





TIME SENSITIVE INFORMATION

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Moody on The Market



Curious Kids' Museum donors say no more till the building is yours'

The operators of the Curious Kids' Museum in St. Joseph are telling city commission they've made a fair offer to buy the building, and now it's up to the city to decide if they want a world-class children's museum.

For anyone who knows anything about the Curious Kids' Museum in St. Joseph, they know it's a place for kids to imagine, learn, play, and make memories. In its 34 years of operation, the museum has engaged across generations of children, showing them fun things about dinosaurs and space, how wind and water react, where apples come from and where they go after harvest, basic principles of gravity and light, and what it's like to be on television, among other things.

Now the Curious Kids' Museum is at a crossroads. Should it buy and renovate the building it currently occupies, should it keep renting and remain constrained to what it is today, or should it think about a different future altogether.

A Transformation Sparked By Fire

In the early hours of July 6, 2022, Executive Director Lori Marciniak is confident lightning struck the building. That morning, volunteers arrived to a strong smell of something burning. When they discovered thick smoke on the second floor, they evacuated the building and called 9-1-1. Emergency responders found a fire that had already burned through a portion of the ceiling and was spreading in the inner walls of the morethan-a-century-old building.

Fire fighters quickly doused the blaze but the damage put the museum out of commission for more than a year while Marciniak and her team pulled together the repairs (including installing new smoke detectors).

In that years' time, Marciniak and her team reimagined the future of the museum. Part of that vision calls for a refreshed build-

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Marcy Simpson

Executive Director, Southwestern Michigan Tourist Council

Fun and interesting things to do in Southwest Michigan

As we wind down this beautiful summer season and head into Labor Day weekend there are plenty of fun and interesting things to do in Michigan's Great Southwest!

Sister Lakes Brewing Company is hosting Laughing with the Ladies, Saturday, August 26 featuring Brandi Alexander, Kate Brindle, and Sam Rager. Brandi Alexander is funny and observational and is a crowd favorite as she

vents about teaching high school, her toowoke roommates, and misgendering a raccoon. She's taking comedy by storm, check her out to see why! Described as "smart," "original," and "hilarious," Kate Brindle is a unique breath of fresh air on the comedy scene. She's also opened for the late Louie Anderson, Bill

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Simpson Continued from cover

Burr, Kevin Pollak, and Sarah Silverman. Sam Rager offers audiences a charmingly dark perspective. Layering playful anecdotes with vulnerable pieces, she is able to connect with people on a deeper, yet sometimes uncomfortable level. Her debut album, Trigger Warning* can be heard on SiriusXM. This show features adult content and is meant for mature audiences. The doors to the showroom will open at 7:30 p.m. and the show will begin at 8:00 p.m.

Tempest Yoga and Stonegate Manor are excited to team up for a relaxing and tasty morning of yoga, mimosas, and brunch charcuterie on Sunday, August 27 at 10:30 a.m. An all-level yoga class will take place in the idyllic Fairy Garden under a cathedral of trees, followed by brunch and mimosas under the Estate Tent. Afterward, explore Stonegate Manor's historic estate, complete with beautiful gardens and koi pond. Enjoy a lovely morning while supporting two local woman-owned businesses.

Put on your walking shoes Saturday, September 2 at 10:00 a.m. and join Love Creek Nature Center for Mushroom Meander. A naturalist will guide you along on a relaxed walk through the woods as you look for the fascinating mushrooms of Michigan. This is an observation walk only.

Labor Day weekend is packed with things to do. Watch all the beautiful sailing vessels come into the harbor in St. Joseph during the Tri-State Regatta. Be sure to visit the Lake Bluff Artisan Faire and Farmers Market, Saturday, September 2, and Antiques on the Bluff, Sunday, September 3. At the Artisan Faire enjoy gorgeous views while shopping. Find all kinds of unique hand-crafted, homemade goods such as home décor,

furniture, jewelry, candles, and clothing. This event happens rain or shine!

Acorn Theater will welcome Tuba Skinny, Friday, September 8 at 8:00 p.m. For over a decade, Tuba Skinny has grown steadily in popularity, releasing twelve albums and touring all over the world. They've attracted a wide variety of fans, young and old, neophytes and niche enthusiasts, with the strength of their musicianship and the scope of their jazz and American roots music catalog. While they've become known as world-class interpreters of traditional jazz, over the years they've branched out into jug band music, spirituals, country blues, string band music, ragtime, and New Orleans R&B. Their approach is a true reflection of Americana, encompassing the full genealogy of popular American music from an early 20th-century perspective.

The Beer 30 2023 is a 30-mile bicycle tour through scenic Craft "Beer Country" in Southwest Michigan starting and ending at Watermark Brewing Company in Stevensville with planned stops at some of the area's best breweries. This is a self-led, ride-at-your-ownpace tour. Route maps will be available and road marks and directional signs will be present on the routes. The ride is Saturday, September 9 at 9:30 a.m. All Proceeds Benefit Cycle-Re-Cycle of Benton Harbor a 501(c)3 non-profit dedicated to improving the lives of Southwest Michigan residents by promoting bicycles and cycling throughout the community.

