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Moody on The Market

Pat
Moody

SJ Beer Fest January 28

St. Joseph Today is inviting everyone, 21 and older, to come out of hibernation and meet friends at this downtown lakeside destination during the 2023 St. Joe Winter Beer Fest. The event takes place on Saturday, January 28 from 12:00p-4:00p, outdoors, in the big parking lot on the corner of Broad St. and Lake Blvd. in St. Joseph.

Southwest Michigan is a year-round craft beer destination. "January in Michigan is a perfect time to celebrate the craft brew industry," said Ken Kozminski, owner of The Buck Burgers and Brews, "There will be a great mix of both regional and local brewers (20) bringing some outstanding specialty brews to this event. Expect to sample some of the best beers ever brewed and some never brewed before."

With available tickets limited to only 950, Amy Zapal, executive director of St. Joe Today said, "This event is on track to sell out again this year, tickets are going very quickly."

General Admission tickets are still available for \$40 and will include admission, a tasting cup, 12 tokens (one token per sample), entertainment courtesy of Sunset Coast DJ, and winter comradery. Food will be available for purchase from onsite food vendors. Festival attendees can order tickets online only at stjoetoday.com/beerfest.

Zapal expects that beer fans will be excited about the lineup of Michigan breweries planned for the festival. The 2023 event will feature twenty (20) breweries. Breweries include but are not limited to Austin Brothers Brewing, Bell's Brewery, Blake's Cider, Dark Horse Brewing Co./ROAK, Griffin Claw Brewing Co., Haymarket Brewing, New Belgium Brewing Co., New Holland Brewing Co., North Pier Brewing Co., Peat's Cider, Perrin Brewing Co., Rochester Mills Beer Co., Round Barn Brewery, Saugatuck Brewing Co., Silver Harbor Brewing Co., Sister Lakes Brewing Co., Stormcloud Brewing Co., The Livery, Watermark Brewing and Upper Hand Brewery.

Continued on page 6

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Sarah Spoonholtz

Regional
Director,
SMR Chamber

Looking Ahead in 2023

A fresh start to a new year means lots of opportunities for growth, success, and of course, new Chamber events. We're already getting a jump on planning for the new year and wanted to share some of these dates and events with you.

First up, we're grabbing the big giant scissors and hosting the official ribbon cutting for Point Blue's fresh new space at 2600

South Cleveland Ave. in St. Joseph. Point Blue services clients throughout the Midwest by expertly navigating environmental regulatory compliance. Their team of professionals is skilled in property transaction, due care, site investigations, site remediation, vapor intrusion, hydrogeological monitoring, and brown-field programs.

Continued on page 2

Inserts & Promotions

- ALDI
- Family Fare
- Flurry of Savings
- Martin's Super Markets

Inserts may vary by Zip Code

Spoonholtz *Continued from cover*

Mark Seaman and his team have done a fantastic job of finding their new location and continuing to offer top of the line environmental services to their clients. We hope you can join us for this celebration and help us welcome them into St. Joe Township.

Next up the 2023 Business Recognition Award Ceremony and Annual Meeting presented by Blue Cross Blue Shield of Michigan, Honor Credit Union, and Indiana Michigan Power, an AEP Company, returns Friday, February 17, 2023. Doors open at 7:00 a.m., with the program beginning at 7:30 a.m.

We will be announcing our new Board of Directors, recapping 2022, sharing exciting news for 2023, handing out our Business Recognition Awards, and hearing a special keynote. While I can't share with you who our nominees are just yet, I can tell you there are many well deserving businesses and individuals who have been nominated, making it harder and harder to select just one winner.

Jumping to March we are excited to partner with The Economic Club of Southwestern Michigan Speaker Series, presented by the Lake Michigan College Mendel Center in Benton Harbor, welcome Debbie Sterling, founder and CEO of GoldieBlox, 7 p.m. Tuesday, March 14.

During her presentation: "When 'No' Leads to Innovation," Sterling, an engineer by trade, shares her entrepreneurial journey of how she disrupted the pink aisle, with toys and media, designed to get girls excited about engineering. She will share how she and her team overcame rejection by thinking audaciously about how to challenge stereotypes and combat the status quo, all in the name of helping close the gender gap in STEM.

Currently females make up less than 10% of all workers in the trades with female engineers making up only 14% of the entire industry. While Debbie's focus is on encouraging the build of STEM and trade-based programs for young women, she equally focuses on building it for young men as well.

Special Engagement Sponsors for Debbie Sterling include Blue Cross Blue Shield of Michigan, Indiana Michigan Power, and Edgewater Automation.

Looking to the warmer months we are excited to bring back our annual Golf Outing at Lake Michigan Hills Golf Club on Monday, July 17, 2023. Last year it was such an enormous success we booked our 2023 date immediately and are looking forward to a fun day on the links with our members.

Building on the success in engaging females for our golf outing, we are bringing a new event to Southwest Michigan in the new year. Wine & 9 will be a female only golf event where we will be spending the first 30-45 minutes going over golf basics for beginners, before heading out on the course for a max of 9 holes, then back to the clubhouse for wine.

Living in an area with so many amazing courses, it's no surprise that multiple business meetings take place on them. However, if you're anything like me, a skilled golfer I am not. Our goal with Wine & 9 is to help females who don't feel comfortable participating in outings or doing meetings on the course to get familiar, learn some basic skills, and hopefully fall in love with the game that has helped to spotlight Southwest Michigan.

For more information on these and other 2023 events, including tickets and sponsorship opportunities, visit smrchamber.com.

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Christmas Flocking

Photo by Joel Johnson

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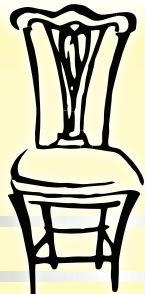
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Family needs help after losing everything in house fire

On January 2, 2023, a mobile home fire at Pleasant View Estates in Watervliet took everything from a family of six. Thanks to their fire alarms going off at 1 am, Amber and Daniel Meyers were able to get out of the home with their children, ages five months to 14 years, but they lost all of their possessions.

Insurance is covering the cost of a motel for the family for now, however, they are in

need of almost everything, including: cribs for the five month old and 21 month old babies, diapers, clothing, hygiene products, food and more.

Clothing needs and sizes for the family:

- Daughter - 5 month old : size 3 diapers, size 3/6 - 6/9 months clothing
- Son - 21 months: size 4 - 5 t Pullups, size 4T clothes and size 8C shoes
- Son - 9 years old: 10/12 clothes and size 6 shoes
- Daughter - 14 years old: M/L shirt and size 5/6 pants

The family has a GoFundMe account at gofund.me/bb44c7fd for those who want to help the family out, or you can donate directly to them via Amber Meyers' Facebook page.

