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Moody on The Market

Pat Moody

MI Attorney General coming to St. Joseph to address elder fraud

Michigan's Attorney General will speak at a town hall in St. Joseph, on Sunday, August 4, to help seniors better understand and avoid scams.

According to the FBI, scams targeting people at and above 60 years old caused more than \$3.4 billion in losses in 2023-an increase of approximately 11% from the year prior. The average victim of elder fraud lost \$33,915 due to these crimes in 2023.

To raise awareness around these scams, Region IV Area Agency on Aging (AAA) is hosting a Senior Scams Town Hall with Michigan Attorney General Dana Nessel and State Representative Joey Andrews.

AG Nessel is frequently vocal about potential consumer scams, including those that affect the elderly.

In a recent announcement about arresting an individual accused of embezzling more than \$100,000 from a senior citizen, Nessel said, "Many older adults have saved for retirement their entire working lives, and sadly they must also plan to protect their assets from people in their lives who would take advantage of them. My office will continue to investigate and prosecute complaints of financial exploitation committed against seniors and other vulnerable adults."

AAA Chief Operations Officer Theresa Uhrich said, "Raising awareness about and preventing scams has been a focus

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Sunday August 18th Can't make it, but have Hilton Garden Inn

a story you'd like to share with Doc?

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Heather Cole

Senior Director of Impact Strategies, United Way of Southwest Michigan

Continued on page 18

Hello Southwest Michigan! I am Heather Cole, Senior Director of Impact Strategies for United Way of Southwest Michigan, and this month, we'd like to introduce you to ALICE, the "person" around which we focus all our impact work in the community.

1300 Cinema Way

Benton Harbor, MI 49022

2-5 PM

ALICE is an acronym that stands for Asset Limited, Income Constrained, Employed. It's a

United Way Introduces ALICE

way to describe the households who are working hard and earning more than the federal poverty level, but still struggle daily to afford the basics.

People with incomes below the ALICE level are often hidden in plain sight. There are people with ALICE incomes in every city,

Continued on page 2

Inserts & Promotions

- Berrien County Youth Fair Guide • Family Fare
 - Martin's Super Market
 - National SAVE Coupons
 - Rural King

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Cole Continued from cover

village, and township in Southwest Michigan, in every age group, every gender, and all ethnicities. You probably have a family member, friend, coworker, or neighbor who experiences this financial hardship. Perhaps you might be this person.

41% of people living in southwest Michigan have incomes below the ALICE threshold. While 14% are living in poverty, 27% are ALICE. Simply put, in most cases, these vulnerable people are one personal crisis away from poverty.

While those with ALICE incomes are earning a wage too high to qualify for many assistance programs, they still struggle to afford the basics. These basic expenses include housing, childcare, food, transportation, health care, and basic technology.

United Way of Southwest Michigan is dedicated to creating a united and resilient community where everyone contributes, belongs, and thrives. Too many of our neighbors are struggling to make ends meet and making impossible decisions every day. Like whether to pay for medication or for food, which bill they can skip this month so they can make their childcare payment so they can still go to work, or whether to go to the dentist themself or make sure their aging parent gets to their medical appointment in the next county over.

For households below the ALICE threshold, targeted support programs and resources are essential to provide pathways to financial stability. Addressing the root causes of financial insecurity among these households not only improves their quality of life but also strengthens the overall economic resilience of the entire community. United Way of Southwest Michigan invests the dollars that are donated to us by community members in Berrien, Cass, and Van Buren counties in ways that help fulfill immediate needs, as well as long-term strategies for helping people achieve financial security.

Immediate needs include things like food, housing, and childcare assistance, car repairs, legal aid, and tax preparation. And we financially support 2-1-1 call services to connect people to other resources when they are in immediate need of help. If you or someone you know needs help in a crisis or with basic needs, simply dial 2-1-1 from any phone.

We work with our impact cabinet made up of community members, as well as our impact partners, and large amounts of important data about our community's well-being to help us determine where to focus our strategic efforts. Some of the longterm strategies we invest in include job training, college and career readiness programs, early literacy, health improvement initiatives, tutoring and mentoring.

