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Moody on The Market



 $M_{oody}^{^{Pat}}$

New Outdoor Bar + Food Truck To Open In Sawyer

Harbor Country is its own little destination where multiple communities, each armed with charm and allure, blend into one region: an exciting vacation spot for those looking for something special. Sawyer sits at the northern edge of the Harbor Country 'border', and is quickly growing with the addition of new and exciting businesses. The most recent addition to Sawyer is *Side Yard*, an outdoor beer garden with an on-site food truck.

Side Yard owners Alex Cihlar and Cam Mammina moved to Sawyer in 2019, and have since fallen in love with the tight-knit community. The little town has made quite an impression on the two in such a short time, as Cam has joined the planning commission for Chikaming Township and now excitedly holds a seat as Chairman. "I purchased the food truck with the intention of catering events, like weddings on the weekends," says Alex, "But then we saw the space come up for rent and the wheels starting turning; we pivoted & came up with our concept. We saw this as the perfect opportunity to bring something to Sawyer. As area natives, we are super stoked to bring a business to the area."

This new hot spot will include a large beer garden, outdoor yard games like cornhole, pingpong, and foosball, and a bar that will serve draft and canned beer, wine, seltzers, cider, frozen cocktails, and a carefully curated cocktail menu that will be based on local, seasonal ingredients. They also plan to serve brunch on Sundays.

"Our food truck, Fresh to Death, will serve a rotating menu of handhelds (like sandwiches and wraps), fresh salads & shareables, with an emphasis on fresh, local ingredients," Alex says. "Our concept was to create a space that feels like you are hanging out in our backyard: just having some drinks, eating, & playing yard games."

Matt Gaipa will hold the title of Bar Director at *Side Yard*, and with his experience in the beverage industry, I'm sure there will be no limit to

Continued on page 8



Arthur **Havlicek,** President, SMR Chamber



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Beware the Base Effect

The Bureau of Labor Statistics (BLS) recently released their much anticipated Consumer Price Index (CPI) report for the month of April. I've covered several past reports at length in my columns, but this may just be the most interesting one yet.

Before we jump into why, let's take a quick look at some of the topline numbers from the report.

To start - prices still increased, just at a slower pace than in previous months. Annual inflation was up 8.3% over the past twelve months ending in April 2022 which is a welcome reprieve from the 41-year high of 8.5% recorded in March. When you strip out volatile product categories like food and energy, the CPI stood at 6.2% over

Continued on page 2

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Arthur Continued from cover

the same period, less than the 6.5% reported in March

Taken at face value, this appears to reflect that annual inflation has moderated for the first time in eight straight months. Unfortunately, a closer examination of the data indicates this relief may only be an illusion due to a statistical quirk economists call the "Base Effect."

Within the context of inflation, the base effect refers to the impact of comparing current price levels in a given month against price levels in the same month a year ago. This can skew the actual rate of inflation in one of two ways

- 1. Lower-than-normal price levels from the previous year can make price increases in the current year seem higher in terms of their yearover-year percentage increase; or
- 2. Higher-than-normal prices from the year prior can make percentage increases for the current year seem less steep because they are being measured from a higher starting point.

We've actually seen both of these scenarios play out over the course of the past two years. For example, the base effect may have contributed to higher inflation percentages in the spring months of 2021 due to price levels cratering in the spring of 2020. Conversely, this April's CPI percentage appears to have moderated more than it actually has due to higher-than-normal prices in April of

Last spring, the overall inflation rate spiked from 2.6% in March ('21) to 4.2% in April ('21). This spring, the CPI registered year-over-year increases of 8.5% in March ('22) and 8.3% in April ('22). April's 4.2% starting point is much higher than March's 2.6% starting point, meaning this April's inflation rate looked *less steep* when in reality prices continued to climb at an alarming

This is why looking at price levels is just as important as looking at inflation rates, and part of why the Federal Reserve views Core CPI as a more accurate measure of inflationary trends.

