

April 16, 2022

Moody on **The Market**



oodv

RyeBelles Enters 2nd Decade With 'Rooftop Re-Make', New Executive Chef

The bar and restaurant that spearheaded third floor outdoor dining in downtown St. Joseph is ready to unveil 'The Rooftop at RyeBelles 3.0'. Ever since last October, owner Jim Champion has had a small work crew transforming his Rooftop bar and dining deck into a weather-resistant three-season space that will revolutionize RyeBelles ability to serve customers who want an outdoor hospitality experience without the many variables that come with it: rain, wind, harsh sunlight, etc.

Champion says by the Easter weekend, RyeBelles hopes to be inviting customers up the stairs for a full food and beverage experience inside the newly constructed Rooftop space. There are several tables that will still be uncovered on the far West/Bluff end of the deck. The rest of the West half is now totally under a permanent roof, with large overhead doors and side windows that fully open to allow good weather in.

When the Summer weather isn't so goodand during Spring and Fall-the doors and windows can be adjusted or closed for the comfort of customers. Champion points out that he couldn't actually increase the seating capacity (there's only so much space up there), however he's been



able to significantly extend the season for the Rooftop. He expects next year to utilize it from early Spring to late Fall, with September and October weekends being especially desirable for customers, as he sees it. With fall football games Continued on page 16



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Local 3 is a Hit with Locals and Visitors Alike

Glen: restaurant, The Local 3 Grill & Tap, serving up stellar pub grub and much more. Three "locals" joined forces to open the establishment in 2020 and fought through the trials of license, but we couldn't really settle on any-Covid to come out on top. Brothers Adam and Josh Wallace grew up in their fami-

Located on Main Street in ly-owned restaurant business, Wallace's Watervliet, you'll find the town's newest Board of Trade on Paw Paw Lake. Joining the brothers is Melanie Adams, who is also well known in the restaurant industry

"It was time to settle on a name for the thing," Melanie recalled. "We were just three Continued on page 2



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Page 2 April 16, 2022 *Local 3* Continued from cover

locals looking for a name and so it ended up being Local 3 Grill & Tap" ing, the wings get a light dusting of seasoning that adds subtle flavors, but still lets flavor of



As Shelly and I walked in, I was immediately flooded with memories. The Local 3 is located where **The Elite** had been for many years. I played music there many nights with **Al Giganti, Lue Brule, Larry Follett** and whoever else might show up on a given night. Despite the fond memories, The Local 3 looks nothing like the smoke-filled dark saloon it once was. The place has been completely modernized with a bright décor, windows, new booths and tables, and brand-new flat screens throughout. Somehow, it looks twice as big inside now.

Joining the team is **Chef John Webster**, who lends his own experience and creativity to the menu. "We quickly became known for our Wings and Onion Rings," Webster touted. So that seemed like a great place for Shelly and me to start.

The **Onion Rings** are hand-cut, hand-battered and BIG! The saltiness in the batter recipe really draws out the sweet of the onion. Piping hot, super crispy and piled high is how this appetizer is served. I'd say these rings rival any onion rings in Southwest Michigan.



Likewise, the **Chicken Wings** were superb. You can choose traditional bone-in or boneless, which are actually hand-cut chicken tenderloins. We decided to try a little of each, which was perfect because I slightly preferred the bone-in and Shelly slightly preferred the boneless...both were outstanding. Before fry-



ing, the wings get a light dusting of seasoning that adds subtle flavors, but still lets flavor of the juicy chicken take the lead. The dusting also adds a nice crunch. Local 3 has seven different sauces and two dry rubs to try, so plan on coming often to sample them all. Make sure to get the house-made blue cheese dressing which has a surprising blast of garlic.

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Local 3 has quickly become a local favorite for burgers, fish, and pizza, but their recent kitchen expansion has allowed it to add grilled steaks and pasta dinners to its lineup.

Chef John whipped up some **Blackened Chicken Alfredo** for us, and I do mean "whipped up." He makes the sauce from scratch for each pasta dish as needed. This creates a luxurious creamy velvet consistency because the oils and cream don't have time to separate. The subtle char on the blackened chicken breast delicately contrasts the smooth mellow tones of the alfredo sauce.



We finished by splitting a perfectly 14 oz. **Grilled Ribeye** with skillful diamond grill marks. The steak was juicy and tender and tasted like one from a family cookout...only better. The steak dinner came with country-style green beans which had a nice smokey flavor from the bacon in them. A side salad and potatoes mashed with garlic, topped with brown gravy rounded out the dinner.