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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Fairly Tired Photo by Caitlin Davis

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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Remember our fallen heroes and honor our local heroes

Monday, September II, 2023, at 8:46 am St Joseph High School Stadium

Alongside local first responders, climb 2,071 steps at St. Joseph High School Stadium, symbolizing the climb to the top of the Twin Towers in remembrance of those we lost on 9/11.

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FREE **ESTIMATES**





Dave Says Revoke His Get Out of Jail Free Card

Dave,

I own a small residential tree service company. Last year we made a little over \$300.000 in revenue, and this year we're on track to make around \$750,000. We have five employees, and one of them is my brother. He's the kind of guy who, when he's on, is really good. But when he's not, he can be antagonistic and hard to be around. Most of the time everyone just shakes it off, but I'm beginning to think his inconsistent attitudes and behaviors are becoming detrimental to the culture I'm trying to create within the company. Can I get your thoughts on this? – Mo

Mo,

It's great your company is growing like that, man. Congratulations!

Now, are you ready? Because I'm going to hit you with a pretty stiff jab. Allowing someone you love to misbehave isn't grace or mercy-it's cowardice. Grace and mercy mean you love someone enough to approach them about their misbehavior.

If I were in your shoes, I'd have a serious heart-to-heart talk with the quy. I'd tell him I love him and that he'll always be my brother,

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but I can't allow him to disrupt the company with how he's acting. I'd give him the chance to address the behavior and fix the problem, but if he can't or won't do that, I'd let him know he can't be a part of the business anymore.

A lot of people might say that's mean or you shouldn't treat family that way, but those folks would be wrong. If the other employees don't like or respect him, he's not dependable, and he's causing other issues within the company, the job and the kind of work you do may not be for him. If that's the case, keep loving him and let him know you'll help him any other way you can, but you won't allow him to continue being a thorn in everyone's side. I mean, he's your brother. But right now, he's also an employee and a coworker.

Understand I'm not saying the guy's a bad dude. He's probably got a lot of good qualities inside. But he thinks he's got a get-out-of jailfree card just because he's your brother. And it's time you revoked that card.

Walk with him in the process. Let him know he doesn't have to be perfect from here on out, but that you want to see clear signs he's trying to change and improve some things about himself. Because he's not going to have his best life-no matter what he does or where he works-until he addresses these negative behaviors.

Good luck, Mo!

Dave

Description automatically generated * Leadership and small-business expert Dave Ramsey is CEO of Ramsey Solutions. He has authored eight national bestselling books, including "EntreLeadership," and is a host of "The Ramsey Show" and "The EntreLeadership Podcast."

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Sarah *Spoonholtz* Regional Director,

Upcoming Events!

A common misconception that we get at the Chamber frequently is that Southwest Michigan completely shuts down once the kids are back in school, and Labor Day happens. I can confirm, that is the farthest thing from the truth! Event wise, we had a few days in early August to catch our breath before things picked up again. Case-in-point, over the last 10 days, we've hosted or attended the Whirlpool St. Joseph Tech Center ribbon cutting, the June Woods Park dedication & ribbon cutting, the relaunch of our Young Professionals group as NextGen at Peat's Cider Social, and the Ravitron mural unveiling and open house. The next few weeks include groundbreakings, ribbon cuttings, Business After Hours with Hungerford Nichols CPAs + Advisors, and more NextGen events.

Wrapping up August, we will be heading to Bridgman for the groundbreaking ceremony for the new Corewell Health Care Center at 9625 Red Arrow Hwy on Wednesday, August **30th at 4:00 p.m.** The 10,000 square-foot building, estimated at \$4.78 million, will be adjoined to Corewell Health Southwestern Medical Primary Care, which averages 18,000 patient encounters annually. The new center will expand access to health care services in Southern Berrien County.

In addition to the groundbreaking, they will be doing the official unveiling of the architecture renderings so everyone will be able to see what the facility will look like along the Bridgman Red Arrow Hwy corridor. If you are planning to attend, please enter the parking lot via the driveway off Lake Street next to United Federal Credit Union as the entrance off Red Arrow has been blocked for construction.

Next up we are heading to the St. Joseph-Lincoln Senior Service Center to celebrate their outdoor space as it continues to grow, giving community members an opportunity to connect with nature and fitness. In 2019 the 1/6-mile

Priscilla Upton Byrns Walking Trail & Gardens and the Betty Kohn Outdoor Fitness Zone officially opened. Which brings us to today, and the addition of 6.9 acres adjacent to the current property and another 1/3-mile wood chipped trail - the Hanes Family Wild Flower Trail. The trail features benches, and wildflowers creating a peaceful area to walk or sit and simply enjoy nature

Executive Director, Cindi McLaughlin states, "We are extremely thankful to Jerry Hanes for his very generous donation to our Senior Center which has given us the opportunity to extend our existing Walking Trail. In March 2023 the development of the site started by clearing the land, cutting in the Trail, planting wildflowers and laying wood chips. A small group of our hard-working volunteers have transformed this property into a beautiful 1/3 mile Trail which is a relaxing atmosphere to watch birds and enjoy a peaceful environment surrounded by nature and wild flowers. A few of our members purchased benches so everyone can sit a while and take in the breathtaking surroundings. We are proud to be able to provide another wonderful resource to our community."