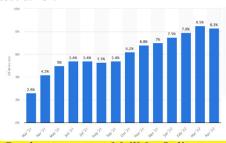
April's core inflation measure — the change in the price of goods and services not including food and energy — was 0.6 percent, compared to 0.3 percent in March. This is the largest increase since January of this year and frustratingly higher than Wall Street's forecast of 0.4%. The change in Core CPI alone is likely to strengthen the Federal Reserve's resolve to continue raising interest rates by 0.5% (or even 0.75%) until, as Chair Jerome Powell recently said, "financial conditions are in an appropriate place.'

Appropriate, of course, is a relative term and could take a while to get to given the price levels reflected in this recent report. Airfares climbed nearly by 19 percent in the month and have surged over 33.3% year over year, the biggest jump since December of 1980. Housing costs rose by 0.5% for the third month in a row and are up 5.1% on the year. New cars are up 14.2% on the year. Food prices rose 0.9% last month and 9.4% on the year, the biggest jump since April of 1981. Within that category alone, margarine is up 23.5%, Eggs up 22.6%, citrus fruits up 18.6%, bacon up 17.7%, chicken up 16.4%, fresh whole milk up 15.5%, and roasted coffee is up 14.7% on the year.

Mercifully, energy prices fell in April due to gasoline prices dropping 6.1% from their March peak. That said, prices at the pump returned to all-time highs in the first few weeks of May - data not reflected in last week's report. All told, energy prices on the whole are still up 30% on the

So, while the base effect resulted in a deceleration of last month's inflation rate, price increases on important commodities have only continued to climb. As a result, current consumer sentiment is actually lower now than it was during the height of COVID and over 70-percent of the country considers inflation the top issue facing our nation.

As both consumers and citizens, we need to keep pressuring policymakers to bring the cost of living back down. To do that, we'll need to beware the "base effect" on CPI reports for the remainder of the year. Price increases climbed steadily throughout 2021 and economists say the base effect alone could bring down this summer's inflation rate by several percentage points. If ignored or misunderstood, this phenomenon could lead to major distortions and mistaken conclusions moving forward and put the perception of urgency with which we need to tackle this issue at risk.



Read more at www.MailMaxOnline.com

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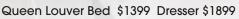














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Pastor

"Where, O death, is your victory? Where, O death, is your sting?" The sting of death is sin, and the power of sin is the law. But thanks be to God! He gives us the victory through our Lord Jesus Christ. ~ 1 Corinthians 15:55-57

two sons were driving down the road one day when a bee found its way inside the car

through an open window. The younger son was terrified of bees. He was allergic and being stung was one of the worst things that the car, he started to panic. At once, his older brother trapped the bee between his hands. He held it there for a few moments and then

A father and his opened up his hands. The bee started buzzing around again, and the younger boy again began to panic. But his older brother said, "Calm down! Don't be afraid! The bee can't hurt you anymore. Look at my hand." And there, in the older brother's hand, was the

could happen to him. When he saw the bee in life, there's one thing that terrifies all people by nature-death. You could say we're all allergic to death. We do whatever we can to avoid it. Yet, because of sin, death is inevita-

have a brother who travels with us. We have Death is now the doorway to life everlasting a brother who was willing to take the sting of death, the sins of the whole world.

place, and he died on the cross to take away so that by faith in you we have the sure and all of those sins. With sins forgiven, with As you and I travel down the path of sins removed, death has lost its sting. Jesus says to each one of us, "Don't be afraid. Death can't hurt you anymore. Look at my hands, look at my feet. I've taken the sting of death for you!" And because of this marvel-

ble for all of us. But just like in the story, we ous truth, death is not a defeat but a victory! with Jesus. That is our hope!

Prayer: Resurrected Lord and Savior, Jesus took the sting of death in our thank you for taking the sting of death for us certain hope of eternal victory in heaven.

