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Moody on The Market



Julie Thomsen New Owner of

Courthouse

Square Complex in St. Joseph

A major business block in downtown St. Joseph is now owned by the dynamic female entrepreneur who in recent years acquired two of the leading establishments housed in the building.



Julie Thomsen, owner of Zoup! Eatery and BIGGBY disclosed Coffee MoodyOnTheMarket.com that she has just completed acquisition of the entire Courthouse Square complex. The multi-storefront structure anchors one end of the Main

Street retail and business community in downtown St. Joseph. It's across the street from the Post Office, the Silver Beach Hotel and the Berrien County Courthouse in the block bounded by Main, Court, Port and Ship Streets.

Thomsen told us in an interview that she is thrilled to have purchased the Courthouse Square, after she and her husband Jim Thomsen successfully operated their two businesses: Zoup! since 2018 and BIGGBY Coffee since 2019.

"I love the building and the fact that the Barlow family would entrust me with the ownership after they have owned and maintained it for so many years," said Thomsen.

Thomsen teamed up with her brother, Rich Ahonen, a Florida insurance adjustor and investor, to buy the Courthouse Square from Barlow family interests headed by realtor Kay Barlow-Segrave of American Preferred Realtors. Barlow-Segrave has managed the building and had an office there for many years.

Thomsen said she is honored to have been chosen as the new owner, because there were several buyers interested over a long period of months going back to before the pandemic in 2020. She said she and Barlow-Segrave grew to Continued on page 14

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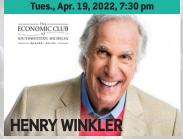


















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Millicent

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

Executive Director, Southwestern Michigan Tourist Council

rewards for both the Creative Connections

Happy New Year! However, these events are open to everyone. Brooklyn Charmers is a Steely Dan tribute

Your first opportunity is at The Acorn, Makers Trail January 8. Live at The Acorn – Brooklyn Passport programs. Charmers - The Music of Steely Dan.

As a friendly reminder, getting rewards is a bonus! Here are five band comprised of some of Chicago's top we still have a few events happening over the next couple of players. With masterful precision and obsesmonths left to earn weeks that qualify for stamps for your sive dedication to the music, Brooklyn Charmers injects a new energy into the beloved catalogue; bridging the gap between new and lifelong fans alike. Steely Dan's Continued on page 2

Inserts & Promotions

- ALDI Family Fare
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Fun Continued from cover

blend of rock and jazz, along with their photographer Steve Winter ventures far and infectious hooks and poignant lyrics, put them in another league in the eyes of critics and fans. Their prolific and consistent output throughout the 1970s cements them as classic rock royalty. Brooklyn Charmers are excited to carry the torch into the new gen-

The second opportunity is at Round Barn Brewery & Public House. Team Trivia Tournament-Style will start January 9. If you are looking for some fun this winter, Team Trivia is back at Round Barn Public House! Pre-registration is now open! This year's team trivia will be considered a "closed" group. Once teams have signed up, they will compete for various prizes in a tournament-style setting starting January 9th! Teams must reserve a table at the Public House for this event. Team Trivia will always begin at 2pm on the following dates: January 23, February 6 and 20, and March 6 and 20. Be sure to reserve your table in advance

The third opportunity is at The Mendel Center at Lake Michigan College. National Geographic Live - Steven Winter: On the Trail of Big Cats, January 11. From trekking India's Himalaya in search of rare snow leopards and stalking the elusive jaguar through Latin American jungles to chronicling the nocturnal activities of the "American lion" or cougar, award-winning

wide to come face-to-face with his subjects. This is no easy task: many big cat species are in danger of extinction, so they have good reason to avoid humans. Endangered, wild, and unpredictable, caution is required in the presence of these felines, and negotiating their habitats can be dangerous. Winter has been charged by rhinos and stuck in quicksand. He's had mishaps with remote-controlled cameras and captured more than his share of hikers with his camera trap on a Southern California hillside before catching his memorable shot of a cougar under the iconic "Hollywood" sign. Throughout it all, Winter's mission is to share the beauty of big cats and work to save them. This is part of the Discovery Series.

The third and fourth opportunities are at the Krasl Art Center. Registration for both the KAC In-person Youth Classes (5-12 years old), and In-person Teen/Adult Classes (13+ years old) is January 17. These multiweek classes both begin January 24, and run from 4, 8 and 12 weeks depending on what you register for.

For all the details on these and other fun and interesting things to do in Michigan's Great Southwest visit www.swmichigan.org. We are excited to see what this new year holds and wish you nothing but the very best as we all navigate 2022!

