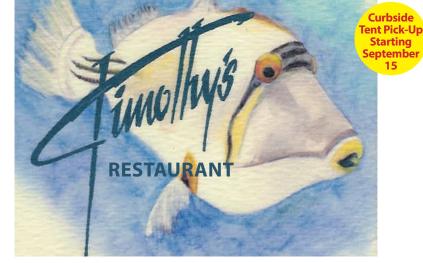
For the 'just good' part, Doni points at their Hershey's Ice Cream. It's a legacy brand around the country and she says it's especially good for classic flavors. Doni relates that they were

recently sampling ice cream flavors with a friend who fancies himself as a "butter pecan connoisseur". His reaction? "That's the best butter pecan I've EVER had!"

'Y Not' will also feature some special ice cream creations. On weekends, they'll feature the Red Coach Donuts Ice Cream Sandwich, recognizing another one of Stevensville's 'sweet spots.' Various types of Red Coach Donuts will

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be featured each week and customers may choose the ice cream flavor they put between them. And there's another creation called a 'Silver Beach Sunset' that tastes like an orange dreamsicle.

An item that's expected to be especially popular is the 'Ice Cream Flight.' Katherine says, "Just like with beer or wine, it's SO hard to choose, so we have a 'flight.' We'll have four flavors, each in a 'taste' size, two ounces. There are SO many good ones!"

She also notes that for her health-conscious clients at Anytime Fitness, 'Y Not' will sell 1st Phorm brand nutritional supplements and utilize them in special recipe Smoothies.

Unlike most ice cream stores, 'Y Not' will be open early in the morning for Smoothie customers. 7am-8pm M-F, 9am-8pm Saturday, Noon-8pm Sunday.

Contact 'Y Not Ice Cream & Smoothies' at 269-208-3175 or <u>YNot5651@gmail.com</u>

### Allegan County Fair:

A Fitting Finale to Summer Fun Ventriloquist, alien abductions, butterflies,

rock and roll and all the fair food you can handle? Even with fall knocking on the door there is still lots of summer fun to be had at this year's Allegan County Fair. This year's event will feature some new and exciting fun including great music acts, new rides, and the thrilling events this fair is known for.

"This year we are attempting to make the Allegan County Fair bigger and better than ever," promises Allegan County Fair's Executive Director Saree Miller. "Last year was a total disappointment for us all and we are soooo happy to be back. And with this being an outdoor event there is plenty of room for those who want to physically distance if they choose. Everyone is

welcome, we just hope everyone comes out and has a great time!"

This year the Allegan County Fairs sticks to tradition by bringing in diverse music and entertainment that everyone can enjoy. The 2021 lineup features Billboard Magazine chart topping acts like 3 Doors Down, Casting Crowns, Justin Moore, and world-famous comedian and ventriloquist Jeff Dunham with his cast of characters. Dunham has been featured on national television shows like the Late Show with David Letterman Comedy Central Presents, and The Tonight Show, and is know around the world for his sold-out arena tours. To be able to see him in at the fair is definitely a treat.

Along with the fair's exciting music line up are events for those who enjoy watching heart pounding action like the Flying Star Rodeo, the State Championship Demo Derby, horse racing, and the off-road derby. However, if you are more inclined to leave the grandstands and be a part of the action the new Alien Abduction ride and the Music Express promise to create gravity defying experiences for any rider who wants to put the laws of physics to the test.

Bringing in great music acts and exciting events is not new to the Allegan County Fair. This event has had a focus on breaking ground and pushing the boundaries on what to expect at a county fair since its inception. In fact, in 1889 they were the first and only fair in Michigan to hold an evening fair. Older newspapers say this was quite an attraction back then seeing the grounds and buildings lit up with 2000 candlepower arc lamps. And in that same year they didn't stop at just having lights, they still pushed the entertainment boundaries with headlining attractions like The Great Houdini and the Wonderful Douglas, who buried a man alive. So



it's no surprise they have managed to keep things exciting and new year after year.

