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Moody on The Market



Pat
Moody

Benton Township Church Finishes Tiny Home for Harbor Habitat

It took a group of children to get the idea and a whole church and community to come together to make their dream a reality. Now, St. Augustine of Canterbury Episcopal Church has finished a new tiny home it built in Benton Township.

Children's Ministry Coordinator Cara Gillespie tells us the idea for the home came from the church's Children's Chapel.

"Every year the kids raise money for charitable giving, and they get to decide how they're going to spend that at the end of the year," Gillespie said. "Four years ago – so in January of 2018 – they decided that they wanted to save their money for a specific project, and their project that they had in mind was to build a tiny house for someone in need. We thought we'd give it a try."

The Children's Chapel kids couldn't just build a house on their own, of course. Gillespie and others from the church started asking around.

"We made some phone calls. I talked with a friend of mine who works and teaches at Andrews University at its school of architecture and interior design," Gillespie said. "He got me in touch with some other colleagues and Erin Hudson, who is the director of our local Habitat affiliate, Harbor Habitat for Humanity."

From there, a plan of action started coming together.

"Habitat gifted us a small lot that they couldn't build on because of its size, and we built a home from the ground up," Gillespie said. It has a footprint of about 640 square feet with loft space in a neighborhood that has a lot of little Habitat homes in it already. It's pretty

Continued on page 5

Millicent Huminsky



Executive Director, Southwestern Michigan Tourist Council

Fun & Interesting Things to Do in Michigan's Great Southwest!

Imagine just two weeks from today Christmas will be upon us. That wonderful time of year to slow down, appreciate everything you have, and spend quality time with family and friends. There are

several musical holiday events between now and Christmas.

Live at the Acorn has four performances, all of which would be fun things to do with family and friends. The first is *The Empty Pockets Christmas Show*, December 12. "Polished yet rootsy Chicago outfit Empty Pockets" (Rolling Stone) celebrates old-school classic rock, folk, and the blues, skillfully blending singer/song-

writer catharsis with rich harmonies and real players. Bold Americana flavors straight from the soul. Empty Pockets entered a particularly prolific period with four Billboard-charting independent albums, releasing a holiday EP, *Snow Day*, in 2018, followed a year later by a new studio album, *Tanglewoods*, and then the live concert album, *Live in Seattle*.

Continued on page 2

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Fun *Continued from cover*

The next Live at the Acorn opportunity is *Brass from the Past*, December 18. Brass From The Past returns to the Acorn. The band is a tribute to the legends of Rock and Soul and one of Chicago's best cover bands. Featuring Chicagoland's top-tier touring and studio musicians, the band offers an unstoppable 6-piece horn section, tight 4-piece rhythm section, and 3 powerful singers who command the stage. This is no ordinary band!

There's also nothing ordinary about their next two events: *Acorn Holiday Open Mic Night* and *Christmas at the Acorn*, December 22 and 23 respectively. Acorn's annual holiday open mic will feature a fabulous array of talent performing beloved holiday music. Great for the whole family! Come experience Harbor Country's most exciting array of acts, packed into one night on the fabulous Acorn stage with a state-of-the-art, professional sound system.

Mark down Thursday, December 23 as the real start of your 2021 Christmas! Harbor Country Opera out-does itself again in its 17th annual Christmas at the Acorn. The Thursday before Christmas, founder Robert Swan will bring together five of the finest singers you could wish to hear, including Acorn favorites tenor John Concepcion and soprano Kimberly Jones. Swan says-"Each Christmas we try to find fresh new songs people haven't heard before or favorites that we have somehow missed." You would have to look far to find the eclectic concoction of humor and beauty to be found Thursday evening the 23rd at the Acorn. From tenor John Concepcion's haunting rendition of Balulalow, accompanied on

the harp by Ramona Kim, to a couple of rarely heard medieval Christmas motets, there is truly something for everyone. Founder Robert Swan will also sing The Christmas Song- Chestnuts Roasting on an Open Fire!

As usual, there are plenty of opportunities for the audience to join in song, with selections like Silent Night and White Christmas!

December 18, be sure to join the folks at the Box Factory for the Arts for *Live Music: Mark Ficks & The Significant Others with Special Guest Chris Spitters*. Local recording artist, Mark Ficks, will be joined by "The Significant Others" and special guest Chris Spitters at the Box Factory for the Arts for this special holiday performance. "The Significant Others" are a group of local musicians connected by family, close friendships, and a love of music. Tristan Ficks will be on keys, Greg Collins on drums, and Aaron Youngstedt on bass. Rock, blues, pop, country and gospel influences will be performed with themes of family and humor woven throughout. Many original tunes penned by Mark and Chris will be performed as well as some of the band's versions of favorite covers. For more on this and other Box Factory events, go online to www.boxfactoryforthearts.org or follow the Box on Facebook.

Santa will be in town until December 23, so stop by and visit while shopping local for your favorite gifts, food and drink. We'll be back one more time this year with ideas for enjoyable ways to spend time with family and friends.

Read more at www.MailMaxOnline.com



50,314 Weekly Readers!*

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Photo of the Week



Not Mushroom in the Inn
 Photo by Marie Maloney

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Arthur Havlicek,
President,
SMR Chamber

Listen to MI Business Coalition

Last month, the U.S. Department of Labor's Occupational Safety and Health Administration (OSHA) released their latest [emergency temporary standard \(ETS\)](#) which mandates private companies with 100 or more employees to require their workers to be vaccinated against COVID-19 or wear masks and undergo regular testing. Employees who refuse to get vaccinated or tested would no longer be covered by OSHA's anti-retaliation or discrimination protections, meaning they could be fired for noncompliance.

Thankfully, a federal appeals court halted the ETS two weeks later arguing the rule "grossly exceeds OSHA's statutory authority." Their criticism was scathing. "The Mandate is a one-size fits-all sledgehammer that makes hardly any attempt to account for differences in workplaces (and workers) that have more than a little bearing on workers' varying degrees of susceptibility to the supposedly 'grave danger' the Mandate purports to address," the court wrote.

