

October 23, 2021

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Moody on **The Market**



oodv

Law Office Helps **Create Legacy for** Victim of Tragedy

It's the job of personal injury law firms to represent the interests of injured persons, often going up against large insurance companies who represent big corporations. Usually the story ends with a cash settlement or occasionally with a a long, sometimes dramatic Court trial. One of the leading personal injury lawyers in Southwest Michigan recently saw an opportunity to go beyond just the money, to help leave a lasting legacy for the victim of a tragic auto accident.

In 2016, Kolten Fullenkamp, an 18-year-old Pennfield (Battle Creek) high school student with Duchenne Muscular Dystrophy, died tragically in a car crash. He was riding as a passenger in his family's wheelchair-accessible van when his father stopped to make a left turn at an intersection. A pickup truck struck the vehicle from behind and, within a few hours, Kolten died from injuries sustained in the crash.

Described as a tender-hearted young man who always smiled and had a quick wit, the news of Kolten's death devastated his family and the community. Southwest Michigan's Conybeare Law Office did extensive research to convince the truck driver and his insurance carrier to offer Kolten's family a significant cash settlement rather than go to trial.

In most circumstances, the story would have ended there, but it did not. A Calhoun County Intermediate School District (ISD) student with mobility challenges now has new freedom because Conybeare Law continued Kolten's legacy of compassion.

"When we were preparing for the Fullenkamps' case, we learned that their insurance company sold Kolten's wheelchair accessible van and specially designed, lift-wheelchair for salvage," said Attorney Barry Conybeare. "Our firm chased them down and purchased them before they were turned into parts.'

Attorney Conybeare's law firm stored the damaged van and wheelchair for three years until the case resolved.

"In our hearts, we knew that Kolten's wheelchair still had a purpose. It was only two years Continued on page 16



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The Great Resignation



Arthur Havlicek, President. SMR Chamber

quit their jobs - the largest single-month figure in over twenty years. If measured back to April, the tive of the level of confidence workers have in number of resignations quickly balloons to 20 million. This phenomenon has upended the marketplace so severely, it has even earned its own moniker - "The Great Resignation". In this

In August, a record 4.3 million Americans week's column, we'll explain what's happening. Traditionally, resignations are seen as reflec-

their ability to find better employment elsewhere. With 10.4 million job openings across the country (another historically high figure), it is reason-

Continued on page 2

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able to assume this sort of confidence is off the charts. Workers have been leaving difficult, lowwage jobs in droves - opting for the higher wages, better benefits, and increased flexibility offered in today's competitive labor market.

Hospitality and retail sectors have been particularly hard-hit. In August alone, a total of 892,000 workers in the food service and accommodation industries left their jobs followed closely by 721,000 retail workers. (This is despite hourly wages increasing at their fastest rate since the Great Recession.) The next highest fields were health care and social assistance whose 534,000 resignations are likely symbolic of burnout and stress.

Let me be clear: nothing is wrong with these employees reevaluating their options and using this opportunity to advance their careers by moving up the proverbial ladder. The problem is no one is taking their place.

According to the Bureau of Labor Statistics' (BLS) jobs report, the month of September saw just 194,000 jobs added across the country compared to the nearly 500,000 economists expected. This is the lowest number of jobs added since January of this year and it marked the second straight month that hiring in the United States fell well below expectations. August's BLS report was similarly disappointing, showing only 366,000 jobs added to the economy compared to the predicted 750,000.

Again, leisure and hospitality related hiring hurt the most – adding just 74,000 jobs last month compared to the average monthly gain of 197,000. Couple this statistic with the sky-high resignations rocking their industry and it's no wonder so many establishments are limiting their hours and closing for additional days when they never have before

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Among the other resignation reasons are employees switching to "safer" industries that either limit their exposure to COVID-19 or deciding to stay unemployed until the variants run their course and infection rates decline. In fact, some 3 million people have stopped working or looking for jobs during the COVID-19 crisis because of health concerns. Unavailable and/or unaffordable childcare has also been a major factor.

