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Debbie
Ramirez
Senior Director of
Impact & Volunteer
Engagement,
United Way of
Southwest Michigan

United Way of Southwest Michigan Seeks Community Volunteers to Shape Funding for Local Impact Programs

Last month, we talked about the various volunteer opportunities that exist around our communities, and one of the most important opportunities we have at United Way of Southwest Michigan revolves around how we fund area impact partner organizations.

Involvement in an Investment Team is a great way to learn more about the needs in the community, and to have a voice in how United Way funding will play a part in meeting those needs.

In the present funding cycle, which runs through June 2025, funds 74 programs across 49 different organizations in Berrien, Cass, and Van Buren counties. All of those funding decisions were made by community volunteers, like you.

Investment team volunteers are needed for our upcoming Impact Agenda for Change cycle, which begins July 2025. Investment team members play two primary roles. They make the initial funding recommendations for our Impact Partners, and they monitor progress reports from the Impact Partners to ensure that each program/project is making progress towards its outcomes.

We look for volunteers from all areas and backgrounds of work. In fact, you don't even have to have experience volunteering or working for a non-profit or government entity in the past. Just a desire to help improve your community, and a willingness to learn and collaborate with other fellow community members, too.

United Way of Southwest Michigan is seeking volunteers in five areas of focus

Continued on page 4

Pour Me!



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Jenna **Podjan**Bud Distributing

So Long Fall, Gearing up for the Holiday Season!

Hello friends. I can't believe it is November! I hope everyone is doing amazing things and have enjoyed the most gorgeous Fall season, to date. While I hate to see this glorious fall come to a close, we are fast approaching the winter season!

Which brings us to what we have coming for the holidays and winter!

Goose Island Bourbon County Stout

Once a year on Black Friday, Goose Island releases their ever-famous barrel aged bourbon county stout. Each year they release the "original" as well as new varietals. This year on November 29th, the market will be seeing the following varietals: **Bourbon County Macaroon Stout, Bourbon**

Continued on page 2

Inserts & Promotions

- Ace Hardware
- Dollar General
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- Martin's Super Market

Inserts may vary by zip code

2024 Bourbon County Brand Macaroon Stout

This is an imperial stout aged for a full year in bourbon barrels before adding rich cocoa nibs, sweet candied ginger, and toasted coconut. This decadent stout is an homage to the flavors of homemade coconut macaroons with a twist of nostalgia. (www.gooseisland.com)

2024 Bourbon County Brand Bardstown Cask-Finish Stout

Drawing inspiration from Bardstown's modern and creative spirit in finished whiskeys, this imperial stout takes the same journey as their Origin Series Rye. We began by aging our imperial stout in Bardstown's freshly emptied straight rye whiskey barrels. From there, we transferred the beer to "hvbrid" oak and cherry wood barrels that finished their rye whiskey. These incredibly expressive barrels deliver a remarkable finish unlike anything seen before in the Bourbon County family. A beautifully balanced beer, Bourbon County Bardstown Cask Finish Stout is deeply expressive with vibrant cherry, toasted oak and a lingering herbal finish. (www.gooseisland.com)

2024 Bourbon County Brand Vanilla Rue Stout

Vanilla, as an ingredient, has made an appearance in Bourbon County lineups over the years, but the 2024 Bourbon County Brand Vanilla Rve Stout is a new take on our 2014 Vanilla Rye release. This year's release showcases rye and the complexity it delivers by starting with a rye imperial stout and

aging it in freshly emptied rye whiskey barrels. After aging in barrels for a full year, the stout is then finished with incredibly aromatic Madagascar vanilla beans. Bourbon County Vanilla Rye Stout has the beloved attributes of the vanilla variants before itwith a new characteristically rich spice character from aging in the rye whiskey barrels. (www.gooseisland.com)

Find these 2024 Burban County winners at select locations near you!

Cutwater Holiday Sippers!

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WHITE RUSSIA

When the holiday season hits, I think everyone thinks of yummy creamy drinks with some holiday flare. We all know that Cutwater has nailed the canned cocktail

Russian as been a staple and huge success. Expanding from that success, this year you will see **Peppermint**

White Russian as well as a Strawberry White Russian.

I can tell you that peppermint is a winner! I have yet to try the Strawberry, I am sure it will be delicious!

Well, that is all for me for now. I hope you have a wonderful holiday season! As



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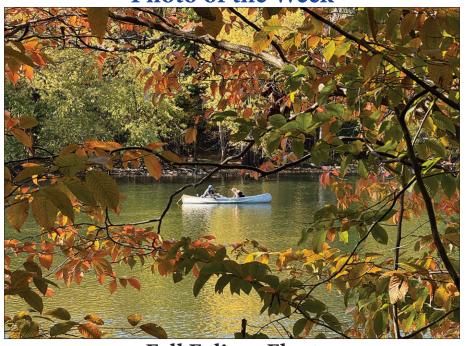
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Photo of the Week



Fall Foliage Float Photo by Vikas Gupta

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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Page 4 November 2, 2024 MailMax

Ramirez Continued from cover

based on our Impact Agenda for Change term of 2025-2028:

- Emergency Food Assistance & Mental Health Support
- Childcare, Early Childhood Development, & Early Literacy
- In-School, After-School, & Summer Learning, and College/Career Readiness
- Workforce Development/Adult Education & Job Training
- Financial Education/Coaching, Housing, and Emergency Financial Assistance

Investment team members will undergo a training session in December 2024. In January and February 2025, you'll participate in decision-making meetings where you'll help recommend funding for our Impact Partners. Every six months thereafter—in August and February—you'll review progress reports to ensure that these partners are making strides toward their goals, and you'll attend review meetings to discuss any potential concerns.