Even with the strong language above, the future of the directive remains uncertain. As such, employment attorneys are encouraging businesses with over 100 employees to move forward with compliance in order to avoid being caught unprepared should the ETS withstand its legal challenge.

Our chamber is also preparing for that possibility, and has joined a statewide advocacy coalition called **Listen to MI Business** in an effort to voice our concerns and affect change before it's too late.

Composed of 26 different statewide and regional business organizations, the Listen to MI Business Coalition supports increasing vaccinations as an important and sensible goal but not as a burdensome, 490-page federal mandate. We've been among the loudest voices to speak out against the rule as well as the administration's decision to bypass the traditional rulemaking process.

To be constructive, we've also been hard at work advocating for changes - at the state and federal level - should the rule be upheld. On Monday, for example, we sent a joint letter to OSHA that both voiced our opposition and offered a number of suggestions.

[New research by the Society for Human Resource Management](#) found that 90% of employers "believe it will be somewhat or very challenging to implement the Biden administration's pending mandate that organizations with 100 or more employees require workers to be vaccinated against COVID-19 or undergo weekly testing." The poll also showed that "80% of organizations that meet the mandate criteria are concerned about the

amount of time they will have to spend enforcing or tracking employees' vaccination status or test status."

Meanwhile, nearly 40% of organizations surveyed said retaining workers will be the most difficult aspect of Biden's mandate, 90% believe some of their employees will quit as a result and a full 65% indicated their organization will be unable to afford to pay for employee testing.

Statewide, 61% of Michigan voters oppose employees being forced to get the vaccine as a condition of employment, according to a Marketing Resource Group (MRG) survey of 602 likely Michigan voters between Oct. 18-24.

Even Gov. Gretchen Whitmer is apparently worried about the impact of a federal COVID vaccine mandate on the state's 48,000-employee workforce. This week, the Daily News in Greenville reported her as telling business leaders in Montcalm County that she had the same concerns as some of them; that the mandate, if enforced, could lead to workers, including those in state government, walking off the job.

"We're an employer too, the state of Michigan is," Whitmer said. "I know if that mandate happens, we're going to lose state employees. That's why I haven't proposed a mandate at the state level. Some states have. We have not, we're waiting to see what happens in court."

Despite the legal battles and overwhelming concern surrounding the 100+ employee mandate, OSHA is already seeking input about whether they should issue a similar vaccine mandate for employers with *fewer than 100 employees*. We are opposed to this too.

Small companies in particular lack the manpower necessary to implement a federal mandate of this size, scope and burden. They also lack the resources should they be found out of compliance. Companies who don't adhere could face stiff fines — almost \$14,000 for each employee who fails to comply and up to \$136,000 for businesses found to be in "willful violation" of the requirements.

Most importantly, there is no data that suggests enterprises - regardless of size - need to even shoulder such a burden. Businesses have been on the frontlines of the COVID-19 pandemic, working to stay afloat while keeping their employees, customers and workplaces safe. As a result of their efforts, they are not a significant source of COVID-19 outbreaks and never have been.

For these reasons and more, we remain fundamentally opposed to the ETS and will continue calling on President Biden to withdraw this rule and immediately shift his administration's attention towards more pressing economic priorities like streamlining the supply chain, solving the staffing crisis, and stopping inflation.

To learn more about our coalition's efforts, visit: listentomibusiness.com.

Read more at www.MailMaxOnline.com

MOODY *Continued from Cover*

cute. We're pretty proud of it. It's got one bedroom, and it's got everything you need. It's kind of a little square footprint and then it's got a steep pitch on the roof, but there's loft space upstairs. It's kind of long and skinny upstairs."

All of that was built from scratch.

"We have built a 1,000 square foot home in Benton Charter Township. It's currently owned by St. Augustine's. Once we have an occupancy permit, we will gift it to Harbor Habitat as a very low-cost rental for one of their clients."

The new home is a small triangle frame house at 378 Linden Avenue.

"You could put a small family in it, but it's kind of aimed toward a single person or maybe a couple," Gillespie said. "Our local Habitat

owns some properties that they rent to their clients, and there's just not enough of the one- and two-bedroom homes, not enough inventory of that. Many of their clients are on assistance, and they just can't take something larger than that. So, there's just really no place for a single person or maybe one parent with a child or a couple to go. There's just very little inventory."

The church and the Children's Chapel planned an official blessing for the new tiny home to be held this month.

"The Episcopal Church has a liturgy for the blessing of a home, and we're going to use a version of that. The kids helped me rewrite it in children's language, a little plainer language, and we're going to bless the home and have a little celebration. It's been almost four years in the making, so it's been a long time coming and we're excited."

With the tiny home all finished, anyone can drive by and check it out. Gillespie says this is just a start as the church has already acquired a second lot from Harbor Habitat to build another home. Part of the rental generat-

Continued on page 6

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MOODY *Continued from page 5*

ed from the first home will go into the next home's construction. Gillespie says everyone at St. Augustine of Canterbury Episcopal Church is proud and excited about the endeavor to make the community a better place to live.

South Haven Rotary Building a Water System in Kenya

Work has officially begun on a long-planned South Haven Rotary water project in Kenya. The Rotary's Art Ayers tells us they're constructing a 600,000-liter concrete water storage cistern for the Ngoswani Maternal and Child Hospital. The project was inspired by

Rotarian Dr. Marty Graber, who worked for decades to help people in Africa.

"This is the last project for our doctor-missionary and fellow Rotarian in Kenya who's been there 40 years," Ayers said. "He retired last year, and he had a desire to finish a project to kind of put his stamp on everything. Since water is a dire need and they only have very limited access to water, and here you have a hospital needing water for the obvious, and so the last project that he wanted taken care of was this rainwater harvesting project."

Kenya has two major wet seasons, and the hospital has 7,000 square feet of metal roofing. The roof of the hospital will be used to catch water, which will go into an underground tank.

"It's a 60,000 liter and 160,000-gallon cistern that will collect the rainwater so that they can have clean water for the hospital," Ayers said. "The system itself has two filters to clean the water."