By supporting both immediate needs and long-term solutions, we're helping ease people's challenges <u>now</u> to prevent a speed bump from becoming a crisis, and creating systems that help put people on a path to long-term financial security.

For more information about ALICE in Michigan visit **UnitedForAlice.org/Michigan**. To learn more about how United Way of Southwest Michigan works to improve lives locally with your help, visit **uwsm.org** and see how you can **GIVE, ADVOCATE**, or **VOLUNTEER**. We can't do it without you!

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Photo of the Week



Sun Soaked Photo by Jan Zawisza

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- Stop Government Overreach

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Paid for by the Committee to Elect George Lucas, P.O. Box 333, Harbert, MI 49115



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Sarah *Spoonholtz*

Regional Director, SMR Chamber

Regional Chamber Receives IRS Approval for New **Organizational Structure**

In February during the 2024 Business Recognition Breakfast Annual Meeting & Awards Ceremony, one of the many things our President & CEO Arthur Havlicek shared was that we were moving forward with launching not one, but TWO new 501(c)3 organizations. After months of waiting, I'm happy to share that we have finally received formal IRS **approval** for both entities.

Being that this announcement marks a huge milestone for our organization and what we are able to do moving forward to help Southwest Michigan's businesses and people thrive, I wanted to share the official release on the announcement with all of you:

The Southwest Michigan Regional Chamber is pleased to announce formal IRS approval for the establishment of two new entities under its organizational umbrella: Discover Southwest Michigan and the Southwest Michigan Regional Chamber Foundation. The formation of these entities was shared with Chamber members during the Business Recognition Breakfast in February and both entities have now achieved 501(c)3 status, marking a significant milestone in the Chamber's ongoing efforts to strengthen, empower, and grow the region's business community.

Discover Southwest Michigan is the region's first nonprofit dedicated solely to growing the population through business and talent attraction, while the Southwest Michigan Regional Chamber Foundation will support the Chamber's leadership, business, and community development initiatives. These entities join the Greater Bridgman Area Chamber and Growth Alliance, a local chamber and economic development nonprofit, under the Regional Chamber's umbrella. This new structure represents a comprehensive, community-led approach to fostering economic prosperity in Southwest Michigan.

"Our chamber has experienced tremendous growth over the past four years, driven by the forward-thinking leadership of our Board and the sense of urgency with which we identify and address community needs," said Arthur Havlicek, President & CEO of the Regional Chamber. "The approval of Discover

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Southwest Michigan and the Southwest Michigan Regional Chamber Foundation marks yet another transformative moment for our organization and its efforts to make this one of the most vibrant, inclusive, and prosperous regions in the nation."

The Regional Chamber cannot receive tax-deductible donations due to its 501(c)6 status and lobbying activities, and is often ineligible for state, federal, and charitable grants. As a result, the Chamber's programs have historically been funded solely by membership dues and revenue from events and services. The establishment of Discover Southwest Michigan and the Regional Chamber Foundation, however, allows the Chamber to access new funding opportunities while maintaining its 501(c)6 membership-based governance model.

The formation of these new entities allows us to access more resources and channel them into targeted programs that will have a profound impact on our community," said Havlicek. "As a result, we will be able to more effectively and comprehensively carry out our mission to serve the local business community."

"Over fifty years ago, the leaders of this organization recognized this structure as the future of the Chamber industry, and best practices nationwide have proven them right," said Mark Lemoine, Owner of the Coloma / St. Joseph KOA Holiday and Chair of the Regional Chamber Board of Directors. "Today my fellow board members and I, along with our hardworking and dedicated staff, are immensely pleased to honor their legacy and secure the organization's future by embracing and implementing an impact-driven approach that will enable us to be even more responsive to the needs and requests of Chamber members throughout the region."

