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# Moody on The Market



St. Joseph Today Presents Compass Music Fest. Sat., May21

St. Joseph Today is inviting you to "Kickstart the Summer" with their Compass Music Fest on Saturday, May 21 from 12:00p-8:00p. It's in Whirlpool Centennial Park, below the Bluff, an 8-hour music event welcoming all ages and set to the beautiful backdrop of Lake Michigan.

Attendees will enjoy local food, craft beer, regional wine and live music. "This will be a great way for families and friends to celebrate the end of spring as we head into beach season," said Amy Zapal, executive director, St. Joseph Today. "Tickets are on sale now and are \$30 in advance and \$35 day of with kids 10 and under free. We'll have lots of drinks and mouthwatering local food for purchase. So come on down for an afternoon of fun, rain or shine."

This event is produced by St. Joseph Today (SJT) with philanthropic support from Edward J. Todd and many other community partners. SJT is excited to bring this year's Compass lineup to the community as well as to introduce this premier music festival to Southwest Michigan. Scheduled show times are:

12:20p: The Backups and The Get Downs

1:40p: Jack Droppers & The Best Intentions

3:15p: Mary Lambert

4:50p: Morningsiders

6:45p: JP Saxe

Los Angeles-based singer/songwriter JP Saxe is a soulful performer who makes yearning, R&B-influenced pop. He gained wider acclaim with his Grammy-nominated 2019 song "If the World Was Ending" off his Hold It Together EP. Building upon his acclaim, Saxe delivered his 2021 full-length debut, Dangerous Levels of Introspection.

A native of Toronto, Canada, Saxe grew up in a creative family as the grandson of award-winning Hungarian-born cellist Janos Starker. Inspired by his grandfather, Saxe initially studied the cello as a teenager. Later, after discovering jazz and R&B, he switched to the piano and guitar, and began writing his own songs. By the time he was in his twenties, he was performing weekly in Toronto and posting his songs online. He caught the attention of producers in California, who invited him to record some of his material,

Continued on page 7



Brandon Haney, Championship Director

www.MailMaxOnline.com



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# The KitchenAid Senior PGA Championship Gives Back

Southwest Michigan welcomes the KitchenAid Senior PGA Championship to beautiful Harbor Shores every other year, and the event's impact on the area can be felt every day.

Golf offers opportunities to strengthen relationships with family, friends, and local businesses while providing access to the great outdoors to enjoy the beauty of nature in

Southwest Michigan. The First Tee of Benton Harbor sees golf as a way to introduce valuable life lessons to young golfers like Chase Sanders. Sports have always played a huge part in Chase's life and having a father, Ebon Sanders, as the Executive Director of the First Tee of Benton Harbor program, has fueled his

Continued on page 2

# **Inserts & Promotions**

- Ace Hardware ALDI
- Family Farm & Home Family Fare
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    - Jets Pizza
  - Martin's Super Markets
- Resurrection Sunday Save A Lot

# **Hanev** Continued from cover

love and passion for golf. Chase has been playing golf with his father and grandfather since the age of 3 and credits the sport with bringing his family closer and providing tools that are critical for success. "To play, you have to be calm and stay focused," Chase notes. "My father has coached me my whole life to play my game and be a great sportsman.'

The First Tee Benton Harbor is celebrating 15 years of impact. The First Tee program's nine core values include integrity, good judgment, honesty, responsibility, sportsmanship, respect, confidence, perseverance, and courtesy. The First Tee Benton Harbor adopted the tenth, Inclusion (Diversity, Equity, and Inclusion) along with their motto "Building Game Changers".

Evalaya Smith, a Benton Harbor participant in the First Tee's college readiness program The Coalition, says, "the First Tee is a place where I go after school two days a week, but it seems like so much more. It's like my home away from home, where they teach me things like leadership and such. The Coalition is like family to me."



Through the First Tee program, many students in the Southwest Michigan area have opportunities to travel across the country to attend educational programs like the Joe Louis

Barrow, Jr. Life Skills & Leadership Academy or the College Golf Prep Academy and play alongside PGA Professionals like Tom Watson at Pebble Beach. Their participation in these programs is possible because of the generosity and local support from those committed to lifting up our community.

The KitchenAid Senior Championship has donated nearly \$1 million to local youth nonprofits in Benton Harbor, including the First Tee program.



First Tee of Benton Harbor's Samuel and Lauren had the chance to meet 2021 KitchenAid Senior PGA Champion Alex Cejka at media day on March 28, 2022. Alex made a chip shot into a target and the PGA donated \$5,000 to the First Tee of Benton Harbor on Media Day. If you are interested in learning more about the First Tee of Benton Harbor, visit www.firstteebentonharbor.org



50,314 Weekly Readers!

\*Circulation Verification Council Audit June 2020

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# Millicent



Executive Director, Southwestern Michigan Tourist Council

umn there is a variety of fun and interesting things to do for the rest of this month. They include a stage performance (April 22-May 8), concert (April

24), inspirational speaker (April 26), yoga (April 28), and the debut of songs from a new album (April

Angel Street, made into the classic movie Gaslight starring Ingrid Bergman, tells the dark story of a suavely handsome man and his wife. Mr. Manningham is slowly driving his wife to the brink of insanity by sowing in her the seeds of self-doubt and memory loss and playing on her fear of going mad like her mother, who died in an institution for the mentally ill. The play takes place in a house on Angel Street, London in 1880, a time when few women had the ability to free themselves of the Mr. Manninghams of the world. The playwright has built and sustained some of the most brilliant, suspenseful sequences in modern theatre. A surprisingly timely play.

The Southwest Michigan Symphony Orchestra (SMSO) presents an afternoon of stories brought to life by great music. Engelbert Humperdinck's Overture to "Hansel and Gretel" opens this symphonic storybook with a familiar fable. Russian -American contralto Evgenia Pirshina joins the SMSO performing a selection of songs by Gustav Mahler. Known for primarily creating massive orchestral works, Mahler asserts his compositional prowess by melding short stories with beautifully crafted music. The final chapter of this literary jourconcludes with Rimsky-Korsakov's Scheherazade. Using several tales from the famous 1,001 Arabian Nights, and featuring SMSO concertmaster Whun Kim, this dazzling display of orchestral fireworks is not to be missed.