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Moody *Continued from cover*

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Dueling Pianos Returns January 27

Dueling Pianos returns to the Mendel Center this month. The Southwest Michigan Symphony invites you to break up the winter blues by attending the Dueling Pianos fundraiser on Friday, January 27, 2023.

Dueling Pianos is a live-wire comedy act where the audience is just as much a part of the show as the entertainers - you'll never experience the same show twice. Combine two sharp-witted, incredibly talented musicians with two pianos on a stage, add in a room full of people: the result is a high energy, all request, sing-along, clap-along, rock-n-roll comedy piano show. Their musical repertoire includes classic rock, country, hard rock, show tunes, R & B and Top 40.

During this evening of fun, fast, and funny entertainment, audience participation is highly encouraged. Want to hear a specific

song? Wonderful. But don't be surprised if someone tips the pianist MORE money to have him stop playing it - it's all part of the fun!

All money placed on the pianos during this fundraiser is donated directly to the SMSO and goes toward activities that further the symphony's mission of *Transforming Lives Through Music*. The SMSO relies on the generous support of the community to maintain its array of musical, educational and community programs.

Dueling Pianos begins at 7 p.m. with cocktails starting at 6:30 p.m. A cash bar will be available.

Tickets are \$50 per person and include the Dueling Pianos show, heavy hors d'oeuvres, dessert, and one (1) complimentary drink ticket.

Purchase a table (with tickets) for 8 people for only \$350.

Dueling Pianos show tickets are available online at www.smso.org, by calling the SMSO office at 269-982-4030 or in person at 513 Ship St., St. Joseph.

Yoga and Boxing Come Together in New SJ Studio

Yoga, boxing and the pursuit of self-realization will soon come together in a new business opening in downtown St. Joseph later this month.

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Clare Morris Ramirez is the owner of **Boxing House International** located at 622 Langley in St. Joseph. She is opening a hot yoga studio and boxing studio *SHALA 606* at 606 Ship Street, downtown. For those not familiar with hot yoga, Ramirez explained, "We will have healing infrared heating panels to keep the studio at a toasty 95 + degrees. Hot yoga will be for selective classes and will be noted on the calendar."

Shala 606 is a hot yoga studio and boxing studio combined. Ramirez told us she will offer a variety of yoga classes from tantra, sculpt, vinyasa to reiki restore and yin. "We will offer boxing classes, conditioning for boxing and music and salsa classes. There is a treatment room for Reiki sessions and in the future, acupuncture. There will be astrology and workshops geared towards health, self-healing."

Ramirez continued, "Healing and evolution begins in the curiosity of oneself. I believe in miracles that exist within our own existence. We uncover these miracles by going inward. Continuous study, community and the modalities offered at *Shala 606* are some of the ways I have found to access these miracles."

We asked Ramirez how boxing connects to yoga and self-realization, "Boxing is the ULTIMATE exercise in truth. You cannot lie in

a boxing ring, if you aren't sleeping enough or eating well, it will all show up in the ring."

Ramirez put this offer out, "Anyone who wants to jump start their fitness journey can join our established Boxing House INT (BHI) community and have access to *Shala 606* when we open at the end of January. We will be operating both locations."

SHALA 606 will be located where Waterfront Framing was, with a mission and goal of being a healthy space in the community for people to explore self-mastery through self-healing. (Waterfront Framing moved to new quarters around the corner, facing State Street.)

Ramirez says weight loss is a side effect and a surface level desire for a lot of people seeking a physical outlet. She acts as the course leader and coach. She is a former boxing champion and a licensed USA Boxing coach, training both amateur and professional boxers.


A website will soon offer more information at www.shala606.com. Ramirez can be reached at 269-985-3149.

Pat Moody

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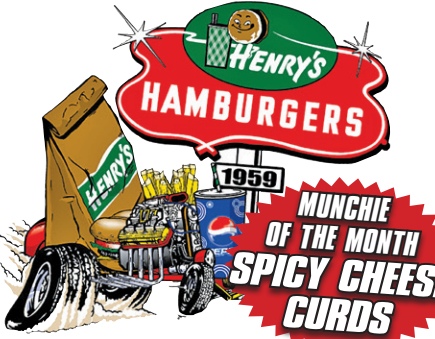
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- January 28
St. Joe Winter Beer Fest
- February 3-5
Ice Fest
- March 10
March Mannequins
- March 11
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2022 FORD EDGE ST LINE ALL WHEEL DRIVE

Atlas Blue, Panoramic Vista Roof, Heated Steering Wheel, Adaptive Cruise Control, Navigation, Power Liftgate, Heated Seats, Wireless Charging Pad, Remote Start, 12 Inch Touchscreen, and Much More! F22153

MSRP.....\$47,280
SIEMANS DISCOUNT.....- 285

SALE PRICE FOR EVERYONE.....\$46,995

2022 MILITARY OR FIRST RESPONDER EXCLUSIVE CASH*- 500

AS LOW AS.....\$46,495

PLUS 0.0% FOR 36 MONTHS OR 2.9% FOR 48 MONTHS (WITH APPROVED CREDIT)
(* MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT)



2022 FORD F-150 SUPERCREW STX 4X4

Agate Black Metallic, 2.7 Ecoboost V6 Engine, Trailer Hitch, Carpeting, STX Black Appearance Group, Locking Rear Axle, Running Boards, 20 Inch Gloss Black Aluminum Wheels, Privacy Glass, and Much More! F22269

MSRP.....\$50,450
SIEMANS DISCOUNT.....- 455

SALE PRICE FOR EVERYONE.....\$49,995

2022 MILITARY OR FIRST RESPONDER EXCLUSIVE CASH*- 500

AS LOW AS.....\$49,495

PLUS 0.0% FOR 36 MONTHS OR 2.9% FOR 48 MONTHS (WITH APPROVED CREDIT)
(* MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT)



2022 FORD F-250 WITH SERVICE BODY

Oxford White, 6.2 V8 Engine, Power Windows and Locks, Trailer Brake Controller, Knapheide Service Body, Locking Rear Axle, Back-Up Camera, and Much More! F22233

MSRP.....\$43,885
ADD FOR SERVICE BODY.....+12,294

SUBTOTAL.....\$56,179

SIEMANS DISCOUNT.....- 184

SALE PRICE FOR EVERYONE.....\$55,995

2022 MILITARY OR FIRST RESPONDER EXCLUSIVE CASH*- 500

AS LOW AS.....\$55,495

(*MUST QUALIFY)

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**2022 JEEP
RENEGADE LATITUDE 4X4**

Black, 1.3 Turbo Engine, Heated Steering Wheel, Heated Front Seats, Power Seat, 18 Inch Gloss Black Aluminum Wheels, Altitude Package, Navigation, Blind Spot and Cross Path Detection, and Much More! C22211