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

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Lucu

explosion continues rescues and shelters are still in need of all kitten supplies. If you would like to donate, but

aren't sure what is most needed, an easy way to find out is to check a particular group's Wishlist on Amazon. You will find a wide selection of items to choose from. Gift cards are always welcome, too, and often the rescue will save them to purchase more costly items. The Humane Society of Southwestern Michigan is looking for donations of kiddie wading pools, so that the dogs living there may enjoy cooling off this summer while waiting to be adopted. The truth is many shelters are simply full and at capacity right now, so any and all donations are much appreciated.

Animal Aid is holding a yard sale this weekend, May 19-21, from 9am to 5pm at 2379 Shoreham Dr., St. Joseph. Let's hope for good weather for them! Here is a website you might want to check

To help raise funds for the kitten boom,

out: www.dogfoodadvisor.com, where they publish all alerts and recalls for dog food. Find out which foods have problems and sign up for a free newsletter to let you know when a recall has been issued by the FDA due to contamination and other safety dangers. We all want to

The Pet Corner

It might be late feel good about what we feed our pets, so it's spring, but the kitten good to know when there are any alerts.

It might only be May, but we've already everywhere, and the had a taste of summer, so it's not too soon to start thinking about ways to keep pets safe during the months to come. Before the true heat begins, we need to make sure pets are up to date on all vaccines and taking their preventatives for heartworm and other nasty vermin. It's one way to help them live long healthy lives with us. On hot days, we don't want to leave them in cars, where the temperature on a summer day can soar to over one hundred degrees in a very short time, or walk on pavement or sand that can burn their paws. A good rule of thumb to follow for that is if the sand, sidewalk, or street feels too hot for your hand, it is probably too hot for your pets' feet. For outside pets, make certain shade is accessible all day long but especially in the heat of the day. Lawn and garden products can be hazardous and should be kept out of the reach of pets. Insects can cause problems, and if a pet has been bitten or stung, watch for a possible allergic reaction. Keep your veterinarian's phone number handy to find out how to handle any emergency. Don't forget that water is life, and animals need to always have access to it, especially in the heat. These are all good rules to follow and will enable humans, as well as pets, to have an enjoyable summer

Read more at www.MailMaxOnline.com

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- ★ PTSD Counselors from the South Bend Vet Center who come to Berrien County twice a week.
- ★ Non-Service Connected Veterans Pension and Survivors Pension benefits (House Bound as well as Aid and Attendance) for low income veterans over age 65 or prior to age 65 that are disabled and have at least one day of wartime service (additional means tested restrictions apply).
- ★ Free transportation at designated stops for veterans enrolled in the VA Health Benefits Program to the VA Medical Center in Battle Creek and the VA Health Care Center in Mishawaka
- ★ Financial assistance thru the Michigan Veterans Trust Fund for wartime veterans or peacetime veterans who earned an expeditionary medal (additional means tested restrictions apply).
- ★ Free financial coaching from an Accredited Financial Counselor and Financial Fitness Coach Counselor as well as ongoing Dave Ramsey's Financial Peace University Military Edition classes.





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<u>Dave</u>

Dave Says

Sell the cars, keep your dignity

My wife and I are in our late twenties, and we have two kids. Our

combined income is about \$110,000 a year, but we have \$70,000 in loans on two cars, plus about \$15,000 in credit card debt. My in-laws have offered to let us move in with them to save money and make things easier while we pay down debt. Do you think this is a good idea?

Adam

Dear Adam,

In my mind there are only two scenarios where you should even consider taking the in-laws up on their offer. One, is where they're absolutely wonderful folks and you both have great, healthy relationships with them. By this, I mean there's a mutual sense of love, respect and everyone knows their boundaries. Even if this is the case, I'd still only consider it for an agreed-upon and very small amount of time.