Before each meeting, we'll ask you to spend a bit of time on our online reporting system, EC Impact, to get up to speed. Initially, you can expect to volunteer about 10-12 hours at the start of the funding cycle in 2025. After that, it will be around 2-3 hours every six months until the cycle concludes in 2028. While we hope you'll stay with us throughout this period, we understand that life happens and are flexible to accommodate changes.

Get more information and sign-up online using our free Volunteer United system at uwsm.org/volunteer, or scan the OR code. We need volunteers to finish signing up before December,

so consider signing up or sharing with your friends and neighbors soon. And thank you for being a champion for community impact!







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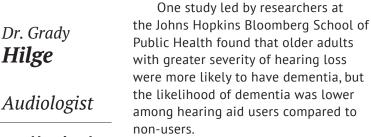


Dr. Grady Hilge

Connection Between Hearing Loss and Cognitive Decline

Several studies have indicated that there is a connection between hearing loss, brain function decline and loss of brain tissue. Cognitive decline occurs as a natural part of aging, but older adults with untreated hearing loss have shown more likely to develop dementia.

Hearing loss is a critical public health issue affecting two-thirds of Americans over 70. The growing understanding that hearing loss might be linked to the risk of dementia, which impacts millions, and other adverse outcomes has called attention to implementing possible strategies to treat hearing loss.



The findings, from a nationally representative sample of more than 2,400 older adults, are consistent with prior studies showing that hearing loss might be a contributing factor to dementia risk over time, and that treating hearing loss may lower dementia risk.

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The three-year randomized Aging and Cognitive Health Evaluation in Elders (ACHIEVE) Study have come back with similar findings. The study showed that in older adults at increased risk for cognitive decline, hearing intervention slowed down loss of thinking and memory abilities by 48% over 3 years. Hearing loss is very treatable, so don't wait to get help.

Call our office today to schedule your free hearing screening and consult!

READERS' The Herald-Palladium

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Dave Ramsey **Financial** Expert

Dave Says Spend, Save and Give

Dear Dave,

I just finished paying off all my consumer debt in Baby Step 2. It took a long time, but I finally did it. Now, it's time to grow my \$1,000 beginner emergency fund to a full-funded emergency fund. I've been working on this for a while, and I'm glad I'm doing it. But I was wondering at what point can you spend, and have a little fun, when you're following the Baby Steps plan.

Mark Dear Mark

Congratulations, buddy! The first couple of steps can be the hardest. I'm really proud of you for sticking with it and making it happen.

I recommend completing the first three Baby Steps before you start thinking about spending money on fun stuff. In my mind, that positions you on pretty solid ground, financially speaking. So, at that point it's okay to have a little fun going on a vacation or buying something—reasonably priced, of course—that you've had your eye on.

Like you said, Baby Step 1 is saving \$1,000 for a starter emergency fund. Baby Step 2 is where you pay off all debt—except

www.MailMaxOnline.com your home-using the debt snowball method. In Baby Step 3, you go back and fully fund your emergency fund with enough cash to cover three to six months of expenses.

But don't have so much fun that you forget about the other Baby Steps. Baby Step 4 means putting 15 percent of your income into pre-tax retirement plans, like mutual funds and Roth IRAs. Don't neglect saving for college if you have kids. That's Baby Step 5. And Baby Steps 6 and 7 are paying off the house early and building wealth and being outrageously generous. Live like no one else, so that later you can live and give like no one else.

Everyone likes having fun. And there's nothing wrong with spending some cash if you can afford it. I just want people to make sure they have their finances in order first. Remember, there are only three things you can do with money. You can spend it, save it and you can give it away. Following my plan will allow you to do all three without putting yourself in a financial bind.

Keep up the good work!

* Dave Ramsey is a national best-selling author, personal finance expert and host of The Ramsey Show, heard by more than 20 million listeners each week. He has appeared on Good Mornina America, CBS Morninas, 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 the company, Ramsey Solutions.

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Don

A Shoppin' Spree

Today we resume ruminating about our

Poland, the land of my wife's ancestors, Arriving

journey around Eastern Europe. We began in

in Warsaw early on a Monday afternoon, we

were so pumped to begin searching for some-

thing anything relating to her family name that

When we roused in the late afternoon, I

which is why it's called Royal Lazienki Park. This

was sly on my part because I figured it was my

only opportunity - perhaps for the entire jour-

ney! – to wander around a huge green space

and feed my obsession for observing new-to-me

birds. She bought in after reviewing the itinerary

Leaving the park (with zero new bird sight-

for our time in Warsaw and seeing it made zero

ings), we paused to admire a large statue of the

composer and pianist Frederic Chopin. (It's actu-

ally the second version of the monument; the

original was destroyed by Nazis in May 1940.

Google served up this anecdote about that des-

ecration: The story goes that the day after the

monument was torn down, a handwritten mes-

who destroyed me, but I know why: So that I

won't play the funeral march for your leader.")

nest. We gathered for the first time with the

sage appeared at the site, reading, "I don't know

The next morning, our tour started in ear-

As a new homeowner in a new

community I've been dealing with

a lot of contractors. Tyler Allen stands heads above most for his

guidance, kindness, and patience. He may be Boss's best asset. I

look forward to having them work

on my house.

Anne V.

mention of touring Royal Lazienki Park.

upon checking into our hotel we slept for two

slyly coaxed my wife into taking a walk to a

nearby park formerly a haven for Polish royals

Stuart

Humorist



hours.

lee-ah, and Yoo-lee-ah – she answered to all On a coach headed to Warsaw's Old Town, our first stop was...Royal Lazienki Park. For this,

other members of our tour group, and our pro-

gram director, Julia (which our merry band of

travelers variously pronounced Joo-lee-ah, Hoo-

I got quite "the look" from my wife, who figured I negotiated this stop with Yulia for another chance to see birds. (FYI – zero new ones.)