MSRP.....\$33,875
SIEMANS DISCOUNT.....- 130
NATIONAL RETAIL CONSUMER CASH.....- 750
SALE PRICE FOR EVERYONE..\$32,995
RETURNING LESSEE*.....- 500
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS....\$31,995

**OR 1.9% FOR 36 MONTHS,
2.9% FOR 48, or 4.9% FOR 60 MONTHS
IN LIEU OF NATIONAL RETAIL CONSUMER CASH**

(WITH APPROVED CREDIT) *
(* MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)



**2022 JEEP
CHEROKEE LATITUDE 4X4**

Granite Crystal Metallic, Remote Start, Heated Steering Wheel, Heated Front Seats, Power Seat, Black Painted Aluminum Wheels, 3.2 V6 Engine, and Much More! C22239

MSRP.....\$37,235
SIEMANS DISCOUNT.....- 240
GREAT LAKES BC BONUS CASH.....- 2,500

SALE PRICE FOR EVERYONE..\$34,495

MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS....\$33,995

(*MUST QUALIFY)



**2022 RAM 1500
CREW CAB 4X4 BIG HORN**

Billet Silver, Sport Appearance Package, 20 Inch Aluminum Chrome Clad Wheels, Anti-Spin Rear Axle, Remote Start System, Touchscreen Radio, Rear Power Sliding Window, and Much More! C22216

MSRP.....\$56,580
SIEMANS DISCOUNT.....- 1,085
2022 CHRYSLER CAPTIAL BONUS CASH....- 1,000
GREAT LAKES BC BONUS CASH.....- 1,500
BONUS CASH.....- 2,000

SALE PRICE FOR EVERYONE..\$50,995

STELLANTIS LEASE LOYALTY BONUS CASH* - 2,000
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS....\$48,495

(* MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)



**2022 JEEP
GLADIATOR OVERLAND 4X4**

Black, Leather Seats, Trailer Tow Package, 3-Piece Hardtop, Heated Front Seats, Heated Steering Wheel, Remote Start, Alpine Premium Sound System, and Much More! C22213

MSRP.....\$53,760
SIEMANS DISCOUNT.....- 265
GREAT LAKES BC BONUS CASH.....- 1,000
BONUS CASH.....- 1,500

SALE PRICE FOR EVERYONE..\$50,995

MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS....\$50,495

(*MUST QUALIFY)



**2022 RAM
2500 CREW CAB 4X4**

Patriot Blue Pearl, Snow Chief Group, Anti-Spin Rear Axle, 6.7 Cummins Turbo Diesel, Rear Power Sliding Window, Chrome Appearance Group, Clearance Lamps, Electronic Shift On-The-Fly Transfer Case, Trailer Brake Controller, Power Trailer Tow Mirrors, and Much More! C22190

MSRP.....\$65,385
SIEMANS DISCOUNT.....- 490
BONUS CASH.....- 1,000

SALE PRICE FOR EVERYONE..\$63,895

MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS....\$63,395

(*MUST QUALIFY)



**2022 RAM 1500
LIMITED CREW CAB 4X4**

Billet Silver Metallic, 5.7 HEMI V8 Engine, Leather Seats, Ram Box Cargo Management, Dual Pane Panoramic Sunroof, Anti-Spin Rear Axle, Trailer Brake Controller, 22 Inch Black Aluminum Wheels, Ram (RED) Edition, 19 Speaker Harman Kardon Speaker System, Tri-Fold Tonneau Cover, Spray-In Bedliner, Power Running Boards, Heated Seats, Ventilated Front Seats, Heated Steering Wheel, Navigation, 12 Inch Touchscreen, and Much More! C22164

MSRP.....\$75,550
SIEMANS DISCOUNT.....- 3,000

SALE PRICE FOR EVERYONE..\$72,550

MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS....\$72,050

(* MUST QUALIFY/SUBJECT TO CHANGE)



**2022 RAM 2500 CREW CAB 4X4
LARAMIE NIGHT EDITION**

Diamond Black Crystal, Leather Seats, 6.7 Cummins Diesel, LED Box Lighting, Navigation, Ventilated Seats, Heated First and Second Row Seats, 17 Speaker Harman Kardon Premium Sound, 20 Inch Black Painted Aluminum Wheels, Snow Chief Group, Heated Steering Wheel, and Much More! C22173

MSRP.....\$81,715
SIEMANS DISCOUNT.....- 220
BONUS CASH.....- 1,000

SALE PRICE FOR EVERYONE..\$80,495

MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS....\$79,995

(*MUST QUALIFY)



**2022 RAM
3500 4X4 DROP SIDE DUMP**

Bright White, 6.7 Cummins DIESEL Engine, Rear Back-Up Camera, Chrome Tubular Side Steps, Electronic Shift-On-The-Fly Transfer Case, Power Windows and Locks, Chrome Appearance Package, MAX Tow Package, Airflow 11 Foot Drop Side Dump, and Much More! C22227

MSRP.....\$67,225
ADD FOR DUMP BODY.....+21,673
SUBTOTAL.....\$88,898
SIEMANS DISCOUNT.....- 403

SALE PRICE FOR EVERYONE..\$88,495

MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS....\$87,995

(*MUST QUALIFY)

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January 7, 2023

WAS \$26,807



**2019 JEEP COMPASS
ALTITUDE SPECIAL EDITION 4X4**

NOW \$26,449

2.4 EFI Engine, 9 Speed Automatic, Black Aluminum Wheels, 28K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! White Clearcoat, C22199A

WAS \$41,795



**2020 JEEP
GLADIATOR SPORT S 4X4**

NOW \$39,899

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 27K Miles, Mopar Spray-In Bedliner, Running Boards, Black 3-Piece Hard Top, Rear Sliding Window, Touchscreen Display, Back-Up Camera, Max Tow Package, Remote Keyless Entry System, Jeep Certified! Bright White Clearcoat, C23015A

WAS \$25,903



**2019 BUICK ENCORE
ESSENCE AWD**

NOW \$24,805

1.4 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 25K Miles, Remote Start, Memory Power Leather Heated Front Seats, Blind Spot Monitor, Cross-Traffic Alert, Forward Collision Alert, Lane Departure Warning, Rear Park Assist, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Ebony Twilight Metallic, U22169

www.MailMaxOnline.com

WAS \$35,835



**2020 CHEVY SILVERADO
EXTENDED**

NOW \$32,999

4.3 V6 EFI Engine, 6 Speed Automatic, Power Windows, Security Cover, Touchscreen Radio, Preferred Equipment Group, Remote Keyless Entry System, Balance of Factory Warranty! Northstar, U22112

