



February 19, 2022



Havlicek, President, SMR Chamber

Restaurant Month

This past Thursday, I personally appeared before the Berrien County Board of Commissioners to once again request they adopt a resolution formally declaring March as "Restaurant Month" throughout the county. In my comments, I provided an update on how the restaurant industry is faring in Michigan and made the case for why driving more consumer support their way was necessary. This week, I'd like to share that update with you and explain what we are doing to help these important establishments.

As you may recall, our organization approached the Commission with a similar request exactly one year ago. At that time, Michigan's restaurants were still reeling from a crippling 75-day state mandated closure of indoor-dining. When allowed to re-open dine-in on February 1, operators could only do so at 25% capacity and with limited hours of operation. It wouldn't be until July 1, 2021 that all restrictions would be lifted and restaurants could operate at full capacity. Federal and state financial aid proved insufficient in the face of these restrictions, and border counties like Berrien suffered greatly as consumers sought respite in less restrictive marketplaces like Northern Indiana.

While there are no state mandates or government restrictions dictating operations this year, restaurants are still battling many pandemic-related challenges. More transmissible variants have exacerbated existing staffing shortages and increased consumer hesitancy. America's labor force participation rate remains drastically lower than where it was pre-pandemic and our monthly jobs reports continue to underperform expectations. (Even if every unemployed person in the country returned to work, we would still have 4.4 million open jobs.) Food commodities cost over 7% more than they did a year ago thanks to an inflation rate that's climbing at the fastest pace we've seen in 40-years. (Meat, poultry, fish, and eggs alone are up 12%.) Supply chain disruptions have made items not only difficult to afford, but difficult to find as well. Once again, federal and state aid to these establishments has proven inadequate, as has their collective response to the economic challenges listed above.

A recent National Restaurant Association analysis1 demonstrates just how difficult the situation currently is.

In Michigan, a whopping 86% of restaurants experienced a decline in customer demand for Continued on page 2



Moody on The Market

Lake Michigan College Offers 'Free Tuition' **Program For Fall '22**

Lake Michigan College has announced the creation of LMC Promise, a free tuition program for new and returning students beginning in Fall 2022

The last-dollar program covers tuition costs of eligible in-district students who are high school graduates through age 24. That means it pays the remaining tuition costs once other grants and scholarships have been applied.

The program is designed to meet the funding gap between high school graduation and eligibility for the Michigan Reconnect program at age 25.

Continued on page 16

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indoor on premises dining due to the spread of the Omicron Variant in recent weeks prompting many to make a series of operational adjustments. For example:

• 61% of restaurants reduced their hours of operation on days they were open;

• 44% of restaurants closed on days they would normally be open;

 \bullet 31% of restaurants reduced seating capacity; and

• 10% of restaurants changed to only offering off-premises for a period of time.

As a result, 76% of Michigan's operators say business conditions for their restaurant are worse now than they were 3 months ago. Only 4% say business conditions improved during the last 3 months. Unfortunately, the survey also showed many restaurants still have not fully recovered from the cumulative effects of nearly 2 years of pandemic-induced challenges.

• 59% of operators say their restaurant accumulated additional debt since the beginning of the COVID-19 outbreak in March 2020.

• 47% of operators say their restaurant fell behind on expenses since the beginning of the COVID-19 outbreak in March 2020.

• 78% of operators say their restaurant is less profitable now than it was before the beginning of the COVID-19 outbreak in March 2020.

• 70% of operators say their sales volume in 2021 was lower than it was in 2019.

Much of the sales growth in 2021 was driven by higher menu prices as restaurant operators were forced to offset sharply rising costs throughout their restaurant. 80% of operators say their restaurant's total costs (as a percent of sales) were higher in December 2021 than they were in December 2020. Only 14% of operators reported lower costs.

Recognizing these hardships, our chamber once again asked the Berrien County Board of

Commissioners to support this embattled industry by declaring March 2022 "Restaurant Month" throughout the county. Like last year, we are encouraging local municipalities to adopt similar resolutions and bring attention to businesses within their specific community as well. We've also partnered with our wonderful friends at **MailMax** on a series of special pull-out sections called **CHOW!** which will feature Berrien County restaurants throughout the month of March - and - we have several great restaurant-focused articles planned for **www.BuyLocalBerrien.com**.

