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Moody on The Market



Powerful Panel Highlights Female Leadership Excellence

Cornerstone Alliance, Berrien County's economic development agency, will host FLEX: Female Leadership Excellence, a women-led panel discussion on March 24, 2022 at Union + Social Event Venue located at 216 Court St. in St. Joseph, from 4:30 - 6:30 PM.

In honor of National Women's History Month, Cornerstone Alliance will present a panel discussion led by women in powerful executive leadership roles. FLEX will focus on career acceleration, personal development, and excellent leadership for women in business

Empowering women is critical to having a vibrant and successful community," said Chris Frank, Cornerstone Alliance Vice President of External Affairs. "Economically empowered women contribute to and invest more in their families, promoting human-capital accumulation. Communities actively empowering women can drive economic growth. It is an expectation and responsibility in communities everywhere to create opportunities for women in the workplace.'

Participating panelists for this inaugural event include: Krista Flynn, President of West Michigan Region, Huntington Bank; Jen Nelson, Chief Operating Officer, Michigan Economic Development Corporation; Sonia Hollies, Senior Vice President, Perrigo Company; Pam Klyn, Senior Vice President, Communications, Public Affairs & Sustainability, Whirlpool Corporation; Lynn Chen Zhang, Chief Executive Officer, Zhang Financial and President, Board of Trust-Western Michigan University; and Lynn Jekkals, Central Regional Leader, Aon. The panel discussion will be moderated by Cornerstone Alliance Vice President of External Affairs, Chris Frank

Several ticket options are available to those who want to attend FLEX, including a corporate sponsorship package for companies to reserve a table for their employees. In an effort to make this event truly inclusive and an opportunity for everyone to attend, there is also a free option for individuals

"When we say we want everyone at the table, we mean it," said Frank. "By offering a free option for individuals and a significantly low-

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Brandon Haney, Championship Director



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The Return of the KitchenAid Senior PGA Championship

much-anticipated return of the KitchenAid Senior PGA Championship and its return to Benton Harbor's own Harbor Shores, I wanted to reflect not only on the history of this storied Championship but also on the positive impact this Championship has brought to the region. I was part of the Championship as

As Southwest Michigan gears up for the Operations Manager from 2014-2018 and witnessed many legends play at Harbor Shores including fan favorites Rocco Mediate and Colin Montgomerie, and I am excited to return as Championship Director hosting golfing greats here in our own backyard.

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Hanev Continued from cover

If you did not already know, the Senior PGA Championship is the longest-running Major Championship in senior golf. It was born in 1937 when one of the sport's greatest players, Bobby Jones Jr., suggested a competition featuring the world's best golfers over the age of 50. The inaugural Senior PGA Championship was played at Augusta National Golf Club three years after the first Masters Tournament was held at the world-renowned course.

After a successful, but brief run at Augusta National, the Championship moved to Florida in 1940. Suspending play in 1943 due to World War II, the Championship resumed playing in 1945 in Dunedin, Florida. In 1956, after hosting more than a dozen Championship events in Dunedin, the PGA made the city its official home, moving its national office from Chicago to what would become the PGA National Golf Club.

PGA Championship was held at Benton Harbor's own, nearly new, Harbor Shores, a Jack Nicklaus Signature Course in Southwest Michigan. The course, celebrating its 10th Anniversary and a not-for-profit development created to benefit the local community, hosted the Championship every other year since 2012.

Christened in the historic "Champions for Change" event in 2010, the course was graced by the legends of the game, Arnold Palmer, Jack Nicklaus, Tom Watson, and **Johnny Miller** to energize the mission. This year marks the 5th return of the Championship to this storied course which has certainly made its mark on Southwest Michigan.

Since it began hosting the KitchenAid Senior PGA Championship at Harbor Shores, the PGA of America, in partnership with KitchenAid, has donated nearly \$1 million to local charities, including Boys & Girls Club of Benton Harbor, The First Tee of Benton Harbor, Benton Harbor Promise and most recently, Benton Harbor **High School Athletic Department.**

For more on the KitchenAid Senior PGA Championship and how to purchase tickets to this year's event (May 25-29), visit online at www.srpga.com.





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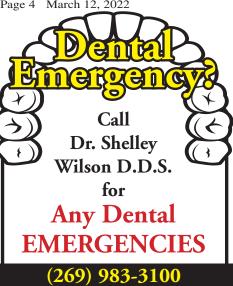


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Welcome back to a fresh new edition of... "insert clever article name here because I can't think of one." My quest to learn about new entrepreneurs in Southwest Michigan has brought me to Bake

Effect, owned and operated by Emily Onken.

Emily learned how to bake when she was in college and always had a fun time creating tasty new treats for herself and those around her. Originally, Bake Effect started in Texas after Emily became a mom. She wanted to work still, but also wanted to be at home with her little babe. Shortly after launching Bake Effect, Emily and her family relocated to good ole Southwest Michigan. Emily started baking more and more and started to not feel the best. It was then that she discovered that she had a sensitivity to wheat, which made tasting and baking difficult. She then discovered that she



MailMax for Michigan's Great Southwest Bake Effect

could alter recipes and use wheat substitutes to still bake and be able to enjoy the outcomes too.

Bake Effect offers a variety of fruit pies, shortbread cookies, and roll cakes. Emily has also recently tried her hand at recipes for macaroons and brownies as well. Her goal is to have those nailed and ready before the end of this year. I don't think it will take nearly that long though, check out her Facebook posts to see how far she's come on making the macaroons already! All of Bake Effects treats are wheat free for those who have wheat allergies, sensitivities, or just choose to avoid wheat for health reasons.

When asked how she thought that Bake Effect could impact our community, Emily's response was simple. She wanted to bake treats for those around her that struggle with the same wheat sensitivity as she does. Just because people have those sensitivities, doesn't mean that they must give up the things that they love to eat. With a little bit of alterations, you can still have your cake and eat it too (Ha. Baking pun. See what I

Emily was sweet enough to make me a little thank you pie for coming to interview her for this article. It was a darling little personal pie, almost too cute to eat... I said almost. I am proud of myself that the pie made it home and wasn't devoured in the car. The pie was a triple berry pie, and you would never have guessed that it was wheat free! Really fresh vibrant berries mixed into a flaky, buttery, and decorative golden-brown crust.

For availability and to learn more about how you can taste some of Bake Effect's treats, contact Emily at Emily@BakeEffect.com, check out Bake Effect's social media on Facebook or Instagram, or visit it's website at bakeeffect.com.

Are you or someone you know a new business owner in the area? If so, shoot me an email at news@MailMaxOnline.com . I would love to learn more about other aspiring entrepreneurs in our area. Until next time...