MANAGER'S

WAS \$54,569



**2020 TESLA MODEL 3
LONG RANGE AWD**

NOW \$44,995

Electric, 1 Speed Automatic, 40K Miles, Memory Power Leather Heated Front Seats, 2nd Row Heated Seats, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Aerial View Display System, Front Collision Mitigation, Rear Parking Aid, Back-Up Camera, Balance of Factory Warranty! Deep Blue Metallic, C22166A

WAS \$21,995



**2016 AUDI A3 PREMIUM QUATTRO
2.0T AWD SEDAN**

NOW \$20,995

2.0 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 75K Miles, Power Driver's Seat, Leather Heated Front Seats, Power Moonroof, Front Collision Warning, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Silver, M22012C

WAS \$39,333



**2019 LINCOLN NAUTILUS
RESERVE AWD**

NOW \$36,165

2.0 EcoBoost EFI Engine, 8 Speed Automatic, Aluminum Wheels, 36K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Panoramic Vista Roof, Auto Climate Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Front Collision Mitigation, Back-Up Camera, Hands-Free Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Iced Mocha Premium Colorant, U22148

WAS \$57,995



**2021 JEEP WRANGLER
UNLIMITED RUBICON 4XE**

NOW \$54,995

2.0 Hybrid EFI Engine, 8 Speed Automatic, Aluminum Wheels, 23K Miles, Remote Start, Navigation, Leather Heated Front Seats, Heated Steering Wheel, SKY 1-Touch Power Top, Adaptive Cruise Control with Stop, Full Speed Forward Collision Warning, Blind Spot and Cross Path Detection, Rear Park Assist System, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Sting-Gray, M22023A

WAS \$24,339



**2020 FORD
ECOSPORT SE**

NOW \$21,686

1.0 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, Only 12K Miles, SYNC 3, Power Driver's Seat, Heated Front Seats, Power Moonroof, Reverse Sensing System, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Race Red, U22145

WAS \$33,725



**2015 FORD F-250 SRW
LARIAT CREW CAB 4X4**

NOW \$28,417

6.2 V8 EFI Engine, 6 Speed Automatic, Chrome Clad Aluminum Wheels, 145K Miles, Bedliner, Power Running Boards, Remote Start, Navigation, SYNC, Memory Power Leather Heated/AC Front Seats, Auto Climate Control, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Oxford White, C22087B

WAS \$33,467



**2019 FORD
EXPLORER**

NOW \$31,999

3.5 V6 EFI Engine, 6 Speed Automatic, Power Windows, SYNC, Power Front Seats, Rear Park Assist, Back-Up Camera, Trailer Tow Package, Ford Certified! Blue, U22112

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WAS \$35,209



**2019 CHEVY
BLAZER LT AWD**

NOW \$32,739

3.6 V6 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 32K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Lane Change Alert, Side Blind Zone Alert, Rear Cross Traffic Alert, Rear Park Assist, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Red Hot, U22160

WAS \$24,943



**2021 FORD
ECOSPORT SE 4X4**

NOW \$21,764

2.0 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 55K Miles, SYNC 3, Heated Front Seats, Power Moonroof, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Shadow Black, F22238A

WAS \$30,806



**2021 HONDA
HR-V EX-L AWD**

NOW \$27,402

1.8 EFI Engine, 1 Speed CVT Automatic, Styled Steel Wheels, 35K Miles, Leather Heated Front Seats, Power Moonroof, Auto Climate Control, Adaptive Cruise Control, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Start, Remote Keyless Entry System, Balance of Factory Warranty! Crystal Black Pearl, C22137C

WAS \$34,302



**2017 CHEVY SILVERADO 1500 LT
Z71 DOUBLE CAB 4X4**

NOW \$30,649

5.3 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 73K Miles, Bedliner, Remote Start, Power Driver's Seat, Auto Climate Control, CD-Player, Back-Up Camera, Remote Keyless Entry System, Red Hot, U22112



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WAS \$17,950



CHEVROLET SILVERADO 1500 CREW CAB 4X4
NOW \$33,416

2.5L EcoBoost V6 Engine, 8-Speed Automatic, Aluminum Wheels, 23K Miles, Bluetooth, Back-Up Camera, Work Truck Package, Remote Keyless Entry System, Balance of Factory Warranty! Blue Metallic, F22120B

WAS \$27,574



2012 CHRYSLER 300 S
NOW \$16,359

5.7 V8 HEMI EFI Engine, 5 Speed Automatic, Aluminum Wheels, 92K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Auto Climate Control, Touchscreen Display, Back-Up Camera, Remote Keyless Entry System, Gloss Black, C22187A

WAS \$46,892



2020 FORD ESCAPE SE AWD
NOW \$26,663

1.5 EcoBoost EFI Engine, 8 Speed Automatic, Aluminum Wheels, 22K Miles, SYNC 3, Power Driver's Seat, Heated Front Seats, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Agate Black Metallic, U22158

WAS \$46,892



2021 JEEP WRANGLER UNLIMITED WILLYS 4X4
NOW \$46,383

2.0 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 17K Miles, Remote Start, 3-Piece Black Hardtop, Heated Front Seats, Heated Steering Wheel, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Sarge Green, U22131

SPECIALS

WAS \$35,448



2022 JEEP COMPASS LIMITED 4X4
NOW \$33,693

2.4 EFI Engine, 9 Speed Automatic, Aluminum Wheels, Less Than 4K Miles! Remote Start, Power Driver's Seat, Leather Heated Front Seats, Heated Steering Wheel, Panoramic Moonroof, Auto Climate Control, Premium Alpine Speaker System, Touchscreen Display, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Billet Silver Metallic, C22146A

WAS \$36,987



2019 FORD FLEX SEL AWD
NOW \$29,995

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 29K Miles, Remote Start, SYNC 3, Memory Power Leather Heated Front Seats, Power Adjust Pedals, CD-Player, Blind Spot Monitoring System, Reverse Sensing System, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Burgundy Velvet, U22133

WAS \$28,994



2020 GMC TERRAIN SLE AWD
NOW \$26,663

1.5 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 41K Miles, Lane Departure Warning, Lane Keeping Assist, Front Collision Mitigation, Front Collision Warning, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Blue Emerald Metallic, U22147

WAS \$76,295



2021 CHEVY SILVERADO 2500 HD HIGH COUNTRY CREW CAB 4X4
NOW \$69,995

6.6 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 22K Miles, Security Cover, Bedliner, Running Boards, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, 2nd Row Heated Seats, Auto Climate Control, Forward Collision Alert, Lane Departure Warning, Cross-Traffic Alert, Blind Spot Monitor, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Cherry Red, M23001B