"The continued expansion of the outdoor space the St. Joseph-Lincoln Senior Service Center takes advantage of not just the natural beauty of our area but creates another amenity that we can offer to individuals of all ages," says Arthur Havlicek, President & CEO of the Southwest Michigan Regional Chamber. "The Hanes Family Wild Flower Trail offers serenity, beauty, and an opportunity to collect thoughts, reflect on memories, and connect with nature something that sets our community apart from others and provides unimaginable value to residents and visitors alike."

The public is invited to join in on the celebration, which will begin promptly at 10:00 a.m. on Friday, September 8th, with the ribbon cutting (weather permitting) taking place in front of the Hanes Family Wild Flower Trial before moving inside to the Activity Room for speaking and refreshments.

McLaughlin asks that those interested in attending RSVP by September 1st via email at director@sjlsc.org or by calling 269-429-7768.

You never know what you'll discover happening here in Southwest Michigan! For more events like this visit smrchamber.com or connect with me directly: sspoonholtz@smrchamber. com or 269-932-4040. See you around Southwest Michigan this summer!



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Pam wasn't done yet with the Berrien County Youth Fair when she hung up her hat after sitting on the board and being their president! Pam continues to volunteer running the Grandstand Ticket Office

and Grounds Fair Office during fairweek and before that, she worked on coordinating all the volunteer passes!

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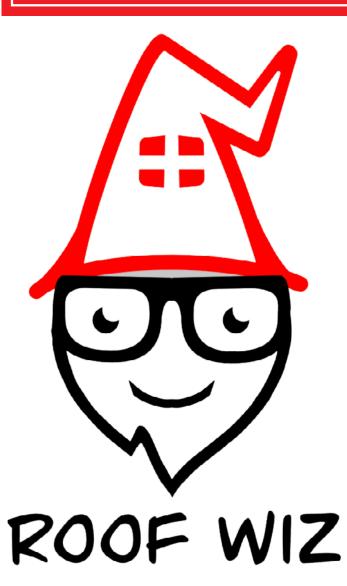
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Follow the signs to (at the bakery behind the restaurant) treat your senses. 4337 Ridge Rd.. Stevensville, MI

> Tosi's Restaurant and Bit of Swiss Pastry Shoppe

Moody Continued from cover

ing with larger exhibit spaces, more kid-focused engagement areas, and additional bathrooms, exterior updates, and administrative space.

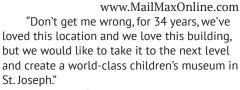
"We would like to take the tragedy of the fire and turn it into just an amazing thing for the city of St. Joe. For our guests and the residents, we would like to add about 4,000 square feet to the museum and update every subsystem. This is a 108-year-old building. We need new heating and cooling, new windows, and we need the building to be laid out like a children's museum."

Selling Donors on the Vision

Marciniak went to the non-profit's board of directors and presented her vision and what it would cost. For building upkeep and improvements alone, the estimate is \$5 million. For the new exhibits, including a two-story dinosaur, another \$2 million. The consensus is that the vision is sound, but an investment of that magnitude would have to be made in a building the Curious Kids' Museum owned, not leased. The focus now is to renovate and add on to Memorial Hall – a move Marciniak said is an investment in the Museum and the city of St. Joseph.



Open Mon-Fri 9-5:30 • Most Sat 9:30-1



The city of St. Joseph owns the Memorial Hall building. It was built by the U.S. Government in 1915 and gifted to the city in 1936. After serving several decades as a fraternal lodge, the building was rented by commercial entities for brief periods before the Curious Kids' Museum leased the property in 1989. The lease is nearing the middle of its 39-year agreement and since the fire, they've made two offers to the city to buy the building.

Selling the City Commission on the Vision

The first offer was based on the city's appraisal of the property, which came in at \$140,000 due to the consideration of the Museum's 22 years remaining on the lease. The city rejected that offer.

The Museum's second offer for \$500,000 is now on the table. That figure is based on the city's alternative property appraisal, which doesn't take into account the Museum's remaining 22 years left on the lease. Marciniak said the Museum offered more than the alternate appraisal of \$482,700 because it wanted to demonstrate ongoing good faith, purchase the building, and move forward with an aggressive capital campaign.

City commissioners are still deciding whether to accept the latest offer but have so far balked. Instead of discussing the offer at the most recent city commission meeting, commissioners put off the decision, at least until the city attorney has had a chance to review the offer and a full commission could be present for the vote.



M-Th 3-11pm; F 3pm-12am; Sat 12pm-12am; Sun 12-9pm

Part of the reason for the hesitation is possibly linked to a market analysis commissioned by the city that suggests the property could be worth \$1.4 million if offered on the open market. Marciniak points out that analysis is not an appraisal and it includes the value of the adjacent parking lot, which is not part of the museum's property offer.

Marciniak also said the valuations don't take into account the people traffic the Curious Kids' Museum brings to downtown St. Joseph all year. Since 1989, the Museum has recorded nearly 1.8 million visitors - infants, toddlers, and school-age children enjoying something that's fun and educational.

