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Moody on The Market

Pat
Moody

Light at the End of The Tunnel at Silver Beach Hotel

After being closed for more than two years, and surrounded by uncertainty (seemingly forever) prior to that, the Silver Beach Hotel is poised to begin writing a new chapter in its sixty-year business history.

The downtown St. Joseph "bookend" at 100 Main Street has undergone extensive repair and renovation over the past year or more, and is now in the final refinements phase that would allow St Joseph City building inspectors to clear the hotel for occupancy and operation.

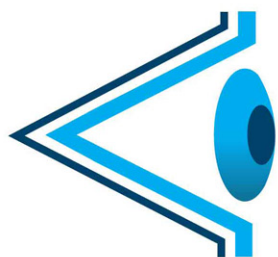
Jay Patel heads up Riverview Hospitality Group, the firm that owns the SBH. Patel sat down with MoodyOnTheMarket.com for an extensive interview and shared the challenges he and his associates have faced in literally resurrecting the hotel to a level that it can be reopened to the public later this spring.

Patel told us that after recent inspection visits this month, only some relatively minor plumbing work must be completed before inspectors can be invited back for a final review of the building. Then they will move on to some cosmetic work in several interior spots and install stored furniture back in place in the guest rooms and public areas.

Patel and his partners plan to reopen the Silver Beach Hotel in phases. Initially, three floors (2-3-4), about 75 rooms plus the main lobby, will be ready for guests. These rooms have been updated, many with new walk-in showers and renovated bathrooms, and redecorated. With half the hotel operating and generating cash flow, Patel's group will then turn their attention to completing the cosmetic redecoration on the remaining floors (5-6-7). He emphasized that major electrical, plumbing, fire-safety and technology updates have been completed throughout the building. However, redecoration and bathroom layout updates are still ahead on the upper floors.

The hotel was constructed in the 1960s and spent its first approximately 40 years as a Holiday Inn. It became a Comfort Suites for a short time, then went independent, first briefly as The St. Joseph Hotel and then The Silver Beach Hotel for most of the past twenty years. There were several owners, however

Continued on page 4



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Business Recognition Award Winners!

Wrapping up our Business Recognition Breakfast recap with our final award, the highly fought after and coveted Pat Moody Award.

Past winners of this award include organizations and individuals who are well known to Southwest Michigan. They include: Silver Beach Pizza, Kruggel Lawton CPAs, Anna

Murphy, the late Bob Gerbel, Dave Eifler, and Bob Burch.

Being named after the man, myth, and legend that is Mr. Southwest Michigan, Pat Moody, this award honors and celebrates an individual or business who has made their mark in the community. They have provided

Continued on page 14

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**Lucy
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The Pet Corner

We haven't quite gotten into *Kitten Season* yet, but there are still many, many cats and kittens out there needing help. So many cats that are lost and never find their way home, so many left to their own devices when the owner no longer can or wants to care for them. I have always felt that our society as a whole, and for some unknown reason, does not value cats' lives very highly. We think it's okay for them to roam, that they can fend for themselves and don't require the same care that a dog might. Maybe it's because cats are, by their nature, hunters and more independent. Maybe because there does not seem to ever be a shortage of cats. That doesn't mean they should be left on their own without shelter and proper food or veterinary care. If cats were not allowed to roam about freely, perhaps the population explosion that exists just about everywhere would not happen and thus the need for rescue. If you are able and would like to help the dedicated fosters who care for these many cats, you may check out a list on Amazon under Animal Aid Foster Help to see what items are most in need. It is easy to shop and have the items sent to the fosters. In this continuing winter weather, the countless cats in rescue say thank you.

Speaking of fosters and those who spend hours of their free time going out to look for and pick up homeless pets, if you know one,

say thank you. And how about we not be judgmental and critical of them when they are performing a service and doing an often thankless job? I've known folks who spent years of their lives rescuing animals in need for no pay, who finally burned out because they simply could not do it anymore. Not because of the animals but usually because of uncaring people and those who seemed to think they could do a better job, but in reality, did nothing. If you cannot or will not do the dirty work, then perhaps don't offer an opinion on how it should be done. We can't all foster or go out to rescue, but we can at least be supportive of those who do.

With better days ahead, soon we hope, everyone wants to get out and to take their dogs with them. We are fortunate to live in an area that is pretty pet friendly, and on any given day you're likely to see many dogs walking with their humans and enjoying the social life. In order to keep that pet-friendly attitude alive, we pet owners need to be mindful and respect the few rules that do exist and to pay attention to what our dogs are doing while we are having a good time. Observed more than once, owners jogging blissfully along or walking and chatting with each other while the poor dog trotting along behind them needs to relieve himself. You can figure out what happened. What's worse is the owner, unaware, just left the mess on the sidewalk and kept on going their merry way. Imagine the unlucky person who encountered that and then took it into a store with them. The result, unhappy shoppers, unhappy store owners, and perhaps eventually, dogs not allowed in town. It's certainly not the dog's fault but they will pay the price when the No Dogs Allowed signs start popping up. Let's please be mindful of our dog's needs while walking them and come prepared to take care of them.

