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Volume 23, Ver.39

Moody on The Market



Moody

Moody on the Market 40 Under 40

Now into its fifth year running, the **Moody on the Market 40 Under 40** recognition of young professionals in the tri-county region of **Berrien, Cass and Van Buren Counties** this week rolled out the newest ranks for the Class of 2022 online.

There are 22 women and 18 men in the 40 Under 40 class this year, and they range in age from 18 to 39. They live in more than 15 cities across the region, but were born not only here at home but in places as far away as San Diego and Fort Worth, and cities in Connecticut, California, Nebraska, South Dakota, Pennsylvania, Ohio, Illinois, Indiana and beyond. One was even born in Sao Paulo, Brazil. The average age on the list is 33 for the women and 31 for the men.

They come from the hospitality sector, the professional ranks, from education, finance and government, from manufacturing, publishing, fitness and healthcare to religion, agriculture, the service industry, real estate and other sectors of the economy.

There are some great and fascinating stories with some very recognizable faces and some perhaps not so well known, but they all share a passion for making the community of Michigan's *Great Southwest* among the best places in the world to call home. See where these people have been in their lives, where they still hope to head, what superpower they would most like to have in their lives, who inspires them the most, some of the quirky things many people likely don't know about them, what they hope to leave behind as a legacy, and other things like what book they're currently reading and more.

The selection committee was Chaired by **Afiyah Latham** co-owner of Express Employment Professionals of Southwest Michigan, and included, **Laura Martin** from

Continued on page 6

Marcy



Simpson

Executive Director Southwest Michigan Tourist Council

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

Fall greetings! The beautiful month of Autumn has arrived and it's a great time to get out and enjoy the crisper weather, fall foliage and the last of the local farm fresh produce.

The GhostLight Theatre kicks off the month with the Manhattan Short Film Festival. Film lovers will unite, in over 500 venues worldwide, to view and judge the work of the next generation of filmmakers from around the world for the 25th Annual MANHATTAN SHORT Film Festival. The GhostLight Theatre is the regional location

to view and vote for the top submissions on Saturday, October 1, 2022.

The Acorn Theater will be celebrating what should have been John Lennons 82nd birthday on Thursday, October 8. Northwest Indiana supergroup, the MegaBeatles, will be performing a

Continued on page 2

NOT a good example.



The spa blues, aquas, greens and "greige" plus soft greys and pearl white tiles are all "hand molded" in Spain.

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Fun *Continued from cover*

John Lennon birthday tribute show. The show will tell John's story from abandonment as a child, to rockstar, to legendary peacenik, until his tragic death using Lennon's lyrics and music. MegaBeatles has been a premier Beatles tribute playing all of the top Beatles music festivals in the Midwest for over 10 years. This will be their third time on the Acorn stage; first time presenting this show! The band features members of both the Chris and Lou Band and the CrawPuppies, both Northern Indiana favorites. As individual bands, they both have very successful reputations as original and cover bands. It is a rare treat when these bands combine for a high-energy set of amazing post-1965 Beatles hits, deep cuts, and fan favorites.

A full line up of Halloween happenings are going on all month long at the Berrien County Historical Association. They're most excited to announce their newest event on October 16; the Masquerade on the Square. The event will be hosted on the grounds of the Courthouse Square, where guests will enjoy dancing, and silent auction, heavy appetizers, a candy bar, drink bar, and even a costume contest. Join in the fun while raising funds for BCHA and celebrating the Halloween Season. Check out their website at berriehistory.org for more details.

Take in an evening miniature train ride and see the Boolicious lights and decorations at Eden Springs Park. The ride and decorations are kid friendly. Bring the entire family to the historic park to enjoy this spooky holiday ride! The rides are held Saturday and Sunday on October 15, 16, 22, 23, 29, and 30.

The Mendel Center is hosting award-winning National Geographic photographer Vincent J. Musi Saturday, October 15. For more than 30 years, he has covered diverse assignments – from traveling Route 66 to covering global warming, life under volcanoes, and Sicilian mummies. But an unusual twist of fate has led him to the highly unpredictable world of animal portraiture. Musi

gets up close – almost too close – to his unique subjects, despite the fact that they growl, bark, roar, bite, hiss and claw him. With his trademark witty sense of humor, Musi taps into his inner Dr. Dolittle as he shares stories from his encounters with some extraordinary animals, including a bonobo with a 300-word vocabulary and a crow that makes and uses tools.

Rounding out the first couple of weeks of October is Meet the Maestro Sunday, October 16 at the Howard Performing Arts Center. Meet the Southwest Michigan Symphony Orchestra's new music director, Maestro Matthew Aubin. Aubin kicks off his tenure with some of his favorite works including Beethoven's Lighthearted *8th Symphony*. Detroit Symphony Orchestra Associate Concertmaster Kimberly Kennedy takes the stage to perform American composer Samuel Barber's *Violin Concerto*. The concert opens with the *First Symphony* of Adolphus Hailstork, an MSU alum and the Dean of African- American Composers.

If you would like more information on these and many more events and activities in the area, please visit our website at swmichigan.org.

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The PACT ACT and your VA Benefits

The PACT Act is now law, expanding VA health care and benefits for veterans exposed to toxic substances. Some highlights of the PACT ACT are:

- ◆ 23 New presumptive conditions added for burn pit exposure
- ◆ 7 New agent orange presumptive locations (Thailand, Cambodia & more)
- ◆ 2 New agent orange presumptive conditions (Hypertension & M-GUS)
- ◆ Radiation exposure presumptions

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Photo of the Week



Pink-edged Sulphur

Photo by Marguerite Eichelberger

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



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Find the words hidden vertically, horizontally, diagonally, and backwards.

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| COOKIES | OVEN | TEMPERATURE |
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Self Care and Celebrate with these Ribbon Cuttings!

Sarah Spoonholtz,
Regional Director,
SMR Chamber

As fall officially arrives in Southwest Michigan, it's a great time for each of us to take time and fit in a little self-care into our daily lives. Our next two ribbon cuttings provide perfect opportunities for you to do exactly that!

When **Daphne McClellan** made the decision to open her business **Finalé Touch** in July of 2021, she never imagined she would be relocating to a new space just over a year later. However, that's exactly what happened as she moved her business from Red Arrow Highway to Niles Avenue. We'll be celebrating her new location at **2942 Niles Avenue in St. Joseph on Friday, September 23rd at 5:30 p.m.**

Finalé Touch specializes in alternative options for wellness, health, and beauty offering a wide mix of THC free CBD and non-CBD products, and high-quality commercial hair. Current product lines include Oxygen, Captavida, Montavida, Metagenics and Alovéa, headwear by Ellen Wille, skin-care from The Face Shop, synthetic hair care by BeautiMark and high-quality commercial hair collections from Ellen Wille, Diamond, Latisha, Mona Lisa and Vanessa.

Their supplement line helps support a healthy immune system, pain, blood pressure, and weight management, glucose support in humans, as well as those that support overall pet health.

"We understand the important role that looking good and feeling good playing in being confident, as well as the sensitive nature of dealing with wearing a wig, which is why we provide private consultation and fitting rooms to assist during the selection from our high-quality Ellen Wille commercial hairline that addresses stages of thinning, hair loss, alopecia or a new look for your everyday needs," adds McClellan. Their services even extend to a bargain center and a partnership with Berrien County Cancer Services.

McClellan adds, "We may not understand why we experience certain situations or travel down certain paths in life, but we are honored to be on this journey and share our passion with the community."

For additional information on Finalé Touch you can visit salesfinalétouch.com or call 269-287-3159.

Scott and Diane Dailey, owners of the newest salon in Southwest Michigan, **THE LUX Salon + Spa** had their official grand opening back in Mid-August but invite the community to join them for the official ribbon cutting in partnership with the Southwest Michigan Regional Chamber on **Monday, September 26th**. The event will begin at **4:30 p.m. with the official ribbon cutting ceremony happening at 5:00 p.m.** at their newly remodeled location at **5773 Red Arrow Highway in Stevensville, next to Grande Mere Inn.**

"We are very excited about our new journey as owners of a full-service salon and spa, carrying the Davines Concept - Sustainable Beauty product line. Our stylist and customers have fallen in love with Davines, which is new to Berrien County and exclusively offered at THE LUX," says Diane.

Prior to the opening of THE LUX, the Parma, Italy based Davines had exclusively been sold at larger metropolitan markets such as Chicago, Kalamazoo, South Bend/Mishawaka, and Grand Rapids. As a corporate mission Davines products are manufactured using renewable energy, recycled packaging and naturally derived ingredients creating a product that is not only great for your hair, but the environment as well.