'We've done the very best we can with a (structure) that was built in 1915, but we would like to level up the visitor experience (and) the comfort of the entire building. If you've ever potty trained a child, it would be really nice to have bathrooms on every floor."

Bet Hedging By the City

In an update to the city commission at their August 14 meeting, Commissioner Michele Binkley relayed several conditions "... related to the City Commission's expressed desire to see the Museum continue and expand in the downtown, as well as potential future public interests."

Those conditions include a commitment that the property would remain a children's museum for the foreseeable future, and that the city be granted a right of first refusal clause, allowing the city an opportunity to repurchase the property in the event the Museum choses to sell.

Marciniak says the offer already includes a contingency that states unless the Curious Kids' Museum secures at least \$4 million for its renovations in 24 months, the sale will not go through, and the city keeps the proper-



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ty. Since the \$4 million would be raised as part of a capital campaign, Marciniak says the money can't be used for anything except to complete the reimagined vision for the museum.

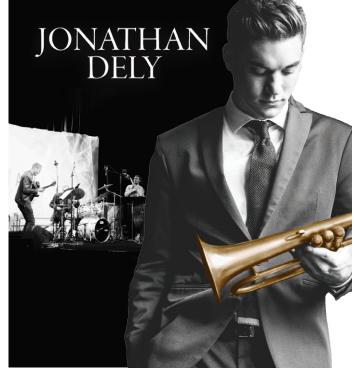
"Every investment we make in this building is a leasehold improvement since we do not own the building. We have already added 2,700 square feet to the building. We've added an elevator. We've added ramps in the front and in the back of the building. Our donors have said, 'you know, that's enough for a building we don't own."

By Ken Lundberg, MOTM Contributor

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



SEPTEMBER AT THE LAKE MICHIGAN COLLEGE MENDEL CENTER



Jonathan Dely: Live in Concert with his All-Star Jazz Band Friday, Sept. 8, 7 p.m.

Performing one of jazz's most sought-after live concerts, Jonathan Dely leads his All-Star Band across the United States, from Lincoln Center in New York to dates throughout the West Coast. Dely's live show is as dynamic and energetic as it is cool and romantic. Expect a crossgenre performance in the vein of Chris Botti that is sure to delight audiences of all ages and musical tastes.

"Jonathan is an extraordinary talent and a remarkable young man. A star in the making."

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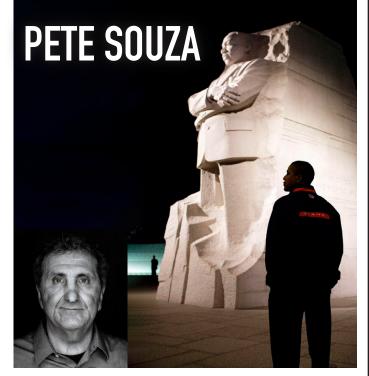
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Tuesday, Sept. 19, 7 p.m.

Pete Souza has spent more time in the Oval Office than almost any person in history, serving as the Chief Official White House Photographer for President Obama for all eight years of the administration and as an Official White House Photographer for President Reagan. During his presentation "What I Saw Inside the Presidency," this New

York Times best-selling author, speaker, and freelance photographer shares some of his iconic behind-the-scenes photographs and his poignant detailed stories.



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When the Devil Sows His Seeds

[Jesus said] "While everyone was sleeping, his enemy came and sowed weeds among the wheat, and went away. ... "The owner's servants came to him and said, 'Sir, didn't you sow good seed in your field? Where then did the weeds come from?' "An enemy did this,' he replied." Matthew 13:25,27,28

An infestation. No one ever wants to hear those words. An infestation of pests or parasites can have disastrous, even deadly consequences. As bad as that sounds, what could make an infestation worse? If someone started that infestation intentionally. What hatred or foolishness could cause someone to ruin someone else's life, home, or business with an infestation?

Yet isn't that what we see here in Jesus's story about the weeds and wheat? A man plants good seed in his field, but his enemy secretly sows the field with weeds. Why? He really hates the man. In time, the weeds and wheat sprout. The weeds have become an infestation that threatens to overwhelm the wheat trying to grow there.

When Jesus explains this parable, he tells us that the enemy who sows the weeds is the devil. Satan is the sworn enemy of Christ and all who follow him. He absolutely hates any growth in faith, victory of grace, or rescue from sin and hell that Jesus causes through his Word. Satan doesn't want sins forgiven, people at peace with God, or souls enjoying eternal life in heaven. So he sows his seeds of evil. He causes sin and leads people to do evil, even against those who try to live as children of God. He wants to ruin what Christ has done for us.

However, there's something the devil forgets. Jesus will win. Jesus will still overcome the devil and all his works. By overcoming all temptation, Jesus has already won. By dying on the cross, Jesus has already won. By rising from the dead, Jesus has already won, so we can be certain that he will deliver us from evil. He will still cause his gospel to win hearts, and one day he will come again in glory to judge all people. We need not fear the enemy because Jesus has won!

Prayer: Lord Jesus, the enemy threatens all who follow you, but I know you have already defeated him. Overcome the devil and cause your gospel to change hearts and lives for all eternity. Amen.

