





### Moody on The Market

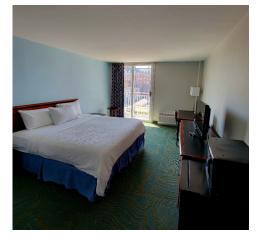
### Pat **Moody**

#### Silver Beach Hotel Back in Business With Fresh New Look

In what some would call a "defying the odds" story, the Silver Beach Hotel in downtown St. Joseph has reopend to guests. The hotel quietly opened three renovated floors, about 75 rooms, last weekend and is taking reservations for the Summer season.

The hotel had been closed for about two and a half years, undergoing renovation that was prolonged by the pandemic, supply chain issues and personnel challenges. Along the way, it was discovered that some of the building's fundamental systems were failing after 50+ years and had to be replaced, further delaying the project and substantially increasing the cost.

Jay Patel, who leads the hotel's ownership, Riverview Hospitality Group, says those challenges are now behind them and he is thrilled to be welcoming guests to the Silver Beach Hotel. Patel points with pride at the updated rooms on the 2<sup>nd</sup>, 3<sup>rd</sup> and 4<sup>th</sup> floors, including



Continued on page 10





Executive Director, Southwestern Michigan Tourist Council

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

It's the time of year for festivals, markets, and all things that showcase the beauty and uniqueness of Southwest Michigan.

Kick off your Memorial Day weekend with a two-day celebration of local art, music, and wine! **Lemon Creek Winery** invites you and your friends and family to their free annual event, *Memorial Weekend Art and Wine*  *Fest*, on Saturday, May 27, and Sunday, May 28 from 12:00 p.m. - 6:00 p.m. There will be 25 vendors displaying a variety of mediums including painting, jewelry, stonework, ceramics, woodworking, and more will be featured by regional artists at this fun-filled festival. Musician Keith Scott, a Lemon Creek favorite, *Continued on page 2* 

#### **Inserts & Promotions**

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#### Page 2 May 27, 2023 MailMax

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

will be performing both Saturday and Sunday with a versatile mix of blues and rock. Wine flights, slushies, and wine by the glass will be available, along with multiple food truck options.

Sister Lakes Brewing Company invites you to the Lighten Up Comedy Show on Saturday, May 27 from 7:00 p.m. - 9:00 p.m. The show has been blazing a trail of laughter across the Midwest. It consists of touring comedians Steve Hansen, Billy Reno, and Ron Rigby. The trio has perfected their comedic style on the Detroit comedy scene quickly becoming club favorites. While comedy club's bookings don't always mesh in technique, content, or energy the Lighten Up Comedy Show does. Their jokes might be different but their style and pacing flow perfectly together keeping the audience in tune with the show and the laughter continuous throughout. The Lighten Up Comedy Show contains adult content meant for mature audiences.

This final weekend of May is the beginning of the fabulous market season in Southwest Michigan. Market-goers will enjoy fresh finds at the weekly St. Joe Farmers Market Saturdays from 9:00 a.m.-2:00 p.m. in Lake Bluff Park. The Bridgman Open-Air Market offers visitors a local place to shop while enjoying conversation with the people who created the products. All are welcome to stop by Sundays from 9:00 a.m. - 3:00 p.m. New in 2023 is the Wednesday Night Market in St. Joseph. It will feature a mix of artisans and farmers and their handcrafted goods plus

food and beverages. With over 25 vendors, there's something for everyone-anything from home decor and furniture to jewelry, baked goods, candles, soaps, and many other things to fill your basket!

Don't miss Twin City Players' final production of the 2022-2023 Mainstage Season of Comedy, the musical First Date. When tightly wound Aaron is set up with cool girl Casey, a quick drink turns into a hilarious dinner served with sides of Google background checks, fake emergency phone calls, a slew of bad boy and uptown girl exes, and some seriously saucy chemistry. Can this mismatched pair turn what could be a dating disaster into something special before the check arrives, or end up at another table for one? The production runs various dates and times throughout the month of June.

The Makers Trail Festival is returning to Bridgman, Saturday, June 10 from 1:00 p.m. - 7 p.m. Come party at Weko Beach - with nothing but gorgeous Lake Michigan to the west and Southwest Michigan's premier wine, beer, cider, and spirit makers all in one place. This is the perfect chance for you and your friends to try new drinks or stick with your go-to favorites using beverage tickets purchased when you arrive. There's a full lineup of live music throughout the day as well as several local food truck favorites. Learn more and buy your tickets NOW for less at makerstrailfestival.org!