Once inside THE LUX, guests can experience a wide range of services and products including: haircut and color for men, women, and children, styling, blowouts, and formal down style or an updo. Their wide variety of spa services include: eyebrow, chin or lip waxing; gel or regular polish manicures and pedicures; and a wide variety of facials and peels. Later this fall, guests can also enjoy salt scrubs and mud wraps.

For additional information about THE LUX Salon + Spa search "THE LUX" on Facebook or calling 269-932-2954.

If you'd like more information about these or on any other upcoming event, simply visit our website smrchamber.com. If you'd like to connect directly, email sspoonholtz@smrchamber.com or call 269-932-4040. Looking forward to seeing you around Southwest Michigan!

Read more at www.MailMaxOnline.com

NATIONAL GEOGRAPHIC LIVE



Saturday, Oct. 15, 7 p.m.

For more than 30 years, award-winning National Geographic photographer Vincent J. Musi has covered diverse assignments. But an unusual twist of fate has led him to the highly unpredictable world of animal portraiture. With his trademark witty sense of humor, Musi taps into his inner Dr. Dolittle as he shares stories from his encounters with some extraordinary animals, including a bonobo with a 300-word vocabulary, and a crow that makes and uses tools. He visits some exotic pets, the world's deadliest snakes, rodents of unusual size, and other animals you'd never expect to see in someone's living room.

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MOODY Continued from Cover

Innovational Business, **Carlos Torres** from State Farm Insurance, and **Marci Taylor** from WSMK, 99.1 and they let me have one vote, as well. It was not an easy task.

Here they are, in alphabetical order:

Allison Allman from Kruggel Lawton CPAs, who lives in Stevensville. **Eric Becker**

from Whirlpool. He lives in Hagar Township. **Ellen Brinkman** from SharkNinja and lives in St. Joe. **Nicole Brown** from the Moersch Hospitality Group who lives in St. Joe. Former NBA Star **Wilson Chandler** who owns Nobody's Home and lives in his hometown of Benton Harbor. **Michael Chynoweth** from Spectrum Health Lakeland who lives in St. Joseph. **Brittany Dunham** from Express Employment Professionals of SWMI who lives in Benton Harbor. **Kenneth Fraker**, Head Chef at Iron Shoe Distillery in Niles. **William Garrett Musick**, new co-owner of Pratt Industries in Bridgman. **Caleb Grimes** a criminal defense attorney who owns Caleb Grimes Law of Kalamazoo. **Nicholas Gunn**, the youngest winner at age 18, who lives in Benton Harbor and works for multiple places including *The Benton Spirit* Newspaper. **Marc Hartman**, band leader for the Eau Claire Public Schools Marching Band. **The Reverend Jeffrey Hubers** from the First Congregational Church UCC in St. Joseph, who also lives in St. Joseph. **Alicia Knapp** from the Bridge Academy of Southwest Michigan, who hails from St. Joseph. **Greg Kugel** from Greg Kugel Farms in Berrien Springs, a fourth generation farmer in our region. **Jessica LaFond**, a partner in the law firm of Hills at Law, who lives in Bainbridge Township. **Tessa Lee** a fourth grade teacher at Stewart Elementary in the Lakeshore Public School System who lives in Stevensville. **Jordan Lynch**, the owner and operator of the Subway Sandwich shops in both Coloma and Watervliet. **Emily Marshall** from the Region IV Area Agency on Aging who lives in St. Joseph. **Nancy Miller** from Eagle

Technologies of Bridgman who lives in Watervliet. **Jasmnika Newbern** from the Benton Harbor Area Schools, the Benton Harbor Community Development Corporation and owner of Jasz Jars of Benton Harbor where she lives. **Fernanda Nishikawa** from Whirlpool Corporation, originally from Sao Paulo, Brazil and now living in Stevensville. **Alexis O'Flynn** from the Village of Cassopolis who lives in Marcellus. **Cameron Ondresky** from Starks Family Funeral Homes and Cremation Services who lives in the Niles/Buchanan community. **Stephanie Ott**, owner of the new Base Bowls & Company in Southtown St. Joe. **Evan Parks**, the Lead Engineer at Edgewater Automation in St. Joseph, who lives in St. Joe as well. **Nils Petzke** from the Petzke Team at RE/MAX by the Lake in St. Joe, where he lives. **Nicole Railsback**, owner of The RISE in Royalton Township who lives in Bridgman. **Thomas Reed**, new Principal for the Otsego Public Schools who lives in Lawrence. **Jaime Rohr** from Western Michigan University and the Community Healing Center, who lives in Paw Paw. **Abby Schilling** who operates Mick Klug Farm and Schilling Family Farms and lives in St. Joe. **Lanie Schrubba**, Professional Trainer at the Renaissance Athletic Club in Benton Harbor who lives in St. Joe. **Meredith Sherrod**, owner of The Lodge Restaurant in South Haven, where she lives. **Sarah Snoeyink** from Market Van Buren and lives in Kalamazoo. **Pervin Taleyarkhan** from Whirlpool Corporation who lives in St. Joe. **Carlos Torres**, a State Farm Agent who lives in Lawton. **Jason Vadney**, a State Farm Agent who lives in Stevensville. **Kelly Vega**, owner and operator of The

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Community Tap at The Market in St. Joseph where she lives. **Robert "Charlie" Van Luvanee**, head distiller at Iron Shoe Distillery in Niles. **Jen Wagner** from BOSS Services of Benton Harbor, who also lives in Benton Harbor.

They all join the previous 160 alums from the previous four years of balloting through a nomination and selection process each year on Moody on the Market.

Our thanks to the people who made this year's campaign possible including major sponsors, the Southwest Michigan Regional Chamber, McGhee's Heating & Air Conditioning, the Inn at Harbor Shores, Silver Beach Pizza, Lake Michigan College and Honor Credit Union with support from the Mason Jar Cafe, and United Way of Southwest Michigan.

Watch for the nomination process for the Bold Women of Business for 2022 coming soon at Moody on the Market.

Pat Moody
 Publisher, MoodyOnTheMarket.com
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Read more at www.MailMaxOnline.com



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Pastor Rosenbaum

The Question

Formerly he was useless . . . , but now he has become useful. ~ Philemon 1:11

Author John Gardner tells of a pleasant, elderly man he used to know. As pleasant as this elderly man was, however, he loved to ask a particular question that many people found unsettling. The question was this: "What have you done that you passionately believe in?"

Many found this question unsettling because it forced them to rethink their lives on the spot. For years they had been comfortable making conversation about what they did for a living, how busy they were, the trips they had taken, the restaurants and movies they enjoyed. But suddenly, here was this gentle, gracious old man who asked them something for which they did not have an immediate answer.

How about you? What is your answer? What have you done that you passionately believe in?

Of course, one could answer that question in all kinds of ways—from making a difference at your place of work to teaching the lonely child next door how to make cookies. However, if you see your life through the lens of Christianity, sooner or later, you're going to conclude that the most satisfying actions in your life are the ones connected to Jesus Christ.

Apart from Jesus Christ, every ability I use and every deed I do has no permanent value. Even if I manage to make a noticeable impact on this world, it's on a world that's cracked, broken, and fading away.

But in Jesus, everything is different. His work as my substitute has washed me clean of my sinful self-absorption. His Holy Spirit has also bonded me to things that are lasting and real. This means that everything I do, no matter how involved, no matter how simple—everything I do to the glory of my Savior is a priceless fruit of faith that has positive, eternal consequences in the hands of my Heavenly Father, who is the everlasting God of all.

So go ahead and answer the question. Our answers will vary in specifics, of course. What matters is the connection they have to our Savior from sin.

Prayer: Lord Jesus, by your Holy Spirit, fill me with the joy of knowing that even the simplest things I do to your glory are vital and profound in your sight. Amen.