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



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WHAT IS AUTOIMMUNE DISEASE?

Fatigue, joint pain, muscle weakness, abdominal pain, skin problems – these are all symptoms of Autoimmune Disease (AD). Common AD's include rheumatoid arthritis, psoriasis, celiac disease, lupus, Crohn's disease, ulcerative colitis, and others. It is estimated **1 in 15** Americans have AD, yet many suffer for years before a diagnosis is ever given.



SPEAKERS & SEMINAR TOPIC

Dr. Joyce Choe and Mercy Ballard, RN, are the founders of The Autoimmune Recovery Plan, and co-authors of The Autoimmune Plant-Based Cookbook. Jointly they operate the "Years Restored Lifestyle Center" using treatment protocols that they developed through many years of research.

Join us as they share their stories of their own critical health journeys and research findings. Learn holistic techniques that are helping thousands of people around the world in improving their health and well-being!

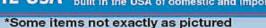
MONDAY | SEPTEMBER 11, 2023

FAIRFIELD INN & SUITES 8258 Arnt Boulevard, Watervliet, MI 49098

6:00 PM	OUR HEALTH JOURNEYS Joyce Choe, MD MPH / Mercy Ballard, RN
7:00 PM	FOOD DEMONSTRATION Mercy Ballard, RN
7:45 PM	EATING FOR AUTOIMMUNE DISEASE Joyce Choe, MD MPH
→ RESERV	FREE Admission, Limited Seats E SEAT: autoimmune-monday.eventbrite.com
	1 miles

Read more about the speakers on their Lifestyle Center websites www.autoimmunerecoveryplan.com | www.yearsrestored.com Country House BIG EVENT ARMCHAIR QUARTERBACKS GET YOUR FRONT ROW SEAT!







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SIEMANS DISCOUNT	- 1.1	65

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360, and Much More! F23186	
MSRP\$34,13	30
SIEMANS DISCOUNT 13	35
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2023 FORD F-150 SUPERCAB STX 4X4

Hot Pepper Red, 2.7 Ecoboost V6 Engine, 20 Inch Six Spoke Wheels, Fog Lamps, Trailer Hitch, STX Appearance Package, Black Platform Running Boards, Locking Rear Axle, and Much More! F23065 MSRP.....\$48,875

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Fighter Jet Gray, Leather Seats, 19 Inch Tarnished Dark Low Gloss Wheels, B&O 12 Speaker System, Navigation, Mach 1 Appearance Package, 10 Speed Automatic Transmission, Security Package, and Much More! E23058

MSRP\$64	,030
SIEMANS DISCOUNT <u>-</u>	535
AS LOW AS	
\$63 49	5



2022 FORD F-250 **SUPERCAB SERVICE BODY**

Oxford White, Locking Rear Axle, Power W	indow	S
and Locks, Trailer Brake Controller, Rear C	amera,	,
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MILITARY OR FIRST RESPONDER EXCLUSIVE CASH REWAR	RD* <u>- 5</u>	00
AS LOW AS \$54,4	49 5	5





2023 FORD EXPEDITION **LIMITED STEALTH 4X4**

Agate Black, Leather Seats, 22 Inch Black Painted Aluminum Wheels, 3rd Row PowerFold Seats, Power Deployable Running Boards, 2nd Row Captain's Chairs, Heavy Duty Trailer Tow Package, and Much More! F23183 MSRP. .\$80,720 SIEMANS DISCOUNT..... 725

SALE PRICE FOR EVERYONE \$79,995 2023 MILITARY APPRECIATION OR FIRST RESPONDER EXCLUSIVE CASH* - 500

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2023 FORD F-150 **SUPERCREW XLT 4X4** Iconic Silver Metallic, 3.5 PowerBoost Full Hybrid

Engine, Locking Rear Axle, Navigation, Twin Panel Moonroof, Interior Work Surface, Pro Power Onboard 7.2KW, Trailer Tow Package, Tailgate Step, LED Box Lighting, XLT Sport Appearance Package. and Much Morel E23020

MSRP\$67,005
SIEMANS DISCOUNT 3,010
LOW APR RETAIL CONSUMER CASH* - 500
FORD TO FORD TRADE-IN ASSISTANCE BONUS CASH** - 2,500
SALE PRICE FOR EVERYONE \$60,995
MILITARY OR FIRST RESPONDER EXCLUSIVE CASH REWARD* - 500
AS LOW AS \$60,495
PLUS 1.9% FOR 36 MONTHS, 2.9% FOR
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MSRP.....\$34,385 SIEMANS DISCOUNT..... 152 STANDALONE 10% OFF MSRP RETAIL BONUS CASH - 3,438 **SALE PRICE FOR EVERYONE \$30,795** MILITARY OR FIRST RESPONDER BONUS CASH* - 500 AS LOW AS \$30,295

(*MUST QUALIFY)



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

Patriot Blue Pearlcoat, Bucket Seats, Sport Appearance Package, Power Seat, Touchscreen Radio, Power Adjustable Pedals, Rear Power Sliding Windows, Anti-Spin Rear Axle, Navigation, Remote Start, 20 Inch Aluminum Chrome Clad Wheels, and Much More! C22230

MSRP.....\$57,305 SIEMANS DISCOUNT..- 7,810 AS LOW AS



2022 JEEP GLADIATOR OVERLAND 4X4

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MSRP.....\$53,760 SIEMANS DISCOUNT ..- 6,765 AS LOW AS 6.995

2022 RAM

2500 PLOW TRUCK

Bright White, 6.4 V8 HEMI Engine, Chrome Ap-

pearance 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

SUBTOTAL.....\$65,920

SIEMANS DISCOUNT.....- 9,415 2022 ON-THE-JOB SNOW PLOW UPFIT** - 1,000

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.....\$55,190

MSRP.



