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Moody on The Market



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

Fewer Homes on the Market, Prices Down Slightly in SW Michigan

Every month The Southwestern Michigan Association of Realtors provides an exclusive 'first look' at residential real estate sales to MoodyOnTheMarket.com readers. This month, we learn that prices continue backtrack slightly—and there are fewer houses on the market than during the heated market of the past several years.

Realtors say the local housing market is adjusting and impacting both buyers and sellers. For the second consecutive month, there has been little or no growth in the number of houses for sale. Still, selling prices have set records each month this year with the exceptions of January and April in the year-over-year comparison.

In July, the SWMI housing market saw the number of houses sold fall to 322 from 388 in July 2021, for a 17 percent drop in sales. Sales in July at 325 were slightly lower than in June. Year-to-date sales were down 13 percent from 2021 (1845 vs. 2132).

The average selling price fell 8 percent from that in July 2021 (\$324,567 vs. \$351,131). The year-to-date average selling price of \$331,644 was 3 percent higher than the \$321,074 price in July 2021.

The median selling price increased 4 percent to \$249,750 from 240,500 in July 2021.

Year-to-date, the median selling price rose 8 percent (\$243,000 vs. \$225,000).

The median price is the price at which 50% of the homes sold were above that price, and 50% were below.

The total dollar volume fell 23 percent in July 2022 (\$104,510,719 vs. \$136,238,880). The year-to-date total dollar volume at the end of July 2022 fell 11 percent (\$611,884,673 vs. \$684,530,317).

The inventory of houses for sale has slowed the free-fall of available listings to a 2 percent decrease from 2021 (873 vs. 889). The inventory



Millicent

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



Executive Director,
Southwestern Michigan
Tourist Council

Happy Saturday! In the last column you met Marcy Simpson, the next Executive Director of the Southwest Michigan Tourist Council. We are working together to make a

Continued on page 16

smooth transition as I move into retirement in October. If you have not met her in person, feel free to stop in our information center and introduce yourself. Marcy will be an amazing leader moving forward!

Michigan Tourist Speaking of moving forward – we have a Council. We are working together to make a up is the Berrien County Youth Fair, August

15-20. This year's Berrien County Youth Fair boasts mouthwatering food vendors, live entertainment, family-friendly exhibits and thrilling rides! Grandstand entertainment includes: NTPA Regional Truck & Tractor Pull, Circus Continental, Granger Smith featuring Earl Dibbles Jr., Demolition Derby, and Bullmania.

Continued on page 4

Inserts & Promotions

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More Lucy-Desi Tidbits to Dye For!



again this week about more stuff I learned about Lucille Ball and Desi Arnaz at the museum dedicated to them in Jamestown, New York, and yes, I get that you

could possibly be saying, "What's with his Lucy-Desi infatuation, and how many more columns is he going to write about it?"

Well, I dare you to ask that question of comedian, actress, director and all-around superstar Amy Poehler! Go ahead, I dare you! And, if you actually do, can you also ask Amy Poehler if Amy Poehler has read any of my columns, and can help boost my comedy career? Hahahahaha! Amy Poehler should appreciate that laugh line! -- as if I have a "comedy career"!

The reason you'd ask Amy Poehler this question is that Amy Poehler invested considerable time and effort to produce a two-hour documentary about Lucy and Desi. Two hours. . .that's about the amount of time you'd spend reading 24 of my columns. So there. Only 22 more Lucy-Desi columns to go!

Item: Lucille Ball was a redhead, right? Well, that is, after she was a platinum blonde. Which she dyed her locks to from her natural

Actually, none of the above are correct. Lucy's famous hair color was actually "Golden Apricot." Or so said her longtime hairdresser, Irma Kusely. (Note: Irma Kusely was the first hair stylist in television history to receive on-screen credit, so I wouldn't quibble with her name for Lucy's hair color if I were you.)

Here's some insider scoop about how Golden Apricot was achieved and sustained: The

Yes, I'm writing color came from henna, which could be difficult to procure. But at some point, as Kusely told it, "Lucy met a very wealthy sheikh. He'd heard about her problem getting the right coloring. He said he would send her a lifetime supply of henna. Which he did! We kept it in my garage, locked away in a safe!"

> (I'm sorry, but "locked in a safe in Irma Kusely's garage" rerouted my train of thought to a signature routine Johnny Carson frequently performed on the "Tonight Show" - Carnac the Magnificent. Carnac would deduce the contents of closed envelopes by holding them to his head; when opened, his deductions comically related to the messages inside. Johnny's sidekick Ed McMahon would start the skit - each and every time, mind you! - by stating portentously "I hold in my hand the envelopes. NO ONE knows their contents. As a child of four can plainly see, they are hermetically sealed. And since noon today, they've been kept in a mayonnaise jar under Funk and Wagnalls' porch."

> (Hahahahaha! I don't know why, but I love that line! But I promise, I won't write 24 columns about it. I don't think.)

> Another hairy item: In the TV shows Lucy starred in during the 1960s, she wore her tresses in what's called an "artichoke cut" - the way the hair is layered resembles the petals of an artichoke. Googling "artichoke cut," I stumbled upon an "I Love Lucy" fan site where people in a discussion forum once debated which Lucy hairdo was the best. The artichoke didn't win. Although it did get props for how easily it could be styled with a nice hollandaise sauce.