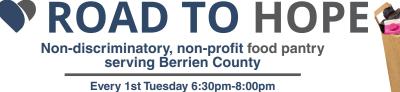


Shelly: When I come back, I want to try the Shrimp Po' Boy. The creamy Sriracha sauce and jalapeños are intriguing.

Local 3 Grill & Tap 365 N Main Street, Watervliet, MI 49098 Sun, Wed & Thur Noon-9pm; Fri &Sat Noon-10pm (269) 201-7219

www.local3grill.com

Read more at www.MailMaxOnline.com



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Pedals & Puddles Photo by Joel Johnson

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One online outlet that publishes my columns allows readers to comment. Some time ago, while scouring reader input for an ego-boost, I discovered this message about one of my

outrageously hilarious columns: "At least this is on the right page, the obits."

I'm not sure whether this is a put-down or some hip new form of praise. Regardless, I did what any eager-to-please, customer-focused columnist would do: I ferreted out the identity of the person who posted the comment and sent an anonymous e-mail to IRS Commissioner Charles P. Rettig, suggesting that "obit-boy" be audited.

I imagine Charles P. Rettig was pleased to hear from me. I'm like a publicity machine for IRS Commissioners. This is like the umpteenth time one

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www.MailMaxOnline.com Inevitable Things: Obits, Taxes, and John Koskinen

of them has been mentioned in my beloved "Let's Find Something - Anything! – That's Amusing About Paying Taxes!" column. the federal government seeks to levy taxes on illegal drug transactions? The official IRS tax instructions read "Income from illegal activities, such as money

Here's a batch of oddments to discuss with someone - anyone! – who's willing to help you stay laser-focused on your tax-prep procrastination:

Yesterday, I typed "U.S. tax code" into eBay's search function and got 78 results, most of them electrifying must-have items such as the paperback book featuring the entire U.S. Tax Code ("One convenient, easy-to-use, 763-pound volume! Scads of Charles P. Rettig photos! Great fun at parties!")

Naturally, searching "Tax code" on e-bay brings up a ton of vinyl records by. . The Beatles. Check the item descriptions, and it's clear why they're included in the search - they feature overlooked masterworks like the peppy "Notice Concerning Fiduciary Relationship" and the heart-rending "Claim for Deficiency Dividends."

Of course, doing your taxes can be mindnumbing. Speaking of mind-numbing, did you know the federal government seeks to levy taxes on illegal drug transactions? The official IRS tax instructions read "Income from illegal activities, such as money from dealing illegal drugs, must be included in your income on Form 1040, line 21, or on Schedule C or Schedule C-EZ (Form 1040) if from your selfemployment activity."

It's recently come to my attention that many readers of this column - actually, every reader - is overlooking the same common tax deduction loophole! Remember!: Every dollar you send - in cash to your newspaper's dorkiest weekly obit-page columnist meets all IRS requirements for Deficient Fiduciaries! Plus, after receiving your money, I'll send you, eventually, a commemorative stamp, similar – in fact probably identical – to those free seals that charities frequently include in their direct mailers!

Incidentally, for everyone who wishes for more time to complete their tax forms, consider that, until 1955. the tax filing deadline was March 15th. The extra month was added after IRS leaders realized the mid-March date interfered with the ability of IRS agents to properly conduct their NCAA tournament pools.

I imagine the tidbit above could be found somewhere on a website called the Tax History Museum, the perfect place to go if working on your own IRS forms gets waaaaay too exciting. For example, there's an online essay about the theories of taxation, which says things like "Progressivity seen from the perspective of marginalism was the theoretical crystallization of faculty theory."

By the way, if you found yourself spontaneously tappin' your toes while reading that last sentence, it's no surprise; those are lyrics from The Beatles' "Claim for Deficiency Dividends."

TakefiveT5@yahoo.com

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★ PTSD Counselors from the South Bend Vet Center who come to Berrien County twice a week.

 \star 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).

 \star 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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This week, the Bureau of Labor Statistics (BLS) released inflation data for March and the increase was worse than expected. Consumer prices have increased by 8.5% percent in the last twelve months, representing the fastest inflation rate since 1981.

