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## Moody on The Market



*Pat*  
**Moody**

### Acorn Theater Buying Its Building

Since its creation in 2003, the Acorn Theater in Three Oaks has been owned and operated by David Fink (and partner Kim Clark), who saw a vision for the sweet Southwest Michigan town as a hub of entertainment and performing arts. Today, the non-profit Acorn Theater organization celebrates the acquisition of 107 Generations Drive, after the sale of the building has been finalized.

"I leave with a tremendous amount of confidence in the theater's future," says David Fink. In his ownership, and as a fellow performer and artist, Fink has seen the ups and downs of running a theater, but knows the Acorn will only continue to thrive and grow under the groups new ownership. Concerts, plays, benefits, open mic nights, and one of a kind performances have graced the stage for nearly twenty years, and they have no plans on stopping anytime soon.

In 2015, the Acorn became a non-profit, and has since added new staff members, board members, Executive Director (Beth Kaskel), and Board of Directors Chairman (Laura Madsen Jolly). Executive Director Beth Kaskel says, "We are so excited to embark upon this next chapter of growth and development for The Acorn. The purchase of our building will help position us for an exciting future! You'll see more diverse programming and partnerships with local organizations, and we encourage you to join us on our journey to provide the very best cultural/performing arts experience in southwest Michigan."

There are many improvements to the building that the organization has in mind, including adding a new outdoor event space to the rear of the building, and sprucing up artist and guest amenities. "We will be announcing plans for community engagement soon, as we embark upon a building campaign to support and maintain The Acorn's physical home," the organization says.

The Acorn's performance calendar is overflowing with events for this season, from movie nights, folk bands, jazz performers, alt-rocks groups, stageplays, Harbor Country Pride celebrations, and so much more. Check out the

*Continued on page 8*



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## Witness Golf's Best at the KitchenAid Senior PGA Championship

For the fifth time since 2012, some of the best in senior golf will make their way to Benton Harbor in hopes of securing the Championship at Harbor Shores. Each KitchenAid Senior PGA Championship has been memorable in its own way, but there's something different in the air this year as we count down to that first tee time. Maybe it's the fact that the weather is finally showing signs of spring here in Southwest Michigan, or perhaps it's the pent-up excitement as the Championship returns from its COVID hiatus. In my opinion, a big part of what is fueling the anticipation for

*Continued on page 3*



**Brandon Haney,**  
Championship Director

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Millicent

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



Huminsky

Executive Director, Southwestern Michigan Tourist Council

It's the perfect time to enjoy all the fun and interesting things happening in Michigan's Great Southwest. We start with a wonderful performance at The Ghostlight, May 19-29, Little Women. Based on Louisa May Alcott's 1868-69 semi-autobiographical two-volume novel, it focuses on the four March sisters—traditional Meg, wild, aspiring writer Jo, timid Beth and romantic Amy, and their beloved mother Marmee, at home in Concord, Massachusetts, while their father is away serving as a Union Army chaplain during the Civil War. Intercut with the vignettes in which their lives unfold are several recreations of the melodramatic short stories Jo writes in her attic studio.

fiber arts, and assemblages/collage. The Galleries for this Exhibition are open today through July 3, Wednesday through Sunday, 10am-4pm with extended hours to 7pm on Thursdays. Be sure to visit the Box Factory to see the amazing amount of talent there is in this area.

There's also a lot of talent at the Compass Music Festival, May 21. People of all ages will enjoy this one-day, 8-hour music event set to the beautiful backdrop of Lake Michigan. This day will serve up continuous live music, delicious food, regional craft brews and wines. The lineup includes The Backups and The Get Downs, Jack Droppers & The Best Intentions, Mary Lambert, Morningsiders, and JP Saxe. All tickets give access to event grounds with no assigned seating. Bring your own chairs and/or blankets. Tickets can be purchased online, by phone, or in person. Tickets are also available at the St. Joseph Today Welcome Center during regular business hours.

Join the folks at Lemon Creek Winery, May 28-29, for the Wine & Fine Art Festival. This two-day celebration of local art, music and wine will kick off the summer season with this family friendly, free event. A variety of mediums including painting, jewelry, stone work, ceramics and more will be featured by regional artists at this fun filled festival. Keith Scott, a Lemon Creek favorite, will be performing both Saturday and Sunday with a versatile mix of blues and rock.

Aloha, from the folks at Round Barn Winery! Meet them in their Southwest Michigan vineyard paradise for the annual Island Spirits Party, May 29. They'll be serving up a variety of tasty tropical cocktails, shaken up with Round Barn craft spirits. Turn your Lake Michigan weekend into an island getaway. Semple & Valentine, and PT & The Cruisers will be Jammin' in the Vineyard!

Be sure to visit www.swmichigan.org for details on these and other events. We'll be back in a couple of weeks with more fun things to do in southwest Michigan.

