





TIME SENSITIVE INFORMATION **POSTMASTER:** Please deliver on April 29, 2023

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## Moody on The Market

## Pat Moody

#### 'You probably know': Developer hints at future tenant of former BH Rite Aid

After years of sitting empty, a high-traffic Benton Township property is on the path to a new life - and developers suggested residents may already have an idea of one of its new tenants.

Fairplain Plaza owners and developers Lormax Stern are seeking to redevelop the former Rite Aid location at the corner of M-139 and Napier Ave. Benton Charter Township trustees helped them take the next step on Tuesday, passing a commercial rehabilitation exemption certificate for a 10-year tax break beginning Jan. 1, 2024.

During the meeting, Lormax Stern Director of Property Management Matt Drozd said the 11,180 square-foot building will be gutted "down to the shell," and completely revitalized with new HVAC, a new roof, four new storefronts and a repaved parking lot.

"We have interest from two parties," said Drozd, during the meeting. "However, due confidentiality agreements, I can't disclose who they are.

"I believe there's been some social media buzz and you probably know one of them, if I had to guess. But I can't disclose anything. Essentially what we're going to do is utilize these tax incentives to entice them to open up new retail locations here for anywhere from 10- to 20-year leases."

When the township passed a resolution to establish a commercial rehabilitation district at 1701 M-139. the Lormax Stern featured an architectural rendering of the Fairplain Outlot showing a Chipotle logo, and community Facebook groups were quick to begin speculating. The website has since been changed to say "proposed Chipotle."

Lormax Stern acquired Fairplain Plaza in 2016, and Cornerstone Alliance is working with the company to attract viable commercial activity to the township.



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Continued on page 8



## Marcy Simpson

Executive Director. Southwestern Michigan Tourist Council

#### Fun and interesting things to do in Southwest Michigan

Spring is here and *Yogi and Forest* Bathing is a perfect way for you to enjoy the serenity of Fernwood Botanical Gardens. The afternoon will begin with an hour-long outdoor Mindful "Yoqi" Movement session (yoqi is yoga + qigong) open to all levels. After a short introduction to Mindfulness and the benefits of Nature Therapy, you will begin a

slow, sensory walk through the forest where you may find a "sit spot" to journal or savor the beauty of your natural surroundings. The program will close in Circle with open reflection. The dates of the events are Sunday, April 30 and Saturday, May 20 at 1:00 pm. You're encouraged to bring a yoga mat, a thermos *Continued on page 2* 

#### **Inserts & Promotions**

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#### **Simpson** Continued from cover

of tea/water, a journal, a pen, and an open heart.

Make your way to the Acorn on Sunday, April 30 at 4:00 pm for original art, original music and original choreography with Immersive Dance, Art and Music Fusion. The colorful, dynamic, nature-based imagery of Pam Kirkham's paintings as a backdrop is combined with an exquisite live dance performance by Carolyn Pampalone Rabbers, moving to the tantalizing sounds of music composed by Silver Rain. Carolyn is Executive Artistic Director at CPR Dance: Inhale Movement. They are a premiere dance company in Southwest Michigan who value bringing community access to professional dance, while sharing collaborative and engaging opportunities to connect, view and participate in movement.

Join **River St. Joe** Monday evenings at 5:30 pm for their summer live music series *Music Mondays*! The best part? No cover charge--this event is FREE! With live music in the beer garden, organic beers & ciders on tap and picturesque **Flatwater Farms** as a backdrop--you won't find a better way to spend a Monday evening and enjoy all that Southwest Michigan has to offer! Music Mondays begin May 1 and continue through October 30.

Members of the community, friends, families and all those in-between are invited to attend the *PechaKucha 20x20 St. Joseph/ Benton Harbor Volume 27 Event*. The ticketed event takes place at **The Secret Garden at the Harbor** on Thursday, May 4 at 7:00pm. Doors open at 6:00 pm. PechaKucha's - meaning "chit chat" in Japanese - presentation format shows 20 images, each for 20 seconds. In other words, presenters get 400 seconds to tell their story, with visuals guiding the way. .

Antiques on the Bluff returns for the season Sunday, May 7 beginning at 10:00 am. Something old is new to you! Find hidden treasures along Lake Bluff Park at this premier antique show that overlooks Lake Michigan. This event features over 50 vendors and runs the first Sunday of the month, May through October. Rain or shine.