Reaching the park, we de-bussed (?) to view a statue of Jozef Pilsudski, the "father" of the Second Polish Republic, established in 1918. He sported a luxuriant mass of facial hair under his nose - a trademark of Polish nobles and statesmen for centuries. As Poland's leader (he had "Pole position"? Haha!), Pilsudski was dubbed affectionately, I think - "Mustache No. 1."

We eventually made it back to the Chopin statue, where we learned an important lesson Poles do not call him "Show-pan," as I always have; it's "Shoppin". Yes, as in the pastime my wife loves as much as I do birdspotting.

Other tidbits from this day:

- A 50-foot-tall palm tree sprouts from a busy Warsaw traffic circle. It's been there since 2001, and it's become a minor tourist attraction - postcards featuring it read "Greetings from Jerusalem Avenue!" Note: It's a piece of humanmade art – palms don't grow in Poland. But witticisms do!: Traffic police at the roundabout are called "Miami Vice"
- Yulia called our attention to a statue of poet Adam Mickiewicz, aka "The Lord Byron of Poland." She said kids forced to memorize his poems called him "The Nightmare of Schoolchildren."
- Our day concluded with a concert of Chopin's music, performed by Koki Setsegu, a Japanese-born pianist. Afterward, subliminally spurred by the combo of Koki-Chopin, my wife couldn't resist - she went cookie shoppin'

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service. We will be calling

them for all our needs!

Marilyn K.

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Stacy Porter County Clerk



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The Hard Way Was the Only Way

Bishop

Pastor

"We are going up to Jerusalem," [Jesus] said, "and the Son of Man will be delivered over to the chief priests and the teachers of the law. They will condemn him to death and will hand him over to the Gentiles, who will mock him and spit on him, flog him and kill him. Three days later he will rise." ~ Mark 10:33,34

Do you ever watch people doing something and realize they are doing it the hard way? You wonder how much better their life would be if they were to figure out the easy way of doing it.

Jesus explained to his disciples what it would take to earn their salvation, and it must have looked like the hard way to them. Surely, he could stay away from Jerusalem, where all his enemies were gath-

www.MailMaxOnline.com ered! There was no reason to let them condemn him, mock and spit on him, flog and kill him, was there? How much easier the life of Jesus would have been if he could have found a way to avoid such suffering.

But when it came to your salvation, the hard way was the only way. Someone had to live a perfect life in your place. Someone had to die to take the punishment for your sin. Someone had to fulfill all the prophecies. Someone had to make the selfless sacrifices for his disciples, including you.

Jesus knew he would rise from the dead, and he wanted you to join him in the resurrection. He did everything the hard way so that your life would be better right now. You have peace with God. He did everything the hard way so that your life would be better in the future. You will live

Prayer: Lord Jesus, thank you for suffering to bring me to glory. Amen.

Submitted by Pastor Josh Bishop Grace Evangelical Lutheran Church, St. Joseph Originated by: www.What AboutJesus.com



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communities, he has authored three influential books on urbanism and housing, including Strong Towns: A Bottom-Up Revolution to Rebuild American Prosperity and Confessions of a Recovering Engineer: Transportation for a Strong Town. His insights have made him a prominent voice in urbanism, includ-

Regional Director.

Spoonholtz

Sarah

Strong Towns: Escaping the House Trap is coming to Southwest Michigan on December 12th & 13th

The Southwest Michigan Regional Chamber, n collaboration with the Southwestern Michigan Association of REALTORS®, is proud to host the "Escaping the Housing Trap" Summit, a two-day event aimed at addressing the region's growing housing crisis. The summit, taking place December 12 and 13 at the Frederick S. Upton Foundation Educational Pavilion at Corewell Health Lakeland will feature best-selling author and Strong Towns founder Charles (Chuck) Marohn.

Based on Chuck Marohn's latest book Escaping the Housing Trap: The Strong Towns Solution to the Housing Crisis, the summit will address key issues of housing affordability and accessibility. Targeted toward elected officials, developers, real estate professionals, lending institutions, community advocates, and concerned citizens, the event will serve as a platform for collaboration and the creation of actionable solutions to tackle the housing challenges in Southwest

"Our goal is to create a space where stakeholders from various sectors can come together, learn alongside one another, and identify strategies to collectively address our region's housing challenges," said Arthur Havlicek, President & CEO of the Southwest Michigan Regional Chamber, "By working together, we can develop solutions that not only tackle our immediate needs, but also lay the foundation for long-term resilience and

Marohn, founder and president of Strong

decades of experience. As an advocate for resilient ing recognition by Planetizen as one of the "10 Most Influential Úrbanists of All Time."

The summit kicks off with an evening session on Thursday, December 12, featuring a keynote presentation and book signing by Marohn. The keynote will provide an in-depth look at the tension between housing as a financial asset and housing as a fundamental necessity—a theme central to Marohn's work. A Q&A session and networking opportunities will follow the presentation.

Day two, on Friday, December 13, will feature a half-day workshop that will include discussions and collaborative planning sessions led by Marohn himself. These will cover topics such as the Strong Towns approach to sustainable development, incremental housing and pre-approved building plans, zoning and ordinance reform, and the elimi nation of parking minimums

"Chuck Marohn's insights into how housing policies have evolved and the real-world implica tions for communities are essential for anyone looking to create more affordable and resilient nousing solutions," said Alan Jeffries, CEO of the Southwestern Michigan Association of REALTORS®. "We're excited to bring this conversation to Southwest Michigan.

Through Marohn's guidance, participants will gain a comprehensive understanding of how policy decisions impact housing accessibility and affordability. They will walk away with practical tools to combat the negative cycles that drive up prices and limit availability, empowering them to create a more balanced and sustainable housing market.