### I hope you all are The Economic Club of Southwestern Michigan Speakers Series, hosted by The Mendel Center at enjoying this beautiful spring weather! In this col-Lake Michigan College, is presenting a professional development and networking event for young professionals, career changers, aspiring entrepreneurs,

and college and high school students when it wel-

comes author and business coach Damon Brown. Damon Brown helps side hustlers, solopreneurs, and other non-traditional creatives bloom. A best-selling author and 4x TED Speaker, Damon co-founded the popular platonic connection app Cuddlr and led it to acquisition within a year, all while being the primary caretaker of his infant first son. He now guides others through his consulting/ coaching business, #BringYourWorth show on YouTube, and long-running Sane Success column in

Join Maria Rosner and Anna Russo for an evening of Vin & Vin! Grab your mat and prepare to flow! Maria's Vinyasa class includes a variety of postures that flow seamlessly from one pose to the

Inc. Magazine.

This 60-minute class will help you connect to your breathing with a series of poses designed to help you relax, become more flexible, and aid in detoxification. This is a playful and relaxing practice suitable for every body type and skill level.

Join the folks at The Mendel Center in the newly renovated Hanson Theatre for an evening of love, all kinds of love, as May Erlewine debuts songs from her new album. Tiny Beautiful Things is collection of love songs, named after the award-winning book by author Cheryl Strayed, that offers a look at how love deepens with time. At the artist's request, all audience members will be required to wear masks during this event, regardless of vaccination status

Be sure to visit www.swmichigan.org for all the details on these and other events. We'll be back in a couple of weeks with more ideas on things to do in Michigan's Great Southwest!

Read more at www.MailMaxOnline.com





Don't waste your time or money if vou're not serious

Dear Dave,

I've been wanting to start my own small business for years. The only problem has been my current job. I make good money, but I also put in a lot of hours. About a month ago. I came up with an idea I think would be really successful. How do you feel about me handling the books of this new business, and generally overseeing things, but hiring a manager to handle the day-today operation?

Temple Dear Temple,

I don't like this idea very much. In fact, I hate it. If your idea is to crunch a few numbers, and stop by once in a while just to make an appearance, then I'd advise against the whole idea.

The big problem with your plan is that you are only a small part of the equation, when it's supposed to be your business.

In one survey by Forbes.com, several successful entrepreneurs were asked how many hours per week they worked. Not one said less than 50, and the majority put in closer to 70 or 80 hours a week. While the

**Dave Says** 

latter may not be feasible if you're already working a full-time job, the idea is the same. You have to love what you're doing, and you must be willing to put in the time and effort to make it work.

When it comes to being a successful entrepreneur, you are the ideas. You are the passion, the vision, the energy and the desire to get things done and grow the business. If you don't have the drive to be all those things, you're better off not doing it at all. You'd have a better chance of making something work if you bought an existing business with a manager already in place.

I'm sorry, Temple. But in my mind, your idea—as it stands now—is a big disappointment just waiting to happen.

- 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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# **Member Spotlight: Stacey Martin - Freelance Writer** Spoonholtz, Regional Director, SMR Chamber

I'm a firm believer that we must pause and thank God for putting the right people in the right places at the right time. That's exactly what I'm doing today as I share with you one of our newest members to the Chamber, and someone I'm thankful to call a friend, Stacey Martin - Freelance Writer.

The name probably sounds incredibly familiar to you, and there's a reason for that. Not only is she a Buchanan native, with an insanely high passion for promoting Southwest Michigan (I'd say equal to my own love and passion for our special slice of the mitten), but she's also helped the Chamber by writing for this year's special editions of CHOW! published by none other than MailMax, and various articles that you've seen on Buy Local Berrien. While the Chamber runs lean and mean on a staff of Arthur and me, we've been blessed to hire Stacey for freelance work that ties in her natural storytelling ability, with that passion for Southwest Michigan to highlight multiple businesses, restaurants, and more.

So, who is Stacey Martin? Well, first and foremost, she's a mom of four kids, a wife, an active member of Gospel City Church, and enjoys hunting and hiking with her family. Stacey serves as the Secretary for the Board of Directors for the Buchanan Area Chamber of Commerce, she received the award of Buchanan's Most Influential Young Leader Under 40 in 2017, was also named as one of Moody on the Market's 40 Under 40 recipients in 2019, is a graduate of the Leadership Accelerator Program (sponsored by Michigan's Great Southwest Strategic Leadership Council) and was awarded the 2019 Young Business Leader of the Year by the Southwest Michigan Regional Chamber.

Professionally speaking, she brings over two decades of communication experience in a variety of fields, including the political realm in both Lansing and Washington, D.C., a decade of teaching social studies at the secondary education level, and most recently, an executive-level role as VP of Marketing for a financial institution. Stacey is also a blogger, published author, and the creator and host of "The Folks Back Home" podcast. She holds a bachelor's degree in history and a master's degree in education. She recently stepped away from her executive role to stay home and raise her four children and pursue her passion as a writer.

In Stacey's current role, she helps businesses take writing off their to-do list by partnering with them for content creation. Her freelance writing services include blogs, articles, copywriting (web and sales), press releases, professional bios, and internal communications. In doing so, as you've seen with the work she's done for us, she helps lots of local brands promote their services, build their audience, and increase engagement.

Why consider Stacey's freelance writing service? Well, it's easy actually: clear and concise content can drive sales, increase engagement, and build brand loyalty. We are all so strapped for time that doing this part of the marketing puzzle is often overlooked and neglected. Instead of hiring a full-time staff member to handle it, reach out to Stacey. She has proven over and over her ability to help in this realm! Plus, it's one less thing on your to-do list that you have to stress over!

You don't have to take my word for it, visit her website www.staceymartinwrites.com to see samples of work and some of the clients she's written for. From there you can fill out her Contact Me form or shoot her an email at staceymartinwrites@gmail.com.

Thank you again Stacey, for your passion to the community and for sharing your gift of writing that helps us highlight local businesses that might not have gotten the spotlight they deserved if it weren't for you!

Read more at www.MailMaxOnline.com



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

When I got into the real estate biz, like so many others, I had to start somewhere. As an award winning fitness business owner I had an ego the size of the moon so starting over was challenging. As an entry level real estate professional, paired with my business background and sales ability, I grew quickly. The company I was originally with, allowed me to grow, fumble and learn on their time and dime and for that I'll be eternally grateful.

One thing I've learned over the years in business is that most won't retire from the first job they start at. I believe this is because at an entry level, you're viewed as just that, a beginner. The stigma of being a beginner doesn't ever really go away, until you seek greener pastures. It's common in the corporate world to move from company to company every 2-4 years. This is because where one company takes you for granted, the next sees the value in who you've become and what you're able to provide, which typically leads to promotion.