An annual favorite for all, the Blossomtime Youth Parade is May 6 at 12:00 pm along Lake Boulevard in St. Joseph. The Grand Floral Parade is Saturday May 13 at 1:00 pm. The parade is the Crown Jewel of the **Blossomtime Festival**. It begins in St. Joseph and continues its way through the city, across the Bicentennial Bridge and into Benton Harbor. St. Joseph and Benton Harbor have been the host cities since the parade's inception in 1923.

**Round Barn Winery & Estate** invite you to the ultimate summer kickoff, *The Sangria Party*. Gather the crew, dust off those lawn chairs, and get on your dancing shoes for an afternoon of outdoor fun. Mark your calendar for Saturday, May 13 at 11:00 am. It will also be the first of the season for their live-music series. Jam out to some incredible musical acts, including the island beats of Zion Lion.

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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Fall Back...Spring Forward Photo by Gary D Williams

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

# Water resources to help City of Benton Harbor residents.

Learn what they are and how to access them.

The State of Michigan, City of Benton Harbor and partners are working to help keep you and your family healthy. To support residents, free, easy-to-access resources are being offered, including:

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## Glenn **Rosenbaum**

#### **Becoming a Light**

But everything exposed by the light becomes visible—and everything that is illuminated becomes a light. Ephesians 5:13

There is a race that governments, universities, and large corporations have invested millions of dollars to win. The challenge is getting rid of stray light to have the most accurate measuring and recording devices in the arts, medicine, and space exploration. The race is on to see who can come up with the "blackest" black. The current leader of this race is a color called Vantablack, and it was created at MIT using carbon nanotubes. Yet, despite the millions of dollars and advanced technologies, Vantablack isn't perfect as it still reflects 0.005% of all light. And so the race continues for someone to find a way to stop light from being reflected.

The great challenge, of course, is that light naturally wants to reflect. The light from the hallway sneaks through the doorframe to put light in a dark room. The light going around your bedroom window shades is enough to wake you and let you know morning has arrived.

God has called his followers out of darkness into his light by revealing Jesus, who is the light of the world. Jesus shows us how great God's love is by pointing us to the cross where he paid the price for every one of our sins. Jesus shows us that we have the hope of eternal life by pointing us to his empty tomb where he defeated death. Jesus shows us how we can thank him by illuminating what things are God-pleasing and what are not.

Having brought us into the light, he calls us to do what light naturally does—shine on others. God's light in our life cannot help but spill out. It is reflected in our words of forgiveness, kindness, and hope. It is bounced back in our actions as we consider the needs of others over the needs of self. It is mirrored as we avoid the deeds of darkness and sin.

Light naturally wants to reflect and turn what it shines on into a light. As we have been brought into the light, may we reflect that light in our lives.

Prayer: Light of my life, thank you for shining on me that I may shine for others. Amen.

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



NATIONAL DAY OF PRAYER BEGINS 12 NOON

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#### *Spoonholtz* Regional Director,

#### **Bridgman Courtyard Project**

If you happen to find yourself on Lake Street in the heart of downtown Bridgman, you'll likely see some major changes being made to the designated Bridgman Courtyard area. Over the last few years, the space has gone from an underutilized parking lot to an outdoor eating area during COVID, to the Social District Courtvard and now it's undergoing yet another more magical transformation.

Soon, everyone will be able to enjoy a transformed outdoor space that includes a wooden pergola structure, all new furnishings, fresh concrete, and a vibrant rug mural designed and installed by the Bridgman High School Art Club. Everyone should be incredibly proud of the collaborative efforts that made this possible and each of you deserve a huge thank you for the contributions to this exciting project.

For anyone familiar with Bridgman, the names behind this project should be no surprise, they include the City of Bridgman, the Bridgman Corridor Improvement Authority (CIA), the Greater Bridgman Council for Growth and Advancement (CGA), Bridgman Public Schools, and Bridgman Courtyard champion, Julie Strating. Leaning on her design background, Julie envisioned a wonderful outdoor space that would bring the community together. She spearheaded the effort as the chief fundraiser, collaborator, and project manager to transform the Courtyard by tapping into her passion for art and her overall vision for placemaking.