"The housing crisis affects everyone," said Havlicek. "With over 200 expected to attend, we believe this is an opportunity to inspire real

Event Details

• Where: Frederick S Upton Foundation Education Center Pavilion at Corewell Health. • Day One: Thursday, December 12 from 5:00

• Day Two: Friday, December 13 from 8:00

• Cost to Register: \$20

• The registration fee includes admission to both days of the summit, a complimentary copy of Escaping the Housing Trap, and lunch on December

Registration fees and sponsorships for the event are tax-deductible through the Southwest Michigan Regional Chamber Foundation, a 501(c) (3) organization. Contributions made to the . Foundation support its mission to drive growth and development in our community, making your participation in the summit not only eligible for tax benefits, but also a valuable investment in the region's future.

To register or sponsor, please visit www.ticketsignup.io/TicketEvent/StrongTowns2024.

Want to connect more about Strong Towns or other things happening at the Chamber and in Southwest Michigan? Email me at sspoonholtz@smrchamber.com or call 269-932-





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IVI3NF339,440
SIEMANS DISCOUNT 445
TRADE-IN ASSISTANCE BONUS CASH** - 2,000
SALE PRICE FOR EVERYONE \$36,995
TRUCK CONQUEST CASH*** 2,000
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500

AS LOW AS \$34,495 REBATE OR 1.9% FOR 36 MONTHS, 2.9% FOR 48 MONTHS, 3.9% FOR 60 MONTHS,

or 4.9% FOR 72 MONTHS (*MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT) (**RESIDENCY RESTRICTIONS MAY APPLY) ***OUALIFYING TRUCKS: RAM. SILVERADO. TUNDRA. SIERRA. TITAN

BASED ON REBATES THRU 10/31/2024



2025 FORD EXPLORER ST-LINE 4 WHEEL DRIVE

Vapor Blue, 20 Inch Machined Aluminum Wheels. 2ND Row Captain's Chairs, ActiveX Seating Material, Remote Start, Heated Steering Wheel, and Much More! F25015

.\$48,605 SIEMANS DISCOUNT.... TRADE-IN ASSISTANCE BONUS CASH** - 1,500 **SALE PRICE FOR EVERYONE \$45,995** MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500

AS LOW AS \$45,495 PLUS 3.9% FOR 36 MONTHS.

4.9% FOR 48 MONTHS, 5.9% FOR 60 MONTHS or 7.9% FOR 72 MONTHS

(*MUST QUALIFY/MUST FINANCE THRU FORD MOTOR CREDIT) (**RESIDENCY RESTRICTIONS MAY APPLY/MUST TRADE-IN QUALIFY-ING FORD VEHICLE)



2023 FORD BRONCO ADVANCED 4X4 BADLANDS

Hot Pepper Red, Leather/Vinyl Seats, 2.7 V6 Engine, 360 Degree Camera, Sasquatch Package, Gray Hardtop, Remote Start, Heated Front Seats, 12 Inch Touchscreen, and Much More! F23312

AS LOW AS\$57,995
TRADE-IN ASSISTANCE BONUS CASH** - 4,000
SIEMANS DISCOUNT 3,845
MSRP\$65,840

JEEP COMPETITIVE CONQUEST BONUS CASH** - 2,000 MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500

TRADE-IN QUALIFYING FORD VEHICLE)



2024 FORD RANGER 4X4

CREW CAB XLT

Oxford White, Power Sliding Rear Window, Trailer

Tow Package, Integrated Box Side Step, Sport

Appearance Package, Locking Rear Differential,

Navigation, and Much More! F24223

SIEMANS DISCOUNT.....



2024 FORD E-450 15 FOOT BOX TRUCK

Oxford White, Cloth Seats, Remote Keyless Entry, Power Mirrors, Cruise Control, Rear View Camera, Power Windows and Locks, Exterior Upgrade Package, Limited Slip Rear Axle, and Much More! F24037

SALE PRICE FOR EVERY	ONE \$56,995
SIEMANS DISCOUNT	
SUBTOTAL	\$62,047
ADD FOR WABASH CARGO	BOX <u>+18,907</u>
MSRP	\$43,140

MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500

AS LOW AS \$56,495



2023 FORD

TRANSIT 350 BATTERY

ELECTRIC VEHICLE

Oxford White, Cloth Seats, Power Heated Mirrors

Front Overhead Shelf, Cruise Control, and Much

More! F23134

FORD POWER PROMISE ALTERNATIVE BONUS CASH - 2,000

EV RETAIL BONUS CASH...... 7,500

SALE PRICE FOR EVERYONE \$44,995

MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CASH* - 500

AS LOW AS \$44,495

(*MUST QUALIFY)

MSRP..

SIEMANS DISCOUNT......

2024 FORD EXPEDITION XLT 4X4

Agate Black, Panoramic Vista Roof, Rear Seat Entertainment, Black Accent Package, 2nd Row Captain's Chairs, 12 Inch Touchscreen, 20 Inch 6 Spoke Gloss Painted Wheels, and Much More! F24137

MSRP\$	73,	745
SIEMANS DISCOUNT	3,	,000
TRADE-IN ASSISTANCE BONUS CASH**	- 5	,750
SALE PRICE FOR EVERYONE \$6	4.	99!
MILITARY OR FIRST RESPONDER RECOGNITION EXCLUSIVE CA		

AS LOW AS \$64,495 PLUS 1.9% FOR 36 MONTHS.

