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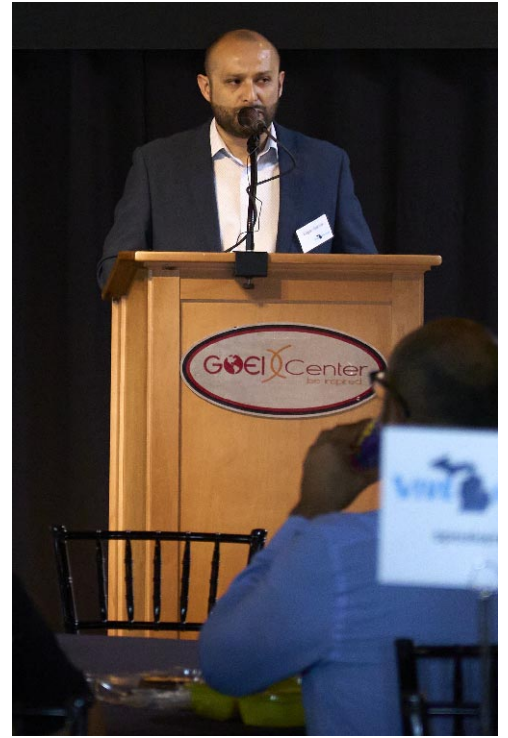




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Congratulations

Rachel Salas

for being named one of Crain's 50 Most Influential
Women in Western Michigan 2024!

Raquel was born in the Dominican Republic. Is a founding partner and the managing member of Avanti. Raquel heads Avanti's criminal defense practice and is also experienced in business law, family law, and bankruptcy. Raquel has a reputation for her aggressive, thorough, creative, and compassionate approach to defending her clients

Raquel nació en la República Dominicana. Es socia fundadora y miembro Director de Avanti. Raquel dirige la práctica de defensa penal de Avanti y también tiene experiencia en derecho comercial, derecho de familia y bancarrota. Raquel tiene reputación por su enfoque agresivo, minucioso, creativo y compasivo para defender a sus clientes.



50 MOST INFLUENTIAL
Women
IN WEST MICHIGAN
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Congratulations

Evelyn Esparza

for being named one of Crain's 50 Most Influential
Women in Western Michigan 2024!

Evelyn was born in Durango Mexico. Executive Director Hispanic Center of Western Michigan. with a master's and bachelor's degree in accounting.

I am proud to lead an organization whose mission is to empower our Hispanic community to achieve equity, self-sufficiency and personalized prosperity.

Evelyn, nació en Durango México. Executive Director Hispanic Center of Western Michigan. con una maestría y licenciatura en contabilidad.

Estoy orgullosa de liderar una organización cuya misión es empoderar a nuestra comunidad hispana para que alcance equidad, autosuficiencia y prosperidad personalizada.

Residentes de Michigan obtienen la 8va peor tasa hipotecaria en USA

A medida que el costo de ser propietario de una vivienda sigue estando fuera del alcance de muchos estadounidenses, las tasas de interés hipotecarias se han convertido en una preocupación central tanto para los compradores de viviendas como para los formuladores de políticas. Los actuales esfuerzos de la Reserva Federal para frenar la inflación con tasas de interés elevadas han enfriado en cierta medida el mercado inmobiliario, pero no han sido suficientes para equilibrar el aumento de los costos de endeudamiento. Como resultado, muchos posibles compradores enfrentan la desalentadora combinación de precios elevados de las viviendas y financiamiento costoso.

Las tasas de interés varían geográficamente debido a las condiciones del mercado local, la salud financiera de los residentes y las leyes que rigen a los prestamistas. Los investigadores clasificaron a los estados según la proporción de todas las hipotecas a tasa fija con una tasa de interés inferior al 7%. En el análisis solo se incluyeron los préstamos convencionales para adquisición de vivienda aprobados en 2023, último dato disponible.

Estas son las conclusiones clave del informe de Michigan:

El 55,8% de las hipotecas a tipo fijo aprobadas en Michigan tenían tipos inferiores al 7% el año pasado, con un tipo de interés medio del 6,990%.

Mientras tanto, el precio medio de venta de una vivienda en Michigan, financiada con una hipoteca a 30 años, fue de 255.000 dólares; por 15 años, \$255,000.