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Photo of the Week



Puzzling Ice Formation

A Winter's beach at Warren Dunes created kaleidoscope patterns.

Photo by Michelle Wloch

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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Moody *Continued from cover*

none of them performed major renovations or updates of the building's fundamental operating systems.

When Riverview Hospitality took over, first leasing and later purchasing the hotel, they were confronted with a massive "project list". A fire several years ago that damaged the electrical system contributed to plumbing issues highlighted by frozen water pipes, which eventually led to a total shutdown of operations. Then came the COVID pandemic, economic downturn, construction materials shortages and worker slowdowns.

Patel feels like he and his partners have come through The Perfect Storm in their efforts to reopen the hotel. He points to the facility's amazing location and the relative lack of nearby hotel competition. While hundreds of hotel rooms have been built at Exits 23, 28 and 29, none have been added in downtown St. Joseph since 2014, when the Inn at Harbor Shores joined The Boulevard Inn, both targeting a more upscale customer segment while SBH focuses on the mass, popular price market.

When the Silver Beach Hotel reopens, it will take a basic approach, with no on-site restaurant or bar/cocktail lounge. The large ground floor space historically devoted to food and beverage will not be finished at this time. Patel speculates that they may, in the future, lease the space to a qualified, successful restaurant operator. But for now, he expects to offer only basic continental breakfast items—or potentially simply direct guests to the several excellent nearby downtown breakfast options (Golden Brown Bakery, Thornton's, Café Tosi, The Market).

Patel told us it's difficult to put an absolute timeline on opening day. Once the city gives the greenlight, final internal details can be completed, then a staff must be hired. Several key staffers will probably come from

Riverview's several local hotels, but others must be hired. When pressed for a date, he agreed that opening "before the tourist season" is a reasonable and reachable goal.

Riverview Hospitality Group owns or operates the Holiday Inn Express in St. Joseph (Hilltop & Lakeshore Drive), and the Comfort Suites Hotels at Exit 23 (Stevensville) and Exit 29 (Pipestone Road).

The Housing Market in Southwestern Michigan

Each month MoodyOnTheMarket.com brings you an exclusive "first look" at SW Michigan real estate market trends, as tracked by the Southwest Michigan Association of Realtors, covering Berrien, Cass, Allegan and the Western two-thirds of Van Buren County.

Southwest Michigan's housing market in February 2023 closed with lower sales and selling prices compared to February 2022, when sales were slightly higher, but selling prices set the record in the year-over-year market comparison that dates back to 2006.

The number of houses sold in February dropped six percent from February 2022 (158 vs. 168). The level of sales in February 2023 was the lowest since February 2014.

For the first two months of this year, the market was down 18 percent, with sales at 309 compared to 378 in February 2022. The highest number of sales in February was 471 in 2021.

The inventory of houses for sale increased 27 percent, providing a 3.2-months' supply at the end of February (613 vs. 480).

In February 2023, the average selling price was \$267,416 compared to \$324,027 in February 2022, a 17 percent drop. Year-to-date, the average selling price fell 9 percent (\$283,109 vs. \$311,243).

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The median selling price in February 2023 increased by \$550 to \$225,000 from \$224,450 in February 2022. Year-to-date, the median selling price stayed the same at \$215,000.

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

With lower sales, the total dollar volume decreased 22 percent in February 2023 (\$42,251,729 vs. \$54,436,579). The year-to-date total dollar volume dropped 26 percent (\$87,480,386 vs. \$117,650,192).

The number of bank-owned or foreclosed homes as a percentage of all transactions was 2 percent (4 houses), the same as in January. The previous low percentage was 3 percent in February 2021 and the highest percentage in February was 75 percent in 2009.

The Freddie Mac mortgage rate in February was 6.50, up from 6.13 in January for a 30-year conventional mortgage. A year ago, the rate was 3.89.

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

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



Glenn Rosenbaum

Pastor

One Man

How much more did God's grace and the gift that came by the grace of the one man, Jesus Christ, overflow to the many! ~ Romans 5:15

In 2014, author Boris Johnson wrote a book entitled, *The Churchill Factor: How One Man Made History*. In his book, Johnson makes the case that our present world would be a very different place had it not been for the presence of one solitary man—Winston Churchill, Prime Minister of Great Britain during World War II.

To make his point, Johnson paints the scene. It is May of 1940. Churchill has just become Prime Minister. The war is not just going badly for Britain, it is going very badly. She is alone. Her armed forces are weak. Her allies in Europe are in collapse. And the Nazi military machine is devouring territory in real time. Churchill meets with his cabinet. The question before them is simple. Does Britain cut a deal with Hitler, thereby saving countless British lives, or does it choose to fight? Johnson asserts that we forget how close—how very close—Britain came to cutting that deal. One man, Churchill, convinced them to fight. Remove Churchill from that cabinet meeting, Johnson says, and Western Civilization as we know it would have vanished.

