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Arthur **Havlicek,** President, SMR Chamber

The Domestic Side Effects of Economic Warfare

On February 24, 2022, Russia launched an unprovoked, large-scale invasion of Ukraine. In the several weeks since, Vladimir Putin's callous disregard for human life has resulted in untold deaths and prompted nearly three million refugees to flee Ukraine for the safety of neighboring countries.

To counter Russia's unacceptable transgressions, the United States has joined its allies in implementing a slew of sanctions designed to isolate Russia from the global financial system and wreak havoc on their economy. While effective towards those ends, the sanctions have done sadly little to stop or slow down Russian advancement in Ukraine. Given the interconnected nature of our global marketplace, we've also already begun to see the adverse side-effects of economic warfare here in the U.S.

Make no mistake, these sanctions are a necessity. Short of putting "boots on the ground" to protect the people of Ukraine, global economic sanctions remain among the most effective tools in our arsenal to hold Russia and Putin accountable for their atrocities. Higher costs here at home are an inevitable consequence and a relatively small price to pay in the interest of global peace and security. That said, the U.S. must do everything it can to insulate the American people from the adverse economic effects of this unjustified war. Before we delve into the domestic consequences, let's first summarize a few of the sanctions that have been implemented.

Sanctions on Russia's Financial System: Russia's large banks are deeply integrated into the global financial system, making them a key target for sanctions. Along with our allies, we've prevented Russia's central bank from accessing their \$600 billion in foreign reserves - eliminating their ability to prop up the Russian ruble; removed several Russian banks from the S.W.I.F.T network - which limits their ability to move money around the world; and we've created a "transatlantic task force" to seize and/or freeze the personal assets of Russian oligarchs - placing financial pressure on Putin and his inner-circle of Russian elites.

Sanctions on Russia's Commodities: We have also taken efforts to cut off Russia's key

Continued on page 2





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ST. JULIAN WINERY SCORES BEST OF SHOW, BEST OF CLASS AT EAST MEETS WEST WINE CHALLENGE

It was a big year for St. Julian Winery at the annual East Meets West Wine Challenge, where the 2020 Braganini Reserve Mountain Road Estate Riesling was awarded Best of Show, Best of Class and winner of the "Riesling Challenge" competition.

The 2020 Braganini Reserve Mountain Road Estate Riesling also recently won Double Gold at the Tasters Guild Competition and at the Harvest Challenge, as well as receiving a Gold medal in the San Francisco Chronicle Wine Competition. The fruit for this award-winning wine comes from the 22-acre Mountain Road Estate Vineyard in Coloma, which was established in 2007. Seven vinifera vari-

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Arthur Continued from cover

commodities from Western markets. The U.S. and its G7 allies are working to revoke Russia's "Most-Favored Nation Status" and deny them their World Trade Organization benefits, opening the door for crippling tariffs on Russian goods moving forward; we've banned Russian aircrafts from U.S., EU, and Canadian airspace and prohibited their ships from entering U.S. ports; and we've halted the import of key Russian commodities like alcohol, seafood, and diamonds from entering our borders. Most importantly, on Tuesday, March 8, the Biden Administration reversed course and finally banned Russian energy imports such as oil, gas, and coal, delivering another major blow to Putin's economy.

As a result of these sanctions, the Russian ruble has lost over a third of its value and Moscow's stock exchange has remained closed for three consecutive weeks in order to avoid total collapse

Higher Gas Prices: Here at home, we've seen our own stock market stumble and prices on important goods continue to climb. The most immediate impact has been at the gas pump, where prices have risen 22% over a two-week period. (As of writing this column, the national average for a tank of gas has increased to a record-high \$4.33) These increases have occurred despite the relatively negligible amount of crude oil we receive from Russia. Why? Because oil remains a global commodity and Russia was second only to the U.S. in crude oil production last year. Simply put, we don't have to buy it directly for a lower global supply to increase prices for everyone. That's economics 101.