WAS \$40,995



2022 HONDA ACCORD EX-L HYBRID
NOW \$37,917

2.0 EFI Engine, 1 Speed CVT Automatic, Aluminum Wheels, 14K Miles, Remote Start, Navigation, Memory Power Leather Heated Front Seats, Power Moonroof, Auto Climate Control, Adaptive Cruise Control, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Driver Monitoring, Cross-Traffic Alert, Rear Parking Aid, Blind Spot Monitor, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty, Crystal Black Pearl, F22039B

WAS \$54,995



2021 JEEP WRANGLER UNLIMITED WILLYS 4X4
NOW \$46,406

2.0 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, Less Than 9K Miles! Remote Start, Navigation, Sky One-Touch Power Top, Heated Front Seats, Heated Steering Wheel, Alpine Premium Audio System, Touchscreen Display, Back-Up Camera, LED Headlamp and Fog Lamp Group, Remote Keyless Entry System, Balance of Factory Warranty, Sting-Gray Clearcoat, U22140

WAS \$28,829



2019 FORD MUSTANG COUPE
NOW \$24,707

2.3 EcoBoost EFI Engine, 10 Speed Automatic, Machined Aluminum Wheels, 50K Miles, Remote Start, SYNC 3, Power Seats, Auto Climate Control, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Need for Green, F22156A

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WAS \$51,775



2021 LINCOLN NAUTILUS RESERVE AWD
NOW \$46,184

2.0 Turbo EFI Engine, 8 Speed Automatic, Aluminum Wheels, 20K Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Panoramic Moonroof, Climate Control, Rear Parking Aid, Blind Spot Monitor, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Driver Monitoring, Cross-Traffic Alert, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Burgundy Velvet, C22138A

WAS \$21,488



2016 FORD FLEX SEL AWD
NOW \$20,943

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 90K Miles, Remote Start, Memory Power Leather Heated Front Seats, Power Adjust Pedals, Multi-Panel Vista Roof, Auto Climate Control, Blind Spot Monitor, Reverse Sensing System, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Kona Blue Metallic, F2226A

WAS \$36,552



2018 GMC CANYON SLE CREW CAB 4X4
NOW \$32,850

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 48K Miles, Security Cover, Bedliner, Running Boards, Remote Start, Power Driver's Seat, Auto Climate Control, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Onyx Black, C22145B

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**2019 GMC
ACADIA-DENALI AWD**
NOW \$34,768

3.6 EFI V6 Engine, 6 Speed Automatic, Aluminum Wheels, 52K Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Seats, Heated Steering Wheel, 2nd Row Heated Seats, Dual Panel Moonroof, Rear Parking Aid, Blind Spot Monitor, Lane Departure Warning, Cross-Traffic Alert, Lane Keeping Assist, Front Collision Mitigation, Front Collision Warning, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty, Iridium Metallic, F23022A

**2020 CHEVY
EQUINOX LT AWD**
NOW \$25,955

1.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 36K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Auto Climate Control, Rear Parking Aid, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Front Collision Mitigation and Warning, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Nightfall Gray Metallic, U22167

**2019 MAZDA
6 SPORT SEDAN**
NOW \$23,500

2.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 32K Miles, Climate Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Soul Red Crystal Metallic, M23011A

**2018 FORD TRANSIT 350
HR DRW CARGO VAN**
NOW \$39,729

3.2 I5 DIESEL Engine, 6 Speed Automatic, Aluminum Wheels, 126K Miles, SYNC, Preferred Equipment Package, CD-Player, Single Slide Side Door, Reverse Park Aid, Back-Up Camera, Limited Slip Axle, Trailer Brake Controller, Remote Keyless Entry System, Oxford White, F22263A

**2017 FORD E-350 SUPER
DUTY CUTAWAY BOX TRUCK**
NOW \$37,797

6.8 V10 EFI Engine, 6 Speed Automatic, Steel Wheels, 100K Miles, Cruise Control, Power Windows and Locks, Black Vinyl Floor Covering, Remote Keyless Entry System, Oxford White, U22185

**2021 JEEP GRAND
CHEROKEE-L SUMMIT 4X4**
NOW \$58,354

3.6 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, Only 16K Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Head-Up Touchscreen Display, Panoramic Roof, Surround View Camera System, Integrated Off-Road Camera, Night Vision/Pedestrian-Animal Detection, Front and Rear Collision Mitigation, Automatic Parking, Back-Up Camera, Hands Free Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Baltic Gray Metallic, C23024A

**2021 DODGE CHALLENGER
R/T SCAT PACK**
NOW \$47,995

6.4 V8 SRT HEMI Engine, 6 Speed Manual Transmission, Aluminum Wheels, Only 2K Miles, Power Driver's Seat, Heated Front Seats, Heated Steering Wheel, Touchscreen Display, Alpine Audio Group, Back-Up Camera, Remote Keyless Entry System, Dodge Certified! Granite Pearlcoat, C23022A

**2020 RAM 2500
TRADESMAN CREW CAB 4X4**
NOW \$49,940

6.4 V8 HEMI EFI Engine, 8 Speed Automatic, Aluminum Wheels, Only 13K Miles! Running Boards, Chrome Appearance Group, Touchscreen Display, Rear Power-Slide Window, Anti-Spin Rear Axle, Back-Up Camera, Remote Keyless Entry System, Ram Certified! Delmonico Red Pearlcoat, U22123A

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**2017 LINCOLN
NAVIGATOR L SELECT**
NOW \$31,980

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 94K Miles, Remote Start, Navigation, Power Running Boards, Memory Power Leather Heated/AC Front Seats, Auto Climate Control, 2nd Row Heated Seats, 3rd Row Seats, Power Moon Roof, Auto Climate Control, Blind Spot and Cross-Traffic Alert, Forward and Reverse Sensing System, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, White Platinum Tri-Coat, F22217B

**2017 FORD F-250 LARIAT
SRW CREW CAB 4X4**
NOW \$55,255

6.2 V8 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 50K Miles, Bedliner, Running Boards, Remote Start, Navigation, SYNC 3, Chrome Package, Power Leather Heated Front Seats, Power Adjust Pedals, Twin Panel Moonroof, Auto Climate Control, Adaptive Steering, Lane Keeping Alert, Blind Spot Information System, Reverse Sensing System, Back-Up Camera, Trailer Brake Controller, Tow Technology Bundle, Remote Keyless Entry System, Shadow Black, F22294A

2019 FORD EDGE SEL AWD
NOW \$28,732

2.0 EcoBoost EFI Engine, 8 Speed Automatic, Aluminum Wheels, 49K Miles, Remote Start, Navigation, Power Driver's Seat, Heated Front Seats, Auto Climate Control, Panoramic Vista Roof, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Driver Monitoring, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Baltic Sea Green Metallic, F23038A

