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September 18, 2021

Moody on **The Market**

Moody **Crazy King Burritos Coming to**

Former Taco John's Location

David Schuck didn't envision himself in the restaurant franchise business. He was just enjoying an annual trip to Cozumel, Mexico, helping host employees of the business he owns with his interior designer wife in St. Joseph. But soon, he found himself making frequent lunch trips to a Mexican restaurant called Crazy King Burritos.

"We'd sometimes go straight there when we landed," says Schuck with a smile. "And then we were going back almost every day." Schuck and wife Karen Garlanger of Welcome Home Design Group were spending several weeks each Winter in Cozumel, and soon met the owner of Crazy King Burritos. They struck up a conversation one day and learned Crazy King was a very successful single location restaurant. But the owner had dreamed about franchising it. "I'd love to do that someday," he said, "but I just don't know how."

Schuck responded, "Maybe that's something I can help you with," although he admits he knew nothing at the time about franchising or about owning restaurants. Schuck is entrepreneurial. "I like to work ON businesses as much as IN them," he says. So, he went to work learning about how franchise systems are created. He says it's all about government regulation and processes, far afield from the food and service that make up a successful restaurant.

"It was like a series of rabbit holes," says Schuck. "I just kept going down each one until I found out what I needed to know. And then I moved on to the next one. Eventually, I knew

Continued on page 7





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Last week, President Biden announced a

sweeping, national COVID-19 action plan as part of

his administration's effort to increase vaccination

rates and put an end to this pandemic. This week, I'd

like to cover one of the plan's key components

which will have significant ramifications on employ-

ers and employees throughout Southwest Michigan.

but important disclaimer: This column is not meant

Before I get any further. I need to issue a brief

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Federal Vaccine Mandate: What We Know So Far

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to be a commentary on the efficacy of the coronavi-

rus vaccine or its importance as a public health tool.

It is merely meant to summarize the mandate that

Department of Labor's Occupational Safety and

Health Administration (OSHA) will promulgate a

In his speech, President Biden announced the

was announced, who it will impact, and how.

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Continued on page 2



Page 2 September 18, 2021 **Arthur** Continued from cover

rule mandating private sector employers with more than 100 employees to ensure their workforce is fully vaccinated or require those who are unvaccinated to produce a negative test result on at least a weekly basis before coming to work. Employers who break the rule could face fines of \$14,000 per violation, according to the White House. OSHA will issue an Emergency Temporary Standard (ETS) to implement this requirement and the rule would affect roughly 80 million workers in private sector businesses across the country.

Additionally, President Biden moved to mandate shots for over 17 million healthcare workers at Medicare and Medicaid participating hospitals and other health care settings and added a vaccination requirement for over 2.5 million federal contractors and federal workers who could be subject to disciplinary measures if they refuse.

All told, these actions would affect over 100 million Americans and affected employers are scrambling to discern just what the impact will be. Already, prominent questions have been raised regarding the new rule's scope and specifics.

For instance, does the 100-employee threshold apply to one worksite, or an entire company? How will the mandate apply to remote workers? Does the company have to pay for testing or does the employee? What proof-of-vaccination documentation will the companies need to collect? Will booster shots also be required? Will the requirement only apply to FDA approved vaccines? Who is responsible for vaccination tracking — the government or the individual businesses? What are the consequences of falsifying a vaccination status?

It remains unclear how soon the rule will go into effect, but questions like the above will need to be answered before it does. OSHA took months to issue a Covid-19 health care emergency temporary standard earlier this year and spent weeks just meeting with stakeholders on the rule. Questions and clarifications aside, businesses remain concerned about implications this mandate will have on an already withered workforce. Most businesses simply cannot afford to lose the talent they have, regardless of whether that talent is vaccine-resistant or vaccine-hesitant. Furthermore, few can afford to become the 'vaccine police' and conduct regular testing – both tasks promise to be burdensome from a time and financial standpoint. According to Politico, even Unions have been treading a fine line over the new policy, arguing that workers and labor should have a say in any vaccine mandate policy — required by the federal government or not.

