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Moody on The Market

Pat **Moody**

Point O' Woods details plans for 'Jim DeLapa Collegiate' in September

Several weeks ago, Moody on the Market told you about plans for a national-level college golf tournament planned this September at Point O' Woods Country Club. Those plans are now coming to life, driven by the hard work of Point General Manager Matt Flaherty, the Board of Directors headed by Maggie Daly, and Central Michigan University Golf Coach Kevin Jennings.

The Jim DeLapa Collegiate, September 27-29, will bring together elite college golfers from fifteen major NCAA Division One universities across the country. They will play the stored Point O' Woods Robert Trent Jones layout that has challenged many of the biggest names in the game over the past 50 years. Through the event, a new page will be written in the Point's special chapter as one of America's best known and most loved golf courses.

At a media day recently,

MoodyOnTheMarket.com had a chance to sit down one on one with the organizers of the Jim DeLapa Collegiate to learn how it came together and where it is headed in the future.

General Manager Matt Flaherty told us that The Point's heritage with college golf through decades of hosting the Western Amateur Championship had been on his mind ever since he took the job. Then... his phone rang...

"I was blessed to get a call from Coach Jennings from Central Michigan. He always had a dream to come back to Point O' Woods, where he used to caddy as a youth, as a Division I college golf coach, and host a golf tournament. All I could do was smile, because we had the same dream."

Coach Kevin Jennings had resurrected the CMU golf program, putting it back on the map after decades...

"Today, I'm the head men's golf coach at Central Michigan University. But I grew up here in Benton Harbor, Graduated from Benton Harbor High School, with a full ride golf schol-

Continued on page 16



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Sarah **Spoonholtz**

Regional Director, SMR Chamber

Upcoming Events!

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Heading into the final full week of June, we're excited to offer up opportunities for businesses and individuals to connect with each other, and even give back to the community.

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As I mentioned last week - 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.

funding for real estate, equipment, working capital, and business expansion. The event *Continued on page 2*

Inserts & Promotions

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- Baroda Fireworks
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Spoonholtz Continued from cover

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.** Full details and RSVP information is available at bit.ly/SMBusSupport

On Wednesday, June 25th from 4:30 – 6:30 p.m. our NextGen: Young Professionals Groups will be heading to the Berrien County Animal Services, 1400 S Euclid, Benton Harbor, MI 49022 for their June Mixer with a purpose!

This unforgettable afternoon of networking—with a side of tail wags and puppy kisses offers the perfect blend of professional connection and community service at Berrien County Animal Services.

Guests will not only meet fellow business leaders but also spend time with some of the shelter's adoptable furry friends. While there, attendees will learn about the critical role the organization plays in our community—including:

Enforcing ordinances and laws for humane animal treatment, leashing, and vaccination; Administering life-saving vaccines to prevent diseases like rabies and distemper; Running adoption programs that help local pets find loving, forever homes

Want to lend an extra paw? Donations of new pet toys or pet food are always welcome. (Please note: Animal Services asks that any donated food products be free of red dye to protect the health of the animals.)

Important Reminder: All participants wishing to interact with animals must com-

plete a volunteer form prior to or at the event. Forms are available on our website.

Finally, on Thursday, June 26th from 5:00 - 7:00 p.m. we're hosting Business After Hours at the Andreasen Center for Wellness (ACW) on Andrews University's campus with the School of Business!

Enjoy an exclusive tour of the state-ofthe-art ACW facility, including:

A heated indoor pool; The Healing Oasis: whirlpool, sauna, steam bath, infrared light cove, and more; Spacious fitness areas and group studios; An indoor walking/running track; An outdoor sensory retreat garden; A demonstration kitchen for nutrition education; Wellness education workshops; Yearround community programs—including special offerings for seniors.

In addition to networking, attendees will have the chance to learn about the innovative graduate programs offered by Andrews University's School of Business Administration, such as:

MBA with concentrations in management, healthcare, and accounting/finance; MSA for leadership roles in HR and nonprofit management; PhD in Business for careers in research, consulting, or higher education.