When I call someone a "partner" it's because I see them as an equal despite what the job duties are for each entity. My previous boss, I won't call him a partner, because that term wasn't in his vocabulary when describing me within his company. I was just another contractor. The "P" word was never uttered. This was not only eye opening but discouraging. The company I learned to love and admire thought of me as just another sales

When I first became acquainted with Renewed Homes, owner Jay Williams was a breath of fresh air. He was enthusiastic. He was driven. Our encounter couldn't have come at a better time. Our first meeting later turned into a deal that led to my largest commission at that time. Jay didn't care what I got paid as long as his numbers worked. He didn't pigeonhole me. He didn't attempt to put me in my place within his company. He referred to me as a "partner" day one and for that, my loyalty was sealed.

Today I still work for and alongside Renewed Homes and Jay Williams. He's a good man, friend and partner and I wouldn't have it any other way. Read more about Jay and his phenomenal company Renewed Homes below. And remember, if you're looking to sell your house for cash, fast... you know who to call!

Jay Williams is the owner of Renewed Homes in west Michigan. Jay is a native to Niles but currently resides in Holland with his loving wife and 3 beautiful children. Jay graduated from Hope College in 2016 and got his MBA in Strategic Leadership in 2019. His passion began for real estate when he dared to buy the "worst house on the best street" at 19 years of age. His passion to serve has only grown with Renewed Homes which recently expanded into the southwest Michigan region providing real estate ser-

vices to the neighboring communities. Renewed Homes founded on the core values of honesty, integrity, and trust; values held at the heart of the business day. When working with Renewed Homes. vou won't be dealing with a large corpo-



ration, or salesmen who don't understand the community or your situation. Jay is fueled by his love for people and living out his faith; striving to be the best servant leader he can be.



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Paid for by the Michigan Veterans Affairs Agency

an invitation that resulted in Saxe relocating to

Los Angeles.

In 2017, he released his debut single, "Changed," followed by "Anybody Else." The single "The Few Things" appeared in 2018 as did the EP Both Can Be True: Part 1. More songs followed, including 2019's "If the World Was Ending," which was produced by Finneas and featured Julia Michaels. Included on Saxe's sophomore EP, 2020's Hold It Together, the single reached the Billboard Hot 100 and earned a Grammy Award nomination for Song of the Year. In 2021. Saxe returned with his debut full-length album, Dangerous Levels of Introspection, which featured guest appearance by Maren Morris.

# More about Compass Music Fest

The beverage tent, sponsored by Bud Distributing, Inc., Dowagiac, Mich., will show-case a variety of local and regional brews and wines. Guests will have beverage options from a variety of Michigan brewers and winemakers. A soda stand will also feature a variety of non-alcoholic soda flavors as well as bottled water for purchase. Food vendors will provide a range of tasty local Southwest Michigan offerings to please every palate.

SJT encourages event attendees to EAT, SHOP, STAY, PLAY in Michigan's Great Southwest all weekend long. There's a little something for everyone to enjoy. From local art exhibits and stunning beaches to local shops, breweries, wineries, distilleries, delicious restaurants and so much more.

Zapal said in addition to Edward J. Todd and Bud Distributing, Inc. event sponsors include Holt Bosse and Beaudoin Electrical Construction, with special thanks to the City of St. Joseph, 97.5 Y-Country, 98.3 The Coast, Rock 107 WIRX and News/Talk/Sports 94.9 WSJM.

Tickets are \$30 in advance and \$35 day of the event for the all-day festival, with an addition-

Continued on page 8

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al charge for drink tickets on site. Food will be available for cash purchase. Zapal said local lodgings are geared up to host festival guests. Ticket, parking and overnight stay information is available at stjoetoday.com/compassmusicfest or the Welcome Center at 301 State St. in downtown St. Joseph.

Zapal said Edward J. Todd is devoted to supporting the education of our local youth as well as supporting the growth of local businesses through community events. St. Joseph Today and the whole community benefit from the generous support for great music.

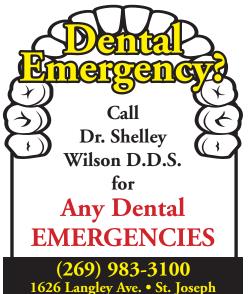
# Makers Trail Festival Returns to Weko Beach June 11

Weko Beach in Bridgman is the place to be June 11, from 1-9 p.m. with the return of one of the favorite annual events. The Southwestern

Michigan Tourist Council has announced the return of the Makers Trail Festival, the beach party that highlights the beverages of Michigan's Great Southwest.

Guests can try new and go-to-favorites from local Southwest Michigan craft beer, wine, cider and spirit makers using beverage tickets purchased when they arrive. The organizers have also stacked the lineup with beach music to dance and chill out to. Listen by the lake to these four bands pumping out their playlists all festival long: Pablo's Great Revenge, The Tribute Band, Red Deluxe Band and Top Secret.

But it doesn't stop there. Guests can try local favorite food trucks which will be dishing out fresh, summer flavors that taste great with their wine, brew, cider and spirit choices. There will also be water, soda and juices for designated drivers, younger festival goers and people who want to party but opt out of drinking.



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# Grand Gala Easter Brunch Buffet

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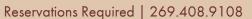
Ages 2-6: \$10 | Ages 7-12: \$20 | Ages 13 & up: \$40

\*Price includes coffee, iced tea, & Lemonade

# FEATURED ITEMS

Breakfast Action Station Carved Meats Station

**Dessert Station** 



Buffet will be in our Harbor View Ballroom. A la carte brunch menu will be offered in Plank's from 8:00 am - 3:00pm

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For Our Nation

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"Our local makers have loved welcoming visitors back to their locations as the pandemic threat lessens," Millicent Huminsky, executive director of the Tourist Council, said. "We're excited to enjoy and share that company collectively at our third annual Makers Trail Festival."

Those interested in attending should buy tickets ahead of time. Advanced entry tickets are \$10 each for ages 10 and up. Tickets purchased at the gate on festival day are \$20 each. Children under 10 years old get in free, making this a perfect event for the family.

This is a cash-only event. So guests should bring cash money to buy drink tasting tickets (\$1 each) and food from vendors. There will be free parking with free shuttles. Shuttles will run frequently throughout the event for guests to come and go when they want. Parking locations will be just a couple miles away from Weko Beach and will be posted closer to the event. There will be no parking available at Weko Beach.

Come rain or shine — there will be plenty of room for everyone under the big tents. Guests are welcome to bring their own camping chairs, too. However, pets, coolers, drinks and food should be left outside the gates - they're not allowed on the festival grounds. No smoking is permitted, either.

"We anticipate a big crowd with the return of this popular festival. The more volunteers the merrier," Colleen Ryan, event coordinator, said. "Volunteers get free entry to the festival so they can still enjoy the event, too."

Those interested in volunteering should fill out the volunteer form on the Makers Trail website. The deadline is mid-May, but sign up NOW to get preferred shifts.