**2020 JEEP WRANGLER
SPORT WILLYS 4X4**
NOW \$35,512

2.0 EFI Turbo Engine, 8 Speed Automatic, Aluminum Wheels, Only 27K Miles, Convertible Soft Top, Power Windows, Touchscreen Display, Adaptive Cruise Control, Blind Spot and Cross Path Detection, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Billet Silver Metallic, C23022H

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2019 FORD EXPLORER SPORT 4X4
NOW \$39,995

3.5 V6 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 40K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated Front Seats, 2nd Row Heated Seats, Auto Climate Control, Front 180 Degree Camera, Adaptive Cruise Control, Collision Warning, Rear Parking Aid, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping System, Back-Up Camera, Hands-Free Liftgate, Remote Keyless Entry System, Ford Certified! Azote Black Metallic, F22250A



2019 FORD ESCAPE SEL 4X4
NOW \$27,817

1.5 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 15K Miles, Remote Start, SYNC 3, Power Driver's Seat, Leather Heated Front Seats, Reverse Sensing System, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Oxford White, U22174



2018 JEEP WRANGLER GOLDEN EAGLE 4X4
NOW \$31,310

3.6 V6 EFI Engine, 5 Speed Automatic, Aluminum Wheels, 22K Miles, Dual Top Group, Remote Keyless Entry System, Jeep Certified! Granite Crystal Metallic, F22225A



2017 JEEP GRAND CHEROKEE ALTITUDE 4X4
NOW \$25,865

3.6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 81K Miles, Remote Start, Power Driver's Seat, Suede Heated Front Seats, Heated Steering Wheel, Touchscreen Display, Rear Parking Aid, Rear Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Billet Silver Metallic, C23014A



2018 LINCOLN MKX
NOW \$29,614

3.7 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 49K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated Front Seats, Climate Control, Hands-Free Liftgate, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Blue Diamond Metallic, F22225H



2019 JEEP CHEROKEE LATITUDE 4X4
NOW \$26,886

2.4 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 33K Miles, Power Driver's Seat, Touchscreen Display, Blind Spot and Cross Path Detection, Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Billet Silver Metallic, U22182



2016 FORD FUSION SE
NOW \$18,554

2.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 38K Miles, Remote Start, Power Front Seats, CD-Player, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Shadow Black, C2225A



2019 JEEP WRANGLER SPORT 4X4
NOW \$34,814

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 22K Miles, Black 3-Piece Hardtop, Heated Front Seats, Heated Steering Wheel, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Black Clearcoat, C23016A



2016 FORD FLEX SEL AWD
NOW \$21,881

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 82K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated Front Seats, Power Adjust Pedals, Multi-Pane Vista Roof, Auto Climate Control, CD-Player, Blind Spot Monitor, Reverse Sensing System, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, White Platinum Metallic, F2222B

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2020 FORD ESCAPE SE AWD
NOW \$27,998

1.5 EcoBoost EFI Engine, 8 Speed Automatic, Aluminum Wheels, Only 11K Miles, Navigation, Ford Co-Pilot360 Assist, Power Driver's Seat, Heated Front Seats, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Dark Persian Green Metallic, C22136A



2019 FORD ESCAPE SE 4X4
NOW \$25,792

1.5 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, Only 22K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Ruby Red Metallic, C22203A



2019 BUICK ENVISION ESSENCE AWD
NOW \$28,432

2.5 EFI Engine, 6 Speed Automatic, Chrome Wheels, 42K Miles, Remote Start, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Blind Spot Monitor, Cross-Traffic Alert, Back-Up Camera, Rear Parking Aid, Back-Up Camera, Power Lift Gate, Remote Keyless Entry System, Balance of Factory Warranty! Chili Red Metallic, U22178



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**Colorization:
One Hundred Years of
Black Films in a White World**
Wil Haygood- Acclaimed Biographer, Pulitzer
Finalist, Award-winning Author & Reporter

Thursday, Jan. 19, 7:30 p.m.

New York Times bestselling author Wil Haygood tells the story of America through the lens of history, politics, sports, race, and the lives of change-making African-Americans. Best known for "The Butler" and "Showdown," Haygood will discuss his newest book, "Colorization: One Hundred Years of Black Films in a White World." In it, he offers an unprecedented look at the history of Black cinema, examining 100 years of Black movies – from "Gone with the Wind" to Blaxploitation films to "Black Panther."



This activity supported by the Michigan Arts & Culture Council

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**Glenn
Rosenbaum**

Pastor

**Look back to gain
confidence for the future**

*I will tell of the kindnesses of the Lord,
the deeds for which he is to be praised,
according to all the Lord has done for us.*
Isaiah 63:7

On New Year's Eve, did you look back-ward or forward?

You may have been tempted not to look back. The past year may have been filled with unkept resolutions, unfinished business, and disappointing results. Looking back might have led to bad feelings, even guilt. Looking forward might have offered the promise of new beginnings, even a fresh start.

But looking backward to what the Lord has done for you is a good idea. When you look at the Lord, you see promises kept, busi-

ness tended to, and excellent results every time. In the Lord Jesus Christ, you have forgiveness for everything that might cause guilt. You have the promise that even when things didn't look great, the Lord was working things out for your good.

Now you can look forward in the new year to a blessed life—a life that is lived to the glory of God. That means looking out for your neighbor's needs since the Lord has met all your needs. That means a quiet confidence that the Lord will carry you through even the hardest things.

When the future looks bleak or daunting, look back to the kindnesses of the Lord in your life. Praise the Lord for his marvelous deeds, and be confident that the same Lord will be with you in the new year.

Prayer: *(Christian Worship: Hymnal - 367)*
*Then gracious God, in years to come,
We pray your hand may guide us,
And, onward through our journey home,
Your mercy walk beside us
Until at last our ransomed life
Is safe from peril, toil, and strife
When heav'n itself shall hide us. Amen.*

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



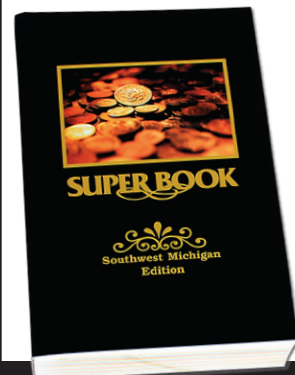
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Nick Christe

Real Estate Investor,
Business Consultant,
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Realtor® Spotlight - Allan Volker

Long before I became an investor or Realtor®, I met Allan at a BNI (Business Networking International) referral group nearly 10 years ago. I was a fitness business owner and personal trainer. Allan worked in IT management. Referral partners in BNI would receive a fitness consultation and complimentary workout from me, and Allan heeded the call. It's hard not to form a close relationship with those you physically demolish on the workout floor. Believe me when I say the true nature of a person comes forth through sweat and tears.