Read more at www.MailMaxOnline.com



50,314 Weekly Readers!*

*Circulation Verification Council Audit June 2020

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Berried in Snow Photo by Jordyn Elsner

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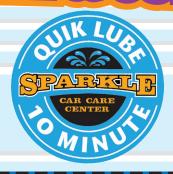
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Rise and Shine Nutrition



come to my new article series where I talk about interesting people and businesses that are making Southwest Michigan great.

The new year is the perfect time to learn

about Rise and Shine Nutrition in the strip mall next to Roger's Foodland in St. Joseph.

Rise and Shine Nutrition is an Herbalife nutrition club offering a wide variety of healthy options for breakfast, lunch, and even dinner. Owner Michelle Staneart is no stranger to the healthy living scene. Michelle worked at another local nutrition club for over 10 years and loved the products and the results she would see. She always toyed with the idea of being her own boss and one day decided to take that leap of faith to open a nutrition club of her own.



Hey gang, wel- Michelle takes pride in choosing her ingredients carefully for her meals to ensure that they are free of any harmful chemicals, such as aspartame. She uses products with only natural sweeteners, such as stevia. She also has almost every fruit that you can think of in her fridge for all of you fruit lovers! Rise and Shine Nutrition offers over 50 flavors of protein shakes, 8 different energy tea drink flavors, protein oatmeal bowls, protein soups, protein coffees, and protein bars and snacks for the road

As soon as you walk through the door of Rise and Shine Nutrition, you feel as though you are walking into your own living room. The shop is so cute and cozy with couches and tables for you to enjoy your meals in comfort. You can really tell that the entire place was made with love.

Oh, and did I mention that Michelle is a one woman show? That's right, she is the only one who works at the club (with the occasional help from her son when he is available). Now that is commitment right there! That just goes to show how much she believes in what she is doing.

When asked how she thought her company would benefit the community, she told me that Rise and Shine Nutrition is a healthy and convenient alternative to fast food. None of the products take long to make, so you can still get in and out quickly before work or on your lunch breaks.

Michelle was kind enough to let me test some of her products and OMG...IT WAS DELI-CIOUS! I had the Apple Cider Donut shake and the Fuzzy Navel Tea. Now, I know what you are thinking. A donut? And it was healthy? And it was good? The answer is yes, yes, and yes! Don't believe me? Go and try it out for yourself.

It is currently open weekdays from 6:00 AM to 4:00 PM at 4063 Hollywood Road in St. Joseph.

Read more at www.MailMaxOnline.com



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

Industry disruptors come in all shapes and sizes. Typically, they come in the form of greater efficiency, lower costs, ease of use, and faster service. Uber streamlined the cab industry. Netflix did away with cumbersome tapes and DVDs. And now, Cryptocurrencies are the talk of Wall Street and Congress. Why then would something seemingly good for us, be called a disruptor at all? Shouldn't these innovations be called 'enhancers'? Even though they may be enhancers to the lives of many, a few at the top find that any change which threatens the status quo, is a disrupter to "their" way of life. Cryptocurrencies are the talk of D.C., not because of the enormous benefits they offer, but because of the threat they pose to existing financial infrastructure.

Real estate is of no exception to disruptors coming in hard. Open Door, Zillow, and Offer Pad, have entered the marketplace, guns a blazin', in an attempt to streamline the customer experience and to give greater transparency within the industry. Many would say these companies have added value to real estate, offering more options and services to buy and sell property. History shows that consumers benefit when an unhindered free-market has the ability to innovate and grow.

Many of my Realtor colleagues would beg to differ, insisting companies like these pose a threat and diminish 'professional' real estate services.

FLAT FEE – LISTING FEE sure I would say the same if I felt threatened, how-

ever I'm far from it. One thing I've learned in business, whether as an owner or manager, is there's no such thing as a bad area, a sluggish economy, or in this case...'disruptive' innovation. There's only a lack in creativity in how to achieve our objective. Ironically, in my experience, those who feel threatened are typically the ones lacking in creativity the

I recently came across a local public Facebook post asking the community why Realtors don't offer a Flat Fee Listing instead of a commission-based listing. After all, this is now common in larger cities. Every. Single. Realtor... who responded, spoke poorly of the notion. They resorted to quality of service rebuttals and put-downs to the Realtors who do offer a Flat Fee, as if they must deliver sub-par service to boot. Not one attempted to service this prospective seller on their terms. One even referred this person out to a national service. I suppose to "shop local" only matters when getting paid enough. Shame.