To combat this shortage and lessen the burden on American families and businesses, the Biden Administration must quickly reconsider some of its energy policies. Kickstarting domestic production would not only lower prices and strengthen U.S. energy security, it would help our allies reduce their dependence on Russian oil and natural gas as well. Shoring up our national security and remaining committed to a clean-energy future should not be mutually exclusive endeav-

Higher Inflation: Another key domestic indicator of economic warfare will be the continued uptick of our already record-high inflation rates. The United States recorded a 7.9% inflation rate in February according to the recent Bureau of Labor Statistics report, breaking our previous forty-year high of 7.5% set a month prior. Price increases on necessities like gas, food, and housing were key contributors to the increase, and experts predict the March inflation rate could hit 8.6% or higher. Many believe we'll hit 11% before the end of the year.

In a prepared statement, President Biden was quick to call these increases a simple result of "Putin's Price Hike." In reality, the conflict is only partly to blame. As regular readers of my columns can attest, inflation has been an issue long before Russia's invasion of Ukraine. Compounding supply chain issues, workforce shortages, and unprecedented government spending have been steadily driving the inflation rate up over the past twelve months.

That said, this conflict will only exacerbate the situation further. Russia and Ukraine are key exporters of commodities like computer chips, sunflower oil, grains, petroleum, wood, and agricultural fertilizer. Together, they account for over a quarter of global wheat exports. Ukraine produces 70-90% of the world's neon gas which is a vital component of the microchips used to manufacture smartphone and computer screens, and Russia is responsible for 13% of the world's crude petroleum exports, which means anything that requires transportation at any stage of production will be impacted. Much like achieving energy independence, our nation's leaders must focus on minimizing this impact on American families.

As for American businesses, they've already mobilized. In addition to voluntarily withdrawing operations and/or business in Russia, they've begun raising funds and sending resources to assist with humanitarian relief efforts both in and around Ukraine. From national companies like SpaceX sending Starlink satellite internet terminals, to local businesses like Forte Coffee, Silver Harbor Brewing, and Bit of Swiss Bakery launching fundraisers for displaced Ukrainian families and hunger relief efforts, we can be proud of our America's free enterprise system for once again leading the way on the world stage. We invite you to show your support for Ukraine by participating in one of these fundraisers if you

In the meantime, please keep those affected by this hostility in your thoughts and prayers. May those who are suffering find comfort, and may Ukraine hold firm against their larger foe. Slava Ukraini!

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Michigan's Great Southwest

-Photo-of-the-Week

Winter Meltdown Photo by Chris Loose-Randall

Please email your favorite photo with a brief description to Photos@MailMaxOnline.com Photos must be horizontal orientation to be considered for Photo of the Week.





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Abby Schrauben

Name: Abby Schrauben School: Lake Michigan Catholic High School

This week's Mid-West Family Player of the Week is Abby Schrauben, a Sophmore from Lake Michigan Catholic High

Though Abby seemingly does everything at LMC, last week Abby had a few amazing performances on the basketball court for the Lakers.

First, against Andrews Academy, Abby scored a career-high 31 points, grabbed 10 rebounds, 1 block and 1 steal as well in the Lakers 51-40 win.

She then followed that with yet another solid performance, compiling another double-double, this time with 11 points, 11 rebounds and 1 block, while the Lakers lost a close one to River

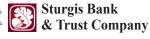
On top of playing basketball, Abby stars in volleyball, softball, and track, and also is a member of the drama and interact

And in the classroom, Abby carries a strong 3.67 GPA

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













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To put in an application for the pet of the month and others, please visit the Humane Society of Southwestern Michigan 5400 S. Niles Rd. St. Joseph, MI 49085 269-927-3303 | humanesocietyswm.org

www.MailMaxOnline.com

It comes around every year at this time. Kitten Season!! It's a time when animal rescues and shelters are suddenly full of cats and kittens needing a home. Animal Aid fosters are getting prepared to take

in the many expectant mamas and mamas with newborns and thus, they are in need of lots of supplies to care for them. If you would like to donate, you can check out an Amazon wish list of needed items here: https://tinyurl.com/4mf3pur8. If you are thinking of adopting a new kitty friend, you will be able to find whatever color you want during this busy season. If you already have a cat, please be sure to have them spayed or neutered to keep from adding to the population explosion of them. Looking ahead, Animal Aid is planning to hold a yard sale in May or June to help fund their rescue of homeless pets. Watch their Facebook page for more information on that upcoming event.