Havlicek says several new programs and initiatives for both the Foundation and Discover Southwest Michigan have already been designed in collaboration with various community partners. These include additional leadership development offerings, an upcoming pitch competition for young entrepreneurs, community development initiatives related to childcare and housing, and a talent attraction campaign aimed at showcasing the region's economic vitality and quality of life.

"It is an exciting new chapter for the Regional Chamber," Havlicek concluded. "We are looking forward to sharing more in the weeks and months ahead."

Interested in learning more about how you can get involved and help business thrive, talent reside, and quality of life is second to none? Visit our website at smrchamber.com or reach out to me directly: sspoonholtz@smrchamber.com or 269-932-4040.



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VOTE MCMANUS ON AUGUST 6TH!

Paid for by CTE George McManus, 3825 E. Britain Avenue, Benton Harbor, MI 49022

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Be Strong in Grace

You then, my son, be strong in the grace that is in Christ Jesus. 2 Timothy 2:1

Be strong in your faith. Be strong in your convictions. Be strong in times of hardship. Those are phrases you'd expect to hear if someone were trying to offer you life encouragement. But the apostle Paul had an even better phrase to share with his young friend and fellow pastor, Timothy. He said to Timothy, "Be strong in the grace that is in Christ Jesus."

Paul wrote the book of 2 Timothy near the end of his life. These words were Paul's last will and testament for Timothy. You'd expect Paul to tell Timothy to be strong in holding to the truth and strong and bold in his proclamation of the gospel. Paul does tell Timothy to be strong in those ways, but more importantly, he tells Timothy, "Be strong in the grace of Jesus."

Strength is usually gained by going to the gym and working out. Strength is gained by doing something, like training and putting



in hard work. But here, Paul was telling Timothy to find spiritual strength by simply resting in the strength of Christ. The undeserved love and grace that Jesus had given to Timothy would give him the ability to be strong in all the other ways. Because Timothy was wrapped up in the grace of Christ's saving work for him, he would also have the strength to hold to his conviction and proclaim the gospel despite rejection and hardship.

These words of life encouragement aren't just for Timothy. They are for you, too. Be strong in the grace that is in Christ Jesus. Simply rest in the strength and work of your Savior.

Prayer: Dear mighty Father, wrap me in the strength of your love for me. Keep me always in Christ, my strong rock and refuge. Amen.

Submitted by Pastor Josh Bishop Grace Evangelical Lutheran Church, St. Joseph Originated by: www.What AboutJesus.com



Vote Democrat August 6, 2024 to re-elect **Cathy Yates as Benton Charter Township** Supervisor and Carolyn Phillips as **Benton Charter Township Clerk**





Re-elect Cathy Yates

Re-elect Carolyn Phillips

Vote Democrat August 6, 2024 to re-elect Cathy Yates as Benton Charter Township Supervisor and Carolyn Phillips as Benton Charter Township Clerk whose experience, leadership, stability, vision, dedication and commitment to Benton Charter Township, our residents and seniors has been shown during the past four (4) years with development and improvements we can all see: commercial development, sewer and water system improvements which includes construction of two (2) new water towers, new police chief & deputy chief actively working towards increasing staffing & community involvement, police dept. equipment upgrades, ordinance updates and enforcement, new ladder truck purchased for the fire dept., bringing broadband service to underserved areas, single family housing construction is ongoing, updates to the Township parks, also continuing commitment to obtain funding for senior housing, completion of the river crossing to the waste water treatment plant, approved for a \$20 million dollar grant for construction of the new water towers, and a \$1 million dollar grant for needed improvements to the Butler/Euclid Park in the Benton Heights area of the Township, while always focusing on maintaining financial stability and a balanced budget. The right choice for keeping the Township moving forward.

Cathy Yates served 30+ years with the State of Michigan, served as Township Trustee for 8 years before becoming Supervisor and Carolyn Phillips has 45+ years at Benton Charter Township in various roles and positions before becoming Township Clerk in 1996.