I've always been considered a maverick, and like my fellow Realtors who precede me in Phoenix, Arizona where I got my start in real estate, I too am now offering a Flat Fee Listing option. My only caveat is that you take into consideration my Fair Cash Offer for your home or rental prior to listing. Remember that with my Fair Cash Offer, I will pay you cash for your property, and I'll cover all closing costs. Because I'm personally buying your house for cash, there are ZERO real estate commissions. If in the end, your home fends best on the open market, let's discuss a Flat Fee Listing. Either way, shoot me a text or give me a call. I'd love to chat.



umn Writer is a REALTOR® with Five Star Real Estate 3697 Henry St., Suite 103, Muskegon, MI 49441 nick@renewedhomesmi.com • (269) 332-0747



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<u>Dave</u> Ramsei

Budgeting for car repair costs

Dear Dave, I am following your plan, and recently

became debt-free, but I have a question. When doing a monthly budget, should I figure in a specific category for car repairs and maintenance, or just use my emergency fund?

Ashleigh

Dear Ashleigh,

Congratulations on becoming debt-free! You know, new cars, old cars and in-between cars all have one thing in common — they'll need repairs at some point. Fixing your car is just a basic part of car ownership, and something every car owner should be prepared for.

When life happens, to your vehicle or anything else, an emergency fund acts like an airbag. Only instead of keeping your face from hitting the dashboard, it keeps your finances from getting smashed up. When it comes to car repair costs, I advise creating a sinking fund in your



Dave Says

budget. A sinking fund is a special place in your budget where you save up money for specific, big ticket items — like car repairs.

I know, stuffing money into a sinking fund each month sounds about as enjoyable as waiting in line at the DMV. But look at it this way, if you had a car loan like most people, you'd be putting hundreds toward that debt each month. Instead, you're one of the smart ones who doesn't have any debt and can easily create a repair fund for your car by setting aside less than the average car payment each month. Even "reliable" cars need repairs and maintenance, and a sinking fund within your budget for this sort of thing means you're ready to handle virtually any auto issues that pop up.

You know you'll need to pay for repairs and maintenance. It's a thing with all cars. And when you know something's coming, that's not an emergency fund situation. Great question, Ashleigh!

- 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 Ramsev Solutions.

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ST. JOSEPH, MI -"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," stated Alan Jeffries, Association Executive, Southwestern Michigan Association of REALTORS®, Inc.

Jeffries continued, "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-to-date 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



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www.MailMaxOnline.com The Housing Market in Southwestern Michigan

November 2020 (\$322,192 vs. \$344,901). The year-todate 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. \$337,096).

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 (\$225,000 vs. \$215,000). The year-to-date median selling price set a new record price in the month of November in the yearover-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

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.



Nice 1.19 acre parcel, modular home permitted, north of Little Paw Paw Lake. (19018668) Text 269-921-5727 for information.



Lil Demler

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Nationally in November, the Freddie Mac mortgage rate was 3.1, down slightly from 3.14 in October for a 30-year conventional mortgage

Nationally:

According to the National Association of Realtors®, existing-home sales rose in November, denoting three consecutive months of increases. Three of the four major U.S. regions reported growth in monthly sales, while the fourth region held steady in November. From a year-over-year perspective, only one region experienced a rise in sales as the three others saw home sales decline.

Total existing-home sales, which were completed transactions that include single-family homes, townhomes, condominiums, and co-ops, grew 1.9% from October to a seasonally adjusted annual rate of 6.46 million in November. Sales fell 2.0% from a year ago (6.59 million in November 2020).

"Determined buyers were able to land housing before mortgage rates rise further in the coming months," said Lawrence Yun, NAR's chief economist 'Locking in a constant and firm mortgage payment motivated many consumers who grew weary of escalating rents over the last year."

"Mortgage rates are projected to jump in 2022. However, I don't expect the imminent increase to be overly dramatic."

Yun forecasts the 30-year fixed mortgage rate to average at 3.7% by year-end of 2022.

The median existing-home price for all housing types in November was \$353,900, up 13.9% from November 2020 (\$310,800), as prices increased in each region, with the highest pace of appreciation in the South region. This marks 117 straight months of year-over-year increases, the longest-running streak on record.

"Supply-chain disruptions for building new homes and labor shortages have hindered bringing more

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For more information: David Kaminski 269.325.2990 inventory to the market," said Yun. "Therefore, housing prices continue to march higher due to the near-recordlow supply levels."

Yun noted that inflation and the pace of price appreciation are expected to subside next year. Last week, NAR held its third annual Real Estate Forecast Summit, featuring economists and housing experts whose consensus found inflation would likely ease in 2022 at a 4% rate, while home prices are expected to rise at a moderate pace of 5.7%.

Existing-home sales in the Northeast were flat compared to the prior month, neither climbing nor falling in November and recorded an annual rate of 760,000, which is an 11.6% decrease from November 2020. The median price in the Northeast was \$372,500, up 4.7% from one year ago.