Driven by soaring prices for gas, energy, and food, high inflation has been hammering household budgets and undermining growth and confidence in the U.S. economy. Gas has risen 48% annually, electricity 11.1%, and food 8.8%. (Meat prices spiked even more: 14.8%) Yet, even when you take the more volatile prices out of the equation, it still shows so-called core prices rose 6.5% (up from 6.4% in Feb). That rate also outpaces anything we've seen in the past 40 years.

So, why does this matter? Well, inflation continues to chip away at Americans' buying power, outpace wage gains, and impact our economy. Rising costs on necessities are making it incredibly difficult for families and businesses to get ahead and, if we continue down this path, experts predict we could even see another mild recession next year.

Unfortunately, it being an election year seems to have many policymakers more focused on shifting blame away from the root causes of inflation instead of solving it. To that end, I'd like to dispel two troubling narratives:

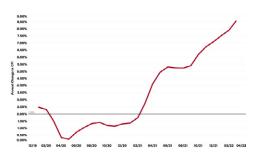
1. Inflation is a result of "Putin's Price Hike." Not quite. Inflation had been rising at a historic rate well before the war in Ukraine, pushing up prices for food, gasoline, shelter, automobiles, and a wide range of basic consumer goods. (See graph.) Russia invaded on February 24 of 2022, making March's BLS report the first full month we've had that actually reflects the impact of the war. That said, the conflict has contributed to increases in recent weeks, largely by reducing the global supply of crude oil, wheat, minerals and other key exports from both Russia and Ukraine.

2. Businesses are increasing prices simply out of greed. Also, untrue. Costs for raw materials, labor, and transportation have increased dramatically in response to the pandemic, supply-chain disruptions, and labor force shortages. To absorb all these costs would wipe out revenues and shutter small businesses, leaving them with little choice but to raise their prices for goods and services.

Once again, inflation is the simple result of supply and demand. Pandemic-related supply chain constraints and a tight labor market coupled with loose monetary and fiscal policies from our federal government have limited the supply of many goods while simultaneously boosting demand. The result? Across-theboard price increases for American families and businesses.

Instead of shifting blame, we should learn from this. To start, let's stop injecting cash into an idle economy. Next, let's shift our monetary policies to be anti-inflationary by increasing interest rates through the fed. Then, let's focus on policies that re-engage our workforce, ease regulations, reduce tariffs, and increase domestic energy production.

If policymakers move swiftly to implement these remedies, we could see inflation cut in half by the end of the year. Anything less and the higher prices may be here to stay.



Read more at www.MailMaxOnline.com





Spring is such a joyful time of year, with new life springing up everywhere. This year especially, we are happy and relieved to finally be able to cautiously gather together again. To cele-

beginnings, Blessings Farm and Animal Sanctuary in Coloma invites us to come out to shop for baked goods, books, and plants this weekend. They're offering lots of Easter cookies, cupcakes, and candy to purchase for your holiday table, as well as a large selection of perennial plants to choose from. They will be open Friday, 11 a.m. to 7 p.m., and Saturday, 11 a.m. to 5 p.m., at 6578 Clymer Road.

Celebrate Sunday, the first day of May, from 2 to 6 p.m., at the Whirlpool Centennial Fountain in St. Joseph at the Dog Day at the Fountain event. Dogs are welcome to splash about but please keep them leashed and be sure to clean up after them. The Fuzzybutz Pet Bakery will provide the doggy ice cream and the first 200 dogs will receive frisbees.

The Humane Society of Southwest Michigan is sponsoring a Fursbee Golf Outing on May 21st, from 10 a.m. to 4 p.m., at Flaherty Park in Watervliet. All proceeds will go to support the spay/neuter program and to purchase vaccines at the shelter. Please check their website,

www.humanesocietyswm.org, for future details. If you don't already know, an easy way to help support your favorite local shelter or rescue group is to sign up for the AmazonSmile pro-

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is to play the Pet Trivia game every day at freekibble.com. Every time you answer a pet trivia question, pieces of kibble are donated to shelters. Many people clicking on the answers equals lots of free kibble. It's a fun game for kids and adults alike, with pet videos and helpful information about pets on the site.

Recently, the American Kennel Club announced the list of America's favorite dog breeds. To no one's surprise, the Labrador retriever continues to top the list at number one. Anyone who owns a Lab knows why this is true. It's hard to find a more affable and devoted companion. We discovered this when Elliot joined our family a year and a half ago. As a puppy he was as sweet and cuddly as could be. As a nearly 90 lb. young fellow, he still likes to cuddle but also to go swimming and drag as many big sticks (sometimes small trees) out of the water as he can manage. While he loves to be on the go, Elliot is happy to also crash on the couch with you. He's a great dog and is currently traveling with his human dad through his 24th state, after spending the winter out West, where he enjoyed hiking in the snow and in the desert. Knowing Elliot, I have to say America got it right by making the Lab number one.