> > TakeFiveT5@yahoo.com

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Setting Sail to the Windy City Photo by Mark Maxwell

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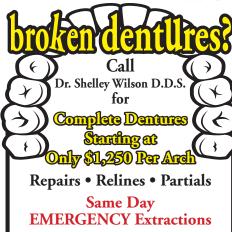


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Fun Continued from cover

Berrien Historical Museum, The Griffon: LaSalle's Lost Ship, August 16. When the French explorer Robert de La Salle's 45-ton barque the Griffon disappeared in Lake Michigan with all hands in 1679, it ignited a mystery that explorers are still trying to solve some 350 years later. Shipwreck hunter Valerie Van Heest has been at the forefront of the ongoing search for the Griffon, having filmed an episode of Expedition Unknown with Josh Gates for the Discovery Channel.

Van Heest will appear at the North Berrien Historical Museum to explain the loss, the many false discovery claims, and her ideas about what really happened to the Griffon. Van Heest is an award-winning author, member of the Women Divers Hall of Fame, and a veteran shipwreck explorer. No RSVP is required for this free program.

Join the folks at The Ghostlight Theatre, August 18-28, for their next production, Violet. Set in 1964 in the Deep South during the early days of the Civil Rights Movement, Violet follows the growth and enlightenment of a bitter young disfigured woman. In hopes that a TV evangelist can cure her, she embarks on a journey by bus from her sleepy North Carolina town to Tulsa, Oklahoma. Along the way, she meets a young black soldier who teaches her about beauty, love, courage and what it means to be an outsider.

There is plenty to do outside on August 20, from the Rod & Roll Classic Auto Show, to the Lake Bluff Artisan Fair and St. Joseph Farmers Market, to the all-new Lake Breeze Music Festival!

The Lake Breeze Music Festival is your invitation to your next destination. Located on the sandy shores of Lake Michigan with a backdrop of breath-taking sunsets, this music festival is a taste of the best. It is one evening of rich and diverse musical talent accented with food and drink. They are blending the traditional with the new wave. It's dynamic line up of musical entertainment includes The Andrew Fisher Quartet, Carmen Stokes,

Next up is a free event at the North Meagan McNeal, and Tim Cunningham at the Shadowland Pavilion.

There is another new first time event August 26-27, The Original Cannabis Crown. The Original Cannabis Crown is a two-day celebration of cannabis culture featuring music, food, art, education, and more. On-site cannabis sales provided by Green Stem Provisioning and consumption lounges representing some amazing Michigan brands - all set-in beautiful Hartford, Michigan at the historic Hartford Motor Speedway - 40 acres of

Stoked to announce the Dead Funk Summit lineup which includes: Steve Molitz (Particle, Phil Lesh & Friends), Jim Loughlin (moe), Jonathan Mones (Ghost-Note), Calvin Rodgers, Ron Haynes (Liquid Soul), Hannah Rose Graves, Ola Timothy, Rochelle Siddiq, Rick King, Kyle Magnusson, and Jason Kibler (DJ Logic). August 26 only features Jason Hann (String Cheese Incident), Derek VanScoten (Cloudchord), and Charlie Morgan (Hyryder). In addition, August 27 only features Sam Williams (Big Sam's Funky Nation), Tony Hall (Dumpstaphunk), plus a few more surprise special guests! In addition to two nights of the Dead Funk Summit, there are some other amazing bands including Mr. Blotto, Chester Brown, Stealin the Farm, Midwest Hype, and Mo & Co.

Also, August 26-27 join the crew at The Livery for their 17th Anniversary Celebration! Look for a specialty beer tap list, specialty firkin tappings, bottle releases, food specials, and live music including Mike Struwin Band on Friday, and Cruz Contreras of The Black Lilies on Saturday. Let's help them celebrate and wish them many more years of great beer and delicious food!

Be sure to visit www.swmichigan.org for details on these and other events. Marcy will be back in a couple of weeks with more fun and interesting things to do in Michigan's Great Southwest!

Read more at www.MailMaxOnline.com



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How "Fit" is Your Game



Joshua Doxtator, PGA General Manager The Golf Club at Harbor Shores Resort

There's a ton of ways to get better at golf; I firmly believe eliminating as many excuses as possible is one of them! We all know that person that can find something wrong with a terrible shot. I've heard it all, from sunglasses not being polarized to not having the right number of tees in their pocket. Although golfers will always find a way to blame something other than themselves, one step to getting better is to have the right equipment.

Have you been properly fitted? I can't stress enough the importance of getting equipment that suits your swing, and game. Some of the most common excuses I hear are, "my game isn't good enough," or "I want to make sure my swing is consistent enough to get fit." If your game was consistent enough, you would probably be playing for a living, let's be honest. Countless times I come into contact with a golfer playing equipment that's only hurting their game. They try and adjust their swing to accommodate and thus the crazy cycle ensues. It can also be an ego thing...you know, the guy that has an extra stiff shaft and 8-degree driver. It only works 7.2% of the time when the planets align, and he occasionally hits the center of the face on an upward path. One of our jobs as PGA Professionals is to be candid with our students and members. If I see you with something that's making your golf journey more difficult, I will encourage you the best I can to make changes. Golf is so intricate that one or two degrees make all the difference in the world.

We're extremely fortunate at Harbor Shores to have all the necessary tools to properly fit. Using Trackman radar to understand spin rates, launch angle and dispersion allows us the opportunity to find what's best for your game. In addition, we carry all the major manufacturers so we can test product vs. product and offer real data. There's no question golf is an investment and although we all like the newest driver from TaylorMade or Scotty Cameron's Tour Issue putter, the truth is, it may not work for you.