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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#### **Flyover Country** Photo by David Dohn

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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## Sarah **Spoonholtz**

Regional Director, SMR Chamber

#### **Bridgman Beach Bus!**

We all know how popular all the beaches are in the summer and how quickly their parking lots tend to fill up. If you're trying to visit Weko Beach in Bridgman, this can cause a problem as other beaches such as Silver Beach or New Buffalo Beach have parking lots fairly close by, making walking an easier option for them than other locations. However, if you've ever had to make the mile plus walk down to Weko, you know it's not the friendliest of treks to make, especially with young kids.

Imagine the excitement that is being felt in the Bridgman community with the official announcement coming out on Monday that the Bridgman Beach Bus is a go for the Summer! If you missed the official press release announcing it, I've included it in the rest of today's article.

The Greater Bridgman Area Council for Growth & Advancement (CGA) is excited to announce the launch of the Bridgman Beach Bus. The program, aimed at addressing the limited parking at Weko Beach & Campground while supporting local businesses, will be in operation from Memorial Day weekend through Labor Day weekend.

With the new public transit program, beachgoers can take advantage of the abundant, free parking downtown Bridgman and then hop on the Bridgman Beach Bus for a free and convenient ride to Weko Beach.

The Bridgman Beach Bus is more than a solution to the parking issue, it's an invitation to

explore Bridgman's vibrant community. The bus will be available from **11AM to 10PM EST** on Saturdays and Sundays, providing a loop service

Saturdays and Sundays, providing a loop service about every 20 minutes to key locations including:

- Weko Beach & CampgroundSunset Dunes Vacation Rentals
- Biggby Coffee
- Sunset Dunes Inn & Suites
- Bridgman Public Library
- Sandpiper Gifts & Yarn
- Get-A-Way Grill & Cubbie Bar

Riders can hop on and hop off the bus, making it easy to enjoy shopping, dining, drinks, and entertainment in town before, during or after their beach outing.

The Bridgman CGA has partnered with the City of Bridgman's Parks and Recreation Department and several local businesses to bring the Bridgman Beach Bus to life. Many purchased bus stops or ads and Sunset Dunes Inn & Suites generously donated the use of a new 14-passenger bus for the program.

"Seeing our community come together to make the Bridgman Beach Bus a reality has been incredibly rewarding," says Matt Schmidt, owner of Sunset Dunes Inn & Suites. "I'm delighted to contribute toward a program that will not only enhance the beach experience but also boost local businesses."

"The Bridgman Beach Bus program is a testament to the power of community collaboration. It's a win-win for everyone—beach visitors, local businesses, and our city," adds Sara Ball, parks and recreation director for the city of Bridgman.

John Bonkoske, president of the Bridgman CGA, shares, "The business community requested a free beach transit system to help drive economic growth. We are thrilled to be able to collaborate with business and community leaders to bring this program to life. Our goal is to make Bridgman a destination not just for its beautiful beach but also for its vibrant community and local businesses. The Bridgman Beach Bus is a significant step towards that vision."

The CGA is currently offering a unique advertising opportunity until the end of May. Local businesses can purchase ads to be rotated on a 32" digital screen inside the bus. For more information on this opportunity, contact Tara Heiser at theiser@bridgmancga.org.

I'm not sure about you, but my love for Weko beach just increased exponentially with the addition of the bus! Now you can enjoy taps at sunset on Saturday and Sunday, and listen to www.MailMaxOnline.com the free Sunday Concerts without having to worry about parking!

Want to stay in the know about our affiliate the Bridgman CGA and all the fun things they are planning for the summer? Find them on Facebook and Instagram by searching **@ BridgmanArea**. Looking forward to seeing you in Bridgman and all around Southwest Michigan!

To view a calendar of events happening in Bridgman, check out MailMax's Bridgman Summer Guide on pages 8 and 9.



# 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:

#### 1. Free home water filters.

Water filters help reduce lead in drinking water until home plumbing is cleared by MDHHS.

Order your filter today at Michigan.gov/MILeadSafe.

#### 2. Free home lead inspections.

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# Remember Our Fallen Heroes

A lot of veterans do not want people to say, "Happy Memorial Day" to them because it is not a happy day.

Keep in mind that for some people Memorial Day is not about BBQs and the start of summer. For some, it is a somber day that they would like to skip over. For some, it is memories they would like to forget.

Veterans Day is for the living. Memorial Day is for the dead. This simple phrase has stuck with me since the first time I heard it over fifteen years ago.

A lot of people knew someone who made the ultimate sacrifice for our freedom. Hopefully, we honor them everyday. If not,



we at least should honor them on Memorial Day. On this day, we all honor the sacrifices made by family, friends, and complete strangers in our own way.

The first Saturday of May is National EOD Day. We honor our fallen EOD brothers and sisters on this day. Memorial Day comes at the end of the month. These two days have me thinking of my friends more than most others. I think of Chris Eastman, Floyd Holley, Dan Fedder, Adam Benjamin, Dave Spicer, Mark Wojciechowski, and many more.