As irreplaceable as Winston Churchill may have been, however, even the rescue of

March 18, 2023 MailMax Page 5
 Western Civilization is a small matter in comparison to what lay in the balance at another time. That time was when all of humanity was lost in a darkness of its own making. It was not the darkness of Nazi rule or political repression. It was the darkness of sin—yours and mine. Such darkness meant a pointless, miserable experience, separated from the goodness of God. And there was not a thing anyone could do to stop it.

Except for one man. And this one man was more than a man. He was the very Son of God who chose to walk among us as a human being. On our behalf, Jesus Christ lived the perfect life that the holy God demands. Then, in our place, Jesus took upon himself all of the punishment that all of sinful humanity deserved. And at the cross he paid the price in full.

That one man—the God-man, Jesus—changed everything. Our rescue is complete. Forgiveness is ours. Now through faith in him, the darkness is gone.

Prayer: Lord Jesus, you are the one man who has changed everything. Move me by your Spirit to look to you alone. Amen.

Submitted by Pastor Glenn T. Rosenbaum
 Administrative Pastor
 Grace Evangelical Lutheran Church, St. Joseph
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 (MUST QUALIFY)



2022 FORD F-150 SUPERCREW XLT 4X4

Agate Black Metallic, 5.0 V8 Engine, 20 Inch Chrome-Like PVD Wheels, Trailer Tow Package, Extended Range 36 Gallon Fuel Tank, Locking Rear Axle, Heated Front Seats, Remote Start, Chrome Appearance Package, and Much More! F22223

MSRP.....\$60,570
 SIEMANS DISCOUNT.....- 2,075
 BONUS CASH.....- 1,000
SALE PRICE FOR EVERYONE \$57,495
 2023 MILITARY OR FIRST RESPONDER EXCLUSIVE CASH* - 500

AS LOW AS \$56,995
PLUS 0.0% FOR 36 MONTHS, 1.9% FOR 48 MONTHS, or 2.9% FOR 60 MONTHS (WITH APPROVED CREDIT)
 (*MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT)



2022 FORD EXPLORER PLATINUM 4X4

Star White Metallic Tri-Coat, Twin Panel Moonroof, 21 Inch Machined Aluminum Wheels, Heated/Ventilated Front Seats, Heated Steering Wheel, Wireless Charging Pad, Navigation, 3.0 Ecoboost V6 Engine, B&O 14 Speaker Sound System, Trailer Tow Package, and Much More! F23053

MSRP.....\$62,025
 SIEMANS DISCOUNT.....- 730
SALE PRICE FOR EVERYONE \$61,295
 2023 MILITARY OR FIRST RESPONDER EXCLUSIVE CASH* - 500

AS LOW AS \$60,795
PLUS 0.0% FOR 36 MONTHS, 4.9% FOR 48 MONTHS, or 5.9% FOR 60 MONTHS (WITH APPROVED CREDIT)
 (*MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT)



2022 FORD F-450 BOX TRUCK

Oxford White, Rear View Camera, Platform Running Boards, Power Windows and Locks, Limited Slip Rear Axle, Trailer Brake Controller, 16 Foot Supreme Aluminum Box, and Much More! F22270

MSRP.....\$50,410
 ADD FOR SUPREME 16 FOOT BOX.....+19,482
 SUBTOTAL.....\$69,892
 SIEMANS DISCOUNT.....- 897

SALE PRICE FOR EVERYONE \$68,995
 2023 MILITARY OR FIRST RESPONDER EXCLUSIVE CASH* - 500
AS LOW AS \$68,495

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2023 JEEP CHEROKEE ALTITUDE LUX 4X4

Diamond Black Crystal, Leather Seats, 18 Inch Black Spoke Wheels, Remote Start, Heated Steering Wheel, Heated Front Seats, Power Liftgate, Blind Spot and Cross Path Detection, Adaptive Cruise Control, Lane Departure Warning, Parallel and Perpendicular Park Assist, Navigation, and Much More! C23048

MSRP.....\$41,230
SIEMANS DISCOUNT.....- 235
RETAIL BONUS CASH.....- 1,000

SALE PRICE FOR EVERYONE \$39,995
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$39,495
(*MUST QUALIFY)



2023 CHRYSLER PACIFICA TOURING L

Fathom Blue Pearl, Power Liftgate, Power Sliding Doors, Heated Front Seats, Heated Steering Wheel, Remote Start, Touchscreen Radio, Blind Spot and Cross Path Detection, Lane Departure Warning, Park-sense Rear Park Assist, Back-Up Camera, Leatherette Seats, Adaptive Cruise Control, and Much More! C23039

MSRP.....\$42,725
SIEMANS DISCOUNT.....- 330

SALE PRICE FOR EVERYONE \$42,395
STELLANTIS LEASE LOYALTY BONUS CASH* - 1,000
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$40,895
(WITH APPROVED CREDIT)*
(*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)



2022 RAM 1500 QUAD CAB 4X4 NIGHT EDITION

Billet Silver Metallic, Navigation, Trailer Brake Controller, Bucket Seats, 20 Inch Wheels, Anti-Spin Rear Axle, Heated Front Seats, Heated Steering Wheel, Remote Start, Power Seat, Rear Power Sliding Window, Power Adjustable Pedals, and Much More! C22264