Last but not least, we, as the Voice for Business in the region, are calling on Congress to fully replenish the Restaurant Revitalization Fund (RRF) as soon as possible. Funding for the initial round of RRF grants proved inadequate as only 101,000 applications were approved while another 177,000 qualified businesses were turned away. Even with this shortfall, it is estimated over 35,000 restaurant jobs in Michigan were saved as a result of the initial round of RRF grants. According to the National Restaurant Association's calculations, future grants from a full replenishment of the RRF could potentially save another 50,000 restaurant jobs in Michigan that are currently at risk. These are jobs and businesses we cannot afford to lose

One year ago, our efforts resulted in a consumer-driven cash infusion that, for many businesses, staved off shutting their doors for good. This year, we again prevent permanent closures by helping these businesses persevere until Southwest Michigan's summer hospitality season returns.

1.Source: National Restaurant Association, national survey of 4,200 restaurant operators conducted January 6-18, 2022

Read more at www.MailMaxOnline.com

Michigan's Great Southwest Michigan's Great Southwest MailMax is a publication of Far Ahead Advertising, Inc. 202 Plaza Drive, Benton Harbor, MI 49022 (269) 934-7522 FAX: 269-934-3297 publisher@MailMaxOnline.com www.MailMaxOnline.com www.MailMaxOnline.com

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Olympic Goal Photo by Don Tomasi

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focused on for that week. More often than not I am told no, so that's a free style message for me. Now, when an organization brings me in, they know exactly who and what they are getting. I am not the guy who is going to tell people what they want to hear or what they like to hear. I am going to tell people what they NEED to hear.

There's always that one person in the room that will speak what everyone else is thinking. We have people that are good at identifying problems, they are called whiners and complainers. In order for you to change the belief of another you must first get them uncomfortable with what they believe in. That's the first step in changing another's belief in anything. What is a belief? It's a thought we think about repeatedly. Once it becomes a conscious thought, we accept it as truth.

In order for us to grow in our lives and in our faith, beliefs will change. They must change. To tell someone all you need is belief-belief in yourself, belief in your plan, belief in your cause, belief in whatever it is-is to tell them only part of what is required. Belief is the fire, we need to remember that a fire does not start without an accelerant, and once started, the flames must be fanned for the fire to continue burning.

So where do our beliefs come from? I recall a conversation with a member of a supremacist group. I know it was a supremist group because he told me so. I said to him "I understand you are entitled to believe what you want to believe and say what you want to say. I want to understand

MailMax for Michigan's Great Southwest The Biology of our Beliefs

he did, even giving me explanations following

each reason. Two things were clear to me. The

first, was the dissertation he gave me was not the first time he recited it. The second, the beliefs

and reasons were not his own, they were that of a

The world of a 15-year-old male revolves

"The only one qualified to throw a stone.... didn't." ~ Stacy Ellis

15-year-old-kid.

Anytime I re- the reasons for your absolute intolerance." He quickly went into the reasons why he felt the way ceive an invitation from a Church to guest speak, I jump at the chance. In order to better prepare I always ask if there's a specific message the Church is

> around playing sports, gaming groups, their friends, girls, trophies, and their appearance. Our brain does not fully develop until the age of 25. Hatred for races of people, for all his reasons, are not the thoughts or beliefs of 15-year-old children. The earliest beliefs we carry are those passed on to us to practice as our own until we develop our own set of beliefs. Anyone involved in our upbringing has imprinted their beliefs all over us, commonly referred to as conditioned beliefs. Then it is up to the child to dismantle the mess he/she was given to start with. At their very core, most fundamentalists believe they have something to teach the world. It is their duty to enlighten the misinformed, the misinformed being those with a different set of beliefs. Let's

have our children believe that we should leave people better off than before they saw us. Let's have them believe that kindness is always sweet! Let's have them believe at the heart of Jesus' ministry was service, and service to others is beyond cool!

Finally, my Wedding Recognizes Excellence award this week goes to our Stevensville Meijer Pharmacy Team. To the four Pharmacists and 13 Techs, you have earned to be recognized. I know you are only doing your jobs, but you go above and beyond. You are the best.

Until next time move forward and do good. You can reach me at lifestrategies639@gmail.com

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- Jamie S.