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

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SIEMANS DISCOUNT.....- 105

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Iconic Silver, Panoramic Roof, ActiveX Seating, Adaptive Cruise Control, Navigation, Heated Steering Wheel, Heated Seats, and Much More! F22200

MSRP.....\$47,720
SIEMANS DISCOUNT.....- 225

SALE PRICE FOR EVERYONE.....\$47,495

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Space White Metallic, 2.7 Ecoboost V6 Engine, Remote Start, Sport Appearance Package, 20 Inch Six Spoke Dark Alloy Wheels, Power-Sliding Rear Window, 3.55 Locking Rear Axle, and Much More! F22189

MSRP.....\$57,540
SIEMANS DISCOUNT.....- 245

SALE PRICE FOR EVERYONE.....\$57,295

2022 MILITARY, FIRST RESPONDER, OR MEDICAL PROFESSIONAL EXCLUSIVE CASH* - 1,000

AS LOW AS.....\$56,295

PLUS 2.9% FOR 60 MONTHS OR 3.9% FOR 72 MONTHS (WITH APPROVED CREDIT)*
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Agate Black Metallic, 5.0 V8 Engine, 20 Inch Chrome-Like PVD Wheels, Trailer Tow Package, Extended Range 36 Gallon Fuel Tank, Locking Rear Axle, Heated Front Seats, Remote Start, Chrome Appearance Package, and Much More! F22223

MSRP.....\$60,570
SIEMANS DISCOUNT.....- 575

SALE PRICE FOR EVERYONE.....\$59,995

2022 MILITARY, FIRST RESPONDER, OR MEDICAL PROFESSIONAL EXCLUSIVE CASH* - 1,000

AS LOW AS.....\$58,995

PLUS 2.9% FOR 60 MONTHS OR 3.9% FOR 72 MONTHS (WITH APPROVED CREDIT)*
(*MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT)



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LATITUDE 4X4 RED EDITION**

Colorado Red, 1.3 Turbo Engine, 19 Inch Granite Aluminum Wheels, Power Seat, Heated Steering Wheel, Heated Front Seats, Touchscreen Radio, Navigation, Blind Spot and Cross Path Detection, Remote Start, and Much More! C22136

MSRP.....\$33,175
SIEMANS DISCOUNT.....- 180
NATIONAL RETAIL CONSUMER CASH.....- 750
GREAT LAKES BC BONUS CASH.....- 500
SALE PRICE FOR EVERYONE \$31,745
RETURNING LESSEE*.....- 500
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS.....\$30,745
(*MUST QUALIFY)



**2022 JEEP COMPASS LATITUDE 4X4
ALTITUDE PACKAGE**

Billet Silver Metallic, Tu-Tone Paint Group, 18 Inch Gloss Black Aluminum Wheels, Heated Front Seats, Remote Start, Heated Steering Wheel, Power Liftgate, Power Seat, Blind Spot and Cross Path Detection, and Much More! C22199

MSRP.....\$36,45
SIEMANS DISCOUNT.....- 55
NATIONAL RETAIL CONSUMER CASH.....- 1,000
GREAT LAKES BC BONUS CASH.....- 500
SALE PRICE FOR EVERYONE \$34,895
RETURNING LESSEE*.....- 500
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS.....\$33,895
(*MUST QUALIFY)



**2022 DODGE
CHARGER RT**

Hellraisin, 20 Inch Black Noise Aluminum Wheels, Functional Hood Scoop, Blacktop Package, 5.7 HEMI V8 Engine, and Much More! Very Sharp Car! C22189

MSRP.....\$44,095
SIEMANS DISCOUNT.....- 100
NATIONAL RETAIL CONSUMER CASH.....- 1,000
GREAT LAKES CCAP RETAIL BONUS CASH* - 1,000
SALE PRICE FOR EVERYONE \$41,995
RETURNING LESSEE*.....- 500
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS.....\$40,995
(*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)



**2023 JEEP
GRAND CHEROKEE L LAREDO 4X4**

Baltic Gray Metallic, 18 Inch Aluminum Wheels, 2nd Row Bucket Seats, 3 Zone Temperature Control, Touchscreen Radio, Blind Spot and Cross Path Detection, Parksense Rear Park Assist with Stop, Adaptive Cruise Control, Active Lane Management, and Much More! C23004

MSRP.....\$45,190
SIEMANS DISCOUNT.....- 195
SALE PRICE FOR EVERYONE \$44,995
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS.....\$44,495
(*MUST QUALIFY)



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**2022 RAM 1500
CREW CAB BIG HORN 4X4**

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.....- 250
NATIONAL RETAIL CONSUMER CASH.....- 1,250
GREAT LAKES BC BONUS CASH*.....- 1,000
2022 CHRYSLER CAPITAL BONUS CASH* - 500
SALE PRICE FOR EVERYONE \$47,445
GREAT LAKES BC CONQUEST LEASE BONUS CASH* - 500
NATIONAL CONQUEST BONUS CASH*.....- 1,250
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS.....\$45,195
(*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)



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**2022 RAM 1500
LARAMIE CREW CAB 4X4**

Delmonico Red Pearl, Leather Seats, 5.7 HEMI V8 Engine, Sport Appearance Package, Anti-Spin Rear Axle, Heated Front Seats, Heated Steering Wheel, Blind Spot and Cross Path Detection, Parksense Front and Rear Park Assist, and Much More! C22165

MSRP.....\$63,225
SIEMANS DISCOUNT.....- 230
NATIONAL RETAIL CONSUMER CASH.....- 500
NATIONAL CONQUEST BONUS CASH*.....- 1,250
SALE PRICE FOR EVERYONE \$61,245
GREAT LAKES BC CONQUEST LEASE BONUS CASH* - 500
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS.....\$60,245
(*MUST QUALIFY)



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**2022 RAM
2500 CREW CAB 4X4**

Patriot Blue Pearl, Snow Chief Group, Anti-Spin Rear Axle, 6.7 Cummins Turbo Diesel, Rear Power Sliding Window, Chrome Appearance Group, Clearance Lamps, Electronic Shift On-The-Fly Transfer Case, Trailer Brake Controller, Power Trailer Tow Mirrors, and Much More! C22190

MSRP.....\$65,38
SIEMANS DISCOUNT.....- 190
SALE PRICE FOR EVERYONE \$65,195
NATIONAL CONQUEST BONUS CASH*.....- 750
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS.....\$63,945
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**2022 RAM 2500
CREW CAB LARAMIE 4X4**

Delmonico Red, Night Edition, LED Box Lighting, Leather Bucket Seats, 6.4 HEMI V8 Engine, Snow Chief Group, 20 Inch Black Painted Aluminum Wheels, Heated Seats, 17 Speaker Harman Kardon Premium Sound, Heated Steering Wheel, and Much More! C22168

MSRP.....\$72,170
SIEMANS DISCOUNT.....- 675
SALE PRICE FOR EVERYONE \$71,495
NATIONAL CONQUEST BONUS CASH*.....- 750
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS.....\$70,245
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WAS \$31,995



2018 FORD F-150 XLT SPORT SUPERCREW 4X4
NOW \$29,431

5.0 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 128K Miles, Security Cover, Bedliner, Running Boards, Remote Start, Navigation, Power Heated Front Seats, Power Adjust Pedals, Panoramic Moonroof, Back-Up Camera, Remote Keyless Entry System, Blue, C21311A

WAS \$29,500



2019 CHEVY EQUINOX-LT AWD
NOW \$27,899

1.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 37K Miles, Remote Start, Power 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

WAS \$46,995



2020 CHRYSLER PACIFICA S AWD
NOW \$45,625

3.6 V6 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 18K Miles, Remote Start, Memory Power Driver's Seat, Leather Heated Front Seats, Heated Steering Wheel, Power-Slide Side Doors, Touchscreen Display, Blind Spot Monitor, Rear Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Chrysler Certified! Bright White Clearcoat, F21255A

Manage

WAS \$36,552



2018 GMC CANYON SLE CREW CAB 4X4
NOW \$35,634

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 Warranty! Onyx Black, C22145B

WAS \$33,725



2015 FORD F-250 SRW LARIAT CREW CAB 4X4
NOW \$32,414

6.2 V8 EFI Engine, 6 Speed Automatic, Chrome Clad Aluminum Wheels, 145K Miles, Bedliner, Power Running Boards, Remote Start, Navigation, SYNC, Memory Power Leather Heated/AC Front Seats, Auto Climate Control, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Oxford White, C22087B

WAS \$33,987



2021 NISSAN ROGUE S
NOW \$32,414

2.5 EFI Engine, 1 Speed CVT Automatic, Aluminum Wheels, 18K Miles, Remote Start, Memory Power Driver's Seat, Adaptive Cruise Control, Blind Spot Monitor, Lane Keeping Assist, Lane Departure Warning, Back-Up Camera, Balance of Factory Warranty! Silver Metallic, U22074

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WAS \$26,924



2020 DODGE JOURNEY SE VALUE
NOW \$25,668

2.4 EFI Engine, 4 Speed Automatic, Aluminum Wheels, 18K Miles, 3rd Row Fold/Recline Seat, Touchscreen Display, Rear Park Assist, Back-Up Camera, Remote Keyless Entry System, Dodge Certified! Vice White, F22060C

WAS \$43,723



2021 HONDA RIDGELINE RTL CREW CAB AWD
NOW \$39,936

3.5 V6 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 30K Miles, Bed Liner, Remote Start, Power Memory Leather Heated Front Seats, Power Moon Roof, Adaptive Cruise Control, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Blind Spot Monitor, Cross-Traffic Alert, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! White, F22120A