Something else to put on the calendar is the Bids for Barks Dinner and Auction, which is coming back in 2022. Set for Saturday, April 23rd at The Inn at Harbor Shores, this event benefits the spay and neuter efforts of Paws of Hope and Friends of the Berrien County Animal control. To purchase tickets, visit bidsforbarks2.com or pawsofhope.org, or call Lynn Schlender 269-927-5648. For more information check their Facebook

Speaking of BCAC, they currently are caring for 70 dogs and over 100 cats. Unfortunately, with more folks either out of work or going back

The Pet Corner

to work after the pandemic, many pets are being surrendered to shelters and rescues. While it's true the animals are safe and taken care of in these places, it most certainly is not like a home. They are often confused and frightened by the change, the noise of many other animals, and the confinement of being in a cage or kennel every day. If you have a pet you are thinking of surrendering, please take a moment to remember why you adopted them in the first place and reconsider. Did you rush out to adopt them during the quarantine when everybody was doing it? Did you appreciate their company during the shut downs of two years ago? But now that life is creeping back to some sense of normalcy you suddenly have no time for them, and they have become more of a bother than a benefit. Of course there are legitimate reasons for having to surrender a pet, but if it's just that you no longer want to devote the time after they gave companionship to you, I think that's a sad statement on our world today.

This coming weekend, March 19-20, Blessings Farm in Coloma will hold their Spring Equinox Book and Bake sale at the farm, 6578 Clymer Rd., 11 a.m. to 5 p.m. This is their initial fundraising event and proceeds from the sale will help with the start up costs of this new animal rescue. Donations of books are still accepted at the farm and baked goods can be dropped off Friday the 18th from 10 a.m. to 7 p.m., and Saturday the 19th before noon. You may call 269-468-3289 for information. Let's wish Blessings Farm much success in their efforts to make a difference

Read more at www.MailMaxOnline.com

VOLUNTEER TO DRIVE!



VOLUNTEERS ARE NEEDED to drive the Disabled American Veterans van for veterans with morning medical appointments from designated stops to the VA Medical Center in Battle Creek and the VA Medical Clinic in Mishawaka. You only need a driver's license, pass a physical and make a one day a month commitment. For additional information, please contact Berrien County Veterans Services at (269) 983-7111 Ext. 8224. Thank you! Paid for by the Michigan Veterans Affairs Agency

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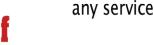


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Paul

I'll be Lazing on a Sunday Afternoon

sports. If the players have a number on their jersey, and they're shooting, hitting, or throwing something, I am going to watch it. Back in September 2020, I lived the

professional football fan's dream. I went to a game at Lambeau field. The weather in Green Bay in September is still beautiful, so I did not experience a game on the frozen tundra.

It was a 1:00 kickoff on this specific day. The friend who lives in Green Bay woke me up at 5:00am just as he promised he was going to the night before. At 8:00am we were driving into the parking lot at this legendary stadium. The tailgate parties are a riot. Food cooking on grills you'd have to see to believe, footballs flying around, beer flowing, and the laughter of football fans was all around. It was magical. When the game ended 63 points had been scored. The problem was Detroit only had 21 of those points, they took a whooping. It was back to the parking lot for the second half tailgate. This time a touch more subdued. Guys drinking more beer, a laugh now and then and lots of cell phones ringing and offering the same answers - in about an hour, in a couple of hours, as soon as I can. It was here I finally figured out why Dennis invited me to the game. Hey, Pauly, bro, here are the keys I can't drive. You don't say, Dennis!