Township residents/voters have an important decision to make August 6th, 2024 for the future of our Township. The agenda of special interest group BerrienForward, with County Commissioner Chowke Pitchford as the Executive Director, for running Benton Charter Township with Christina Castenada as Twp. Supervisor, Cherry Mesa as Twp. Clerk and Margaret Clayborn as Twp. Trustee is not in the best interest of Benton Charter Township and would result in the wasteful spending of taxpayer dollars, which is evident by their mailings, text messages, and advertisements.

You can exercise your right to vote either at the polls 8/6/24, absentee ballot, or early voting at Benton Charter Township Hall 7/27/2024 thru 8/4/2024.

*

Paid for by the Committee to Elect C. Yates and the Carolyn Phillips Re-election Committee.





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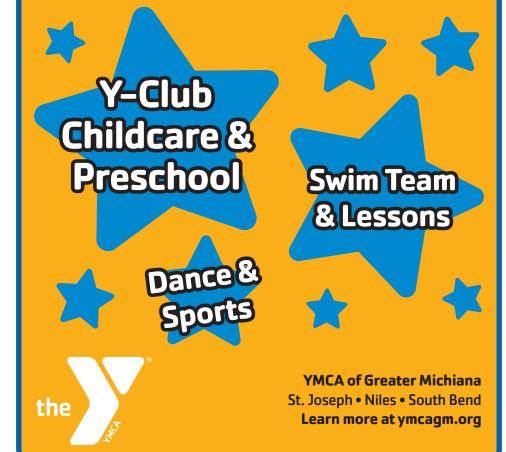
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Paris 2024: Horsin' around, Livin' the Dreams

This week's edition of "TeamUSA: Minutiae You Didn't Know That You Wanted to Know!" opens with a challenge: U.S. soccer player Madison Hughes "has a talent for trivia and his teammates refuse to play him." Well, Madison, let's see you out-do MY compendium of little-known Olympian factoids!

There's an Olympic event called sport climbing, which I initially thought involved trying to get invited to parties hosted by the most popular and/or famous athletes. Turns out it's risking multiple fractures by clambering up steep rock walls.

Anyway, U.S. climbing coaches say one team member's remarkable speed comes from his ability to "put the hammer up": that's because he's Zach Hammer. (Incidentally, I'm not sure Zach is even the top climber in his own family – after all, his brother is Max Hammer.)

Fencer Colin Heathcock loves swordfighting "because it takes him outside his regular life," which, thankfully, apparently does not involve swordfighting.

Fencer Lee Kiefer's parents apparently like to conserve letters when naming their children: Lee has a sister named Alex and a brother named Axel. (They stopped at three kids, but had a name for a fourth just in case – Eel.)

I hereby declare that the most exotic names on the entire U.S. Olympic team belong to Caracole de la Roque and Cooley Nutcracker. And on top of that, they're only 12 and 10 years old!!! Oh, I should mention...they're horses on the Equestrian Team.

Cooley's rider, Liz Halliday, waxed poetic about him in an article on the Chronicle of the Horse website, saying, "If he were on the dating apps, he'd have a strong Clark Kent vibe. He'd be the tall, dark and handsome guy who wears glasses, but very sexy. He'd work in finance and be that quiet guy who's quite strong and looks really great, but struggles to meet women because he's shy and nervous!" Liz really loves her horse, it seems. Unrelatedly, I'm sure, she's also divorcing her husband.

As for Caracole, she's described by one of her handlers as "turning into a lion when she's at the ring. It's game time. She's a bull!" I hope the postevent testing for performance enhancing drugs doesn't disqualify her for multiple-speciation!!

We hear a lot during the Olympics about the dreams of the athletes, usually referring to their visions of achieving gold-medal glory, which are really more like daydreams, in my personal opinion. But I stumbled upon a couple of anecdotes about the dreams athletes have while SLEEPING, when things aren't, um, well-controlled.

Here's a "Thrill of Victory" dream: Para-swimmer Jamal Hill says he dreams he's "swimming so fast and so mighty that I'm completely dry at the end!"

Trending toward an "Agony of Defeat" dream: Paratriathlon-er Grace Norman dreams "I'm going backwards on my bike! I wake up like 'AAAH!'"