The second scenario is if taking them up on their offer is the only way you two can accomplish your financial goals. That's not the case

You and your wife can get rid of most of your debt, and take a big step toward gaining control of your income, if you'll do one thingget rid of those stupid cars! That's an insane amount of money wrapped up in cars for you two. If you had a couple of decent, paid-for used cars your lives would be so much different. You'd be in a situation where you could even start putting a little money aside while you paid off the credit card debt. Then, once the credit card debt is gone, you'd have some cash freed up to find better cars.

If I were in your situation, I wouldn't move in with the in-laws. I'm sure they're great people, but I'd keep my dignity and sell the cars, start living on a budget and pay off debt as fast as possible!

- Dave

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

Read more at www.MailMaxOnline.com

MOODY Continued from Cover

the creativity and deliciousness we will find on the menu. Though their exact opening date has not been released yet, we eagerly await the 'Now Open' sign that will be displayed sometime this June. Fill your Summer with outdoor fun at Side Yard, located at 5870 Sawyer Road in downtown Sawyer. Congratulations, and welcome!

By Jocelyne Tuszynski

Foster Care Agencies Look to Spread awareness

May is Foster Care Awareness Month, and everyone's being reminded of the need for loving foster families in Berrien County and around the entire state of Michigan. Mikayla Valentine is a recruitment specialist for Bethany Christian Services in Benton Harbor. She spoke with Moody on the Market about the work she does.

"I've had a few different roles there," Valentine said. "I have been a foster care case manager as well as a foster care licensing worker. My current role, as a recruitment and retention specialist, is to work with different churches, organizations, and just the community in general to recruit more foster parents, as well as work within our agency to figure out ways to better support our current foster parents. That's the retention side, so that they keep their license open and continue to take placement through us.'

Valentine walked us through what a child in foster care might experience.

"We work closely with the Michigan Department of Health and Human Services. There are a couple of different ways that can go. If a child has entered into the care system, MDHHS will reach out to us and ask if we would be willing to take the foster case, which means that one of our foster case managers will work with the child and their family, as well as the foster family, to essentially rectify the barriers to reunification. So, our ultimate goal is to reunify the child with their family. That's one way that we work with the state. Additionally, if the state has a case that they've been working on and the child is not able to be safely reunified with the family, then adoption is the new goal. Thy can then also work with us to identify adoptive families and find that child a permanent home."

Valentine says a child can wind up in the foster system a few different ways. Often, it's because Child Protective Services has been called and an investigation has determined the child is not safe at home. Just about anyone can make a Child Protective Services report. There are hundreds of children in the foster system in Berrien County at any given time, although Valentine doesn't have an exact number.

"What I have seen is that there are approximately 350 children in foster care in Berrien County...Across the country I do know that there are over 400,000 children who are in the foster system."

How much of a need is there in Berrien County for foster families?





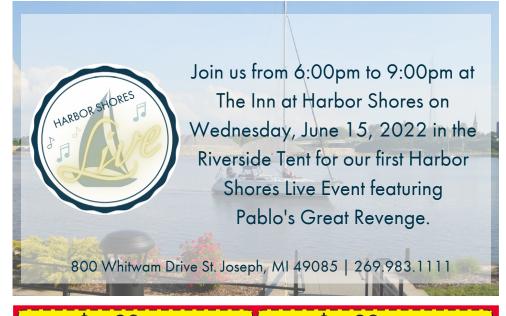
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www.TimothysRestaurant.com • 269-469-0900 16409 Red Arrow Highway, Union Pier, Michigan 49129 "We have a huge need for foster homes in our area," Valentine said. "Specifically, we have a huge need for foster parents or families to become foster parents and be willing to take school age children, teens, and sibling groups. We find that there's a large gap in our area of homes willing to take those groups of children."

To be a foster parent, you have to be caring, pass a background check, and undergo an orientation, among other things.

"Statewide, you have to attend an orientation, a foster care orientation," Valentine said. "Depending on which agency you go to, the agency will provide that orientation for you. Once you attend the orientation, we will send out applications and then that process starts. Once we receive that application back, the family is assigned a licensing worker. Then that licensing worker helps the family check off all the boxes and get all the requirements met to become a foster home.