For more information, visit makerstrailfestival.org or call 269-925-6301.

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

Read more at www.MailMaxOnline.com







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2021 - 2022 **SEASON** 



Elizabeth Vargas Host, America's Most Wanted

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# Tuesday, April 26, 7 pm

Inspiration and practical advice for the next step in your career

Damon Brown helps side hustlers, solopreneurs, and other non-traditional creatives bloom. A best-selling author and 4x TED Speaker, Damon co-founded the popular platonic connection app Cuddlr and led it to acquisition within a year. He now guides others through his consulting/coaching business, #BringYourWorth show on YouTube, and long-running Sane Success column in Inc. Magazine. During his inspirational and practical talk "How to Bring Your Worth," Brown shares the best ways we can joyfully make a living off our craft, create business partnerships worthy of our skills, and truly be of service to others.

# Tuesday, May 10, 7:30 pm

With her signature candor and insight, Emmy Award-winning journalist Elizabeth Vargas provides a behind-the-scenes look at today's live news reporting and ever-evolving media. During "Behind the Headlines with Elizabeth Vargas," she shares her experiences breaking some of the biggest stories and reporting from the front lines around the world. Vargas also bravely discusses how alcoholism has affected her life and career, and why she chose to publicly share her struggle with the disease and her ongoing recovery.

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# 2021 FORD ESCAPE SE ALL WHEEL DRIVE

Rapid Red Metallic, Panoramic Vista Roof, Power Lift Gate, Power Seat, Heated Steering Wheel, Remote Start, Rear View Camera, and Much More! F21291

MSRP.....\$32,900 SIEMANS DISCOUNT.....-305 FORD RETAIL BONUS CASH...... 1,500

SALE PRICE......





# 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.....-

SALE PRICE.....

**PLUS 0.9% FOR 36 MONTHS** 

(WITH APPROVED CREDIT) (\*MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT)

**2022 FORD EDGE SEL ALL WHEEL DRIVE**Carbonized Gray, Panoramic Vista Roof, ActiveX Seating Material, 18 Inch Bright Machined Aluminum Wheels, Heated Front Seats, Rear Parking Sensors, Rear Camera, and Much More! F22072

MSRP.....\$40,980 SIEMANS DISCOUNT.....

**PLUS 0.9% FOR 36 MONTHS** 

(WITH APPROVED CREDIT) (\*MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT)





# 2022 FORD F-550 DUMPING FLATBED

Oxford White, 7.3 Gas Engine, Trailer Brake Controller, Platform Running Boards, Power Windows and Locks, Limited Slip Rear Axle, 16 Foot Parkhurst Dumping Platform, and Much More! F22095

MSRP......\$47,985 ADD FOR DUMPING PLATFORM.....+17,538 SUBTOTAL......\$65,523 SIEMANS DISCOUNT.....-FORD COMMERCIAL CONNECTION UPFIT BONUS CUSTOMER CASH\*....

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CHRYSLER







# CELEBRATION EVENT



# 2021 JEEP RENEGADE TRAILHAWK 4X4

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 Morel C21389

MSRP\$3	1,915
SIEMANS DISCOUNT	170
2021 NATIONAL RETAIL CONSUMER CASH	1,750
CHRYSLER CAPITAL 2021 BONUS CASH*	500
NATIONAL 2021 RETAIL BONUS CASH	
AS LOW AS\$28	995
MILITARY OR FIRST RESPONDER BONUS CASH* -	500

AS LOW AS...\$27,995

(\*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)

RETURNING LESSEE CASH\*....



# 2021 DODGE CHARGER GT

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

MSRP\$37	,185
SIEMANS DISCOUNT	290
2021 NATIONAL RETAIL CONSUMER CASH 1	
<b>SALE PRICE FOR EVERYONE \$35,3</b>	395
MILITARY OR FIRST RESPONDER CONSUMER CASH* -	500
RETURNING LESSEE CASH*	500

**AS LOW AS...\$34,395** 



# 2021 JEEP COMPASS TRAILHAWK 4X4

White, Leather Seats, Power Liftgate, Heated Front Seats, Power Sunroof, Navigation, Heated Steering Wheel, Remote Start, Blind Spot and Cross Path Detection, Lane Departure Warning, and Much More! C21363

MSRP	\$40,200
SIEMANS DISCOUNT	3,205

\$36,995



# 2022 RAM 2500 PICKUP

Bright White, 6.4 V8 Engine, Power Windows and Locks, 4X2, Remote Keyless Entry, Anti-Spin Rear Axle, and Much More! C22072

7.0 20 11 7.011111111111111111111111111111111	.,
AS LOW AS\$41	.995
SIEMANS DISCOUNT	550
MSRP\$	42,545

AS LOW AS...\$41,495

MILITARY OR FIRST RESPONDER CONSUMER CASH\* - 500

(\*MUST QUALIFY)



# 2022 JEEP GRAND CHEROKEE LIMITED 4X4

Diamond Black Crystal, Leather Seats, Power Sunroof, Heated Steering Wheel, Heated Front Seats, Power Liftgate, Blind Spot and Cross Path Detection, and Much More! C22093

and Maon More. 022000	
MSRP\$46	6,840
SIEMANS DISCOUNT	245
NATIONAL RETAIL CONSUMER CASH	500
NATIONAL RETAIL BONUS CASH	500
GREAT LAKES 2022 CCAP BONUS CASH*	500
2022 CHRYSLER CAPITAL BONUS CASH*	
<b>SALE PRICE FOR EVERYONE \$44.</b>	595
MILITARY OR FIRST RESPONDER BONUS CASH* -	500
RETURNING LESSEE CASH*	500

AS LOW AS...\$43,595



# 2021 RAM 1500 CREW CAB 4X4 BIG HORN

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

\$50,495



# 2022 RAM 2500 CREW CAB 4X4 PLOW

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 Morel C22023

MSRP	\$51,615
ADD FOR PLOW	<u>+ 8,123</u>
SUBTOTAL	\$59,738
SIEMANS DISCOUNT	

**SALE PRICE FOR EVERYONE \$58,738**MILITARY OF FIRST RESPONDER BONUS CASH\* - 500

**AS LOW AS...\$58,238** 

(\*MUST QUALIFY)

# WAGONEER



# 2022 WAGONEER SERIES III 4X4

Bright White, Nappa Leather, 5.7 HEMI V8 Engine, Navigation, Wireless Charging Pad, Heated First and Second Row Seats, Hands-Free Power Liftgate, 8 Passenger Seating, Heads Up Display, Adaptive Cruise Control, Heated Steering Wheel, Quadra Lift Air Suspension, and Much More! C22013 MSRP \$78,845