En general, Michigan tiene la octava proporción más pequeña de compradores de vivienda que obtienen tasas de interés hipotecarias inferiores al 7% entre todos los estados de EE. UU.

Mic



Michigan

residents get 8th worst mortgage rates in U.S.



By VMM

As the cost of homeownership continues to grow out of reach for many Americans, mortgage interest rates have become a central concern for both homebuyers and policymakers. The Federal Reserve’s ongoing efforts to curb inflation with elevated interest rates have somewhat cooled the housing market, but have not been sufficient to balance the rise in borrowing costs. As a result, many prospective buyers face the daunting combination of steep home prices and expensive financing.

Interest rates vary geographically due to local market conditions, the financial health of residents, and laws governing lenders. Researchers ranked states according to the share of all fixed-rate mortgages with less than a 7% interest rate. Only conventional home purchase loans approved in 2023, the latest data available, were included in the analysis.

These are the key takeaways from the report for Michigan:

55.8% of fixed-rate mortgages approved in Michigan had rates below 7% last year, with a median interest rate of 6.990%.

Meanwhile, Michigan’s median home sale price, when financed with a 30-year mortgage, was \$255,000; for a 15-year, \$255,000.

Overall, Michigan has the 8th smallest share of homebuyers getting mortgage interest rates below 7% out of any U.S. state.

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Tarjetas de crédito de tiendas más populares en Michigan

Por VMM

Las tarjetas de crédito minoristas suelen tener más restricciones, límites de crédito más bajos y tasas y comisiones más altas que las tarjetas estándar emitidas por bancos. Las amenazas a las tarjetas minoristas también han surgido del crecimiento de servicios de “compre ahora, pague después”, como Klarna, Affirm y Afterpay. Y en medio de cambios recientes en la industria crediticia (incluida una propuesta de norma federal que limitaría el monto que los emisores de tarjetas pueden cobrar en concepto de comisiones), las compañías minoristas de tarjetas se enfrentan a serios obstáculos.

Pero si bien los consumidores ahora tienen más opciones que nunca, todavía puede haber buenas razones para que los compradores utilicen tarjetas de crédito emitidas en tiendas. Por lo general, son más fáciles de obtener, lo que los hace atractivos no sólo para los compradores leales, sino también para aquellos con crédito limitado o medio.

Resultados del informe:

Para determinar la tarjeta de tienda principal para cada estado, los investigadores analizaron los datos del volumen de búsqueda de Google Trends en EE. UU. para los minoristas nacionales más populares en función del volumen de búsqueda de sus tarjetas de tienda asociadas.

Estas son las conclusiones clave del informe:

Entre las docenas de tarjetas de crédito

minoristas comunes disponibles, las tarjetas más populares del país provienen de seis minoristas destacados: Best Buy, Home Depot, Lowe's, Target, Walmart y Costco, según los datos de la Búsqueda de Google de los últimos 12 meses.

En particular, Best Buy, el minorista de productos electrónicos, reclama el título de tener la tarjeta de crédito de tienda más popular en 22 estados de EE. UU., predominantemente en el Medio Oeste y el Oeste.

Sin embargo, el sector de mejoras para el

hogar emerge como el principal impulsor del interés en las tarjetas de tiendas en gran parte del país. Combinados, Home Depot (en 14 estados) y Lowe's (en 12 estados) representan las tarjetas de crédito de tiendas más buscadas en la mayoría de los estados de EE. UU.

Curiosamente, mientras el noreste tiende a favorecer a Home Depot, el sureste favorece a Lowe's.

El análisis encontró que la tarjeta de tienda más popular en Michigan es emitida





West

Midwest

South

Northeast



Store credit card popularity based on Google search traffic

Most popular store credit cards in Michigan

By VMM

Retail credit cards often carry more restrictions, lower credit limits, and higher rates and fees than standard bank-issued cards. Threats to retail cards have also emerged from the growth of “buy now, pay later” services such as Klarna, Affirm, and Afterpay. And amid recent shifts in the credit industry—including a proposed federal rule that would curb how much card issuers can charge in fees—retail card companies are facing serious headwinds.

But while consumers now have more options than ever, there may still be good reasons for shoppers to utilize store-issued credit cards. These are generally easier to obtain, making them appealing not only for

loyal shoppers, but also for those with limited or middling credit.