Read more at www.MailMaxOnline.com

ARS Gallery presents the works of renowned artist Thomas Allen titled, Uncovered Fifteen Years, May 20. Thomas Allen is a career artist and freelance illustrator. His work, exhibited nationally and internationally, is in the permanent collections of the Museum of Fine Arts in Houston, the Milwaukee Art Museum, the Nelson-Atkins Museum of Art, Target Corporation, Fidelity Investments, Microsoft, the Progressive Corporation, and Twitter. Allen's photo illustrations have appeared in over 50 publications worldwide including The New York Times Magazine, Vanity Fair, National Geographic, Newsweek, LeMonde, Telerama, and The Wall Street Journal. In 2010, he received a SPOTS Gold Award from The Society of Publication Designers and was nominated for an American Illustration Award in 2014 - both for his work with Harper's. The exhibit will run through July 10.

Last night was the opening reception for the Michiana Annual Arts Competition at the Box Factory for the Arts. For 2022, the MAAC features the works of 134 Michiana artists representing the mediums of photography, painting, drawing, 3D,



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Photo of the Week



It's Blossomtime!

The Grand Floral Parade kicks off at 1 p.m. Saturday. Photo by Lenette Evans

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



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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

## Haney

Continued from cover

May 25-29 is the 2022 field. Take a quick scan through the list of this year's players and you will see the names of the best senior golfers in the world. From past Champions to Ryder Cup captains and newcomers ready for their chance at greatness, this year is guaranteed to bring out the fierce competition one expects from a prestigious senior Championship.

Here are a few of the players I'm excited to watch this May, and why they are so meaningful to the Championship:

All four golfers who have won the Championship at Harbor Shores are in the field this year. This includes Roger Chapman (2012), Colin Montgomerie (2014), Rocco Mediate (2016), and Paul Broadhurst (2018). These four players know and love Harbor Shores - in fact, Colin Montgomerie vacationed here with his family in 2020 and spent ample time out on the links; it has become a special place to him. Montgomerie said it himself, "Whenever Jack Nicklaus does a signature golf course it's special, and this is a special golf course." Will their historical knowledge of the course help bring them a repeat victory? It would be great to see any of these tried-and-true favorites hoist the trophy this year.



Next on my "watch" player list are our two 2020 Ryder Cup captains, Steve Stricker and Padraig Harrington. This will be both players' first time at Harbor Shores, and we know they've been warned that they're in for a real treat (as are we as fans getting to watch these two compete). What has me most excited is the opportunity to watch Stricker back in action. After his health scare back in November, Stricker hadn't played competitively since a PGA Tour Champions event back in early

October. He's been the first to admit that he was unsure of how or when he would play, but it appears nothing can keep this legend down as he's continued to outperform all expectations.

Back in March, 2021 KitchenAid Senior PGA Champion Alex Cejka visited Benton Harbor to get familiar with Southwest Michigan and to spend some time at Harbor Shores (envisioning exactly how he plans to defend his title, of course). Cejka loved every minute of his trip here, and we were honored to get to know this unique player and how he's been practicing and preparing. The week before the Senior PGA Championship, Cejka will be playing at Southern Hills, where he won the title last year, competing in the PGA Championship. Cejka's been on a roll...will it continue here at Harbor Shores? Nothing is impossible when you consider the pure grit and talent of this incredible player.

Speaking of Southern Hills, Cejka isn't the only one who will be competing in the PGA Championship before making their way to Benton Harbor. John Daly, Padraig Harrington, Rich Beem, Shaun Micheel, Vijay Singh, and Y.E. Yang will also be heading our way after time in Tulsa.

I would be remiss if I didn't mention a few other past Masters Champions that will be in our midst, including Fred Couples, Bernhard Langer, Sandy Lyle, Larry Mize, Jose Maria Olazabal, Vijay Singh, and Mike Weir.

The course is in fantastic shape thanks to Superintendent of Harbor Shores Matt Vollrath, and it will certainly be a challenge for the players. The players will tee off for their first official round on Thursday, May 26th at 7:30 am. Trust me - you won't want to miss it.

# SAVE THE DATE!

# FURS BEE

## GOLF OUTING



May 21st, 2022 • 10am-4pm  
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 Details to follow. Please contact Ron Klemm at  
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**Pastor Rosenbaum**



**Feast of Victory**

*On this mountain the LORD Almighty will prepare a feast of rich food for all peoples, a banquet of aged wine—the best of meats and the finest of wines. On this mountain he will destroy the shroud that enfolds all peoples, the sheet that covers all nations; he will swallow up death forever. The Sovereign LORD will wipe away the tears from all faces; he will remove his people's disgrace from all the earth. The LORD has spoken. ~ Isaiah 25:6-8*

Serhiy Perebyinis opened his social media account to discover, with the rest of the world, that his family had died in Kyiv trying to escape death. "I lost everyone," he said, "I lost the meaning of life."

Many in Ukraine may find it hard to celebrate Easter this year. Surrounded by destruction and death, they may not feel much like celebrating.

But God has given a reason to celebrate, even to those shrouded by the world's worst atrocities. The reason is Easter. Jesus' resurrection is the death of death. It is the destruction of the devil. It is the deletion of disgrace. For the Lamb who was slain has begun his reign.