I would like to say that I don't mourn their death, and I celebrate their life. I would like to say I think about them all the time. I would like to say that I tell stories about them every chance I get. I would like to say that but I can't. Instead, I don't think about them often throughout the year because it is too painful. I don't think about the family and friends they left behind. I don't think about the kids they never got to meet.

I do try to tell their stories from time to time, when I can push through the emotions. Chris' wife Gabby was pregnant when he was killed. Floyd loved surfing when we were in Hawaii together. I bought Dan's motorcycle right before his last deployment. Adam was one of the first people I met when I got to my first duty station as an EOD Tech. Dave and I went through EOD school together. Mark and I were in Fallujah together on his first deployment as an EOD Tech.

These great men, and many other great men and women sacrificed their lives to save others. I'm sure they would do it again without hesitation. These are the people that Memorial Day is meant for. These are the people we need to honor today.

If you knew someone who made the ultimate sacrifice, honor them today. If you don't know of anyone, head over to one of the many war or military memorials, and read the names. Keeping their names alive is how we can honor them.

Remembering our fallen heroes today and always,





Jeff Street, MSgt USMC (Ret)



#### When a Shot from the Doctor Meant Something Different

Last week, I made mention of the Prohibition era. Prohibition, for those unfamiliar with it, began in 1920 and continued into 1933, and made the manufacture, sale and consumption of "intoxicating beverages" in the United States illegal. Except when it wasn't.

See, there were a couple fairly substantial "loopholes" in Prohibition law, notably: Physicians were allowed to prescribe spiritous liquids to treat certain medical conditions. Accordingly, pharmacists were solemnly duty-bound to dispense said beverages to the sadly afflicted. This was not a loophole – this was a loopchasm.

Enthusiasm for Prohibition was high in 1917 when the American Medical Association pronounced that alcohol "has no scientific value in therapeutics." By 1922, a couple years into Prohibition, the massive increase in alcohol prescriptions – and an attendant increase in profits – swayed the AMA to change course juuuuust a liiiiittle bit: It pronounced alcoholic beverages WERE actually BENEFICIAL for treating LOTS of conditions!

What illnesses warranted treatment with whiskey or brandy? Well, anemia, high blood pressure, typhoid, pneumonia, tuberculosis, dyspepsia, snake bites, asthma, and "lactation problems." Also lethargy. One prescription read, and I quote, "take three ounces every hour for stimulant until stimulated."

In this atmosphere, pharmacies saw the opportunity to make out like bandits. The Walgreen's chain of 20 stores did fine selling innocent products like Swamp root, Danderine, Wine of Car-

due, and Catarrh Jelly. (FYI, "catarrh" is mucus that builds up in the nose, throat, or sinuses – aka postnasal drip.) But by the end of the 1920s, there were 525 Walgreen's stores. Was this thanks to medicinal alcohol sales? Uh, well, um, why, of course not!, said Charles Walgreen; the key was the introduction of milkshakes!

Here's a particularly dire health emergency that ABSOLUTELY DEMANDED the administration of hard stuff: In late 1931, the English statesman Winston Churchill was on a lecture tour of the U.S.A. One December evening, in New York city, Churchill attempted to walk across Fifth Avenue. As British people are prone to do, he looked right for oncoming traffic instead of left. Boom! A vehicle plowed right into the Right Honourable gent.

The accident injured Churchill's nose, forehead, shoulder and chest. "I do not understand why I was not broken like an egg-shell or squashed like a gooseberry," he later wrote. (One reason, reported to Churchill by a Professor Lindemann, had to do with Churchill's, ummm, ample girth: "The rate of the shock was inversely proportional to the thickness cushion surrounding the skeleton. Congratulations on preparing a suitable cushion.")

While the news media reported Churchill's injuries as minor, the man himself felt poorly for months afterward, especially burdened by chest pains resulting from pleurisy. Now, while keeping in mind that Churchill was a prodigious drinker, we must also keep in mind that he was in Prohibition-era America...he couldn't easily stimulate until stimulated with alcohol.

To the rescue came Dr. Otto C. Pickhardt. He advised that "the post-accident [recovery] of Hon. Winston S. Churchill necessitates the use of alcoholic spirits, especially at mealtimes." Rather than specify the dose, Pickhardt advised Churchill's booze intake should be "naturally indefinite."

A sidebar to this tale: Churchill's opinion of Prohibition was steadfastly hostile; he called it "an affront to the whole history of mankind." And emphasized his disdain by expectorating a massive hocker of catarrh.

TakefiveT5@yahoo.com



Participation is <u>limited to 25 veterans</u> and their spouse/guest. Proof of Veteran Status and Residency will be Requested. **TO REGISTER:** 

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### Glenn Rosenbaum

The Real Entrance

Jesus said again, "Very truly I tell you, I am the gate for the sheep. ... *I am the gate; whoever enters* through me will be saved." John 10:7,9

The first words of Psalm 23 are pretty famous: "The Lord is my shepherd." If I take those words seriously and want to get close to the Lord, I need to enter his sheep pen and know where the gate is.