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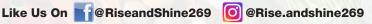


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Fun & Interesting Things to Do in Michigan's Great Southwest Millicent



Executive Director, Southwestern Michigan Tourist Council

In this column we will be talking about the fun and interesting things to do as we usher in spring. A couple of last-minute offerings for today, March 12, include Broken Alphabet: A Love Letter to Graffiti, a new exhibit at Krasl Art Center, and Sip & Savor Wine Trail Tasting Event at Tabor Hill Winery & Restaurant.

Broken Alphabet: A Love Letter to Graffiti runs through May 15. Tag. Bomb. Hit. Slam. A language all its own, graffiti breaks and twists conventional terms and imagery (down to the letter) into beautiful and complex new forms. With over a decade of experience, Guillermo 'ASMA Speeks' Sotelo brings graffiti indoors to reveal insights to the process, share the history and technique, and change the stigma around this ancient art form. Learn more about ASMA Speeks and his exhibition on view during special tours, events, and virtual events. More information on these programs and KAC's current hours can be found at krasl.org.

The second event today, Sip & Savor, is their 1st annual event, which will be hosted at Tabor Hill Winery & Restaurant. For the first time under one roof, you will have the opportunity to taste from a curated selection of wines from Tabor Hill Winery, Round Barn Winery, and Free Run Cellars. For the ultimate tasting experience, they will also have Round Barn Distillery's small-batch spirits to taste and a variety of craft brews from the Round Barn Brewery to sample a little something for everyone. This is a 21+ event. Tickets are \$20 for Vineyard Premier members, \$25 for non-members. Your ticket will include eight (8) tastes across the MHG brands and an exclusive wine glass to keep. Additional tastes can be purchased for \$2 each.

Our next event takes us to The Mendel Center at Lake Michigan College for Mo Rocca, March 15, part of the Economic Club of Southwestern Michigan Speaker Series. Humorist, journalist, and actor Mo Rocca is best known for his off-beat news reports and satirical commentary. Currently a correspondent for CBS Sunday Morning, Rocca is also the host of CBS's series The Henry Ford's Innovation Nation. Rocca's podcast Mobituaries and New York Times bestselling

book of the same name reflect an irreverent but deeply researched appreciation of the people (and things) of the past who have long intrigued him-from an unsung Founding Father to the first Chinese-American superstar, from Neanderthals to the station wagon. During the moderated conversation "Mobituaries with Mo Rocca: Great Lives Worth Reliving," he will provide an inside look at how his long love of obituaries spawned the Mobituaries podcast.

Another look into the past is happening March 17, at the Berrien County History Center, Glass Ceilings Shattered: Michigan Women in Politics. Guests to Passport to the Past can join in-person at the 1839 Courthouse or catch us online when we go live on our YouTube page! As always, the program is free to the public, but donations to support this amazing series is always welcomed! The March topic will celebrate Women's History month by highlighting Michigan women in politics that helped to shape our state. With a state-wide election in November, this is a perfect time to explore the stories of ceiling shattered, communities changed, and history made. Guests who join us in person will enjoy light refreshments before and after the talk.

The month is filled with performances! From May Erlewine, to a packed calendar at The Acorn, to National Geographic Live with Kara Cooney: When Women Ruled the World, March 24. Join Dr. Kara Cooney, professor of Egyptology, for a look at a time in ancient history when women ruled the world. Often neglected in the history books, these women were considered exceptions to the rule, political pawns in a patriarchal society. But their power and influence are undeniable. Cleopatra used her sexuality-and her money—to build alliances with warlords of the Roman empire. Neferusobek was the first woman to definitively take the title of King. Nefertiti is known more for her beauty than for bringing a fractured Egypt together. What can we learn from how these women ruled? Dr. Cooney shares some illuminating answers.

For all the detail on these and other events visit www.swmichigan.org. We'll be back in a couple of weeks with more fun ideas on what's happening in Michigan's Great Southwest!

Read more at www.MailMaxOnline.com

INVESTOR SPOTLIGHT - SHERI LASH



Nick Christe, Real Estate Ínvestor, Business Consultant, Proud St. Joe Lion

In near every business I've owned, managed or been part of, in time, no one person was able to keep up with the growth of business, especially those businesses I started from scratch. Hiring employees and contractors were a necessity if I were to continue growing at that pace. The biggest lesson I learned in business management, is that people will work their hardest when they're allowed to blossom unhindered while believing their efforts, not only support something bigger than themselves, but that they directly improve the quality of their personal lives and futures.

A true partner is one who knows their efforts are no more or less important but necessary for the growth of the whole. I consider every investor, no matter how new or experienced, a 50/50 partner. If I'm successful, I know the team around me will be which allows us all to push that much harder.

Home-Team Wholesalers has expanded and now includes expertise in the areas of providing continued assistance in locating investor properties, helping sellers in challenging situations and of course, using creative methods where traditional real estate just doesn't We welcome Sheri Lash of S. Lash Investments,

Please read more about Sheri and how she adds value to southwest Michigan real estate and beyond. Don't hesitate to reach out if you feel we may be a good fit for you, your property or someone you know



Sheri Lash is the owner and CEO of Bottom Line Screening founded in 2017. Sheri helps businesses and property managers conduct background screening on potential new employees and renters. With a passion for helping people out of bad situations and, with the assistance of her contractor husband, decided to ex-

pand the company to include buying and flipping single-family houses.

S. Lash Properties, LLC purchases properties that are vacant, abandoned, facing foreclosure, inherited, or behind on taxes. Sheri works with real estate investors and realtors in providing solutions to sellers' problems.

Thanks to Creative Financing, S. Lash Properties can now assist sellers who don't have a lot of equity and find that lower offers just won't work. Sheri knows multiple exit strategies regarding those specific owners who are looking for additional options when buying and selling real estate.

If you're an investor looking for properties, please ask to be placed on our buyer's list. If you're a retail seller that has a real estate challenge, give us a call. If you're an aspiring wholesaler or real estate professional that would like to team up, don't hesitate to reach out. If you're a Realtor, ask us about our Seller Partner Consult model where we team up to flip and re-list your seller's property for market top dollar.

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KitchenAid Senior PGA Championship Opportunities! Spoonholtz, Regional Director,

In just a few short weeks, we will have trucks pulling stadium seating, bleachers, tents, and everything else that goes into the building for the return of the KitchenAid Senior PGA Championship at Harbor Shores. The return of this highly coveted event that spotlights all of Southwest Michigan on a national level is one that many of us have been eagerly waiting for!