MSRP.....\$55,935
SIEMANS DISCOUNT.....- 1,940
NATIONAL RETAIL BONUS CASH...- 1,000
2022 CHRYSLER CAPITAL BONUS CASH* - 1,000
BONUS CASH.....- 2,000

SALE PRICE FOR EVERYONE \$49,995
STELLANTIS LEASE LOYALTY BONUS CASH* - 2,000
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$47,495
(WITH APPROVED CREDIT)*
(*MUST QUALIFY/MUST FINANCE THRU CHRYSLER CAPITAL)



2022 RAM 1500 CREW CAB BIG HORN 4X4

Patriot Blue Pearlcoat, Bucket Seats, Sport Appearance Package, Power Seat, Touchscreen Radio, Power Adjustable Pedals, Rear Power Sliding Windows, Anti-Spin Rear Axle, Navigation, Remote Start, 20 Inch Aluminum Chrome Clad Wheels, and Much More! C22230

MSRP.....\$57,305
SIEMANS DISCOUNT.....- 2,510
NATIONAL RETAIL CONSUMER CASH - 1,000
2022 CHRYSLER CAPITAL BONUS CASH* - 1,000
BONUS CASH.....- 2,000

SALE PRICE FOR EVERYONE \$50,795
STELLANTIS LEASE LOYALTY BONUS CASH* - 2,000
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$48,295
(WITH APPROVED CREDIT)*
(*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.....- 2,265
BONUS CASH.....- 2,500

SALE PRICE FOR EVERYONE \$48,995
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$48,495
(*MUST QUALIFY)



2022 RAM 2500 CREW CAB 4X4

Diamond Black Crystal, 6.4 V8 Engine, Anti-Spin Rear Axle, Electric Shift-On-The-Fly Transfer Case, Chrome Appearance Group, Rear Power Sliding Window, Satellite Radio, and Much More! C22223

MSRP.....\$56,290
SIEMANS DISCOUNT.....- 1,795
BONUS CASH.....- 1,000
SELL-DOWN BONUS CASH.....- 1,000

SALE PRICE FOR EVERYONE \$52,495
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$51,995
(*MUST QUALIFY)



2022 RAM PROMASTER 3500 WITH KUV BODY

Bright White, Cloth Seats, Adaptive Cruise Control, Wide Power Heated Mirrors, Knapheide KUV Body, and Much More! C22232

MSRP.....\$43,295
ADD FOR KNAPHEIDE BODY.....+21,306
SUBTOTAL.....\$64,601
SIEMANS DISCOUNT.....- 2,606

SALE PRICE FOR EVERYONE \$61,995
2022 ON-THE-JOB COMMERCIAL EQUIPMENT UPFIT** - 1,000
MILITARY OR FIRST RESPONDER BONUS CASH* - 500
AS LOW AS \$60,495
(MUST QUALIFY/** BUSINESS OWNERS ONLY)



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.....- 5,555
SALE PRICE FOR EVERYONE \$69,995
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS \$69,495
(* MUST QUALIFY)

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WAS \$26,886



**2019 JEEP CHEROKEE
LATITUDE 4X4**

NOW \$24,919

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

WAS \$29,614



2018 LINCOLN MKX

NOW \$25,999

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, F2225H

WAS \$28,994



2020 GMC TERRAIN SLE AWD

NOW \$25,816

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 \$30,806



2021 HONDA HR-V EX-L AWD

NOW \$26,824

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

MANANA SPEC

WAS \$14,986



2017 CHEVY CRUZE LT HATCHBACK

NOW \$14,510

1.4 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 83K Miles, Power Driver's Seat, Heated Front Seats, Power Moonroof, CD-Player, Navigation, Back-Up Camera, Remote Keyless Entry System, Summit White, C22199B

WAS \$32,806



2021 JEEP RENEGADE TRAILHAWK 4X4

NOW \$30,594

1.3 TURBO, 9 Speed Automatic, Aluminum Wheels, Only 7K Miles! Remote Start, Navigation, Power Driver's Seat, Leather Heated Front Seats, Heated Steering Wheel, Climate Control, Dual Pane Panoramic Sunroof, Blind Spot and Cross Path Detection, Lane Keeping Assist, Lane Departure Warning, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Silver Glacier Metallic, C23038A

WAS \$54,569



2020 TESLA MODEL 3 LONG RANGE AWD

NOW \$38,999

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 \$21,488



2016 FORD FLEX SEL AWD

NOW \$19,828

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

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2020 FORD F-250 SRW REGULAR CAB 4X4

NOW \$45,995

7.3 V8 EFI Engine, 10 Speed Automatic, Aluminum Wheels, 32K Miles, Security Cover, Bedliner, Running Boards, STX Appearance Package, Roof Clearance Lights, Uppfitter Switches, Back-Up Camera, Remote Keyless Entry, Balance of Factory Warranty! Race Red, F22273A