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Blind Spot and Cross Path Detection, and Much More! C23184 MSRP\$54,620 SIEMANS DISCOUNT...... 325 GREAT LAKES CCAP BONUS CASH* - 1,000 BONUS CASH- 2,000 **SALE PRICE FOR EVERYONE \$51,295** RETURNING LESSEE BONUS CASH* - 2,000 MILITARY OR FIRST RESPONDER BONUS CASH* - 500 S LOW AS \$48,795 (*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)



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2023 DODGE CHARGER R/T DAYTONA

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MSRP\$55,085
SIEMANS DISCOUNT 590
RETAIL BONUS CASH
SALE PRICE FOR EVERYONE \$52,495
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$51,995

(*MUST QUALIFY)

2023 RAM 3500 **BIG HORN 4X4**

Diamond Black Crystal, 6.7 Cummins DIESEL, Sport Appearance Package, Front and Rear Park Assist, Power Seat, Heated Front Seat, Heated Steering Wheel, Power Adjustable Pedals, Remote Start, Blind Spot and Cross Path Detection, Navigation, Snow Chief Group, and Much More! C23050

short einer ereap, and maen morer ezooo
MSRP\$74,740
SIEMANS DISCOUNT 1,245
BONUS CASH <u>- 1,500</u>
SALE PRICE FOR EVERYONE \$71,995
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$71,495



2022 RAM 5500 CREW CAB **4X4 DUMP TRUCK**

Bright White, 6.7 Cummins Turbo DIESEL, Trailer Brake Controller, Chrome Appearance Group, Electronic Shift-On-The-Fly Transfer Case, Black Tubular Side Steps, VOTH Aluminum Dump Body, Tool Boxes, and Much More! C22265 MCDD + **7** 2 2 2 2

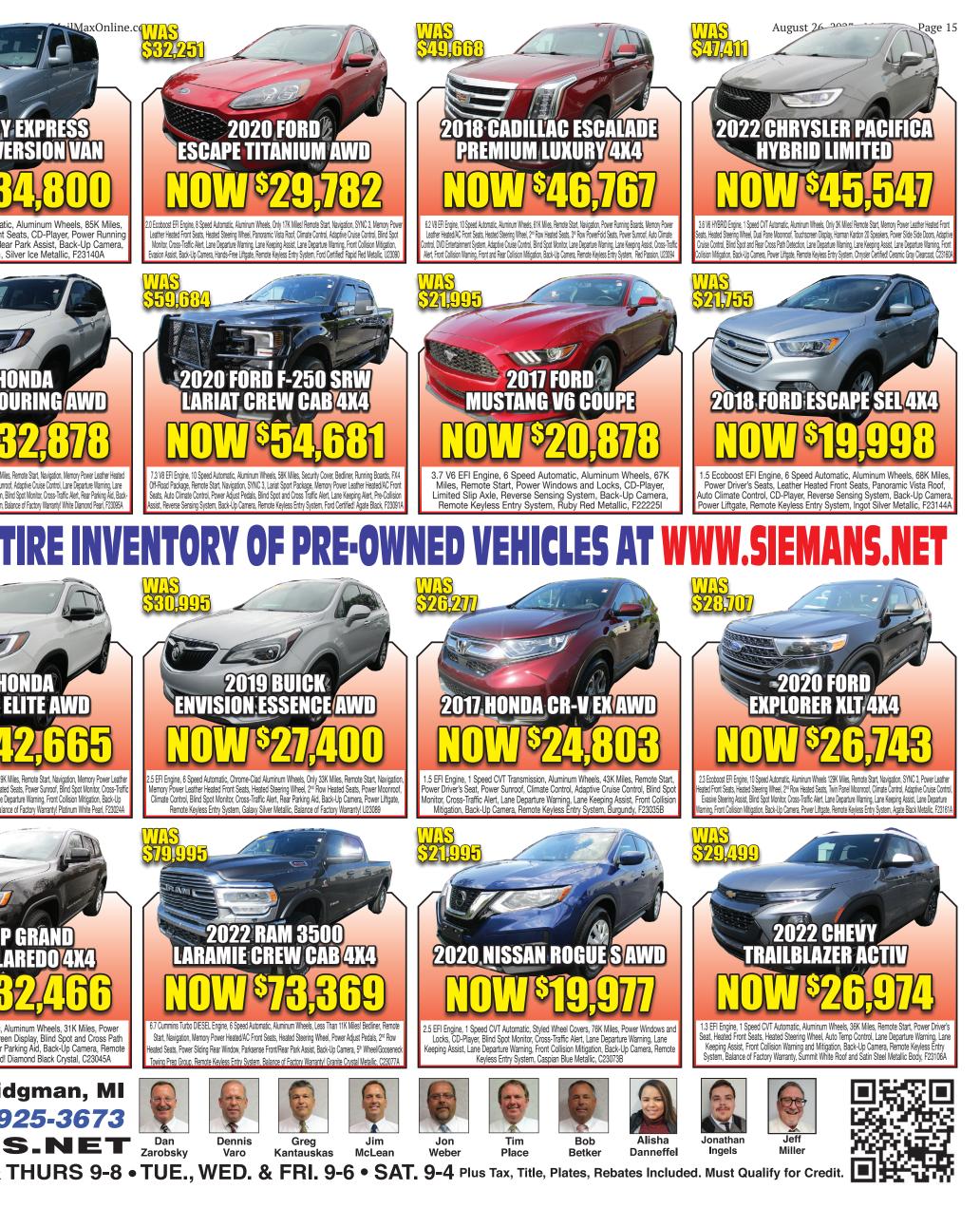
MSRP\$7	2,320
ADD FOR VOTH DUMP BODY AND TOOL BOXES	+30,115
SUBTOTAL\$10)2,435
SIEMANS DISCOUNT	6,438
2022 ON-THE-JOB \$1000 COMMERCIAL EQUIPMENT/UPFIT*	** <u>- 1,000</u>

