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Moody on The Market

Pat Moody

Paid Parking Pause: A time for peace... or to redouble opposition

Paid parking enforcement in downtown St. Joseph has been suspended for an undetermined time to deal with Americans with Disabilities Act compliance issues. While many downtown business owners are pleased with the pause, they remain highly suspicious about the City Commission's willingness to make significant changes to the paid parking plan-or to end it for good as many of the business owners would prefer.

When City Manager Emily Hackworth announced Monday night that she was immediately suspending the paid system because it failed to meet ADA standards, some of the business owners at the Commission meeting seemed almost disappointed that they had apparently won the battle. It seemed some might be looking forward to continuing to fight the war over parking. Some talked privately about filing lawsuits against the city for revenue lost since May 15, when the controversial plan began.

Some business owners questioned whether Hackworth had the authority as the City's top administrator to suspend the parking plan. They wondered aloud if there needed to be a formal Commission vote. There was, however, no resolution on which to vote.

It seemed clear to longtime observers of St. Joseph City Government that Hackworth had the authority to suspend paid parking operations when it became clear that the city's new parking kiosks were inaccessible to handicapped users. Why that fact didn't surface earlier in the City's planning for paid parking is NOT clear. It seems questions will be asked of the Engineering Department and others who had a role in installing the parking kiosks, which, even with the naked eye, are not handicap-friendly.

In her brief announcement to the packed chamber, Hackworth gave no hint of how long her paid parking pause might be. However, she suggested the time could be well spent getting all sides of the issue to the table for honest discussion and compromise. A few in the room applauded that 'olive branch', but many others scoffed at it, some yelling insults toward the Commission and Hackworth later in the meeting.

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Continued on page 6

Fun and interesting things to do in Southwest Michigan

The Box Factory for the Arts will celebrate their 30th anniversary on Saturday, June 14 at 5:00 p.m. The evening will kick off with a pre-concert reception offering signature cocktails at the cash bar and complimentary charcuterie stations featuring food from Sally's Front Porch Catering. There will be a silent auction in which quests can bid on a selection of one-of-a-kind works of art and

special services donated by Box Factory studio artists and tenants. Several exceptional pieces, including fine art, jewelry and a private in-home concert by Bryan Lubeck, will be featured in a live auction hosted by popular auctioneer Dan McCrery. The highlight of the evening, beginning at 7:15 p.m., is a special,

Continued on page 2

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Executive

Director, Southwestern Michigan Tourist Council

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Simpson Continued from cover

unplugged concert by Amazon #1 Best Selling musician Bryan Lubeck, joined by talented pianist/vocalist Andrew Fisher. Lubeck's music combines sensitive ballads and flamenco-inspired rhythms in a performance Billboard Magazine described as "a tapestry of fiery Spanish guitar and cool urban grooves.

Lemon Creek Winery is thrilled to announce the official music lineup for its 41st Annual Father's Day Festival, taking place Sunday, June 15th, from 12:00 to 7:00 p.m. As Michigan's longest-running wine festival, this family-friendly celebration of dads, live music, and great local wine is a tradition not to be missed. The 2025 festival will feature a full day of live music, local food trucks, and fun for the whole family, including a dedicated kids' area with a bounce house and hayrides. Cosmic Countrymen and Big Hair Hope and the Dad Bods, take the stage for an entertaining afternoon of live music. A variety of food vendors will be on-site with unique goods and treats. Celebrate summer, music, food and family at one of Michigan's most beloved Father's Day traditions.

You're invited to an exciting and exclusive dining experience at Granor Farm. A delicious fundraiser supporting the important work of Fernwood Botanical Gardens. The evening starts with drinks and a conversation featuring Fernwood's new Executive Director, Mary Krinock, and Director of Education, Michelle McCoskey. They will discuss Fernwood's environmental education and nature-based programming, which make the organization a vital part of the community. Right after the talk, a multi-course dinner showcasing crops grown by Granor and inspired by Fernwood's edible landscape will be served in their Greenhouse. Dinner includes Granor wine pairings, with non-alcoholic beverages available as well.