MILITARY/FIRST RESPONDER BONUS CASH\* \_ \_\_\_\_ 500

AS LOW AS...\$75,095



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Navigation, Blacktop Package, Power Driver's Seat, Heated Front Seats, Beats Premium eakers, Touchscreen Display, Rear Park Assist System, Back-Up Camera, Remote Keyless System, Dodge Certified! Octane Red Pearl Coat, C21376A



3.5 V6 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 53K Miles, Remote Start, Navigation, SYN3, Memor Power Leather Heated Front Seats, Heated Steering Wheel, Twin Panel Moon Roof, Adaptive Cruise Control, Collision Warning, Lane Keeping System, Blind Spot Information System, Reverse Sensing System, Back-Up Camera, Hands Free

2019 JEEP GRAND **CHEROKEE ALTITUDE 4X4** 

Power Leather Heated Front Seats, Heated Steering Wheel, Power Sunroof, Touchscreen 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, U22

**2016 GMC** YUKON XL SLT 4X4

Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, Heated Rear Seats, Power Moon Roof, Auto Climate Control, DVD ntertainment System, Lane Departure Warning, Lane Keeping Assist, Front Collision Warning, Blind Spot Monitor, Rear Parking Aid, Baok-U



Keep Assist, Lane Departure Warning, Blind Spot Mo



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



1.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 61K Miles, Remote Start, 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 Pearl, C21355B



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 Keyless

# SEE OUR ENTHRE WINE UP OF PRE-OWN



Wheels, 109K Miles, Security Cover, Bedliner, Running Boards, Remote Keyless Entry, Black



2.3 Ecoboost EFI Engine, 10 Speed Automatic, Aluminur Wheels, 40K Miles, Remote Start, Power Seats, Reverse Sensing System, Back-Up Camera, Remote Keyless Entr



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



2.7 V6 Ecoboost EFI Engine, 10 Speed Automatic, Aluminum Wheels, Miles, Bed Liner, Chrome Step Bars, Remote Start, Navigation, SYNC 3, Power Heated Front Seats, Reverse Sensing System, Back-Up Camera



Chrome Step Bars, Remote Start, Navigation Seat, Heated Front Seats, CD-Player, Power



Liner Cover, Remote Start, Power Driver's Seat, Heated Front Seats, Auto Climate Control, Lane Change Alert with Side Blind Zone Alert, Rear Cross Traffic Alert, Front and Rear Park Assist, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty, Summit White, C21321A



Remote Start, Navigation, Night Edition, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Adaptive Cruise Control, Surround View Camera, Blind Spot and Cross Path Detection, RamBox Utility Group, Trailer Brake Control, Remote Keyless Entry System, Balance of Factory Warranty! Granite Crystal Metallic, C22087A



Leather Heated/AC Front Seats, Heated Steering Wheel, 2rd Row Heated Seats, 3rd Power Fold Seats, Twin Panel Moon Roof, Auto Climate Control, Front 180 Degree Camera, Blind Spot Information System, Reverse Sensing System, Back-Up Camera, Hands Free Lift Gate, Trailer Tow Package, Remote Keyless Entry System, Ford Certified! Burgundy Velvet Metallic, F22060A



Memory Power Leather Heated/AC Front Seats, Heat S Blind Spot and Cross Path Detection, Rear Parking Aid



8961 Red Arrow Hwy., Brid 269-465-5344 or 269-9 WWW.SIEMANSINBRIDGI **SALE DEPT. HOURS: MON &** 



itor, Cross-Traffic Alert, Back-Up Camera, Power Lif ystem, Passion Red, C21379A

<u> 2015 SUBARU</u> CROSSTREK XV AWD 2.0 EFI Engine, 5 Speed Manual Transmission, 81K Miles, Power Windows and Locks, CD-Player, Back-Up

Camera, Crystal Black Silica, C22020A

2019 RAM 1500 LARAMIE **CREW CAB 4X4** Steps, Remote Start, Memory Power Leather Heated/AC Front Seats, Power Adjust Pedals, Heated Steering Wheel, Touchscreen Display, Blind Spot and Cross Path Detection, Front and Reverse Park Assist, Back-Up Camera, Trailer Brake

2019 FORD EDGE SEL Leather Heated Front Seats, Auto Climate Control, Adaptive Cruise Control, Evasive Steering Assist, Blind Spot mation System, Lane Keeping System, Pre-Collision Assist, Reverse Sensing System, Back-Up Camera, Hands Fre

**2019 CHRYSLER PACIFICA LIMITED** 

Leather Heated/AC Front Seats, Heated Steering Wheel, 2rd Row Heated Seats, Panoramic Moon Roof, Power

Slide Side Doors, Uconnect Theater, Adaptive Cruise Control, Lane Departure Warning, Blind Soot Monitor, Rea Cross Path Detection, Back-Up Camera, Hands Free Power Lift Gate, Chrysler Certified! Bright White, C21350.



Security Cover, Bed Liner, Running Boards, Adaptive Cruise Control, Lane Departure Warning, Front Collision Mitigation, Driver Monitoring, Back-Up Camera

**2021 FORD** ESCAPE SE AWD

.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**2020 HONDA RIDGELINE BLACK EDITION AWD** 

3.5 V6 EFI Engine, 9 Speed Automatic, Aluminum Wheels, Only 7K Miles! Remote Start, Navigation, Memory Power Leathe Heated Front Seats, Heated Steering Wheel, Dual Panel Moon Roof, Auto Climate Control, Adaptive Cruise Control, Lane (eeping Assist, Lane Departure Warning, Front Collision Mitigation, Blind Spot Monitor, Cross Traffic Alert, Rear Parking Aid

2018 CHEVY SILVERADO 1500 LT DOUBLE CAB 4X4

5.3 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 33K Miles, Bed Liner, Running Boards, Remote Start, Power Driver's Seat, Auto Climate Control, CD-Player, Touchscreen Display, Back-Up Camera,

# ICLES AT WWW. SIEMANSINB



n, XLT Premium Package, Power Driver's r Adjust Pedals, Reverse Sensing System

2019 JEEP GRAND CHEROKEE LIMITED 4X4 3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 15K Miles, Remote Start, Navigatio

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

2014 RAM 1500 OUTDOORSMAN CREW CAB 4X4

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

2017 FORD EXPLORER PLATINUM 4X4

3.5 V6 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 89K Miles, Remote Start, Navigation Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, 2" Row Heate Seats, Auto Climate Control, Panoramic Moon Roof, Lane Keeping System, Reverse Sensing System, Back-U



