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January 25, 2020



Printed with soy ink on recycled paper

January 25, 2020

www.MailMaxOnline.com

Volume 21, Ver. 04

## Moody on The Market



### Pat Moody

When you brand yourself with a critical tagline, you want to make certain that you hit the target and even surpass your own promise virtually every time. The **Boss Services** tagline *"Raising the Standard,"* was fulfilled beyond measure this year as they wrapped up 2019 by giving away a brand new furnace, by adding a new service, and by introducing new, innovative technology for training their employees unlike anything else in **Michigan's Great Southwest**.

Just before **Christmas**, Boss encouraged people to nominate a friend or family member who deserves a new furnace as part of their *Heartwarming Holiday Giveaway*. Ultimately, they had a tough decision to make after reading through nearly 100 entries, deciding to give the furnace to **Anita Dansfield**, a Southwest Michigan resident who spends her time caring for seniors with **Alzheimers**. They learned of her story when her sister, **Cristina Caruso**, nominated Anita with her touching story. They partnered with **Rock 107 WIRX's Brock and Hunter of the Plan B Morning Show** to surprise Anita with the good news, and upon telling curious neighbors why they were there, they all shared similar sentiments that nobody was more deserving to win a new furnace than Anita. Actually, much like Anita's neighbors, people often see the bold black and white Boss Services trucks and wonder, "What do these guys do?" One of the owners, **Jeff Street**, told me a couple months back that a service guy was startled when a cop pulled him over for no other reason but to ask, "What is Boss Services" anyway? Here's the back story. The Boss owners are brothers, **Jeff and Jerry Street**, hailing locally from **Dowagiac**. Jerry has been building a solid reputation in the HVAC industry for more than two decades, which has led to him often being requested by contractors and residential customers by name. Jeff, on the other hand, went a different route, serving 20 years in the **United States Marine Corps**, retiring at the rank of **Master Sergeant**. Fulfilling his dream of starting his own company, Jerry started Boss Services in 2016, with just 2 guys and a truck focusing solely on HVAC services. Now, Jeff and Jerry have a team of over 20 people with a combined experience topping 100 years in total, currently

Continued on page 6

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**Arthur Havlicek,**  
President,  
SMR Chamber

## Your Chamber Update

Welcome to the inaugural column of Your Chamber Update, brought to you by the Southwest Michigan Regional Chamber of Commerce. Each week, we will strive to provide value to our Chamber members and to the thousands of loyal MailMax readers who look to this paper to stay informed. This

week, I would like to start with some introductions.

Originally from Chicago, my family decided to move to this area when I was eight years old. We settled in the beautiful town of Bridgman and I graduated from

Continued on page 2

## Inserts & Promotions

- ALDI • Family Fare
- Harding's Friendly Markets
- Martin's Super Markets
- Save-A-Lot
- St. Joseph Magical Ice Fest

Inserts may vary by Zip Code

**Arthur** Continued from cover

Lake Michigan Catholic. From there, I attended Grand Valley State University where I worked my way up in the world of politics by managing and winning campaigns. After graduation, I went to work in the Michigan House of Representatives for five years where I helped constituents navigate the difficulties of government bureaucracy, wrote policy on behalf of the 79<sup>th</sup> state House district, and served as the Speaker of the House's advisor to eleven west Michigan legislators.

Now, I'm pleased to serve as the new President & CEO of the Southwest Michigan Regional Chamber. We are a non-profit organization that relies on the support of dues-paying members to offer our business community the networking, advocacy, visibility, and benefits they need to succeed and grow in in Southwest Michigan.

Our talented team includes our Regional Director of Member Services, Sarah Spoonholtz, and our Administrative Assistant, Dilys Kuehl. Let me tell you, our area is lucky to have these two wonderful and dedicated women working on behalf of our community.

From business after hours events and leadership development courses to member exclusive referrals and business insurance

discounts, the Southwest Michigan Regional Chamber has offerings that can benefit the business community and general public alike. You can expect future columns to explore some of our great programs and services more in depth as well as highlight the many activities we are engaged in throughout the community.

The Chamber's goal for 2020 and beyond is to improve the quality and delivery of our existing programs and member benefits, launch new offerings designed to help local business and talent succeed in a 21<sup>st</sup> Century economy, and increase the Chamber's marketing and advocacy efforts so that we can be a voice-multiplier for our members both in this community and at the Capitol.

We stand ready to help you maximize your membership so if there is something the Chamber might be able to do for you, please ask! I have an open-door policy and would welcome the opportunity to meet with you at your place of business. Call us at 269-932-4042 or email me directly at [ahavlicek@smrchamber.com](mailto:ahavlicek@smrchamber.com).

Together, we will make Berrien County a place where businesses thrive, and talent resides.

Read more at [www.MailMaxOnline.com](http://www.MailMaxOnline.com)

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\*Circulation Verification Council Audit June 2018

MailMax is a publication of  
**Far Ahead Advertising, Inc.**  
 2202 Plaza Drive, Benton Harbor, MI 49022  
**(269) 934-7522**  
 FAX: 269-934-3297  
[publisher@MailMaxOnline.com](mailto:publisher@MailMaxOnline.com)  
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## Photo of the Week



### Zoom In and Flake Out

Photo by Joshua Nowicki

Please email your favorite photo with a brief description to [Photos@MailMaxOnline.com](mailto:Photos@MailMaxOnline.com)  
 Photos must be horizontal orientation to be considered for Photo of the Week.

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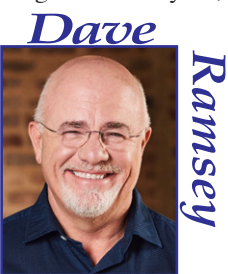
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Dave Ramsey

### Keep it small, and budget for it

Dear Dave,

I'm trying very hard to get out of debt. I have my beginner emergency fund in place, and I'm living on a monthly budget. Is it okay to include a little wallet cash in my budget at this point, just in case?

Andrew

Dear Andrew,

It's probably not going to throw you off too much in terms of getting out of debt if you budget \$20 or so, just to have some cash in your wallet. I wouldn't recommend much more than that, though. The idea of having \$50, \$100, or \$200 in walking around money is pretty self-defeating when you're supposedly saving, budgeting, and working hard to get out of debt.

What really matters is the amount of pocket money you allow yourself to have.

Think of it as a safety valve. Sometimes things come up in the course of day-to-day life that are just necessary, unexpected expenses—but not emergencies. Just designate a small amount of cash for it as part of your regular, monthly budget, and stick to that amount!

-Dave

### Emergency fund first, then investing

Dear Dave,

Do you think I should stop making contributions to my 401(k) for a year, so I can save up an

### Dave Says

emergency fund? I'm 28, and debt-free, but I don't have anything saved for emergencies.

Bryan

Dear Bryan,

If you're debt-free and making decent money at your job, it shouldn't take a whole year to set aside an emergency fund. Just make it a priority in your monthly budget. And yes, my advice to you is temporarily stop making contributions to your 401(k) until you have a fully-funded emergency fund of three to six months of expenses.

I recommend people stop investing, or wait to start investing, until they are debt-free except for their home and have a fully-funded emergency fund in place. In some cases, depending on how much debt they have, it can take two or three years to do all this. I know that seems like a long time, but in the grand scheme of things it's really not.

If you don't have an emergency fund, but you're contributing to a 401(k), there's a good chance you'll end up cashing out your 401(k) if a large, unexpected expense comes along. Then, when you cash out a 401(k) early, you get hit with a penalty plus your tax rate. That's not a wise plan!

-Dave

\* Dave Ramsey is CEO of Ramsey Solutions. He has authored seven best-selling books, including The Total Money Makeover. The Dave Ramsey Show is heard by more than 16 million listeners each week on 600 radio stations and multiple digital platforms. Follow Dave on the web at daveramsey.com and on Twitter at @DaveRamsey.

Read more at [www.MailMaxOnline.com](http://www.MailMaxOnline.com)

## STUDENT ATHLETE of the week

**Name: Carlos Johnson**  
**School: Benton Harbor High School**

Carlos Johnson of Benton Harbor High School Basketball is the WSJM Sports Berrien County Student Athlete of the Week for the weeks of December 22, December 29, and January 6. In a win over Redford Union, Carlos scored 28 points to go along with eight rebounds, three assists, three steals, and three blocked shots. He finished with 28 points, 17 rebounds, five assists, and two blocked shots in a win over Ottawa Hills. In a win over St. Joe, he turned in 19 points, 12 rebounds, and seven assists. Against Flint Beecher, he finished with 32 points, 11 rebounds, and six assists. He then turned in 13 points, 11 rebounds, and seven assists in a win over Battle Creek Central.

Carlos also volunteers with the Boys and Girls Club. In the classroom, he carries a 4.0 grade point average.

Carlos is the son of Racheal Smith and Carlos Johnson of Benton Harbor.