Twin City Players announces the final production of its 2024-2025 92nd Mainstage Season, Anastasia the Musical. Inspired by the beloved films, Anastasia transports us from the twilight of the Russian Empire to the euphoria of Paris in the 1920s, as a brave young woman sets out to discover the mystery of her past. Pursued by a ruthless Soviet officer determined to silence her, Anya enlists the aid of a dashing conman and a lovable ex-aristocrat. Together, they embark on an epic adventure to help her find home, love, and family. This spectacular musical includes songs from the hit animated film, "Journey to the Past" and "Once Upon a December." Performance dates are June 6 - 29, 2025, Friday and Saturday at 7:30 pm and Sunday at 2 pm, at the TCP Playhouse.

The Livery Brewery is thrilled to welcome the Watershed Ramblers on Saturday, June 21 at 7:30 p.m. They are a bluegrass quartet drawn from a diverse group of influences. From bluegrass to rock to funk and RnB, the Ramblers are an acoustic outfit that will take you on a ride from traditional to contemporary using their songwriting and wide range of genre-bending picking. Known for fast paced tempos and train-like grooves, the Ramblers bring the energy with their own style of the music that everyone knows and loves.

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



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Red Sky at Night, Sailor's Delight Photo by Vikas Gupta

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Boss Services

Cheetahs and Chilly Weather: Why These Speedsters Prefer the Heat

Cheetahs, the world's fastest land animals, are built for sun-soaked savannas, not chilly climates. These sleek felines (Acinonyx jubatus) thrive in the warm, open landscapes of Africa and a small pocket of Iran, but cool weather? That's not their vibe. Here's why cheetahs and cold don't mix, sprinkled with fun facts about their heat-loving nature.

Cheetahs are creatures of warmth, evolved for the scorching grasslands where temperatures often climb above 90°F. Their slender bodies, designed for sprinting up to 60 miles per hour in three seconds, have minimal body fat, offering little insulation against the cold. Unlike leopards or lions, which can tolerate cooler climates, cheetahs lack a thick undercoat. Their short, spotted fur is perfect for dissipating heat during high-speed chases but leaves them shivering in chilly conditions.

In the wild, cheetahs avoid cold weather by sticking to habitats like the Serengeti or Namibia's arid plains, where daytime temperatures rarely dip below 70°F. In rare cases, such as during southern Africa's winter months, when nights can drop to the 40s, cheetahs adapt by hunting during the warmest parts of the day. Their daytime hunting habit, unique among big cats, aligns with their love for sunny conditions, as their keen eyesight thrives under bright skies.

Cool weather also affects their prey. Antelopes like impalas, a cheetah's favorite meal, may move less predictably in colder conditions, making hunts tougher. Cheetahs rely on explosive sprints, burning energy fast, and chilly temperatures can slow their recovery. Their large nasal passages, great for gulping oxygen during a chase, don't fare well in frosty air, which can irritate their respiratory systems.

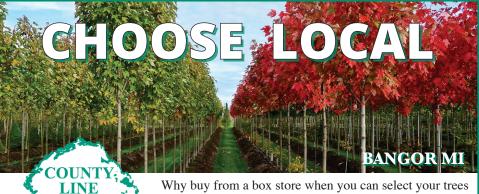
In zoos, where cheetahs sometimes face colder climates, keepers provide heated enclosures or indoor shelters. For example, cheetahs in North American zoos, where winters can be harsh, are often seen basking under heat lamps or curling up in cozy dens. Even then, they're less active in cool weather, preferring to lounge until things warm up.

Fun fact: cheetahs' iconic "tear marks" help reduce sun glare in their hot, bright habitats, but they're useless in overcast, chilly conditions. Their semi-retractable claws, like cleats for traction, grip best on dry, warm ground-not muddy or frosty terrain. And those high-pitched chirps they use to call cubs? They're less frequent in cold weather, as cheetahs conserve energy when temperatures drop.

With only about 7,000 cheetahs left in the wild, their preference for warm climates makes habitat preservation in Africa's sunny savannas critical. As climate patterns shift, conservationists worry that unpredictable weather could further stress these heat-loving cats. So, next time you picture a cheetah, imagine it sprinting under a blazing sun-because that's where this speedster feels right at home.