2017 FORD E-350 SUPER DUTY CUTAWAY BOX TRUCK

NOW \$34,797

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



2015 HARLEY-DAVIDSON FLHTCU 2 ULTRA TOURING

NOW \$15,995

Only 17K Miles!
Touchscreen Display, F23022H



2017 JEEP GRAND CHEROKEE SUMMIT 4X4

NOW \$33,995

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 88K Miles, Remote Start, Navigation, Memory Power Leather Heated AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Panoramic Moonroof, Touchscreen Display, Adaptive Cruise Control, Blind Spot and Cross Path Detectors, Lane Keeping Assist with Departure Warning, Front and Rear Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Diamond Black Crystal Pearlcoat, C23034A



2019 FORD F-150 XLT SUPER DUTY

NOW \$33,995

2.7 V6 EcoBoost EFI Engine, 10 Speed Automatic, Security Cover, Bedliner, Running Boards, Remote Keyless Entry System, Power Windows and Locks, Power Sliding Rear Window, Front and Rear Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Oxford White, U22185



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WAS \$55,255



2017 FORD F-250 LARIAT SRW CREW CAB 4X4
NOW \$53,651

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

WAS \$25,903



2019 BUICK ENCORE ESSENCE AWD
NOW \$23,301

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

WAS \$39,729



2018 FORD TRANSIT 350 HR DRW CARGO VAN
NOW \$35,423

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

SIEMANS SPECIALS

WAS \$27,574



2020 FORD ESCAPE SE AWD
NOW \$25,995

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 \$33,467



2019 FORD EXPLORER XLT 4X4
NOW \$30,390

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 40K Miles, SYNC, Power Front Seats, Rear Parking Aid, Reverse Sensing System, Back-Up Camera, Trailer Tow Package, Remote Keyless Entry System, Ford Certified! Blue Metallic, F22252A

WAS \$40,995



2022 HONDA ACCORD EX-L HYBRID
NOW \$34,665

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 \$46,892



2021 JEEP WRANGLER UNLIMITED WILLYS 4X4
NOW \$44,708

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

WAS \$48,692



2021 JEEP GLADIATOR HIGH ALTITUDE 4X4
NOW \$46,995

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 22K Miles, Bed Liner, Running Boards, Navigation, Body Color 3-Piece Hard Top, Leather Seats, Rear Sliding Window, Alpine Premium Audio System, Touchscreen Display, Rear Assist System, Blind Spot & Cross Path Detection, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Black Clearcoat, C22135B

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2017 FORD F-150 CREW 4X4
NOW \$38,995

3.5 V6 EcoBoost EFI Engine, 6 Speed Automatic, Chrome-Like PVD Wheels, 50K Miles, Remote Start, Navigation, SYNC 3, Power Heated Front Seats, Reverse Sensing System, Front Collision Mitigation, Reverse Sensing System, Ford Certified! Agate Black, U23016



2020 FORD F-150 XLT SPORT SUPERCREW 4X4
NOW \$44,995

2.7 V6 EcoBoost EFI Engine, 10 Speed Automatic, Aluminum Wheels, 33K Miles, Bedliner, Running Boards, Remote Start, Navigation, SYNC 3, Power Heated Front Seats, Power Sliding Rear Window, Front Collision Mitigation, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Velocity Blue, U23015



2019 FORD RANGER SUPERCREW/FX4 ROCKY RIDGE
NOW \$43,995

2.3 EcoBoost EFI Engine, 10 Speed Automatic, Aluminum Wheels, 28K Miles, Rocky Ridge Conversion Package, Security Cover, Bedliner, Step Bars, Remote Start, SYNC 3, Power Leather Heated Front Seats, Power Side Rear Window, Climate Control, Blind Spot with Cross Traffic Alert, Lane Keeping System, Front Collision Mitigation, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Hot Pepper Red Metallic, C22087C



2016 RAM 3500 LARAMIE LONGHORN CREW CAB 4X4
NOW \$62,875

6.7 Cummins Turbo DIESEL, 6 Speed Auto, Alum Wheels, 36K Miles, Dual Wheels Rear Axle, Bedliner, Running Boards, Remote Start & Keyless Entry, Nav, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, 2nd Row Heated Seats, Power Sunroof, Touchscreen Display, Rear Parking Aid, Back-Up Camera, Trailer Brake Control, Bright White Clearcoat, C22210A



2018 FORD FUSION SE AWD
NOW \$19,856

2.0 EcoBoost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 78K Miles, Remote Start, Memory Power Leather Heated Front Seats, Power Moonroof, CD-Player, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ruby Red Metallic, F22317A

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2020 JEEP GRAND CHEROKEE LAREDO 4X4
NOW \$36,899

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 31K Miles, Power Driver's Seat, Climate Control, Touchscreen Display, Blind Spot and Cross Path Detection, Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Diamond Black Crystal, C23045A



2021 FORD RANGER XL SUPERCAB
NOW \$28,995

2.3 Ecoboost EFI Engine, 10 Speed Automatic, Silver Steel Wheels, Only 13K Miles, Security Cover, Remote Start, SYNC, Chrome Appearance Package, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Oxford White, F23043A