Valentine says there is significant training that has to be completed to be licensed as a foster home. She tells us any family that has a passion for caring for others makes a good contender for being a foster family. Anyone interested in learning about being a foster parent could contact Bethany Christian Services or the Michigan Department of Health and Human Services. To learn more, go to Michigan.gov/HopeForAHome There are about 4,000 licensed foster homes in Michigan and more than 10,000 kids in the foster system at any given time. That number has gone down in recent years as the Michigan Department of Health and Human Services has been unable to hold as many recruitment and outreach events as they could before the pandemic. Valentine says if you have a safe and stable home, it could be worth it to look into becoming a foster family.

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

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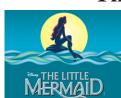








The Twin City Players Presents Disney's The Little Mermaid • June 3 - 26



announces the next production its 2021-2022 89th Mainstage Season, the family musical Disney's The Little Mermaid, music by

eight-time Academy Award winner Alan Menken, lyrics by Howard Ashman & Glenn Slater, book by Doug Wright, based on the beloved Hans Christian Andersen story and the classic animated Disney film produced by Howard Ashman & John Musker and written & directed by John Musker & Ron Clements.

In a magical kingdom beneath the sea, the beautiful young mermaid, Ariel, King Triton's youngest daughter, wishes to pursue the human Prince Eric in the world above. To do so she

her tail for legs. But the bargain is not what it with Music Theatre International (MTI). All seems, and Ariel needs the help of her colorful friends. Flounder the fish. Scuttle the seagull, and Sebastian the crab to restore order under the sea. Ariel's adventure leads to a showdown between good and evil, where only love can prevail. Disney's The Little Mermaid is a hauntingly beautiful love story with irresistible songs, including "Under the Sea," "Kiss the Girl" and "Part of Your World." This fishy fable will capture your heart!

Tickets are \$10 - \$15 (plus a \$1 fee per ticket). Tickets are available online at twincityplayers.org or through the TCP box office at 269-429-0400. Performance dates are June 3 -26, 2022, Friday & Saturday at 7:30 pm and Sunday at 2 pm, at the TCP Playhouse, 600 W. Glenlord Road, St. Joseph. Disney's The Little

Twin City Players bargains with the evil sea witch, Ursula, to trade Mermaid is presented through special arrangement authorized performance materials are also supplied by MTI. www.MTISHOWS.com.

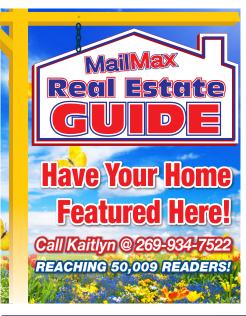
> The show is directed by Jacob Holmes who is assisted by Assistant Director Anna Pille, Music Director Jen Ammerman, Choreographer Avery Saylor, Stage Manager Wendy Golob, Costumers Reta Trux and Barbara Stepka, Light Designer Scott Bradford, Set Design & Construction Dan Williams, Additional Set Construction Marty Golob, Properties Cassi File & Avery Saylor, and Set Painter Cindy Jakeway. Cast members are Tana Johnson, Jake Zapor, Kelsey Trux, Marty Golob, Adrienne Glisson, Lucia V., Joshua Bennett, Allen Pille, Jessica Lewis, Cassi File, Joe Daniel, Rebekah Woodward, Franky Paypa, Avery Saylor, Kaley Schmidt, Laura Simmons, Johnna Bither, Zach Puplis, Roberta Marszalec, and Kent Dyer.

2021-2022 Mainstage Season Sponsors are Indiana Michigan Power/Cook Plant, Lake Michigan Chiropractic LLC., The Herald Palladium, Timothy's Restaurant, Meijer, and TPC Technologies, Inc. Show Sponsors for Disney's The Little Mermaid areGlenn & Kathy Ward and Honor Credit Union.