SMR Chamber

We have multiple opportunities for you to connect with the team at the 2022 KitchenAid Senior PGA Championship over the next 75 days. The first one being on March 24th at The Inn at Harbor Shores from 5:00 until 7:00 p.m. This event will primarily focus on our Young Professionals from Southwest Michigan as well as Northern Indiana. In addition to the Southwest Michigan Regional Chamber, you'll find representatives from the Greater Niles Chamber. Harbor Country Chamber, South Haven Chamber and Young Professionals, Young Professionals of Greater Dowagiac, and the Young Professionals Network of South Bend. Guests will get to mix, mingle, and connect with each other, plus hear about additional volunteer opportunities, ticket sales, test their putting skills, a chance at door prizes, meet and greet with 6 local Makers that will be featured at the Markers Trail 19th Hole, and more! The Inn at Harbor Shores will graciously be providing light appetizers for everyone in attendance as well as the

KitchenAid Senior PGA will be offering one complimentary drink ticket.

Our next opportunity to connect happens during Business After Hours on Thursday, April 21st at The Grille at Harbor Shores, located inside Harbor Shores Golf. Similarly, at this event attendees will have a chance to win door prizes, sample light appetizers from The Grille at Harbor Shores, and learn more about additional activities during Championship week such as Kid Zone at Jean Klock Park on that Saturday and Sunday and newly added features including a beer garden and food trucks.

Our final opportunity happens during Championship week, Wednesday, May 25th at the Makers Trail 19th Hole located on the 17th green! This will be a private event for just our attendees and will highlight the likes of Makers Trial participants North Pier Brewing, Watermark Brewing, Dablon Winery & Vineyard, Round Barn Winery, Journeyman Distillery, and Peat's Cider Social. If you're not familiar with the Makers Trail 19th Hole, it's an upgraded ticket option for attendees that offers a view and experience like none other on the course. Not only is it a covered pavilion with comfortable seating it also has TVs and an atmosphere that allows attendees to enjoy the action while relaxing and sipping on their favorite local Maker.

The Community Showcase committee is working hard on organizing a potential concert in the Benton Harbor Arts District that will happen immediately after the Makers Trail 19th Hole event, plus additional happenings inside their tent

during Championship week that highlight the communities that make up Southwest Michigan. Planning is on-going but the hope is that details for some of the activities will be released soon - I can tell you, from what I've heard I'm incredibly excited to check the space out myself!

If you'd like to learn more about the 2022 KitchenAid Senior PGA Championship visit their website at srpgachampionship.com. For additional details about the Chamber including upcoming events such as these visit

smrchamber.com or connect with me directly: sspoonholtz@smrchamber.com or 269-932-4040.

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- ★ PTSD Counselors from the South Bend Vet Center who come to Berrien County twice a week.
- ★ Non-Service Connected Veterans Pension and Survivors Pension benefits (House Bound as well as Aid and Attendance) for low income veterans over age 65 or prior to age 65 that are disabled and have at least one day of wartime service (additional means tested restrictions apply).
- ★ Free transportation at designated stops for veterans enrolled in the VA Health Benefits Program to the VA Medical Center in Battle Creek and the VA Health Care Center in Mishawaka.
- ★ Financial assistance thru the Michigan Veterans Trust Fund for wartime veterans or peacetime veterans who earned an expeditionary medal (additional means tested restrictions apply).
- ★ Free financial coaching from an Accredited Financial Counselor and Financial Fitness Coach Counselor as well as ongoing Dave Ramsey's Financial Peace University Military Edition classes.











Paid for by the Michigan Veterans Affairs Agency



Hosted By Kelly Arellano

\$253,900 Sharon Straw



Come check out this Fairplain beauty. So many updates, inside and out. New roof, new plumbing, new furnace, new water heater, newer windows, new deck and remodeled paver patio. Original hardwood floors throughout most of the living areas. Fireplace in living room with electric insert, wood mantle, and wood accent wall.

Anne Odden 269-930-0257 9108 George Avenue,

Berrien Springs
This 2 unit 2,560 hat an opportunity! This 2 unit 2,560 nished sq ft. 5BD/3BA home has gone through major renovations over the last two years but is waiting for you to complete as you like. Each unit has it's own electric meter and new electric pane heating and air-conditioning units. The bright day-light apt (770 sq ft) has been totally remodeled and is a township certified rental unit thru May 14, 2023



Riverside Road, **Benton Harbor**

Six acres, partially cleared wooded lot Great for recreational hunting. One mile from Lake Michigan. Close to everything Southwest Michigan has to offer - vineyards, orchards, organic farms, water sports, golf and more.
Property offers the sight and sounds of the CSX and Amtrak train as they quickly pass-by.



\$46,000 Sharon Straw 269-325-4663 5684 Windy Acres Lane, **Berrien Springs**

his wooded close-in acreage is n e St. Joe River, the Village of Be Springs, and Andrews University. It is also fairly close to the proposed new bike trails and several parks. It is a great place to build a first home or a second home hen you want to get away from the astle and bustle of life. With a full acre ice in building site in this quiet neighborhood

1565 N M-63 Highway, 39, **Benton Harbor**

What a wonderful place for the price!! Open and bright and airy floorplan is very Cheerfu!!! Home is very clean and well cared for. Seller is leaving EVERYTHING IN THE HOUSE, except for her clothes and Sewing Machine.



restaurants and shopping, \$400. Lot rent for 2 people, Water & Trash.

HOME INVENTORY IS LOW WE NEED MORE LISTINGS



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2409 Lakeshore Drive St. Joseph, MI 49085

1565 N M-63 Highway, 100, **Benton Harbor**

1997 Schult Single Wide Mobile Home has 3 Bedrooms and two full baths both of which have skylights. Home Gomes with most all popliances and a Shed. Also comes with 2 nice decks. Freplace does not stay. Has Antenna system and a roor if you don't want cable, there is a large open field behind Home for privacy and to enjoy nature, walking dog, or etc. Also home is located of the common state. Also home is located with the common stay of the common stay. The common stay of the common stay of the common stay of the common stay. The common stay of the common stay of the common stay of the common stay. The common stay of the common stay.