2020 CHEVY EQUINOX LT AWD
NOW \$26,500

1.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 36K Miles, Power Driver's Seat, Heated Front Seats, Rear Parking Aid, Back-Up Camera, Blind Spot Monitor, Front Collision Warning, Front Collision Mitigation, Cross-Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Remote Keyless Entry System, Balance of Factory Warranty! Nightfall Gray Metallic, U23036



2020 CHEVY EQUINOX LT AWD
NOW \$25,995

1.5 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 38K Miles, Remote Start, Heated Front Seats, Rear Parking Aid, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Front Collision Mitigation, Front Collision Warning, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Mosaic Black Metallic, U23025



2018 FORD ESCAPE SEL 4X4
NOW \$23,588

1.5 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 38K Miles, SYNC 3, Power Driver's Seat, Leather Heated Front Seats, Climate Control, Reverse Sensing System, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! F23084A



2018 CHRYSLER PACIFICA TOURING L PLUS
NOW \$27,622

3.6 V6 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 63K Miles, Remote Start, Navigation, Power Leather Heated Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Touchscreen Display, Blu-Ray DVD System, Seatback Video Screens, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Chrysler Certified! Granite Crystal Metallic, C23040A



2022 HONDA CR-V EX-L HYBRID AWD
NOW \$38,995

2.0 HYBRID Engine, 1 Speed CVT Automatic, Aluminum Wheels, Only 6K Miles! Remote Start, Memory Power Leather Heated Front Seats, Power Moonroof, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Platinum White Pearl, F23035A



2020 FORD F-150 XLT SPORT SUPERCAB 4X4
NOW \$39,995

3.5 V6 Ecoboost EFI Engine, 10 Speed Automatic, Aluminum Wheels, 24K Miles, Bedliner, Running Boards, Navigation, SYNC 3, Power Heated Front Seats, Power Adjust Pedals, Front Collision Mitigation, Blind Spot System with Trailer Tow Monitor, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Lead Foot, U23034

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2022 TOYOTA TUNDRA SR5 CREW CAB 4X4
NOW \$53,995

3.4 V6 EFI Engine, 10 Speed Automatic, Aluminum Wheels, Less Than 9K Miles, Bedliner, Power Heated Front Seats, Heated Steering Wheel, Auto Climate Control, Touchscreen Display, Adaptive Cruise Control, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Magnetic Gray Metallic, C22168A



2013 FORD ESCAPE SEL 4X4
NOW \$10,958

2.0 Ecoboost EFI Engine, 6 Speed Automatic, Aluminum Wheels, 144K Miles, SYNC, Memory Power Driver's Seat, Leather Heated Front Seats, Panoramic Moonroof, Climate Control, Remote Keyless Entry System, Tuxedo Black, F22303A



2017 JEEP WRANGLER UNLIMITED SAHARA 4X4
NOW \$35,995

3.6 V6 EFI Engine, 5 Speed Automatic, Aluminum Wheels, Only 29K Miles, Remote Start, Navigation, Body Color 3-Piece Hardtop, Leather Heated Front Seats, Touchscreen Display, Back-Up Camera, Remote Keyless Entry System, Chief Clearcoat, C23079A



2021 JEEP GRAND CHEROKEE L LIMITED 4X4
NOW \$47,500

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, Only 3K Miles! Remote Start, Navigation, Memory Power Leather Heated Seats, Heated Steering Wheel, 2nd Row Heated Seats, Blind Spot Monitor, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Rear Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Balance of Factory Warranty! Diamond Black Crystal, C22152A

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2020 FORD TRANSIT T-250 LR CARGO VAN
NOW \$39,995

3.6 V6 EFI Engine, 10 Speed Automatic, Aluminum Wheels, 73K Miles, SYNC 3, Lane-Keeping System, Front Collision Mitigation, Back-Up Camera, Trailer Tow Package, Trailer Brake Controller, Remote Keyless Entry System, Oxford White, F23015A



2021 JEEP CHEROKEE LATITUDE 4X4
NOW \$31,577

3.2 V6 EFI Engine, 9 Speed Automatic, Aluminum Wheels, 15K Miles, Remote Start, Power Leather Heated Front Seats, Heated Steering Wheel, Touchscreen Display, Blind Spot Monitor, Lane Departure Warning, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Rear Collision Mitigation, Rear Parking Aid, Back-Up Camera, Remote Keyless Entry System, Jeep Certified! Slate Blue Pearlcoat, F2216B



2017 JEEP WRANGLER SPORT 4X4
NOW \$28,995

3.6 V6 EFI Engine, 5 Speed Automatic, Aluminum Wheels, 56K Miles, Black 3-Piece Hardtop, Deep Tint Sunscreen Windows, Alpine 9-Speaker W/All Weather Subwoofer, Satellite Radio, Remote Keyless Entry System, Rhino Clearcoat, F22153A



2019 FORD F-150 XLT SUPERCREW 4X4
NOW \$39,650

2.7 V6 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, 44K Miles, Security Cover, Bedliner, Running Boards, Remote Start, Navigation, SYNC 3, Power Heated Front Seats, Power Adjust Pedals, Front Collision Mitigation, Reverse Sensing System, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Magnetic, U23023