Just a few weeks ago, the CGA, who spearheaded the crowdfunding campaign, officially wrapped up an insanely successful crowdfunding campaign through the Michigan Economic Development Corporation's (MEDC) Public Spaces Community Places program. Not only did they hit their \$50,000 goal, they exceeded it and received a matching \$50,000 grant from MEDC. A huge win for - and by - the community!

If you're unfamiliar with the exact location, this creative placemaking project is located between Accents and Rochefort's on Lake Street. Construction on the Courtyard is fully underway. The concrete has been poured and the curing process has begun. You'll soon see the installation of the 400 square foot mural, which will be done by the high school art club students next month. Additionally, the team is currently working on installing utilities and the wooden pergola is currently



269-466-0123

being built off-site and expected to be erected in May.

Julie tells me a full summer of local acoustic musicians are already booked for the Courtyard. The public is invited to enjoy the Courtyard Concerts every Sunday afternoon from 2:00 - 5:00 p.m.. The concerts will run from June 11 - August 27. This is an opportunity for the community to come together and enjoy live music in a beautiful outdoor setting while enjoying food and drinks from participating Social District businesses.

There will be an official ribbon cutting and dedication ceremony on Monday, June 26 from 4:00 - 6:00 p.m. to celebrate the completion of and opening of the fully transformed Courtyard. Please mark your calendars and join our invited guests from the Michigan Economic Development Corporation, Michigan Municipal League Foundation and the Michigan Arts & Culture Council.

In the meantime, Julie and everyone at the City of Bridgman and the Bridgman CGA want to thank you for your continued support of The Bridgman Courtyard project and their business community. If you haven't had the chance to explore this charming downtown and sip, shop, and eat at their establishments, please do so! You never know when you'll find your next favorite destination, plus supporting local businesses right now is as important as ever!

You can follow the progress of The Bridgman Courtyard project, and get details about what's happening with Bridgman and surrounding businesses by following the Bridgman CGA at <u>Facebook.comBridgmanArea</u> or on Instagram @BridgmanCGA

For more information on The Bridgman Courtyard project ribbon cutting, other upcoming events, or how the Chamber can benefit your business, visit smrchamber.com or email me at <a href="mailto:sspoonholtz@smrchamber.com">sspoonholtz@smrchamber.com</a>. Looking forward to seeing you around Southwest Michigan!





# **Erica Momany**

Erica opens her business. Koehler **Financial Services in** Stevensville, every Wednesday morning for YoungLife's WyldLife girls to come in, hang out, grab a donut and fellowship with one another before school



starts. She does so much for these Lakeshore Middle School girls, and we think it's cool how she invests in them!

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**Dave Says** 

#### Just Pile Up Money, and Go Do It

#### Dear Dave,

I plan to buy another investment property with cash in the next year or two. Currently, I have \$83,000 sitting in a high-yield savings account at 4% interest. My goal is to save another \$50,000 to \$70,000 in the upcoming months. Right now, 4% is good, but I want to make sure I'm maximizing my returns. Should I be doing something else with the money?

Brett

Dear Brett,

I like the way you're doing things. Right now, you're simply parking the money short term for a purchase a few months down the road. If you invest it, you might make a little more, but you're taking more risk too. If I'm you, I'm parking the cash.

Here's the deal: The money you'll have to purchase another property won't come from a return on the investment. It'll come from you putting money in the account. The investment isn't the secret sauce in this scenario—you are. If you invested the money and made 10% rather than 4% over two months, let's say, that amounts to about a 3% difference. That's nothing in your case. You're not within a couple thousand dollars of doing a deal at the moment. Your deal is a \$150,000 deal. Your return on investment isn't going to make this happen, or keep it from happening. See what I'm saying?

Just keep doing what you've been doing and park the money. That's what I'd do. People who are math nerds, like us, always look for things to fix an investment. But sometimes the thing that fixes the investment is you. You are the one doing the investing. You are the one putting money in the account. So, in this case, don't try to fix it. Just pile up money and go do it.