Jesus will reign from now till the day of his return. On that victorious day, the dead will rise to live. This new life won't just offer an escape from everything bad. All who believe in him will experience and enjoy eternal life as God intended. A life that will flood our senses with good things.

No, we have not lost anything, even when everything seems lost. For Jesus lives! And his resurrection guarantees that he can transform even the most painful human occurrence into good for his people.

So, raise a glass and raise the victory cry: "This is our God. We trusted in him, and he saved us! Let us rejoice and be glad in his salvation!" (Isaiah 25:9)

*Prayer: Jesus, take me with you from the grave of sin, doubt, sorrow, and death, and let me share in your victory, life, joy, and glory. Amen.*

Submitted by: Pastor Glenn T. Rosenbaum  
Administrative Pastor  
Grace Evangelical Lutheran Church, St. Joseph  
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**INVESTOR SPOTLIGHT - TONY ANDERSON**

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

Over the years, I've thoroughly enjoyed working with investors, both new and seasoned, in providing cost-effective homes to support their growth and development. My investor spotlight this week is no exception. Tony Anderson was the first off-market disposition that kick-started nearly 100 houses sold in less than 3 years since being back from sunny Arizona. More so than just another local investor, Tony and I connected in a way that only comes about by having a sincere understanding of goals, ethics, and morals. We've become more than investment partners, we've become friends. I believe the reason we work so well together is that it's rarely about the money we make but about the impact we sow into our community and how we're better able to provide for our families. Check out Tony Anderson and how he's impacting southwest Michigan in big ways!

**Tony Anderson** – Tony embarked on his real estate investment journey back in 2007 after watching "Flip this House." After much thought and deliberation, he decided to give entrepreneurship a try. Just before the completion of his first flip, the 2008 crash occurred. Remodeling and selling were now off the table so creating a long-term rental strategy was best. Tony continued to purchase 2 to 3 houses on average per year, until last year, his largest group purchase of 8 homes was acquired.

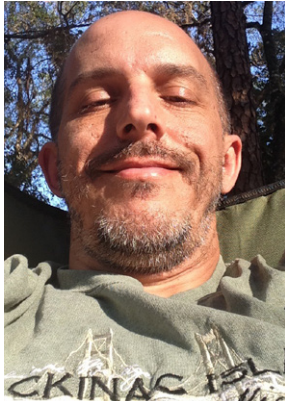
Creating a rental investment company from scratch wasn't all sunshine and roses. With zero experience, 2am nights of sanding drywall, and finding Matchbox cars down the toilet, and the last thing a new

investor wants to hear; the excuses and every reason under the sun, why the rent is late. The vision that ensued and the motivation in working alongside father, wife, and son, building a family legacy, continues to drive his selfless efforts to this very day.

Tony's rental strategies have changed over the years, including partnering with real estate investment professionals like Nick Christe; entering into numerous transactions over the years. He considers himself a mix between Dave Ramsey and Grant Cardone in sentiment. Tony's goal is to get to 50 houses acquired and maximum community members served before retiring and traveling the world.

Tony is an example of the American Dream in action. With no college degree and only a high school education, he shows us all that hard work and determination are what it takes to get ahead in life while making a positive impact within the local community. As a reserve sheriff deputy with over 13 years of experience, and an acting supporting foster home family for nearly 5, he understands the challenges of life and uses these experiences when working with tenants in providing homes that Tony not only remodels personally but that he would live in himself.

If you're looking to sell your house or rental now or in the near future, give us a call. If you're looking for more properties to add to your existing portfolio, shoot me a text and I'll add you to our ever growing buyer's list.



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 With Dr. Gary Frazier  




**Arthur Havlicek,**  
 President,  
 SMR Chamber

The Governor and Michigan legislature are making budget decisions this month that will have decades-long implications for individuals and communities across the state. One way we believe they could positively impact the economic well-being of all Michiganders is by expanding Michigan's Earned Income Tax Credit (EITC).

State Senator Wayne Schmidt from Traverse City has introduced Senate Bill 417 proposing a phase-in expansion of Michigan's EITC over four years, to a 30% match of the federal credit. In practical terms that takes the average benefit from \$150 to \$750 for Michigan working families. This would not only provide a significant tax cut for these individuals, it would also bolster our workforce and help get our local businesses back to full staffing.

The Southwest Michigan Regional Chamber and more than 80 other Michigan faith, business and public policy organizations, support Senator Schmidt's proposal as a cornerstone of Michigan's economic recovery post-pandemic. This week, we joined with several other business organizations from this broad coalition to send a letter of support for SB 417 to Governor Whitmer and the Legislature's four "Quadrant Leaders" - Speaker of the House Jason Wentworth, House Minority Leader Donna Lasinski, Senate Majority Leader Mike Shirkey, and Senate Minority Leader Jim Ananich. Here is that letter, in full.