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Predictably, there has already been talk about challenging these actions in a court of law but most experts agree the President is on strong legal footing and that his actions would survive the inevitable scrutiny. The true fight will likely be in the court of public opinion. A recent Washington Post-ABC News poll found that less than half of Americans support workplace vaccine mandates and only about 53 percent of the population is currently fully vaccinated, according to the Centers for Disease Control and Prevention.

As I've said before, public health is fundamental to a functioning economy and we will support any sensible strategy that prevents the transmission of COVID-19 in our community. That said, these mandates promise to fundamentally change our major employers' role and responsibility in that fight and need to be assessed in more detail.

We'll keep Southwest Michigan's business community appraised as more details become available. In the meantime, we'll continue working to ensure employers have the tools and flexibility to keep their employees and customers safe in a manner that makes the most sense for their circumstance.

Read more at www.MailMaxOnline.com

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Danaus Plexippus A Monarch's scientific name literally means "sleepy transformation." Photo by Marge Yetzke

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Recently I read a letter in an advice column, from a woman who was having a very difficult time getting past the loss of her beloved dog. It had been a while and she was still grieving the loss and wondered what she could

do to recover from it and live with her sadness Having just gone through such a loss, I could certainly relate. It led me to research how someone who experiences the loss of a pet can learn to deal with it. Here are some of the suggestions I found, many from the American Kennel Club.

Seek out others who understand and have also gone through the death of a pet. Not everyone understands how deeply affected some pet owners are from such a loss. Perhaps a family member or friend who has experienced it is willing to listen to your concerns. Social media and online support groups can be helpful. One is the AKC Pet Loss Support group on Facebook. It is a private group that offers members a place to grieve and comfort one another. Realize there is nothing wrong with grieving the loss of a pet. You shouldn't nor do you have to grieve alone

Find a way to memorialize your pet. Plan a service, plant a tree or flowers in their favorite spot, create a scrapbook of photos, donate in their memory to a rescue group or animal shelter. Even collecting items like their collar, blanket, a toy, and putting them together in a memorial box is helpful.

Know that other pets in the family may experience grief at the loss of their friend and need more attention and love, especially if they are the only remaining pet. Showing them extra care can help vou work through vour own grief.

MailMax for Michigan's Great Southwest The Pet Corner

As with any loss, there is no timetable or expiration date for grief. It takes as long as it takes to get past the initial shock and feelings of sadness. If you feel you need professional help, do not hesitate to reach out. There is a wealth of information online, but a local rescue group, shelter, or even your own veterinarian might be good resources to check for finding a support group and getting the help you need. The AKC itself offers a lot more ideas.

There is also no timetable for when or even if you are ready for another pet. Some folks rush right out and get another one: others need time to process the loss before they're ready to welcome another animal into their life. If you decide to adopt a new pet, don't view it as replacing the lost pet or compare it to that pet. Each animal is its own being and will bring their own joy and companionship to you.

Since we have just passed the 20th anniversary of the tragedy of 9/11, it seems fitting to mention the many search and rescue and comfort dogs who worked at Ground Zero and the Pentagon. From Ricky, a rat terrier who could squeeze into small places, to the German Shepherds and Retrievers, who worked for weeks to help recover remains of those who perished in the attacks, they all were inspiring to the human rescue workers. Although they were not able to find many survivors, the dedication of those dogs and their handlers will always be remembered and honored. The last remaining canine hero from 9/11, a Golden retriever named Bretagne, was laid to rest in June of 2016, at nearly 17 years old, but an exhibit by photographer Charlotte Dumas, in Lower Manhattan, entitled "K-9 Courage" memorializes in portraits many of the dogs of 9/11 in their later years. You can find out more about the canine heroes of 9/11 by going here: www.dogingtonpost.com/remembering-the-hero-dogs-of-911/

Read more at www.MailMaxOnline.com





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Think of an emergency fund as insurance Dear Dave,

I have decided it's time to get control of my money. Your plan sounds workable, but I talked to some friends about it, and they think I would be better off using a credit card

for emergencies. Can you explain why you advise saving a separate emergency fund?