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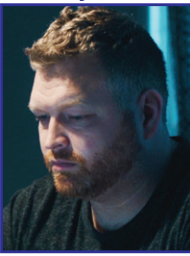
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### Dr. Jerret

### Are You An Ostrich, Rhino or Giraffe?



Hammons

It was a beautiful day on the Plains of the Serengeti. Things were as they had always been and all was well with the world, when suddenly, The Great Disruptor struck the village.

The Creatures of the Plains began to worry. "Who can help us?" they cried.

The Meerkat piped up, "My friend The Ostrich is wise. He will know what to do!"

So the Creatures flocked to The Ostrich.

"Ostrich, what do we do? The Great Disruptor has hit our village!"

He began to speak, "This supposed Great Disruptor is neither great nor disruptive. It's the fantastical illusion of children. I cannot be bothered with such rubbish." Without uttering another word, The Ostrich plunged his head into the sand.

"Now what are we to do?" begged the Creatures of the Plains.

The Gazelle spoke up, "Miss Rhino is big and strong. Nothing is too difficult for her!"

The Creatures of the Plains gathered around Miss Rhino.

"Miss Rhino," they pleaded, "The Great Disruptor has taken over the village. What are we to do?" "Come with me," she declared.

The Rhino led a courageous march to The Great Disruptor. She stopped. Lowered her head, and with a determined look in her eye, she charged The Great Disruptor with her horn. WHAM! Nothing. She took a few steps back and charged again. WHAM! It didn't budge. She commanded the Creatures of the Plains to run with her. With all their might they charged The Great Disruptor. Again. Then again. And again. Soon the Creatures were exhausted. One by one they began to topple over. With her remaining strength, The Rhino dug

her feet into the dirt and charged The Great Disruptor one last time and as she did, her legs gave out and she tumbled to the ground.

"Oh, no," moaned the Creatures of the Plains, "We are doomed! We are doomed! There's no one who can save us now!"

When, suddenly, from a distance, Mr. Giraffe came bounding toward the Creatures of the Plains.

"Creatures," directed the Giraffe, "My long neck has elevated my vision to see above and beyond toward a new frontier just on the horizon. This Great Disruptor is not your great obstacle, it's, in fact, your greatest opportunity. Come. Follow me. I will show you the way."

With that declaration, the Creatures of the Plains marched behind The Giraffe, and followed their new wise leader toward The Great Disruptor, into the promise of greatness beyond.


I hope you found value in this parable today. Which animal do you currently most identify with? My hope is that we would all adjust our perspective to serve our community well.

#### Update

Last week I shared we are launching Rockwater Church. We've moved the opening date to Sunday, March 1st at 11a at The GhostLight Theater in Benton Harbor. The vision we have for this church has attracted the interest of LA film producers who will be documenting our process from concept to launch. If you would like to join us on this exciting journey connect with us at RockwaterChurch.com or Facebook.com/MyRockWaterChurch.

*Dr. Jerret Hammons is a filmmaker and founder of Rockwater Church in Michigan's great Southwest. He earned his PhD from Destiny College in Spring Hill, FL.*

Read more at [www.MailMaxOnline.com](http://www.MailMaxOnline.com)



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**MOODY** *Continued from Cover*

offering more home services than any other company in Southwest Michigan: Heating, Cooling, Plumbing, Electrical, Cleaning, and they recently added a new service – 1-Day Bathroom Solutions. Jeff and Jerry's vision for Boss Services is to be the company you can call for just about any home service you could possibly need. With a team of professionals with expertise in various home ser-

vice fields, they want to make it easier on homeowners, giving them one trusted company to call. Having recently partnered with **Bath Planet**, Boss is the only business located in **Berrien County** offering 1-Day Bathroom Solutions, which means they can completely upgrade your bathroom in as little as one day. You can even custom order all the products – tubs, showers, walk-in tubs, vanities, toilets, fixtures, and more. Actually, as a Bath Planet dealer, Boss Services has more color, texture, and pattern options than any other bathroom re-modeling company in the area. Plus, they have top of the line design software to give you a visual idea of what your new bathroom could look like, showing you different options before anything is installed. Jerry and Jeff are excited to provide this new service because traditional bathroom remodeling can be a pain managing multiple contractors, handling quotes

from multiple companies and losing the use of your bathroom for weeks or even months. At Boss, they handle the entire job with their own team, meaning you'll have one point of contact and the job will be done on time – in just 1-2 days. On a final note, Boss Services is dedicated to maintaining their well-earned reputation of super-serving customers with top of the line service, so they are raising the standard with their training methods. Boss is hoping to grow their team of HVAC technicians, plumbers, and electricians, aspiring to be the preferred home services company to work for by investing in their employees and setting them up to succeed. Prior to Christmas, they launched their own virtual reality training platform. It will provide their staff with full immersion training from beginner to advanced levels in HVAC, Plumbing, Electrical, Solar, Maintenance, Safety, and more. It's the same technology that pilots, doctors, the military, and other highly skilled professions use for their training. If you are an HVAC Service Expert, Plumber, or Electrician interested in a career with a company that values your professional and personal growth, give Boss Services a call at (269)468-6682. Your conversation with them will be completely confidential. You can even go to their office at **221 E. Logan in Coloma**, and take their virtual reality system for a test drive – just make sure you call first. Congratulations to Boss Services on a banner 2019 – Looking forward to seeing what kind of growth is in store for 2020.

Recognizing full well that getting on a contractor's docket is critical to getting home improvement and outdoor projects completed in a timely manner in order to enjoy the summer season, the upcoming **Southwest Michigan Home & Garden Expo** presented by the Homebuilders Association of Southwestern Michigan becomes a major focal point for homeowners and exhibiting vendors alike. Suggesting that interest-

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ed parties, "Discover What We Have to Offer," the Homebuilders Association encourages taking the time over the three day show in February to find inspiration for projects of your own for in, on, and around your home and garden areas. At the SW Michigan Home & Garden Expo, they want you to come away with a new sense of discovery and inspiration. The goal is to provide you with great ideas for your own life, and they help do that by: Providing a range of workshops on various relevant topics...Bringing together the best of southwestern Michigan exhibitors...and by inspiring you with all the ideas their exhibitors have to offer. Organizer **Carol Weller** says, "Whether you want to visit to know more about the latest trends or discover the latest products, we welcome you to the SW Michigan Home & Garden Expo." The showcase, conducted on the **Napier Campus of Lake Michigan College in Benton Harbor at the Grand Upton Hall of the Mendel Center for Arts & Technology**, features some 70 exhibitors from a broad array of expertise, in combination with special workshop learning opportunities, prize drawings and more. Vendors who have not already signed on to the 39th annual show can still contact Weller for information on how to be a part of the show. For the general public, it's a free show running from Friday evening February 21st to Sunday evening February 23rd. The show has a strong track record of bringing in viable prospects every year with 94-percent of the attending public being homeowners, 30-percent of which have a household income ranging from \$25- to \$50,000 per year and nearly half (49-percent) ranging from \$51- to \$150,000 in annual household income. Visitors have repeatedly told the homebuilders that they attend with actual projects in mind, searching for ideas, innovations, trends and more. Vendors with questions about the expo, can call 269.473.5035 or fill out the association's online form at the link provided below. Weller says, "We cannot wait to see you, and remember, admission is free!" While the 2020 Exhibitor list isn't finalized at this time, these are the routine types of businesses who exhibit annually at the expo: Building & Rebuilding Contractors...Kitchens & Bathrooms Providers...Technology for the Home Vendors...Interior Design & Decorating Experts...Furnishings & Accessories Vendors...Green Living Experts...Outdoor Living Providers...Shopping & Lifestyle Companies... Financial & Professional Services Providers... and Sports & Outdoor Activities Vendors. The expo is a chance to discover new ideas for your home, garden, and your individual lifestyle. The SW Michigan Home & Garden Expo also includes free workshops all weekend long with tips on cooking, financial management, home renovations, beer making, landscaping, gardening and more. Here's the link for those vendors interested in signing on for the 2020 show: [www.swmhomeshow.com](http://www.swmhomeshow.com). Hours of operation for the

2020 show are: Friday, February 21st, from 5pm until 8pm...Saturday, February 22nd, from 9am until 6pm...and Sunday, February 23rd, from 10am until 5pm.

There's a new fixed route bus service from **Dial A Ride**, and you certainly can't beat the price in the line's inaugural six week run. The new **Yellow Line** serving the residents of **Benton Harbor and Benton Township** will operate free of charge through the end of February. The service, launched last week and created by the **Twin Cities Area Transportation Authority's Dial A Ride** program, is a fixed route that makes a continuous loop through its various stops each hour. Those stops include: **Twin Cities Area Transportation Authority Headquarters... Benton Manor...KPEP...Blossom Acres... Buss Housing...The Boys & Girls Clubs of**

Continued on page 8

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# February at The Mendel Center

SPECIAL ENGAGEMENT

## The Manhattan Transfer

with the Southwest Michigan Symphony Orchestra



Photo credit: Marco Giaviano

Saturday, February 8  
7:30 pm

"One of the most successful and versatile vocal groups in history."

