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### Moody on The Market



Aging Agency Names Campus for Longtime Leader Lynn Kellogg

Region IV Area on Aging's (RIV AAA) announced that the organization's Campus for Creative Aging would be renamed the 'Lynn & Freeborn Kellogg Campus for Creative Aging'. At RIV AAA's annual meeting and celebration. Board president Bernie Williamson made the announcement, and presented a plaque to Lynn Kellogg, during a tribute honoring the retiring CEO and her 45 years of service to the agency and the aging population of Southwest Michigan.

"Lynn Kellogg's career has epitomized commitment not only to satisfying the needs of aging adults, but also to helping them maintain an independence and quality of life that is all-too-often sacrificed as people age. Her husband Free, was her greatest supporter, her daily inspiration, and in keeping with AAA's mission - a true testament to a life well-lived," explains Bernie. "It's hard to imagine the Area Agency on Aging without Lynn and Freeborn Kellogg, and the dedication of the Campus for Creative Aging will ensure that we don't have to! The programs and services provided here will be a daily reminder of their vision and their shared commitment; and their work – as carried out in the days ahead by so many that they have inspired - will continue to touch the lives of seniors and people with disabilities every day."

The Campus for Creative Aging launched in the summer of 2019. Kellogg noted during the ribbon cutting that '30 years of life expectancy have been added in the last 30 years. That leaves people with plenty of time, and they are wondering how they can contribute.3

The Campus for Creative Aging seeks to respond to this need by giving older adults the tools they need for successful aging, to stay engaged and to stay active.

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Continued on page 14

One week from

### Millicent

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



here to tell you about some fun and interesting things you can do right here in Berrien County. Executive Director, outhwestern Michigan Tourist Council

One of my favorite things to do is to plan the Boulevard, a bottle of chilled champagne today will be New an overnight getaway. You are truly on vaca- with two keepsake champagne flutes, Bistro Year's Eve, and we are tion having fun without spending a lot of time Charcuterie served on a keepsake board, a box on the road traveling. We have a couple of of Kilwin's chocolates, \$30 room service properties offering great New Year's Packages! The Boulevard Inn & Bistro package for two Mary's served with room service breakfast, includes overnight accommodations in a spacious suite, \$50 dinner credit for the Bistro on

breakfast credit, two Mimosas or Bloody

Continued on page 2

### **Inserts & Promotions**

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- Hardings Friendly Market of Bridgman
- Martin's Super Markets
- Pater True Value Save A Lot

Inserts may vary by Zip Code

### Fun Continued from cover

and a late check-out of 2pm. To book your stay call 269-983-6600 or visit

www.theboulevardinn.com/new-years-package.

Our next package is the New Year's Eve Celebration with Windy City Dueling Pianos at The Inn at Harbor Shores. The package includes a Harborview Guestroom, two dinner tickets, two party tickets, and late check-out of 12pm. Dinner will be served from 8-9:30pm and includes a variety of chef manned action stations including carving stations, made to order salad station, dessert station and more! The Dueling Pianos Party is from 8pm-12:30am and includes dancing, cash bar, complimentary champagne toast at midnight, late night popcorn snack, and fireworks over the Harbor to complete the celebration! To book your reservation call 269-983-1111 or book online at www.innatharborshores.com. You can also purchase dinner and party tickets for \$100 per person plus tax and gratuity.

A few of the Makers on the Makers Trail Passport are offering fun things to do as well. Tabor Hill Winery & Restaurant is having a New Year's Eve Dinner. Dinner for two includes an appetizer to share, a choice of soup or salad, and an entrée for \$99. A single guest price is \$59. As a special treat, guests will receive a complimentary bottle of Sparkling Demi-Sec to enjoy at home and ring in the New Year! Reservations are required for this dinner event.

Our next Makers Trail event is the New Year's Eve Dance Party at Journeyman Distillery. The party is from 9pm-12:30pm and invites you to celebrate with family, friends, and neighbors. Your \$15 ticket includes music, dancing, and a midnight toast, plus a photo booth to capture your memories. They expect sell-out, so purchase your tickets early. Table availability will also be limited, so you are also encouraged to reserve the dinner package early as well.