You think your dreams can't compare to an Olympian's dream? Not so fast! Gymnast Yul Moldauer has bothersome dreams of showing up waaaaay late for a competition. I'll bet you have one like that once in a while! I do. Usually I'm late submitting my column, and Farrell and Head declare, "We're not paying you for this!" (But these dreams always end on a satisfying high note, because I fire back by reminding them that they NEVER pay me for these columns!)

FOR SHERIFF

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Bad Axe Billy's WATL AXE THROWING will be on site!

Information on the VA PACT ACT, Health Care and Compensation Claims will be available from the Berrien County Veteran Services.

> DATE: Thursday, August 8th, 2024 TIME: 6:00 pm - 9:00 pm

GOT WOOT

LOCATION: Buchanan American Legion- Post 51 403 E. Front Street, Buchanan, MI 49107

DINNER WILL BE PROVIDED

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CALL Berrien County Veteran Services @ 269-983-7111, ext 8224 OR email: veterans@berriencounty.org



DINE & DISCOVER

Participation is <u>limited to 50 veterans</u> and their spouse/guest.



Proof of Veteran Status and Residency will be Requested.

August 6th!

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Republican Primary

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Atlas Blue with Black Accent, 3.5 V6 Ecoboost Engine, XLT Sport Appearance Package, 36 Gallon Tank, MAX Trailer Tow Package, Trailer Brake Controller, Power Sliding Rear Window, Heated Front Seats, Interior Work Surface, 20 Inch Six Spoke Aluminum Wheels, Locking Rear Axle, Remote Start, and Much More! 573307

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BADLANDS

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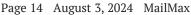
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Exercised Store (Show Arena) 2:00 pm (Noon) ~ Elvis (Mall Stage) 2:00 pm (Noon) ~ Overall Large Animal Showmanship Sweepstakes (Show Arena) 2:00 pm (Noon) ~ Elvis (Mall Stage) 12:00 pm (Noon) ~ Elvis (Mall Stage) 12:00 pm (Noon) ~ Overall Large Animal Showmanship Sweepstakes (Show Arena) 2:00 pm (Show Arena) 2:00 pm (Noon) ~ Overall Large Animal Showmanship Sweepstakes (Show Arena) 2:00 pm - Ag-Olympics (Show Arena) 2:00 pm - Red Arrow (Mall Stage) 2:30 pm - Ag-Olympics (Show Arena) 5:00 pm ~ Larry Johnson (Mall Stage) 5:05 pm - Parade of Champions (Ends in Show Arena) 8:00 pm - Harbor Town (Mall Stage)







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Earvin "Magic" Johnson is the Chairman and Chief Executive Officer of Magic Johnson Enterprises, an investment conglomerate that provides high-quality products and services that focus primarily on ethnically diverse and underserved urban communities. During his Lake Michigan College Speaker Series appearance, this two-time basketball Hall of Famer will share experiences from his ground-

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Moody *Continued from cover*

of Area Agency on Aging's work for 50 years. We are excited to host an event that will bring the community together around this important topic."

According to the FBI's 2023 report on elder fraud, older Americans seem to be disproportionately impacted by scams and fraud. Over 101,000 victims aged 60 and over reported this kind of crime in 2023. Tech support scams were the most widely reported kind of elder fraud in 2023.

Nearly 18,000 victims aged 60 and over reported such scams. Personal data breaches, confidence and romance scams, non-payment or non-delivery scams, and investment scams rounded out the top five most common types of elder fraud reported in 2023.

This event is free and open to the community and will provide valuable insights into common scams targeting older adults and offer tips for consumer protection.

The town hall-style event is scheduled from 12:30-2 p.m. on Sunday, Aug. 4, 2024, at the Campus for Creative Aging, 2920 Lakeview Ave., St. Joseph. RSVP is not required for this event. For more information about how Area Agency on Aging can help older adults with scam prevention and awareness, call the Info-Line for Aging & Disability at 800-654-2810. www.MailMaxOnline.com Twin Cities Players hosts auditions for a murderer and potential victims

If you're interested in being murdered, or a murderer (solely for the stage), Twin City Players wants to hear from you.