DownBeat Magazine

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The ECONOMIC CLUB  
of  
SOUTHWESTERN MICHIGAN  
Speakers Series



## NIC SHEFF

AUTHOR, RECOVERING ADDICT,  
AND SUBJECT OF THE MAJOR  
MOTION PICTURE BEAUTIFUL BOY

TUESDAY, FEB. 11

5:30 - Dinner & Discussion,  
Grand Upton Hall  
7:30 - Presentation,  
Mainstage

Sponsored by: SPECTRUM HEALTH  
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FROM THE CREATORS OF EARTH'S DINOSAUR ZOO LIVE

### earth's PREHISTORIC AQUARIUM ADVENTURE

THE MYSTERY OF THE DINOSAURS OF THE DEEP

Red Tail

Saturday, February 15, 11 am & 2 pm

VIP Meet & Greet Experience - 9:30 am & 3 pm  
Prehistoric Seaside Luncheon - Noon

DISCOVERY SERIES Made possible in part by the Gast Young People's Performance Endowment

Sponsored by: meijer

# WINTER Delights FESTIVAL

Music Wines Art Food Craft Beers

Saturday, February 29, 2020

Taste Faire doors open 1 pm • Mainstage doors open 4 pm

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The Mendel Center at Lake Michigan College, 2755 E. Napier Ave., Benton Harbor, MI

# MOODY *Continued from page 7*

**Benton Harbor...**and the **Intercare Medical** facility. The Yellow Line buses will continue the same course, stopping at each stop once every hour. Additionally, transfers can be made to the authority's **Blue Route** at Intercare and the Twin Cities Area Transportation Authority Headquarters and the **Red Route**, also at authority headquarters across from the **Benton Harbor Library**. Yellow Line buses will run the route every Monday through Friday from 7am until 5pm. Once the free period ends at the end of February, fares will be \$1-for adults and 50-cents for seniors, children under 12 and people with disabilities. **Paul Gillespie, Executive Director** for the transit authority says, "This new service expands our fixed route coverage area and links several population centers with popular destinations like the Boys & Girls Clubs and Intercare." He adds, "Fixed routes are cheaper and more predictable

than our Dial A Ride service, and by offering free rides for the first six weeks we hope to get people to try out the new route and see if it works for them." For more information, route maps and schedules, or any other questions regarding the authority's transportation service, you can call 269-927-2268 or check out their website at this link: [www.mywaythere.org](http://www.mywaythere.org).

If the hopeless romantic in you prevails this year, you can send a truly memorable **Valentine's Day** gift to someone right here in **Michigan's Great Southwest** thanks to a local non-profit group called **The Lighthouse Chorus**. On Friday, February 14th, members of the local, non-profit a Cappella chorus is offering up the delivery of **Singing Valentines** throughout the region for an unforgettable message this year. If you want to make Valentine's Day fun and unique this year, the group is offering to surprise your

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---	---

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MONDAY

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\$5 HOUSE WINES

TUESDAY

\$7 BURGER

\$10 PIZZAS

\$5 DRAFTS

\$5 HOUSE WINES

WEDNESDAY

\$5 OFF

ALL DINNER ENTREES

\$5 HOUSE WINES

THURSDAY

\$16 WHITEFISH DINNER

\$14 PERCH DINNER

\$5 DRAFTS

\$5 HOUSE WINES

\*DINE IN ONLY\*



special someone with a Singing Valentine. Several quartets from the Lighthouse Chorus will deliver Singing Valentines throughout the region on Valentine's Day, Friday, February 14th. **Jay Wort, President** of the Chorus, says, "This is one of our most enjoyable projects, because we get to deliver an unforgettable message to someone's sweetheart, family member, special client or customer," adding, "We have serenaded both men and women in a variety of locations, including restaurants, supermarkets, classrooms, business offices, retail shops and homes." For just \$45, a Chorus quartet will deliver two love songs, a long-stem rose and a personalized card to your special someone. You can place orders by calling the **Valentine Hotline at 269-471-4559** or by sending an email to [lighthousechorus@lighthousechorus.org](mailto:lighthousechorus@lighthousechorus.org). A limited number of bookings is available, so anyone interested should book

early to ensure delivery. The Lighthouse Chorus actually gathers weekly to share their love of singing. They perform primarily in the four-part harmony of the barbershop style, and their repertoire includes everything from **Broadway to Gospel to Doo Wop**. They have performed throughout **Southwest Michigan and Northwest Indiana**, singing in a variety of venues. The Lighthouse Chorus is always looking for new members and welcomes any male who loves to sing to visit Chorus practice on Thursday evenings at 7 PM at the **Trinity Episcopal Church on South 4th Street in Niles**. More information on the Chorus is available online at: [www.lighthousechorus.org](http://www.lighthousechorus.org).

That's it for this week, folks. Have a great weekend, and we'll see you Saturday right here in **MailMax** or online 24/7 at [www.MoodyOnTheMarket.com](http://www.MoodyOnTheMarket.com).

## TCP's The Savannah Sipping Society Opens Friday 1/31!

The Twin City Players announces the next show of its 2019-2020 Mainstage Season, the delightful, laugh-a-minute comedy, *The Savannah Sipping Society*, by Jessie Jones, Nicholas Hope, and Jamie Wooten.

Four unique Southern women, all needing to escape the sameness of their day-to-day routines, are drawn together by fate—and an impromptu happy hour—and decide it's high time to reclaim the enthusiasm for life they've lost through the years. Over the course of six months, filled with laughter, hilarious misadventures, and the occasional liquid refreshment, these women successfully bond and find the confidence to jumpstart their new lives. Together, they discover lasting friendships and a renewed determination to live in the moment—and most importantly, realize it's never too late to make new old friends. So raise your glass to these strong Southern women and their fierce embrace of life and say "Cheers!" to this joyful and surprisingly touching comedy!

Tickets are \$12 & \$15 (plus a \$1 fee per ticket). Group rates are available. All seats reserved. Purchase tickets online at [twincityplayers.org](http://twincityplayers.org) or through the TCP box office at 269-429-0400.

Performances are January 31 - February 16, 2020, Friday and Saturday at 7:30 pm and Sunday at 2 pm. Shows take place at the TCP Playhouse, 600 W. Glenlord Road, St. Joseph. The Savannah Sipping Society is presented by special arrangement with Dramatists Play Service, Inc.

The show is directed by Kelly Carlin who is assisted by Renee Wright Assistant Director, Tabitha Nelson Stage Manager, Matt "Dolphy" Clark Light Design, Tammy Green Costumer, Bruce Banghart Lead Set Builder, Angel Stout Properties, and Cassandra Hora Set Design. Cast

members are Kristen Wielenga, Susan Meadows, Peggy Harrington, Adrienne Glisson, and Marie Wilson.

### Opening Night Afterglow Reception

On opening night patrons are invited to join the cast and crew after the show for an Afterglow reception featuring refreshments generously provided by Afterglow partners, Lemon Creek Winery and Bit of Swiss Pastry Shoppe.

The Twin City Players' 2019-2020 Mainstage Season Sponsors are: Indiana Michigan Power/Cook Plant, Lake Michigan Chiropractic LLC., The Herald Palladium, The Boulevard Inn & Bistro, Meijer, and TPC Technologies, Inc.

### About Twin City Players

Formed in 1932, Twin City Players is a volunteer based nonprofit organization that strives to engage the community in quality theatre that changes lives and to be recognized for organizational excellence producing quality performances in southwest Michigan. The TCP Playhouse is located at 600 West Glenlord Road, St. Joseph, MI. For more information about TCP, call 269-429-0400 or visit us at [twincityplayers.org](http://twincityplayers.org).



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## Approaching God with Confidence

*In [Christ Jesus] and through faith in him, we may approach God with freedom and confidence.  
Ephesians 3:12*

After being caught pushing his sister, does the naughty boy approach his parents with confidence? No, normally he hides under the covers. After the parents come home early and discover the unsanctioned party, does the teenage daughter feel at ease talking to her dad? No, normally she avoids him as much as possible.

If sinful children avoid approaching their sinful parents when they are confronted with guilt, how can it ever be possible for sinful humans to approach a perfect God? There is only one way: it is only possible in Jesus. When we trust Jesus as our perfect substitute, we trust that his life counts for ours. We believe that our sins have been paid for on the blood-stained cross. In faith, we believe that God no longer holds them against us.

We can approach God in freedom and confidence. We don't have to hide from him; we don't need to avoid him; we are not afraid that he will punish us for our sins...for he has already punished Christ for them instead.

What a blessing to approach God in freedom and confidence!

Prayer: Dear Father, thank you for washing away everything that convicts me of wrong. Fill me with your thorough forgiveness that I might cling to Christ instead of running from you. Give me joy that I might make the most of the privilege to approach you in freedom and confidence. Amen.