Date: 5/12/22

Re: Expansion of the Michigan Earned Income Tax Credit (EITC) (SB 417)

Dear Governor Whitmer and Quadrant Leaders, Our chambers of commerce, representing thousands of businesses who employ countless Michiganders across the state, believe we have an opportunity before us to significantly increase the economic well-being of all Michiganders and build a market economy that as it grows benefits all. We can move closer to this goal by expanding Michigan's Earned Income Tax Credit (EITC) through legislation (Senate Bill 417) proposed by Senator Wayne Schmidt, and soon to be considered by the Senate Finance Committee. Passage of Senate Bill 417 would prompt a phase-in expansion of Michigan's EITC over four years, to a 30% match of the federal credit.

We support and applaud this legislation, as it exemplifies a pro-work philosophy and provides financial incentive to increase participation in the

**EITC Expansion**

workforce; as you are aware, workforce challenges are top-of-mind for the business community, and these challenges are predicted to continue for at least another decade. Nearly six in ten Michigan jobs pay less than what is required for a family of three to be considered middle class (\$47,000.) These struggling families are simply hard-workers, getting up every day and working hard to earn a living. What low-wage workers need most is income; not programs. Offsetting some tax responsibility through an expansion of the EITC will help boost earnings for struggling families, providing them an opportunity to step up and out of poverty toward meaningful economic security.

We offer a strong business case for the expansion of Michigan's EITC:

- **The EITC encourages work:** It is explicitly designed to encourage greater participation in the workforce because it is only available to families that work. In a time when many employers are having difficulty filling available jobs, the EITC has a proven track record of pulling people into the workforce.

- **The EITC increases local purchasing power:** Research indicates that families mostly use the EITC to pay for necessities, repair homes, maintain vehicles that are needed to commute to work and, in some cases, obtain additional education. The bigger the credit, the more money spent locally.

At an estimated cost of a half-billion dollars, the expansion of the EITC should serve as the cornerstone of the state's economic recovery plan post-pandemic. At the end of three years, as the Federal pandemic funds run out, an overall assessment of the program should be undertaken and determined if the higher level should be continued from general revenue sources.

We urge you to continue an open conversation that results in a winning solution for Michigan families and the Michigan economy, as well. We urge your support of Senate Bill 417. We stand ready to assist you in any way possible towards passage of this critical legislation.

Sincerely,

Ann Arbor/Ypsilanti Regional Chamber, Bay Area Chamber of Commerce, Detroit Regional Chamber, Flint & Genesee Group, Grand Rapids Chamber of Commerce, Lansing Regional Chamber of Commerce, Michigan West Coast Chamber of Commerce, Midland Business Alliance, Saginaw County Chamber of Commerce, South Haven Area Chamber of Commerce, Southwest Michigan Regional Chamber, Traverse Connect.

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**MOODY** *Continued from Cover*

breathtaking historic building at 107 Generations Drive in Three Oaks, and find them on Facebook or visit their website, [acornlive.org](http://acornlive.org), to purchase tickets to shows and benefits.

The Acorn Theater describes itself as “a creative space and a creative force all in one. Homegrown in Three Oaks, Michigan, it’s locally run by performing arts enthusiasts. Dedicated to providing good times for everyone right here in Harbor Country.” The theater boasts that it’s “a dynamic collaboration with nonprofits, schools and area theater troupes. A synergistic center for new experiences to entertain a range of ages here and in our wider community. Because live entertainment is always best shared.”

Congratulations to the Acorn Theater for making its home in Three Oaks permanent!  
 By Jocelyne Tuszynski, MOTM Contributor

**Lake Michigan College Awards Spectrum Health Lakeland Head Dr. Loren Hamel With Its Highest Honor**

Lake Michigan College has honored Spectrum Health Lakeland CEO Loren Hamel with its Bernard C. Radde Distinguished Service Award. Dr. Hamel received it at LMC’s commencement ceremony on May 1. Lake Michigan College Board of Trustees Secretary Mary Jo Tomasini told us about the Bernard C. Radde Distinguished Service Award.

“The Radde Award is an award that is presented to an individual who has advanced the cause of Lake Michigan College and higher education,” Tomasini said. “It’s in honor of Dr. Bernard C. Radde, who served as an LMC board member and officer for over 25 years.”

Tomasini says Dr. Hamel was a good fit for that distinction.

“We selected Dr. Hamel because he has been a tremendous partner and friend to Lake Michigan College. He has done so much for the college. He’s been a crucial partner in shaping the LMC health sciences department, the curriculum, and the strategies that we have to meet real world needs in the healthcare industry.”

Tomasini says Hamel delivered a video acceptance address during the May 1 commencement.

“He was actually out of town and unable to accept the award in person. He prepared a videotape that was broadcast during commencement, and it was an outstanding, effective acceptance speech, and a message to the students about con-

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sidering staying home and helping their community and contributing to their community as they move on in their career.

Tomasini notes Spectrum Health Lakeland and LMC have a natural relationship given the college's healthcare programs.

"They employ many of our health sciences students. They have been instrumental in helping us with the health science department. We have been able to maintain state of the art equipment and training for LMC students because of Dr. Hamel and the Spectrum Health Foundation."