The same goes for the junior golfer in your life. My first set was constructed by my grandfather from old, forged clubs; they were heavy and hard to swing, how times have changed! There are great options out there as most manufacturers have put some dollars into R&D for kids' equipment. US Kids Golf is a great option and have been the leaders in junior golf equipment for decades.

Eliminating the equipment excuse is another step to getting better. When you decide to "Get Fit," give us a call.

If you have questions about Harbor Shores, or just golfing in general, tee up an email at JDoxtator@harborshoresresort.com

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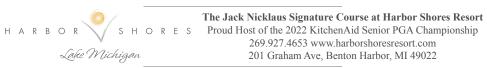


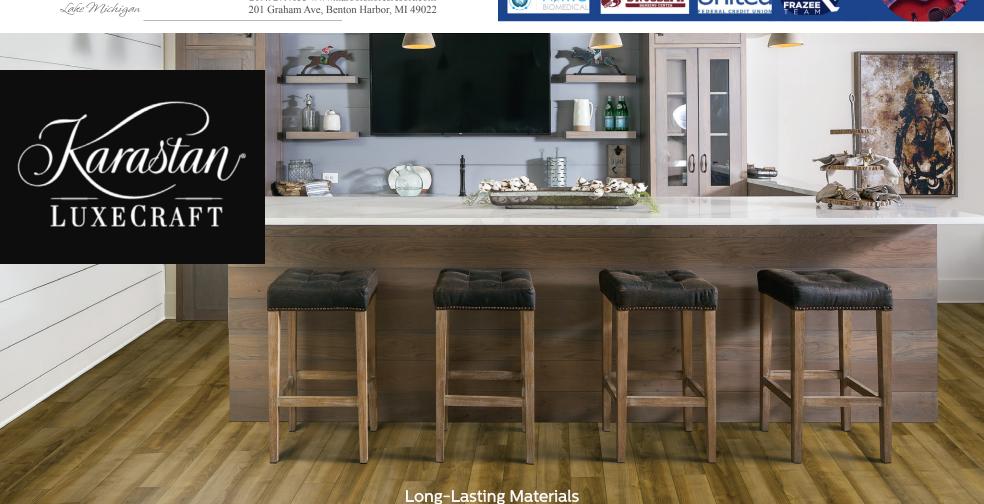




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RENEWED HOMES – GOOGLE REVIEWS



From time to time, it's important to "stop and smell the roses," especially when you're the one who planted them. Never forget to pay homage to your hard work and dedication to whatever endeavor you're currently in and/or working towards. Check out these 5-Star Google reviews where people we've helped tell their stories. This week, let's stop and recognize Renewed Homes for the great work they're doing in our local communities.

Teresa G - "I recently found myself in a desperate situation related to my home & mortgage. I wasn't sure where to turn for help. Ironically, I received a text message from Renewed Homes suggesting that they might be able to help. Soon after, I was talking with Jay to learn what options were available. He's incredibly knowledgeable about all aspects of real estate. He is honest, trustworthy & most importantly treated me with dignity and respect. Jay was able to create a plan that allowed me to keep my house while keeping it affordable too. I highly recommend Renewed Homes. If you're looking for a tailored & creative solution to either sell or retain your current home. reach out to Renewed Homes." - 5 Star

Luke Z. - "Between a bunch of slim months, and being unable to return to work because of childcare, Renewed homes saved my house. If you somehow end up in a place where you're behind in payments, but can absolutely make them, I would highly recommend contacting Jay and his team! I know it all seems too good to be true, I thought that too, but it's worth it totally." - 5 Star

Kim P. - "If you want to keep your house this is the way to go! Incredibly kind and compassionate to your situation, I can't say enough good things about this company, I would recommend them to anyone!! Thank you, Jay and Donna, you are truly awesome." - 5 Star

Jesse N. - "Jay was an absolute pleasure to work with! He was thorough, easy to work with, knowledgeable and answered every question we had clearly. I found Renewed Homes through a Google search and am very glad I chose Jay to work with. The whole process went very smoothly and quickly, and he worked with us on our time line for the actual move. In fact, he was flexible enough to let us choose our own time line completely. Very highly recommend!" - 5 Star

Brianna B. - "Jay was great to work with! I was able to sell my home quickly and easily. He was very flexible with the timeline, even when some last minute chaos pushed my move a little past our scheduled close. I'm very glad I chose to go with Renewed Homes!" - 5 Star



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Arthur Havlicek. President. SMR Chamber

No one seems to agree on what the definition of recession is right now, let alone if we're presently in one. These are words I never thought I'd have to write and yet the current debate is so intense Wikipedia has actually blocked new users from editing its recession page because people kept changing the definition. So what is (or are) the definition(s)?

Most (including Siri) define a recession as two consecutive quarters of negative Gross Domestic Product growth, regardless of what other indicators say about the economy. This is because GDP is the broadest measure of the economy and encompasses the total level of goods and services produced during the period. If you follow this commonly held rule-of-thumb, we've already met the criteria.

Others believe that it's not officially a recession until the non-profit National Bureau of Economic Research (NBER), which certifies and dates U.S. business cycles, says it is. This is where things get complicated.

The NBER defines a recession as "a significant decline in economic activity that is spread across the economy and lasts more than a few months." The words 'significant' and 'more than a few' are subjective though, and the NBER themselves admit "there is no fixed rule about what measures contribute information to the process or how they are weighted in our deci-

Because of this, it can take the committee of economists months or even years to determine a business-cycle peak or trough, and they often wait long after a recession has begun to make their final call.