Submitted by: Pastor Glenn T. Rosenbaum  
Administrative Pastor  
Grace Evangelical Lutheran Church, St. Joseph  
Originated by: [www.WhatAboutJesus.com](http://www.WhatAboutJesus.com)

Read more at [www.MailMaxOnline.com](http://www.MailMaxOnline.com)



Executive Director,  
Southwestern Michigan  
Tourist Council

## Fun & Interesting Things to Do in Michigan's Great Southwest

I can't believe that we are already looking for fun and interesting things to do in February! In addition to St. Joseph Today's 16<sup>th</sup> Annual Magical Ice Fest (January 31-February 2) and Twin City Players *The Savannah Sipping Society* (January 31-February 16) that we talked about in the last column, there's more fun to be had.

The Mendel Center at Lake Michigan College and Southwest Michigan Symphony Orchestra team up to bring you *The Manhattan Transfer*, February 8. These veterans of sold-out tours have garnered worldwide sales in the millions and Grammy Awards by the dozens. Known for their vocal versatility that incorporates pop, jazz, R&B, rock and roll, swing, symphonic and a cappella music, The Manhattan Transfer are heralded as one of the most important and innovative groups in the history of popular music with their impeccable four-part harmonies and genre-defying appeal.

Also, February 8, is the *Bridgman Polar Party*. Ever partied inside a giant inflatable igloo? Now you can! Join the Greater Bridgman Chamber & Growth Alliance, the Southwest Michigan Regional Chamber, and the Bridgman Foundation for Excellence at the first ever "Bridgman Polar Party!" Enjoy food, local breweries and wineries, live music, an auction, and some family friendly fun as we join together to help enhance and enrich the lives of Bridgman Students. All proceeds from the event will go towards the Bridgman Foundation for Excellence.

February 8, is a very popular day for activities. Next up is the 2<sup>nd</sup> Annual *Makers Ball* at the Inn at Harbor Shores. Celebrate and meet local Makers. The evenings activities include a DJ and dancing, heavy appetizers, fun adult games, selfie station, and Mario Kart on the big screen along with awesome craft beer, spirits and wine. Bring your Makers Trail Passport and get some stamps while you're at it! Get your hotel stamp for the bonus Maker's Trail reward by booking a guestroom package which includes two tickets to the Makers Ball, or you can purchase tickets to the Makers Ball.

The Economic Club of Southwestern Michigan Speakers Series invites you to the Young Professionals Special Presentation, Nic Sheff, February 11. Author, recovering addict, and subject

of Beautiful Boy Nic Sheff's heartbreaking and inspiring struggle with substance abuse disorder is the story of Beautiful Boy, a major motion picture starring Timothée Chalamet as Nic and Steve Carell as his father, David. The film, which earned Golden Globe and SAG nominations for Chalamet, is based on Nic's New York Times bestselling memoir, *Tweak: Growing Up on Methamphetamines* and David's bestseller of the same title. In his talk, "Tweak: A Harrowing, but Hopeful Portrait of Addiction," Nic puts a compelling human face on our nation's substance abuse epidemic, encouraging those who struggle to embrace help and bringing hope to all who are touched by it.

Author Dr. Edward Sarkis Balian presents his new book, *Turn the Page - The Bob Seger Story*, the first and only complete biography written about the rock legend's life and career, February 11. It tracks Seger's brilliant and astonishing music career from his earliest days with the Silver Bullet Band to his current 2019 national tour. Books will be available for purchase and signing at the library.

Be sure to visit [www.swmichigan.org](http://www.swmichigan.org) for details on these events and all of the live music, comedy and wine and craft classes available in February.

We'll be back in a couple of weeks with more fun things to do!

Read more at [www.MailMaxOnline.com](http://www.MailMaxOnline.com)

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# Shake up some magic this winter!

## 16TH ANNUAL



# Magical Ice Fest

ST. JOSEPH, MICHIGAN

Presented by:



JANUARY 31 - FEBRUARY 2, 2020

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# 16TH ANNUAL M SCHEDULE

## Friday, Janu

**5:30 p.m. – 7:30 p.m. Professional Individual**

Watch carvers magically turn f

**7:30 p.m. Fire & Ice Tower (Imme**

Join us for the official

Guests will view a display tower of f

**8 p.m. - Midnight Fire & Ice Part**

Come down and listen to live music by 2 fire performers and enjoy a cool beverage from

**MAGICAL ICE FESTIVAL PACKAGE**  
ENJOY WINTER FUN ALL WEEKEND LONG

Available Friday, January 31, 2020 - Sunday, February 2, 2020

**This package for two includes:**

- All-suite accommodations
- A bottle of pinot grigio or pinot noir
- Admission to the Fire & Ice Party held at Shadowland Ballrom (Friday only)
- Two keepsake mugs filled with Kilwins confections
- \$50 dinner credit for the Bistro
- Breakfast buffet served in the Bistro
- Two mimosas or bloody marys served in the Bistro
- Late check-out of 2:00pm

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**Receive One Long Stem Rose**

## Saturday, Feb

**8 a.m. – 4 p.m. Professional**

Watch as six teams compete on the corn

Each team will carve 8 blocks o

**9 a.m. - Ice Fest 5k**

Join us for the chilliest t

Along with chocolate filled yummi

Medals will be provided for the top three run

Visit sunsetcoaststrie

**11 a.m. – 4 p.m.**

Challenge your friends and family to the Frozen Fish Toss. For just \$1, toss three frozen fish at a cornhole board or \$1 for

**Magic Tour with Ma**

Visit area locations an

**11:30 a.m. - Maud Preston Palenske Memorial Library; 1:**

**2:30 p.m. - Curious Kids' Museum; 4:**

**4:30 p.m. – 6 p**

Located at State and Pleasant Street

15 minute bouts of ice-carving chaos! The

carvers go head-to-head to see who ca




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## Sunday, Febr

**All Day Ice Ca**

See all the amazing sculptures from the weekend's comp

## ONGOING WE

**SnowBiz Sca**

Hunt all of our logo sculptur

Friday through Sunday and be entered to win a \$1,000 cash prize. Stop in the Welcome Center to get a copy of the map.

**Waikiki**

Hang Ten at Silver Beach Center during the weekend. The beach will be turned into a tropical paradise with island music and dance. Plus enjoy Hawaiian Luau Performances in the ballroom.

**Special fun on T**

Enjoy \$1 rides during their Family Fun Night.

FREE hourly drawings for bendable Flamingo.

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**Shop, Dine**

While in town this weekend, be sure to take advantage of the many eateries, museums or attractions. Visit



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Photo courtesy of Joshua Nowicki

# MAGICAL ICE FEST OF EVENTS January 31, 2020

## Ice Carving Competition on Pleasant Street

Carve frozen blocks into works of art.

### Immediately following the Competition

Kickoff to our Ice Fest.

Fire and ice at State and Pleasant St.

### Ice Skating at Shadowland on Silver Beach

Ice Skating Productions, take in the talents of the

Ice Skating the Martini Ice Luge. Cover \$10 at the door.

# January 1, 2020

## Ice Team Carving Competition

Carve the ends of State Street downtown.

Carve blocks of ice into amazing works of art.

### Chocolate Walk/Run

5K timed run in St. Joseph.

For business, the race will be chip timed.

Sign up runners as well as the walkers in each age group.

Details at runners.com for details.

### Ice Interactives

Ice Bowling, Ice Bowling or NEW for 2020 - Frosty Tic-Tac-Toe!

Two tries to knock down 10 pins, or \$1 for game of tic-tac-toe.

### Magician John Dudley

Enjoy a magic show!

7:00 p.m. - Downtown (Corner of State and Pleasant Street);

8:00 p.m. - Shadowland on Silver Beach

### 7:00 p.m. ICE WARS!

Ice Wars, watch pro carvers duel it out in

The crowd is the judge for this event as these

Carvers can create the best sculpture the fastest.

# January 2, 2020

## Ice Carving Viewing

Enjoy the competitions as you enjoy strolling through our downtown.

# WEEKEND FUN

## Scavenger Hunt

Carve in and around downtown

St. Joseph Today Gift Certificate good at more than

any of the scavenger hunt form and learn the fun details.

### Weekend

Enjoy the Ice Fest. The Silver Beach Carousel

and fun for the whole family all weekend long.

Ice Skating room at 1:30 p.m. and 3 p.m. on Saturday. Aloha!

### Thursday, Jan. 30

Light "Let's Flamingle!" from 4:00-8:30pm.

Ice Skating and funky pink Drink Cups for ages 3-13.

Enjoy the off Waikiki Weekend!

### Shop and Explore

Shop and warm up in one of our many unique shops,

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Renee Robbins, Sanctuary (detail). Acrylic on canvas, 2017.  
On view: Boom Bloom, June 5 - Aug. 30, 2020.