Leslee

Dear Leslee

When bad, unexpected things happen, like a job layoff or a blown car engine, you shouldn't depend on credit cards. If you use debt to cover emergencies, you're digging a financial hole for yourself. My plan will walk you out of debt forever, and a strong foundation of any financial house includes an emergency fund.

Putting together a fully funded emergency fund is Baby Step 3 of my plan for getting out of debt and gaining control of your money. Before you reach this point, however, steps one and two should be completed first. Baby Step 1 is saving \$1,000 for a starter emergency fund. Baby Step 2 is where you pay off all debt, except for your home, using the debt snowball method.

A fully-funded emergency fund should cover three to six months of expenses. You start the emergency fund with \$1,000, but a full emergency fund can range from \$5,000 to \$25,000 or more. A family that can make it on \$3,000 per month might have a \$10,000 emergency fund as a minimum.

What is an emergency? An emergency is something you had no way of knowing was coming-an event that has a major, negative financial impact if

MailMax for Michigan's Great Southwest **Dave Says**

> you can't cover it. Emergencies include things like paying the deductible on medical, homeowners or car insurance after an accident, a job loss, a blown automobile transmission or your home's heating and air unit suddenly biting the dust.

> Something on sale you "need" is not an emergency. Fixing the boat, unless you live on it, is not an emergency. Want to buy a car, a leather couch or go to Cancun? Not emergencies. Prom dresses and college tuition are not emergencies, either.

> Never rationalize the use of your emergency fund for something you should save for. On the other hand, don't make payments on medical bills after an accident while your emergency fund sits there fully loaded. If you've gone to the trouble of creating an emergency fund, make sure you are crystal clear on what is and isn't an emergency.

> Also, keep your emergency fund in something that is liquid. Liquid is a money term that basically means easy to access with no penalties. I use growth-stock mutual funds for long-term investing, but I would never put my emergency fund there. I suggest a money market account with no penalties and full check writing privileges for your emergency fund

> Your emergency fund account is not for building wealth. It's an insurance policy against rainy days!

> * Dave Ramsey is a seven-time #1 national best-selling author, personal finance expert, and host of The Ramsev 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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www.MailMaxOnline.com MOODY Continued from Cover

how to build a franchise system in the quick serve food business!" That 'rabbit hole exploration project' took from 2018 until early 2020, when Schuck was ready to take Crazy King Burritos to the US franchise market... just as the World shut down for the COVID-19 pandemic!

Schuck's initial franchise marketing effort online produced almost nothing, given the timing. However he came out with one potential franchisee in Dayton, Ohio. After much effort, that store became the first US location of Crazy King Burritos, soon to be joined by Schuck's own "laboratory" store location at Glenlord and Red Arrow Highway in



Stevensville. He's excited to have three other franchisees in various stages of development, which he hopes will soon lead to as many as ten Crazy King locations within a year.