Great question, Brett! – Dave

Description automatically generated \* Dave Ramsey is an eight-time national bestselling author, personal finance expert and host of The Ramsey Show. He has appeared on Good Morning America, CBS This Morning, Today, Fox News, CNN, Fox Business and many more. Since 1992, Dave has helped people take control of their money, build wealth and enhance their lives. He also serves as CEO for the company Ramsey Solutions.

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#### Moody Continued from cover

"We're thrilled to have the opportunity to redevelop this area and create new dining and retail options for our community," said Zach Vaughn, Director of Community Improvement at Cornerstone Alliance. "Our goal is to create a vibrant and dynamic destination that will serve as a catalyst for economic growth and development in the area. This is a prominent area with high visibility. The investment by Lormax Stern will transform this intersection."

Township Supervisor Kathy Yates said the project represents a significant investment in the community.

"It will have a positive impact on both our local economy and the quality of life for our residents," she said. "We look forward to seeing this project come to fruition and to the continued growth and prosperity of Benton Charter Township."

Lormax Stern plans to begin the redevelopment project construction later this year. By Ryan Yuenger

Villwocks Outdoor Living in Berrien Springs opens massive garden center expansion

Driving along M-139 through Oronoko Township, it is hard to miss the new 24,000 square foot greenhouse nestled among the neighboring fruit farms. After breaking ground last summer, Villwocks Outdoor Living, 8008 M-139, Berrien Springs, opened its expanded garden center and nursery last weekend.

www.MailMaxOnline.com

According to owner Mike Villwock – who bought the property and opened as an outdoor power equipment supplier in 2017 – the new garden center expansion was always part of his master plan to solidify the Villwocks footprint in the garden center world and become a one-stop shop for all things outdoors.

"That's exactly what we're looking for," Villwock said. "We're looking to provide that customer with all the tools they need for any outdoor project."

So far, Villwock said the reception has been great.

"Everybody's really excited to have something of this magnitude around here," he said. "I feel like there's not a lot of comparisons to it in this area."

In addition to selling the plants, tools, equipment and other supplies needed for a DIY outdoor project, Villwock said they have a team ready to offer their expert opinion on any project.

"I think what people understand about us it we are more than willing to show you how we would do it professionally," Villwock said. "We're not treating our knowledge as proprietary."





412 State Street | Saint Joseph, Michigan

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Villwocks also offers services including lawn maintenance, equipment servicing, landscaping, sprinkler system installation, fall clean up, snow plowing and pest control.

There's this idea that you can come in and do it for yourself, and we'll will provide you with all of the tools and the knowledge that you need to do it, Villwock said. "But there's also the other side of the coin where if you don't want to do it, we have professionals that can come out and do the work to create that oasis in your backyard, or the curb appeal – all of those things."

Villwock said the ideas for expansion don't end with the new garden center. While the greenhouse itself is designed be expanded and there is enough land to continue growing, Villwock said he is dedicated to expanding the relationship with community members.

"We see this as an extension of the community ... obviously we're a for-profit business, but we do see ourselves as a valuable resource for people," he said. "We want it be a place where you can have your garden club monthly meeting, have a learning event, bring an elementary class for a field trip, have winter classes ... I'm excited for that part of it as well."

With truckfuls of new plants coming from across the Midwest on a daily basis, the inventory at Villwocks will continue to evolve. Right now, there is a vast selection of tomatoes, peppers, cucumber, succulents, cactus, small trees, bushes, hanging baskets, and other flowers.

"The big box stores just dabble in plants," Villwock said. "We're much more than that." For more, visit villwocksoutdoorliving.com. By Ryan Yuenger

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



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**SALE PRICE FOR EVERYONE** 

\$48,995



Start, Touchscreen Radio, Blind Spot and Cross Path Detection, Lane Departure Warning, Parksense Rear Park Assist, Back-Up Camera, Leatherette Seats, Adaptive Cruise Control, and Much More! C23039 MSRP......\$42,725 SIEMANS DISCOUNT.....- 180 RETAIL BONUS CASH .....