The last words of Psalm 23 are also pretty famous: "I will dwell in the house of the Lord forever." If I take those words seriously and want to be in the mansion of the Lord forever, I need to know where the door is.

Psalm 23 was written by David, a man who started out as a shepherd and ended up as a king. At first he lived outside with sheep, but at the

end of his life he lived in a palace. The words of the psalm reflect his journey.

Jesus was a descendant of David. When he was born, his mother placed him in a manger-a place where animals were fed. His life followed the pattern of his ancestor, David. Now he lives in the glory of heaven, and he invites me to join him there.

He explains how I can get to heaven. Thinking of sheep, he calls himself the gate. Thinking of a king's palace, he calls himself the door. In either expression, he means to say that believing in him is the only way to get to heaven, to dwell in the house of the Lord forever.

I have approached places where it is hard to identify the real entrance, and it's frustrating. Thankfully, that's not the case when it comes to entering heaven. Jesus identifies himself as the only real entrance to a relationship with God and an eternity in heaven.

Prayer: Lord Jesus, guide me safely to a close relationship with you and to an eternal home in heaven. Amen.

Submitted by Pastor Glenn T. Rosenbaum Administrative Pastor Grace Evangelical Lutheran Church, St. Joseph Originated by: www.What AboutJesus.com BERRIEN FOUNDATION For **Good**. For **Ever**.<sup>™</sup>

May 27, 2023 MailMax Page 7 Gotcha Doin' Good

# **Madison Poff**

Madison was originally nominated for collecting and donating pop bottle tabs to Ronald McDonald House to help pay for the care of critically ill or injured children. She did this not once but TWICE! We then learned she brightens people's days by writing little notes to neighbors to make them feel loved and special. This 9 year old sure is a great example of kindness in Berrien County!

Thanks for having a heart of gold and being **AWESOME!** 





Do you know someone doing good in Berrien County? Help us recognize them! Nominate them for our Gotcha Doin' Good feature to celebrate acts of kindness in our community! Scan the QR code or visit



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#### www.MailMaxOnline.com **2023 Bridgman Events**

#### Taps

Nightly at sunset from Memorial Day through Labor Day – Weko Beach **Bridgman Open Air Market** Sundays, 9 am – 3 pm 4509 Lake Street – Intersection of Lake Street and Red Arrow Highway For more information, follow Bridgman Open Air Market on Facebook Weko Beach Summer Concert Series Concerts start at 7 pm – Free admission to park and concert Sunday, May 28, 2023 – PastTime (oldies) Sunday, June 11, 2023 – Sean Miller (acoustic singer-americana) Sunday, June 25, 2023 – The Third Degree (classic rock) Sunday, July 9, 2023 – Blue Shoes (40's hits to today) Sunday, July 23, 2023 – Van Dyke Revue (rock n' roll) Sunday, August 6, 2023 – Kyle Brown & the Human Condition (folk rock fusion) Sunday, August 20, 2023 – Saturday June Band (rock n' roll) Sunday, September 3, 2023 – Whatevely Brothers (acoustic goodness)

#### **Bridgman Beach Bus: Making Waves in Transit**

An exciting new initiative is rolling into town starting Memorial Day Weekend through Labor Day Weekend on Saturdays and Sundays from 11 am – 10 pm. The Bridgman Beach Bus will be providing a loop service about every 20 minutes to key locations in Bridgman including: Weko Beach & Campground, Sunset Dunes Vacation Rentals, Biggby Coffee, Sunset Dunes Inn & Suites, Bridgman Public Library, Sandpiper Gifts and Get-A-Way Grill & Cubbie Bar

Follow the Greater Bridgman Area Chamber and Growth Alliance on Facebook 2023 Makers Trail Festival

Saturday, June 10, 2023, 1 pm – 7 pm EST on the beautiful shores of Lake Michigan at Weko Beach. Come enjoy Southwest Michigan's premier wine, beer, cider and spirit makers along with your favorite food makers and dance the day/night away to our music makers