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					2			4
		9		1	3			
							7	
	6			3				5
	1		4		9			
		7		2	8			
4	7		2			5		
	3	6	8					1
					4			7

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## WORD SEARCH

B	A	G	E	L	S	O	E	C	I	U	J	L	U	T	L	V	G	K	A	
J	T	U	V	N	F	B	R	E	T	T	U	S	R	L	E	H	R	P	R	
A	I	U	P	J	G	E	P	V	A	H	U	B	I	L	W	F	M	T	O	
M	I	L	K	G	L	A	G	B	R	M	T	H	E	A	R	T	Y	V	M	
L	J	W	L	V	N	P	A	O	I	S	E	L	W	U	H	T	N	C	E	
F	M	H	F	C	R	A	K	L	I	M	J	A	F	J	W	F	C	Y	A	
B	T	S	A	F	K	A	E	R	B	Y	F	E	E	F	F	O	C	O	L	
O	B	K	J	V	P	S	N	I	F	F	U	M	B	T	P	R	T	V	Y	
F	E	H	V	E	L	L	H	S	L	T	S	A	V	O	R	T	E	N	I	
S	N	G	J	T	S	A	C	E	F	K	V	F	M	M	S	L	W	A	A	
Y	F	W	W	S	T	I	S	Y	C	E	C	O	L	A	W	A	U	C	H	
J	O	H	P	Y	O	W	R	C	C	F	R	P	O	O	W	E	U	N	A	
U	G	O	B	L	E	O	R	S	O	N	S	T	R	G	L	M	R	U	S	
M	J	T	J	A	S	O	J	E	I	A	G	A	S	M	G	U	T	N	H	H
V	H	C	E	M	I	G	V	N	U	C	V	H	H	Y	O	A	U	U	B	
K	S	U	R	S	B	N	G	S	Y	P	E	T	J	B	Y	O	T	N	R	
F	V	I	S	Y	I	H	A	E	U	J	E	R	C	P	A	B	I	G	O	
A	F	A	O	I	M	G	B	A	I	K	C	N	E	C	G	I	B	R	W	
O	N	C	C	O	E	J	U	H	N	U	O	H	G	A	W	H	V	Y	N	
T	O	V	E	R	E	A	S	Y	L	U	J	T	R	N	L	F	M	O	S	

Find the words hidden vertically, horizontally, diagonally, and backwards.

### BREAKFAST WORD SEARCH

BAGELS	HEARTY	OATMEAL
BREAKFAST	HOT	OVER-EASY
BUTTER	HUNGRY	PANCAKES
CEREAL	JAM	SAUSAGE
COFFEE	JUICE	SAVOR
CROISSANT	MEAL	TEA
EGGS	MORNING	TOAST
HASH BROWNS	MUFFINS	WAFFLES

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### Caregiving, a Calling



**Diane Genovese,**  
Owner

With the dramatic aging of the population, families are greatly relied on to provide care for their aging parents and relatives for months and years at a time. There can be enormous pressures and risks of family caregiving—burnout, compromised health, and depression—a reality of daily life for millions of American families, many of whom are struggling to balance careers and family. Comfort Keepers is here to help.

At Comfort Keepers our goal is to create a team of caregivers who have the heart, patience, dedication, loyalty and love for nurturing others. This sounds like a perfect mix of attributes and ones that do exist in so many people. Caregiving can be one of the most difficult yet rewarding careers. To some it comes naturally, especially if you are a nurturer by nature. For others it may be a calling they are somewhat unsure of but feel they wish to pursue. A key and valued portion of the interviewing process at Comfort Keepers is to learn the desire of the potential candidate to join the Comfort Keepers Team as a caregiver. We are team centered on making a difference in each client's home in order to provide the very best of care and understanding of the individual needs. We create a 'Plan of Care' specific to each person and do our utmost to match a caregiver with each client. Making a good match is highly important in building trust between caregiver and client. We do our best to match caregivers to clients in regards to personalities, while paying close attention to skills needed.

It takes compassion, empathy, reliability and most of all willingness to serve on both good and bad days. Quite often caregivers visit with me and share their stories regarding time spent with clients. It is quite touching to see in their eyes and hear in their voice that they are truly fulfilled in playing such an important role in the lives of others.

Our mission is to provide our caregivers with the knowledge most pertinent to caring for our seniors which in turn builds their confidence to offer the best possible care to our clients.

Comfort Keepers provide in-home care to Berrien, Cass and Van Buren counties, offering daytime, evenings, overnights and 24/7 care. Please apply online to [stjoe@comfortkeepers.com](mailto:stjoe@comfortkeepers.com) if you are interested in joining our team.

*"It is one of the most beautiful compensations of life, that no man can sincerely try to help another without helping himself."* – Ralph Waldo Emerson



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### Don



Stuart

### The Roots of Super Bowl Rooting

To deeply ponder the stupefying cultural phenomenon that is the Super Bowl, one has to begin by mocking what a pathetic start it got off to. This is revealed in a photo of the first ever Super Bowl coin flip. It's a wide-angle shot showing the middle of the field populated by two Green Bay Packers, two Kansas City Chiefs, and the referee. A measly five people! Are you kidding me?! What kind of stupefying cultural phenomenon is that?!

Compare this to a photo I found of the coin flip from the Super Bowl played in 2018. There's a "frame" of green turf around the people clustered up for the coin toss. Within that cluster are 83 people! Now that's what Amurricans can do when they put their minds to it! We Super-Sized the coin toss!!

For years, the team that won the coin toss also won the game about half the time. Which means they also lost the game about half the time. But the last five years, the coin toss winner has lost the game. So in deciding which team to root for, I could wait until the flip.

Instead, I'm mulling it over based on these factors:

I could root for the Chiefs because their third-string quarterback is Chad Henne, who went to the University of Michigan, where he once was in a class with No. 2 son.

I could root for the 49ers because their mascot, Sourdough Sam, was "born" on a humorously appropriate day: April 9<sup>th</sup>. Get it? – 4/9!

I could root for the Chiefs because the quarterback of the only Super Bowl Championship in

the team's history (Super Bowl 4, in 1970) was Len Dawson, who played his college ball for my beloved Purdue Boilermakers, and is an NFL Immortal.

I could actually also NOT root for the 49ers because of Sourdough Sam, or at least, because of his bio writer, who says Sam's favorite book, by Dr. Seuss, is called "Sam I Am." Fifteen yard penalty and loss of down! – the book is "Green Eggs and Ham"; no such thang as the other one, and no liberties should be taken with the title of a Literary Hall of Fame Immortal!! Harrumph!!

I could root for the 49ers because the "Got Milk?" ad campaign was created by a Frisco-based agency, and what a lot of laughs "Got Milk" gave us over the years!

Speaking of laughs, I could root for the Chiefs because Kansas City was home to Laugh-O-Gram studios, where there lived an actual mouse that inspired Laugh-O-Gram's owner to create a certain stupefyingly world-famous cartoon character – I'm talkin' 'bout Walt Disney and Mickey Mouse!

Wait, wait, I suddenly realized this decision could be a LOT easier. According to the idiots who prefer using Roman numerals to designate each Super Bowl, this one is LIV right? So I'll root for the team the stupefyingly lovely actress Liv Ullman roots for! But then again, I could root for the team the stupefyingly lovely actress Liv Tyler roots for.

Decision, decisions! The wife was no help – she just said make up your (word that starts with "stup-") mind and don't make as big a mess in the family room as you did last year!

[Read more at www.MailMaxOnline.com](http://www.MailMaxOnline.com)