Report Results:

To determine the top store card for each state, researchers analyzed U.S. search volume data from Google Trends for the most popular national retailers based on search volume for their associated store cards.

Here are the key takeaways from the report:

Among the dozens of common retail credit cards available, the nation's most popular cards originate from six prominent retailers—Best Buy, Home Depot, Lowe's, Target, Walmart, and Costco—based on Google Search data over the past 12 months.

Notably, Best Buy, the electronics retailer, claims the title of having the most popular store credit card in 22 U.S. states, predominantly in the Midwest and West.

However, the home improvement sector emerges as the primary driver of interest in store cards across much of the nation. Combined, Home Depot (in 14 states) and Lowe's (in 12 states) represent the most sought-after store credit cards in the majority of U.S. states.

Interestingly, while the Northeast tends to favor Home Depot, the Southeast favors Lowe's.

The analysis found that the most popular store card in Michigan is issued by Home Depot.

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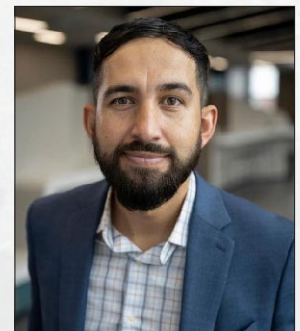
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 • Heart of WM United Way

Michigan ocupa el puesto 12 en relación precio-ingresos de la vivienda más baja: USA

La vivienda es el gasto regular más grande para la mayoría de los hogares, por lo que el hecho de que los salarios no se mantengan a la altura de los precios de la vivienda puede encarecer aún más los costos de la vivienda en dólares reales. Y desde el inicio de la pandemia, los precios de la vivienda se han disparado y el costo de las viviendas vendidas en Estados Unidos ha aumentado más del 40%.

Sin embargo, el crecimiento de los ingresos a la zaga del aumento de los costos de la vivienda no es un hecho reciente. De 2000 a 2022, el ingreso familiar anual medio en Estados Unidos aumentó un 77,6%, de 41.990 dólares a 74.580 dólares, mientras que el precio medio de una vivienda casi se triplicó (un aumento del 170%), de 123.086 dólares a 332.826 dólares. Ajustados a la inflación, los ingresos de los hogares aumentaron sólo un 4,5% desde 2000, mientras que los precios de las viviendas aumentaron un 59,1%.

Esta brecha entre el crecimiento de los salarios y el crecimiento de los precios de las viviendas puede sentirse más severamente en áreas donde los precios de las viviendas están aumentando más rápidamente. Para encontrar las ubicaciones con las relaciones precio-ingresos más altas, los investigadores clasificaron las ubicaciones según el precio medio de la vivienda dividido por el ingreso medio anual del hogar.

Estas son las conclusiones clave del informe de Michigan:

El precio medio de una vivienda en Michigan aumentó un 45,0% en los últimos cinco años y ahora se sitúa en 232.511 dólares.

Mientras tanto, el ingreso medio de los hogares de Michigan es de 66.986 dólares, lo que da como resultado una relación precio-ingreso de la vivienda de 3,5.

En general, Michigan tiene la duodécima relación precio-ingreso de la vivienda más baja de todos los estados de EE. UU.



Michigan has 12th lowest

By VMM

Housing is the largest regular expenditure for most households, so the failure of wages to keep up with housing prices can make housing costs even more expensive in real dollars. And since the onset of the pandemic, housing prices have skyrocketed, with the cost of homes sold in the U.S. increasing by more than 40%.

Income growth lagging behind rising housing costs, however, is not a recent development. From 2000 to 2022, the median annual household income in the U.S. increased by 77.6%, from \$41,990 to \$74,580, while the median home price nearly tripled—a 170% increase—from \$123,086 to \$332,826. On an inflation-adjusted basis, household incomes increased by just 4.5% since 2000, while home prices increased by 59.1%.