2.9% FOR 48 MONTHS, 3.9% FOR 60 MONTHS or 4.9% FOR 72 MONTHS

















2024 JEEP COMPASS LATITUDE 4X4

Redline Pearl, 10 Inch Touchscreen Radio, Back-Up Camera, Blind Spot and Cross Path Detection, Active Lane Management System, Hands Free Phone and Audio and Much Morel C2403

and Audio, and Much More! C24032
MSRP\$34,860
SIEMANS DISCOUNT 1,365
NATIONAL RETAIL CONSUMER CASH - 500
RETAIL BONUS CASH 2,500
SELECT INVENTORY BONUS CASH - 2,000
SALE PRICE FOR EVERYONE \$27,995
SFS LEASE LOYALTY BONUS CASH* - 1,500
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS \$25,995



2023 DODGE CHARGER GT ALL WHEEL DRIVE

Sublime, Blacktop Package, Power Sunroof, Navigation, Heated Steering Wheel, Heated Front Seats, 20 Inch Black Wheels, and Much More! C23225

MSRP\$4	16,500
SIEMANS DISCOUNT	3,505
DODGE BONUS CASH COUPONS	2,000

NATIONAL POWER DOLLARS RETAIL BONUS CASH - 3,000 **SALE PRICE FOR EVERYONE \$37,995**

MILITARY OR FIRST RESPONDER BONUS CASH* - 500 **AS LOW AS \$37,495**



GRAND CHEROKEE **ALTITUDE 4X4**

Bright White, 20 Inch Gloss Black Painted Aluminum Wheels, Heated Steering Wheel, Heated Front Seats, Remote Start, Power Liftgate, Wireless Charging Pad, Adaptive Cruise Control, Active Lane Management, Blind Spot and Cross Path Detection, and Much More! C24087

MSRP\$48,080
SIEMANS DISCOUNT 1,085
GREAT LAKES BC BONUS CASH** 500
RETAIL BONUS CASH <u>2,500</u>
SALE PRICE FOR EVERYONE \$43,995

NATIONAL FORD CONQUEST BONUS CASH* - 2,000 MILITARY OR FIRST RESPONDER BONUS CASH* - 500 **AS LOW AS \$41,495**

2024 CHRYSLER PACIFICA TOURING L Bright White, S Appearance Package, Dual Panel Sunroof, 20 Inch Wheels, Power Liftgate, Power Sliding Doors, Heated Front Seats, Heated Steering Wheel, Adaptive Cruise Control, Lane Departure Warning, Parksense Rear Park Assist, Remote Start, 10 Inch Touchscreen, and Much More! C24122

MSRP.... SIEMANS DISCOUNT... RETAIL BONUS CASH.. BONUS CASH.....

SALE PRICE FOR EVERYONE \$42,995 MILITARY OR FIRST RESPONDER BONUS CASH* - 500

NATIONAL SELECT INVENTORY BONUS CASH - 1,190

AS LOW AS \$42,495

ALL WHEEL DRIVE

Vapor Gray, Leather/Suede Seats, Forged Carbon Fiber Interior Accents, 19 Harman Kardon Speakers with Subwoofer, Adaptive Cruise Control, 20 Inch Wheels, Blind Spot with Trailer Detection,

Power Sunroof, Lane Departure Warning, 6.4 HEMI V8 Engine, Power Liftgate, Remote Start, Blind Spot and Cross Path Detection, Navigation, Heated Seats, Heated Steering Wheel, Ventilated Front Seats, and Much More! C24170

DODGE BONUS CASH COUPONS - 4,000

GREAT LAKES BC BONUS CASH** - 5,000

NATIONAL POWER DOLLARS RETAIL BONUS CASH - 4,750 NATIONAL ENGINE BONUS CASH - 4,000

SALE PRICE FOR EVERYONE \$71.619

NATIONAL FORD CONQUEST BONUS CASH* - 2,000

MILITARY OR FIRST RESPONDER BONUS CASH* - 500



2024 RAM 1500 OUAD CAB BIG HORN 4X4

Diamond Black Crystal, Cloth Bucket Seats, Night Edition, 20 Inch Black Aluminum Wheels, Anti-Spin Rear Axle, Remote Start, Rear Power Sliding Window, Power Seat, Heated Steering Wheel, Heated Front Seats, Navigation, 12 Inch Touchscreen, Parksense Front and Rear Park Assist, and Much More! C24005

MSRP\$55,615
SIEMANS DISCOUNT 3,625
NATIONAL 15% OFF CONSUMER CASH - 8,342
SALE PRICE FOR EVERYONE \$43,648
MILITARY OR FIRST RESPONDER BONUS CASH* - 500

AS LOW AS \$43,148

BASED ON REBATES THROUGH 10/31/2024



BOX TRUCK Bright White, Cloth Seats, Speed Control, Power

Windows and Locks, Wide Power Heated Mirrors, Midway American Cargo Liberty II 15 Foot Box, Ramp, Bulkhead Door, Rear Camera, and Much

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ADD FOR LIBERTY II 15 FOOT B	OX <u>+</u> 1	2,9	25
SUBTOTAL	\$5	58,2	220
SIEMANS DISCOUNT		6,2	225
RAM COMMERCIAL PRODUCT BONUS CO	UPONS	- 2	,000
ON-THE-JOB COMMERCIAL EQUIPMENT/	UPFIT**	- 1	,000
BONUS CASH			
SALE DRICE FOR EVERYON	F ¢A	2 Q	95

MILITARY OR FIRST RESPONDER BONUS CASH* - 500 **AS LOW AS \$43,495**



2023 RAM 3500 REGULAR CAB 4X4 DEMO

Bright White, Heavy Duty Snow Plow Prep Group, Chrome Appearance Group, Heated Mirrors, Windows and Locks, Rear Sliding Window, Clearance Lamps, Trailer Brake Controller, Touchscreen Radio Instrument Panel Auxiliary Switches, Weather Guard Aluminum Toolbox, Back Rack, and Much Morel C23207

MSRP\$59,630
ADD FOR WEATHER GUARD TOOLBOX & BACK RACK + 3,987
SUBTOTAL\$63,617
SIEMANS DEMO DISCOUNT 13,122
ON-THE-JOB COMMERCIAL EQUIPMENT UPFIT** - 500
AS LOW AS \$49,995

AS LOW AS \$69,119

MSRP...