Tomasini said the contributions Spectrum Health Lakeland and its foundation have made to Lake Michigan College can't be overstated.

"They employ so many of our students. Almost every graduate has a job, if they want a job, when they leave our program. They also are our right hand as far as planning, curriculum, and ensuring that we have the state of the art equipment. Lake Michigan College truly relies on Lakeland, spectrum Health, and the guidance of Dr. Hamel in our health sciences department. We are blessed because he is our friend, and he has done amazing things as part of our partnership."

The Bernard C. Radde Distinguished Service

Award is Lake Michigan College's highest honor. Past winners have included Muhammad and Lonnie Ali, Harry Gast, Mabel Johnson Mayfield, Al Pscholka, and David Whitwam, among many others. Tomasini says LMC always looks for an outstanding individual who is a beacon for future graduates when selected the annual reward recipient. She says they want to honor someone who the students could admire.

As head of Spectrum Health Lakeland, Hamel leads care delivery for three hospitals, 53 outpatient locations, telehealth initiatives, and more than 500 independent, affiliated, and employed physicians in southwest Michigan. Tomasini says Hamel delivered a recorded message at the commencement, urging Lake Michigan College graduates to stay in southwest Michigan and contribute to their community. The Bernard C. Radde Distinguished Service Award is given each year to supporters of Lake Michigan College and of community colleges.

Pat Moody  
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3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, Less Than 5K Miles! Remote Start, Navigation, Power Driver's Seat, Suede Heated Front Seats, Heated Steering Wheel, Touchscreen 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

**WAS \$43,995**



**2019 JEEP GRAND CHEROKEE LIMITED 4X4**  
**NOW \$38,815**

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 15K Miles, Remote Start, Navigation, 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

**WAS \$48,936**



**2019 RAM 1500 REBEL CREW CAB 4X4**  
**NOW \$45,716**

5.7 V8 HEMI EFI Engine, 8 Speed Automatic, Aluminum Wheels, 54K Miles, Bed Liner, Remote Start, Navigation, 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

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**WAS \$18,934**



**2015 SUBARU CROSSTREK XV AWD**  
**NOW \$17,454**

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

**WAS \$49,977**



**2019 RAM 1500 LARAMIE CREW CAB 4X4**  
**NOW \$46,648**

5.7 V8 HEMI EFI Engine, 8 Speed Automatic, Aluminum Wheels, 29K Miles, Security Cover, Bed Liner, Wheel to Wheel Side 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 Control, Remote Keyless Entry System, Ram Certified! Diamond Black Crystal. C21285A

**WAS \$30,735**



**2019 FORD EDGE SEL**  
**NOW \$29,880**

2.0 EcoBoost EFI Engine, 8 Speed Automatic, Aluminum Wheels, 22K Miles, Remote Start, Navigation, SYNC 3, Power Leather Heated Front Seats, Auto Climate Control, Adaptive Cruise Control, Evasive Steering Assist, Blind Spot Information 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. C21294B

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**2017 JEEP  
RENEGADE LATITUDE 4X4  
NOW \$22,997**

2.4 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 28K Miles, Remote Start, Power Windows, Power Locks, Touchscreen Display, SiriusXM Radio Service, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Granite Crystal Metallic, F21297A

**2019 FORD F-250 SRW  
LARIAT CREW CAB 4X4  
NOW \$62,894**

6.2 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 26K Miles, Bed Liner, Running Boards, Lift Kit, FX4 Off-Road Package, SYNC 3, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, 2nd Row Heated Seats, Auto Climate Control, Blind Spot Information System, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Agate Black, F22131A

**2018 JEEP COMPASS  
TRAILHAWK 4X4  
NOW \$29,863**

2.4 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 34K Miles, Remote Start, Navigation, Power Driver's Seat, Leather Trimmed Seats, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Spitfire Orange Clear Coat, F22075A

**2018 FORD  
EXPLORER XLT 4X4  
NOW \$35,898**

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, K Miles, 43K Miles, Remote Start, Navigation, SYNC 3, Power Leather Heated Front Seats, Reverse Sensing System, Back-Up Camera, Power Liftgate, Trailer Tow Package, Remote Keyless Entry System, Ford Certified! Blue Metallic, U22037A

**2016 RAM 1500 LARAMIE  
CREW CAB 4X4  
NOW \$33,467**

5.7 V8 HEMI EFI Engine, 8 Speed Automatic, Aluminum Wheels, Pick-Up Bed Cap, Running Boards, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Power Adjust Pedals, Heated Steering Wheel, 2nd Row Heated Seats, Touchscreen Display, Back-Up Camera, Remote Keyless Entry System, Brilliant Black Crystal Pearl Coat, F22089A

**2019 RAM 1500 CLASSIC  
TRADESMAN CREW CAB 4X4  
NOW \$35,978**

5.7 V8 HEMI EFI Engine, 8 Speed Automatic, Aluminum Chrome Clad Wheels, 47K Miles, Security Cover, Bed Liner, Running Boards, Touchscreen Display, Anti-Spin Differential Rear Axle, Remote Keyless Entry System, Ram Certified! True Blue Pearl Coat, C22079A