For more information: Makerstrail.org



#### The Courtyard Concerts: Music in the Heart of Bridgman

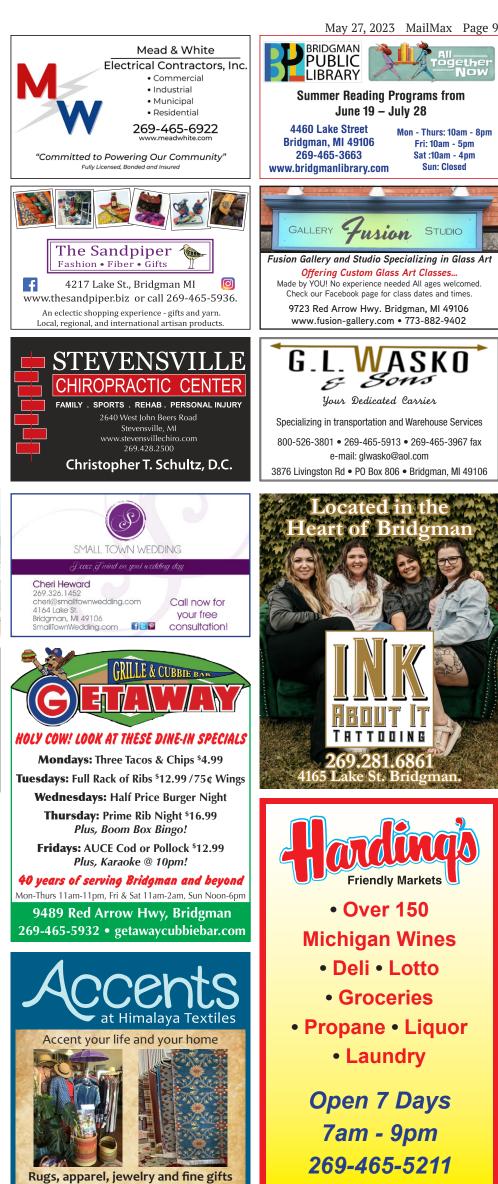
The Courtyard Concert series is making a grand return to the freshly transformed Bridgman Courtyard on Sundays from 2 pm – 5 pm Sunday, June 11, 2023 – Lexi Adams Sunday, June 18, 2023 – Zack Taylor & The Redfield Flyers Sunday, June 25, 2023 – Marco Villareal Sunday, July 2, 2023 – Kris Huntley Sunday, July 9, 2023 – Abbie Thomas Trio Sunday, July 16, 2023 – O'Brother Sunday, July 23, 2023 – John Derado Sunday, July 30, 2023 – Paul Erdman Sunday, August 6, 2023 – Jim St. James Sunday, August 13, 2023 – Ronn Barany Sunday, August 20, 2023 – LeAnn Stutler Sunday, August 27, 2023 – Chris Behre Follow the Greater Bridgman Area Chamber and Growth Alliance on Facebook Bridgman 5K Run/Walk, 10K Run and 1.1 Mile Fun Run Join Bridgman Cross Country and Track & Field Teams Saturday, July 8, 2023, 7:00 am – Packet Pick-Up & Day of Registration 8:00 am – 1.1 Mile Fun Run, 8:30 am – 5K Run/Walk & 10K Run Register at: runsignup.com/race/mi/bridgman/5k10k **Autos 'n Ales Bridgman Car Show** Saturday, July 8, 2023, 11 am – 3 pm Haymarket Brewery and Taproom Watch for more information at the Auto 'n Ales Bridgman Facebook page



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**Moody** Continued from cover

totally new 'walk-in showers' in all rooms and six new handicap-access rooms. The hotel is opening with this lineup

58 Two-Queen Standard Rooms

4 King Handicap Access Standard

2 King Handicap Access w/Roll-In

A brief 'walk-around' of the renovated floors by MoodyOnTheMarket.com showed clean, bright, newly decorated

areas and a total makeover of the bathrooms, featuring large, walk-in showers. All the rooms have a small, private, walkout balcony, which is not available at any other downtown St. Joseph hotel.

All rooms feature a mini refrigerator, microwave, hair dryer, iron/board and access to a private balcony via sliding glass door.

A basic continental breakfast is included, served on the Main Floor, off the Lobby. 24 hour coffee and juice are available.

A fully equipped Fitness Center has been added on the first floor near the elevators.

www.MailMaxOnline.com The large indoor pool on the North end of the hotel is not open to quests. Upgrades to the pool are part of Patel's plans for Phase Two, targeted for opening next year.

The main floor bar and full service restaurant areas, which go back to the facility's 'first life' as a Holiday Inn 50 years ago, will require significant renova-







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www.MailMaxOnline.com tion and will not be open until 2024 or later

Silver Beach Hotel reservations can be accessed by phone at 269-983-7341 or on several national hotel booking websites. The hotel is not affiliated with a national brand or chain. Patel suggests that local residents make reservations via phone so their questions can be easily answered by staff.

The hotel is also recruiting staff for Front Desk, Housekeeping and other positions. Most are part-time with flexible hours. Call SBH for more information.

Patel told MoodyOnTheMarket.com that his plan is to finish renovation of

the 5<sup>th</sup>, 6<sup>th</sup> and 7<sup>th</sup> Floors of the hotel for the 2024 Summer Season. While the lower floors have been dedicated to the 'standard' market, the owners hope to make the upper floors more of a 'premium' targeted environment, with more upscale finishes, furniture, etc.