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Fathom Blue Pearl, Power Liftgate, Power Sliding Doors,

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Jeep

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(WITH APPROVED CREDIT)\* (\*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)



#### 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\$6	5,385
SIEMANS DISCOUNT	3,485
BONUS CASH	
SELL-DOWN BONUS CASH*	1,000
<b>SALE PRICE FOR EVERYONE \$59</b>	9,900
MILITARY OR FIRST RESPONDER BONUS CASH*	
AS LOW AS \$59,4	00
(*MUST OUALIFY)	



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

Velvet Red Pearl, Trailer Tow Prep Group, Power Seat, 3<sup>rd</sup> Row Seating, 2<sup>nd</sup> Row Bucket Seats, Touchscreen Radio, Adaptive Cruise Control, Active Lane Management, Parksense Rear Park Assist, Blind Spot and Cross nd Much Moral

Path Detection, and Much More:	C23023
MSRP	\$48,020
SIEMANS DISCOUNT	225
RETAIL BONUS CASH	1,500
BONUS CASH	
<b>SALE PRICE FOR EVERYON</b>	E \$44,295
<b>RETURNING LESSEE BONUS CAS</b>	
MILITARY OR FIRST RESPONDER BONUS	
AS LOW AS \$42 (*MUST QUALIFY/MUST FINANCE THRU CHRYS	2,795
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#### 2023 RAM 5500 4X4 **DUMPING PLATFORM**

Bright White, 6.7 Cummins DIESEL Engine, Power Windows and Locks, AISIN Transmission, Transfer Case Shield, Trailer Brake Controller, 16 Foot Platform Flatbed with Dumping Hoist, and Much More! C23043 \$60.220 MSRP

IVISKP	
ADD FOR DUMPING PLATFORM	+19,524
SUBTOTAL	\$88,744
SIEMANS DISCOUNT	
<b>SALE PRICE FOR EVERYONE</b>	\$87,995
2023 ON-THE-JOB \$1000 COMMERCIAL EQUIPMENT/L	
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# 2020 CHEVY SILVERADO 1500 Z71 CUSTOM TRAIL BOX CREW CAB 4X4 NOW \$43,91 6

 5.3 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels,
35K Miles, Security Cover, Bedliner, Locking/Limited Slip Differential, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Red Hot, U23056



6.7 V8 DIESEL Power Stroke EFI Engine, 6 Speed Automatic, Aluminum Wheels, 48K Miles, Bedliner, Power Running Boards, FX4 Off-Road Package, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated/AC Front Seats, 2<sup>rd</sup> Row Heated Seats, Panoramic Moon Roof, Auto Climate Control, Adaptive Cruise Control, Blind Spot Information System, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Ruby Red Metallic, F22302A



2.0 HYBRID Engine, 1 Speed CVT Automatic, Aluminum Wheels, Only 6K Miles! Remote Start, Memory Power Leather Heated Front Seats, Power 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, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Platinum White Pearl, F23035A

БЕ



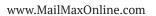
Only 17K Miles! Touchscreen Display, F23022H

15

2020 FORD F-150 XLT SPORT SUPERCAB 4X4 DODU SOCIONAL SUPERCAB 500 Store State State

3.5 V6 Ecoboost EFI Engine, 10 Speed Automatic, Aluminum Wheels, 24K Miles, Bedliner, Running Boards, Navigation, SYNC 3, Power Heated Front Seats, Power Adjust Pedals, Front Collision Mitigation, Blind Spot System with Trailer Tow Monitor, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Lead Foot, U23034

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Heated Front Seats, Power Moonroof, Auto Climate Control, Adaptive Cruise Control, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Blind Spot Monitor, Cross-Traffic Alert, Back-Up Camera, Power Liftgate, Balance of Power Train Factory Warranty! Lunar Silver, M23038A

# 2021 DODGE CHALLENGER R/T-SCAT PACK

6.4 V8 SRT HEMI Engine, 6 Speed Manual Transmission, Aluminum Wheels, Only 2K Miles, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Touchscreen Display, Alpine Audio Group, Back-Up Camera, Remote Keyless Entry System, Dodge Certified! Granite Pearlcoat, C23022A

2022 FORD

RER

3.0 Ecoboost V6 EFI Engine, 10 Speed Automatic, Aluminum Wheels, 25K Miles, Remote Start, Navigation, SYNC 3, Memory

Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2<sup>nd</sup> Row Heated Seats, Panoramic Moon Roof, Blind Spot Monitor

Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Aerial View Display System,

Cross-Traffic Alert, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Stone Blue Metallic, U230154