**2018 MAZDA  
CX-5 TOURING AWD  
NOW \$26,995**

2.5 EFI SKYACTIVE Engine, 6 Speed Automatic, Alloy Wheels, 59K Miles, Navigation, Power Driver's Seat, Suede Heated Front Seats, Power Moonroof, Lane Keep Assist, Lane Departure Warning, Rear Cross Traffic Alert, Blind Spot Monitoring, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Mazda Certified! Snowflake White Pearl, S22002

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**2018 FORD  
EXPLORER XLT  
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3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 26K Miles, Remote Start, SYNC 3, Power Leather Heated Front Seats, Heated Steering Wheel, Auto Climate Control, Front and Reverse Sensing System, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Shadow Black, F22126A

**2018 DODGE  
JOURNEY SE  
NOW \$21,915**

2.4 EFI Engine, 4 Speed Automatic, Aluminum Wheels, 44K Miles, Blacktop Package, Touchscreen Display, Remote Keyless Entry System, Dodge Certified! Granite Pearl Coat, C22089A

**2019 FORD  
EXPLORER LIMITED 4X4  
NOW \$43,436**

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, Less Than 18K Miles! Remote Start, Navigation, SYNC 3, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd 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, F22080A

**2016 KIA  
SOUL + HATCHBACK  
NOW \$15,851**

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

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**2021 HYUNDAI KONA LIMITED AWD**  
**NOW \$29,995**

1.6 EFI Engine, 7 Speed Automatic, Aluminum Wheels, 18K Miles, Power Driver's Seat, Power Moon Roof, Auto Climate Control, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty, Pulse Red, M22012A



**2019 RAM 2500 LARAMIE MEGA CAB 4X4**  
**NOW \$74,995**

6.7 Cummins Turbo DIESEL Engine, 6 Speed Automatic, Aluminum Wheels, 39K Miles, MOPAR Spray-In Bed Liner, 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

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



**2015 JEEP WRANGLER UNLIMITED SPORT 4X4**  
**NOW \$31,991**

3.6 V6 EFI Engine, 5 Speed Automatic, Aluminum Wheels, 81K Miles, Black 3-Piece Hardtop, Power Windows, Remote Keyless Entry System, Black Clear Coat, C22110A



**2019 DODGE CHALLENGER SXT**  
**NOW \$32,995**

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, Less than 1,400 Miles! Blacktop Package, Remote Start, Power Driver's Seat, Blind Spot and Cross Path Detection, ParkSense Rear Park Assist System, Back-Up Camera, Remote Keyless Entry System, Dodge Certified! Go Mango, C22100A



**2019 FORD EXPLORER XLT 4X4**  
**NOW \$36,975**

3.6 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 39K Miles, Remote Start, Navigation, SYNC 3, Power Leather Heated Front Seats, Heated Steering Wheel, Twin Panel Moonroof, Auto Climate Control, Blind Spot Information System, Forward and Reverse Sensing System, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Ford Certified! White Platinum Metallic, F22135A



**2021 CHEVY 3500 SILVERADO LT Z71 CREW CAB 4X4**  
**NOW \$74,365**

6.6 V8 DIESEL Engine, 10 Speed Automatic, Aluminum Wheels, Less Than 5K Miles! Bed Liner, Bed 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



**2018 MAZDA CX-5 TOURING AWD**  
**NOW \$28,635**

2.5 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



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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, 2nd Row Heated Seats, Auto Climate Control, Panoramic Moon Roof, Lane Keeping System, Reverse Sensing System, Back-Up Camera, Power Lift Gate, Trailer Tow Package, Remote Keyless Entry System, Ruby Red Metallic, F22083A



**2018 GRAND CHEROKEE ALTITUDE 4X4**  
**NOW \$33,570**

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 76K Miles, Remote Start, Navigation, Power Driver's Seat, Suede Heated Front Seats, Heated Steering Wheel, Rear Parking Aid, Rear Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Billet Silver Metallic, C22013A



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**Don**



**Stuart**

### Gardening My Assssters Off

Here are a few updates on my efforts to turn my mundane yard into a garden that the dowager Countess from "Downton Abbey" would envy.

First, I want to tell you about the loveliest success story in my garden: the Korean dogwood that has rounded into full glorious bloom. Of course, it was planted years ago by the people who owned my house before me, but still.

Last week I reported that my *Asclepias tuberosa* was acting up. And no that's not a toe fungus. It's milkweed, meant to eventually attract butterflies. Assuming it lives. Which it might not, since it "resents wet soil" according to the planting guide thing-y in the pot, and I stoked that resentment by watering it a bit overmuch. And then, the day after I wrote about this in my last column, it rained. For two days. Straight. And my *Asclepias tuberosa* grows - well, actually, doesn't grow - but turns ever more sullen.

I planted a LOT of asters, which I never mention without bursting into song, specifically "Well, Did You Evah!" - by Cole Porter - from the movie musical "High Society." I do both the Frank Sinatra and Bing Crosby parts:

*Frank sings:* "Have you heard that Mimsy Starr?"