This gap between wage growth and home price growth may be most



West home price-to-income ratio in US

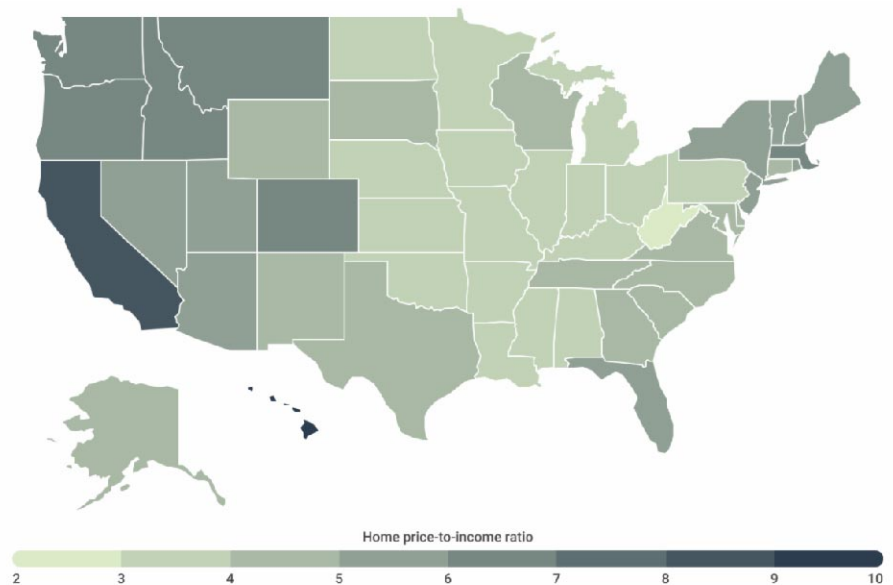
severely felt in areas where home prices are increasing the fastest. To find the locations with the highest price-to-income ratios, researchers ranked locations by the median home price divided by the median annual household income.

These are the key takeaways from the report for Michigan:

The median home price in Michigan increased by 45.0% over the past five years, and now sits at \$232,511.

Meanwhile, the median income for Michigan households is \$66,986—resulting in a home price-to-income ratio of 3.5.

Overall, Michigan has the 12th lowest home price-to-income ratio of any U.S. state.



6 maneras de reducir el estrés

By VMM

→ ES CLAVE MANTENER EL ESTRÉS AL MÍNIMO PARA EL BIENESTAR PERSONAL. ESTAS ESTRATEGIAS PUEDEN AYUDAR.

El estrés es un importante desafío de salud pública. La encuesta de Ipsos Global Advisor para el Día Mundial de la Salud Mental 2022 encontró que la mayoría de los estadounidenses sienten que el sistema de atención médica de los Estados Unidos otorga menos importancia a la salud mental que a la salud física, y la mayoría de los adultos informaron haber experimentado altos niveles de estrés en los últimos dos años. Los Centros para el Control y la Prevención de Enfermedades dicen que pueden ocurrir problemas de salud mental a medida que más adultos enfrentan el estrés. En agosto de 2022, más del 32 por ciento de los adultos en los EE. UU. informaron haber tenido síntomas de ansiedad o depresión en las últimas dos semanas.

La respuesta al estrés ayuda a la persona a superar tiempos difíciles, mientras el

cuerpo se recupera para evadir una amenaza. Por lo general, cuando el peligro disminuye, el cuerpo puede volver a funcionar como de costumbre. Sin embargo, cuando el estrés es continuo, puede causar daños como inflamación crónica. Además, la activación constante del sistema inmunológico aumenta el riesgo de sufrir muchos efectos adversos para la salud, incluidas enfermedades cardíacas y accidentes cerebrovasculares.

Hombres y mujeres experimentan el estrés de manera diferente. Debra Bangasser, Ph.D., y sus colegas de la Universidad de Temple descubrieron que, en respuesta a un estrés importante en la vida, los hombres tienen más probabilidades que las mujeres de experimentar efectos en los procesos cognitivos como la memoria. La alta inseguridad laboral es un notable desencadenante de estrés para los hombres.

Es clave mantener el estrés al mínimo

para el bienestar personal. Estas estrategias pueden ayudar.

1. Manténgase activo: El ejercicio no hará que el estrés desaparezca, pero puede aliviar algunas de las respuestas emocionales y aclarar los pensamientos para permitirle afrontar los problemas más fácilmente.

2. Utilice la risa: Harvard Health dice que la risa reduce las hormonas del estrés y es una forma de experimentar alegría, optimismo y esperanza.

3. Reducir los ruidos fuertes: A veces los ruidos fuertes pueden desencadenar una respuesta de estrés. Puede dificultar el pensamiento y alejarlo de la atención plena. Puede ser útil evitar escenarios ruidosos o usar tapones para los oídos o audífonos con cancelación de ruido.