Chill Hill will be open until 9pm New Year's Eve for your last-minute needs. Specials include BOGO on four packs of blackberry hard cider (to go only); and \$2 off slushies from 5-8pm. All of these Makers Trail happenings are eligible for a passport stamp, just ask while you are there.

The last event we will talk about today is offered at Swiss Valley Ski Area (weather permitting). They will be open on New Year's Eve from 9am-7pm with special pricing that includes Adult Lift \$49, 12 and under Lift \$39, equipment rental \$25, helmet rental \$10, and lessons \$25-\$55 per person.

There is a variety of other offerings across the region, so be sure to visit

### www.swmichigan.org.

We wish you a very Merry Christmas and may 2022 be your best year yet! We'll be back again next year with more fun ideas on what there is to do in Michigan's Great Southwest!

Read more at www.MailMaxOnline.com



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**He Shared Our Humanity** 

**Teach** them to be givers...and be an example

With all the commercials and marketing that accompany the holiday season, how can parents teach their young children about giving and putting others first at this time of year?

Marvn

Dear Maryn,

Christmas is a traditional time to give and help others. But even for adults, it's easy to get so caught up the glitz that we end up forgetting to teach our kids how to give and why it's so important. How do we make sure they learn the satisfaction of giving to others at an early age? Here are a few easy ideas.

Send an extra snack with them to school. Then, at lunch they can give it to a friend. When they get back home, find out who they shared the snack with and talk about what happened. It can be as simple as that. Also, encourage your kids to pass along compliments. Sharing a kind word with a classmate, or even their teacher, will go a long way toward brightening someone's day any time of year.

When you're involved in giving or helping others in any way, take your kids with you. If you're sponsoring a family through your church, or participating in a charity drive, let your kids be part of the buying and delivery process. When

**Dave Says** you make giving memories together, they'll stick

with your kids for years to come.

If you really want to make the kids part of the process, you could let them pick a charity to help. If you give them a commission for doing jobs around the house, or if they're older and have a part-time job, they can start saving a percentage to donate. Another idea might be giving away old toys. Take some time to gather up all the toys they don't play with and don't want anymore. Search the closet together, and choose things to take to Goodwill or another charitable organization.

Remember, you're the adult. That means it's your job to set an example and create teachable moments. So, this year give your kids nice gifts within your budget. But take time to create situations that allow them to participate in wonderful giving experiences, as well — because giving truly is better than receiving.

Merry Christmas, Maryn!

- 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

### Pastor



Since the children have flesh and blood, he too shared in their humanity... ~ Hebrews 2:14

gvar Kamprad sound familiar? He died some years ago, but

while he was alive he lived a very modest, normal life. He bought all of his clothes at secondhand stores. His home was very minimalist and unpretentious. When traveling, he always took public transit. If you think that sounds rather plain and unnoteworthy, I agree

But the thing is, Ingvar was a multi-millionaire. In fact, he was the founder of the furniture giant IKEA. And yet, for a variety of reasons, he chose to live a very humble, modest life.

What would prompt the Son of God to share in our humanity and live a very humble, modest life? Why did he willingly trade his throne of glory for a lowly manger bed? Well, at first glance, things seem pretty and serene. However, beneath the peaceful nativity scene, there's an ugly backstory our story. Sharing in our humanity meant Jesus would live under the demanding laws of God-the laws we have broken time and time again! Sharing our humanity meant Je-

Does the name In- sus would be blamed for every one of our sins and shortcomings—they are so numer-

> Sharing our humanity was not peaceful and serene for Jesus. Jesus traded the angel chorus of heaven for the initial sounds of cattle lowing and sheep baaing. And those sounds would change as he grew up, to dismissive comments, shouts of rejection, cruel mockery, and even death chants. He set aside his glory and wore the secondhand clothes of our humanity. And then he was covered in the tattered blanket of our sin. And then he suffered and died to pay for those sins.

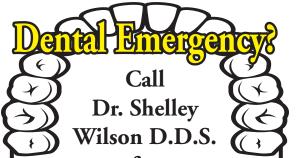
> Sharing our humanity was not peaceful and serene for Jesus. But his perfect life and his sin-canceling death did bring peace to you and me. That's why the Lord, who is rich beyond measure, shared our humanity and lived like he was poor.