2.7 V6 Ecoboost EFI Engine, 10 Speed Automatic, Aluminum Wheels, 31K Miles, Bedliner, Running Boards, Remote Start, Navigation, SYNC 3, Power Heated Front Seats Power Sliding Rear Windows, Front Collision Mitigation, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Rapid Red Metallic, U23024

2019 FORD RANGER

2.3 Ecoboost EFI Engine, 10 Speed Automatic, Aluminum Wheels, 28K Miles, Rocky Ridge Conversion Package,

Security Cover, Bedliner, Step Bars, Remote Start, SYNC 3, Power Leather Heated Front Seats, Power Slide Rear

Window, Climate Control, Blind Spot with Cross Traffic Alert, Lane Keeping System, Front Collision Mitigation, Reverse

Sensing System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Hot Pepper Red Metallic, C22087C

FX4 ROCKY



2.7 V6 Ecoboost EFI Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 50K Miles, Security Cover, 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! Agate Black, U23016





















RDAE





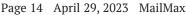








THURS 9-8 • TUE., WED. & FRI. 9-6 • SAT. 9-4 Plus Tax, Title, Plates, Rebates Included. Must Qualify for Credit.





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April 29, 2023 MailMax Page 17 FIRE DIAMON EN JEW Έ 420 STATE ST, ST JOSEPH, MI 49085 AT THURSDAY, MAY 4<sup>TH</sup> 10:00 A.M. TO 6:00 P. M. FRIDAY, MAY 5<sup>TH</sup> 10:00 A.M. TO 6:00 P. M. H SATURDAY, MAY 6TH 10:00 A.M. TO 5:00 P.M. **All Diamond Engagement Rings** Silver Gold WE BUY GOLD Bullion **ITEMS REGARDLESS**  Silver Jewelry **OF CONDITION** • Flatware Sets **High School Rings** • Tea Sets up to \$150 Antique Items **Old Rings** up to \$150 IMPORTANT ECONOMIC Chains INFORMATION up to \$200 EVALUATIONS × 片 During the past few years, low **Old Watch** interest rates, war and uncertain INCREASE OVER up to \$1,000 7/1 stock market performance **GUARANTEED** combined to push prices of gold HIGHEST PRICE and silver to their highest levels **Bracelets** Bring in coupon. Gold only. in 25 years. We have studied the up to \$1,500 investment and retail markets for SENIOR SPECIAL INCREASE OVER GUARANTED decades, and in the past during Necklaces times of economic uncertainty up to \$1,500 (which is deepening now), there **HIGHEST PRICE** have been dramatic price declines Bring in coupon. Gold Only. Dental in many areas of the jewelry, **Bring in for Cash** gold and retail markets. Which is **GUARANTEE HIGHEST PRICES** why this may be the best time in IT'S FAST AND EASY OUR TRAINED PROFESSIONALS USE THE LATEST HIGH TECH EQUIPMENT **Broken Chains** decades for you to sell for some Bring in for Cash of the highest prices ever. **SILVER COINS GOLD COINS SILVER COINS SILVER COINS SILVER DOLLARS GOLD COINS** ONE OF OUR BUYERS PAID \$260,000 FOR 18 GOLD COINS!! ONE OF OUR Will Pay Up To BUYERS PAID \$90,000 FOR ONE SILVER COIN!! Pay up to for the following rare gold: Used .\$1,000. .\$5,500. United States \$1.00 1842 to 1889.. \$2.50 1798 to 1834.. \$2.50 1798 to 1834.. \$3.00 1854 to 1858.. \$5.00 1834 to 1838.. \$5.00 1834 to 1838.. \$5.00 1834 to 1838.. \$5.00 1839 to 1908.. \$5.00 1908 to 1929 United States \$10,000 ...up to. On .\$17,500 .\$5,000 .\$10,000 .....up to.....\$5,500. ....up to.....\$1,000. ....up to.....\$3,000. Pay up to for the following rare dollars: d States Used N **Silver Coins** United States New \$1,000. \$1,000... \$1,500... \$1,500... ...up to... ...up to... \$50,000 \$10,000 .\$6,000 1794 to 1803. 1836 to 1838. \$50,000 \$2,000 up to ..\$5,000 .up to ..... .S1.000. Up to 1200%1840 to 1873. ..up to......\$500. .\$6,000 .\$29,000 .\$7,500 .\$10,000 ...up to... \$10.00 1795 to 1804.. \$10.00 1839 to 1932.. \$20.00 1850 to 1933.. .\$9,000. .\$1,000. .\$1,500. Trade Dollars S100 \$2 500 .up to. of face value on 1878 to 1904. \$12,500 ....up to... .\$1,500. .up to.... ....up lo. 1921 to 1935. .up to ..... ..\$50 \$5,000 silver coins 1964 & older \$50.00 1851 to 1852... \$50.00 1915 Pan-Pec. ..up to. \$5,000 \$15,000 All prices in ad based on rarity and condition. 25,000 CONSIDER YOU MAY HAVE **REASONS TO SELL** THOUSANDS OF Midwest Gold Buyers specializes in evaluation and buying New and Antique jewelry. Our generations of experience qualify us to evaluate everything from small pieces to the linest and most valuable estate BRINGING **DOLLARS WORTH OF** EVERYTHING **ITEMS GATHERING DUST** jewelry. 2. Midwest Gold Buyers has an undisputed reputation. We work in compliance with your Local and State We have surprised many people who thought Almost everyone has something of value their items were not valuable enough to consider. The expert evaluators we have gathered together offer you a wealth of knowledge and experience. We are accustomed they no longer need or want: Inherited items, Government. jewelry that doesn't fit your style, watches This is an ideal opportunity to have your valuables evaluated (especially if you inherited them) by experts right here in this area. Come in for a free that are old or even broken, silver pieces. to paying thousands of dollars for valuable Several items that might be useless to YOU. items. Don't miss this opportunity. Perhaps may be considered treasures by the we'll help you find a real treasure in those collectors from our vast international