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Focus on the debt first, then save and invest

Dear Dave.

My husband and I have paid off all our credit card debt, and we are following your Baby Steps plan. We still owe about \$40,000 on two cars, and our combined income is around \$150,000. Since we have a good income, we were thinking about finishing our emergency fund and contributing to our IRAs while we finish off the car payments. Under the circumstances, is this okay?

Paola

Dear Paola.

I understand the temptation you guys are facing. But there's a power in behavior modification on a short-term basis that supersedes the power of mathematics. Stick to the plan, and pay off the cars first.

When you're still on Baby Step 2, you need to stop all saving and investing, and attack your debts with a vengeance. You've got a lot of money wrapped up in cars, and even with all the great work you two have done I know it's probably still a little hard to see light at the end of the tunnel. Debts that large can be intimidating.

MailMax for Michigan's Great Southwest **Dave Says**

> But I'm afraid you'll lose focus and intensity when it comes to getting out of debt if you worry about your emergency fund and setting aside for retirement too soon. I've seen that happen to lots of people, and when it does it can end up taking several years to get rid of all that debt.

You guys have made great progress, and you're making good money. If you stay gazelle-intense about getting out of debt, those car payments can be history in about a year and a half. Think about how fast you can get that emergency fund in place then, and how much money you'll have freed up to go into retirement.

Now is the time to roll up your sleeves, get mad about all that stupid debt and knock it out once and for all. You can do this. Paola!

— Dave

* Dave Ramsev 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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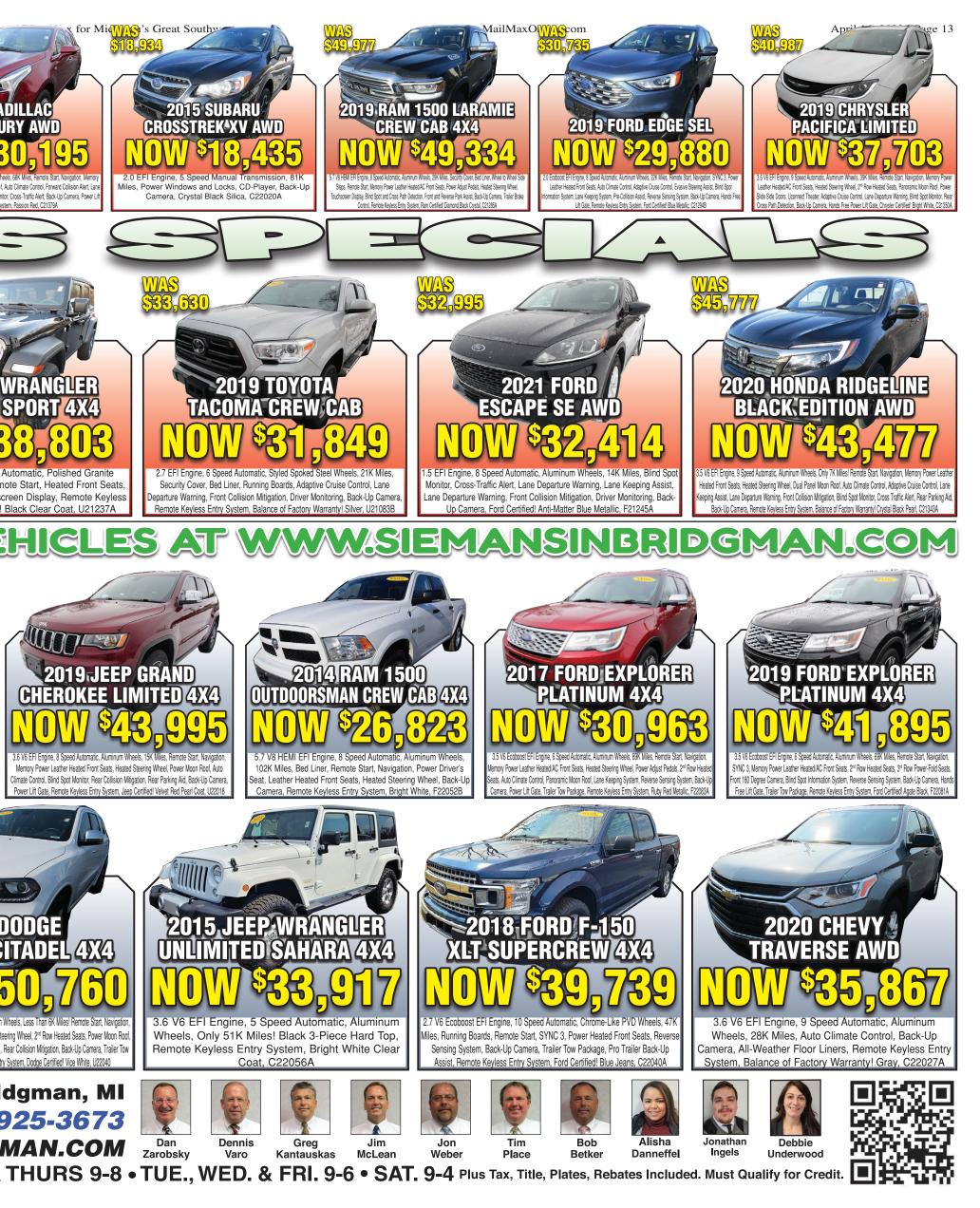
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OPEN EASTER SUND