Joseph for shopping, schools, churches, and fine restaurants. And a few miles from Benton for more choices for whatever you want to do. Located in a Very Convenient Area!! Don't Wai



Lee Lull, REALTOR® ABR, GRI, SRS, MRP



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OPEN HOUSE SATURDAY MARCH 12 11 AM-1 PM

Van Homes

31579 CR 681 **BANGOR** \$244,900 | MLS#21114899 HOSTED BY:



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830 Pleasant St., St Joseph

269.588.5055

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19498 S MARTIN RD **THREE OAKS**

HOSTED BY: MIKE & JENN VANDEVENTER



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- 1641 Sq ft
- 40 Acres
- Newer kitchen
- Bath electric/ plumbing update
- Great hunting retreat or hobby farm
- \$457,000 (21116143)



- 2 Acres w/ 32x48 pole barn
- Recreation room in basement
- Whole house
- generator New HVAC in 2021
- So much more. \$386,000 (22006580)



- Close to Paw Paw Lk boat launch
- Living rm w/ fireplace &
- huilt-in bookshelves Fully upgraded kitchen
- w/ pantry
- 3 Season room
- So much more to offer! \$275,000 (22006290)



- 2 Fireplaces
- 2 Furnaces
- Recent updates La rooms/high
- ceilings Could be converted back to single family

\$199,900 (21118130)



- 4 BD. 2BA 2 Car garage
- Lots of remodeling in last few years
- Spacious city home Primary bed on main level
- Call today for more info! \$179,900 (22006131)
- 2 BD. 1 BA Detached garage Over 1/2 acre
 - Private Road Close to Lt Paw Paw Lk boat launch/ beach

2019

New metal roof in

\$149,000 (22004853)



~ SPRING FORWARD ~ DAYLIGHT SAVINGS BEGINS SUNDAY, 3/13



- New development
- Off Marquette Woods Rd
- Buildable: wooded Various lot size
- Close proximity to shopping, US31, St Joe River & more

Call for more info



- Turn-kev Restaurant Historic corner
- location Hand crafted,
- Great kitchen w/
- freezer space · Call for private
- showing \$500,000 (21018866)
- 320' on Lk Michigan LK MI VIEWS

1 BD. 1 BA

- Furnishings included Many amenities
- Close to area activities \$175,000 (21010797)



- Former small engine shop
- 2 buildings & 1 house Business &/or Real
- 2 acres 10 space parking
- Call today!
- \$199,900 (17039316)

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2021 FORD ECOSPORT SE

Lightning Blue Metallic, Power Moonroof, Rear View Camera, Reverse Sensing System, and Much More! F21287

| MSRP | \$25,205 |
|------------------------|----------|
| SIEMANS DISCOUNT | |
| FORD RETAIL BONUS CASH | - 3,000 |
| MARCH BONUS CASH | - 500 |

SALE PRICE.....\$21,495





2022 FORD MUSTANG ECOBOOST COUPE

Shadow Black, 2.3 High Performance Ecoboost Engine, 19 Inch Ebony Aluminum Wheels, Active Valve Performance Exhaust, Security Package, and Much More! F22065

| MSRP | \$39 | ,045 |
|------------------|------|------|
| SIEMANS DISCOUNT | - | 250 |
| MARCH BONUS CASH | _ | 500 |

SALE PRICE.....\$38,295

2022 FORD EDGE SEL ALL WHEEL DRIVE

Forged Green, ActiveX Seating Material, Heated Steering Wheel, Heated Front Seats, Power Liftgate, Remote Start, Wireless Charging Pad, Panoramic Vista Roof, 18 Inch Bright Machined

| MSRP | Aluminum Wheels, and Mu | uch More! F22093 | \$4: | 2.925 |
|---------------------|-------------------------|------------------|------|-------|
| | COUNT | | | |
| RETAIL BONUS | CASH | | | 500 |
| MARCH BONUS | S CASH | | _ | 500 |

SALE PRICE....\$41,595





2022 FORD F-550 DUMPING FLATBED

FORD COMMERCIAL CONNECTION UPFIT BONUS CUSTOMER CASH* -___

SALE PRICE...\$64,945









Sting-Gray, Leather Seats, 1.3 Turbo Engine, Navigation, Blind Spot and Cross Path Detection, Heated Front Seats, Heated Steering Wheel, Power Seat, Remote Start, Back-Up Camera, and Much More! C21389

| M2KL23 | 51,915 |
|---|--------|
| SIEMANS DISCOUNT | 220 |
| 2021 NATIONAL RETAIL CONSUMER CASH | 1,750 |
| CHRYSLER CAPITAL 2021 BONUS CASH* | 500 |
| NATIONAL 2021 RETAIL BONUS CASH | 500 |
| 2021 GREAT LAKES BONUS CASH | 1,000 |
| AS LOW AS\$27 | ,945 |
| MILITARY OR FIRST RESPONDER BONUS CASH* - | 500 |
| RETURNING LESSEE CASH* | 500 |
| | |

AS LOW AS...\$26,945 (*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)



Granite Crystal Metallic, Heated Front Seats, Remote Start, Heated Steering Wheel, Power Seats, Power Lift Gate, Touchscreen Display, and Much More! C22038

| MSRP\$3 | 32,710 |
|--|--------|
| SIEMANS DISCOUNT | 215 |
| NATIONAL RETAIL CONSUMER CASH | 1,000 |
| GREAT LAKES BC BONUS CASH | |
| SALE PRICE FOR EVERYONE \$30 | ,995 |
| RETURNING LESSEE CASH* | 500 |
| MILITARY OR FIRST RESPONDER CONSUMER CASH* - | 500 |
| ACIOW AC COOL | OF |

AS...\$29,995 (*MUST QUALIFY)



Pitch Black, Alpine Audio Group, Blacktop Package, Touch Screen, 20 Inch Black Wheels, Remote Start, and Much More! C21364

| MSRP\$3 | 37,185 |
|--|--------|
| SIEMANS DISCOUNT | 190 |
| NATIONAL RETAIL CONSUMER CASH | 1,500 |
| 2021 GREAT LAKES BONUS CASH | 1,500 |
| SALE PRICE FOR EVERYONE \$33 | 3,995 |
| MILITARY OR FIRST RESPONDER CONSUMER CASH* - | 500 |
| RETURNING LESSEE CASH* | 500 |
| | |

AS LOW AS...\$32,995 (* MUST QUALIFY)



Granite, Leather Seats, 3.2 V6 Engine, Adaptive Cruise Control, Lane Departure Warning, Parallel and Perpendicular Park Assist, Blind Spot and Cross Path Detection, Hands Free Power Lift Gate, Remote Start, Dual Pane Panoramic Sunroof, Alpine Speaker System, Heated Front Seats, Heated Steering Wheel, 19 Inch Aluminum Wheels, Ventilated Front Seats, Navigation, Heated Second Row Seats, and Much

More! C22089 SIEMANS DISCOUNT....-230 NATIONAL RETAIL CONSUMER CASH... **SALE PRICE FOR EVERYONE \$42,045** MILITARY OR FIRST RESPONDER BONUS CASH* -500 RETURNING LESSEE CASH*.....