Existing-home sales in the Midwest ticked up 0.7% to an annual rate of 1,520,000 in November, a 0.7% drop from a year ago. The median price in the Midwest was \$260,100, a 9.0% jump from November 2020.

"As the year comes to an end, NAR is very proud of the work we've done to protect homeownership and the valuable investments made in our communities and infrastructure," said NAR President Leslie Rouda Smith, a Realtor® from Plano. Texas, and a broker associate at Dave Perry-Miller Real Estate in Dallas. "We recognize that further efforts are needed and will continue to promote Fair Housing, work to increase the housing shortage, and fight to dismantle discriminatory housing laws and outdated policies."

First-time buyers accounted for 26% of sales in November, down from 29% in October and from 32% in November 2020 NAR's 2020 Profile of Home Buyers and Sellers - released in late 2020 - revealed that the annual share of first-time buyers was 34%.

Individual investors or second-home buyers, who make up many cash sales, purchased 15% of homes in November, down from 17% in October and up from 14% in November 2020. All-cash sales accounted for 24% of transactions in November, equal to October's percentage, and up from 20% from November 2020.

Total housing inventory at the end of November amounted to 1.11 million units, down 9.8% from October and down 13.3% from one year ago (1.28 million). Unsold inventory sits at a 2.1-month supply at the current sales pace, a decline from both the prior month and from one year ago.

Read more at www.MailMaxOnline.com





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Pastor



Our Freedom From Death

That by his death he might destroy him who holds the power of death—that is, the devil—and free those who all their lives were held in slavery by their fear of death.

Hebrews 2:14,15

cember 25th, the smaller our Christmas celebration gets in life's rear-view mirror. For many folks, that is extremely depressing. We prepare so intently (perhaps even frantically!) to make our celebration as close to perfect as we can. And then, in a flash, it's over. And it's tempting to think, "Is that it? Is that all there is?"

But Christians know that what happened at Christmas is not all there is. Our reason for celebrating Jesus' birth is not just that he arrived in a manger. It's that he eventually left the manger! The story of Jesus doesn't fade to the closing credits with angels singing, shepherds worshiping, and Mary pondering all these things in her heart. Jesus eventually left the manger and passionately carried on until he'd carried out every part of the work required to save us. Living in perfection. Reaching out with affection. Resisting the devil to the point of exhaustion. Suffering in the deepest humiliation. Triumphing through his resurrection. Ascending with the greatest celebration. Making us a new creation. It was all a labor of love done for you

The further we move away from De- by your brother to "destroy him who holds the power of death—that is, the devil—and free those who all their lives were held in slavery by their fear of death."

> One day we will die, but don't let that who has set you free.

> Prayer: Lord Jesus, cast out my fear of death and every fear the plagues me. Help me face them knowing you are victorious,

> > Submitted by:Pastor Glenn T. Rosenbaum



at 7:00 a.m.

Best New Business

• The Brick House

· Happy Poochie

State Street Meats

GT Independence

• LEO + LAINE

Non-Profit Excellence Award

• MailMax

· B&L Information Systems

• United Federal Credit Union

Advanced Family Eye Care

• Waterfront Framing & Design

· Berrien County Historical Association

Small Business of the Year Award

• Local Pour

The Market

Economic Impact Award

· Dallas Commercial Cleaning

SMR Chamber

a new opportunity to award and recognize those who

have done big things over the last year. Recognizing

businesses and individuals is exactly what we will be

doing at the 2022 Business Recognition Breakfast

presented by Blue Cross Blue Shield of Michigan

and Honor Credit Union on Thursday, February 24th

2021 and the beginning of 2022, being able to take a

moment to recognize individuals and businesses who

have continued to persevere through is an incredible

honor, and one that we hope you join us for either

in-person or virtually at the Lake Michigan College

Mendel Center's Grand Upton Hall. Each category

features a nominee that was submitted by one of their

peers that felt they were qualified and worthy of such

The 2022 Award Nominees are:

With the continuation of Covid through all of

With the calendar flipping to a new year, it brings

2022 Business Recognition Award Nominees Sarah

• Citizens Mediation Services

· Junior Achievement

• Region IV Area Agency on Aging

Rising Star Award

- · Rhiannon Cizon, Berrien County Historical Association
- · Chris Mason, Watermark Brewing
- Nick Shelton, City of Niles Mayor & Shelton's Farm Market
- · Ashley Slack, Southwest Michigan Community Action Agency

The Pat Moody Award

- Bob Burch, Sturgis Bank & Trust
- · Gayle Olson, Mid-West Family Southwest Michigan
 - Roger & Pam Seely, Roger's Foodland

In keeping with tradition, the Chamber will also recognize one of our amazing 14 ambassadors as the 2021 Ambassador of the Year. Our ambassadors have continued to step up offering a wide variety of support since the very beginning of the COVID pandemic and we are truly grateful for their assistance and support once again over the last 12 months.