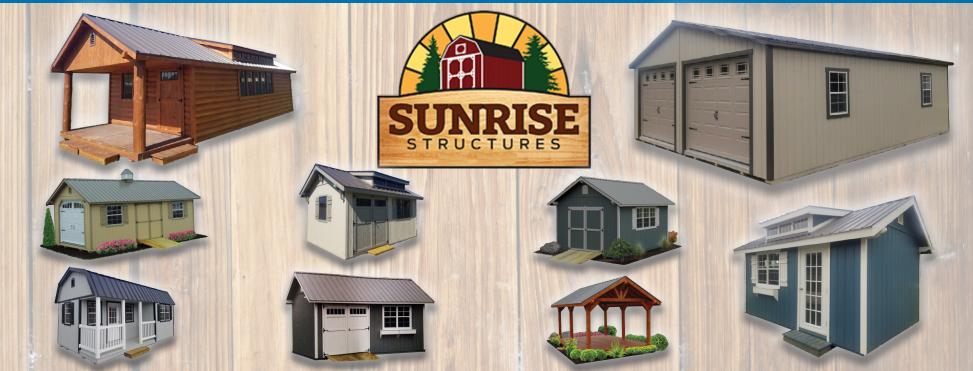
What does it cost to open a Crazy King Burritos store? Schuck says you'll need \$15,000 for a franchise fee, plus about \$100,000 for average construction costs of your location. Then there's some 'operating cash' for those first few months when you might find yourself 'printing red ink.' "We feel good about a potential franchise operator with at least \$300,000 net worth, plus those start-up and operating numbers, " says Schuck.

The Glenlord/Red Arrow location was "perfect" at 1200 square feet. A former Taco John's store, it has healthy traffic, good accessibility and already had a 'kitchen hood system' installed a major necessary expense for most quick-serve restaurants. The fact that it's 'right here at home' is a bonus. Schuck says he's not looking to amass a large number of 'corporate stores'. But having a 'laboratory location' is a good thing. "My mission is to

Continued on page 8



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al as a food manufacturer. And it meant importing certain ingredients from Mexico via Texas, before delivery to Ohio and Michigan. He hopes and believes that attention to detail will be worth the added cost of those ingredients essentially a 'secret sauce' that will set Crazy King apart from its better known and cheaper competitors.

When the doors open at Crazy King Burritos in October, there'll be about a dozen items on the menu. Schuck enthusiastically points out the recipes are originals from Cozumel, with quality ingredients and unique house-made sauces. They're authentic flavors from Mexico, he says, truly different than run of the mill fast food outlets. "No compromises," he says, "This food is the real thing, just like we found in Cozumel."

Schuck is also trying to duplicate a bit of the 'feel' of the original Crazy King. He proudly shows sketches, prepared by his wife's design firm, of a combination of rustic and modern décor. Wood table tops, bright red chairs and walls combining natural wood and corrugated steel, balanced by facing walls of



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sparkling white tile.

There'll be both Take Out and Dine In service available. Schuck is bucking the trend toward all carry-out and limited service. He says you'll be able to come in, sit down, have your order taken and brought to your table for pleasant dining. However, your time is valuable and this is still 'quick serve.' He promises you'll be able to sit down, dine in and still have time to drop off your dry cleaning on your lunch hour.

Crazy King Burritos will be open seven days a week, 10am-9pm, when it opens, likely in early October. As with many things these days, it all depends on supply chains, deliveries and available personnel.

Schuck is looking to recruit an experienced food service person as General Manager, so that he can focus on continued development of the Crazy King franchise system. He can be reached at David@ckb4you.com .

New St. Joseph River Water Taxi Makes **Successful Debut**

Cornerstone Alliance leaders are excited after they provided a free water taxi service during Labor Day weekend. The water taxi transported over 300 riders throughout the Twin Cities harbor. Stops included the Margaret B. Upton Arboretum, The Inn at Harbor Shores and Tavern on the River.

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taste," he says. That required full FDA approv-@}?#\^\%##}}`##\$#\$;\`&\$ <u>୵</u>ୢ୲୰ୢ୵(=<))୰ୢ୵(W/FOOD & DRINK SPECIALS SEPTEMBER 25TH **BENTON HARBOR LIONS CLUB** SPAGHETTI DINNER 5PM <u>-</u> 8PM **ADULTS - \$800** KIDS 10_6 - \$500 5 & UNDER - FREE 2651 Pipestone Rd., Benton Harbor wwwdank13.org • 269-926-6652 Look for our NEW Meat Bundle packages for savings and convenience amazing seafood local seasonal produce • house made sausages • marinated meats • specialty meats Wednesday-Saturday 10:30 am – 6 pm; Sunday 10:30 am – 5 pm f (269) 408-8610 • 416 State St. St Jospeph • StateStreetMeats.com 👩 ANY ORDER OF \$10 OR MORE ANY ORDER OF \$20 OR MORE Expires 10/2/21. Valid Tues-Fri. Dine In Only. Must present cou