Next Sunday, Green Bay would be playing in another city so no dumb-dumb parking lot activities would be on the schedule. If I were to call Dennis on Friday and say to him, "Hey, Dennis. Listen bro, I've got 5th row pews for Pastor Andy at Washington Ave Church of God. What do you say?" "Pauly, no way. I'm sleeping

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Man. I do love in I don't feel like it" would be the response. Now as much as I love sports, especially being there at the game, I would much rather be sitting in front of Pastor Andy. Why don't we get fired up to go to God's house on Sunday? We will knock ourselves out to get to where we are sitting on bleachers, but no excitement at all to get our butts on a chair, or a pew, to worship the vindicator who has given us all eternal life.

Whenever I am waiting in the checkout line at Meijer, I have to grab a People magazine or something like that. Not because I care a lick about the stories, it's for those dopes who actually take time out of their life to write a letter to the editor about a celebrity, offering your support for their terrible behavior. People crack me up. We want to forgive the celebrity who goes on drunken benders, or the athlete who cheats with steroids, and rarely if ever forgive the person we rise with every morning. Understand something. Those people we call celebrities couldn't care less about you. They don't care about your struggles or your victories, your children, your peace of mind, or your soul. They don't care if you're hurting right now, and they don't care if you are in need. The one who does care, the one who wants to fight your battles, and give you the best life possible, we just don't have time for. Not even an hour on Sunday. Think about it.

Tom Brady is called the GOAT. That is short "greatest of all time." I have a GOAT shirt myself; it's worn under a flannel shirt desperately in need of washing. My GOAT shirt says Jesus is the greatest of all time.

Till next time keep moving forward and do

You can reach me at lifestrategies639@gmail.com

Read more at www.MailMaxOnline.com

The Exchange Club of Southwest Michigan Hosts Law Enforcement Appreciation Luncheon

The Exchange Club of Southwest Michigan held its annual Law Enforcement Appreciation Luncheon on Tuesday, March 15th, 2022 at Washington Avenue Church of God. The service club has organized the luncheon to honor local law enforcement personal for many years.

The honorees are chosen by their peers for their work in the community, showing honor and bravery while on duty.

Six police officers from Southwest Michigan -

Berrien County, St. Joseph, Three Oaks, and Michigan State Police, were honored at the event.

(1 to r) Those honored include Public Safety Officer Bradley Clapp City of Saint Joseph, Deputy Doug O'Dell from the Berrien County Sheriff's Office, Deputy Preston Huddleston also from the Berrien County Sheriff's Office, Officer Jacob Klynstra of Three Oaks Village, Det/Sgt John Moore of the Michigan State Police Niles Post and Detective Tyler Roots of the Michigan State Police.



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confidence, so that we might receive mercy and find grace to help us in our time of need. ~ Hebrews 4:15,16 Remember when you were so tired that all you wanted to do

was sleep, and in-

stead, your baby with an ear infection woke up every time you tried to lay her down? When you wanted to get some extra tasks done at the office and fell farther behind? When you looked forward to the leisurely Saturday filled with college football and ended up fixing the garage door?

ship, Jesus came down to our world, and he knows how you feel. "For we do not have a high priest who is unable to sympathize with our weaknesses." Jesus was willing to deal with the poison, the sin of this world so that he could win you for an eternity of heaven. He willingly lifted up and carried your sins to the cross. Suspended between heaven and earth, he felt the white-hot anger of his Father for your sins. Filled with life—because he had no sin and paid for yours—he rose from the dead, bringing with him your unconditional forgiveness.

For we do not have a high priest who is unable to sympathize with our weaknesses, but we have one who has been tempted in every way, just as we are—yet was without sin. Let us then approach the throne of grace with

> Rejection? He knew it. Temptation? He felt it. Loneliness? He experienced it. Death? He tasted it. Stress? He could write the book on it. There is something extraor-

Know this about God whom you wor- dinarily comforting in knowing that Jesus is like you in every way, just that he had no

> So, use this Bible truth. When you hurt, go to Jesus with confidence. He will help you in your time of need. Jesus knows how you feel.