4. Evite hábitos poco saludables: Algunas personas recurren al alcohol o al tabaco para afrontar el estrés. En general, estos hábitos pueden exacerbar el estrés y provocar problemas de salud adicionales.

5. Medita: La Clínica Mayo dice que la atención se centra en ayudar a calmar los pensamientos en la mente y dar una sensación de paz y calma. La meditación puede incluir ejercicios de visualización, atención plena y visualización guiada.

6. Conéctese con los demás: las relaciones significativas pueden crear sentimientos de pertenencia. Sentirse cuidado y apoyado puede ayudar a las personas a afrontar el estrés y ser más resilientes. Establecer conexiones implica acercarse a la comunidad, la familia o los amigos. A veces, simplemente hablar con los demás como caja de resonancia puede aliviar el estrés, especialmente cuando otros comparten que han experimentado situaciones similares. El estrés puede ser perjudicial para la salud general de los hombres. Tomar medidas para reducir el estrés puede mejorar la calidad de vida.





6 ways to reduce stress

By VMM

→ IT'S KEY TO KEEP STRESS AT A MINIMUM FOR PERSONAL WELL-BEING. THESE STRATEGIES CAN HELP.

Stress is a significant public health challenge. The Ipsos Global Advisor survey for World Mental Health Day 2022 found that most Americans feel the United States health care system places less importance on mental health than physical health, and the majority of adults reported experiencing high levels of stress over the last two years. The Centers for Disease Control and Prevention says mental health problems may occur as more adults deal with stress. In August 2022, more than 32 percent of adults in the U.S. reported having symptoms of anxiety or depression in the last two weeks.

The stress response gets a person through tough times, as the body rallies to evade a threat. Typically, when the danger subsides, the body can go back to business as usual. However, when stress is ongoing, it can cause harm like chronic inflammation. In addition, the constant activation of the immune system raises the risk for many adverse health effects, including heart di-

sease and stroke.

Men and women experience stress differently. Debra Bangasser, Ph.D., and her colleagues at Temple University found that, in response to significant life stress, men are more likely than women to experience effects on the cognitive processes like memory. High job insecurity is a notable stress trigger for men.

It's key to keep stress at a minimum for personal well-being. These strategies can help.

1. Get active: Exercise will not make stress disappear, but it can relieve some of the emotional responses and clear thoughts to let you deal with problems more readily.

2. Use laughter: Harvard Health says laughter reduces stress hormones and is a way to experience joy, optimism and hope.

3. Reduce loud noises: Sometimes loud noises can trigger a stress response. It can make it hard to think and take you away from being mindful. Avoiding loud scenarios or wearing earplugs or noise-canceling

headphones can help.

4. Avoid unhealthy habits: Some people turn to alcohol or smoking to deal with stress. Overall, these habits can exacerbate stress and lead to additional health problems.

5. Meditate: The Mayo Clinic says attention is focused to help calm the thoughts in the mind and give a sense of peace and calm. Meditation can include guided imagery, mindfulness and visualization exercises.

6. Connect with others: Meaningful relationships can create feelings of belonging. Feeling cared for and supported can help people cope with stress and be more resilient. Building connections involves reaching out to community, family or friends. Sometimes just talking things out with others as a sounding board can alleviate stress, especially when others share that they have experienced similar situations. Stress can be detrimental to men's overall health. Taking steps to reduce stress can improve quality of life.

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— WEST MICHIGAN —

By Alejandra Valverde



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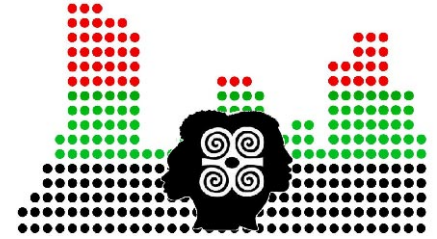
Time: 6:00 PM - 10:00 PM

DeVos Place Convention Center 303 Monroe Ave. NW Grand Rapids, MI 49503

The Grand Rapids Tequila Fest, where over 100 tequilas, mezcals and cocktails ranging from the simple to the extravagant will be available for tasting in a fun and social setting. Attendees of The Grand Rapids Tequila Fest will be treated to samplings of the finest brands and varieties of premium and ultra-premium tequilas, as well as tequila liqueurs, crèmes, infusions, mezcals and flavored tequilas. The Mexican spirits can be sampled straight (neat), or in hand-crafted Margaritas and cocktails. Tantalizing tacos and

other Mexican favorites from some of the area's best taco trucks will be available for purchase. You will also enjoy live music, games, and shopping from a variety of vendors.