WAS \$29,297



2017 JEEP GRAND CHEROKEE LIMITED 4X4
NOW \$26,370

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 86K Miles, Remote Start, 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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WAS \$38,699



**2018 FORD F-150
STX SUPERCAB 4X4**
NOW \$35,567

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

WAS \$34,463



**2018 FORD
EXPLORER XLT**
NOW \$33,255

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 26K Miles, Remote Start, SYNC 3, Power Leather Heated Front Seats, Heated Steering Wheel, Auto Climate Control, Front and Reverse Sensing System, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Shadow Black, F22126A

WAS \$27,523



**2013 JEEP WRANGLER
SAHARA UNLIMITED 4X4**
NOW \$25,527

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



**NISSAN
SUV AWD**
NOW \$31,850

Aluminum Wheels, 19K Miles, Remote Start, Power Spot Monitor, Lane Departure Warning, Lane Back-Up Camera, Remote Keyless Entry System, Gun Metallic, F21254B

WAS \$29,256



**2016 RAM 1500 BIG HORN
ECO-DIESEL CREW CAB 4X4**
NOW \$27,163

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

WAS \$26,868



**2019 KIA
SPORTAGE EX AWD**
NOW \$25,356

2.4 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 57K 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

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D VEHICLES AT
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WAS \$106,900



**2022 GRAND WAGONEER
SERIES III 4X4**
NOW \$99,501

6.4 V8 EFI Engine, 8 Speed Automatic, 22 Inch Aluminum Wheels, Only 6K Miles! Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, 2nd Row Heated Seats, Panoramic Moon Roof, Head Up Display, Night Vision Pedestrian/Animal Detection, Automated Parking System, Surround View Camera System, Hands Free Power Lift Gate, Remote Keyless Entry System, Wagoneer Certified! Bright White Clearcoat, F22162A

WAS \$29,910



**2017 RAM 1500 BIG HORN
CREW CAB 4X4**
NOW \$26,954

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 94K Miles, Bed Liner, 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

WAS \$39,739



**2018 FORD F-150
XLT SUPERCREW 4X4**
NOW \$36,234

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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TERRAIN SLE AWD**
NOW \$28,994

1.5 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 41K Miles, Lane Departure Warning, Lane Keeping Assist, Front Collision Mitigation, Front Collision Warning, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Blue Emerald Metallic, U22147



**2017 JEEP GRAND
CHEROKEE LAREDO 4X4**
NOW \$24,900

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 111K Miles, Power Driver's Seat, Touchscreen Display, Rear Parking Aid, Rear Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Walnut Brown Metallic, U22122A



**2019 CHEVY-COLORADO
CREW CAB 4X4**
NOW \$32,894

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 34K Miles, Bedliner, Power Windows and Locks, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Satin Steel Metallic, U22138



**2016 JEEP GRAND
CHEROKEE SUMMIT 4X4**
NOW \$35,995

3.6 V6 EFI Engine, 8 Speed Automatic, 20 Inch Satin Carbon Wheels, 55K Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Panoramic Moonroof, DVD Entertainment System, Adaptive Cruise Control, Rear Parking Aid, Blind Spot Monitor, Front Collision Mitigation, Rear Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Brilliant Black Crystal Pearlcoat, C22169A

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**2017 JEEP RENEGADE
TRAILHAWK 4X4**
NOW \$24,441

2.4 EFI Engine, 9 Speed Automatic, Aluminum Wheels, Only 45K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, My Sky Power/Removeable Sunroof, Touchscreen Display, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Anvil, U22125



**2020 FORD F-150 XLT
SUPERCREW 4X4**
NOW \$46,995

2.7 V6 EcoBoost EFI Engine, 10 Speed Automatic, Aluminum Wheels, 26K Miles, Bedliner, Running Boards, Remote Start, Navigation, SYNC 3, Power Heated Front Seats, Power Sliding Rear Window, Front Collision Mitigation, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Magnetic, F2210A



**2017 RAM 1500 EXPRESS
CREW CAB 4X4**
NOW \$29,997

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Chrome-Clad Wheels, Less Than 37K Miles, Security Cover, Bedliner, Running Boards, Touchscreen Display, Back-Up Camera, Remote Keyless Entry System, Ram Certified! Delmonico Red Pearlcoat, C22194A



**2019 JEEP GRAND
CHEROKEE LIMITED 4X4**
NOW \$34,435

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 73K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Power Moon Roof, Auto Climate Control, Touchscreen Display, Blind Spot Monitor, Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Diamond Black Crystal, F22207A



2020 FORD ESCAPE SE
NOW \$27,500

1.5 EcoBoost EFI Engine, 8 Speed Automatic, Aluminum Wheels, K Miles, Remote Start, Navigation, SYNC 3, Power Driver's Seat, Heated Front Seat, Panoramic Moonroof, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Sedona Orange Metallic, F22176A



**2022 JEEP
COMPASS LIMITED 4X4**
NOW \$35,448

2.4 EFI Engine, 9 Speed Automatic, Aluminum Wheels, Less Than 4K Miles! Remote Start, Power Driver's Seat, Leather Heated Front Seats, Heated Steering Wheel, Panoramic Moonroof, Auto Climate Control, Premium Alpine Speaker System, Touchscreen Display, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Billet Silver Metallic, C22149A



**2021 JEEP WRANGLER
UNLIMITED WILLYS 4X4**
NOW \$54,995

2.0 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, Less Than 9K Miles! Remote Start, Navigation, Sky One-Touch Power Top, Heated Front Seats, Heated Steering Wheel, Alpine Premium Audio System, Touchscreen Display, Back-Up Camera, LED Headlamp and Fog Lamp Group, Remote Keyless Entry System, Balance of Factory Warranty, Sting-Gray Clearcoat, U22140



**2017 FORD EXPEDITION
LIMITED 4X4**
NOW \$38,995

3.5 V6 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 55K Miles, Remote Start, Navigation, SYNC 3, Power Running Boards, Memory Power Leather Heated/AC Front Seats, Power Adjust Pedals, 2nd Row Heated Seats, Power Moonroof, Auto Climate Control, Blind Spot Information System, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, White Platinum Metallic, F22202A

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**2017 JEEP PATRIOT
HIGH-ALTITUDE 4X4**
NOW \$19,678

2.4 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 71K Miles, Remote Start, Power Driver's Seat, Leather Heated Front Seats, Power Sunroof, Remote Keyless Entry System, True Blue Pearlcoat, C22096C



**2019 FORD RANGER XLT
SUPERCREW 4X4**
NOW \$39,995

2.3 EcoBoost EFI Engine, 10 Speed Automatic, Aluminum Wheels, Less Than 11K Miles! Security Cover, Step Bars, Remote Start, Front Collision Mitigation, Rear Parking Aid, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Saber Metallic, M22018B



**2017 FORD F-250 SRW
XLT SUPERCAB 4X4**
NOW \$43,830

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



2019 FORD EDGE SEL AWD
NOW \$32,276

2.0 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 33K Miles, Power Leather Heated Front Seats, Heated Steering Wheel, Auto Climate Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Driver Monitoring, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Agate Black, F2212A



2018 CHEVY MALIBU LT
NOW \$24,563

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

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**2021 HONDA
HR-V EX-L AWD**
NOW \$30,806

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3.6 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 84K Miles, Power Driver's Seat, Power-Slide Side Doors, DVD Entertainment System, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Billet Silver Metallic, U22105A



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2.3 EcoBoost EFI Engine, 10 Speed Automatic, Steel Wheels, 10K Miles, Security Cover, Running Boards, Vinyl Flooring, Front Collision Mitigation, Remote Keyless Entry System, Ford Certified! Velocity Blue, U22117A



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**2014 MAZDA
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2.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 119 Miles, Power Driver's Seat, CD-Player, Back-Up Camera, Remote Keyless Entry System, Blue Reflex Mica, M22017A



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HIGHLANDER XLE AWD**
NOW \$32,907

3.5 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 87K Miles, Navigation, Memory Power Leather Heated Front Seats, Power Moonroof, CD-Player, Climate Control, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Front Collision Mitigation, Driver Monitoring, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Celestial Silver, C22206A



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NOW \$22,995

3.6 V6 EFI Engine, 5 Speed Automatic, Aluminum Wheels, 139K Miles, Remote Start, Body Color 3-Piece Hard Top, Leather Heated Front Seats, Power Windows, Trailer Tow Group, Remote Keyless Entry System, Bright Silver Metallic, C22181A



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LT Z71 DOUBLE CAB 4X4**
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Joshua Doxtator, PGA
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How do You Measure Success

I'm often asked how a player or student should measure success as they work on getting better at golf? There are obvious key performance indicators of course, such as putts per round, greens in regulation, fairways hit... the list goes on and on. Some of you reading this are great stat keepers and there's absolutely nothing wrong with that, unless it's contradicting your growth. Depending on your current skill level, it's best to keep it as simple as possible.