Prayer: Dear Jesus, for sharing my hupeaceful. Mary gazes down at the child she manity—thank you! For keeping the law in bore. Jesus is wrapped in cloths. All is calm my place—thank you! For carrying my sins-thank you! For being my Savior, my Friend, my Brother—thank you! Amen.

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

Read more at www.MailMaxOnline.com





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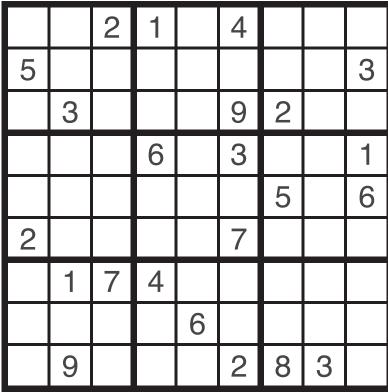


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Find the words hidden vertically, horizontally, diagonally, and backwards.

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WINIER	SOLINES WORD	SLANUN
ANORAK	CHIMNEY	FIREWOOD
ARCTIC	COLD	FLANNEL
BALACLAVA	DECEMBER	FLEECE
BITING	DRAFTY	<b>FLURRIES</b>
BITTER	DREARY	GALE
BLIZZARD	DUVET	GLOVES
BLUSTERY	EARMUFFS	HOCKEY
CHILLS	EVERGREEN	ICICLE

Answers can be found on Page 18



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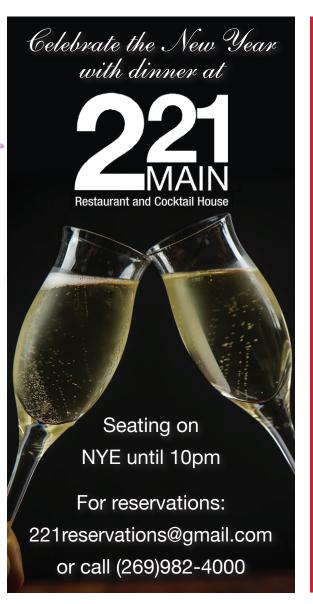
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and Machi More: 02 1000	
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MSRP\$4	12,480
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MSRP\$	51,575
SIEMANS DISCOUNT	280
REBATE	1,500
CHRYSLER CAPITAL BIG FINISH BONUS CASH* -	750
BONUS CASH	500
BIG FINISH BONUS CASH	
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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





Aluminum Wheels, 50K Miles, Security Cover, Bed Liner, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Blue Jeans, F21237B



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, C21297E



Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2<sup>nd</sup> Row Heated Seats, Tri-Zone Temp Control, Twin Panel Moor Noof, Premium Technology Package, 360-Degree Camera, Active Park Assist, Reverse Sensing System, Back-Up Camera, Traile



Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, 2<sup>nd</sup> Row Heated Seats, Touchscreen Display, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Dodge Certified! Granite, C21249A



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Back-Up Camera, Remote Keyless Entry System, Granite, C21243A

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



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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,



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



Wheels, 89K Miles, Navigation, Leather Heated Front Seats, Power Moon Roof, CD-Player, Remote Keyless Entry System, Blue, F21278B



gine, 6 Speed Automatic, Miles, Power Windows, rol, Remote Keyless Entry ar Coat, F22016A



Remote Keyless Entry System, Dodge Certified! DB Black Clear Coat, C21332A



2.0 Ecoboost EFI Engine, 8 Speed Automatic, Aluminum Wheels, 22K Miles, Remote Start, Navigation, SYNC 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



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

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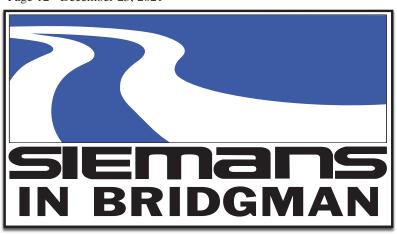
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1.7 V8 DIESEL Power Stroke EFI Engine, 6 Speed Automatic, Aluminum Wheels, 119K Miles, Pick-Up Bed Cap, Bed Liner, Running Boards, Remote Start, Navigation, SYNC, Memory Power Leather Heated/AC Front Seats, 2<sup>st</sup> Row Heated Seats, Power Moon Roof, Auto Climate Control, Reverse Sensing System, Back-Up Camera, Trailer Tow Group, Remote Keyless Entry System, Tuxedo Black Metallic, F21270A