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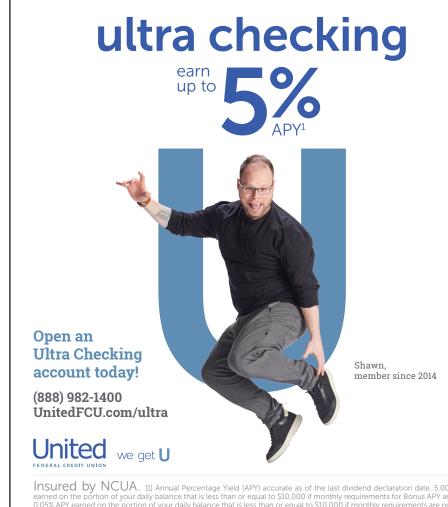


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Monterey Pop Still Copping Props

I don't know how many boomers out there want to – or even CAN – remember 1967 and its "Summer of Love" thing. Well, here comes another groovy memory-jogger: in June of '67, lovers of music – and other things – congregated at the famous Monterey (California) International Pop Music Festival, aka Monterey Pop, widely considered the most impressive hickey on the Summer of Love's neck. Considering that Monterey Pop was a oncein-a-lifetime event, you'd think the official City of Monterey website would have lots to say about it. But surprisingly, the fest gets no more exposure than the 1900 opening of Monterey's first fish canning and reduction plant. Of course, compared to Monterey Pop, the fish canning plant generated way fewer complaints about odor.

Now you know that I'm a pretty sunny, "lookon-the-bright-side-there-must-be-a-bright-side-I'm-gonna-find-a-bright-side-if-it-kills-me" type person. But here's an irresistibly snarky and irony-drenched tidbit about the Monterey love-in, from the website of a photographer named Larry Keenan, who spent the festival snapping up-close and personal pix of the performers: "I had a backstage pass because I was exhibiting my work at the festival in a little pavilion; all my photographs were stolen."

Surprisingly, even The Beach Boys – who helped organize Monterey Pop -- robbed it of love: They cancelled their scheduled performance. Years later, it was revealed that one of the Boys opposed Coca-Cola's sponsorship of the show, saying it was, and I quote, "a plot to get the nation's youth hooked on soda." The Beach Boy who feared this? Mike Love.

But enough nattering... Monterey Pop still had a whole lotta love. For example, the event's proceeds were donated to charity, and there were no deaths or arrests (which makes Larry Keenan sorta grouchy). Monterey's Deputy Chief of Police was quoted as saying "We've had more trouble at PTA conventions." Which makes me think, wowie, Monterey's PTA meetings in the '60s must've totally rocked!

I've also read there were no drug overdoses during the Festival. Whaddya bet that's an unfinished sentence, that should've ended "Well, none that disrupted the event anyway."

Credit for this goes to Monterey Pop's volunteer first-aid team, which used sophisticated medical techniques such as, and I quote, "cooling out people who were freaking due to ingested substances."

Gutters & Topp

June 14, 2025 MailMax Page 5 The leader of the medical team was a Dr. Bowersocks, whose goofy name was usually all it took to cool out freaking people. (I figured "Dr. Bowersocks" was some kind of far-out, 60s-era pseudonym, like Wavy Gravy, or Tiny Tim, or Spiro Agnew. But No. 5 son Googled him and said he's real, and even graduated at the top of his class at Hogwarts.)

Unfortunately, even Dr. Bowersocks couldn't cool out the instruments of The Who, who famously smashed all their gear during their Monterey Pop set. Then remembered they had five more songs to play.

Nor could he rescue Jimi Hendrix' guitar, after Jimi barbecued it with lighter fluid and a match.

Actually, all this onstage mayhem may be Monterey Pop's most enduring legacy. It led all sorts of performers to up the ante on their "showmanship." Why the very next day, even the peaceable Ravi Shankar got into the spirit, concluding his performance by giving his sitar a VERY stern scolding.

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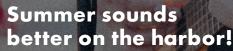
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Moody Continued from cover

With the nuts & bolts specifics of the paid parking issue having been repeatedly debated in earlier meetings, several of Monday night's comments moved on to the long-term impact of the parking controversy on St. Joseph as a community and its image as a weekend or vacation destination. Several merchants quoted out-of-town customers as being disgusted with the change in welcoming atmosphere, symbolized by paid parking. A couple of others pounded on the Commission for allegedly forgetting about senior citizens who can't or won't utilize credit cards and Smart Phone apps.

One speaker who said she worked in advertising suggested the city would have to spend far more to undo its new, negative image of greed than it could ever hope to get from paid parking revenue.