In all this excitement however agriculture is still the backbone of the Allegan County Fair. The 4H clubs, 4H members, and open class participants agricultural activities remain strong to this day. Animals, crafts, foods, and antiques are judged daily at the fair. They also have included a screened in butterfly exhibit with nectar sticks so children of all ages can enjoy and feed the butterflies. There is also an opportunity to learn about the plight of the honeybees, a very important part of our agrarian society, and how to help preserve the important work they do for our food supply.

Continued on page 20





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### MOODY Continued from page 19

The fair, in it's 169<sup>th</sup> year, takes place September 10<sup>th</sup> through the 18<sup>th</sup> and has something for fair fans of all ages to enjoy. It's also important to note that tickets are definitely still available. With music acts this big there are rumors that scalpers spread that the shows are sold out, but they are not. Tickets are still available for all shows, just make sure to buy them at <u>www.allegancountyfair.com</u>, and check that it says official site when searching.

#### By Julee Laurent, MoodyOnTheMarket.com Contributor SJ Today Lays Out Plans for 'Love Local Weekend'

St. Joseph Today says Summer may be almost over, but there are all kinds of activities ahead in downtown St. Joseph. "Everyone's favorite fall activities are coming together during Love Local Weekend, September 17-19. Throughout Michigan's Great Southwest, businesses will host extended shopping hours, free gift wrapping, new products, specials and a wide variety of area events!, according to St. Joseph Today Executive Director Amy Zapal.

Downtown St. Joseph will host Fall Fest from 10:00a-3:00p in Lake Bluff Park on MailMax for Michigan's Great Southwest

Saturday, September 18, sponsored by RE/MAX by the Lake.

Business offerings during the September Love Local Weekend include, but are not limited to: Forever Clean Soap Works hosts "On the Porch" which features a variety of area vendors on Friday and Saturday; Olive Cart offers 25% off all spice packets while supplies last; State Street Stuff offers 25% off select pantry items; Wanderlust Outfitters hosts "Kuhl PANTcakes Event" on September 18 from 10:00a-1:00p. Visit stjoetoday.com/lovelocal and stjoetoday.com/ fallfest for more information.

The fun continues deeper into the fall and winter season. "We have a full roster of events scheduled for the last quarter of the year," said Amy Zapal.. "Everything from the St. Joe Farmers Market and Pumpkins on Parade to Luminary, Small Business Saturday, Window Wonderland, Reindog Holiday Parade and more!"

Pat Moody Publisher, MoodyOnTheMarket.com **moody@wsjm.com** (269) 925-1111 Read more at www.MailMaxOnline.com



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#### TheMendelCenter.com

The Mendel Center at Lake Michigan College, 2755 E. Napier Ave., Benton Harbor, MI Box Office hours: Weekdays, 2 - 6 pm and 1 hour before events, subject to change MailMax for Michigan's Great Southwest

## **Dave Says**



Is umbrella coverage worth it? Dear Dave Are umbrella insur-

ance policies worth it, or do they just entice peo-

ple to sue more frequently? Tammi

#### Dear Tammi,

I don't think there's any indication umbrella policies entice folks to bring lawsuits more frequently. If you hadn't noticed, we live in a lawsuit-happy world. There are lots of greedy people out there who would try to sue for absolutely anything-no matter how ridiculous.

I think these types of policies are worth the money. You can get a \$1 million umbrella policy that attaches to the top of the liability coverage on your car and homeowners for \$200 to \$300 a year in most places. So, if your original car and homeowners coverage was \$500,000, you'd have \$1.5 million in coverage with an umbrella policy.