And then there's retirements. According to an analysis from the Pew Research Center, 'Boomer' retirements more than doubled in 2020 from the previous year. Common reasons included losing their jobs and deciding to retire rather than return; taking early retirement buy-outs; retiring early due to health concerns; or simply because surging stock prices and home values allowed them to. Whatever their reasoning, this age group left the workforce at a faster rate than any other generation.

The good news is our economy has managed a historic comeback amidst the lowest rate of labor force participation in over forty years. The resilience is quite extraordinary; however, we cannot rest on our laurels. As a country, we must now focus on driving people back to the workforce before consumer sentiment drops and the robust demand we are experiencing disappears. Only then will the comeback be completed.

Read more at www.MailMaxOnline.com

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Photo-of-the-Week

Late Bloomer Photo by Jordyn Elsner

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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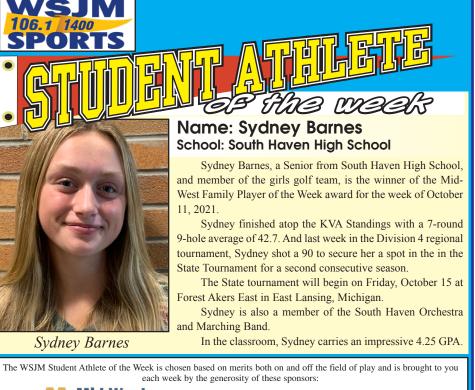
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I'm often asked who I work for and what exactly I do. As a licensed real estate agent and Realtor you'd think it was pretty cut a dry. My passion for WHY I do what I do far exceeds WHAT I do.

You won't see my headshot blasted on Realtor signs or billboards. You won't see me attempting to plaster my name on marketing in an attempt to brand ME. In fact, I want none of it. The rat race has never been one I particularly enjoy although I do like helping others in whatever facet I'm able to wedge myself into. I say wedge, because those who don't tow the traditional line are often deemed an outcast and at times, a disruptor to the very industry where said service is provided but more so, needed.

When I was a trainer, I was told that creating a system like what I had experienced in large multimillion dollar Arizona health clubs wouldn't work here. Not only did my system work, it was a raving success! We grew to be the largest, independent contract personal training company, in just a few short years. It was this very system that found itself within numerous fitness locations statewide, earning several Best Business Awards from our very own Chamber of Commerce.

MailMax for Michigan's Great Southwest FROM PERSONAL **TRAINING TO REAL ESTATE**

> When I started my fitness company, it was a side gig; just to pay the bills. At the time, I worked for a local well-known establishment. When this large facility got wind I was training down the street, that at the time, was the smallest and least expensive to train in, it was obvious to them which club I should remain loval. I quit because they couldn't see past their WHAT for my WHY. They had no vision and therefore lost a foothold in the very service they provided. Their neglect essentially handed their business over to me on a silver platter.

> Real estate is no different. Southwest Michigan hasn't changed all that much since I've been back. I've again brought with me a different way to do business. Sure I can list your home or help you find another, but so can any other Realtor. What I'd rather do is help you to solve a personal problem. My WHY in real estate is to help my clients by cutting through the bureaucratic red-tape.

> Do you know that you can sell a home without a Realtor? Do you know that you can flip your house before listing it in order to merit the increased sale like an investor? Do you know there are those that buy houses full of junk, have bad tenants, or distressed beyond repair? Do you know that I can help with all of the above? If you answered NO to any of these questions or maybe you have a creative idea that just may work ... then say YES to me. Let's talk about your WHY rather than your WHAT. Give me a call. I may be your only hope.

lenewedHomes Column Writer is a REALTOR® with Five Star Real Estate ΝÛ

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Tyler Dear Tyler, for your Onfo Fall Projects

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Dave

Ramsey There are better options Dear Dave,

I'm coming up on

a transition phase in my life. I'll be leaving the military soon, and I've been evaluating my living situation once I am out. My parents said I could live with them for a while, but I am not sure that would work out well. I have done some research on renting versus buying a home, but I understand that you hate VA loans. Can you clarify as to why you feel this way and give some advice for a person in my situation?