The main purpose of the system is to provide clean water not only to the hospital, but to the entire area.

"This is a hospital that, for all intents and purposes, has the capability of serving a 300,000-thousand-person clientele simply because they have so few medical facilities in the area."

Ayers says it took the Rotary about three years to bring the project together. Construction started this month.

"I had talked to my counterpart in Kenya and the contractor who I met when my wife and I were in Kenya, and I requested that they send pictures when the appropriate time was to be had, and we received those first pictures the other day. For those I sent them to, you can talk all you want about a 160,000-gallon cistern, but when you see the pictures and when you see how large of an area it will encompass, it really puts the project into perspective."

Getting to the point where construction would begin wasn't easy.

"This is something that's been going on for almost three years, if not more, and it's truly been a labor of love," Ayers said. "There's been a lot of labor involved, but for all the right reasons. When you think about the pandemic

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and so forth, we've had many, many meetings with the Kenya committee by Zoom. Those by themselves at times were pretty challenging... and so we worked through best as we could and there were issues. Once it all comes together and people realize that this is a marathon and not a sprint and you're doing things for all the right reasons, then many disagreements that we had – and we had them – kind of took care of themselves eventually.”

The South Haven Rotary found plenty of support in the community as it prepared for the massive project nearly a world away. A Global grant from the Rotary International Foundation, together with grants from the South Haven Rotarians, other clubs in Rotary District 6360, and individual Rotarians provided the money needed to get it all done.

“It was about \$75,000. It's been a real education, certainly,” Ayers said “It was the first global grant I've worked on. What goes into the application is kind of incredible because you think, ‘Well, you just have to fill out the application for a global grant. OK.’ Well, it's very, very involved and you have to document so many things, and there has to be a community assessment and a work plan and a training program for sanitation, hygiene and water. Letters of support from the community have to be provided, and so we had to gather those. It's quite an experience, it really has been.”

Photos from the construction location show the pit for the underground tank has begun and there's heavy equipment on site. Ayers says the project is expected to take about three months. He's been sent a video of a walk through the site with its architect and is glad to see actual work is underway. To complete the project, the South Haven Rotary teamed up with the Milimani Rotary Club of Nairobi. Ayers says the construction is expected to take about three months.

Pat Moody
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Nick Christe,
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If you've been watching the housing market, you're noticing it begin to taper down. This is nothing new if you're from Michigan. Everything seemingly slows down as frosty temperatures make their way in. This can be challenging for the average real estate agent. Listings decline. Showings fall off. Buyers just aren't in force like we saw in the summer. However the show must go on...but where and for whom?

As a real estate investment Realtor - one who assists fellow investors as a licensed confidant and partner, I help locate cash flow rental opportunities and flip companies find that next diamond in the rough. For me, my season is just beginning.

Notice I mentioned flip "companies" above, meaning the hobby investor or the 1-2 flips per year person will also slow down come winter but not the larger entities. I still provide investment flip opportunities to larger conglomerates. In fact, I find myself very busy working for these types of investors because their show must go on. They can't afford to lose loyal workers to a lagging market. There are dozens, and for some companies hundreds, of skilled personnel that depend on the volume these companies produce. Because of this, cash offers for retail sellers make great clients. I mean, who really wants to list their house in the middle of win-

Real Estate Is Waning

ter!? The best part, my retail sellers need to do absolutely nothing to the house. No repairs are needed. Don't paint the walls or clean an inch. Did I say doing nothing to your house is the best part? I forgot to mention PAY NO FEES OR COMMISSIONS, with my fair cash offer as well.

As an income property owner, I understand the difficulties in managing rental units in the winter. Late night maintenance calls don't come easy in freezing temperatures. At times, the rent doesn't come at all as layoffs increase and holiday demands take over the better judgement of some. They say there is a life cycle for the average rental property owner. Most of those owners, cash out during winter. Why? Well, if you were on the verge of retiring (selling some or all of your portfolio) and you've finally had enough (because they all do eventually), you would find yourself selling too rather than having to "turn" another unit, or find another tenant, or go through another eviction, or fail to collect the rent again for the umpteenth time this year for so many consecutive months. So to recap, winter is a GREAT time to sell if you're a landlord! If you know, you know.

I'm obviously bias, but the BEST part is working with a Realtor that can do the basics like list a house or help a buyer find another AND provide additional options that may be a better fit for you. What an investment Realtor like myself offers is the freedom knowing you have every available choice at your disposal. If you're looking to sell your home or rental now or in the near future, give me a call. Looking forward to hearing from you.

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SALE PRICE... \$23,995

PLUS 0% FOR 60 MONTHS

(WITH APPROVED CREDIT) (*MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT)



2021 FORD EDGE SEL ALL WHEEL DRIVE

Star White, Power Liftgate, Panoramic Vista Roof, 18 Inch Bright Machined Aluminum Wheels, Heated Steering Wheel, Wireless Charging Pad, Remote Start, and Much More! F21246

MSRP.....\$41,260
SIEMANS DISCOUNT.....- 465
FORD RETAIL BONUS CASH.....- 1,000

SALE PRICE... \$39,795

PLUS 0% FOR 60 MONTHS

(WITH APPROVED CREDIT) (*MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT)



2021 FORD MUSTANG GT

Velocity Blue, 10 Speed Automatic Transmission, Active Valve Performance Exhaust, 19 Inch Ebony Black Painted Aluminum Wheels, GT Performance Package, and Much More! F21199

MSRP.....\$48,770
SIEMANS DISCOUNT.....- 475
FORD RETAIL BONUS CASH.....- 1,000

SALE PRICE... \$47,295

PLUS 0% FOR 60 MONTHS

(WITH APPROVED CREDIT) (*MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT)



2021 FORD F-150 SUPERCREW XLT 4X4

Antimatter Blue Metallic, SYNC 4, Remote Start, Chrome Step Bars, 2.7 Ecoboost V6 Engine, Locking Rear Axle, LED Box Lighting, Reverse Sensing, XLT Chrome Appearance Group and Much More! F21201