3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 50K Miles, Remote Start, Power Front Seats, Auto Climate Control, CD-Player, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Blue Metallic, C21331A



5.3 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 101K Miles, Bed Liner, Remote Start, Power Driver's Seat, Auto Temp Control, Back-Up Camera, Remote Keyless Entry System, Deep Ruby Metallic, U21242



5.7 V8 HEMI EFI Engine, 8 Speed Automatic, Aluminum Wheels, 29K Miles, Security Cover, Bed Liner, Wheel to Wheel Side Steps, Remote Start, Memory Power Leather Heated/AC Front Seats, Power Adjust Pedals, Heated Steering Wheel, Touchscreen Display, Blind Spot and Cross Path Detection, Front and Reverse Park Assist, Back-Up Camera, Trailer Brake Control, Remote Keyless Entry System, Ram Certified Diamond Black Crystal, C21285/



6.2 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 51K Miles, Power Running Boards, FX4 Off-Road Package, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated/AC Front Seats, Dual Panel Moon Roof, Blind Spot Information System, Reverse Sensing System, Back-Up Camera, Ultimate Trailer Tow Camera, Remote Keyless Entry System, Ford Certified! White Platinum Metallic Tri-Coat, F22003A



3.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 122K Miles, Navigation, Memory Power Leather Heated/AC Front Seats, Power Moon Roof, Auto Climate Control, CD-Player, Back-Up Camera, Remote Keyless Entry System, Blue, U21257



2.4 EFI Engine, 9 Speed Automatic, Aluminum Wheels, Only 28K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Touchscreen Display, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Colorado Red, U21238



2.0 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 11K Miles; Remote Start, Memory Power Leather Heated Front Seats, Panoramic Moon Roof, Auto Climate Control, CD-Player, Blind Spot Monitor, Cross Traffic Alert, Lane Keeping Assist, Lane Departure Alert, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Hands Free Lift Gate, Remote Keyless Entry System, Balance of Factory Warrantyl Blue Metallic, F21266A

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3.6 V6 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 21K Miles, Remote Start, Navigation, Memory Power Leather Heated AC Front Seats, Heated Steering Wheel, Heated Rear Seats, Paroramic Moon Roof, Auto Climate Control, DVD Entertainment System, Adaptive Cruise Control, 360 Degree Camera View, Park Assist, Forward Collision Warning, Lane Departure Warning, Power Lift Gale, Remote Keyless Entry System, Chrysler Certified Granite Crystal Metallic, C21967A



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



2.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 102K Miles, Power Driver's Seat, Leather Heated Front Seats, Power Moon Roof, Auto Climate Control, CD-Player, Back-Up Camera Remote Keyless Entry System, Meteor Gray, F22035A



5.7 V8 HEMI EFI Engine, 8 Speed Automatic, Aluminum Wheels, 48K Miles, Bed Liner, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Black Appearance Group, Touchscreen Display, Park Assist System, Back-Up Camera, Trailer Brake Control, Remote Keyless Entry System, Ram Certified! Diamond Black Crystal, U21244



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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



TEngine, 9 Speed Automatic, Aluminum Wheels, Only 7K Miles! Remote Start, Navigation, Memory Power Leathe Heated Front Seats, Heated Steering Wheel, Dual Panel Moon Roof, Auto Climate Control, Adaptive Cruise Control, Lane eeping Assist, Lane Departure Warning, Front Collision Mitigation, Blind Spot Monitor, Cross Traffic Alert, Rear Parking Aid,



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



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



0 V6 Ecoboost EFI Engine, 10 Speed Automatic, Aluminum Wheels, 29K Miles, Remote Start, Navigation, SYN 3, Memory Power Leather Heated AC Front Seats, Heated Steering Wheel, 2<sup>rd</sup> Row Heated Seats, 3<sup>rd</sup> Row ribid Seats, Twin Panel Moonroof, 360 Degree Camera, Reverse Sensing System, Back-Up Camera, Trail Package, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! Agate Black Metallic, F21251