Those who adhere to the first, more popular definition received their answer late last month, when the U.S. Bureau of Economic Analysis released their July 28 report showing our nation's gross domestic product fell another 0.9% in the second quarter, following a 1.6% decline in the first. Yet, despite two straight GDP contractions over a six month period, public debate over the current state of our economy continues to be marked with contentious disagreement.





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www.MailMaxOnline.com Hey Siri, What is a Recession?

For example, people were quick to accuse the recession Wikipedia page of trying to erase that popular definition to align itself with President Biden who, shortly after GDP data was released, rejected the idea that the U.S. is in a recession. Instead, he touted continued job growth, low unemployment and growing investment from manufacturers. "That doesn't sound like a recession to me," he said.

It's true, there is no historical precedent to indicate that an economy in recession can produce 528,000 jobs in a month, as the U.S. did during July. The truth is, however, the economy is not as healthy as the White House would like you to believe.

For starters, we've only just returned to our pre-pandemic peak employment levels and that's despite the working-age population increasing by around 2 million over the same period of time. The economy would have to grow for several more quarters to make up for the lost economic momentum over the last two and a half years.

Our unemployment rate reached its pre-pandemic low of 3.5%, however, our labor force participation still remains considerably below its pre-pandemic level of 63.4%. This skews the low unemployment rate because, you guessed it, less people are searching for jobs.

Wages rose 5.2%, year over year, in July, however, wage growth remained well below the annual inflation rate of 9.1% for that same month, indicating a decline in real wages and a further loss of consumer purchasing

Not surprisingly, consumer confidence also declined for the third-straight month as Americans grew even more pessimistic about the US economy. Personal consumption, which accounts for the majority of the economy, grew at a measly 1% pace in Q2 and the once-booming housing market has entered a downturn.

The largest threat, however, is the near impossibility that the Federal Reserve will be able to successfully combat inflation without actually causing a recession themselves. Despite two consecutive interest rate hikes — totaling 1.5 percentage points between March and June — both the June and July consumer price index readings hovered around a 40-year high. Why? Because the Federal Reserve was in denial when inflation first started to accelerate in

2021, calling historic price hikes "transitory" instead of responsibly raising interest rates when they should have.

Instead of learning from this mistake, it seems we'll be caught similarly flat footed because our leaders are too caught up in an academic debate over the technical definition of a recession rather than promoting economic policies to help us avoid one.

The bottom line is this: Americans facing soaring prices for food, fuel, and housing do not need an elite group of economists to tell them that the economy is bad right now

Look no further than a recent Monmouth poll in which the number of people who say they are struggling has increased by 18 points since last year (from 24% to 42%), with that increase being fairly across the board when examining key demographic groups, including income, race, and partisanship.

Perhaps it was one of them who recently took to the internet to quip, "It's only a recession if it is from the Recession region of France. Otherwise, it's just spar-

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I urge, then, first of all, that requests, prayers, intercession and thanksgiving be made for everyone—for kings and all those in authority, that we may live peaceful and quiet lives in all godliness and holiness. This is good, and pleases God our Savior, who wants all men to be saved and to come to a knowledge of the truth. For there is one God and one mediator between God and men, the man Christ Jesus, who gave himself as a ransom for all men—the testimony given in its proper time. ~ 1 Timothy 2:1-6

"What can I do to make this world a betsad, scary state of cur-

rent events, both local and worldwide, can lead one to wonder. "Is there really anything I can do that will make a difference?'

Yes, there is. The apostle Paul says to us, "Pray." Paul urges us to pray for everyone. Pray for family, friends, neighbors, citizens of our country and for people around the world.

Pray for local authorities and national authoriter place?" A look at the ties. And pray for kings and authorities around the world. Whether it is the authorities at home or abroad, Paul doesn't say, "Ridicule them." He doesn't say, "Put them down." He doesn't say, "Make sure everyone knows their faults." He says, "Pray for them." Pray for them so we can live peaceful and quiet lives.

> When we live peaceful and quiet lives, we can live in all godliness and holiness. And then we can proclaim the real difference-maker, Jesus. God wants all people to be saved. That

Especially pray for all those in authority. happens when people come to a knowledge of the truth. Not just any truth, but the truth that those in authority, that we may live peaceful Jesus Christ is the mediator between God and people. The truth that Jesus Christ is the one who has established peace between God and all people. The truth that Jesus Christ is the one who has opened heaven for us. He did that by giving himself as a ransom, by taking our sins upon himself, by offering his body and blood for us on the cross.

> Life with Jesus—that's what truly makes this world a better place.

Prayer: Lord God, guide and bless all and quiet lives in all godliness and holiness. Then guide and bless us as we proclaim Jesus, the difference-maker for this life and for eterni-

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

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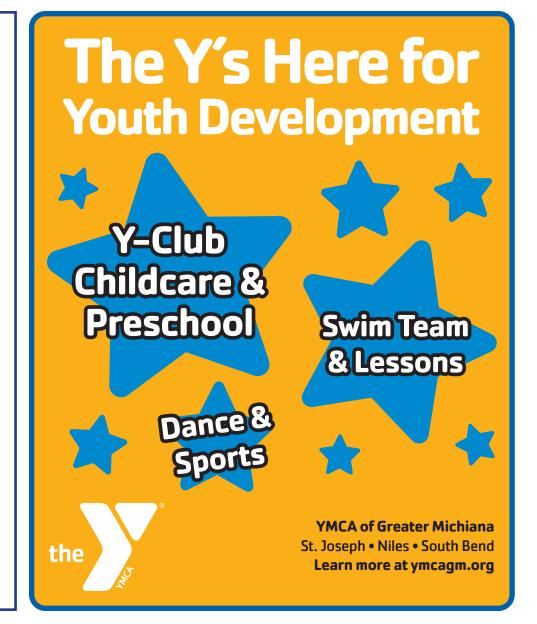
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Dave Says Pay off the mortgages?