Success should only be defined by one simple question, am I scoring better now than I was x-timeline ago? Yes, I used the word "scoring," because that's what golf is all about. The best players in the world find a way to get the ball in the hole as soon as possible; we should be trying to do the same. I know, sounds really stupid but if you currently shoot 95-100, can you eliminate 5 of those shots a round? According to the National Golf Foundation the average golfer shoots 100 in 18 holes or 5.5 shots per hole. If you're currently shooting below 100, congrats, you're better than average!

Remember that success doesn't always look pretty. It baffles me when someone tells

me a story of their hole in one that never got off the ground, hit a bunker rake and went into the hole; they label it as an "ugly" shot, so what?! It's a hole in one! When you look back on your round, how many times do you account for all the things you did poorly? We're programmed to find problems when results don't go our way. I challenge you to do the opposite next time. Upon completion of your round, go back and think about all the things you did right. Instead of saying, "I missed that 4-footer for birdie on 6," try, "I made a really good 10-footer to save par on 8." Believe it or not, approaching the game this way will make a difference.

I've had the opportunity to teach the game to a lot of people; I had one measure of success for those just getting into the game. I challenged them to hit one good shot per hole. They may have made a 10 on a par-3, but they chipped it in to do it! It's important to celebrate your successes and if you're into birdie juice, let's just make it good shot juice...but don't get too carried away.

Remember, there's no pictures on the scorecard. Try and change the way you think about your round and focus on the things you do best. These skills will fill the gaps in your game that might be a little weak; you can practice with a purpose to get better at those!

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

Dave Ramsey



Dave Ramsey

Dave Says

Use that momentum to win!

Dear Dave,

We are ready to start Baby Step 2, and we have about \$35,000 in total debt. Our two smallest debts, a credit card and a truck we financed, are both \$4,500 right now, and we have a combined income of about \$95,000 a year. Since the credit card has a higher interest rate, my wife thinks we should pay it off first. To me, the truck is a necessity, and we should pay it off first for that reason. What do you say?

Grant

Dear Grant,

When the rule of paying off debts from smallest to largest doesn't apply, I think you should attack the one with the larger interest rate first. In your case, that'd be the credit card debt.

I get what you're saying about the truck. And I agree that transportation is a necessity. You guys might be in a bind if something happened and you lost a vehicle, but it's also a situation you could probably work around for a little while if you had no choice. My guess is you have friends or relatives who could loan you a car in a pinch, and public transportation is an option for some folks. So yeah, knock out the credit card first, then move on to the truck.

Do you understand my reasoning, Grant? Going this route serves two purposes: First, it will save you a little money. And second, I've got a feeling it will fire up your wife, and get her on board with the idea of you two getting your finances in order even more than she already is.

She's taking this whole thing pretty seriously if she's eyeballing interest rates, buddy. She loves the thought of you two having control of your money. Use this momentum to work together as a team, and knock out that debt!

— Dave

* Dave Ramsey is an eight-time 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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Waterfront Framing to Create New Shopping Experience in Former St. Joe Sherwin Williams Site

Exciting things are happening for Waterfront Framing and Design and their sister store b. grace boutique. The two businesses, who have shared adjoining spaces at 606 Ship Street in downtown St. Joe, will be moving into the former Sherwin Williams store at 209 State Street under the name Waterfront House of Framing & Fashion.

Valerie Byrnes, who bought Waterfront Framing in 2019, and b. grace boutique owner Emily Byrnes are a mother-daughter team who see the blending of their two businesses as an opportunity for increased visibility and to create a unique gallery experience in downtown retail shopping.

“The framing side of the house will remain the strength of the business. It’s what we love, it’s why we are here and it’s the core of our business. Everything we have added around it has to do with elegance and design,” says Valerie. “We will have high-end, eclectic and artistic clothing choices, both fine and fun artwork, and we will add over 10 new frame lines for a wider range of options.”

b. grace boutique opened in 2021 based on a concept that Emily piloted in Battle Creek when the city launched a seasonal shipping container shopping experience. When the opportunity came to take over the

space next to Waterfront Framing, she opened b. grace boutique with a focus on one of a kind clothing choices. Sharing a space enabled the pair to expose each other to their established clientele.

“We work well together; Emily’s youthful eye brings a new dimension and adds value to the design and to both spaces. The new space will be a unique shopping experience with artfully revolving exhibits and window displays,” add Valerie.

“When our customers come to shop, the experience will start before they even walk in the door and will become an exploration of art, design, clothing, and framing,” added Emily.

Waterfront Framing and Design and b. grace boutique will be closing their space on Ship Street this September to move into the new space and get ready for their grand opening events. Follow the Waterfront Framing & Design Facebook page to see these events which will include a fashion show, an art opening and events for the local community and existing customers of both businesses. The new website launch and opening dates will be announced soon. To be on the email list for events fill out the contact form at www.waterfrontframing.com/contact-us.

Read more at www.MailMaxOnline.com

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|  \$174,900 Kelly Mawhinney 269-921-8568 | 2917 W Marquette Woods Rd Stevensville This remodeled 2BD/2BA condo allows for easy access to I94 and only 1.5 hours away from Chicago. Kitchen has been remodeled with glass tile backsplash, new cabinetry, countertops, appliances, and flooring. Both bathrooms are modern and remodeled. New flooring on the main floor and new carpet in upstairs bedroom. Both front and back deck to be rebuilt by the association to include rear stairs down to the grass. Mini split system has been installed to increase heating and cooling efficiency. |  \$249,900 Carolee Dalrymple 616-634-2358 | 1922 W Olive Branch Road Galien Motivated seller offering an incredible opportunity to own your own Organic Indoor Farm on 3 tranquil acres in a rural setting. Ready to farm, all equipment to stay for the next owner with professionally installed systems. Farmhouse offers 3 bedrooms and 2 full baths with a main level primary suite and main level laundry. Enjoy the patio on warm summer nights. |

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Don



Stuart

A high school age son of friends of mine works at a coffee and tea shop and I occasionally like to support the business – and his tip jar – by dropping in to purchase a cuppa. . .

“cuppa” being an expression that the British use a lot – “Would you like a cuppa?” or “Yes please, I’ll have a cuppa,” or “Cheese it! Here come the cuppas!”

(Ha ha ha, I bet that last one stumps my millions of Generation Y and Millennial readers! It’s just me playing around with the phrase “Cheese it, here come the coppers!,” a phrase that uses “cheese” in a way that I best not try to explain, because my cardiologist has told me rather sternly that even thinking about cheese appears to raise my cholesterol levels.)

Dispatches from Your Trusty Word Nerd

Anyway, I popped into the emporium the other day and purchased a tea. The shop brews whole-leaf tea, from a brand called Waterfall Tea Company. I purchased “2nd Flush Darjeeling.” I like the tea, but I liked the ingredients listing even better: “Oragnic Darjeeling Black Tea.” {Note to editor – don’t correct that previous phrase!}. Yup, the package really and truly reads “Oragnic.”

As someone who makes passels of money for my wizardry with words (well, in some alternate universe, somewhere, I MUST make passels of money for it, mustn’t I?!), “oragnic” gave me a right good chuckle.

Relatedly, while attending a recent local festival, I wandered past a booth purveying healthy food stuffs from a brand called Southern Sweets. One of their primary selling points was that their products are “Gluten Free.” Hm. . . that may depend on the quality of their food –

if it’s particularly tasty, I might just turn into quite the glutton for them gluten free treats!

How about this one: I heard a radio news story that had something to do with “Land Use Management Plans.” Can you believe that somehow, some way, no one involved in the Land Use Management Plans, and no one reporting on the Land Use Management Plans, even once decided to turn it into its obvious acronym: “LUMPS!” If I was that reporter’s boss, for such an oversight I’d definitely be giving her or him some verbal (acronym for “Land Use Management Plans”).

Then there was some story on National Public Radio about the state of the economy and the stock markets, and for it, they interviewed my very favorite economic expert of all time. Actually, it’s somewhat against my better judgment to be sharing this with you, but since some-

where on a different time-space continuum I make passels of money for these columns, I guess I can be magnanimous and let you in on a secret shared by only the world’s richest investors.