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ways," said Rob Cleveland, President of Cornerstone Alliance. "Whether it be Lake of External Affairs, said "The water is one of Michigan, an area inland lake, or any of our area rivers, many residents have never been on a boat or on the water. The water taxi service provides every resident with the opportunity to explore our community from the water – an experience that every Berrien County resident should have access to."

In addition to the water taxi service, **Holt** Bosse, a marketing firm, assisted Cornerstone Alliance in producing a wayfinding application that is accessible by visiting ExploreMIShore.com. The app suggests and provides navigation to restaurants, shops, and surrounding hotels. It also includes the water taxi schedule, which helped users plan daily activities throughout the holiday weekend.

The wayfinding application saw over 1,500 unique users and over 2,300 site visits. Cornerstone called this a major success for the initiative, by spotlighting the demand for a resource such as the water taxi.

the greatest assets in this community. A water taxi service will provide our local residents with a new opportunity to utilize the water as a means of transportation. It will enhance the accessibility, mobility, and connection within the communities, and to businesses located within close proximity of the three stops. Most importantly, the water taxi and wayfinding app create an inclusive way for residents and visitors to enjoy the water as well as local restaurants, shops, and entertainment attractions."

As a direct result of the strong demand last weekend, plans are being advanced to offer the water taxi service in May 2022 during the Kitchen Aid Senior PGA Championship weekend and beyond. Construction will begin later this year on additional stops.

Cornerstone says the water taxi vision is also deeply rooted in Brady Cohen's support for the project. Cohen, Owner of the water taxi and Southwest Michigan Cycle Boat, said "I am just hoping the community rallies behind

Chris Frank, Cornerstone Vice President the idea and supports the vision. We will be looking for community sponsorship very soon. There are a lot of expenses and effort that will be incurred and we all need to help bring this

participation will be a key factor." next summer"

vision to reality. It's for the community and its 9794 Jericho Rd • Bridgman • 269-465-5611 "Captain Andy", the designated boat captain of the Corabelle II, added "I am excited to be a part of the water taxi and want to thank the community for all the support this weekend. I look forward to many more trips Pat Moody Publisher, MoodyOnTheMarket.com moody@wsjm.com (269) 925-1111 Read more at www.MailMaxOnline.com **RESTAURANT & PANCAKE HOUSE**