Whether you're considering a career shift, seeking an advanced degree, or exploring tuition partnership opportunities for your company, this event is designed for you.

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

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Forest Floor Photo by Savannah Husse

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How Hearing Aids Can Help with **Tinnitus**

Have you ever noticed a seemingly random high-pitched tone in one or both of your ears, possibly alongside a reduction in your hearing, that then seems to fade away after a few seconds as if someone turned the volume dial down on a radio? If so then you may have experienced what is called spontaneous tinnitus. Spontaneous tinnitus is fairly normal, though there is no comprehensive explanation as to why it occurs. Now imagine that the ringing or tone starts and does not go away. Some people experience this, or some variation of tinnitus everyday of their lives.

Tinnitus is more common than most of us would think. According to the Cleveland Clinic, around 50 million Americans experience some form of tinnitus everyday. Tinnitus can present as a variety of sounds or sensations, and can also present itself at varying degrees of how bothersome or intrusive it is in our lives. Some tinnitus patients report that they hear a pure tone, similar to a musical note, while others may



compare their tinnitus sound to something like crickets or cicadas. Tinnitus can be correlated to several different underlying conditions, whether it be hearing loss, a head injury, increased stress, changes in cardiovascular health, or at times without any obvious cause.

While tinnitus is so common, unfortunately at this time there is no "magic pill" or cure for tinnitus. Researchers are continuously working on the mechanisms that cause tinnitus to happen, as well as different ways to treat tinnitus. One approach to help reduce tinnitus and in some cases eliminate tinnitus noise is the use of hearing aids. Hearing aids can help to reduce tinnitus in a couple of different ways. Most if not all modern hearing aids are built with tinnitus maskers included. A tinnitus masker uses a noise input that is catered to each individual patient to mask or cover the existing tinnitus noise in a patient's head. Another approach to using hearing aids to help relieve tinnitus, with or without hearing loss, is simply amplification from the hearing aid then using normal environmental sounds, the sounds of life, to give our brain and ears something to focus on rather than the tinnitus

Tinnitus can be very frustrating, annoying and debilitating. Hearing health experts recommend that if a person experiences tinnitus of any severity, that they should have their hearing tested to determine possible causes of their tinnitus as well as to determine a treatment plan to help relieve their tinnitus.

If you or someone you someone you love have tinnitus or hearing loss, call our office today to schedule your free hearing screening at (269) 982-3444.

Dr. Kasewurm's Professional





Dave Savs Calmly and Confidently Control the Situation

Dear Dave,

I've been talking to my creditors, because I want to pay off my debt as soon as possible. In dealing with them, I've noticed sometimes they are reasonable and understanding, while other times they are pushy and even mean. Do you have any suggestions on dealing with creditors when you're trying to make amends and correct financial mistakes of the past? Olivia

Dear Olivia,

Let's start with a few basics. When it comes to dealing with debt collectors, keep track of all calls and emails between you, and be 100% up to speed on all your accounts. Have records of all the payments you've made, and the dates on which they were made. Know what you owe, who you owe and exactly how much you owe them.

If a collector agrees to settle the debt, get all the specifics of that agreement in writing, and keep the document as proof-just in case they "forget" they made the offer. Knowing the facts, and having them close by, gives you the upper hand in any situation. Plus, all this will make it easier to report them, and begin building a case file, if they violate the

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federal Fair Debt Collection Practices Act.

Trust me, you'll run into all sorts of collectors no matter what kind of debt you have. Occasionally, they're friendly and reasonable. Others can be downright nasty. Whatever their approach, always remember one thing. Their endgame is to separate you from your money. Most debt collectors try to take advantage of a person's lack of confidence and emotions. So, if you don't know your rights, they can scare you by using bogus threats. Always calmly explain your situation, the reason you're behind on the debt and how you plan to pay it off. Never let yourself get drawn into an argument, either. If they start yelling, calling you names or cursing at you, hang up immediately. Make a note of the call, and the name of the person you spoke with.