You see, this particular pundit is second to none, not only in analyzing what’s happening now in the economy and why, but what will happen NEXT! The secret is wrapped up entirely in her mystical name, and several years ago, I figured this out! And now I pay rapt attention to ANY prognostication she has about what to do with my money.

Her name is Diane Swonk. What makes her such an infallible barometer of the economic future? Because. . . Diane (spell her last name backwards)!!

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ANSWERS

SUDOKU ANSWERS FROM PAGE 4

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Lake View Terrace Highrise Plumbing Replacement and Renovation Project - Rebid INVITATION FOR BIDS (IFB) #2 The St. Joseph Housing Commission (SJHC) invites sealed bids from contractors for the Lake View Terrace Highrise Emergency Plumbing Replacement and Renovation project. Bids will be received until 3:00 p.m. on Thursday, October 6, 2022, by SJHC Office; at 601 Port Street, St. Joseph, MI 49085. The Mandatory Pre-Bid meeting is Monday, September 26, 2022, at 9:00 a.m. on the job site, 601 Port St, St. Joseph. The project includes building renovation and relocation of residents; - demolition, plumbing, mold remediation, flooring, drywall, finish carpentry, and general conditions. Residents' relocation includes storage units, a moving company, and hotel rooms. Bidders can bid on individual trades or all trades listed above. The SJHC estimates the project commence date, January 9, 2023, and estimates completion within 180 days. The IFB packets are available by emailing Tammy Payne at housingco@stjosephhousingcommission.org, or a hard copy is available at Brooks Architectural, 5844 Red Arrow Hwy, Stevensville, MI. The office hours are Monday - Friday from 8:00 a.m. - 5:00 p.m. The cost of the hard copy plans and specifications is \$25. The St. Joseph Housing Commission reserves the right to reject any and all bids, waive any informalities in the bidding, and/or accept the bid/s should it consider the same to be in its best interest

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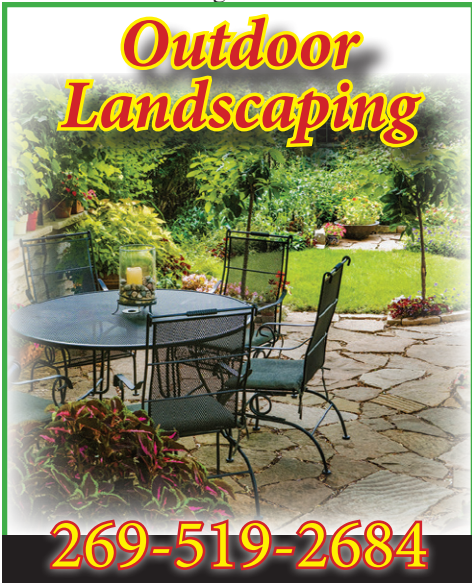
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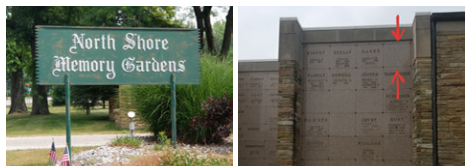
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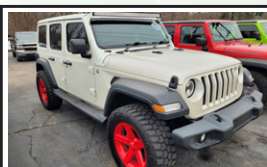
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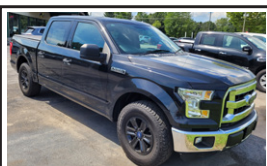
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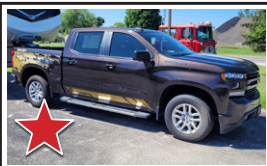
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A beginner's guide to fall planting and maintenance

Spring and summer are perhaps the busiest times of year for gardeners. However, fall also is a prime time to tend to gardens.

The tree and bare root retailer Bower & Branch advises that soil temperatures in many regions of the country may still be warm enough to encourage root growth well into the start of winter. Furthermore, fall is often the ideal time to plant, fertilize and keep a garden going or to get a head start on next year's bounty.

Here are some tips to make the most of the fall gardening season.

- Think about fall annuals and bulb planting. Near the end of September, start planting cool-weather-loving pansies and violas for pops of color as summer flowers fade. Also, it's a good idea to stock up on bulbs that will bloom in the months to come before they sell out in stores. Wait until the temperatures really cool down before planting them in desired spots for spring sprouts.

- Sow salad seeds. Lettuce, spinach, radishes, and arugula tolerate cooler temperatures. Try new and interesting lettuce varieties and enjoy salads well into the fall season.

- Take inventory of the sun. Positioning a garden carefully means maximizing hours of sunlight, which begin to dwindle in the fall. Experts say gardens grow best in sunny locations that receive six hours of direct sunlight each day. This is where container gardens can be helpful, as they allow gardeners to move plants into spots that will get ample sunlight.

- Fill in landscaping gaps. Some fall plants can add color around the landscape and brighten up homes to add curb appeal. In addition to pansies and violas, asters, kale and chrysanthemums are fall blooms. Keep in mind that mums can come back year after year. So take them out of those flower pots and get them into the ground. They can be enjoyed next year as well, sprouting in early spring and developing leaves and buds through late summer.

- Clean up unwanted growth. Fall is an ideal time to cut back spent vegetable plants and get rid of errant weeds. Rather than bagging leaves, mow them with a grass catcher and then add the mix to a vegetable garden as an excellent soil insulator. The nitrogen and carbon will fertilize the soil, enhancing growing possibilities and limiting weed growth.

- Propagate plants in the fall. As temperatures gradually begin to cool, start taking cuttings from perennials, gathering seed pods from azaleas and rhododendrons and dividing hardwood cuttings, says the resource Gardening Know How. Consult with a garden center or horticulturist on the proper ways to propagate stems using rooting hormone and other techniques.

- Continue to water plants. Water is essential in the fall and winter as roots can still be growing. Gradually reduce watering duration as plants go dormant.

Fall planting and maintenance can extend gardening season and improve the chances of growing a healthy spring garden.



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How to maintain hardwood floors

Hardwood floors have long been sought after by home buyers. In its 2019 "Remodeling Impact Report," the National Association of Realtors® revealed that new wood flooring was the fourth most popular project to attract buyers.

Of course, hardwood floors aren't just for buyers. Homeowners who already have hardwood floors know just how impressive these floors can be, especially when they're well maintained. Maintaining wood floors is not necessarily as straightforward as it may seem, and homeowners may benefit from a tutorial on how to keep the floors under their feet looking good.

To polish or not to polish?

Polishing floors is an inexpensive way to keep them looking good. But the home improvement experts at BobVila.com note that not all floors can be polished, and determining which ones can depends on the finish. Floors with waterproof barriers such as urethane will benefit from routine polishing. However, floors with penetrating finishes like tung oil will need to be waxed rather than polished.

What finish is on the floor?

The Hardwood Distributor's Association recommends a simple way for homeowners to determine which type of finish is on their hardwood floors. Homeowners are advised to rub a finger across the floor. If no smudge appears, then the floor is surface sealed. If a smudge is created, then the floor has been treated with a penetrating seal. The HDA also notes that recently installed wood floors are likely surface sealed.

How often should floors be polished or waxed?

Wood flooring professionals recommend polishing floors that can be polished once every few months. Waxing wood floors does not need to be done as frequently, and most can benefit from a fresh coat of wax every 12 to 18 months.

What can I do on a daily basis?

Some simple tricks and daily maintenance can help wood floors maintain their impressive look.

- Utilize floor mats. The HDA notes that floor mats near entryways can reduce the time it takes to clean hardwood floors and reduce the wear and tear they endure. For example, tiny particles like dirt can scratch the floor and contribute to the kind of minor damage that adds up to significant scarring over time. Floor mats near entryways ensures that most of that dirt never makes it to the wood floors.

- Vacuum without a beater bar. Some vacuums contain beater bars, which are designed to pick up human hair, dog hair and other things that

conventional vacuums may not be able to pick up. The HDA advises vacuuming without the beater bar, as it can contribute to small scratches in the floor. Sweeping with a high-quality broom or microfiber cloth is another way to pick up dirt without damaging floors.

- Use manufacturer-recommended cleaning products. Local home improvement stores sell a host of hardwood floor cleaning products, but the HDA notes that many flooring manufacturers now sell their own hardwood floor cleaners designed specifically for their floors. These products are likely homeowners' best bets. Homeowners who can't find them can seek recommendations from a local flooring retailer.

Hardwood floors are attractive for many reasons. And they look even more stunning, and last much longer, when homeowners make an effort to maintain them.



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Tips before deciding to do a DIY demolition

Home improvement projects can range from relatively inexpensive undertakings to complex endeavors that cost homeowners thousands of dollars. In an effort to make expensive projects more affordable, homeowners may look for ways to pitch in, and do-it-yourself demolition is a common way to cut costs.