*Bing speaks:* "Oh, what now?"

*Frank sings:* "She got pinched in the Asssstor bar!"

*Bing sings:* "Well did you evah!"

*They both sing!:* "What a swell party this is!"

One of the aster varieties I got is called "Andenken an Alma Potschke." It's going to eventually, I hope, deliver blooms variously described as "Lipstick-pink," "Glowing, bright

cerise pink," and "Vivid salmon-pink." All this atop "furry" or "hairy" foliage.

I assume that someone named Alma Potschke had some relationship or connection to the development of this particular type of aster. And maybe she frequently sported cerise pink lipstick, and furry foliage. But you wouldn't know it from the Internet. Pages and pages and pages describe the plant, but not one explains who the heck Alma is, or was. All I've turned up is that "potschke" is a Yiddish word meaning "To fuss or 'mess around' inefficiently and ineptly," which perfectly describes my gardening skills. (A secondary meaning is "To dawdle, to waste time," which perfectly describes me doing just about any other household chore.)

During my shopping binge at the plant nursery, I bought several specimens of a plant called yarrow. They were all doing reasonably well until the other day, when I noticed one had shrunk considerably. Upon closer inspection, it was shorter all right -- because it apparently had been eaten!

Now yarrow, according to the Internet, is quite bitter -- not at me for overwatering it, but in taste. Supposedly, no critter will eat it. So I'm hopeful that even if all my property beautification attempts fail, I'll someday identify and capture the creature that eats yarrow, and I'll become famous in the annals of science.

If that doesn't work, and all my plants continue to fail or get eaten or resent me too much to blossom, I'll seek solace by chopping down the other variety of yarrow I bought, and distilling into a powerful version of its varietal name -- "Moonshine."

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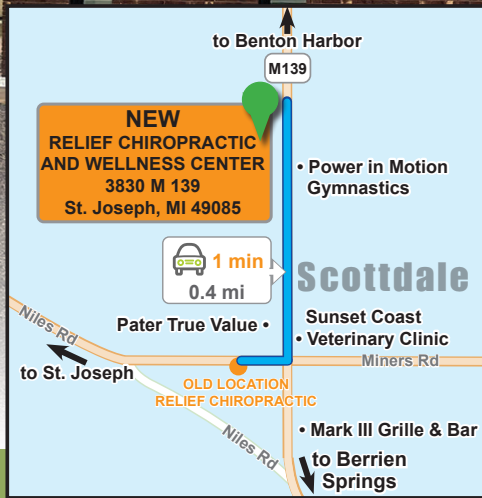
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May 16, 2022

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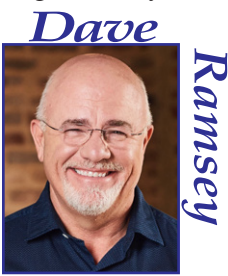
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# Dave Says

It's really about giving and putting others first

Dear Dave,  
My wife and I have always attended church, and we have always tithed. Over the last few months, we have come to the decision it is time for us to find a place to worship that is a little more involved in the community. If we are actively looking for a new church, should we continue to tithe to our current church? Would giving our tithe money to a charity be better? We both agree it feels strange to continue giving to our current church when we would rather be somewhere else.

Brad  
Dear Brad,  
There's nothing wrong with continuing to tithe to your current place of worship until you find a new church home. It would probably be alright, too, if you gave your tithe to one of the places you visit while you're looking. When it comes right down to it, it's all about learning to be a giver and putting others first.

I can tell you two are taking this situation very seriously. But I mean, it's not like He needs the money, you know? Tithing isn't about making a deposit into God's bank account, or building up spiritual brownie points. It isn't a salvation issue, either. It's all about

changing our hearts and our minds. It's about being a little less selfish, and a little more Christ-like. I believe it makes God smile when we put other people's needs ahead of our own wants.

There are some pretty strong indications in scripture that a tithe—which is a tenth of your income—should go to your local church. I have no problem with giving to responsible charitable organizations, too, but when it comes to tithing, I'm not sure a generic charity is the answer.

My wife and I have had times in our lives when we changed churches, and in the periods when we didn't have a home church, we'd write out the checks just like normal, but leave the "pay to the order of" portion blank. This way, the money was already accounted for in our minds and in our checkbook. Then, when we found a place that really spoke to us, we'd complete the checks and give them to that church.

I hope this helps a little, Brad. God bless you two!  
— 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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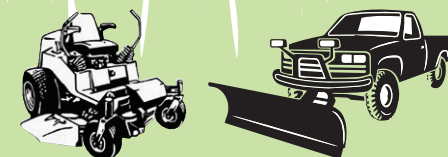
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### 2022 Santa Fe's

3.5% Up To 60mo\* + \$500 Bonus Cash!  
or Leases Starting at \$269\*\*\*



#### America's Best Warranty

10-Year/100,000-Mile  
Powertrain Limited Warranty  
\*See dealer for LIMITED WARRANTY details.