Any misbehavior aside, I want you to remember one thing. If you have debt, you have a legal and moral obligation to pay it. However, there's nothing wrong with you calmly and confidently controlling these kinds of conversations. You may have made some financial mistakes in the past, Olivia. But that doesn't mean you should allow someone to insult and abuse you.

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.





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Comfort Advisor **Boss Services**

Summer Deck and Patio Maintenance

As summer arrives in Southwest Michigan, homeowners flock to their outdoor decks and patios to enjoy warm days and Lake Michigan breezes. However, the region's humid climate, frequent summer storms, and intense sunlight demand proactive maintenance to keep these spaces safe, functional, and visually appealing. Regular upkeep not only enhances summer gatherings but also extends the lifespan of these valuable home features, protecting against costly repairs.

Start with a thorough cleaning to revive your deck or patio. Over winter and spring, dirt, algae, and mildew can accumulate, especially in our humid environment, where moisture lingers. For wooden decks, a power washer set to a low pressure (1,200–1,500 PSI) removes grime without damaging the wood. Use a deck-specific cleaning solution to tackle stubborn stains. For patios made of concrete or pavers, a stiff-bristled brush and mild detergent work well to scrub away dirt. Rinse thoroughly to prevent residue buildup, which can attract more debris during summer rains.

Next, inspect for structural issues. Wooden decks are prone to loose boards, popped nails, or splintering caused by seasonal temperature swings and moisture. Check railings and stairs for stability, as these are critical for safety during summer barbecues or family gatherings.

Replace damaged boards and secure loose fasteners with galvanized screws for durability. For patios, look for cracks in concrete or shifting pavers, which can result from frost heave or heavy rainfall. Small cracks can be filled with concrete sealant, while larger issues may require professional attention to prevent tripping hazards.

Sealing is a critical step for wooden decks to combat Michigan's weather. Sun exposure fades wood, while humidity promotes rot and mold. After cleaning and drying the deck, apply a high-quality water-repellent sealant or stain with UV protection. Choose a product suited for the region's climate-oil-based sealants penetrate deeply, while water-based options are eco-friendly and easier to clean up. Apply sealant every one to two years, depending on wear, to maintain protection. For patios, sealing pavers or concrete enhances longevity and resists stains from summer spills like barbecue sauce or sunscreen

Don't overlook aesthetics. Refreshing your deck or patio can elevate its appeal. Sand rough spots on wooden decks for a smooth finish, and consider a new stain color to modernize the look. For patios, re-sand joints between pavers to stabilize them and prevent weed growth. Adding outdoor rugs or furniture can create a welcoming space for summer entertaining.

Finally, maintain your deck and patio throughout the season. Sweep regularly to remove debris, and promptly clean spills to prevent staining. During storms, secure furniture to avoid damage from strong winds common near Lake Michigan.

By investing time in summer maintenance, you can ensure your deck and patio remains safe, durable, and inviting. A well-maintained outdoor space not only boosts property value but also creates lasting memories under the summer sun.







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Super-duper-stitions

Do you consider yourself superstitious? If so, do you think you are more superstitious than people were 100 years ago?

I just learned you can find out the answer to that, in a book, written in 1907, that collected a wealth of superstitions from 875 students at the Berkeley, California, School of Education. It was written by a guy named Fletcher Bascom Dresslar (a fellow Hoosier, born in Martinsville, Indiana in 1858).

Dresslar's book contains 131 pages with lists of superstitions, organized into scads of different topics, from "Salt," "Bread and Butter," and "Tea and Coffee" to "Weddings," "Dreams" and "Spiritisms." Unfortunately, none of the "Spiritism" beliefs had anything to do with discovering that

Elvis is still alive. Those 875 Berkeley students provided all the superstitions on these lists, and some of the entries I've truly never heard before:

For "Salt" -- spilling salt is just an all-round terrifying thing to do, the Berkeley students agree. And most said it will cause a fight with a friend. Most said the way to avoid the fight is to throw the salt over your shoulder. Others said the thing to do is to burn the salt. But one person who supported the "burn it" technique didn't agree that it would prevent a fight with a friend -- he/she believed that if you set it afire, then you'll WIN the fight. Niiiiice. I think my favorite "Salt" superstition is this one: "If you eat a thimbleful of salt before retiring, then jump into bed backward, you will dream of someone bringing you water, and that person will marry you." By the way, Fletcher Bascom Dresslar asked everyone submitting a superstition to indicate whether they believed it a lot, or just a little, or not at all. Somehow, despite the MANY instances where this superstition proved true, the person who contributed the thimble/backward jump/water dream/marriage one didn't believe it.