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Page 6 February 19, 2022



These debt reduction strategies are bad ideas

Dear Dave,

I've been seeing lots of ads lately for debt consolidation companies, debt settlement companies and the HELOC. Are any of these methods for reducing debt a good idea? Brent

Dear Brent,

No. These are all bad ideas when it comes to getting out of debt. There's a lot of buzz these days surrounding all the "quick" and "easy" ways to clean up debt and get control of your finances. But the truth is neither one is ever easy. If something sounds too good to be true, it probably is.

Debt consolidation is basically a loan that combines all your debts into one single payment. Sounds like a great idea at first, right? But then you find out the lifespan of your loans increase, and that means you'll stay in debt even longer than before. The low interest rate that looks so appealing in the beginning usually goes up over time, too. Stretching out the amount of time you're paying off debt, plus adding interest, is just dumb.

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Debt settlement companies are awful. These crummy outfits will charge you a fee, then promise to negotiate with your creditors to reduce what you owe. In most cases, they take your money up front, do a bad job "negotiating" your debt and leave you responsible for what's left.

A home equity line of credit (HELOC) is also a bad idea. With a HELOC, you're borrowing against your home. On top of that, you risk losing your house if you can't pay it back on time. All these plans are really just gimmicks that only treat the symptoms of your money problems. They never help you address the root issue of why you landed there in the first place. Personal finance is always 80% behavior, and 20% head knowledge. You have to change your behavior if you want to make a lasting, positive impact on vour finances!

Dave

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

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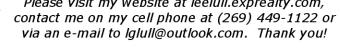
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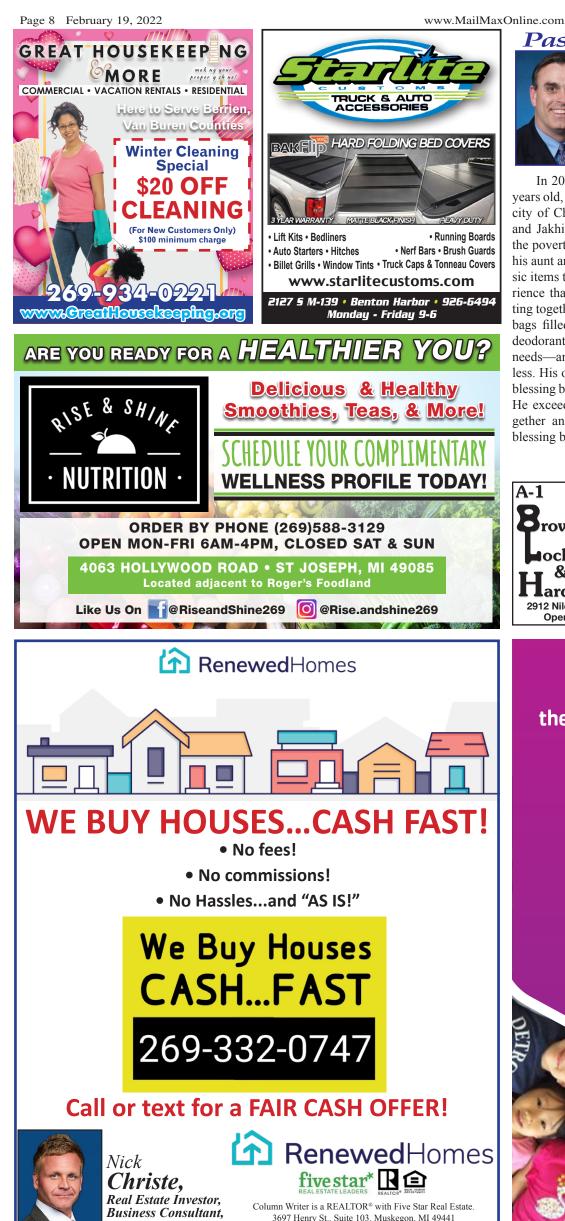




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MailMax for Michigan's Great Southwest **Blessings Uncovered**

Looking at his disciples, [Jesus] said: "Blessed are you who are poor, for yours is the kingdom of God. Blessed are you who hunger now, for you will be satisfied. Blessed are you who weep now, for you will laugh. Blessed are you when people hate you, when they exclude you and insult you and reject your name as evil, because of the Son of Man. Rejoice in that day and leap for joy, because great is your reward in heaven." ~ Luke 6:20-23

In 2017, when Jakhil Jackson was nine city of Chicago to help feed the homeless, and Jakhil couldn't believe what he sawthe poverty, sadness, and pain. He looked at the things Jesus did in Luke chapter 6. Not his aunt and said, "They don't even have basic items to start or end their day." His experience that day compelled him to start putting together what he called "Blessing Bags" bags filled with toothbrushes, socks, soap, deodorant-everyday items a person needs-and handing them out to the homeless. His original goal was to give out 5,000 blessing bags, which is a goal he didn't meet. He exceeded it. Since 2017, he has put together and given away more than 20,000 blessing bags.