Tickets for both in-person and virtual attendance will go on sale Monday, January 10th at 10:00 a.m. at www.smrchamber.com. Attendees will enjoy a full recap of 2021, plans for 2022 including a Chamber board update, and the awards ceremony. We are working closely with The Mendel Center regarding COVID Guidelines for those attending in-person to enjoy safely.

Thank you to our Business Recognition Annual Meeting & Awards Ceremony Sponsors:

Blue Cross Blue Shield of Michigan, Honor Credit Union, Comcast Business, Mid-West Family Southwest Michigan, MoodyontheMarket.com, 1s Source Bank and the Lake Michigan College Mendel

If you'd like more information, including how your business can sponsor or purchase tickets reach out to me directly at sspoonholtz@smrchamber.com or 269-932-4040.

Read more at www.MailMaxOnline.com

thought bind you in chains of dread and fear because Jesus lived a perfect life as your substitute and paid for all your sins as your sacrifice. He then came to life, conquering death for you. He has done everything necessary for you to live eternally in heaven. And if it all depends on what Jesus has done, none of it depends on what you have done. Don't let the thought of death hold you captive. Hear those shackles fall. What child is this? It's Jesus, the substitute and sacrifice

and you are near to me. Amen.

Administrative Pastor Grace Evangelical Lutheran Church, St. Joseph Originated by: www.What AboutJesus.com

Read more at www.MailMaxOnline.com



Berrien County Veterans Services

701 Main Street St. Joseph, MI 49085 (269) 983-7111 Ext. 8224 www.berriencounty.org/veterans veterans@berriencounty.org



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:

- ★ 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











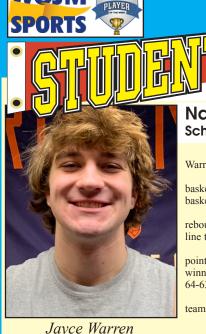
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Name: Jayce Warren School: Bridgman High School

This week's Mid-West Family Player of the Week is Jayce Warren, a senior from Bridgman High School.

Jayce is a star 3-sport athlete Bridgman, playing Football, basketball, and baseball, but last week, Jayce shined on the basketball court

First, against Cassopolis, Jayce scored 26 points, grabbed 14 rebounds, dished out 6 assists, and shot 15/15 from the free-throw line to lead Bridgman to a 73-57 victory.

Then later in the week against River Valley, Jayce scored 25 points, grabbed 12 rebounds, nabbed 6 steals, and made the game winning free-throws with 1.2 seconds remaining to give the Bees a 64-63 victory

Jayce is also a key member of the Bridgman Varsity Baseball team where he's a Pitcher and plays Shortstop.

And in the classroom, Jayce has a 3.3 GPA Jayce is the son of Jason and Michelle Warren

The WSJM Student Athlete of the Week is chosen based on merits both on and off the field of play and is brought to you each week by the generosity of these spor













3.6 V6 EFI ENGINE, 8 Speed Automatic, Aluminum Wheels, 40K Miles, Remote Start, Navigation, Blacktop Package, Power Driver's Seat, Heated Front Seats, Beats Premium Speakers, Touchscreen Display, Rear Park Assist System, Back-Up Camera, Remote Keyless Entry System, Dodge Certified! Octane Red Pearl Coat, C21376A



4.3 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 36K Miles, Bed Liner, Remote Start, Custom Preferred Equipment Group, Back-Up Camera, Trailer Tow Group, Remote Keyless Entry System, Balance of Factory Warranty, Black, U21249



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 Kevless Entry System. Ram Certifield Diamond Black Crystal. U21244



5.3 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 33K Miles Bed Liner, Running Boards, Remote Start, Power Driver's Seat, Auto Climate Control, CD-Player, Touchscreen Display, Back-Up Camera, Trailer Tow Group, Remote Keyless Entry System, Red Hot, U21259



20 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 41K Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, 7-Passenger Seating, Panoramic Moon Root, Auto Climate Control, Adaptive Cruise Control, Rear Park Assist, Blind Spott Monitor, Cross Traffic Alert, Lane Departure Warning and Keeping Assist, Front Colison Miligation, Back-Un Camera, Power Lift Gate, Remote Keyless Entry System. Balance of Factory Warranty Britist Styler. (251374A