Patel and his partners are major owners of hotels in the local market. They own the St. Joseph Holiday Inn Express at Hilltop Road and Lakeshore Drive and two Comfort Suites hotels, at I-94 Exit 23, Stevensville and Exit 29/ Pipestone Road, Benton Harbor.

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

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Box Cargo Management, Dual Pane Panoramic Survoof, Anti-Spin Rear Axle, Trailer Brake Controller, 22 Inch Black Aluminum Wheels, Ram (RED) Edition, 19 Speaker Harman Kardon Speaker System, Tri-Fold Tonneau Cover, Spray-In Bedliner, Power Running Boards, Heated Seats, Ventilated Front Seats, Heated Steering Wheel, Navigation, 12 Inch Touchscreen, and Much Morel C22164

MSRP......\$75,550 SIEMANS DISCOUNT......\$75,550 SALE PRICE FOR EVERYONE \$69,495 MILITARY OR FIRST RESPONDER BONUS CASH\* - 500 AS LOW AS \$68,995 (\*MUST QUALIFY)



**OVERLAND4X4** Black, Leather Seats, Trailer Tow Package, 3-Piece Hardtop, Heated Front Seats, Heated Steering Wheel,

Remote Start, Alpine Premium Sound System, and Much More! C22213

MSRP.....\$53,760 SIEMANS DISCOUNT.....- 5,165

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#### CREW CAB 4X4 SERVICE BODY right White, Cloth Seats, 6.4 V8 Engine, Trailer Brake Controlle Anti-Spin Rear Axle. Chrome Appearance Group, Rear Power

Sliding Window, Power Black Trailer Tow Mirrors, Touchscreen Radio, Knapheide Service Body, and Much Morel C22242 MSRP......\$58,375 ADD FOR KNAPHEIDE BODY......\$58,375 SUBTOTAL.....\$71,706 SIEMANS DISCOUNT.....- 2,711 GREAT LAKES BC BONUS CASH....- 1,000 BONUS CASH.....- 1,000 SELL-DOWN BONUS CASH\*\*....- 1,000 SALE PRICE FOR EVERYONE \$65,995

2022 ON-THE-JOB COMMERCIAL EQUIPMENT UPFIT\*\*\* - 500 MILITARY OR FIRST RESPONDER BONUS CASH\*....- 500





Bright White, 6.4 V8 HEMI Engine, Chrome Appearance Group, Trailer Brake Controller, Power Windows and Locks, Remote Keyless Entry, Fog Lamps, Electronic Shift-On-The-Fly Transfer Case, Snow Chief Group, Western 8.5 MVP3 Steel V-Plow, and Much More! C22255