Hate might be a strong word for how I feel about VA loans, but there are some things you should know about them. Number one, VA loans are usually more expensive, with the interest rate and all the fees, than FHA or conventional loans. Number two, the reason most people gravitate toward a VA loan is they can get a house with no money down. But if you're trying to buy a house with no money down, it means you're too broke to buy a house!

When you buy a house, and you've got no money in the bank, that house is going to be a curse instead of a blessing. What happens if you buy a home this way, and the air conditioner goes out next week? What happens if your car

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

> needs a new transmission next month? Most people who find themselves in situations like this start piling on debt to fix things, and that's not a wise answer.

> VA loans and other "no down payment" mortgage loans allow you to buy a home from a position of financial weakness rather than a position of financial strength. Don't get me wrong, I want you to own a home someday. I just don't want the home-and a bunch of other debt stacked on top-to own you.

> My advice is to rent a decent, affordable place for a while and concentrate on getting your new life and career off the ground while saving some money. You might even consider a roommate situation for a while to help cut costs. But you don't need to be buying a home right now

> Good luck and God bless, Tyler. And thank you for your service to our country!

-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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Page 16 October 23, 2021 Pastor

Rosenbaum

Equip Yourself for Battle

Therefore, put on the full armor of God, so that when the day of evil comes, you may be able to stand your ground, and after you have done everything, to stand.

Ephesians 6:13

The average United States soldier carries 27 pounds of personal protective equipment. That weight is on top of an already heavy loadout of weapons and gear. Our soldiers are often thought of as being wellequipped and well-prepared. But imagine for a moment if the soldier decided he did not want to carry the protective equipment. Imagine if he did not want to be bothered with putting on his armor. Sure, that would make for an easier morning and less expended energy getting around, but such a choice would also make him less safe. It would make him more susceptible to serious injury or even death. For a soldier to go into battle without his armor would seem foolish.

The same might be said about our own spiritual lives. Yet, how often do we truly arm ourselves for battle? And please understand this is not hypothetical. God does not say "if the day of evil comes." He says, "when the day of evil comes." The enemy is going to attack. Satan is going to mount an assault against our faith each day. We can either do the time-consuming work of arming ourselves for battle through reading the Bible, prayer, and worship, or we can leave our

armor behind as we go off to face our spiritual battles. For a child of God to go into spiritual battle without the armor of God is foolish.

There is One who always armed himself for battle. One who always put on the full armor that God provides in his Word. Throughout the Bible, we see Jesus arming himself with Bible passages, prayer, and trust in his heavenly Father as he faced the devil's attacks. For each battle, he stood firm. He never failed or sinned. And in his life, death, and resurrection, Jesus has crushed Satan and given us the victory.

As you get ready for battle today, know that the victor is on your side. He has provided all the armor you need in his Word. Equip yourself for battle today.

Prayer: Dear Lord Jesus, thank you for the eternal victory you have given me. Bless me as I arm myself with your Word today. Amen.

Submitted by:Pastor Glenn T. Rosenbaum Administrative Pastor Grace Evangelical Lutheran Church, St. Joseph Originated by: <u>www.What AboutJesus.com</u> Read more at www.MailMaxOnline.com



old when the crash occurred, so we reached out to the Calhoun County ISD to see, if we paid for the repairs, could someone else benefit from it," Conybeare said. "We received a resounding yes." The law firm contacted National Seating & Mobility (NSM), the company that had customized Kolten's chair, to make the needed repairs and refurbishments. NSM recently delivered the "like-new" chair to the Calhoun County ISD office, and a small ceremony was held with Kolten's family, the student now using the chair, and representatives from NSM, Calhoun County ISD, and Conybeare Law Office.

"Our goal is to have our students be as independent as possible in their daily lives," Christine Kusler, Physical Therapist, Calhoun Intermediate School District said. "This piece of equipment can help them pursue their dreams."



The refurbished wheelchair was adapted for a student who faces mobility difficulties and obstacles similar to Kolten's. Like Kolten, this student also brings a light and smiles to those around him.