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So, for now, paid parking in St. Joseph is on hold. City Manager Hackworth told us she would promptly begin arranging meetings with all the factions to discuss what happens next, and when. Meanwhile, other city staff members will be trying to figure out how they missed the mark so completely on the issue of handicapped compliant equipment. And downtown business owners will be deciding whether to simply declare victory or begin planning for the next battle in the paid parking saga.

By Gayle Olson, MOTM Contributor Rep. Andrews seeks permanent sandbag solution for shoreline property owners

Legislation from state Representative Joey Andrews would allow certain erosion control measures taken in 2020 to prevent the loss of property along the Lake Michigan shoreline to remain in place indefinitely, and he's feeling optimistic about the plan's chances of success this year.

www.MailMaxOnline.com Last week, the Michigan House Natural Resources and Tourism Committee heard from Andrews that the Michigan Department of Environment, Great Lakes, and Energy is asking many shoreline property owners to remove sandbags they installed in 2020. Andrews tells us that would be expensive, and possibly a waste.

"We had a number of constituents all throughout the district -- I mean, Saugatuck, Bridgman, New Buffalo, South Haven --approach us over the last couple of years about the amount of money they spent putting the sandbags in," Andrews said.

Andrews says since we know the water level fluctuates over time, it's only a matter of time before those sandbags will be needed again. Therefore, he's proposing they be allowed to stay under the right conditions.

"The thing is, as long as they're covered, which our bill requires, they're not going to break down because really it takes exposure to



sunlight and the elements to break them down. So, we said if you can keep them covered, then we should be able to keep them. If they're exposed, that's a different story."

Andrews says the bags could prove useful the next time the Lake Michigan water level gets high.

Andrews introduced similar legislation last year, but says the session ended before it could get anywhere. He's hoping the second time will be a charm.

Whirlpool CEO named to International Habitat for Humanity board

A long-standing partnership between Whirlpool Corporation and Habitat for Humanity has taken on a new dimension, as Marc Bitzer, Chairman and CEO of Whirlpool, has been elected to the board of directors of Habitat for Humanity International.

The announcement, made this week by the global nonprofit housing organization, marks a milestone in the decades-long relationship between Whirlpool and Habitat. Benton Harborbased Whirlpool has been a consistent supporter of Habitat since 1999, contributing millions of dollars and more than 250,000 appliances to affordable homes around the world.

"I am thrilled to welcome Marc to our board of directors," said Jonathan Reckford, CEO of Habitat for Humanity International. "Marc brings a wealth of knowledge and expertise in corporate leadership and social impact, as well as a deep commitment to addressing global housing challenges through meaningful, cross-sector collaboration. This milestone reflects Habitat's strategic engagement with trusted partners and further strengthens our longstanding collaboration with Whirlpool Corporation."

Bitzer, who joined Whirlpool in 1999 and rose through its European and North American

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operations before being named CEO in 2017 and Chairman in 2019, said the appointment is both a professional honor and a personal passion.

"It is an honor to join the Habitat for Humanity International board," Bitzer said. "Our quarter century of work with Habitat, impacting more than one million people worldwide, demonstrates the interconnectedness of home appliances and housing in improving lives. Together, we're helping build and improve homes, communities and lives, which is key to Whirlpool Corporation's social responsibility strategy, and I look forward to helping the organization continue its important mission."

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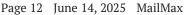


JUST A SHORT DRIVE TO BRIDGMA ENTIRE INVENTORY OF PRE-OWNEI











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Dave Ramsey Financial

Expert The Ramsey Show

Love Your Enthusiasm, but That's Not an Emergency

Dear Dave,

What do you think about the idea of taking money out of your emergency fund in order to pay off your home early? Evans

Dear Evans.

Trust me, I understand how it can be very tempting to throw a bunch of money at your house, get rid of the mortgage payments and own it outright. Especially if you're plowing through the Baby Steps, and you feel like you're making great progress in terms of gaining control of your money.

But, I wouldn't drain my emergency fund to make it happen-even if it meant being completely debt-free sooner. To be honest, I wouldn't even deplete it to pay off the house. You know how life always seems to throw a curveball at you when you least expect it? The moment you write that big check and weaken your emergency fund, your car will develop transmission issues, the central unit will go out and your roof will spring a leak.