3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 70K Miles, Remote Start, SYNC, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Power Adjust Pedals, Power Moon Roof, Auto Climate Control, CD-Player, Reverse Sensing System, Back-Up Camera. Power Lift Gate. Remote Kevless Entry System. Tuxedo Black Metallic. C21304A



6.4 V8 HEM EFI Engine, 8 Speed Automatic, Aluminum Wheels, Only 10K Milest Remote Start, Navigation, Memory Power Leafner Heated AC Front Seats, Heated Steering Wheel, 2* Row Heated Seats, Power Moon Roof, 19 Harman Kardon Amped Speakers, Adaptive Chrise Control, Blind Spot and Cross Path Detecton, Beak-Up Camera, Power Liff Gate, Trailer Tow Group VI, Trailer Brake Control, Bernole Keyless Entry System Dodge Confield Black Clear Cact. C21375A



3.6 V6 EFI Engine, 8 Speed Automatic, Polished Granite Crystal Wheels, 48K Miles, Remote Start, Heated Front Seats, Heated Steering Wheel, Touchscreen Display, Remote Keyless Entry System, Jeep Certified! Black Clear Coat, U21237A

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i.7 V8 DIESEL Power Stroke EFI Engine, 6 Speed Automatic, Aluminum Wheels, 119K Miles, Pick-Up Be Cap, Bed Liner, Running Boards, Remote Start, Navigation, SYNC, Memory Power Leather Heated/AC Front Seats, 2nd 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 for Wheel Side Sleps, 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, C21265A







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3, Memory Power Leather Heated/AC Front Seats, He Powerfold Seats, Twin Panel Moonroof, 360 Degree Can Tow Package, Hands Free Lift Gate, Remote Keyless En

2018 FORD F-150

Remote Keyless Entry System, Black Clear Coat, F22016A

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



System, Deep Impact Blue, F21119C

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



3.0 V6 Ecoboost EFI Engine, 10 Speed Automatic, Aluminum Wheels, 20K Miles, Remote Start. Na 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,



System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Ingot Silver, C21314B



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



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



1.6 EFI Engine, 6 Spee Wheels, 89K Miles, Nav Front Seats, Power Moon Keyless Entry System



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eated Steering Wheel, 2nd Row Heated Seats, 3rd Row nera, Reverse Sensing System, Back-Up Camera, Trailer ry System, Ford Certified! Agate Black Metallic, F21256A

2020 TOYOTA TUNDRA

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

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

2017 DODGE DURANGO GT AWD 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



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



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



d Automatic, Aluminum gation, Leather Heated Roof, CD-Player, Remote em, Blue, F21278B



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





 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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6.2 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 51K Miles, Power 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



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, U2125



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



Heated Front Seats, Panoramic Moon Roof, Auto Climate Control, CD-Player, Blind Soot Monitor, Cross Traffic Aler 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 Warranty! Blue Metallic, F21266A



Miles, Power Driver's Seat, Touchscreen Display, Blind Spot an Cross Path Detection, Back-Up Camera, Remote Keyless Entr System, Jeep Certified! Granite Crystal Metallic, C21130A



Wheel Covers, 81K Miles, Back-Up Camera, Climate Control, CD-Player, Remote Keyless te Keyless Entry System, Blue, M21000A



nd in Engine, Opera Andreide, Administration in Receiver in America Record Country (Adaptive Cuise Control, Lang alad Front Seats, Healad Sleering Wheel, Dual Panel Moon Roof, Auto Climate Control, Adaptive Cuise Control, Lang oing Assist, Lane Departure Warning, Front Collision Miligation, Blind Spot Monitor, Cross Traffic Alert, Rear Parking Ai



Seats, Power Moon Roof, Auto Temp Control, CD-Player, Remote Keyless Entry System, Panthe



ver Driver's Seat, Leather Heated Front Seats, Po oon Roof, Auto Climate Control, CD-Player, Back-Up Car Remote Keyless Entry System, Meteor Gray, F22035A





Control, CD-Player, Reverse Parking Aid, Back-Up Camera, Power Lift Gate emote Keyless Entry System, Ford Certified! White Gold Metallic, F21222





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



Wheels, 27K Miles, Power Front Seats, CD-Player, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Oxford White, F21121A



Wheels, 94K Miles, Bed Liner, Running Boards, SYNC, CD-Player, Remote Keyless Entry System, Tuxedo Black Metallic, U21151A



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 Spoi 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



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



Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Touchscreen Display, Beats Premium Audio System, Back-Up Camera, Power Lift Gate, Remot Keyless Entry System, Jeep Certified! Diamond Black Crystal, F21262A



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THE CANDLESTICK MAKER

The Bad News:

We will be closed Jan 9th - Jan 17th

The Good News: We will be busy visiting our suppliers to pick

out a fun new selection of nautical gifts and home décor. Stay Tuned!