Prayer: Dear Lord Jesus, it is comforting to remember that you are like me and know how I feel. On those most difficult days, move me to come to you and have you heal 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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Don



During this festive St. Patrick's Day week, I reminisced about any number of things Irish, such as that St. Paddy's party last year when I talked my friend Charlie into drinking some cheap swill while I enjoyed the

last of a four-pack of Guinness stout.

I believe I succeeded that evening because I once kissed the Blarney Stone. The one in Blarney Castle, Ireland. I'm assuming everyone knows the legendary powers of the Blarney Stone - to bestow the gift of gab on anyone who kisses it.

Herewith, I offer a few Blarney Stone-related tidbits, none of which dwell on the fact that the Stone is permeated with the saliva from millions of

You Say Baloney, I Say Blarney!

• On St. Patrick's Day 1939, at Texas Tech University, then-President of TTU, Clifford B. Jones, and then-President of TTU's Engineering Society, Dosh McCreary, unveiled the Blarney Stone monument, which sits to this day in front of the school's old Electrical Engineering Building. The rock was "discovered" by a group of petroleum engineering students on a field trip. They "analyzed" it, after each had downed a four-pack of Guinness, and determined that it was "identical with a piece of the original Blarney Stone," which had supposedly disappeared from Blarney Castle in 1659.

Dosh McCreary made the following pronouncements at the unveiling: That only senior TTU engineering students would be allowed to kiss the stone; that kissing it would impart eloquence to them; which he then proved by turning to Clifford B. Jones and convincing him to give all engineering students the day off from classes.

· Geologists at the University of Glasgow, in Scotland, have described the makeup of the Blarney Sone in excruciatingly scientific detail. It's made up of a bunch of geological stuff, including "slightly deformed fragments of fossil brachiopod shells and bryozoans." (Bryozoans are sedentary aquatic invertebrates, "from the phylum that comprises the moss animals." Makes that Blarney Stone kiss all the more appetizing, doesn't it?)

Anyway, the Glasgow U researchers cast doubt on the TTU story, saying say their slice of the Stone is probably the only additional piece that isn't still attached to the Castle. However, they at least offer this bit of whimsy: "We don't know if kissing the microscope slide will confer the gift of eloquence. But we have tried it."

• Some people, it seems, aren't exactly clear on just what "blarney" is. Some people think it's the same as "baloney." But there's a crucial difference. Signs at Blarney Castle, which you read while waiting in line to kiss the Stone, explain it ever so well: 'Baloney is flattery laid on so thick we hate it. Blarney is flattery laid on so thin we love it. Baloney is flattery laid on with a trowel. Blarney is flattery laid on with the lips." This is why the kissing bit is required.

Still don't get it? Consider this example: You tell a 50 year old woman "You look 25!" You're full of baloney. Now, I approach the same women and say: "I wish it were not impolite to ask when you were born; I would dearly love to know at what age a woman becomes so beautiful." I'm full of blarney!

And perhaps a couple pints of Guinness.

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MSRP	\$35,500
SIEMANS DISCOUNT	
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MSRP\$	39,600
SIEMANS DISCOUNT	2,605

SALE PRICE FOR EVERYONE

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White Knuckle, Blacktop Package, 20 Inch Black Noise Wheels, Heated Front Seats, Heated Steering Wheel, Power Sunroof, and Much Morel, C21383

MSRP\$43,880	
SIEMANS DISCOUNT 285	
2021 NATIONAL RETAIL CONSUMER CASH 1,500	
2021 GREAT LAKES BONUS CASH 1,500	
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Seat, Heated Front Seats, CD-Player, Pow

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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



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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es, Power Windows and Locks, CD-Player, Back Up Camera, Crystal Black Silica, C22020A



4K Miles, Remote Start, SYNC 3, Power Driver's Seat, Heated From Seats, Auto Climate Control, Back-Up Camera, Remote Keyless, Entry System, Ford Certified! Sedona Orange Metallic, F21264A

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3.5 V6 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 61K Miles, Bed Liner, Running Boards, Power Driver's Seat, Leather Seats, Power Adjust Pedals, CD-Player, Power Slide Rear Window, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Tuxedo Black Metallic, C22083A