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<p><b>JUST LISTED</b></p> <p>Tillable 19.86 acres. Located on the SE Corner of Michael Rd and Sells Rd. A really nice property! Most recently has been leased to local farmer. About 1 mile to Pipestone Lake or Black Lake, and approx. 15 miles to Lake Michigan beaches. About 4 miles to Sister Lakes. \$132,000 (20001808)</p>	<p><b>JUST LISTED</b></p> <p>LK MI beach access. Gorgeous 1.3 acres wooded lot in Waverland Beach. Breathtaking lake views could be "had" from a home's second floor level based on the topography of the parcel. Waverland Beach area is almost surrounded by MI state land &amp; Grand Mere State Park. Easy access from I-94, exit 22 and is 1.5 hours from Chicago. Bring your creativity and build your dream home. \$195,000 (20001733)</p>	<p><b>BUILDABLE LOTS</b></p> <p>8 Beautiful building lots in Golf View Estates on Lake Michigan Hills Golf Course. Various size of lots under an acre with great views. Call today to discuss building your dream home in this great community.</p>	<p><b>BUILDABLE LOTS</b></p> <p>Build your dream home in Wyndstone Estate! Various lot sizes and location in the subdivision are available. Close to schools, recreational fields, shopping, and restaurants in Stevensville. Call for pricing and more information today!</p>
<p><b>PRICE REDUCED</b></p> <p>2 story home boasts 4 BD, 3.5 BA, 3 car attached garage. Finished basement complete with wet bar, ceramic floors, rec room, full bath. Excellent flow on main level w/maple floors, quartz tops in eat-in kitchen. Landscaped yard with 28x22 deck for entertaining. \$375,000 (19036393)</p>	<p><b>CONDO</b></p> <p>This 3 BD, 2 BA condo has an open kitchen-living room concept with fireplace, nice wide hallways for moving furniture, &amp; an extra-large 2 car attached garage. This condo features no steps into it, has walking paths around association &amp; has ponds. If you're looking for a condo, make this one yours! \$229,900 (19057178)</p>	<p><b>WATERFRONT</b></p> <p>Spacious waterfront home on gorgeous, all sport Van Auken Lake. Channel lot with private frontage. This lovely 3 BD, 2 BA home features an open floor plan. Large living room with vaulted ceilings overlooking the channel. Modern kitchen with lots of cabinets, counter space, breakfast bar, separate dining rm. \$110,000 (18044324)</p>	<p><b>CITY OF NILES</b></p> <p>Handyman Special! Large 2 level with a total of 4 BD, 2 BA. 2 bedrooms and 1 bath on each level. Home in the City of Niles. Home needs TLC and could make a wonderful home. \$71,225 (19042815)</p>
<p><b>MULTI FAMILY</b></p> <p>Great investment property! Building with 3 apartments. Seller is updating the property with new roofs, windows, and plumbing (windows and plumbing are completed). Extra large corner lot! Coin washer and dryer in the basement. All appliances stay. Don't wait any longer, you can live in one and rent out the other 2! \$137,000 (19056713)</p>	<p><b>INVESTMENT</b></p> <p>Excellent owner-occupied rental opportunity! Ranch offers 3 BD, 2 BA with 3 seasons room, 2 car detached garage and workshop. The duplex offers 2 identical 2 BD, 1 BA units with washer dryer hook up on main level. Private patio and parking. 2 storage sheds for storing yard equipment. All located on 2.27 acres. \$234,900 (19047563)</p>	<p><b>COMMERCIAL</b></p> <p>30+ Acres of commercial property tucked between Paw Paw Lake and Little Paw Paw Lake presents a great opportunity for development. This would be a great place for the new trend of Wedding Destinations, Brewery or RV Park. Endless possibilities! \$550,000 (18001359)</p>	<p><b>COMMERCIAL</b></p> <p>This commercial space has 1650 sq ft of open space ready for you to start your new business adventure. There is a full basement with a large staircase with an additional workspace. There is ample parking in the rear of the building. The possibilities are endless! \$110,000 (19022308)</p>





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<p><b>1715 Niles Avenue, St. Joseph</b>                  Come see this City of St. Joe Gem. Loads of space to entertain all on the main floor with a formal living room and a show-stopping black wood-burning fireplace. Spacious dining room with new dual over-table light fixtures that opens to both the living and family room. Gorgeous hardwood in entryway, living room, dining room and kitchen.</p> <p><b>OPEN HOUSE SUN, January 26, 12-2 PM</b></p> <p>Kelly Arellano 269-921-6683</p>	<p><b>3104 Riverview Lane, Benton Harbor</b>                  Custom details offered throughout this beautiful St. Joseph Riverfront condo. The panoramic views from the screen and glass enclosed sunroom will take your breath away. The can lighting in every room adds to the already naturally lighting in each room. The vaulted living room with stone fireplace, as well as, the adjacent, open kitchen allow warm entertaining for your guests.</p> <p><b>OPEN HOUSE SUN, January 26, 1-3 PM</b></p> <p>\$390,000 Michelle Alger 269-876-2713</p>
<p><b>6705 Clymer Road, Coloma</b>                  Enjoy the peace and quiet of country living with some of the comforts of home. This home is move in ready with nice size bedrooms and wonderfully updated bath with new tile, vanity and shower. The main floor offers open rooms and wonderful flow from the kitchen, dining and living room.</p> <p>\$189,900 Michelle Alger 269-876-2713</p>	<p><b>1535 Echo Valley Drive, Niles</b>                  Live your best life WATERFRONT on the St Joseph River- custom built by David Hay, one owner, executive Ranch! Enjoy natural beauty year round from your deck, dock, boat &amp; fantastic window package. Expansive rear composite deck, outdoor Kitchen, Pergola &amp; 3 season room w/ gas fireplace.</p> <p>\$650,000 Carolee Dalrymple 616-634-2358</p>

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**1362 STONE CREEK COURT, ST. JOSEPH**  
 (Washington Ave to Stone Creek)  
 Graceful elegance resonates inside & out this 5 BR, 4.5 bath, stunner featuring an open concept, with refined Chef's kitchen, inviting 3-sided gas fireplace that warms the informal eating area, kitchen & great room. Finished basement with a field-stone fireplace in the open family room with a kitchenette, snack bar & so much more! Vita Zacherl will greet you \$550,000. (19051068)

**JUST LISTED!**

- All brick 3 BR, 1.5 bath, ranch
- Fresh paint thru-out & new S/S appliances
- Wood flooring, full basement w/fireplace
- Dining room slider to backyard patio
- Stevensville \$174,900. M - (20002041)

**PRIDE OF OWNERSHIP!**

- Move-in ready ranch w/3 BRs, 2 full baths
- Freshly painted in calming coastal colors,
- Open living room, double doors lead to the deck
- New roof & many other updates
- St. Joseph \$210,000. H - (19042393)

**OPEN SUN. 12:00-2:00 PM**

**16563 WILSON LANE, BUCHANAN**  
 (Moorland to Left on Wilson Ln)  
**Price Reduced!** Brick ranch-style home at the end of a cul-de-sac w/4 BRs & 2 full baths. Renovated kitchen w/SS appliances, dining area & snack bar. Original HW floors in living rm & BRs. Master suite w/walk-in closet & full master bath. Newer replacement windows & roof. Walkout basement w/finished rm, fenced backyard w/deck. Shelle Dragomer will greet you. \$199,900. (20001086)

**JUST LISTED!**

- Boaters paradise with 40' boat slip
- Gourmet kitchen w/quartz & newer SS appliances
- Open floor plan with vaulted ceilings
- 2 BRs, 3 full bath, living rm fireplace
- St. Joseph \$344,900. I - (20002057)

**ON 30 ACRES!**

- Quaint farm house located on 30 acres
- 3 BRs, 2 baths, hardwood floors
- Living room w/fireplace, country kitchen
- Main floor master suite & laundry
- Hagar Twp., \$250,000. C - (19041851)

**OPEN SUN. 2:00-4:00 PM**

**1014 COURT STREET, ST. JOSEPH**  
 (Main to Park, Right on Court St)  
 Charming 3 BR, 3 full bath downtown home w/hardwood floors & many improvements, such as roof/soffit/fascia, windows, new flooring, updated kitchen, added full bath on the main floor completely rebuilt and enclosed the front porch. Updated the electrical service, plumbing, new vinyl siding & more! Jeanne Hass will greet you. \$185,000. (19054890)

**JUST LISTED!**

- Cute 3 BR, 1 bath City home
- Adorable front porch & enclosed back porch
- Living room with bow window and wood floors
- Master BR with slider to back deck, 1 car garage
- St. Joseph \$124,900. M - (20001624)

**LAKE MICHIGAN LUXURY!**

- Exquisite home just steps from Lake MI
- 4 BR, 4.5 baths, 5191 +/- finished sq. ft. living
- Pond, waterfall, landscaped private yard.
- Top of the line Chef's kitchen, fireplace
- St Joseph \$855,000. A - (19008825)

**JUST LISTED!**

- Extra clean 4 BR, 2 1/2 bath home
- Located on a low traffic cul-de-sac street
- Lots of natural light on all three levels
- Formal living room & LL family rm w/fireplace
- Stevensville \$210,900. N - (20001795)

**NEW LOWERED PRICE!**

- Charming, 3 BR, 2 full bath, Cape Cod
- Private driveway & backyard oasis
- HW flooring, newly updated master suite
- Basement w/family room & fireplace
- St. Joseph. Now \$214,900. G - (19051086)

**WOODED RAVINE PRIVACY!**

- Featuring 2 master suites! 4 BRs, 3.5 baths
- Wooded ravine lot, cul-de-sac neighborhood
- Large great room, main floor laundry
- 3 car garage, main floor den, formal dining
- Stevensville \$424,999. R - (19053735)

**JUST LISTED!**

- New Construction ranch-style home
- Bonus area with BR suite above garage
- Total of 4 bedrooms & 3.5 bathrooms
- Open concept, target finish date of May 1st
- St. Joseph \$520,000. P - (20002189)

**PRICE REDUCED \$40,000!**

- Distinguished 6 BR, 4.5 bath waterfront home
- Situated on Lake Chapin w/112 ft. of frontage
- Private dock and boat lift, scenic views
- Stone fireplace, 3-season rm, chef kitchen
- Berrien Springs \$895,000. R - (19039717)

**BARGAIN HUNTING?**

- 3 BR, 1 bath, bi-level
- On a 1 acre lot
- Deck, storage shed
- Needs some TLC
- Niles \$42,499. G - (19055641)