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



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



2.0 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 27K Miles, Power Front Seats, CD-Player, Revers Sensing System, Back-Up Camera, Remote Keyless Entry



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



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

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3.6 V6 EFI Engine, 6 Speed Aut 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



2.4 EFI Engine, 9 Speed Auto 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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### MOODY Continued from Cover

The Campus holds classes in computer learning, brings groups together through artistic and intellectual pursuits, provides classes to learn new skills and provides volunteer opportunities to the community.

"The renaming of the Campus to honor Lynn and Freeborn's legacy of lifelong learning and personal reinvention couldn't be more fitting," says incoming RIV AAA CEO Christine Vanlandingham. "Carrying that legacy forward, Campus offerings and partnerships are being expanded to allow older adults to connect, learn about new technologies, and opportunities as well as other virtual and in-person ways they can participate in activities and events. The future is wide open. We are thankful to the Kellogg's and to the growing network of business and individuals that support the Campus for Creative Aging's vision of making our community one where older adults come together to share, expand, and unlock their capacity for creative expression, lifelong learning, personal growth, and living with pur-

### Home Prices & Availability Decline Slightly in SW Michigan

Constantly rising home prices couldn't last forever. And that's what's been the case in our recent exclusive MOTM "first look" summaries from the Southwestern Michigan Association of Realtors. Home prices are still favorable to sellers, but moderating a bit, and the housing supply of available homes on the market is levelling off. It would be fair to say the market is "normalizing" and in a less "frantic" state than during the

thick of the pandemic, when it seemed sellers were in a race to get their homes on the market, and buyers were feeling the pressure of fast-rising prices.

Here is the full update from the Realtors Association:

As the chilly temperatures slipped in, the SWMI housing market sales and selling prices continued to chill. In November, the number of houses sold dropped 7 percent from November 2020 and 9 percent from October 2021 (334 vs. 359 and 334 vs. 367, respectively). Since June, the inventory of houses for sale has continued decreasing over 20 percent per month.

Year-to-date, the number of houses sold at the end of November was 3593, up 1 percent over November 2020 (3593 vs. 3557). At 3593 houses, November set a new sales record in the yearover-year sales records since 2006., The year-todate sales have set records over previous years for the last eleven months.

The average selling price in November dropped 7 percent from the record-setting average selling price in November 2020 (\$322,192 vs. \$344,901). The year-to-date average selling price in November 2021 set a new record climbing 6 percent over November 2020 (\$321,711, vs. \$302,555). Compared to October, the average selling price dropped 4 percent (\$321,755 vs.

The median selling price in November 2021 stayed even with November 2020 at \$220,000. From October 2021, the median price decreased 6 percent (\$220,000 vs.\$235,000). Year-to-date, the median selling price increased 5 percent



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When it comes to Veterans Benefits, many veterans and dependents don't know what they don't know. Nationwide, less than 10% of those eligible apply. Let us help to educate and navigate you thru the maze of what is available from discharge to death. Here are some of the many benefits:

- igstar Disability Compensation benefits for prior conditions, diseases or injuries that occurred in service or many years later as a result of service (e.g. Agent Orange Exposure, Camp Lejeune Contaminated Water, Post Traumatic Stress Disorder – combat or personal trauma) to name a few.
- ★ PTSD Counselors from the South Bend Vet Center who come to Berrien County twice a week.
- ★ Non-Service Connected Veterans Pension and Survivors Pension benefits (House Bound as well as Aid and Attendance) for low income veterans over age 65 or prior to age 65 that are disabled and have at least one day of wartime service (additional means tested restrictions apply).
- ★ Free transportation at designated stops for veterans enrolled in the VA Health Benefits Program to the VA Medical Center in Battle Creek and the VA Health Care Center in Mishawaka.
- ★ Financial assistance thru the Michigan Veterans Trust Fund for wartime veterans or peacetime veterans who earned an expeditionary medal (additional means tested restrictions apply).
- ★ Free financial coaching from an Accredited Financial Counselor and Financial Fitness Coach Counselor as well as ongoing Dave Ramsey's Financial Peace University Military Edition classes.