MOODY Continued from Cover in mind, there are five video screens viewable from both the bar and table areas. Champion says the new space is well-insulated, but it's not actually heated or cooled. So mid-Winter use is

Champion and General Manager Nat Bishop predict that the all-weather Rooftop will greatly simplify scheduling of their Summer staff and provide significant additional work hours to their employees. Bishop says it was a guessing game, trying to know whether midday rain showers would hang around and wipe out evening dining. But often, with the staff told not to come in, the showers would move out and disappointed potential customers would be left asking, "Why's the Rooftop closed?" Now, that won't happen.

Bishop says RyeBelles has employed up to 90 persons, full and part-time. Many will see

their hours increase and some will have nearly full-time jobs, with only the coldest Winter months being in doubt. Bishop has high praise for his management team and their growth, as owner Champion has been focused on the expansion project. He gave special kudos to Bar Manager Bree Boomer and Restaurant Managers Ashley Patton, Carly Kilboy and Katie Ryan.

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RyeBelles full dinner menu will be offered in the new space, as well as a portion of the uncovered East side of the Rooftop area, known as the Terrace. Champion says sun-lovers will still have plenty of area on that side (Broad & State). "You can choose your environment," as he puts it. The East Side Terrace also offers live music several nights a week in Summer for those looking for a more active atmosphere.

Champion says his first decade at RyeBelles has been an interesting evolution. The Summer focus on the Rooftop has been much greater than he expected when he opened the second floor restaurant in November, 2011 in the former St. Joseph Elks Club bar room. Increasing dinner traffic from locals during the Winter months has also been gratifying he says, causing him in recent is happy." years to forego mid-Winter closing periods.

New Executive Chef

Last Fall, Champion hired a new Executive Chef, Shane Graybeal. Champion, Bishop and Graybeal are carefully tweaking the relatively short RyeBelles menu and plan to publish a new version before Summer. Priorities are maintaining RyeBelles solid reputation for steak and seafood, while allowing Graybeal to put a bit more of himself and his experience into it.

Graybeal grew up North Carolina in a 'farm to table' family, went to culinary school in Charleston, South Carolina, worked in the Carolinas and Europe, then settled in Chicago, where he got his first Executive Chef position. He says he learned from his grandmother that, "When there's good food on the table, everyone

Continued on page 18



Damon Brown: How to Bring Your Worth

Business coach & author

Tuesday, April 26, 7 pm Inspiration and practical advice for the next step in your career

Damon Brown helps side hustlers, solopreneurs, and other nontraditional creatives bloom. A best-selling author and 4x TED Speaker, Damon co-founded the popular platonic connection app Cuddlr and led it to acquisition within a year. He now guides others through his consulting/coaching business, #BringYourWorth show on YouTube, and long-running Sane Success column in Inc. Magazine. During his inspirational and practical talk "How to Bring Your Worth," Brown shares the best ways we can joyfully make a living off our craft, create business partnerships worthy of our skills, and truly be of service to others.