MSRP.....\$51,245
SIEMANS DISCOUNT.....- 1,250
FORD RETAIL CUSTOMER CASH.....- 1,000

SALE PRICE... \$48,995

PLUS 0% FOR 60 MONTHS

(WITH APPROVED CREDIT) (*MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT)

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2021 JEEP RENEGADE TRAILHAWK 4X4

Glacier Metallic, Leather Seats, 1.3 Turbo Engine, Dual Pane Panoramic Power Sunroof, Navigation, and Much More! C21356

LEASE FOR

\$329/MONTH*

36 MONTH LEASE WITH APPROVED CREDIT, 10,000 MILES PER YEAR, \$3,800 DUE AT SIGNING, PLUS 1ST PAYMENT, TAX, TITLE, DOC FEE OF \$230, PLATE FEE, SECURITY DEPOSIT WAIVED, MUST QUALIFY FOR CHRYSLER LEASE RENEWAL AND LEASE LOYALTY, OFFER EXPIRES 12/31/2021



2022 JEEP COMPASS LATITUDE LUX 4X4

Granite Crystal, Leather Seats, Heated Steering Wheel, 18 Inch Aluminum Wheels, Heated Front Seats, Rear Back-Up Camera, Remote Start, Blind Spot and Cross Path Detection, and Much More! C22018

MSRP.....	\$32,285
SIEMANS DISCOUNT.....	240
REBATE.....	1,250
BONUS CASH.....	500
SALE PRICE FOR EVERYONE \$30,295	
MILITARY/FIRST RESPONDER BONUS CASH* -	500
RETURNING LESSEE CASH*.....	500
LOYALTY BONUS CASH*.....	500

AS LOW AS...\$28,795
(*MUST QUALIFY)



2021 JEEP CHEROKEE LATITUDE LUX 4X4

Diamond Black Crystal, 3.2 V-6 Engine, Leather Seats, Touch Screen Radio, Park Sense Rear Park Assist, Heated Front Seats, Remote Start, Blind Spot and Cross Path Detection, Heated Steering Wheel, and Much More! C21366

MSRP.....	\$35,500
SIEMANS DISCOUNT.....	205
SALE PRICE FOR EVERYONE \$35,295	
RETAIL LOYALTY BONUS CASH*.....	1,750
MILITARY /FIRST RESPONDER CONSUMER CASH* -	500
RETURNING LESSEE CASH*.....	500

AS LOW AS...\$32,545
(*MUST QUALIFY)



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2021 RAM 1500 TRADESMAN CREW CAB 4X4

Bright White, 3.6 V6 Engine, Anti-Spin Rear Axle, Touch Screen Radio, Rear Back-Up Camera, and Much More! C21365

MSRP.....	\$42,480
SIEMANS DISCOUNT.....	235
RETAIL CONSUMER CASH.....	500
NATIONAL BONUS CASH.....	1,000
CHRYSLER CAPITAL BONUS CASH*.....	750
SALE PRICE FOR EVERYONE \$39,995	
MILITARY /FIRST RESPONDER BONUS CASH* -	500
RETURNING LESSEE*.....	500

AS LOW AS...\$38,995
(*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)



2021 JEEP WRANGLER RUBICON 4X4

Black, 3.6 V6 Engine, 8-Speed Automatic Transmission, 17 Inch Black Wheels, Black 3-Piece Hardtop, Touch Screen Radio, Back-Up Camera, and Much More! C21359

MSRP.....	\$48,610
SIEMANS DISCOUNT.....	215

SALE PRICE FOR EVERYONE \$48,395



2021 JEEP GRAND CHEROKEE L LIMITED 4X4

Velvet Red Pearl, Remote Start, Power Liftgate, Adaptive Cruise Control, Parksense Rear Park Assist, Heated Steering Wheel, Heated Seats, 2nd Row Buckets, Dual Pane Panoramic Roof, U-Connect 5 Navigation with 10 Inch Screen, 20 Inch Polished Aluminum Wheels, and Much More! C21260

MSRP.....	\$52,320
SIEMANS DISCOUNT.....	325
CHRYSLER CAPITAL BONUS CASH*.....	1,000
SALE PRICE FOR EVERYONE \$50,995	
MILITARY/FIRST RESPONDER BONUS CASH* -	500
RETURNING LESSEE CASH*.....	1,000
GREAT LAKES LOYALTY BONUS CASH*.....	500

AS LOW AS...\$48,995
(*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)



BUSINESS OWNERS GET MORE! ASK HOW!
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2021 RAM 1500 REBEL CREW CAB 4X4

Hydro Blue Pearl, 5.7 V8 Hemi with E-Torque, Navigation, Trailer Brake Controller, Leather Seats, Power Tailgate Release, Heated Seats, Wireless Charging Pad, Heated Steering Wheel, Power Adjustable Pedals, Remote Start and Much More! C21251

MSRP.....	\$60,215
SIEMANS DISCOUNT.....	2,470

SALE PRICE FOR EVERYONE \$57,745



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2021 RAM 2500 CREW CAB 4X4 LARAMIE

Diamond Black Crystal, 6.7 Cummins Turbo Diesel Engine, LED Box Lighting, 12 Inch Screen Navigation, Heated Seats, 17 Speaker Harmon Kardon Premium Sound, Surround View Camera System, Anti-Spin Rear Axle, and Much More! C21336

MSRP.....	\$72,740
SIEMANS DISCOUNT.....	745
SALE PRICE FOR EVERYONE \$71,995	
MILITARY/FIRST RESPONDER CONSUMER CASH* -	500
RETURNING LESSEE CASH*.....	500

AS LOW AS...\$70,995
(*MUST QUALIFY)

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2018 FORD EXPLORER SPORT XLT
WAS \$39,995
NOW \$37,707

3.5 V6 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 40K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Dual Panel Moon Roof, Auto Climate Control, Adaptive Cruise Control, Collision Warning, Lane Keeping System, Blind Spot Information System, Reverse Sensing System, Back-Up Camera, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! White Platinum, F21066B