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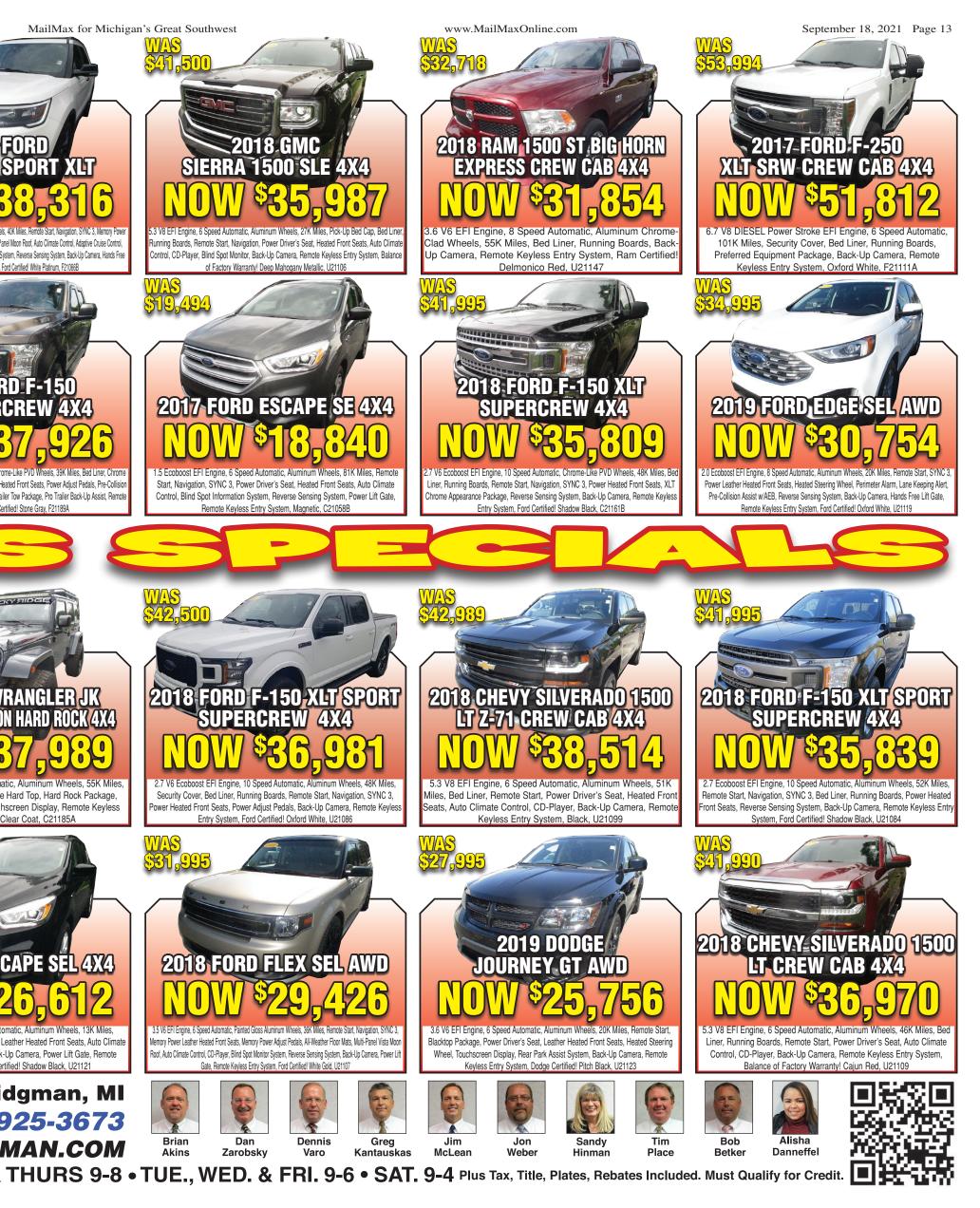


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Jesus answered, "Very truly I tell you, you are looking for me, not because you saw the signs I performed but because you ate the loaves and had your fill. Do not work for food that spoils, but for food that endures to eternal life, which the Son of Man will give you. For on him God the Father has placed his seal of approval"... Then Jesus declared, "I am the bread of life. Whoever comes to me will never go hungry, and whoever believes in me

Jesus Is the Bread of Life

will never be thirsty." ~ John 6:26,27,35

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There is a park in called the "Uncle Sam" diamond-worth over \$50 million.

> But these are the exceptions. Most people who look for diamonds in this large field don't find anything, no matter how hard they look, no matter how long they stay. Everyone hopes to find the very best diamonds. But the vast majority end up disappointed.

> The group to whom Jesus was speaking in John chapter 6 never wanted to feel disappointed again. One day earlier, Jesus used five loaves of bread and two small fish to miraculously satisfy the hunger of thousands. But do you know what happened the next day? The same thing that does the day after we eat even the most satisfying meal. Their bellies were hungry again. So they came to Jesus, who then promised them a food that would never fail to satisfy them.