Okay, so maybe I'm having a little fun with you in order to make a point. But the truth is the only time I would even consider dipping into your emergency fund-for anything that isn't an actual emergency—is if your emergency fund has become way too big, and you have a very small amount left to pay on the house. Keep in mind, your emergency fund should be three to six months of total household expenses, not three to six months of income. Besides, paying off the house is nothing even close to an emergency. The fact that you have to make payments on your home every month doesn't catch anyone with a mortgage by surprise.

Remember Murphy's Law, and how it says if something can go wrong it will go wrong? Evans, when you do things like your suggesting, you're just begging for Murphy to come visit for long, long time. And buddy, that's not my definition of financial peace! – Dave

* Dave Ramsey is a nine-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 Ramsey Solutions.



In the Same Way, You Have Seen Him Go

After [Jesus] said this, he was taken up before their very eyes, and a cloud hid him from their sight. They were looking intentlv up into the sky as he was aoina. when suddenly two men dressed in white stood beside them. "Men of Galilee," they said, "why do you stand here looking into the sky? This same Jesus, who has been taken from you into heaven, will come back in the same way you have seen him go into heaven." ~ Acts 1:9-11

You do not have to worry that Jesus has secretly returned to the earth and is gathering people to himself under an assumed name. You do not have to worry that Jesus will return to where you are living, tap you on the shoulder from behind, and ask you religious questions to test you. You do not have to worry that Jesus has returned invisibly and is waiting for a certain number of years to reveal himself.

When Jesus ascended into heaven, the angels said to the apostles he had chosen that Jesus would return in the

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same way that they saw him go into heaven. He had gone into the sky until a cloud hid him from their sight.

When Jesus returns, there will be no doubt about it. The Lord himself will come down from heaven, with a loud command, with the voice of the archangel, and with the trumpet call of God, and the dead in Christ will rise first. After that, we who are still alive and are left will be caught up together with them in the clouds to meet the Lord in the air. The angels will gather believers from all over the earth and take them to the place where Jesus is returning.

And so, we will be with the Lord forever. You can encourage one another with these words. Judgment day will be thrilling, not scary, because the one who saved you will also be the judge, and he will not forget what he did for you. In the meantime, do not worry. God has it all figured out.

Prayer: (Christian Worship: Hymnal - 472) Be now our joy on earth, O Lord, and be our future great reward. Alleluia, alleluia!

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

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SMR Chamber **Small Business Support** & Ribbon Cuttings!

Halfway through June and we are cruising along at what feels like lightspeed, with four ribbon cuttings the week of June 16th, plus a special event with Horizon Bank on June 24th. Without further ado, let's jump into the details!

Business owners and entrepreneurs alike are invited to join Horizon Bank, a panel of industry experts, and local community organizations for an insightful morning dedicated to navigating the world of business financing.

Access to Capital and Small Business Support will take place on Tuesday, June 24th at the Hilton Garden Inn in Benton Harbor. this free event will break down the key differences, benefits, and eligibility requirements for a wide range of financing options for business owners. Attendees will learn strategies to secure funding for real estate, equipment, working capital, and business expansion.

This event is a must-attend for any business looking to grow or get started. Whether you're exploring new equipment purchases, planning a major expansion, or simply looking to understand what's available to you, this event will provide practical, real-world insights from those who know the landscape best.

The event kicks off with networking, coffee, and danishes at 7:30 a.m., followed by presentations and a panel discussion starting at 8:30 a.m. Speakers will explore increased loan limits and lines of credit, leveraging SBA tools, and state and federal programs to support both existing and startup businesses.

Featured speakers include Bruce Piekarski, Horizon Bank, Market President Berrien County & Northern Indiana: Brian Picarazzi, U.S. Small Business Administration; Romy Ancog, SBA Office of Manufacturing & Trade; Shannon Dwyer, Great Lakes Commercial Finance; Bonnie Gabriel, Michigan Small Business Development Center; Sarah Snoeyink, Michigan Economic **Development Corporation.**

Space is limited, and RSVPs are required to secure your spot. To RSVP, visit Bit.ly/SMBusSupport.