I remember that Allan just wouldn't quit, pushing himself to his physical limits every workout. From my perspective, those who push themselves in the gym to get ahead physically, do so in life, mentally and spiritually as well. It's those humans that make the most progress over time, and Allan is no exception.

Fast forward 10 years and we're both in real estate. We reconnected, yet again, at another networking group (great minds think alike!). Allan is a stellar retail sales agent, yet he understands what off-market professionals like me bring to the table. I closed

44 off-market deals in 2022 (25% up from the previous year) while I referred some 12 listings out to other agents. Finding the right partners is challenging but ultimately rewarding if done right.

I'm happy to announce that we've formed a strategic business partnership. I even transferred my real estate license to **eXp Realty** so that we'll be better able to service our clients as a team. I have a feeling this partnership can only grow with what we both bring to the table. If you're looking for the best Realtor® around, that understands today's market, look no further. Check out Allan Volker with eXp!

Allan Volker is a real estate agent with eXp Realty in Berrien County. Allan started his real estate career when he bought his first apartment building in Saginaw at the age of 21. He earned his real estate license and sold real estate in Saginaw County, and later owned a mortgage brokerage on California's Central Coast. This experience allowed him to learn the ins and outs of a real estate transaction from start to finish, as well as the investment side of real estate. Whether buying, selling, or investing, Allan is your go-to agent in Berrien County. Allan believes in, and practices daily, his favorite quote: "Doing the right thing daily compounds over time." - John Maxwell



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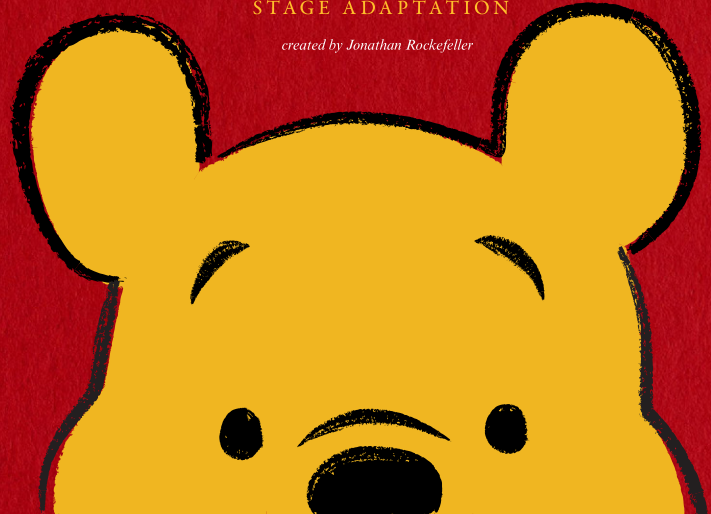
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THE NEW MUSICAL STAGE ADAPTATION

created by Jonathan Rockefeller



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Sunday, Jan. 22, 2 p.m.

Disney's iconic Winnie the Pooh, Christopher Robin and their best friends Piglet, Eeyore, Kanga, Roo, Rabbit, and Owl (oh... and don't forget Tigger too!) have come to life in a beautifully crafted musical stage adaptation. Featuring the Sherman Brothers' classic Grammy Award-winning music with further songs by A.A. Milne, this beautiful fresh stage adaptation is told with stunning life-sized puppetry through the eyes of the characters we all know and love, in a new story from the Hundred Acre Wood. Created by Jonathan Rockefeller and made by Rockefeller Productions alongside Disney Theatrical Productions.

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Quick, tell me who won the Roofclaim.com Boca Raton Bowl this year?

Hahahahaha! Trick question! There is no such thing as the Roofclai---- wait, omg, yes there was such a thing! Well holey and moley! As for who won, who cares, as long as the rosters contained a few memorable names like these:

- He plays guard because he was born to play guard – University of Washington’s Gaard Memmelaar.
- The Miami (Ohio) Redhawks run sooooo many trick plays on defense – every time linebacker Adam Trick is on the field!
- Defensive coaches going up against the University of Louisville are always telling their guys to “Get real!” – that is, Cardinals tight end Gage Reale.
- The North Carolina State Wolfpack has a tight end whose nickname has got to be “Pack” – after all, he’s Jude Wolfe!
- Let’s say you’re pretty rich, and on vacation at a fancy resort, and want to flaunt your wealth and status with the joint’s BIGGEST poolside awning – you’d want the definition of this Louisville offensive lineman’s name, right? – Max Cabana.
- There are so many arts to teach the Harry Potters and Hermione Grangers of the world, that here are yet more members of the All-

Sounds Like a Department of Distinguished Hogwarts Professors Team:
Jackson State defensive end Kaseem Vauls;
Boise State running back Elelyon Noa;
University of Connecticut wide receiver Kevens Clercius; UConn offensive lineman Galaliel Barboza; Air Force Academy offensive lineman Thor Paglialong; Air Force defensive back Eian Castonguay.

- It’s always good when the dentist says your gums are robust and healthy. Well, they sure seem to be so at the University of North Texas -- Var’keyes Gumms, tight end, goes 6’3” 230 pounds – and at Boise State University, where they’ve got nose tackle Herbert Gums, at 6’1” 305.
- If I’m pronouncing it correctly, then this fellow’s name is one word – say the first name and last name together quickly: North Texas defensive back Moh Bility . . . and that’s something coaches always want in a defensive back!
- Here’s a shout-out to a former player turned announcer: Rocky Boiman’s childhood buddies always called him by (see first three letters of his last name). But when he turned 18, he insisted they call him (see last three letters of his last name).
- The Air Force Academy has a tight end from Colorado whose name just makes me think of a frothy stein of suds from that state – Rocky Beers.
- If you were really adept at sitting out on your veranda, perhaps you’d be the definition of this Middle Tennessee State offensive lineman’s name: Sterling Porcher.
- During Western Kentucky practices, the coaches instruct defensive tackle Darius Shipp to keep close tabs at all times on quarterback Darius Ocean. That’s right – they want Shipp on the Ocean.