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TUE., WED. & FRI. 9-6 • SAT. 9-4



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1.

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

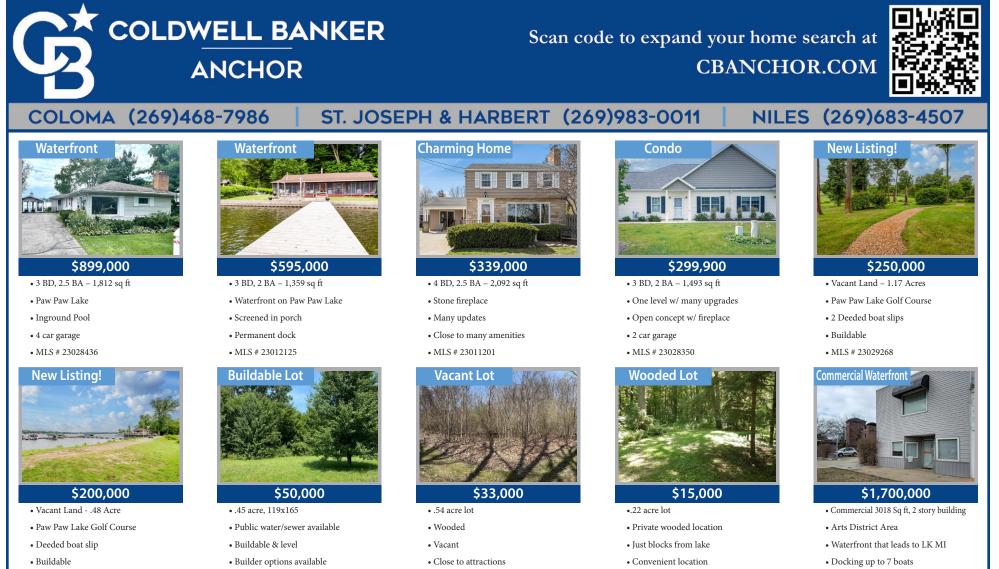
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Lead inspections can find and help reduce lead exposure at home.

Sign up for an inspection at Michigan.gov/MILeadSafe.





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The Housing Market in Southwestern Michigan

Housing sales and prices, year-to-date, peaked in June. Sales in July dropped 5 percent from June (268 vs. 283). Selling prices were also lower in July than in June. Sales were down for the seventh consecutive month when compared to 2022. The average and median selling prices in July set records in the year-over-year comparison.

July house sales were down 17 percent from July 2022 (268 vs. 322). Year-to-date in July, 1546 houses were sold, compared to 1845 houses in July 2022, for a 16 percent decline in sales.

The inventory of houses for sale fell 8 percent below the level available a year ago (800 vs. 873). With the lower sales volume, the months-supply level increased slightly to 4.6 from 3.9-months supply from a year ago for homebuyers. For comparison, in July 2010, there were 3,821 houses for sale for an 18.1-months supply of houses.

The average selling price in July 2023 increased 6 percent to \$345,364 compared to \$324,567 in July 2022. Year-to-date, in July 2023, the average selling price rose 5 percent to 347,724 from \$331,644 in July 2022.

The median selling price in July 2023 at \$260,250 grew 4 percent from \$249,750 in July 2022. Year-to-date, the median selling price increased by \$7,000 (\$250,000 vs. \$243,000).

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

The total dollar volume in July 2023 stumbled 11 percent compared to July 2022 (\$92,649,098 vs. \$103,661,719). The yearto-date total dollar volume fell 11 percent (\$537,626,542 vs. \$607,081,792).