About Twin City Players

Formed in 1932, Twin City Players is a volunteer based nonprofit organization that strives to engage the community in quality theatre that changes lives and to be recognized for organizational excellence producing quality performances in southwest Michigan. The TCP Playhouse is located at 600 West Glenlord Road, St. Joseph, MI. For more information about TCP, call 269-429-0400 or visit us at twincityplayers.org.

Read more at www.MailMaxOnline.com







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The Joy of Wingspan



spent a few minutes watching small birds, such as chickadees or warblers. navigate around a tree? And your eyes nearly fall out of your head trying to follow their erratic darting

· limb to limb, branch to branch, leaf to leaf, their attention spans obviously lasting less than 1/127th of a second?

Well, this column may make you feel hyper-peripatetic like that, as well it should, because it's about birds! And topic-wise, it may sometimes dart erratically. Because my attention span typically lasts less than 1/122nd of a second.

Item: Last Christmas, I received the bird-centric board game "Wingspan" as a gift.

If you're not familiar with Wingspan, let me try to explain it. There are a LOT of components to it. (The newbie searching for the secret of success can begin acting like a warbler careening through a tree - ""Oh, THIS is the key to victory!," but then, mid-game, "Wait! THAT'S smarter strategy! – I'm switching to that!," and so on.)

The object of the game is to score points by populating a "nature preserve" with birds. The birds (pictured on cards) have different point values, can live in one to three different "habitats," lay varying numbers of eggs (side note: eggs = points at the end of the game, although eggs also are a resource required to "play" more birds, OR eggs can sometimes be traded for new bird cards or food, which is always required to "play" a bird, unless it's one of the vulture species, which don't require any food to play, and would you agree this is becoming one reallllly looooong side note?).

So, after reading the above paragraph, you should be totally ready to play!! Hahaha!! – just

Have you ever kidding. Frankly, the game is kinda "involved," and you need to play it a few times to get all the

> Item: Wingspan is characterized as an "engine building" game; as the game unfolds, your birds combine to increase your point-scoring efficiency. Unless you play like me and combine your birds with woeful inefficiency.

> Item: A guy who reviewed Wingspan online said he experienced ASMR while playing it. Say what? Well, ASMR is the acronym for Autonomous Sensory Meridian Response. It refers to a "tingling sensation people experience in response to audio and visual stimuli." A description of ASMR reads "This feeling starts in the head and moves down the spine when a person watches or hears particular triggers, leading to goosebumps, brain tingles, feelings of relaxation, and mild euphoria. Some describe ASMR as having a 'brain (wOrd that isn't truly naughty but isn't used Often in Ordinary cOnversatiOn; I've drOpped mOndO big clues tO this wOrd via capitalizatiOn)."

> Item: Hargrave said she wanted to play a board game that didn't revolve around conflict like building cities, forming armies and stealing, pillaging and laying waste to one's opponents. Wingspan is nothing like that: The birdy biome you build is the birdy biome you keep. I really like how other players can't block or thwart me. I really dislike how I can block or thwart myself. It's my doggone "warbler mind" - "Oh, THIS is the key to victory!," but then, mid-game, "Wait! THAT'S smarter strategy! - I'm switching to

> Still, once in a while, I overcome my limitations, and win, generating a sweet AutOnOmOus SensOry Meridian RespOnse!

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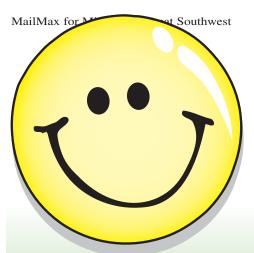
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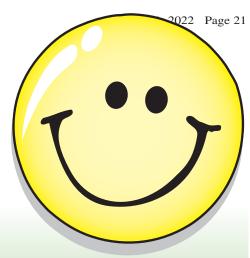


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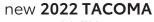
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