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## LEGALS

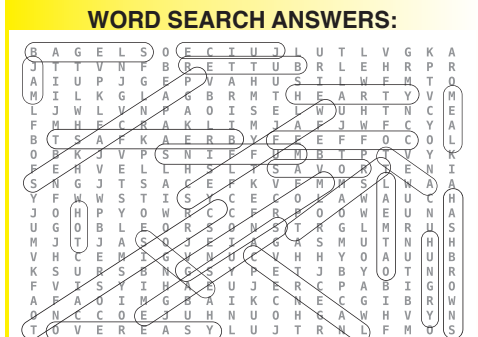
**NOTICE OF REGISTRATION FOR THE ELECTION TO BE HELD ON TUESDAY, MARCH 10, 2020**  
**CITY OF BRIDGMAN, MICHIGAN TO THE QUALIFIED ELECTORS OF THE CITY OF BRIDGMAN:**  
 PLEASE TAKE NOTICE that any qualified elector of the City of Bridgman who is not already registered, may register to vote at the office of the Bridgman City Clerk; the office of the County Clerk; a Secretary of State branch office, or other designated state agency. Registration forms can be obtained at mi.gov/vote and mailed to the Bridgman City Clerk. Voters who are already registered may update their registration at www.expressSOS.com.  
 The last day to register in any manner other than in-person with the local clerk is Monday, February 24, 2020  
 After this date, anyone who qualifies as an elector may register to vote in person with proof of residency (MCL 168.492) at the Bridgman City Clerk's office, located at 9765 Maple St., Bridgman, MI 49106 at the following times:  
 Regular business hours:  
 Monday - Friday from 8:00 a.m. to 5:00 p.m.  
 Saturday, March 7, 2020 from 8:00 a.m. to 4:00 p.m.  
 Election Day, Tuesday March 10, 2020 from 7:00 a.m. to 8:00 p.m.  
 A sample ballot may be viewed at www.mi.gov/vote.  
 Persons with special needs as defined in the Americans with Disabilities Act should contact the clerk's office.  
 Allyson Holm, City Clerk  
 City of Bridgman.

## SUDOKU ANSWERS FROM PAGE 15

**SUDOKU ANSWERS: Medium**

7	5	3	9	8	2	6	1	4
6	4	9	7	1	3	8	5	2
2	8	1	5	4	6	3	7	9
8	6	4	1	3	7	2	9	5
3	1	2	4	5	9	7	6	8
5	9	7	6	2	8	1	4	3
4	7	8	2	9	1	5	3	6
9	3	6	8	7	5	4	2	1
1	2	5	3	6	4	9	8	7

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**\$14,991**

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\*\$2,799 Total due at signing. **PER MONTH FOR 36 MONTHS**

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**2019 Accord Sedan CVT LX**



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3.5L V6 SOHC i-VTEC 24V, 5-Speed Automatic, 141821 mi., 18/27 MPG

**\$9,991**



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2.5L iVCT, 6-Speed Automatic, 72363 mi., 22/34 MPG

**\$9,991**



**2009 Toyota Venza**

3.5L V6 SMPI DOHC, 6-Speed Automatic Electronic with Overdrive, 94945 mi., 19/26 MPG

**\$11,491**



**2015 Kia Soul**

1.6L I4 DGI Gamma, 6-Speed Automatic, 34038 mi., 24/30 MPG

**\$11,491**



**2013 Ford Edge SEL**

3.5L V6 Ti-VCT, 6-Speed Automatic with Select-Shift, 98640 mi., 18/25 MPG

**\$12,991**



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**\$12,991**



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2.5L I4 SMPI DOHC, 6-Speed Automatic, 62967 mi., 25/35 MPG

**\$12,991**



**2016 Chevrolet Cruze LT**

1.4L 4-Cylinder Turbo DOHC CVT, 6-Speed Automatic, 31042 mi., 30/42 MPG

**\$13,491**



**2017 Ford Fusion SE**

2.5L iVCT, 6-Speed Automatic, 30335 mi., 21/32 MPG

**\$14,991**



**2017 Nissan Altima 2.5 S**

2.5L 4-Cylinder DOHC 16V, CVT with Xtronic, 20745 mi., 27/39 MPG

**\$15,991**



**2018 Volkswagen Passat 2.0T R-Line**

2.0L TSI, 6-Speed Automatic with Tiptronic, 32993 mi., 25/36 MPG

**\$15,991**



**2014 Acura TL 3.5**

3.5L V6 SOHC VTEC 24V, 6-Speed Automatic, 67762 mi., 20/29 MPG

**\$16,508**



**2017 Honda Accord LX**

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**\$16,991**



**2016 Honda HR-V EX**

1.8L I4 SOHC 16V i-VTEC, CVT, 34965 mi., 27/32 MPG

**\$18,491**



**2018 Subaru Legacy 2.5i**

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**\$19,991**



**2017 Dodge Journey GT**

3.6L V6 24V VVT, 6-Speed Automatic, 10167 mi., 16/24 MPG

**\$20,991**



**2019 Nissan Pathfinder SV**

Stock # H12368, V6, CVT with Xtronic, 17839 mi., 19/26 MPG

**\$24,491**



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4.0L V6 EFI DOHC 24V, 5-Speed Automatic, 48658 mi., 16/21 MPG

**\$25,491**



**2018 Ford Explorer XLT**

3.5L 6-Cylinder SMPI DOHC 6-Speed Automatic with Select-Shift, 19696 mi., 16/22 MPG

**\$29,991**



**2019 Chevrolet Silverado 1500 LD LT**

EcoTec3 5.3L V8, 6-Speed Automatic Electronic with Overdrive, 11711 mi., 15/21 MPG

**\$29,991**

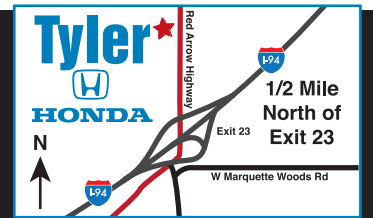


**2018 Ford F-150 XLT**

EcoBoost 3.5L V6 GTDI DOHC 24V Twin Turbocharged, 10-Speed Automatic, 29053 mi., 17/23 MPG

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Sale Price \$25,900



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**ZERO DOWN \$375mo.**  
Sale Price \$25,900



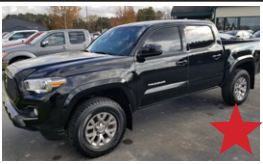
**2019 NISSAN FRONTIER CREW 4X4**  
Just in! Excellent Condition with Low Miles!  
**ZERO DOWN \$375mo.**  
Sale Price \$25,900



**2018 FORD EXPLORER XLT 4X4**  
Just in! Like new, low miles, EXPLORE THIS DEAL!  
**ZERO DOWN \$389mo.**  
Sale Price \$26,900



**2017 INFINITI QX60 AWD**  
Mint Condition!  
**ZERO DOWN \$399mo.**  
Sale Price \$27,900



**2016 TOYOTA TACOMA SR5**  
Just in! Super clean! Super deal! Super hard to find!  
**ZERO DOWN \$399mo.**  
Sale Price \$27,900



**2014 JEEP WRANGLER UNLIMITED SPORT**  
OH Yeah baby!  
**ZERO DOWN \$399mo.**  
Sale Price \$27,900

**30 - Special Purchase - 30**  
**2018 Nissan-Altima SV**  
Back-up Camera, Alloys, Keyless Remote Start. 30 Available  
**\$239 or \$14,900**

**2018 GMC ACADIA ALL TERRAIN**  
Less than 15k miles!  
**ZERO DOWN \$399mo.**  
Sale Price \$27,900

**2018 FORD F-150 SUPER CREW 4X4**  
Teen miles, V8 super crew!  
**ZERO DOWN \$458mo.**  
Sale Price \$32,900

**2019 FORD RANGER LARIAT 4X4**  
Just in! Hot new body!  
**ZERO DOWN \$478mo.**  
Sale Price \$34,900

**Special Purchase**  
**2019 Dodge Ram Crew Big Horn**  
20's, Big Screen, HEMI Full Power!  
**\$425 or \$29,900**

**925-DEAL (3325) • 934-DEAL (3325)**  
2508 S. Pipestone (Just past Bob Evens Restaurant)  
**www.yestodealsonwheels.com**

**YOUR INTEREST RATE & PAYMENT WILL VARY DEPENDING ON YOUR CREDIT**  
07-14 3.99% up to 78 Mos., Fees + 750 F.I.C.O.  
*\*With approved credit. See the dealin' dealer for details*



# AWD SEASON

TOYOTA

## 11 AWD OR 4WD MODELS TO CHOOSE FROM!

FOR ALL TOYOTA OFFERS

[buyatoyota.com](http://buyatoyota.com)



Expanded Toyota Military Rebate Program For **MILITARY PERSONNEL & THEIR FAMILIES**

### \$500 OVER & ABOVE ALL CURRENT TOYOTA OFFERS!<sup>12</sup>

- ★ **NOW INCLUDES ALL RETIRED MILITARY** ★ (Regardless of Time Since Retirement)
- ★ **ACTIVE-DUTY & INACTIVE RESERVE** ★ **MILITARY PERSONNEL**
- ★ **HONORABLY DISCHARGED VETERANS** ★ **Within 2 Years of Service**

See dealer for details.