1.6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 72K Miles, Snow Tires Included! Power Windows, Power Door Locks, CD-Player, Remote Keyless Entry System, Performance Blue Metallic, M22001A



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3.6. V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 101K Miles, Remote Start, Power Leather Heated Front Seats, Heated Steering Wheel, 2rd Row Heated Seats, Power Stow 'N Go Third Row Seats, Power Stide Side Doors, Tourcheren Display, ParkSense Rear Park Assist,



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3.3 V6 EFI Engine, 5 Speed Automatic, Aluminum Wheels, 130K Miles, Navigation, Power Leather Heated Front Seats, Power Moon Roof, Auto Climate Control, CD-Player, Remote Keyless Entry System, Silver, C22067A



1.5 Ecoboost EFI Engine, 8 Speed Automatic, Aluminum Wheels, 20K Miles, Navigation, SYNC 3, Ford Co-Pilot360, Power Driver's Seat, Heated Front Seats, Panoramic Vista Roof, Adaptive Cruise Control, Back-Up Camera, Remote Keyless Entry System. Ford Certified! Agate Black Metallic. F22069A



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igation, Power Driver's Seat, Suede Heated Front Seats, Heated Steering Wheel, Touchson



Memory Power Leather Heated Front Seats, Heated Steering Wheel, Power Moon Roof, Auto nate Control. Blind Soot Monitor. Rear Collision Mitigation, Rear Parking Aid, Back-Up Can



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i.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



2.7 EFI Engine, 6 Speed Automatic, Styled Spoked Steel Wheels, 21K Miles. Security Cover, Bed Liner, Running Boards, Adaptive Cruise Control, Lane Departure Warning, Front Collision Mitigation, Driver Monitoring, Back-Up Camera



1.5 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 14K Miles, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Lane Keeping ssist, Lane Departure Warning, Front Collision Mitigation, Driver Monitoring



CHEROKEE LATITUDE 4X4

2.4 EFI Engine, 9 Speed Automatic, Aluminum Wheels 84K Miles, Remote Start, Heated Front Seats, Heated Steering Wheel, Back-Up Camera, Remote Keyless



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 Keyles



1.8 EFI Engine, 5 Speed Automatic, Aluminum Wheels, 186K Miles, Power Moon Roof, CD-Playe Power Windows and Locks. Remote Keyless Entr



 V6 EFI ENGINE, 8 Speed Automatic, Aluminum Wheels, 40K Miles, Remote St Navigation, Blacktop Package, Power Driver's Seat, Heated Front Seats, Beats emium Speakers, Touchscreen Display, Rear Park Assist System, Back-Up Came



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etals are grown for small, premium-batch offerings including Riesling, Sauvignon Blanc, Pinot Gris, Cabernet Sauvignon, Pinot Noir, Syrah and Sangiovese. The fruit from this vineyard is used for estate bottled Braganini Reserve varietals as well as Winemaker Series blends. In 2021, 70 tons of premium fruit were harvested from this vineyard alone.

MOODY Continued from Cover

"Our Mountain Road Estate Vineyard consistently produces excellent fruit, and our winemaking team continues to prove their skill," says Sarah Braganini, owner/manager of the vineyard. "We are honored to receive these awards celebrating this beautiful wine."

Best of Class medals were also presented to St. Julian for the 2020 Winemaker Series Harvest Select Gewürztraminer/Riesling as well as Sweet Nancie, named after St. Julian's Vice President of Winemaking, Nancie Oxley. This sweet sparkling

wine also recently received Best of Class, Best of Lake Michigan Shore AVA and Double Gold at the Harvest "Terroir" Challenge wine competition - the only competition to judge wines by American Viticultural Area, as well as earning Double Gold at the Indy International Wine Competition

An additional seven medals (three Gold and four Silver) were presented to other wines in the St. Julian portfolio (see list below).

"To see our wines appreciated on a world stage is a huge honor," says Nancie Oxley, St. Julian's head winemaker. "All of these medals are testament to the time and effort our winemaking team puts in to creating premium products, but the award we are most proud of is winning the Riesling Challenge. Our 2020 Braganini Reserve Mountain Road Estate is another example of how we continue to innovate and improve our winemaking process, and I am so proud of our team, from grape to glass, for what we have accomplished with this wine.