1.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 63K Miles, Remo Start, Memory Power Leather Suede Heated Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Touchscreen Display, Back-Up Camera, Powe



3.6 V6 EFI Engine, 5 Speed Automatic, Aluminum Wheels, Only 51K Miles! Black 3-Piece Hard Top, Remote Keyless Entry System, Bright White Clear Coat, C22056A



V6 Ecoboost EFI Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 47K Miles, Running Boards, Remote Start, SYNC 3, Power Heated Front Seats, Reverse Sensing System, Back-Up Camera, Trailer Tow Package, Pro Trailer Back-Up Assist, Remote Keyless Entry System, Ford Certified! Blue Jeans, C22040A



3.6 V6 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 28K Miles, Auto Climate Control, Back-Up Camera, All-Weather Floor Liners, Remote Keyless Entry System, Balance of Factory Warranty! Gray, C22027A

dgman, MI

Wheels, Less Than 6K Miles! Remote Start, Navigation

teering Wheel, 2nd Row Heated Seats, Power Moon Roof,

, Rear Collision Mitigation, Back-Up Camera, Trailer Tow

ry System, Dodge Certified! Vice White, U22040





















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Page 14 April 9, 2022







V6 Ecoboost EFI Engine, 10 Speed Auto Miles, Security Cover, Bed Liner, Running Boards, Remote Start, Navigation Power Heated Front Seats, Power Adjust Pedals, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Shadow Black, F22104A

# 430ixDRIVE **AWD** CONVERTIBLE

2.0 EFI Engine, 8 Speed Automatic, Miles, Hard Top Convertible! Memory Power Leather Heated Front Seats, Auto Climate Control, Back-Up Camera, Remote Keyless Entry System, and Much More! Silver, U22009A



2.0 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 69K Miles, Power Windows and Locks, Auto Climate Control, Back-Up Camera, Remote Keyless Entry System, Caribbean Blue, F22088A



V6 EFI Engine, 8 Speed Au Security Cover, Running Boards, Remote Start, Power Driver's Seat Auto Climate Control, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty, Onyx Black, C21374B



Seats, Heated Steering Wheel, Front and Rear Park Assist, Back-Up Camera,

2019 CHRYSLER PACIFICA LIMITED

3.6 V6 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 24K Miles, Remote Start, Navigation, Memory Power eather Heated/AC Front Seats, Heated Steering Wheel, 2<sup>rd</sup> Row Heated Seats, 3<sup>rd</sup> Row Power Fold Seats, Panorami loon Roof, Power Slide Side Doors, Rear Parking Aid, Blind Spot Monitor, Rear Collision Mitigation, Back-Up Came



3.5 V6 Ecoboost EFI Engine, 10 Speed Automatic, Aluminum Wheels, 39K Miles, Remote Start, Navigation, SYNC 3, Memor Power Leather Heated/AC Seats, Power Adjust Pedals, 2nd Row Heated Seats, 3nd Row Power Fold Seats, Panoramic Moon Roof, Auto Climate Control, 360 Degree Camera, Blind Spot Information System, Reverse Sensing System, Active Park Assi



3.6 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 111K Miles Power Driver's Seat, DVD Entertainment System, Power Slide Side Doors, Back-Up Camera, Power Lift Gate, Remote Keyless Entry



Bed Liner, Running Boards, Remote Start, Navigation, SYNC, Memory Power Leather Heated/AC Front Seats Power Adjust Pedals, 2nd Row Heated Seats, Auto Climate Control, Power Moon Roof, Reverse Sensing ystem, Back-Up Camera, Trailer Tow Package, Remote Keyless Entry System, Blue Jeans Metallic, C21251



SYNC 3, Memory Power Leather Heated/AC Front Seats, 2nd Row Heated Seats, 3nd Row Power-Fold Seats Front 180 Degree Camera, Blind Spot Information System, Reverse Sensing System, Back-Up Camera, Han Free Lift Gate, Trailer Tow Package, Remote Keyless Entry System, Ford Certified! Agate Black, F22081A



2.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, Only 7K Miles! Remote Start Memory Power Leather Heated Front Seats, Heated Steering Wheel, Blind Spot Monitor, Cross-Traffic Alert, Rear Parking Aid, Back-Up Camera, Hands-Free Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Dark Moon Blue Metallic, C21370/



Miles, Remote Start, Black 3-Piece Hard Top, Power Windows, Touchscreen Display, Back-Up Camera, Universal Garage Door Opene Remote Keyless Entry System, Jeep Certified! Punk'n Metallic, U22044



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2021 JEEP GRAND CHEROKEE BOTH ANNIVERSARY EDITION 4X4

Leather Heated Front Seats, Heated Steering Wheel, Power Moon Roof, Adaptive Cruise Control, Lane Departur ino, Forward Collision Warning, Rear Collision Mitigation, Blind Spot and Cross Path Detection, Back-Up Came 2015 CHEVY SILVERADO 1500 LT DOUBLE CAB

www.MailMaxOnline.com

5.3 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, Only 53K Miles! Pick-Up Bed Cap, Running Boards, Remote Start, Power Driver Seat, Heated Front Seats, Auto Climate Control, Back-Up Camera,



**2018 FORD** ESCAPE TITANIUM 4X4

1.0 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 41K Miles, Remo Start, Navigation, SYNC 3, Memory Power Leather Heated Front Seats, Panorami Moon Roof, Reverse Sensing System Back-Up Camera, Hands Free Lift Gate Remote Keyless Entry System, Ford Certified! White Platinum Metallic. F22079A



Front Seats, Auto Climate Control, Back-Up Camera, Remote Keyless

Entry System, Ford Certified! Oxford White, U22016

2018 RAM 1500 BIG HORN

V8 EFI Engine, 8 Speed Automatic, Semi-Gloss Black Aluminum Wheels, Only 26 Miles, Bed Liner, Running Boards, Remote Start, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Touchscreen Display, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty, Brilliant Black Crystal, S21013A 9 CHEVY SILVERADO

Liner, Running Boards, Remote Start, Power Driver's Seat, Auto Temp Control, CD-Player, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty, Deep Ocean Blue Metallic, U22037



 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 34K Miles, Power Driver's Seat, Heated Front Seats, Auto Climate Control, Blind Spot Monitor, Front Collision Mitigation, Cross-Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Back-Up Camera Remote Keyless Entry System, Balance of Factory Warranty! Snow Flake White Pearl, F21278C



2018 HONDA CR-V EX AWD

1.5 EFI Engine, 1 Speed CVT Automatic, Aluminum Wheels, 28K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Power Moon Roof, Auto Climate Control, Adaptive Cruise Control, Blind Spot Monitor, Cross Path Detection, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Gold, M21063B

JEEP GRAND 0 0 3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, Less Than 5K Miles! Remote Start,

lavigation, Power Driver's Seat, Suede Heated Front Seats, Heated Steering Wheel, Touchscree Display, 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, C22033A



8.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, Only 20K Miles, Remote Star Black Appearance Package, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Power Adjust Pedals, Front/Rear Park Assist, Touchscreen Display, Back-Up Camera, Remote Keyless Entry System, Ram Certified! Diamond Black Crystal, U22027

📕 8961 Red Arrow Hwy., Bridgman, MI



















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Pastor

The Passu Suspension Bridge is a walking bridge that traverses the Hunza River in Pakistan. It's

composed of hundreds of rickety boards spaced several feet apart, all hung together by a few meager ropes. Some have called it one of the most dangerous bridges in the world. Looking at images of it online, it's easy to believe them.