My favorite "Bread and Butter" superstition is: "To help yourself to bread or other food when you have food on your plate already is a sign that someone hungry is coming to the table." Having lived with five ravenous young men, I KNOW this superstition is true -- heck, that's precisely why I always took extra food -- before they grabbed and inhaled it all!

My favorite "Tea and Coffee" superstition: "If tea grounds are found in your cup, you may expect a letter, company, or bad news. If you will place the

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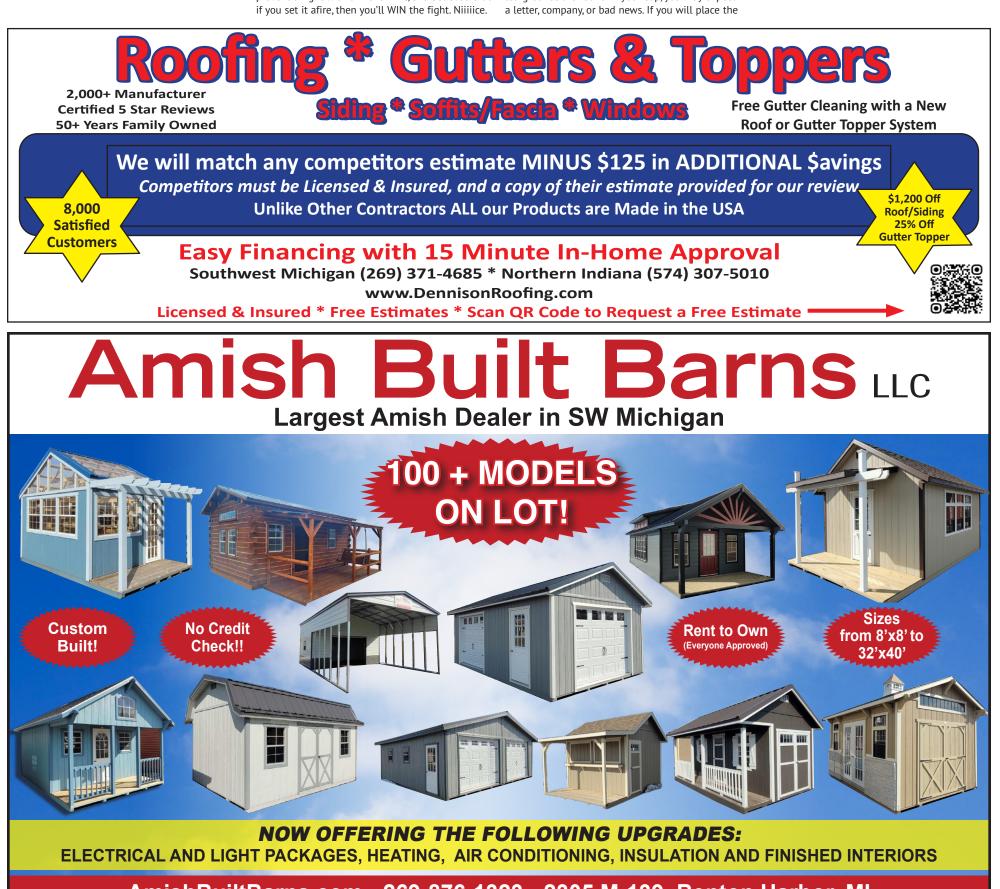
grounds on one fist and strike that fist with the other, and at each stroke name a day of the week, you can determine the day of the week when the letter, company or news may be expected by noting when the grounds stick to the fist used in striking."