Due to geographical fluctuations in price as well as the scale of a project, it's hard to pinpoint just how much homeowners can save by doing demolition work themselves. HomeAdvisor esti-

mates that the average small interior demolition project costs just over \$3,000, though more significant demolition projects can cost considerably more than that. Given the cost, it's no surprise that so many homeowners volunteer to do demolition on their own. Though it's possible to do so safely, homeowners can take steps to determine if it's in their best interest to take on a DIY demolition or leave it to the professionals.

- Conduct a cost analysis. Demolition projects seem simple, but they often require the use of

equipment most homeowners don't have on hand. Rentals can be considered in such instances, but the cost of renting equipment can reduce the amount of money homeowners are saving by going it alone. For example, homeowners may be able to pull up vinyl or tile flooring on their own, but not all floors are installed the same. Some floors may have been glued more effectively than others, making it hard and/or time-consuming to pull them up by hand. A walk-behind floor scraper can make it easier to remove such floors, but that equipment must be rented. A cost analysis comparing the contractors' demolition cost estimate and the cost of DIY, complete with equipment rental projections, can give a more accurate picture of how much money homeowners will save by going it alone. If the savings of DIY are negligible, homeowners should probably let the contractor handle the demo.

- Speak with your contractor. Prior to saying they'll do the demo work on their own, homeowners should speak with their contractors to get an accurate idea of what the project will entail. Demolition projects may seem simple enough, but contractors can illustrate the correct way to do things so as to minimize potentially costly damage. Some contractors may offer to help homeowners start the demo project and then leave them to their own devices once they get a knack for what to do. Once homeowners see what it will take, they can then decide if DIY is best for them.

- Enlist help. No DIY demo should ever be done alone. The risk for accident and injury is

simply too great for homeowners to go it alone. Homeowners who can't enlist some volunteers to pitch in should leave the job to the professionals. DIY demolition can save homeowners a lot of money. But such projects are not necessarily as simple as they seem. Homeowners should take steps to see exactly what they're getting into before they volunteer to take on demo duty.



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Revitalize your landscape on a budget

Many homeowners think they have to spend tons of green to get green in their landscape, but that isn't necessarily so. Homeowners can improve their landscapes without digging themselves into financial holes. These strategies can help anyone save some cash and still end up with attractive gardens and more.

• Use stones or gravel for a walkway. If commercially installed pavers or cement walkways are not within your budget, there are some affordable alternatives. Flagstone or individually purchased and spaced pavers and pea gravel can be used to create pathways. Some construction sites even offer free stones when asked. Soften the look with moss or other plants on the perimeter.

• Remove some lawn. Lawns can require hours of upkeep that may involve the application of expensive fertilizers and weed-killing products that are not always so eco-friendly. Reduce the size of a lawn by putting in a mixed planting bed of perennials or ornamental grasses, or use landscape fabric and mulch.

• Look for free mulch. Municipal recycling centers may offer residents access to free mulch made from grinding up leaves, branches and other plant debris collected throughout the town. Simply bring a few containers to the recycling center and spread the mulch for an ornamental look or to insulate landscapes over winter and protect against weeds.

• Repurpose old items into planters. Old wheelbarrows, barrels, watering cans, and other items can be repurposed into container gardening vessels. Figure out if items marked for the garbage bin can be incorporated into garden features instead.

• Invest in plants that are easy to propagate. Perennials are the gardener's friend when it comes to saving money. These plants sprout anew each year, and many, such as sedum, catmint, ferns, hostas, and black-eyed Susans, can propagate by division. Figure out the best times of year to divide the plants and start growing them in individual containers before planting the sturdy new shoots in the ground. A single variety of plants grouped together in mass plantings is affordable and easy.

• Shop end-of season sales. Garden centers may begin to make room for holiday items come the fall. Take advantage of reduced costs on remaining plants and landscape accessories during this time of year. Plants can be covered or allowed to thrive indoors until they can be planted in the spring.

• Pool your resources. Homeowners planning on a big landscaping or revitalization project may want to speak with neighbors to see if they're interested in doing the same. Contractors guaranteed business from a few homes in the same neighborhood may be willing to negotiate lower prices for the volume of work on things like driveway repaving, deck- or fence-building, or installation of paver patios.

Some handy ideas can help homeowners transform landscapes without spending too much.



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Gift ideas for the family do-it-yourselfer

Home improvement projects enable homeowners to transform their homes into their ideal living spaces. According to iProperty Management, most homeowners in the United States spent between \$5,000 and \$10,000 improving their homes in 2018. And it doesn't stop there, as home improvement sales are projected to reach \$465 billion in 2022.

Various renovation projects are best left to the professionals. However, many homeowners are eager to get their own hands dirty with various projects, large and small. Having the right tools

and gear on hand can make projects go all the more smoothly. Holiday shoppers can consider these ideas as they seek to ensure DIYers have all they need to get the job done.

- **Painting time-savers:** Painting requires some basic essentials, from paint trays to rollers to brushes. Projects can be made more efficient with innovative products that help save time and reduce mess. One such item is a paint brush cover, which snaps over wet paintbrushes between coats so they won't dry out or require rinsing. Brushes that cut in easily and others with flexible handles for getting in tight places also make painting projects that much easier.

- **Cordless drill:** A mechanical drill makes easy work of assembly projects and general renovations that require screws as fasteners. A cordless rechargeable drill will be easy to maneuver when handling projects away from outlets. Going cord-free also reduces the risk of trips and falls on errand cords.

- **Lawn care subscription service:** Home improvements extend to the exterior. In addition to mowers, trimmers and garden shears, DIYers may benefit from subscription products that improve on property care. These formulations are customized to the specific needs of homeowners' lawn or landscaping greenery and are shipped right to their door.

- **Rotary tool kit:** This is one of the most versatile tools homeowners can have on hand. A rotary tool can engrave, grind, sharpen, polish, cut, carve, and more depending on the accessory attachment.

- **Multi-use ladder:** A ladder is a necessity for various projects inside and outside the home. One that can transform into an A-frame, scaffold system, staircase ladder and other configurations helps ensure maximum safe reach for the job at hand.

- **Composter:** Whether you use an indoor kitchen composter or one designed for outdoor use, being able to generate one's own compost is great for avid gardeners. Compost, often called "black gold," is made from kitchen scraps, leaves and other items that break down into a rich fertilizer.

- **Tool box/tool organizer:** Tool storage is a market all its own. It runs the gamut from rolling

metal storage containers to plastic or metal boxes to canvas bags to plastic molded curated kits. Tool organizer kits also come at various price points, so it's easy for shoppers to choose one that fits their budgets.

- **Organizing units:** Organizing units are available in prefabricated kits that are easily assembled when needed, as well as custom-made products that are installed by a professional. They may be an option for a handy person looking to organize tools and other items for home repairs.

Do-it-yourselfers can be even more handy with tools geared toward their interests and repair needs.



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Safety first with DIY electrical work

Home improvement projects can help homeowners transform their homes. Such projects are costly, but many homeowners save money by doing some, if not all, of the work themselves.

The Electrical Safety Foundation International, a nonprofit organization dedicated to promoting electrical safety, recommends that homeowners leave electrical work to the professionals. Licensed electricians are well-trained, whereas homeowners may not be skilled enough to avoid

accidents or injuries, which can prove fatal when working with electricity.

Homeowners who take the do-it-yourself route with electrical work should consider these safety tips, courtesy of the ESFI, before beginning a home electrical project.

- Learn your home electrical system. Home electrical systems may include power lines, electric meters, service panels, subpanels, wiring, and more. These systems are complex, and homeowners who intend to do some DIY electrical work should familiarize themselves with their home electrical systems prior to beginning any work. The ESFI notes that knowledge of their home electrical systems can help homeowners more safely navigate them and make maintenance easier.

- Honestly assess your skills. An honest assessment of skills is absolutely necessary prior to working on an electrical system. According to the National Safety Council, injuries relating to electrical incidents typically fall into one of four categories: electrical shock, electrocution, falls, and burns. Each of these injuries is significant. For example, electric shock, which occurs when electrical current passes over or through a person's body, involves burns, abnormal heart rhythm and unconsciousness. Given the potential for serious injury, the ESFI urges homeowners to make an honest assessment of their skills before

they begin working on their home's electrical systems. Little or no experience working with electrical systems should be considered a significant hurdle to any DIY project.

- Turn the power off. It's essential that the power to the circuit that will be worked on be turned off prior to starting any work. This can be accomplished by switching off the circuit breaker in the main service panel. Similarly, when working on appliances or lamps, make sure the products are unplugged prior to working on them.