2020 TOYOTA TUNDRA SR5 TRD CREW CAB 4X4
WAS \$53,776
NOW \$49,530

5.7 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 26K Miles, Bed Liner, Power Driver's Seat, Adaptive Cruise Control, Lane Departure Warning, Front Collision Mitigation, Driver Monitoring, Remote Keyless Entry System, Balance of Factory Warranty! Silver, C21309A

2018 FORD F-150 XLT SUPERCREW 4X4
WAS \$41,995
NOW \$34,953

2.7 V6 EcoBoost EFI Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 48K Miles, Bed Liner, Running Boards, Remote Start, Navigation, SYNC 3, Power Heated Front Seats, XLT Chrome Appearance Package, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Shadow Black, C21161B

2019 FORD FLEX LIMITED AWD
WAS \$33,903
NOW \$33,300

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 63K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated Front Seats, Auto Climate Control, Reverse Sensing System, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Ford Certified! Stone Gray, U21155A

2018 FORD F-150 XLT SUPERCREW 4X4
WAS \$38,410
NOW \$34,935

5.0 V8 EFI Engine, 10 Speed Automatic, Aluminum Wheels, 78K Miles, Bed Liner, Running Boards, Back-Up Camera, Pro Trailer Back-Up Assist, Trailer Tow Package, Remote Keyless Entry System, Blue Jeans, F21038A

2019 FORD FUSION ENERGI-TITANIUM
NOW \$26,773

2.0 EFI Engine, 1 Speed ECVT Automatic, Aluminum Wheels, 17K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated/AC Front Seats, Auto Climate Control, Power Moon Roof, Adaptive Cruise Control, Pre-Collision Assist, Lane Keeping Assist, Blind Spot Information System, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Ingot Silver, C21314B

2017 DODGE DURANGO GT AWD
NOW \$26,994

3.6 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 107K Miles, Remote Start, Memory Power Leather Heated Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, 7 Passenger Seating! Back-Up Camera, Remote Keyless Entry System, Granite, C21243A

2016 VOLKSWAGEN TOUAREG LUX AWD
NOW \$26,596

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 65K Miles, Navigation, Memory Power Leather Heated/AC Front Seats, Power Moon Roof, Auto Climate Control, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Silver, C21323A

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2018 FORD F-150 XLT SUPERCREW 4X4
NOW \$37,858

2.7 V6 EcoBoost EFI Engine, 10 Speed Automatic, Aluminum Wheels, 50K Miles, Security Cover, Bed Liner, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Blue Jeans, F21237B

2017 FORD EXPLORERS XLT 4X4
NOW \$21,782

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 129K Miles, Remote Start, Navigation, SYNC 3, Power Leather Heated Front Seats, Heated Steering Wheel, Auto Climate Control, Forward Sensing System, Blind Spot Information System, Reverse Sensing System, Back-Up Camera, Hands Free Lift Gate, Remote Keyless Entry System, Ingot Silver Metallic, C21297B

2020 FORD EXPLORER ST 4X4
NOW \$52,959

3.0 V6 EcoBoost EFI Engine, 10 Speed Automatic, Aluminum Wheels, 20K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Tri-Zone Temp Control, Twin Panel Moon Roof, Premium Technology Package, 360-Degree Camera, Active Park Assist, Reverse Sensing System, Back-Up Camera, Trailer Tow Package, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! Agate Black Metallic, C21333A



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2018 RAM 1500 BIG HORN CREW CAB 4X4

WAS
\$36,882

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 34K Miles, Bed Liner, Running Boards, Remote Start, Power Driver's Seats, Heated Front Seats, Heated Steering Wheel, Back-Up Camera, Remote Keyless Entry System, Ram Certified! Brilliant Black Crystal Pearl, C21241B



NOW \$35,999

WAS
\$31,995



**2016 CHEVY SILVERADO 3500HD
CREW CAB WORK TRUCK 4X4
NOW \$29,988**

6.0 V8 EFI Engine, 6 Speed Automatic, Styled Steel Wheels with Dual Rear Wheels, 192K Miles, Knapheide Utility Box, Vinyl Flooring, Remote Keyless Entry System, Summit White, C21212A

WAS
\$25,392



**2018 TOYOTA
CAMRY SE
NOW \$24,854**

2.5 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 42K Miles, Power Driver's Seat, Power Moon Roof, Auto Climate Control, Adaptive Cruise Control, Lane Keeping Assist, Back-Up Camera, Remote Keyless Entry, Balance of Factory Warranty! White, C21213A

WAS
\$42,435



**2018 FORD F-150
XLT SUPERCREW 4X4
NOW \$37,999**

2.7 V6 Ecoboost EFI Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 37K Miles, Security Cover, Bed Liner, Running Boards, Remote Start, SYNC 3, Power Heated Front Seats, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Magnetic, U21083A

WAS
\$43,778



**2017 CHEVY TAHOE LT Z71 4X4
NOW \$41,104**

5.3 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 85K Miles, Remote Start, Navigation, Running Boards, Memory Power Leather Heated Front Seats, Power Adjust Pedals, Power Moon Roof, Lane Keeping Assist, Lane Departure Warning, Front and Rear Park Assist, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Black Currant Metallic, U21139A

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**2021 DODGE
DURANGO GT PLUS AWD
NOW \$44,337**

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 25K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Blind Spot and Cross Path Detection, Rear Parking Aid, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Dodge Certified! DB Black Clear Coat, C21332A



**2019 FORD EDGE SEL
NOW \$30,735**

2.0 Ecoboost EFI Engine, 8 Speed Automatic, Aluminum Wheels, 22K Miles, Remote Start, Navigation, SYNC 3, Power Leather Heated Front Seats, Auto Climate Control, Adaptive Cruise Control, Evasive Steering Assist, Blind Spot Information System, Lane Keeping System, Pre-Collision Assist, Reverse Sensing System, Back-Up Camera, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! Blue Metallic, C21294B



**2014 TOYOTA TUNDRA
LIMITED TRD 4X4
NOW \$33,848**

5.7 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 118K Miles, Navigation, Power Driver's Seat, Leather Heated Front Seats, Auto Climate Control, CD-Player, Back-Up Camera, Remote Keyless Entry System, Attitude Black, F21212A