This is one of the most complex and convoluted superstitions I think I've ever heard. It's more complicated than baseball's infield fly rule! But here's what I like best about it -- the person who submitted it believed it!

Of all the superstitions Fletcher Bascom Dresslar collected, the most common was this: "If you drop the dishrag you'll have company."

Well, not in my house. When I drop the dishrag, it's the equivalent of droppin' the mic, which celebrities everywhere are doing these days. And you know what that means, yeah! It means I'm DONE doin' the dishes! BAM!

takefiveT5@yahoo.com



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- 10 AM 3 PM: FOOD & CRAFT VENDORS, DUNK TANK
- 🥒 11 AM: FREE ICE CREAM*
 - 11 AM: BIG WHEEL RACE SIGN-UP DEADLINE
- 🥒 11:30 AM: BIG WHEEL RACE
- 12 3 PM: TASTING ROOM OPEN*
- 12 PM: RELISH EATING SIGN-UP DEADLINE
- 🥖 12:30 PM: RELISH EATING
- 🥖 12:30 PM: PICKLE FLING SIGN-UP DEADLINE
- 🥖 1 PM: PICKLE FLING CONTEST
- 2 PM: FROZEN T-SHIRT CONTEST LIMIT 10 PER CATEGORY
- 4 PM: 4TH OF JULY PARADE THROUGH DOWNTOWN
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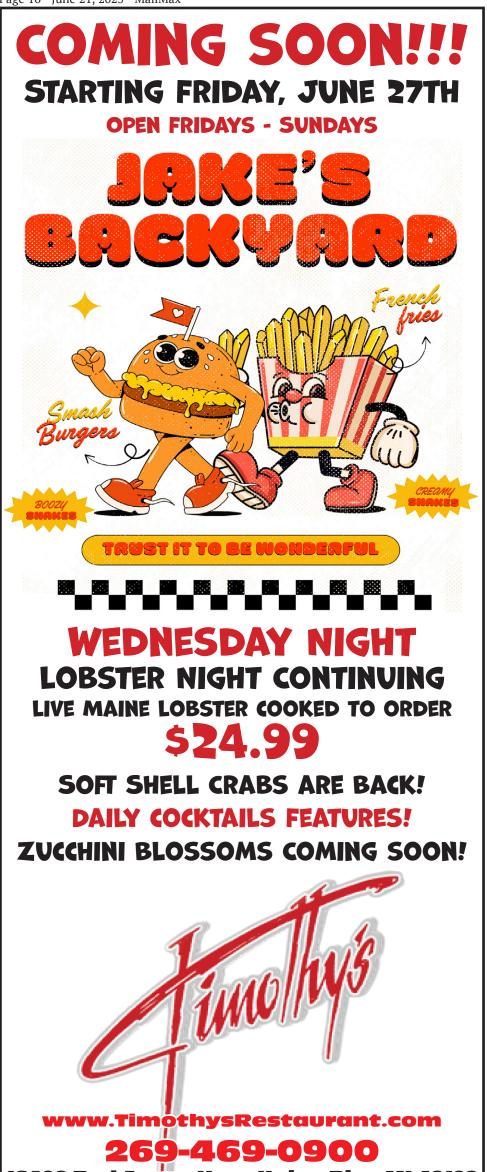
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Moody Continued from cover

arship to Jackson State University. I'm also a graduate of the Golf Academy of America-- the first African-American to graduate with playing and teaching credentials from there. At CMU, they allowed me to bring golf back after a 37-year hiatus, and we just successfully completed our third season."

Jennings said at that point, it was 'time' to move on to his dream of a high-level college tournament at Point O' Woods. So, he began by talking to Matt Flaherty.

Flaherty told us the timing was perfect because Point O' Woods was considering how to put its new Educational Foundation Scholarship Program on firmer financial footing, as well as how to capitalize on the Point's long heritage tied to college golf and the Western Amateur Championship.