"Kolten's family is happy that we were able to honor his life by donating the chair to the ISD so another student can use it every day," Conybeare said. "Kolten would have been the first to suggest this." Based on the student's beaming smile as he put the wheelchair in motion, Kolten's legacy lives on.

Aldi Project Appears Stalled For Now

No news is likely bad news for those wishing and hoping for a new Aldi Supermarket in Lincoln Township/Stevensville. Social media has been abuzz lately with lots of speculation about the announced Aldi project on Red Arrow Highway, next to Tractor Supply.

While the plans for a store there were announced before the pandemic, there's been no progress beyond purchase of the property and a building permit that was never acted upon, according to Lincoln Township officials.

Several readers have communicated with MOTM, suggested they'd been told by 'someone who knows' that the food store construction would soon be underway. So, we asked Aldi corporate offices for an update.

What came back to us from Aldi's public relations spokesperson Eli Schnieders was a PR person's version of "No comment... don't bother us!"

"At this time, we have don't have any information to share about a potential new store in the Lincoln Township area. As soon as there are any updates about stores in the area, we will be sure to reach out."





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Generally, if a retailer has concrete plans for a new store in an area, they will respond with positive, 'teasing' comments, looking ahead at serving the area and vaguely giving a target date--at least the year when the store may open. Lacking that, it would appear that the Stevensville location has either fallen off, or far down Aldi's priority list of planned new stores. Their Benton Harbor store, near the Orchards Mall, and several others in the region remain open.

Meanwhile, we know from township records that Aldi or their developer did purchase the land along Red Arrow Highway. Their building permit will expire in the Spring of 2022 and nothing has been done to extend it for a realistic construction timetable. Stay tuned!

COSY's Paul Layendecker Honored with SH Chamber 'Lifetime' Award

If you were making a list of 'unsung heroes' in Michigan's Great Southwest, one of the names near the top of the list would certainly be Paul Layendecker, longtime Morning Host and Operations Manager of SuperHits 103.7 COSY FM in South Haven.

For 25 years, Paul has been waking up his listeners every morning with a blend of friendly conversation, local information and familiar music the radio people call 'Classic Hits'. Then, after 9 a.m., Paul Layendecker has been 'everywhere' in the region, lending a hand or lending a voice wherever it's needed.

Thursday night, the South Haven Chamber of Commerce recognized Paul's efforts with its

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highest honor, the Lifetime Achievement Award. The Lifetime Achievement Award is pre-

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sented by the Chamber to a member who has supported the organization and the South Haven community across many lines and over many years. The standing ovation from more than 200 Chamber members at the annual awards dinner at Lake Arvesta Events Center underlined the respect--and love--that Paul has earned from the community for his years of service.

Layendecker commented that his move to South Haven from Springfield, Illinois in 1996 was one of the best decisions of his life, and that he has thoroughly enjoyed his involvement in so many aspects of life in the area.

Paul's influence and impact have extended well beyond South Haven in his role as Director

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THE MENDEL CENTER

MOODY Continued from page 17 of Content for all of the Mid-West Family radio stations and digital assets in Southwest Michigan. **Baroda Area Business Association** Saved & Going Forward The Baroda Business Association is apparently emerging from a 'near death experi-

ence.' Two months ago, there was social media buzz about the organization's plans to disband, distribute its assets and shut down. This on the heels of a merger of the Lakeshore Chamber of Meet and Greet on Wednesday, October 27 from Commerce with the Southwestern Michigan Regional Chamber earlier in the Summer.

Baroda area businesses were said to be split on the best course to follow, and whether the BABA still had sound reasons to exist. Today, it appears those supporting contination of the organization have won the day. New BABA Officers



The Baroda Area Business Association has issued a statement, announcing a new Board of Directors and officers, and a new committment to the future of the Baroda community:

On Tuesday, October 12, a special meeting of the Baroda Area Business Association (BABA) was held at the Baroda Village Park to elect the officers of the Association's Board of Directors. An entirely new slate of officers was selected.