OW AS...\$41,045



Diamond Black Crystal, Blind Spot and Cross Path Detection, Rear Back-Up Camera, Heated Front Seats, Heated Steering Wheel, Power Lift Gate, Remote Start, Altitude Appearance Package, 20 Inch Black Aluminum Wheels, and Much More! C22074

| MSRP\$4 | 6,670 |
|--|-----------|
| SIEMANS DISCOUNT | 275 |
| NATIONAL RETAIL CONSUMER CASH | 500 |
| GREAT LAKES 2022 CCAP BONUS CASH* | 500 |
| 2022 CHRYSLER CAPITAL BONUS CASH* | 500 |
| NATIONAL RETAIL BONUS CASH | |
| SALE PRICE FOR EVERYONE \$44 | ,395 |
| MILITARY OR FIRST RESPONDER CONSUMER CASH* - | 500 |
| RETURNING LESSEE CASH* | |
| AS LOW AS\$43,3 (* MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPIT | 95 |
| (* MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPIT | AL) |



Diamond Black Crystal, Sport Appearance Package, 20 Inch Aluminum Chrome Clad Wheels, Trailer Brake Controller, 5.7 Hemi V-8 with E-Torque, Anti-Spin Rear Axle, Heated Front Seats, Heated Steering Wheel, Remote Start, Power Sliding Rear Window, Touch Screen Radio, Parksense Front and Rear Park Assist, and Much More! C21311

| MSRP\$ | 53,980 |
|------------------|--------|
| SIEMANS DISCOUNT | 3,485 |

SALE PRICE FOR EVERYONE \$50,495



2022 RAI

Delmonico Red, 6.4 V8 Engine, Ram Box Cargo Management System, Power Mirrors, Electric Shift On the Fly Transfer Case, Chrome Appearance Group, Protection Group, Cab Length Chrome Side Steps, Trailer Brake Controller, Western 8.5 Steel V-Plow, and Much More! C22023

| 4.1440110101 022020 |
|---|
| MSRP\$51,615 |
| ADD FOR PLOW <u>+ 8,123</u> |
| SUBTOTAL\$59,738 |
| SIEMANS DISCOUNT <u>- 243</u> |
| SALE PRICE FOR EVERYONE \$59,495 |
| MILITARY OF FIRST RESPONDER BONUS CASH* - 500 |
| AS LOW AS\$58,995 |
| (* MUST QUALIFY) |

ON



Display, Tri-Pane Panoramic Roof, 22 Inch Polished Aluminum Wheels, McIntosh MX950 Entertainment System with 19 Speakers, Power Deployable Running Boards, Heated First and Second Row Seats, Power-Fold Third Row Seats, Navigation, Heated Steering Wheel, Parksense Front and Rear Park Assist, Blind Spot and Cross Path Detection, Heads Up Display, and Much More! C22052

MSRP\$86,130 SIEMANS DISCOUNT... SIEMANS DISCOUNT.....- 1,635
SALE PRICE FOR EVERYONE \$84,495 GREAT LAKES BC CONQUEST BONUS CASH* - 1,500 NATIONAL CONQUEST BONUS CASH*..... ..- 1,500 MILITARY OR FIRST RESPONDER CONSUMER CASH* -**AS LOW AS...\$80,995**

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2.4 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 40K Miles, Remote Start, Power
Driver's Seat, Heated Front Seats, Heated Steering Wheel, Touchscreen Display, Beats
Premium Audio System, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System,
Jeeo Certified! Diamond Black Crystal, F21262A

2.0 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels
27K Miles, Power Front Seats, CD-Player, Reverse Sensing
System, Back-Up Camera, Remote Keyless Entry System,
Gertified! Oxford White, F21121A





Control, Remote Keyless Entry System, Ram Certified! Diamond Black Crystal, C21285A





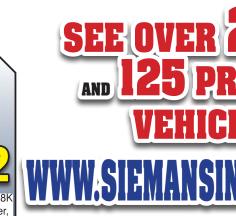




3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 25K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Power Sunroof, Touchscreet Display, Blind Spot Monitor, Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Jeep Certified! Bright White Clear Coat, U22007



2.5 EFI Engine, 6 Speed Automatic, Steel Wheels, 28K Miles, SYNC, Power Windows and Locks, CD-Player, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Ingot Silver Metallic, C21380H





System, Ruby Red Metallic, Ford Certified! F21254A



3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 50K Miles, Remote Start, Power Front Seats, Auto Climate Control, CD-Player, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Blue Metallic, C21331A



2.7 V6 Ecoboost EFI Engine, 10 Speed Automatic, Aluminum Wheels, 36K Miles, Bed Liner, Chrome Step Bars, Remote Start, Navigation, SYNC 3, Power Heated Front Seats, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Black Agate, U22015



6.2 V8 EFI Engine, 6 Speed Automatic, Chrome Step Bars, Remote Start, Navigat Seat, Heated Front Seats, CD-Player, Pow Trailer Tow Package, Remote Keyless E



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9 RAM 1500 CLASSIC BIG **HORN CREW CAB 4X4** Driver's Seat, Heated Front Seats, Heated Steering Wheel, Black Appearance Group,

Touchscreen Display, Park Assist System, Back-Up Camera, Trailer Brake Control, Remote

Keyless Entry System, Ram Certified! Diamond Black Crystal, U21244



Leather Heated Front Seats, Auto Climate Control, Adaptive Cruise Control, Evasive Steering Assist, Blind Spot iormation System, Lane Keeping System, Pre-Collision Assist, Reverse Sensing System, Back-Up Camera, Hands Free Lift Gate, Remote Keyless Entry System, Ford Certified! Blue Metallic, C21234B



Dodge Certified! DB Black Clear Coat, C21332A



Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Touchscreen Display, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Dodge Certified! Granite, C21249A



5.7 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 118K Miles, Navigation, Power Driver's Seat, Leather Heated Front Seats, Auto Climate Control, CD-Player, Back-Up Camera, Remote Keyless Entry System, Attitude Black, F21212A





Miles! Pick-Up Bed Cap, Running Boards, Remote Start, Power Driver's Seat, Heated Front Seats, Auto Climate Control, Back-Up Camera, CD-Player, Remote Keyless Entry System, Summit White, C21380A



Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, Heated Rear Seats, Power Moon Roof, Auto Climate Control, DVD Entertainment System, Lane Departure Warning, Lane Keeping Assist, Front Collision Warning, Blind Spoi Monitor, Rear Parking Aid, Back-Up Camera, Hands Free Lift Gate, Remote Keyless Entry System, Onyx Black, U21269



Memory Power Leather Heated Front Seats, Power Moon Roof, Auto Climate Control, Forward Collision Alert, Lane Keep Assist, Lane Departure Warning, Blind Spot Monitor, Cross-Traffic Alert, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Passion Red, C21379/