SIEMANS DISCOUNT....

(**RESIDENCY RESTRICTIONS MAY APPLY







2.5 Engine, CVT 8 Speed Automatic, Aluminum Wheels, 44K Miles, Navigation, Memory Power Leather Heated Front Seats, Heated Steering Wheel, Power Sunroof, Climate Control, Adaptive Cruise Control, Blind Spot Monitor, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless



1.5 Engine, 1 Speed CVT Automatic, Aluminum Wheels, 25K Miles, Power Driver's Seat, Leather Seating, Climate Control, Adaptive Cruise Control, Lane Keeping Assist, Lane Departure Warning, Fron Illision Mitigation, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Sar



3.5 V6 Engine, 6 Speed Automatic, Aluminum Wheels, 160K Miles, SYNC 3, Power Front Seats, CD-Player, Remote Keyless Entry System, Blue Jeans Metallic, C24107A



Control, Adaptive Cruise Control, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Powertrain Warranty! Platinum White Pearl, M24040A



2.3 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, 20K Miles, Remote Start, Navigation, SYNC 3, Power Leather Heated Seats, Heated Steering Wheel, Twin Panel Moonroof, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Evasive Steering Assist, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Agate Black Metallic,



3.6 V6 Engine, 6 Speed Manual Transmission, Less Than 8K Miles! Convertible Soft Top, Climate Control, Power Windows and Locks, Cruise Control, Back-Up Camera, Black Clearcoat, F24183A



 Engine, 8 Speed Automatic, Aluminum Wheels, 39K Miles, Remote Start, Navigation, SYNC 4, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Panoramic Vista Roof, Climate Control, Wireless Charging Pad, Blind Spot and Cross Traffic Monitor, Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Hands-Free Liftgate, Remote Keyless Entry System, Balanc of Factory Warranty! Ceramic Pearl, U24101



5.7 V8 HEMI Engine, 8 Speed Automatic, Platinum Aluminum Wheels, 93K Miles, Platinum Series Group, Remote Start, Navigation, /lemory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Panoramic Sunroof, 19 Speaker Harmar Kardon Audio, Blind Spot and Cross Path Detection, Back-Up Camera, Power Liftgate, Trailer Tow Group IV, Remote Keyless Entry System, Diamond Black Crystal, F23192C



2.7 V6 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, 51K Miles, Bedliner, Running Boards, Navigation, STX Appearance Package, SYNC 4, Reverse Sensing Systen Back-Up Camera, Remote Keyless Entry System, Ford Certified! Agate Black, U24098



1.5 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 90K Miles, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Carbonized Gray Metallic, U24061B

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O V-8 Engine. 10 Speed Automatic. 20" Chrome-Like PVD Wheels. 30K Miles. Security Cover. Running Boards. Remote Start. Navigation, SYNC 4 Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, 21th Row Heated Seats, Twin Panel Moonroof, Dual Climate Control, B&O Sound System, Plind Spot Monitor, Cross Traffic Alert, Lane Keeping System, Pre-Collision Assist, Reverse Sensing System, Back-Up Camera, Trailer Tow Group, Remote Keyless Entry System, Ford Certified! Iconic Silver Metallic, U24111



5.7 V8 HEMI Engine, 8 Speed Automatic, Aluminum Wheels, 110K Miles, Security Cover, Bedliner, Running Boards, Sport Performance Hood, Remote Start, Navigation, Night Edition, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, Power Adjust Pedals, Dual Pane Sunroof, Heads-Up Touchscreen Display, Wireless Charging Pad, 19 Speaker Harman Kardon Sound, Adaptive Cruise Control, Surround-View Camera, Ram Box Cargo Management, Remote Tailgate Release, Remote Keyless Entry System, Granite Crystal Metallic, C24037A



3.6 V6 Engine, 8 Speed Automatic, Aluminum Wheels, Less Than 7K Miles! Remote Start, Navigation, Black 3-Piece Hard Top, Power Leather Heated Front Seats, Heated Steering Wheel, Touchscreen Display, Back-Up Camera, Trailer Tow Group, Remote Keyless Entry System, Jeep Certified! Sting-Gray, C24132A



.0 Engine, 10 Speed Automatic, Aluminum Wheels, 25K Miles, Remote Start, Power Driver's Seat, Heated Front Seats, Power Sunroof, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Balance of Factory Warranty! Platinum White Pearl, U24096



2.3 Ecoboost Engine, 10 Speed Automatic, Aluminum Wheels, Only 35K Miles, Remote Start, Navigation, SYNC 3, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2nd Row Heated Seats, Twin Panel Moonroof, Adaptive Cruise Control, Blind Spot Monitor, Cross Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Driver Monitoring, Rear Parking Aid, Back-Up Camera, Power Liftgate, Remote Keyless Entry System, Ford Certified! Rapid Red Metallic, U24082



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6.7 Power Stroke V8 DIESEL Engine, 6 Speed Automatic, Aluminum Wheels 159K Miles, Running Boards, Remote Start, Navigation, Power Driver's Seat, Heated Front Seats, Power Adjust Pedals, Blind Spot Information System,



Running Boards, Remote Start, Navigation, SYNC 3, Power Heated Front Seats, Power Adjust Pedals, Power Sliding Rear Window, Front Collision Mitigation, Reverse Sensing System, Back

83K Miles! Power Front Seats, CD-Player, Power Convertible, Power Windows and Locks, Remote Keyless Entry System, Ice Silver Metallic, U24143



5 Ecoboost Engine, 8 Speed Automatic, Aluminum Wheels, 24K Miles, Remote Star (NC 3, Heated Front Seats, Heated Steering Wheel, Blind Spot Monitor, Cross-Traffi ert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Back-U