Elected as President was Steve Salisbury, Vice President Greta Hurst, Treasurer Griffin Ott, Secretary William (Bill) Hurst, and Trustee Kristin Webber.

The new cabinet of officers will host a Fall 7:30 AM until 9 AM on the green space next to Ott Insurance Agency on First Street in Baroda. Donuts, coffee, and apple cider will be provided. BABA invites current members, community members, and those interested to drop by and say hello, share your Baroda story, and connect with new board members. The new board is excited to lead and thankful for the hard work of the past leaders.

New President Steve Salisbury said, "We are excited to take the BABA to the next level. All of the new officers have a passion for the local businesses and community of Baroda. Together as a community we can enrich the lives of those who visit, live, and work in Baroda."

There was no indication from the new BABA Board as to the financial status of the organization, either carrying over from the past or budget plans going forward.

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



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MailMax for Michigan's Great Southwest



Well, no one conmy recent column about photos I can't bear to delete from my phone made them oyfu. However, no one

contacted me to say it made them orrowfu, either. Thus, I'm mining that topic again!

The photos in question this time around were taken in a shop in Woods Hole, Massachusetts, during a visit to No. 2 son and his family.

One in particular shows a promotional cardboard insert meant to draw attention to a coffee mug. Which in my case it certainly did.

The insert read "Presents of Mind," and "The Unemployed Philosophers Guild." That was an irresistible lure! – I urgently had to learn what the Unemployed Philosophers Guild (hereafter UPG) was all about!

So today (more than three months later) I urgently delved into the worldwide web to discover that the UPG is a business selling an array of goods that, per the UPG website, "reduce giants of culture" to things like finger puppets, silly t-shirts, and cutouts of William Shakespeare's facial hair.

www.MailMaxOnline.com To P* or Not to P* (*Philosophize)

tacted me to say that it contains the hyperlinked phrase "Freudian Slippers." Expecting to go to a product page, I clicked on it. But a "404 Not Found" page popped up instead. This gave me pause. There did apparently used to be a product called Freudian slippers; why is the page promoting them no longer extant? Perhaps they were too slippery? Perhaps someone wearing them tumbled and bruised their parapraxis? (Hahahahaha!! - I crack me up! Because a parapraxis is---wait, go on and look it up yourself!)

Anyway, the 404 Not Found page is also pretty funny. Sure, it starts with the prosaic headline "The page you seek does not exist." But that's followed by this: "If non-being may even be spoken of." (Author's note: I searched "If non-being may even be spoken of," and Google returned 309 million results. So non-being may be spoken of. Except ! - when I bracketed the phrase in quote marks, signifying I wanted pages with that exact phrase; then the results diminished a bit. To zero. Thus, non-being may not even be spoken of? I can't figure this out, but surely there's an idea here somewhere for a great UPG t-shirt or finger puppet - as long as I get a piece of every sale.)

UPG has fleshed out their "dead link" page

johnpeckauctions.com 989.426.8061.

The UPG "About" page is pretty funny, and does not exist. The second-best one is, "You may be a brain in a vat controlled by an evil scientist.

The best one is, "Perhaps this really is the page you were always looking for and now you should turn the computer off and go furl up with a loved one or a good book."

Oh my! - check out the typo I made in that previous sentence!: "furl up"? That's not right – the actual words are "curl up"! OMG! I wonder if I just made a Freudian slip while philosophizing about a non-existent page for non-existent Freudian slippers?!

All I know is, before I caught that error, I turned off the computer and tried furling up with my loved one, who at the time was reading a good book. Which she used to thump my parapraxis.

Read more at www.MailMaxOnline.com

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Mileage-based vehicle maintenance intervals

Maintenance is an essential component of responsible vehicle ownership. Routine maintenance can help discover problems before they escalate into potentially costly issues. Maintenance also keeps vehicles running smoothly, making them more enjoyable to drive and extending their life expectancy.