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(\$225,000 vs. \$215,000). The year-to-date median selling price set a new record price in the month of November 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 25 percent from a year ago (702 vs. 930), bringing the inventory of houses for sale to a 2.7-months supply of inventory available for buyers. For comparison, in November 2010, there were 3160 houses for sale and a 15.8-months supply of inventory. Throughout 2021, the inventory level at the end of each month has fallen 20 percent to 48 percent.

The total dollar volume decreased 13 percent in November 2021 (\$107,612,417 vs. \$123,819,694). The year-to-date total dollar volume set a new record for the dollar volume at the end of November (\$1,156,068,827 vs. \$1,076,190,533). The year-to-date total dollar volume rose 7 percent.

There were two bank-owned or foreclosed homes as part of all transactions in November, which was just 1 percent. In January, the rate was 4 percent, the highest rate for the year. The previous lowest percentage in November was 2 percent in 2020 and the highest percentage in November was 36 percent in 2010.

Nationally, in November the Freddie Mac mortgage rate was 3.1, down slightly from 3.14 in October 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®.

## SW Michigan Scores 'Travel & Leisure' Best List

The highly-respected travel publication 'Travel & Leisure' is out with its 2022 List of 'Best Places to Go". And right there... between



Singapore and St. Moritz, Switzerland on the alphabetical list is Southwest Michgan!

The 'Travel & Leisure' folks say they were looking for a combination of both exotic and easy-to-reach destinations for this year's list. Places that are out-of-the-ordinary, but appeal to a wide cross-section of Americans.

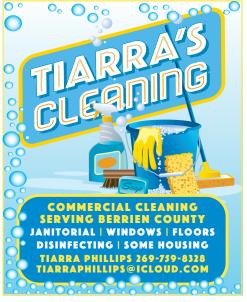
Although COVID variants remain, regulations are still evolving, and precautions must still be taken, many of the destinations we chose for 2022 offer what we believe travelers are looking for in a post-pandemic world, from hotels with private accommodations to destinations teeming with fresh-air activities.

Our 2022 list, organized alphabetically, doesn't hold back, with aspirational trips as far away as India, Mozambique, Qatar, and even space — but we're also including hometown favorites, like Walt Disney World and its new Star Wars hotel; the wellness retreats of beautiful Sedona; and the simple pleasures of small-town, farm-to-table living in Franklin, Tennessee. Because no matter what type of trip you've been dreaming of, we want to help you turn 2022 into the year you get back out there and make it a reality.

Here's how Travel & Leisure summarized Michigan's Great Southwest:

### Southwest Michigan

Beaches with ocean-like views were once the main draw to Michigan's southwest coast, but new high-style accommodations and hyper-local experiences are giving us more reasons to go. Where to stay with so many options?





Consider the cool new motel-turned-boutique Lake Shore Resort in Saugatuck; The Fields glamping retreat with new spa tents in South Haven; the revamped, modern Harbor Grand Hotel in New Buffalo; or anywhere along the coast with high-touch Bluefish Vacation Rentals, which has killer lakefront homes now stocked with handmade local goods. Hop on the new pedestrian/bike trail in Union Pier, and definitely shop two new woman-owned standouts: the beautifully curated Haven and Ariane Prewitt's AP Cottage, scheduled to open this spring. Women are showing off the culinary scene, too, with everything from a special saison ale — winner of the 2021 Great American Beer Festival — at woman-owned Waypost Brewing

Co., to new herb-inspired cocktails at James Beard-winning chef Melissa Corey's Penny Royal Café & Provisions, to James Beard nominee Abra Beherns' Granor Farm, where dinners return this year in a new glass-enclosed barn. — Nina Kokotas Hahn

A photo from New Buffalo, highlighting the Stray Dog bar/restaurant accompanied the piece.