"Coach Jennings grew up in Benton Harbor. He and his brother were caddies at Point O' Woods. They attribute 'The Point' for not only helping them financially, but also to really grow and develop as young men. The caddy program at Point O' Woods was instrumental in helping them get to the next level professionally. There were scholarships involved, there was mentorship involved, and one of the leaders of that mentorship for Coach Jennings was Mr. Jim DeLapa and his son, the late Tony DeLapa."



8pm. Enjoy the vibe with featured drink specials all evening.

www.MailMaxOnline.com Jim DeLapa, a lifetime Point member from Coloma, has long retired from being one of the founders of the frozen pizza industry in America. His son, Tony DeLapa was a St. Joseph entrepreneur and Point member, who passed away in 2024. Their connection with Coach Jennings offered the perfect link to commemorate the DeLapa family's ties to The Point while launching the collegiate tournament and helping fund the new scholarship program.

Flaherty feels that there couldn't be a better multi-faceted foundation on which to launch the Jim DeLapa Collegiate event, which has an initial four-year plan, the final weekend in September through 2028.

Maggie Daly is the President of the Point O'Woods Board of Directors and chairs the Foundation. She explained the new scholarship builds upon the Point's longtime ties to the national scholarship program of the Western Golf Association:

"We've always been part of the Evans Scholarship, which is a full scholarship for our caddies, but it's really only for caddies. So, the new foundation was put in place because we really need to offer something like that for all of our Point employees."

Daly said the scholarship program has already been useful in encouraging student employees to return to their seasonal jobs at the Point.

"We awarded our first scholarship in 2022. And we've awarded 19 scholarships with a total of roughly \$80,000. This is a scholarship to any of our employees who apply for it, show a financial need and explain to us what they want to do to further their education."

The Saturday thru Monday format for the Jim DeLapa Collegiate will be a busy agenda:





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with the competition set to consist of 54 holes of medal play. Teams will first play a practice round on Saturday, followed by 36 holes of medal play on Sunday. The tournament will conclude with 18 holes of competition on Monday, where both individual and team champions will be crowned. The champions will be celebrated on Monday afternoon.

Members and their guests, as well as Sponsors of the event will have an important role, especially on Saturday afternoon and evening. Saturday September 27th, members, their guests and Sponsors will have the unique opportunity to play an 18-hole round with one of the Contestants from the Jim DeLapa Collegiate. The Event will pair three members / guests with a Collegiate player representing one of the fifteen school field. There will be a buffet lunch prior to golf with a Big BBQ and Opening Ceremony for the Collegiate following Saturday play.

Flaherty said Central Michigan will be the permanent host school of the tournament. However, organizers are counting on eventually also having their Big Four schools for alumni and members at the Point. Michigan and Illinois are already coming. Michigan State and Notre Dame would be highly desirable additions.

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The event will be played over three days, 2025 Jim DeLapa Collegiate Participants

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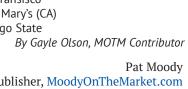


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An Act of Grace

But the LORD came down to see the city and the tower the people were building. The LORD said, "If as one people speaking the same language they have begun to do this, then nothing

they plan to do will be impossible for them. Come, let us go down and confuse their language so they will not understand each other." So the LORD scattered them from there over all the earth, and they stopped building the city. That is why it was called Babel—because there the LORD confused the language of the whole world. From there the LORD scattered them over the face of the whole earth. Genesis 11:5-9

If you had no understanding of who God is or the context of these verses, this action by God might seem petty and harsh. You might read these verses as saying that God saw the progress man was making, recognized their potential, became jealous of them, and put a stop to it by confusing their language.

The fact is that these people were disobeying God's command to spread out over all the earth. What's more is that their actions showed a total lack of trust in God. If these people thought they could do everything, they wouldn't go to God for anything, including the salvation of their sinful souls. While they built a comfortable life on earth, they would trade it for an eternity in hell.

God is not concerned for himself that humans will somehow rise to his level. God cares about human beings. He is concerned about their earthly lives, but he is more passionate about their eternal lives. God didn't confuse the languages at Babel out of his own self-interest. He did it because he loves people. It was an act of his grace so that they didn't think that they had no need for God and then suffer eternally.