### RAV4



any remaining new 2019 RAV4 (Excludes Hybrid)

**\$1250 CUSTOMER CASH<sup>1</sup>**

-or-

any new 2020 RAV4 (Excludes Hybrid)

**\$1000 APR CASH<sup>2</sup>**

When financed through TFS 

-or- Lease a new **2020 RAV4 LE**  
8-Speed AT ECT-i 4-Door FWD SUV Gas Model #4430  
\$229/mo. 3-Year 10,000-Mile/Year Lease

**\$229** Per Mo. **36 Mos.** \$2999 Due at Signing

### TACOMA



**BUILT IN THE USA<sup>4</sup>**


any new 2020 TACOMA (Excludes TRD Pro & model 7593)

**\$1000 CUSTOMER CASH<sup>1</sup>**

-or- Lease a new **2020 TACOMA SR 4X4 DBL CAB**  
6-Speed AT ECT-i 4-Door Pickup Truck Model #7594  
\$219/mo. 3-Year 10,000-Mile/Year Lease

**\$219** Per Mo. **36 Mos.** \$2999 Due at Signing

### HIGHLANDER



**BUILT IN THE USA<sup>4</sup>**

any remaining new 2019 HIGHLANDER (Excludes Hybrid)

**\$2500 CUSTOMER CASH<sup>1</sup>**

\$1500 CUSTOMER CASH on 2019 HIGHLANDER HYBRID

-or-

**0.9% for 60** APR Financing Mos.<sup>6</sup>

1.9% APR Financing on 2019 HIGHLANDER HYBRID<sup>7</sup>

-or- Lease a remaining new **2019 HIGHLANDER LE**  
6-Speed AT ECT-i 4-Door L4 FWD SUV Gas Model #6942  
\$279/mo. 3-Year 10,000-Mile/Year Lease

**\$279** Per Mo. **36 Mos.** \$2999 Due at Signing

Ask about the

## \$500 COLLEGE GRAD REBATE PROGRAM<sup>13,11</sup>

**THAT'S OVER & ABOVE ALL OTHER INCENTIVES!**



### ToyotaCare

Every New Toyota Comes With ToyotaCare.<sup>14</sup>

**Toyota's No Cost Maintenance Plan.**

### TUNDRA



**BUILT IN THE USA<sup>4</sup>**

any new 2020 TUNDRA (Excludes TRD Pro)

**\$2000 CUSTOMER CASH<sup>1</sup>**

-or-

**1.9% for 60** APR Financing Mos.<sup>7</sup>

### COROLLA



**BUILT IN THE USA<sup>4</sup>**

any new 2020 COROLLA (Excludes Hybrid)

**\$1250 CUSTOMER CASH<sup>1</sup>**

\$750 CUSTOMER CASH on 2020 COROLLA HYBRID & HATCHBACK

-or-

**1.9% for 60** APR Financing Mos.<sup>7</sup>

2.9% APR Financing on 2020 COROLLA HYBRID<sup>9</sup>

### CAMRY



**BUILT IN THE USA<sup>4</sup>**

any new 2020 CAMRY (Includes Hybrid & TRD)

**\$1250 CUSTOMER CASH<sup>1</sup>**

-or-

**2.9% for 60** APR Financing Mos.<sup>9</sup>

### 4RUNNER



any remaining new 2019 4RUNNER (Excludes TRD Pro)

**\$1250 CUSTOMER CASH<sup>1</sup>**

any new 2020 4RUNNER (Excludes TRD Pro)

**\$500 CUSTOMER CASH<sup>1</sup>**

-or- Lease a new **2020 COROLLA LE**  
CVT-i 4-Door Sedan Gas Model #1852  
\$169/mo. 3-Year 10,000-Mile/Year Lease

**\$169** Per Mo. **39 Mos.** \$2999 Due at Signing

-or- Lease a new **2020 CAMRY LE**  
8-Speed AT ECT-i 4-Door Sedan Gas Model #2532  
\$239/mo. 3-Year 10,000-Mile/Year Lease

**\$239** Per Mo. **39 Mos.** \$2999 Due at Signing

<b>BIG CUSTOMER CASH</b>	<b>\$4000</b> CUSTOMER CASH '19 SEQUOIA	<b>\$2500</b> CUSTOMER CASH '19 PRIUS LIFTBACK	<b>\$2250</b> CUSTOMER CASH '19 C-HR	<b>\$1750</b> CUSTOMER CASH '20 SIENNA '19 CAMRY GAS	<b>\$1500</b> CUSTOMER CASH '20 AVALON Includes Hybrid & TRD	<b>\$1000</b> CUSTOMER CASH '20 YARIS HATCHBACK
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1. Customer Cash direct from Toyota Motor Sales, U.S.A., Inc. 2. 2020 RAV4 Gas Models only. Customers financing through Toyota Financial Services using standard rates qualify for the \$1,000 TFS Standard Rate Retail Cash, subject to approved credit. 3. New 2020 RAV4 LE FWD Model #430. Lease based on net cap cost of \$23,912. Lease end purchase option \$17,705. 4. Toyota vehicles and components are built using U.S. and globally sourced parts. 5. New 2020 Tacoma SR 4x4 Double Cab Model #7594. Lease based on net cap cost of \$29,775. Lease end purchase option \$25,589. 6. New 2019 Highlander (excludes hybrid). 0.9% APR financing for 36 months with \$28.16 per \$1,000 borrowed OR 0.9% APR financing for 48 months with \$21.22 per \$1,000 borrowed OR 0.9% APR for 60 months with \$17.05 per \$1,000 borrowed OR 1.9% APR financing for 72 months with \$14.71 per \$1,000 borrowed. 7. New 2019 Highlander Hybrid, new 2020 Tundra & new 2020 Corolla 1.9% APR financing for 36 months with \$28.60 per \$1,000 borrowed OR 1.9% APR for 48 months with \$21.65 per \$1,000 borrowed OR 1.9% APR for 60 months with \$17.48 per \$1,000 borrowed OR 2.9% APR for 72 months with \$15.15 for Tundra & 3.9% APR for 72 months with \$15.60 for Highlander Hybrid and Corolla per \$1,000 borrowed. 8. New 2019 Highlander LE L4 FWD Model #6942. Lease based on net cap cost of \$28,683. Lease end purchase option \$19,260. 9. New 2020 Corolla Hybrid & new 2020 Camry (includes Hybrid & TRD Pro) 2.9% APR financing for 36 months with \$29.04 per \$1,000 borrowed OR 2.9% APR for 48 months with \$22.09 per \$1,000 borrowed OR 2.9% APR for 60 months with \$17.92 per \$1,000 borrowed OR 3.9% APR for 72 months with \$15.60 per \$1,000 borrowed. 10. New 2020 Corolla LE Model #1852. Lease based on net cap cost of \$17,641. 3000 Toyota Financial Services Lease Subvention Cash included in lease deal. Lease end purchase option \$12,327. 11. New 2020 Camry LE Model #2532. Lease based on net cap cost of \$22,277. Lease end purchase option \$13,809. 12. Qualified military personnel and household members of eligible qualifying military personnel are eligible for rebates in addition to all other incentives, depending on model, through Toyota Motor Sales U.S.A., Inc., when leased or financed through Toyota Financial Services. Must take retail delivery from select new dealer stock. The Toyota Military Rebate Program is not compatible with the Toyota College Rebate Program. See participating dealer or visit buyatoyota.com for complete details. 13. The Toyota College Rebate Program is not compatible with the Military Rebate Program. See participating dealer or visit buyatoyota.com for complete details. 14. ToyotaCare covers normal factory scheduled service for 2 years or 25,000 miles, whichever comes first. 24-hour roadside assistance is also included for 2 years and unlimited miles. See Toyota dealers for details and exclusions. Valid only in the continental U.S. and Alaska. \* NO SECURITY DEPOSIT. Subject to approved credit through Toyota Financial Services. Not all customers will qualify - Tier 1 PLUS customers ONLY. Excludes state and local taxes, tags, registration and title, and insurance. License and applicable fees are extra. Other options and dealer charges extra. Your payment may vary depending on final price. Lessee may be charged for excessive wear based on Toyota Financial Services standards for normal use and for mileage in excess of 30,000 at the rate of \$0.15 per mile (low mileage lease). \$350 Disposition Fee is due at lease termination. \*\* Subject to approved credit through Toyota Financial Services Tier 1+ & 1 only. Not all customers will qualify for lowest rate - see dealer for terms and conditions. For 1, 2, 3, 5, 6, 7, 8, 9, 10, 11, 12 & 13: Must take retail delivery from new 2019 & 2020 dealer stock between 01/07/20 and 02/03/20. Customer Cash & Lease offers may not be combined. See participating dealer for complete details. Individual dealer prices and document fees may vary. Offers may vary by region. VEHICLE IMAGES USED FOR ILLUSTRATION PURPOSES ONLY. Expiration for these offers is 02/03/20.



## Let's Go Places

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