**2017 DODGE
DURANGO GT AWD
NOW \$30,792**

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 70K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Touchscreen Display, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Dodge Certified! Granite, C21249A



**2016 RAM 2500 POWER
WAGON CREW CAB 4X4
NOW \$46,801**

6.4 V8 HEMI EFI Engine, 6 Speed Automatic, Aluminum Wheels, 42K Miles, Bed Liner, Running Boards, Remote Start, Power Driver's Seat, Rear Park Assist, Back-Up Camera, Remote Keyless Entry System, Ram Certified! Delmonico Red Pearl Coat, C21230A



**2019 GMC
TERRAIN DENALI AWD
NOW \$33,784**

2.0 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 49K Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Panoramic Moon Roof, Blind Spot Monitor, Cross Traffic Alert, Rear Park Assist, Front Collision Warning, Back-Up Camera, Hands Free Lift Gate, Remote Keyless Entry System, Balance of Factory Warranty! Ebony Twilight Metallic, U21125A

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2017 FORD EDGE SEL AWD
NOW \$26,886

2.0 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 61K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Auto Climate Control, CD-Player, Reverse Parking Aid, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Ford Certified! White Gold Metallic, F21222A



2012 CHEVY SILVERADO
1500 LTZ Z-71 EXT CAB 4X4
NOW \$19,967

5.3 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 121K Miles, Bed Liner Running Boards, Remote Start, Memory Power Leather Heated Front Seats, Auto Climate Control, CD-Player, Back-Up Camera, Remote Keyless Entry System, Graystone Metallic, C22002A



2009 PONTIAC G8 GT
NOW \$19,999

Wheels, 80K Miles, Power Leather Heated Front Seats, Power Moon Roof, Auto Temp Control, CD-Player, Remote Keyless Entry System, Panther Black Metallic, F21200A



2012 MINI COOPER S
COUNTRYMAN AWD
NOW \$13,335

1.6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 89K Miles, Navigation, Leather Heated Front Seats, Power Moon Roof, CD-Player, Remote Keyless Entry System, Blue, F21278B



2008 HUMMER
H3 SUV 4X4
NOW \$15,771

3.7 EFI Engine, 4 Speed Automatic, Aluminum Wheels, 107K Miles, Leather Seats, Power Moon Roof, CD-Player, Remote Keyless Entry System, Graphite Metallic, C21257C



2016 F-250 SRW LARIAT CREW
CAB 4X4 WITH SNOW PLOW
NOW \$57,632

6.7 Power Stroke V8 DIESEL Engine, 6 Speed Automatic, Aluminum Wheels, 71K Miles, Remote Start, Navigation, Security Cover, Cargo Bed Pickup Tray, Running Boards, Memory Power Leather Heated/AC Front Seats, Power Adjust Pedals, Power Moon Roof, Auto Climate Control, Reverse Sensing System, Back-Up Camera, Trailer Tow Group, Remote Keyless Entry System, White Platinum Metallic, F22011A



2016 HYUNDAI
TUCSON SE AWD
NOW \$18,501

2.0 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 87K Miles, Power Driver's Seat, CD-Player, Back-Up Camera, Remote Keyless Entry System, Ash Black, C21302A



2020 HONDA RIDGELINE
BLACK EDITION AWD
NOW \$45,777

3.5 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, Only 7K Miles! Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Dual Panel Moon Roof, Auto Climate Control, Adaptive Cruise Control, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Blind Spot Monitor, Cross Traffic Alert, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Crystal Black Pearl, C21343A

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2012 RAM 3500 ST 4X4 DUMP
TRUCK WITH SNOW PLOW
NOW \$39,850

6.7 Cummins DIESEL Engine, 6 Speed Automatic, Steel Wheels, Only 64K Miles, Power Windows, Power Locks, Speed Control, Remote Keyless Entry System, Black Clear Coat, F22016A



2010 CHRYSLER
300 LIMITED AWD
NOW \$14,995

3.5 V6 EFI Engine, 5 Speed Automatic, Aluminum Wheels, 65K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Power Adjust Pedals, Power Moon Roof, 6 Boston Acoustics Speakers, Remote Keyless Entry System, Cool Vanilla Clear Coat, U21241



2015 FORD F-250 LARIAT KING
RANCH SRW CREW CAB 4X4
NOW \$46,997

6.2 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 48K Miles, Bed Liner, Navigation, Remote Start, Memory Power Leather Heated/AC Front Seats, Power Moon Roof, Auto Climate Control, Reverse Sensing System, Back-Up Camera, Trailer Tow Package, Remote Keyless Entry System, Bronze Fire Metallic, F22004A



2018 FORD
EDGE TITANIUM AWD
NOW \$32,992

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 37K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Panoramic Moon Roof, Reverse Sensing System, Back-Up Camera, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! Blue Metallic, F21138A

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**2015 FORD F-150
XLT-SUPERCREW/4X4
NOW \$29,958**

3.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 94K Miles, Bed Liner, Running Boards, SYNC, CD-Player, Remote Keyless Entry System, Tuxedo Black Metallic, U21151A



**2018 HONDA CR-V EX AWD
NOW \$30,850**

1.5 EFI Engine, 1 Speed CVT Automatic, Aluminum Wheels, 28K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Power Moon Roof, Auto Climate Control, Adaptive Cruise Control, Blind Spot Monitor, Cross Path Detection, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Gold, M21063B



**2019 DODGE GRAND
CARAVAN SE PLUS
NOW \$27,892**

3.6 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 31 K Miles, Remote Start, Blacktop Package, Touchscreen Display, Back-Up Camera, 3rd Row Stow 'N Go Seats, Remote Keyless Entry System, Dodge Certified! Granite Pearl Coat, U21239



**2018 JEEP
COMPASS LATITUDE 4X4
NOW \$29,589**

2.4 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 40K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Touchscreen Display, Beats Premium Audio System, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Jeep Certified! Diamond Black Crystal, F21262A

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**2018 FORD EDGE SEL AWD
NOW \$30,995**