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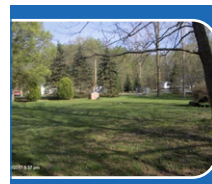
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<p>NEW LISTING</p> <p>\$165,000 Teresa Smith 269-362-3424</p>	<p>2534 Lake Shore Drive Niles Meticulously maintained 2 bedroom, 1 bath Bungalow with detached garage on over a half acre lot. Hardwood floors, fresh paint, new flooring in the kitchen & recently renovated dining room. New high efficiency furnace installed in 2019, bathroom was updated with new flooring & vanity in 2018. Super clean basement with a bonus shower. Within walking distance to Baron Lake!</p>	<p>NEW LISTING</p> <p>\$258,000 Sharon Straw 269-325-4663</p>	<p>2331 Daniel Street Niles You'll love this well-kept 3 bedroom/2.5 bath home with a great floor plan. If you like to entertain, cooking is a breeze in this spacious kitchen that opens to the formal dining room and living room. The fenced backyard is perfect for entertaining under the pergola, swimming in the above ground pool, then wrap up the evening with a cozy campfire. Make the unfinished basement with new egress window your own. Many updates including: 2022 (all kitchen appliances in Nov, washer & dryer, bath renovate, water softener, hot water heater) 2021 (Roof, door locks) 2020 (new carpet, bath flooring) 2019 (2 sump pumps) 2018 (Furnace, AC, interior painted, most ceiling light fixtures) Extra attic insulation. Niles address, but Buchanan School. Close to US 31 Bypass-making it easy to go north or south.</p>
<p>\$280,000 Michelle Alger 269-876-2713</p>	<p>5531 Riverside Road Coloma Beautiful 8+ acres, serene and private. Large 1700 sf home with 3 beds and 2 full baths. Spacious open kitchen with large dining area. Lots of storage and center island. Open living room with wood burning stove. Main floor laundry. Primary bedroom with spacious private bath. Lots of updates including new flooring, furnace, windows and fresh paint in many of the rooms....Lovely front porch and back deck for relaxing. Large two car garage. Pole barn with wood burning stove and water.</p>	<p>\$309,900 Carolee Dalrymple 616-634-2358</p>	<p>200 Karen Drive Galien Absolute Show Stopper featured in Country Sampler magazine could be YOUR new dream home! Tucked away on a quiet cul de sac on .37 acres, this One Owner home, built in 2005 was built to be the best & has been meticulously maintained inside and out. Gorgeous hardwood floors throughout, Chef's delight Kitchen with Pantry, Main level Primary Bedroom, office & Laundry/Mud room. Upstairs offers another potential office area, 2 spacious bedrooms & shared bath. Outside you will enjoy the deck, flower & vegetable gardens, fruit trees & additional storage shed. Water softener is about 4 years old & Generac Generator included for piece of mind. Basement with egress window offers opportunity for more finished area & all the storage you need. Don't miss this incredible opportunity!</p>



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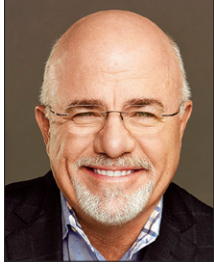
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<p>LOCATION</p> <ul style="list-style-type: none"> • 4 BD, 1 BA – 1582 sqft • Eat in kitchen w/ sep. dining • Main floor primary & laundry • Enclosed back deck • Many new & updated items • Close to Andrews University <p>\$219,900 (22048915)</p>	<p>WALK-OUT</p> <ul style="list-style-type: none"> • 2BD, 1BA 924 Sqft • 1 acre • Great location • Many updates • 30x40 Pole barn w/ electric • Must See! <p>\$169,900 (22048877)</p>	<p>COUNTRY CHARM</p> <ul style="list-style-type: none"> • 3 BD, 1 BA – 1241 sqft • 1 Acre • 20x30 Detached garage • Move-in ready • Country escape, close to city • Call for private showing <p>\$134,999 (22040510)</p>	<p>NEW LISTING</p> <ul style="list-style-type: none"> • 3 BD, 1 BA – 1287 sqft • Charming bungalow w/deck • Main floor primary bedroom • Particle basement & storage shed • Located on dead end road • Close to hospital/ downtown area <p>\$106,000 (22051591)</p>
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Dave Ramsey

Financial Expert
The Ramsey Show

Dave Says

Rent-to-Own ok?

Dear Dave,
Is it okay to buy something using a rent-to-own plan?
- Josh

Dear Josh,
I advise against rent-to-own deals. Rent-to-own places get people in the door with

promises of low monthly or weekly payments. But when it comes to rent-to-own furniture, washer and dryer sets, and that kind of thing, you'll end up paying much, much more than if you saved up and bought item outright. The amount you'll pay out of pocket is even more ridiculous if you compare it to buying the same item, slightly used, somewhere else. I don't recommend rent-to-own scenarios when it comes to buying a home, either. Most of those offerings are listed at full retail price and then some. Plus, the contracts are tilted toward the seller's side of the equation. And very few people who sign a rent-to-own home deal follow through and become homeowners.

When it comes to real estate deals, the only thing I would consider – other than an outright cash purchase – is leasing with an option to buy. That's different than rent-to-

own, because in a rent-to-own situation you've committed to purchase. On a lease with an option to buy deal, you have the right to purchase, but not the obligation. Josh, most of the people who use rent-to-own deals are not in good financial shape. They're deeply in debt, and they have no money. Rent-to-own ensures they'll stay there.
- Dave

** Dave Ramsey is CEO of Ramsey Solutions. He has authored seven best-selling books, including The Total Money Makeover. The Dave Ramsey Show is heard by more than 13 million listeners each week on 585 radio stations and multiple digital platforms. Follow Dave on the web at daveramsey.com and on Twitter at @DaveRamsey.*

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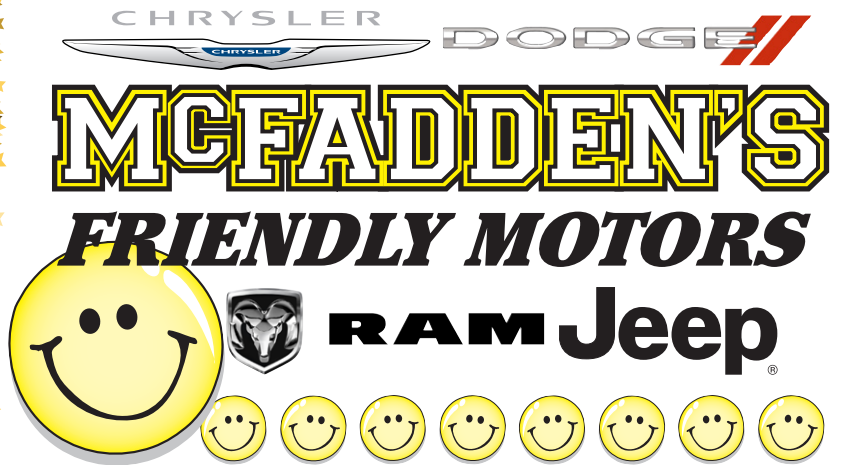
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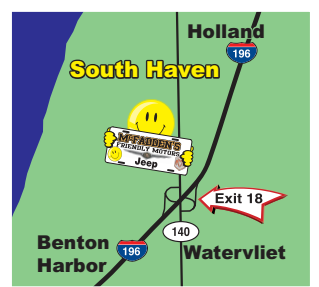
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