\*Excludes Palisade, Kona N, Ioniq 5 on the Elantra N. Must be tier 1+ and finance thru HMFC, excludes taxes, plate & doc fees.

\*With approved credit thru HMFC must be tier 1. \*\*\*36 month lease, 10k miles per year, \$3,899 down, excludes tax, title & fees, must be tier 1 through HMFC.



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## SUMMER STARTS HERE!

Offers End  
May 31<sup>st</sup>

For all Toyota offers

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

**\$500 OVER & ABOVE ALL OTHER INCENTIVES!**<sup>7</sup>

Ask about the **\$500 COLLEGE GRAD REBATE PROGRAM**<sup>8</sup>  
**OVER & ABOVE ALL OTHER INCENTIVES!**



**Every New Toyota Comes With ToyotaCare.<sup>9</sup>**  
**2-Year No Cost Maintenance Plan.**

1. Toyota vehicles and components are built using U.S. and globally sourced parts. 2. New 2022 RAV4 (includes hybrid and excludes RAV4 Prime), new 2022 Highlander (includes hybrid), and new 2022 Tacoma (excludes TRD Pro). 1.75% APR for 36 Months with \$28.53 per \$1,000 borrowed OR 1.75% APR for 48 Months with \$21.59 per \$1,000 borrowed. Subject to approved credit through Toyota Financial Services Tier 1+ & 1 only. Not all customers will qualify for lowest rate; see dealer for terms and conditions. 3. EPA-estimated 41 city/38 hwy/40 combined mpg for RAV4 Hybrid.\* 4. Savings based on RAV4 Hybrid 40 mpg vs. average 2022 vehicle 27 mpg, 45% highway, 55% city driving 15,000 miles/year and current fuel prices (AAA gas price \$4.12 national avg. as of 4/21/22). See [www.fueleconomy.gov](http://www.fueleconomy.gov). 5. EPA-estimated 35 city/35 hwy/35 combined mpg for Highlander Hybrid AWD.\* 6. Savings based on Highlander Hybrid 35 mpg vs. average 2022 vehicle 27 mpg, 45% highway, 55% city driving 15,000 miles/year and current fuel prices (AAA gas price \$4.12 national avg. as of 4/21/22). See [www.fueleconomy.gov](http://www.fueleconomy.gov). 7. Qualified military personnel and household members of eligible qualifying military personnel are eligible for rebates in addition to all other incentives, depending on model, through Toyota Motor Sales USA, Inc., when leased or financed through Toyota Financial Services. Must take retail delivery from select new dealer stock. The Toyota Military Rebate Program is not compatible with the Toyota College Rebate Program. See participating dealer or visit [buyatoyota.com](http://buyatoyota.com) for complete details. 8. The Toyota College Rebate Program is not compatible with the Military Rebate Program. See participating dealer or visit [buyatoyota.com](http://buyatoyota.com) for complete details. 9. ToyotaCare covers normal factory scheduled maintenance for two years or 25,000 miles, whichever comes first. Certain models require a different maintenance schedule as described in their Maintenance Guide. 24-hour roadside assistance is also included for two years and unlimited mileage. Roadside Assistance does not include parts and fluids, except emergency fuel delivery. See Toyota dealer for details and exclusions. Valid only in the continental U.S. \* Use for comparison purposes only. Your mileage will vary for many reasons, including your vehicle's condition and how/where you drive. See [www.fueleconomy.gov](http://www.fueleconomy.gov). For 2, 7 & 8 - Must take retail delivery from new 2022 dealer stock while supply lasts between 5/3/22 and 5/31/22. Delays in new vehicle shipments not in the control of dealer may impact customer delivery date and offer eligibility. **Supply limited.** APR, Customer Cash & Lease offers may not be combined. See participating dealer for complete details. **Individual dealer prices and document fees may vary.** VEHICLE IMAGES USED FOR ILLUSTRATION PURPOSES ONLY. Expiration for these offers is 5/31/22.

### RAV4

Hybrid Models  
**BUILT IN THE USA!**



new 2022 RAV4 & 2022 RAV4 HYBRID  
excludes RAV4 Prime

**1.75%** for **48**  
APR Financing Mos.<sup>2</sup>

RAV4 Hybrid - 40 MPG Combined<sup>3</sup>

**SAVE \$3,719  
IN FUEL COSTS**<sup>4</sup>

OVER 5 YEARS VS. THE AVERAGE NEW VEHICLE

### HIGHLANDER

**BUILT IN THE USA!**



new 2022 HIGHLANDER  
& 2022 HIGHLANDER HYBRID

**1.75%** for **48**  
APR Financing Mos.<sup>2</sup>

Highlander Hybrid AWD - 35 MPG Combined<sup>5</sup>

**SAVE \$2,616  
IN FUEL COSTS**<sup>6</sup>

OVER 5 YEARS VS. THE AVERAGE NEW VEHICLE

### TACOMA

new 2022 TACOMA  
excludes TRD Pro



**1.75%** for **48**  
APR Financing Mos.<sup>2</sup>

**NEW VEHICLES ARRIVING DAILY!**



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