MSRP\$55,190
ADD FOR V-PLOW
SUBTOTAL\$65,920
SIEMANS DISCOUNT 4,925
GREAT LAKES BC BONUS CASH 1,000
BONUS CASH 1,000
SELL-DOWN BONUS CASH**
<b>SALE PRICE FOR EVERYONE \$57,995</b>
2022 ON-THE-JOB SNOW PLOW UPFIT*** - 1,000
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$56,495 (*MUST QUALIFY/**RESIDENCY RESTRICTIONS APPLY/***BUSINESS OWNERS ONLY)
(*MUST QUALIFY/**RESIDENCY RESTRICTIONS APPLY/***BUSINESS OWNERS ONLY)
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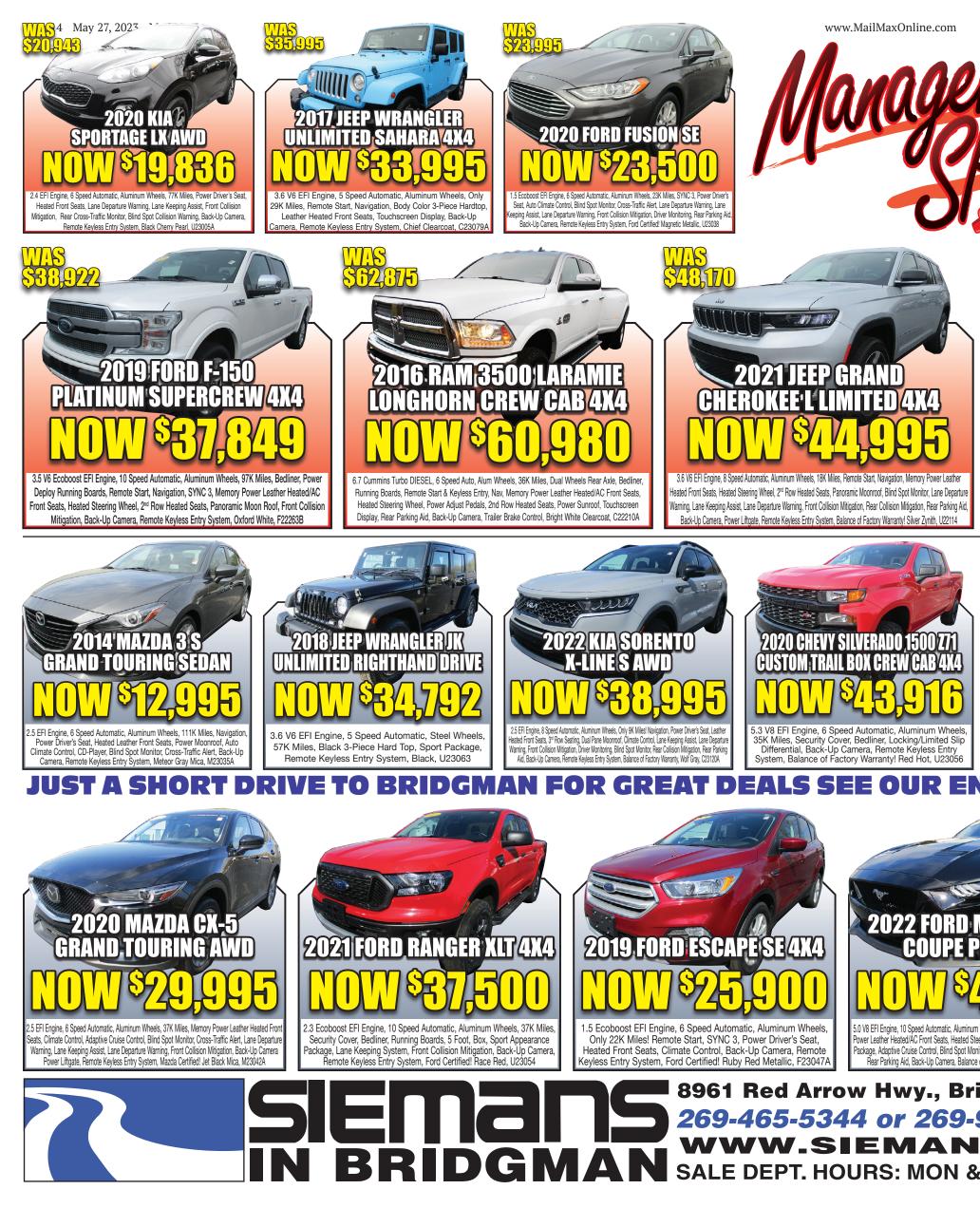
2022 RAM 3500 CREW CAB LARAMIE 4X4

Granite Crystal, 6.7 Cummins Turbo DIESEL, Leather Bucket Seats, LED Box Lighting, Clearance Lamps, 17 Speaker Har man Kardon Premium Sound System, Heated Front and Back Seats, Remote Tailgate Release, Navigation, Power Adjustable Pedals, Night Edition, 20 Inch Black Painted Aluminum Wheels, Long Box, 5th Wheel/Gooseneck Prep Group, Protec tion Group, Heated Steering Wheel, and Much More! C22257 MSRP. .....\$86,055 SIEMANS DISCOUNT..... 2.060 GREAT LAKES BC BONUS CASH .....-1.000 BONUS CASH ..... 1,000 SELL-DOWN BONUS CASH\*\*. 1,000 ENGINE BONUS CASH ..... 2,000

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The average selling price in April 2023 was \$324,093 compared to \$364,201 in April 2022, for an 11 percent decrease. Year-to-date, the average selling price in April 2023 declined 7 percent from April 2022 (\$306,103 vs. \$327,522).

The median selling price in April 2023 at \$240,000 fell 5 percent from \$252,650 in April 2022. Year-to-date, the median selling price decreased by \$1,400 (\$225,000 vs. \$226,400).

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

The drop in sales and selling prices lowered the total dollar volume in April 2023 by 34 percent compared to April 2022 (\$62,893,256 vs. \$95,784,920). The yearto-date total dollar volume dropped 22 percent (\$226,211,850 vs. \$ 289,857,261).

The number of bank-owned or foreclosed homes as a percentage of all transactions stayed at 3 percent, the same as in March 2023. The previous lowest percentage was 2 percent in April 2021, and the highest percentage in April was 54 percent in 2009.

The Freddie Mac mortgage rate in April was 6.43, up from 6.32 in March for a 30-year conventional mortgage. A year ago, the rate was 5.1.

#### Nationally:

According to the <u>National Association</u> of <u>Realtors</u><sup>®</sup>, existing-home sales decreased in April. All four major U.S. regions registered month-over-month and year-overyear sales declines.