2022 CHRYSLER PACIFICA TOURING L AWD
NOW \$44,991

3.6 V6 EFI Engine, 9 Speed Automatic, Aluminum Wheels, Less Than 7K Miles! Remote Start, Memory Power Leather Heated Front Seats, Heated Steering Wheel, 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, Power Liftgate, Remote Keyless Entry System, Chrysler Certified! Granite Crystal Metallic, C23071A



2020 FORD F-150 XLT SPORT SUPERCREW 4X4
NOW \$44,489

2.7 V6 Ecoboost, 10 Speed Automatic, Aluminum Wheels, 32K Miles, Security Cover, Bedliner, Running Boards, Remote Start, Navigation, SYNC 3, Power Heated Front Seats, Power Adjust Pedals, Power Sliding Rear Window, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Lead Foot, F22288A



2022 JEEP WRANGLER SPORT 4X4
NOW \$38,995

3.6 V6 EFI Engine, 8 Speed Automatic, Aluminum Wheels, 22K Miles, Black 3-Piece Hardtop, Touchscreen Display, Back-Up Camera, Trailer Tow Group, Remote Keyless Entry System, Jeep Certified! Black Clearcoat, C22253A



2011 FORD EXPLORER LIMITED 4X4
NOW \$11,893

3.5 V6 EFI Engine, 6 Speed Automatic, Aluminum Wheels, 151K Miles, Remote Start, SYNC, Memory Power Leather Heated Front Seats, Power Adjust Pedals, Climate Control, Blind Spot Monitor, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ingot Silver Metallic, F22315A



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

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Spoonholtz *Continued from cover*

10+ years of service in Southwest Michigan, have provided a high level of leadership, exceed customer expectations, and dedicates time and resources to bettering the community.

And the nominees included:

- David Bly, retired Horizon Bank
- Millicent Huminsky, retired Southwestern Michigan Tourist Council
- Thomas Starks, Starks Family Funeral Homes

And the winner is:

THOMAS STARKS,

STARKS FAMILY FUNERAL HOMES

Tom has spent a lifetime being a second-generation funeral director. He graduated from St. Joseph High School in 1977 and the University of Wyoming with a BS in Business and the Cincinnati College of Mortuary Science with a Mortuary of Science Degree.

Tom has a Michigan mortuary license, crematory operator license, pre-need insurance license and he is a past member of the State Board of Mortuary Sciences. He is also a past president of Preferred Funeral Director International.

Before he joined the family business, owned at the time by his father Bob Starks and Louie Kerlikowske, Tom worked in a funeral home in Fort Worth, Texas for 2.5 years before returning to St. Joseph in 1986. He has gone from being the owner's son, to working for a corporation in management, to being the owner himself.

In 1993, the business was sold, and Tom worked for the corporation which bought them until 2000 when he was fired over a

disagreement on how they wanted to handle families. Tom's response was to start from ground zero in 2001 by opening Starks & Menchinger Funeral Home and since has acquired six other funeral homes and a cremation society.

After losing his first wife Tracey to cancer in 2004, Tom understood what so many families he has helped over the years' experience. This loss ultimately shaped the approach Tom and the entire Starks team take in working with grieving families to create a quality personalized service for their loved ones.

Tom is a member of St. Joseph Catholic Church in St. Joseph, the Benton Harbor Rotary Club and St. Joseph River Yacht Club. He has served on the Lory's Place Board, Easter Seals Board, on United Way committees and at LINK Crisis Center. With the life-long motto of, "If you take care of the community, they will take care of you." Tom's donations to the community have enabled police departments to purchase body cams, uniforms, infrared drones and more.

He is married to his wife, Christine, and between the two of them, they have a dog named Ollie and four children. Olivia (Justin), Laura (Nick), Kai and Logan. Olivia and Laura have joined the family business as well.

I hope you've enjoyed reading about the outstanding businesses and individuals that we were able to recognize and honor. Each and every one of them is beyond well deserving of it and we can't wait to see who you nominate and vote for next year.

The full list of this year's Chamber nominees and winners is available at www.smrchamber.com.

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For more information on this and other upcoming 2023 events and how the Chamber can benefit your business, visit smrchamber.com or email me at sspoonholtz@smrchamber.com Looking forward to seeing you around Southwest Michigan!

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Humorist

Yuks of the Irish

In honor of St. Patrick's Day, this week's column is a stew of Irishness. I hope it raises the spirits of readers who, like me, gave up beer for Lent and are struggling with the effects of ADD: Ale Deficit Disorder.

You may want to clip this column, and refer to it as needed to banish a bit of your misfortune. And if that doesn't work, you can still use it as a coaster during your St. Pat's celebrations.

Your first St. Patrick's Day toast should be brief, preferably one you can say while simultaneously guzzling a brew. Here are a couple suggestions, supposedly ancient and traditional, which probably means they were found in the bottom of Johnny Carson's desk:

- ~ May your troubles be as few and far between as my grandmother's teeth!
- ~ May you live to be a hundred years, plus one to repent
- ~ As you slide along the banister of life, may the splinters never point the wrong way!