.5 V-6 Engine, 8 Speed Automatic, Aluminum Wheels, Only 24K Milest Remote Start, Navigation, Memor Power Leather Heated Front Seats, Power Sunroof, Climate Control, Adaptive Cruise Control, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation, Bac



3.6 V6 Engine, 9 Speed Automatic, Aluminum Wheels, 46K Miles, Remote Start, Navigation, Memory Power Leather Heated/AC Front Seats, Heated Steering Wheel, 2^{no} Row Heated Seats, Panoramic Vista Roof, Uconnect Family Theatre Group, Adaptive Cruise Control. Blind Spot Monitor. Cross-Traffic Alert. Lane Keeping Assist. Lane Departure Warning. Front Collision Mitigati



3.5 V6 Ecoboost Engine, 10 Speed Automatic, Chrome-Like PVD Wheels, 72K Miles, Security Cover, Runni Boards, Remote Start, Navigation, SYNC 4, Power Heated Front Seats, Blind Spot Monitor, Lane Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Back-Up Camera, Power Liftgate, My



eats, Heated Steering, Panoramic Vista Roof, Touchscreen Display, Blind Spot and Cross Path Detection, Keeping Assist, Lane Departure Warning, Front and Rear Collision Mitigation, Rear Parking Aid, Back-L



2.0 Engine, 8 Speed Automatic, Aluminum Wheels, Only 13K Miles! Remote Start, Power Driver Seats, Heated Front Seats, Heated Steering Wheel, Dual Pane Sunroof, Blind Spot Monitor, Cross-Traffic Alert, Lane Keeping Assist, Lane Departure Warning, Front Collision Mitigation



2.0 Turbo eTorque Engine, 8 Speed Automatic, Aluminum Wheels, 54K Miles, Remote Start, Black 3-Piece Hard Top, Heated Front Seats, leated Steering Wheel, Touchscreen Display, Back-Up Camera, Rem



3.5 V6 Engine, 6 Speed Automatic, Aluminum Wheels, 73K Miles, Remote Start, Navigation, SYN 3, Memory Power Leather Heated-AC Front Seats, Heated Steering Wheel, 2ND Row Heated Seats inoramic Vista Roof, CD Player, Climate Control, Enhanced Active Park Assist, Back-Up Camer



2.7 V6 Ecoboost Engine, 10 Speed Automatic Chrome-Like PVD Wheels, Only 32K Miles! Security Cover, Bedliner, Chrome Step Bars, Remote Start, Navigation, SYNC 3, Power Heated Front Seats, Power Adjust Pedals, Front Collision Mitigation, Back-Up Camera, Remote Keyless Entry System, Ford Certified! Iconic Silver,





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Moody on The Market Pat Moodv

Future of local data centers not yet certain

Over the past couple of years, there has been considerable discussion in Berrien County about the potential for development of 'data centers'-large IT facilities that provide the infrastructure to process and store massive amounts of data associated with almost every aspect of life today. Servers, storage drives and the networking equipment that tie them all together. The centers require considerable space and a massive amount of electricity, which limit, to a degree, where they can be located. They are not huge employers: however, they do offer some high-paying technical and related jobs. And, importantly, they stimulate development of other data-intensive businesses that find it helpful to be located near data centers, and each of those entities hire a workforce. The collective impact could be considerable in a small region like ours.

As a result, local leaders, especially at the County and State level, have been seeking to make Berrien County attractive for such data centers. Legislation that that makes data center development easier and more attractive has been pushed in Lansing by State Representative Joey Andrews. However, the proposal was stalled in the State Senate before the most recent legislative session



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Kevin Whiteford

for State Representative
Michigan's 38th District



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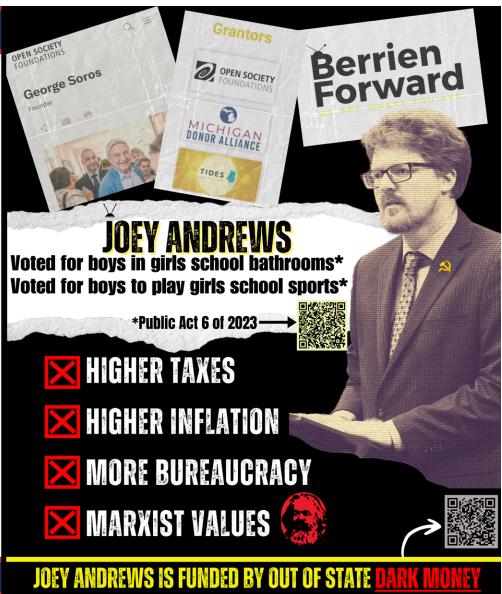






My opponent believes in Bureaucracy, i believe in You





ended. Andrews hopes to resurrect the measure in 2025, assuming he's re-elected next Recently, Microsoft signaled it would

build a big data center in the Grand Rapids area, by purchasing 316 acres of land in Kent County from Steelcase for \$ 45 Million. Good news for 'GR', for sure. However, we wondered what it means for Berrien County? Is a massive Grand Rapids data center a win, a loss, or inconsequential for us here in Berrien County and Michigan's Great Southwest?

Cornerstone Alliance is Northern Berrien County's economic development force and has been championing the local data center proposal, offering several possible sites, including land Cornerstone owns or controls near Lake Michigan College

Christina Frank is the Interim President of Cornerstone and leads the group's efforts to attract major projects like a data center.

We asked Frank several questions about where efforts stand to attract a data center and whether Grand Rapids' apparent success is good news or bad news for Berrien County. Frank talked first about the project's cur-

rent status and its challenges: Cornerstone Alliance remains committed to driving economic development in Berrien County. Our region holds substantial potential for data center development and other strate- ly with both local and state partners. gic projects that could bring significant

investment and job growth. However, realizing these ambitions requires the alignment of various local, regional, and state stakeholders, as well as the timely availability of critical state resources.