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email updates





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MOODY Continued from Cover

be friends as they discussed the future and potential of the building, and eventually agreed on a mutually acceptable (undisclosed) price.

Thomsen said the most complicated hurdles in the transaction involved environmental studies and certifications that were necessary due to the age of the building, which is approximately sixty years old. She had special praise for environmental consultant Mark Seaman of PointBlue, LLC for guiding them through that phase of the proj-

The Courthouse Square acquisition is being financed by St. Joseph Banking Center of Sturgis Bank, through Community President Bob Burch. Thomsen said Burch shares her enthusiasm and vision for the future of downtown St. Joseph and provided key advice and expertise in completing the transaction. Thomsen is a former local banker herself, having spent 10+ years with two financial firms in town.

Thomsen said she wants to build a partnership with her tenants in Courthouse Square. She's especially pleased that the building is fully occupied: Azul Tequila Mexican Restaurant, Mini-Mart, All State Insurance, 1st Source Bank, the National Guard and a new office tenant to be announced soon. In addition to the Thomsens' own businesses, BIGGBY and Zoup.





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Reservations please call: 269~429~3591

Thomsen said as she takes ownership, the building is in good condition, having had recent replacement of the HVAC system and a re-surfaced parking lot. She plans to put a fresh coat of paint on the exterior early in her tenure and has made some minor plumbing improvements.

LMC Celebrates MLK Week: Virtually & On Campus

Each year, Lake Michigan College honors and celebrates the legacy of Rev. Dr. Martin Luther King Jr. What started as a one-day community breakfast transformed last year - thanks to the COVID-19 pandemic - into a week-long celebration of virtual events built to create a true community celebration.

The MLK Celebration Week 2022 will build on that momentum with both in-person and virtual events, Jan. 17-21, under the theme, "I Have a Dream 2022: The Fierce Urgency of Now." This event, presented by Lake Michigan College and supporting sponsors Kinexus Group, Whirlpool Corp., and United Way of Southwest Michigan, features speakers, performances, round table discussions, community service projects, and more.

"Bringing our community together on MLK Day to reflect on Dr. Martin Luther King's legacy and his teachings has long been a tradition here at Lake Michigan College," LMC Dean, Diversity, Equity, and Inclusion Major Cooper said. "But after seeing the success of last year's expanded event, thanks to our community partnerships, we knew we had an opportunity to dig even deeper to celebrate, educate, and inspire throughout this week and beyond."

The MLK Celebration Week begins at 9 a.m., Monday, Jan. 17, with the MLK Week Kickoff. The event includes welcoming messages from U.S. Rep. Fred Upton, St. Joseph Mayor Laura Goos and Benton Harbor Mayor Marcus Muhammad, an invocation from New Bethel Baptist Church City of Refuge Pastor Maurice McAfee, and a keynote panel discussion led by Dr. Lynn Todman, Executive Director for Popula-

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tion Health at Spectrum Health Lakeland along with colleagues Nicki Britten, Director of Population Health, and Corey Smith, Lead Evaluator for Health Equity. The kickoff also features inspirational musical performances and the announcement of the Spirit of MLK Spotlight recipients, shining a light on an individual, organization, and student who embody MLK's spirit of brotherhood/sisterhood and love in our community through their direct action.

"The Spirit of MLK Spotlights recognize just a fraction of the incredible work being done right here in our communities, but there is even more work to be done," Cooper said. "Through our partners, we can offer everyone an opportunity to take action in our community, including water distribution and both food and blood drives."

Here is the full schedule of events:

All Week

- · Benton Harbor Water Distribution Volunteer Opportunities
- Volunteer Service Opportunities
- United Way of Southwest Michigan Food Drive
- · Electronic Messages for Active Service Mem-
- · United Way of Southwest Michigan 21-day Equity Challenge
- MLK Art Activity Packets

Monday, Jan. 17

9 a.m. - MLK Week Kickoff (Virtual Event) 9 a.m. - MLK Week Kickoff Watch Party (Niles District Library)

10:30 a.m. - MLK Live Read (Bridgman Public Library)

10:30 a.m. - MLK Live Read (Niles District explore race relations, bias, racism and current

4 p.m. - Bridging the Gap in Service (Virtual Panel Discussion) 7 p.m. - Dream Update 2020 (Virtual Panel Discussion)

Tuesday, Jan. 18

TBD - Ruby Bridges Trivia (For Elementary Classrooms)

4 p.m. – Unified Civic Monuments Project (Vir-

7 p.m. - Neighbors Organizing Against Racism (Virtual Panel Discussion)