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#### A Spring Cleaning Odyssey

I believe I'll "spring clean" the garage today.

Of course, first, I'll have to clean out the small storage room off the basement – which I call my "shed" - to make room in case anything from the garage would be better stored there.

Of course, first, I'll have to clean out the big storage room in the basement - which I call "the big storage room in the basement" in case anything from the shed or the garage would be better stored there.

Actually, I'll start by cleaning out my bedroom closet, because if there are things in there that might be better stored in the garage, shed or big storage room in the basement, I can be looking to "save" the cleanest and driest spots in those places for storing garments that I don't need in my closet anymore because I never wear them, but can't bear to part with because what if I decide I want to someday?

Oh boy, it just occurred to me - I definitely should clean out the space under the stairs from the deck to the backyard, because that might be a great place to move stuff from the garage. Or the shed. Or the big storage room in the basement.

You know what, first of all, I'll survey each of these spaces, staring carefully at each object and making a list of what's in these places and where. Then I can make another list of where each thing ought to be. And another list of what has to be moved to make room for where things ought to be.

Geez, I'm looking for a clean pad of paper up in the room above the garage - which no one agrees on what to name: I call it my "studio," because it has all the art supplies and materials that I mostly spend hours looking for because no one organizes them properly for me, followed by hours of rearranging them so that they're easily accessible for the next time I want to strew them about while producing something artistic.

The kids still call it "The Xbox room," because that's where we made them play their video games because it was the furthest room from the great room, sparing my wife and I from being driven insane by the boops, beeps, crashes, snorts, etc., of "Super Mario Grand Theft Zelda."

My wife tends to call this room the "bonus room," which is an okay name for it I quess, although wouldn't a true "bonus room" be a room that suddenly appears in, or attached to, the house AFTER you buy it? (Realtor: "Welcome to your new home!" You: "Looks great! But what's that sticking out of the second floor?" Realtor: "That's your BONUS room! It came free with your qualifying purchase!")

Nowadays, my wife just calls it "the pit," and demands I clean it up and get rid of stuff in it. Which is the same exact thing she's been saying for a long time about the garage, the shed, the big storage room in the basement, my closet, and the space under the stairs from the deck to the backyard. Which is why I'm tackling all this toda----oh, golly! Guess I'll tackle it all tomorrow instead - the Cubs game just started!