If you've got a substantial net worth, or if there's just something that gives the impression someone might be able to get a lot out of you, an umbrella insurance policy is a smart buy. — Dave

Keep things friendly, but reach an understanding

Dear Dave,

My husband and I own a small business. We have a large account providing wholesale items to a client. Our original agreement was to work on 30-day payment periods, but he is three months behind on the bill. We live in a small town, and the businesses here stick together and

help each other out, so we don't want to ruin the relationship. Do you have some advice on handling this situation? Hollie

www.MailMaxOnline.com

Dear Hollie.

From what you said, I assume this guy's not a cheat or anything like that. He's probably like a lot of small business owners in that he's just a little disorganized. Still, you need to correct this behavior.

If it were me, I'd go to his office and have a friendly, sit-down meeting about things. There's no reason to start throwing threats around, but he needs to understand you can't be his bank. You're a small business, too, and you need your money.

Ask a few questions, and find out what's really going on. Then, let him know it will help matters if he can get current on the bill by a certain date. You've provided goods and services, and he owes you money, so this is a fair request. You might think about adjusting your payment agreement to reflect that once he's current, payment must be within 10 days of delivery from that point on.

If that's not workable, you may have to switch to a cash-only basis-where payment is due on delivery. And if none of these options work, well, you should probably tell him to find another supplier.

Dave

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







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September 11, 2021 Page 21

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 $\star$  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).

 $\star$  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.

 $\star$  Financial assistance thru the Michigan Veterans Trust Fund for wartime veterans or peacetime veterans who earned an expeditionary medal (additional means tested restrictions apply).

★ Free financial coaching from an Accredited Financial Counselor and Financial Fitness Coach Counselor as well as ongoing Dave Ramsey's Financial Peace University Military Edition classes.



proud to call someone they love "rare." Our event hopes to raise awareness for anyone taking on a unique journey with a disability or developmental difference while raising funding for the rare disease nonprofit for kids, The TBCK Foundation. A scenic course, light refreshments, T-shirts, bibs, a special kids dash prize, and top winner gifts!

All are invited to "walk, run, or roll" in advocacy for all abilities!













11-2001

On the 20th anniversary of the September 11th terrorist attacks on America, we pause to remember the tragic events of that day, honor the memories of those who perished and recognize the first responders who risked their own lives to save others.

### **Timeline** of **Tragedy** September 11, 2001

#### 8:46 a.m.

Five highjackers crash American Airlines Flight 11 into the World Trade Center North Tower, killing all 76 passengers and 11 crew members, and killing and trapping hundreds more inside the building.

#### 9:03 a.m.

Five highjackers crash United Airlines Flight 175 into the World Trade Center South Tower, killing all 51 passengers and nine crew members, and killing

#### and trapping hundreds more inside the building.

10:03 a.m.

Four highjackers

crash United Airlines

Flight 93 in a field in

crew and passengers

seven crew members.

Pennsylvania after

storm the cockpit,

passengers and

The World Trade

Center North Tower

than 1600 people in the building and

surrounding area.

collapses, killing more

killing all 33

10:28 a.m.

#### 9:37 a.m.

Five highjackers crash American Airlines Flight 77 into the Pentagon, killing all 53 passengers and six crew members, and killing 125 more people on the ground.

#### 9:59 a.m.

The World Trade Center South Tower collapses, killing more than 800 people in the building and surrounding area. 9/11 Day of Service & Remembrance

9/11 Day was created in 2002 as a nonprofit organization with the support of the 9/11 community and a mission to "rekindle the extraordinary spirit of togetherness and compassion that arose in the immediate aftermath of the 9/11 tragedy, and to inspire Americans and others to do good deeds that help to create a better and more peaceful world."

On the 20th anniversary of the September 11th attacks, the organization hopes to inspire people in the U.S. and around the world to perform 100 million good deeds "in remembrance and tribute." To learn more or join the effort, visit 911day.org.

**Nearly 3,000 people were killed on September 11, 2001.** It was the single largest loss of life resulting from a foreign attack on American soil. Source: 9/11 Museum & Memorial

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