Twin City Players, the volunteer-based nonprofit theatre organization, has scheduled auditions for the second production of its 92nd Mainstage Season, the classic mystery, The Mousetrap by Agatha Christie.

Auditions are scheduled for Sunday, August 18 and Monday, August 19, both at 6:30 pm, in the Studio at Twin City Players, located at 600 West Glenlord Road, St. Joseph, Michigan. Johnna Bither directs the production.

The Twin City Players pitch reads, "As news spreads of a murder in London, a group of seven strangers find themselves snowed in at a remote countryside questhouse. When a police sergeant arrives, the quests discover - to their horror - that a killer is in their midst! One by one, the suspicious characters reveal their sordid pasts. Which one is the murderer? Who will be their next victim? Can you solve this world-famous mystery for yourself? For over 70 years, Agatha Christie's The Mousetrap, the world's longest running play, has kept millions of people from every corner of the globe on the edge of their seats."

A list of cast/characters needed and

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www.MailMaxOnline.com additional information to prepare for auditions is available on the TCP website, www.twincityplayers.org. People of all genders and ethnicities are encouraged to audition.

Show dates are October 18 -November 3, 2024, and tickets will be available starting August 1.

The TCP Playhouse is located at 600 West Glenlord Road, St. Joseph, MI.

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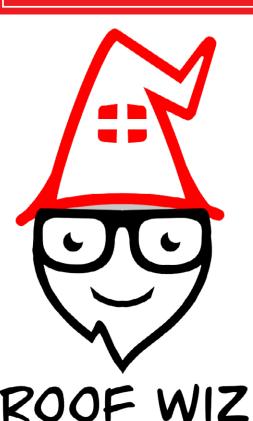


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Dave Ramsey Financial Expert

The Ramsey Show

Dave Says Wait...what?

Dear Dave,

We've been following your Baby Steps plan, and we paid off two car loans a few months ago. That freed up almost \$800 a month. We have two kids, and we love to go on family camping trips. We've been trying to decide on a destination for the next one, but to do this we would need a vehicle with more room. Luckily, we found a used van at a reasonable price, and we think we could have it paid off in no more than 12 months. Would this be okay, since we would still have more money left than before?

Sara Dear Sara.

Okay, you're telling me you just got out from under \$800 worth of car payments each month, and you want to dive right back in by financing another one? I think you've missed the point of my plan. The point is to get out of debt, not just move it around or try to juggle smaller portions.

What you're actually saying is you're thinking about putting your family's financial future in jeopardy, because you want to go on camping trips in a roomier car. That's a bad plan! For you guys, something like this right

now would be a luxury item. Did you know I went without a vacation for four years trying to get my life back together after I went broke? Four years! I'm not suggesting you live with this attitude for the rest of your life, but I'm pretty sure there are other ways to make family camping trips happen.

Long story short, you don't need a different vehicle to go camping. And you definitely don't need to go back into car debt to go camping. Buy a couple of tents, throw them in the back of the car and head for the woods. If your cars are really just too small to handle everything, then rent a bigger car for the weekend. I'd rather you spend a few bucks doing something like that once in a while than picking up another car payment.

Your mindset on this worries me, Sara. The reason for getting out of debt is to live a better life. Living debt-free is smart, less stressful and it makes everything else feel lighter and easier to manage. Live like no one else, so that later, you can live like no one else. Remember?

Please, don't do it. -Dave

* Dave Ramsey is an eight-time national best-selling author, personal finance expert and host of The Ramsey Show, heard by more than 20 million listeners each week. He has appeared on Good Morning America, CBS Mornings, Today Show, Fox News, CNN, Fox Business, and many more. Since 1992, Dave has helped people regain control of their money, build wealth and enhance their lives. He also serves as CEO for the company, Ramsey Solutions.

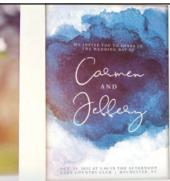
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