2.0 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 27K Miles, Power Front Seats, CD-Player, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Oxford White, F21121A



**2017 JEEP
CHEROKEE LATITUDE 4X4
NOW \$26,994**

3.2 V6 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 45K Miles, Power Driver's Seat, Touchscreen Display, Blind Spot and Cross Path Detection, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Granite Crystal Metallic, C21130A



**2016 TOYOTA COROLLA LE
NOW \$13,500**

1.8 EFI Engine, Automatic Transmission, Styled Wheel Covers, 81K Miles, Back-Up Camera, Auto Climate Control, CD-Player, Remote Keyless Entry System, Blue, M21000A



**2018 JEEP
COMPASS ALTITUDE 4X4
NOW \$27,870**

2.4 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 25K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Touchscreen Display, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Diamond Black Crystal, C21334A



**2014 FORD FUSION SE
NOW \$12,673**

1.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 114K Miles, SYNC, Power Driver's Seat, CD-Player, Remote Keyless Entry System, Deep Impact Blue, F21119C



**2020 FORD
EXPLORER ST 4X4
NOW \$54,994**

3.0 V6 Ecoboost EFI Engine, 10 Speed Automatic, Aluminum Wheels, 29K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, 3rd Row Powerfold Seats, Twin Panel Moonroof, 360 Degree Camera, Reverse Sensing System, Back-Up Camera, Trailer Tow Package, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! Agate Black Metallic, F21256A



**2016 LEXUS ES 350
NOW \$26,772**

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 66K Miles, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Moon Roof, Auto Climate Control, CD-Player, Remote Keyless Entry System, White, C21239A



**2018 JEEP GRAND
CHEROKEE LAREDO 4X4
NOW \$33,994**

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 46K Miles, Power Driver's Seat, Touchscreen Display, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Diamond Black Crystal, C21307A



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Dave Says

Help your New Year's resolutions stick

by setting benchmarks. If you owe \$5,000 on your credit cards and want to pay them off in six months, you need to pay about \$833 towards them every month. Write your benchmark down beneath your goal, and make a plan for how you're going to get it done.

Three, find an accountability partner. A great accountability partner isn't afraid to ask how your goals are coming along, and they'll call you on it when you're slacking. If you set a financial goal, a good accountability partner isn't going to be the friend who always asks you to go shopping. Studies have shown that having a strong accountability partner increases the likelihood of achieving a goal dramatically.

And finally, make sure you reward yourself along the way. It's tough to stay motivated when hitting your goal takes a while. Lots of folks start out at full speed, only to see the momentum disappear over time. You might treat yourself to a night at the movies when you've paid off the first \$1,000 on your credit cards, or maybe a nice, new shirt when you've paid off half the card.

Sometimes life doesn't work out the way we think it will, Isaac. Our priorities can change, and our goals may change, too. If that's why you didn't make your resolutions happen this year, that's fine. Just don't make the mistake of thinking it's too late to change and improve your life!

-Dave

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

Read more at www.MailMaxOnline.com



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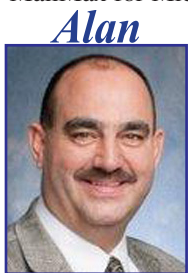
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Alan Jeffries

The SWMI housing market sales dropped 23 percent in September. This makes three consecutive months that sales have fallen more than 19 percent below sales from last year. Selling prices made moderate increases in September and year-to-date. Selling prices in September set records when compared to previous years. The overall market continued to do well even with the inventory of houses for sale dropping over 20 percent per month since June.

In September, 398 houses were sold, compared to 518 houses sold in September 2020, for a 23 percent decrease. Sales in September were slightly higher than in August (398 vs. 388).

The Housing Market in Southwestern Michigan

Year-to-date, the number of houses sold at the end of September was 2895, up 6 percent over September 2020 (2895 vs. 2721). At 2895 houses, September set a new sales record in the year-over-year sales records since 2006. For the last nine months, the year-to-date sales have set records over previous years.

After selling prices in August declined slightly for the first time in 2021, selling prices in September were up slightly. Selling prices for the month and year-to-date surpass prices in 2021. The average selling price in September 2021 was \$324,171 compared to \$316,525 in September 2020, for a 2 percent increase. The year-to-date average selling price in September 2021 rose 11 percent over September 2020 (\$319,758 vs. \$287,218).

The median selling price in September 2021 rose 5 percent to \$230,000 from \$220,000 in September 2020. Year-to-date, the median sell-

ing price climbed 7 percent (\$225,000 vs. \$210,000). The year-to-date median selling price also set a new record price in the month of September in the year-over-year comparison.

The median price is the price at which 50% of the homes sold were above that price, and 50% were below.

The inventory of houses for sale fell 20 percent from a year ago (922 vs. 1156), bringing the inventory of houses for sale to a 3.4-months supply of inventory available for buyers. The inventory level in August was also at 3.4-months supply. For comparison, in September 2009, there were 3757 houses for sale and a 17.3-months supply of inventory.

The total dollar volume plunged 21 percent in September 2021 (\$129,020,263 vs. \$163,960,120). With the number of sales at higher prices, the year-to-date total dollar volume set a new record for the dollar volume at the end of

September (\$924,741,988 vs. \$781,521,082). The year-to-date total dollar volume rose 18 percent.

There were three bank-owned or foreclosed homes as a percentage of all transactions in September. In January, the rate was 4 percent, the highest rate for the year. The previous lowest percentage in September was 1 percent in 2020. The highest percentage in September was 37 percent in 2009.

Nationally, the Freddie Mac mortgage rate in September was 3.01, up slightly from 2.87 in August for a 30-year conventional mortgage.

This data reflects home sales across Allegan, Berrien, Cass, and the westerly 2/3 of Van Buren Counties and should not be used to determine the market value of any individual property. If you want to know the market value of your property, please contact your local REALTOR®.

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

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Don

I'm a-Pickin', but Not a-Winnin'



Stuart

For years now, I've played a game with my kids to see who can pick the most winners during the National Football League season. No point spreads or any of that stuff that

I don't understand - just who will get the W in every game each week.