> St. Julian's 2022 medals included: **BEST OF SHOW & RIESLING** CHALLENGE WINNER

> 2020 Braganini Reserve Mountain Road Estate Riesling

BEST OF CLASS

2020 Braganini Reserve Mountain Road Estate Riesling 2020 Winemaker Series Harvest Select Gewürztraminer/Riesling Sweet Nancie

GOLD

2020 Braganini Reserve Lake Harvest Vignoles 2021 Braganini Reserve Mountain Road Estate Rose

2020 Braganini Reserve Traminette SILVER

2017 Braganini Reserve Meritage 2020 Braganini Reserve Pinot Noir

2020 Winemaker Series Albariño/Gewürztraminer 2018 Winemaker Series Double Barrel Merlot

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WHIRLPOOL OUTLINES MAJOR PROGRESS ON ENVIRONMENTAL **SUSTAINABILITY**

Whirlpool Corporation this month issued an update on progress towards achieving Net Zero targets the company first announced in May of 2021. As part of this update, Whirlpool Corp.—building on its long history of improved environmental performance-is accelerating its commitment to sustainable operations through investments in renewable energy, manufacturing plant retrofits, and on-going energy, water, and waste reduction proj-

"Our vision at Whirlpool is to improve life at home. We know fulfilling that vision requires us to think not just in terms of the four walls around us and the communities in which we live, but of the planet that sustains us," said Marc Bitzer, chairman and CEO of Whirlpool Corp. "Over the course of our history we have consistently developed products and technologies that deliver on this vision." Demonstrating Action *

In 2021, Whirlpool Corp.:

Drove a 27 percent reduction of greenhouse gas (GHG) emissions globally for all Scope 1 and Scope 2 emissions compared to a 2016 baseline, accelerating the company's progress to meet its Net-Zero target by 2030.

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Achieved 14 percent Scope 3 Category 11 emissions reduction in line with its target reduction of 20 percent by 2030, compared to 2016 levels. Issued its first Sustainability Bond, with the proceeds allocated to drive positive environmental and social impacts. Continued to develop innovative technologies and products that reduce its environmental impact.

In a statement the company said Whirlpool Corp.'s approach to fostering long-term, sustainably-resilient operations starts with innovative design and technology to improve energy and water efficiency, as well as recyclability. Continuous improvements as part of the World Class Manufacturing process have been rolled out in plants and operations across the manufacturing process and supply chain.

"Whirlpool takes a holistic, long-term approach environmental sustainability," said Ron Voglewede, director of sustainability. "It's not too far into the future that we envisage manufacturing home appliances in plants that are 100 percent renewable-powered with off-site and expanded on-site wind farms and solar panels, and an end-oflife product recycling program which directly feeds into our own supply chain for new products."

Whirlpool Corp. is one of the largest onsite wind energy consumers among Fortune 500 companies in the U.S. Through expanding on-site renewables, additional Virtual Power Purchase Agreements (VPPAs), and green energy procurement, the company targets a nearly one-third reduction in its global carbon footprint in its operations.

The company is on track to achieve its Zero Waste to Landfill (ZWtL) goal for all manufacturing sites by the end of the year. Currently, 90 percent of its sites have achieved Gold or Platinum ratings using the UL ECVP 2799 Zero Waste to Landfill standard. The company has also recently joined the U.S. Department of Energy's (DOE) Better Climate Challenge, targeting a reduction of greenhouse gas emissions by 50 percent within 10 years and collaborating with the DOE and other organizations to cut carbon and save energy. Over the past five years, it has also achieved a 34 percent reduction in water consumption in its operations globally.

Advancing a Sustainable Future Through Our Products Whirlpool Corp.'s average refrigerators use less energy than a 60 watt light bulb, its clothes washers have 57 percent more capacity than they did in 1992, and they use 78 percent less energy1-all without compromising quality and function. Overall, Whirlpool Corp. has reduced by 60 percent its product emissions since 2005, and continues to invest in innovation to launch leading products that improve performance, while lowering their overall carbon footprint.