Not so fast... Dear Dave.

My husband and I are retired I receive a

small pension, and we are both on Medicare and Social Security. We have about \$25,000 left to pay on our mortgage, along with a second mortgage of \$18,000. These are our only debts. We also have a nest egg of \$30,000 set aside, and a small annuity that's worth about \$20,000. Would you recommend paying off our mortgages with our savings?

Jane

Dear Jane,

If you know me at all, you understand how much I'd love to see everyone in control of their finances and living debt-free. But being broke, even in a house that's paid for, isn't a good idea. Believe me, I understand. The idea of paying off the house and everything is awfully tempting. But if you two did that, you'd be left with very little. To me, that's a scary thought when your small pension-along with Social Insecurity and Medicare—are all you have coming in.

No offense, but your nest egg is kind of small to begin with, so I don't think I'd be raiding it right now. On the other hand, if you'd told me you had \$400,000 or \$500,000 saved up, I'd tell you pay off the house and second mortgage

If you're not doing this already, I'd advise you two to start making and living on a regular monthly budget. Give every dollar a name on paper before the month begins, because if you don't, your money will control you instead of you

controlling it. Make sure you're living on less than what's coming in, and hopefully you can devise a plan to have the house and other debt paid off in a few years.

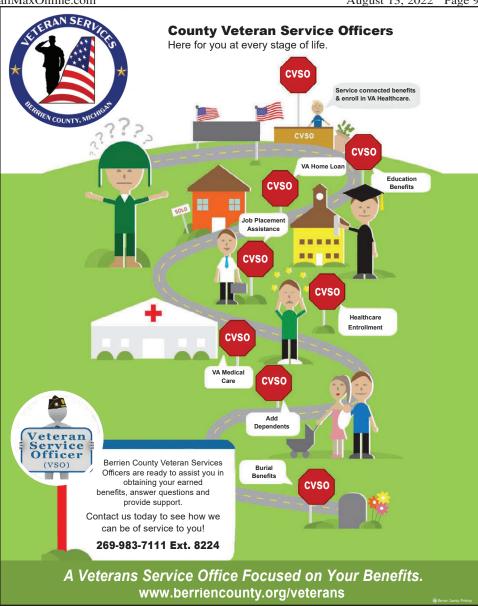
God bless you two!

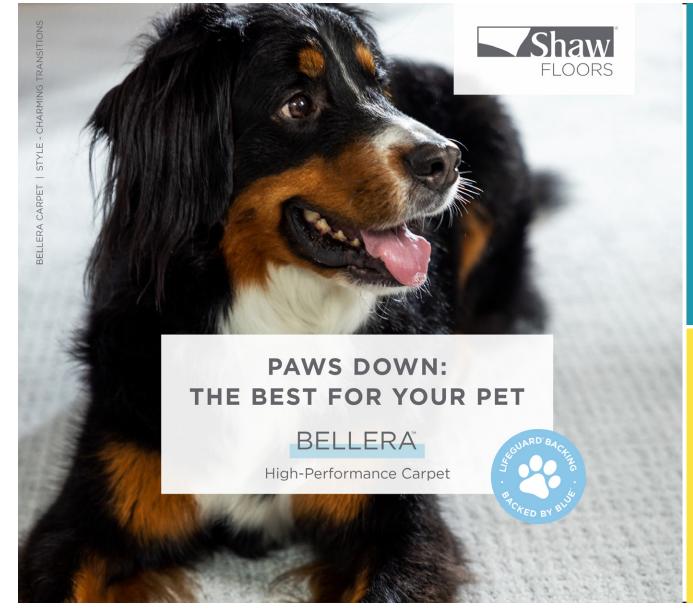
– Dave

* Dave Ramsey is an eight-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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Morel C22148

WOIG: 022140	
MSRP	\$44,640
SIEMANS DISCOUNT	695
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CHRYSLER CAPITAL BONUS CASH*	750
BONUS CASH <u>-</u>	500
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RETURNING LESSEE*.....-MILITARY OR FIRST RESPONDER BONUS CASH*....-500

AS LOW AS......\$41,195 (*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)



Billet Silver Metallic, Night Edition, Navigation, Power Seat, Heated Steering Wheel, Heated Seats, Power Adjustable Pedals, Rear Power-Sliding Window, Parksense Front and Rear Park Assist with Stop, 20 Inch Wheels, Anti-Spin Rear Axle, and Much More! C22146

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SALE PRICE FOR EVERYONE......\$48,995 STELLANTIS LEASE LOYALTY BONUS CASH*...... 1,000 RETURNING LESSEE*....-500 MILITARY OR FIRST RESPONDER BONUS CASH*....-500

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Billet Silver Metallic, 6.4 V8 Engine, Electronic Shift On-the-Fly Transfer Case, Trailer Brake Controller, Power Black Trailer Tow Mirrors, Chrome Appearance Group, Snow Chief Group, and Much More! C22167

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Granite Crystal, 5.7 HEMI V8 Engine, Navigation, Remote Start, Heated Front Seats, Heated Steering Wheel, Touchscreen Radio, Rear Power Sliding Window, and Much More! C22150