Information including a complete list of tequilas available for tasting, information on taco vendors and more can be found at: GrandRapidsTequilaFest.com



AFRICAN AMERICAN ARTS AND MUSIC FESTIVAL PARK PARTIES

5/19/2024, 6/16/2024, 7/14/2024

**Presented By: Grand Rapids African American Art & Music Festival
Garfield Park 250 Burton St SE
Grand Rapids, MI 49507**

Free

Join us at the various park parties throughout the year leading up to the African American Art and Music Celebration! These park parties are a FREE annual festival celebrating African-American art, music, culture, and people!

More information: (616) 633-6788



GRETA VAN FLEET

MAY 19, 2024

Time: 7:00 PM - 11:00 PM

Greta Van Fleet bring their *Starcatcher* World Tour to Van Andel Arena on Sunday, May 19, 2024 at 7:00PM.



RELAX AT ROSA

MAY 2, 2024 - SEPTEMBER 12, 2024

Time: 12:00 PM - 1:30 PM

Rosa Parks Circle 135 Monroe Center St NW Grand Rapids, MI 49503 Free

Relax at Rosa - the free lunchtime entertainment series - is back on Thursdays from 12:00 - 1:30 PM.

The music series produced by Downtown Grand Rapids Inc. (DGRI) has become a lunchtime tradition Downtown every Thursday during the spring, summer and fall.

Featuring the incredible talents of 20 unique local and Michigan-based bands and performers over 19 Thursdays from May 2 through September 12, Relax at Rosa provides a midday opportunity for Downtown workers, residents and visitors to get outside, have some lunch, listen to some tunes and connect with their community.

Please enjoy a playlist featuring this year's lineup on spotify or youtube.

This year's music lineup will be complimented with a great variety of local food truck offerings.

Join the fun every Thursday (except July 4) from 12:00 - 1:30 PM at Rosa Parks Circle

More information: <https://www.experiencegr.com/event/relax-at-rosa/87065/>

more information: <https://www.ticketmaster.com/tim-mcgraw-standing-room-only-tour-grand-rapids-michigan-06-01-2024/event/08005EFAA87942CA>



**FESTIVAL OF THE ARTS 2024
JUNE 7, 2024 - JUNE 9, 2024**

Presented By: Festival of the Arts-Calder Plaza

351 Ottawa Ave. NW, Ottawa Ave. between Michigan and Lyon NW Grand Rapids, MI 49503

price: free

This annual three-day celebration of the arts attracts thousands of visitors downtown to view art, shop for artisan crafts, attend music and dance performances, and sample foods from around the world. The first Festival was held in 1970 to highlight the installation of Alexander Calder's La Grande Vi-



**TIM MCGRAW & CARLY PEARCE -
STANDING ROOM ONLY TOUR**

JUNE 1, 2024

Time:7:30 PM

Van Andel Arena 130 W. Fulton St. Grand Rapids, MI 49503

price varies

Country favorite Tim McGraw is coming to Grand Rapids for his brand-new Standing Room Only Tour! See him live in concert at Van Andel Arena on June 1, 2024, joined by special guest Carly Pearce.

tesse sculpture in downtown Grand Rapids – and today, the Calder still serves as the hub of the celebration, though the festivities have spilled out onto surrounding streets.

Festival of the Arts takes place outdoors, it's free to attend and it's one of the biggest, most joyous family events of the season. It all kicks off Friday at noon – see you there!

More information: <https://festivalgr.org/>

Alex won't give up and neither will we

When Alex's cancer came back, his family returned to St. Jude Children's Research Hospital® where he's receiving the best care. Childhood cancer can be uncertain, but the doctors and scientists at St. Jude are always discovering new treatment methods. Treatments invented at St. Jude have helped push the overall childhood cancer survival rate from 20% when we opened to more than 80% today, and we won't stop until no child dies from cancer.

Experience Alex's story at stjude.org/alex



*"St. Jude gave us hope."
-Cristina, Alex's mom*


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