Pastor



If Jakhil Jackson would walk up to your years old, his aunt took him to a shelter in the door today, what would you hope would be in that blessing bag?

> Not many would immediately identify many would say, "I am blessed when I am poor, hungry, sad, hated by others, excluded, insulted, and rejected." Yet "blessed" is what Jesus says we can consider ourselves when those things happen to us. Why?

> Because whatever happens to us on earth-how anyone else treats us, whatever sins we can identify in our own lives-none of that can take away the eternal victory already given to us when Jesus himself was hated, excluded, insulted, rejected, and crucified as our Savior so that we could be forever blessed.

> Prayer: Lord Jesus, you have blessed me forever as my Savior. Help me to see every trial and trouble as things from which you will one day perfectly deliver me. Amen.

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

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> Registration opens for current families February 21 and to the community March 1.

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The Pet Corner good news when it comes to animal rescue, so I am happy to pass along this information. Blessing Animal Rescue is a non-profit in the process of starting up in

cats, dogs, birds, and farm animals. Fundraising efforts will begin March 19-20th with a Spring Equinox Book and Bake Sale at Blessings Farm, 6578 Clymer Road, where they will accept donations of books and bake sale items closer to the date. Other fundraising events, including a Household Goods Sale and Farm Animal Sponsorships, will follow with a Grand Opening event set for June 4-5th. Keep an eve out for a Facebook page to keep updated on this new venture. Congratulations and best wishes to the animal-lovers and rescuers who are dedicated to this cause, whose stated mission is to "enrich the lives of birds and animals through rescue and rehoming, to provide care and a safe, sheltering place for unwanted, injured or abandoned animals to heal, and to commit fully to finding them a worthy and loving forever home, when they are ready. We are people helping animals and animals helping people." Sounds like a great goal, and I hope they will receive a lot of support.

The deadline for having dogs vaccinated for rabies and licensed in the county is fast approaching. Berrien Country Animal Control will sponsor their final low-cost shot and microchip clinic on Sunday, February 27th, from 10 a.m. to 2 p.m., 6265 W. Main St., at the Eau Claire Fire Dept. Please bring a 2022 license renewal form, if you have one, and pre-register to reserve your spot. Check the BCAC Facebook page for a link to the application. One- and three-year shots and licenses will be available. All dogs must be leashed (non-retractable) and cats in carriers. Walk-ins

Coloma. Their plan is to offer "foster farms" for

We all love to hear are welcome, as long as supplies last. Remember, rabies vaccines protect people as well as pets, and a license may be your pet's phone call home if they become lost. It's a small investment in their safety and ours.

This month's column is dedicated to the memory of our sweet little grand dog Olive, the mighty chihuahua, who traveled over the Rainbow Bridge on January 17th. At 20 years old, Olive was a centenarian in people years, and we often likened her to the Energizer Bunny, because she took a licking and kept on ticking. Tumbles off the deck, trips down basement stairs, getting knocked over by bigger dogs; none of it seemed to phase her. She'd just get up, shake herself off, and go on her way. She loved to snuggle but also to wander around the yard when the weather allowed. In her younger days she played fetch and would wait for you to throw the toy, glancing over her shoulder in anticipation. As she became more frail, the other dogs in the family seemed recognize it and behaved less rambunctiously around her. Even Elliot, who was ten times her size, would stand guard over her. In her time Olive brought much love and joy to her family and she is sadly missed. It was somehow fitting that she passed on what would have been Betty White's 100th birthday. I like to think animal-lover Betty was there to welcome her.