The Mendel Center at Lake Michigan College, 2755 E. Napier Ave., Benton Harbor, MI Box Office hours: Weekdays, 10 am - 6 pm and 1 hour before events, subject to change

CHANGE

YOUR

Page 18 April 16, 2022 MOODY Continued from page 17

Graybeal lights up in a smile when he talks about being a Chef. "I love everything about working in a restaurant. It became my identity. I love the noise in the kitchen. I love the chaos, the busy rushes, the late nights. I love the interesting characters you meet!"

The Chef was drawn to Southwest Michigan when he realized that many of the fresh products he was "sourcing" for his Chicago restaurant kitchen were coming from Michigan's Great Southwest. So, as they anticipated the birth of their son, Graybeal and his wife bought a home in Bridgman. And, a couple of months later he and Jim Champion connected in their vision for the next phase of Ryebelles menu development.

Graybeal says he wants the menu to "explore the local bounty." "The farms and fields are all around us," he says, "We want to emphasize those ingredients and feature those flavors."

Bishop comments, "Shane has already elevated our menu. He's refined several items and highlighted our presentation."

RyeBelles is located at 518 Broad Street, St. Joseph. 269-281-0318 www.RyeBelles.com

Closed Sunday & Monday. Look for Summer Hours in May.vv

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

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Pastor Rosenv

MailMax for Michigan's Great Southwest Pardoned

Therefore, there is now no condemnation for those who are in Christ Jesus, because through Christ Jesus the law of the Spirit who gives life has set you free from the law of sin and death. ~ Roman 8:1,2

est powers bestowed on the President of the

of a federal crime. That power even extends over lawbreakers who have been sentenced to death because of their misdeeds. The sec-States grants this power to the president, except in cases where federal officers have been impeached and removed from office. Beyond that one exception, the president has the unconditional power to pardon whomever he pleases.

It has long been the custom in the Christian church to illustrate the eternal truths of the Bible with every day, earthly examples, with which we are familiar. So, when a Christian wants to illustrate God's power to forgive sin, it might be tempting to compare it to a presidential pardon.

But when it comes to illustrating God's power to forgive, all analogies limp. And that's true of this one, too, because when God forgives our sin, we are more than pardoned. When a person is pardoned, the crime still exists. The president declares no person

One of the great- will pay for the crime and that crime simply remains unpunished But that's not what God did with our

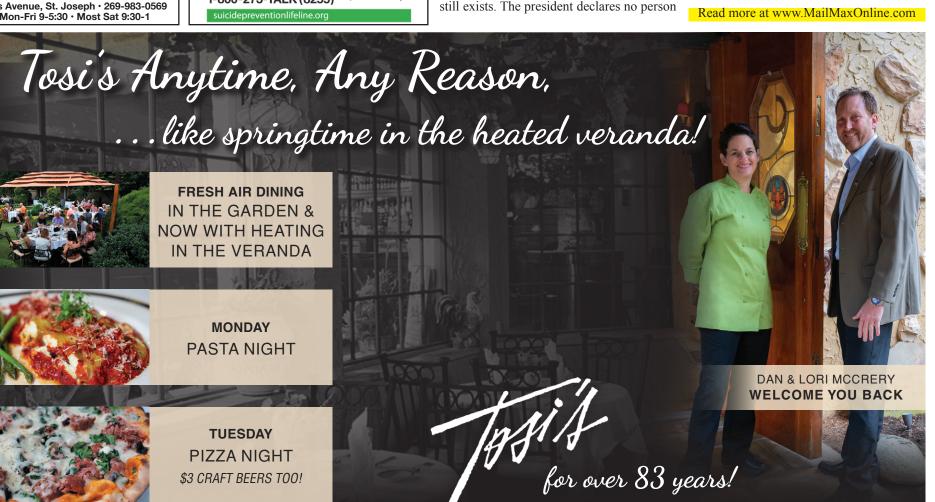
United States is the near-absolute authority sins. He didn't ignore them or leave them to pardon people who have been convicted unpunished through a divine pardon. That would mean our sin is still on our record; it would simply go unpunished.

But our sin is gone; it's forgotten forevond article of the Constitution of the United er! Our rightful condemnation has been completely crushed by the perfect life and perfect sacrificial payment of God's own Son, Jesus Christ. Our sin is not just pardoned; it's vanguished and vanished forever. And not just our sin but the sins of the whole world. What power!

> Make no mistake about it. We are more than pardoned. Sing for joy because "there is now no condemnation for those who are in Christ Jesus."

Prayer: Jesus, thank you for giving me the assurance that my sin has been paid for and my condemnation forever crushed. 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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