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SIEMANS DISCOUNT	75
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Hydro Blue Pearl, 20 Inch Aluminum Chrome Clad Wheels, Touchscreen Radio, Rear Back-Up Camera, and Much More! C22138 SIEMANS DISCOUNT.....-300 NATIONAL RETAIL CONSUMER CASH.....-1,250 GREAT LAKES 2022 CCAP BONUS CASH*...... 1,000 2022 CHRYSLER CAPITAL BONUS CASH*.....-NATIONAL RETAIL BONUS CASH...... 1,000 SELECT INVENTORY BONUS CASH....._ 500 SALE PRICE FOR EVERYONE......\$45.995

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Flame Red, 20 Inch Chrome-Clad Wheels, Touchscreen Radio, Back-Up Camera, 3.6 V6 Engine with e-Torque, and Much More! C22141 MSRP.....\$50,445 SIEMANS DISCOUNT.....-NATIONAL RETAIL CONSUMER CASH..... GREAT LAKES 2022 CCAP BONUS CASH*..... 1,000 2022 CHRYSLER CAPITAL BONUS CASH*..... NATIONAL RETAIL BONUS CASH...... 1,000 NATIONAL CONQUEST BONUS CASH*..... 1,250 GLBC SELECT INVENTORY BONUS CASH.....-SALE PRICE FOR EVERYONE......\$44,695

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3.6 V6 EFI Engine, 5 Speed Automatic, Aluminum Wheels, 92K Miles, Remote Start, 3-Piece Black Hard Top, Leather Heated Front Seats, Trailer Tow Group, Remote Keyless Entry System, Black Clearcoat, C22133A





Departure Warning, Front Collision Mitigation, Blind Spot Monitor, Cross-Traffic Alert, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! White, F22120A



Miles, Running Boards, Remote Start, Power Driver's Seat, Touchscreen Display, Back-Up Camera, Remote Keyless Entry System, Bright Silver Metallic, C21376B



Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Power Moonroof, Touchscreen Display, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Bright White Clearcoat, U22074



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3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 15K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Power Moon Roof, Auto Climate Control, Blind Spot Monitor, Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Balance of Factory Warranty! Velvet Red Pearl Coat, U22018

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Aluminum Wheels, K Miles, 43K Miles, Remote Start, Navigation, SYNC 3, Power Leather Heated Front Seats, Reverse Sensing System, Back-Up Camera, Power Liftgate, Trailer Tow Package, Remote Keyless Entry System, Ford Certified! Blue Metallic, U22037A



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Running Boards, Remote Start, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Front and Rear Park Assist System, Back-Up Camera, Remote Keyless Entry System, Granite Crystal Metallic, U22072



2.7 V6 Ecoboost EFI Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 47K Miles, Running Boards, Remote Start, SYNC 3, Power Heated Front Seats, Reverse Sensing System, Back-Up Camera, Trailer Tow Package, Pro Trailer Back-Up Assist, Remote Keyless Entry System, Ford Certified! Blue Jeans, C22040A

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Moon Roof, Auto Climate Control, CD-Player, Back-Up Camera,

Remote Keyless Entry System, Black, C21374D



















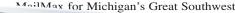




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Page 14 August 13, 2022











.3 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 73K Miles, Bedliner, Remote Start, Power Driver's Seat, Auto Climate Control, CD-Player, Back-Up Camera, Remote Keyless Entry System. Red Hot. U22112



1.8 EFI Engine, 1 Speed CVT Automatic, Styled Steel Wheels, 35K Miles, Leather Heated Front Seats, Power Moonroof, Auto Climate Control, Adaptive Cruise Control, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Start, Remote Kevless Entry System. Balance of Factory Warrantyl Crystal Black Pearl, C22137C



2.0 Ecoboost EFI Engine, 8 Speed Automatic, Aluminum Wheels, 33K Miles, Remote Start, SYNC 3, Power Leather Heated Front Seats, Heated Steering Wheel, Auto Climate Control, Blind Spott Monitor, Cross-Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Driver Monitoring, Rear Parking Aid, Back Up Compres Heads Eros Litterios Compress Kindsons Enter Systems Event Confeding Stone Grey Mohalist (1920).



6.2 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 60 Miles, Security Cover, Bedliner, Running Boards, Remote Start, Back-Up Camera, Remote Keyless Entry System, White Gold, U22097

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5.3 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 91K Milles, Running Boards, Remote Start, Navigation, Power Heated Front Seats, Auto Climate Control, Power Adjust Pedals, CD-Player, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Onyx Black, U22105



1.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 26K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Auto Climate Control, Rear Park Assist, Rear Cross Traffic Alert, Lane Change Alert, Side Blind Zone Alert, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Pacific Blue Metallic, U22108



2.0 Ecoboost EFI Engine, 8 Speed Automatic, Aluminum Wheels, 31K Miles, Remote Start, Navigation, SYNC 3, Power Leather Heated Front Seats, Panoramic Moornoof, Auto Climate Control, Lane Keeping System, Cross Traffic Alert, Pre-Collision Assist, Blind Spot Monitor, Reverse Sensing System, Back-Up Camera, Hands-Free Liftgate, Remote Keyless Entry System, Ford Certified! Ruby Red Metallic, U22101



3.0 V6 Turbo DIESEL Engine, 8 Speed Automatic, Aluminum Wheels, 96K Miles, Security Cover, Bedliner, Running Boards, Remote Start, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Granite Crystal Metallic, F22075B



3.6 V6 Ecoboost EFI Engine, 10 Speed Automatic, Aluminum Wheels 54K Miles, Running Boards, XL Sport Appearance Package, Power Windows and Locks, Vinyl Flooring, Back-Up Camera, Remote Keyless Entry System, Ford, Certified, Shadow Black, C22135A