Aluminum Wheels, 76K Miles, Bed Liner, on, XLT Premium Package, Power Driver's er Adjust Pedals, Reverse Sensing System ntry System, Blue Jeans Metallic, U21266



Heated/AC Front Seats, 7-Passenger Seating, Panoramic Moon Roof, Auto Climate Control, Adaptive Cruise Control, Rear Park Assist, Blind Spot Monitor, Cross Traffic Alert, Lane Departure Warning and Keeping Assist, Front Collision Mitigation, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Balance of Factory Warranty! Bright Silver, C21374A



Memory Power Leather Heated Front Seats, Heated Steering Wheel, Power Moon Roof, Auto Climate Control, Blind Spot Monitor, Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera Power Lift Gate, Remote Keyless Entry System, Jeep Certified! Velvet Red Pearl Coat, U22018



2.0 EFI Engine, 5 Speed Manual Transmission, 81K Miles, Power Windows and Locks, CD-Player, Back-Up Camera, Crystal Black Silica, C22020A

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Dennis Varo



Jim McLean





Weber

Place





Betker







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Page 14 March 12, 2022







1.5 Ecoboost EFI Engine, 8 Speed Automatic, Aluminum Wheels, 20K Miles, Navigation, SYNC 3, Ford Co-Pilot360, Power Driver's Seat, Heated Front Seats, Panoramic Vista Roof, Adaptive Cruise Control, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Agate Black Metallic, F22069A



4.3 V6 EFI Engine, 4 Speed Automatic, Styled Stee Wheels, 199K Miles, Pick-Up Bed Cap, Bed Liner, Vinyl Floor Covering, Cruise Control, Black, U21249A



2.4 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 90K Miles, Remote Start, Heated Front Seats, Heated Steering Wheel, Touchscreen Display, Back-Up Camera, Remote Keyless Entry System, Alpine White, C22073A



5.7 V8 HEMI EFI Engine, 8 Speed Automatic, Aluminum Wheels, 102K Miles, Bed Liner, Remote Start, Navigation, Power Driver's Seat, Leather Heated Front Seats, Heated Steering Wheel, Back-Up Camera, Remote Keyless Entry System, Bright White, F22052B



3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 63K Miles, Remote Start, Memory Power Leather Suede Heated Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Touchscreen Display, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Dodge Certified! DB Black, U22012C



3.3 V6 EFI Engine, 5 Speed Automatic, Aluminum Wheels, 130K Miles, Navigation, Power Leather Heated Front Seats, Power Moon Roof, Auto Climate Control, CD-Player, Remote Keyless Entry System, Silver, C22067A



3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 96K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Power Moon Roof, Rear Parking Aid, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Granite Crystal Metallic, C21375B



5 EFI Engine, 1 Speed CVT Automatic, Aluminum Wheels, Only 9K Miles! Remote Start, Power Driver's Seat, Heated Front Seats, Power Moon Roof, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Driver Monitoring, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Granile, C22021A

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5.7 V8 HEMI EFI Engine, 8 Speed Automatic, Aluminum Wheels, 54K Miles, Bed Liner, Remote Start, lavigation, Power Driver's Seat, Leather Heated Front Seats, Heated Steering Wheel, Power Adjust Pedals Touchscreen Display, Front and Rear Park Assist, Blind Spot and Cross Path Detection, Back-Up Camera, Trailer Brake Control, Remote Keyless Entry System, Ram Certified! Diamond Black Crystal, F21201A



2021 JEEP GRAND CHEROKEE 80TH ANNIVERSARY EDITION 4X4

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 10K Miles, Remole Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Power Moon Roof, Adaptive Cruise Control, Lane Departure Warning, Forward Collision Warning, Rear Collision Mitigation, Blind Spot and Cross Path Detection, Back-Up Camer Power Lift Gate, Trailer Tow Group IV, Remote Keyless Ently System, Jeep Certified! Bright White, C22048A



5.7 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 109K Miles, Security Cover, Bedliner, Running Boards, Remote Keyless Entry, Black Clearcoat, C21301A



1.5 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 24K Miles, Remote Start, SYNC 3, Power Driver's Seat, Heated Front Seats, Auto Climate Control, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Sedona Orange Metallic, F21264A



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Wheels, 94K Miles, Power Windows, Power Locks CD-Player, Remote Keyless Entry System, Black



Seat, Heated Front Seats, Power Moon Roof, Auto Climate Control, Adaptive Cruise Control, Blind Sp

2020 HONDA RIDGELINE BLACK EDITION AWD



2016 RAM 1500 OUTDOORSMAN CREW/CAB 4X4

Miles, Pick-Up Bed Cap, Bed Liner, Running Boards, Remote Start, Power

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d Front Seats, Panoramic Moon Roof, Auto Climate Control, CD-Player, Blind Spot Monitor, Cross Traffic Al ane Keeping Assist, Lane Departure Alert, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Hand



wer Driver's Seat, Heated Front Seat, Auto Climate Control, Rear Park Assist, Re Cross-Traffic Alert, Lane Change Alert, Side Blind Zone Alert, Back-Up Camera,



2.4 EFI Engine, CVT Automatic, Styled Steel Wheels, 107K Miles, CD-Player, Back-Up Camera Remote Keyless Entry System, White Diamond



6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, Less Than 5K Miles! Remote Star gation, Power Driver's Seat, Suede Heated Front Seats, Heated Steering Wheel, Touchscr play, Blind Spot Monitor, Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Powe



Memory Power Leather Heated Front Seats, Heated Steering Wheel, Power Moon Roof, Auto mate Control, Blind Spot Monitor, Rear Collision Mitigation, Rear Parking Aid, Back-Up Camer



Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Only 14K Miles, Remote Start, SYNC 3, Power Driver's Seat, Heated Front Seats, Auto Climate Control, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Oxford White, U22016



5.3 V8 EFI Engine, 6 Speed Automatic, Aluminum Bed Liner, Running Boards, Remote Start, Power Driver's Seat, Auto Climate Control, CD-Player, Touchscreen Display, Back-Up Camera, Trailer Tow Group, Remote Keyless Entry System, Red Hot, U21259



2.7 EFI Engine, 6 Speed Automatic, Styled Spoked Steel Wheels, 21K Miles, Security Cover, Bed Liner, Running Boards, Adaptive Cruise Control, Lane Departure Warning, Front Collision Mitigation, Driver Monitoring, Back-Up Camera Remote Keyless Entry System, Balance of Factory Warranty! Silver, U21083B



1.5 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 14K Miles, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Driver Monitoring Back-Up Camera, Ford Certified! Anti-Matter Blue Metallic, F21245A