Wednesday, Jan. 19

8:30 a.m. - Community Blood Drive (LMC Benton Harbor Campus)

10:30 a.m. - MLK Live Read (Virtual)

7 p.m. – Juneteenth (Virtual Panel Discussion)

Thursday, Jan. 20

7 p.m. - Race Relations Council (Virtual Panel Discussion)

Friday, Jan. 21

1:30 p.m. - MLK Live Read (Virtual) 3 p.m. – MLK/Civil Rights History Bee (Virtual) 6 p.m. - Spirit of MLK Spotlights: A Call to Action (Virtual Event)

In addition to these events, several resources also can be found on lakemichigancollege.edu/ MLK. These resources include an updated Underrepresented Businesses Directory, an awareness and equity guide to woman-and-minority-owned businesses in Berrien, Van Buren and Cass counties; an MLK Resource Gallery for books, podcasts, films, community resources and more that

events; and MLK Artistic Reflections, where people can submit their creative reflections about King and his legacy.

All events are free. To sign-up for individual programs or for more information, visit lakemichigancollege.edu/MLK

For answers to additional questions, contact Jen O'Flynn at 269-927-6590 or joflynn@lakemichigancollege.edu.

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Don



I just got a new 2022 Month-at-a-Glance calendar. Yes, a calendar made of paper. Yes, the kind you use to "pencil things in." I've used these for untold years. And for untold

years co-workers would shake their heads and wave their various handheld devices in my face and call me a Luddite.

But whenever a calendaring question arose – such as who was available on January 22 for the pre-meeting to the planning meeting that precedes the meeting to lay out the annual meeting calendar - I was always, ALWAYS, the first one to know when I'm available, while my colleagues were still plinking and ploinking their various handheld devices.

Besides, my calendar contains lots of other useful stuff, such as a section of measurement conversion info. These pages are indispensable at those crucial moments we all encounter day to day, when we really, REALLY need to know what the equivalent of a fluid ounce is in milliliters (29.573), or how many grams are in a pound (373 242)

Dazed by My New Book of Days

I do wonder though, why the manufacturer of my calendar decided that its owners will want and/or need to be able to convert a rod into meters, or vice versa. Knowing my insatiably curious readers, I imagine some of you are already grabbing your handheld devices to Google "rods." My advice is to type in "rods measurement"; you'll learn an important lesson about rods; one of the results reads: "After drinking one too many whiskeys, you'll be unable to walk even a rod."

My wife is in two camps calendar-wise, using both electronic and paper to keep track of what day it is. Back in the day, she was a big proponent of the Franklin Planner. It's also a paper calendaring system, but (she said) way more sophisticated than my spartan Brown lines. Her Franklin was smaller in length and width (about 2.7 cubits by 1.6 megabytes) compared to my Brownline (about 6 pecks by 13 shillings). But she carried a lot more weight and bulk around than I did.

Wait, wait, what I mean is, because of all its pages, her Franklin far outweighed my Brownline! Easy there, honey!

The Franklin Planner is part of a big system of Franklin-branded products, services and accessories. A few years ago, I visited the Franklin website and took an online stress assessment test (but kept dozing off thanks to the easy listening music that accompanies it.)

When I exited the test, this quote popped up on the screen: "You will never find time for anything. If you want time, you must make it -Charles Buxton."

This confused me a bit; I've always heard that no one can make new time, in the same way that I can't make new dark hairs on my head.

So I disagree with Mr. Buxton on this point, but am happy to overlook it since learning that, among his claims to fame, he was a brewer of some note. And the motto of his most popular ale was: "Have an extra Buxton's! — You'll be still be able to walk a rod!"

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ANNOUNCEMENTS

The Purdue Club of SW Michigan will host a Purdue/Indiana basketball watch party on Thursday. January 20, in the upper room of Silver Beach Pizza located at 410 Vine St., Saint Joseph at 6:30 PM. Tip-off is at 7 PM. All Purdue alumni, Purdue students, fans and friends are invited. This will be a great opportunity to learn more about the Purdue Club and meet other Boilermakers. There will be free pizza and a cash bar for refreshments. Attendees are encouraged to wear their Purdue apparel. There will be a prize for the individual wearing the most Purdue logos. Cost is \$5 per person. Pay at the event. The club will practice social distancing and face masks are required.

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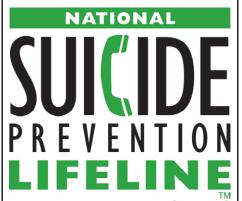
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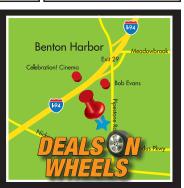
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