Development projects of this scale, particularly data centers, require a multifaceted approach that balances infrastructure needs, environmental considerations, regulatory compliance, and financial viability. We are actively working alongside our municipal partners to address each community's concerns and opportunities, ensuring that projects are not only viable but enhance the local fabric of the community. The process can be complex, as it often involves navigating a competitive landscape where other regions within the state, such as Grand Rapids, are also pursuing similar development projects.

What does progress in Grand Rapids mean for the local effort:

Progress in Grand Rapids does not necessarily mean a lost opportunity for Berrien County; rather, it highlights Michigan's overall appeal for high-tech industries like data centers. Each project is unique in terms of location requirements, infrastructure demands, and community fit. Our objective remains to make Berrien County an attractive option for similar investments by working collaborative-



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Lt Col Dan Rooney is a United States Air Force fighter pilot who has a life calling of "inspiring people to help people." In addition to being a highly decorated, two-time Top Gun award recipient, he is a PGA professional golfer, philanthropist, and USA Today bestselling author of two books - "Fly into the Wind: How to Harness Faith and Fearlessness on Your Ascent to Greatness" and "A Patriot's Calling: My Life as an F-16 Fighter Pilot"

During his LMC Speaker Series presentation, "CAVU: Live Unlimited," where CAVU is an aviation acronym for "ceiling and visibility unlimited," Rooney will incorporate messages of leadership, fighter pilot lessons, unlocking talents through faith, and embracing resistance with a resilient spirit.



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What is the path forward:

Moody Continued from page 17

To advance a data center project, or any project in our region, coordination is essential. The key players include the Michigan Economic Development Corporation (MEDC), utility providers, and various state departments responsible for infrastructure and environmental approvals. These stakeholders must assess and allocate resources effectively to support multiple initiatives throughout Michigan, Cornerstone Alliance continues to engage with these parties to underscore the potential benefits of doing business in Berrien County, and we are actively advocating for the necessary support and prioritization of providing important resources for

attracting and sustaining large-scale projects. Feel at Ease with McChee's MCGHEE'S

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What is Cornerstone Alliance's role: Cornerstone Alliance is proactively

addressing each step required to facilitate such development. We are working diligently to build strong relationships with decision-makers, ensure local infrastructure is prepared for expansion, and convey Berrien County's advantages. Through strategic planning, continued advocacy, and collaboration, we are positioning our region to be competitive for projects of this magnitude.

As with all economic development proj ects, timing and alignment of resources are critical. We appreciate the community's interest and support as we work to bring impactful investments to Berrien County.

Parable bookstore closing St. Joseph location, opening Lawrence gift store

After 53 years of operating a Christian bookstore in St. Joseph, the Parable store at



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HOME AND AWAY

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2913 Niles Avenue will close its doors at the end of 2024.

Parable owner Lorraine Valk says it's time for a new chapter in her professional life.

"Parable will be moving and will be closing its doors in St. Joseph at year's end. After much thought and reflection, I've decided to bring this chapter to a close and embark on a new journey

While Parable will close, Valk says she will continue to serve its customers in a new store at Exit 52 in Lawrence. Valk is a second-generation owner of Parable and feels a great responsibility to the heritage and higher mission of the store that was started by her

"This decision was not made lightly, but it comes from a deep desire to focus my creativity and energy creating beautifully crafted laser items. As much as I've loved every moment of connecting with wonderful customers like you, managing our store has required immense dedication and time, often leaving me stretched thin."

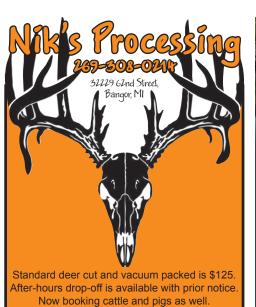
Valk is the owner of the building which houses Parable and Green Harbor Health, fronting the parking lot behind Buffalo Wild Wings on Niles Avenue in South St. Joseph. She told us the building is for sale. An adjoining building housed the Indian restaurant, Memories of India, which recently moved downtown. Valk invites anyone interested in the Parable building to reach out to her. She will announce an opening date and

store hours for Sonlight Gifts later this Fall and continues to update the 'Parable Christian Store of St. Joseph' Facebook page.

New Store Location: Sonlight Gifts, 102 W St Joseph, Lawrence, MI 49064

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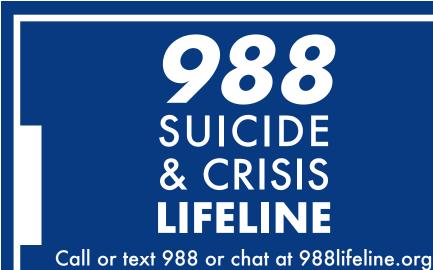
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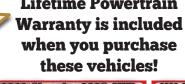
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- Lifelong Berrien County resident
- Currently serving as the interim prosecuting attorney
- Previously spent 16 years as an assistant prosecuting attorney with the office
- Endorsed by all Chiefs of Police and Directors of Public Safety in Berrien County
- Believes in the importance of law and order for a thriving community.



VOTE AMY BYRD on your Nov. 5th ballot!

Paid for by The Committee to Elect Amy Byrd, PO Box 213, St. Joseph, MI 49085

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Sheriff Chuck Heit is endorsed by the following Law Enforcement Leaders:

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Sheriff Chuck Heit is seeking your endorsement as well. Be sure to cast your vote for

Steve Campbell - Lieutenant Mike Danneffel - Detective Sergeant **Sheriff Chuck Heit on November 5!** Paid for by the Committee to Elect Chuck Heit as Sheriff, P.O. Box 632, St. Joseph, MI 49085





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