2.0 EFI Engine, 1 Speed CVT Automatic, Aluminum Wheels, 14K Mies, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Power Moorroof, Auto Climate Control, Adaptive Cruise Control, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Driver Monitoring, Cross-Traffic Alert, Reer Parking Aid, Blind Spot Monitor, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warnanty, Crystal Black Pearl, F22039B



2.4 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 146K Miles, Power Driver's Seat, CD-Player, Back-Up Camera, Remote Keyless Entry System, Dark Sapphire Blue Metallic, C22122B



2.0 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 41K Miles, Power Driver's Seat, Heated Front Seats, Panoramic Moonroof, Auto Climate Control, Blind Spot Monitor, Front Collision Mitigation, Rear Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Black, F22110A



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Miles, Power Driver's Seat, Leather Heated Front Seats, Climate Control, Blind Spot Monitor, Cross-Traffic Alert, Back-Up Camera Remote Keyless Entry System, Snow White Pearl, C22130A



Power Driver's Seat, Adaptive Cruise Control, Blind Spot Monitor, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Gun Metallic. F21254B



V8 EFI Engine, 6 Speed Automatic, Alu Security Cover, Bedliner, Running Boards, Remote Start, Navigation, Power Heated Front Seats, Power Adjust Pedals, Panoramic Moonroo Back-Up Camera, Remote Keyless Entry System. Blue. C21311A



Ecoboost EFI Engine, 10 Speed Au Wheels, 50K Miles, Remote Start, SYNC 3, Power Seats, Auto Climat Control, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Need for Green, F22156A



Boards, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, 2nd Row Heated Seats, Auto Climate Control, Forward Collision Alert, Lane Departure Warning, Cross-Traffic Alert, Blind Spot Monitor, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Cherry Red, M23001B



 1.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 32K Miles, Power Driver's Seat, CD-Player, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Pepperdust Metallic, F22139A



1.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 37K Miles, Remote Start, Powe Driver's Seat, Heated Front Seats, Heated Steering Wheel, Rear Cross Traffic Alert, Lane Change Alert, Side Blind Zone Alert, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty, Silver Ice Metallic, U22092



Miles, Bedliner, Power Running Boards, Remote Start, Navigation, SYNC, Memory Power Leather Heated/AC Front Seats, Auto Climate Control, Reverse Sensing Back-Up Camera, Remote Keyless Entry System, Oxford White, C22087



V6 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 18K Miles, Remote Start Driver's Seat, Leather Heated Front Seats, Heated Steering Wheel, Power-Slide Side Doors, puchscreen Display, Blind Spot Monitor, Rear Collision Mitigation, Back-Up Camera, Power Liftgat



3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 48K Miles, Security Cover, Bedliner, Running Boards, Remote Start, Power Driver's Seat, Auto Climate Control, Back-Up Camera, Remote Keyless Entry System, Balance of Factory



rated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Panoramic Moonroof, DVD Entertainment System, Adaptiv Cruise Control, Rear Parking Aid, Blind Spot Monitor, Front Collision Mitigation, Rear Collision Mitigation, Back-Up Camera, Power



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Jim McLean









Bob

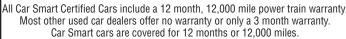
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MOODY Continued from Cover

of houses for sale increased to a 3.9-months supply of inventory available for buyers, up from the 3.6-months supply in June 2021. For comparison, in July 2010, there were 3821 houses for sale and an 18.1-months supply of inventory.

The number of bank-owned or foreclosed homes as a percentage of all transactions stayed at 1 percent in July, the same as in June, May, and April. In January, the rate was 0 percent, the lowest in 2022. The previous lowest percentage in July was 0 percent in 2021. The highest percentage in July was 35 percent in 2009.

This data reflects home sales across Allegan, Berrien, Cass, and the westerly 2/3 of Van Buren Counties

New Center for Better Health & Wellness Coming to Downtown BH in '23

What started as a temporary health care relief center during the COVID-19 pandemic is turning into a permanent fixture of the Benton Harbor community

After helping secure more than \$500,000 in earmark funding for a major expansion of the Center For Better Health and Wellness in Benton Harbor, Congressman Fred Upton stopped by for an in-person and virtual tour of the new facility this week. The facility will occupy the former Whirlpool office building at 145 W. Main Street, a building that housed a Woolworth's store 'back in the day.

The Center for Better Health was originally opened in October 2020 at 100 W. Main St. as a temporary health care center after a \$1.2 million grant was awarded to Lakeland by the Michigan Coronavirus Task Force on Racial Disparities, A part of Spectrum Lakeland, the center offers a variety of services including health checkups, cardiology services, assistance with employment, legal navigation, mental health checkups and

"It's very exciting," Upton said. "It's nice to see the big guy on the block - Spectrum - is absolutely committed to Southwest Michigan. ... and giving more opportunity for the quality of

Spectrum Lakeland Director of Population Health Nikki Britten said the earmark got the more than \$5 million expansion "over the line" and will allow for the health center to expand services by giving them 20 times the footprint in the area.

We know that social needs and the way people are living in our communities has such a huge impact on health," Britten said. "The new building will be a hub of activity for continuing to offer those services, but at a larger scale. .. We're also going to be able to [provide] a lot more preventative activities to make it so there aren't so many people with those social needs in the future. We know that's how we can have the biggest impact on health."

Back in 2016, a Lakeland community needs assessment of residents showed an overwhelming disparity in life expectancy and death rates in Benton Harbor. One of the results of that assess-







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"This center will be really, critical to building cohesion and connectedness within a community that's been fractured because of the pandemic and other social issues," said Todman. "Two years ago, Lakeland made this commitment to health equity. This is clear, demonstrable evidence that we're living up to that commitment."