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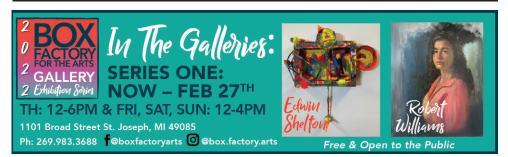
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When it comes to Veterans Benefits, many veterans and dependents don't know what they don't know. Nationwide, less than 10% of those eligible apply. Let us help to educate and navigate you thru the maze of what is available from discharge to death.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

 \star 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.

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MOODY Continued from Cover

"As a community, we need to take bold, new steps to meet the current employee shortage and to ensure a future workforce that is prepared to step into leadership positions across the district," LMC President Dr. Trevor Kubatzke said. "The LMC Promise is that bold step. We created this program to address the needs of both local employers and the underemployed. We promise to connect all eligible students with free tuition and the opportunity to earn their associate degree with minimal loans to pay back and no strings attached."

Who is eligible?

With the LMC Promise, tuition (up to 80 credit hours or 6 years) will be free for new and returning students who meet the following criteria:

Submit an LMC admissions application Age 24 or younger U.S. citizen or eligible non-citizen

Residents of LMC's district

Earned a high school diploma from an in-district high school, are an in-district home school graduate, or an in-district resident with a high school equivalency

Completed the Free Application for Federal Student Aid (FAFSA)

Family's Adjusted Gross Income is \$75,000 or less

Are pursuing a financial-aid eligible degree or certificate at LMC

Do not have an associate or bachelor's degree

Inspiration

The state of Michigan's Futures for Frontliners and Reconnect programs sparked the idea for the LMC Promise. While Frontliners was a shortterm stop-gap initiative to help frontline workers achieve their educational goals, the Michigan Reconnect program continues to offer free community college tuition for students who are age 25 or older, if they have a high school diploma or equivalent and haven't already graduated from college.

"The Lake Michigan College Promise will put young Michiganders on tuition-free paths to good-paying jobs, help local small businesses find talent, and uplift working families," MichiMailMax for Michigan's Great Southwest

gan Gov. Gretchen Whitmer said. "Thanks to bold programs like the LMC Promise, Michigan Reconnect and Futures for Frontliners all of which help Michiganders attain higher education or skills training, we will continue driving towards Michigan's Sixty by 30 goal to have 60 percent of the working age population have a postsecondary degree or skills training by 2030. Since I took office, we've moved that rate up 4 percent to 49 percent and I am confident that we will continue building on our economic momentum and putting Michiganders first so every family in every community can thrive."

While Reconnect has helped students already in the workforce, LMC Promise provides a new opportunity for graduating high school seniors to pursue their college dreams.

"An educated workforce grows the economy and improves the lifestyle of everyone in the community," Retired Chairman and CEO of Whirlpool Corp., Jeff Fettig said. "The LMC Promise will put higher education in reach of many more people, and it's critical that the community partner with LMC on this initiative."

"Closing the skills gap in Southwest Michigan's labor force is critical to the economic success of our region," Southwest Michigan Regional Chamber President & CEO Arthur Havlicek added. "By increasing access to quality education, the LMC Promise will help close this gap, strengthen our local pipeline of talent, and place more young people on the pathway to prosperity. Our Chamber is proud to support this effort on behalf of our members and the area's business community.

Community Impact

The LMC Promise aims to meet the needs of local employers and underemployed workers by providing a pathway for education and training. Industry leaders say the impact of this program will not only help them meet the current employee shortage but help to ensure a future skilled and reliable workforce in industries such as healthcare, manufacturing, and more.

"We are so very grateful for Lake Michigan College's long commitment to educating the next generation of health care workers," BHSH Spectrum Health Lakeland President Dr. Loren Hamel





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said. "This bold additional commitment will help ensure that all have access to that outstanding education."

"The world of work is changing, our demographics are shifting, and our region needs a higher-level ecosystem for creating new opportunities," Kinexus Group President and CEO Todd Gustafson added. "We applaud Lake Michigan College for showing the vision and foresight and leading all of higher education into a new era."

Program Evolution

Lake Michigan College created the LMC Promise following the success of its one-year free tuition pilot program for the 2021-2022 academic year. That program aimed to help students find a sense of normalcy and address the added financial burden caused by the COVID-19 pandemic.

"We started talking about how to help our students get back to campus," LMC Vice President of Student Affairs Nygil Likely said. "Our initial goal was to help ease the burden for our existing students, but what we saw in our enrollment numbers proved that the program also made a significant impact for new students as well as students looking to complete unfinished degrees."