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We provide differentiated learning to best meet the needs and abilities of every





Principal

GH

Our certified teacher to student ratio per grade level is 1:10. In addition to all core academic subjects, students receive weekly instructions in Spanish, Art, Physical Education and Multi-media. Students participate in community arts, science, literacy, and fitness activities. River School is a K-8 public school in the Sodus Twp #5 School District. Applications for Enrollment can be found on our website under Students & Parents tab. We welcome applications from school of choice students.

River School will be open from 4-6 pm on April 26, 2023 for upcoming kindergarten students and their families to visit the school. In order to enroll in kindergarten for the 2023-2024 school year, students must be five years of age by Sept 1, 2023.

**River School 4439 River Road Sodus, Michigan 49126** www.riverschoolk8.org • 269-925-6757



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#### The Housing Market in Southwestern Michigan

At the end of the first quarter of 2022, the local housing market has slowed down from the robust new sales records in the year-over-year comparison that looks back to 2006. The average selling price from February 2022 to March 2022 decreased 3 percent from \$324,027 to \$313,205. The number of houses sold in February was 168, and in March, 244 houses were sold for a 45 percent increase from one month to the next month.

In March, the number of houses sold slipped to 244 from 278 sold in March 2021, for a 12 percent decrease. At the end of the first guarter in 2021, 749 houses were sold, the current sales record, compared to 622 in March 2022 for a 17 percent decline in sales.

The inventory of houses for sale dropped 20 percent from a year ago(530 vs. 665), bringing the inventory of houses for sale down to 2.2-months of inventory available for buyers down from 2.5 months of inventory in March 2021. At the end of the first quarter in 2020, the market had a

4.9-months supply of houses for sale. For comparison, in March 2009, there were 2969 houses for sale.

Selling prices may be starting to adjust. The average selling price in March 2022 was \$313,205 compared to \$335,662 in March 2021, for a 7 percent decrease. At the end of the first quarter, year-to-date selling prices set records in the year-overyear comparison. The year-to-date average selling price in March 2022 increased 3 percent over March 2021 (\$312,013 vs. \$303.233 ).

The median selling price in March 2022 increased 10 percent to \$223,700 from \$202,875 in March 2021. Year-to-date, the median selling price rose 11 percent (\$220,000 vs. \$198,000). The median selling price and year-to-date median selling price also set new record prices in the month of March in the year-over-year comparison.

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

The record-setting selling prices were not enough to keep the total dollar volume from sinking 18 percent in March 2022 (\$76,422,149 vs. \$93,314,197). The

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year-to-date total dollar volume dropped 15 percent at the end of the first guarter (\$194,072,341 vs. \$227,114,925).

The number of bank-owned or foreclosed homes as a percentage of all transactions was 2 percent, down from 3 percent in February. In January, the rate was 0 percent. The previous lowest percentage was 3 percent in March 2021, and the highest percentage in March was 60 percent in 2009

Nationally, in March, the Freddie Mac mortgage rate was 4.67, up from 389 in February for a 30-year conventional mortgage.

This data reflects home sales across Allegan, Berrien, Cass, and the westerly 2/3 of Van Buren Counties and should not be

April 29, 2023 MailMax Page 19 used to determine the market value of any individual property. If you want to know the market value of your property, please contact your local REALTOR®.

To view properties that are for sale in your local area, go to www.swmar.com, and click on "Search". The Southwestern Michigan Association of REALTORS<sup>®</sup>, Inc. is a professional trade association for real estate professionals who are members of the National Association of REALTORS®, and ancillary service providers for the real estate industry in Allegan, Berrien, Cass, and Van Buren Counties. The Association can be contacted at 269-983-6375 or through their website at www.swmar.com.







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Church Rummage, The Chapel, EFC Youth Mission Trip Fundraiser, 4250 Washington Ave., St. Joseph. Thursday, May 4th; 9AM-6PM, Friday, May 5th 9AM-4PM, Saturday, May 6th \$5 Bag Sale, 9AM-12PM. No Early Sales.

#### Friday, April 28 and

Saturday April 29 10 a.m. - 6 p.m. 2327 Shoreham Dr., St. Joseph, MI Antiques - 1939 Zenith Radio / Turntable, 78 pm records. Household decor and collectibles, holiday decor, glass coffee table, women's size 10 dresses. Tools. No children's items.

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