You can find the full article at: https://www.travelandleisure.com/trip-ideas/best-places-to-travel-in-2022

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

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Arthur Havlicek. SMR Chamber

The end of the year always serves as an appropriate time to look back and reflect on the events - and accomplishments - of the past twelve months. Given this will be our column before year's-end, we thought it fitting to close out 2021 with a brief (Chamber) Year-in-

As you'll recall, the first part of 2021 was rife with open-ended restrictions. This time last year, we were at the beginning (relatively speaking) of a "three-week 'pause'" that would go on to last nearly four months. Places like theaters, bowling alleys, casinos, and group exercise classes were shut down again. Indoor dining did not re-open until February 1 (25%-capacity) and wouldn't reach 50%-capacity until June. Restrictions on restaurants and public gatherings would not be fully lifted until the beginning of July.

In some ways these events seem like a distant memory but, in reality, they were only a few months ago. During this time, our Chamber was fervently advocating for the safe re-opening of our economy and working tirelessly to drive support to members and businesses hampered by the restrictions.

Locally, we lobbied the Berrien County Commission to pass a resolution urging the state to adopt a new, regional approach to restrictions and declare March the first-ever Restaurant Month throughout Berrien County. In a similar effort to support our struggling hospitality industry, we led the charge in researching, planning, advocating, and implementing Social Districts in Bridgman and Buchanan while also providing support to the cities of Niles and St. Joseph as they established districts of their own.

Outside of our region, we joined multiple statewide coalitions in an effort to enhance our voice and affect policy changes at the state and federal level. This included the Re-Open Michigan Safely Coalition which led the charge to lift restrictions on in-person office work and successfully defeated the proposed per-

### 2021: Our Year in Review

tion for a Strong and Prosperous Michigan which outlined a comprehensive roadmap (www.miroadmap.com) on how to best invest nearly \$6 billion in American Rescue Plan funds; and the Listen to MI Business Coalition which has been fighting back against President Biden's harmful vaccine mandate on businesses with over 100 employees. We continue to play an active, weekly role in these coalitions in an effort to ensure a better business climate for our members going into next year.

SwitchingThis summer, after fifty-five years of service to the greater-Stevensville business community, the Lakeshore Chamber of Commerce announced its intention to formally dissolve. Believing area businesses still deserve the representation and support a chamber can provide the Lakeshore Chamber reached out to our chamber - the Southwest Michigan Regional Chamber - inviting us to serve as the primary chamber for their members and community moving forward. Tom Norbey, who served as the Lakeshore Chamber's President at the time of their dissolution, has been elected to our Chamber's Board of Directors and we are already hardat-work planning Stevensville-centric activities.

In Bridgman, we've helped coordinate activities for the Bridgman Chamber Growth Alliance; published a Discover Bridgman brochure with the help from our friends at Far Ahead Advertising (MailMax); helped establish a Social District in the heart of their downtown, and assisted in planning and day-of execution of community events like the recent Holiday Village. We've got more great event plans for Bridgman



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manent MIOSHA rules related to COVID; the Coalineary including the return of the renowned Maker's Trail Festival.

> In the meantime, we are still catching our breath from the 100+ chamber events we've held throughout the region this year! We're proud to say the vast majority of these were held in-person, which hopefully serves as a testament that 'gathering in-person' and 'gathering safely' are not mutually exclusive.

> In recognition of our many efforts this year, the Michigan Association of Chamber Professionals (MACP) recognized our Southwest Michigan Regional Chamber with the 2021 Award of Distinction during the 2021 MACP conference at Crystal Mountain this October. In the few months since, MACP has appointed Sarah to serve on their Program and Outreach Committee and they've elected me to serve on their **Board of Directors**

The greatest recognition of our work, however, is when new businesses and organizations join our Chamber. This year, despite its economic challenges, we gained 58 new members from all over the region.

Most encouragingly, this growth occurred organically i.e. without a membership drive or concerted outreach effort. Our inherent value-proposition is part of what has made us one of the largest chambers in Southwest Michigan and it's a value-proposition that will only get stronger with the new year.

That's right, we've been hard at work both enhancing our current offerings and adding new ones. For our Chamber, what feels like the end is really just the beginning. As the great English poet Alfred Lord Tennyson once mused, "Hope smiles from the threshold of the vear to come...

Until then. I wish you and your loved ones a very Merry Christmas. May God bless you with health, happiness, and hope this holiday season.