But he wasn't talking about food for their bellies. He was talking about nourishment that would never fail to feed their hurting hearts and sinful souls. He was talking about himself-the one who would feed their souls with forgiveness by his sacrificial death and fill their hearts with hope by his resurrection.

MailMax for Michigan's Great Southwest

He was pointing them and us to the Bread of Life, who will never disappoint us.

Prayer: Father in heaven, as I listen to your Word, feed me with the living bread that will never fail to satisfy. 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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Akins Drafted into Major League Rugby

Sean Akins of St. Joseph was taken with the 12th pick of the 3rd round of the Major League Rugby draft by the Atlanta Rugby Team on August 19, 2021.

Akins graduated from St. Joseph High School in 2016 where he was an All-State selection for both football and track. After graduation, Sean played two years on the Western Michigan University football team. He then transferred to Rugby, where the WMU team was ranked in the top 5 in the nation. Akins and the team competed in both 7-man and 15-man Rugby in 2019.

Akins is the son of Brian Akins and Debra Akins, both of St. Joseph.



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One day many tu

years ago, I was visiting my parents and enduring sixth sense that grandmas have, my mom shushed everyone so she

could tell this joke to lighten the mood: Why do grandparents and grandchildren get along so well?

They have a common enemy.

I hope my mom is fondly remembering that joke several times over the course of this month, because September is National Grandparents Month.

National Grandparents Month evolved from National Grandparents Day, which was the brainchild of a woman from Fayette County, West Virginia, named Marian McQuade. When I learned a bit about Marian's life story, it seemed a little surprising that she'd have much enthusiasm for a special day for grandparents. After all, she had 15 children of her own; you'd think after the last one was finally out from underfoot she'd say "Grandma shmandma, I've had enough of parenting.

On the other hand, 15 children is a LOT of common enemies to share with her 43 grandchildren, and eight great-grandchildren.

There used to be a homemade website - now defunct - called grandparents-day.com, which I visited once. (Don't bother looking for it now: the URL goes to a page about "structured settlements," which I think is how loving grandparents negotiate between their children and their grandchildren.)

Anyway, this now-defunct site shared the whole National Grandparents Day story, and some useful trivia as well. For instance, in 2013, the last time I visited they singled out the winners of "Grandparents of the Year". . .although the most recent winner recognized on the site was from 2011.

MailMax for Michigan's Great Southwest The Year's Grandest Month

> Somewhere in the depths of grandparents-day. com, there was a collection of video testimonials to grandparents. One of the more interesting clips was produced by a bunch of middle schoolers from Grace Lutheran School in Huntington Beach, California. They say the following heartfelt things about their grammas and grampas:

> "What I like best about my grandma is that she makes me really good coffee, and nobody else will do that for me.'

> "The thing I like best about my grandparents is that they smell good.'

> "They make great food, which is really good." (Author's note: You'd think great food would be 'really great," but whatever.)

> "I like my grandparents because they send me ten bucks every December."

"My grandma gets a lot of my jokes."

I'll bet that kid's grandma would think this is a joke, but it's not: A grandfather of two competed for the U.S. in the Beijing Olympics. John Dane, a 58-year-old from Gulfport, Miss., teamed with his son-in-law in a two-man sailing competition. They didn't make it to the medal round, which Dane and his grandkids agreed was entirely the fault of The Common Enemy

In recognition of that alliance against T.C.E., I think a requirement of National Grandparents Month should be that everybody has to do something to honor theirs. So here's my gesture:

To Issac and Naomi Giles, and Perley and Anna Stuart - my grandparents;

To James and Ellen Neal, and A.H. and Clara Giles - my mom's grandparents;

To John and Mary Ilett, and James and Amanda Stuart - my dad's grandparents.

. . . You are still remembered.

Happy Grandparents Month!

TakeFiveT5@yahoo.com

Read more at www.MailMaxOnline.com

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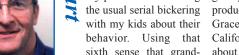
Must be between the ages of 17-20 Must be a resident of Eau Claire or Sodus

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