For years now, I've been crummy at this game. When we first started playing it, it was just me and No. 5 son. We started when he was about six years old. And he beat me. He picked more winners than I did. This repeated itself - absolute truth - for something like five seasons in a row.

But that's not all. In all but one of those seasons, he beat the rest of the competition too -- the "experts" from ESPN! Every season, a passel of ESPN staffers make weekly "pick the winners" choices. And, no lie, this little child of mine would routinely beat these highly paid grid-iron seers! Even when he was so young that most of his choices were made on the basis of which team had the cooler-looking helmet.

This morning, I checked out the "standings" in this year's edition of our game. I'm once again at the back of the pack. Guess who's in first? His first name is No. and his second name is 5.

However, I'm at least doing better than a few ESPN experts. And that's when it hit me! What kind of a sports fan am I?! How deep does my fanaticism truly run?! Not deep enough!! Because I realized I have absolutely no idea who some of these people are, much less what qualifies them to be ESPN NFL Experts!!

So, I decided I better check out the credentials of these rivals:

Sam Acho: Played football for the University of Texas and was in the NFL for 10 years. Clearly a VERY intelligent guy: While at Texas, he won the William V. Campbell Trophy as college football's top scholar-athlete, he graduated with honors with a double major in business and marketing, and he has an MBA. I'm trailing him in the picks game, and after reading his bio, I started worrying if I could catch up to him. But for a smart fellow, he's got a couple dumb picks this week! (Note: "this week" will be last week by the time you read this.) Bears beating Cardinals in Arizona? Falcons beating Buccaneers? I'm gonna be gaining on you Sam!

Matt Bowen: Another former NFL player and smart apple (master's degree), who is currently the top picker among the ESPN crew. I don't wish to talk about him any further.

Dominique Foxworth: Geez, another stellar resume! College football All-American, NFL player, Harvard MBA, and so on and so forth. I don't wish to talk about him any further.

Jeremy Fowler: His title at ESPN is "Senior National NFL Writer." His nickname is "No Relation to Chris" (as in the widely known ESPN College Football Gameday host Chris Fowler.) Jeremy is definitely my favorite ESPN expert because: he has no football playing experience (same here); he was a journalism major in college (same here); he apparently has no intimidating advanced degrees (same here); and lastly, I'm WAAAAAY ahead of him in the picks game.

Read more at www.MailMaxOnline.com

Pastor



Rosenbaum

A Promise Wrapped in a Name

"The days are coming," declares the LORD, "when I will fulfill the good promise I made to the people of Israel and Judah. "In those days and at that time I will make a righteous Branch sprout from David's line; he will do what is just and right in the land. In those days Judah will be saved and Jerusalem will live in safety. This is the name by which it will be called: The LORD Our Righteous Savior." ~ Jeremiah 33:14-16

Most parents spend a lot of time choosing a name for their child. One reason for their careful consideration is that a name says something about a person. For many people, certain characteristics come to mind when they hear various names. For example, people may be inclined to trust someone with the name "Lincoln," and when they hear the name "Tiffany," they might think of someone wealthy.

When God promised the coming of his Savior, he wanted to make sure that his people would have a clear picture of what he would be like, so he gave him a name that described him well. He announced through the prophet Jeremiah that the Savior would be called "the LORD Our Righteousness."

His name is the LORD. This is the name God gave himself. And it describes him well. He is the God of free and faithful grace, who always keeps his promises and saves his people. His name is also "Our Righteousness." Instead of demanding a righteousness that we don't have and can't offer, he would

be our righteousness so that we would have the peace and favor of God.

God's Old Testament people looked forward to the coming of the Savior, but we have seen the LORD Our Righteousness in the person of Jesus Christ. As we look forward to celebrating Christmas, let's rejoice that the baby born in the manger was wrapped up in a name that tells us so much about him. He is our LORD, and he has brought us righteousness. There is no greater reason to celebrate.

Prayer: Dear heavenly Father, thank you for telling me so much about your Son and our Savior. Help me to stay focused on what is most important this Christmas season. Give me a faith that continually looks to the baby born in the manger, who is the LORD Our Righteousness. Amen.

Submitted by: Pastor Glenn T. Rosenbaum
Administrative Pastor
Grace Evangelical Lutheran Church, St. Joseph
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- ★ 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.



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STUDENT ATHLETE of the week

Name: Natalyn Heckathorn
School: River Valley High School

This weeks Midwest Family Player of the Week is Natalyn Heckathorn, a sophomore from River Valley High School.

After splitting time between JV and Varsity last year for the Mustangs, Natalyn is off to a hot start as a first year Varsity basketball player.

In their opening game against White Pigeon, Natalyn scored 10 points in the teams 40-21 victory. And against Berrien Springs, she scored 13 points and dished out 3 assists in River Valleys 38-27 win.

Natalyn is also a member of the River Valley Varsity Volleyball team.

And in the classroom, Natalyn carries a strong 3.56 GPA.



Natalyn Heckathorn

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A PUBLIC HEARING is scheduled for 6:30 p.m. on January 3, 2022 at a regular meeting of the Bridgman City Council to be held in the Council Chambers, 9765 Maple Street, Bridgman, MI 49106 to afford all interested parties the opportunity to be heard before the City Council votes to approve the Corridor Improvement Authority Tax Increment Financing Plan 2021 to 2031. The draft plan is available for viewing online at the city website www.bridgman.org.
 This notice is posted in compliance with Open Meeting Act, Public Act 267 of 1976, MCL 15.261, et seq., and the Americans with Disabilities Act. Individuals with disabilities requiring auxiliary aids should contact the City Clerk by writing or calling the following: Allyson Holm, City Clerk (269) 465-5144, 9765 Maple Street, Bridgman, MI 49106.



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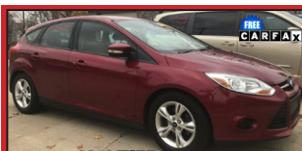


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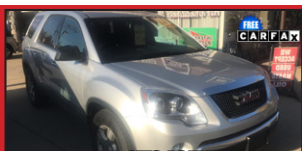
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