- Do not touch plumbing or gas pipes when doing electrical work. The experts at the Indiana Electric Cooperative note that the risk for electrocution is significant when water comes in contact with electricity. It's imperative that homeowners do not touch plumbing and gas pipes when performing a DIY electrical project. Professionals know how to work around such pipes while minimizing their risk for electric shock or worse, and homeowners must familiarize themselves with the techniques professionals rely on to stay safe if they intend to begin DIY electrical projects.

Homeowners are best served by leaving electrical work to the professionals. However, those who insist on doing such work themselves should do their homework and get to know their systems and safety protocols prior to beginning a project.



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Maybe you're contemplating all you've read in this week's paper, but you'd rather take the path of least resistance. Maybe you don't have the money for needed repairs. Maybe the premium placed on that contractor bid doesn't make sense or the wait time for them to do the work seems a bit excessive. Maybe you understand the market isn't what it was last summer. Maybe you don't feel comfortable paying all those title fees and closing costs. Maybe agent commissions make you cringe. All are valid concerns.

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I was approached last week by MailMax admin to partake in this week's collective edition. Home Improvement is the theme so I'm sure we're going to hear a lot about fixing and flipping, lists of preparations to make, and other home repair tactics from the local pros. I could throw my two cents in with suggestions on how my company can assist with your remodel. I could talk about the effort needed to bring your home up to speed before listing, or maybe I could suggest a good lender for a home equity improvement loan - all of which I would be happy to help with. On the other hand, when I receive a special invitation to participate with a group of like-minded professionals, the first thing I do is try to separate from the herd. How am I different? What can I provide that those around me cannot?

Rather than be just another echo in the room, I'm going to offer you the opposite. Remodeling a home is hard, even the best struggle. The numbers don't always equate to top dollar returns. Some listings don't sell at the intended asking price, not to mention the climate we're coming into is not conducive to a seller's market. Like I said last December, ravenous buyers have diminished. A dozen offers on day one of your opening listing, aren't happening any longer, and I predict it's only going to get worse. That home equity loan may be a bad idea right now. The time, effort, and money you spend today, attempting to



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How to care for perennials

Perennials can add color and vibrancy to any garden. One of the more desirable components of perennials is that they come back year after year, meaning homeowners do not have to invest in a gardenful of new flowers every year. That can add up to considerable savings. Perennials often form the foundation of beautiful gardens.

Annuals only grow for one season, produce seeds and then die. However, perennials die back to the ground every autumn and their roots survive the winter. So the plants reemerge in the spring, according to The Farmer's Almanac. Some perennials are short-lived, meaning they will come back a few consecutive years; others will last for decades.

Though planted perennials require less maintenance than annuals, they are not completely maintenance-free. Certain care is needed to help perennials thrive, and that starts with the soil. In fact, soil is the single most important factor for growing healthy plants. Penn State Extension says most perennials grow ideally in well drained, fertile soil with a pH of 6.0 to 7.0. In addition, organic matter can improve soil texture and water-holding ability.

When including perennials in the garden, make sure you wait for the right time to plant them. The ideal time is during the spring or fall. Perennials come as container-grown perennials, which already have been established in the soil.

Bare-root perennials are just roots that are often packed in peat moss. In order to plant bare-root perennials, soak the roots in water for several minutes before gently planting in the ground, indicates the how-to resource Tip Bulletin.

Perennials should be watered deeply, especially during the first growing season. However, the soil should never be overly dry or wet. Most perennials do not need to be fertilized heavily. A single application in the spring typically is all that's needed.

Care along the way can include deadheading spent flowers so that plants can use their energy on seed production and reblooming. Perennials should be divided when they grow large, every three to four years when the plants are not in bloom. Perennials produce fewer flowers or may look sickly when the time has passed to divide them. Early spring often is a good time to divide perennials, advises The Farmer's Almanac.

A thick layer of mulch can help perennials to overwinter successfully. Perennials planted in containers will need to be transplanted into the garden before it gets cold because most containers cannot thoroughly insulate perennial roots.

Apart from these strategies, perennials pretty much take care of themselves. As long as sunlight requirements match plant needs, the perennials should thrive.



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Make safety an important part of home cleaning

Safety may not be on the minds of people when they gather equipment and cleaning supplies to clean their homes, but even seemingly innocuous items can be dangerous. The National Safety Council warns that accidents and deaths often occur when least expected — including when doing chores around the house.

The online safety advocate SafeWise says that more than 160,000 Americans die as a result of an accident every year, and household injuries account for 75 percent of those deaths. It's im-

portant to be careful when cleaning around the house, and part of that caution includes recognizing where hazards may be lurking. Here are ways to prevent cleaning and organizing accidents.

Never mix cleansers

Cleaning chemicals are often effective because they employ bases or acids to produce cleaning actions. By themselves, many of these products are generally safe to use provided users adhere to the usage instructions and precautions. However, when mixed together, certain cleaning products can be extremely hazardous. According to Velocity EHS, an environmental, health, safety, and sustainability advisement company, users should never mix products containing acids and bases. Common cleaning products containing acids include tub and tile cleaners, vinegar and mold removers. Products containing bases include, bleaches, glass cleaners, and drain cleaners. Mixing these products can produce toxic gases, intense heat or even explosions.

Avoid falls

Falls are a major contributor to home injuries. Be especially careful when climbing ladders, and do not lean too far to either side. If possible, have someone hold the ladder steady. Wear non-skid shoes and go slowly. Do not climb on furniture or stack items to reach high spots like top shelves, as this can create a precarious situation.

Lift with care

Moving furniture or rearranging storage boxes can strain the back and other muscles. Use proper lifting techniques, which include lifting with the legs while keeping the back straight. If the item is too heavy, wait and ask for help.

Wear masks and safety gear

Whether dusting off the ceiling fan, cleaning out the crawlspace or removing debris from gutters and downspouts, protect the eyes, hands and lungs by wearing the right gear. Safety goggles, durable gloves and a dust mask are must-have cleaning supplies.

Remove supplies promptly

The NSC says about 10 people die from drowning every day in the United States. Children between the ages of one and four are at greatest risk. Do not leave cleaning buckets filled with water unattended, and make sure to clean up any supplies used right after cleaning to prevent injuries.

Cleaning and maintenance keep homes looking great. Homeowners should always keep safety in mind when cleaning around the house.

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Safety upgrades for seniors' home

Many seniors want to spend as long as possible residing in the comforts of their own homes. According to AARP's 2021 "Home and Community Preferences Survey," more than three-quarters of U.S. adults age 50 and older prefer living at home. But getting older often comes with certain deficits that may not make current living situations the safest for seniors.

Retirement Living reports that an older person is treated in an emergency room for a fall-related injury nearly once every 10 seconds. Falls cause millions of injuries and 32,000 deaths a year, according to the U.S. Centers for Disease Control and Prevention. Seniors may be affected by low vision, mobility limitations, cognitive decline, balance issues, and loss of muscle strength. Certain adaptations may be necessary if seniors want to stay in their homes, particularly in older homes that have not recently been renovated.

Change knobs to levers

This is an easy modification. Levers are much easier for individuals with arthritis or per-

sons who lack dexterity in their hands. Everything from doorknobs to faucet knobs can be replaced with levers.

Create zero-threshold entryways

Zero-threshold entryways, also known as flush entries, do not require crossing a lip or any raised barrier. They can appear on doorways and showers and make it easy for people who have mobility issues, as well as those using scooters, walkers and wheelchairs, to move about unencumbered.

Clear clutter/move obstructions

One inexpensive modification is to remove extraneous furniture and accessories. Such a change widens walking spaces in a room and accommodates walkers and wheelchairs. In addition, furniture can be pushed to the room's perimeter to make moving around easier. It's also important to remove area rugs, as they're often tripping hazards.

Install grab rails and supports

Minimizing falls could come down to pro-

viding support in key rooms of a home. Adding grab rails in the bathroom near the toilet and in the shower can help a person use those facilities without assistance. Install a grab rail close to seating in the kitchen to add support.

Consider smart lighting

Motion-activated or darkness-activated lighting switches and fixtures can automatically turn on lights, thereby improving visibility. Also, rocker light switches are easier to maneuver than standard toggles.

Invest in a stairlift

Single-story homes are preferable for growing older gracefully, but many seniors live in multi-story homes. A stairlift makes a multi-floor home more accessible, according to Elder, an eldercare service provider. Stairlifts make it easier to traverse staircases and reduce the risk for falls.

These suggestions are just a few of the many home modifications that can help seniors safely age in place.

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