Switching gears to ribbon cuttings, as mentioned earlier, we have multiple of them this coming week:

Monday, June 16th at 3:00 p.m. the City of Benton Harbor will be celebrating the launch of their Social District made possible by the Benton Harbor Arts District, Downtown Development Authority and Cornerstone Alliance - as well as the Fitness Court made possible by Priority Health, Corewell Health Foundation Southwest Michigan, and Whirlpool Foundation. All the fun happens at the Fitness Court - 110 Water Street right off Main Street.

Next up, on Tuesday, June 17th at 11:00 a.m. we're celebrating the official grand opening of the newly renovated playground at Silver Beach County Park! Thanks to the incredible support and additional contributions from the community, Berrien County Parks has transformed this cherished space into a modern, inclusive playground nestled along the shores of Lake Michigan.

With the help of an MDNR Spark Grant awarded in April 2023-and after two years of thoughtful planning, fundraising, and construction-the Berrien County Parks Department proudly unveiled this exciting new addition over Memorial Day Weekend. Now, we invite you to help us mark this milestone and celebrate a space designed for all to enjoy.

At 3pm on June 17th, we're heading to downtown St. Joe for Ziker Cleaners ribbon cutting. Located in the former Sanitary Cleaners at 425 State St. you'll discover your new local favorite for garment care! With 108 years of excellence, Ziker brings Lightning Fast service and ZikerFresh innovation to St. Joseph.

Finally, on Wednesday, June 18th at 9:00 a.m., we're partnering with True Blue Financial's Benton Harbor location for a special ribbon cutting and 1 year anniversary celebration!

Founded in 2008, by Lucas Brown with a mission to bring clarity and confidence to financial planning, the firm has grown from three employees in one location to a team of ten across two offices, including this beautiful Benton Harbor space that opened last yearjust east of the Bicentennial Bridge at 667 West Main Street Suite A in Benton Harbor!

Securities offered through LPL Financial, Member FINRA/SIPC. Investment Advice offered through True Blue Financial, a registered investment advisor and separate entity from LPL Financial.

Connect with me directly at sspoonholtz@smrchamber.com or 269-932-4040. See you around Southwest Michigan!

June 14, 2025 MailMax Page 15 Pachyderm Pedalers Gain Nonprofit Status, Gear Up for Growth

The Pachyderm Pedalers, a well-loved cycling club based in Stevensville, is now officially a 501(c)(3) nonprofit organization. With this new designation, the club can expand its mission of promoting recreational cycling, building community connections,

and supporting local charitable efforts.

"This milestone gives us greater ability to serve our community and connect more people to the joy of cycling," said Greg Collins, President and Founder of the Pachyderm

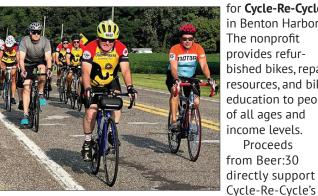
Pedalers. "We're excited for what lies ahead."

As a recognized nonprofit, the club can now accept tax-deductible donations, pursue grants, and develop deeper partnerships with other organizations to promote health, sustainability, and equity through cycling.

Now entering its ninth season, the aroup has come a long way from its humble beginnings—just five riders gathering in 2017 for a weekly bike ride. Today, more than 200 cyclists take to the roads every Thursday night, meeting at Watermark Brewing Company in Stevensville. The club offers pace groups for every level-from a casual roll to a fast-paced 23+ mph ridewelcoming any rider on any bike.

Beer:30 Fundraiser Returns Sept 6

One of the group's most popular traditions is the annual Beer:30 Fundraiser Ride, now in its seventh year. Held on September 6, 2025, the event combines a fun group ride with a community cause: raising funds



for Cycle-Re-Cycle in Benton Harbor. The nonprofit provides refurbished bikes, repair resources, and bike education to people of all ages and income levels. Proceeds from Beer:30 directly support

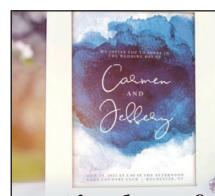
mission. Tickets and more details are available online at the club's website pachydermpedalers.com.

Join the Herd

The Pachyderm Pedalers welcome cyclists of all ages and skill levels. Members enjoy access to group rides, social events, ride insurance, sponsor perks, and opportunities to volunteer for local causes. Membership dues help support club operations and local cycling initiatives.

To learn more, sign up, or support the group, visit: pachydermpedalers.com or follow @pachydermpedalers on Facebook and @pachyderm pedalers on Instagram.





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