Upton added the health center being so visible on Main Street will also be a beacon to residents who may need help, as everyone who travels through town will see it.

"It's going to click when people have an issue and see other people coming in and out," Upton said. "They're going to see activity here and it's going to save lives.



Loren Hamel, chief strategy officer of Spectrum Health and president of Spectrum Health Lakeland, said Spectrum is committed to closing that health disparity with this new facility, which is expected to be completed sometime in 2023.

"We know [and] you know that health is not equally distributed around our community," Hamel said. "Longevity is not equally distributed around our community. Some folks die decades too early, and some of these social things related to health are so important to health status and how somebody lives. So, even though those might not sound like they're central to healthcare, they are absolutely central to health."

Hamel added the expanded Center For Better Health also will serve as a model that Spectrum can scale across their entire health system across West Michigan.

"It's not only going to be a center for those kinds of services," he said. "But its going to be a center of our knowledge base and how to deliver those kinds of services to a community — with impact."

By Ryan Yuenger, MOTM Contributor

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

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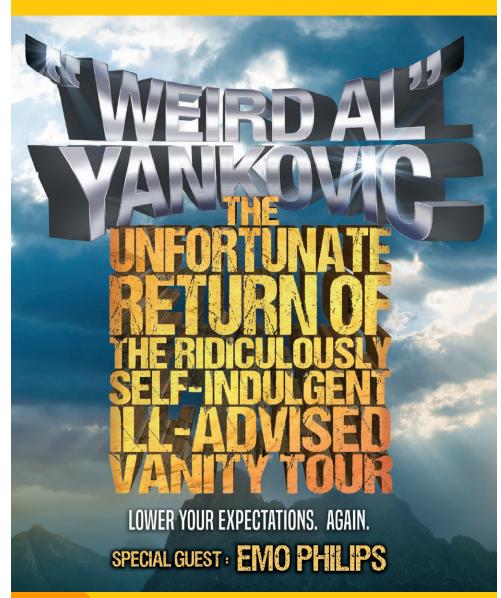
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swimsuit and pick your beach for the day. This remodeled two bedroom, two bathroom condo allows for easy access to 194 and only 1.5 hours away from Chicago. Kitchen has been remodeled with glass tile backsplash, new cabinetry, countertops, appliances and flooring.



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LEGALS

Synopsis of Lake Charter Township Board Meeting July 21, 2022

Meeting called to order 7:00 p.m. Present: Markavitch, Payne, Clark, Mensinger, Essig, Carson and Wilk.

Motion to add four items to the Agenda. All ayes, motion carried.

Motion to approve June 21, 2022 meeting minutes. All ayes, motion carried.

Motion to approve June 2022 bills totaling \$602,696.73. All ayes, motion carried.

Motion to adopt the Ordinance to Amend the Zoning Map located at 11467 Red Arrow Highway, being permanent parcel number 11-11-0136-0007-04-9 from R-AG Residential AG and C-1 Commercial to R-3Residential Mobile Home Park. This ordinance shall become effective seven (7) days after its publication in a generally circulated newspaper. All ayes, motion carried.

Motion to table Berrien County Road Agreement to the August 16, 2022 board meeting to have both the Berrien County Road Department's new Supervisor and the Lake Charter Township newly elected Supervisor meet to discuss this issue. All ayes, motion carried.

Motion to accept the quote of Utilities Instrumentation Service for \$3,645.00 for the UPS for the SCADA system for Lake Charter Township Water Plant. All ayes, motion carried.

Motion to host the Firefighter Instructor Class at the Public Safety Building. All ayes, motion carried.

Motion to approve the Resolution to Approve Tax Tribunal and Appeal Litigation Cost Sharing Agreement. All ayes, motion carried.

Motion to approve moving forward with Cornerstone Alliance on the property development between Gast and California Roads. All ayes, motion Motion to to accept the bid of B&Z Company for \$1,173,072.00 for the Snow Road and Rambo Road Project No. 21-223. Roll Call Vote: All Yes.

ANNOUNCEMENTS

The next regular meeting is scheduled for August 16, 2022 at 7:00 p.m., Lake Township Hall, Bridgman, Michigan.

Lake Charter Township Planning Commission is scheduled for September 12, 2022 at 7:00 p.m., Lake Charter Township Hall, Bridgman, Michigan. Lake Charter Township Zoning Board of Appeals is scheduled for August 11, 2022 at 6:30 p.m., Lake Charter Township Hall, Bridgman, Michigan. Baroda-Lake Township Police Board meeting is scheduled for October 25, 2022 at 5:00 p.m.

The meeting adjourned 8:10 p.m.
Lake Charter Township website: www.lake-township.org
A complete set of minutes may be obtained from
the Lake Charter Township Clerk.



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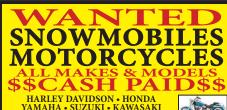
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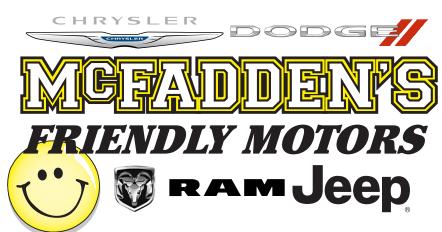


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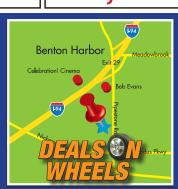
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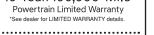












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