> Arthur Sarah and Meagan - your Regional Chamber Team

Read more at www.MailMaxOnline.com





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3 BD, 1 BA

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- 3BD, 1 BA Remodeled kitchen
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- \$224,900 (21114283)



- 1 BD, 1 BA
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- LK MI VIEWS
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I don't know about you, but when I don't watch enough college football bowl games, I can't go around amusing my family with actual quotes from actual announcers who get paid actual money to tell us

what we're seeing. I'm talking about gems like these, which I actually heard:

After a player made a nifty move on the field: "You can't take your eye off him for a half of a quarter of a second!"

After a player took a hit in the, uhh, shall we say, "south of the border" region: "Well, he'll take a minute and be okay, he just has to reinflate the tire.

Praising an aggressive player: "This tiger comes out of the lambskin and turns into a bear!"

I wish I could remember who these majestic comments were about; I hope maybe they were about guys with majestic names like these: Kent state defensive back Capone Blue: University of Texas San Antonio linebacker Dru Prox; San Diego state defender Zyrus Fiaseu; Memphis defensive lineman Wardalis Ducksworth; or Appalachian State linebacker Bear

Hawai'i easily has college football's most fashionable team, what with quarterback Armani Eden and running back Dior Scott.

If I was on the San Diego State team, I'd nickname this teammate Boom Shaka - linebacker Seyddrick Lakalaka

### www.MailMaxOnline.com These Names in Games Stray Mainly from the Plain!

Occasionally one runs into a name that is a complete sentence, for example, Kent State defensive back Jordan Revels

My dad, who strongly advocated the knowledge to be gained from books, always gave me this Wyoming linebacker's name as advice (and it's also a complete sentence!):

When things aren't going right for San Diego State, they've gotten in the habit of pinning their hopes on their lucky chance - running backs Lucky Avinger and Chance Bell.

If I were a teammate of this Georgia State defensive back, I'd give him a super-simple one letter nickname - the letter P: Chris Bacon. (Get it? - Chris "P' Bacon!)

Just in time for December 25th, here is the 2021 All-Kinda Makes You Think of Christmas Team:

Middle Tennessee defensive tackle Marley Cook (c'mon, think Dickens. . .);

Middle Tennessee defensive back Decor Patterson; Tulsa offensive lineman Chester Baah (Dickens again, see?)

Missouri tight end Messiah Noon:

Northern Illinois defensive back Emmanuel Harris; Coastal Carolina running back Max Balthazar (remember your wise men!):

And from Western Kentucky, wide receiver Mitchell Tinsley (ok, not exactly spot on, but work with me here, folks – you can spell "tinsel" with the letters in his last name!)

Every year, I like to make mention of the annual All -Sounds Like a Group of Hogwarts Professors

Team. However, I'm not sure I've ever taken pains to specifically mention that I think of them all as good and upright faculty members, the kind who would look the other way when Harry, Hermione and Ron bend the rules, and side with them against He Who Must Not Be Named.

Mikele Colasurdo, quarterback, Georgia State; Qian Magwood, wide receiver, Ball State;

Malique Dieudonne, wide receiver, Western Michigan;



Dazure Padgett, wide receiver, Nevada; Brydarrius Knighten, defensive back, Auburn;

Kyron Cumby, running back, Texas Tech; Ahkeem Mesidor, defensive lineman, West Virginia University. dl

(Author's note: Apologies to the Daily News editors - I'm sure this list sends your spellcheck into paroxysms of confusion. It sure did mine!)

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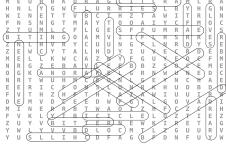
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SUDOKU ANSWERS FROM PAGE

SUDOKU ANSWERS:

7	8	2	1	3	4	9	6	5
5	4	9	2	7	6	1	8	3
1	3	6	8	5	9	2	4	7
9	5	8	6	2	3	4	7	1
4	7	3	9	8	1	5	2	6
2	6	1	5	4	7	3	9	8
3	1	7	4	9	8	6	5	2
8	2	4	3	6	5	7	1	9
6	9	5	7	1	2	8	3	4

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