But at least when folks are walking on the Passu Suspension Bridge, they know the danger. They know they're on shaky ground

(or more appropriately, shaky bridge), and they can at least take appropriate precautions. It's far more dangerous to be on shaky ground and have no idea of the peril you're in. That's especially true of spiritual matters. That's why the Bible warns, "If you think you are standing firm, be careful that you

So, if you think you are standing firm, be careful that you don't fall! 1 Corinthians 10:12

The Old Testament Israelites had received blessing upon blessing from the benevolent hand of God. And they were pretty comfortable with being God's special nation. So comfortable that they grew unappreciative, whiny, and disobedient.

What does it have to do with us? Having received so many gifts from God regularly, it can be easy for us to take them for granted to think we've earned and deserved them. Taking credit for what God has done? That's spiritually shaky ground. "Be careful that you don't fall!" Paul tells us.

Does this mean we shouldn't be confident about our faith, forgiveness, resurrection, or eternity? No, that's not Paul's point. We can remain fully confident with our eyes fixed on Jesus, trusting that God will keep the promises he's made in his Word. Full forgiveness through faith in the Lamb of God. That is God's unshakable promise. And "God is faithful," the Bible says in the very next verse. It's things like smugness, complacency, and ingratitude that focus our attention inward and away from God. Those are the things we pray that the Holy Spirit would help us watch out for, the things that he would help us to sweep mercilessly from our hearts today and every day.

Prayer: Holy Spirit, lead me to focus my hope on the unshakeable promises of God. Help me to rely on you that I may remain standing firm till the end. 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

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# **Berrien County Veterans Services**

701 Main Street St. Joseph, MI 49085 (269) 983-7111 Ext. 8224 www.berriencounty.org/veterans veterans@berriencounty.org



When it comes to Veterans Benefits, many veterans and dependents don't know what they don't know. Nationwide, less than 10% of those eligible apply. Let us help to educate and navigate you thru the maze of what is available from discharge to death. Here are some of the many benefits:

- ★ Disability Compensation benefits for prior conditions, diseases or injuries that occurred in service or many years later as a result of service (e.g. Agent Orange Exposure, Camp Lejeune Contaminated Water, Post Traumatic Stress Disorder - combat or personal trauma) to name a few.
- ★ 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



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Michigan's housing market is adjusting to an extremely low inventory of houses for sale. The number of houses sold in February dropped 16 percent from February 2021(168 vs. 200) and 20 percent from January 2022

sales of 210. The level of sales in February was the lowest since February 2014.

So, for the first two months of this year, the market was down 20 percent, with sales at 378 compared to 471 in February 2021which was the highest year-todate sales in our year-over-year comparison

The inventory of houses for sale fell 24 percent to a record low 2.0-months supply at the end of February (480 vs. 629). This level set an unwelcomed record for buyers searching listings for sale across Allegan, Berrien, Cass, and the westerly two-thirds of Van Buren counties. For comparison, in February 2009, there were 3099 houses for sale.

The average and median selling price in February 2022 and year-to-date selling prices soared double digits to set new record prices in the year-overyear comparison that dates back to 2006.

In February, the average selling price was \$324,027 compared to \$265,892 in February 2021, up 22 percent. Year-to-date, the average selling price jumped 10 percent (\$311,243 vs. \$284,092).

The median selling price in February 2022 increased 18 percent to \$224,450 from \$191,000 in February 2021. Year-to-date, the median selling price also climbed 10 percent (\$215,000 vs. \$195,750).

The median price is the price at which 50% of the homes sold were above that price, and 50% were below.

The total dollar volume increased 2 percent in February 2022 (\$54.436.579 vs. \$53.178.553). The year-to-date total dollar volume fell 12 percent (\$117,650,192 vs. \$133,807,728).

The number of bank-owned or foreclosed homes as a percentage of all transactions was 3 percent (3 houses) and previous low percentage was 6 percent in February 2019. The highest percentage in February was 75 percent in 2009.

# The Housing Market in Southwestern Michigan

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The Freddie Mac mortgage rate in February was 3.89, up from 3.55 in January for a 30-year conventional mortgage. A year ago, the rate was 2.97.

This data reflects home sales across Allegan. Berrien, Cass, and the westerly two-thirds of Van Buren counties and should not be used to determine the market value of any individual property. If you want to know the market value of your property, please contact your local REALTOR®.

## When Selling a Home...

With the extremely low inventory of houses for sale, you might be wondering if this is a good time to put your house on the market. But you have a lot of questions. What if my house sells before I find a house to buy? How much is my house worth? What happens when someone makes a lousy offer? When considering making this important financial change in vour life, you need to seek advice from someone you can trust to look at the whole picture with you. REALTORS® are professionally trained, have the marketing information to guide decision making, and have the pulse of what buyers' and sellers' actions or reactions are in the local market. With the many steps in the selling and buying stages, not to mention the emotions involved, working with a REALTOR® gives you peace of mind that all your questions will be answered and that the advice you receive will protect your financial investment.

## When Buying a Home...

If you're considering ditching the landlord for a mortgage, there are things you need to know that'll help you figure out if you're ready.

Your down payment may not be the biggest hurdle. A healthy credit history is important. Most borrowers will start to qualify for a mortgage with a minimum score of 620. The most competitive interest rates will be offered to those with a score of

You probably will have to compromise. You may start with your dream home in mind, but find that what you can afford may not be in the greatest neighborhood or have that big yard for the kids.

Be emotionally ready for financial surprises. Homeownership is more hands-on. If the bathroom breaks, you pay to have it fixed or invest in tools to do it yourself.

A mortgage can be cheaper than rent. An added incentive is that your payment will stay the same while a landlord can raise your rent. The real financial advantage is that you are building equity in your home instead of lining your landlord's pockets.