Total existing-home sales, which were completed transactions that include

single-family homes, townhomes, condominiums, and co-ops, slid 3.4% from March to a seasonally adjusted annual rate of 4.28 million in April. Year-over-year, sales slumped 23.2% (down from 5.57 million in April 2022).

"Home sales are bouncing back and forth but remain above recent cyclical lows," said NAR Chief Economist Lawrence Yun. "The combination of job gains, limited inventory, and fluctuating mortgage rates over the last several months have created an environment of push-pull housing demand."

The median existing-home price for all housing types in April was \$388,800, a decline of 1.7% from April 2022 (\$395,500). Prices rose in the Northeast and Midwest but retreated in the South and West.

"Roughly half of the country is experiencing price gains," Yun noted. "Even in markets with lower prices, primarily the expensive West region, multiple-offer situations have returned in the spring buying season following the calmer winter market. Distressed and forced property sales are virtually nonexistent."

In the Midwest, existing-home sales retracted 5.5% from one month ago to an annual rate of 1.03 million in March, falling 17.6% from the previous year. The median price in the Midwest was \$273,400, up 1.7% from March 2022.

In the Midwest, existing-home sales declined 1.9% from one month ago to an annual rate of 1.02 million in April, dropping 21.5% from the prior year. The median price in the Midwest was \$287,300, up 1.8% from April 2022. "As documented in NAR's recent report about housing wealth gains by homeowners over the last decade, homeownership offers a road to financial security and wealth development," said NAR President Kenny Parcell, a Realtor<sup>®</sup> from Spanish Fork, Utah, and broker-owner of Equity Real Estate Utah. "Rely on a Realtor<sup>®</sup> to provide sound advice while purchasing your first home or next home."

First-time buyers accounted for 29% of sales in April, up from 28% in both March 2023 and April 2022. NAR's 2022 Profile of Home Buyers and Sellers – released in November 2022 – found that the annual share of first-time buyers was 26%, the lowest since NAR began tracking the data.

All-cash sales accounted for 28% of transactions in April, up from 27% in March and 26% the previous year.

Individual investors or second-home buyers, who make up many cash sales, purchased 17% of homes in April, identical to March and one year ago.

The total housing inventory registered at the end of April was 1.04 million units, up 7.2% from March and 1.0% from one year ago (1.03 million). Unsold inventory sits at a 2.9-month supply at the current sales pace, up from 2.6 months in March and 2.2 months in April 2022.



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#### **Dave Says** My retirement savings is eroding away!

#### Dear Dave.

I'm 61, and I hope to be able to retire soon, but I'm watching my retirement savings completely eroding away day after day. The only place I'm not losing money is \$180,000 I have sitting in the bank earning almost zero interest. What should I do?

Jesse Dear Jesse,

Come on, man, "Completely eroding away day after day?" That's a little dramatic. One of the things you have to understand, and coming to grips with it has helped me since I began doing research on things like this 30 years ago, is we all have a drama queen living in our brain that exaggerates things-especially when it comes to investing. So, take a deep breath and calm down. Everything's going to be okay.

Studies have shown us it takes \$3 of gain in an investment to emotionally offset \$1 of loss. Our brains record negative things at a much greater rate than they do positive things, and it takes a lot of emotion to recover from that. Your investments may be down a little. If you've got \$1 million in there, it may be worth \$900,000 right now. Next year, it's liable to bounce up to \$1.1 million. In other words, your entire retirement savings is not "eroding away."

Have you ever heard people say they lost all their money in the stock market? Well, that's mathematically impossible, unless you put all your money into one company, and that company completely closed and was worth zero. Remember Enron? What most people really mean when they say that is they lost a bunch of money because they freaked out and went into hyper-drama mode, then pulled all their money out while the market was down.

Jesse, did you know that in the last 20 years, every down year in the stock market was followed by two years of record gains? Facts and mathematics are your two best friends when it comes to telling your inner drama queen, "Shut up, we're going to continue to invest!"

– 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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#### **AUCTIONS**

Abandoned Vehicle Auction Mike & Son, 2559 S. M139, Benton Harbor. Auction June 5th, at 9:00 A. M. Lincoln MKX VIN 2LMHJ5AT7EBL5035

Ford Model A & Collector Auction Tuesday, June 6th at 10:00 am Located: 965 2nd St, Kalamazoo, MI Autos: 29 A 400 Convertible\* 30 A Sedan\* 29 A Truck Convertible \* Gas Pumps: SO Standoline\* Tokheim \* Fire Chief\* Texico Glass Bottle Oil\* Cushman Scooter\* Toys' Silver Coins& Jewelry \* Lawn & Garden Tools\* Cargo Trailer\* Shop Tools\* Household & Collectibles \* Culp Estate \* BigBearAuctionCompany. Com \* Jerry & Aimee Glassman\* 269-461-6686

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