An initiative in Europe has led to the removal expanded polystyrene (EPS) packaging from cooking products and dishwashers sold to one of its large retail customers. The company also considers how it can use its scale and its presence in approximately 70 percent of U.S. homes2, to drive sustainable behaviors—from educating consumers about not needing to pre-rinse dishes before placing them in the dishwasher, to using connected appliance features to run their appliances during the best times to lower their costs and have the least impact on the electrical grid.

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

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Dear Dave

I just started Baby Step 3 of your plan. It took me about 12 months to pay off \$8,000 in debt during Baby Step 2. I am 50, and I work in the printing industry making about \$38,000 a year in a city with no local or state income tax. I have not done a lot about retirement yet, and that worries me now that I am learning to manage money in a smarter way. How can I stay on track with the Baby Steps and still do something about retirement?

Blake Dear Blake,

I generally look at a timeframe of six months to a year for saving a fully funded emergency fund. So, if it took you about a year to pay off \$10,000 in debt, you're probably looking at about the same length of time—or less, since the debt is gone—to save up an emergency fund. Keep in

months of expenses, not income.

But here's the thing. If you start building retirement right now and have an emergency, do you know what you'll use? Yep, you'll use your retirement. That's why an emergency fund comes before retirement in the Baby Steps.

mind that an emergency fund is three to six

The median household income in America is around \$68,000, and that's often two incomes.

Dave Says

You're probably working pretty hard for that \$38,000, so I would challenge you to think about and work toward something you could be doing in the near future to make that much money or more.

I want you to open your mind and imagination, and start thinking fresh again. Don't do something silly like quit your job today, but if you're going to be making \$38,000 five or 10 years from now it's time to aim at something else.

I'm trying to speak to your retirement fears, as well as warn you against addressing retirement without having an emergency fund in place. Save up a solid emergency fund over the next year, while at the same time doing some serious thinking and goal setting.

Maybe you'd like to do something completely different, or even own a printing company by that time. Who knows? The cool thing is you can make it happen, and the choice is all yours!

A picture containing person, person, outdoor * 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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A PUBLIC Hearing is scheduled for 10:00 a.m. on March 25, 2022 at a special meeting of the Bridgman City Council to be held in the Council Chambers, 9765 Maple Street, to afford all interested parties the opportunity to be heard before the City Council votes to approve the application of a grant to the Michigan Natural Resources

Trust Fund. The grant applications are for supporting the renovation of the Weko Beach House boardwalk. Interested persons can request a copy of the application by contacting Sara Ball, Parks and Recreation Director at sball@bridgman.org.

This notice is posted in compliance with Open Meeting Act, Public Act 267 of 1976, MCL 15.261, et seq., and the Americans with Disabilities Act. Individuals with disabilities requiring auxiliary aids should contact the City Clerk by writing or calling the following: Allyson Holm, City Clerk (269) 465-5144, 9765 Maple Street, Bridgman MI, 49106.

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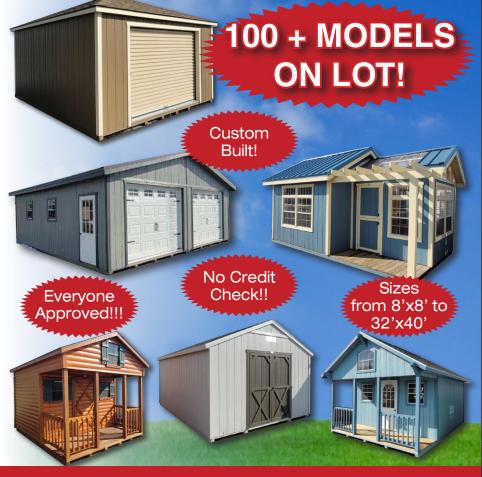
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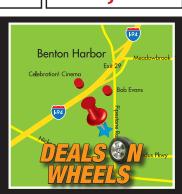
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