Meeting with a REALTOR® can help you gain unbiased perspective both financially and emotionally before taking this life-changing step.

To view properties that are for sale in your local area, go to www.swmar.com and click on "Search". Southwestern Michigan Association of REALTORS®, Inc. is a professional trade association for real estate professionals who are members of the National Association of REALTORS®, and ancillary service providers for the real estate industry in Allegan, Berrien, Cass, and Van Buren Counties. The Association can be contacted at 269-983-6375 or through their website at www.swmar.com.

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return of major league baseball inspires me to "replay" one of my first-ever baseball columns, from 2005!

(Note author's wife: This "replay" was also

"inspired" because the return of major league baseball "inspired" him to spend hours watching ball games, instead of writing a column.)

It's the most wonderful time of the year! With those horsehides a-flyin' and Cubs fans all cryin' "Just wait 'til next year!"

It's the most wonderful time of the year!

Now that baseball diamonds everywhere are filled with kids of all ages playing games that count, I can tell you that my family is more excited than ever about the grand old game. Because, for the first time in their lives, sons No. 3 (age 9) and No. 4 (age 7) are taking a swing at playin'

They're brimming with the confidence that comes from endless hours of training. That is, endless hours of mashing buttons on Nintendo controllers while mashing me in electronic base-

No. 4 expects to dominate real baseball after going 161-1 in his very first Nintendo season. He says one of his players hit around 300 home runs, and another slugged over 200. With stats like those, I questioned the game's realism. But everything was kosher - his digital stars passed every one of their virtual drug tests, and even testified before a computer-animated congressio-

One faintly creepy feature of the game is the ability to create a player. No. 4 built a guy he named - don't ask me why - "Matt Fick," who sports biceps the size of Buicks. Unfortunately,

# **Baseball: Hits, Mitts, and Ficks**

even Matt hasn't helped No. 4 to beat No. 3 in Nintendo "Home Run Derby." (After these losses, No. 4 vents his frustration with cries of "Awww, Fick!")

When they found time to set aside their controllers, preparation for "real" baseball got underway, despite March's wintry weather. The boys threw, caught and hit at practices held inside a vacant factory. They learned several important skills, including how to stay balanced while wearing those gargantuan batting helmets that make them look like aliens from the planet Toot-

No. 4 got a brand-new bat and glove for Christmas, and I'm trying to convince No. 3 that he needs a new glove too. But he's very loyal to his current mitt, which - I kid you not - was used by my big sister when SHE was a kid. It's an olllllldddd glove. I'd tell you exactly how old, but my sister swears if I reveal any clues to her age, she'll put a lump on my head the size of Matt Fick's bicep.

No. 3 also insists on hitting with a bat that I used during my sandlot days. He likes it because it's made of an exotic material called "wood."

The first time he carried his lumber into the batting cage at the abandoned factory, the coaches sized it up and said to each other, in tones of respect, "Old school." No. 3 knew exactly what they meant, and was beaming. He digs "old school.

Since I dig "old school" too, I figured this meant he'd start listening more intently to my baseball memories and stories. He said "Sorry, dad. There's a big difference between 'old school' and 'old drool.'

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## **LEGALS**

### CITY OF BRIDGMAN **BERRIEN COUNTY, MICHIGAN ORDINANCE NO. 2022-210**

At a regular council meeting held on April 4, 2022, the council adopted the following Ordinance: An Ordinance to amend Section IX, Definitions ñ "Hotel/Lodging", of the Zoning Ordinance of the City of Bridgman to reflect the inclusion of kitchenettes and small kitchen appliances in individual rooms in hotels and commercial lodging. The full Ordinance may be viewed on the city's website: www.bridgman.org, at City Hall, 9765 Maple Street, Bridgman, MI or at the Bridgman Public Library, 4460 Lake Street, Bridgman, MI.



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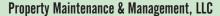
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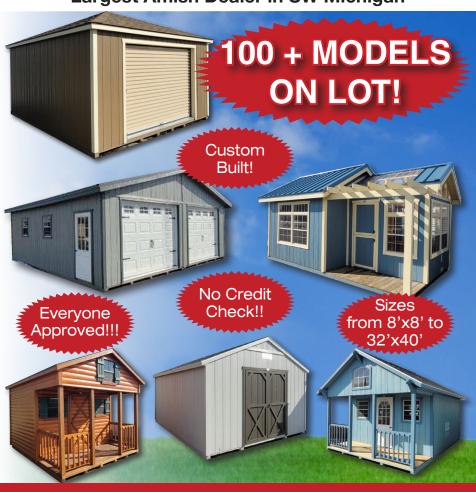
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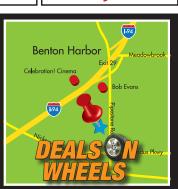


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**COLLEGE GRAD REBATE PROGRAM** 

**OVER & ABOVE ALL OTHER INCENTIVES!** 

1. New 2022 RAV4 (includes hybrid and excludes RAV4 Prime) and new 2022 Camry (includes AWD & hybrid, and excludes TRD). 2.49% APR for 36 Months with \$28.86 per \$1,000 borrowed OR 2.49% APR for 48 Months with \$21.91 per \$1,000 borrowed OR 2.49% APR for 48 Months with \$21.91 per \$1,000 borrowed OR 2.49% APR for 48 Months with \$21.91 per \$1,000 borrowed OR 2.49% APR for 48 Months with \$21.91 per \$1,000 borrowed OR 2.49% APR for 48 Months with \$27.78 per \$1,000 borrowed APR 5. APR-4estimated 41 city/38 high-way/40 combined mpg for RAV4 Hybrid LE/KLE/KLE Premium/SE/KSE/Limited.\*\* 4. New 2022 Tacoma 4x2 models only. Obs APR for 48 Months with \$20.83 per \$1,000 borrowed. 75 Months with \$20.83 per \$1,000 borrow



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# RAV4& **RAV4 HYBRID**



new 2022 RAV4 & 2022 RAV4 HYBRID

**%** up **APR Financing** 



2022 RAV4 HYBRID **40 MPG** 

# **TACOMA**



new 2022 TACOMA 4X2

**APR Financing** 

Mos.4

Customer Cash<sup>5</sup>

**Best Selling Mid-Size Truck** 17 Years in a Row!

# **CAMRY & CAMRY HYBRID**



new 2022 CAMRY & **2022 CAMRY HYBRID** 

**APR Financing** 

Mos.1



2022 CAMRY HYBRID 52 MPG

**SAVE** \$5.657

IN FUEL COSTS OVER 5 YEARS VS. THE AVERAGE NEW VEHICLE



**Every New Toyota Comes** With ToyotaCare

2-Year No Cost Maintenance Plan