Learn more about God, and you'll see just how far he was willing to go to keep people from hell. God sent Jesus to descend to earth. Not just to visit but to live, love, and even to die. Jesus' death and resurrection bring people together with God. It unites them in faith.

Prayer: Heavenly Father, you were willing to let your Son die in my place. Help me show gratitude by living according to your will. Amen.

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





The Pet Corner

Summer is finally here! But along with the warmer weather arrives all those nasty little varmints that can make our lives, and the lives of our pets, miserable, Ticks, mosquitoes, fleas, flies, allergies, even the heat itself, can add up to a less than fun experience. The good news is there are many ways to prevent summer pests from becoming an issue. Preventatives for ticks and fleas are quite effective in keeping pets safe from the diseases those pests can spread. That and heartworm preventative should be given year-round to do the proper job. Preventing flea bites can also help reduce skin allergies. There are many options, but check with your veterinarian to find what works best for you and your pets. As for the heat, all animals need access to fresh water and a way to get in out of the sun. When walking on the pavement, check to see how hot it is on your hand. If it's too hot for you, it's too hot for your pets' paws.

Most dogs love car rides. We often see dogs with their heads sticking out the window, as the vehicle is flying down the road. They love the wind in their faces, but it's not safe. A lesson I learned, when one of my two dogs stepped on the down button, and they were cheerfully half-hanging out the window, is to always keep the back windows locked. Dogs are known to jump from cars, if they see something exciting that they want to pursue. Using a car harness and leash that locks into the seat belt provides

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an extra measure of safety. Never leave pets in the car, even for a short time, in the heat.

Fireworks season is here, so if your pet shivers and shakes at the noise, maybe try a Thundershirt and/or placing them in a room with the TV or radio on to help mask the sounds. Pets are often lost when they try to run from the frightening din.

Summertime brings out the wildlife we might not otherwise see. Deer, raccoons, skunks, coyotes, rabbits, opossums, and squirrels are common to our area. We've had a fox family living in our neighborhood. While some think they are moving into our territory, it's humans who are guilty of encroaching on and destroying their habitats. To co-exist with the wildlife, we can take steps to avoid unpleasant encounters. Secure garbage cans with bungee cords. Keep barbecue grills free of food debris. Avoid leaving food, including pet food, outside overnight. Make your home and yard less inviting to wildlife by eliminating dark places, such as brush piles, where they can hide. Anyone with a dog has probably had a skunk encounter. To try and prevent this from happening (again), I keep a yard light on at night and check the vard before allowing them out before bedtime. A little research into how to co-exist with wildlife is most helpful and will make for a safer summer.

If you attend the Pickle Festival in Berrian Springs on July 4, stop by the Dunk Tank. Berrien County Animal Services will be the recipient of the proceeds from that event.

June is Adopt a Cat month. If you're looking to add a furry feline friend to your family, Meows at the Market in St. Joseph continues on Sundays from 1-3pm. The Bridgman Open Air Market has adoptable kittens and cats on Sundays from 9am to 3pm. Since we are still in Kitten Season, donations of cat and kitten food and litter is always appreciated by the shelters and rescues. Check their websites and Facebook pages to see what is most needed.





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LEGALS

RIVER SCHOOL, SODUS TOWNSHIP: Notice of Hearing on Proposed Budget. The Board of Education of Sodus Township School District #5 will hold a public hearing on a proposed budget for the 2025-256 school year. The hearing will be held in conjunction with a regular

meeting on Tuesday, June 24, 2025 at 5:45 PM. at River School 4439 River Road, Sodus, MI 49126. The Board of Education is mandated by MCL 141.434 to adapt a budget prior to each fiscal year. Before adopting the budget, the board is required to hold at least one public hearing on the proposed budget. The hearing may be held as part of a regular meeting. Any person with disability who needs accommodation for participation in this meeting should contact Carol Quattrin at 269-925-6757 ext 16 or email at couattrin@riverschoolk8.or at least five days in advance to the hearing to request assistance.

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