Continued on page 18

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Page 18 February 19, 2022 **MOODY** Continued from page 17

LMC saw an 18 percent increase in enrollment from Fall 2020 to Fall 2021 semester, which totaled 3,335 students. Similarly, for the Spring 2022 semester, which began Jan. 10, LMC has seen a 13 percent increase from Spring 2021 with 2,890 students.

Like the free-tuition pilot program, LMC Promise is a last-dollar program, which means it covers any remaining tuition balance for eligible students after federal and other grants and scholarship dollars have been applied. The LMC Foundation will fund the balance through existing scholarship dollars and other monies raised. The LMC Promise does not cover additional costs such as books or housing.

"We saw incredible potential in the 2021-22 free tuition program," LMC Board of Trustees Chair Jeff Curry said. "It was really well received and clearly met a need for students. We want to make sure that need is met - that financial barrier overcome - whenever young people in our com-

munity face it." Goto www.lakemichigancollege.edu/promise for more information. To apply to LMC, visit www.lakemichigancollege.edu/apply. For additional questions, email admissions@lakemichigancollege.edu or call/text 269-927-8626.

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Read more at www.MailMaxOnline.com



tuari years, a friend of the wife's has managed to travel extensively. In fact. I hear she posted on Facebook that she's now visited every nation in Europe.

fast! Thanks to an old National Geographic magazine that I recently thumbed through, I learned some little tidbits about some VERY little and VERY little-known countries, known as "micronations" - places their "founders" claim are sovereign lands, but with no recognized international standing

In the last couple

Hmmm. not so

The Wikipedia entry for Micronations lists 85-some of them. Many were "founded" as jokes or larks. Scads of them no longer exist, but some have withstood the test of time! And several are in Europe!

This raises two questions: (1) Did my wife's friend set foot in them, and thus REALLY visit every nation in Europe?! And (2) Can I count on your loyal support of my sovereign right to write my next 40 columns about the world's goofiest micronations?

Let us begin, with a "country" founded by some Danish. Some Danish persons that is, not a platter of pastries.

It's the Kingdom of Elleore, located on an island of the same name, a short drive from Copenhagen. (I don't know how "Elleore" is pronounced; I've been saying it like "Eyeore," the donkey from Winnie the Pooh lore. If you really want to know how to say it properly, I'll find out for you. In exchange for two platters of Danish.)

Anyway, Elleore's elleore-igins date to 1944. It was wartime, and Germany occupied Denmark. Somehow, a group of schoolteachers from Copenhagen purchased the island, for use as a summer camp. Perhaps inspired during an evening of too much øl and wienerbrød (øl=beer and wienerbrød=danish, in Danish), they decided to gently mock the Danish monarchy by declaring Elleore an independent "kingdom."

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A Little about Little Little-known Nations

I love some of Elleore's actions and decrees. Besides issuing stamps and coins over the years, there's also this: The novel "Robinson Crusoe" is banned in the kingdom - it's considered "a slander on island life"; and clocks on official Elleore Standard Time are set exactly 12 minutes behind Denmark's time.

Now, on to the Republic of Le Saugeais, a micronation nestled in a wooded valley in eastern France, hard by the border with Switzerland.

Saugeais was created in 1947, thusly: A regional government official visited the town, and lunched at the local restaurant. The owner, Georges Pourchet, known as a jokester, asked the prefect "Do you have a permit to come into the territory of Le Saugeais?" The prefect laughed and asked for some history of Le Saugeais. On the spot, Pourchet made up a detailed backstory! "Well," said the jovial prefect, "this sounds like a republic, and a republic needs a president! Therefore, I name you President of the Republic of Le Saugeais!"

Georges ran with the idea and remained president until he passed in 1968. But Saugeais lived on! - Pourchet's wife served as the new president until she passed and was succeeded by her daughter.

Fun factoids: Visitors to Saugeais receive a Presidential permit to do so: the reigning President has a giant clock that, on the hour, plays the "country's" entire national anthem; and Saugeais most renowned foodstuff is a type of - wait! You can figure this out yourselves! All the letters you need are in the country's name!

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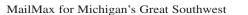
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February 19, 2022 Page 19







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February 19, 2022 Page 21

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February 19, 2022 Page 23