CHEROKEE LATITUDE 4X4

2.4 EFI Engine, 9 Speed Automatic, Aluminum Wheels 84K Miles, Remote Start, Heated Front Seats, Heated Steering Wheel, Back-Up Camera, Remote Keyless



3.6 V6 EFI Engine, 8 Speed Automatic, Polished Granite Crystal Wheels, 48K Miles, Remote Start, Heated Front Seats Heated Steering Wheel, Touchscreen Display, Remote Keyles



1.8 EFI Engine, 5 Speed Automatic, Aluminum Wheels, 186K Miles, Power Moon Roof, CD-Playe Power Windows and Locks, Remote Keyless Entry



Navigation, Blacktop Package, Power Driver's Seat, Heated Front Seats, Beats



🛮 8961 Red Arrow Hwy., Bridgman, MI



Jim McLear

Alisha Danneffel

Dan Zarobsky

Dennis Varo



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Pastor

Do not take revenge, my dear friends, but leave room for God's wrath, for it is written: "It is mine to avenge; I will repay," says the Lord. ~ Romans 12:19

Revenge

cold." This old saying about revenge

goes back at least to the early 1800s. It means that taking revenge on someone is more satisfying when you allow a good amount of time to pass by first. From caper movies like Ocean's 11 to westerns like Once Upon a Time in the West, the cold dish of revenge makes for a compelling plotline.

But there's a downside to revenge. quite well. He wrote, "A man that studieth revenge keeps his own wounds green."

God, of course, knows us far better than we will ever know ourselves. He knows that revenge is simply a broad opportunity for my old sinful self to run amok. In the name of righteous indigna-



"Revenge is a tion, it's an opportunity for my old sinful dish best served self to indulge in all kinds of toxic impulses, from bitterness and resentment to arrogance and self-absorption. All of which threatens to harden my heart. All of which threaten to pull me away from the only Savior you and I are ever going to have.

When Jesus walked this earth on our behalf, not once did he ever give in to the temptation to plot revenge on someone who had wronged him, not even as he hung on the cross. And because of Jesus' perfect faithfulness, God has washed us English philosopher Francis Bacon put it clean through faith in his Son—and that includes even our poisonous thoughts of revenge against someone who has wronged

> Cleansed and embraced by our Savior, you and I are now free. In the words of Francis Bacon, you and I no longer have to study revenge, keeping our own wounds green. Instead, you and I can bask in the peace of God that surpasses all understanding. We can entrust all things to our just and good God. Instead, you and I can get on with the business of proclaiming Jesus Christ with our lives.

Prayer: Lord Jesus, when someone wrongs me, purge my heart of revenge. Fill me with the same spirit of forgiveness you have shown me. Amen.

> Submitted by:Pastor Glenn T. Rosenbaum Administrative Pastor Grace Evangelical Lutheran Church, St. Joseph Originated by: www.What AboutJesus.com

Read more at www.MailMaxOnline.com

MOODY Continued from Cover

cost option for corporate tables, we are being intentional about removing the financial barrier oftentimes associated with opportunities like this, because everyone should have a seat at the table.' To register, visit cstonealliance.org/FLEX.

LMC Expands Online Course Offerings

Lake Michigan College has signed and finalized its agreement with Rio Salado College to offer more classes to LMC students via distance learning. Rio Salado President Kate Smith was in Benton Harbor Friday to seal the deal. LMC President Trevor Kubatzke tells WSJM News the partnership started to come together about three years ago when he met Smith at a conference.

"It was a long process, but because of her vision and, I think, the ability for us to be bold, we now can bring curriculum to southwest Michigan that we would be unable to any other way,' Kubatzke said.

Smith says online distance learning is Rio Salado's specialty.

"Rio Salado College was founded in 1978 to be a college without walls, to be a non-traditional provider of higher education to increase access to students. So, that's kind of our heart.'

LMC students who take online courses via Rio Salado will earn LMC credits that will count toward their degree at LMC. Kubatzke says they say they're taking LMC courses powered by Rio Salado. Rio Salado College will provide to LMC courses that include American Sign Language, French, Insurance, and a variety of IT courses. Kubatzke says they'll be fully available in the

Smorgasbord of Support for March Restaurant Month

Small businesses and restaurants are the backbone of our society. The local economy

thrives when our hard-earned money goes back into our hard-working restaurants, fueling a cycle of prosperous growth that builds up our workforce, our infrastructure, and our sense of com-

"According to a recent National Restaurant Association survey, over seventy-six percent of Michigan's operators say business conditions for their restaurant are worse now than they were three months ago," says Arthur Havlicek, President & CEO of the Southwest Michigan Regional Chamber. "Another seventy-eight percent say their restaurant is less profitable than it was pre-pandemic.'

The pandemic swept through small businesses abruptly, with restrictions and limitations bringing financial loss and employee shortages to the hospitality industry in full force. Though some businesses have been able to recover restaurants and eateries still find themselves struggling.

In recognizing the challenges that impact local restaurants, the month of March has been deemed Restaurant Month by the Berrien County Board of Commissioners and the Southwest Michigan Regional Chamber. Hardships such as inflation, supply chain disruptions, and consumer hesitancy are still prevalent.

"In an effort to drive business and support their way, we approached the County Commission to support this embattled industry by declaring March as "Restaurant Month" throughout Berrien County. By bringing much-needed attention to their situation, we can inspire a consumer-driven cash infusion that helps these important establishments persevere until the summer months," Havlicek says.

Many cities in our area are advertising their own Restaurant Weeks, showcasing each region of Berrien County with special pricing and menu



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items that will draw in customers. Eat.Drink.Niles welcomes their second annual Restaurant Week on March 7th, while Buchanan's takes place March 1st through the 8th. Froehlich's Kitchen & Pantry in Three Oaks is offering a delectable Mardi Gras menu, and Nola Roux in St. Joseph is spending the season of Lent offering \$2 off all Seafood Items

Dining out in Southwest Michigan means local faire, fresh ingredients, probably beer or wine, and we revel in the delicious assortment of places we have to offer. We excitedly post photos of our decadently designed plates, unplug to enjoy our favorite meals at our favorites restaurants, and being able to support our neighbors and local business owners while doing so only adds to our enjoyment.

"For those unable to dine-in or carry out, there are still many ways to support your favorite establishment," Havlicek adds. "Buying a gift card is an obvious option, but something as simple as leaving a positive review for a business you frequent also goes a long way."

The month of March is forever dedicated to celebrating restaurants in Berrien County. New specials and deals are in abundance, from gift card purchase perks, to prix fixe menus, and though March is only thirty-one days long, supporting our local restaurants and businesses is a year-round delight

By Jocelyne Tuszynski, MOTM contributor

Pat Moody Publisher, MoodyOnTheMarket.com moody@wsjm.com (269) 925-1111

Read more at www.MailMaxOnline.com





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Thursday, March 24, 7 pm

Dr. Kara Cooney, professor of Egyptology, explores the reigns of powerful ancient queens to illuminate a time when women ruled the world. Often neglected in the history books, these strong female leaders were considered exceptions to the rule, but their power and influence is undeniable.