Toasts like these are always much more entertaining when spoken with a rich Irish brogue. Try channeling Colin Farrell or Bono (for Gen X and Y readers); Liam Neeson or the lasses from the Irish Spring soap ads (for baby boom readers); or Barry Fitzgerald (for readers with teeth as few and far between as I hope your troubles are!)

St. Patrick may never become a celebrity beer mascot like the Budweiser Clydesdales

or the Swedish Bikini Team (remember, from those Old Milwaukee commercials? All my buddies and I do! Oddly, my wife and her buddies don't).

However, St. Patrick WAS an official beer brand, produced in a couple different versions: St. Patrick's Ale and St. Patrick's Best. I was interested in tasting them, until I read a review on the Internet, which mentions "a slight hint of farmyard on the finish." Yuck; this sounds to me like the recipe includes "ingredients" provided by Clydesdales.

The following toast is only for very experienced pub-losophers, because it's a tad long, and requires hand gestures and multiple fingers. I recommend enlisting a partner, so that neither of you ever has to put down your Guinness:

There are only two things to worry about: Either you are well or you are sick. If you are well, there is nothing to worry about.

But if you are sick, there are two things to worry about: Either you will get well or you will die. If you get well, there is nothing to worry about.

But if you die, there are two things to worry about: Either you will go to heaven or you will go to (Hades). If you go to heaven, you have nothing to worry about.

But if you go to (Hades), well, you'll be so busy shaking hands with all your friends, you won't have time to worry!

Speaking of the netherworld, here's a fun definition of blarney: Telling a man to go to (Hades) in a way that makes him look forward to the trip!

Interestingly, my Polish wife is very adept at weaving word magic like this on me. Especially when she speaks like a lass from an Irish Spring ad. And dresses like a member of the Swedish Bikini Team.

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<p>55564 Beechwood Avenue Dowagiac</p> <p>What a lovely space on the north side of Indian Lake!! This home was moved off of leased land, across Maple St. to the former location of the Kick-a-Poo Lodge (that, unfortunately, burned down). There are a total of 10 lots as the base for the house, the gardening/storage shed, large deck, and the multi-purpose large outbuilding! This cottage reminds us of the simpler times when hanging out at the lake all summer was a given! There is even an electric fireplace in the basement family room. This has been family owned for a long time, yet, now is the time to let it go to the next owners who can create their own memories just steps to the boat access for Indian Lake and around the corner from the public Indian Lake Golf Course! Call today to check this out for yourself!</p> <p>\$239,900 Karen Snyder 269-449-1888</p>	<p>Misty Pines Lots 16,17,18&22, Dowagiac</p> <p>One of several wooded lots/acres in the Misty Pines Private Residences subdivision. All of these lots have lake access to Priest Lake. Come visit these gently rolling hills for a peaceful, relaxing place to envision your next home - whether it is a your year around place to live or just a second "retreat" place to call your own!</p> <p>\$48,900 Karen Snyder 269-449-1888</p>

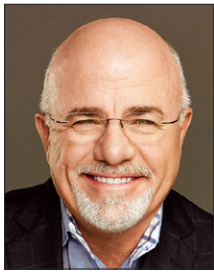
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**Dave Says
It May Take a Little Time**

Dear Dave,
I've having some problems with my parents, and I'm hoping you can help. Last summer I borrowed \$2,500 from them, and it is taking me longer to pay them back than we agreed. Since the pay back date passed, they have made several comments about money when we're together, and our relationship seems strained. I have taken steps in the last couple of months to become more financially responsible. I am now doing things like living on a budget, and putting something from each paycheck into a savings account. How should I approach this issue with them?

Remi
Dear Remi,
Loaning money to, or borrowing money from, relatives or friends often leads to bruised feelings. I'm sorry you're going through this, but I hope it will teach you and your folks a valuable lesson going forward. There's nothing wrong with giving money in a situation like this, as long as you're not enabling bad behavior by doing so. But a loan between friends or family is something I never recommend.

If they choose to hold a grudge there's really not a lot you can do, especially if you

took longer than agreed upon to pay them back. It just takes more time with some people—and in some cases even parents—for those kinds of things to heal. You have to remember, in their minds there's an element of responsibility and trust involved here. But considering it's your mom and dad we're talking about, I'd say they'll lighten up and become a little easier to be around with time.

Until that happens, though, maybe you could look for chances to mention your new approach to finances during conversations with them. Even something as simple as an off-hand remark about how much you were able to put into savings from your recent paychecks may encourage them to see things in a different light. Letting them know you're actively working to change your ways and gain control of your finances could mean a lot to them.

Give it a try!
— Dave

*Description automatically generated * Dave Ramsey is an eight-time national best-selling author, personal finance expert. 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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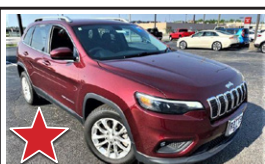
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