The number of bank-owned or foreclosed homes as a percentage of all transactions dropped to 1 percent from 2 percent in June. It was 1 percent in July 2022. The previous lowest percentage was 0 percent in July 2021, and the highest percentage in July was 34 percent in 2009.

The Freddie Mac mortgage rate in July was 6.81, up from 6.71 in June for a 30-year conventional mortgage. In July 2022, the rate was 5.7; in July 2021, the rate was 3.088.

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

When Selling a Home...

Every seller, at one time or another, thinks about selling their house themselves and pocketing the realtor's commission. Who doesn't want to maximize their return on their investment? While the dollar signs are floating around in your head, you need to think about the real cost of this adventure.

REALTORS[®] know their market and how to set the price to make your house competitive in the market. They incur all the marketing costs and provide access to a large audience of buyers and other REALTORS[®]. RE-ALTORS[®] are skillful at showing the features of your house and overcoming buyer objections. REALTORS[®] routinely negotiate contracts and have key contacts with mortgage lenders helping to get your house sold and closed quickly. Do you really want to bypass everything a REALTOR® offers to get you top dollar for your house to save a few bucks? REALTORS® do make the difference.

When buying a home...

You want to get your new home at the best price and close the deal quickly. The best way to do this is to work with a REAL-TOR[®]. And by making sure that you are financially ready. This is true for first-time buyers and current homeowners.

You need to look at all your credit bills and get a copy of your credit report. The mortgage rate you will be offered is based on the amount of credit debt that you have and whether you have a clean credit history. Ask your REALTOR® to recommend lenders who will help you get prequalified for a loan amount.

When you find your dream house, determine your negotiating strategy with your REALTOR[®] to help you get through it smoothly while watching out for your best interest. With a signed contract in hand, your Realtor[®] will guide you through the closing steps as swiftly as possible.

Being financially ready and teaming with a REALTOR[®] will have a huge impact throughout your home-buying experience.

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[®], 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. Providing Exceptional Title Insurance and Escrow Closing Services



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These Catty Late Summer Nights

I was doggone surprised this week to learn that, every August, we not only experience the famous Dog Days, we ALSO experience Cat Nights.

At first, I hoped this meant my wife would be inspired to do a Halle Berry imitation – y'know, dressing up like Catwoman. (Ok, ok, I guess the 2004 film "Catwoman" starring Halle was pretty much universally mocked, but you'll never convince me that was Halle's fault. Mainly because I've never seen it.)

Anyway, Cat Nights may be a lesser-known thing than Dog Days, but still, they are an actual thing, with an origin story and – bonus! – plenty of obscure barely-related factoids which, in the right hands, could be fashioned into an interesting column. Too bad for you that you're reading a column by me, aka "Wrong Hands."

So where did the legend of Cat Nights begin? The roots snake back to old Ireland, and a story that goes like this: Witches can change into cats, and then change back. However, this transmogrification has its limits! – it only works eight times. On the ninth time, the witch cannot change back!

The correlation to late August appears to do with the tendency of cats to yeowl (that's how <u>The Farmer's Almanac</u> spells it) a LOT during the latter half of the month. And in old Ireland, it was apparently believed the yeowls were from witch/cats who couldn't change back into witches. Why any witch would go for that ninth transition, when mortals have been writing and talking about the outcome of it since the late 1700s, is still a mystery. Kind of like why doesn't my homemade Catman costume inspire my wife to dress like Catwoman?

One philosophical passage I read about Cat Nights said cats are "our companions of insomnia," and that when it's dark and humans need light, "cats are waking, watching, prowling. The night belongs to them."

If you're not much of a cat lover, and you'd rather the night belong to something else, you still have to cede at least part of the night sky to a cat – specifically the constellation Leo (The Lion), one of the 88 Officially Recognized Modern Constellations.

200 years ago, some atlases of the night sky showed a constellation named "Felis," which, like most constellations, was an incomprehensible connect-the-dots of several stars in the Southern Hemisphere.

The drawings I've seen of Felis remind me of nothing remotely like a cat. To make matters worse, someone decided to "flesh out" Felis with a sketch of the animal inside its star formation. I've never seen a cat that looked more like a rodent -- and the cat looks justifiably hissy about it.

If you wanted to find Felis today, I guess you still could. It's located just above one of the Official 88 called Lacaille's Pump, which was named for its resemblance to...an air pump. Pretty romantic eh? "Hey cutie, what's your sign?" "I'm an Air Pump, pussycat."

Another cat-stellation that's still among the 88 Moderns is "Lynx"; it's visible in the northern sky, although one description calls it "rather dim and hard to visualize." Wait! Holy cow! That is exactly how my cats -- during Dog Days, Cat Nights, and all the year long – feel about me!

TakeFiveT5@yahoo.com



DATE: Sunday, September 10th, 2023

TIME: 4:00 pm

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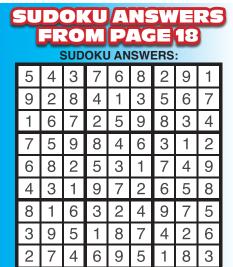
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L	Z	С	G	Y	N	C	N	N	X	K	V	Ζ	F	U	I	L	Ν	0	I	
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