Various factors can help to determine how often drivers should change their vehicles' fluids and take them in for tuneups. Such variables include how fre-



quently a vehicle is driven, the type of driving (city or rural) drivers do and how many miles are on the car. However, drivers can still rely on this basic car maintenance schedule, courtesy of Advance Auto Parts, to serve as a guide.

3,000 miles/3 months

Advance Auto Parts notes that monthly fluid checks typically are unnecessary with newer vehicles, though older vehicles should be inspected for leaks once a month. Among the fluids to check after every 3,000 miles or three months, whichever comes first, are:

- Engine oil level
- Windshield washer fluid
- Coolant
- Brake fluid level
- Transmission fluid
- Power steering fluid

Drivers also can use 3,000 miles or three months as a benchmark to check tire pressure, hoses and belts. Many vehicles now display tire pressure for each tire on the dashboard, and drivers should pay attention to those numbers and put air in their tires when necessary. When inspecting hoses, touch them to make sure they're not leaking and bulging. Hoses should be a little flexible, especially when they are warm.

5,000 miles/6 months

Oil and oil filters should be changed at this interval. In addition, this is a good time to rotate tires and inspect lights to make sure they're still operating at peak capacity. Drivers also can check their cabin and engine air filters and replace them if need be. Changing these filters is a simple DIY project, and drivers can find an assortment of YouTube tutorials to help them complete these projects. Wiper blades also can be inspected around this time or whenever drivers suspect the blades aren't operating at peak capacity. Replacing wiper blades is another simple DIY project that drivers can complete in a few minutes.

10,000 miles/12 months

Advance Auto Parts notes that synthetic oil is typically used in cars made since 2010. Each manufacturer is different, and drivers should check their manuals for recommendations. Synthetic oil and filters in vehicles that use synthetic oil is typically changed every 10,000 miles or 12 months, whichever comes first. Once a year drivers should ask their mechanics to check the alignment on their vehicles and the condition of their brakes.

Routine maintenance can keep vehicles running strong for years on end.







Commons symptoms of engine control module problems

The notion of vehicle maintenance often conjures images of greased-stained hands and car hoods propped up. While professional and amateur mechanics are still no strangers to getting their hands dirty, vehicle maintenance in the 21st century also involves diagnosing issues that might arise with a car's engine control module.

What is an engine control module?

An engine control module, or ECM, serves as the primary computer system for many critical components in modern vehicles. ECMs essentially serve as the brains behind the engines, controlling everything from fuel mixtures to emissions controls. Sensors within the engine send signals to the ECM, and the ECM then uses that information to help the car run smoothly. Issues that arise with the ECM can make driving difficult and, in some cases, impossible.

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What are some potential signs of ECM issues?

The automotive service provider Aamco notes that a faulty or failing ECM will exhibit various symptoms. However, it's important to note that these symptoms are not always indicative of issues with the ECM, so when they arise drivers may want to schedule appointments with their mechanics so the true culprit can be identified and the problem can be fixed.

• Check engine light comes on: Many drivers have experienced the dreaded check engine light, which indicates some type of issue with the engine. That issue can be a failing engine component, or it may indicate a failing or bad ECM. A mechanic can determine why the light has come on.

is a separate entity from the engine itself, a bad or failing ECM can affect engine performance. That's because such ECMs throw off the timing and fuel settings of the engine, leading to a sudden and noticeable reduction in engine performance. Engine power may be affected, and the vehicle may experience a drop in fuel efficiency and issues with acceleration.

· Vehicle will not start: A failed ECM means the vehicle won't start, as there's nothing controlling the engine to tell it do so. Failing ECMs may lead to struggles starting the vehicle, and whenever drivers experience these issues, they should consult their mechanics immediately so the issue does not escalate to the point where the engine won't start at all.

• Erratic engine behavior: A malfunctioning ECM can lead to stalling or misfiring. These issues are often sporadic, which may give drivers the impression that nothing is seriously wrong. However, erratic engine behavior is a strong indicator of problems with the ECM, and these issues should be addressed immediately.

Identifying ECM issues and promptly addressing them can help drivers keep their vehicles on the road.

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