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And Now for Nations Completely Different



start a business. I'll take people on tours of the micronations I've written about the past few weeks. I think it's a surefire way to finally fulfill my lifelong ambition - to be an

eccentric multi-millionaire!

Speaking of eccentric multi-(well, actually multi-multi-multi)-millionaires, one occasionally resides in the Kingdom of North Dumpling.

North Dumpling is an island just off the coast of Connecticut. It's part of New York State, although not according its founder, Dean Kamen, a prolific inventor best known for the Segway Human Transporter.

After Kamen purchased North Dumpling, he wanted to upgrade its infrastructure, and applied for permission to build a wind turbine. Permission was denied, so he joked that he would secede from the United States.

Then he sorta jokingly did. Some amusing factoids about North Dumpling:

- North Dumpling has, naturally, a replica of Stonehenge - what eccentric multi-multi-multimillionaire doesn't?
- The nation has two Ministers of Ice Cream: Ben Cohen and Jerry Greenfield. Y'know, Ben & Jerry's.
- North Dumpling also has a Minister of Brunch and a Minister of Nepotism.
- If you ever visit the island, you'll receive a visa that provides a space for you to "make identifying marks" of your face. Oh, and your buttocks.

Amusing, no? Amusing factoids are the hallmark of a vast majority of micronations, such as:

Kingdom of Lundy: Lundy, an island off the west coast of England, belongs to the United Kingdom, but many have tried to usurp it. The most notable was a guy named Martin Harman. Wait, check that - King Martin Harman. He took his kingship seriously enough to produce his own coinage – a Puffin, worth a British penny, and Half-Puffin, worth a British ha'penny, as the Christmas carol goes. This violated the British Coinage Act of 1870, and thus, Harman was fined by the House of Lords.

Some dry courtroom humor from Harman's "trial": King Harman called Lundy "a vest-pocket-size, self-governing dominion," outside the British realm for all intents and purposes. The Prosecution replied that "The Crown stipulates

I've decided to that Lundy is surely a Utopia," but that its inhabitants can exist just as happily with King George V's face, rather than Harman's, on its currency. In the end, Harman was fined a whopping five pounds plus expenses; the equivalent at the time of \$15.73

> Other Lundy factoids: Socialism was tried in Lundy but didn't last "due to a lack of interest"; and for a time, the Kingdom tried selling cake and lemonade to British visitors. However, no cake was ever purchased, "due to its vile taste."

> The Aerican Empire: Founded within Canada in 1987, by a 5-year old boy!

- Aerica's flag looks a lot like Canada's, but with a yellow smiley face in the middle.
- The nation celebrates holidays called "niftydays," which includes "Topin Wagglegammon Day," known throughout the land as the Niftiest Day of the Year.
- · Aerica's national motto is "The world is ridiculous; let's keep it that way.
- Lastly, there's this self-referential declaration: Aerica calls itself "the Monty Python of micronationalism.'

Hold on now! - There are scores of silly micronations doing something completely different! I think this ought to be adjudicated in a micronational court of law! The ultimate winner shall receive foreign aid from all the losers. Not to exceed \$15.73.

Read more at www.MailMaxOnline.com





Dave Says AD&D insurance? No, thank you

Dear Dave,

My wife and I both work, and we have been looking at level term life insurance policies. A friend says it would be a good idea for us to have accidental death and dismemberment insurance, too. Do you agree?

Aiden Dear Aiden.

You both definitely need good level term life insurance policies. Stick with 15- to 20-year level term life insurance, and make sure that coverage is separate from anything provided by your employer.

Each one of you needs 10 to 12 times your yearly income wrapped up in a policy. If you make \$50,000 a year, that means you need a policy with \$500,000 to \$600,000 worth of coverage. The idea of life insurance is to take the place of income. If you or your wife died, the other could invest the insurance money and replace that lost income.

You do not-I repeat, not-need accidental death and dismemberment (AD&D) insurance. These policies are cheap, but they're pretty much worthless because of the long list of conditions they won't pay out for. Most pay out only a small portion in cases of dismemberment, and many won't pay a death benefit if you die from a medical procedure, health-related issue or drug overdose. The devil's in the details, and AD&D policies are chock-full of them.

If you have long-term disability insurance in place, which is what I recommend, you can be covered for a substantial part of income lost due to an injury or disability. One study says 25% of today's 20-year-olds will become disabled by age 67. In my mind, those odds are way too high for you to skimp on long-term disability insurance especially when it's very affordable in most cases. If you're in your prime income-earning years, a permanent disability could derail your dreams of homeownership, paying for your kid's college or having a dignified retirement.

I hope this helps, Aiden!

— Dave

*Dave Ramsey is a seven-time #1 national best-selling author, personal finance expert, and host of The Ramsey Show, heard by more than 18 million listeners each week. He has appeared on Good Morning America, CBS This Morning, Today Show, Fox News, CNN, Fox Business, and many more. Since 1992, Dave has helped people regain control of their money, build wealth and enhance their lives. He also serves as CEO for Ramsey Solutions.

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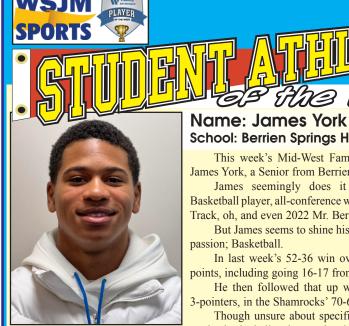
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James York

School: Berrien Springs High School This week's Mid-West Family Player of the Week is James York, a Senior from Berrien Springs High School.

James seemingly does it all at Berrien Springs: Basketball player, all-conference wide receiver, all-conference Track, oh, and even 2022 Mr. Berrien Springs.

But James seems to shine his brightest with his first true passion; Basketball.

In last week's 52-36 win over Niles, James scored 29 points, including going 16-17 from the free throw line.

He then followed that up with 25 points, including 3 3-pointers, in the Shamrocks' 70-60 win over South Haven.

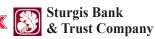
Though unsure about specifics, James hopes and plans

to play basketball at the next level after graduating this spring.

The WSJM Student Athlete of the Week is chosen based on merits both on and off the field of play and is brought to you each week by the generosity of these spor











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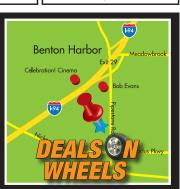
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